

NEW 401K PROCEDURE

ATTENTION: All Akal Employees Eligible For The Contractors Plan 401k

DATE: December 21st, 2009

RE: Payroll deferral amounts for the 401k now to be done online

through www.contractorsplan.com

As of January 1, 2010 you will make all changes to your regular 401k and catch up contributions online through your account at www.contractorsplan.com. You will <u>no</u> <u>longer use</u> paper forms to enroll in the 401k or to change payroll deduction amounts. In order to enroll, change your payroll deduction amounts for your 401k or your investment selections, please follow the following procedure:

FOR NEW HIRES OR PERSONS WHO HAVE NEVER ACCESSED THEIR ONLINE ACCOUNT

- Go to www.contractorsplan.com
- On right hand of screen, click on "Participants Log in Here"
- If you have not accessed your 401k account via the internet, your default login ID is your social security number with no dashes; your default password is the last 4 digits of your social security number
- Once you access your account, follow the instructions on your screen to set up your account online.

FOR CHANGES TO YOUR 401K & CATCH UP VOLUNTARY CONTRIBUTIONS

- Go to www.contractorsplan.com
- On right hand side of screen, click on "Participants Log in Here"
- Since you have already accessed your account online, log in with your unique ID and password. If you did not select a unique ID, please log in using default login instructions above
- On your Summary page, click "View Details" on the box marked "Contributions"
- Check the box for which deferral you wish to change for your Pre-tax deferral,
 Catch up or both
- Put your per paycheck new dollar contribution or percentage amount you desire and press "Submit" button
 - You will get a confirmation to your rate change, then click "Continue"
 - Keep your confirmation number for your records

Please note that online requests are updated one time per business day. Your new contribution rates will be reflected within your next two paychecks.

Please call Katie Hall at 1-800-382-2044 with any questions

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