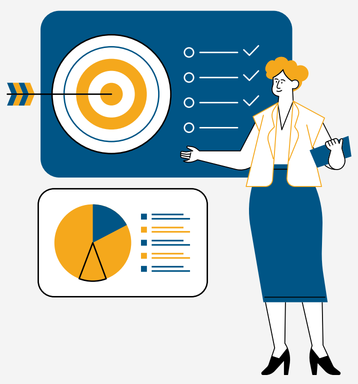
INDIVIDUAL RETIREMENT ACCOUNT

OVERVIEW GUIDE



01.
TRADITIONAL VS ROTH IRA:

An IRA (Individual Retirement Account) is a retirement savings account that anyone with earned income can open, designed to help save for retirement while providing tax advantages.

The main difference between traditional and Roth IRAs is how they are taxed. With a traditional IRA, you can deduct contributions from your taxes now, but you'll pay taxes when you withdraw money in retirement. Roth IRAs use after-tax dollars, so withdraws in retirement are tax-free. Also, traditional IRAs require you to start taking minimum distributions at age 73, while Roth IRAs have income limits that can affect how much you can contribute.

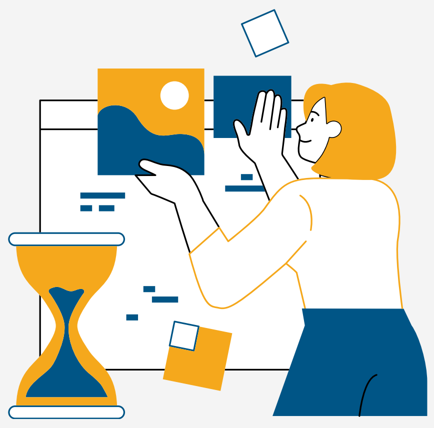
If you have more questions, consult your tax advisor for guidance.

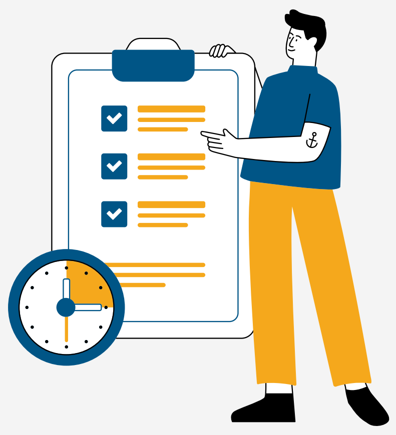
02.
GETTING PREPARED:

Decide which IRA is best for you and gather the following information to initiate the account opening process:

- Valid Identification for the account owner.
- Social Security number, date of birth, and address of beneficiary(s) if applicable.

Additionally, ensure you have a primary membership account at FirstLight before proceeding.





03.
LET'S GET STARTED:

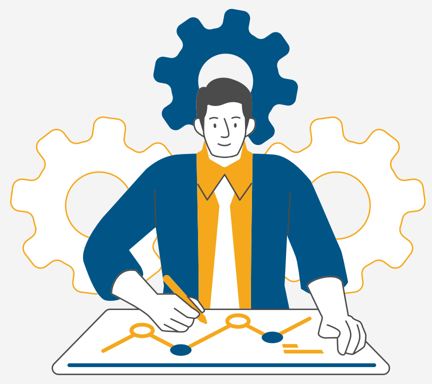
Once you have collected the details mentioned above, let's begin the process of preparing for your retirement.

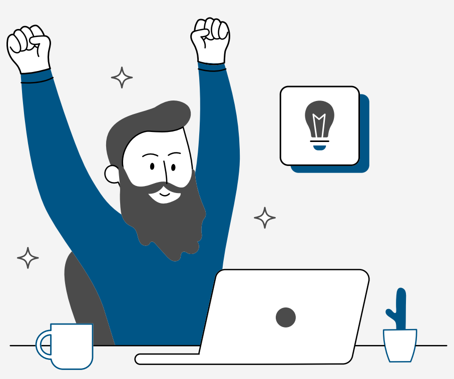
Please visit one of our Engagement Centers, contact us by phone or use live video banking to schedule a virtual consultation with an IRA Specialist and to submit any account opening documents you have collected, as this will help expedite the process.

04.
WE'LL TAKE IT FROM HERE:

With improvements to our IRA account opening process, we now provide a simplified and streamlined virtual experience for you.

Within a few business days, one of our IRA Specialists will contact you to review your request, obtain any additional documents or information if necessary, and address any questions you may have about your retirement account and/or the IRA account opening process.





05.
THE ACCOUNT IS ALL SET:

Once everything is finalized, we will provide you with the account number and send the necessary documents and disclosures electronically for you to sign (If in-person signing is required, we can arrange this upon request).

Your IRA account is now active and ready for use.