

Dear Plan Participant,

We are excited to help you navigate the **3 Steps** needed to start building your retirement nest egg.

Step 1: Access the document titled “iJoin Enrollment” by typing or pasting the following link into your browser: https://raweb.ingham.com/pdfs/Ingham_Enrollment_Guide.pdf.

document will explain how to begin the enrollment process for your retirement plan. If you want to skip reviewing this document and log directly into the participant website to begin the enrollment process, please proceed as follows:

Go to <https://www.ingham.com>

Select “Account Login” at the top of the page

Select “New User”

Select “Request User ID and Password”

Enter requested verification data elements

Select “Next” and follow prompts to move through the enrollment process.

Step 2: Once you have enrolled, please access the Plan Participant FAQ document which can be found by typing or pasting this link into your browser:

<https://raweb.ingham.com/pdfs/Ingham%20ParticipantFAQ%202023.pdf>.

This document explains some of the basic ways that you can view information about your account as well as initiate certain types of transactions.

Step 3: Lastly, you can access a number of regulatory and informational documents related to your plan. These documents can be found by logging into your account online and going to: Forms & Reports > Reports > then scrolling down and expanding the appropriate Report Group.

Listed below are the various documents available and which Report Group they can be found in (Please Note: depending on your plan type, some of these reports may not be applicable or available):

- **Report Group: Annual Notices**

Participant Fee Disclosure: This notice includes important information to help you compare investment options in your retirement plan so that you can make prudent selections.

Safe Harbor Notice: Delivery of the Safe Harbor Notice ensures that all Employees can defer the maximum salary amount into the 401(k) plan and details the contribution the Employer will contribute to the plan on behalf of the participant. This also includes the plan’s Automatic Enrollment provision. Employees who are eligible to participate in the plan, but fail to make an affirmative salary deferral election, are automatically enrolled.

QDIA Notice: This notice is required for plans that have a default investment option into which contributions are made for participants who have not submitted any investment elections. One of the requirements to satisfy the Department of Labor QDIA regulation is the delivery of an annual QDIA (Qualified Designated Investment Alternative) notice. This notice informs those participants who have not made an affirmative investment election how their contributions, or contributions made on their behalf, will be invested until which time they make an affirmative investment election.

- **Report Group - Plan Documents (These documents may or may not be viewable for your Plan)**

Summary Plan Description: This is a general overview of the various plan provisions that control the rights and features available to you as a Plan participant.

Loan Policy: This document provides the details to the plan's participant loan rules. Most plans require loans to be requested electronically through the plan's website.

If you would like to receive a paper copy of the various enrollment material documents and future regulatory notices or have any other questions, our client service team can be reached through the following communication channels:

Phone number: 800-529-4249

Email: clientservices@trpcweb.com

Thank you,

The Retirement Plan Company, LLC

5200 Maryland Way
Suite 310
Brentwood, TN 37027

7887 Washington Village Dr.
Suite 295
Dayton, OH 45459

220 N. Main St.
Suite 500
Greenville, SC 29601

Toll Free: 800-529-4249

Web: <https://www.ingham.com>

Retirement Plan Enrollment Guide

Your employer’s retirement savings plan was established to help employees accumulate savings for the years that you spend in retirement. An employer-sponsored retirement plan is an incredibly valuable employee benefit and is the most effective way to save for retirement because it offers employees the following savings advantages:



Pre-Tax Contributions

Your “salary deferral” contributions to your retirement plan account are made on a pre-tax basis, which means that they are not subject to federal, state, or local income taxes like the rest of your take-home pay.



Professionally-Managed Investment Options

The retirement plan includes a number of professionally-managed options for investing your account in choices that are appropriate for your risk tolerance and investment time horizon.



Tax-Deferred Growth of Your Account

Your retirement plan account grows on a tax-deferred basis. This means that the investment earnings, interest, and dividends within your account are not subject to taxation as your account grows. The only amounts that are subject to federal, state, and local income taxes are the amounts that you withdraw from your account during retirement.



