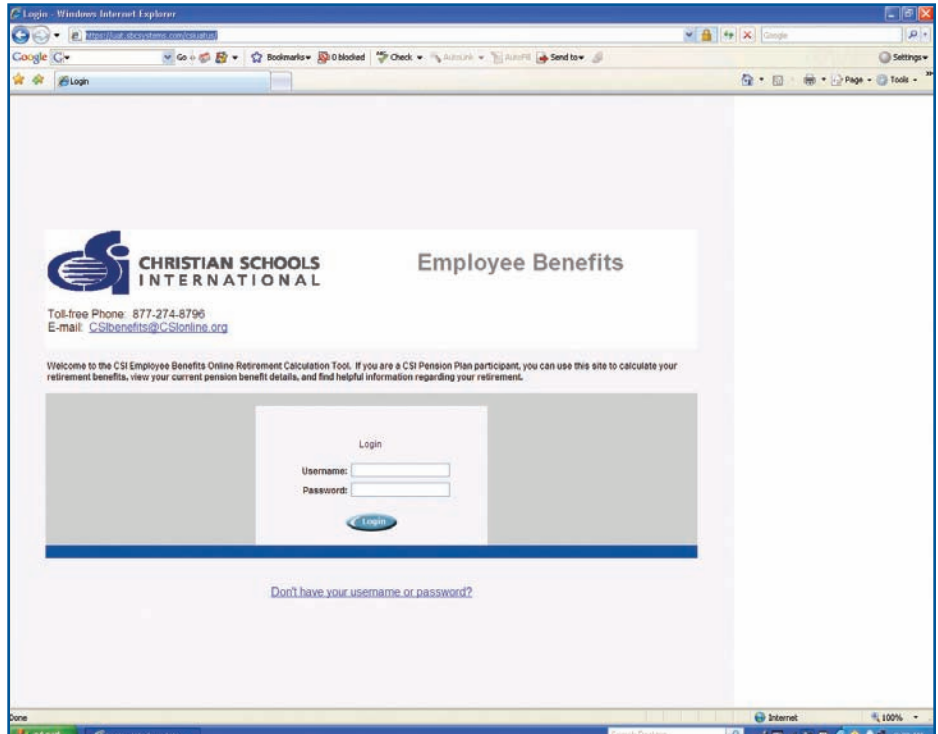


Employee Benefits. Building Community.

Generate Your Own Retirement Calculations Online Now

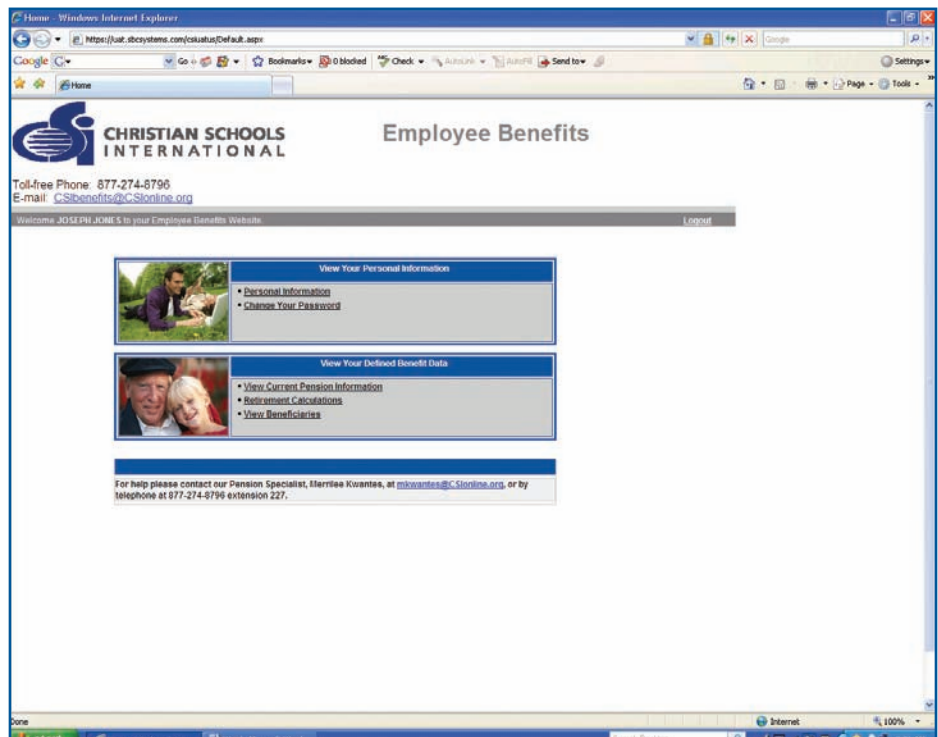
Login to the CSI Employee Benefits Retirement Calculation Tool.

