



Member of Alliance Benefit Group



Online Changes and Enrollment Process with Screen Shots

RETIREMENT PLAN CONSULTANTS ■ RECORDKEEPERS ■ INVESTMENT ADVISORS/FIDUCIARIES ■ ACTUARIES



Online Enrollment / Account Management

Login to your account at www.ingham.com

Log in Here



Please choose from the drop down:

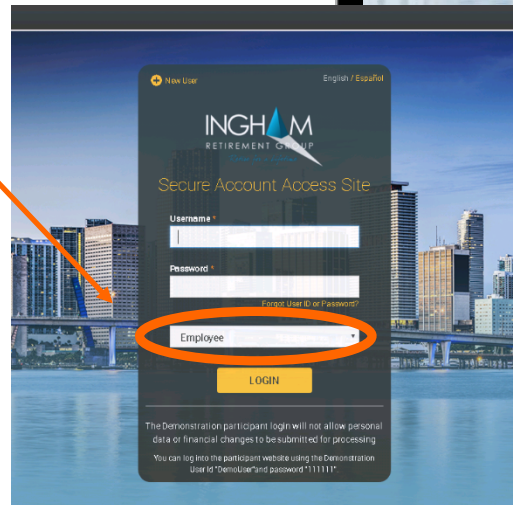
“Employee”
or
“Employer”

First Time Logging in?

| | |
|----------|--|
| USER ID | social security number <i>(no hyphens)</i> |
| PASSWORD | last 4 digits of social security number |

If you already have a login
Then login with your same username and password.

That has NOT changed!



Change Existing Contribution Rate

The screenshot displays the Ingham Retirement Group dashboard. At the top, the logo and navigation menu are visible. The main content area is titled "My Dashboard" and contains two primary sections: "Account Balance" and "Contribution Rate".

Account Balance: Shows a total balance of \$7,754.99 and a vested balance of \$7,755. Below the balance information is a button labeled "MANAGE INVESTMENTS".

Contribution Rate: Shows a current rate of 10% Pre-Tax. Below this, there are two horizontal bars representing contribution types: "Pre-Tax" at 10% and "Roth" at 4%. At the bottom of this section is a button labeled "CHANGE CONTRIBUTION RATE".

An orange oval highlights the "CHANGE CONTRIBUTION RATE" button, and a grey box with the text "Click here" and an arrow points to it.

Change Contribution Rate

Change Contribution Rate -  PreTax

Overall Progress: **0% Complete**

No changes Stop Contributions Change Contributions

Set Contribution Rate

\$ Dollar Amounts % Percentages

Pre-Tax

Minimum: 0%

Maximum: 50%

Minimum Increment: 0.5%

401(k) Contribution Maximum in 2017: \$18,000

*You must be age 50 or older by December 31st of this year in order to make "catch-up" contributions.

Must select to "Change"

May choose \$ or % rate

Click Next, then Submit



Enrolling in the Plan

Taking Action...

❑ Complete the Enrollment Process Online

Log into your account @ www.ingham.com

1. Personal Profile Question
2. Choose your Contribution Rate
3. Choose your Investment Strategy
Complete Investor Profile Questionnaire
4. Submit & Get your Confirmation

Complete Your Profile

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Plan's Fund Returns Resources Contact Us

Enrollment steps

Overall Progress: **0% Complete**

Items marked with an asterisk (*) must be completed before you can proceed to the next step.

- > Your Personal Information
- > Email
- > Username Information
- > Security Question

RESET NEXT

This screenshot shows the 'Enrollment steps' page. The overall progress is 0% complete. The steps listed are: Your Personal Information, Email, Username Information, and Security Question. An orange arrow points from the 'Email' step to a callout box on the right.

Make sure we have another email other than your work email

Complete Security Questions

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Security Setup

Each time you log in to this site from an unknown computer you will be asked to answer one of these questions as an additional security step. Once you have submitted the question(s) you will be directed into the web site.

