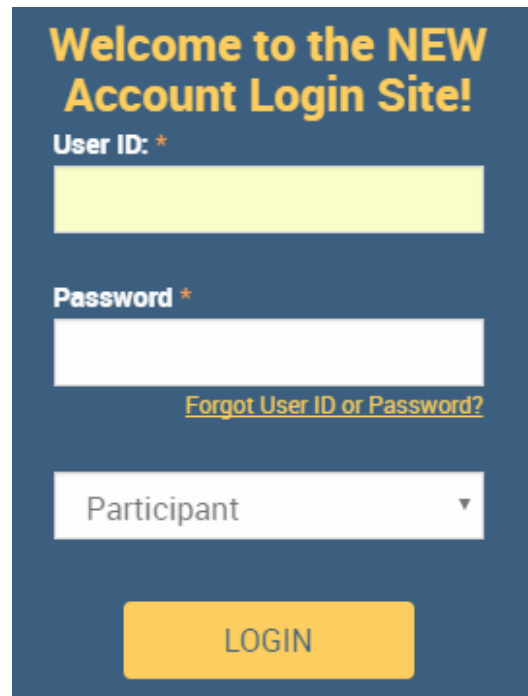


Welcome to LT Trust

- Your instruction guide for online enrollment

Log on to LT Trust Website

1. Visit 401k.LTRetire.com
2. Enter your username and password.
Note: If you have never logged on to the Website before, your default user id is your social security number. Your default password is the last four digits of your social security number.
3. Ensure that Participant has been selected from the drop-down box.
4. Click "Login"
5. If this is your first time logging in to the Website from your computer, you will be directed to a screen asking for verification questions/answers.



Welcome to the NEW Account Login Site!

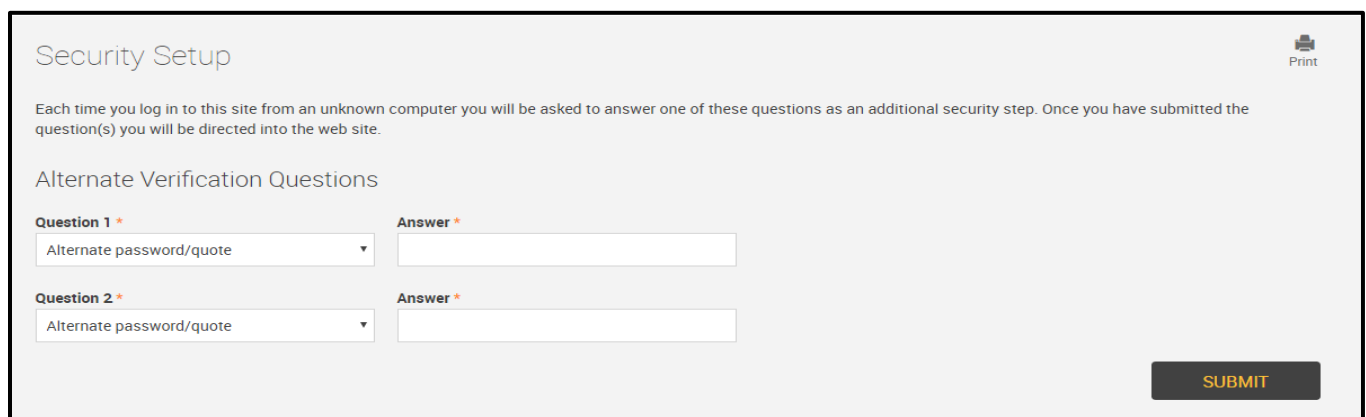
User ID: *

Password *

[Forgot User ID or Password?](#)

Participant

LOGIN



Security Setup

Each time you log in to this site from an unknown computer you will be asked to answer one of these questions as an additional security step. Once you have submitted the question(s) you will be directed into the web site.

Alternate Verification Questions

Question 1 * Answer *

Alternate password/quote

Question 2 * Answer *

Alternate password/quote

SUBMIT

Online Enrollment

If this is your first time logging in to the Website, you will be automatically directed to enroll in the plan. Required information has been indicated with a * next to the field. To proceed to the next step, click on the 'Next' button at the bottom of the page. Your information will be automatically saved, but it will not be submitted until you confirm your enrollment in the last step.

