



Self-Directed Brokerage Account

One of the investment alternatives that may be available to you through your company's retirement plan is a self-directed brokerage account. Through this account, you may invest in thousands of different investments using the money that is already in your company's retirement plan account.

Using a Self-directed Brokerage Account

With a self-directed brokerage account, you will have access to over 350 mutual fund families. In addition, more than 6,000 of the mutual funds are available with no loads, or waived loads and no transaction fees (NTF)*. Depending on your plan, you may also have access to CDs, income investment families such as U.S. government securities, and more.

more responsibility. Because you choose your own investments, you assume the full risk and responsibility for the investments that you select. You will need to select your investment options prudently and monitor your investment decisions carefully and frequently.

* Other fees and expenses regularly charged by the funds will apply. Before investing in any mutual fund, please read its prospectus carefully. For a copy of any prospectus, which includes information about risk considerations, fees, and other expenses; visit the Hewitt Financial Services website at www.hewittfs.com or call 1.800.890.3200.

More Flexibility, More Responsibility

The core investment options that are available through the company's retirement plan were specifically chosen to give you basic fund choices which let you build a diversified portfolio. They represent a wide range of asset classes that have varying degrees of potential risk and return and that provide the flexibility you need to meet most investing needs.

When you invest through a self-directed brokerage account, you gain the flexibility to diversify your investments beyond the plan's core investment options. With this added flexibility, however, comes

FEATURES OF YOUR SELF-DIRECTED BROKERAGE ACCOUNT

Hewitt Financial Services believes that effective retirement planning means taking control of your investments. The self-directed brokerage account gives you the tools and resources you need to do this. These features are made possible through our website www.hewittfs.com.

Research

Learn about thousands of different investments on the Hewitt Financial Services website using analysis from many respected research sources including Morningstar, S&P and Thomson.

Real-Time Information

Check your account balance and holdings; place trades and monitor the markets through Dow Jones Newswires to stay on top of all the financial news.



How to Open a Self-directed Brokerage Account

You may open a self-directed brokerage account at any time. To open an account, simply:

- Log on to your company's benefits website and go to Self-Directed Brokerage Accounts then the Open a New Account link to access an enrollment form.
- Complete and submit your enrollment form.
- A self-directed brokerage account will be established for you in one to two business days of receiving your enrollment form. Once your account is set up, you'll receive a welcome email from Hewitt Financial Services with information on accessing and using your self-directed brokerage account.

How to Transfer Money into Your Self-directed Brokerage Account

It is easy to transfer money from your company's retirement plan account into your self-directed brokerage account. Here's how:

- Log on to your company's benefits website and decide how much money you want to transfer into you self-directed brokerage account.
- Select the core investment option(s) you want to transfer from as well as the dollar amount or percentage you would like to transfer into your self-directed brokerage account.
- Funds transferred into the self-directed brokerage account will be invested in the money market fund and are available the next business day.
- Use the Hewitt Financial Services website or automated telephone system, or call a Hewitt Financial Services representative to invest your transferred money.

ACCESSING YOUR SELF-DIRECTED BROKERAGE ACCOUNT

You may access your self-directed brokerage account in two ways:

The internet—Access the Hewitt Financial Services website directly at www.hewittfs.com from any computer with internet access.

The Telephone—The automated telephone system is available 24 hours a day. You can also call 1.800.890.3200 to speak with a licensed representative 9:00 a.m. -7:00 p.m. EST Monday through Friday.

Note: The company retirement plan customer service representatives can assist you with transferring funds, but will not have access to information about your self-directed brokerage account and cannot answer questions about your account.

TRACKING YOUR BALANCE

When you log on to view your benefits you will be able to see the total amount of money that is invested in your self-directed brokerage account as of the previous day's market close. To see the actual real-time value of your self-directed brokerage account and track how your account is invested, check your account through the Hewitt Financial Services website.

Transfers to and from the self-directed brokerage account will reflect in your balances the next business day.



How to Transfer Money Back into Your Core Investment Options

You may transfer any amount of money from your self-directed brokerage account back into the core investment options at any time. However, funds must be in the money market before they are eligible for transfer. Here is how the process works:

- First, sell the self-directed brokerage account investments.
- Once the trades settle, the proceeds will be invested in the money market fund in your self-directed brokerage account. This process will take three to five business days to complete depending on the settlement period of the investments liquidated.
- Once funds are in the money market you can transfer back into any of the core investment options by requesting a transfer through your company's benefits website.

How the Self-directed Brokerage Account Affects Loans and Withdrawals

If you request a loan or withdrawal from your company retirement plan account, the balance in your self-directed brokerage account will be included to determine the total amount that you can borrow or withdraw. However, you cannot access money for loans or withdrawals directly from your brokerage account. If the amount of money that you want to borrow or withdraw includes some or all of the money that is invested in your brokerage account, you will need to sell some or all of your brokerage investments and transfer the appropriate amount back into any of the core investment options before you can access it for a loan or withdrawal.

Note: You may be required to keep a minimum in the core investment options. Please contact your benefits department for further information.

Fees*

To pay for expenses that the plan incurs because it offers self-directed brokerage accounts, fees may be deducted from your core account. Please contact your company's plan administrator for details.

You may incur commissions or transaction fees on some securities that you purchase through your self-directed brokerage account. A complete list of fees is available on your company's benefits website or by contacting a Hewitt Financial Services representative. As noted on the first page, you may purchase more than 6,000 mutual funds without paying a load or incurring a transaction fee.

How to Close Your Self-directed Brokerage Account

You may close your self-directed brokerage account at any time. First you must liquidate all the investments in your self-directed brokerage account and wait for the proceeds to sweep into the money market.

Once funds are in the money market you can transfer back into any of the core investment options by requesting a close out event through your company's benefits website.

After your initial close out event is processed there will be two additional automatic transfers that will move any residual money (dividends, interest, etc) in your self-directed brokerage account into your core investment options. If you are requesting a total distribution from your plan your brokerage account must have a zero balance first.

Note: Moving everything from the brokerage account to the core investment options does not close your brokerage account. You must notify Hewitt Financial Services that you would like to close the account.

*Other fees and expenses regularly charged by the mutual funds will apply. NTF Funds redeemed or exchanged within 90 days of the purchase date or deposit date will incur a transaction fee of \$50. Before investing in any mutual fund, please read its prospectus carefully. For a copy of any prospectus, which includes information about risk considerations, fees, and other expenses, call a Hewitt Financial Services representative at 1.800.890.3200.



Need More Information?

Visit your company's benefits website. You can also access self-directed account reference tools and materials by visiting the Hewitt Financial Services website at www.hewittfs.com.

About Hewitt Financial Services

Hewitt Financial Services LLC, member FINRA, SIPC, is a broker/dealer that primarily provides services to retirement plans. It is a subsidiary of Hewitt Associates LLC (branded Aon Hewitt), a global human resources outsourcing and consulting firm, founded in 1940 and headquartered in Lincolnshire, Illinois. Hewitt Financial Services consults on investment issues with Aon Hewitt's defined contribution clients, which represent millions of participants and is approaching \$300 billion in assets.

Securities are offered by Hewitt Financial Services, Member FINRA, SIPC. For more information on Aon Hewitt, please visit www.aonhewitt.com.

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Investment Products: • Not FDIC Insured • No Bank Guarantee • May Lose Value