

Understanding Your 401(k) Plan

401(k) Welcome Kit

WELLINGTON
Financial Group, Inc.

A retirement plan designed to assist you in planning for your retirement and achieving your financial goals.

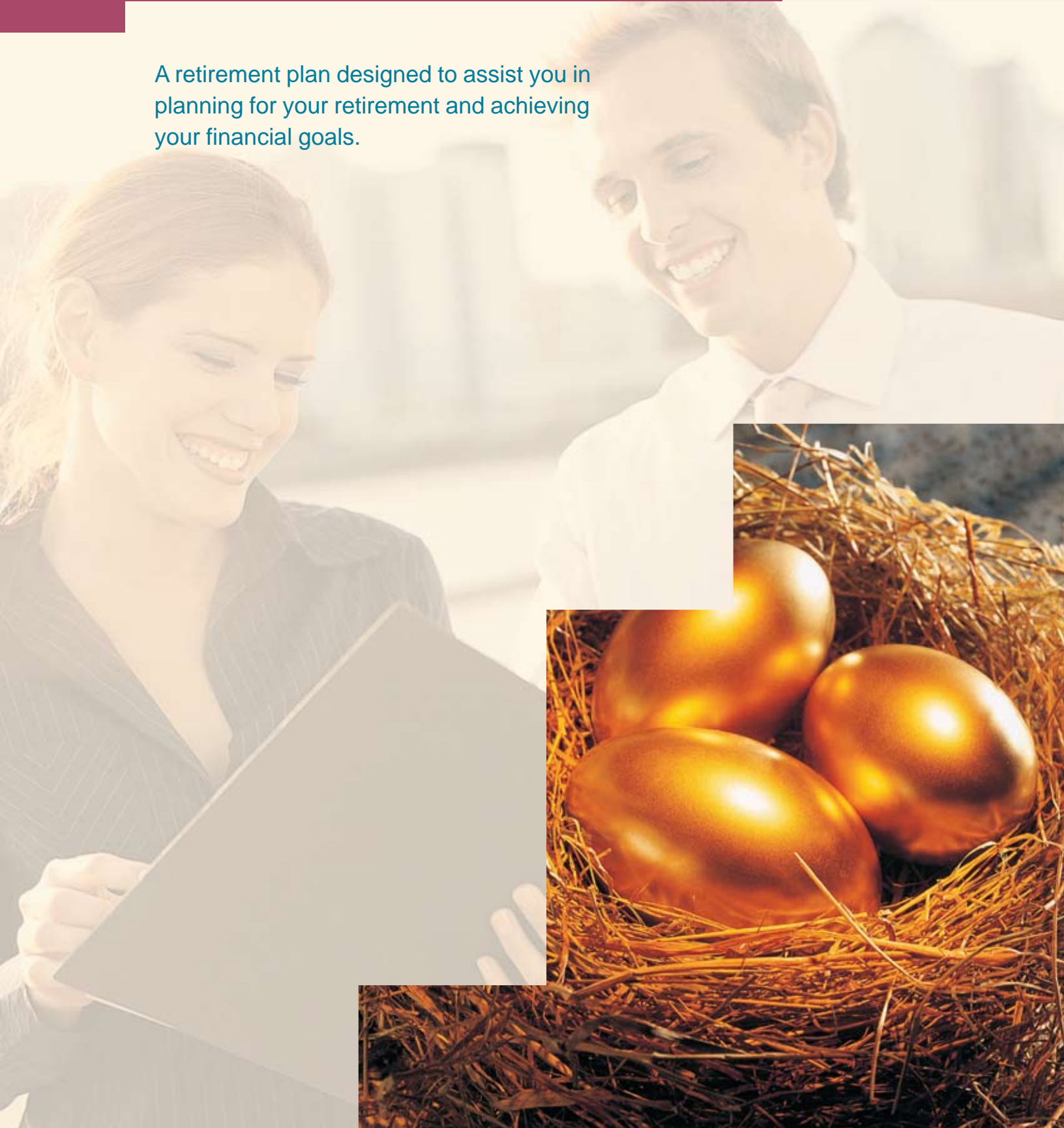


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401(K)'S ARE AS EASY AS 1-2-3

FIRST, EDUCATE YOURSELF ON 401(k)'S

Start by reading the information inside this brochure. First read pages 2-10 (it's a quick way to get the basics about the importance of saving today for a secure retirement). Then read your 401(k) highlight sheet on page 11. This will help you better understand the benefits of your retirement plan. You may also take an online tour of the plan and its benefits at [http://www.wellington401\(k\).com/Presentations/Enrollment](http://www.wellington401(k).com/Presentations/Enrollment).