Alternate Verification Questions

| | |
|--------------------------|----------------------|
| Question 1 * | Answer * |
| Alternate password/quote | <input type="text"/> |
| Question 2 * | Answer * |
| Alternate password/quote | <input type="text"/> |

SUBMIT

This screenshot shows the 'Security Setup' page. It includes a heading 'Alternate Verification Questions' and two sets of questions. Each set consists of a dropdown menu with 'Alternate password/quote' and an adjacent text input field for the answer. An orange arrow points from the 'Security Question' step in the previous screenshot to the first 'Answer' field.



Select Your Contribution Rate

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Contributions

Overall Progress: **40% Complete**

Confirmation E-mail Address

A confirmation e-mail will be sent to **fpepe@ingham.com**
If this address is incorrect, please correct the address in the fields provided.

Update e-mail address Confirm e-mail address

RESET

Current Contribution Amounts

| Last Web/VRU Contribution | Total |
|---------------------------|-----------------------|
| Pre-Tax Deferral | \$0.00 per pay period |

Change Contribution Amounts
Please enter a contribution percentage or dollar amount that your employer will deduct from your compensation each payroll period for deposit to your account.

Rules and Criteria

IRS limit on 401(k) contributions in 2017: **\$18,000.00**
IRS limit on "catch-up" contributions* in 2017: **\$6,000.00**
*You must be age 50 or older by December 31st of this year in order to make "catch-up" contributions.

Pre-tax criteria

| | |
|-------------------|-------------|
| Min %: | 1.00% |
| Max %: | 50.00% |
| Min increment %: | 1.00% |
| Min amount: | \$1.00 |
| Max amount: | \$18,000.00 |
| Min increment \$: | \$1.00 |

| Action | Contribution Type | Percent/Dollar | Current Contribution | New Contribution Rate |
|-----------|-------------------|----------------|----------------------|-----------------------|
| No change | Pre-Tax Deferral | Percent | Not contributing | 0.00 per pay period |

RESET BACK NEXT

Make sure we have another email other than your work email

Choose the drop downs to make your changes

Choose Your Investments

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Select Investments

Overall Progress: **50% Complete**

The investment elections you enter below will be applied to all sources of contributions (including any employer contributions). Please note that once you have completed the enrollment process, you can always change your investment elections. For more information, please contact your plan administrator once you have completed the enrollment process.

Review Fund Performance and Prospectuses

I elect to invest all future contributions (including employee and employer contributions) as follows.

Review **our Risk Quiz** to assist in selecting an investment portfolio that may be right for you.

Confirmation E-mail Address

A confirmation e-mail will be sent to the address listed below: fpape@ingham.com
 If this address is incorrect, please correct the address in the fields provided.

Update e-mail address: Confirm e-mail address:

Rules and Criteria

- Minimum allocation: **1.00%**
- Minimum allocation increment: **1.00%**
- Days to complete request: **2**

Days to complete request: **2**

All Sources

| Investment | Asset Class | Current Elections | New Elections |
|---|---------------------|-------------------|---------------------------------------|
| Baron Retirement Income Fd | None | 0.00% | <input type="text" value="0.00 %"/> |
| Baron Small Cap | Small Growth | 0.00% | <input type="text" value="0.00 %"/> |
| Fidelity Value | Mid-Cap Value | 0.00% | <input type="text" value="0.00 %"/> |
| Federated High Yield Tr | High Yield Bond | 0.00% | <input type="text" value="0.00 %"/> |
| BlackRock Tactical Opportunities Fund | None | 0.00% | <input type="text" value="0.00 %"/> |
| Rydex Series Trst Bio Tech | None | 0.00% | <input type="text" value="0.00 %"/> |
| Vanguard 500 Index | Large Blend | 0.00% | <input type="text" value="0.00 %"/> |
| Vanguard International Value | Foreign Large Value | 0.00% | <input type="text" value="0.00 %"/> |
| 1 Most Aggressive Strategy (Stocks 100%) | Investment Strategy | 0.00% | <input type="text" value="100.00 %"/> |
| 1a Most Aggressive Strategy (Index Funds Passive Strategy) | Investment Strategy | 0.00% | <input type="text" value="0.00 %"/> |
| 2 Aggressive Strategy (Stocks 80% Bonds 20%) | Investment Strategy | 0.00% | <input type="text" value="0.00 %"/> |
| 2a Aggressive Strategy (Index Funds Passive Strategy) | Investment Strategy | 0.00% | <input type="text" value="0.00 %"/> |
| 3 Balanced Strategy (Stocks 60% Bonds 40%) | Investment Strategy | 0.00% | <input type="text" value="0.00 %"/> |
| 3a Balanced Strategy (Index Funds Passive Strategy) | Investment Strategy | 0.00% | <input type="text" value="0.00 %"/> |
| 4 Moderate Strategy (Stocks 40% Bonds 60%) | Investment Strategy | 0.00% | <input type="text" value="0.00 %"/> |
| 4a Moderate Strategy (Index Funds Passive Strategy) | Investment Strategy | 0.00% | <input type="text" value="0.00 %"/> |
| 5 Conservative Strategy (Stocks 20% Bonds 80%) | Investment Strategy | 0.00% | <input type="text" value="0.00 %"/> |

