Seventh-day Adventist Church

PHONE AND WEBSITE QUICK REFERENCE GUIDE

Your Plan offers you an easy way to access and make changes to your account by computer or telephone. This way, you can enjoy round-the-clock, secure access to your account anytime, anyplace. This guide will show you how.

Call (866) 467-7756

» To obtain your account balance, investment option allocations and recent activity

» To transfer among funds[1]

» To obtain daily unit/share values of your investment options

» To speak to a Retirement Plan Specialist

Access the Speech-Enabled System

» A message prompt will ask you to say or enter your Social Security number and PIN.3 If you do not have your PIN, you can say or enter your date of birth and ZIP code.

Automated Voice Response System

To access your account by phone 24 hours a day, seven days a week, call and use the speech-enabled voice response system.[1]

Say "representative" to talk to a Customer Service Representative.

Account Balance Details
- Balance by Investment
- Balance by Money Types

Distributions
- Speak With a Representative[2]

Loans
- If applicable to your Plan
- Existing Loans
- New Loan
- Payoff

Paycheck Contributions
- If applicable to your Plan
- Change Paycheck Contributions

More Options
- Transfers
- Future Investments
- Recent Activity
- Fund Performance/ Values
- Change PIN
- Main Menu

Agent
- Agent
- Local Office
- Representative

How to Access Your Account Online at www.empower-retirement.com/participant.[1]

Your Plan website makes it easy to manage your account and learn about saving and investing.

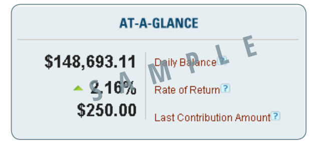
To access your account online for the first time, visit your Plan website and select REGISTER in the Login box.[1] The website will guide you through the account registration process.

If you don't have a PIN or Password, you will still be able to register online by providing the following personal information:

- Social Security number
- ZIP code
- Last name
- Date of birth
- Numeric portion of your home street address

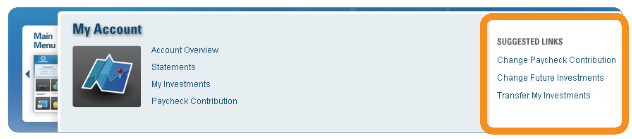
How to Navigate the Website

Once logged in to your account, the website provides a personalized account view and suggests steps that can be taken to reach retirement income goals. Following are some highlights:



At-A-Glance: Each time you log in you will immediately see your progress toward your savings goal—how much has been saved, your rate of return, and the amount of your last contribution.

Suggested Links: Each visited page features suggested links for next steps you may want to consider, based on the content of the current page.

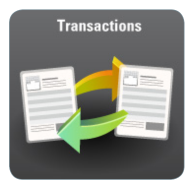


My Account:

Get an overview of your account, investment allocation, and how much you are saving. You can also access statements on demand for any time frame specified.

Investments:

Learn more about the options in your Plan, including access to investment overviews and fund performance.



Transactions:

Visit this menu option to change your contribution rate, transfer among investment options, change your future allocation, or review transaction history.

Education:

Learn how to plan ahead and save and invest for your future.

Remember to log out when you leave the website to protect the security of your personal information!

1 Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or KeyTalk received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

2 Representatives of GWFS Equities, Inc. are not registered investment advisors and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed.

3 The account owner is responsible for keeping the assigned PIN/password confidential. Please contact Client Services immediately if you suspect any unauthorized use.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

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