NEXT, DETERMINE HOW MUCH TO SAVE

Use the following tools to figure out how much you need to save, and the best ways to invest it.

1. Use the "Retirement Planning Worksheet," (page 13) for a hands-on look at what you'll need to save in order to reach your goal. Most people fill out the worksheet in less than fifteen minutes - start to finish. This quick analysis should help you to determine how much to save from every paycheck.

FINALLY, DECIDE HOW TO INVEST

2. Complete the "Asset Allocation Questionnaire," (page 12) to help you determine what type of investor you are: Cautious, Moderate, or Aggressive, when it comes to investing for your retirement. You are then ready to select one of three employee "Investor Profiles" found on "Form 1- Enrollment and Salary Deferral Agreement." You may select ONE of three investor profiles: A, B, or C.

THE THREE PROFILES

With Profile A - "The Investment Valet™" you simply select ONE managed mutual fund model ranging from the most conservative, Model 1 to the most aggressive, Model 9. (See table of managed mutual fund models on right.) Wellington Consulting Services, Inc. - A Registered Investment Advisor with the SEC - will then actively manage your account based upon the model number chosen. You are able to move from one mutual fund mode to another at any time.

With Profile B - the "Customized Model" profile, you research and select your own mutual funds. This profile allows you to choose up to any ten funds from the universe of over 2,000 available no-transaction fee funds available. Until you tell us otherwise Wellington will do all the fund purchasing each time new cash is available in your account. You can change your selection of funds at any time and have access to sophisticated screening tools via Schwab's web site at www.schwab.com, as well as access to Schwab's "Select List" of funds currently favored by Schwab.

With Profile C - the "Self Manage" profile you are the truly "hands-on" type of investor which allows the maximum in flexibility for those wishing to determine both the amounts and timing of the funds they would like to purchase. Your plan contributions will automatically sweep to a interest bearing account. All trades must be initiated by you directly via Charles Schwab & Co.



Your Three Profiles

Profile A	Investment Valet
Profile B	Customized Model
Profile C	Self Manage

Profile A - Investment Valet Model Portfolios		
Investor Type	Time until Retirement	Model Number
Conservative		
Conservative	1-5 Years	1
Conservative	5-10 Years	2
Conservative	>10 Years	3
Moderate		
Moderate	1-5 Years	4
Moderate	5-10 Years	5
Moderate	>10 Years	6
Aggressive		
Aggressive	1-5 Years	7
Aggressive	5-10 Years	8
Aggressive	>10 Years	9

TO SEE THE CURRENT MODEL ALLOCATIONS, CLICK HERE!

WHAT ARE THE BENEFITS OF A 401(k)?

AUTOMATIC INVESTING FOR YOUR RETIREMENT SAVINGS:

You can elect to defer a percentage of your salary to the 401(k). Once you decide how much money you want to set aside and invest for your future, your contribution will be automatically deducted from your regular paycheck.

REDUCTION IN YOUR CURRENT TAXES:

You can choose to contribute all the way up to 100% of your salary, up to a limit set each year by law. If you are age 50 or older you may make additional "Catch-Up" contributions as well. These amounts are substantially more than can be put into an IRA. Additionally, since the deductions from your salary are made before taxes, your current annual income taxes will be reduced.

TAX-DEFERRED GROWTH OF YOUR SAVINGS:

Your retirement savings will grow tax-deferred, which means they can build faster than they would in a taxable account. You pay no taxes until the money is withdrawn.

CONTROL OVER YOUR INVESTMENTS:

You have control over your account and can choose from a variety of investment options to match your own investment objectives.



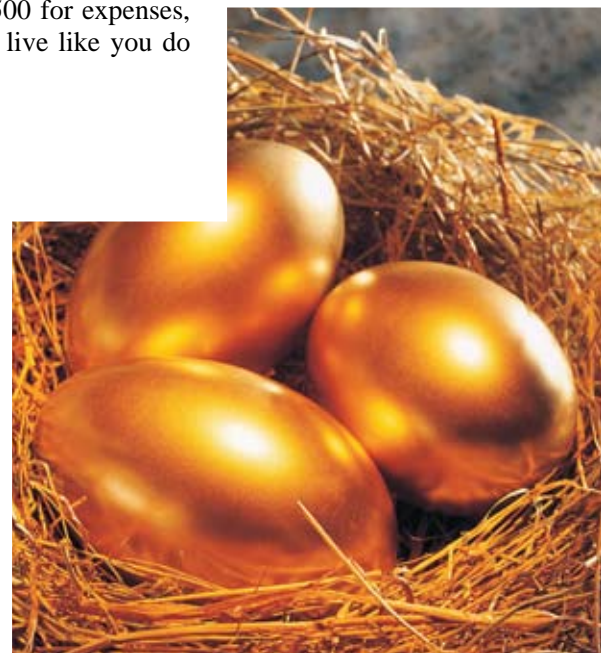
Now Is The Time To Save For Retirement

Of course there are always more interesting things to do than save for retirement. That is until you realize the huge difference that a little timely retirement planning can mean to you a few years down the road. Can a little retirement planning really make a big difference?

