VOICE RESPONSE SYSTEM

Call toll-free 1-888-263-4636 or 798-6442. (For retirement plans only).

• Enter your Social Security Number.

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• Enter your personal identification number followed by a pound sign.

Select from the following options

Personal Account Information

Account Balance Information

Investment Information

Contribution Information

Loans

Transfer Between Funds

Conform Ending Balances

Current Investment Rates

Change PIN Number

General Information

End The Call



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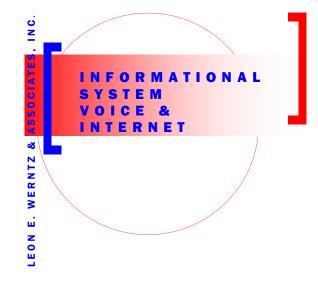
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ADMINISTRATORS & CONSULTANTS FOR EMPLOYEE BENEFIT PLANS



MAKING IT EASIER FOR YOU

ACCESSING YOU'R ACCOUNT

Not all your important decisions are made from 9 to 5. We understand that you may need to have access to your employee benefit information at any hour — even on weekends. There is no need to wait for "business hours" to take care of business. Not only can you get automated assistance 24 hours a day, seven days a week, but you can use either the telephone or the Internet to access your retirement plan, and the Internet for your cafeteria plan.

Information is just a phone call or mouse click away. The Werntz and Associates Informational System gives you convenience and accessibility that are so important to managing your retirement plan account.

WHERE DO I GO TO GET INFORMATION?

- Internet: www.werntz.com. Enter the web site and click on Plan Access. This is a secured site for your protection.
- Telephone: 1-888-263-4636 (1-888-BNF-INFO) or 798-6442. Either of these numbers will access the informational system. Cafeteria information is not available on the toll free number.

INTERNET ACCESS

Once you have entered the site, click on Plan Access and enter your User ID Number (Social Security Number) and your Password (the last 4 digits of your Social Security Number). Click on Participant and you have entered the system. Choose the plan that you want to view and a summary of plan information and other basic information will appear along with the following other features that may be available to you.

Some of the features may not have been authorized by your plan sponsor.

- Benefits Summary: Displays the current account balances and benefits available under the plan.
- Tools: The retirement calculation is in this section to help you calculate the amount that you will need at retirement.

RETIREMENT PLANS

- Summary: Investments are listed by fund and by source.
- Investments: Provides access to your current account balance, investment elections, investment profiles, and personalized rate of return calculations.

- Transactions: Provides access to investment election changes, fund transfers, loan applications, and a complete transaction history.
- Tools: Provides access to current and prior period reports, participant forms, links to education and investment advice, and the retirement calculator.
- Personal Profile: Provides access to your personal information such as name, address, and email. Also, provides access to change your password selection.
- Miscellaneous: Provides general information about the retirement plan as well as a link to email the plan sponsor.
- Transfer Funds: Permits the transferring of money between the various funds. This section has the feature of conforming your current balances to your current election selections.

CAFETERIA PLANS

Cafeteria plans may access the following information.

- Benefit Summary: A summary of the account balances for each type of benefit. Contributions and projected balances are also available.
- Claims: Details by category of claims submitted, approved and paid. Information may be accessed by dependent, dates or type of claim. You may also submit a claim on-line for processing.
- **Tools:** This section provides access to current reports and forms for the plan.
- Personal Profile: This section provides access to your personal information. You may change your personal information such as address, email and phone numbers. In addition you may change your password and edit dependent information.
- Email Sponsor: This section allows you to email the plan sponsor.