

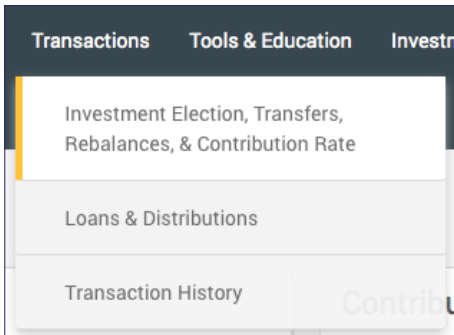
Before beginning, be sure to have the following information on hand:

- Participant Username and Password

You can reach Saturna’s Employer Services Department directly by calling **833-STC-401K** (833-782-4015) or via email at **401k@saturna.com** if you have any questions.

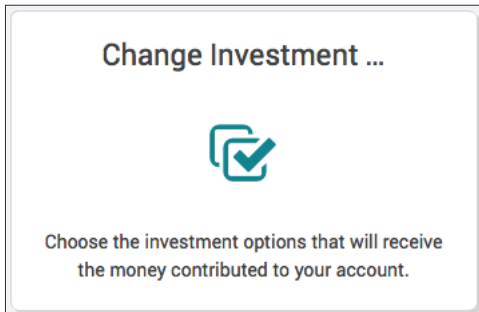
Step 1

Once you have logged in to your account on www.accountplanaccess.net/saturna/ you can find all of the transaction options under the “Transactions” drop-down menu. To start the exchange process select “Investment Election, Transfers, Rebalances, & Contribution Rate.”



Step 2

Select the button labeled “Change Investment...”.



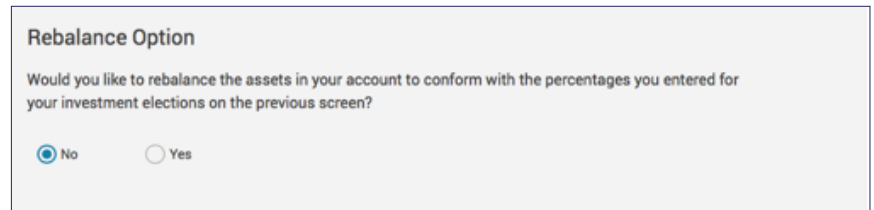
Step 3

The next step is to select the investment options you want your contributions to be invested in. Enter the percentage of your contribution that you would like to allocate to each selected option, then click “Next”.

Investment	Fund ID	Current Allocation %	New Election %
Aggregate Bond Intermediate			
ABC Bond Market Index Fund	details	0%	<input type="text" value="0 %"/>
Aggregate Bond Short			
ABC Short-Term Bond Index Fund	details	0%	<input type="text" value="0 %"/>
Blend Large Cap			
XYZ S&P 500 Index Fund	details	0%	<input type="text" value="0 %"/>
ABC Total Stock Market Index Fund	details	0%	<input type="text" value="0 %"/>
Blend Mid Cap			
XYZ Mid-Cap Index Fund	details	0%	<input type="text" value="0 %"/>
Blend Small Cap			
ABC Small-Cap Index Fund	details	0%	<input type="text" value="0 %"/>
Corporate Bond			
ABC Intermediate Corporate Bond Index Fund	details	0%	<input type="text" value="0 %"/>
XYZ Corporate Bond Index Fund	details	0%	<input type="text" value="0 %"/>
Emerging Markets			
XYZ Emerging Market Index Fund	details	5%	<input type="text" value="0 %"/>
Equity Income			
ABC Equity Income Fund	details	30%	<input type="text" value="0 %"/>

Step 4

The next screen will ask if you want to reinvest your existing assets according to the new investment selections. Choose “Yes” or “No” and click “Next”.



Step 5

Next, you will be asked to certify that you have read the prospectus(es) associated with the new investments you have selected. If you have not already done so, review the prospectus by clicking “View Prospectus”, then check the “Mark as Read” box(es) and click “Submit”.

Read Prospectuses	
Have you read the prospectus for each fund?	
Funds	<input type="checkbox"/> Mark all as Read
Saturna Sustainable Bond	View Prospectus <input type="checkbox"/> Mark as Read

Step 6

A confirmation page affirms the completion of the process.



Further questions?

If you have any further questions, please contact us by calling **833-STC-401K** or via email at **401k@saturna.com**