You should ask yourself if you want to live an active retirement life. If you think that living a retirement without worrying about money is rewarding, or if finally paying off the house is exciting, or if retiring to a beach front condo is thrilling, then you probably should start saving for retirement. These are examples of what a little retirement planning can reward you with. All you really need to do is save a few dollars from each paycheck in the right plan, have some time working for you, and you can have the kind of retirement that you want. The opportunity you need to reach your goals and dreams does exist. It's your company sponsored retirement plan and the information that you need to get started is all in this package.

So How Much Will I Need?

This is like asking you how much you need to live on now. Financial experts, who think about this sort of thing all the time, estimate that when you retire you will need somewhere between 60 - 80% of your pre-retirement to live on. So, if your pre-retirement income is, say, \$50,000 and you assume you need 75% of that, you will need \$37,500 for expenses, every year. That is just enough money to live like you do now.





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Social Security and Pensions Won't Do It All!

It wasn't that long ago that people took a job, worked hard for many years, and retired from the same company with a nice pension and a gold watch. They collected social security and lived happily ever after, but times certainly have changed!

Today's workforce moves around a lot and you may not work for your current firm for your entire career, so you may not retire with a big fat pension, not to mention a gold watch

Today, the average social security payment is about \$9,600 (approximately 185 bucks a week). That means you will have to cover your expenses with money from your savings, but don't panic. If you have some money saved now, we can show you how to save more and make it all grow faster. Even if you have little or no savings right now we can explain how to start saving money quickly and easily. The point is to GET STARTED!

There Is No Time Like The Present.

If you ever heard the phrase "Time is Money" then you should know when the best time is to save money. The answer is always the same: NOW!

For example, let's say you are 22 years old and you can afford to save \$25 a week. By the time you retire at age 62, you will have put \$52,000 into your savings plan. Then if your company matched half of that, the total amount saved over 30 years would have been \$78,000. Because you started early, which gives your money more time to grow, you would actually end up with over \$1,041,000 (if your account earned 10% annual return). THAT'S RIGHT ONE MILLION DOLLARS!.


How Does It Work?

Some people save money regularly, but most people do not. There is no known explanation for this. But regardless of what kind of savings habit you have, most financial experts agree when it comes to saving money for the future, a company sponsored, tax-deferred retirement program (like this one) is an ideal way to go. That's precisely why you should sign up for it just as soon as possible.

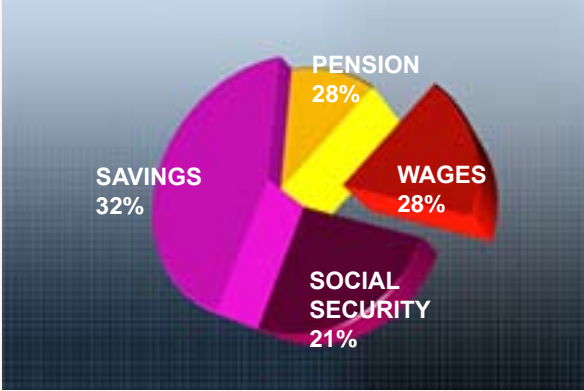
With your company sponsored retirement plan you decide how much you want to save and how you want to invest your savings. There are plenty of choices available. The amount you choose to save is automatically deducted from your paycheck each pay period.

More Good News!

The retirement plan not only helps you save more money than you ever thought possible, but it also saves you money on your federal income taxes each year, so you have even more to put away for tomorrow. It's easy and makes great sense, and the time to start is NOW!



WHERE DO RETIREE'S GET THEIR MONEY?



Source	Percentage
SAVINGS	32%
PENSION	28%
WAGES	28%
SOCIAL SECURITY	21%

For details of your nearest office please contact (703) 802-2300



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WHO HOLDS MY RETIREMENT FUNDS?

All participant funds will be held by Charles Schwab & Co. and each participant will maintain their own separate account. Schwab is a publicly owned, New York Stock Exchange listed firm (NYSE: SCH). Additionally, Schwab is one of the world's largest discount brokerage firms and is a leading provider of discount brokerage services, trustee & retirement plan services, and no-load mutual funds. Headquartered in San Francisco, Schwab has more than 10,000 employees in 300 locations.

