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**Please note: All headings may not be available on your site. If you have questions on the site, our Participant Service Center is available to assist weekdays between 8:00am and 5:00pm (PST). A Representative can be reached at 1-206-676-3320 or 1-866-468-7272 Option 2, or contact them via email at GET401k@usi.com*

Setting Up Your Account

Step 1: Sign In

- Access your account at: www.kp401k.com
- Select “Participant Account Access”



- Enter your Login ID and Password
- Click on “Log In”

The screenshot shows a login form with two input fields. The first field is labeled "Login ID" and the second is labeled "Password". Both labels are enclosed in red boxes. Below the input fields is a blue button labeled "Log In", which is also enclosed in a red box.

Please Note: First time users must login with the default information below

Login ID: Your Social Security Number WITHOUT dashed (i.e.: 123456789)

Password: Your Date of Birth in “mmdyyy” format. For example, if you were born on 07/29/1980, you will enter 07291980 as the password.

Step 2: Password

- Enter your current default password
- Create a new password using the Password Requirements
- Confirm your new password
- Click on “Save and Continue”

We have updated our password requirements to help keep your account safer. Please enter a new password below.

Current Password

New Password

Confirm New Password

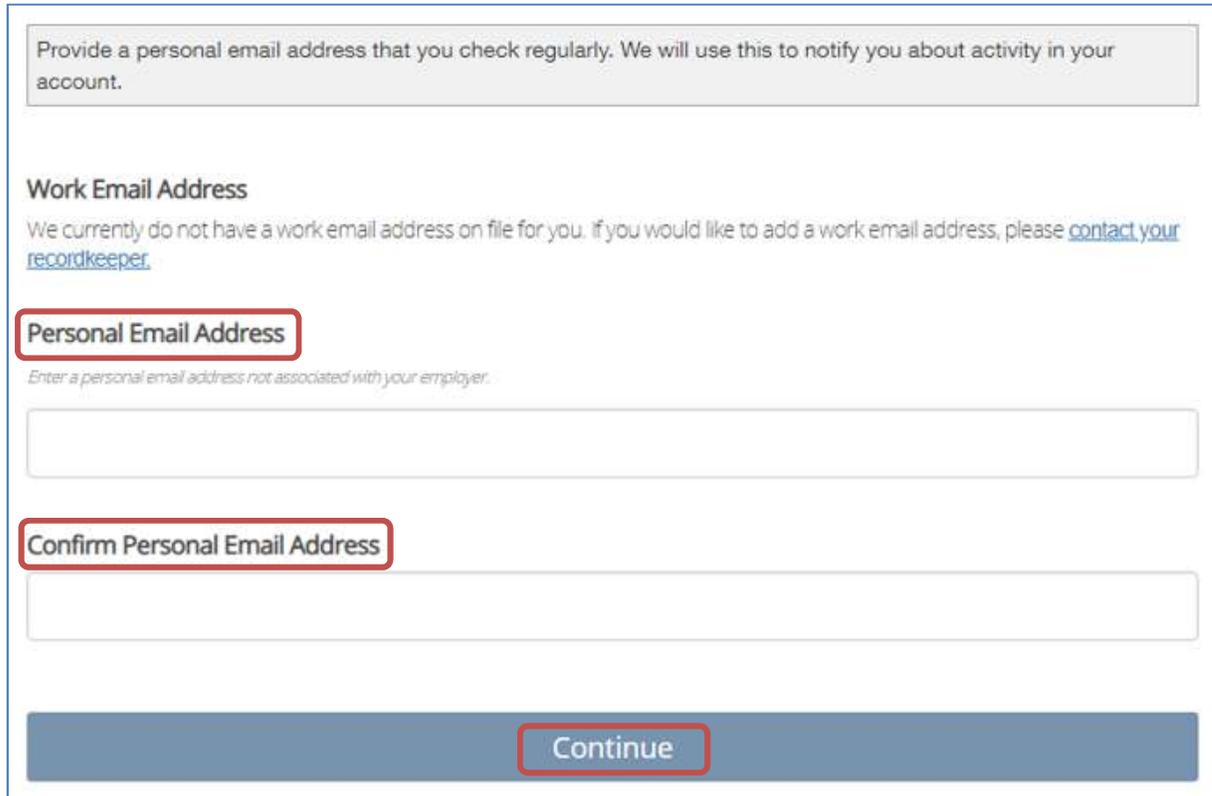
Password Requirements

- ✔ Minimum length is 8 characters
- ✔ Maximum length is 20 characters
- ✔ Must have at least 1 digit (0-9)
- ✔ Must have at least 1 uppercase letter
- ✔ Must have at least 1 lowercase letter
- ✔ Must have at least 1 of the following special characters: ! @ # \$ % ^ * +
- ✔ Cannot contain 9 digits in a row, such as 852147369 or 245-97-1243
- ✔ Cannot contain spaces

Save and Continue

Step 3: Email Address

- Enter your personal email address
- Confirm your personal email address
- Click on “Continue”



Provide a personal email address that you check regularly. We will use this to notify you about activity in your account.

Work Email Address
We currently do not have a work email address on file for you. If you would like to add a work email address, please [contact your recordkeeper](#).

Personal Email Address
Enter a personal email address not associated with your employer.

Confirm Personal Email Address

Continue

Please Note: Work Email Address

If your work email address is not pre-populated, please contact the Participant Service Center at USICG and a representative can enter the information for you.

If you prefer not to enter a personal email address, you may use the same address that is already on file as your work (primary) email address.

Please Note: Primary Email Address

Your primary email address is not saved until you reach the confirmation page. If you log out before confirmation, you will have to set up your email address again next time you log in.

Step 4: Login ID

- Create a new Login ID using the Login ID Requirements
- Confirm your new Login ID
- Click on “Continue”

Your current Login ID does not meet our new requirements. Please enter a new Login ID that you will use to access your account. The Login ID must be different from your password.

New Login ID

Confirm New Login ID

Login ID Requirements

- ✔ Minimum length is 8 characters
- ✔ Maximum length is 20 characters
- ✔ Cannot contain 9 digits in a row, such as 852147369 or 245-97-1243
- ✔ Cannot contain spaces

Continue

Please Note: Login ID

Your Login ID is not saved until you reach the confirmation page. If you log out before confirmation, you will have to set up your Login ID again next time you log in.

Step 5: Security Questions

- You must select three security questions from a pre-defined list
- Create your answer for each question using the Security Answer Requirements
- Confirm your answer
- Once done with all three questions, Click on “Continue”

We now require three security questions to help verify your identity if you forget your Login ID or password. Please set up your questions and answers below.

 Question 1 

Question 1

Where was your father born? 

Question 1 Answer 

Confirm Question 1 Answer 

Security Answer Requirements

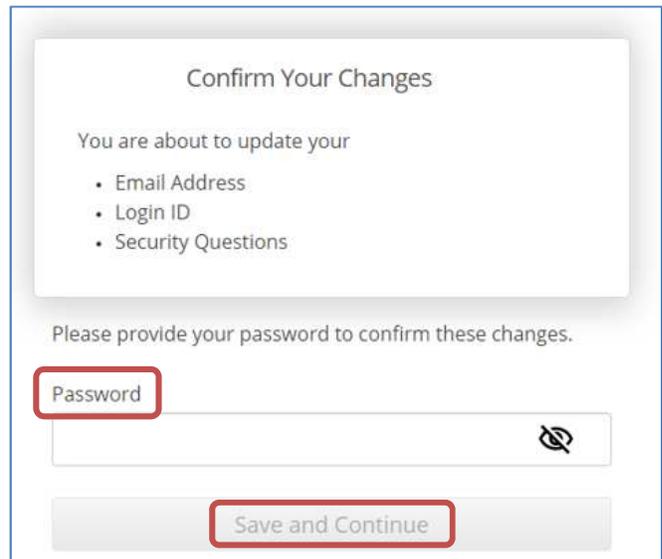
- Minimum length is 5 characters
- Maximum length is 200 characters

Please Note: Security Questions

Your Security Questions are not saved until you reach the confirmation page. If you log out before confirmation, you will have to set up your Security Questions again next time you log in.

