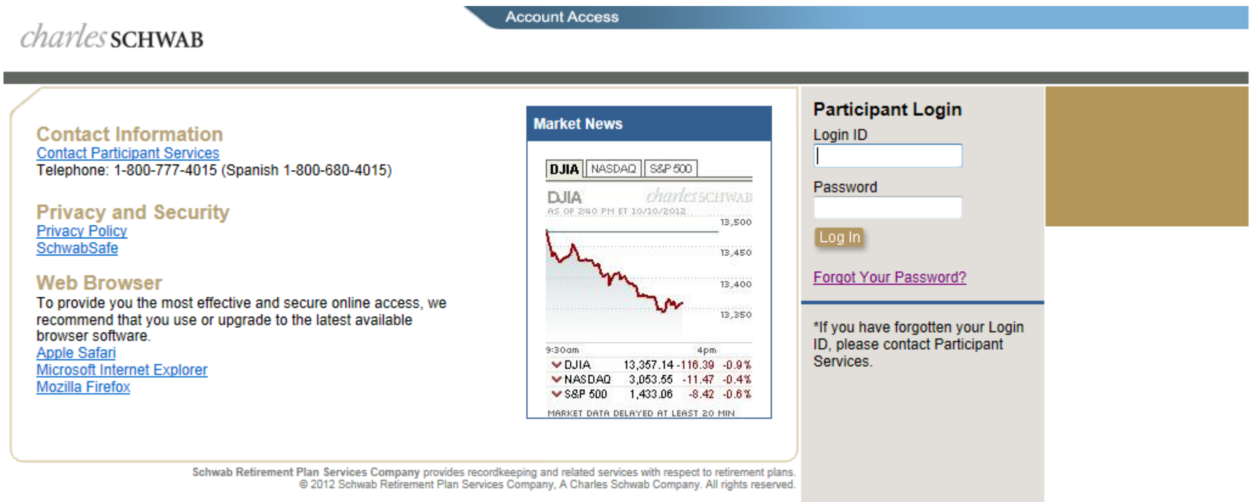
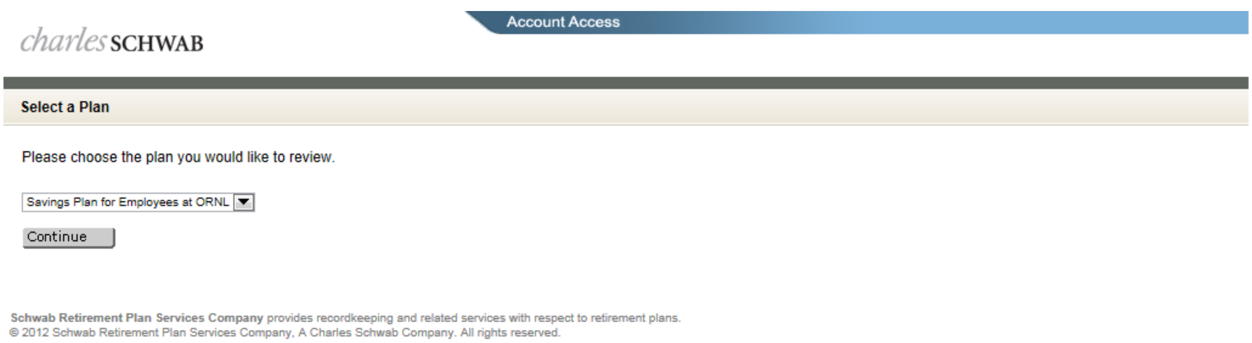
401k Enrollment Process

Future Fund and Current Balance Transfer Elections

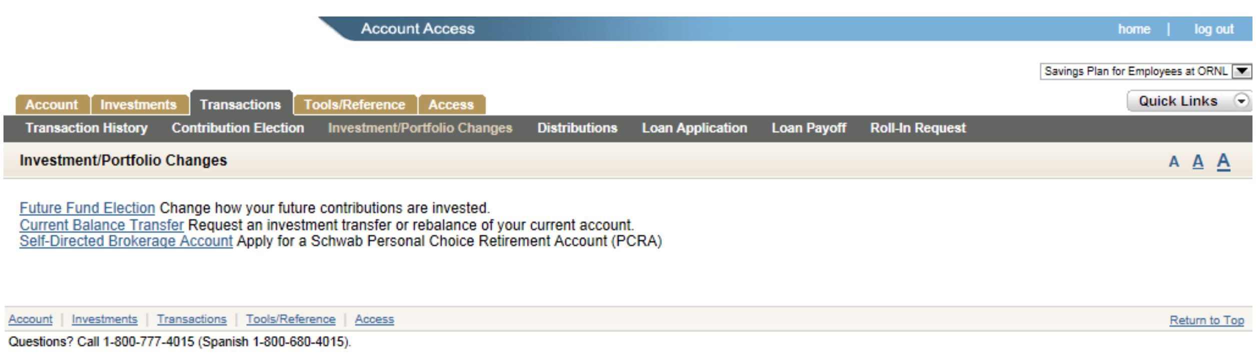
Step 1: To make a change to your future fund election, access the Charles Schwab website: https://www.401kaccess.com. Under **Participant Login**, enter your Login ID and Password.



Step 2: This is the screen that will appear once you enter your Login ID and Password. Click on the **Continue** button to proceed.



Step 3: Once in your account, hover over the **Transactions** tab at the top of the screen – then select **Investment/Portfolio Changes**.