“Roth” Savings Option

Some retirement plans include a “Roth” savings option in addition to the pre-tax savings option described above. With a Roth savings option, your contributions to the retirement plan are subject to federal, state, and local income taxes like the rest of your take-home pay. Then, the investment earnings, interest, and dividends within your account grow on a tax-free basis, and any withdrawals that you take from your account during retirement are not subject to income taxation. It is a way of “locking in” your current income tax rate instead of paying income taxes during retirement when your income tax rate might be higher.

If your employer’s retirement plan includes a Roth savings option, you will be given the ability to select that option when you complete your plan enrollment.

The Importance of Saving for Retirement

The back cover of this Retirement Plan Enrollment Guide includes illustrations demonstrating the effectiveness of an employer-sponsored retirement plan in accumulating savings for retirement. This Retirement Plan Enrollment Guide provides instructions for creating a personalized savings strategy to meet your retirement savings goals.



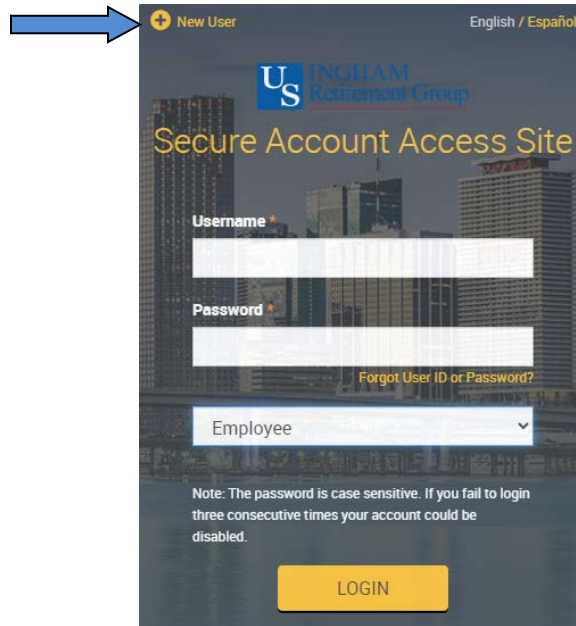
Let’s Get Started!

To enroll in your employer’s retirement savings plan, please follow the enrollment instructions starting on the next page.

How To Enroll In The Plan

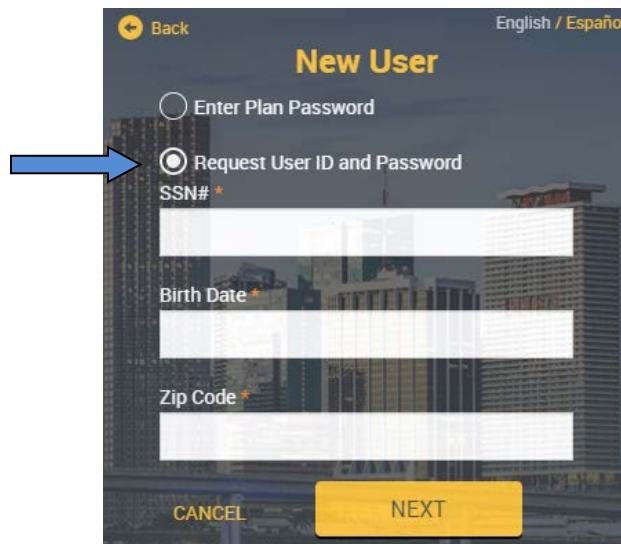
Please follow the below steps to enroll in the plan and create a comprehensive retirement savings strategy that includes your investment selections, your savings rate, and your account's beneficiaries.

- 1) Go to www.ingham.com.
- 2) The first time you log into your account, click "New User" in the top left corner of the log-in tile.



The screenshot shows the login page for the Ingham Retirement Group. At the top left, there is a '+ New User' link. The page title is 'Secure Account Access Site'. Below the title are input fields for 'Username *' and 'Password *'. A link for 'Forgot User ID or Password?' is located below the password field. There is a dropdown menu labeled 'Employee'. At the bottom, there is a 'LOGIN' button. A note at the bottom states: 'Note: The password is case sensitive. If you fail to login three consecutive times your account could be disabled.'

