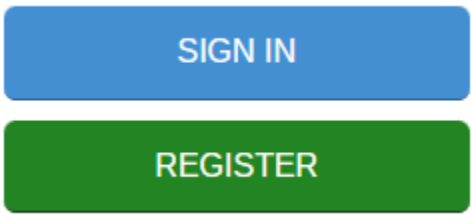
Congratulations!

You are now eligible to enroll in the IMA Financial Group, Inc. 401(k) Profit Sharing Plan and Trust administered by Empower

1. **How to register your account and get started.**

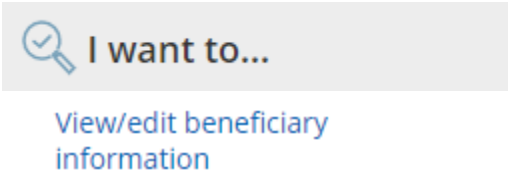
   - Go to **empowermyretirement.com**
   - Select *Register*
   - Choose *I do not have a PIN*
   - Follow the prompts to create your username and password



2. **How to add or update your beneficiary.**

   Make sure you have a beneficiary established so your account balance goes to the person or people you want it to in the event of your death.

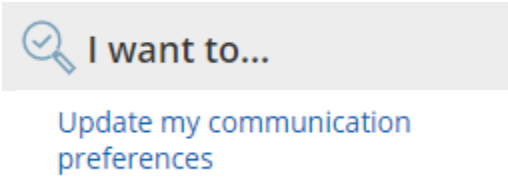
   - Select *View/edit beneficiary information* from the *I want to…* dropdown menu.



3. **How to provide your communication preferences to Empower.**

   Tell us how you want us to communicate with you by updating your communication preferences.

   - Select *Update my communication preferences* from the *I want to…* dropdown menu.



4. **How to view and manage your investment elections.**

   Be sure your investment elections are in line with your long-term investing strategy.

   - Select *View/manage Investments* from the *I want to…* dropdown menu.



5. **How to make contribution rate elections and a reminder about company matching contributions.**

   IMA Financial Group matches $1.00 for every $1 you contribute up to the first 3% of your contributions, plus $0.50 for every $1 on the next 2% of your contributions, each paycheck. **Contribute up to 5% to receive the full company match.**

To make your contribution rate elections, please follow the instructions below.

- After you register or sign into your account at **empowermyretirement.com**, click on the name of the retirement plan, **IMA Financial Group, Inc. 401(k) Profit Sharing Plan and Trust**, on the left next to your account balance.
- Select *My contributions* under the PAYCHECK CONTRIBUTIONS heading.
- Then, click *Edit* or *Add/Edit* and follow the prompts to make your contribution rate elections or changes.
- Be sure to follow all the instructions and record your confirmation number for historical reference.

For assistance as you register your account and get started…
Please call Empower at **800-338-4015** weekdays from 8 a.m. to 10 p.m. and Saturdays from 9 a.m. to 5:30 p.m. Eastern time. The TTY number is 800-345-1833.

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