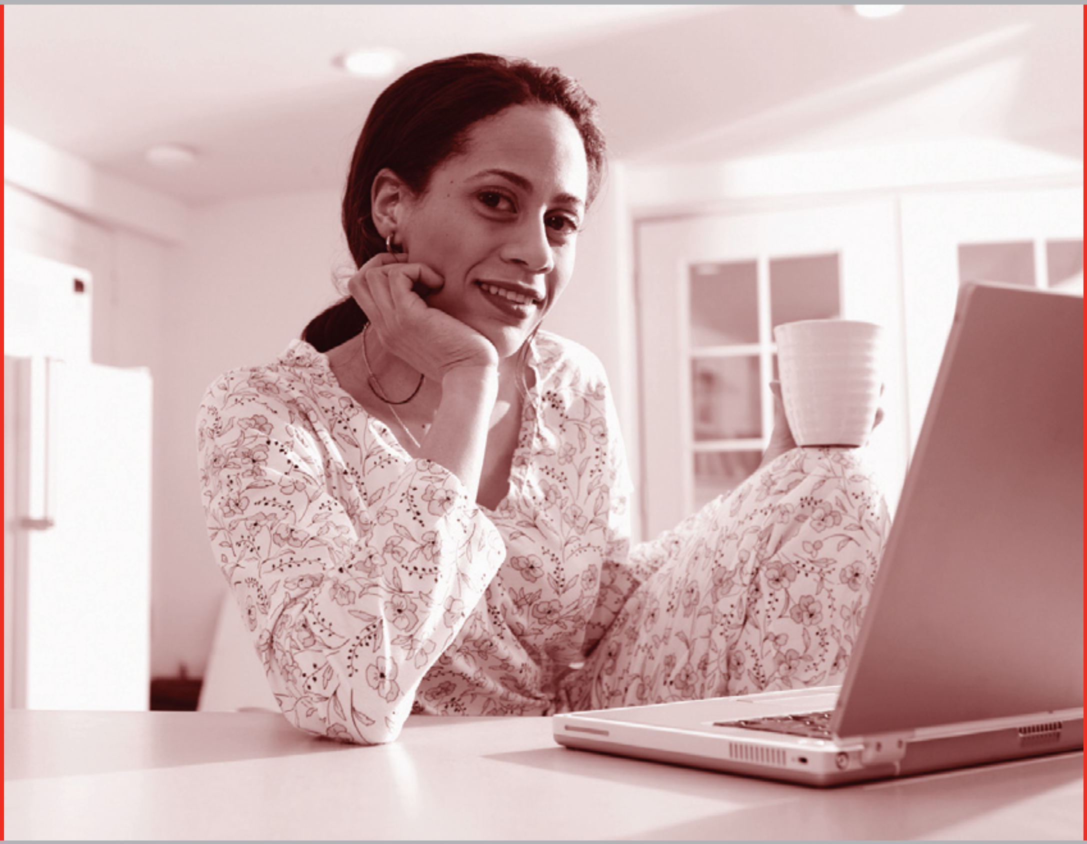


Get Connected

A Guide to the American Red Cross
Benefits Service Center Web Site

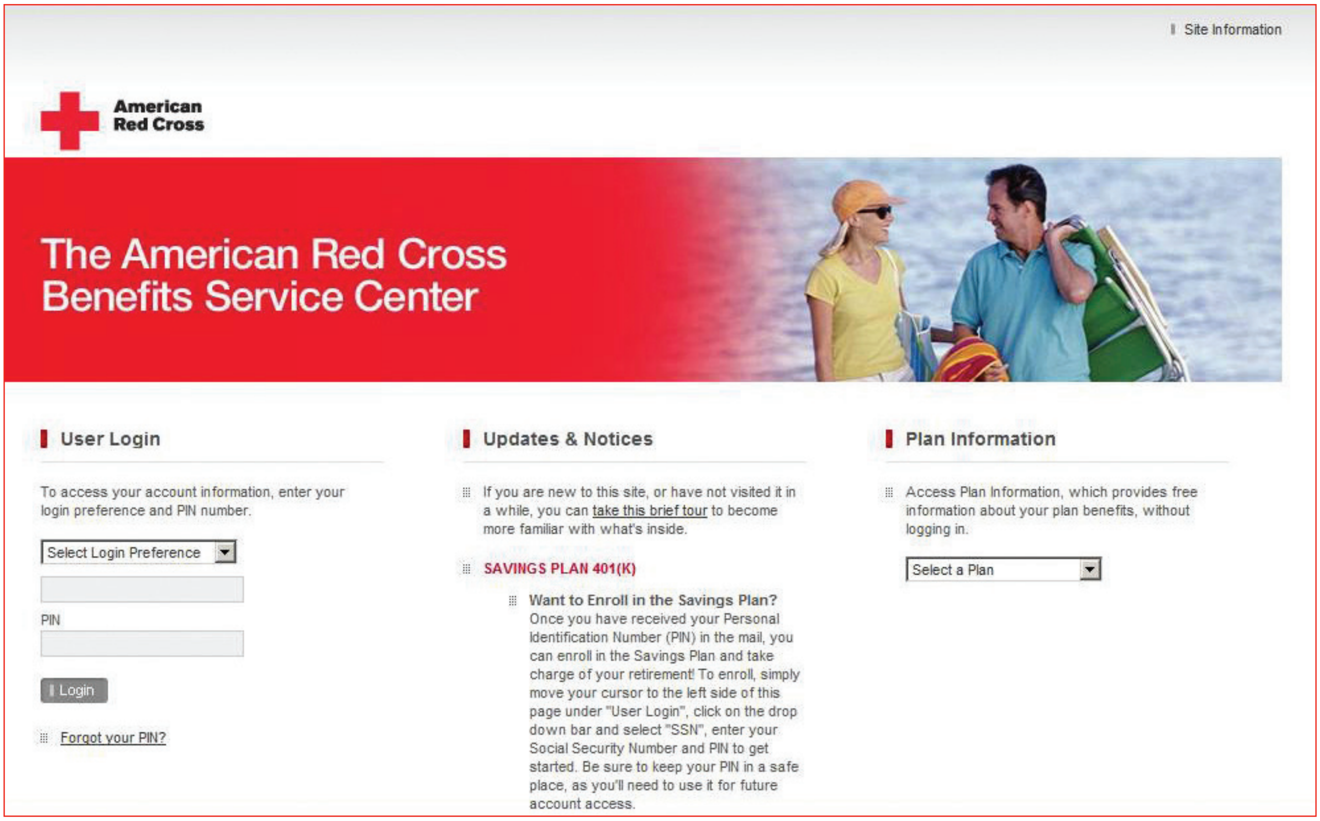
American Red Cross

Take Charge of Your Retirement

You want to be prepared financially for the day you retire so you will have the resources you need to enjoy your retirement years. The American Red Cross Savings Plan and Retirement System offer important sources of income to help you plan for your future and reach your retirement goals.

You can use the American Red Cross Benefits Service Center web site to keep track of your Savings Plan and Retirement System benefits, determine your income needs for retirement and set specific savings goals that are right for you. This guide gives you some tips on how to access the site and use the online tools and resources to help you take charge of your retirement.

Take a Look



To get to the American Red Cross Benefits Service Center web site, go to **http://redcross.csplans.com** or use the "Benefits" link on CrossNet. Once there, if you're just looking for general information about the Savings Plan, Retirement System or financial planning, there's no need to log in. You can simply use the "Select a Plan" from the drop-down menu on the right side of the page to find what you need.

To enroll or access your personal account information, enter your Social Security number or personalized Username (if you created one), then your PIN (Personal Identification Number) in the "User Login" section of the page. Then click on "Login."

After you've logged on to the site, you'll find some brief information and links to help you get going. First, the "News & Reminders" page will open. Information on this page highlights features and benefits you may wish to explore further. Once you are done reviewing the news, click "Close." Near the bottom of the page, you'll see the links to your Retirement Plans: the American Red Cross Savings Plan and the Retirement System.