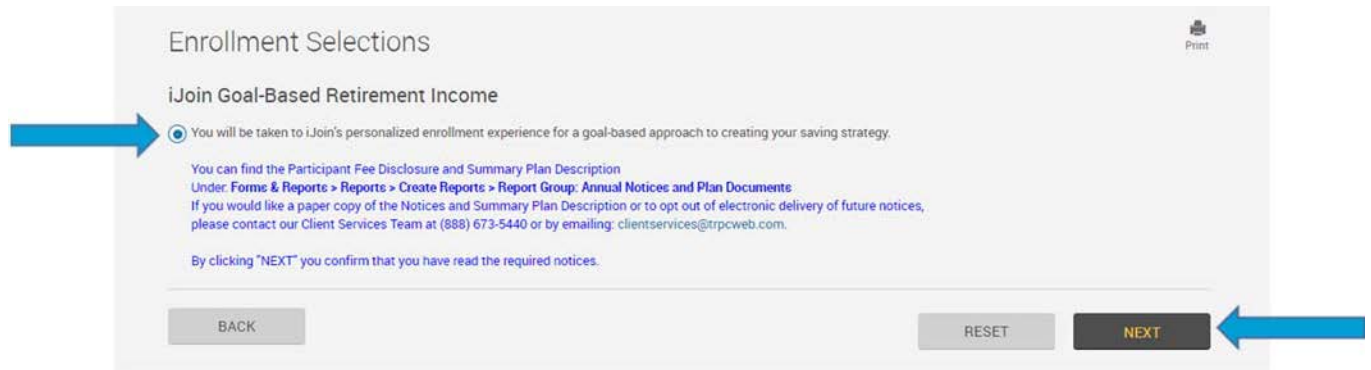
- 3) Then, select the "Request User ID and Password" option on the New User tile. Enter your Social Security Number (no dashes), your Birth Date (MM/DD/YYYY), and Zip Code and select "Next". You will then be asked to verify your Birth Date and Zip Code.



The screenshot shows the 'New User' registration page. At the top left, there is a 'Back' button. The page title is 'New User'. There are two radio button options: 'Enter Plan Password' and 'Request User ID and Password'. The 'Request User ID and Password' option is selected. Below the radio buttons are input fields for 'SSN# *', 'Birth Date *', and 'Zip Code *'. At the bottom, there are 'CANCEL' and 'NEXT' buttons.

- 4) Once logged in, you will be asked to answer three Security Questions and change your User ID and Password. You will also be asked to provide an email address and/or phone number that can be used to send your one-time PIN for future log-ins.

- 5) On the “Enrollment Selections” page, select *iJoin® Goal-Based Retirement Income* and follow the steps to complete your plan enrollment.



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 historical performance 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) *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.

If you would like to receive paper copies of any of the items listed above, please contact Client Services by phone at 888-673-5440 or by email at clientservices@trpcweb.com.

“Roll Over” Another Retirement Savings Account Into Your Plan Account

You have the option to complete a tax-free transfer from your account in a previous employer’s retirement plan or from a personal IRA into your plan account as a “Rollover”. A Rollover is a popular way of combining all of your retirement savings in a single account instead of maintaining separate retirement plan accounts.

If you wish to complete a Rollover, please do the following:

- 1) Log into your plan account.
- 2) Go to Forms & Reports→Forms
- 3) Under “Select form group” choose “Rollover Money Into Your Plan” and under “Select form” choose “Rollover Form”, then click “Get Results” to download the form.
- 4) Follow the instructions on the “Making Rollovers Into Your Retirement Plan” page to complete the rollover into your account.

Questions

If you have questions about plan rules and features, setting up your account, or navigating the user site, please call Client Services at 888-673-5440, Monday through Friday between 8am-8pm ET.

