

Welcome to **TechNews**, a great source of information about the latest enhancements to Newport's [plandestination.com](http://plandestination.com) website—recent winner of the DALBAR Award of Excellence and ranked among the top 10 sites in the industry.

Our plan participant site provides enrolled employees with all the tools they need to effectively access and manage their accounts. Our plan sponsor site is the most advanced plan administration site available today. Newport updates both on a regular basis, adding new features and functionality in order to ensure that they continue to provide an industry leading user experience.

## Easier Ways to Access Important Plan Information

Included in our Release 2010.2

For Newport's Non-Qualified Plans

With the recent ups and downs in the economy and fluctuations in the markets, non-qualified plan participants are looking closer than ever at the liquidity and cash flow associated with the distributions in their deferred compensation accounts. In order to ensure participants can easily monitor and manage these important aspects of their accounts, Newport has enhanced the non-qualified participant experience with a suite of new and exciting, advanced distribution management features.

Highlights of these enhancements include:

- Consolidated distribution elections and schedules
- Enhanced cash flow modeling
- New consolidated cash flow with detailed drill downs
- Interactive cash flow charting
- New account groupings by balance and schedule

These new and exciting features include:

### Distributions Cash Flow Management

*Redesigned Schedules Pages  
New Cash Flow Page*

### Account Grouping

These new, advanced features take the non-qualified participant experience to a new level of power and sophistication while staying true to our goal of keeping the plan participant experience engaging, user-friendly and intuitive.

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## Distributions Cash Flow Management

### Redesigned Schedules Pages

The location of your participants' plan distribution detail has been consolidated into one page to provide an easy, intuitive method to access this important plan information. Enhancements to the Distributions pages now combine a participant's distribution information with the ability to model new distribution elections and perform forward-looking cash flow analysis.

The Distribution Elections information previously located under the My Profile option has been moved to an enhanced Schedules page within the Distributions section under My Account. The Schedules page now displays all of the tools available for viewing, modeling and changing plan distributions based on the parameters of your plan.

Within the redesigned Schedules page, participants can now click on the Event name hyperlink for an Account to view the account detail.

Account	Event	Distribution Start Date*	Frequency	Number of Installments	Balance
2005 Class Year - PS Makeup (FY05)	Retirement	None	Single	1	\$3,365.79
2005 Class Year - PSP (FY05)	Multiple Elections Exist				\$26,811.76
2005 Class Year - Salary (CY05)	Multiple Elections Exist				\$29,270.23
2006 Class Year - PS Makeup (FY06)	Retirement	None	Single	1	\$4,326.16
2006 Class Year - PSP (FY06)	Multiple Elections Exist				\$25,438.88

Newly redesigned Schedules page



The Model a Change functionality was also moved to the Schedules page to provide a convenient way to model a change to a current schedule.

Model a change

Model a Change

Estimated Beginning Balance	Scheduled Payment Date	Payment #	Payment / Estimated Payment	Estimated Ending Balance
\$3,595.16	1/1/2015	1	\$179.76	\$3,415.40
\$3,449.09	4/1/2015	2	\$181.53	\$3,267.56
\$3,300.15	7/1/2015	3	\$183.34	\$3,116.80
\$3,148.23	10/1/2015	4	\$185.19	\$2,963.04

### New Cash Flow Page

Your plan participants can now review a consolidated Cash Flow page that includes past and future distribution payments for all accounts. With this enhancement, participants can view their total estimated cash flow within a single plan, based on each account's start date and payment frequency.

Consolidated Cash Flow page

Select Account(s):  Select all accounts

- 2005 Class Year - PS Makeup (FY05)
- 2005 Class Year - PSP (FY05)
- 2005 Class Year - Salary (CY05)

Select a View:

Estimated Total Return:  % (This will only be applied to Future payment amounts.)

Estimated Start Date:  The Estimated Start Date will apply only to accounts without an existing Start Date.

Display

Continued on next page



Once the participant clicks the Display button, detailed information about the cash flow appears at the bottom of the page. The participant can expand one or all of the payment years to display details related to amounts by specific payment dates and associated accounts.

HOME MY PROFILE CUSTOMER SERVICE HELP LOGOUT

My Account Manage Account Personal Planning Investments Library

Balances Personal Performance **Distributions** Transactions Statements My Documents

Welcome Nick Thompson

ABC Company, Inc. Deferrals after January 1, 2005 (and future earnings)

Distributions current as of May 17, 2010

Schedules | **Cash Flow**

To review the cash flow for your account(s) make your selections below and click Display. If any accounts do not have a Start Date, you will need to enter an estimated start date. To include an annual rate of return assumption in future distribution amounts, enter the estimated percent.

Distribution amounts are grouped by scheduled distribution dates. Future distribution amounts, if any, are projected using your account value, distribution elections and any assumptions provided. To view your scheduled distribution start dates, please refer to the Schedules tab.

Select Account(s):  Select all accounts

- 2005 Class Year - PS Makeup (FY05)
- 2005 Class Year - PSP (FY05)
- 2005 Class Year - Salary (CY05)

Select a View:  Past and Future

Estimated Total Return:  % (This will only be applied to Future payment amounts.)

Estimated Start Date:  The Estimated Start Date will apply only to accounts without an existing Start Date.