Step 4: For Future Fund Elections, select the appropriate hyperlink. The following information will appear. Follow the prompts after each selection.

Step 4a: Choose the type of Future Fund Election.

Account | Investments | Transactions | Tools/Reference | Access

Transaction History | Contribution Election | Investment/Portfolio Changes | Distributions | Loan Application | Loan Payoff | Roll-In Request

Future Fund Election

You may invest your future contributions in one of a selection of pre-mixed Asset Allocation Models or using the plan's individual fund options . If you choose one of the Asset Allocation Models for future fund election, your account will automatically be rebalance exchanged semi-annually in June and December. Your Future Fund Election is the investment allocation that drives the investment of all incoming contributions. If your Future Fund Election is a model or you elect the semi-annual rebalance option when you Build Your Own Model, it is the election that will be used to rebalance your account.

Investment Advice

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Direct Your Future Fund Elections

Build Your Own Model

Three Steps

1. Choose the type of Future Fund Election.

2. Enter the percents next to each fund into which you wish to contribute.

3. Review and confirm your request.

- **All Contributions:** Direct your future fund elections for all contribution sources.
- **Pre-Tax Contributions:** Direct your future fund elections for Pre-tax contribution sources.
- **After-Tax Contributions:** Direct your future fund elections for After-tax contribution sources.
- **Roth Contributions:** Direct your future fund elections for Roth contribution sources.

Continue

Step 4b: Enter the percents next to each fund into which you wish to contribute. Be sure to complete the **Optional Semi-Annual Rebalancing** section located directly below the **Election Total Box**. (Screen shot is continued on the following page).

Account | Investments | Transactions | Tools/Reference | Access

Transaction History | Contribution Election | Investment/Portfolio Changes | Distributions | Loan Application | Loan Payoff | Roll-In Request

Future Fund Election - Build Your Own Model - All Contributions

Three Steps

1. Choose the type of Future Fund Election.

2. Enter the percents next to each fund into which you wish to contribute.

3. Review and confirm your request.

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Due to market changes, your investment allocation strategy may drift from your original intent and it may be necessary to rebalance your account in order to bring your allocation percentages back in line with your original investment allocation strategy. **Your Future Fund Election is the investment allocation that drives the investment of all incoming contributions. If your Future Fund Election is a model or you elect the semi-annual rebalance option when you Build Your Own Model, it is the election that will be used to rebalance your entire account.**

Enter percents in 1% increments next to the funds you want to elect. Entries must total 100%.

Fund	Current All Contributions Future Fund Election	Shares	Fund Balance	Election %
Stable Value Fund Stable Value	100%	83,421.586	$177,310.39	0
BGI MSCI ACWI Ex-U.S. Index Non-Lendable F	0%	0.000	$0.00	0
Equity Index Non-Lendable M	0%	0.000	$0.00	0
LifePath Index 2015 Non-Lendable G	0%	0.000	$0.00	0
LifePath Index 2020 Non-Lendable G	0%	0.000	$0.00	0
LifePath Index 2025 Non-Lendable G	0%	0.000	$0.00	0
LifePath Index 2030 Non-Lendable G	0%	0.000	$0.00	0
LifePath Index 2035 Non-Lendable G	0%	0.000	$0.00	0
LifePath Index 2040 Non-Lendable G	0%	0.000	$0.00	0
LifePath Index 2045 Non-Lendable G	0%	0.000	$0.00	0
LifePath Index 2050 Non-Lendable G	0%	0.000	$0.00	0
LifePath Index 2055 Non-Lendable G	0%	0.000	$0.00	0
LifePath Index Retirement Non-Lendable G	0%	0.000	$0.00	0
Russell 2500 Index Fund F	0%	0.000	$0.00	0
U.S. Debt Index Non-Lendable W	0%	0.000	$0.00	0
			Total:	

Optional Semi-annual Rebalancing:

- Yes, I wish to have my entire account automatically rebalanced semi-annually in June and December, according to my most recent fund selection on file for future contributions.
- No, I do not wish to have my entire account automatically rebalanced .

Previous | Continue

Step 5: The message below will appear next (you will see the message displayed in the following methods). Please read this carefully and select **OK** to continue.

Windows Internet Explorer

You have chosen your own selection of investments for your Future Fund Election.
Your current account balance will NOT be affected by this request. Since you chose an optional automatic rebalancing, your account will automatically rebalance Semi-annually using this selection of investments.

To request a change to your current account balance, you must request a Current Balance Transfer.

OK

Message from webpage

You have chosen your own selection of investments for your Future Fund Election.
Your current account balance will NOT be affected by this request. Since you chose an optional automatic rebalancing, your account will automatically rebalance Semi-annually using this selection of investments.

To request a change to your current account balance, you must request a Current Balance Transfer.

OK

Step 6: Review and Confirm your request.

Account | Investments | Transactions | Tools/Reference | Access

Transaction History | Contribution Election | Investment/Portfolio Changes | Distributions | Loan Application | Loan Payoff | Roll-In Request

Future Fund Election - Build Your Own Model - All Contributions - Verification

Three Steps

1. Choose the type of Future Fund Election.
2. Enter the percents next to each fund into which you wish to contribute.
3. **Review and confirm your request.**

Investment Advice

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Review your instructions, then Confirm to finalize your request.