If you do not know your PIN or need a reminder, click on "Forgot your PIN?" to request that a reminder be mailed to you or to reset your PIN.

Tools to Help You Take Charge

The American Red Cross Benefits Service Center web site offers a wealth of tools and resources to help you easily and quickly check your account balances, conduct transactions and develop an integrated savings strategy for the future. You can use these tools at your own pace at times that are convenient for you. Here are just some of the features:

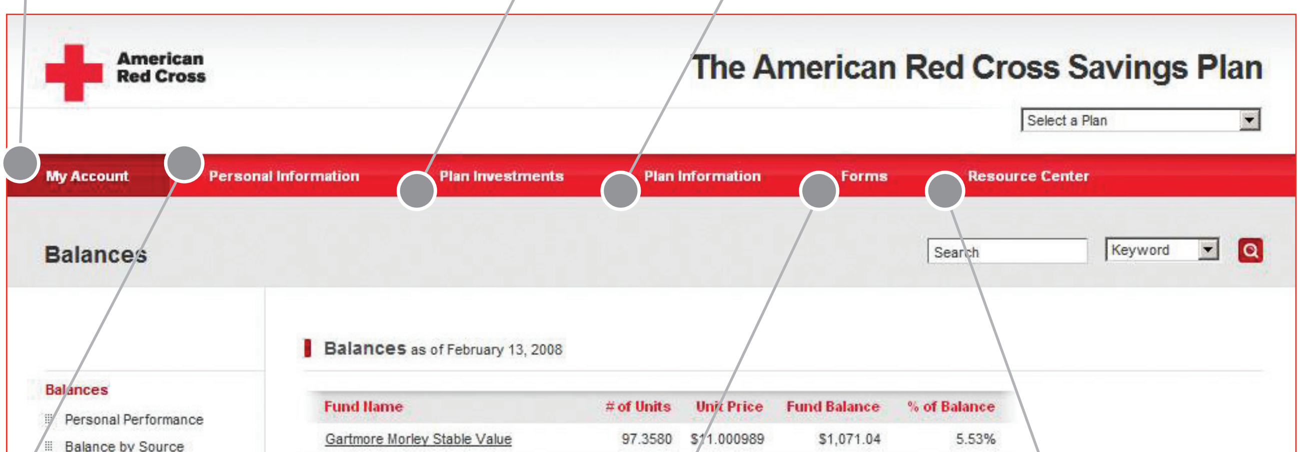
SAVINGS PLAN RESOURCES

When you click on the American Red Cross Savings Plan Details link, you'll automatically be taken to a page showing the details of your current balance. Across the upper portion of the page, you'll see the seven main types of information you can get through the Savings Plan site:

My Account: Not only can you view your balances, you can see and change your current contributions, select your investment choices and learn how to access your funds. (See the "Think Ahead" section in this guide for more details.) You can also view and print customizable account statements. (See "Customize Your Statement" in this guide for more details.)

Plan Investments: Check here for historical performance, prices and general information about the separate funds that make up the Savings Plan.

Plan Information: Read the latest news and learn more about the Plan benefits. Check the answers to Frequently Asked Questions and learn how you can reach us by mail or by phone.



Personal Information: This section allows you to check the accuracy of information on file about you, including your date of birth, employment status, address and banking information. You can also learn how to update information, if necessary.

Forms: You can find the forms you need to print and complete (for example, Summary Plan Descriptions, Enrollment Kits, Beneficiary Designation Forms).

