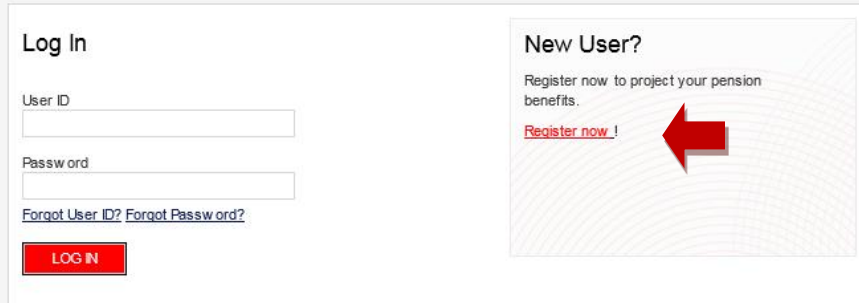# PHT Pension Modeling Tool

Accessing the Pension Modeling Tool and Logging On

Access the tool by logging on at: https://eepoint.towerswatson.com/sites/jhs/ess/

The first time you access the system, you will need to set up your user name and password by clicking on the **Register now** link.

Pension Self Service

Log In

User ID

Password

Forgot User ID? Forgot Password?

LOG IN
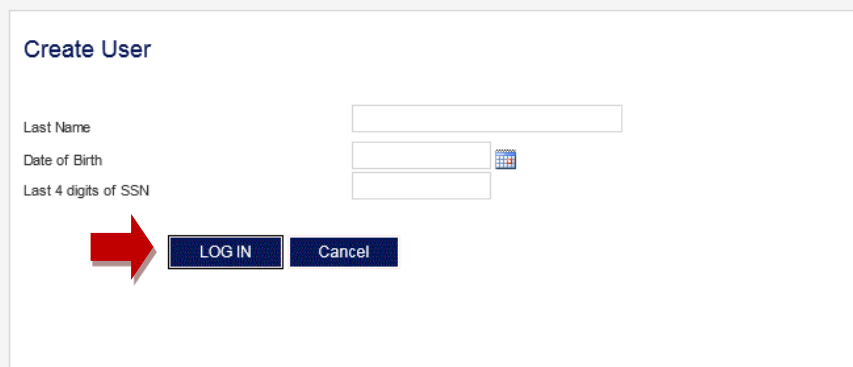
New User?

Register now to project your pension benefits.

Register now !

You will need to enter the following information to validate your eligibility:

- Your last name
- Your date of birth (MM/DD/YYYY)
- The last four (4) digits of your Social Security number

Then, click the **Log In** button.

Pension Self Service

Create User

Last Name

Date of Birth

Last 4 digits of SSN

LOG IN   Cancel

Once your eligibility is validated, your name should appear in the top left corner of the screen. Enter the following in the fields provided:

- **User name:** Enter the user name you would like to use. You may want to consider using First Name.Last Name as an option. **Ex:** If your name is Jane Doe, enter Jane.Doe in the field.

- **Confirm user name:** Re-enter the user name entered (**Ex:** Jane.Doe).

- **New password and confirm password:** Click the **Password Policy** link to review the criteria needed for your password *before* you create it.

- **Security Questions 1 and 2:** Select a question and provide the correct answer in the field below. The two questions must be different.

Click the **Log In** button.

Pension Self Service

IMPORTANT Please keep your access information in a secure location and do not share your access with others.

To begin using the modeling tool, you must accept the terms of use. Click the **Accept the Terms** button to complete the account creation process.

Pension Self Service

eepoint ESS — Terms of Use

Welcome to the eepoint ESS website (the "Site"). The Site is maintained by Towers Watson Delaware Inc. and its affiliates ("Towers Watson") and contractors. Towers Watson provides services to benefit plan sponsors and their employees.

The terms and conditions set forth below (the "Terms of Use") govern your use of the Site, and are legally binding on you. TO AGREE TO THESE TERMS OF USE, PLEASE SCROLL DOWN THIS WINDOW, AND CLICK ON THE "I ACCEPT" BUTTON. IF YOU CLOSE DOWN THIS WINDOW WITHOUT CLICKING ON "ACCEPT", OR IF YOU DO NOT AGREE WITH THESE TERMS OF USE, YOU WILL NOT BE GRANTED ACCESS TO THIS SITE.

YOUR ACCEPTANCE OF THESE TERMS OR USE OF THE SITE SHALL BE DEEMED YOUR AGREEMENT TO THE TERMS SET FORTH BELOW, WHICH INCLUDE OUR PRIVACY POLICY.

1. Prior Terms of Use

These Terms of Use supersede any other Terms of Use or similar provisions relating to the use of the Site that are in use before the revision date stated above.