Fund	Election %
Stable Value Fund Stable Value	50%
LifePath Index 2050 Non-Lendable G	50%
	Total: 100%

Optional Semi-annual Rebalancing:

You have elected to have your All Contributions account automatically rebalanced semi-annually. Your future investment allocation determines how your account is affected when the rebalance occurs. This semi-annual event generally occurs in June and December.

Request Confirmation

If you do not receive a confirmation number upon completion of your request, your transaction was not processed.

Previous | Cancel | Confirm

Step 7: You will receive a **Confirmation** for the elections that you selected. ***Note: If you DO NOT receive a Confirmation Number, your election was not recognized! Please repeat the process and confirm again.***

Account Access | home | log out

Savings Plan for Employees at ORNL

Quick Links

Account | Investments | Transactions | Tools/Reference | Access

Transaction History | Contribution Election | Investment/Portfolio Changes | Distributions | Loan Application | Loan Payoff | Roll-In Request

Future Fund Election - Build Your Own Model - Roth Contributions - Confirmation A A A

Your future fund election for Roth Contributions has been saved. You must also enter a separate future fund election for your Pre-Tax Contributions . Please note that these elections will be treated as separate transactions and you will receive a separate confirmation number for each transaction. Please Click Here to continue.

Account | Investments | Transactions | Tools/Reference | Access | Return to Top

Questions? Call 1-800-777-4015 (Spanish 1-800-680-4015).

Step 8: For Current Balance Transfer Elections, select the appropriate hyperlink. The following information will appear. Follow the prompts after each selection.

Step 8a: Choose the type of Current Balance Transfer Elections.

Account | Investments | Transactions | Tools/Reference | Access

Transaction History | Contribution Election | Investment/Portfolio Changes | Distributions | Loan Application | Loan Payoff | Roll-In Request

Current Balance Transfer

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Fund Balance and Investment Allocations as of February 03, 2012

Optional Semi-Annual Rebalance: Active for this account. Select "Change" to update election. Change

Click column header to sort.

Fund	Future Fund Election	Current Allocation	Pre-tax Sources	After-tax Sources	Roth 401(k) Sources	Shares	Price	Fund Balance
Stable Value Fund	50%	100.00%	$105,703.25	$40,097.23	--	81,464.082	2.1264248	173,227.24
LifePath Index 2050 Non-Lendable G	50%	-	--	--	--	-	-	-
Total:			$113,751.25	$40,100.57				$173,227.24

Transfer Cut-Off

Frequency Allowed: Daily
Processing Cut-Offs:

Investment transfers of your existing account balance may be made on a daily basis*. If your request is received by 3:59 PM eastern time, it will begin processing that day. Requests received at or after 4:00 PM eastern time will begin processing the following business day. Neither the plan sponsor nor Schwab Retirement Plan Services Company shall be liable in the remote event that you are unable, for any reason, to complete your transaction during a specific time period.

*Subject to prospectus requirements

Important

Trading Restrictions:
Mutual fund companies do not permit market timing or trading activity that may be potentially harmful to their funds. Review the Exchanges and Transfers section of the site and consult each fund's prospectus for further information on trading restrictions and limitations.

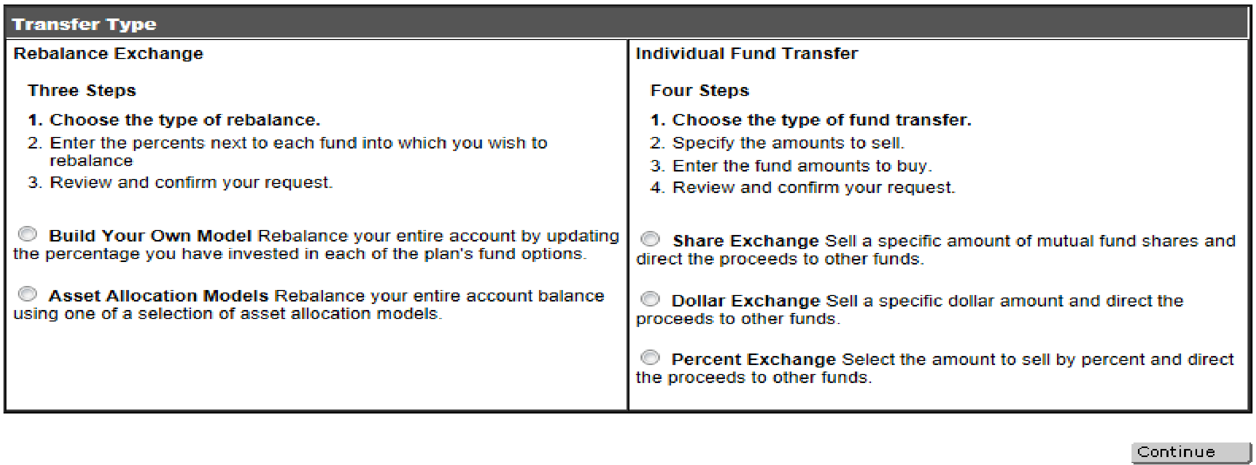
Current Restrictions:
American Funds Group imposes trading restrictions if you exchange shares out of a restricted Fund (other than a money market fund) in the amount of $5000.00 or more. You will not be permitted to transfer or exchange monies in the amount of $5000.00 or more into that same fund for 30 calendar days.

