



# AccountLink System Participant Online Access Guide

1500 Market Street, Suite 3310E Philadelphia, PA, 19102-2101

AccountLink Phone Access: (888) 621-5491 AccountLink Web Access: www.webaccountlink.com



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**Guide Notes:** This guide was created as a point of reference for those seeking help with online account access. As you proceed through this guide, please note that depending on your plan and what is available to you, the images and step numbers within this document may vary slightly from what is on your screen. PCS does not share email lists with any 3rd parties.

Questions: If at anytime you need assistance, please contact our client services center at 1-888-621-5491.



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# Logging In



# Logging In

Access the website www.webaccountlink.com. In the center of the page, you will see the AccountLink login box, asking for your User ID and PIN. Enter this now and click the blue "Login" button.



If you have not yet enrolled, please click the link that says "New to the AccountLink system? Enroll now!"



On this page, click the link for our "Enrollment Guide."

### **Enrollment**

For detailed instructions in using the Enrollment website, please download our  $\underline{\text{Enrollment Guide}}$ .



# Security Questions

If this is the first time you have logged in since our enhanced security update in April, 2008, you will be asked to provide four security questions and answers. These will be used when retrieving a lost password or when you are logging in from an unfamiliar or public computer.

Choose which questions you would like to be asked in the future and provide the answers in the adjacent answer boxes. When finished, click on the "Submit" button.

## 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.





# Language Selection

The AccountLink System is available in both English and Spanish. To change your preferred language, click on either of the "English" or "Spanish" links.

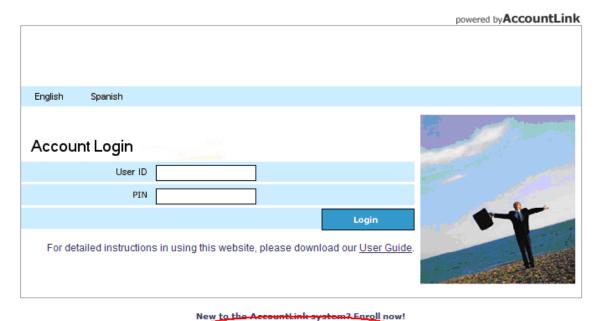


New to the AccountLink system? Enroll now! Forgot User ID or Password?



# Lost and Forgotten User IDs or passwords

Should you forget your User ID or PIN, you can have your information sent to the email address we have for you on file. First, click on the link, "Forgot User ID or Password?"



Forgot User ID or Password?

On the next screen you will need to enter your social security number and then click on the

Please exclude any dashes in your social security number when entering it here. Rather than using "XXX-XX-XXXX" use "XXXXXXXXXX"

### Request User ID and Password

"Submit" button.

Enter your social security number below and press 'Submit'. You will be asked one or more alternate verification questions. Once you have successfully answered all questions provided, an e-mail message containing a custom web address will be sent to your e-mail address on record to allow you to view or reset your password.

PLEASE NOTE: This option is only available if you have previously entered the alternate verification information. If you have not entered this information then please contact your participant services representative at 1-888-621-5491 with any login questions.

	<ul> <li>Participant ○ Sponsor</li> </ul>		
Social Security Number:		Cancel	Submit



You will then be asked one of the security questions you chose during enrollment. Fill in the correct answer in the box next to "Verification answer:" and then click the "Submit" button.

### Request User ID and Password

Enter your social security number below and press 'Submit'. You will be asked one or more alternate verification questions. Once you have successfully answered all questions provided, an e-mail message containing a custom web address will be sent to your e-mail address on record to allow you to view or reset your password.

PLEASE NOTE: This option is only available if you have previously entered the alternate verification information. If you have not entered this information then please contact your participant services representative at 1-888-621-5491 with any login questions.

Verification question: Verification answer:	What is your pet's name?	Cancel Submit			





# Dashboard



When you click on the "My Account" menu link, you are taken to your home page. The home page offers a new dashboard view where you can quickly access your important fund information, including your personal information, account balances, contributions, and any important messages that may be waiting for you.

On your dashboard, you may see an area notifying you that you have new messages waiting. Within that box, click on the bulleted link to display your awaiting messages.





