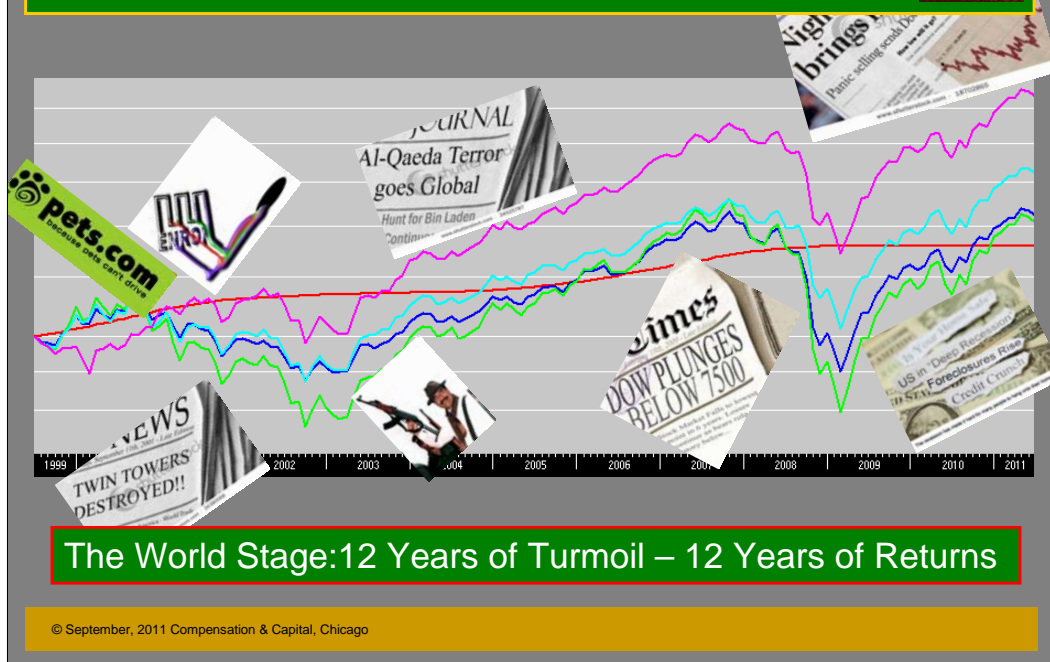


Sustainable Retirement Investing with CBC



I am Ken Matson. I am with the firm of Compensation & Capital. For over 20 years we have worked with CBC to make your Profit Sharing and 401k Plans as responsive as possible to your retirement saving and investing goals.

Before I talk about this slide, a few words about the Plans should help you better understand the rest of the presentation.

12 years ago, in 1999, we restructured the investment options for your Plans by expanding investment options to a set of 9 mutual funds and giving you internet access to your accounts if you so desired. That investment option is called the ABG Mutual Funds Venue. The Plan also has a simpler investment option called the Company Managed Pooled Profit Sharing Fund.

There are two Plans at CBC. In general, they are identical. One Plan covers CBC employees that are union members. The other Plan covers non-Union employees.

Your Plans provide for both Profit Sharing contributions and Employee 401k contributions. 401k contributions are optional at your discretion.

Your Plan account can be invested in either or both of the Plans' two investment options:

- 1) 401(k) contributions must be invested in the ABG Mutual Funds.
- 2) Profit Sharing contributions MAY be invested in the ABG Mutual Funds the participant so chooses.
- 3) Profit Sharing contributions are invested in the Company Managed Pooled Profit Sharing if the participant makes no choice.

Since 1999 Compensation & Capital has provided CBC management with investment counsel and oversight of all the investments offered in the Plans. It's been a turbulent 12 years with the second worst decade of stock market performance of the past 100 years. One of the most important goals in retirement investing is to have your Plan account stay ahead of inflation. The red line on the slide's graph is inflation. Over the past 12 years its reduced the value of our dollars by 32%. The other lines on the graph are investment returns of four portfolios recommended to CBC Plan participants 12 years ago. These portfolios have different combinations of stocks and bonds. The more stocks in a portfolio, the more aggressive its "risk profile." The less stocks, that is more bonds, in a portfolio, the more conservative its "risk profile." Portfolios with large stock components are generally considered more appropriate for investors with longer time before they will need to use the money in their Plan account.

All of our investment accounts have been subjected to massive world turmoil over the past 12 years. But since the past 12 years have been worst for stocks, the portfolios with less stocks have done the best. The portfolio with the pink line has only 50% stocks and is up over 90% since 1999. The other three portfolios have more stocks and are therefore up less than the more conservative one. But all three still beat inflation. And as I said before, that's the primary goal.

Sustainable Retirement Investing with CBC



Plans & Funds: 12 Years of Turmoil – 12 Years of Returns

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Since 1999, Profit Sharing and 401k Plans have also been subjected to lots of turmoil. Because of scandals like Enron and some mutual funds, the IRS, Department of Labor, and the Securities and Exchange Commission have issued lots of new regulations that CBC's Plans are forced to comply with even though since 1999 CBC Plan investments have been some of the best available to 401k participants in any company.

But to comply with the newest regulations, CBC recently approved our recommendation to make changes in CBC Plan investments. But more importantly, these changes will make your Plan investment options better and easier to understand and manage.

Why Restructure CBC Plans Now ?



New Structure Makes Your Plan Investing:

- ✓ Easier to Understand
- ✓ Easier to Decide
- ✓ Easier to Execute
- ✓ Easier to Monitor

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The new investment options will be easier to understand because they will all be explained on the Plans' new website dedicated only to the CBC Plans.