- **B-Trading Restrictions (Wash Rules):**
  Stable Value Fund and Brokerage Account (PCRA) are competing funds. Fund providers and retirement plan sponsors have long imposed an "equity wash" requirement on plan participants who want to transfer money out of a capital preservation fund and into a so-called "competing fund." Competing funds are defined as Money Markets, other capital preservation funds, and Bond Funds with a duration of less than three years. Equity Wash rules state that money cannot be transferred directly from a capital preservation fund to a competing fund; instead, the money must be transferred to a different plan investment option first and held there for a minimum period of time, 90 days. Schwab monitors transactions consistent with the equity wash requirement. Please note that any portion of your exchange which violates this rule will not be transferred.
- A-**Transfer Restrictions:**
  -Participants can transfer existing balances among the investment options up to **12** times a calendar year, and in any event must be allowed to exchange at least once per quarter, if requested.
  -Wells Fargo Advantage Ttl Return Bond I and the Wells Fargo Advantage Small Cap Growth I funds will enforce the following trade restriction: Anyone who redeems or exchanges shares out of a fund in the amount of $5,000 or more will not be permitted to transfer monies into that fund in the amount of $5,000 or more for 30 calendar days. Purchases and transfers of shares having a value of less than $5,000 will not be prevented. This restriction only applies to participant-directed exchanges.
- B-**Trading Restrictions:**
  -**American Funds Group** - When exchanging out of American Funds in the amount of **$5000** or more, exchanges are not allowed back into the same fund for **30** calendar days in amounts of **$5000** or more.

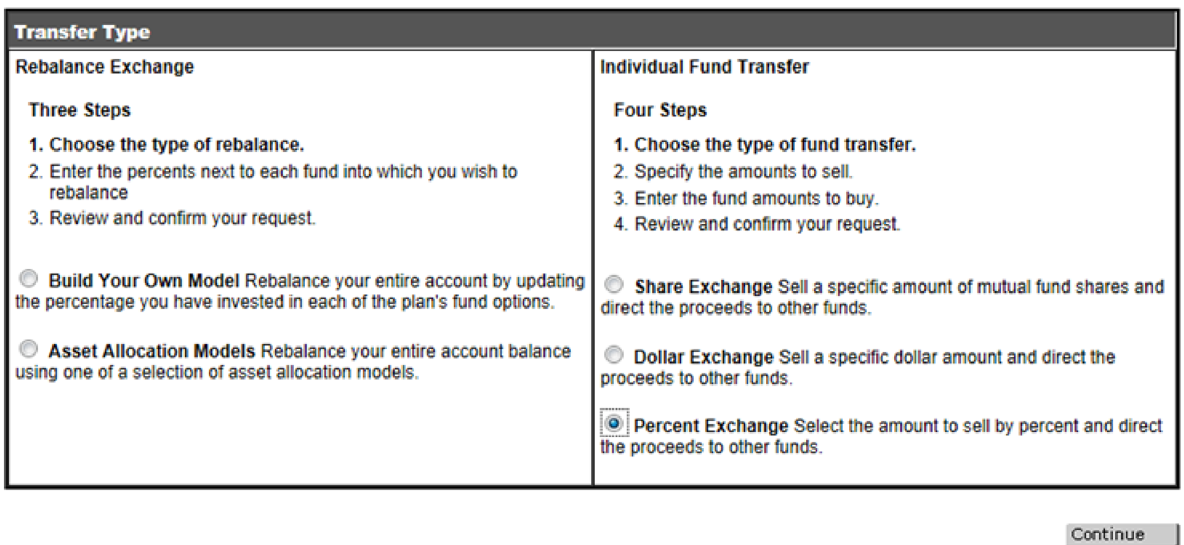
- You can invest up to 100% of your current fund elections in the Brokerage Cash.

- The plan also provides the additional option of investing in a Self-Directed Brokerage Account through which you have the ability to buy publicly traded stock, bonds, or mutual funds. If you would like to invest in the Self-Directed Brokerage Account, please review and complete a Self-Directed Brokerage Account Form.

