ONLINE ACCESS TO YOUR RETIREMENT ACCOUNT

Website Address: https://www.benefitwebaccess.com/chemung/

Initial User ID:	Social Security Number
Initial Password:	Last 4 digits of Social Security Number
Role:	Participant

Call the Retirement Services Group at 1-800-836-3711 ext. 3790 or 607-737-3790 for help accessing your account or click on "Forgot User ID or Password" to reset these entries.

DASHBOARD TAB

Provides a summary of your total account balance, balance by money source, balance by investment, current contribution rate, and a summary of recent activity in your account.

MANAGE TAB

Manage Investments:

Change Elections: allows you to change your investment election for future contributions to your account. You will also have the option to reposition your existing balances to match your new investment elections.

Move Money: allows you to transfer money between select investments.

Rebalance**:** allows you to reposition your existing balances under the following options:

Recurring Rebalance: allows you to set-up a recurring transaction to make your ending balance in each of your investment funds match your investment election for future contributions. For example, you may elect to rebalance your entire account monthly, every 3 months, every 6 months, or annually.

Conform Ending Balance: allows you to request a "one-time" rebalancing of your account based on your current investment elections. You can also set-up a recurring rebalance of your account to occur monthly, every 3 months, every 6 months, or annually.

Conform to Target: allows you to rebalance your entire account based on new target percentages. You will also have the option to update your investment elections for new contributions to match your rebalancing percentages.

Change Contribution Rate: allows you to view your savings rate into the retirement plan. To change your contribution rate, please contact Direct Retirement Solutions.

Transaction History: allows you to view recent transactions in your account. You can also make selections to view transactions based on an individual fund, types of transactions, and transactions over a select period of time.

PLAN TAB

Retirement Calculator: a tool to estimate your income and savings that you will have when you retire based on various data points that you enter. Some information is initially pre-populated with your personal information.

PERFORMANCE TAB

Investment Information: displays a list of all the investment options available in the Plan including ticker symbols, asset class information, fund pricing, links to fund information at www.morningstar.com and links to Fund Fact Sheets under Fund Info.

FORMS & REPORTS TAB

Reports & Statements: allows you to run a participant statement over a select period of time. A list of prior reports and newsletters is also saved in this section for reference.

Forms: you may download and print enrollment, beneficiary, and investment election forms.

PERSONAL PROFILE ICON NEXT TO YOUR NAME

Personal Info: allows you to update information such as your mailing address, phone numbers, marital status, email addresses, and your login security questions.

Password Change: allows you to change your User ID and Password.

CONTACT INFORMATION:

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Not Guaranteed by any Government Agency. Not a Bank Deposit.