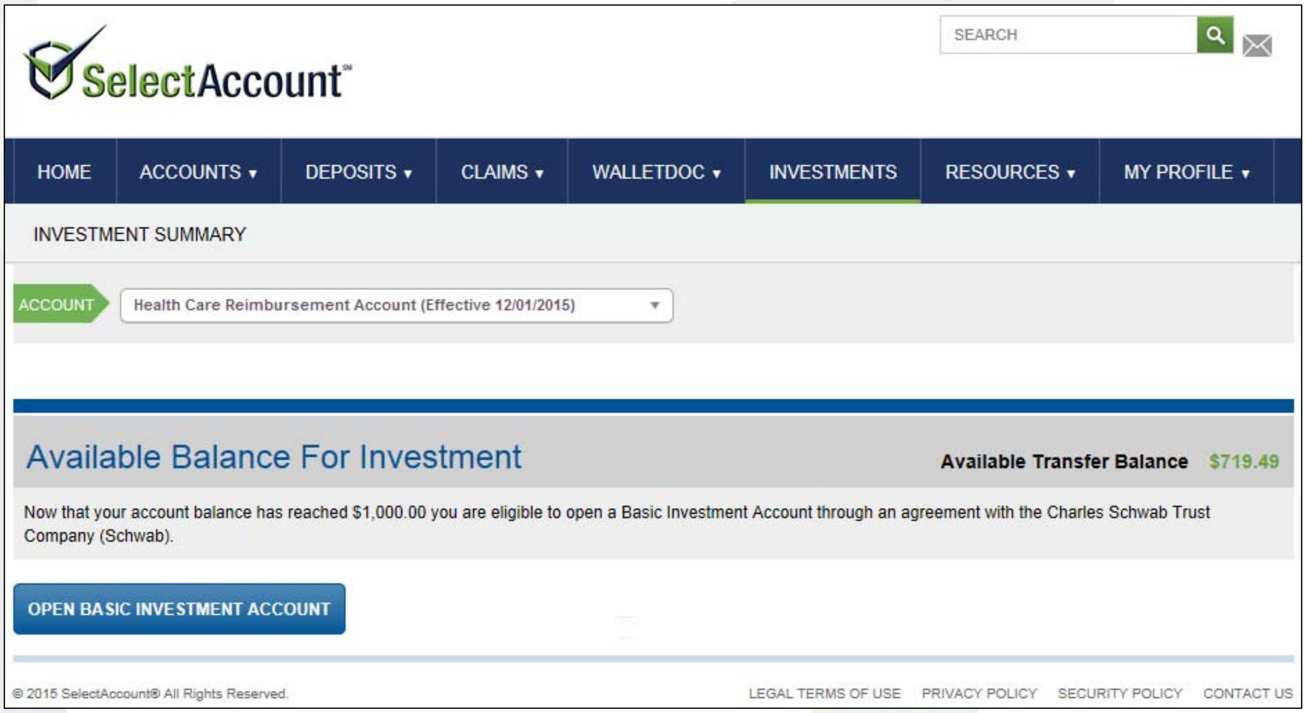
Navigating the SelectAccount Health Care Reimbursement Account (HCRA) Basic Investment Account Website

Setting up and moving dollars to the Basic Investment Account:

