

Recently, a few changes were made to the way in which you log in to your account.

In the past you had to use your Social Security number each time you attempted to log in. You can still use the former method to access your account by selecting the "SSN ACCESS" button. However, you now have the option to create a unique USER ID to access your accounts.

If this is your first time establishing a password for Online Account Access of your account, you can create a password online. To do so, you will need to visit our Online Account Access Log In page. To get there, please log on to [www.AllianceBernstein.com](http://www.AllianceBernstein.com). Select either, Mutual Funds, IRA, or CollegeBoundfund from the "Investor Account Access" drop down box at the upper right of the page.

First, a few requirements and/or parameters for establishing a User ID:

### **USER ID FORMAT**

1. The User ID must have at least 6 characters
2. There must be at least 2 letters & 2 numbers  
Example: abc12d or 123ab4
3. There is a maximum of 20 characters for User ID
4. Any characters can be used as long as there are at least 2 letters & 2 numbers  
Example: /?ab12\$%^ or 12!\$%ab4
5. The User ID is NOT case sensitive

### **PIN FORMAT**

1. The PIN must have at least 6 characters
2. There must be at least 2 letters & 2 numbers  
Example: abc12d or 123ab4
3. There is a maximum of 20 characters for PIN
4. Only letters and numbers can be used for the PIN  
Example: abc123 or 123abcd or 1A2B3C
5. The PIN is NOT case sensitive

Once you have arrived at the Account Selection page, please select the ESTABLISH USER ID button. You will need to provide your individual account number and social security number when establishing a password for the first time. After completing the ESTABLISH USER ID page, you will immediately have access to your account(s).

If you have questions, please contact an AllianceBernstein Mutual Fund Representative at (800) 221.5672. Representatives are available Monday through Friday, 8:30am - 7:00pm