# Personal Info Benjamin Franklin 5th and Arch Street Philadelphia, PA 19106 Home e-mail: Benty date: Birth date: D1/17/1956 Hire date: D1/01/1990 Home e-mail: Benty date: Benty date: D1/01/1990 Marital status: Unknown

Balance by Investment as of 04/2	View Deta	
Investment	Balance	Vested Balance
T. Rowe Price Emerging Markets 🧐	\$459.44	\$365.39
Lifestyle 100 Equity	\$2,832.67	\$0.00
Lifestyle 80/20	\$6,268.95	\$6,268.95
Vanguard Selected Value 🦫	\$296.95	\$232.70
Vanguard Small Cap Value Fund	\$219.45	\$219.45
Total:	\$10,077.46	\$7,086.49

Balances by Source as of 04/27/2008 View				
Source	Balance		Vested Percent	
Employee Pre-tax	\$7,086.49	\$7,086.49	100.00%	
Employer Match	\$2,990.97	\$0.00	0.00%	
Total:	\$10,077.46	\$7,086.49		

Contribution	S	
Туре	Current Rate	
Pre-tax	Not contributing	
Roth	Not contributing	

Contributions	<u>View Details</u>
Туре	Current Rate
Pre-tax	3.00%
Post-tax	Not contributing
Roth	Not contributing
Last Pre-tax deferral contribution change via Web/Phone	3.00%
Last Post-tax contribution change via Web/Phone	\$0.00
Last Roth contribution change via Web/Phone:	\$0.00

Recent Transactions	<u>Vie</u>	ew Details
Transaction	Date	Status
Transfer	04/01/2008	Settled
Contribution of \$300.00	03/31/2008	Settled

### ▲ Important Messages

You have 1 message(s) from your plan. Please select a message to view the details.

Need help? Call us at 1-888-621-5491.

### At-a-Glance

Account balance: \$10,077.46

Vested balance: \$7,086.49

Division: PCS Employees





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# My Investments



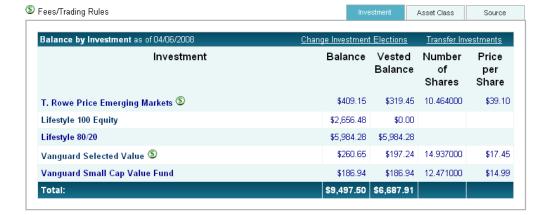
# Current Balances



The "Current Balances" section found under "My Investments" shows your investments along with their current balances, vested balances, current election percentages, number of shares, and price per shares. There are three different tabular views to choose from: "Investment," "Asset Class," and "Source."

### **Current Balances**

Your account balance may include the estimated value of pending trades. Pending trades are represented by estimating values using investment prices as of the request date. Actual dollars and/or units that result from the execution of the trade may differ due to market fluctuation. Pending trade balances for an investment will be located under the total balance and will be denoted by: \$#,###.## P.



If your account contains Investment (Asset Allocation) Models, you can review the underlying funds in the model by clicking on the model name. The information that can be viewed includes the fund name, dollar value, vested balance, units, and allocation percentage.



# Investment Directions

The "Investment Directions" section found under "My Investments" lets you check your investment allocation percentages. You may need to choose the source first.

Details will be shown information about your current investment elections.

### **Investment Direction Employee Pre-tax** Return to source selection S Fees/Trading Rules Allocation Investment Percent Current Investment Election 10.00% T. Rowe Price Emerging Markets <sup>(5)</sup> Lifestyle 80/20 69.00% 11.00% Vanguard Selected Value S Vanguard Small Cap Value Fund 10.00% Graph View T. Rowe Price Emerging Markets 10.00% Vanguard Selected Value 11.00% ■ Vanguard Small Cap Value Fund 10.00%

⑤ - Fees/Trading Rules apply to this investment. You can click on the dollar sign icon for more details.