Click here for Risk Quiz & choose Strategy

TOTAL ALLOCATION PERCENT:

I HEREBY CERTIFY THAT I HAVE RECEIVED A PROSPECTUS ON THE INVESTMENT FUNDS AND HAVE READ, UNDERSTAND AND AGREE TO THE PLAN POLICIES AND PROCEDURES BEFORE SUBMITTING CHANGES TO MY ACCOUNT.

0.00% 100.00%

If you do not provide investment directions for your contributions, they will be defaulted to the Baron Retirement Income Fd until you provide other investment instructions. Once amounts are defaulted, it is your responsibility to realign them in accordance to your investment elections. For more information, please contact your plan administrator.

Investor Profile Questionnaire

STEP 1 • Investor Profile Questionnaire

Answer the questions below and total your score at the bottom.

| | STRONGLY AGREE | AGREE | NEUTRAL | DISAGREE | STRONGLY DISAGREE | YOUR SCORE |
|--|----------------|---------|---------|----------|-------------------|------------|
| | 80%-100% | 60%-80% | 40%-60% | 20%-40% | 20% or less | |
| 1 The investment I am now considering represents the following percentage of my total investment portfolio: | 1 | 2 | 3 | 4 | 5 | 5 |
| 2 In how many years do you expect to start spending the money you're investing? | 1 | 2 | 3 | 4 | 5 | 3 |
| 3 I do not foresee any major expenses that might cause me to make withdrawals from this investment before that time. | 5 | 4 | 3 | 2 | 1 | |
| 4 When I start making withdrawals from this investment, they will be used to fund my living expenses. | 1 | 2 | 3 | 4 | 5 | |
| 5 When it comes to investing, protecting the money I have is my highest priority. | 1 | 2 | 3 | 4 | 5 | |
| 6 I always choose investments with the highest possible return. | 5 | 4 | 3 | 2 | 1 | |
| 7 I prefer an investment strategy designed to grow steadily and avoid sharp ups and downs. | 1 | 2 | 3 | 4 | 5 | |
| 8 To meet my financial goals, my investments must grow at a higher rate of return. | 5 | 4 | 3 | 2 | 1 | |
| 9 I am unwilling to wait several years to recover from losses I incur in an extended down market. | 1 | 2 | 3 | 4 | 5 | |
| 10 I prefer investments that are low risk, even if returns are lower than the rate of inflation. | 1 | 2 | 3 | 4 | 5 | |

Read the statements and write your score to the right. Then total your scores below

| | | | | | |
|--------------------------|-------|-------|-------|-------|-------|
| Scoring: | 10-19 | 20-26 | 27-33 | 34-40 | 41-50 |
| Corresponding portfolio: | 5 | 4 | 3 | 2 | 1 |

