Internet Access Explanation Page

Welcome to the Internet Access Explanation Page. This page discusses information that will assist you in using the Savings Plan Internet site. To access the Savings Plan via the Internet, please use the following URL: http://oakridge.csplans.com.

Accessing the System

To activate your Internet account, call the toll free number for the Savings Plan. The number is 1-888-ISAVEIT (1-888-472-8348.) The Voice Response Unit has a menu selection for account activation. On a touchtone telephone, the selection is the number "6." You may choose to talk to a Customer Service Representative, and they will help you with the account activation. After you have activated your account, simply go to the login screen, press log-in, enter your social security number and your PIN, and press submit. Every participant in the Plan will be able to gain access to the plan, even if you do not have an account balance.

Note: Every employee of the participating companies is enrolled in the plan. However, you have to make a contribution election to begin participating in the plan.

Working With the Plan

After you log on, the system greets you and immediately shows the market value of your account as of a particular date. Remember, our plan is valued daily, and the amount shown on the screen is the market value as of the close of business of the previous business day. This value is updated once a day, so the value you see in the morning will be the same value for that entire day. The system is updated with current information sometime after midnight.

If you want to see more information about the plan or your account, you must click on the Plan Name. Some companies have more than one savings plan with CitiStreet, so the system allows you to select the proper

plan. We have only one plan, so click The Savings Program button to proceed.

The screen shows more information now, but before we examine specific information, let's discuss the layout of the screen. There are four blocks of information across the top of the screen (under the participating companies' logos):

- **"My Account Information"**
- **"Plan Information"**
- **"Education and Planning" and**
- **"Help"**

These are the major areas of the site, and each one of the areas has a menu. The following sections discuss highlights of the first three areas listed above and the "Make a Transaction" area (located in the upper left corner of the screen).

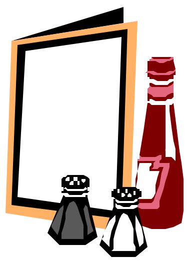
My Account Information

The menu to the left of the screen displays the various items you can review related to your account. The top-level menu item is the summary page that tells you five specific pieces of information:

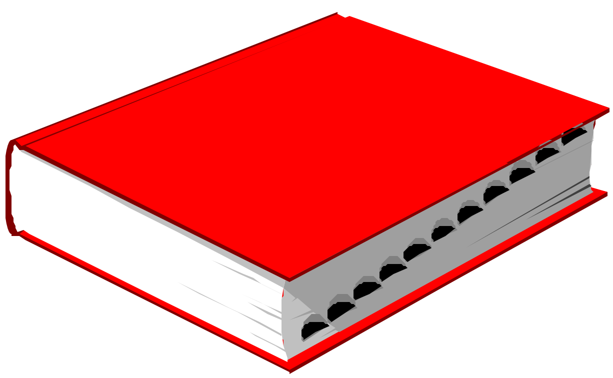
- **What is my total account balance?**
- **How much of my account balance is vested? Vested means your right to receive the funds if you should terminate. You are always vested in your contributions and earnings. As soon as you have three years of company service, you are vested in the company matching contributions and the earnings on those contributions.**
- **How much could I borrow from my account?**
- **Am I able to withdraw funds from the account and how much?**
- **What is my current investment account allocation in terms of percentages of the total?**

CitiStreet has determined that about fifty percent of all the inquiries about participants' accounts are centered around information on this page.

Like most WEB sites, the concept of "drilling down" for information is central to the site's organization. To see an example, select the "Balance Information" box in the menu to the left of the screen. You will see detailed information about each of your accounts in terms of units/shares, unit/share prices as of the close of business the previous business day, the investment fund balance in market value dollars, and a repeat of the percentages each account represents of the total.



