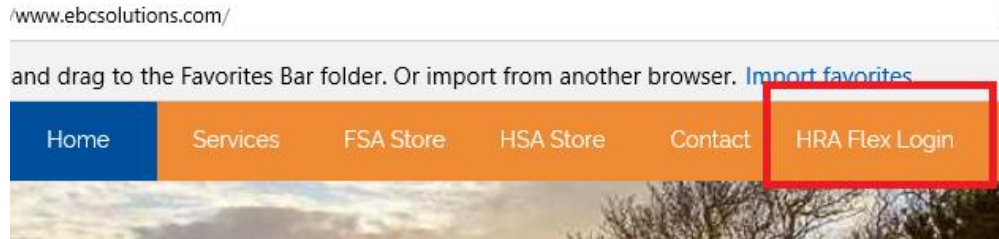
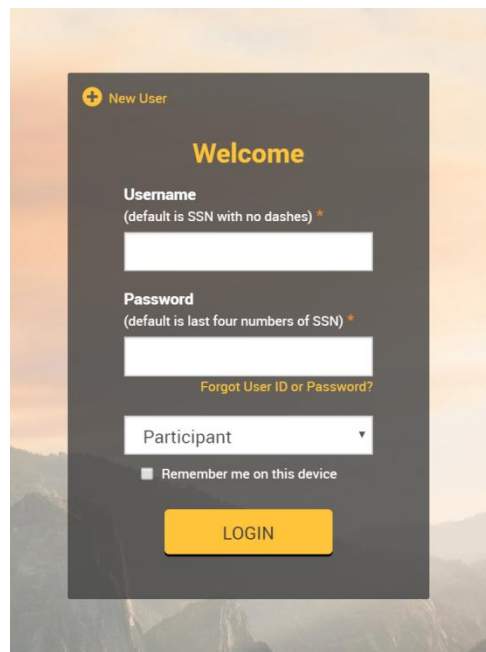


How to Create your EBC 501(c)(9) HRA Account

- Go to the EBC web site: www.ebcsolutions.com



- Click on HRA Flex Login



The screenshot shows the HRA Flex Login form. The form is dark gray with a yellow 'LOGIN' button. It includes the following fields and options:

- New User** (with a plus icon)
- Welcome** (in yellow)
- Username** (with a note: "(default is SSN with no dashes) *")
- Password** (with a note: "(default is last four numbers of SSN) *")
- Forgot User ID or Password?** (in yellow)
- Participant** (with a dropdown arrow)
- Remember me on this device
- LOGIN** (in yellow)

To start, please use the default feature. Once you are in, you can create your Username and Password.

- Enter your Social Security Number in the “Username” field
- Enter the last 4 numbers of your Social Security Number in the “Password” field
- Select Participant in the drop down box
- Do not click “Remember me on this device box” – you can do this at a later time once your Username and Password are created
- Click on the “LOGIN” button

Password Change

Criteria

- Leaving the user id field empty will reuse your current user id.
- Changes made to your password will take effect immediately.
- These changes will not affect your Voice Response access (if available).
- Your user id cannot be some portion of your password.
- Your password cannot be the same as your social security number.
- Your password cannot be some portion of your web user id.
- Your password must contain alphabetic and numeric characters (Aa-Zz and 0-1).
- Password must be mixed-case characters.
- UserID must be between 6 and 30 characters in length.
- Password must be between 6 and 15 characters in length.

Enter new user ID

Enter old password

Enter new password

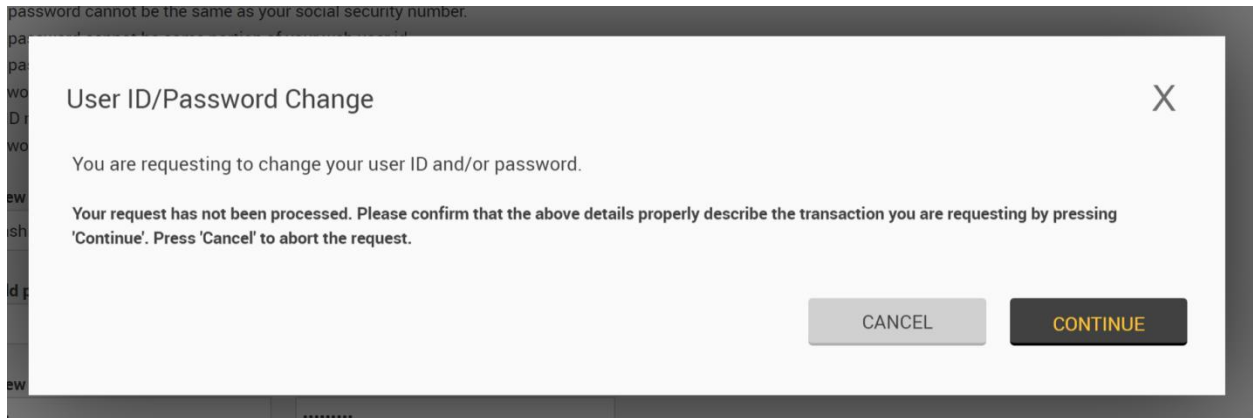
Re-enter new password

Confirmation e-mail address: No e-mail address on record

If this address is incorrect, please contact your Plan Administrator to update your e-mail address.

Begin to create your new credentials:

- Read the Criteria to ensure you meet the security needs when creating your User ID and Password
- Enter your User ID in the “Enter new user ID” field
- Complete the “Enter old password” field
- Complete the “Enter new password” field
- Complete the “Re-enter new password” field



- A screen will pop up asking if you do want to create this new User ID and password
- Click the “Continue” box



Once you have successfully created your User ID and Password:


- Click on each of the arrow to update your personal information
- Once you have updated your personal information, click on the “Submit” button

Benefit Detail Manage Performance Documents & Reports Plan Selection

My Dashboard

Account Balance

\$1,065.¹⁰




MANAGE INVESTMENTS

Retirement Tips

Tax Qualified CONTRIBUTIONS

Tax qualified contributions don't reduce your paycheck on a dollar-for-dollar ratio. For example, contributing \$200 towards a qualified tax-deferred retirement plan may only reduce your paycheck by \$164.



*Assumes 18% average tax rate.

My Portfolio

View: Overview Performance Model: 1-year

You have now completed the account set up and should see the home page

Contact EBC to update the personal information on your online account:

- Phone: 1-888-507-6053
- Email: hrasupport@ebcsolutions.com

You can also contact your Salt Lake City retirement plan consultant company at retirementsolutions@NFP.com or 1-800-553-3013