AVAILABLE MUTUAL FUNDS

For a list of the mutual funds that are available, please click the link below.

[CLICK HERE TO SEE THE LIST OF FUNDS THAT ARE AVAILABLE!](#)



It Forces You To Save

Okay, so nobody is actually going to twist your arm every month, but your retirement plan will force you to save money. That's because the amount you decide to save is automatically deducted from each paycheck. Therefore, once you make the initial decision about how much you want to save, you'll forget that you're even saving. *It's automatic. It's painless. It's your future!*

Bad News For The IRS

Your savings plan not only provides you with an automatic way to save money, it also gives you immediate and lasting tax breaks for the money being saved.

First, every dollar that you and your employer contribute to the retirement plan is tax-deferred. It comes out of your paycheck before taxes, so the IRS will not count it as income. This means your savings will not show up as income on your W-2 form. Therefore, since less income will be reported to the IRS, you'll pay less in taxes - now!

Better yet, the interest or growth on your entire balance is also tax-deferred. Unlike a regular savings account, where you pay taxes each year on the interest you earned, your retirement account grows tax-free. In addition, since it's compounded, you earn money on the money you didn't pay in taxes. This is a big benefit.

Naturally, when you finally withdraw your money from the retirement plan, you will pay taxes on it. This is only fair because you put the money in without paying taxes. The good news is, when you retire you will most likely be in a lower tax bracket.



You Decide How Much To Save

When you choose to sign up for the retirement plan, you'll be asked to make a few decisions. The two important ones are how much you want to save, and what investment options you want to put your money in.

Deciding on how much to save is a personal decision. Basically, it depends on how much you need to save to reach your goals, considering the reality of what you can afford to save. It's important to take your age, your goals, and the number of years you have left before retirement into consideration before you decide on a figure. Naturally, the more you decide to invest the more your money will grow, and the greater your tax benefits will be. It's not too difficult to decide how much to save, but you will have to give it some thought. The most important step is to start now, and remember you can always increase or decrease your savings amount at a later date.

Set Some Goals

Financial planners say you will probably need 60% - 80% of your pre-retirement income to live comfortably in retirement. When you determine how much you'll need, you'll know what to aim for.

How To Choose An Option For Your Money

There isn't one particular answer on how to choose investment options. It depends on a lot of factors, some of which are subjective.

Among the more important factors to consider are your age and/or length of time to retirement. If you are younger, and have a lot of time before retirement, you are in a better position to invest your money for the long-haul. Stock mutual funds are the best example of this. Although stocks went up and down consistently over the past twenty to thirty years, they were still the most profitable place to have your money. If you have time to ride the ups and downs of stocks, the return may be very rewarding. If you have a short time before retirement age, you may want to put more of your money into fixed income investments. Money market funds are an example of an investment which does not have as many ups and downs. That way you won't have to worry about the value of your retirement plan investments being "down" when you take the money out. The most important thing to remember about putting your money in investment options containing stocks is to leave them alone for the long-run. They have historically earned greater returns than fixed income or cash investments.



WHAT CAN I INVEST MY RETIREMENT FUNDS INTO?

Your new retirement plan offers you the ultimate in investment choices and available investment services. You personally are able to choose your investment options from a universe of over 2000 no-load, no-transaction charge mutual funds from the Charles Schwab & Co. "OneSource Marketplace".

No longer are you restricted to the funds of a single mutual fund family. You are now able to select individual mutual funds from a wide cross-section of several hundred mutual fund families. It makes sense since no single provider of investment options has the best mutual fund in each fund category. Period.

Need help or investment advice? Powerful research tools are at your disposal as well as differing levels of investment advice tailored to your individual needs – from occasional guidance to a complete account management service offered via the Wellington "Investment Valet". Plan participants electing the investment valet service are able completely delegate the ongoing management of their retirement accounts to a professional money manager – without any required minimum account balances.

Please see a description of the three available Investment Profiles: A, B or C in the section entitled "Last, Decide How to Invest."



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What Is A Mutual Fund?

A mutual fund is a portfolio of stocks, bonds, or other securities managed by professional money managers who are capable of picking the best securities to meet the fund's investment objectives. When you buy shares in a mutual fund, your money is pooled with the money of other investors, each with similar investment objectives as your own. The pooled money is used to purchase a greater number and variety of securities than you could purchase on your own.

What Is A No-Load Mutual Fund?

No-load simply means that you will not pay a sales commission when you buy or sell mutual fund shares, or if you exchange between funds.

