

Agreement to Terms and Authorization

By logging on to this Web site ("Site"), I understand and agree to the [Terms of Use](#) and the [Privacy Policy](#) as explained below. By selecting **Log In**, I understand and agree that the entry of my user ID, password, security answers, and/or other identifier is the method this Site uses to verify my identity. This information and the action of selecting **Log In** serves as my electronic agreement, indicating that I understand and agree to the [Terms of Use](#) and the [Privacy Policy](#) and to the following:

- Any instructions, choices, or requests I make on this Web site will be considered my written permission to my Employer and Aon Hewitt to provide information or conduct transactions on my behalf, in accordance with employer's policies, programs, and the terms of the relevant benefit plan.
- I understand that my right to any benefit under the plan is that of a general, unsecured creditor and that I, and my beneficiaries, will have no interest in any asset of my employer or any trust established by my employer in connection with the plan.
- Any personal information maintained by Aon Hewitt in connection with the benefit plan or with the use of this Site will be protected against unauthorized use and will not be sold to any third party.
- I understand that in the unlikely event that there is a discrepancy between this Web site and the official plan documents, the official plan documents will control.
- I understand that this Site may not perform as intended at all times. I agree that Aon Hewitt is not responsible for any error, omission, interruption or delay in operation of or transmission through this Site, communication line failure, system failure, or other circumstances beyond their control.