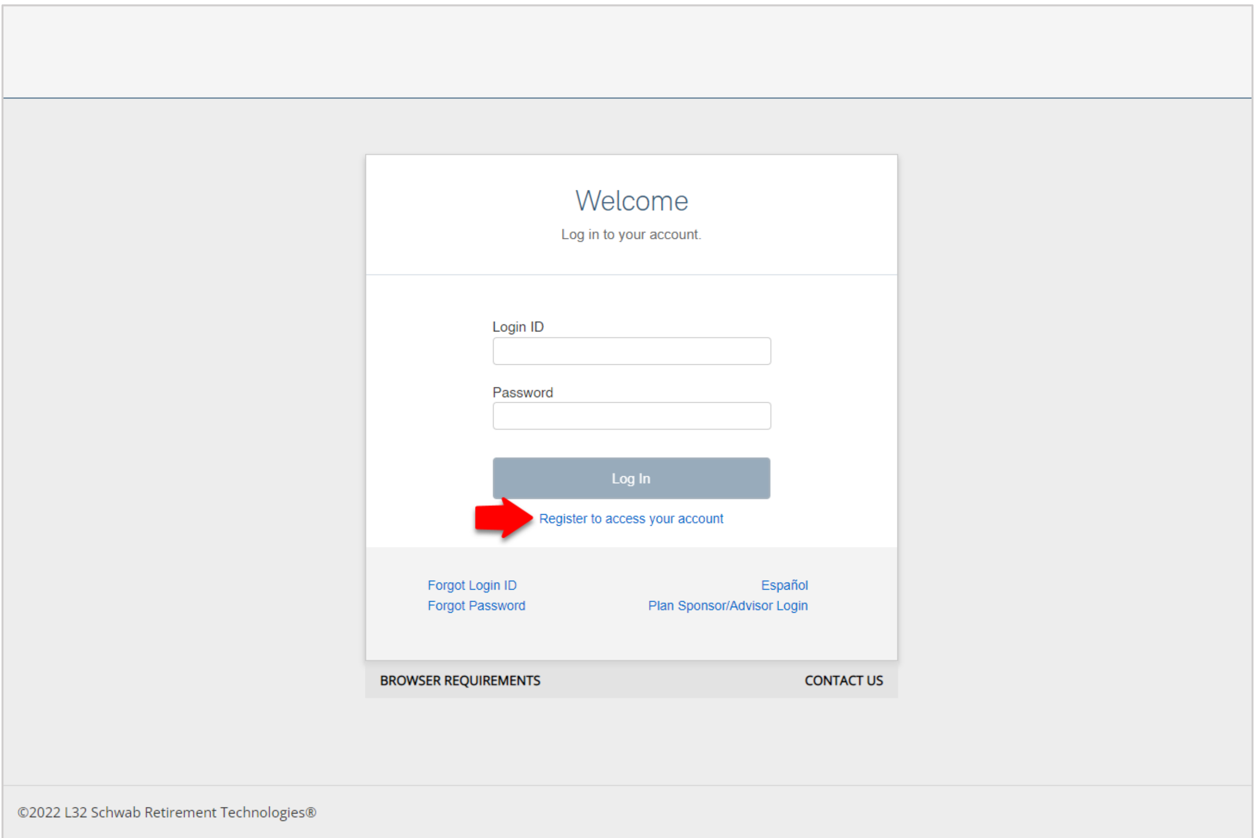
Index:

Account Registration

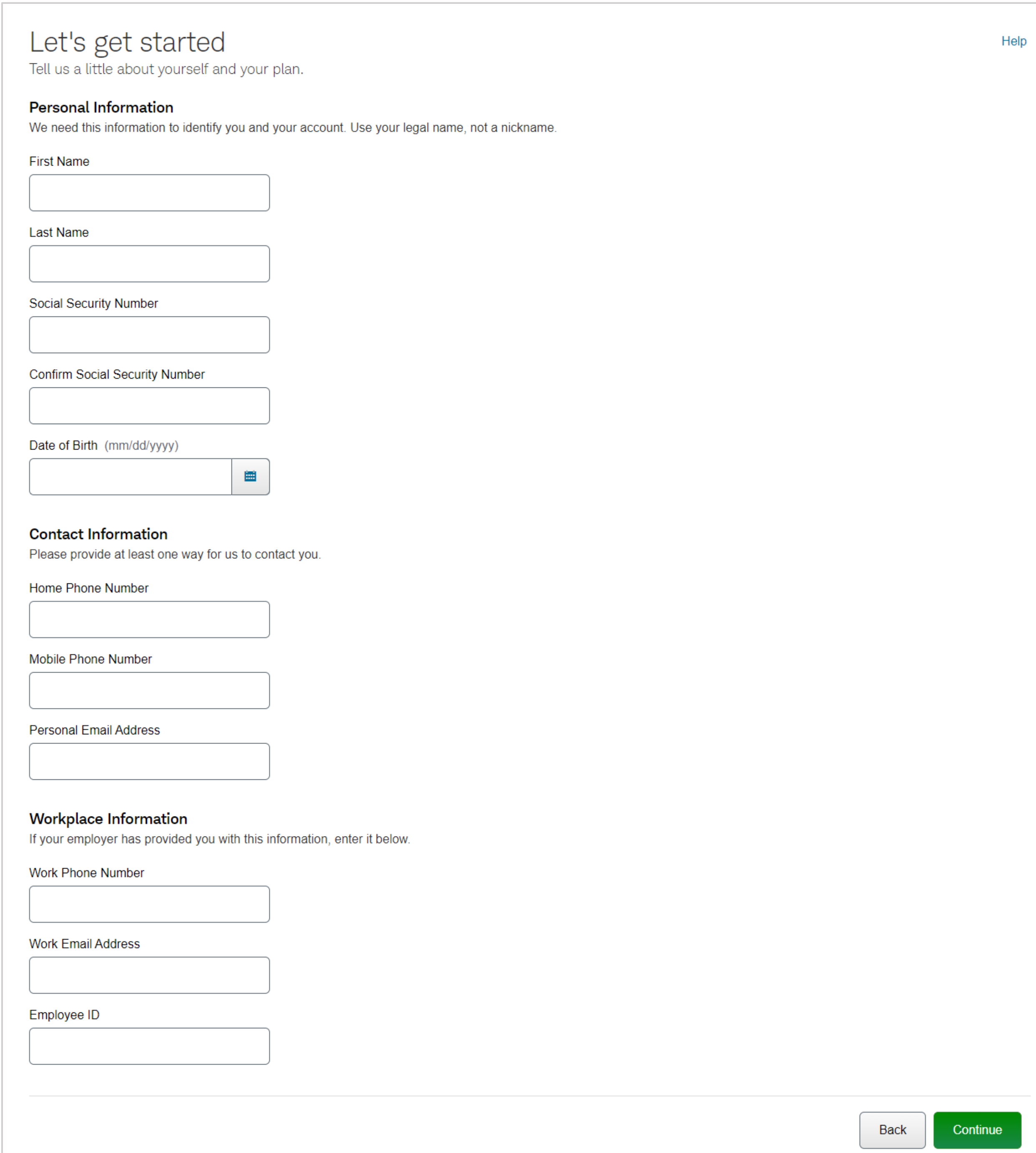
1. **First time users must first register their account:**
   - Open an internet browser and go to www.spectrumeb.com
   - Select SPECTRUM ALLIANCE LOGIN, then PARTICIPANT LOGIN
   - click on "**Register to access your account**" link below the Log In button



For illustrative purposes only

2. Enter your information

- The next screen will ask for some basic information about you.
- Fill out as much as you can to help the system identify you.
    - **Note:** You must enter at least one email address or phone number.
- click **Continue**.



