

How to Access and Manage My Account



- Online Account Access
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 - Texa\$aver Information Line
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The Texa\$aver 401(k) and 457 Program



How to Access and Manage My Account

Managing your account

Texa\$aver provides you with all the information you need to manage your account in a variety of convenient ways: online or by phone. Texa\$aver sends you a quarterly statement via the U.S. mail. For more current updates, visit www.texasaver.com or call the Texa\$aver Information Line at **(800) 634-5091**.

Account statements and newsletters

Each quarter you will be mailed a statement showing the investments in your Texa\$aver account and your account balance for the quarter. Your statement will also tell you if your beneficiary designation is on file. Included with your account statement will be a Texa\$aver newsletter with information and news about the Program and investments. A more detailed statement is available upon request from ING.

Statements are also available anytime online at www.texasaver.com. Log in, choose your plan and then click on **Generate Statement** under the **My Statement** tab. This allows you to create a secure customized detailed statement via the website (example: year-to-date statements).

It's important to keep your personal information up-to-date, so you continue to receive quarterly statements. If you move you can update your address on ERS Online or contact your agency benefits coordinator. If you terminate service, print a change of address form from www.texasaver.com and mail it to the address on the form. If you retire from service, contact ERS at **(512) 867-7711** in Austin or outside of Austin toll-free at **(877) 275-4377** on weekdays (excluding holidays) from 8 a.m. to 5 p.m. CST.

Transactions

Transactions completed before 3 p.m. CST will be processed the same business day. Transactions completed after 3 p.m. CST will be processed the next business day. You may cancel a transaction if you do so before 3 p.m. CST on the same day the transaction was made. Market conditions or other circumstances may occasionally delay processing. Anytime you make a transaction on the website, phone, or with a Customer Service Representative, a confirmation statement will be mailed to your address of record within three business days.

Saving for retirement requires more than just deciding how much to invest. It also involves deciding how to direct your contributions to investments that match your goals. The Texa\$aver Program offers a broad array of investment options from very conservative to very aggressive. By understanding some key points about investing, you can build an investment portfolio well-suited to your goals one step at a time.



24/7 Account Access via the Web

You can access your Texa\$aver account to make transactions and informational requests 24 hours per day, 7 days a week, by logging on to www.texasaver.com. Visit the site today and begin familiarizing yourself with the many ways it can help make managing your account easier.

www.texasaver.com

The Texa\$aver website offers you the most convenient and efficient way to manage your Texa\$aver account. It allows you to view your account details, make transactions, view personal information, and access a variety of interactive financial planning tools. You may check for the most current information available, as

often as you like, by logging on to www.texasaver.com. Your personal account information is password protected for your security.

As soon as you log in you will find a current snapshot of your account, including your account balance. The drop-down menu allows you to access your account information, the Financial Resource Center, and the ING Advisor Service.

You can view your current investment allocations, change your deferrals, change your investment selections, make transfers between investment selections, reallocate your fund balances, or rebalance your account—all whenever you want.

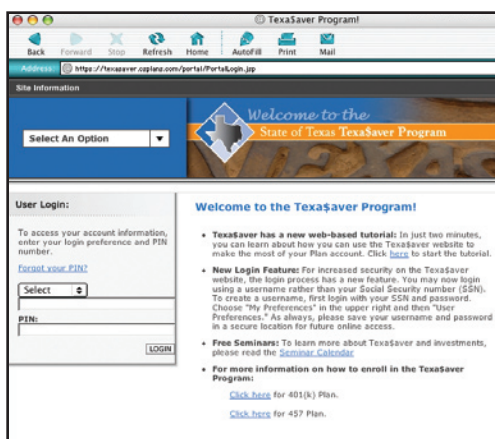
The Texa\$aver site keeps historic records of your account transactions for up to 18 months and the status of any pending transactions. You can also find information on any loans or withdrawals you may have taken.

Downloading to Microsoft Money® or Quicken®

You can download your Texa\$aver Plan account information to Microsoft Money® or Quicken®. At your command, an automated link feeds current data, including previous day balances and transactions to the computer application you are using. With this timesaving capability, you can plan and make decisions while viewing all your investment information at once.

All you need to get started with this one-time set-up is a copy of Microsoft Money® or Quicken®, Internet access, and your Login ID and PIN. Your Login ID for Microsoft Money® or Quicken® is your Social Security Number@texasaver (example: 123456789@texasaver) and your PIN is the same one you use to access the Texa\$aver website.