The Importance of Saving for Retirement

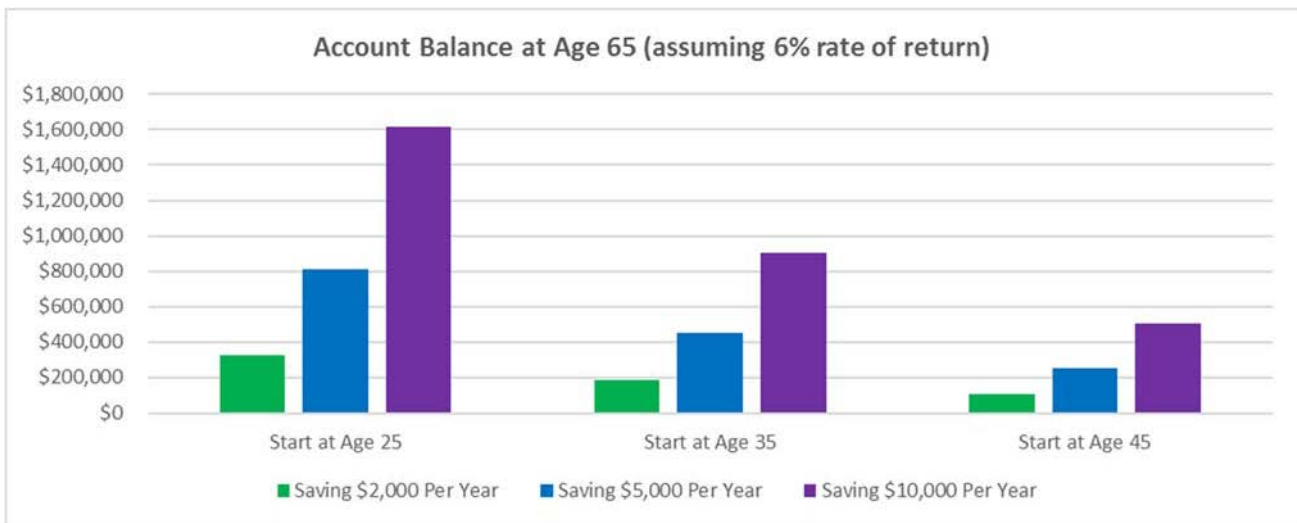
“Most financial advisors say you’ll need about 70 percent of your pre-retirement earnings to comfortably maintain your pre-retirement standard of living. If you have average earnings, your Social Security retirement benefits will replace only about 40 percent. The percentage is lower for people in the upper income brackets and higher for people with low incomes. You’ll need to supplement your Social Security benefits with savings and investments.”

- Source: Social Security Administration (www.ssa.gov)

The Importance of Starting Early

While it’s never too late to start saving for retirement because of the immediate tax benefits of retirement savings, the earlier you start saving the easier it will be to meet retirement savings goals.

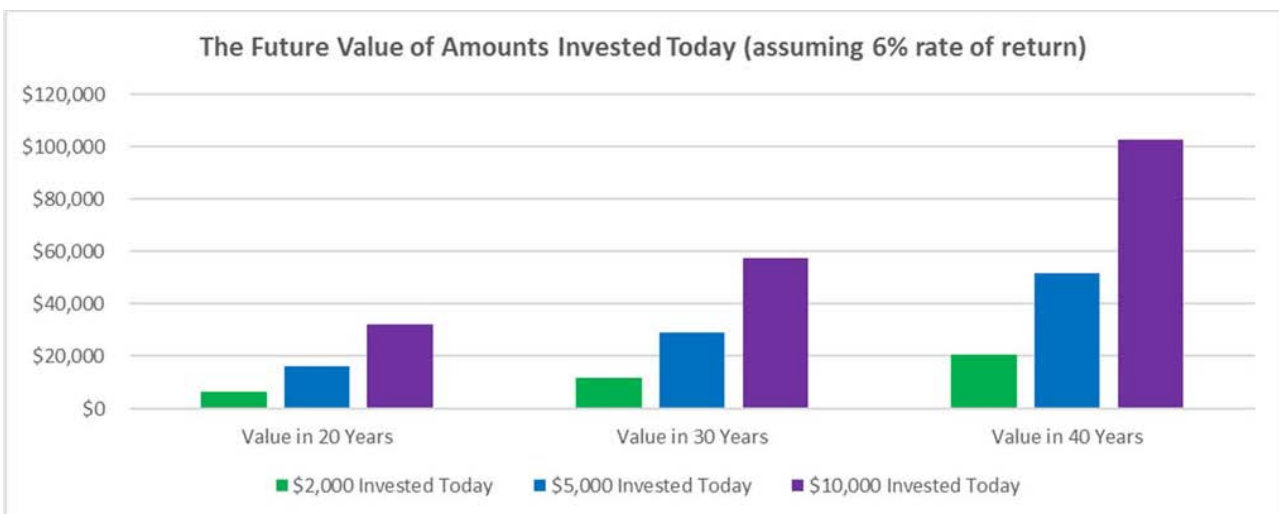
The below chart shows how much an account balance would be worth at age 65 for workers who start saving at age 25, 35, or 45 (assuming a 6% rate of return). The annual savings amounts shown (\$2,000, \$5,000, or \$10,000 per year) is a combination of your salary deferral contributions and any contributions that are made to the plan by your employer.