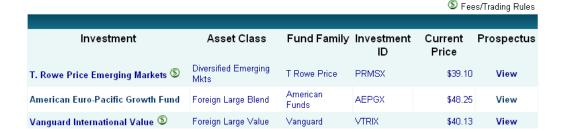
# Fund Information

The "Fund Information" section found under "My Investments" serves as a gateway for you to obtain more information about your funds. You can click on the "View" link to see the investment prospectus.

### **Fund Information**

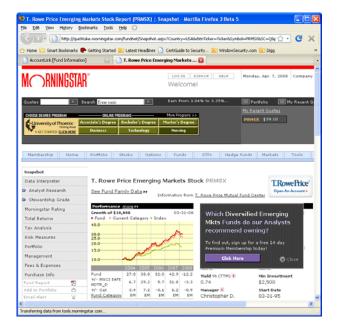
Listed below are the funds available in your plan. Prices shown may not indicate the latest market value. Use the available links to get more up to date information by clicking on one of the following:

Morningstar Quote Report



### Morningstar® Data

If you click on the name of a mutual fund anywhere on the *AccountLink* System, you will be directed to the **Morningstar**® snapshot view for that fund. You can review the fund's key stats, total returns, risk measures and management information. Click on the "X" in the upper-right corner of the **Morningstar** screen to return to the *AccountLink* system.





# Contribution Amounts

The "Contribution Amounts" section found under "My Investments" is where you can go to find out your current contributions, or percent contributed per pay period.

### Contributions

Current Contribution Amounts				
Last Web/Phone Contribution	Total			
Pre-Tax Deferral	3.00% per pay period			
After-Tax Deferral	\$0.00 per pay period			
Roth:	\$0.00 per pay period			
Contribution Type	Current Contribution			
Pre-Tax Deferral	3.00% per pay period			
Roth:	Not contributing			
After-Tax Deferral	Not contributing			
The amount contributed, if any, to another 401(k) plan this year:\$0.00				

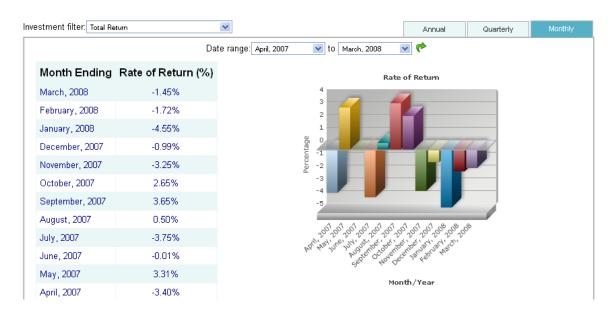


# Rate of Return

The "Rate of Return" section found under "My Investments" offers charts, graphs, and easy to understand tables, detailing your personal rate of return (as calculated by a weighted average on your account history). There is a dropdown which allows you to filter the results shown by the site. You can also specify a date range in which you would like to see information.

Each chart has three different views; **monthly**, **quarterly**, **and annually**. These buttons are found on the top right portion of the page.

### Rate of Return



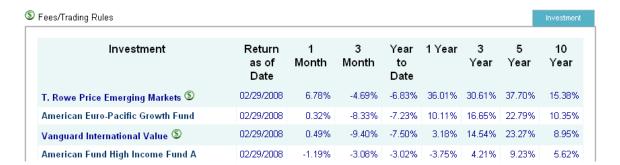
Please note, the AccountLink system will calculate your rate of return for a fund if you hold a position in that fund on any day during a month.



# Fund Performance

The "Fund Performance" section found under "My Investments" will display a page which allows you to check the historic performance (as calculated by Standard and Poor's®) of all mutual funds available under your Plan. If your Plan includes Investment Models, performance information is supplied by your Plan's advisor.

### **Fund Performance**



Again, clicking on the fund's name will take you to its detailed **Morningstar** page.



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## **Account Transactions**



# Investment Directions

The "Investment Directions" section found under "Account Transactions" allows you to make changes to your allocations for future contributions.

Please note that each new contribution:

- Must be at least of 5.00%
- In increments of 1.00%
- The total allocation percentage must be 100%

To make changes, type in the new percentage in the new column next to the investment name and click the "Submit" button.



Please note that changing your future investment directions will only affect contributions made after the investment direction change is processed; this transaction will not affect the investment of your existing account balance.



