AMI Benefit Plan Administrators, Inc.

More than just administration . . .

The AMI Interactive Benefit Information System

Newsletter

Volume 9 Issue 2 Summer 2009

FAQ

The following are some Frequently Asked Questions (FAQ) regarding the servicing of your retirement plan:

How do I change my address on file with AMI? Log onto the AMI Website at www.amibenefit.com and choose "I am a Participant" and then choose "Forms". Print the "Change of Name-Address Form". Complete the relevant data and fax, email or mail the form to AMI. You may also call AMI and ask for a copy of the form to be faxed, mailed or emailed to you.

Where do I obtain my personal rate of return information? Log onto the AMI Website, choose "I am a Participant" and then choose "Benefit Information". Once you login using your user id and password, choose "Investments>Rate of Return." This information is updated at the same time the quarterly reports are produced.

What is a confirmation number? When you enter a trade through the AMI Benefit Information System (either on the web or VRU), you will be asked to verify the trade information entered. If this information is correct, you will be asked to submit the trade. Once the trade has been successfully submitted, you will receive a confirmation number. Please make a note of this number. If you have any questions regarding a trade that you have entered, AMI will need the confirmation number in order to access the trade data. <u>If you do not receive a confirmation number, the trade will not be processed.</u>

How do I find more information regarding my plan? Check the Summary Plan Description (SPD) for your plan. It is available online under Tools>Forms. Or, you may contact AMI for information regarding your plan's provisions.

What is my User ID and Password? If you have not previously accessed the AMI Interactive Benefit Information System, your User ID is equal to your Social Security Number. Your password is the last four digits of your Social Security Number. If you have changed your User ID and Password and do not remember your new information, contact AMI and we will re-set your information to the defaults. You may also send an inquiry via the "Contact Us" section of the website.

Do I need to notify AMI if my marital status changes? Yes. If you are newly married, you should review your beneficiary designation to ensure that your spouse is named as the beneficiary of your plan. You can obtain the "Beneficiary Designation" form at the AMI website or by calling AMI. If you are no longer married, AMI will need a copy of your separation agreement or divorce decree. We are required to verify that the ex-spouse is not entitled to any of your plan assets. Until we receive a copy of the section of your agreement that mentions the pension plan, we will not be able to make any distributions from your plan.

How often are my fund balances updated? Mutual funds declare their fund prices after the close of business each business day. These prices are electronically sent to AMI overnight and posted each business morning. The closing share price for Friday is posted Monday morning. Therefore, if you check your account balance over the weekend, the balance will reflect the closing price as of Thursday.

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Notice

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For More Information

If you have any questions about your rights under this Plan, including your rights to direct investments, you may either refer to the Summary Plan Description or you may contact AMI. If you want to obtain more information about personal investing and diversification, you may obtain this information from the U.S. Department of Labor, Employee Benefits Security Administration web site at http://www.dol.gov/ebsa/investing.html.

Vesting & Reporting

Every plan must have a vesting schedule. This schedule determines the amount of money to which you are entitled in the event of a distribution from the plan. You are credited with a year of service for vesting purposes based upon the requirements that are listed in your plan. You can review the requirements in the plan's Summary Plan Description (SPD). The SPD can be found by logging onto the AMI Interactive Benefit Information System and clicking on the "Forms" section. You may also contact AMI for a copy (at no charge).

There are certain sources of money that are not subject to a vesting schedule: salary deferral, rollover, QNEC, QMAC, traditional safe harbor and after tax money. Other sources of money such as employer matching, post 2001 matching, profit sharing, post 2006 profit sharing and QACA safe harbor money are subject to a vesting schedule.

At the end of each plan year, AMI receives information from your employer regarding the number of hours that you worked during that year. This information is used to determine if you are eligible to receive credit for another year of service for vesting purposes. When we issue the Summary Annual Report (SAR) for your plan, you will receive a statement regarding your vesting as of the end of the plan year. Any time that a distribution from your plan is necessary, AMI will request information from your employer to determine if you have met the vesting requirements to be credited with another year of service for vesting purposes.