Let's get started

Help

Tell us a little about yourself and your plan.

Personal Information

We need this information to identify you and your account. Use your legal name, not a nickname.

First Name

Last Name

Social Security Number

Confirm Social Security Number

Date of Birth (mm/dd/yyyy)

Contact Information

Please provide at least one way for us to contact you.

Home Phone Number

Mobile Phone Number

Personal Email Address

Workplace Information

If your employer has provided you with this information, enter it below.

Work Phone Number

Work Email Address

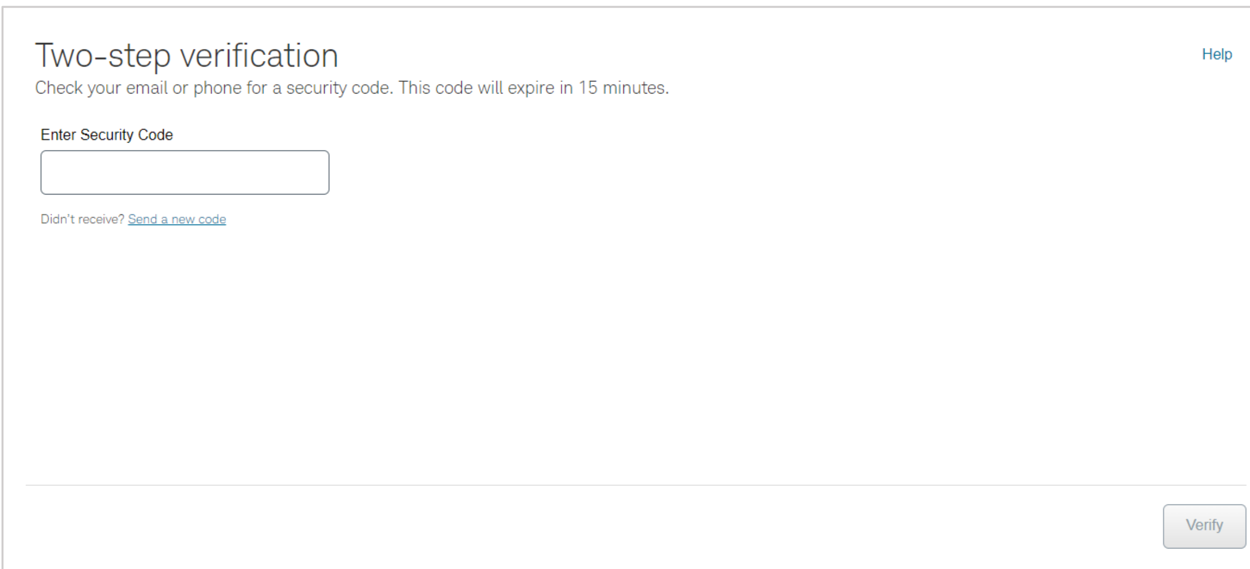
Employee ID

Back Continue

For illustrative purposes only

3. **Verify your identity**

- After submitting the form, you should receive a security code via email or text message.
  - **Note:** It may take a few minutes for the code to arrive
  - The code will be sent to all email addresses and phone numbers on file, regardless of the contact information entered on the identification form. Be sure to check your mobile phone, personal email(s) and work email if applicable.
- Enter the security code and then click **Verify** in the bottom right corner.
- If you do not receive a code, you can select the option to **Send a new code** or click **Help** (in the upper right corner) to contact Spectrum. If your account information is incomplete, we will need to reach out to your plan administrator to update it.



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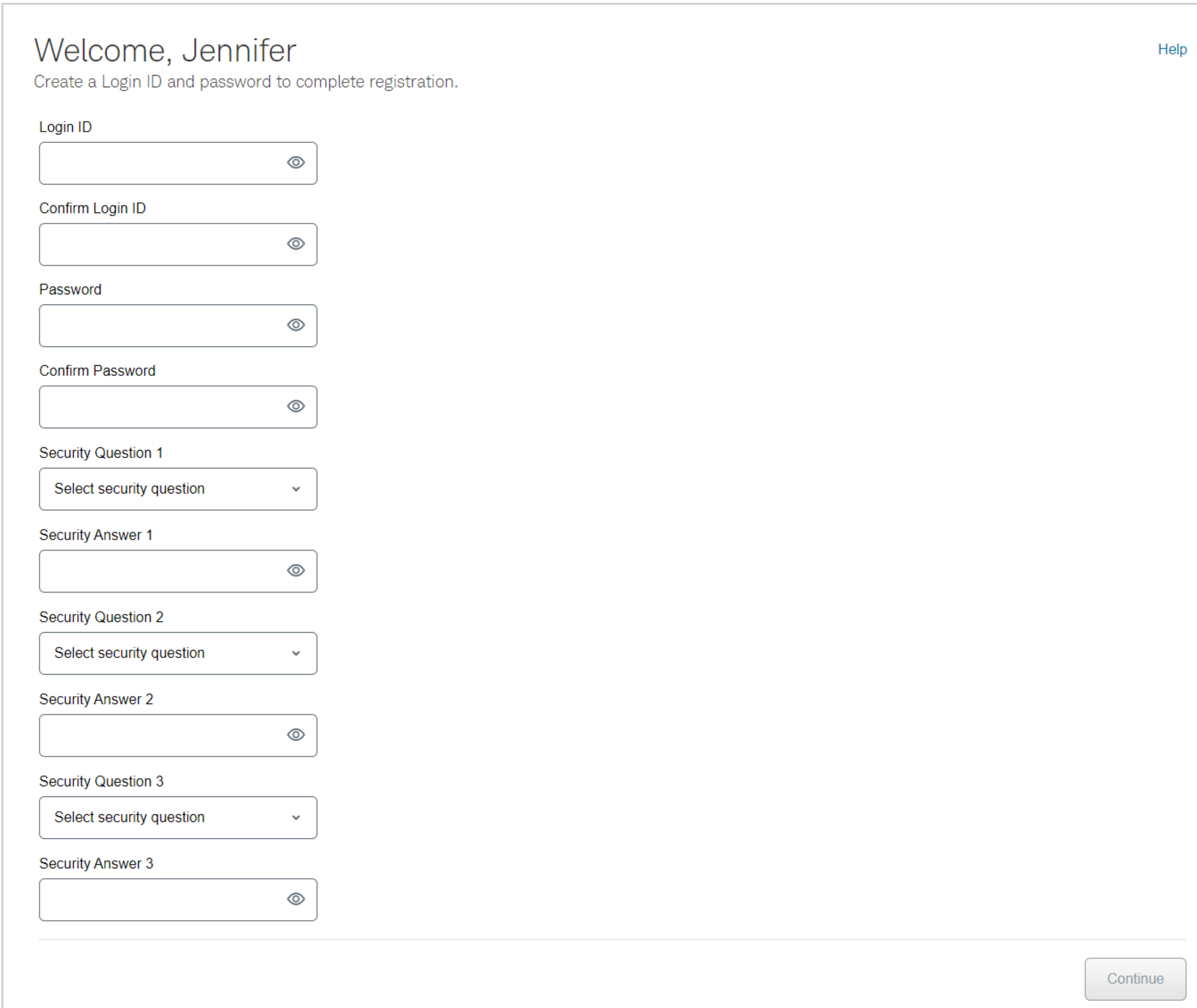
4. Create log-in credentials and security questions

- Next, you'll need to set up your account.
- Follow the instructions on screen to create a Login ID, password, and security questions.
- Then click **Continue**.