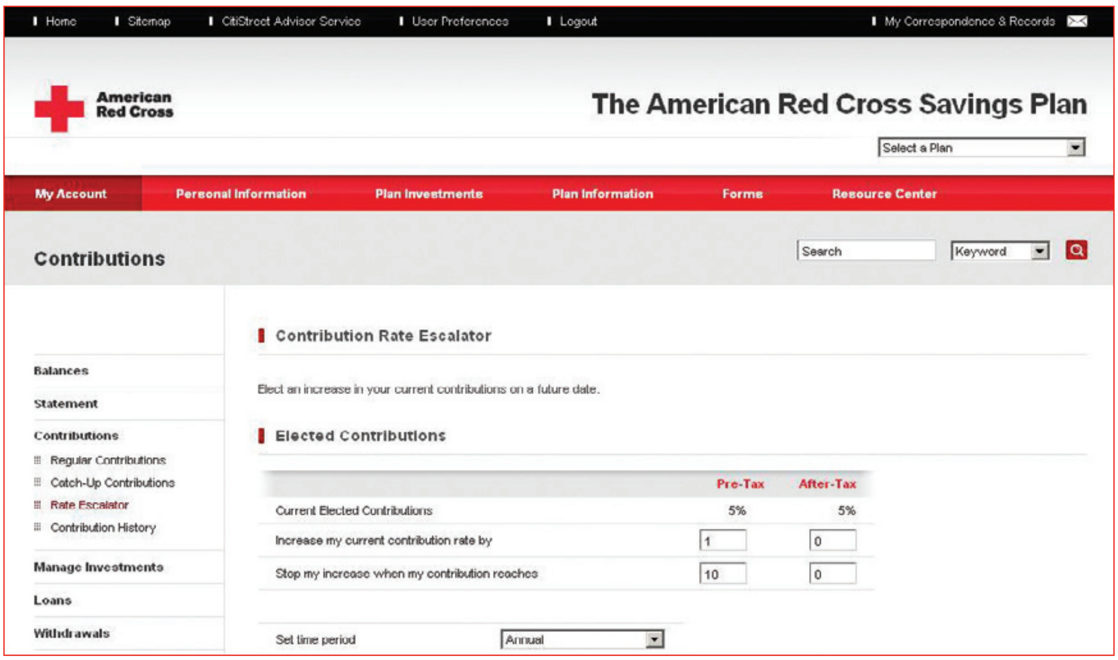
Resource Center: This section provides you with tools and educational materials for retirement planning to help you keep track of your retirement goals.

If you are eligible but have not yet enrolled in the Savings Plan, you will see a different screen, which will give you a chance to "Enroll Now." You will be asked to select your pre- and post-tax contribution rates, and choose the funds in which you would like to invest. Be sure to click on the "Submit" button to complete your enrollment into the Plan!

Let's take a closer look at some of the additional features you can find in the "My Account" section.

THINK AHEAD

In the "My Account" section, under "Contributions," you can change your current contributions and check your contribution history. You can also take advantage of the "Contribution Rate Escalator" to increase your current contributions at a future date!