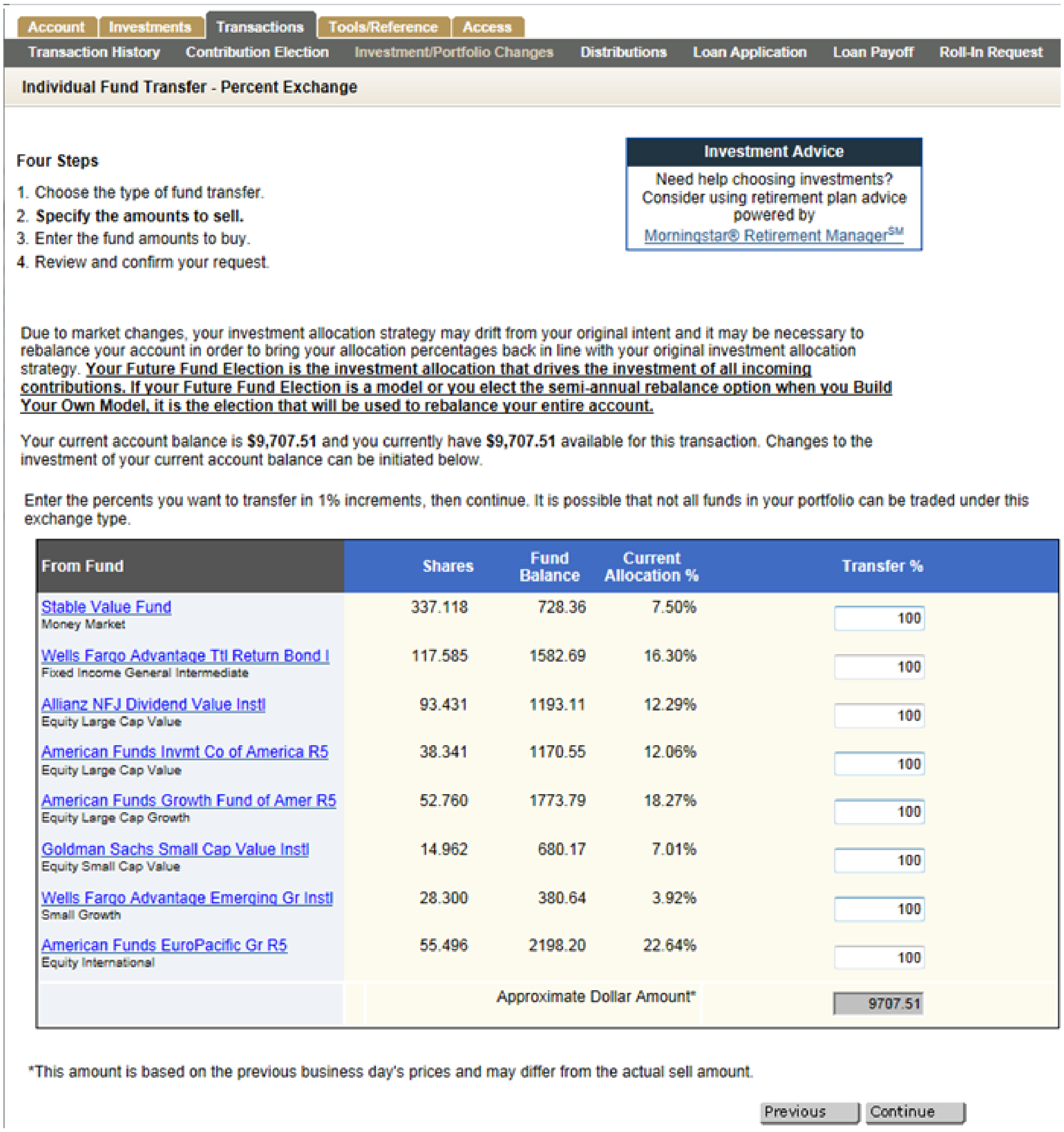
Step 8b: Choose the **Individual Fund Transfer** option and follow the steps indicated under each option. You may choose **Dollar Exchange** or **Percentage Exchange**.



Step 8c: Below is an example of using the **Percentage Exchange**.



Step 8d: Once you select the **Percentage Exchange**, you will see the following screen. Enter your elections to be transferred under the **Transfer %** column. (100%) Then select **Continue**.



Account | Investments | Transactions | Tools/Reference | Access

Transaction History | Contribution Election | Investment/Portfolio Changes | Distributions | Loan Application | Loan Payoff | Roll-In Request

Individual Fund Transfer - Percent Exchange

Four Steps

1. Choose the type of fund transfer.
2. **Specify the amounts to sell.**
3. Enter the fund amounts to buy.
4. Review and confirm your request.

Investment Advice

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Due to market changes, your investment allocation strategy may drift from your original intent and it may be necessary to rebalance your account in order to bring your allocation percentages back in line with your original investment allocation strategy. **Your Future Fund Election is the investment allocation that drives the investment of all incoming contributions. If your Future Fund Election is a model or you elect the semi-annual rebalance option when you Build Your Own Model, it is the election that will be used to rebalance your entire account.**

Your current account balance is **$9,707.51** and you currently have **$9,707.51** available for this transaction. Changes to the investment of your current account balance can be initiated below.

Enter the percents you want to transfer in 1% increments, then continue. It is possible that not all funds in your portfolio can be traded under this exchange type.

From Fund	Shares	Fund Balance	Current Allocation %	Transfer %
Stable Value Fund Money Market	337.118	728.36	7.50%	100
Wells Fargo Advantage Ttl Return Bond I Fixed Income General Intermediate	117.585	1582.69	16.30%	100
Allianz NFJ Dividend Value Instl Equity Large Cap Value	93.431	1193.11	12.29%	100
American Funds Invmt Co of America R5 Equity Large Cap Value	38.341	1170.55	12.06%	100
American Funds Growth Fund of Amer R5 Equity Large Cap Growth	52.760	1773.79	18.27%	100
Goldman Sachs Small Cap Value Instl Equity Small Cap Value	14.962	680.17	7.01%	100
Wells Fargo Advantage Emerging Gr Instl Small Growth	28.300	380.64	3.92%	100
American Funds EuroPacific Gr R5 Equity International	55.496	2198.20	22.64%	100
			Approximate Dollar Amount*	9707.51

*This amount is based on the previous business day's prices and may differ from the actual sell amount.

Previous | Continue

Step 8e: Next, your elections for the transfer will be displayed. You will then have to enter your percentages for **Transferring to Fund** amounts under the **Transfer %** column. Then select **Continue**.

Account | Investments | Transactions | Tools/Reference | Access

Transaction History | Contribution Election | Investment/Portfolio Changes | Distributions | Loan Application | Loan Payoff

Individual Fund Transfer - Percent Exchange

Four Steps

1. Choose the type of fund transfer.
2. Specify the amounts to sell.
3. **Enter the fund amounts to buy.**
4. Review and confirm your request.

