INGHAM Retirement Group

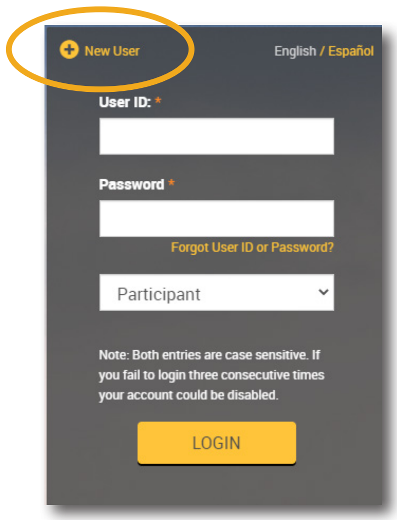
Account Access Guide

Please follow the instructions in this Account Access Guide if:

- You are enrolling in your employer's retirement plan for the very first time, **OR**
- You are already enrolled in your employer's retirement plan but you are accessing your account on this user site for the very first time.

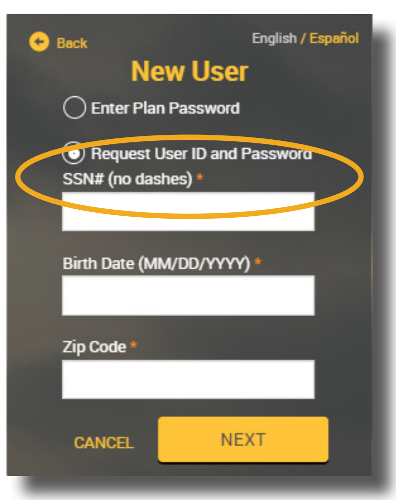
As part of your initial account access, you'll be guided through a series of steps to create a comprehensive retirement savings strategy, including your investment selections, your contribution/savings rate, and your account's beneficiaries.

Step 1 Go to ***raweb.ingham.com***



Step 2 Click ***New User*** in the top left corner of the log-in tile.

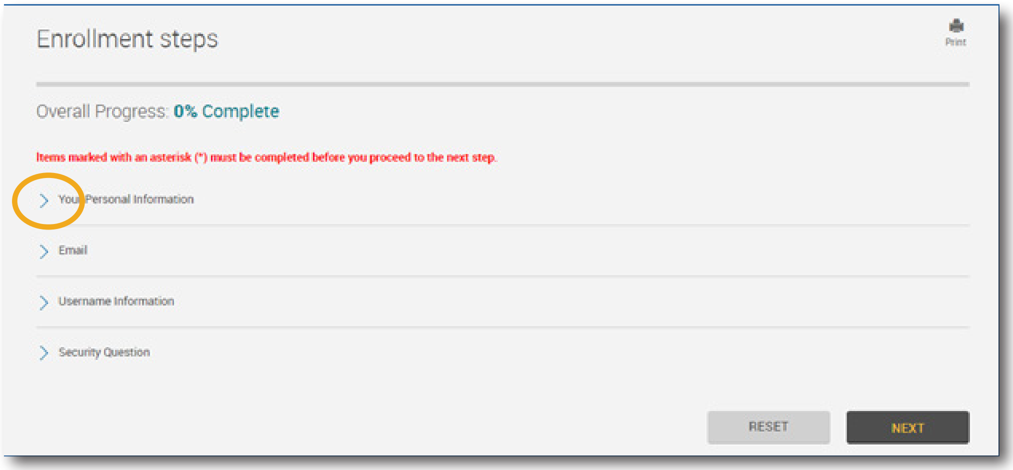
Step 3 Select the ***Request User ID and Password*** option on the New User tile (**please do not select Enter Plan Password**). Enter your Social Security Number (no dashes), your Birth Date (MM/DD/YYYY), and Zip Code, and select ***Next***. You will then be asked to verify your Birth Date and Zip Code.



Important Note: to initiate your enrollment, for security purposes the Zip Code that you enter must match the Zip Code that was provided to us by your employer. If you attempt to enter a Zip Code and receive an error message, please do not enter that same Zip Code a second time or your account will be locked. Instead, please verify the Zip Code that was provided to us by your employer before you try again.

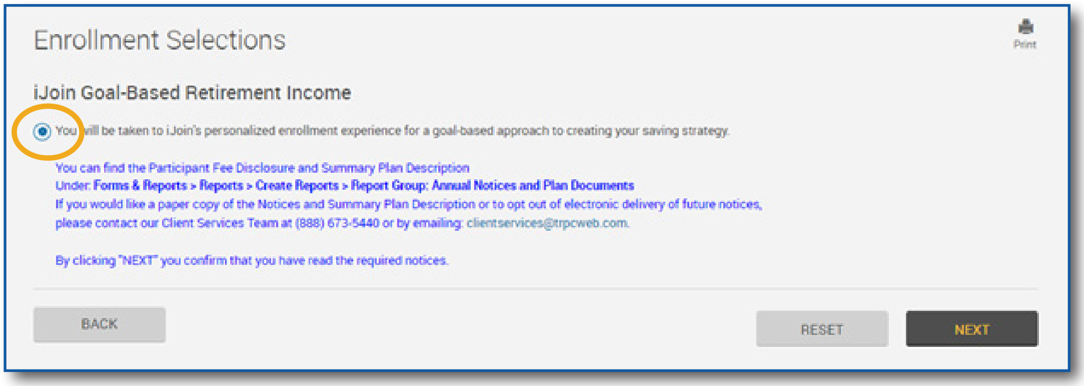
Step 4

Once logged in, you will be asked to answer three Security Questions, provide your phone number and email address, and change your Username and Password. To expand a section on the ***Enrollment Steps*** page, please select the **>** symbol to the left of the section.



Step 5

On the ***Enrollment Selections*** page, select ***iJoin® Goal-Based Retirement Income*** and follow the steps to complete your comprehensive retirement savings strategy.



Important Plan Information

Information about plan rules/features, investments, account fees, and required regulatory disclosures can be found on the user site. After you've completed the enrollment steps listed above, you can access all of this additional plan information under Forms & Reports > Reports. Included are the following:

Under Report Group: Annual Notices

1. Participant Fee Disclosure – includes information about the plan's service fees, along with historicalperformance and expense information for each of the plan's investment options.
2. QDIA Notice – describes how your balance in the plan will be invested if you do not make an investment selection.
3. Summary Annual Report – a required annual disclosure that summarizes financial and other information from the plan's Form 5500 Annual Return/Report filed with the Department of Labor (DOL).
4. Safe Harbor Notice (not applicable to all plans) – details the "safe harbor" contribution to be made to your plan account by the employer.
5. Automatic Contribution Arrangement Notice (not applicable to all plans) – describes the salary deferral contribution rate at which employees are automatically enrolled in the plan.

Under Report Group: Plan Documents (these documents are not viewable on the user site for some plans)

1. Summary Plan Description – provides an overview (in Q&A format) of all of the rules that govern the plan.
2. 2) Salary Deferral Election Form – a simple one-page form that can be printed, completed, and returned to your employer's plan representatives to make your salary deferral contribution election.

Questions

If you have questions about completing your initial account access or navigating the user site, please call Client Services at 888-673-5440, Monday through Friday between 8am-8pm ET.