What Types of Mutual Funds Are There?

Among the types of mutual funds you can invest in, either through your retirement plan or outside of the plan, are stock or "equity" mutual funds, bond or "income" mutual funds, and cash equivalent mutual funds. These types of funds are geared toward achieving growth, aggressive growth, income, or a combination of objectives. Regardless of the type of fund, the overall benefit of investing in a mutual fund is that you are not dependent on the strength or weakness of a single security – your investment is spread among a diverse group of securities in order to reduce the overall risk of investing.

Mutual funds can provide two types of returns: "income return" and "capital return." The interest on bonds and money market investments, and also the dividends from common stocks, are the income return (called "net income reinvested".) Capital return is the change in market value of your mutual fund shares, plus capital gains distributions which are reinvested. Therefore the total return on an investment is the sum of the income return, and the capital return.

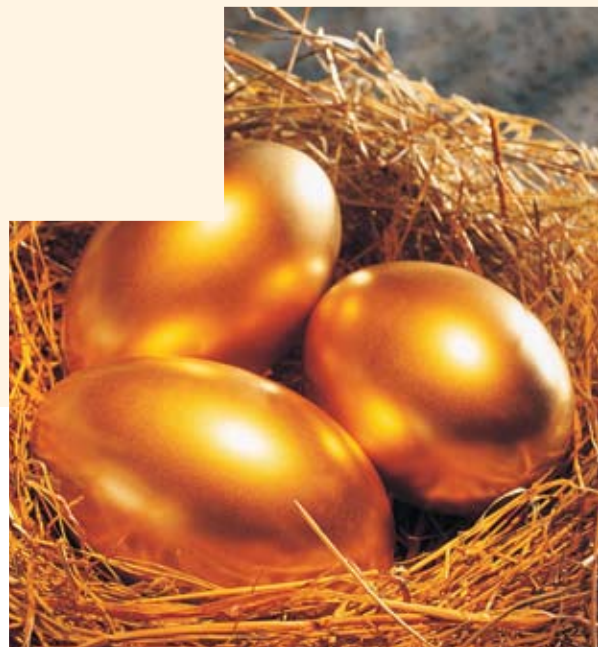
Spread Your Savings Around

Basically, it's the old "don't put all your eggs in one basket" idea. Since different kinds of investment categories go up and down at different times, it only makes sense to spread your money over different investment options and categories. That way, while all of your money is working hard for the long-run, the ups and downs tend to balance each other out. This process of spreading your money over different kinds of investments is called diversification.



WHO DO I CALL TO INVEST THE ACCOUNT MYSELF OR TO CHECK MY BALANCES?

Call Charles Schwab & Co. at 1-888-393-7272 and reference your account number. A live representative will be available to help you 24 hours a day, 7 days a week. If you prefer, you may also view and effect transactions on your account through Schwab's web site at www.schwab.com. Call the above 800 number for your password and then select "Trade" at the web site.





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WHY SHOULD I SELECT WELLINGTON'S "INVESTMENT VALET™" SERVICE?

Many of today's active employees want to have their retirement accounts professionally managed rather than having to constantly choose the percentage of contributions going into each stock fund, fixed income or money market fund, and then have to readjust them on a regular basis.

It was for these individuals that Wellington created its "Investment Valet™" service.

To utilize this service you simply choose one of our nine actively managed mutual fund portfolios according to your tolerance for risk and your length of time to retirement. We take it from there! You will never again have to worry about whether or not to re-allocate your portfolio or how you should change it.

Our nine "Investment Valet™" portfolios are made up entirely of individual no-load mutual funds, once minimum funding thresholds have been reached.



Adjusting Your Investments

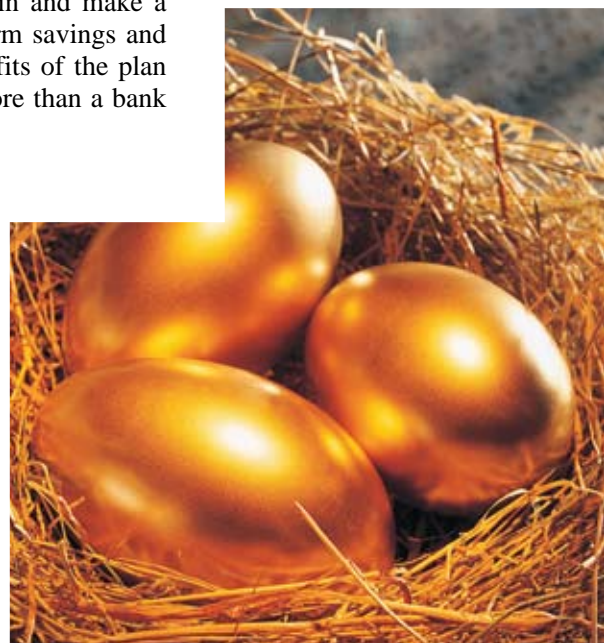
Just because you select a certain combination of options when you sign up for your retirement plan, that doesn't mean you can't change your mind – and your investments – as you go along. As your goals change, you can also change your investments. So, as you get closer and closer to retirement, you can put more and more of your money in fixed income options. Just keep in mind that financial success involves a long-term strategy, and patience.

