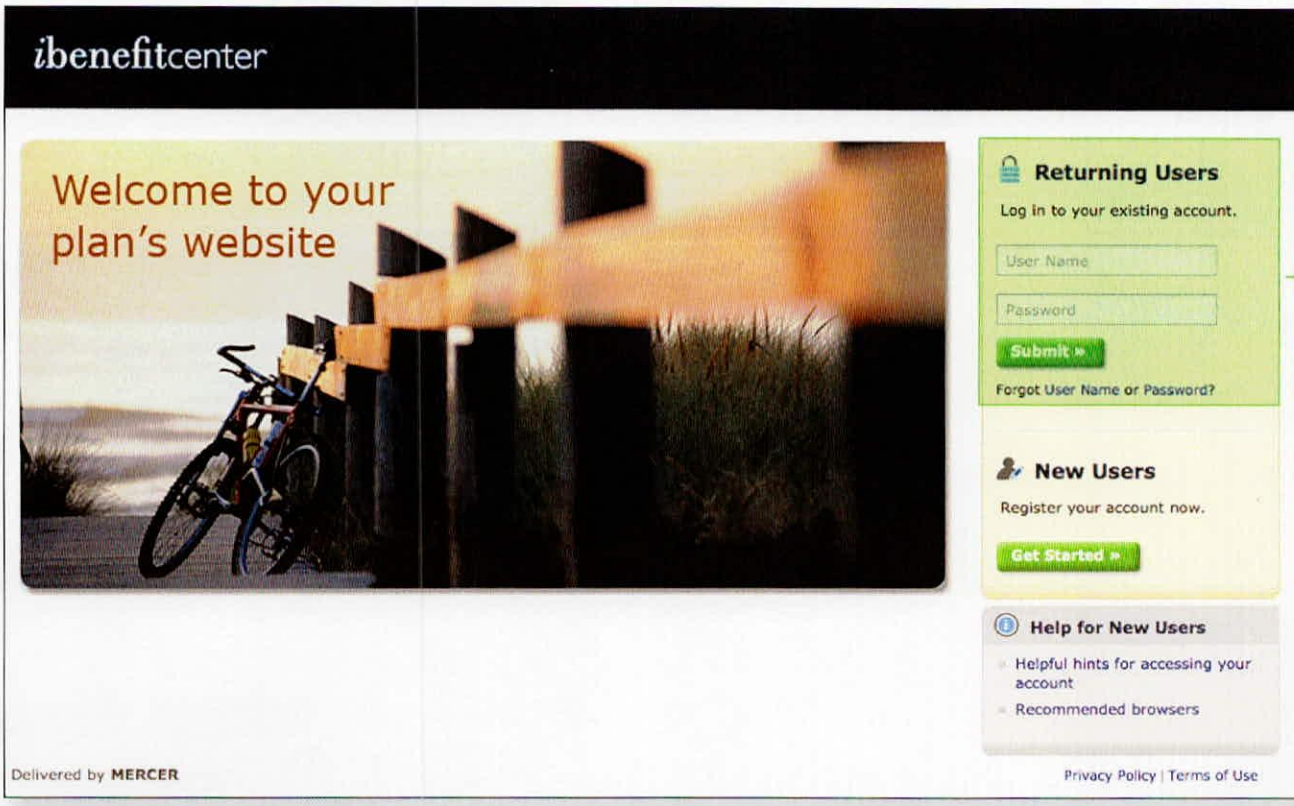
MERCER TAFT-HARTLEY SERVICES

HOW TO USE THE WEBSITE

Online anytime.

Your plan's website is available to you virtually 24/7. Not only can you view and make changes to your account, the site also provides you with reminders, action items, and decision-making tools.



You will need your user name and password each time you enter the site.

The first time you log on to www.ibenefitcenter.com, you will need to set up a user name and password to protect the security of your account online. Simply click on "Get Started" and follow the prompts to register your account.

Once you've created a user name and password, you can use them to access your account anytime. During the registration process, you will also be asked to provide answers to three security questions. This will allow you to retrieve your login information if you forget it in the future.