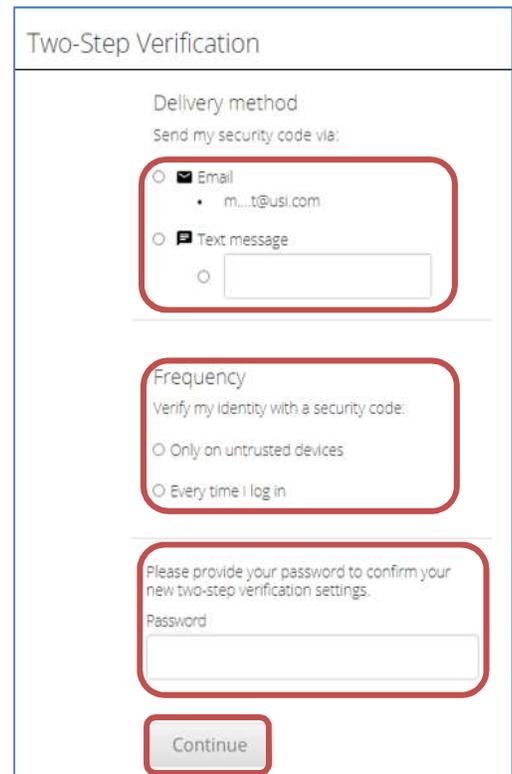
Step 6: Confirmation

- Enter the new password you created
- Click on “Save and Continue”



Step 7: Two-Step Verification

- Select the preferred delivery method of receiving your 6-digit security code to access your account.
 - If **Email** is selected, a security code will be sent to all email addresses on file (primary and secondary).
 - If **Text message** is selected, you can choose one phone number from the list on file or enter a new phone number to use.
-
- Choose the frequency of verifying your security code.
 - If **Only on untrusted devices** is selected, you will bypass two-factor authentication when you log in using a trusted device and the option “Trust this device” will appear on the screen when you log in.
 - If **Every time I log in** is selected, you will go through two-factor authentication each time you log in. This is the suggested option to use.
-
- Enter your password
 - Click on “Continue”



Step 8: My eDelivery

- Confirm the delivery method for the listed categories
- Click on “Next”

My eDelivery

For additional security, you can sign up to receive email notifications when any changes are made to your account. Please indicate your preference for receiving notification of future changes to your account.

- Update your email address for notifications. It is suggested that you use a personal email address, and not your work address. Once updated you will receive an email to validate your address. You must follow the instructions in the email to finalize the set up.
- Please select your preferred delivery method for each of the three activity categories listed below.

	PAPER DELIVERY	EMAIL DELIVERY	OPT-OUT OF DELIVERY
Statement Preference (You must provide an email address to receive your eStatement alerts)	<input type="radio"/> Paper	<input checked="" type="radio"/> Email	
Financial Transactions		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Savings/Contribution Rate			
Future Investment Elections		Email	OptOut
Transfers, Realignment			
Personal Information		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Beneficiary Information			
Benefit Statement Preference		Email	OptOut
eDelivery Preference			

Previous **Next**

Step 9: My Information

- Confirm your Personal Information
- If any of the information is incorrect, please contact your human resources or payroll department
- Click on “Next”

My Information

If any information is incorrect, please notify your human resources or payroll department.

My Personal Information

My Name	SAMPLE ENROLL	Street Address (Line 1)
Birth Date	01/01/1970	Street Address (Line 2)
		City/Town
		State/Province
		Zip/Postal Code
		Phone Number (for emergency purposes)

Previous **Next**

Step 10: My Contributions

- Select your contribution amount by percent or dollar from the drop-down menu
- Select your contribution amount under “New Value”
- Click on “Next”

My Contributions

Please enter the contribution amount that you would like deducted from your paycheck each pay-period. Depending on your company's plan, you may have the opportunity to contribute by a percentage or dollar amount. It's important that you review the first payroll statement from your newly eligible deduction date.

Each year you may contribute a portion of your pay until you reach the maximum dollar amount allowed. The IRS Contribution Limit is determined annually and does not include employer contributions such as a match or profit sharing.

For 2019 you may defer up to \$19,000. If you are age 50 or older by the end of this year, you may defer an additional \$6000. Your company's plan may further limit the percentage of your pay that you may contribute. If you plan to contribute this maximum dollar amount, you will need to analyze your current income per pay period and calculate how much to allocate based on the number of pay periods remaining in the year.

PLAN LEVEL CONTRIBUTION RULES

Minimum	0%
Maximum	70%

Regular Employee Contributions

Contribute By:

SOURCE NAME	MINIMUM CONTRIBUTION	MAXIMUM CONTRIBUTION	CURRENT VALUE	NEW VALUE
EMPLOYEE PRE TAX DEFERRAL	0%	70%	0%	0%
ROTH DEFERRAL	0%	70%	0%	0%
Total			0%	0%

Please Note: Non-Participation

If you do not want to participate in your retirement plan, you still need to go through the set-up process. To opt-out of contributing to your retirement account, select 0% for your deferral. If your plan includes Pre-Tax and Roth, please enter 0% for both.

You will still be taken through the remaining process to set up your account. You will want to continue this process for two reasons:

- If your plan makes non-elective contributions in the retirement plan, your assets will be invested in the Qualified Default Investment Alternative. You will then be able to manage your investments through the website.
- If you decide to enroll into your plan later, your account will already be established.

Step 11: My Investments

- Select either “Choose a Pre-defined Model Portfolio” or “Create My Own Investment Portfolio”.

- ✓ Choose a Pre-defined Model Portfolio: USI has designed diversified investment portfolios for those who need help selecting their mutual fund options. Simply answer the Investor Questionnaire, and you will be given an allocation breakdown for your investments. (See *sample portfolio on the right*)

<input type="checkbox"/>	(6%) VANGUARD EQUITY INCOME ADM
<input type="checkbox"/>	(14%) VANGUARD 500 INDEX ADM
<input type="checkbox"/>	(5%) PARNASSUS ENDEAVOR
<input type="checkbox"/>	(6%) VANGUARD GROWTH INDEX
<input type="checkbox"/>	(5%) VANGUARD MID CAP VALUE INDEX
<input type="checkbox"/>	(8%) VANGUARD MID CAP INDEX ADM
<input type="checkbox"/>	(5%) MASSMUTUAL SEL MID CAP GROWTH
<input type="checkbox"/>	(5%) DELAWARE SMALL CAP VALUE
<input type="checkbox"/>	(8%) VANGUARD SMALL CAP INDEX ADM
<input type="checkbox"/>	(5%) T. ROWE PRICE NEW HORIZONS
<input type="checkbox"/>	(19%) AMERICAN FUNDS EUROPAC GR R6
<input type="checkbox"/>	(9%) INVESCO OPPENHEIMER MAIN ST
<input type="checkbox"/>	(5%) VANGUARD REIT INDEX ADM

