DIRECTNEWS
SUMMER 2022

Journey Guide: Retirement Readiness Calculator

Summer? Already? Boy, that came fast! Time certainly does fly by.

The quick passing of time, when it comes to the changing of the seasons or birthdays may not be of concern. But the passing of time, as retirement draws closer, is another matter.

Well, planning for your retirement just got easier! Effective immediately on your participant retirement account portal you can get direct access to **Journey Guide: Retirement Readiness Calculator,** a quick check ***up*** to check ***out*** where you are compared to where you want to be with regards to your projected retirement income.

$5 million in additional retirement income identified!

Over that last few months, more than 400 participants have taken advantage of this process to uncover more than $3 million in additional Social Security benefits and $2 million in income from other planning tools.

Highlights of Journey Guide:

- Simple – may be completed in 15 minutes
- Flexible – has the ability to show "what if" examples for your retirement planning
- Factors in the impact of inflation, taxes and longevity
- Shows the impact of Social Security timing
- Provides the opportunity for you to speak to a live financial coach, if you like
- No commitment or cost to you - ever!

What Information Will the Calculator Require?

Not much. This is a simple process. You will be asked for:

1) Your name and date of birth, as well as your spouse's, if applicable
2) The age you plan to retire
3) General financial account information, such as type and balances (no account numbers or specifics!)

What Will You Get Back?

In just a few seconds you will receive a simple and accurate, graphic presentation of where you stand today.

You may also be given a few alternative outcomes that you can achieve with just a few simple adjustments.

And finally, you will have an opportunity to set up a confidential conversation with a Financial Endurance coach to discuss your situation and explore options.

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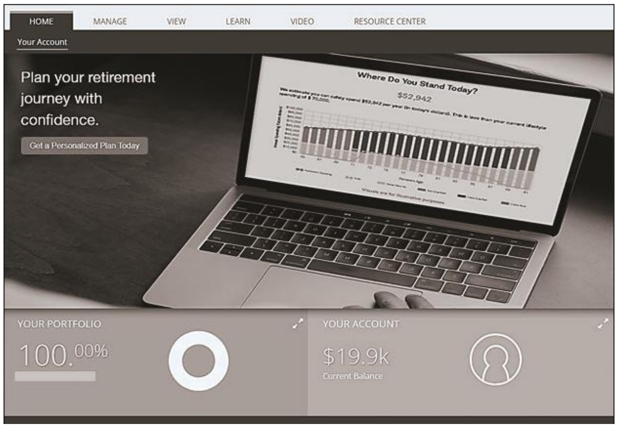

How Do You Get Started?

You can access the Retirement Readiness Calculator online in your retirement account as follows:

- Go to www.usicg.com
- Log in to your retirement account
- Locate the Journey Guide Retirement Readiness Calculator tile in the center of the lower portion of the landing page
- Click on the double arrow in the upper right corner of the tile and you will see the main screen change inviting you to "Plan Your Retirement Journey with Confidence" as shown in the above image
- Click "Get a Personalized Plan Today"
- Click "LET'S GET STARTED" on the Welcome screen

If you have any issues with the above instruction, you may also access this retirement readiness planning tool under the LEARN menu in your account.

Take Control of Your Retirement Readiness

It's scary out there! With record high inflation and gas prices, economic and political turmoil, and a stumbling stock market, the peace of mind of securing protected retirement income has never been more valuable! Cut through the uncertainty -gain confidence -take control.

End 2022 with a clearer picture of what you can expect in retirement.

<u>Reminder</u>
Qualified Plan Contribution Limits 2022 Year

Elective Deferral Limit: $20,500

Additional Catch-Up Limit*: $6,500

*If allowed under the terms of your plan, applies to participants who reach age 50 by the end of 2022.