PERSONAL INFORMATION

The initial enrollment step, also known as “Personal Information”, is broken-down into four sections. Please use the caret symbol “>” to expand each section before going to the next step.

Section 1 – Your Personal Information

> Your Personal Information

First name * **Last name ***

Marital status * Male Female

Street address 1 * **Street address 2**

City * **State *** **Zip code *** **Country**

Home phone **Office phone** **Ext**

Section 2 – Email

> Email

If you would like to receive confirmations of transactions, please fill out the following information:

Home **Confirm home email address**

Office **Confirm office email address**

Other **Confirm other email address**

Where would you like your emails sent? *

Home Office Other None I do not have an email address

*Note: In order to help ensure proper delivery of emails to your inbox, please add "noreply@ltretire.com" or our domain "@ltretire.com" to your Whitelist, also called the Approved or Safe Sender list.

Enter your email addresses and select which one you'd like your transaction confirmations to go to. To ensure proper delivery of emails please add 'noreply@ltretire.com' or the domain '@ltretire.com' to your Whitelist, also called the Approved or Safe Sender list.

PERSONAL INFORMATION (continued)

Section 3 – Username and Password Information

Username and Password Information

Establish your Username *

(6 alphanumeric digit minimum, case-sensitive)

Establish your Password * **Re-enter password: ***

(6 alphanumeric digit minimum, case-sensitive)

**Note: Remember your Username and Password. You will need them to access your account via the plan website in the future.*

Section 4 – Security Questions

Security Questions

Security question 1 * **Answer 1 ***

What is your mother's maiden name? Welcome1

Security question 2 * **Answer 2 ***

What is your pet's name? Welcome1

This should already be pre-filled with the selections used when you first logged into the website.

When your ready to complete all sections of this step – click “Next”

RESET NEXT

CONTRIBUTIONS

Contributions
Print

Overall Progress: **40% Complete**

Confirmation E-mail Address

A confirmation e-mail will be sent to **fake@ltretire.com**
 If this address is incorrect, please correct the address in the fields provided.

Update email address if necessary.

Update e-mail address

Confirm e-mail address

Current Contribution Amounts

Last Selected Contribution Election(s)	Total
Pre-Tax Deferral	\$0.00 per pay period
Roth	\$0.00 per pay period

Change Contribution Amounts

Please enter a contribution percentage or dollar amount that your employer will deduct from your compensation each payroll period for deposit to your account.

> Rules and Criteria

Use caret '>' to view Rules and Criteria

Days to complete request: 5

First, decide what Action you want to take with each Contribution Type. Then, select if you want it taken out of your paycheck as a percentage or dollar amount. Finally, figure out how much should be taken.

Action	Contribution Type	Percent/Dollar	Current Contribution	New Contribution Rate
Change ▾	Pre-Tax Deferral	Percent ▾	Not contributing	5.00 per pay period
Change ▾	Roth	Dollar ▾	Not contributing	50.00 per pay period

I agree to the contribution elections listed above

** Important Note: If you have already selected a deferral amount via paper form, your contribution percentage will be pre-populated. You will still have the option to change this amount if desired.*

INVESTMENT ELECTIONS

Select Investments



Overall Progress: **50% Complete**

The investment elections you enter below will be applied to all sources of contributions (including any employer contributions). Please note that once you have completed the enrollment process, you can always change your investment elections. For more information, please contact your plan administrator once you have completed the enrollment process.

For your convenience, if you click on the name of any publicly traded mutual fund listed below you will be directed to Broadridge's Fund Solutions secure document site. This site provides additional investment information including links to the fund fact sheet and prospectus. Once you click on the link, you will be leaving LT Trust's website. LT Trust will not be liable if you are unable to obtain access to the Fund Solution's website or if information provided on this website is inaccurate or incomplete. Further, LT Trust will not be liable for any claims or damages of any nature, arising out of or relating to either the use of or the content, materials, tools, services or information of the Fund Solutions website.