- ✓ Create My Own Investment Portfolio: If you are familiar with mutual funds and would like to create your own asset allocation, this option will allow you to do so. (See *sample investment options on the right*)

INVESTMENT	NEW PERCENT
MORLEY STABLE VALUE FUND	<input type="text"/> 0 %
VANGUARD INTER BOND ADM	<input type="text"/> 0 %
PIMCO REAL RETURN INSTL	<input type="text"/> 0 %
OAKMARK EQUITY & INCOME	<input type="text"/> 0 %
VANGUARD EQUITY INCOME ADM	<input type="text"/> 0 %
VANGUARD 500 INDEX ADM	<input type="text"/> 0 %
PARNASSUS ENDEAVOR	<input type="text"/> 0 %
VANGUARD GROWTH INDEX	<input type="text"/> 0 %
VANGUARD MID CAP VALUE INDEX	<input type="text"/> 0 %
VANGUARD MID CAP INDEX ADM	<input type="text"/> 0 %
MASSMUTUAL SEL MID CAP GROWTH	<input type="text"/> 0 %
DELAWARE SMALL CAP VALUE	<input type="text"/> 0 %
VANGUARD SMALL CAP INDEX ADM	<input type="text"/> 0 %

- Click on “Next” to select your investment options

Choose a Pre-defined Model Portfolio.
-Choose one of the portfolios offered by your retirement plan that best fits your profile.

Create My Own Investment Portfolio.
-Select how to invest your contributions to your retirement account.

Step 12: My Beneficiaries

- Complete fields to add primary beneficiary(ies)
- Click “Continue” when completed
- Complete field to add contingent beneficiary(ies)
- Once all beneficiaries have been entered, Click on “Next”

MY MARITAL STATUS

- No data to display.
- No beneficiary found. Please click the Add Beneficiary button to create new primary beneficiary.

CREATE/EDIT BENEFICIARY

Trust/Estate/Charity/Other

Beneficiary Type *

Relationship *

First Name *

Middle Initial

Last Name *

Share Percentage *

SSN

Birth Date (MM/DD/YYYY)

Foreign Address (Other than USA)

Beneficiary Phone Number

Address(Line 1)

Address(Line 2)

City

State / Region

Postal Code

Country

Please Note: Beneficiary

If you are married and want to designate someone other than your spouse as your primary beneficiary, your spouse must consent in writing for your designation to be valid. Please contact your human resources department to obtain and submit the appropriate documents.

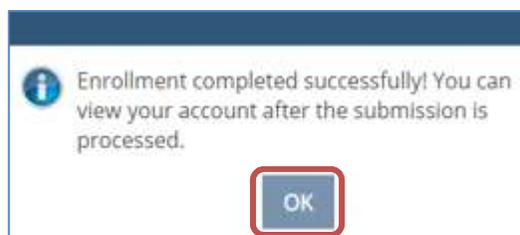
Step 13: Finish

- Once completed you will have an opportunity to change any sections
- Once items are confirmed click “Enroll Me” to complete the enrollment process

Source	Contribution Type	Amount/Percentage
EMPLOYEE PRE-TAX DEFERRAL	Regular	5.00%
ROTH DEFERRAL	Regular	5.00%

Beneficiary Name	Beneficiary Type	Share Percentage
Barbara Prescott	Primary	100.00 %

- Once enrolled, please make sure you receive a pop-up message that says “Enrollment completed successfully! You can view your account after the submission is processed” and Click on “OK”



Please Note: Finish

If you do not receive this confirmation, you are not enrolled and should contact the Participant Service Center.

HOME

This section will allow you to view vital information regarding your retirement account on the home page.

The screenshot shows the retirement account home page. At the top right, there is a navigation bar with a '1' callout pointing to the 'MY PROFILE' link and a 'LOG OUT' link. Below this is a main navigation bar with 'HOME', 'MANAGE', 'VIEW', 'LEARNING', and 'DOCUMENTS AND FORMS'. The main content area is divided into several sections. On the left, there is a 'Your Account' section with a 'Here's an overview' heading. It displays 'YOUR ACCOUNT' with a 'Current Balance' of '\$ 84,664.13'. Below this, there is a 'Vested' amount of '\$ 84,664.13'. A row of three metrics is shown: 'YTD Savings >' at '\$5,161.96' (callout 2), 'Savings Rate >' at '5.00%' (callout 3), and 'YTD Return >' at '10.93%' (callout 4). Below this is a 'YOUR PORTFOLIO' section with a '44.75%' allocation for 'KEYBANK EB MAGIC 50' (callout 5) and an 'INVESTMENT ELECTIONS' section with a '20.00%' allocation for 'AM FUNDS BOND FD OF AMERICA R6' (callout 6). On the right side, there is a 'Here's what's new' section with a '7' callout. It shows a 'Most Recent' tab and a 'Notifications 3' tab. Below this are links for 'STATEMENT >' (dated 10/17/2019), 'YOUR CONTRIBUTIONS >' (Amount: \$128.06, 11/06/2019), and 'EMPLOYER CONTRIBUTIONS >'. At the bottom right of this section is a 'View All Activity' link. Below the main content area is a 'VIDEO LEARNING CENTER' section with the text 'Watch and Learn' and a laptop icon.

Section 1: My Profile

- Select "My Profile" located on the upper top-right of your homepage to view a selection of options
 - ✓ Change Login ID
 - ✓ Change Password
 - ✓ Update Secondary Email Address
 - ✓ Change Security Questions
 - ✓ Update Phone Numbers
 - ✓ Change Beneficiaries
 - ✓ Update Delivery Preferences
 - ✓ Update Two-Step Verification delivery method

The screenshot shows the 'My Profile' dropdown menu. At the top, there is a '1' callout pointing to the 'MY PROFILE' link. Below this, the menu is open, showing a list of options: 'Login ID', 'Password', 'Email Address', 'Security Questions', 'Phone Number', 'Beneficiaries', 'Delivery Preferences', and 'Two-Step Verification'.

Section 2: Year-to-Date Savings

- Select “YTD Savings”
- You will be taken to the “Transaction History” page where you can view your history by date range.
 - ✓ You will also have access to Quicken for managing your finances.
 - ✓ You can also export the data into excel or a pdf.



Transaction History

Transaction History

- View or sort transaction history by selecting a date range.

Please note that all transactions reflect the date of the trade confirmation (i.e. 'settlement date'). Normally, settlement date is the trade date plus one day. Some trades may take up to three days to settle. All pricing used to calculate the 'transaction amount' is the price as of the actual trade date.