The website, new processing and e-mail information portal, and 1-on-1 meetings will make it easier for you to make decide which investments are best for your account.

And the new website will make it easier for you to execute your decisions and monitor how your Plan account is doing over time.

Why Restructure CBC Plans Now ?



New Structure Is More Cost Effective for:

- ✓ CBC - Shoulders ALL Non-Fund Costs
- ✓ You - Shoulder ALL Fund Costs
 - Much lower fund costs than now
 - Lowest fund fees in industry – By Far!
 - No more paying for Fidelity's TV advertising

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All 401k and Profit Sharing Plans are expensive to run. There are basically two kinds of costs:

- 1) Administrative and Legal: That is, costs to set and run the Plan and keep it in compliance with all the laws. You are fortunate that CBC shoulders all of these costs. Most companies do not. They force the participants to absorb some or all of these costs.
- 2) Mutual Fund operating costs: That is, the fees charged by directly by mutual funds to manage investments. Participants in every profit sharing and 401k Plan pay these fees. The upside to CBC's Plan investments is that they have lower cost funds than most other Plans AND the new structure will have funds with even LOWER fees.

Why Restructure CBC Plans Now ?



New Structure Has “Better” Investing Options:

- ✓ Comparable Absolute Returns
- ✓ Slightly Better Relative Returns
- ✓ MUCH Lower Fees =
- ✓ Higher Quality (Less Volatile) Returns
- ✓ No Hidden Fees
- ✓ More Responsive to Your Universe of Needs

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And CBC's new structure replaces the existing investment options with funds that should produce even better performance than the high quality funds we've made available since 1999. Here's how:

Your new line-up of funds are all run by Vanguard. Vanguard charges the lowest fees in the fund industry. And the average historical performances of the new funds is rated 4 stars by Morningstar. Your current funds' average is currently 3.8 stars. Certainly comparable.

But more importantly, lower fees generally produce less volatile performance when we compare similar funds. That's because the person managing the fund with less fee burden doesn't have to take as much risk to get the same level of return.

And, UN-Like many other company 401k Plans' fund options, there are NO hidden fees in the Vanguard Funds. You will be able to examine every funds' fee structure on the Plans' new website any time. And like I said before, they are the lowest in the fund industry.

Finally, the new line-up is better than the old one because it has more options – 14 compared to 9 – AND there's an additional set of 14 more funds replacing the Company Managed Pooled Profit Sharing Plan.

Venue Choice – Vanguard vs. Schwab?



Vanguard Auto-Balanced

- Two Separate Fund Sets:
 - 1) LifeStrategy® - Risk
 - 2) Target Retirement – Age
- Both Re-Balanced Quarterly
- TargetRetire Evolves Risk
- Life Strategy “Times Markets”
- Use Low-Priced Index Funds
- Good for All-in-One Strategy
- “Set and Forget” Investing??
- Asset Allocation Done For You
- www.planspecs.com/cbc

Vanguard CCAS Select

- 14 “New” Select Funds
- ½ Index - ½ Active Managed
- Broad Risk/Return Spectrum
- “Preferred” Share Costs
- Sample Portfolios Available
- CCAS Selected and Replaced
- Quarterly C&C Memo Stats
- www.planspecs.com/cbc

Schwab PCRA® Brokerage

- “Unlimited” Securities
- Thousands of Funds
- Stocks, Bonds, C/D's too
- www.schwab.com
- Pay Pro Personal Advisor
- Intra-Day Trading
- Watch out for Costs!
- Don't Get Lazy!

Less

Responsibility
Flexibility
Choice
Time Commitment
? Cost ?

More

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Here are the details of all the new options. We will concentrate on the Vanguard options because it's not likely that the Schwab option would be appropriate for anyone here. But if you would like to find out more about the Schwab option, just ask us after the meeting.

The Plan offers two Vanguard venues. One has funds that Vanguard automatically balances to keep you in line with your investing decision based on either a specific level of risk that you want for your Plan account OR based upon your age or when you expect to retire. These are the Plans' auto-pilot investing options.

The Life Strategy Funds set your stock to bond ratio at a fixed level based upon your initial choice then keep it there until you decide to move out of that fund.

The Target Retirement funds set your stock to bond ratio based on your age. Younger investors have higher portions of stock and therefore accept more risk. Older investors have higher portions of bonds and therefore less risk. As you age or approach retirement, Vanguard gradually reduces your portfolio's risk.

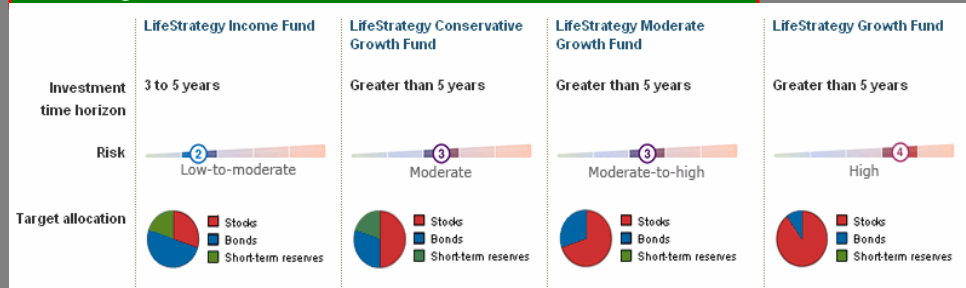
The other Vanguard venue is a set of 14 very different Vanguard funds selected by Compensation & Capital. This venue replaces the current ABG Mutual Funds.

Investing for Retirement – What Works?