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You are requesting to sell funds whose proceeds total approximately **$9,707.51**.

Enter percents in 1% increments next to the funds you want to elect. Entries must total 100%.

Transferring From Fund	Transfer %	Approximate Dollar Amount*
Stable Value Fund Money Market	100%	$728.36
Wells Fargo Advantage Ttl Return Bond I Fixed Income General Intermediate	100%	$1,582.69
Allianz NFJ Dividend Value Instl Equity Large Cap Value	100%	$1,193.11
American Funds Invmt Co of America R5 Equity Large Cap Value	100%	$1,170.55
American Funds Growth Fund of Amer R5 Equity Large Cap Growth	100%	$1,773.79
Goldman Sachs Small Cap Value Instl Equity Small Cap Value	100%	$680.17
Wells Fargo Advantage Emerging Gr Instl Small Growth	100%	$380.64
American Funds EuroPacific Gr R5 Equity International	100%	$2,198.20
	Total:	$9,707.51

Transferring to Fund	Shares	Fund Balance	Transfer %
U.S. Debt Index Non-Lendable W Intermediate-Term Bond	0.000	$0.00	0
American Funds American Balanced R5 Moderate Allocation	0.000	$0.00	0
LifePath Index Retirement Non-Lendable G Retirement Income	0.000	$0.00	0
LifePath Index 2015 Non-Lendable G Target-Date 2011-2015	0.000	$0.00	0
LifePath Index 2020 Non-Lendable G Target-Date 2016-2020	0.000	$0.00	0
LifePath Index 2025 Non-Lendable G Target-Date 2021-2025	0.000	$0.00	0
LifePath Index 2030 Non-Lendable G Target-Date 2026-2030	0.000	$0.00	0
LifePath Index 2035 Non-Lendable G Target-Date 2031-2035	0.000	$0.00	0
LifePath Index 2040 Non-Lendable G Target-Date 2036-2040	0.000	$0.00	0
LifePath Index 2045 Non-Lendable G Target-Date 2041-2045	0.000	$0.00	0
LifePath Index 2050 Non-Lendable G Target-Date 2046-2050	0.000	$0.00	100
LifePath Index 2055 Non-Lendable G Target-Date 2051+	0.000	$0.00	0
Equity Index Non-Lendable M Large Blend	0.000	$0.00	0
SSgA S&P 500 Index Fund Large Blend	-	$0.00	0
Russell 2500 Index Fund F Small Blend	0.000	$0.00	0
American Funds New Perspective R5 World Stock	0.000	$0.00	0
BGI MSCI ACWI Ex-U.S. Index Non-Lendable F Foreign Large Blend	0.000	$0.00	0
		Total:	100

Previous | Continue

Step 8f: Review and confirm your request.

Account | Investments | Transactions | Tools/Reference | Access

Transaction History | Contribution Election | Investment/Portfolio Changes | Distributions | Loan Application | Loan Payoff

Individual Fund Transfer - Percent Exchange - Verification

Four Steps

1. Choose the type of fund transfer.
2. Specify the amounts to sell.
3. Enter the fund amounts to buy.
4. **Review and confirm your request.**

Investment Advice

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Review your instructions, then Confirm to finalize your request.

Transferring From Fund	Transfer %
Stable Value Fund Money Market	100%
Wells Fargo Advantage Ttl Return Bond I Fixed Income General Intermediate	100%
Allianz NFJ Dividend Value Instl Equity Large Cap Value	100%
American Funds Invmt Co of America R5 Equity Large Cap Value	100%
American Funds Growth Fund of Amer R5 Equity Large Cap Growth	100%
Goldman Sachs Small Cap Value Instl Equity Small Cap Value	100%
Wells Fargo Advantage Emerging Gr Instl Small Growth	100%
American Funds EuroPacific Gr R5 Equity International	100%
Approximate Dollar Amount*	$9,707.51
Transferring To Fund	**Amounts to Buy (Transfer %)**
LifePath Index 2050 Non-Lendable G Target-Date 2046-2050	100%
	Total: 100%