The Significance of Compounded Investment Returns

The amounts that are contributed to your account will earn investment returns over time, and as your account grows it will earn investment returns on the investment returns themselves! This is known as “compounded investment returns”, which causes your account to grow exponentially rather than in a straight line.

The below chart shows the value of \$2,000, \$5,000, or \$10,000 invested after 20, 30, and 40 years (assuming a 6% rate of return). For example, \$10,000 invested today would be worth nearly \$60,000 in 30 years!



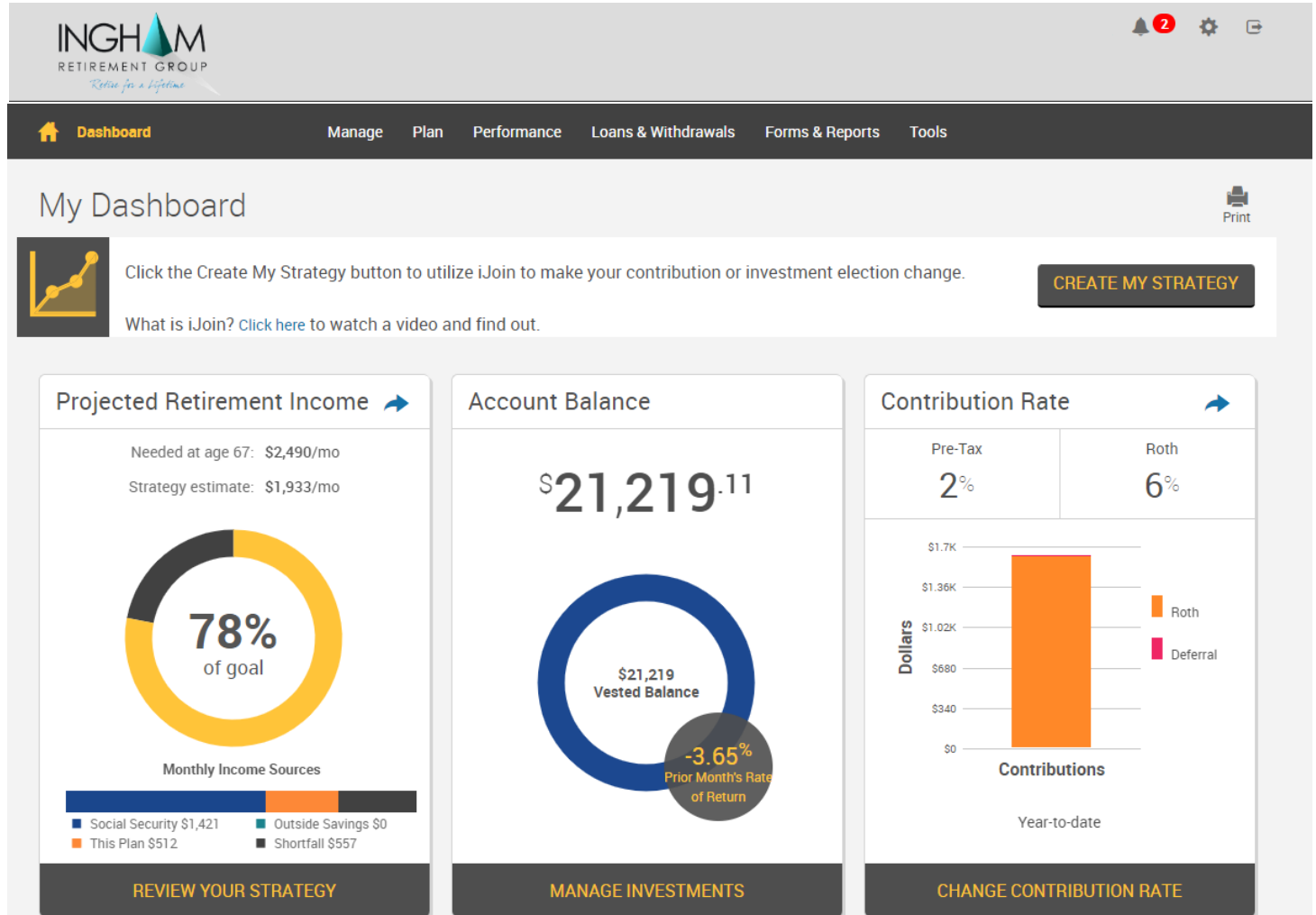
FAQs For Managing Your Retirement Savings Account

