Account Access

To access your account on-line at

www.thevargocompany.com, point and click on the "Account Access" button on the Home Page. The following screen appears:

Username:	
Password:	
	Submit

You can use https://www.myretirementaccounts.com/vargo.aspx as an alternate address for account access. Your username is your social security number without dashes. For your first-time login, the password assigned to you is your date of birth (MMDDYY) without slashes or dashes.

After you login, the "Account Summaries" section allows you to view your account information including details by fund and source as well as a transaction history:

ACCOUNT Summary



\$2,816,08 Artisan Int'l Fund
\$4,232.83 Harbor Capital Apprec
\$3,829.12 VG Windsor II
\$2,032.56 Mid Cap Growth T. Rowe.
\$927.37 Franklin Sml Cap Grow II
\$1,004.34 Janus Small Cap Value
\$3,154.42 Stable Value Fund

Fund Name	Units	Unit Price	Balance	% of Total Balance	Current Elections
Artisan Int'l Inf Fund	120.448	\$23.38	\$2,816.08	15.65%	15.00%
Harbor Capital Inf Apprec	<u>9</u> 140,392	\$30.15	\$4,232.83	23.52%	25.00%
VG Windsor II Inf	o 120.148	\$31.87	\$3,829.12	21.28%	20.00%
Mid Cap Inf Growth T. Rowe	38.127	\$53.31	\$2,032.56	11.29%	10.00%
Franklin Sml Inf Cap Grow II	76.264	\$12.16	\$927.37	5.15%	5.00%
Janus Small Inf Cap Value	32.006	\$31.38	\$1,004.34	5.58%	5.00%
Stable Value Inf Fund	3,154.420	\$1.00	\$3,154.42	17.53%	20.00%
Total Fund	s:		\$17,996.72		

The "Account Changes" section allows you to make changes to your account. You can transfer balances between funds or rebalance your existing funds by percentages. You can also change your fund elections:



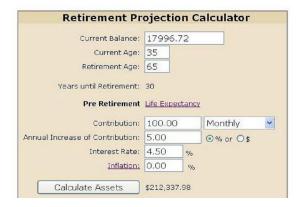
Fund Name		Current Elections	Balance	% of Total Balance	New %
Artisan Int'l Fund	Info	15.00%	\$2,816.08	15.65%	0.00 %
Harbor Capital Apprec	Info	25.00%	\$4,232.83	23.52%	0.00 %
VG Windsor II	Info	20.00%	\$3,829.12	21.28%	0.00 %
Mid Cap Growth T. Rowe	Info	10.00%	\$2,032.56	11.29%	0.00 %
Franklin Sml Cap Grow II	Info	5.00%	\$927.37	5.15%	0.00 %
Janus Small Cap Value	Info	5.00%	\$1,004.34	5.58%	0.00 %
Stable Value Fund	<u>Info</u>	20.00%	\$3,154.42	17.53%	0.00 %
Total:					0 %

Print Version

Generally, any changes made by 12:00 p.m. will be processed at the close of business that day. Confirmation of any change will appear on your screen with a confirmation code. Depending on your request, changes may occur over a two day period (sale on day 1 and the purchase on day 2).

The "Retirement Projection" menu item can help determine progress toward your retirement goals. It can give you an idea on how you might want to adjust your savings to reach your retirement goals:





There are "Help and "FAQ" selections at the top of each screen in case you need additional guidance. Your account is protected on-line by a SSL certificate, represented by a gold padlock bottom of the screen. To exit account access, you can click "LOGOUT" at the top of the screen.



The Vargo Company (TVC)

The Vargo Company is an independent, full service administration firm located in Erie, Pennsylvania with over 100 years of combined experience administering Defined Contribution Plans. Our goal is provide employers with quality administration and consulting for the qualified retirement programs they maintain at a fee structure consistent with the local We currently marketplace. provide service to more than 500 clients throughout continental United States. The Vargo Company's clients range from one-man sole proprietorships to large corporations competing in the global marketplace. They span the financial, manufacturing, trade, medical and service sectors of the economy. As a result of working with such a diversified clientele, we have developed an array of services that are sensitive to our clients' objectives and responsive to their needs.



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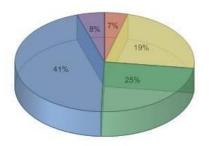
Website: www.thevargocompany.com



ACCOUNT ACCESS INSTRUCTIONS

The Vargo Company

401(k) and Retirement Plan Services



Phone: (814) 897-1180 Toll Free: 877-253-401(k)