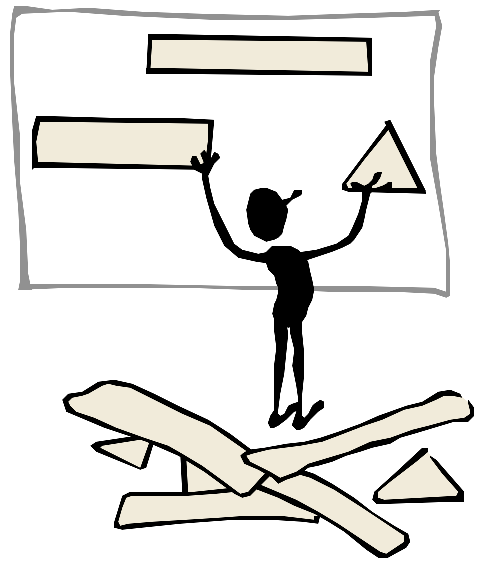
This drill down menu approach applies for each of the items in the menu to the left of the screen. A great deal of information about the savings plan is contained in the pages that make up the "My Account Information" area. There are a couple of things to remember about this area. First, many of the pages have choices within choices. Also, in this area of the site, you cannot change any of the information. Do not hesitate to explore each aspect of the information available. Drill down to each of the menu items to find out all there is to know about your plan data.



Your Guide to Plan Information

The Plan Information area provides you the directions you need to make the most out of your plan. As is always the case, the official plan information is included in the Plan Document and is best summarized in the Summary Plan Description, our Employee Handbook. Each section of the Plan Highlights serves as a manual for plan use. The information presented in this area is there to provide immediate feedback for questions you may have. The information in this area on funds and fund performance is particularly valuable. The performance data is updated daily for prices, but the gain/(loss) information is updated once each month. The Fund Facts Sheet serves as a quick glance comparison of the funds offered. This sheet may be printed

for easier viewing. The Forms section allows you to select and print the forms directly from your PC.



Education and Planning

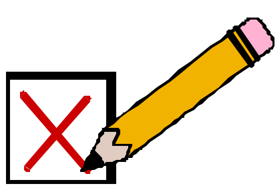
First, what this area is not. This is not the solution to your concerns about retirement planning and investments. It is only one step in a big process. It is a straightforward look at making decisions that will work toward a more secure and comfortable retirement.

A good first step when you are in this area is to go to the top of the page and select the area that is titled “About Me.” Make sure the information is entered accurately. You may want to try this first with just your personal data and leave out the data as it relates to your spouse. The reason for entering this data will be obvious as you start to use the interactive calculators scattered throughout this education and planning section.

Making a Transaction

If after having reviewed your account information you are interested in modifying your contributions, changing your investment elections, transferring funds from one account to another, or borrowing money, you have an immediate access via the “Make A Transaction” menu. It is placed in the upper left corner of the screen. Keep in mind that a transaction executed here is executed just as one you request by talking to a Customer Service Representative.

Executing a transaction is as easy as checking a block. Select the “Make a Transaction” menu, click on the type of transaction you would like to perform, and follow the instructions. As you make your selections, you will have an opportunity to print a confirmation of the transaction you have conducted.



In this initial version of the Internet access, withdrawals are not possible. We expect this capability with a later version. If you want to make a withdrawal after viewing your account information, call the toll free number. The information in the Voice Response Unit and that available to

the Customer Service Representatives is exactly what you see on the screen.

Other Information

It would be impossible to fully demonstrate the capabilities of the Internet access in this document, so the Company will be making adjustments to its education program to incorporate the concepts and calculations included in the site.

To emphasize the access that everyone has:

1) **You may always call the toll free number at 1-888-ISAVEIT (1-888-472-8348). This line is available twenty-four hours a day, seven days a week, except for short maintenance periods.**

2) **During the hours of nine to five on business days, Customer Service Representatives are available to assist you with questions about the plan, your account, or the site.**

3) **The Benefits Management Homepage located at (http://www.y12.doe.gov/benefits/badmin/) has a wide variety of information about the Pension and Savings Plans and will be modified shortly to better integrate with the Internet Access Site.**

4) **Please call OneCall (1-877-861-2255 or 574-1500 for local calls) for any assistance you may require. You may be directed to the Voice Response Unit, a CitiStreet Customer Service Representative, or back to the Internet Access site, but they are always there to assist you in your search.**

5) **Please call or write to me and I will personally answer your question or direct your inquiries to the proper place:**

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