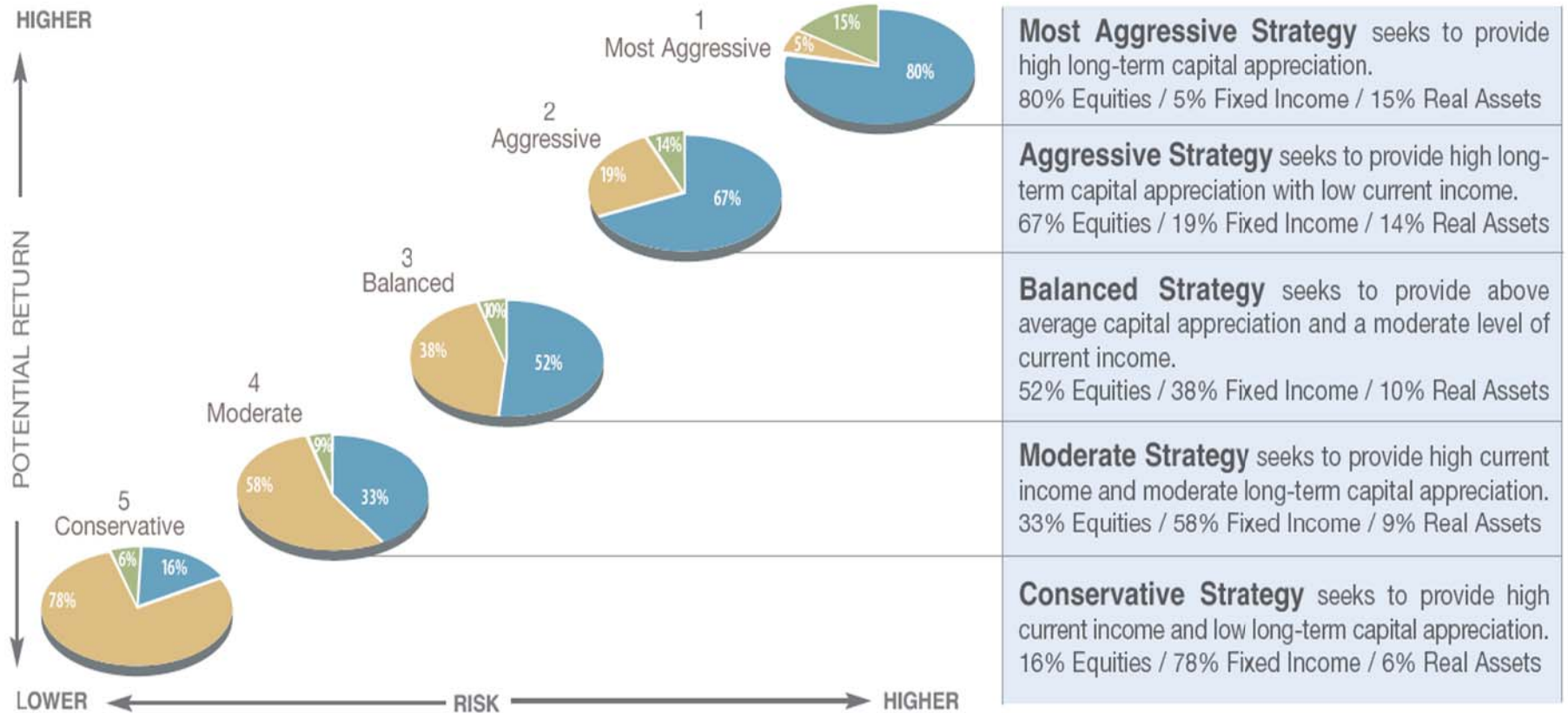
TOTAL SCORE

Use the number that matches your score to identify the corresponding portfolio that may be best suited for your investments.

The information provided in this worksheet should not be considered investment advice. You should consult your qualified financial professional to discuss your individual financial situation.

Choose Strategy

Use the number that matches your score above to identify the corresponding portfolio description below. This portfolio provides an idea of the strategy that most closely matches your risk and return parameters.