Vanguard Life Strategy™ Funds

Strategic Asset Allocation “SAA” Risk Profiles



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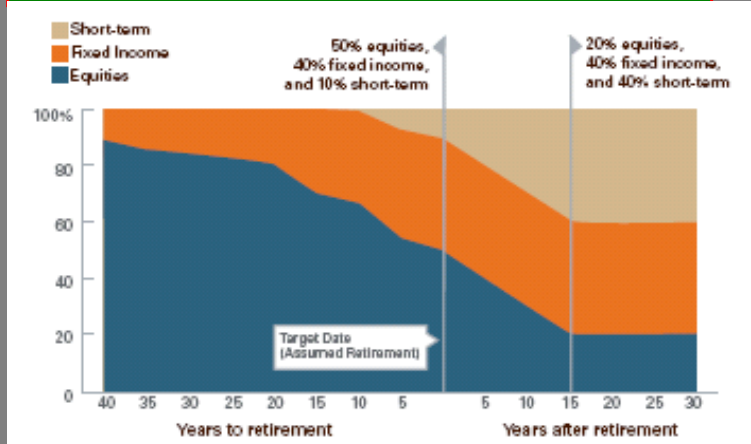
This shows in more detail how the Life Strategy Funds work. For example, if you want your Plan account to be invested 50% in stocks, 30% in bonds and 20% in money market until you decide otherwise, then direct us to put your Plan account in the Life Strategy Conservative Growth Fund. That's the second one from the left. Vanguard uses five of its index funds to make up the investments in each of these Life Strategy Funds. Once each quarter, Vanguard re-balances the portions of those five funds back to your desired mix.

Investing for Retirement – What Works?



Vanguard Target Retirement Funds

Strategic Asset Allocation “SAA” Glidepath



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Here is a graph showing how the Target Retirement Funds gradually reduce risk as you approach retirement age. If you are say 25 now and expect to retire in 40 years or so, Vanguard feels you should put your Plan account in their Target Retirement Fund that has about 90% stocks and 10% bonds. As time goes by, Vanguard reduces your account's stock exposure to create a more conservative risk profile.

At your expected retirement date, your account will be invested approximately 50% in stocks. And Vanguard will continue to reduce this stock portion as you live through your retirement years while drawing money out of your Plan to pay living expenses that are no longer covered by your paycheck.

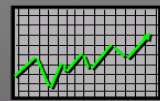
Investing for Retirement – What Works?



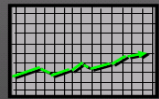
Vanguard “CCAS Select” Funds

Strategic Asset Allocation Risk Profiles

CBC Profit Sharing and 401(k) Plans' Funds'
Vanguard Funds' Relative Risk Comparisons
(Ordered based upon Standard Deviation over Past 5 Yrs – degrees not to scale)



Aggressive



Conservative

H
O
T

C
O
O
L

Emerging Markets Stock Index
 Energy Stocks

International [Large Cap] Growth Stock
 Small Cap Index [Small Cap Blend Stock]
 Mid Cap Growth Stock
 Growth Index [Large Cap Growth Stock]
 Selected Value [Mid Cap Value] Stock
 Equity Income [Large Cap Value Stock]
 500 Index [Large Cap Blend Stock]

Wellington (Stock + Bond)

Inflation Protected Securities (Bonds)
 Intermediate Term Bond Index (Bonds)

Money Market Fund

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CCAS Select Funds is the name of the venue that is replacing the ABG Mutual Funds Venue. It has 14 very different funds representing a very diversified set of investing strategies to manage all sorts of stocks and bonds from all over the world. This set of mutual fund options is far more diversified than the funds used by Vanguard in their Target Retirement or Life Strategy Funds. We feel that in turbulent time investors are best served by broadly diversified portfolios.

Investing for Retirement – What Works?