The below list of frequently-asked questions is intended to provide you with guidance as you navigate the user website to set up and manage your retirement savings account. To access your account, go to www.ingham.com and click “Account Login” at the top of the page.

Q: This is my first time logging into my account. What is my User ID and Password?

A: The first time you log into your account, click “New User” at the top left corner of the login tile, then the “Request User ID and Password” option at the bottom of the New User tile. Enter your Social Security Number (no dashes), your Birth Date and Zip Code. You will then be asked to verify your Birth Date and Zip code. Once logged in, you will have the opportunity to enter email addresses and/or phone numbers (voice or text) and setup your login credentials.

Once your account is set up, each time you log in you will be taken to the *My Dashboard* page:



The screenshot shows the 'My Dashboard' interface with the following components:

- Navigation Bar:** Includes 'Dashboard', 'Manage', 'Plan', 'Performance', 'Loans & Withdrawals', 'Forms & Reports', and 'Tools'.
- My Dashboard Header:** Features the Ingham Retirement Group logo, a notification bell with a '2' badge, a settings gear, and a print icon.
- Primary Action:** A 'CREATE MY STRATEGY' button is prominently displayed.
- Informational Text:** A message states: "Click the Create My Strategy button to utilize iJoin to make your contribution or investment election change. What is iJoin? [Click here](#) to watch a video and find out."
- Projected Retirement Income:**
 - Needed at age 67: \$2,490/mo
 - Strategy estimate: \$1,933/mo
 - A donut chart shows 78% of the goal is met.
 - Monthly Income Sources: Social Security (\$1,421), This Plan (\$512), Outside Savings (\$0), and Shortfall (\$557).
 - Button: REVIEW YOUR STRATEGY
- Account Balance:**
 - Current balance: \$21,219.11
 - Vested Balance: \$21,219
 - Prior Month's Rate of Return: -3.65%
 - Button: MANAGE INVESTMENTS
- Contribution Rate:**
 - Pre-Tax: 2%
 - Roth: 6%
 - Bar chart showing contributions for Roth and Deferral (Year-to-date).
 - Button: CHANGE CONTRIBUTION RATE


Q: I've logged into my plan account before, but I forgot my User ID and/or Password. How can I retrieve them?

A: On the login page, click the "Forgot User ID or Password?" link underneath the Password field. In the window that appears, select Role: Participant, complete each of the fields that appears, and click "Next". An email will be sent to the email address associated with your account with instructions to change your User ID and Password.

Q: How do I change my personal information or change my password?

A: Click the "gear" icon () in the top-right corner of the page and select the appropriate link.


Q: How do I log out of my account?

A: Click the "arrow" icon () in the top-right corner of the page.

Q: I'm eligible to enter the plan. Can I enroll online? How?

A: Yes, the enrollment process will start automatically when you log in to your account. Once logged in, you will be asked to verify your personal information, provide an email address, and establish your username and password. You will then be presented with the enrollment options available to your plan.

Q: Where can I view/research the investment options that are available to me in the plan?

A: To view/research the plan's investment options, go to *Performance*  *Investment Information*.

Q: How do I select or change the investments in my plan account?