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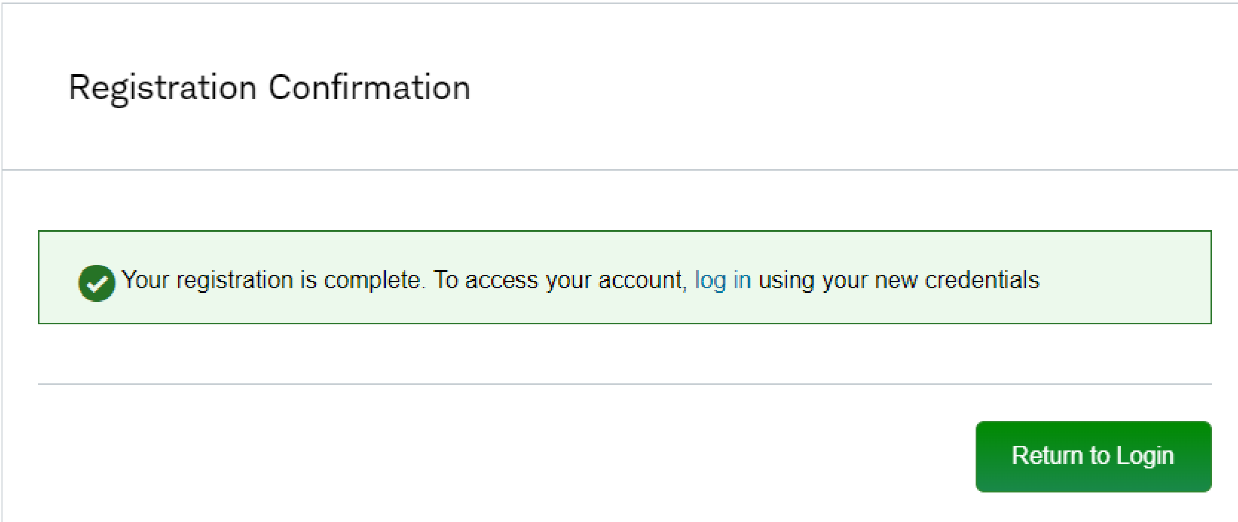
5. Log in to finish setting up your account

- If your registration is successful, you will see the message below.
- You can now return to the login page and log in to continue setting up your account.



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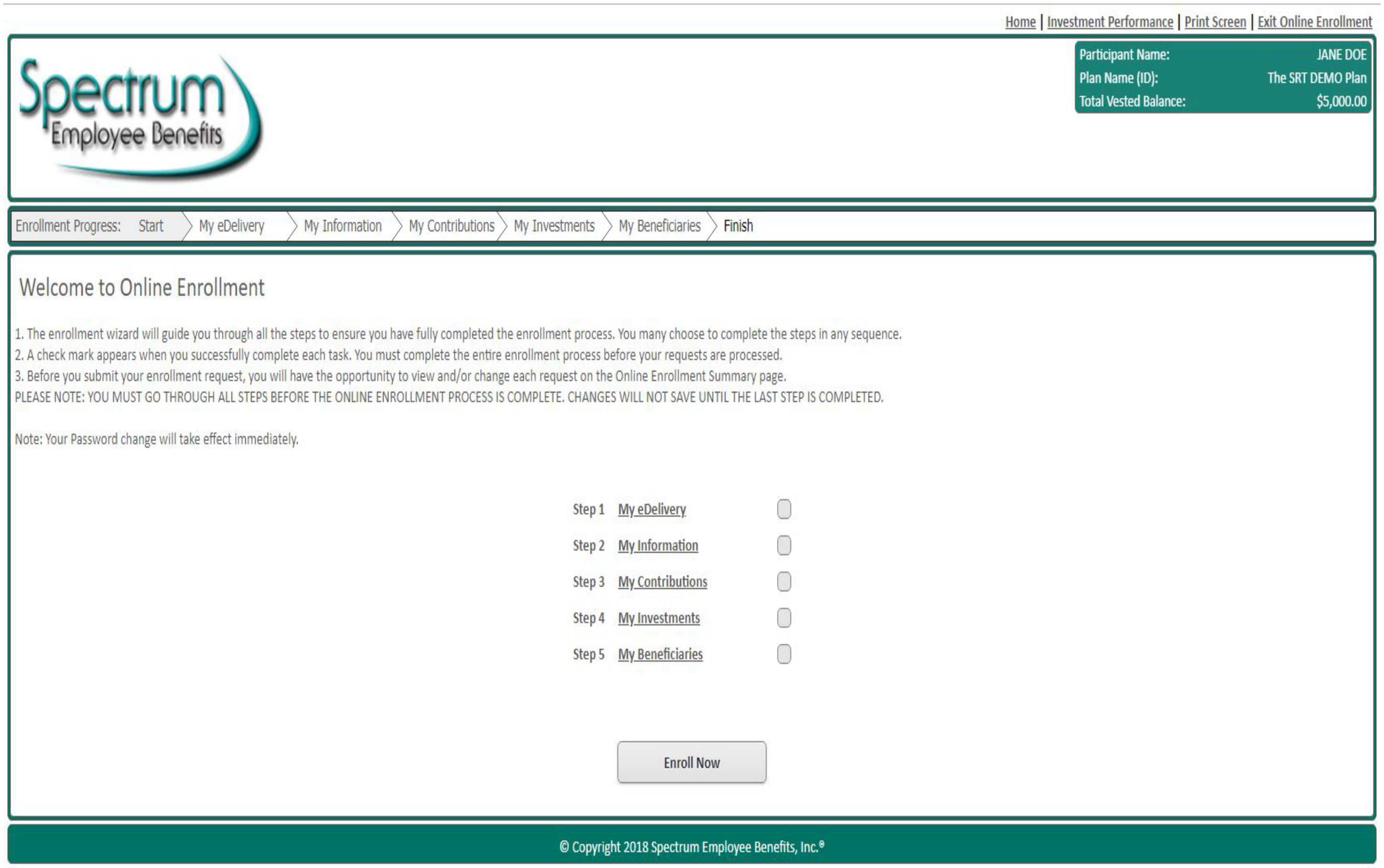
Enrollment

- If you are enrolling for the first time, the system will walk you through the enrollment process.
- Click on **Enroll Now** to begin



