

CPI PARTICIPANT WEBSITE INSTRUCTIONS

for

Southern Ohio Educational Service Center 403(b) Plan

In order to bring our 403(b) plan services as close as your fingertips, we provide a Participant Website. The website features step by step instructions to guide you through all of the features and options.

CPI makes It easy for you to:

- Obtain vendor contact information
- Make changes to the amount of your deferral elections
- Make changes to your vendor(s)
- Request vouchers for loans and hardship withdrawals
- Request vouchers for contract exchanges

The website is available 24 hours a day, 7 days a week.

HOW TO GET STARTED

To access the system for the first time, log onto the website at <https://www.cpicrs.com>. For prompt access, please have your six-digit plan reference number 106097, the last four digits of your social security number (SSN) and date of birth available. The first time you log onto the website, you will be required to choose a new user name other than the last four digits of your SSN. You will also be prompted to establish a password of your choosing.

Once you have changed your user name and established a password, the Plan Contact feature will provide a list of all approved vendors as well as the financial advisors' contact information.

Under the Request a Transaction feature you will have access to:

- **Change Salary Deferral Contribution** - Make a change to your election for future contribution amounts as well as make changes to your current vendors. The Vendor Elections shown on the Website will be used until you change them through the website or by submitting an Elective Deferral and Vendor Election Form, which can be obtained by contacting the CPI Participant Service Center at (877) 488-4040 or by sending an e-mail to Participant.ServiceCenter@cpicrs.com. On the website you will also have access to several retirement planning tools to assist you in deciding how much you should be deferring in order to meet your retirement goals.
- **Request a Loan and Hardship Withdrawal** - Request a loan and hardship withdrawal from any of the approved vendors for which you have invested contributions by requesting a voucher. This voucher is needed as it lets your vendors know that you have met the regulatory requirements. The voucher does not guarantee that a loan and hardship withdrawal can be made as each vendor may apply additional restrictions.
- **Request a Contract Exchange** - Request a voucher to exchange your account balance to another approved vendor. If your contract exchange between vendors is approved, you will be provided with a contract exchange voucher, which you will need to provide to the transferor vendor along with the vendor's transfer request forms. It is important that before you exchange assets that you first obtain a voucher. Any contract exchange that is made that does not comply with the final regulations could cause the loss of the tax-qualified status of the money transferred to the vendor. If this happens, the money will become taxable to you.

You will need Version 6 or greater of Netscape Navigator or Version 5 or greater of Internet Explorer to access the website. Most people have at least one of these versions on their computer.

If you do not have Internet access, have questions regarding the website, or want to make a request contact the Participant Service Center.

PARTICIPANT SERVICE CENTER

Participant Service Center (877) 488-4040, from 7 a.m. to 7 p.m. Central Time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com. For prompt assistance, please have your six-digit plan reference number 106097, the last four digits of your social security number and date of birth available.

On-line Enrollment is Easy!

Instructions on using the On-line Enrollment System

Before you enroll, you will need to log in to the website, select a User Name and Password.

- ♦ **Log in to the Website** - Log in to the Website at <https://www.cpicrs.com>. If this is your first time on the site you will need to create a User Name and Password that is unique to you and confirm it. You will be given the option to provide a question and answer to be used as a hint, should you forget your Password at a later date. This is verified by using the last four digits from your social security number, your date of birth and the plan reference number 106097. If your employer has more than one plan with CPI, you will be asked to click on the name of the plan that you would like to access.
- ♦ **Review and Update Contact Information** - The next screen will show you the mailing/home address we have on file for you as well as an e-mail address if provided. You will be requested to correct and/or update this information, if needed. This address information will be provided to your employer in order to change their records. However, until this address information is updated in your employer's payroll records, the contribution files provided by your employer will over-ride your changes temporarily.

After you finish with these preliminary screens, you will go to the Welcome to On-Line Enrollment screen. Click on "Enroll Now" to begin.

Here are the Easy Steps to On-line Enrollment:

- Step 1. – Provide a valid e-mail address** — This will allow you to receive confirmation emails as well as other important information on transactions you have requested. In addition, to expedite the process for receiving a voucher for hardship withdrawals, loans, and contract exchanges between vendors, it is important to have an e-mail address in our Website.
- Step 2. – Use Retirement Planning Tools** — You have the option to use these tools as little or as much as you wish during the enrollment process. Using the Retirement Savings Calculator and Mastery POINT Financial Analyzer, you can project different rates of deferral to determine a hypothetical account balance at age 65 based on your personal factors (age, marital status, tax bracket, etc.).
- Step 3. – Vendor Contracts** — Please enter the account/contract number in the box(es) next to the vendor(s) for which you have established an account. If an account has not yet been established, you cannot select the vendor at this time.
- Step 4. – Salary Deferral Election** — Select how much salary you wish to contribute by entering a dollar amount where indicated. This amount will automatically be deducted from your pay each pay period.
- Step 5. – Vendor Election** — Select how much you would like to invest in the available vendors by entering a dollar election next to each vendor. Please keep in mind that you will first need to contact each vendor that you have selected in order to have your account set-up prior to completing this step.
- Step 6. – Confirm Your Enrollment** — On this screen, you can review your elections. If you wish to make changes, you may select a previous screen from the menu on the left or click on "Previous Screen" until you arrive at the applicable screen. Once you are satisfied, you can select "Enroll Me" to complete the enrollment process or "Quit", if you decide to enroll at a later date. If you select Quit, you will lose all of the information you have input and will need to start over.

Once you select Enroll Me, you will go to a confirmation screen that shows your elections. If you previously provided us with a valid email address we will send you a confirmation of this transaction for your records. Your email address can be updated at anytime through the Maintenance option found on the Website. When you are done, you can logout of the website.