

Introducing Your Pension Resources™

Whether retirement is a long way off or just around the corner, make Your Pension Resources part of your retirement planning toolkit. This brochure will show you how to get started.

Welcome!

Your Pension Resources is your personalized online connection to information about the pension benefit you've earned under the Ingredion Pension Plan. Visit this easy-to-use website at any time to learn more about your pension benefit, which is a key part of your financial future.

With Your Pension Resources, you can:

- Estimate the value of your current or future pension benefit by making a few simple assumptions
- Create, save, and compare multiple pension benefit estimates
- Designate beneficiaries
- Download pension-related forms and documents, and send and receive documents through your secure mailbox
- Access links to useful retirement-related websites

Logging In

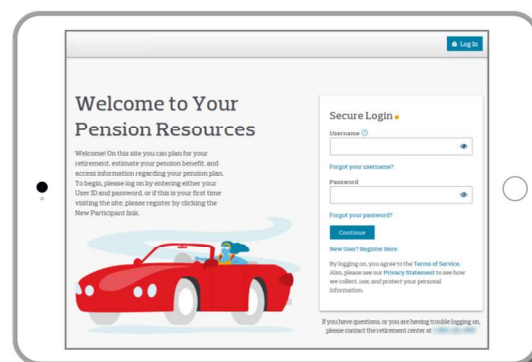
Your Pension Resources is available 24 hours a day, 7 days a week. Log in at ypr.aon.com/Ingredion from any computer, tablet, or smartphone by providing the required login information and a one-time verification passcode that will be emailed upon each login for an extra layer of security.

The first time you visit Your Pension Resources, select the New User link to register on the site by confirming your identity and providing a valid email address. Once you are successfully identified, you'll be able to create a Username and Password to access the site. You will also setup security questions to allow for easy access, if you later forget your Username or Password.

Please note that upon completing the registration process, you will receive an email that contains a link to verify the email address you provided. You **must** click on the "Verify" link to confirm your email address and allow any future password resets to be sent to this email address.

Need Help?

If you have questions or are having trouble logging on to Your Pension Resources, call the Ingredion Pension Center toll-free at 1-877-494-7240. Pension Center Representatives are available between 9 a.m. and 5 p.m., Central Time, Monday through Friday.



About Security

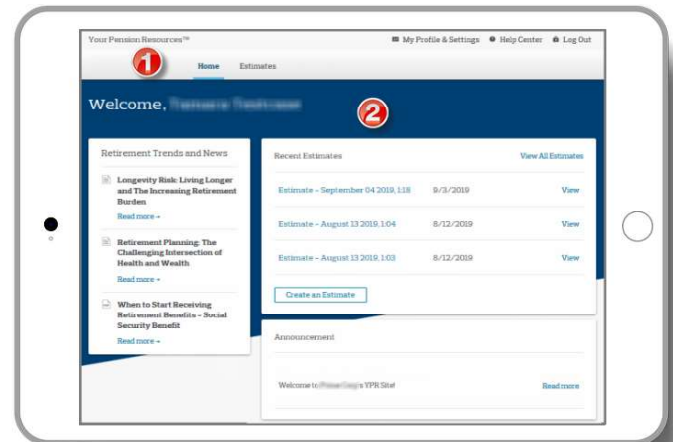
Your User ID uniquely identifies you on the website and gives you access to your pension information, while protecting the confidentiality of your Social Security number. All data available through the site is encrypted to ensure security and confidentiality. Please note that you are also responsible for safeguarding your security information. No one, including you, can access your pension information on the website without your login information and the answers to your security questions, so please do not share this information.

Home

Here you will have access to all the features on the site, in addition to having helpful information at your fingertips.

1 Across the top of the page you can navigate to the following sections of the site:

- **My Profile & Settings** – You can view your profile, which includes your email address, mailing address, pre-retirement beneficiaries, and relevant pension data. You can also access your security settings, where you can change your Username, Password, and Security Questions.
- **Help Center** – You can view Contact Information for additional assistance, read frequently asked questions, and link to other sites to aid you in resource planning.
- **Estimates** – You can estimate your pension benefit and view, print, compare, rename, and/or delete existing estimates.
- **Documents** – You can access pension related forms and documents, and send and receive documents through your secure mailbox.
- **Retire Now (Coming Soon)** - Once you are eligible, you can view your available payment options and submit your retirement election online.