- Quicken can be used to export account activity for managing all your finances in one place. Select [Quicken Guide](#) to view step-by-step instructions for downloading Quicken.
- Example : 02/13/2011 - 11/18/2019

SELECT DATE RANGE

From Date: 10/19/2019

To Date: 11/18/2019

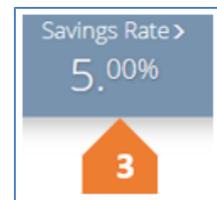
[Download to Quicken](#) [PDF](#) [Update](#)

Transaction History – Summary View [Show Detailed View](#)

TRANSACTION TYPE	ACTIVITY TYPE	SETTLEMENT DATE	TRANSACTION AMOUNT
Contribution	Money was deposited into your account	10/29/2019	\$256.12
Interest	Interest was posted to your account	10/31/2019	\$17.75

Section 3: Savings Rate

- Select “Savings Rate”
- You will be taken to “Manage Contributions” where you can change your Contribution Rate, or update your future Investment Election Allocation



HOME MANAGE VIEW LEARNING DOCUMENTS AND FORMS

Your Portfolio Manage Contributions Withdraw

MANAGE CONTRIBUTIONS

Use these tools to manage your contributions:



Contribution Rate/Amount



Investment Elections

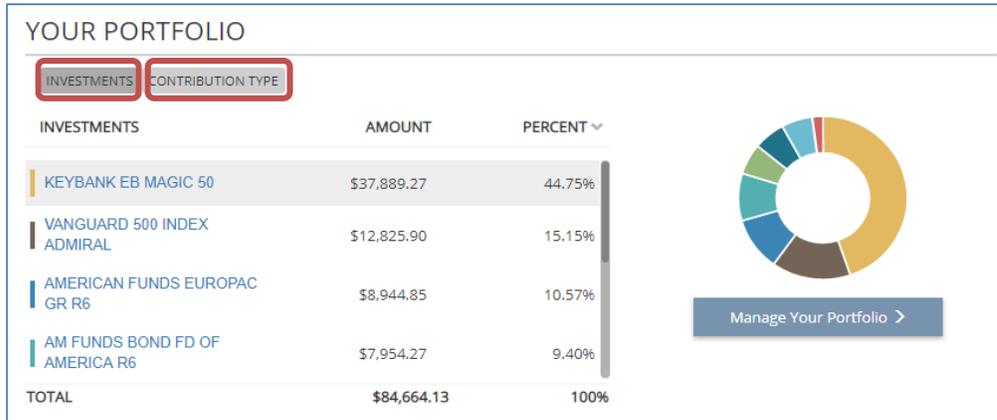
Section 4: Year-to-Date Return

- Select “YTD Return”
- You will be taken to the “My Performance” page which will list your rate of return by various periods.
 - ✓ View your person rate of return by Investment, Cumulative Return, or by Period
 - ✓ View your investments by allocation
 - ✓ View a breakdown of activity summary on your account.
 - Beginning Value
 - Contributions
 - Dividends
 - Interest
 - Income
 - Fees
 - Market Change
 - Ending Value

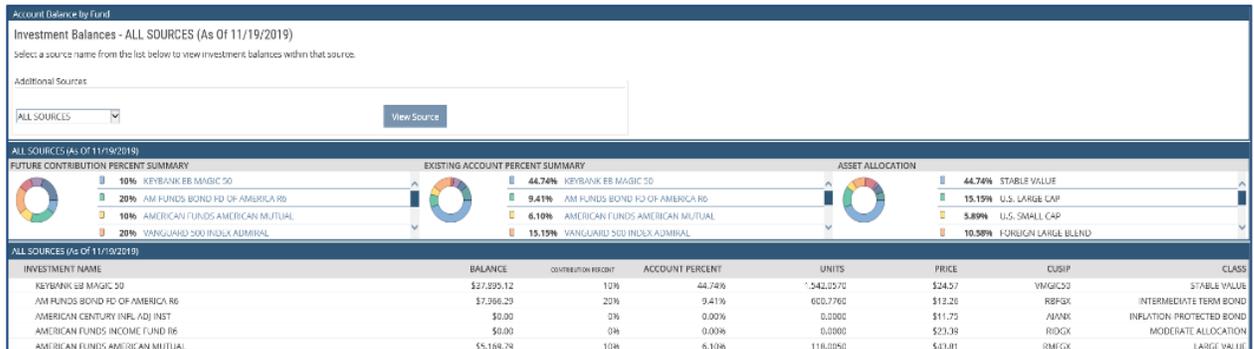


Section 5: Your Portfolio

- Select “Your Portfolio”
- Select “Investments” or “Contribution Type”



- Under the Investments option: Click on any fund and you will be taken to the “Account Balance by Fund” page where you can view your Future Contribution allocation and Existing Account Allocation

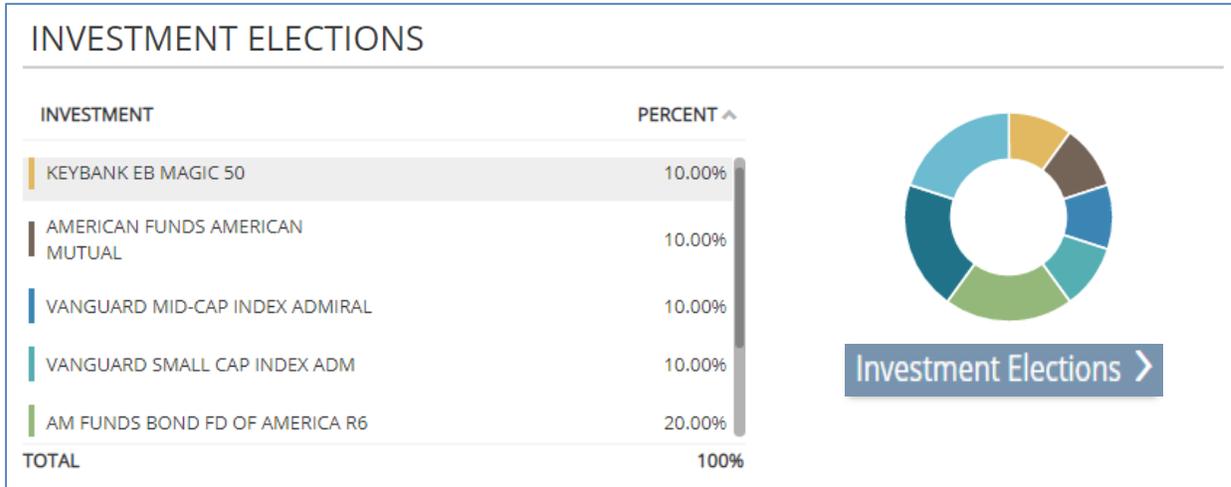


- Under the Contribution Type option: Click on any money type and you will be taken to the “Account Balance by Contribution” page where you can view your contributions by type (i.e.: employee deferrals, employer contributions).



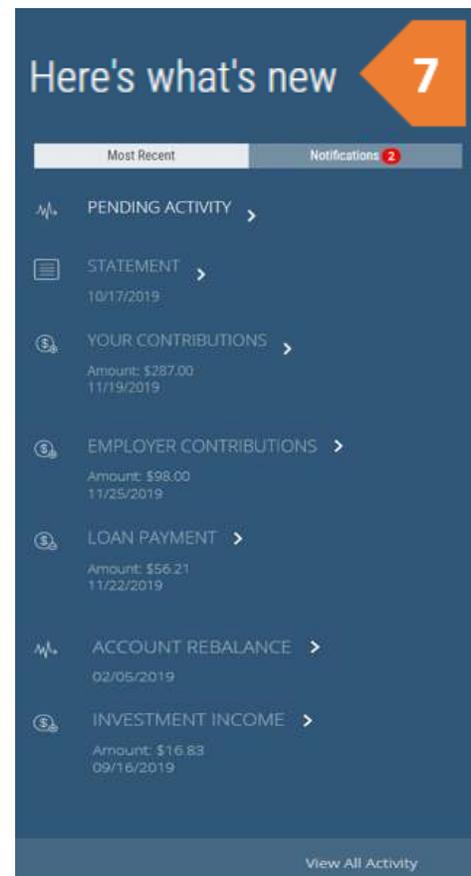
Section 6: Investment Elections

- Select “Investment Allocation”
- Here you can view how your future contributions are allocated per investment



