Online Enrollment Instructions

For Plans With an Automatic Contribution Arrangement (ACA)

Here are some easy-to-follow steps for securely enrolling in your retirement plan and for accessing your personal retirement account information online. The screen illustrations on the right provide guidance and correspond with the numbered steps below – simply follow the colored arrows based on the instructions.

Establish Your Login ID and Password

(First time logging into your account)

- Follow blue arrows
- Log on to **usicg.com** and click on the Retirement Account Access link 1
- Click on Login/Register under the Participant Account Access menu 2
- On the Welcome screen, click Register to access your account under the Log In button 3
- On the Let's get started screen, confirm that you have the information needed to register then click Start Registration
- On the Tell us about yourself screen, enter requested fields under Personal, Contact and Plan Information then click Continue. Fill out as much as you can since the data you enter will be used to validate you in the system. You must enter at least one text-enabled phone number or email address that is on file in plan records to receive a security code as part of the registration process.
- Check your phone or email, enter the security code on the Confirm it's you screen before it expires, then click Verify
- Establish your online account access by creating your Login ID, Password and security questions. As you select each field, the requirements appear below the field and are validated as you type. Click Continue to create your credentials.
- A message displays confirming your registration is complete. Click Return to Login to access your account using your new Login ID and Password

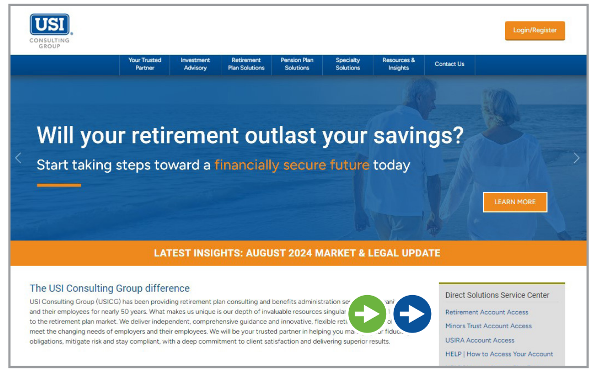
Existing User

(Previously logged into your account)

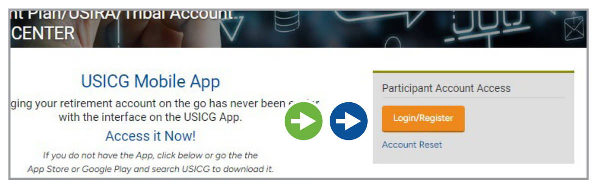
- Follow green arrows
- Log on to usicg.com and click on the Retirement Account Access link 1
- Click on Login/Register under the Participant Account Access menu 2
- Enter your Login ID and Password, then click Log In 3
- Enter the security code sent to you by the system within 5 minutes and click Continue

Forgot Password

- Follow the red arrow
- Click Forgot Password on the bottom left of the Welcome screen 3
- Enter and confirm your Login ID then click Continue
- Enter and confirm your security question response then click Continue
- Enter and confirm a new Password then click Submit



1



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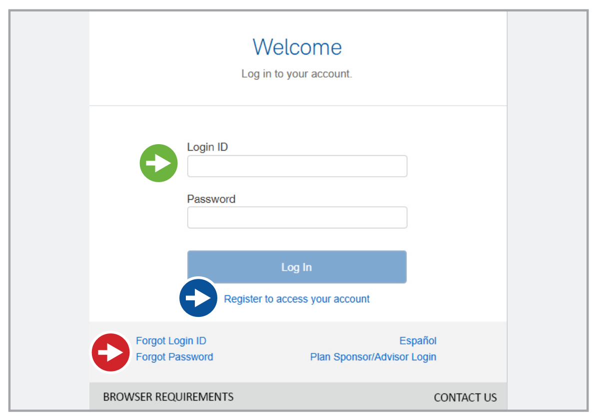

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Helpful Hints

Once you have logged on, you have access to a wide range of options found in the drop-down menus along the top of the screen. After clicking a menu option, you will see available actions in the lower portion of the page related to that option. Use your mouse to scroll over each available action to view a brief description of that feature and/or to click "Take Me There" to initiate that action in your account.