# Fund Transfer



The "Fund Transfer" section found under "Account Transactions" allows you to transfer your existing investments. You have several options when requesting a transfer.

### **Fund Transfer Employer Contribution**

INSTRUCTIONS:

You are requesting to transfer a percentage of one or more of your existing funds into one or more other funds. The total of "To" must equal 100%.

 $\begin{tabular}{ll} \textbf{EXAMPLE:}\\ Shown below is an example of a multifund transfer. \end{tabular}$ 

Investment	Current Balance	From	To
Fund #1	\$10,000.00	10	
Fund #2	\$20,000.00	20	
Fund #3	\$20,000.00		50
Fund #4	\$0.00		50
	\$50,000.00		100%

The net result of this trade will be to take \$1,000 of Fund #1 (10% of \$10,000) and \$4,000 of Fund #2 (20% of \$20,000) for a total of \$5,000 to be transferred. 50% of \$5,000 will be put into Funds #3 and #4.

Click here to perform a market timing rule test

Transfer type: Transfer Between Investments Source: Employer Contribution Transfer rules: 5.00% Minimum transfer percent: 1.00% Minimum transfer increment percent: Days to complete request:



**Percent to Percent Transfer** – This option allows you to move a percentage of your investment within a fund or multiple funds, and invest the proceeds into a new fund or multiple funds by percentage. Your allocations must be in whole percentage increments of generally not less than 5%. Please note that although you might only transfer a portion of your account from a particular investment fund, you must specify new directions for 100% of the transfer amount; in other words, the total of the "To" column must equal 100%.

**Dollar to Percent Transfer** – This option allows you to move a set dollar amount from one fund or funds, and invest it into another fund or funds by percentage. For example you can choose to move \$1,000 from the Balanced Portfolio, and invest 80% of the proceeds into the American Funds Growth Fund and the remaining 20% of the proceeds into the Dreyfus S&P 500 Fund. Please note, due to daily market fluctuations, you can only move up to 80% of you total balance in a fund at one time.

**Dollar to Dollar Transfer** – This option allows you to move a set dollar amount from one fund or funds, and invest it into another fund or funds by dollar amount. For example, you can choose to move \$1,000 from the Balanced Portfolio and invest \$500 into the American Funds Growth Fund and the remaining \$500 into the Dreyfus S&P Fund. Please note, due to market fluctuations, you can only move up to 80% of your total balance in a fund at one time.

This section also allows you to rebalance investments based on new allocation percentages or current allocation percentages. You can choose to do this by selecting the type you wish to perform in the dropdown box next to "Transfer type"

The bottom half of the page is where you make your changes. In the "From" column, choose the amount you would like to take from that investment. In the "To" column, select how you would like to distribute the amounts you are removing from the "From" column.



Investment	Current Balance	Current Balance %	From	То	Projected Balance
Transferable Funds					
Diversified Emerging Mkts					
Lifestyle 80/20	\$6,268.95	88.46%	20.00 %	0.00 %	\$6268.95
Large Blend					
Hartford Capital Appreciation	\$0.00	0.00%		50.00 %	\$626.90
Vanguard 500 Index	\$0.00	0.00%		50.00 %	\$626.90
Large Growth					
Total transfer percent:	\$7,086.49	100.00%		100 %	<b>\$</b> 7,086.49
Account Total:	\$7,086.49	100.00%			\$7,086.49
				Graph Re	set Submit

In the above example, 20.00% of my current balance in Lifestyle 80/20 (\$1,253.79) will be taken and split 50/50 between Hartford Capital Appreciation (\$626.90) and Vanguard 500 Index (626.90).

Once you select the **"Submit"** button, a verification screen will appear. Please confirm that you entered your transaction correctly on the previous screen. If the information is accurate, click the "Continue" button to execute your transaction.

The next page that will appear is a **confirmation** that the transfer of your existing balance has been successfully processed. You will also receive a hard copy confirmation of your transaction via U.S. mail.