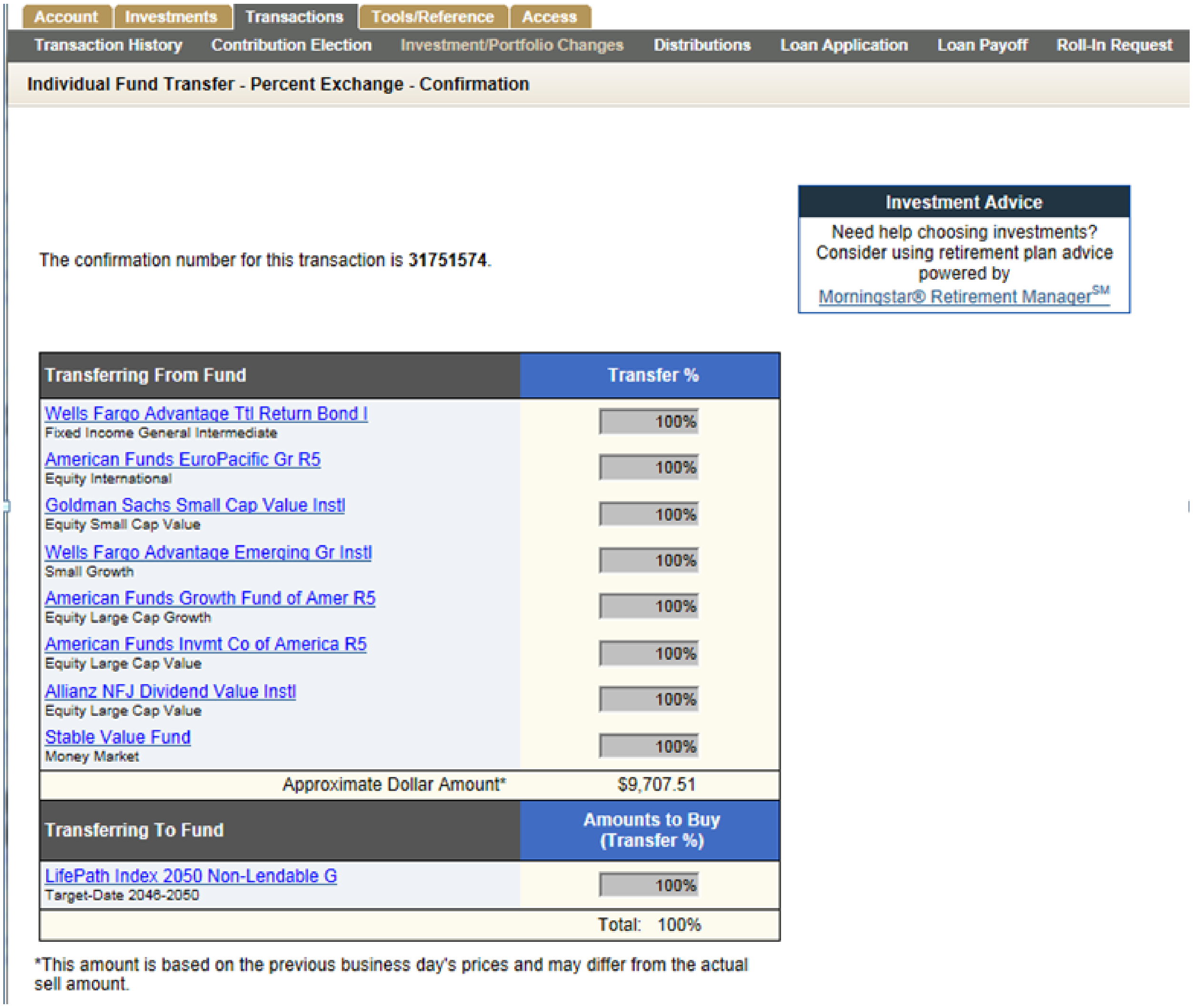
*This amount is based on the previous business day's prices and may differ from the actual sell amount.

Request Confirmation

If you do not receive a confirmation number upon completion of your request, your transaction was not processed.

Previous | Cancel | Confirm

Step 9: You will receive a **Confirmation** for the elections that you selected. ***Note: If you DO NOT receive a Confirmation Number, your election was not recognized! Please repeat the process and confirm again.***



Account | Investments | Transactions | Tools/Reference | Access

Transaction History | Contribution Election | Investment/Portfolio Changes | Distributions | Loan Application | Loan Payoff | Roll-In Request

Individual Fund Transfer - Percent Exchange - Confirmation

Investment Advice

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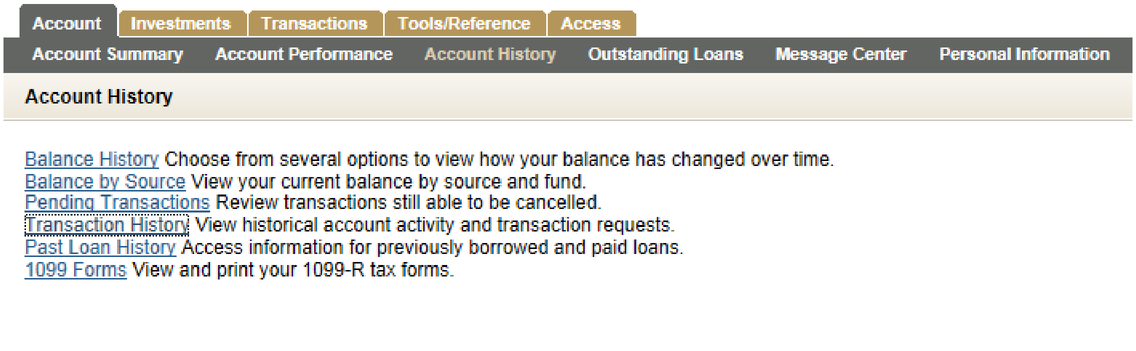
The confirmation number for this transaction is **31751574**.