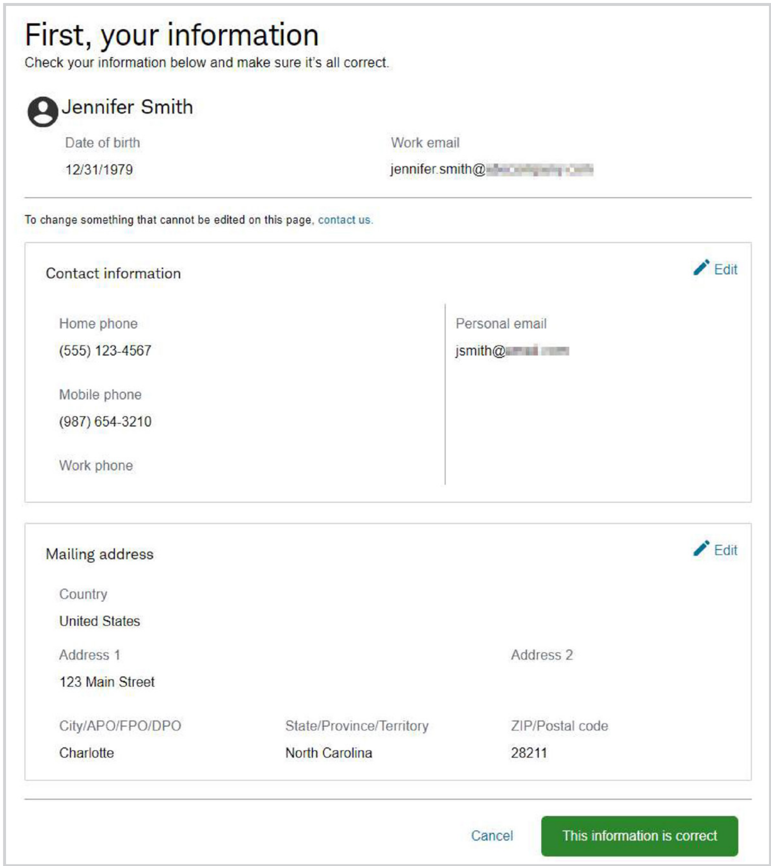
If you need assistance, please call (866) 305-8846 and enter your 3-digit plan code which can be found in your enrollment materials or on page one of your account statement in the Special Messages section.

1 Begin Your Online Enrollment

Click on the Enroll Now button to start the enrollment process.

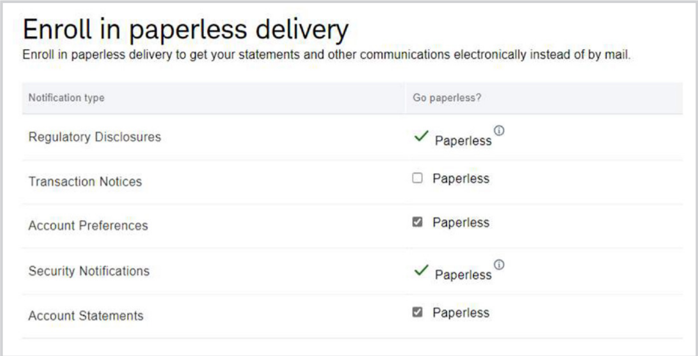
2 Review and update your information

The next screen shows your contact information and other details from your employer's records. Click This information is correct if it looks good. If you need to add or change something, select Edit, make your changes, and then click Save and continue.



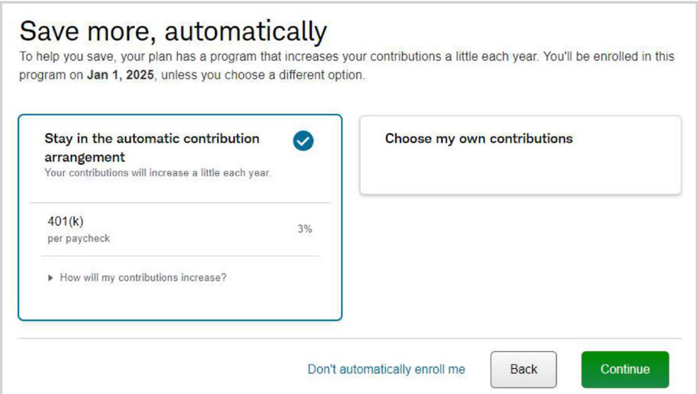
3 Enroll in paperless delivery

Next, choose how you want to receive statements and other communications from your retirement plan. Paperless delivery is typically faster and can reduce clutter.