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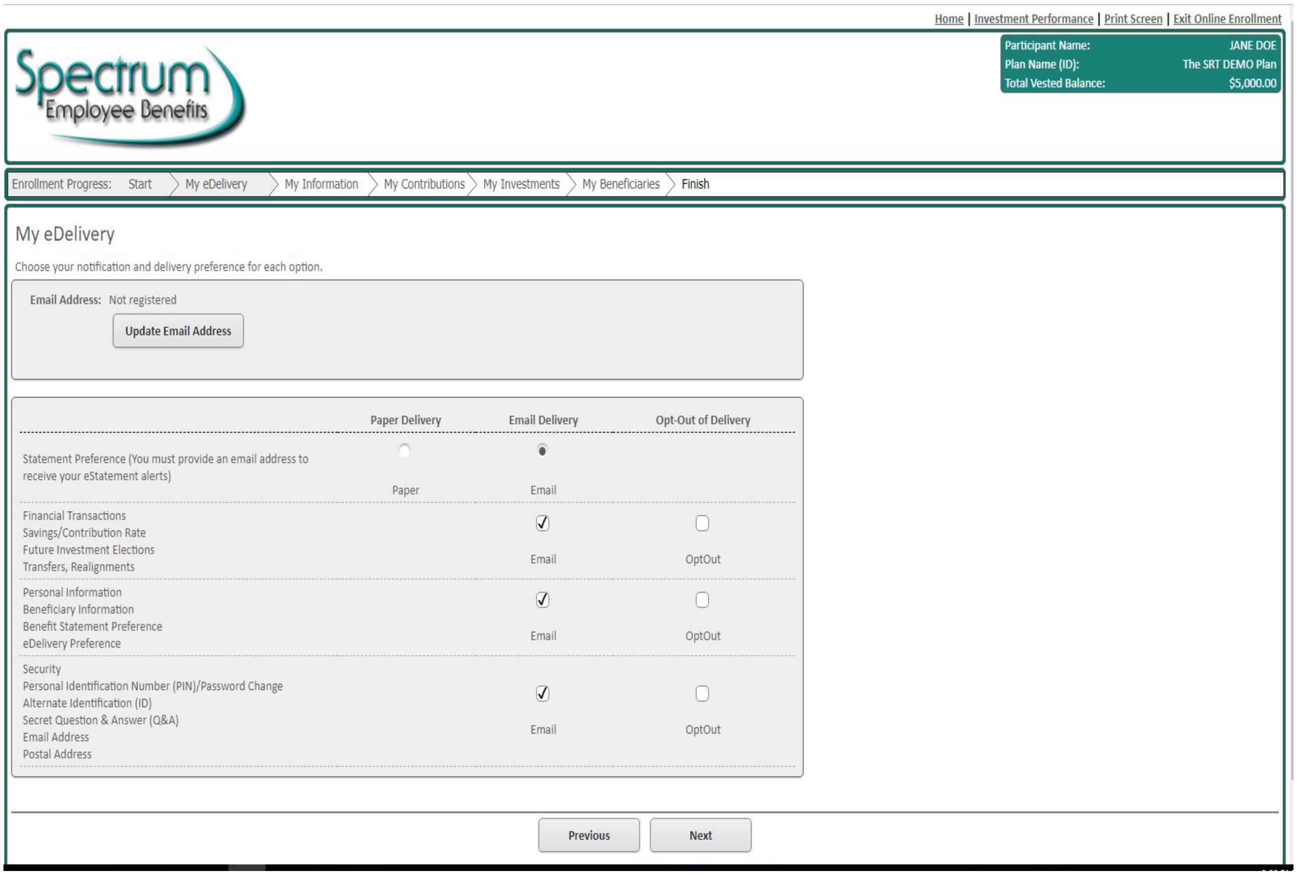
Enrollment Step 1: My Delivery

- Choose your statement delivery preferences – paper or electronic



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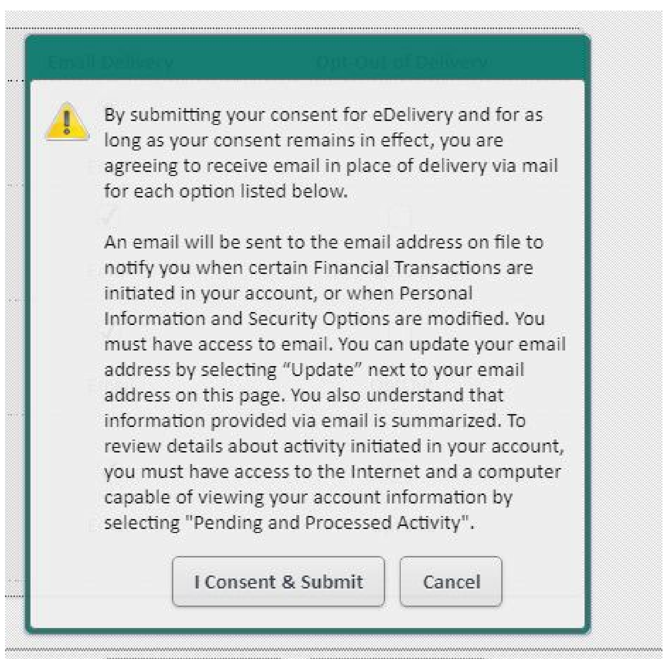
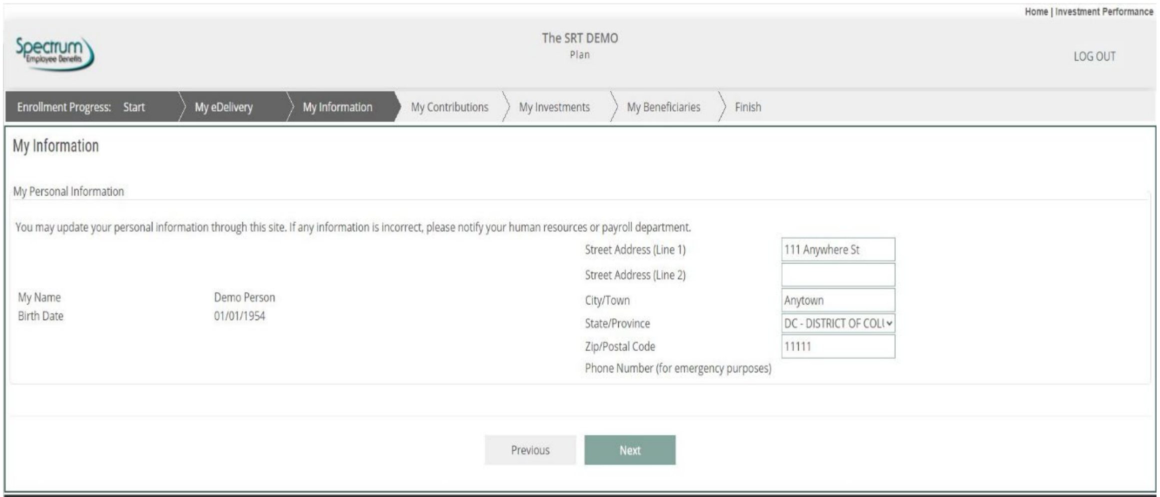
If you choose electronic delivery, you must click **"I Consent & Submit"** to give your consent to receive email notifications.