Visit www.csionline.org/benefits and click on the Retirement Calculation button. This will bring you to the login screen pictured here. Your Username and Password are included on your 2008 Annual Statement. Once you login for the first time you will be asked to enter your email address and change your password. Follow the on-screen prompts to do this.



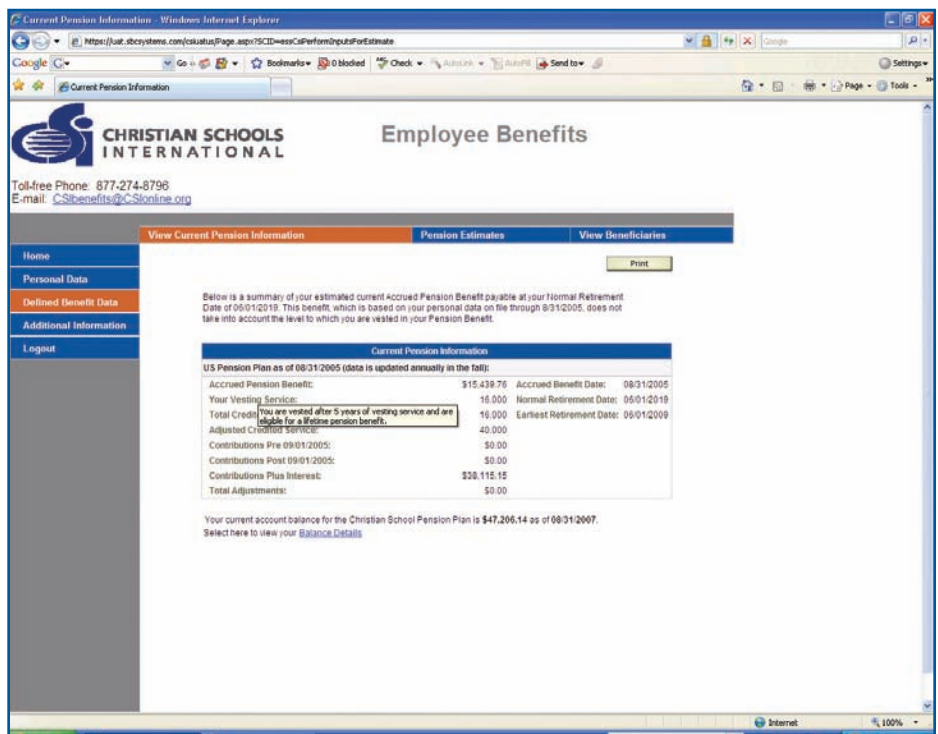
View Your Account

Once you have logged in and changed your password you will be directed to the main screen pictured here.



