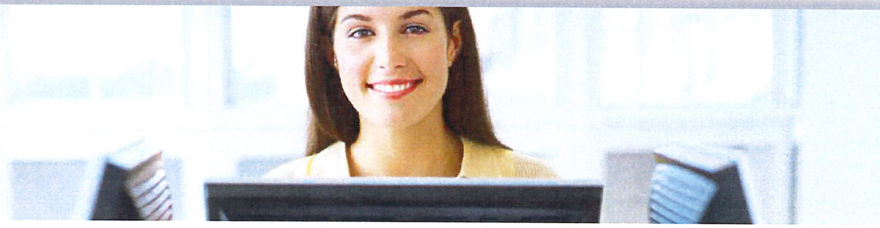
YOU'RE CONNECTED...

Online Participant Access System

BCG Benefit Consultants Group
A HORACE MANN COMPANY

800-524-401k | www.BcgBenefits.com



ACCESSING YOUR ACCOUNT INFORMATION VIA THE INTERNET

Go to http://www.BcgBenefits.com

To begin the process, you will need an email address and a mobile number that can receive text messages. You will also need to determine your Contribution Rate (% of your current pay for investment into the investment allocation(s) of your choice).

1. Choose the 'PARTICIPANT' tab, and then choose drop down option 'VIEW MY ACCOUNT'. You will now see the Welcome screen.

2. If this is your first time logging into the website, click on 'New User' at the top left of the screen (within the Welcome section). You will be prompted to enter your Social Security number (do not include spaces or dashes) and your date of birth (MM/DD/YYYY).

3. You will be prompted to establish a Username and Password using the following requirements:

   a. **Username and Password** (Cannot be the same)
   - Must be between 6-15 characters in length
   - Must be alphanumeric
   - Must include upper case / lower case letters (the system is case sensitive)

__NOTE:__
When resetting your password, you cannot use the last 3 passwords or the system will reject your choice and prompt you to create a new password not previously used for the login process.

MY DASHBOARD

Once you have completed the BCG Online Enrollment Process, you will have access to the 'MY DASHBOARD' view. You will see your Account Balance as well as a breakdown of the investment options chosen by you during your account set-up (Steps 1,2 & 3). Here you will be able to Manage Investments within your account (Change Elections, Move Money, Rebalance and Change Contribution Rates, if applicable to your plan Summary Plan Description (SPD).

Provides a quick overview of:

- ✓ Account Balance Information
- ✓ Current Contribution Rate
- ✓ Quick Link to Change your Current Contribution Rate
- ✓ Quick Link to Manage Investments
- ✓ My Portfolio of Investments
- ✓ My Recent Activity

MANAGE

You will have the flexibility to manage your online account, we also offer retirement tips for plan participants via the following links.

__Change Elections__
You have the ability to change the investment elections for new contribution dollars at any time.
__NOTE:__ Changing investment elections only affects new contribution dollars, thus any previous investment election choices remain the same unless you choose to re-balance the funds in your account.

__Move Money__
You have the ability to transfer the money in your account between the investment elections available to you within your plan.

__Re-balance__
Make the balance in your funds match your existing target or set a new one. Here you will find details regarding available dollars for loans and distributions (please refer to your plan document for plan allowances).
Additionally, you will have access to a loan calculator for loan modeling for anticipated payments based upon a specific period of time.

__Change Contribution Rates__
You will have the ability to change how much money you put into your account from each paycheck.

E-STATEMENTS

You will have access to your Quarterly Statements for four consecutive quarters available to you online via your account. Participant statements can be downloaded and printed for your review.

PLAN

You will have access to a Retirement Calculator which will estimate your income and savings when you retire based upon your current investment election choices, thus providing you with tools to make adjustments to meet your long term financial goals.

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PERFORMANCE

Rate of Return

You will have the ability to view periodic rates of return in total across all of the investment election choices in your portfolio on a monthly, quarterly or annual basis. You will also have the option to choose a specific date range for a specific period of time.

Investment Information

You will have the access to view the investments offered in your-plan as well as their associated rate of return information by clicking on the name of the fund. You will then have access to a Fund Fact Sheet specific to the investment option chosen inclusive of key information about the fund itself.

LOANS & WITHDRAWALS

You will have access to view the money available to you for loans and distributions (please refer to your plan document for plan allowances). Additionally, you will have access to a loan calculator for loan modeling to assist you in determining whether or not a loan is feasible for you that will include estimated loan payments based upon a specific period of time.

FORMS & REPORTS

You will have access to create reports by selecting a date range within a 12 month period. In addition, you will have access to download the E-Statement Disclosure Form Rev as well the 404a Participant Notice for plan participants.
The Summary Plan Description (SPD) for your plan. The SPD is a high level outline of what your plan offers and it can be a useful tool to refer back to should you have any questions about what the plan allows.

UPDATING YOUR PERSONAL ACCOUNT INFORMATION

Personal Information

You will be able to edit your personal information in this section if your plan has opted to allow this step, otherwise, you will need to refer back to your Plan Sponsor for changes.

Beneficiary Information Changes

You will be able to update and/or change your beneficiary information in this section if your plan has opted to allow this step, otherwise, you will need to refer back to your Plan Sponsor for changes.

Password Changes

You will be able to change your password in this section at any time.

NOTE:

Some options may not be applicable to your customized retirement program.
For assistance on the website, please feel free to contact our Participant Services department at:

1-800-524-4015, option 4.
Representatives are available from 8 am - 6 pm ET.

HOW TO ACCESS THE VOICE RESPONSE SYSTEM

From touch-tone phone, dial 1-888-558-401k

Account Information provided within the VRU, is as of the market close of the previous business day. Your information is based upon posted balances and market prices as of the market close of the previous business day.

NAVIGATING THE VRU
YOU WILL BE PROMPTED TO DO THE FOLLOWING:

- **Step (1)** Please Select 1 for English or Select 2 for Spanish
- **Step (2)** Please enter your Social Security Number
- **Step (3)** Please enter your Personal Identification Number (PIN). ***NOTE:*** If this is the first time using the VRU, your PIN is the last four digits of your Social Security Number.

You are now able to access the Account Information Menu. The prompts available to you are as follows:

- For your Personal Account Information, ***Press 1***
- For Balance Information, ***Press 1***
- For Investment Information, ***Press 2***
- For Contribution Information, ***Press 3***
- For Loan Modeling, ***Press 4***
- To Transfer Between Investments, ***Press 5***
- For Withdrawals, ***Press 6***
- For Confirm Ending Balances, ***Press 7***
- To Return to the Previous Menu, ***Press 9***

To Change Your Personal Identification Number, ***Press 2***
For General Information requests, ***Press 3***
To End this call, ***Press 9***

QUESTIONS OR CONCERNS? FEEL FREE TO CALL A PARTICIPANT SERVICE REPRESENTATIVE AT **1-800-524-401K**, OPTION 4 OR EMAIL US DIRECTLY AT clientservices@bcgbenefits.com