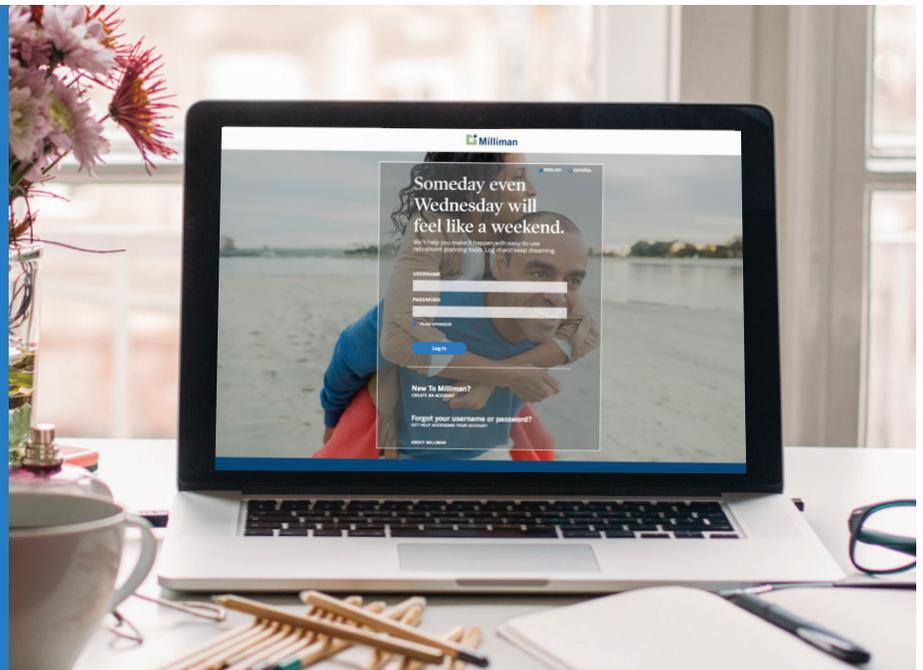


How to Register Your Account

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AT MILLIMANBENEFITS.COM



The registration process at **MillimanBenefits.com** is designed to protect access to your retirement account. To get started, go to **MillimanBenefits.com**. You can access the website in either English or Spanish.

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COMPLETE THE REGISTRATION PROCESS

- Click “Create an Account” and follow the prompts to begin.
- Registration PIN:
 - If the Fund Office provides Milliman your email address or cell phone number, the system will send a one-time passcode via email or text to continue through the registration process.
 - If Milliman does not have your email address or cell phone number, the system will prompt you to request a Registration PIN, which will be mailed to your address on file.
 - Once you have received the Registration PIN, go back to **MillimanBenefits.com** to enter it and continue the registration process.
- Using the criteria provided on the website, create a username and password.
- Select and answer four security questions.
- Provide additional contact information.
- Use your new username and password to log in to your account.

After you register your account at **MillimanBenefits.com**, the system will automatically lock your account to protect it from unauthorized withdrawals or distributions. This feature is called Withdrawal Lock and adds an extra layer of security to your account.

WHY IS IT SO IMPORTANT TO REGISTER MY ACCOUNT?

It's the No. 1 step you can take to protect your retirement money and avoid delays when trying to access your account or withdraw funds.

Frequently Asked Questions

Q1. How do I set up a new username and password?

Your new username and password:

- Should be 8-12 characters long.
- Can contain any of these nine special characters !@#\$*()[]
- May contain letters and numbers. The password MUST include at least one letter and one number.
- Are case-sensitive.
- Cannot be the same.
- Cannot include your Social Security number or date of birth.
- Cannot be your email address.

Q2. I'm having trouble setting up answers to my security questions. I chose the security question, "What is your favorite food?" and "pizza" was my answer. Why won't the system accept my answer?

When responding to a website security question such as, "What is your favorite food?" avoid obvious answers like pizza or hamburger. IloVePi22A might be a better choice. Whatever your answer, make sure it's one that only you know and someone else might not guess. And make sure it meets the criteria for selecting your four security questions and answers:

- The same question (and answer) may not be used more than one time.
- Answers, which may include upper and/or lower case letters or numbers, are case-sensitive.
- Symbols may not be used in your answers.
- Answers must be 6-40 characters long.

Q3. I can't log on because I don't know or remember my username or password. How can I get help?

Click "Get Help Accessing Your Account" from the login page to get help retrieving your username or password. The website will send the requested information by email, text or mail, depending upon what contact data is on file for you.

Q4. I moved. How do I update my mailing address?

If you are currently employed, your address will be updated automatically. If you have terminated employment, you can update your mailing address through **MillimanBenefits.com** or the Benefit Administration Company (BAC) Fund Office at 1.800.967.3709.

Q5. How does Withdrawal Lock work?

1. After you register your account at **MillimanBenefits.com**, the system will automatically lock your account to protect it from unauthorized withdrawals.
2. You will receive an electronic notification (sent to all email addresses and/or cell phone numbers on file) that you have successfully registered your account. This electronic notification will let you know that the system added the Withdrawal Lock feature and to watch for a confirmation letter.
3. **Milliman will mail the confirmation letter to your home address on file (it will not be sent electronically).** The letter will include a unique code that you'll need to unlock your account. Keep this letter in a safe place so you can access the unique code when you're ready to withdraw your money.
4. To protect your account, leave it locked until you're ready to take a withdrawal.

Q6. Will I still be able to make changes to my account if it's locked?

Yes. If your account is locked, you will still be able to access account information and initiate transactions, such as contribution rate or investment changes.

Q7. I lost my code and need to take a withdrawal. What do I do?

If you lose your code, go to **MillimanBenefits.com** to request a new one that Milliman will mail to your home address on file. The system will not send the Withdrawal Lock code through email or text. Benefits Service Center representatives can't provide one over the phone. If you request a new code, the system will place a 10-day hold on your account AFTER you enter the unlock code.

Q8. How do I unlock my account when I'm ready to take a withdrawal?

Log in at **MillimanBenefits.com**. Go to the Profile icon located at the top right corner. Select "Account Security" and click the "Withdrawal Lock" tab to enter the code. Remember, Withdrawal Lock is a security feature, and it's a good idea to keep your account locked until you need to take a withdrawal. In many cases, you may still have to go through the Fund Office to complete distribution forms before the withdrawal of your funds can occur. Check with the Fund Office for the distribution process.

Q9. How can the Benefits Service Center help me with the unlock code? Can I request one by calling or chatting online? Can a representative unlock my account?

Benefits Service Center representatives can help you through the online process to request that a new Milliman-generated unique unlock code be mailed to you. Benefits Service Center representatives cannot provide the code over the phone nor can representatives email or text the code to you. If you request a new code, the system will place a 10-day hold on your account AFTER you enter the unlock code.

Q10. How do I know if Withdrawal Lock is active for my account?

Log in to **MillimanBenefits.com**. Go to the Profile icon located at the top right corner. Select "Account Security" and click the "Withdrawal Lock" tab to see if the feature is active. If your account is unlocked, check "Yes, Lock Withdrawal Access" and click "Submit."

Milliman began applying Withdrawal Lock automatically to accounts registered after June 18, 2020. If you registered prior to June 18, 2020, we recommend that you activate this feature to keep your account secure.