Transferring From Fund	Transfer %
Wells Fargo Advantage Ttl Return Bond I Fixed Income General Intermediate	100%
American Funds EuroPacific Gr R5 Equity International	100%
Goldman Sachs Small Cap Value Instl Equity Small Cap Value	100%
Wells Fargo Advantage Emerging Gr Instl Small Growth	100%
American Funds Growth Fund of Amer R5 Equity Large Cap Growth	100%
American Funds Invmt Co of America R5 Equity Large Cap Value	100%
Allianz NFJ Dividend Value Instl Equity Large Cap Value	100%
Stable Value Fund Money Market	100%
Approximate Dollar Amount*	$9,707.51
Transferring To Fund	**Amounts to Buy (Transfer %)**
LifePath Index 2050 Non-Lendable G Target-Date 2046-2050	100%
	Total: 100%

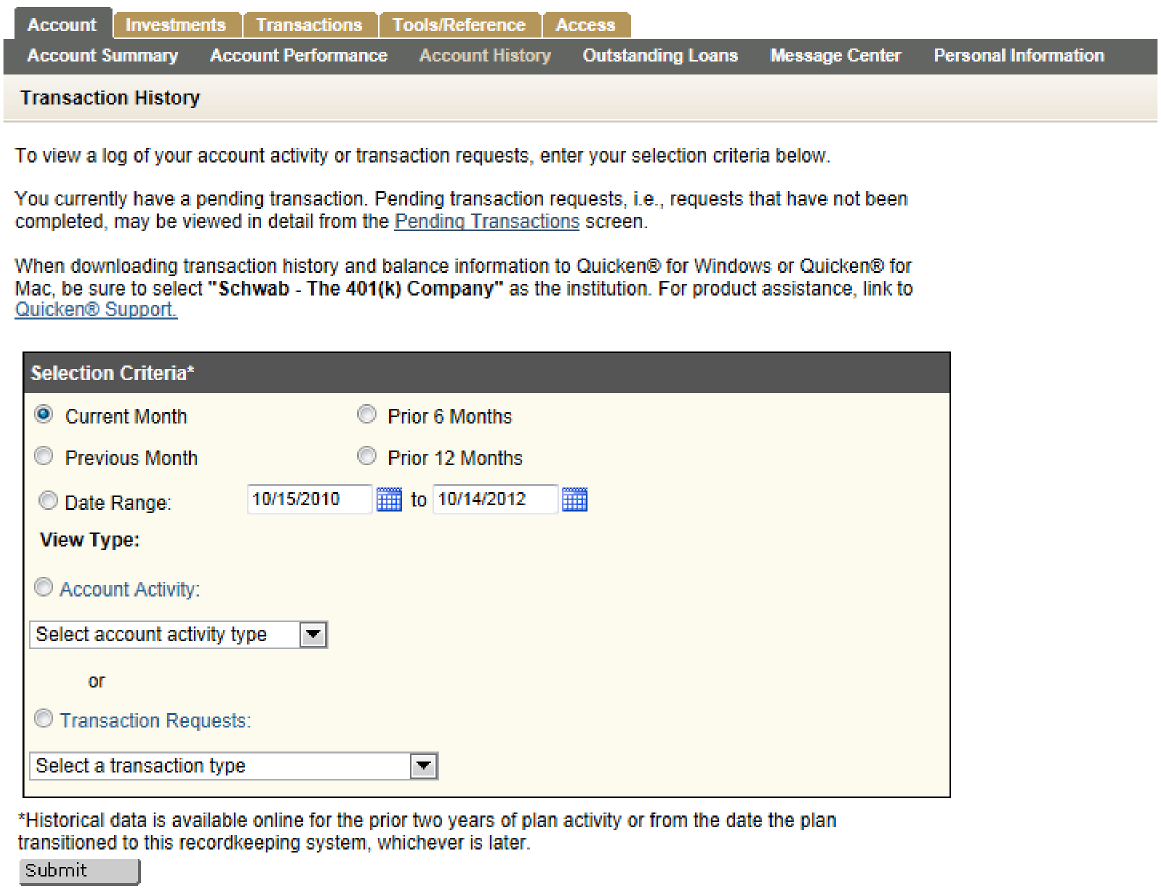
*This amount is based on the previous business day's prices and may differ from the actual sell amount.

Step 10: Print off your confirmation for the elections that you chose by doing the following:

Step 10a: Click on the **Account Tab** and select **Account History**



Step 10b: Click on the **Transaction History** which will open up the following:



Step 10c: Under the Selection Criteria, select **Transaction Requests** and then under Select a transaction type, choose **All**.

Selection Criteria*

- ◉ Current Month ○ Prior 6 Months
- ○ Previous Month ○ Prior 12 Months
- ○ Date Range: 10/15/2010 to 10/14/2012

View Type:

○ Account Activity:

Select account activity type

or

◉ Transaction Requests:

All

*Historical data is available online for the prior two years of plan activity or from the date the plan transitioned to this recordkeeping system, whichever is later.

Submit

Step 10d: This will bring up all elections that you have selected. Under Transaction Requests, click on the top **Confirm Number**. This will generate a one page Transaction Instruction. Print for your records. You will also receive an email from **partserv@401kaccess.com**.

Account | Investments | Transactions | Tools/Reference | Access

Account Summary | Account Performance | Account History | Outstanding Loans | Message Center | Personal Information

Transaction Requests

Selection Criteria	
Selected Date Criteria:	Current month
Oldest Transaction Date Found (within selected range):	10/10/2012
Most Recent Transaction Date Found (within selected range):	10/15/2012
Selected Transaction Option:	all

New Search

Cancelled transactions are highlighted.
Denied transactions are highlighted.

Transaction Requests

Confirm Number	Description	Request Method	Form Delivery Method	Request Date and Time	Check Mail Date
31749190	Build Your Own Model	Web	Mailed	10-15-2012 12:13 PM	---
31678070	Auto Rebalance of All Contribution Sources	Web	Archived	10-11-2012 09:08 AM	---
31678069	Future Fund Election	Web	Mailed	10-11-2012 09:08 AM	---