Enrollment Step 2: My Information

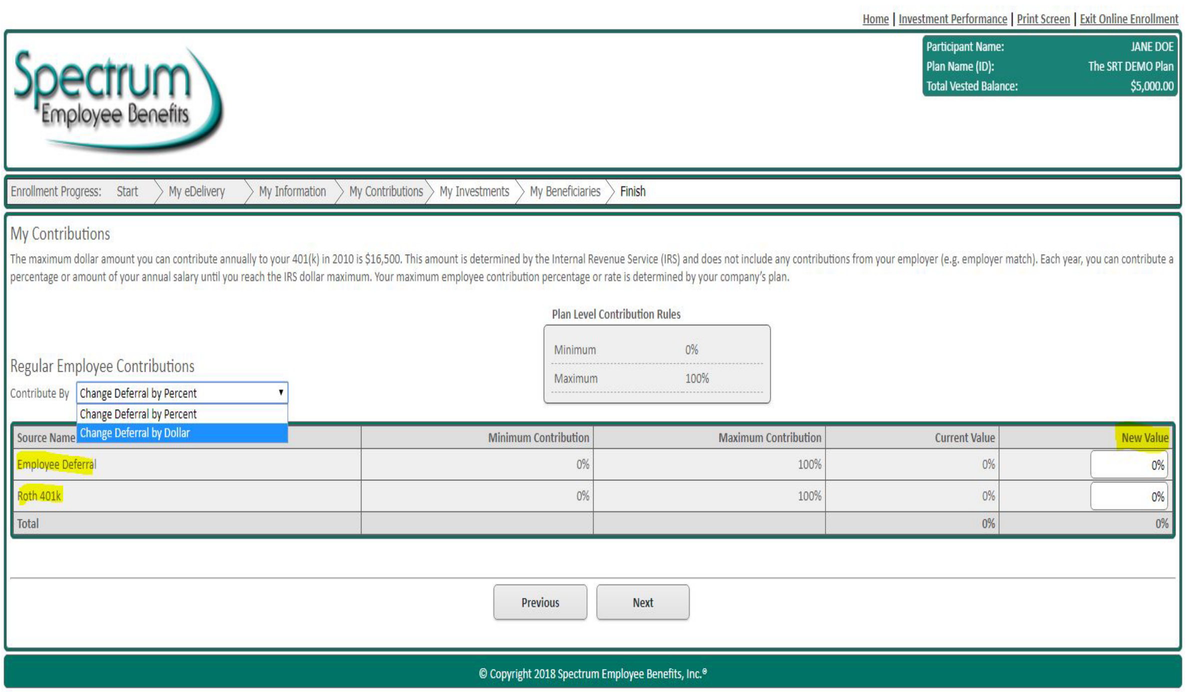
- Verify your personal information.



For illustrative purposes only

Enrollment Step 3: My Contribution

- Choose the amount you want to have withheld from your paycheck (your deferral) either by dollar amount or percent of pay. Enter the amount you want withheld *per paycheck*.
  - If you need assistance on choosing between Pretax or Roth (after tax) deferral or the amount to contribute, please contact your plan's financial advisor.



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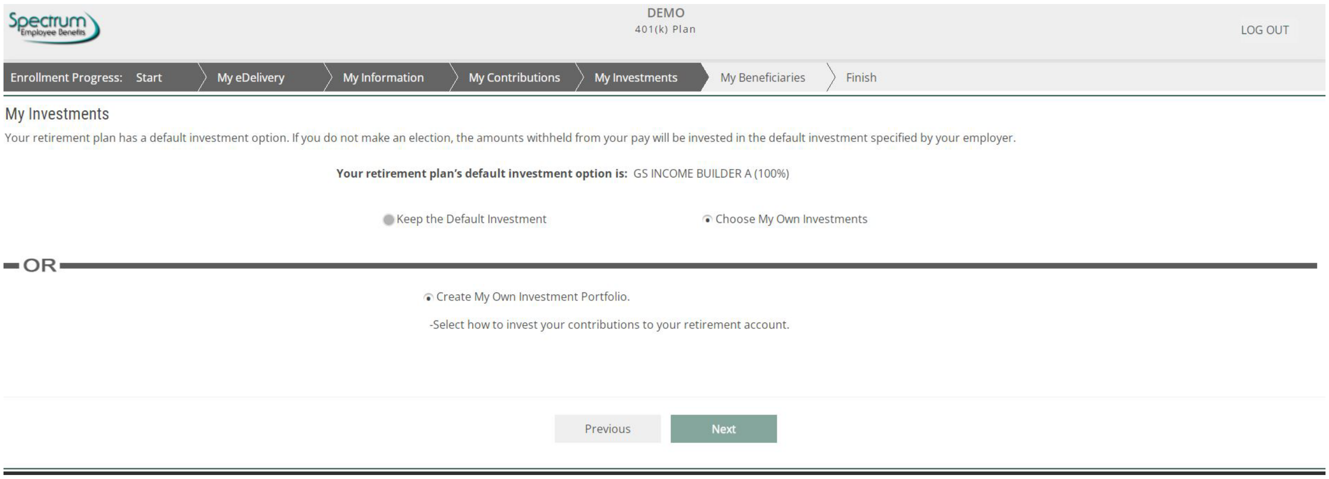
Enrollment Step 4: My Investments

- Your plan's default investment will be listed. You may either choose to keep the Default Investment or choose your own investments.



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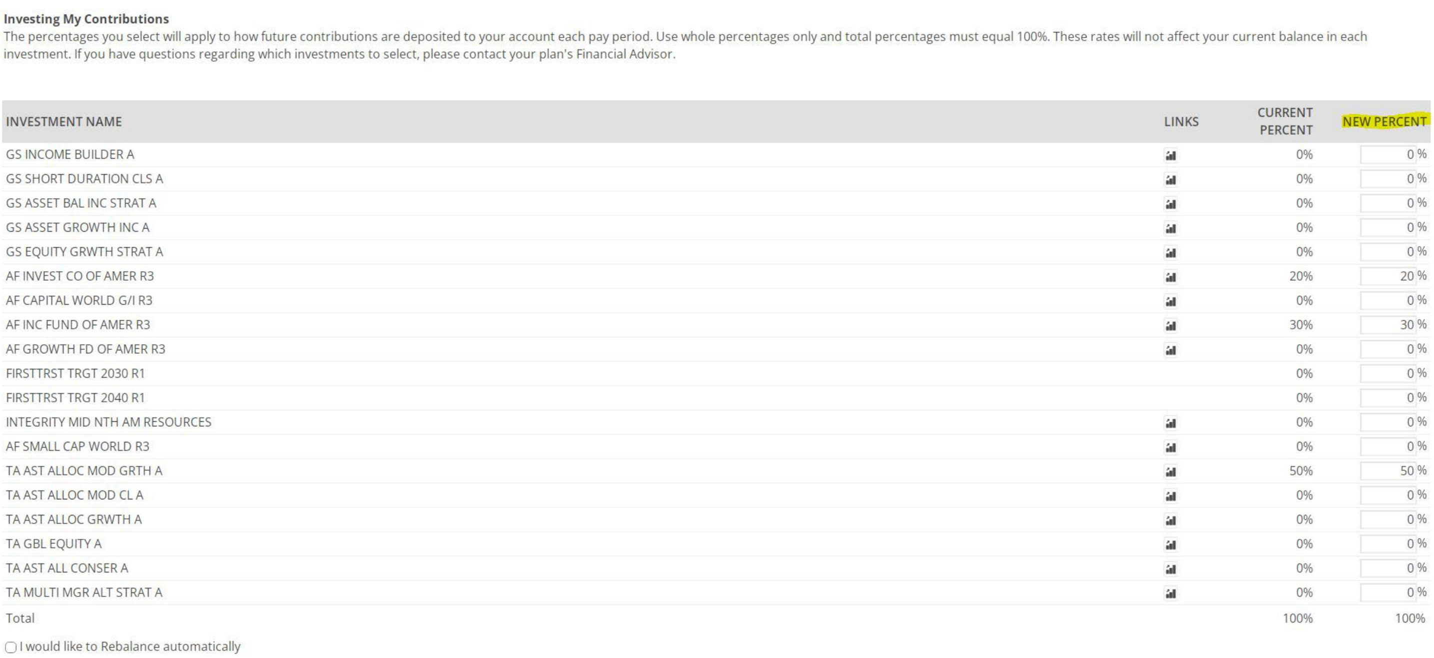
- If you choose your own investments: Enter the percent of your contribution you want invested into each fund.
  - Total must equal 100%.
  - If you need guidance, please contact your company plan administrator or financial advisor.