A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please <u>edit your personal information</u> .						
Confirmation e-mail address:	Confirmation e-mail address: benfranklin@pcscapital.com					
Investment	Current Balance	Current Balance %	From	То	Projected Balance	
Transferable Funds						
Diversified Emerging Mkts						
Lifestyle 80/20	\$6,268.95	88.46%	20.00%	0.00%	\$6268.95	
Large Blend						
Hartford Capital Appreciation	\$0.00	0.00%		50.00%	\$626.90	
Vanguard 500 Index	\$0.00	0.00%	50.00%	50.00%	\$626.90	
Large Growth						



**Note:** The percentage amounts you choose must be at least **5.00%** and must be whole percentages of **1.00%**. The **"Total transfer percentage"** must be **100%**.



# Loan Modeling

The "Loan Modeling" section found under "Account Transactions" is where you can submit a loan request online. The page will display your minimum and maximum loan amounts, durations, as well and interest rates.

The form will only display if your plan permits loans.

### **Loan Modeling**

You are currently restricted from requesting a loan because:

- The maximum loan amount is zero.
- The maximum loan amount is less than the minimum loan amount.

Loan Type	Minimum Loan	Maximum Loan	Minimum duration	Maximum duration	Interest Rate				
Personal	\$1.00	\$0.00	12 months/1 payments	60 months/5 payments	5.5%				
Principal residence	\$1.00	\$0.00	12 months/1 payments	360 months/30 payments	5.5%				
Request fee:	\$75.00								
Days to complete request:	15								
Cannot display loan modeling form because the maximum allowable loan amount is zero.									
What You Should Know About Taking A Loan									

Your access to the loan options available here does not guarantee approval of your loan request. In order to obtain a loan, you must satisfy any applicable Plan requirements or restrictions.



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# Statements and Reports

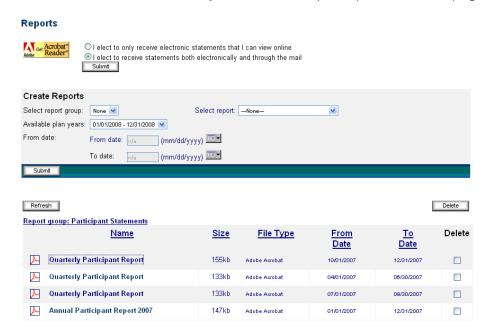


# Reports



The "Reports" section found under "Statements and Reports" allows you to generate reports. At the top of the page, you can choose to review the results online only, or to receive statements both electronically online and through the mail.

To do so, select the report group in the first drop down box. Next, choose the report you wish to prepare followed by a date range. Click the "Submit" button to view the electronic version. Adobe Acrobat Reader is required to view the online reports. If you do not have this software, you can click on the yellow "Adobe Reader" button under the word "Reports" in the top left portion of the page.



You are able to elect to receive your quarterly statements online rather that in the mail. Simply make your selection, and click the "Submit" button. Your election will be honored during the next quarterly cycle. You may change your selection at any time.



# Forms

The "Forms" section found under "Statements and Reports" is where you can quickly find and download documents you may need, including forms and manuals.

### Forms



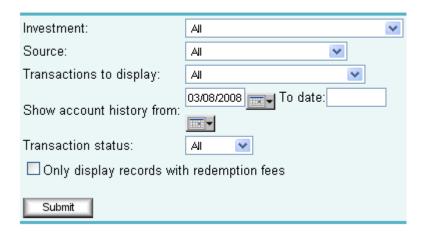
Refresh Form group: Administrative Manual						
<u>Name</u>	Size	File Type	<u>From</u> <u>Date</u>	<u>To</u> Date	Delete	
Online Enrollment Guide	300kb	Adobe Acrobat				
Form group: Participant Forms						
<u>Name</u>	Size	File Type	<u>From</u> <u>Date</u>	<u>To</u> <u>Date</u>	Delete	
▶ Beneficiary Designation Form	756kb	Adobe Acrobat				
Death Benefit Distribution Claim Form	170kb	Adobe Acrobat				
Required Minimum Distribution Form	68kb	Adobe Acrobat				
Deferral Election Change Form - Roth	50kb	Adobe Acrobat				
▶ Deferral Election Form - Roth	62kb	Adobe Acrobat				