2 Below the navigation menu, you will see articles related to **Retirement Trends and News**, any **Recent Estimates** you have run, and **Announcements**, if applicable.


Creating an Estimate

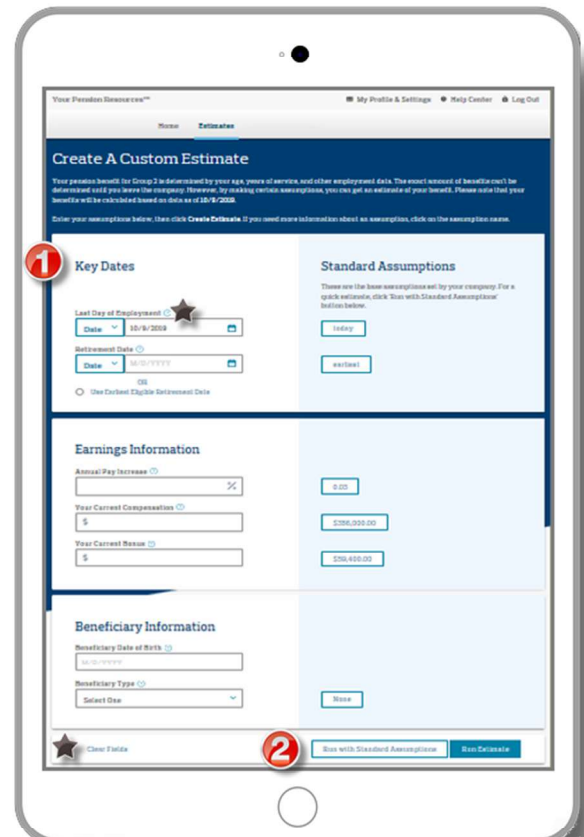
You can create an estimate by selecting Create an Estimate either on the home page under Recent Estimates or at the top right of the Estimates screen, and following the steps below:

- 1** Enter the assumptions you wish to use in your estimate either by typing in the information or clicking on the standard assumptions provided on the right side of the screen.
- 2** If you wish to run the estimate with all standard assumptions, simply select Run with Standard Assumptions to process the estimate. If you have entered your own assumptions or used a combination, you can instead select Run Estimate.



Tips

- Click on the  icon next to each assumption for help.
- Select **Clear Fields** if you would like to start over.



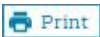

Estimate Results

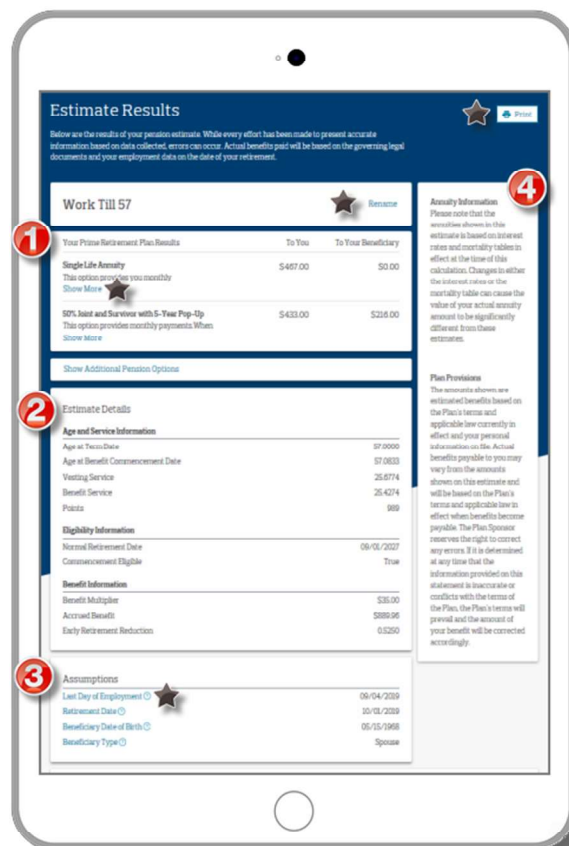
Your pension estimate will be displayed on the Estimate Results page. You can create as many estimates as you want, and each estimate will provide the following information:

- 1 Your available payment forms and the estimated amount of each payment form.
- 2 Your estimate details including personal information and calculation components.
- 3 Your assumptions used for the estimate.
- 4 Supplemental information regarding your estimate.



Tips

- To print your estimate results, click on the  icon.
- Select [Rename](#) if you would like to have a more descriptive estimate name for easier reference.
- Select [Show More](#) for a description of each payment option.
- Click on the  icon next to each assumption for help.



Estimate Results

Below are the results of your pension estimate. While every effort has been made to present accurate information based on data collected, errors may occur. Actual benefits paid will be based on the governing legal documents and your employment data on the date of your retirement.

Work Till 57

1 Your Pension Resources Plan Results

	To You	To Your Beneficiary
Single Life Annuity This option provides you monthly payments. Show More	\$487.00	\$0.00
50% Joint and Survivor with 5-Year Pop-Up This option provides monthly payments when you retire. Show More	\$433.00	\$235.00

[Show Additional Pension Options](#)

2 Estimate Details

Age and Service Information

Age at Termination	57.0000
Age at Benefit Commencement Date	57.0003
Vesting Service	25.6774
Benefit Service	25.4274
Points	989

Eligibility Information

Normal Retirement Date	08/01/2027
Commencement Eligible	True

Benefit Information

Benefit Multiplier	\$35.00
Accrued Benefit	\$889.95
Early Retirement Reduction	0.0250

3 Assumptions

Last Day of Employment	08/04/2029
Retirement Date	10/01/2029
Beneficiary Date of Birth	05/15/1968
Beneficiary Type	Spouse

4 Supplemental Information

Please note that the estimate shown in this statement is based on interest rates and mortality tables in effect at the time of this calculation. Changes in either the interest rates or the mortality table can cause the value of your actual annuity amount to be significantly different from these estimates.

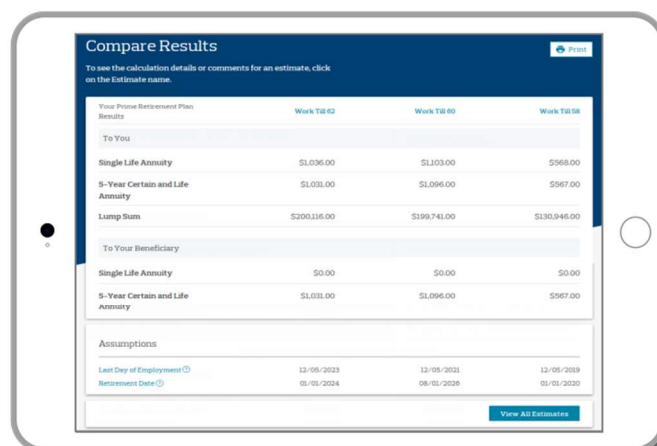
Plan Provisions

The amounts shown are estimated benefits based on the Plan's terms and applicable law currently in effect and your personal information on the Actual benefits payable to you may vary from the amounts shown on this estimate and will be based on the Plan's terms and applicable law in effect when benefits become payable. The Plan Sponsor reserves the right to correct any errors if it is determined at any time that the information provided on this statement is inaccurate or conflicts with the terms of the Plan. The Plan's terms will prevail and the amount of your benefit will be corrected accordingly.

Compare Estimate Results

Estimates created will automatically be saved for easy reference. Your saved estimates can be viewed individually and can be easily compared to help you with your retirement planning. Your Pension Resources allows you to compare up to three estimates at a time, side-by-side. Simply navigate to the Estimates screen where you can manage your existing estimates. Check up to three estimates and select Compare Estimates.