2. Definitions

"**Site**" includes the eepoint ESS Site, and the Materials, Marks, and Services available on the Site.
"**Materials**" means the information, graphics, products, and features that are available on the Site.
"**Mark**" means trademark, trade name, service mark, trade dress, custom graphics, or icons.
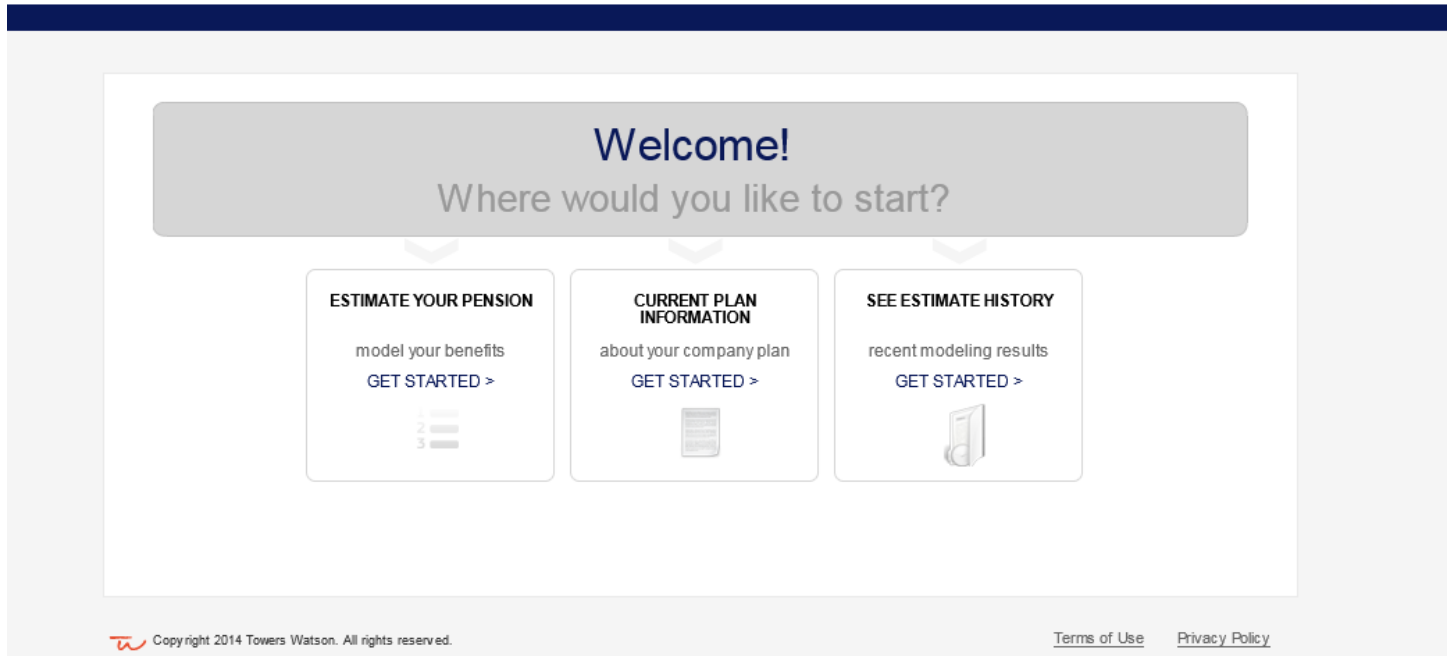"**Services**" means the software, applications, and other services that are available on the Site.

Accept the Terms   Decline

As soon as your account is created, you will be taken to the **Pension Self Service Welcome Screen.**

Use **Estimate Your Pension** to create different payout scenarios based on age and retirement date.

Review **Current Plan Information**, view your summary pension plan description online and access contact information to learn more about your pension and other benefits.

Manage your **Estimate History** by reviewing prior scenarios and deleting unwanted ones.

Running Your Estimates

On **My Assumptions**, under **Estimate Your Pension**, enter your estimated retirement date or age at retirement and when you want payments to commence. Be sure to include your beneficiary's date of birth to see the joint and survivor optional forms of payment that may be available to you. You can enter three different combinations at one time.

Click **Next** to generate your estimate results.

Note: All results are estimates only and do not represent a guarantee of retirement income.

PHT Retirement Self Service Calculator

NOTE: **<u>Need to change your password?</u>** Click **Estimate Your Pension**, **Current Plan Information** or **Estimate History** and in the top right corner is a **Change Password** link. Enter your old password and a new password, confirm your new password and then confirm your security questions and click **Log In**.