Section 7: What's New (Short-Cuts)

- These are short-cuts to several options
 - ✓ View pending activity
 - ✓ View most recent quarterly statement
 - ✓ View your contribution by dollar amount
 - ✓ View employer contribution by dollar amount
 - ✓ View loan repayment amount
 - ✓ View next rebalance schedule
 - ✓ View your investment income
- Select “View All Activity” at the bottom of the frame to view transaction history



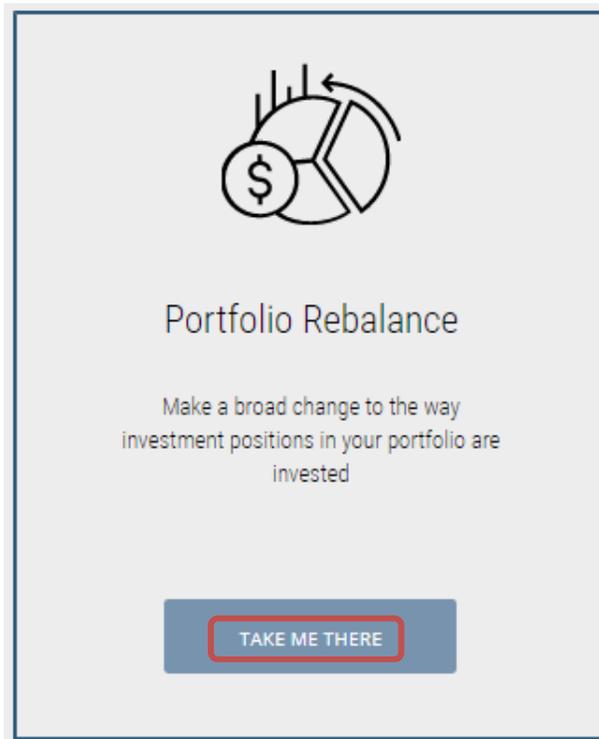
MANAGE

This section will allow you to manage your current investments, rebalance your account, change your contribution amount, and request a loan.



Portfolio Rebalance

- Use this option to realign your entire existing account balance
- Click on “Take Me There”
- Adjust percentages accordingly, then click on “Submit”



Realign Existing Account

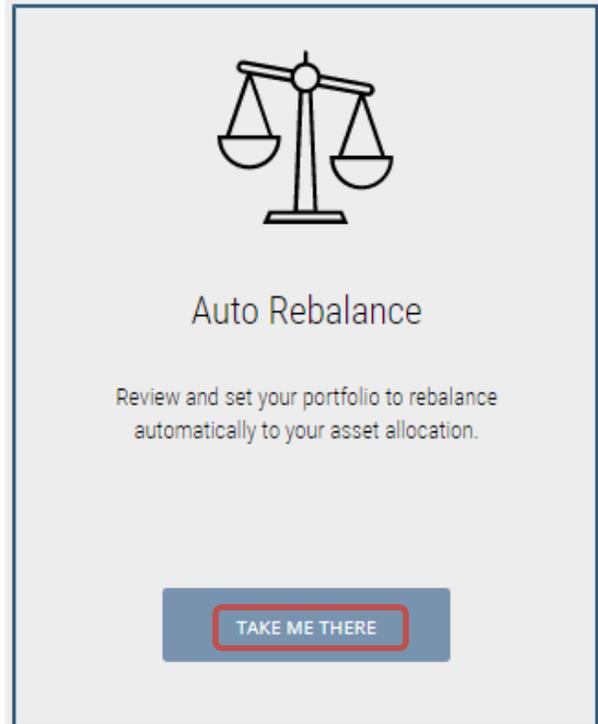
Realignments - ALL SOURCES

INVESTMENT NAME	LINKS	BALANCE	NEW %
KEYBANK EB MAGIC 50	🔗 📄	\$37,928.46	0%
AM FUNDS BOND FD OF AMERICA R6	🔗 📄	\$8,023.52	0%
AMERICAN CENTURY INFL-ADJ INST	🔗 📄	\$0.00	0%
AMERICAN FUNDS INCOME FUND R6	🔗 📄	\$0.00	0%
AMERICAN FUNDS AMERICAN MUTUAL	🔗 📄	\$5,177.68	0%
VANGUARD 500 INDEX ADMIRAL	🔗 📄	\$12,839.80	0%
AMERICAN FUND FUNDAMENTAL INVS	🔗 📄	\$0.00	0%
AMERICAN FUNDS AMCAP R6	🔗 📄	\$1,748.83	0%
VANGUARD MID-CAP INDEX ADMIRAL	🔗 📄	\$5,161.39	0%
VANGUARD SMALL CAP INDEX ADM	🔗 📄	\$4,995.55	0%
AM FUNDS SMALL CAP WORLD RD R6	🔗 📄	\$0.00	0%
AMERICAN FUNDS EUROPAC GR R6	🔗 📄	\$8,984.63	0%
AMERICAN FUNDS NEW WORLD R6	🔗 📄	\$0.00	0%
JANUS GLOBAL REAL ESTATE FUND	🔗 📄	\$0.00	0%
AM FUNDS TARGET RETIREMNT 2010	🔗 📄	\$0.00	0%
AM FUNDS TARGET RETIREMNT 2015	🔗 📄	\$0.00	0%
AM FUNDS TARGET RETIREMNT 2020	🔗 📄	\$0.00	0%
AM FUNDS TARGET RETIREMNT 2025	🔗 📄	\$0.00	0%
AM FUNDS TARGET RETIREMNT 2030	🔗 📄	\$0.00	0%
AM FUNDS TARGET RETIREMNT 2035	🔗 📄	\$0.00	0%
AM FUNDS TARGET RETIREMNT 2040	🔗 📄	\$0.00	0%
AM FUNDS TARGET RETIREMNT 2045	🔗 📄	\$0.00	0%
AM FUNDS TARGET RETIREMNT 2050	🔗 📄	\$0.00	0%
AM FUNDS TARGET RETIREMNT 2055	🔗 📄	\$0.00	0%
AM FUNDS TARGET RETIREMNT 2060	🔗 📄	\$0.00	0%

Submit Investment Decisions

Auto Rebalance

- Use this option to set up the automatic rebalance feature for your future contributions and existing account balance to be realigned on a regular basis.
- Click on “Take Me There”
- Click on “Investor Questionnaire” and answer the questions provided to receive a suggested model portfolio
- Select the appropriate portfolio based on your risk tolerance
- Select a cycle of Semi-Annual or Annual
- Click on “Submit”



Auto-Rebalance

Over time, your portfolio will drift away from its original investment election. If left unadjusted, your portfolio will either become too risky, or too conservative. Rebalancing involves periodically buying or selling assets in your portfolio to maintain your original investment election. It's a proven investment strategy for reducing risk exposure over time, and provides a disciplined way to "buy low and sell high."

Setting up the automatic rebalance feature can be accomplished in two steps:

Step 1 - Portfolio Selection
To make sure you have selected the proper investments based on your risk tolerance, we suggest you complete the [Investor Questionnaire](#). Based on your score, it will help you determine which portfolio is right for you.

Step 2 - Rebalance Cycle
You have the ability to automatically rebalance your account annually, semi-annually, or one-time. "ANNUALLY" will rebalance your allocations that day, then once per year in December; "SEMI-ANNUAL" will rebalance your allocations that day, then twice per year in June and December; "NONE" will result in a one-time rebalance that day with no future cycle.