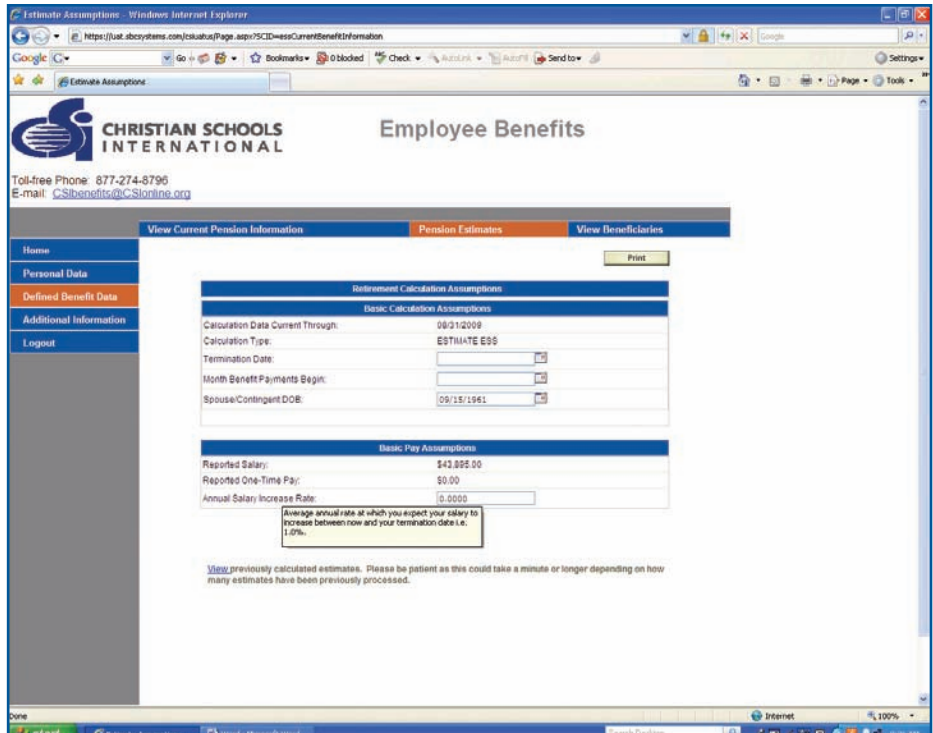
Select Retirement Calculations

To begin generating your retirement calculation, click on "Retirement Calculations" under "View Your Defined Benefit Data" and you will be directed to your pension information pictured here.



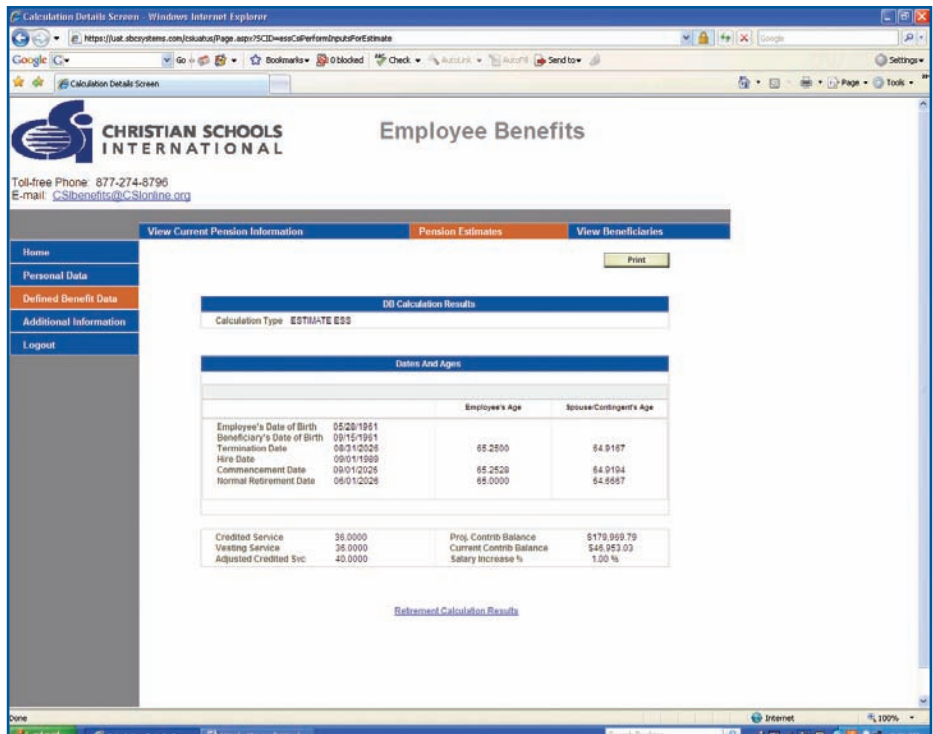
Select Pension Estimates

Click on the “Pension Estimates” tab in the top bar. Now you need to enter the parameters of your retirement calculation in the areas provided. These values will be used to generate your retirement calculation. Once you have entered your Termination Date, Commencement Date and Annual Salary Increase Rate, click on the “Calculate” button at the bottom of the screen.



Download Your Retirement Calculation

Once you enter your values and press the “Calculate” button on the previous screen you will see the “DB Calculation Results” screen which confirms the parameters of your retirement calculation and provides a link to download a PDF file of your retirement calculation. Click on the “Retirement Calculation Results” link at the bottom of the page and you will download the PDF.



View Your Results

Your retirement calculation is a readable PDF (portable document format) document and can be viewed using Adobe Acrobat Reader. Adobe Acrobat Reader is commonly installed on most computers or is available as a free download from www.adobe.com.