4 Review your automatic contribution arrangement

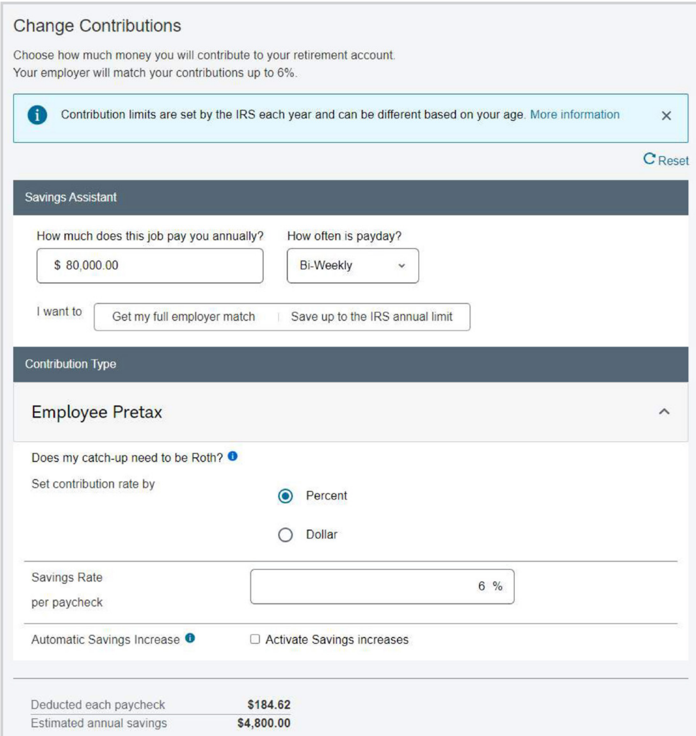
Since your plan has an automatic contribution arrangement, you'll see that information next. You can stay in the arrangement, choose your own contribution amount, or select Don't automatically enroll me if you don't want to contribute at all.



5 Choose your contributions

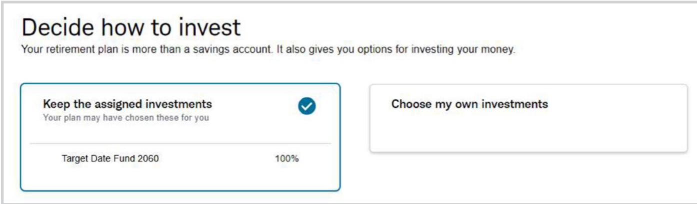
If you decided to choose your own contributions on the previous screen, you'll see the **Choose Contributions** screen next.

Enter how much you want to contribute for each type of contribution your plan offers.



6 Review your assigned investments

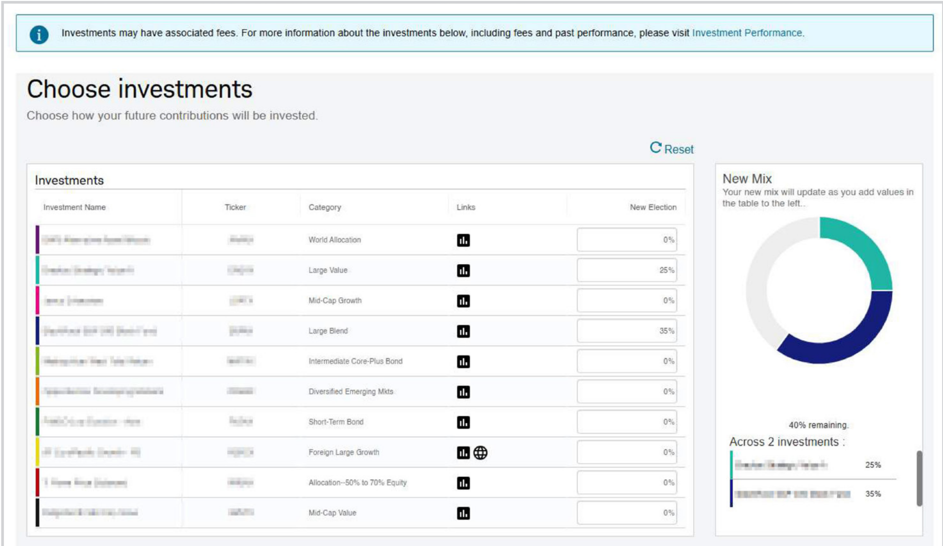
Next, review your assigned investments and decide if you want to keep them or choose your own. You may not see this screen if you have no assigned investments, in which case you can proceed to the next step.