Investment Worksheet



- Investment Worksheet

Investment Strategies - Returns Ending April 30th, 2017

Equities Fixed Income Real Assets

Equities/Fixed Income/Real Assets may vary as much as 10%

| | YTD% | 1 Year% | 3 Year% | 5 Year% | 10 Year% | *Exp Ratio | Select One: |
|--|--------------|----------------|--------------|--------------|--------------|--------------|--------------------------|
| 1) Most Aggressive (84%/6%/10%) Most Aggressive Benchmark | 8.26 8.09 | 15.50 14.07 | 5.65 4.06 | 9.05 7.57 | 5.12 3.73 | 0.25 1.19 | <input type="checkbox"/> |
| 2) Aggressive (68%/23%/9%) Aggressive Benchmark | 7.33 7.08 | 13.61 12.26 | 5.53 3.88 | 8.42 6.87 | 5.55 3.99 | 0.27 1.14 | <input type="checkbox"/> |
| 3) Balanced (47%/46%/7%) Balanced Benchmark | 5.84 5.58 | 10.30 9.25 | 4.97 3.49 | 7.03 5.67 | 5.72 4.13 | 0.29 1.05 | <input type="checkbox"/> |
| 4) Moderate (29%/67%/4%) Moderate Benchmark | 4.52 4.24 | 7.74 7.00 | 4.15 2.89 | 5.56 4.42 | 5.57 4.08 | 0.29 0.98 | <input type="checkbox"/> |
| 5) Conservative (6%/90%/4%) Conservative Benchmark | 2.96 2.57 | 4.42 3.89 | 3.18 2.02 | 3.81 2.78 | 5.26 3.89 | 0.32 0.89 | <input type="checkbox"/> |