A: On the *My Dashboard* page, click *Review your Strategy* in the *Projected Retirement Income* Tile to select a personalized retirement strategy through the iJoin portal. You can also click *Manage Investments* at the bottom of the *Account Balance* tile in the center of the page (or select *Transactions* → *Manage Investments* from the menu). You will be taken to the *Manage Investments* page, where you will be presented with three different options:

- Change Elections – determines how any new contributions to your account will be invested.
- Transfer Funds – enables you to transfer amounts between different investments in your account.
- Rebalance – rebalances your entire account to be invested based on your current investment elections or on new investment election percentages that you specify.

Q: What is the Projected Retirement Income tile on My Dashboard page?

A: The tile on the left side of your My Dashboard page provides you with an estimate of your monthly income during retirement. The figure that appears in that window is expressed in today's dollars to make it easy for you to compare your estimated monthly retirement income to your current income and budget. Performing a complete retirement planning analysis will update all the assumptions used to estimate your monthly retirement income and will result in a more realistic Projected Monthly Retirement Income figure. To perform a complete retirement planning analysis using a tool called iJoin, click REVIEW YOUR STRATEGY.

Q: How do I change my "salary deferral" contribution election (i.e., the amounts that are withheld from your paycheck and funded to your account in the plan.)?


A: On the My Dashboard page, click Change Contribution Rate at the bottom of the Contribution Rate tile on the right side of the page. You will be taken to the Contribution Rates page, where you are able to change the amount withheld from your paycheck. Note: Not all plans have this option. If your employer requires that your contribution rate be changed using a paper form, this Contribution Rate option will not appear on your My Dashboard page and it will be necessary for you to complete a paper "Salary Deferral Election Form" (or similarly-named form) to change your contribution rate.

Q: How do I change the beneficiary (ies) for my account?

A: Click the “gear” icon () in the top-right corner of the page and select the Beneficiaries link.


Note: Not all plans have this option. If your employer requires that your beneficiary (ies) be changed using a paper form, the beneficiary page may display but will instruct you on where to go to print the form.

Q: I would like to request a distribution (i.e., cash withdrawal or rollover from my plan account. How do I do this?


A: To request a distribution from your account, go to *Transactions*  *Request a Distribution* and follow the instructions on that page.

Note: Distributions are typically only permitted when you separate from service with your employer or retire, and in some cases – if you reach a certain age or experience a financial hardship. Refer to your Summary Plan Description to determine whether you are eligible for the type of distribution that you would like to take.


Q: I would like to request a loan from my plan account. How do I do this?

A: To request a loan from your account, go to *Transactions*  *Request a Loan* and follow the instructions on that page. *Note: Not all plans allow participant loans. If your plan does not allow loans, this “Request a Loan” option will not appear.*

Q: I am considering taking a loan from my account, but before I do so I would like to know approximately what my repayment amount would be. How can I do this?



A: From the menu at the top of the page, go to *Transactions*  *Request a Loan*. Select the loan type, then click on “Quick Loan Calculator” at the bottom of the page. Enter the loan amount and number of payments and click “Calculate”. Your estimated repayment amounts (which will be made through payroll withholdings) will appear. *Note: Not all plans allow participant loans. If your plan does not allow loans, this “Request a Loan” option will not appear.*

Q: How do I generate a Loan Payoff Form?

A: From the menu at the top of the page, go to *Forms & Reports* → *Forms*. Select Loan Payoff from the *Select form group* and Loan Payoff Form from the *Select Form* dropdown. Click on 

Note: Not all plans allow participant loans. If your plan does not allow loans, this “Loan Payoff” form will not appear.

Q: How do I generate a Rollover Form to roll money into my account?

A: From the menu at the top of the page, go to *Forms & Reports*  *Forms*. Select Rollover Money Into Your Plan from the *Select form group* and Rollover Form from the *Select Form* dropdown. Click on 

Note: Not all plans allow participants to roll money in. If your plan does not allow rollovers, this “Rollover Form” will not appear.

Q: If I have questions about my account, how can I get help from a customer service representative?

A: You can request help from a customer service team member in one of three ways:

- To submit a written question or request and receive a call or email response, click *Support* → *Contact Us*.
- To speak with a representative over the phone, call 800-529-4249 and follow the menu prompts.