

Your Retirement Account at Your Fingertips

With Direct Line, you are in control of reviewing and managing your retirement account any time you choose – you can access your account 24 hours a day, seven days a week.

Accessing Your Account

- Call 1-800-828-4224 on your touch-tone phone. You will be greeted and guided through each system function.
- To access your account, enter your Social Security Number followed by your PIN.

Fund Transfer Requests: Cutoff Time

The cutoff time for fund transfer requests is 4:00 pm ET on a regular business day. All requests received prior to the trade cutoff will be initiated on the same business day. Any requests received after the trade cutoff, or on a day the New York Stock Exchange is closed, will be initiated the following business day.

Helpful Hints

- You do not have to wait until the voice prompt is finished to make your entry — just enter the appropriate key any time during the voice prompt.
- We recommend that you write down the financial transactions you wish to make before accessing the system. This will assist you in answering the voice prompts accurately.
- To perform certain financial transactions, such as inter-fund transfers, you will be required to verify each entry and confirm the transaction. If you exit the option without verifying and confirming the transaction, it will not be recorded.

All program restrictions (e.g., limitations on fund transfers) are administered through the voice response unit. If certain options are not available under your program, the menu will not offer that option.

Need Assistance?

Call the Sentinel Service Center at (866) 305-8846 and enter code "241" Monday - Friday (8 a.m. - 5 p.m. ET).

Features

Once you have entered the system, you should listen carefully to the main menu options, many of which are highlighted below. You will be asked to make a selection, and the system will automatically transfer you to that option.

Account Balance Information

Obtain your total account balance by investment fund or by contribution type.

Change Future Contribution Investment Elections or Transfer Current Balance to Different Investment Options

- Review and/or change your election percentages regarding the investment or future contributions.
- Transfer your existing account balance to new investments:
 - Reallocate your total balance based on percentages you assign; or
 - Transfer all or a portion of a specific fund to other funds in your account.

Loans

Review your current loan balance or amount available for a loan, estimate a new loan or request a new loan.

Distribution Information

Review types and amounts of withdrawals available from your account.

Additional Options

- Obtain information on your investment fund options, including prices and historical rate of return information.
- Project your account balance at retirement.
- Change your PIN by entering a new numeric PIN between four and nine characters to access your account.