Vanguard “CCAS Select” Funds Strategic Asset Allocation Risk Profiles

CBC's Profit Sharing and 401(k) Plans Sample Portfolio for Ultra-Short Term Investors ✓ Time before you will need to begin spending the balance: 0 to 3 Years* ✓ Focus on security and income ✓ Minimal inflation hedge ✓ Represents a 'Cautious' risk/return profile investor	CBC's Profit Sharing and 401(k) Plans Sample Portfolio for Short Term Investors ✓ Time before you will need to begin spending the balance: 3 to 6 Years* ✓ Combines security, income and hedge against inflation ✓ Slight risk, potential capital appreciation ✓ Represents a 'Cautious' to 'Moderate' investment risk/return profile
Percent of Total Plan Balance Investment Fund [34% Cash / 66% Bonds] 34% Prime Money Market 33% Intermediate Bond Term Index – Intermediate Term Bonds 33% Inflation Protected Securities – Long-Term Govt Bonds 100%	Percent of Total Plan Balance Investment Fund [60% Cash/Bonds / 40% Stocks] 20% Vanguard Prime Money Market 10% Intermediate Bond Term Index – Intermediate Term Bonds 10% Inflation Protected Securities – Long-Term Govt Bonds 30% Wellington – Moderate Risk Bonds and Stocks 10% Selected Value – Mid-Cap Value Stocks 10% Small Cap Index – Small-Cap Blend Stocks 10% International Growth – Large-Cap Growth Foreign Stocks 100%
* Investors with very short investing time frames (certainly anything less than 3 years) should strongly consider limiting exposure to non-Money Market-type investments. Professional investment advisors generally suggest that non-Money Market positions be limited to 50% of total account (at the maximum) and then only for investors at the longer end of the time horizon; and that this portion of the portfolio be invested primarily in Investment Grade bonds with any equity (i.e. stock) exposure positioned only in conservative (generally means dividend-paying) stocks. This sample portfolio migrates into the 'Stock' type.	* Investors with relatively shorter term time horizons should be especially vigilant to the volatility inherent in non-Money Market-type investments. Time horizons shorter than this sample portfolio's time range should progressively focus on money markets and bonds as opposed to stock-based investments.
CBC's Profit Sharing and 401(k) Plans Sample Portfolio for Medium Term Investors ✓ Time before you will need to begin spending the balance: 6 to 15 Years ✓ Combines safety, income, growth and a hedge against inflation ✓ Emphasis on capital appreciation with income secondary ✓ Represents a 'Moderate' risk/return profile investor	CBC's Profit Sharing and 401(k) Plans Sample Portfolio for Long Term Investors ✓ Time before you will need to begin spending the balance: 15+ Years ✓ Concentration on growth with very secondary flow of dividend income ✓ Requires very long term commitment and high tolerance for price fluctuation ✓ Represents an 'Aggressive' risk/return profile investor – must be patient!
Percent of Total Plan Balance Investment Fund [60% Bonds / 40% Stocks] 10% Intermediate Term Bond Index – Intermediate Term Bonds 15% Inflation Protected Securities – Long-Term Govt Bonds 14% Wellington – Moderate Risk Bonds and Stocks 4% Equity Income – Large-Cap Value Stocks 7% Selected Value – Mid-Cap Value Stocks 11% Growth Index – Large-Cap Growth Stock 7% Mid-Cap Growth – Mid-Cap Growth Stocks 7% Small Cap Index – Small-Cap Blend Stocks 10% International Growth – Large-Cap Blend Foreign Stocks 10% Emerging Markets Index – Emerging Markets Stock 5% Energy – Energy Stocks 100%	Percent of Total Plan Balance Investment Fund [20% Bonds / 80% Stocks] 0% Intermediate Term Bond Index – Intermediate Term Bonds 0% Inflation Protected Securities – Long-Term Govt Bonds 10% Wellington – Moderate Risk Bonds and Stocks 10% Equity Income – Large-Cap Value Stocks 5% Selected Value – Mid-Cap Value Stocks 10% Growth Index – Large-Cap Growth Stock 5% Mid-Cap Growth – Mid-Cap Growth Stocks 5% Small Cap Index – Small-Cap Blend Stocks 10% International Growth – Large-Cap Blend Foreign Stocks 12% Emerging Markets Index – Emerging Markets Stock 5% Energy – Energy Stocks 100%

Note to the Subscribers: These guideline portfolios are just four of an infinite set of variations that can be constructed using funds in the Plan's Vanguard "Select" Funds venue. They are intended to illustrate how your account can be mixed to result in your assumption of four very different levels of investment risk. They are not intended to be a precise indicator of future risk or return levels. In fact, the relative degree of risk and return across each sample portfolio can vary significantly over shorter time periods. That is, "conservative" mixes have sometimes underperformed "aggressive" mixes. Only you (or your professional financial advisor) can determine the mix appropriate to your investing objectives.

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As we have done with the ABG Mutual Funds, we provide you with a set of four Sample Portfolios to help you mix the CCAS Select Funds into portfolios with prescribed risk profiles. We believe that the longer your investing time horizon, the more risk and therefore more stocks you should have in your portfolio. Our Sample Portfolio for Long Term investors is appropriate for participants with at least 15 years before they will be using their Plan accounts. Lesser risk Sample Portfolios are appropriate to those of your with shorter time horizons.

Be sure to understand that these mixes are just four of an infinite number of possibilities. Participants using the CCAS Select Funds venue can mix their account across any mix of any of the funds in the venue.

But, be sure you understand that unlike the Auto-Balanced options I discussed before, the Select Funds venue does NOT automatically rebalance your account on any regular basis. It's up to you to do that by submitting a Remix form when you want to do so. We suggest that you do so once each year.

CBC Investments Restructure – Do Nothing



Vanguard Target Retirement Funds

CBC Plans' QDIA Mapping by Birth Year

Funds	Birth Year Before	Current Asset Allocations		
		MMkt	Bonds	Stocks
Vanguard Target Retirement Funds "QDIA":				
Income	1942	5%	66%	29%
2010	1947	1%	52%	47%
2015	1952	0%	43%	57%
2020	1957	0%	35%	65%
2025	1962	0%	26%	74%
2030	1967	0%	20%	80%
2035	1972	0%	12%	88%
2040	1977	0%	10%	90%
2045	1982	0%	10%	90%
2050	1987	0%	10%	90%
2055	1992	0%	10%	90%

Examples:

Birth Year = 1952 thru 1956 – PSPF Balance + PS Future Deposits to 2020 Fund

Birth Year = 1957 thru 1961 – PSPF Balance + PS Future Deposits to 2025 Fund

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We said we were making your investing decisions easier. I suppose what I have presented so far might feel pretty complicated.

So here's how we make it easier.

If you don't give us any investment direction before October 7, here's how we will migrate your existing Plan investments to the Plans' new structure:

First, any Plan accounts currently in Company Managed Pooled Profit Sharing Fund will be moved to a Vanguard Target Retirement Fund appropriate to your current age with the expectation that you intend to retire around age 67. This chart tells you exactly which fund your Pooled Profit Sharing will migrate to based upon when you were born. For example, if you were born in 1956, your current Pooled Profit Sharing and all future annual CBC Profit Sharing contributions will go to the Vanguard 2020 Target Retirement Fund unless you direct us otherwise.

