

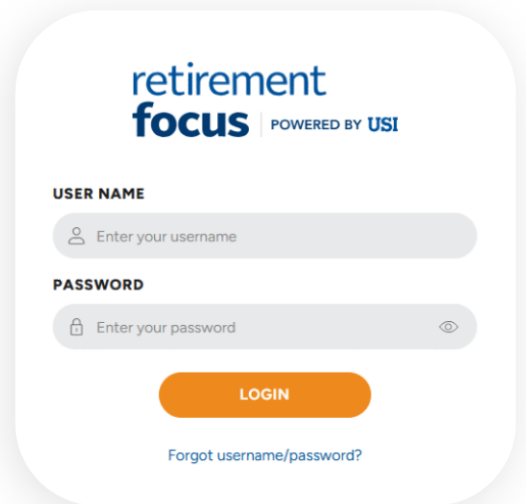
IMPORTANT CHANGE

Retirement Account Access Moving to Retirement Focus

retirement
focus | POWERED BY USI

Effective September 10, 2026

USI will transition participant account access to USI's RetirementFocus.com login portal. This enhancement is designed to provide a secure, streamlined experience for participants and will position USI to provide exciting enhancements in web experience and additional online services for participants in the months ahead.



What's Changing?



New Login Portal

Participants will access their retirement accounts through RetirementFocus.com. Participants who access their retirement account through USICG.com will be redirected to RetirementFocus.com.



Identity Verification

Users will create new login credentials using their Social Security Number and Date of Birth, with identity verification facilitated through Plaid.



Single Sign-on

Participants who have multiple retirement plan accounts serviced by USI will be able to see and easily access all their plans once they login.



Financial Learning

Once logged in, users will have access to new tools covering a variety of financial wellness topics.

Why Are We Making This Change?



Streamlined User Experience

RetirementFocus.com provides an intuitive portal for account management, making it easier for participants to access and monitor their retirement savings.



Positioned for Future Enhancements

One of the key benefits of moving to RetirementFocus.com is access to enhanced services and tools, including:

- Online distribution services
- An expanded education library with resources, articles and videos



Improved Security

By leveraging Plaid, a trusted leader in identity verification technology, participants benefit from added protection against unauthorized access and enhanced account security.