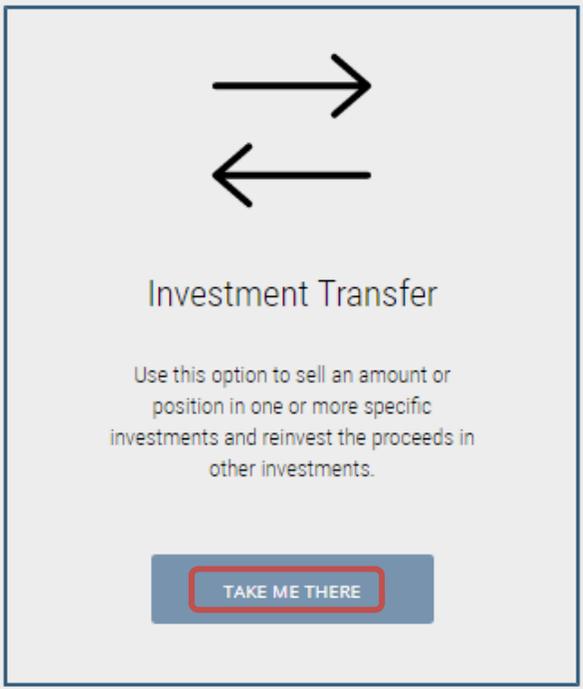
Cutoff time for same-day processing is approximately 4pm ET / 1pm PT on days the financial markets are open. Orders submitted after the cutoff time or on non-market days will be processed the next business day.

Portfolios

CONSERVATIVE	Details and Portfolio Selection
MODERATELY CONSERVATIVE	Details and Portfolio Selection
MODERATE	Details and Portfolio Selection
MODERATELY AGGRESSIVE	Details and Portfolio Selection
AGGRESSIVE	Details and Portfolio Selection
CURRENT ELECTIONS	Details and Portfolio Selection

Investment Transfer

- Use this option to realign a part of your existing account balance. This is also known as a fund-to-fund transfer
- Click on “Take Me There”
- Adjust percentages accordingly, then click on “Submit”



Investment Transfer

Use this option to sell an amount or position in one or more specific investments and reinvest the proceeds in other investments.

[TAKE ME THERE](#)

Transfer Existing Investment

Transfers

- It is important to know that Transfer Existing Investments will allow you to change a portion of your existing account balance. You can make a fund-to-fund transfer, or request multiple transfers.

If you would like to reallocate your entire existing account balance, you may select the option for “Realign Existing Account”. If you would like to change your future contributions, you may select the option for “Redirect Future Contributions”.

Cutoff time for same-day processing is approximately 4pm ET / 1pm PT on days the financial markets are open. Orders submitted after the cutoff time or on non-market days will be processed the next business day.

- From one or more investments, enter the amount or percentage you would like to transfer from and then enter where those funds should be transferred.
- If your trade is subject to a redemption fee, you will be notified and have the opportunity to cancel the trade.

TRANSFER TYPE

- Dollar to Dollar
- Dollar to Percent
- Percent to Percent

INVESTMENT NAME	LINKS	FEE/ POLICY	BALANCE	AVAILABLE TO TRANSFER	TRANSFER FROM	TRANSFER TO	RESTRICTIONS	PROJECTED BALANCE
KEYBANK EB MAGIC 50			\$0.00	\$0.00		\$ 0.00		\$0.00
AM FUNDS BOND FD OF AMERICA R6			\$0.00	\$0.00		\$ 0.00		\$0.00
AMERICAN CENTURY INFL-ADJ INST			\$0.00	\$0.00		\$ 0.00		\$0.00
AMERICAN FUNDS INCOME FUND R6			\$1,228.01	\$1,228.01	\$ 0.00	\$ 0.00		\$1,228.01
AMERICAN FUNDS AMERICAN MUTUAL			\$1,243.96	\$1,243.96	\$ 0.00	\$ 0.00		\$1,243.96
VANGUARD 500 INDEX ADMIRAL			\$0.00	\$0.00		\$ 0.00		\$0.00

Contribution Rate/Amount

- Use this option to change your contribution amount
- Click on “Take Me There”
- Select contribution type from the drop-down menu, then click on “Change Contribution Amount”
- Enter your new contribution amount
- Click on “Submit”



Contribution Rate/Amount

Personalize your savings strategy to achieve your retirement savings goal by increasing your savings rate.

[TAKE ME THERE](#)

Change Contribution Amount

Employee Contribution

Please enter a contribution amount that your Employer will deduct from your compensation **each payroll period** for deposit to your account. If you are age 50 or older in the current calendar year, you may make contributions up to the Catch Up limits as referenced in the link below.

[Click here to view the I.R.S. imposed annual contribution limits.](#)

SELECT CONTRIBUTION TYPE

Contribution Type

[Change Contribution Amount](#)

Change Contribution Rate

Employee Deferral

Please enter the contribution amount that you would like deducted from your paycheck each pay-period. Depending on your company's plan, you may have the opportunity to contribute by a percentage or dollar amount. It's important that you review the first payroll statement from your newly eligible deduction date.

Each year you may contribute a portion of your pay until you reach the maximum dollar amount allowed. The IRS Contribution Limit is determined annually and does not include employer contributions such as a match or profit sharing.

SOURCE NAME	CURRENT VALUE PER PAY-PERIOD
EMPLOYEE PRE TAX DEFERRAL	0%
ROTH DEFERRAL	0%
Total	

Investment Elections

- Use this option to redirect your future contribution investment allocation
- Click on “Take Me There”
- Select new percentage allocation, then click on “Submit”
- The change you submit will affect how your future contributions will be invested. If you would like to apply the same investment elections to your current account balance, select “Realign My Portfolio”



Investment Elections

Choose how your future contributions will be invested. Changes made here will not affect your current balances or portfolio—they apply only to money received in the future

TAKE ME THERE

Investment Name	Ticker	Category	Links	Current Balance	Current Election	New Election
KEYBANK EB MAGIC 30	VMGC	Stable Value		\$20,184.71		
AM FUNDS BOND FID OF AMERICA RE	RFQX	Intermediate Core Bond		\$6,671.85	35.00%	
AMERICAN CENTURY INFRASTRUCTURE	AJAXX	Infrastructure Bond		\$0.00		
AMERICAN FUNDS INCOME FUND RE	RIOGX	Allocation -70% to 80% Equity		\$0.00		
AMERICAN FUNDS AMERICAN MUTUAL	RMF0X	Large Value		\$1,805.42	10.00%	
VANGUARD 500 INDEX ADMIRAL	VFIAX	Large Blend		\$38,612.31	30.00%	
AMERICAN FUND FUNDAMENTAL INVS	RFN0X	Large Blend		\$0.00		
AMERICAN FUNDS AMCAP RE	RAF0X	Large Growth		\$2,555.23		
VANGUARD MID CAP INDEX ADMIRAL	VIMAX	Mid Cap Blend		\$25,498.00	10.00%	
VANGUARD SMALL CAP INDEX ADM	VSMAX	Small Blend		\$18,905.19	15.00%	
AM FUNDS SMALL CAP WORLD RD RE	RLG0X	Other		\$0.00		
AMERICAN FUNDS EUROPAQ GR RE	REK0X	Other		\$16,286.26	10.00%	
AMERICAN FUNDS NEW WORLD RE	RNWDX	Other		\$0.00		
JANUS GLOBAL REAL ESTATE FUND	JREX	Other		\$0.00		
AM FUNDS TARGET RETIREMENT 2010	RFTX	Other		\$0.00		
AM FUNDS TARGET RETIREMENT 2015	RF2TX	Other		\$0.00		
AM FUNDS TARGET RETIREMENT 2020	RF3TX	Other		\$0.00		
AM FUNDS TARGET RETIREMENT 2025	RF4TX	Other		\$0.00		
AM FUNDS TARGET RETIREMENT 2030	RF5TX	Other		\$0.00		
AM FUNDS TARGET RETIREMENT 2035	RF6TX	Other		\$0.00		
AM FUNDS TARGET RETIREMENT 2040	RF7TX	Other		\$0.00		
AM FUNDS TARGET RETIREMENT 2045	RF8TX	Other		\$0.00		

Current Mix



How to view breakdown

New Mix

Your new mix will update as you add values in the table to the left.