CBC Investments Restructure – Do Nothing



Vanguard “CCAS Select” Funds

ABG Mutual Funds Mapping

<u>FROM: ABG Funds</u>	<u>TO: Vanguard Funds</u>	<u>Morningstar™ Category</u>
Morley Capital Stable Value	Prime Money Market	Cash Equivalents
PIMCO Total Return	Intermediate Term Bond Index	Intermediate Term Bonds
Vanguard Windsor II	Equity Income	Large Value Stocks
Fidelity Spartan 500 Index	500 Index	Large Blend Stocks
Marsico Growth	Growth Index	Large Growth Stocks
T.Rowe Price Mid-Cap Value	Selected Value	Mid-Cap Value Stocks
Baron Growth	Mid-Cap Growth	Mid-Cap Growth Stocks
American Funds Euro-Pacific Growth	International Growth	Foreign Large Blend Stocks
Royce Pennsylvania Mutual	Small-Cap Index	Small-Cap Blend Stocks

ABG Mapping Includes:

ABG Balance + 401(k) Future Deposits

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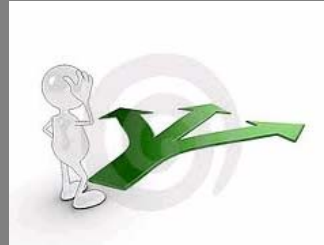
Second:

Any of your Plan account currently invested in the ABG Mutual Funds will be moved to a comparable Vanguard Fund in the Select Funds venue as detailed in this chart. Also, your future contributions currently directed to funds in the ABG Mutual Funds set will be mapped into its comparable Vanguard Fund.

DOWNSIDES of Do Nothing ?



- ✓ Possible Unintentional Market Timing with QDIA
- ✓ Perpetuate Out-Dated Risk Profile (12 years old?)
- ✓ Perpetuate Inappropriate Asset Allocation
- ✓ New Fund Options are much more diversified
- ✓ No Decision IS a Decision too!



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In order to comply with new Department of Labor regulations, the Plan was forced to provide these default investments for those of you who choose NOT to direct the investment of your own Plan accounts. The Target Retirement Funds venue is the Plans' "QDIA" – short for Qualified Default Investment Alternative. Combined with the ABG-to-Select Funds default mapping, we have provided a very easy way for ALL plan participants to be provided with a reasonably good chance of having their Plan accounts invested under this new structure in a way that's appropriate to their personal situation.

But the default won't ALWAYS provide a good mix for you. Everyone has different personal situations that govern what should work for them. And those personal situations can always change.

So before you just let the default process sweep your account into a pre-determined mix, be sure you understand where your money will be invested and consider whether that will be right for you.

Remember, No decision is a decision too!

How Do We Get There ?



Take Responsibility for Your Money's Future:

- ✓ Sign up for a 1-on-1 Meeting with Ken Matson
- ✓ Log-in to Plans' new website: planspecs.com/cbc
- ✓ Study Your Investing Options
- ✓ Assess Your Risk Profile
- ✓ Match Risk Profile to Appropriate Asset Allocation
- ✓ Execute Proper Forms



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Here is your To-Do list for the restructure. If you have ANY questions at all about what, why, how, or when you need to be doing something about your CBC Plan account, sign up for a 1-on-1 meeting with us. Sign-up slots are available and we will be sure that everyone who wants time with us can get it.

And be sure to take time to surf the Plans' new website www.planspecs.com/cbc. The Plan Investing and the Tools and Links pages contain information that's vital to your best investing decisions. The site is also where you go to access information about your personal account and to complete forms that direct us as to how you want your account managed.

Transition Timeline



Aug 22: Required Blackout Notices Mailed

Sep 5: Plans' website planspecs.com/cbc Opens

Sep 6 -15: CBC On-Site Meetings with Ken Matson

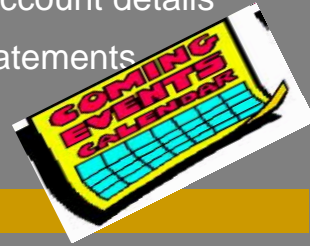
Sep 23 - Oct 13: No Loan or Distribution Requests

Sep 28 - Oct 13: No investment changes

Oct 7: ALL FORMS DUE!

Oct 13 (Est'd): Website loaded with your account details

Oct 20-31 (Est'd): Last ABG and PSPF Statements



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The transition timeline is detailed here.

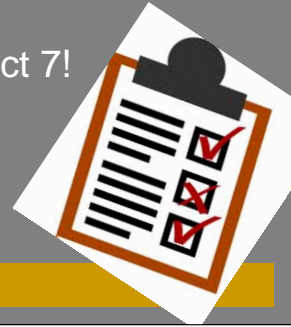
Note that the current Plan administration and investing platform will be "Black-Out" between September 23 through approximately October 13. The ABG website will remain open until October 3.

After approximately October 13, you will be able to access personal transaction and balance information for your entire CBC Plan account at the secure personal portal on www.planspecs.com/cbc.

Your TO-DO List: Do Nothing? Or...



- ✓ Sign up for 1-on-1 Meeting with Ken Matson
- ✓ Get your e-mail address to info@planspecs.com
- ✓ Log-in to Plans' new website: planspecs.com/cbc
- ✓ Surf the new website - Plan Investing especially
- ✓ Make your Decisions
- ✓ Complete and Submit your Forms by Oct 7!