Keeping Track Of Your Investments

You will be sent regular statements on your retirement plan account, so you can keep track of how your savings are growing and how your investment options are doing. If your investments go down in value at any time, just remember you're in it for the long haul. Your reports will show how much you saved, and the total amount of money your savings are earning in your retirement account. Just think how happy you'll be when you see how fast your money grows.

Taking Money Out Of Your Savings Plan

Your retirement plan is not like a savings account at your local bank, where you can just pop in and make a withdrawal. It is intended to be a long-term savings and investment plan. That's why the tax benefits of the plan are so great, and why it offers so much more than a bank savings account.





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Borrowing From Your Savings Plan

If a loan feature is applicable to your plan, you will be able, with your employer’s permission, to withdraw money from your account without triggering any taxes or penalties. You just pay yourself back with interest.

Here are the rules: You may borrow up to half of your vested account balance (from \$1,000 to \$50,000). You pay interest at a rate of prime plus 1% . You can take up to 5 years to pay the loan back, or up to 15 years if it is for the purchase of a primary residence.

Special Rule, Special Situations

There are certain circumstances like the purchase of a primary residence, a college education, medical expenses or some extreme financial emergencies. However, you must first take a loan from the plan if you are eligible, and you’ll be suspended from making contributions for 6 months.

Taxes

When you withdraw any tax-deferred money from your account you will have to pay taxes on the money you withdraw. This is because the money was put into your account tax-free. Therefore, it is not unreasonable to pay taxes on this distribution when you take the money out. You would also have to pay an additional 10% penalty on the amount you withdraw if you are younger than age 59 ½.

Your company sponsored retirement plan is a terrific deal, but as you can see again here, it definitely works best when you leave your money in for a longer period of time.

If You Leave Us

There may come a time when you leave your current employer. If you do leave, you can withdraw the money in your retirement plan together with the vested portion of the money your company put into your account for you.

Alternatively, you may choose to “Rollover” your retirement account to an IRA or to the retirement account of your new employer. By doing a rollover to another retirement account you avoid any such current taxes and penalties and keep these funds working as hard as you do toward your retirement.

Also remember that you can make rollover contributions INTO this retirement plan from old employers’ plans or from most IRA accounts. Wellington makes it easy to consolidate your retirement accounts by utilizing our “Rollover Valet™” service. Simply write “Rollover Valet™” along with your phone number on a copy of a statement from the account you would like to roll into this plan and fax it to us at (703) 802-2317. We will prepare all the necessary paperwork and send it to you for your signature. Why not let Wellington do the legwork!



WHERE SHOULD I SIGN?

In this enrollment kit you'll find information which explains the investment options available to you.

This is only highlight information about your options, so we suggest you go to the website for the mutual funds or service provider and review additional information, including the prospectus for each fund.

You will find an enrollment form in this kit. You can specify how much you want to save and how you want your savings invested.

If you later wish to change your salary deferral to the plan, you would indicate it on the Custom Model Election/ Service Request Form. Then give it to your Payroll or Human Resources Department.

For details of your nearest office please contact (703) 802-2300



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WHAT IF I WANT TO CHANGE MY MODEL PORTFOLIO?

You may change your model selection at any time by completing a "Form 2" and faxing this form to Wellington at 703-802-2317.

You can find the current "Investment Valet"™ service by clicking here.

HOW OFTEN WILL I RECEIVE STATEMENTS?

Charles Schwab will provide you with a monthly account statement. If you need to access your account immediately, you can view your account on the internet at the above address.

WHAT IF I MISSED MY COMPANY'S ENROLLMENT MEETING?

Simply contact your Wellington representative or visit Wellington's web site at [www.wellington401\(k\).com](http://www.wellington401(k).com) for an online enrollment presentation.

This may be the best opportunity you've ever had to give yourself, and your family, the kind of future you all deserve. A great future is all yours if you want it. And an even greater one if you do something about it right now.



Questions?