Display Graph (+) Expand All (-) Collapse All

	Valuation/Effective Date	Amount	Status*	Account
+/-	2010 Total:	\$57,483.27		
+/-	2011 Total:	\$50,913.29		
+/-	2012 Total:	\$57,357.63		
+/-	2013 Total:	\$95,316.68		
+/-	1/1/2015	\$15,225.38		
	1/1/2015	\$3,173.99	Future	2009 Class Year - PS Makeup (FY09)
	1/1/2015	\$5,127.39	Future	2006 Class Year - PS Makeup (FY09)
	1/1/2015	\$2,754.53	Future	2007 Class Year - PS Makeup (FY07)
	1/1/2015	\$3,989.16	Future	2005 Class Year - PS Makeup (FY05)
	1/1/2015	\$180.31	Future	2008 Class Year - PS Makeup (FY08)
	4/1/2015	\$182.09	Future	2008 Class Year - PS Makeup (FY08)
	7/1/2015	\$183.90	Future	2008 Class Year - PS Makeup (FY08)
	10/1/2015	\$185.76	Future	2008 Class Year - PS Makeup (FY08)
+/-	2016 Total:	\$761.85		
+/-	2017 Total:	\$792.79		
+/-	2018 Total:	\$824.95		
+/-	2019 Total:	\$850.46		
Total Paid:		\$0.00		
Total Processed:		\$0.00		
Total Future:		\$357,066.77		
Grand Total as of 5/17/2010:		\$357,066.77		

Only payments on or after 1/2/2009 are shown above. Please refer to your prior account statements for information on payments not shown.

\* Paid = Distribution has been valued, deducted from the account and reported to the Plan Sponsor (or the agent) for payment. Payment may still be pending.  
Future = Projected distribution based on current schedule and/or estimated values input above.

Detailed Cash Flow information



Participants can also click the Display Graph hyperlink to view cash flow data in graphical format. When participants mouse over a bar on the graph, detail payment information appears.

The screenshot shows a web interface for a participant named Nick Thompson. The 'Distributions' section is active, showing a 'Cash Flow' view. The user has selected 'Past and Future' and an estimated total return of 4.00%. The 'Annual Cash Flow' bar chart shows payments from 2010 to 2015. A tooltip is displayed over the 2015 bar, listing several payment events with their dates and amounts.

Year	Estimated Total Return (%)	Estimated Start Date
2010	4.00	1/1/2015
2011	4.00	1/1/2015
2012	4.00	1/1/2015
2013	4.00	1/1/2015
2014	4.00	1/1/2015
2015	4.00	1/1/2015

  

Date	Amount	Description
1/1/2015	\$3,173.99	2009 Class Year - PS Makeup (FY09)
1/1/2015	\$5,127.39	2006 Class Year - PS Makeup (FY06)
1/1/2015	\$2,754.53	2007 Class Year - PS Makeup (FY07)
1/1/2015	\$3,989.16	2005 Class Year - PS Makeup (FY05)
1/1/2015	\$180.31	2008 Class Year - PS Makeup (FY08)
4/1/2015	\$182.09	2008 Class Year - PS Makeup (FY08)
7/1/2015	\$183.90	2008 Class Year - PS Makeup (FY08)
10/1/2015	\$185.76	2008 Class Year - PS Makeup (FY08)

Graph of Cash Flow data



## Account Grouping

In addition, you can now elect to group accounts on both the Balance Summary and Schedules pages. With these improvements, the display of Balances and Distributions pages now simplifies the participant view by consolidating “like” accounts. These features are particularly useful for plans with class year accounts.

**Balances**

Account Balance current as of May 17, 2010

Account	Balance
2005 Class Year Accounts	\$59,447.78
2006 Class Year Accounts	\$57,766.56
2007 Class Year Accounts	\$54,226.95
2008 Class Year Accounts	\$86,281.68
2008 Class Year - PS Makeup (FY08)	\$3,042.65
2008 Class Year - PSP (FY08)	\$25,232.03
2008 Class Year - Salary (CY08)	\$58,007.01
2009 Class Year Accounts	\$54,595.21
2010 Class Year Accounts	\$7,977.32
<b>TOTAL BALANCE</b>	<b>\$320,295.51</b>
<b>VESTED BALANCE</b>	<b>\$320,295.51</b>

  

**Schedules**

Below are the existing distribution elections for your account(s). Click on the event name to view details.

Account	Event	Distribution Start Date*	Frequency	Number of Installments	Balance
2005 Class Year Accounts	Multiple Elections Exist				\$59,447.78
2006 Class Year Accounts	Multiple Elections Exist				\$57,766.55
2007 Class Year Accounts	Multiple Elections Exist				\$54,226.96
2008 Class Year Accounts	Multiple Elections Exist				\$86,281.69
2008 Class Year - PS Makeup (FY08)	Retirement	None	Quarterly	20	\$3,042.65
2008 Class Year - PSP (FY08)	Multiple Elections Exist				\$25,232.03
2008 Class Year - Salary (CY08)	Multiple Elections Exist				\$58,007.01
2009 Class Year Accounts	Multiple Elections Exist				\$54,595.20
2010 Class Year - Salary (CY10)	Multiple Elections Exist				\$7,977.31

If you have any questions, please contact your Relationship Manager.

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