

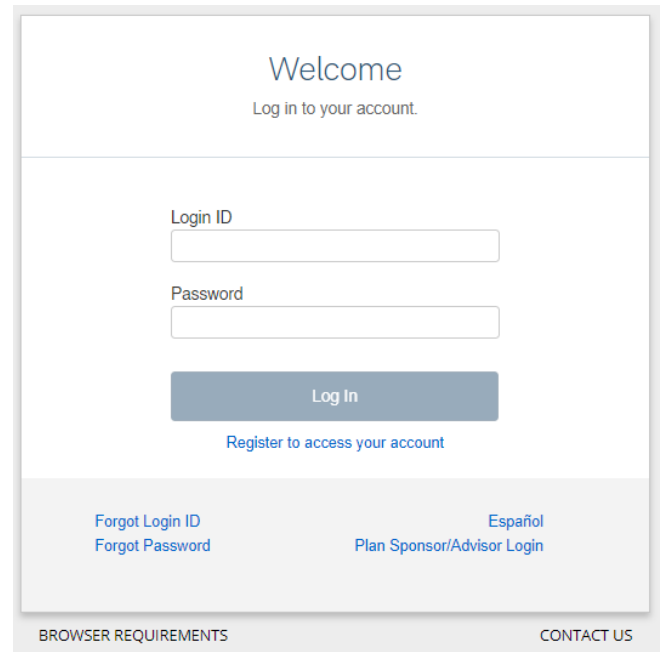
Access Your Account (First-Time User)

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

Self-Registration

- Log onto the secure website at www.estratas.com. For best results, use Google Chrome.
- Click on **Register to access your account** to begin enrollment.
- You will be taken through two phases to get started: Account Setup and Enrollment Process.

Should you require further assistance, please contact support@usi.com.



Account Setup

- **Personal Information**
Enter basic information about you and your plan. You must enter at least one email address or phone number. Under 'Workplace Information' please enter your Work Phone Number and Work Email Address.
- **Two-step Verification**
After submitting your personal information, you should receive a security code via email or text message.
- **Complete Registration**
Create a new Login ID and Password using requirements which are listed on screen. You will also select 3 security questions which will be shown if you need to go through the 'Forgot Login ID' or 'Forgot Password' process.
- **Registration Confirmation**
Once your account has been created successfully, you will be taken through the enrollment process.

Enrollment Process

- **eDelivery**
Create preference for receiving notifications of future changes to your account.
- **My Information**
Confirm personal information. If any information is incorrect, you must contact your HR or payroll department immediately.
- **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.
- **SmartPlan (if applicable)**
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 (if applicable)**
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**.