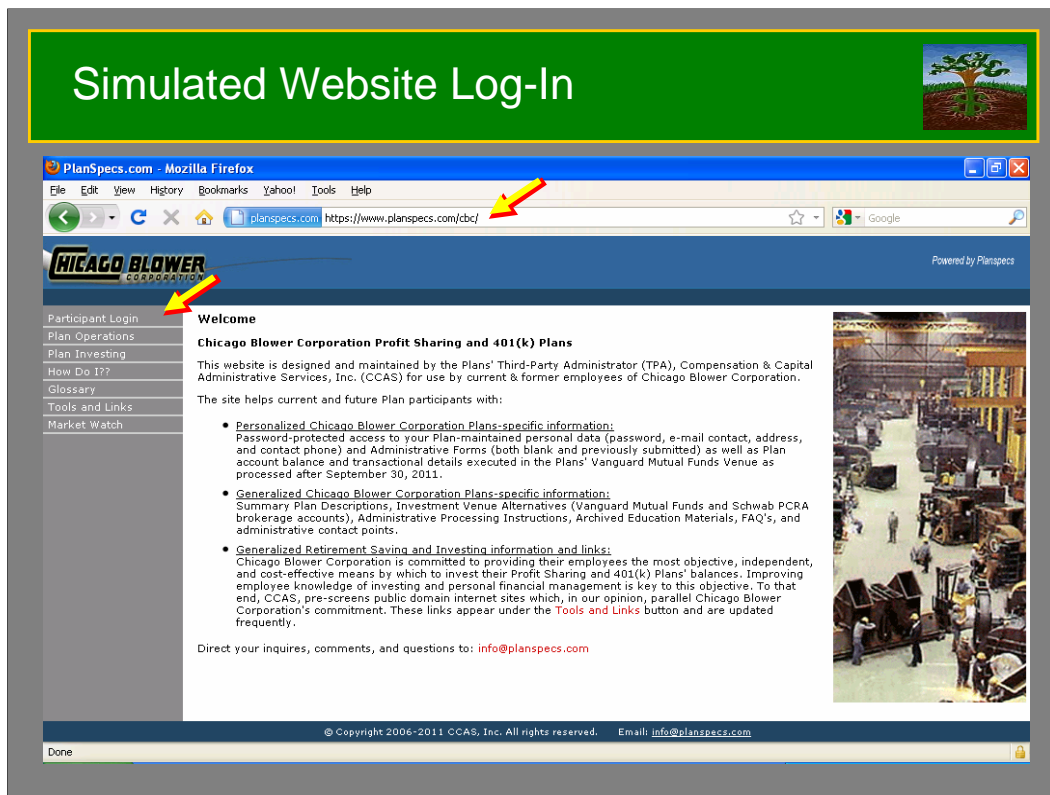


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Once again, here is your To-Do List for the transition.

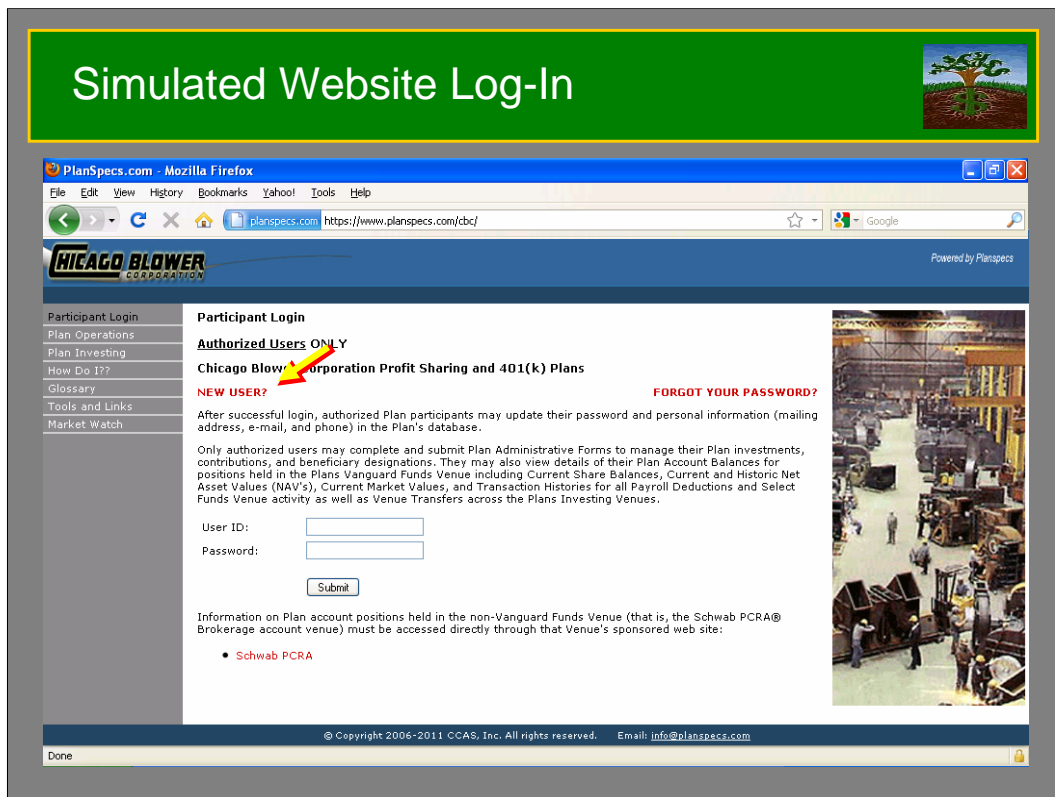
If you do not complete and submit forms by October 7, your account will be transitioned to the new investing structure using the default process I detailed for you. Then, after approximately October 14 you will be able to submit new forms to direct us to re-mix your account to something other than the default. Those directions would be processed shortly after you submit them. So if you miss the October 7 deadline, it's really no big deal.

With all that under control, let's run through a quick description of how you log into the new website.