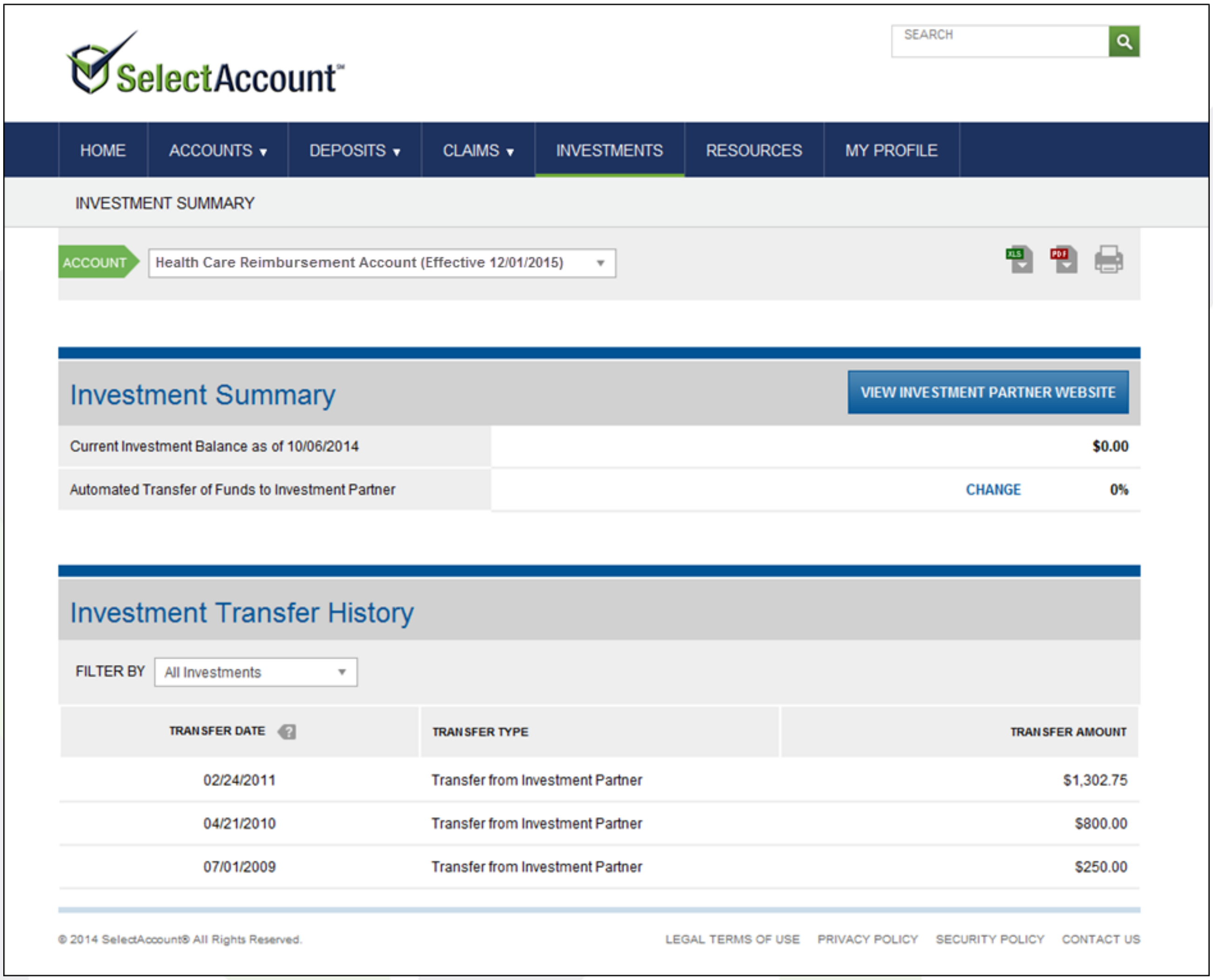
Once you have reached the $1,000 minimum balance threshold in the SelectAccount HCRA, any dollar amount over the $1,000 threshold can be transferred to the Basic Investment Account. You can setup and move dollars to the investment account by completing the following step:

Log into the SelectAccount website, www.selectaccount.com, and click on the “Investments” tab. Click on the “Open Basic Investment Account” button and follow the instructions that will walk you through opening the account and transferring funds.



When you are logged into your account, you can view the different investment options and their Morningstar reports on the investment site. Once the initial dollars have been transferred to the investment account (normally within 2 to 3 business days) you can access your new account and make your investment elections.

PO Box 64193
Saint Paul, MN 55164-0193
(651) 662-5065
(800) 859-2144
www.SelectAccount.com