If you need more information about your savings plan, or if you have any questions at all, there's lots of help available. Your primary sources of information are Wellington and Charles Schwab & Company. Contact Wellington for general plan information, retirement planning, investment advice or for any forms you may need.

Wellington's contact information is:

Web site:	www.wellington401k.com
Phone (Northern Virginia):	703 802-2300
Phone: (Toll Free)	800 203-2670
Fax:	703 802-2317

Contact Schwab for personal account information and research.

Web site:	www.schwab.com
Phone (Northern Virginia):	888 393-7272

Make the Commitment

Like anything else in life that's truly worthwhile, saving money requires a commitment. It really isn't all that hard to do, once you make the decision to just do it! Not every company offers their employees a retirement plan like this, so you have a great opportunity here to take advantage of this very special benefit: a plan that allows you to save regularly for the future, while giving you major tax breaks along the way.



ASSET ALLOCATION QUESTIONNAIRE

Step One - Use this questionnaire to help you select the appropriate managed model for our “Investment Valet™” service. Circle and enter the point value that best describe your reaction to each statement below. Answer every question/statement.

How do you feel about risk?	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Points
If I inherited \$10,000, I would invest it all in the stock market. Nothing ventured, nothing gained.	40	30	20	10	
I prefer investments designed for performance and growth over investments with low risk.	40	30	20	10	
Rather than the excitement of a quick “killing” in the stock market, I prefer making money in a safer environment.	10	20	30	40	
I believe that investing conservatively, over a long period of time can improve my financial situation.	10	20	30	40	
I don’t mind taking a few investment risks in order to get a greater return.	40	30	20	10	
When it comes to my finances, I avoid things that are unpredictable or risky.	10	20	30	40	

What are your savings circumstances?	Circle answer and enter point value on line below		
Do you have a “stash” of money to support 3 to 6 months of expenses in case of an emergency?	Yes (25)	No (0)	
When might you foresee an emergency in which you might need to access funds from your savings plan?	1–5 yrs (0)	6–10 yrs (25)	10+ yrs (50)
When do you expect to retire?	1–5 yrs (0)	6–10 yrs (25)	10+ yrs (50)
TOTAL POINTS			

Your Investment Rating and Asset Allocation Model Selection		Recommended Model
125 Points or less	You may be a conservative investor with a low tolerance for short term risk. Because you want to preserve the value of the dollars you invest, you may be willing to accept a lower return on your investments in exchange for less risk of losing money. Conservative investment choices will likely remain maintain more consistent values from year to year. However, conservative investments have a great deal of long-term inflation risk and may not outpace inflation.	Cautious
130 – 290 points	You may be a moderate investor who tends to divide investments between those with higher short-term risk and those with lower short-term risk, but not necessarily evenly. You may be able to tolerate some uncertainty for a greater rate of anticipated return.	Moderate
291 points or more	You may be an aggressive investor and have a high tolerance for short term risk . Because you may want your money to grow significantly over time, you may be willing to accept a greater degree of volatility in the financial markets over the short term. You choose investments that fluctuate over the short-term, but over the long term are expected to produce much higher returns.	More Aggressive

NOTE: Investments in mutual funds are not guaranteed. The value of the shares will fluctuate with market activity, and are not FDIC insured.

RETIREMENT PLANNING WORKSHEET

Developing Your Personal Investment Strategy.

When you build a house, you need a blueprint. When you take a long trip to a new place, you need a road map. In planning for retirement, you need a clear idea of how much income you'll need to live on and where that income will come from.

The road to a successful retirement begins with a plan. The first part of that plan involves finding out how much money you will need to live on in retirement. Your expenses will generally be less in retirement than they are when you are working. Your mortgage may be paid off, your children will be grown and on their own, and you won't have work related expenses such as commuting costs, meals, and work clothes. However, some expenses – medical costs, for example – may be higher.

Recent studies show that retirees usually need about 80% of their pre-retirement income to live comfortable. Take a look at the following chart. It shows how much income you will need for retirement based on your last annual salary before you retired, using the basic 80% rule. (Of course, your own future situation may require more or less income.)

Retirement Income Needed

Annual Salary Before Retirement	Needed Retirement Income in Today's Dollars
\$20,000	\$16,000
\$30,000	\$24,000
\$40,000	\$32,000
\$50,000	\$40,000
\$75,000	\$60,000

Your Retirement Resources

- * Assume 3% annual inflation.
- ** Assume 8% annual investment return.
- *** Future investment returns cannot be predicted and your actual returns and principal value will differ.

Years to Retirement	Inflation Factor *	Investment Factor **
5	1.16	5.87
10	1.34	14.49
15	1.56	27.15
20	1.81	45.76
25	2.09	73.11
30	2.43	113.28
35	2.81	172.32
40	3.26	259.06

Now that you have an idea how much income you would need if you were retiring today, you need to figure out where that income will come from and how much will be required in the future.

