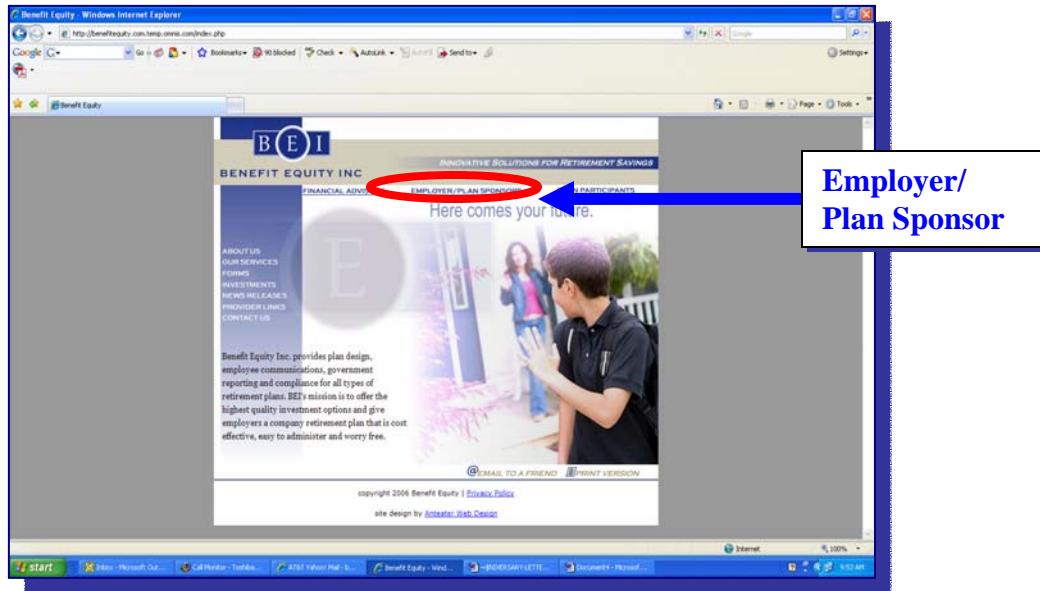


USER SET-UP INSTRUCTIONS

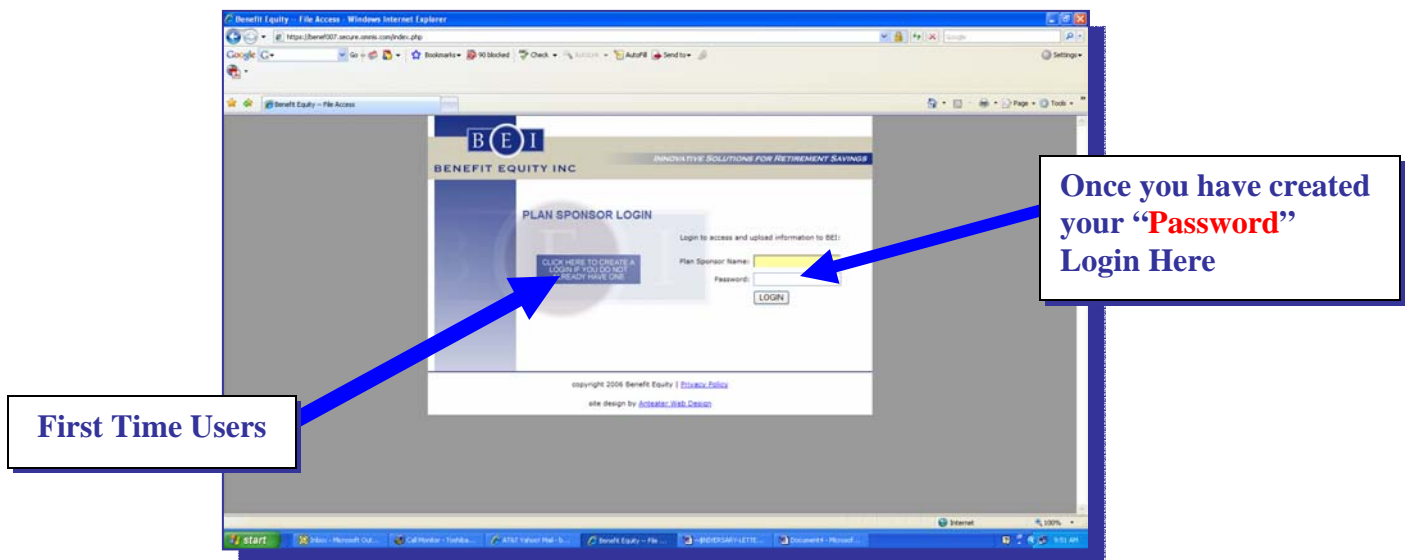
www.benefitequity.com

Step 1: Click on Employer/Plan Sponsor



Step 2: Click on the Link Upload/Download Files.

