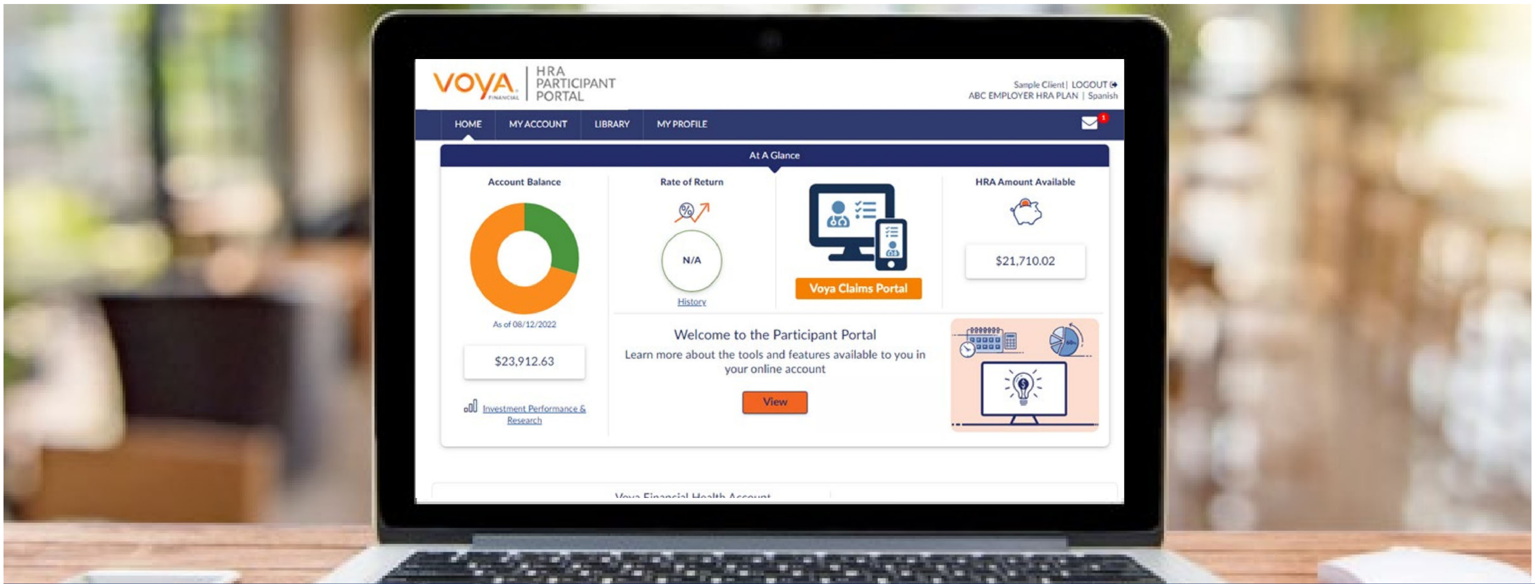

A Guide to the HRA Participant Portal

The HRA Participant Portal is a great tool to help you get on the road to financial security. This guide provides anoverview of the interactive website features available to help manage your account. Actual options and links available in your account may vary depending on your plan's configuration, design, and features.

Main Tab	Description
Home	• **At-a-Glance: a** dashboard displaying account balance, investment balance mix, rate of return, debit card availability, access to the claims portal, and other features based on account type, plus a rotating block of announcements with quick links • **Messages**: view important account messages
My Account	Summary • **Balance**: view account balance total and details by investment or source • **Activity**: personalize the transaction details report within a selected date range, filtered by category, source, fund, etc.; view confirmations; and review any daily pending transactions • **Statements**: personalize a statement on demand or browse quarterly benefit statements • **History**: view a 5-year historical look at your account balance per quarter-end; run personalized rate of return for a custom date range Investments • **Research**: review investment details, fund performance, any restrictions, fact sheets and prospectuses • **Make Changes**: realign your account with options to rebalance, elect investments for future contributions, and transfer investments
Library	General information, newsletters, transaction policy, education, plan documents and notices, and more
My Profile	• **Personal:** personal demographic data, update email address and mobile number • **Account Security**: manage your password and related account authentication options/methods

Questions? We're here to help.

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