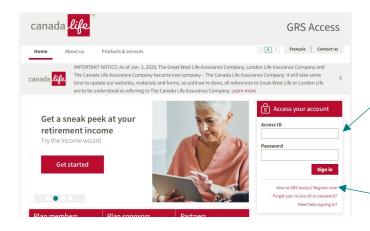
Using GRS Access to manage your group retirement and savings plan





If you already have an account

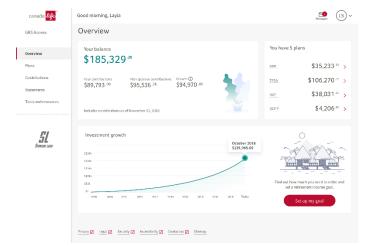
- 1. Open www.grsaccess.com in your web browser
- 2. Enter your Access ID and password

Registering on GRS Access

Note: If you provided your email when you enrolled in the plan, proceed. If not, call 1-800-724-3402 to update your email address.

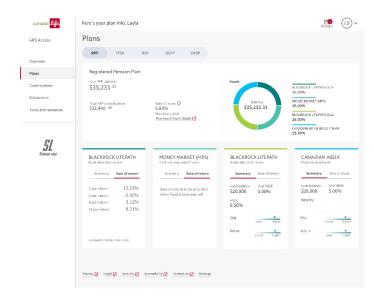
To register:

- 1. Go to: New to GRS Access? Register now
- 2. Follow the instructions to complete your registration



Right away you can:

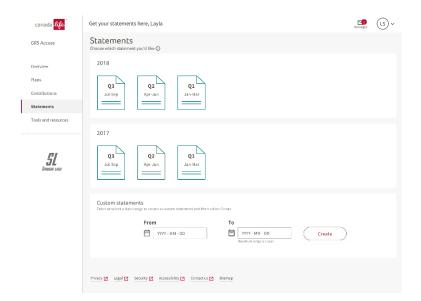
- See which plan(s) you're in
- See your total balance, your balance by plan, contributions, with drawals and any growth
- Set a retirement income goal or check the goal you've already set



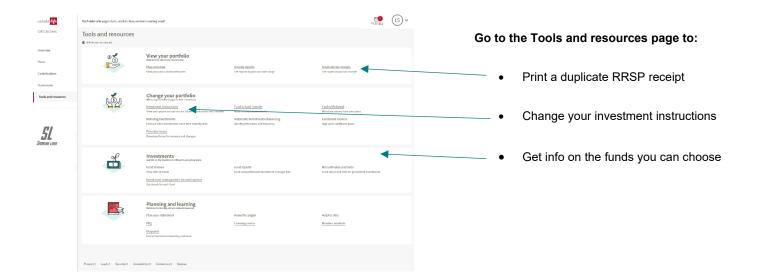
Go to the plans page to see more detailed info about your plan(s), like your contributions, rate of return of the funds you've invested in.

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On the Statements page, download your past statements or create one for a custom date range.



^{*}If contribution details aren't available, contact your plan administrator.

The images shown are samples and may differ from what you see on GRS Access depending on your plan type.