I elect to invest all future contributions (including employee and employer contributions) as follows under "All Sources".
 In the "All Sources" section, you'll need to expand the asset classes to see the underlying available investment options for the plan.
 Use the caret symbol ">" to expand the below sections.

Confirmation E-mail Address

A confirmation e-mail will be sent to the address listed below. **fake@lretire.com**
 If this address is incorrect, please correct the address in the fields provided.

Update email address if necessary.

Update e-mail address: Confirm e-mail address:

- > Rules and Criteria
- > All Sources

Use caret '>' to view Rules and Criteria and All Sources to see Asset Classes and Investment Options

∨ All Sources

Investment	Current Elections	New Elections
------------	-------------------	---------------

∨ Real Estate		
DFA Real Estate Securities I	0.00%	<input type="text" value="25.00 %"/>
> Self-Directed Brokerage		
∨ Short Government		
Vanguard Short-Term Federal Inv	0.00%	<input type="text" value="25.00 %"/>
> Short-Term Bond		
∨ World Stock		
JULIUS BAER GLOBAL EQUITY CLASS A	0.00%	<input type="text" value="50.00 %"/>
TOTAL	0.00%	100.00%

Expand the Asset Classes to see the underlying investment choices.

Enter your investment election percentages.

If you do not provide investment directions for your contributions, they will be defaulted to the JULIUS BAER GLOBAL EQUITY CLASS A until you provide other investment instructions. Once amounts are defaulted, it is your responsibility to realign them in accordance to your investment elections. For more information, please contact your plan administrator.

Click 'Reset Table' to start over.

Click 'Next' to move onto next step.

CONFIRM & SUBMIT

Enrollment steps Print

Overall Progress: **66% Complete**

Confirm & Submit

If your enrollment information is correct, click below to submit your enrollment request.

Personal Information [Edit](#)

Username:	dummy1	Marital status:	Married
First name:	part2		
Last name:	test2		
Street address 1:	Easy Street	Home phone:	(555) 555 - 5555
Street address 2:		Office phone:	(555) 555 - 5555 Ext
City:	New York	Other phone:	() -
State:	NY	Home email address:	
Zip code:	10010	Other email address:	
Country:		Office email address:	fake@tretire.com
		Send email confirmation to:	Office

Review your information. Click 'Edit' if you need to go back to a step.

Security Question

Security Question 1	Answer 1
What is your mother's maiden name?	Welcome1
Security Question 2	Answer 2
What is your pet's name?	Welcome1

Salary Deferral Elections [Edit](#)

Pre-tax contributions	Deduct 0.00 each pay period.
Roth 401 (k) contributions	Deduct \$50.00 each pay period.

Investment Elections [Edit](#)

All future contributions to the plan will be invested as follows:

Real Estate	
DFA Real Estate Securities I :	25.00%
Short Government	
Vanguard Short-Term Federal Inv :	25.00%
World Stock	
JULIUS BAER GLOBAL EQUITY CLASS A :	50.00%