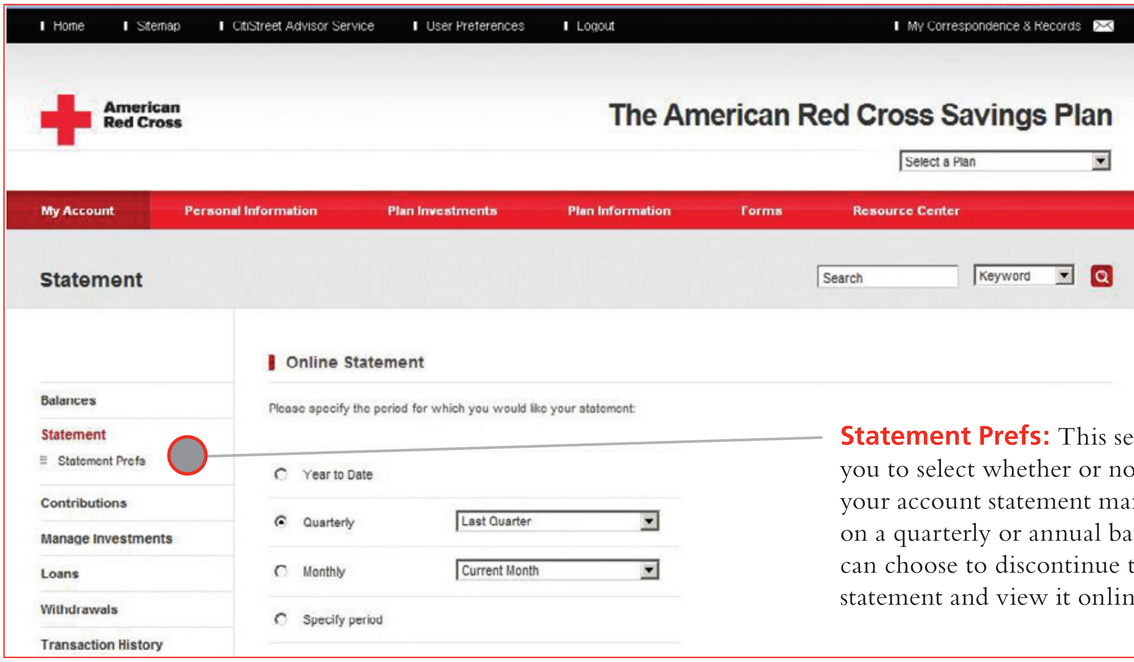


You can choose how much you want to increase your current contribution, on which date and whether you want the increase to occur only once or on a quarterly, semi-annual or annual basis. You can even have the automatic increase stop when your contribution reaches a certain percentage.

Also in the "My Account" section, under "Manage Investments," you can choose to rebalance your account automatically at certain points in time, according to your investment elections.

CUSTOMIZE YOUR STATEMENT

In addition, in the "My Account" section, under "Statement," you can generate a customized statement that's up to date, choosing the time period you want and the sections of the statement you want to display. Once you have it the way you want, you can print a copy for your files.



Statement Prefs: This section allows you to select whether or not you want your account statement mailed to you on a quarterly or annual basis. Or, you can choose to discontinue the paper statement and view it online only.

Click on the "Generate Statement" link, which will take you to a page that allows you to select the time period and the sections you want to include (such as total account value, your contributions, and asset allocation and balance by fund).

GET INVESTMENT ADVICE WHENEVER YOU NEED IT

The CitiStreet Advisor Service, an investment advisory service available in the American Red Cross Savings Plan, is just a mouse click or phone call away.

You can log on to the Savings Plan web site any time at **http://redcross.csplans.com** and access the CitiStreet Advisor Service free of charge. Follow the step-by-step instructions to create your own personalized forecast.

Or you can call the Savings Plan Information Line at 1-877-860-7526 (select option 1) and request to speak with a professional investment advisor. You can get a free advice session, then choose if you want to enroll in the Professional Account Manager Program for a monthly fee.

RETIREMENT SYSTEM RESOURCES

When you click on the Retirement System link, if you completed the participation requirements, you'll automatically be taken to a page showing a summary of your benefit information.

This Benefit Statement summarizes your accrued monthly pension payable at normal retirement in the Retirement System. This benefit is updated as of June 30 each year to reflect the benefit you have accumulated from the American Red Cross since your enrollment in the System. If you participated in the voluntary contributions account, your current balance will also be included.

Let's look at some of the other features in the "My Benefits" section.

Plan for Retirement the Easy Way

Through the "Retirement Planning" feature in the "My Benefits" section, you can assess your retirement resources and determine your income needs for reaching your retirement goal. The "Modeling Assumptions" page will allow you to choose the retirement age(s) you want to use in your planning. You will be asked to confirm basic information about your pay and savings. You also have the opportunity to run different benefit scenarios, such as using different earnings increase projections.

Once you've completed that page, the Retirement Planning tool will produce "My Retirement Resources and Needs Summary" to show you whether you are on track or whether you need to save more money, look into other investment options or consider changing your planned retirement date. See page 8 to find more Retirement System Resources.