100% remaining

Submit

Reset

Realign Existing Portfolio?

The change you just submitted affects how your future contributions will be invested. Would you like to apply the same investment elections to your current account balance?

Current Portfolio

DFA Emerging Markets	\$878.37	10%
DFA Two-Year Global Fixed-Inco	\$0.00	20%
Inco		
DFA Intl Small Company	\$0.00	30%
DFA Real Estate Securities	\$0.00	40%





New Portfolio

DFA Emerging Markets	5%
DFA Two-Year Global Fixed-Inco	10%
DFA Intl Small Company	15%
DFA Real Estate Securities	20%
DFA U.S. Large Co Instl Idx	20%
DFA U.S. Large Cap Value III	30%



Yes, Realign My Portfolio

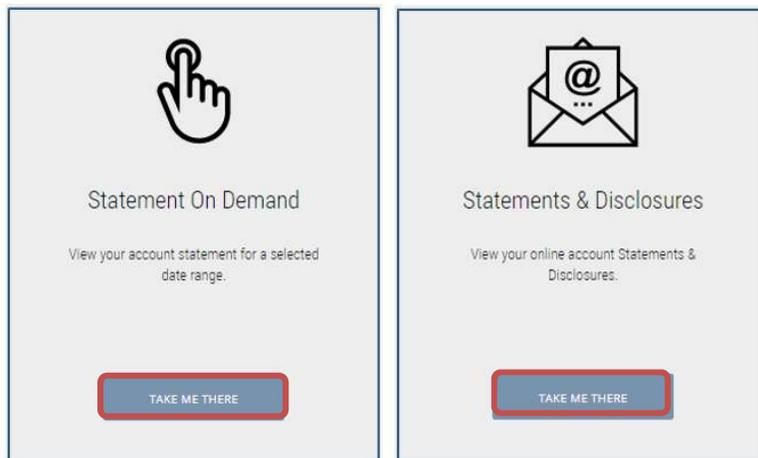
View

This section will allow you to view your current quarterly statements, generate a customized statement, and view your personal performance.

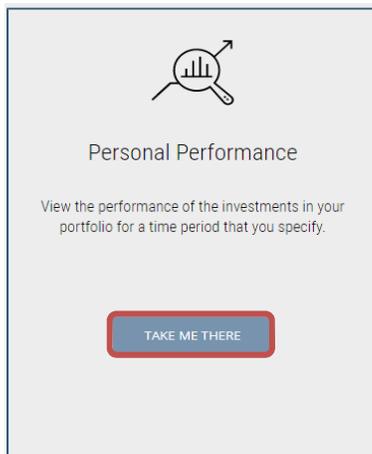


Performance & Statements

- Follow the steps to create a statement on demand or view past statements

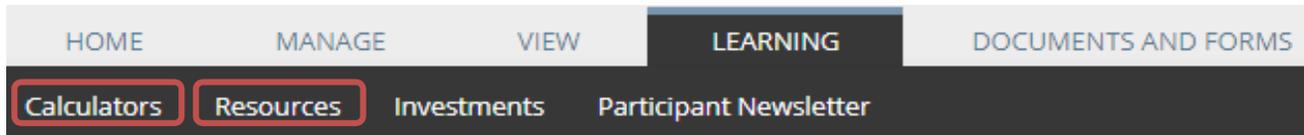


- You can also view your Personal Performance



Learning

This section will allow you to learn more about your investment options, view the participant newsletter, and provide educational tools (calculators and education).



Calculators

- Select the heading to view a variety of retirement planning calculators



Financial security is one of the most important issues for most Americans. Whether it's putting kids through college, saving for an emergency, buying a house, or saving for retirement - having enough money for life's demands is among our biggest concerns. We hope these tools will help you take the first steps toward a secure financial future.

CALCULATORS

RETIREMENT CALCULATORS

- [How long will my money last in retirement?](#)
- [How much should my retirement nest egg be?](#)
- [How much monthly income will my retirement savings provide?](#)
- [What is the difference between Roth 401k vs. Traditional 401k savings?](#)
- [How much income will social security replace?](#)
- [How does inflation affect my retirement income needs?](#)
- [What is my life expectancy?](#)
- [How much will I earn in my lifetime?](#)

PAYCHECK CALCULATORS

- [How will a contribution change affect my paycheck?](#)
- [How can I convert my salary to an hourly wage?](#)
- [How can I convert my hourly wage to a salary?](#)

SAVINGS CALCULATORS

- [How can I become a millionaire?](#)
- [How long will it take to double my money?](#)
- [How long until I reach my savings goal?](#)
- [How much should I save to reach my goal?](#)
- [What will my current savings grow to?](#)

COLLEGE CALCULATORS

- [Will I be able to pay back my student loans?](#)
- [What are the advantages of a 529 plan?](#)

ADDITIONAL CALCULATORS

- [Choose to Save](#) is a national public education and outreach program which is dedicated to raising awareness about the need to plan and save for long-term personal financial security. On this site you will find calculators on health & life insurance, family budgeting, credit card debt, and much more.

Resources

- Select the heading to view a variety of educational materials on retirement planning

EDUCATION

ARTICLES

- [Generate Savings](#) - How to save \$100 a month for retirement
- [Investment Types](#) - A quick guide to review the different investment types in your plan
- [Leaving Your Employer](#) - What to do with your assets when you leave your job
- [Plan Loans](#) - What you need to know before you borrow
- [Principles of Investing](#) - Learn the 30 principles of investing
- [Retirement Portfolio](#) - Building a retirement portfolio to last
- [Roth Savings](#) - How to choose Roth 401k or 401k
- [Saving at Any Age](#) - Discover financial planning by the decade
- [Social Security](#) - How Social Security can help you catch up in retirement
- [Start Retirement](#) - Learn the three ways to start your retirement right
- [Choose to Save](#) is a national public education and outreach program which is dedicated to raising awareness about the need to plan and save for long-term personal financial security. View brochures on a variety of topics for financial planning.