Investment Fund Options / Peer Group

| Investment Fund Options / Peer Group | Ticker | Returns Ending April 30th, 2017 | | | | | Investment Allocations | | | | | Custom | |
|---|--------|---------------------------------|--------|---------|---------|--------|------------------------|----------|-----|-----|-----|--------|-----|
| | | YTD% | 1 Yr% | 3 Yr% | 5 Yr% | 10 Yr% | Exp Ratio | Most Agg | Agg | Bal | Mod | | Con |
| Schwab Saving Money Market Deposit Acct (FDIC Insured) RBS1CSBS | | | | | | | | 0% | 0% | 0% | 0% | 0% | |
| Money Market + | | | | | | | | | | | | | |
| Vanguard Short-Term Bond Index Adm | VBIRX | 0.91 | 0.68 | 1.30 | 1.18 | 2.89 | 0.07 | 0% | 0% | 0% | 4% | 15% | |
| Morningstar Short-Term Bond | | 0.52 | 1.55 | 1.11 | 1.32 | 2.02 | 0.78 | | | | | | |
| Vanguard Total Bond Market Index Adm | VBTLX | 1.68 | 0.81 | 2.60 | 2.19 | 4.26 | 0.05 | 0% | 5% | 9% | 16% | 15% | |
| Morningstar Intermediate-Term Bond | | 1.84 | 1.85 | 2.37 | 2.51 | 3.88 | 0.78 | | | | | | |
| Wells Fargo Core Bond RS | WTRIX | 1.70 | 1.16 | 2.78 | 2.69 | 4.89 | 0.37 | 0% | 0% | 9% | 14% | 15% | |
| Morningstar Intermediate-Term Bond | | 1.84 | 1.85 | 2.37 | 2.51 | 3.88 | 0.78 | | | | | | |
| Prudential Total Return Bond Q | PTRQX | 2.86 | 3.42 | 3.84 | 4.03 | 5.93 | 0.43 | 0% | 5% | 15% | 14% | 25% | |
| Morningstar Intermediate-Term Bond | | 1.84 | 1.85 | 2.37 | 2.51 | 3.88 | 0.78 | | | | | | |
| PIMCO Income Instl | PIMIX | 3.60 | 3.41 | 6.03 | 8.24 | 9.05 | 0.45 | 0% | 5% | 5% | 10% | 12% | |
| Morningstar Multisector Bond | | 2.89 | 6.47 | 2.71 | 3.95 | 4.62 | 1.10 | | | | | | |
| Vanguard Inflation-Protected Secs Adm | VAIPX | 1.83 | 1.69 | 1.73 | 0.64 | 4.08 | 0.10 | 0% | 0% | 0% | 0% | 0% | |
| Morningstar Inflation-Protected Bond | | 1.60 | 2.16 | 0.93 | 0.13 | 3.22 | 0.72 | | | | | | |
| Vanguard High-Yield Corporate Adm | VWEAX | 3.58 | 9.81 | 4.83 | 6.23 | 6.43 | 0.13 | 3% | 4% | 4% | 5% | 4% | |
| Morningstar High Yield Bond | | 3.33 | 11.30 | 3.22 | 5.52 | 5.38 | 1.08 | | | | | | |
| PIMCO Emerging Markets Bond Instl | PEBIX | 6.31 | 12.59 | 4.99 | 4.29 | 6.12 | 0.83 | 3% | 4% | 4% | 4% | 4% | |
| Morningstar Emerging Markets Bond | | 5.63 | 9.15 | 2.06 | 2.13 | 4.13 | 1.18 | | | | | | |
| Vanguard Wellington™ Admiral™ | VWENX | 4.24 | 12.00 | 7.19 | 9.86 | 6.94 | 0.16 | 0% | 0% | 0% | 0% | 0% | |
| Morningstar Allocation—50% to 70% Equity | | 4.86 | 10.42 | 4.62 | 7.06 | 4.32 | 1.18 | | | | | | |
| Vanguard Value Index Adm | VVIAX | 3.25 | 16.94 | 9.29 | 13.62 | 5.79 | 0.06 | 9% | 7% | 5% | 3% | 0% | |
| Morningstar Large Value | | 3.65 | 15.77 | 6.92 | 11.42 | 4.77 | 1.06 | | | | | | |
| Vanguard 500 Index Admiral | VFIAX | 7.14 | 17.87 | 10.44 | 13.64 | 7.15 | 0.04 | 11% | 11% | 7% | 5% | 2% | |
| Morningstar Large Blend | | 6.62 | 16.41 | 7.89 | 11.62 | 5.72 | 1.01 | | | | | | |
| Vanguard Growth Index Admiral | VIGAX | 12.13 | 19.49 | 11.46 | 13.50 | 8.79 | 0.06 | 9% | 7% | 5% | 3% | 0% | |
| Morningstar Large Growth | | 11.16 | 17.87 | 9.67 | 11.91 | 6.90 | 1.14 | | | | | | |
| Vanguard Total Stock Mkt Idx Adm | VTSAX | 6.90 | 18.55 | 10.05 | 13.51 | 7.37 | 0.04 | 0% | 0% | 0% | 0% | 0% | |
| Morningstar Large Blend | | 6.62 | 16.41 | 7.89 | 11.62 | 5.72 | 1.01 | | | | | | |
| Vanguard Mid-Cap Value Index Admiral | VMVAX | 5.82 | 18.78 | 9.39 | 14.57 | 7.51 | 0.07 | 0% | 0% | 0% | 0% | 0% | |
| Morningstar Mid-Cap Value | | 3.56 | 17.02 | 7.18 | 12.26 | 6.28 | 1.17 | | | | | | |
| Vanguard Extended Market Index Admiral | VEXAX | 5.75 | 21.79 | 8.47 | 13.04 | 7.85 | 0.08 | 9% | 7% | 5% | 2% | 0% | |
| Morningstar Mid-Cap Blend | | 4.81 | 16.62 | 6.52 | 11.32 | 6.09 | 1.13 | | | | | | |
| Vanguard Mid-Cap Growth Index Admiral | VMGMX | 9.36 | 15.98 | 9.29 | 11.81 | 7.34 | 0.07 | 0% | 0% | 0% | 0% | 0% | |
| Morningstar Mid-Cap Growth | | 9.20 | 16.89 | 7.44 | 10.49 | 6.40 | 1.24 | | | | | | |
| PRIMECAP Odyssey Aggressive Growth | POAGX | 11.05 | 29.85 | 14.96 | 20.17 | 12.37 | 0.64 | 0% | 0% | 0% | 0% | 0% | |
| Morningstar Mid-Cap Growth | | 9.20 | 16.89 | 7.44 | 10.49 | 6.40 | 1.24 | | | | | | |
| Vanguard Small Cap Value Index Admiral | VSIAX | 2.41 | 20.96 | 9.62 | 14.47 | 7.56 | 0.07 | 0% | 0% | 0% | 0% | 0% | |
| Morningstar Small Value | | 0.80 | 21.83 | 6.82 | 11.79 | 6.16 | 1.32 | | | | | | |
| Vanguard Small Cap Growth Index Admiral | VBGAX | 7.49 | 19.82 | 7.25 | 11.73 | 8.05 | 0.07 | 0% | 0% | 0% | 0% | 0% | |
| Morningstar Small Growth | | 7.34 | 22.89 | 7.79 | 11.01 | 6.37 | 1.31 | | | | | | |
| Vanguard Total World Stock Index Inv | VTWSX | 8.75 | 16.06 | 5.62 | 9.32 | N/A | 0.21 | 21% | 15% | 10% | 6% | 0% | |
| Morningstar World Large Stock | | 9.45 | 14.65 | 4.82 | 8.81 | 3.59 | 1.25 | | | | | | |
| Vanguard Developed Markets Index Admiral | VTMGX | 10.30 | 12.60 | 1.43 | 7.17 | 1.22 | 0.07 | 14% | 12% | 9% | 6% | 2% | |
| Morningstar Foreign Large Blend | | 10.66 | 11.79 | 1.01 | 5.85 | 0.68 | 1.11 | | | | | | |
| DFA Emerging Markets I | DFEMX | 15.18 | 19.16 | 2.12 | 2.02 | 2.87 | 0.48 | 7% | 6% | 4% | 4% | 2% | |
| Morningstar Diversified Emerging Mkts | | 14.22 | 17.57 | 1.15 | 1.50 | 1.46 | 1.47 | | | | | | |
| Matthews Pacific Tiger Instl | MIPTX | 15.98 | 14.60 | 7.56 | 7.85 | 7.81 | 0.90 | 4% | 3% | 2% | 0% | 0% | |
| Morningstar Pacific/Asia ex-Japan Stk | | 15.54 | 19.51 | 4.27 | 4.72 | 3.86 | 1.45 | | | | | | |
| Cohen & Steers Global Infrastructure I | CSUIX | 10.30 | 9.62 | 4.30 | 9.57 | 4.18 | 1.00 | 4% | 4% | 3% | 2% | 2% | |
| Morningstar Infrastructure | | 9.30 | 9.69 | 3.42 | 8.83 | 5.82 | 1.37 | | | | | | |
| PIMCO Commodity Real Ret Strat Instl | PCRIX | (3.15) | 0.28 | (15.25) | (10.21) | (4.42) | 0.74 | 4% | 3% | 2% | 2% | 2% | |
| Morningstar Commodities Broad Basket | | (3.79) | (1.24) | (14.39) | (10.01) | (4.81) | 1.34 | | | | | | |
| DFA Global Real Estate Securities Port | DFGEX | 2.60 | 2.54 | 6.57 | 8.27 | N/A | 0.24 | 2% | 2% | 2% | 0% | 0% | |
| Morningstar Global Real Estate | | 4.46 | 2.30 | 3.74 | 6.56 | 0.46 | 1.34 | | | | | | |