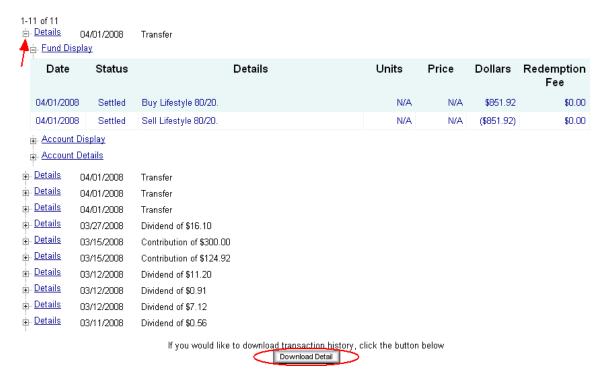
# Transaction History

The "Transaction History" section found under "Statements and Reports" is where you can view your account activity. The green/blue area allows you to filter by investments, sources, types of transactions, and dates. If you wish to do so, select your filtering criteria and click on the "Submit" button.

## Transaction History



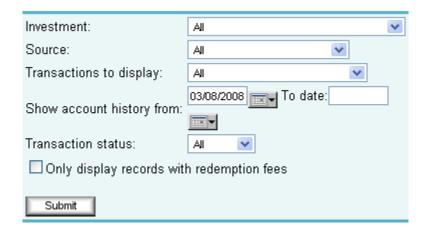
Below this, by default, your entire history will be displayed. To view more information about an entry, click on the [+] to expand the line (indicated by the red arrow). You also have the option to download your transaction history by clicking on the "Download Detail" button at the bottom.





# Web/Phone Requests

The "Web/Phone Request" section found under "Statements and Reports" allows you to see transaction requests that have been processed or are currently unprocessed. Transactions that appear hear will include allocations, contributions, pin and user ID changes, distributions, loan distributions, and transfers. Again the light green area allows you to filter your results by selecting the specified criteria and clicking the "Submit" button.





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# Learning Center



# Your Plan Information



The "Your Plan Information" section found under "Learning Center" provides a summary of information regarding, eligibility, entry dates, change dates, employee contributions, company contributions, vesting, etc specific to your plan.

Welcome:Franklin Benjamin Key Systems 401(k) Plan

PLAN INFORMATION

Key Systems 401(k) Savings Plan (the "Plan") Plan Summary

### Eligibility

All employees except leased employees will be eligible to participate in the Plan and to make pre-tax deferrals on the first entry date coincident with or next following his or her completion of one (1) Year of Service with Key Systems Corporation (the "Company"). A Year of Service means twelve (12) consecutive months of service during which you work at least 1,000 hours.

### **Entry Dates**

The Plan's entry dates are January 1st and July 1st.



# Retirement Calculator

The "Retirement Calculator" section found under "Learning Center" is an easy way to estimate your income and savings available to you when you retire. Fill in the fields on this page and then click on the "Calculate" button.

### **Education & Tools Retirement Calculators**

Not sure how to fill in one of the fields below? Hold your mouse over a field name for help.

Use the retirement calculator to estimate your income and savings that you will have when you retire. The results will identify if your current savings will last through your retirement years and give you a cash flow of what your estimated balance will be for each year.



If you are not sure about one of the fields, hold your mouse over a field name for help.





# My Profile

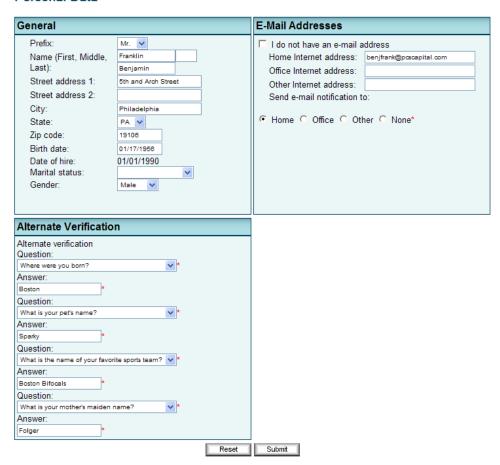


# Personal Data



The "Personal Data" section found under "My Profile" is where you can change any of the information you have provided to us. To add additional information like alternate e-mail addresses, click in the blank field box and fill in the data. To make change, simply click in the box, erase the contents, and fill in the correct information. When done, click on the "Submit" button.