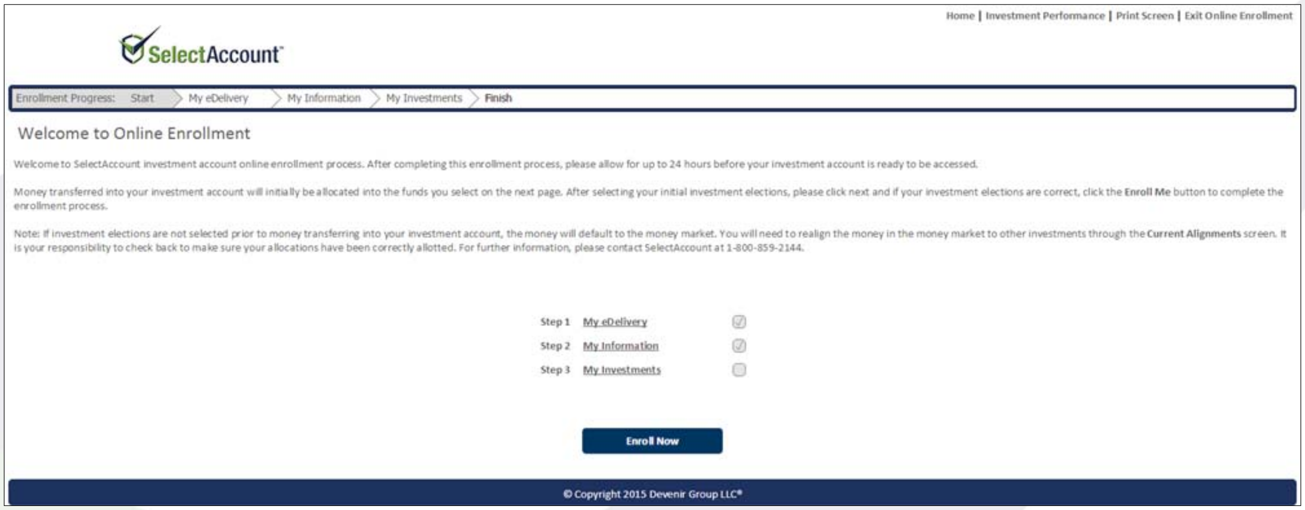
Managing Your Basic Investment Account:

Once your basic investment account is open, the Investments page will allow you to:

- View your Basic Investment Account balance,
- Change the percentage of future HCRA contributions that automatically transfer to the Investment Account,
- Request a specific funds transfer to your Basic Investment Account
- View your investment transfer history,
- Log into the basic investment account by clicking on "View Investment Partner Website".

Logging into the Basic Investment Account:

On the first visit to the Investment Account website you will need to enroll in the program and select your investment elections. You can do this by completing the three step process then clicking the Enroll Now button.



Once you've completed enrollment you can:

- View the mutual fund options available
- Buy and sell mutual funds
- Change investment elections
- View Morningstar reports
- Access investment planning tools
- View and print on-line statements, confirmations and prospectuses
- View your personal performance
- Request funds to be transferred back to your HCRA

Making Your Initial Investment Elections:

Initial dollars moved from your SelectAccount HCRA to the Basic Investment Account will automatically default to the Vanguard Federal Money Market fund. To make your initial mutual fund selections on the investment website, you will need to follow a two-step process:

1) Access the "Current Asset Realignments" link under "Plan Services," to make your investment percentage elections and print your confirmations.

2) Set up future dollar contributions to automatically go from your SelectAccount Base Balance to your investment account by clicking on the "Future Investment Elections" link under "Plan Services." Indicate your desired percentages for future contributions. You will then be asked if you would like to realign your existing account balance as well. Make your selection and print the page as your confirmation.