The side-by-side comparison view shows you the amounts of each payment form for you and your beneficiary. It also shows the assumptions used in each estimate.



Compare Results

To see the calculation details or comments for an estimate, click on the Estimate name.

Your Pension Resources Plan Results	Work Till 62	Work Till 60	Work Till 58
To You			
Single Life Annuity	\$1,036.00	\$1,103.00	\$968.00
5-Year Certain and Life Annuity	\$1,031.00	\$1,096.00	\$967.00
Lump Sum	\$200,116.00	\$199,741.00	\$130,946.00
To Your Beneficiary			
Single Life Annuity	\$0.00	\$0.00	\$0.00
5-Year Certain and Life Annuity	\$1,031.00	\$1,096.00	\$967.00

Assumptions

	Work Till 62	Work Till 60	Work Till 58
Last Day of Employment	12/05/2023	12/05/2023	12/05/2029
Retirement Date	01/01/2024	08/01/2028	01/01/2020

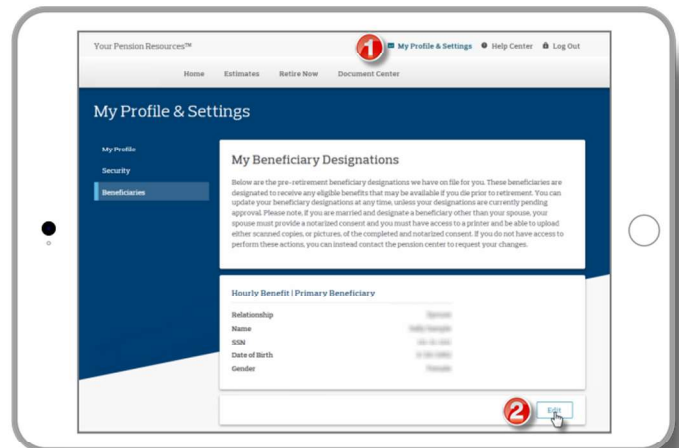
[View All Estimates](#)

Pension benefit payment calculations performed on Your Pension Resources are estimates. They should be used only for purposes of general retirement planning. They do not represent the actual pension benefit that may be paid to you. Benefits are only payable to the extent that you are vested in the pension plan. The actual pension benefit payable to you at retirement will be determined by the specific calculation under the plan rules in effect at that time.

Using Beneficiaries

You can view and edit your pre-retirement beneficiary designation(s) online by following the steps below:

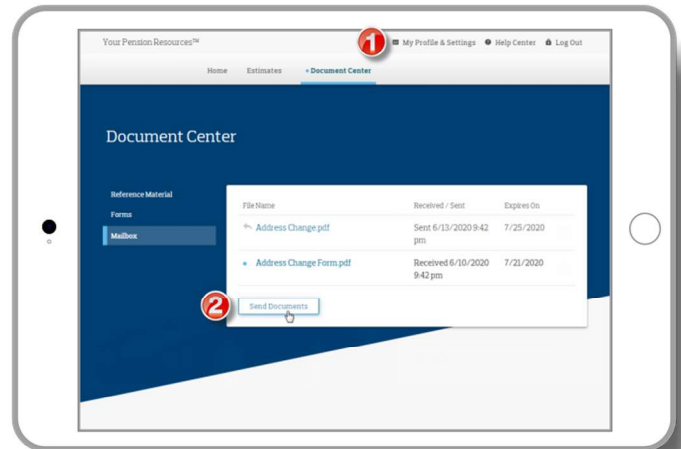
- 1 Confirm you have provided and verified your email address under My Profile & Settings to ensure you will receive email notifications regarding your pre-retirement beneficiary designation(s), if necessary.
- 2 Access Beneficiaries under My Profile & Settings to view your existing pre-retirement beneficiary designation(s), if any. Select Edit to add, remove, and/or update your beneficiaries, as needed.