WORKSHOPS

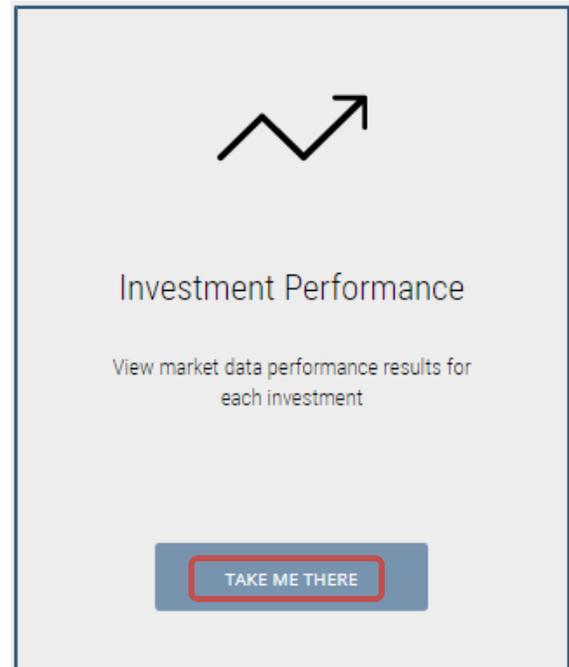
- [Budgeting](#) - Learn the fundamentals of budgeting and how you can prepare financially to meet your future needs and goals. (9-minute tutorial)
- [Building A Portfolio](#) - Learn how to build a personal investment strategy. (10-minute tutorial)
- [Contribution Increases](#) - Learn how increasing your contribution may have some incredible savings benefits over time. (6-minute tutorial)
- [Distribution Options](#) - Learn about the various distribution options to consider as you near your retirement date. (8-minute tutorial)
- [Investing for Women](#) - Learn about the myths and facts related to women and investing today, and why it is so important for women to have a retirement savings plan in place. (11-minute tutorial)
- [Investment Basics](#) - Learn about stocks, bonds and cash equivalents and the risks associated with these types of investments. (13-minute tutorial)
- [Market Volatility](#) - Learn some tips on how you can structure your retirement account to better withstand market volatility. (11-minute tutorial)
- [Retirement Plan Fees](#) - Learn about the different types of fees associated with your retirement account and brokerage account. (8-minute tutorial)
- [Tax Benefits](#) - Learn about the tax-deferred benefits, tax-deferred growth benefits, and saver's tax credits that may be available when you participate in our Plan. (6-minute tutorial)

RETIREMENT PLANNING

- [Retirement Planning Guide](#) - This guide outlines the benefits of enrolling in your retirement plan, explains mutual funds, and helps you determine how much to save and where to invest.
- [Understanding Mutual Funds](#) - This guide explains what mutual funds are, the expenses, and category styles.

Investments

- Use this option to view all investment options available in your plan
- Click on “Take Me There”
- Click on icons under links column to view prospectuses or fund fact sheets



INVESTMENT NAME	LINKS	INVESTMENT CLASS	AS OF DATE	INCEPTION DATE	YEAR TO DATE	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	RISK LEVEL	BENCHMARK INVESTMENT	BEP
Allianz NFJ Dividend Value D		ARGE VALUE	11/30/2015	10/31/2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4 Above Avg		
AmiCent Infl-Adj Bond Inv		INFLATION-PROTECTED BOND	03/31/2019	02/10/1997	3.26%	1.97%	3.26%	-2.04%	1.63%	1.33%	1.42%	2.91%	4.57%		BBgBarc US Agg Bond TR USD	
Amer Funds Fundamental Invs R4		ARGE BLEND	03/31/2019	07/25/2002	11.94%	1.23%	11.94%	-2.04%	5.04%	12.98%	10.20%	14.92%	10.51%		S&P 500 TR USD	
American Funds New World R4		DIVERSIFIED EMERGING MARKETS	03/31/2019	10/07/2002	13.75%	2.56%	13.75%	-4.47%	-1.44%	11.15%	4.40%	10.04%	10.85%		MSCI ACWI Ex USA NR USD	
AMG Managers Fairpointe Mid Cp		MID-CAP BLEND	03/31/2019	09/19/1994	14.88%	-1.32%	14.88%	-4.06%	-2.03%	7.69%	3.95%	15.91%	11.47%		S&P 500 TR USD	
Cohen & Steers Realty Shares		REAL ESTATE	03/31/2019	07/02/1991	17.20%	4.10%	17.20%	9.36%	20.27%	6.97%	9.61%	18.25%	11.67%		MSCI ACWI NR USD	
DWS Equity 500 Index S		ARGE BLEND	03/31/2019	12/31/1992	13.59%	1.93%	13.59%	-1.45%	9.62%	13.31%	10.65%	15.65%	9.30%		S&P 500 TR USD	

Participant Newsletter

- Select the heading to view the most recent participant newsletter

USI CONSULTING GROUP Reinventing Retirement 3RD QUARTER 2019
Your Retirement Planning Newsletter

Depending on Social Security?
Future benefits may not be there in full for program beneficiaries

If you are over 65, you are past your annual Social Security re-evaluation period to correct an error in your benefit. **“Social Security benefits are not guaranteed to be your only source of income when you retire.”** For many in our industry, “The program’s benefits are not guaranteed to be your only source of income when you retire.” For many in our industry, “The program’s benefits are not guaranteed to be your only source of income when you retire.”



Why benefits may fall short: slower growth, aging population

As of 2018, Social Security’s trust funds are projected to be depleted by 2034. Social Security’s trust funds are projected to be depleted by 2034. Social Security’s trust funds are projected to be depleted by 2034.

Don't ignore the "what if's"

It is important to consider the impact of Social Security on your retirement plan. It is important to consider the impact of Social Security on your retirement plan.

USI Consulting Group
Retirement Group
800 Union Street, Ste 1000
Seattle, WA 98101
Email: USI@USI.com
Telephone: 1-800-488-7272, 206-451-6100

Good Window of Opportunity for Roth IRA Conversions

The Roth IRA is a powerful tax-advantaged retirement option. The Roth IRA is a powerful tax-advantaged retirement option.



Traditional vs. Roth IRA: High-Level Comparison

	Traditional IRA	Roth IRA
Age when contributing	You must be under 70½ to contribute.	You can contribute to a Roth IRA at any age.
Income limits for contributions	Your contributions can't exceed the amount of income you earned in that year or other IRAs you own.	Your contributions can't exceed the amount of income you earned in that year or other IRAs you own, and can be reduced or eliminated based on your modified adjusted gross income.
2019 tax year contribution limits	If you are under age 50, you can contribute up to \$5,500. If you are older than age 50, you can contribute \$7,000. Limits can be based on your marital status.	If you are under age 50, you can contribute up to \$5,500. If you are older than age 50, you can contribute \$7,000. Limits can be based on your marital status.
Withdrawing dollars on retirement	You may be able to claim at least some of your contributions.	You cannot make your Roth IRA contributions.

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Balancing Act: Income, Expenses and Withdrawals

As you approach retirement, you'll need to make sure you have enough income to cover your expenses. As you approach retirement, you'll need to make sure you have enough income to cover your expenses.

Types of Expenses

Expense Category	Estimated Amount - "Rule of 100"
Living Expenses	50%
Healthcare	15%
Travel	10%
Spouse and Family	10%
Charitable	5%
Other	10%

Remember that tax income and Social Security benefits can be your primary source of income.

How much should you take out of your savings?

Remember that tax income and Social Security benefits can be your primary source of income.

Order of withdrawals can make a difference

Remember that tax income and Social Security benefits can be your primary source of income.

Documents and Forms

This section will allow you to view any plan related forms. Please check back, as more information will be added through-out the year



Marital Status/Spousal Consent

- Select the heading to print form

Address Change Form

- Select the heading to print form
- Only to be used for terminated participants

Forms

- Follow the steps to view and print your tax form