Step 3: First Time Users will need to set up a new account. Your Plan Sponsor Name must be your Company Name. Example: Benefit Equity, Inc. 401(k) Plan, Plan Sponsor Name would be "Benefit Equity Inc"



Once you set up your account on BenefitEquity.com we will be notified that your account is ready. We will then notify you by email when your current years "Employee Census Data" is available to be accessed. Please allow 3-5 business days for this update to occur.

UPLOADING YOUR YEAR-END DATA

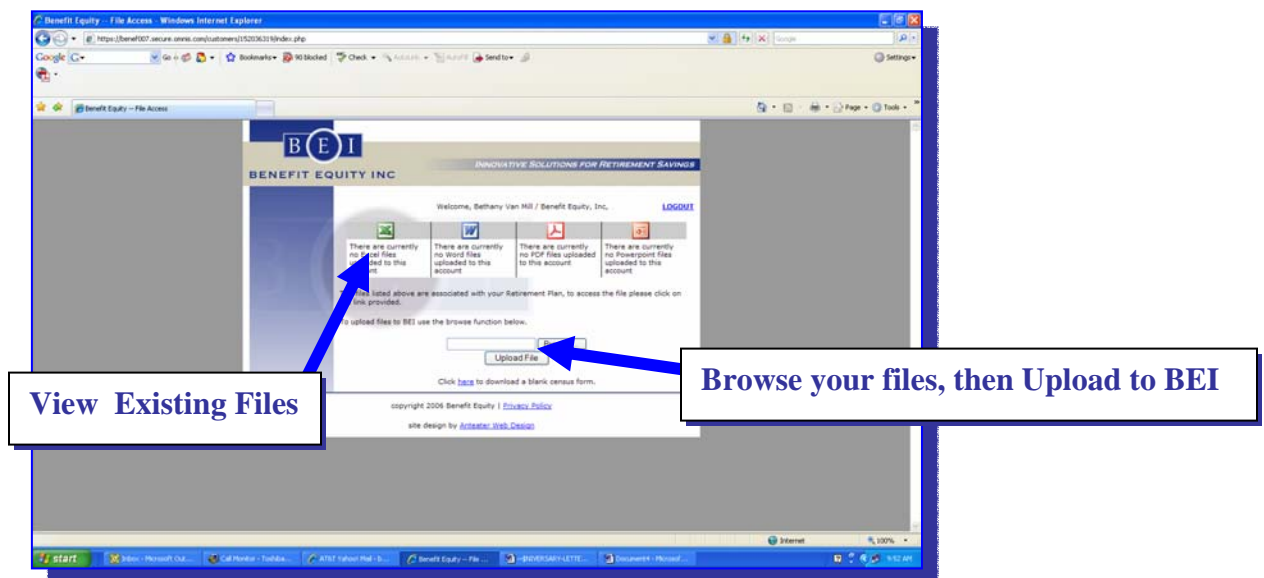
(This function will be ready for you in 3-5 business days after you set up your account)

Step 1. Once you receive the email notification from BEI, proceed to the “login” screen via the link provided on the email and retrieve the appropriate Excel file to update. It will be labeled by year, i.e. “Census 2007”

Step 2. After you click on the appropriate file, you will be prompted to “Open” or “Save” the file. You must “**SAVE**” the file to your C:\Drive (or network drive if appropriate) and we suggest saving it to your “Desktop” for easy retrieval.

Step 3. Now you are ready to update the file for the current year. Please provide us with current employee census information. You must report **ALL EMPLOYEES** who have worked for your company during the plan year, regardless of whether or not these employees are eligible or terminated. **Please remember to save your changes.**

Step 4. Using the “Browse” function, find your updated file and click “Upload”.



For help using this new function, please call (714) 480-1364 x “0”