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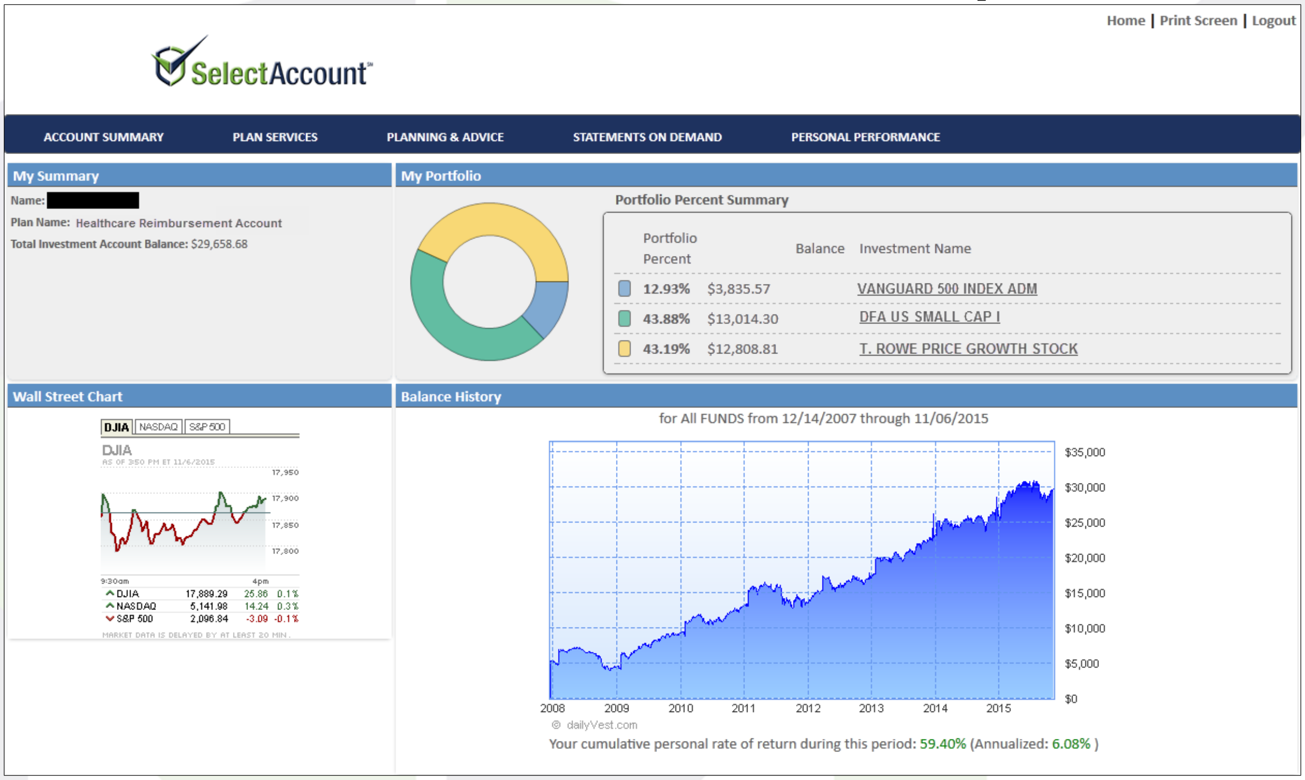
Any subsequent buy and sell transactions can be done through either the "Current Asset Realignments" or "Transfer Investment" links under the "Plan Services," tab.

SelectAccount- HCRA Basic Investment Account Internet Access Example



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NAVIGATING THE TABS

ACCOUNT SUMMARY TAB

- **Participant Summary –** This screen includes your name, address, social security number and general account information. You can update your email address, but to update your mailing address, SelectAccount needs to receive a written request.
- **Investment Summary –** This screen is a view of your investment balances by fund, current portfolio percentage of investment and future investment elections into the account.
- **Investment Performance –** You can review historical performance data on each of the funds available. You can also view a Morningstar® report by clicking on the fund name.
- **Pending Activity –** You can view pending buy or sell orders in your account.
- **Transaction History –** You may view past transaction history in your account by choosing date ranges of your choice.

PLAN SERVICES TAB

- **Future Investment Elections –** You can elect by percentage investment elections for all new money contributions. Then you will be asked if you want to realign your existing account balance too.
- **Current Asset Alignments –** You can realign your current investment percentages and allocations.
- **Transfer Investments –** This link allows you to move between mutual fund holdings by dollar amount, dollar to percent, or percent to percent.
- **Transfer to Base Balance –** This link allows you to move dollars back to your SelectAccount Base Balance. By indicating the dollar amount you wish to move back to your Base Balance, your investments will be automatically liquidated according to the percentages of your current asset alignments. On settlement date, your dollars will automatically be sent by ACH for credit to your Base Balance Account.

PLANNING AND ADVICE

You will be able to find information on various planning tools to help you make your investment elections. Under this link, you will find links to mutual fund prospectuses, links to Morningstar® reports, and a link to Planning Tools.

PERSONAL PERFORMANCE

SelectAccount Basic Investment account holders can view data on their personal rate of return for this account, Net Investment vs. market indices, cumulative returns and a summary of your account activity.

STATEMENTS ON DEMAND

You can choose to have your SelectAccount Basic Investment account statements delivered by paper copy or electronic copy. Electronic users can customize their online statement delivery option by date up to two years.