7 Choose your own investments (if applicable)

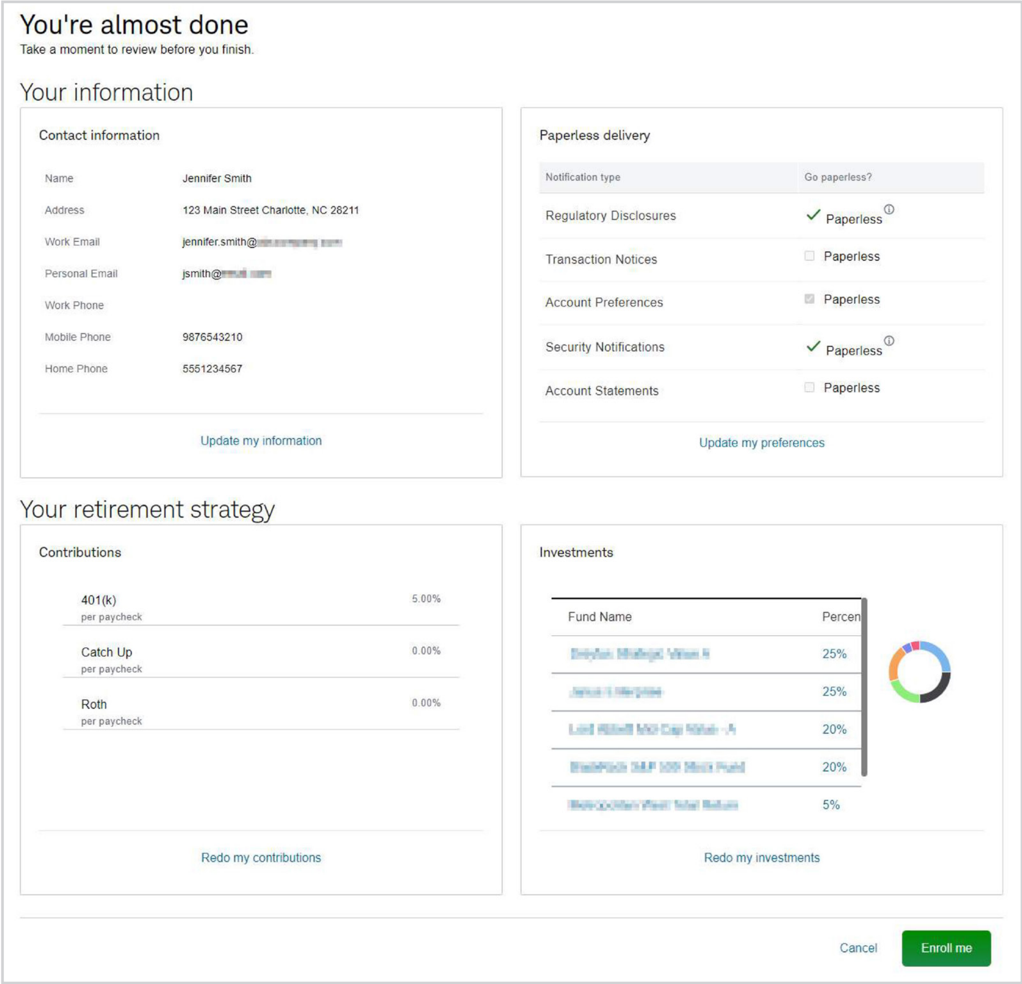
If you decided to choose your own investments on the previous screen, or if the previous screen was not applicable, you'll see the **Choose Investments** screen next.

Enter how much of your contributions should be directed toward each investment.



8 Review your enrollment information

This is a chance to review what you've entered and go back and change something if you wish. Don't worry – you can also make changes after enrolling. Once you have reviewed your enrollment information, click Enroll me to complete the process.



9 You're enrolled! What's next?

Now that you're finished, click View my enrollment summary to view your enrollment information or print a copy for your records. Your retirement contributions will typically start being deducted on your next paycheck or the one after, depending on processing time. If your plan collects beneficiary information online, you will see a prompt to Add a beneficiary and you may enter your beneficiary data. You may also select Go to your account to be taken to your dashboard and explore your plan's website.