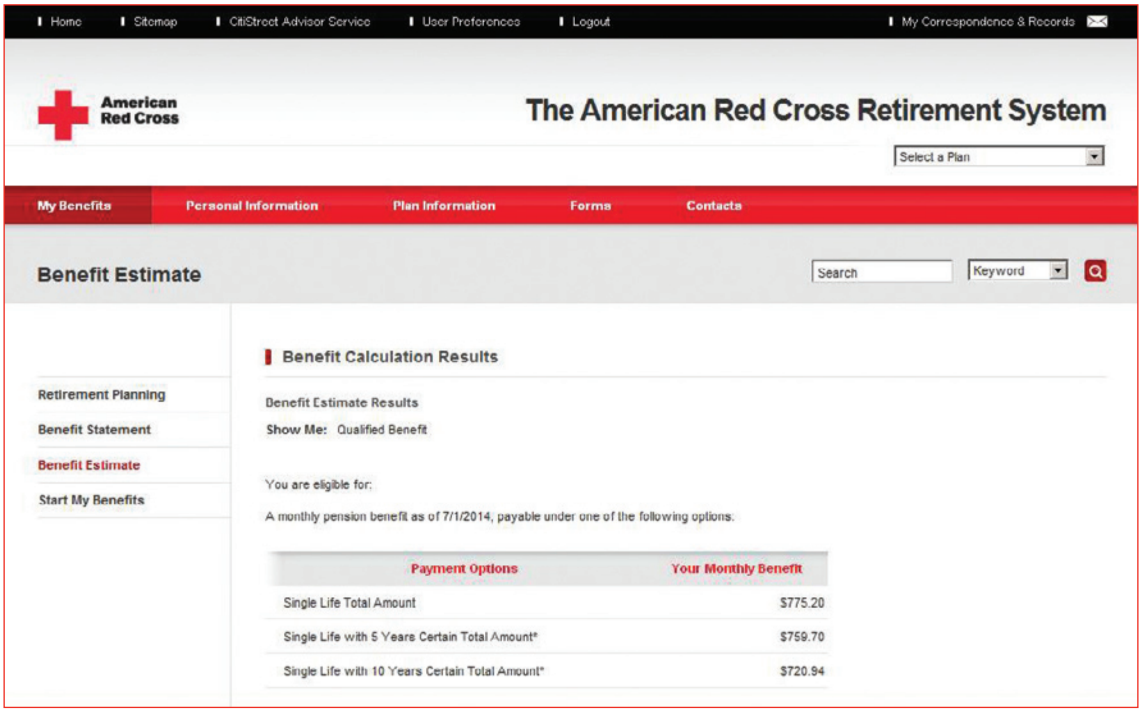
The tool will also produce a page showing the assumptions used in the calculations. Simply click "Calculation Details" at the bottom of the "My Retirement Resources and Needs Summary" page.

Have Questions?

You can also call the Benefits Service Center at 1-877-860-7526. Participant Services Representatives are available through this toll-free number Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern time for the Savings Plan and 8:30 a.m. to 6:00 p.m. for the Retirement System, except for stock market holidays. They will be glad to assist you!

ESTIMATE YOUR RETIREMENT SYSTEM BENEFIT

Want to project your Retirement System benefit, based on different benefit commencement dates, increases in earnings and different beneficiaries? Use the “Benefit Estimate” feature in the “My Benefits” section. You can generate a “Quick Estimate” or do “Advanced Modeling” through this feature.



The “Data Gather” page will allow you to choose your estimated last day of employment, effective retirement date and the rate you would like to use to project an increase in your annual earnings. You may also include a beneficiary in the estimate.

Then the “Benefit Calculation Results” page (shown above) will display your estimated monthly pension benefit, based on current Plan provisions.

> If you’re nearing retirement and you want to initiate the pension benefit payment process, click on “Start My Benefits.” Then you will be able to learn about payment options and preliminary calculations of your benefit.

MORE RETIREMENT SYSTEM FEATURES

The Retirement System site also provides:

- **Personal Information:** This section allows you to check the accuracy of information on file about you, including your address, employment information and compensation history. You can also learn how to update information, if necessary.
- **Plan Information:** Find links here to Plan Highlights information, Payment Options and answers to Frequently Asked Questions.
- **Forms:** Get the forms you need for a variety of activities, including designating or changing beneficiaries.
- **Contacts:** Locate phone numbers and addresses for the Benefits Service Center and other important contacts.