Confirm & Submit

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Enrollment steps

Overall Progress: **66% Complete**

Confirm & Submit

If your enrollment information is correct, click below to submit your enrollment request.

Personal Information [Edit](#)

| | |
|---|---|
| Username: kenjones | Marital status: |
| First name: Kenneth | |
| Last name: Jones | |
| Street address 1: 6380 Cutter Lane | Home phone: 0 - |
| Street address 2: | Office phone: 0 - Ext. |
| City: Miami | |
| State: FL | Home email address: |
| Zip code: 33186 | Office email address: fpepe@ingham.com |
| Country: | Send email confirmation to: Office |

I wish to receive my participant statements electronically at the email address specified above No Yes

SUBMIT

Choose "YES" for Electronic Statements

Click Submit – save your confirmation number for easy lookup of transaction when contacting our service center

Security Question

| | |
|--|----------------------------|
| Security Question 1 What is your mother's maiden name? | Answer 1 Johnson |
| Security Question 2 What is your pet's name? | Answer 2 Sam |

Salary Deferral Elections [Edit](#)

Pre-tax contributions Deduct 10.00% each pay period.

Investment Elections [Edit](#)

All future contributions to the plan will be invested as follows:

1 Most Aggressive Strategy (Stocks 100%) : 100.00%

If your enrollment information is correct, click below to submit your enrollment request.

SUBMIT

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Enrollment steps

Overall Progress: **100% Complete**

100% Complete



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