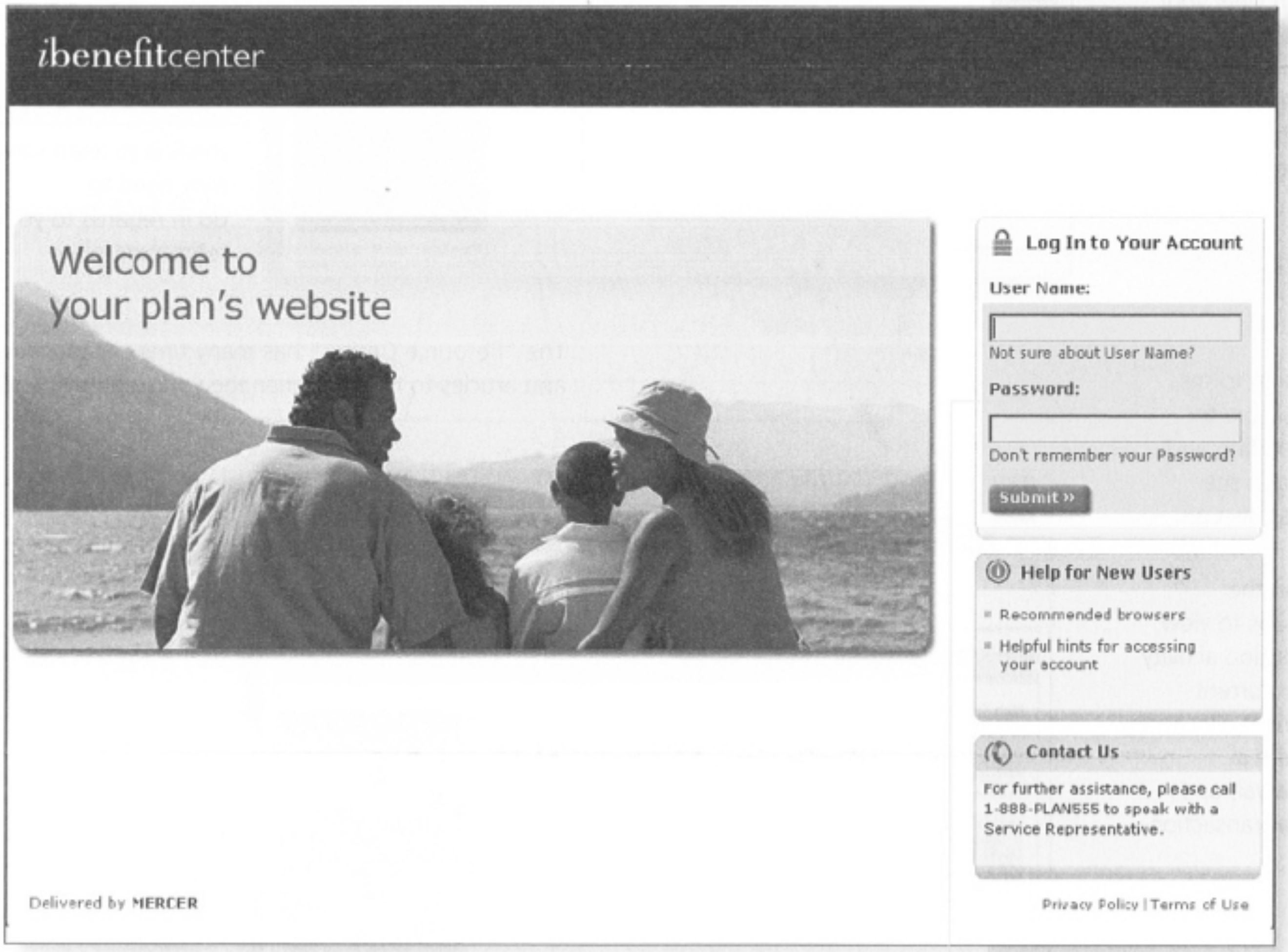
How to use the website

Online anytime.

Your plan's website is available to you virtually 24/7. Not only can you view and make changes to your account, the site also provides you with reminders and action items, and decision-making tools.

For more detailed fund performance information, go to the plan's website at www.ibenefitcenter.com. If you have questions about your statement or about your retirement plan, call Mercer at 1-877-864-6644.



YOU WILL NEED YOUR USER NAME AND PASSWORD EACH TIME YOU ENTER THE SITE.

If you have never used the website before, your initial User Name will be your full Social Security number (SSN), without dashes, and your initial Password will be the last four digits of your SSN plus the word "WEB."