Line Number	Example	You
Line 1- Your current yearly income.	\$30,000	\$ <input type="text"/>
Line 2- Yearly income you need at retirement.	\$24,000 (80% of \$30,000)	\$ <input type="text"/>
Line 3- An estimate of your Social Security benefit. Multiply Line 1 by .25 up to a maximum of \$13,880.	\$7,500	\$ <input type="text"/>
Line 4- The annual income you will need to replace through retirement savings and personal assets. Subtract Line 3 from Line 2.	\$16,500	\$ <input type="text"/>
Line 5- Now adjust your current replacement income for inflation by multiplying Line 4 by the inflation factor from the accompanying table. The inflation factor figure is across from the number of years you have left until you retire. For this example, we assume 20 years left to retirement. Thus, we multiply \$16,500 by 1.81.	\$29,865	\$ <input type="text"/>
Line 6- Value of your current assets (home value less mortgage owed, savings, investments, etc.) adjusted for inflation (Example: \$100,000 multiplied by inflation factor of 1.81).	\$181,000	\$ <input type="text"/>
Line 7- What lump sum at retirement will you need to have to give you the yearly income in Line 5 to last throughout retirement? Multiply Line 5 by 10***.	\$298,650	\$ <input type="text"/>
Line 8- Subtract Line 6 from Line 7 to find how much you'll need to save.	\$117,650	\$ <input type="text"/>
Line 9- How much will you have to set aside each year in order to work toward your retirement goal of \$117,650? Divide Line 8 by the investment factor in the accompanying table (example: \$117,650 divided by 45.76).	\$2,571	\$ <input type="text"/>
Line 10- The amount you need to invest each month toward retirement. Divide Line 9 by 12.	\$214 Monthly Investment	\$ <input type="text"/>

How to View Your Schwab Account On-line

THE SCHWAB WEB SITE WILL ALLOW YOU TO PERFORM THE FOLLOWING TASKS REGARDING YOUR ACCOUNT ON THE INTERNET:

Account Maintenance

- View Account Balances
- Review Positions
- Review Transaction History (Past 6 months)
- Place trades

Research

- Read News on Stocks, Bonds & Mutual Funds

Retirement Planning

- Perform asset allocation inquiries
- Estimate your retirement needs

To Establish Your Account

Please call 1-888-393-PCRA (7272) and request a password. You will need your Schwab Account number and you must have a Personal Choice Retirement Account LPOA on file at Wellington (without this form, Schwab may tell you that your account is locked, if this occurs please call Wellington for assistance).

Schwab may ask you for a credit card number. The reason for this is that although viewing your account and all of the other services mentioned above are free, should you decide to purchase any of the other research reports that Schwab sells there is a charge. If services requiring payment are desired you may tell Schwab that they should bill your account if any of these services are used.

Once Schwab activates your account you will use the last four digits of your social security number as your initial password. First, log on at www.schwab.com. Once logged on you will be asked to change your password. Please keep this new password in a safe place.

Resetting Your Password

If you forget your password, or you've tried to log on three times or more and are unable to do so, you must call a Schwab representative at 1-888-393-PCRA (7272) to have your password reset. After your password has been reset, you must create a new password the next time you log on.

Required Browsers

Schwab is dedicated to providing you with the highest level of Internet Security. Schwab recommends: Netscape 3.0 or higher, Internet Explorer 3.02 or higher, or AOL 3.0 or higher

Access Problems From Your Office

If you are unable to access Schwab Web Trading from your office, but are able to access it from your home computer, it may be that your business has a secure internal network called a firewall that prevents you from accessing certain secure Web sites from your office computer.

Wellington Financial Group, Inc.

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Who we are:

Wellington Financial Group, Inc. provides pension administration services that include the design, setup, and record keeping for most types of qualified retirement plans. We specialize in 401(k) and Profit Sharing Plans.

Within this capacity we provide the required legal documentation to establish your retirement plan, perform all required testing, as well as the preparation of appropriate tax forms for the plan sponsor.

Wellington is the best choice for retirement plan consulting firms because of our people, our professionalism, and the personalized attention that we give to each client. As such, we are committed to only the highest standards of professionalism and service quality. We take great pride in the development and administration of our clients' qualified retirement plans. Call us today and let us show you why we are truly the number one choice in retirement plan administration firms.

A photograph of a nest made of dry grass and twigs, containing four golden eggs. The nest is centered in the lower right portion of the page.

grow. protect. invest.