Investing My Contributions
The percentages you select will apply to how future contributions are deposited to your account each pay period. Use whole percentages only and total percentages must equal 100%. These rates will not affect your current balance in each investment. If you have questions regarding which investments to select, please contact your plan's Financial Advisor.

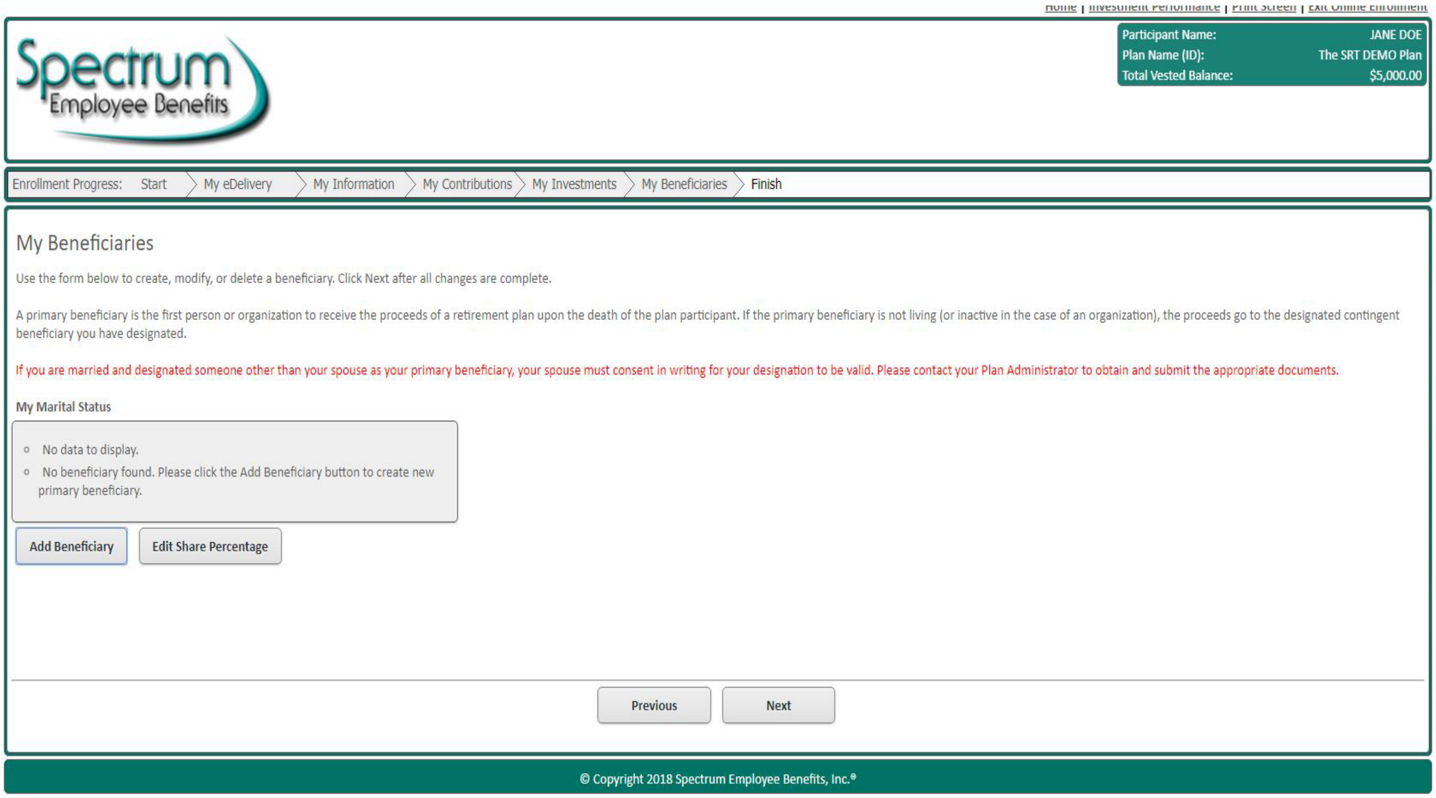
INVESTMENT NAME	LINKS	CURRENT PERCENT	NEW PERCENT
GS INCOME BUILDER A		0%	0 %
GS SHORT DURATION CLS A		0%	0 %
GS ASSET BAL INC STRAT A		0%	0 %
GS ASSET GROWTH INC A		0%	0 %
GS EQUITY GRWTH STRAT A		0%	0 %
AF INVEST CO OF AMER R3		20%	20 %
AF CAPITAL WORLD G/I R3		0%	0 %
AF INC FUND OF AMER R3		30%	30 %
AF GROWTH FD OF AMER R3		0%	0 %
FIRSTTRST TRGT 2030 R1		0%	0 %
FIRSTTRST TRGT 2040 R1		0%	0 %
INTEGRITY MID NTH AM RESOURCES		0%	0 %
AF SMALL CAP WORLD R3		0%	0 %
TA AST ALLOC MOD GRTH A		50%	50 %
TA AST ALLOC MOD CL A		0%	0 %
TA AST ALLOC GRWTH A		0%	0 %
TA GBL EQUITY A		0%	0 %
TA AST ALL CONSER A		0%	0 %
TA MULTI MGR ALT STRAT A		0%	0 %
Total		100%	100%

☐ I would like to Rebalance automatically

For illustrative purposes only

Enrollment Step 5: My Beneficiaries

- Name beneficiaries for your account. You must name at least one primary beneficiary.
- If you are married, you must name your spouse as 100% primary or have a spousal consent form signed and returned to your plan administrator.
- Click **Add Beneficiary**
    - Enter as much information as you can.
        - Note: Name, relationship, date of birth and share percentage are required
    - When done, click **Continue**
- Add additional beneficiaries or click **Next** when done.



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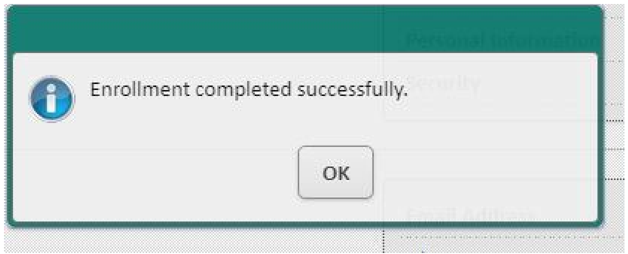
Enrollment Step 6: ENROLL ME

- Confirm your enrollment information and click on **ENROLL ME** at the bottom of the page to submit.
- Once you see the enrollment confirmation and click OK, you can then log-out on the top right side.



- Note: Your enrollment is not active until you click **ENROLL ME**.
    - Online enrollments are processed once per day Monday – Friday at 1:30pm CST. Once your enrollment has been processed, you will see your account management page when you log-in. Until then, you will see the enrollment summary page.

Returning User Log In

If you have previously set up a log in and password of your choosing, you do not need to register your account.

- Open an internet browser and go to www.spectrumeb.com
- Select SPECTRUM ALLIANCE LOGIN, then PARTICIPANT LOGIN
- Enter your log in id and password.
- Click Log In

Retrieving a Forgotten Login ID

- Click on Forgot Login ID below the log in button
- Enter your Social Security number.
- If there are no issues with the account (i.e. locked or not set up), a secret question associated with the account is displayed.
    - Correct Answer: If you answer the question correctly, your login id (i.e. Alternate ID) is displayed. Click Ok to be taken back to the Login page appears. (note: secret questions are not case sensitive however the answers must be between 5-20 characters.)
    - Incorrect Answer: If you answer the question incorrectly, the following message appears: “Account information cannot be accessed at this time.”