### Personal Data



To **remove** any changes you have made, click on the **"Reset"** button.



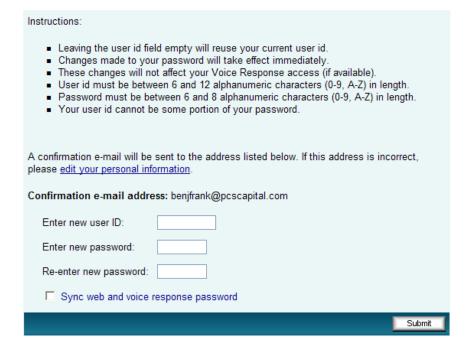
# Password Change

The "Password Change" section found under "My Profile" is where you can change your user ID and/or password. If you wish to change only your password, leave the "Enter new user ID" field blank.

Be sure to type your new password correctly in both password fields and then press the "Submit" button to continue.

### **Password Change**

Your password is an access code that helps protect the security of your account information and should be safeguarded to prevent unauthorized access to your account information. By changing your password, you will be changing your access code to this web site. A confirmation of your password change will be mailed to the address on record for your account.



Note: Leaving the User ID field empty will reuse your current User ID. Changes made to your PIN will take effect immediately. These changes will not affect your Voice Response access (if available). User ID must be between 6 and 12 alphanumeric characters (0-9, A-Z) in length. PIN must be between 6 and 8 alphanumeric characters (0-9, A-Z) in length. Your User ID cannot be some portion of your PIN.



The next page informs you that an **e-mail confirmation** will be sent to the e-mail address you provided during enrollment. Press the "Continue" button to continue.

### Password Change

### User ID/Password Change REQUEST DETAILS

A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please edit your personal information.

Confirmation e-mail address: benjfrank@pcscapital.com

You are requesting to change your user ID and/or password.

Sync web password to voice response password.

Continue Cancel

Your request has not been processed yet. Please confirm that the above details properly describe the transaction you are requesting by pressing 'Continue'. Press 'Cancel' to abort this request.

Next, you will be your **on-screen confirmation** of the change request.

### **Password Change**

Your confirmation number is 46072. You may use this number to reference this transaction in the future.

### User ID/Password Change

REQUEST DETAILS

Confirmation #: 46072

A confirmation e-mail will be sent to the address listed below.

Confirmation e-mail address: benjfrank@pcscapital.com

You requested to change your user ID and/or password.

Sync web password to voice response password.

An e-mail confirmation will be sent to your address on record after the information has been updated.

Please remember this when you attempt to login in the near future. If on your first attempt you fail to login with your new user id/password, please revert to your previous user id/password and try again. Failing to login three times consecutively over any period of time could block your account.

Requests, while processed into the database, may not take effect immediately. Some requests may still need to be approved before they will take effect.



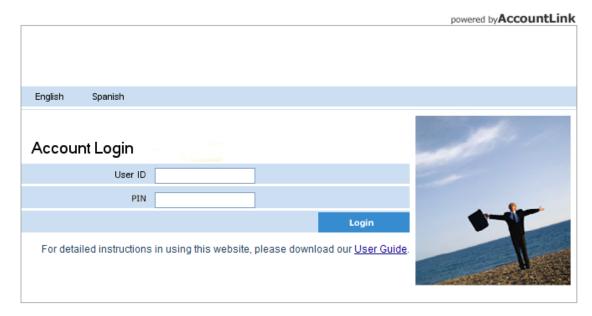
# Logging Off

Each time you login to the AccountLink System, it is important that when you have completed your transactions that you log off.

Click the "Log Off" link in the upper right hand corner of your screen.



After logging off, you will be returned to the AccountLink System logon page.



New to the AccountLink system? Enroll now! Forgot User ID or Password?

