

CONFEDERATED TRIBES OF COLVILLE RESERVATION
RETIREMENT PLAN
AUTOMATED ACCOUNT INFORMATION SYSTEMS

PHONE OPTION

Available From any Touch Tone Phone
Dial 1-877-401-SAVE (1-877-401-7283)

*Enter your Social Security Number
Enter Your Personal Identification Number (PIN)
Select Your Choice(s) From the Following System Options*

- 1 - Account Balance**
 - Total Plan Balance
 - Total Balance for Each Fund
 - Total Vested Balance and Vested Percentage

- 2 - Investment Directions**
 - Review your Current Elections
 - Change your Future Investment Direction

- 3 - Fund Reallocation**
 - Select Percentages to Reallocate Your Existing Account Balance

- 4 - Share Prices**

- 5 - Change Your PIN**

- * - End Your Call**

- 9 - Return to Main Menu** (From Sub Menus)

INTERNET OPTION

Available From any Computer with Internet Access
At www.401save.com

*Enter your Social Security Number
Enter Your Personal Identification Number (PIN)
Select Your Choice(s) From the Following System Options*

Account Inquiry Tab

- Current Balance
 - By Fund
 - Details (Fund and Source)
 - By Source
- Share Prices
- Transaction History

Account Management Tab

- Transfer Existing Savings
 - Fund Reallocation
- Future Savings
 - Investment Directions

Retirement Planning Tab

- Plan Information
- Contact Us

Log Out to End Your Session

Notes:

- **To change your PIN or to request a PIN Reminder Letter, you must call the system at 1-877-401SAVE using a touch tone phone.**
- **For investment questions**
- **For other questions contact the Customer Service Center at 1.888.700.0808**

Frequently Asked Questions

How do I login to www.401Save.com?

- Type www.401Save.com into either the Address Box in Internet Explorer or the Location Box in Netscape Navigator. Using a search engine to try to access www.401Save.com will most likely be unsuccessful.
- Enter your Social Security Number and Personal Identification Number (PIN) at the Participant Login Screen.
- During your first login session, the system will ask you to agree to a legal disclaimer that discusses order/transaction processing. You can also access your account and initiate trades via the Voice Response System at 1-877-401-SAVE(7283)
- You may see a 40-bit browser warning if your browser software does not support 128-bit encryption. This only appears to let you know that you can use a browser that supports a higher level of security to access **www.401Save.com**. Clicking “Continue” will still allow you to access the site.

When are my balances updated each day?

- Balances and trades are updated on the system between 4:30 pm and 6:00 pm Pacific Time each evening that the stock markets are open.

Where can I find my vested balance?

- Your vested balance can be found by clicking on the “By Source” option under the “Account Inquiry” tab. If you believe your vesting is not correct, please contact Human Resources. Your Human Resources Department will contact the www.401Save.com team to research your work history and determine if any adjustments are necessary.

What do I do if I lose or can't remember my PIN?

- Call 1-877-401-SAVE(7283), enter your Social Security Number, and follow the directions for requesting a *PIN Reminder*, which will be sent to your home address.
- To change your PIN, call 1-877-401-SAVE(7283) and login using your Social Security Number and current PIN. Then select the option to change your PIN and confirm the change.

What is the cutoff time for initiating a trade?

- If you enter and confirm a fund reallocation by 1:00 pm Pacific Time on any day the stock markets are open, your transfers will be traded at that day's share/unit prices. If you enter and confirm a fund reallocation after 1:00 pm Pacific Time, or anytime on a weekend or holiday, your transfer will be traded on the next business day that the stock markets are open.

How can I be sure my changes were accepted?

- You should see a message indicating that “Your transaction has been completed” after entering and confirming your elections.
- You can log out, log back in, and try to initiate/review another transaction of the same type. The system should tell you that you already have a pending transaction.
- A confirmation will be mailed to your home address of record.

What is the difference between “Investment Directions” and “Fund Reallocations”?

- Investment Directions affect how your future deposits are spread among the various investment options.
- A Fund Reallocation (or transfer) will reinvest the proceeds of your **entire account balance** into the investment options you selected.

Can I take a distribution from the Plan?

- If you are no longer working for any of the Colville divisions, you may be eligible to take a distribution of your account balance by completing a set of distribution forms. Distribution forms can be downloaded from the www.401save.com web site and are also available in the Colville Benefits Office
- If you are an active employee you may be able to take a hardship withdrawal of your pre-tax contributions. For hardship withdrawal information contact the Colville Benefits Office at (509) 634-2835.

Who do I contact for questions?

- To request a PIN Reminder, call the automated phone system at (877) 401-7283.
- For investment related questions contact Rebecca Powers at 1.877.811.7766
- For all other questions contact the Customer Service Center at 1.888.700.0808.