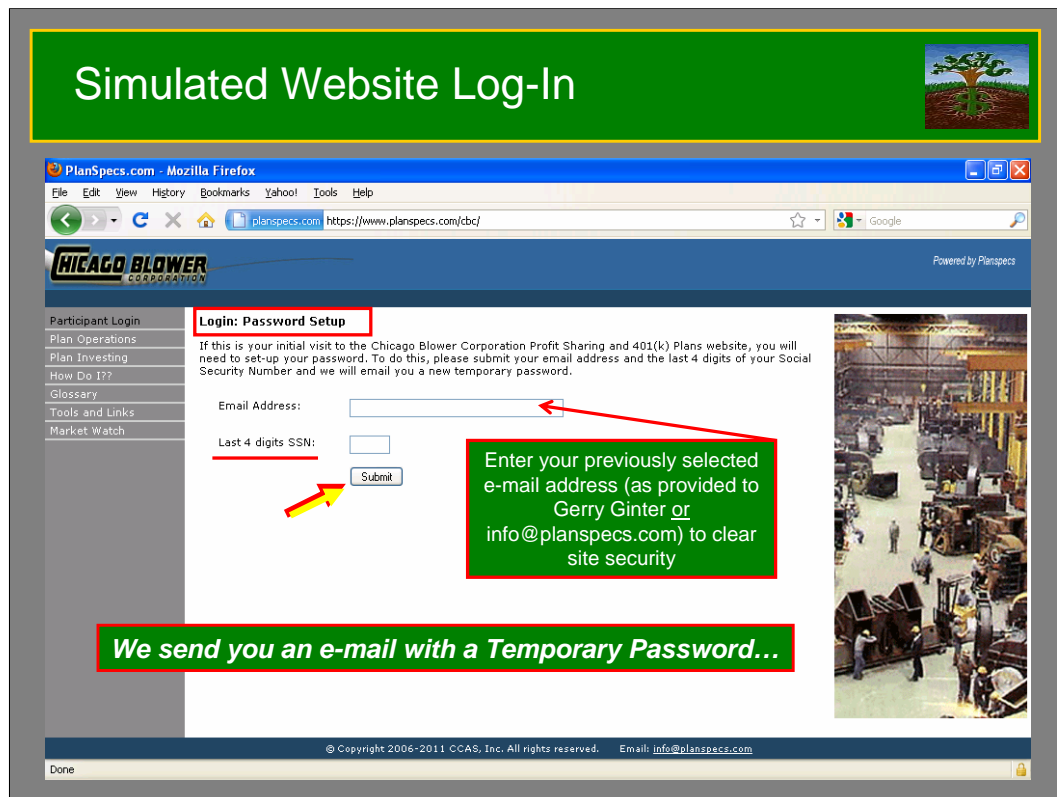


First, we MUST have an e-mail address on file for you before you can get through the Plan's internet security. You can get us your e-mail address by either sending it to us in an e-mail to info@planspecs.com or giving it to Gerry Ginter. If you send us an e-mail, be sure to include reference to CBC, your name, postal address, birth date, and a daytime phone number so we can confirm that you sent us the e-mail.

The use your internet browser to access the Plans' website www.planspecs.com/cbc and click on the Participant Login button.



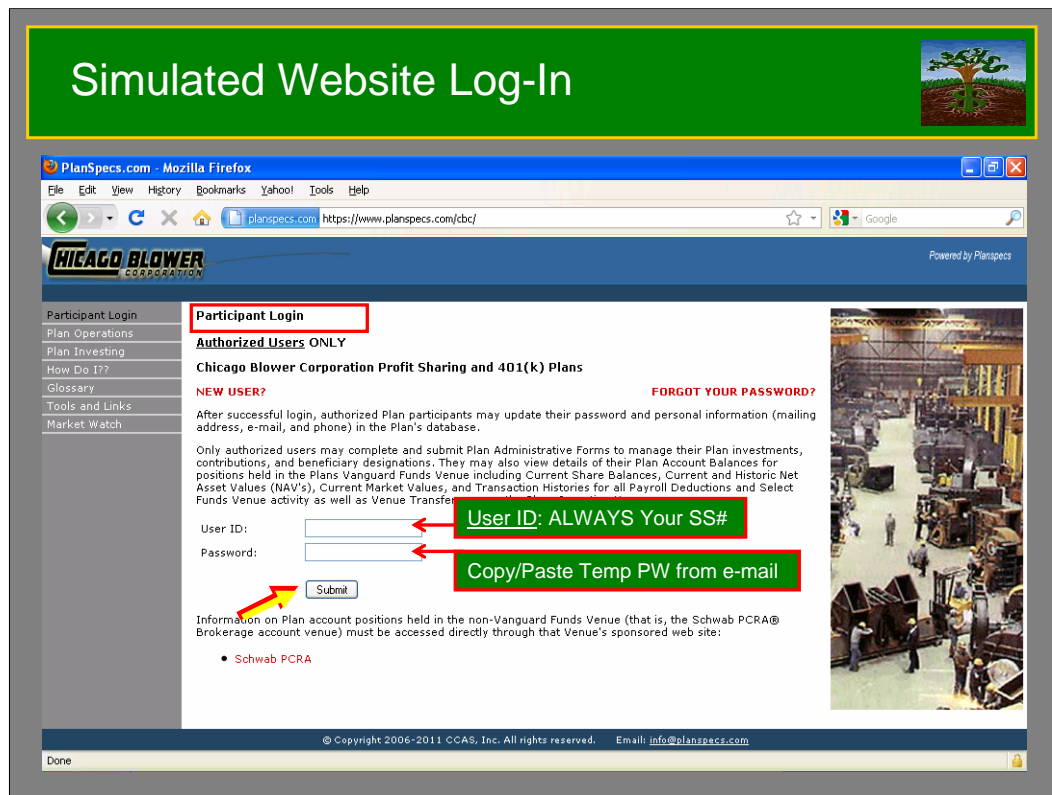
Then click NEW USER.