Resetting Forgotten Password

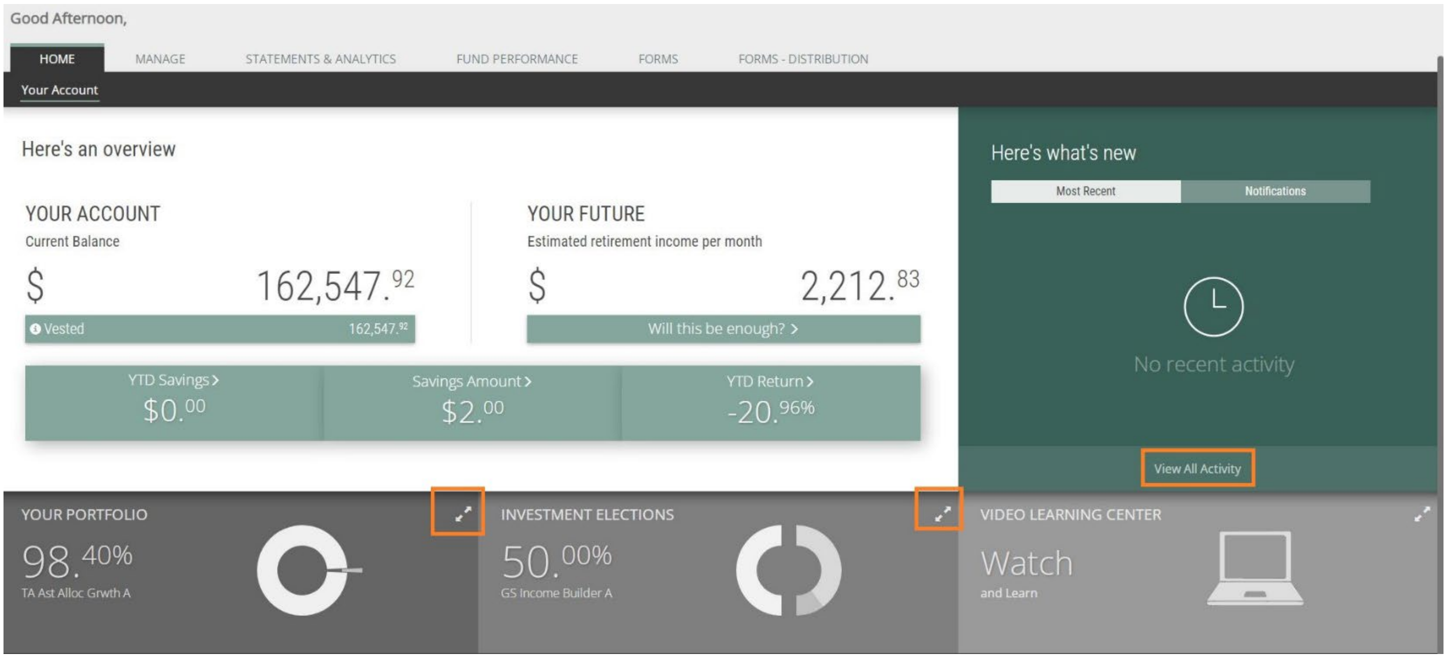
- Click on Forgot Password below the log in button
- Enter your Login ID or Social Security number.
- If there are no issues with the account (i.e. locked or not set up), a secret question associated with the account is displayed.
    - Correct Answer: If you answer the question correctly, you will be prompted to reset the password. (note: secret questions are not case sensitive however the answers must be between 5-20 characters.)
    - Incorrect Answer: If you answer the question incorrectly, the following generic message appears: “Account information cannot be accessed at this time.

If you cannot reset your account using your secret questions, please call 888-641-1140 option 1 to speak with a customer service representative.

Account Management

Your Account Home page displays your current balance and a projected future retirement income. The box to the right shows recent activity. Click on **View All Activity** to display more.

Click the arrows in the right corner of the boxes below to toggles to **Your Portfolio** or **Investment Elections**.



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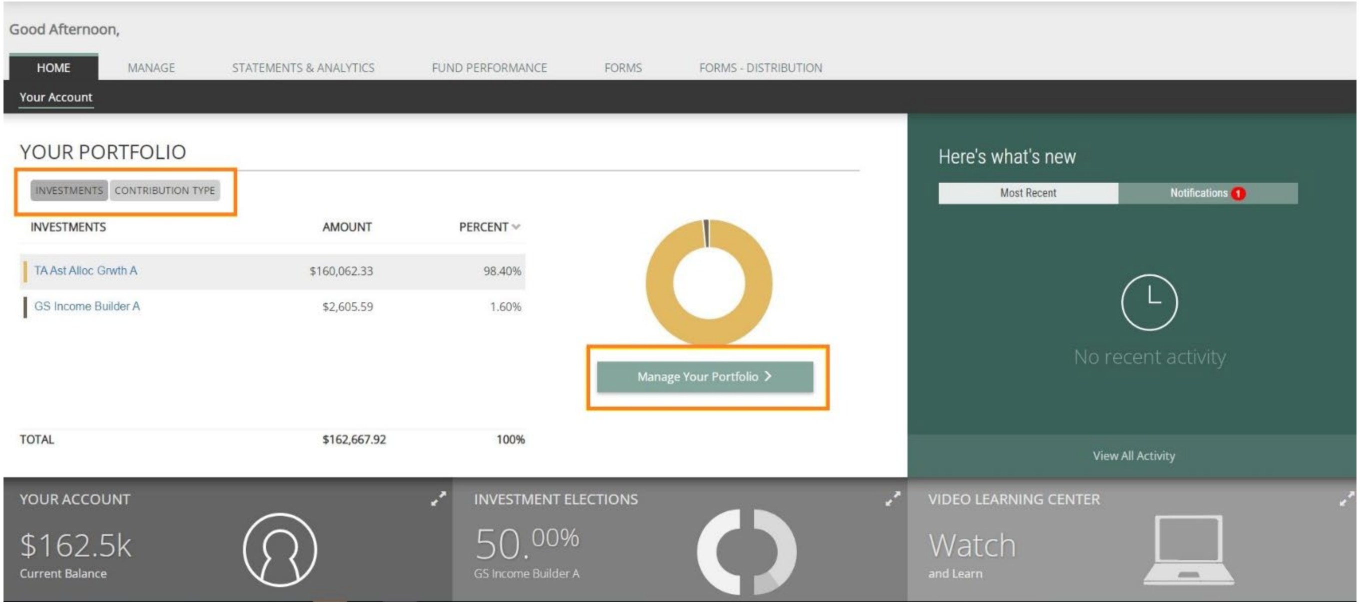
➢ Your Portfolio

Switch between a view of your balance by investment or by contribution type (Deferral, Roth, match, etc.)