If you have questions about set-up procedures, you can use the program's help feature. For questions about your Texa\$aver account, call **(800) 634-5091** to speak with a Customer Service Representative.





Accessing your Account Online

It's easy – just have your Texa\$aver PIN (Personal Identification Number) handy. To obtain a PIN call (800) 634-5091, option 2.



Web access — go to www.texasaver.com and follow these simple steps:

Step 1: Enter your Social Security Number and Texa\$aver PIN on the home page.

Step 2: Click **Login**.

Step 3: Click on your Texa\$aver 401(k) Plan or Texa\$aver 457 Plan to access your account.

Step 4: Choose one of these options on the left side under **My Account**:

Balances

Contributions

Manage Investments

Loans

Withdrawals

Transaction History

Pending Transactions



Or, click on one of the following options in the top navigation bar:

My Statement

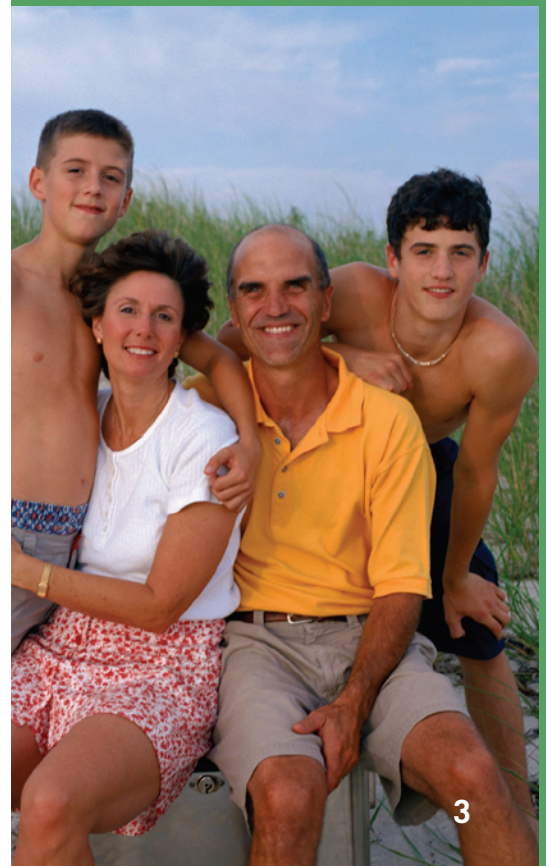
Personal Information

Investment Information

Plan Information

Forms

Tools



The TexaSaver Information Line provides access to account information and allows you to make transactions 24 hours a day, 7 days a week. Accessing the information line is easy – just call **(800) 634-5091** and follow this simple menu.

To route calls properly, select one of the following options:

OPTION	PRESS
To check your account balance, take out a loan, transfer between funds, or change your contribution deferral.....	1
To request a Personal Identification Number (PIN), request a form, review your investments, or change your investment allocation.....	2
To enroll in the plan today.....	3
If you have questions about your existing TexaSaver account, but do not have a Personal Identification Number.....	4
For personal investment advice.....	5
To repeat these options (one-time option).....	6

At this point, you will be prompted to enter your Social Security Number and Personal Identification Number

TexaSaver 401(k) Plan.....	1#
TexaSaver 457 Plan.....	2#
Speak to a Customer Service Representative.....	0

After you choose your plan, you have the following options:

Repeat.....	1
To access the main menu.....	2
To inquire about your account in another plan.....	*
To exit TexaSaver.....	9

TexaSaver main menu options are:

OPTION	PRESS
Account balances, fund performance, and prices.....	1
Hear or change your contributions or change investment fund elections.....	2
Transfer available fund balances.....	3
<i>Choosing Option 3 from the sub-menu provides the following items:</i>	
Reallocate your available fund balances.....	1
Transfer your available fund balance from a specific fund.....	2
Transfer your available fund balance from a specific fund within a specific account.....	3
Hear or change your rebalance information.....	4
To access the main menu.....	*
Other options.....	5
Request forms and documents.....	4

Choosing Option 5 from the main menu provides the following sub-menu items:

Withdrawal information.....	1
Hear the amount available for a loan or model or request a loan.....	2
Make changes to your Personal Identification Number, Internet access to your account, or preferences for confirms and statement.....	3
Schwab PCRA.....	4
To access the main menu.....	*
To exit TexaSaver.....	9
To speak to a Customer Service Representative or an ING Investment Advisor.....	0
To inquire about your account in another plan.....	*