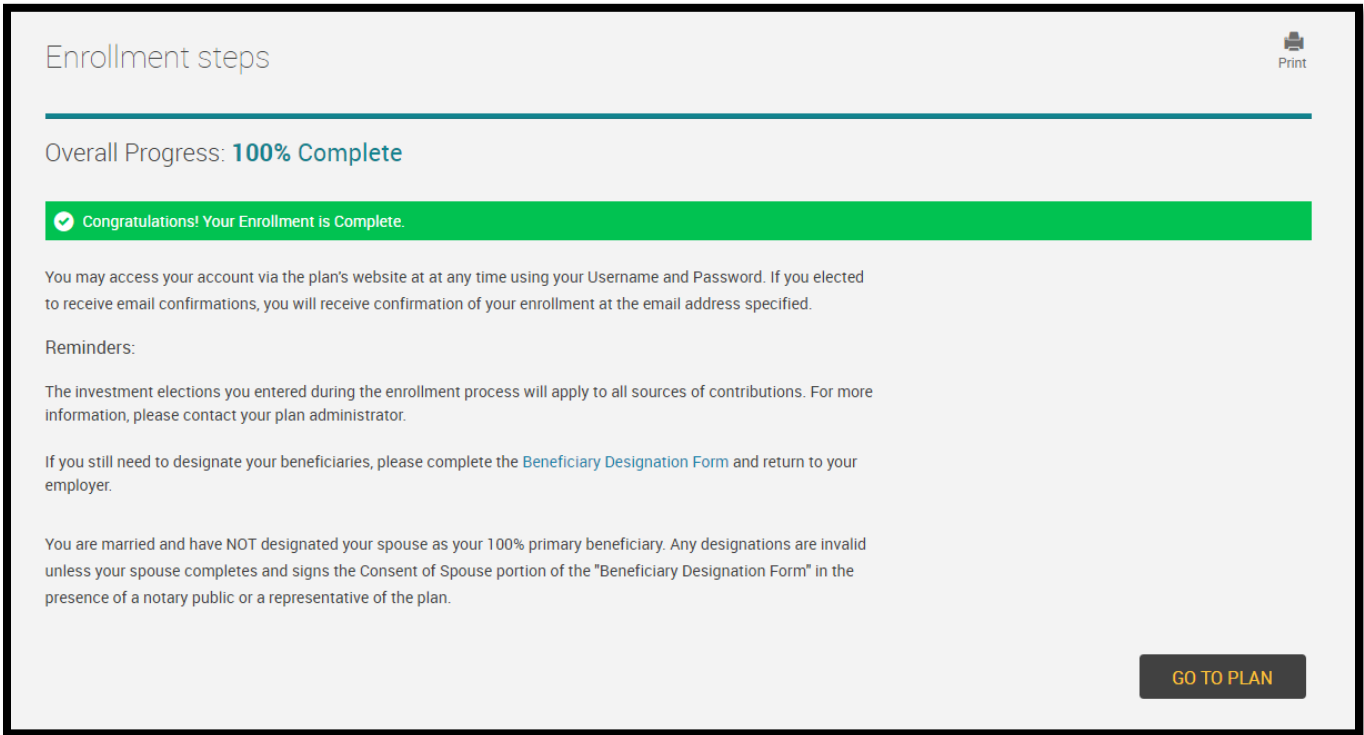
If your enrollment information is correct, click below to submit your enrollment request.

[SUBMIT](#)

Click 'SUBMIT' to finalize enrollment.

ENROLLMENT COMPLETE SCREEN

Note: You are not enrolled in the plan until you receive a confirmation page similar to the notice below.



The screenshot shows a web interface titled "Enrollment steps" with a "Print" icon in the top right corner. Below the title, it displays "Overall Progress: 100% Complete". A green progress bar contains a checkmark and the text "Congratulations! Your Enrollment is Complete." Below this, there are three paragraphs of text: the first explains account access and email confirmations; the second, under the heading "Reminders:", states that investment elections apply to all contributions and provides contact information for the plan administrator; the third advises on beneficiary designation, specifically mentioning the need for a notary public if a spouse is not designated as the 100% primary beneficiary. A "GO TO PLAN" button is located in the bottom right corner.

Enrollment steps Print

Overall Progress: **100% Complete**

✔ Congratulations! Your Enrollment is Complete.

You may access your account via the plan's website at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address specified.

Reminders:

The investment elections you entered during the enrollment process will apply to all sources of contributions. For more information, please contact your plan administrator.

If you still need to designate your beneficiaries, please complete the [Beneficiary Designation Form](#) and return to your employer.

You are married and have NOT designated your spouse as your 100% primary beneficiary. Any designations are invalid unless your spouse completes and signs the Consent of Spouse portion of the "Beneficiary Designation Form" in the presence of a notary public or a representative of the plan.

[GO TO PLAN](#)

Beneficiary Designation (after enrollment is complete)

To designate a new beneficiary on your account, please complete a beneficiary form and return it to your company's Human Resources. This form can be found at <http://goo.gl/W0qvAZ>.