

SETTING UP THE PIN

— for your —

NAZARENE 403(B) RETIREMENT SAVINGS PLAN ACCOUNT

To assure account privacy, you will need to establish a personal identification number (PIN) before you can access information about your Nazarene 403(b) account at Fidelity Investments.



Your PIN must be at least six characters in length, and not more than twelve.

And it cannot be a sequential number (e.g., 123456) or repeating numbers (777777).

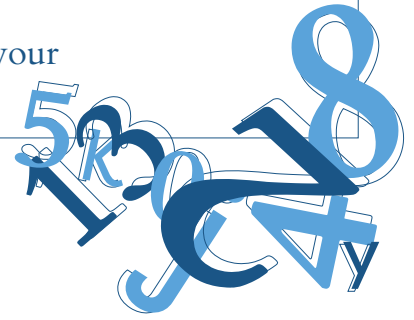
It cannot be your Social Security number or date of birth.

To increase security, your password should be a mix of letters and numbers, or all letters.





To establish or reset your PIN, you will need:



Your date of birth

Your ZIP code

A "Reset Pass Phrase" for additional security.

- You have the option of selecting from one of five categories:
1. The first name of your best friend from high school
 2. The name of your favorite restaurant
 3. The name of your first pet
 4. The model of your first car
 5. The name of the street where you grew up

To create your PIN for the first time, or to clear and reestablish your PIN if you have forgotten it...

VIA NETBENEFITS, SM FIDELITY'S ONLINE ACCOUNT ACCESS SERVICE:

VIA THE AUTOMATED PHONE SYSTEM:

- 1 Log on to www.fidelity.com/atwork.
- 2 Select "New User Registration," if this is your first time to login, or "Forgot Your PIN?" to reset your PIN.
- 3 Follow the instructions regarding entry of the above information.*
- 4 Enter a six-to-twelve-character PIN.
- 5 Confirm your entry as instructed.

- 1 Dial 1-866-NAZARENE (866-629-2736).
- 2 Stay on the line to reach Fidelity.
- 3 Key in or say your Social Security number.
- 4 Follow the instructions regarding entry of the above information.
- 5 Enter a six-to-twelve-character PIN.
- 6 Confirm your entry as instructed.

*Please note, for beneficiary accounts, your automated PIN is the last three digits of your Social Security number and a capital "B." (ie: 123B)
You can also establish a unique, private Customer ID number instead of using your Social Security number as the ID.