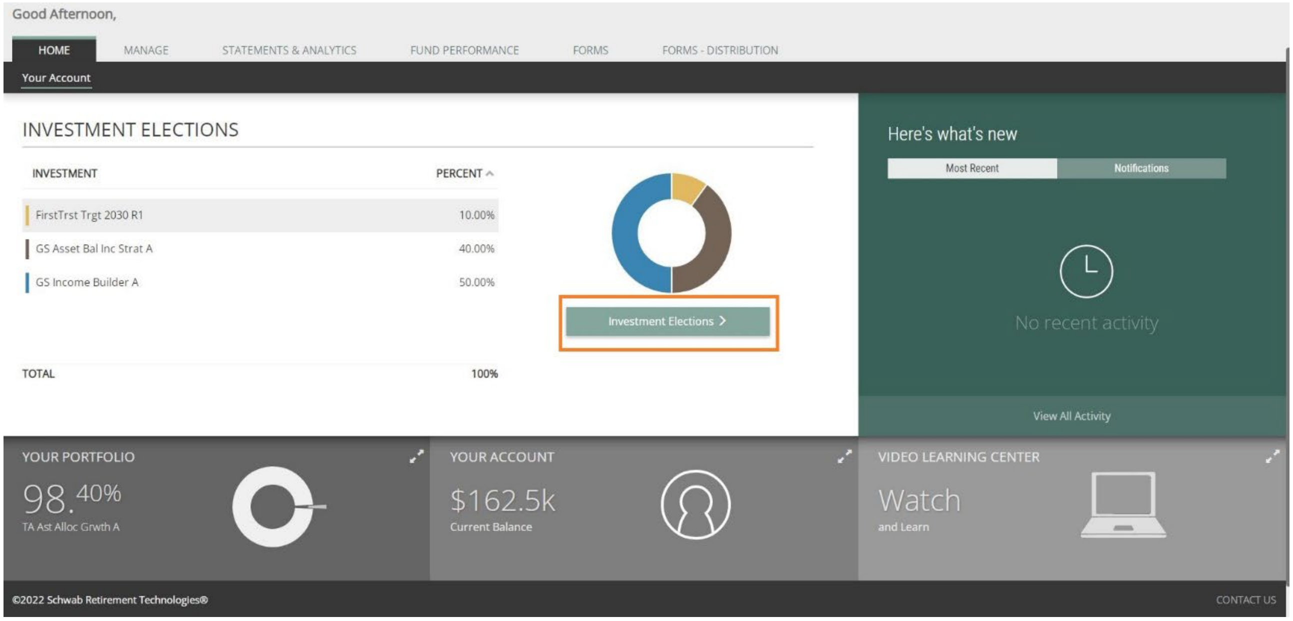
If you'd like to make changes to your portfolio investments, click on "**Manage your portfolio**" below the circle graph.



For illustrative purposes only

➢ Investment Elections

Displays which funds your contributions will be invested into. To make changes, click on "**Investment Elections**" below the circle graph.



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Page Tabs:

Manage / Your Portfolio

- **Portfolio Rebalance**
  - Rebalances entire account balance to a new investment mix of your choice.
- **Auto Rebalance**
  - Set up a frequency for your portfolio to rebalance to your asset allocation automatically.
- **Investment Transfer**
  - Sell an amount in one or more specific investments and reinvest the proceeds in other investments.

Manage / Manage Contributions

- **Contribution Rate/Amount**
  - Update the amount you are having withheld from your paycheck by rate or percent in pretax or Roth.
- **Investment Elections**
  - Change how future contributions are invested. Note: This does not rebalance your current account or portfolio. It only applies to money received in the future.

Manage/Withdraw

- If your plan allows for loans, you can review your current loan balance, or model and request a new loan.
- All other withdrawal requests must complete a paper form.
  - See the Special Tax Notices listed in the options bar here.
  - Go to "**Forms-distribution**" tab to download a distribution request form.

Statements & Analytics / Performance & Statements

- **Statements on Demand**
  - Run a statement for a custom date range.
- **Statements & Disclosures**
  - Find historical quarterly statements and required plan disclosures.
- **Personal Performance**
  - View the performance of investments in your portfolio for a time range that you specify.

Fund Performance

- View market data performance for each investment available in your plan.

Forms

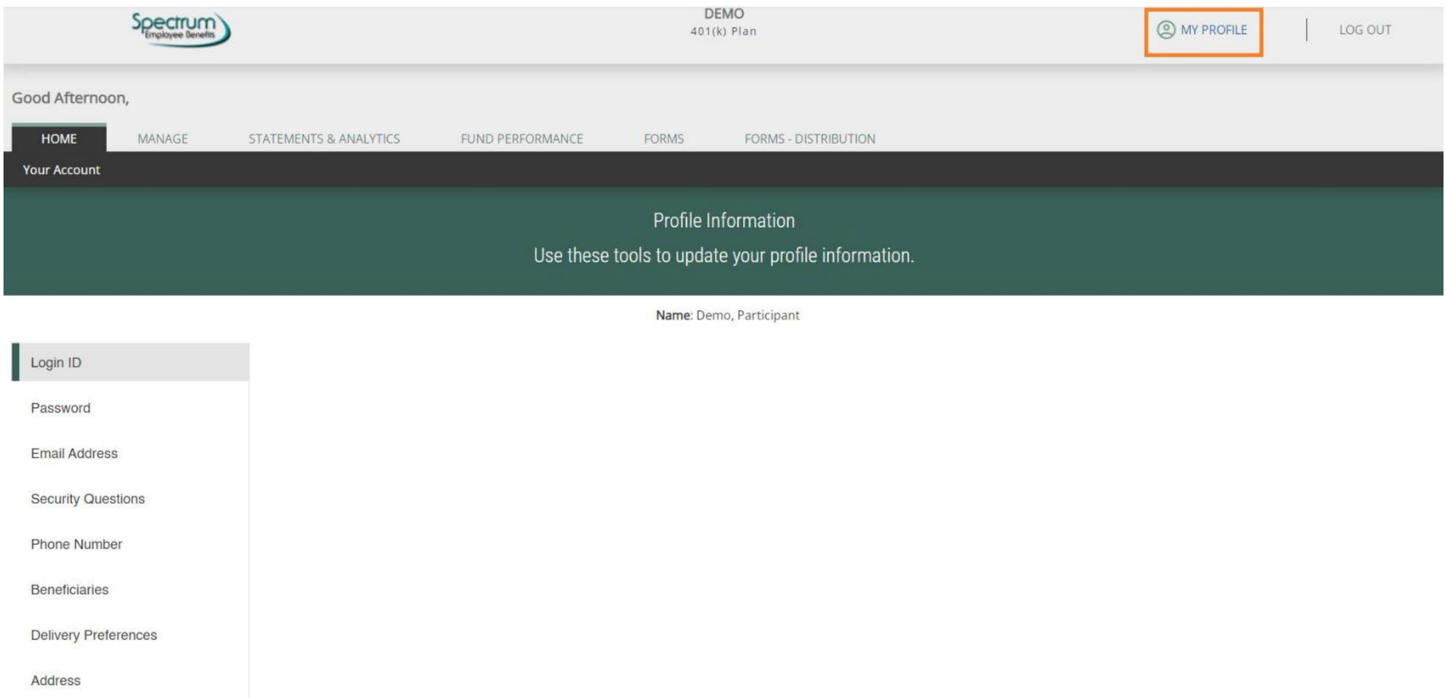
- Find links to PDFs of paper forms associated with your plan here.
  - Return completed paper forms to your company plan administrator.

Forms-Distribution

- Forms specifically related to taking money out of the plan
  - Distribution form – used to request distributions due to termination of employment, disability, retirement eligible withdrawal, or plan termination.
  - Distribution due to death
  - Distribution due to hardship (if allowed by plan). See page 4 for specific criteria.

My Profile

- **Click on My Profile in the upper right corner to view and change personal account details:**
  - Log in ID
  - Password
  - Email
  - Security Questions
  - Phone number
  - Beneficiaries
  - Delivery preferences (paper or electronic statements)
  - Address
  - Two-Step Verification



For illustrative purposes only

Log out

- Best practice is to always click on "Log out" in the upper right corner when you're done viewing and managing your account.