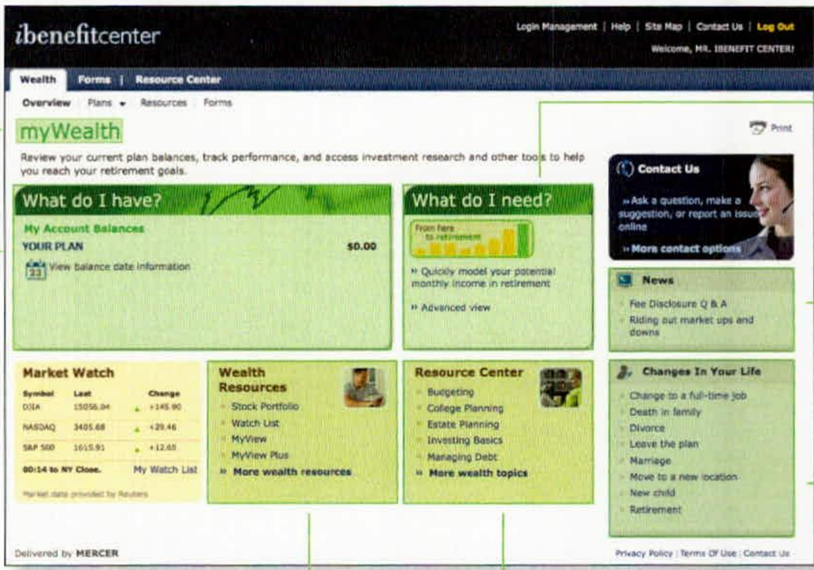
For detailed fund performance information, visit **www.ibenefitcenter.com**. If you have questions about your statement or about your retirement plan, call Mercer at **1-877-864-6644**.

ibenefitcenter homepage

Once you've logged in, you'll find yourself on the retirement planning homepage.

View your current plan balance in the "What do I have?" box. In addition, you can access your account by clicking on the name of the plan.

Set up an investment watch list in the "Wealth Resources" section.



Click here to find out how much you may need — and how much you may have — in retirement.

You'll find plan-specific news right on the homepage.

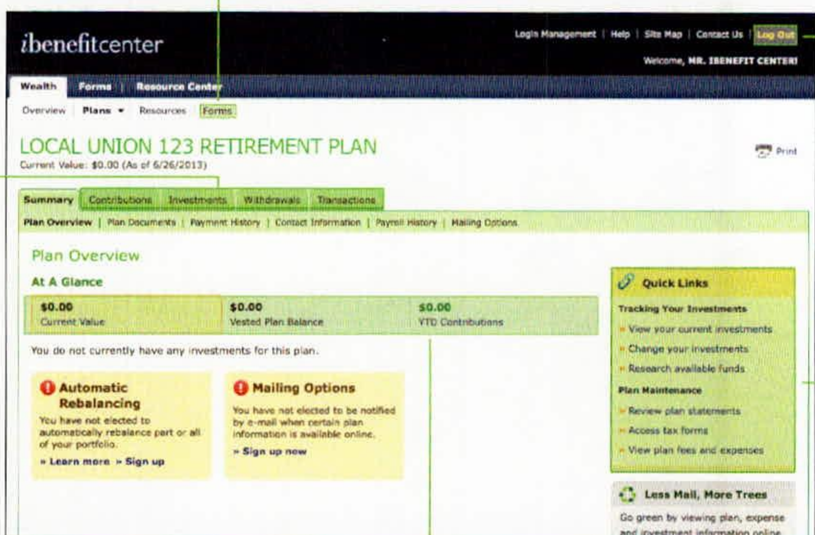
Learn what steps you may need to take with regard to your plan account following a life event, such as marriage, divorce, or the birth of a child.

Access financial planning tools and articles in the "Resource Center."

Account overview page

Most plan forms are available for downloading and printing in the "Forms" section.

Click on these tabs to view contribution activity and your current investment allocation, to initiate a withdrawal, or to begin a transaction.



Don't forget to log out when you're done!

The "Quick Links" box makes it even easier for you to access key plan information.

The "Plan Overview" page gives you an at-a-glance look at your current balance, how much of your balance is yours to keep (your vested balance), and your year-to-date employer contributions.

Before investing, carefully consider the investment options' or funds' investment objectives, risks, charges, and expenses. Call 1-877-864-6644 for an offering statement or prospectus and, if available, a summary prospectus containing this and other information. Read them carefully.

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