

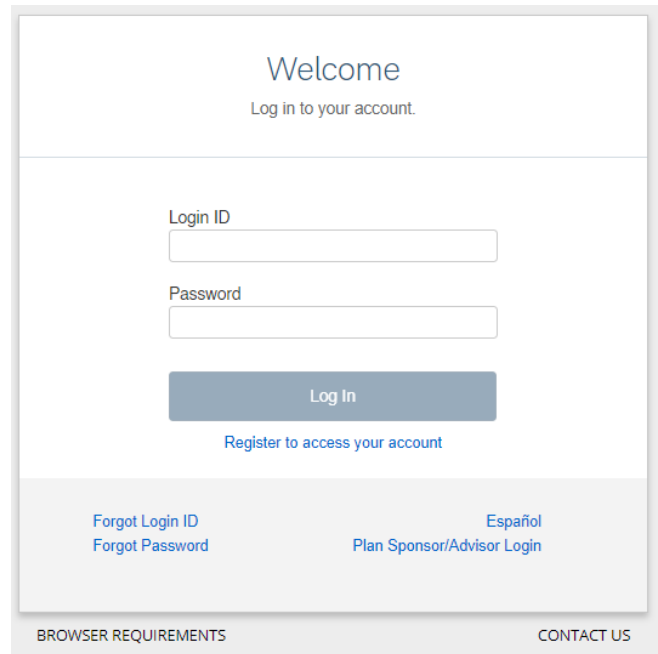
Access Your Account

Please follow the instructions below to securely access your personal retirement account information online. The screen illustration provides guidance.

Participant Website

- Log onto the secure website at www.estratas.com. For best results, use Google Chrome.
- Enter your Login ID and Password. Next, click Log In.
- Once logged in, you will be able to access your account information or update your elections by following instructions below.

If your Login ID or Password does not work, please choose either 'Forgot Login ID' or 'Forgot Password'. Should you require further assistance, please contact support@usi.com.



Personal Data

- **Login ID and Password**
Please follow instructions and requirements listed on the screen.
- **Email Address**
Assign a personal email address for receiving electronic confirmations.
- **Two-step verification**
You may choose to receive security codes via email or text message. You may also skip two-step verification when you're using a trusted device, such as your phone or personal computer. After you set your preferences, the system will send you a security code to confirm.
- **Security Questions**
Setup three security questions and answers by following instructions and requirements listed on the screen.
- **Beneficiaries**
To assign primary and contingent beneficiaries to your retirement account, navigate to the My Profile screen and select 'Beneficiaries'. Note that dashes must be included for the Social Security Number.

Key Features (if applicable)

- **eDelivery**
To receive quarterly statements electronically, you may update your eDelivery settings by navigating to the My Profile screen on the top right-hand corner of your account. Please then select 'Delivery Preferences.'
- **SmartPlan**
To begin the guided video enrollment process, navigate to **Manage → SmartPlan**. Alternatively, you can make your Contribution and/or Investment elections individually using the instructions below.
- **Contribution Elections**
To make a contribution election, navigate to **Manage → Deferral / Investment Election → Contribution Rate/Amount**.
- **Investment Elections**
To make an investment election, navigate to **Manage → Deferral / Investment Election → Investment Elections**.
- **Performance & Statements**
To review quarterly statements and personal investment performance, navigate to **View → Statements & Disclosures** or **Personal Performance**.