

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

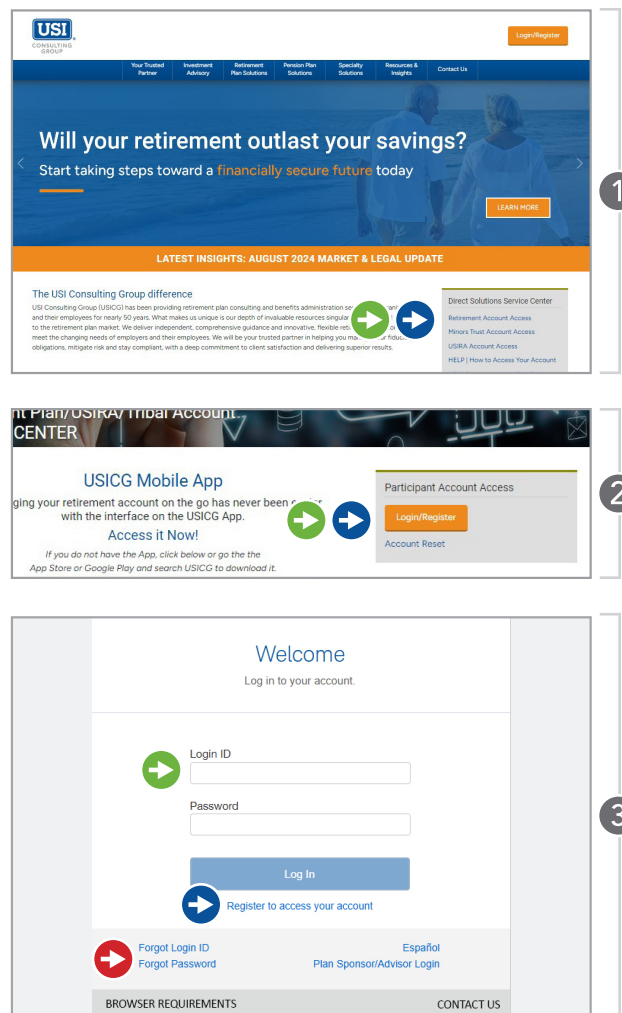
Existing User

(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**



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](#).

First, your information

Check your information below and make sure it's all correct.

Jennifer Smith

Date of birth
12/31/1979

Work email
jennifer.smith@

To change something that cannot be edited on this page, contact us.

Contact information

Home phone
(555) 123-4567

Mobile phone
(987) 654-3210

Work phone

Personal email
jsmith@

Mailing address

Country
United States

Address 1
123 Main Street

City/APO/FPO/DPO
Charlotte

Address 2

State/Province/Territory
North Carolina

ZIP/Postal code
28211

[Cancel](#)
[This information is correct](#)

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.

Enroll in paperless delivery

Enroll in paperless delivery to get your statements and other communications electronically instead of by mail.

Notification type	Go paperless?
Regulatory Disclosures	<input checked="" type="checkbox"/> Paperless ⓘ
Transaction Notices	<input type="checkbox"/> Paperless
Account Preferences	<input checked="" type="checkbox"/> Paperless
Security Notifications	<input checked="" type="checkbox"/> Paperless ⓘ
Account Statements	<input checked="" type="checkbox"/> Paperless

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.

Save more, automatically

To help you save, your plan has a program that increases your contributions a little each year. You'll be enrolled in this program on **Jan 1, 2025**, unless you choose a different option.

Stay in the automatic contribution arrangement

Your contributions will increase a little each year.

401(k)
per paycheck

3%

► How will my contributions increase?

Choose my own contributions

[Don't automatically enroll me](#)
[Back](#)
[Continue](#)

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.

Change Contributions

Choose how much money you will contribute to your retirement account.
Your employer will match your contributions up to 6%.

Information icon Contribution limits are set by the IRS each year and can be different based on your age. [More information](#)

Reset

Savings Assistant

How much does this job pay you annually?
\$ 80,000.00

How often is payday?
Bi-Weekly

I want to
☐ Get my full employer match
 ☐ Save up to the IRS annual limit

Contribution Type

Employee Pretax

Does my catch-up need to be Roth?

Set contribution rate by
☒ Percent
☐ Dollar

Savings Rate
per paycheck

Automatic Savings Increase
☐ Activate Savings increases

Deducted each paycheck
\$184.62
Estimated annual savings
\$4,800.00

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.

Decide how to invest

Your retirement plan is more than a savings account. It also gives you options for investing your money.

Keep the assigned investments
Your plan may have chosen these for you
Target Date Fund 2060 100%

Choose my own investments

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.

Information icon Investments may have associated fees. For more information about the investments below, including fees and past performance, please visit [Investment Performance](#).

Choose investments

Choose how your future contributions will be invested.

Reset

Investments

Investment Name	Ticker	Category	Links	New Election
USF1 Renaissance Asset Manager	USF1	World Allocation	IL	<input type="text" value="0%"/>
USF2 Strategic Value	USF2	Large Value	IL	<input type="text" value="25%"/>
USF3 Mid-Cap Growth	USF3	Mid-Cap Growth	IL	<input type="text" value="0%"/>
USF4 Large Blend	USF4	Large Blend	IL	<input type="text" value="35%"/>
USF5 Intermediate Core Plus Bond	USF5	Intermediate Core Plus Bond	IL	<input type="text" value="0%"/>
USF6 Diversified Emerging Mkts	USF6	Diversified Emerging Mkts	IL	<input type="text" value="0%"/>
USF7 Short-Term Bond	USF7	Short-Term Bond	IL	<input type="text" value="0%"/>
USF8 Foreign Large Growth	USF8	Foreign Large Growth	IL	<input type="text" value="0%"/>
USF9 Allocation-50% to 70% Equity	USF9	Allocation-50% to 70% Equity	IL	<input type="text" value="0%"/>
USF10 Mid-Cap Value	USF10	Mid-Cap Value	IL	<input type="text" value="0%"/>

New Mix

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

40% remaining.
Across 2 investments : 25% 35%

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.

You're almost done

Take a moment to review before you finish.

Your information

Contact information

Name	Jennifer Smith
Address	123 Main Street Charlotte, NC 28211
Work Email	jennifer.smith@company.com
Personal Email	jsmith@email.com
Work Phone	
Mobile Phone	9876543210
Home Phone	5551234567

[Update my information](#)

Paperless delivery

Notification type	Go paperless?
Regulatory Disclosures	<input checked="" type="checkbox"/> Paperless ⓘ
Transaction Notices	<input type="checkbox"/> Paperless
Account Preferences	<input checked="" type="checkbox"/> Paperless
Security Notifications	<input checked="" type="checkbox"/> Paperless ⓘ
Account Statements	<input type="checkbox"/> Paperless

[Update my preferences](#)

Your retirement strategy

Contributions

401(k) per paycheck	5.00%
Catch Up per paycheck	0.00%
Roth per paycheck	0.00%

[Redo my contributions](#)

Investments

Fund Name	Percent
Divd Int'l Mktg Fnd	25%
Divd S. Mktg Fnd	25%
Divd Mktg Mktg Fnd	20%
Divd Mktg Mktg Fnd	20%
Divd Mktg Mktg Fnd	5%

[Redo my investments](#)


[Cancel](#) [Enroll me](#)

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.


Take the next step

Keep improving your financial health with these next steps.



Add a beneficiary

Tell us who should inherit your retirement savings when you pass away.



Go to your account

Explore your account dashboard and see what else your plan has to offer.