Using the Mailbox

You can send documents to the pension center securely through the Mailbox menu item in the Document Center by following the steps below:

- 1 Confirm you have provided and verified your email address under My Profile & Settings to ensure you can not only send documents, but also receive documents within the Mailbox.
- 2 Access the Mailbox under the Document Center and select Send Documents. Once you choose the document you wish to upload and send, the pension center will be notified. If the pension center sends you a document, you will receive an email notification and you will see a reminder on the home page once you log back in.



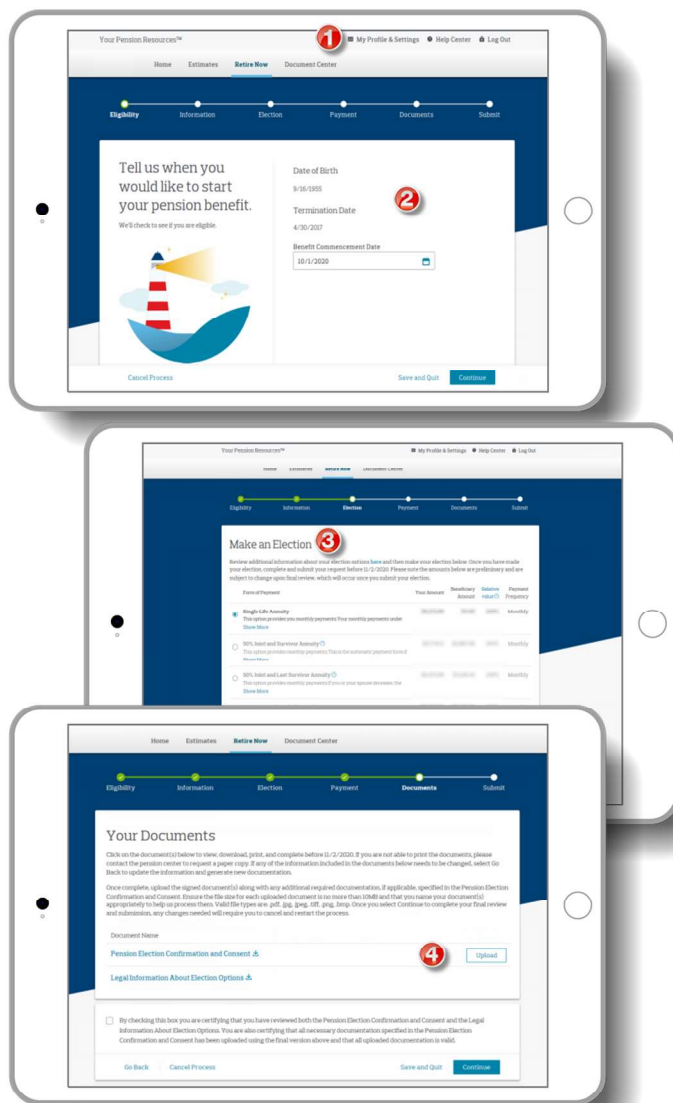
Coming Soon! – Retire Now Online Option

Soon you will be able to begin the retirement process online! Please check the announcement section on the home page for updates on this feature. Once you are eligible to retire, you can submit your retirement election online. You can view your available payment options as of your selected commencement date, make your election, upload your required documentation, and submit your retirement online by following the steps below:

- 1** Confirm you have provided and verified your email address under My Profile & Settings to ensure you will receive email notifications regarding your retirement request.
- 2** Access Retire Now either through the home page or the Retire Now menu option. Complete the first two steps – Eligibility and Information – to provide the necessary information to calculate your available options.
- 3** In the third step – Election - review the legal information about your election options, make your election, and provide the necessary payment information in step four - Payments.
- 4** Download, review, and print your pension election confirmation and consent in step five - Documents. Once complete, upload the signed documents along with any additional required documentation, if applicable. Certify the information is complete and accurate, review your final summary, and submit your request in the final step - Submit.

Once you have submitted your election, our pension experts will review your submission. You will receive an email confirmation once the review is complete and your retirement has been approved and processed.

If you are ready to begin your pension now, please call the Ingredion Pension Center at 1-877-494-7240 to begin the retirement process.



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