

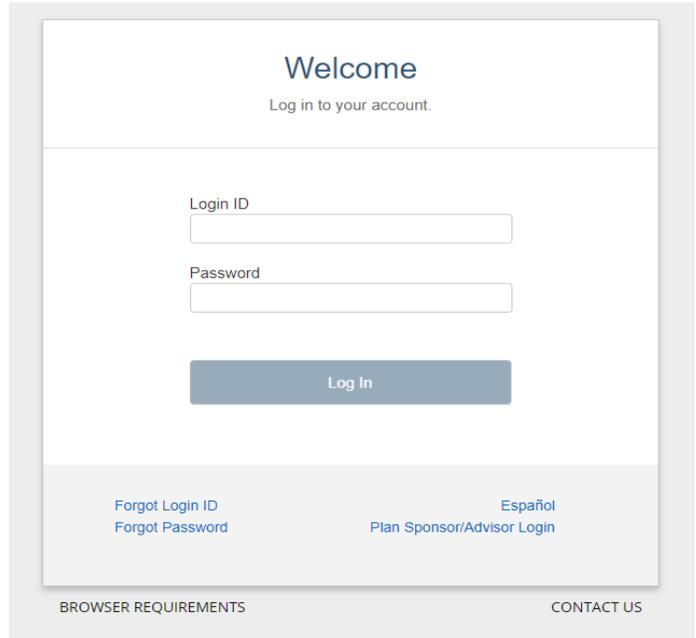
Access Your Account

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 Social Security Number (SSN) as your Login ID, and Date of Birth (in MMDDYYYY format) as your Password. Next, click Log In.
- Once logged in, you will be guided through the Account Setup process for first time users. You may then make your elections by following the below instructions.

If your Login ID or Password does not work, please contact support@usi.com.



Account Setup

- **Password**
Create a new password using the requirements listed on the screen.
- **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.
- **Email Address**
Assign a personal email address for receiving electronic confirmations.
- **Login ID**
Create a new Login ID using requirements which are listed on screen.
- **Security Questions**
Select three security questions, which will be displayed if you select 'Forgot Password' or 'Forgot Login ID.'

Enrollment Steps

- **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.'
- **Beneficiaries**
To assign primary and contingent beneficiaries to your retirement account, navigate to the My Profile screen and select 'Beneficiaries.'
- **Investment Elections**
To make an investment election, navigate to Manage Deferral / Investment Election Investment Elections.