Enter the e-mail address that you supplied to either Gerry or us.

Then enter the last four digits of your Social Security number.

If your personal data matches our secure database, we will send a temporary password to your e-mail in-box right away.



You retrieve the e-mail from your e-mail inbox.

Then copy the temporary password by highlighting it with your computer's mouse then right-click COPY.


Then return to the Plans' website Participant login page.

Enter your User ID which is always your full, 9-digit Social Security number (NO DASHES.)

Put your mouse in the Password box and right-Click PASTE to enter the temporary password.


Hit SUBMIT.

Simulated Website Log-In



PlanSpecs.com - Mozilla Firefox
PlanSpecs.com

File Edit View History Bookmarks Yahoo! Tools Help
Google



THEN>>> Back to the Login Page AGAIN

Powered by Planspecs

[Participant Login](#)
[Plan Operations](#)
[Plan Investing](#)
[How Do I??](#)
[Glossary](#)
[Tools and Links](#)
[Market Watch](#)

Participant Login

Authorized Users ONLY

Chicago Blower Corporation Profit Sharing and 401(k) Plans

NEW USER? **FORGOT YOUR PASSWORD?**

After successful login, authorized Plan participants may update their password and personal information (mailing address, e-mail, and phone) in the Plan's database.


Only authorized users may complete and submit Plan Administrative Forms to manage their Plan investments, contributions, and beneficiary designations. They may also view details of their Plan Account Balances for positions held in the Plans Vanguard Funds Venue including Current Share Balances, Current and Historic Net Asset Values (NAV's), Current Market Values, and Transaction Histories for all Payroll Deductions and Select Funds Venue activity as well as Venue Transfer

User ID:

Password:

User ID: ALWAYS Your SS#

Establish PERMANENT Password



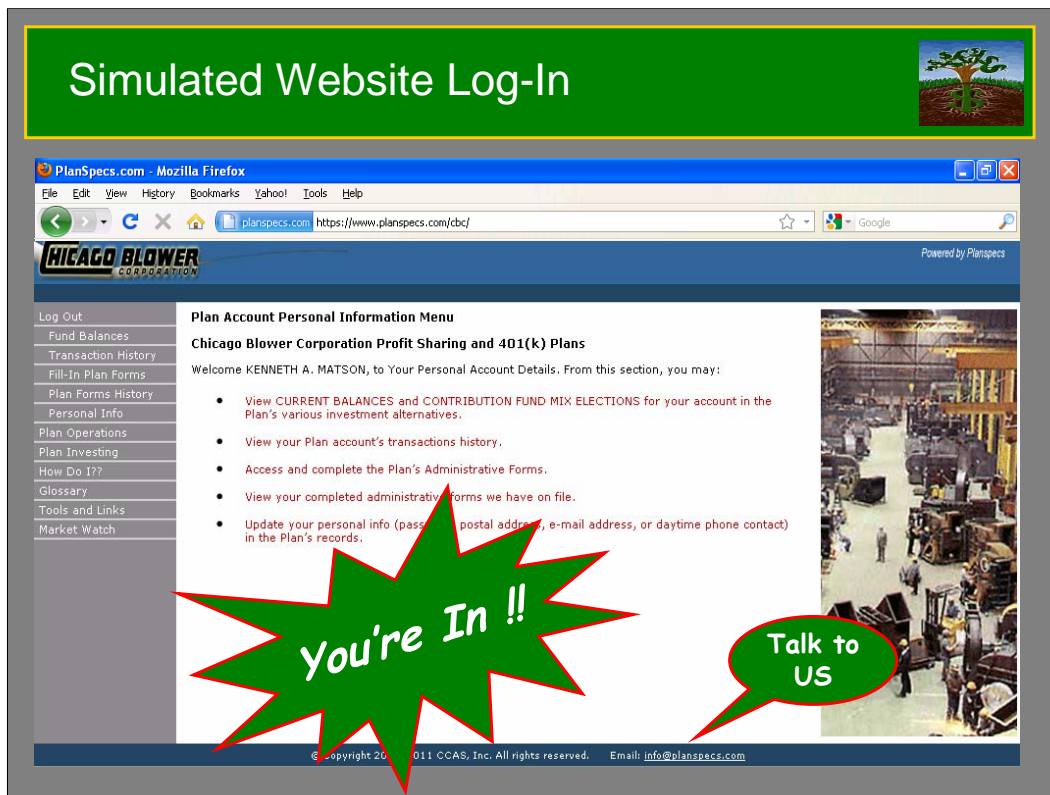
Information on Plan account positions held in the non-Vanguard Funds Venue (that is, the Schwab PCRA® Brokerage account venue) must be accessed directly through that Venue's sponsored web site:

- Schwab PCRA

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Email: info@planspecs.com

If your Social Security number and temporary password match our secure database records for you, you should be sent back to the Login page again to make your password permanent. Your permanent password must be at least 8 characters long and contain a combination of letters and numbers.

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Once you have passed the security checks, you are ready to access all the personal portions of the Plans' website.

Note that all the NON-Personal portions of the website – that is, all the navigation buttons from Plan Operations on down are public domain and therefore you do not need to be logged in to access lots of quality information about the Plans and their investments.

That's it for the introduction presentation. If we still have time, we will show you some highlights of the website. Otherwise, I encourage you to surf the site at your earliest opportunity and keep revisiting it for timely updates to its information as long as you are a participant in the CBC Plans.