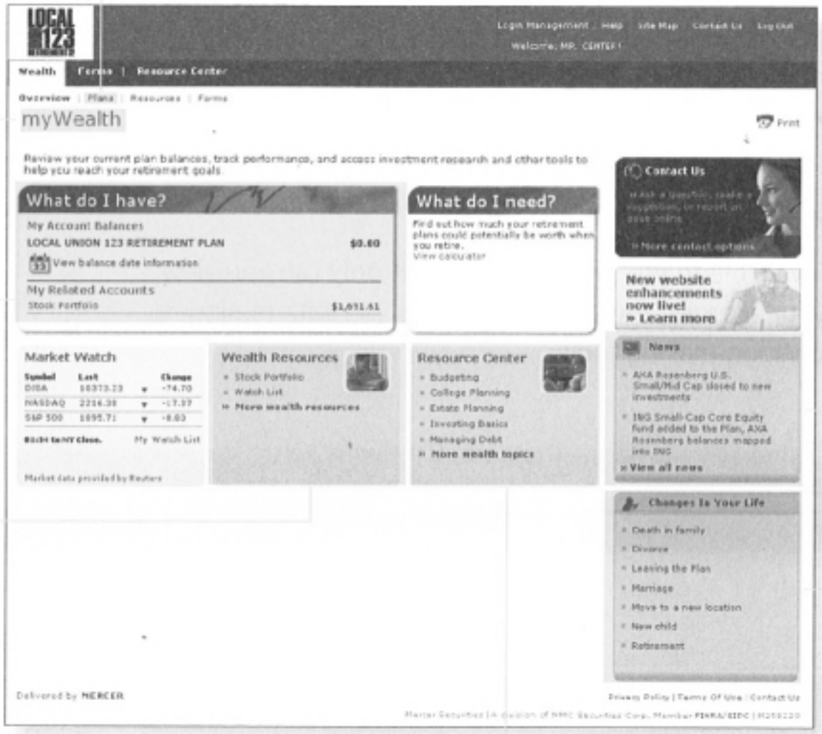
For security purposes, you will be prompted to change both your User Name and Password after you log in for the first time.

Click on the "Plans" link to access information about your retirement account.

Once you've logged in, you'll find yourself on the retirement planning homepage.

This page provides a quick snapshot of current account balance.

You can view your current stock portfolio and set up a stock watch list in the "Wealth Resources" sections.



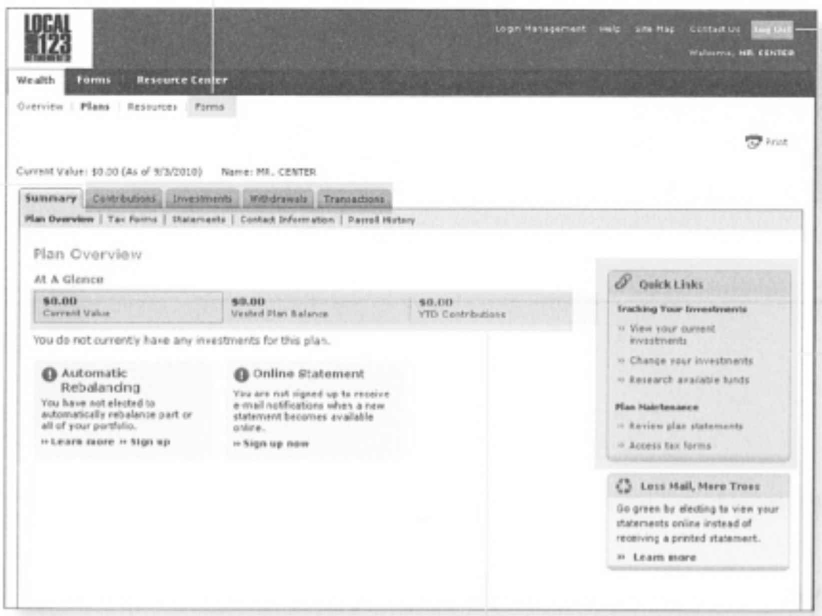
You'll always find plan-specific news right on the homepage.

If any of these life changes pertain to your personal situation, simply click on the link to learn what you may need to do in regards to your retirement plan.

The "Resource Center" has many financial planning tools and articles to help you manage your retirement plan.

Most plan forms are available for downloading and printing in the "Forms" section.

Click on the other tabs to view contribution activity or your current investment allocation, to initiate a withdrawal, or to begin a transaction.



Don't forget to log off when you're done!

The "Quick Links" box makes it even easier for you to access key plan information.

Before investing, consider the investment options' or funds' investment objectives, risks, charges, and expenses. Call 1-877-864-6644 for an offering statement or prospectus and, if available, a summary prospectus containing this and other information. Read it carefully.

You'll find your account information and access to transactions here. The "Plan Overview" page gives you an at-a-glance look at your current balance, how much of your balance is yours to keep (your vested balance), and your year-to-date employer contributions.

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