

Easy Access to Your Account

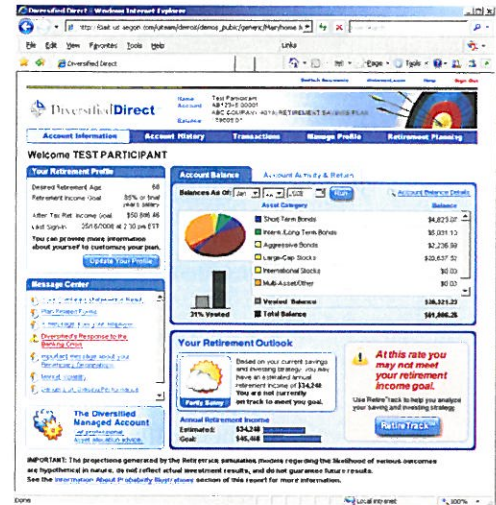


First-Time Users

- Go to www.divinvest.com
- Follow the instructions to establish a password and access your account

Frequent Users

- Go to www.divinvest.com
- Enter your Customer ID and password
- From the welcome page, click on “Access Your Account(s)”
- View your Retirement Profile and Retirement Outlook



Enroll in the Plan

- From the welcome page, select “Begin your Plan of a Lifetime”
 - Enter your information
- Confirmation mailed the following business day.*

Change Contribution Amount

- From the main menu, select “Transactions”
 - Select “Deferral/Payroll Deduction”
 - Enter updates
- Confirmation mailed the following business day.*

Review Plan Information

- From the main menu, select “Account Information”
- Select “About the Plan”

Check Account Balance

- From the account overview screen, select “Account Balance” or “Account Activity” tabs
- For details, select “Account Information” and then “Account Balance”

Change Investment Allocation (new contributions)

- From the main menu, select “Transactions”
 - Select “Allocations”
 - Enter updates
- Confirmation mailed the following business day.*

Customer Service

- From the main menu, select “Help” (upper right corner)

Review Investment Performance

- From the main menu, select “Account History”
- Select “Fund Information”

Transfer Between Investment Options (existing assets)

- From the main menu, select “Transactions”
 - Select “Fund Transfers”
 - Enter updates
- Confirmation mailed the following business day.*

Designate Beneficiary

- From the main menu, select “Account Information”
 - Select “Beneficiary Information”
 - Select “Change/Add Beneficiaries”
 - Complete the form and click “Submit”
- Confirmation mailed the following business day.*

continued

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Easy Access to Your Account

First-Time Callers

- Call 800-755-5801
- Enter your Social Security number
- Follow the prompts for creating your Personal Identification Number (PIN)

Frequent Callers

- Call 800-755-5801
- Enter or say your Social Security number
- Choose the account you wish to access
- Enter or say your PIN



Enroll in the Plan

- Say “Allocation”
 - State the percentage you wish to invest in each fund
 - Say “Deferral”
 - State the appropriate percentage/amount
- Confirmation mailed the following business day.*

Change Contribution Amount

- Say “Change my account”
 - Say “Deferral amount”
 - Provide updates to contribution amount
- Confirmation mailed the following business day.*

Review Plan Information

- Say “Speak to a counselor”
- Counselor will review specific plan information

Check Account Balance

- Account balance automatically offered
- For account balance by fund, say “Account information,” then “Balances”

Change Investment Allocation *(new contributions)*

- Say “Change my account”
 - Say “Future allocation”
 - Provide updates to investment allocation
- Confirmation mailed the following business day.*

Customer Service

- Say “Speak to a counselor”

Review Investment Performance

- Say “Hear account information”
- Say “Fund information,” then “Performance”

Transfer Between Investment Options *(existing assets)*

- Say “Change my account”
 - Say “Transfer current assets”
 - Provide transfer information
- Confirmation mailed the following business day.*

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Fond du Lac Loan Q&A

- 1. What happens to my current loan?** *All loans will be transferred automatically to your new Diversified account and EFT's (Electronic Funds Transfer) with Fidelity will be discontinued.*
- 2. How will payments be made to Diversified?** *A coupon booklet will be sent to you at the end of August or early September. Your monthly payments will be made to Diversified by tearing off your coupon and sending it to Diversified.*
- 3. When do I begin making payments to Diversified?** *You should be receiving your coupon booklet from Diversified by the end of August or early September. Due to the blackout period with your conversion from Fidelity to Diversified, you may have two payments due for both August and September. Your monthly payment amount will not change from Fidelity to Diversified. You will be making two payments for August and September due in September. Payments can be made via check or bill pay to Diversified. If you have specific questions, please contact a Diversified representative.*
- 4. Can I have automatic deductions from my bank account instead of sending coupons?** *Yes, you can set up automatic online payments (bank software bill pay) through your bank, brokerage, or financial institution; therefore, the coupon method would be eliminated. You will need to provide Diversified with the FDL account number of QK62600 and your loan account number which is printed on the coupons.*
- 5. Can I have EFT deduction with Diversified?** *EFT or "ACH" deductions will be offered by Diversified beginning sometime in September. You will be notified of this option when it is available.*
- 6. What happens if I forget to make a payment?** *Your loan will be defaulted and reported to the IRS and appropriate taxes will be deducted. You will not be able to request a loan from the FDL retirement savings plan in the future. If you miss approximately four payments, you risk default. Once you are in default, you can no longer request a loan even if you pay it off.*

- 7. How many loans can I have at one time?** *Per the FDL plan document, you are allowed one loan; however, you have the option to re-finance your loan with your available account balance. For example: If you had a current outstanding loan balance of \$1000 (for your 1st loan) and a loan amount available of \$4000. You will have the ability to request a loan for \$4000 where \$1000 will be applied to pay off your first loan leaving you with a loan balance of \$3,000.*
- 8. Can I pay off my loan early?** *Yes, you can pay off your loan early at any time. Please call Diversified at 800-755-8501 for the balance or you can go to www.divinvest.com and obtain the loan payoff letter. You will have 10 days to then submit your final payment.*
- 9. If I want to make an extra payment to pay off my loan early, can I?** *Yes, you are allowed to make extra payments on your loan, but Diversified will not re-amortize your loan schedule. You will ultimately have a shortened payment schedule.*
- 10. What is the loan interest rate?** *Your previous rate at Fidelity will not change. Your new loan rate at Diversified is prime plus one percent. Current rate at Diversified is 4.25%.*
- 11. What are the fees to take out a loan or for my ongoing loan?**
Participants are charged a \$75 set up fee for new or re-financed loans. If your loan transfers to Diversified, there will no fees.
- 12. What is the minimum/maximum loan amount I can request?** *You can request up to half of your account balance not to exceed \$50,000. A minimum account balance of \$2,000 is required to take a minimum loan of \$1,000. General loans range from 1-5 years and home loans are a maximum of 10 years. You cannot request a loan for less than 1 year duration. You can choose to pay off your loan at anytime.*
- 13. How do I request a loan?** *You can initiate a loan by going to www.divinvest.com or calling 1-800-755-5801. The loan amount can be overnighted to your home address or you can chose to have it sent ACH directly into your bank account.*