401(k) Retirement Focus – Frequently Asked Questions

Why is the 401(k) website changing?

USICG, Denbright's 401(k) retirement plan provider, has transitioned participants to its Retirement Focus platform. Going forward, employees should use RetirementFocus.com to access and manage their retirement accounts.

Do I need to create a new login?

Yes. All eligible participants need to reestablish their login credentials on the Retirement Focus website, including employees who previously had login credentials for the old website.

Did this change affect my 401(k) account?

No. The website transition only impacts how you log in and access your account online.

There is no impact to your:

- Current contribution elections
- Existing 401(k) balance
- Investment elections or existing investments
- Outstanding 401(k) loans

How do I log in for the first time?

Go to RetirementFocus.com.

For your initial login, enter:

Username: Your Social Security Number with no dashes

Initial Password: Your date of birth in MMDDYY format with no slashes

For example, January 5, 1999 should be entered as 010599 — not 01051999.

After logging in, you will be prompted to establish a permanent username and password and verify your identity.

I already had a username and password. Do I still need to re-register?

Yes. The reestablishing-credentials process applies to all participants, including those who previously had established login credentials.

Start with your Social Security Number and date of birth as described above rather than your previous username and password.

Should I click "Forgot Username/Password"?

Not for your initial login.

Please first attempt to access the new site using your Social Security Number and date of birth as described above.

If you select "Forgot Username/Password" before completing the initial login process, it may cause your account to become locked or disconnected from the initial registration process.

I bookmarked the old 401(k) website. Can I still use it?

No. Please discontinue use of any bookmarks or saved links to the prior participant website.

Going forward, access your account through RetirementFocus.com.

Why am I locked out of my account?

There are several reasons you may need assistance accessing your account, including:

- Selecting "Forgot Username/Password" before completing your initial registration
- Attempting to access your account using the old website or a saved bookmark
- Your account being locked for security reasons due to prior inactivity
- Multiple unsuccessful login attempts

What should I do if I am locked out or cannot log in?

Contact the Retirement Focus Service Center at 1-866-305-8846.

Service Center hours are Monday–Friday, 8:00 a.m.–5:00 p.m. ET.

When calling, provide:

Plan Code: 713

Will I have multi-factor authentication?

Yes. After establishing your permanent login credentials, Retirement Focus uses multi-factor authentication for additional security. You may be asked to verify your identity using your phone number, email address, or another form of validation.

What can I do on the new Retirement Focus website?

The Retirement Focus platform allows you to:

- Review your account balance and transaction history
- View quarterly statements
- Review investment performance
- Research available fund options
- View your Retirement Readiness score
- Use retirement calculators and a Roth analyzer
- Access retirement education resources

I am a newly hired regular full-time employee. Can I register for Retirement Focus now?

If you are newly hired and have not yet become eligible to participate in Denbright's 401(k) Plan, you will need to wait until you have completed the plan's eligibility waiting period before registering for your Retirement Focus account.

Once you become eligible to participate in the 401(k) Plan, you will be able to register and access your account through Retirement Focus.

Where can I find additional instructions?

Please refer to the attached "A Guide to Managing Your Retirement Account" from Retirement Focus for additional login and account access information.

For login assistance or account access issues, contact the Retirement Focus Service Center at 1-866-305-8846 and provide Plan Code 713.