

FAQ'S - Frequently Asked Questions

Which browser should I use in order to meet the security requirements?

Any browser that supports SSL (Secure Socket Layer) and 128-bit encryption will meet security requirements. You may use Microsoft® Internet Explorer (Version 5.0 or higher), Netscape (Version 6.2 or higher), or America Online (Version 7.0 or higher).

How do I know that my session is encrypted?

Your internet browser will have an icon that indicates a secure and encrypted session. Most browsers use an image of a key or a lock in the system tray (the lower right hand corner of the screen). If the key is broken or the lock is open that indicates that the session is not encrypted.

How can I be confident that my online account information will remain private and secure?

Keeping your account secure is a responsibility that is taken very seriously.

- The Network provides account access only via browsers that support Secure Socket Layer (SSL) and 128-bit encryption.
- The Network has a built-in timeout feature that will end your session after 30 minutes of inactivity.
- We require that you provide certain personal information that we use to identify you before granting online account access. A user profile will not be established on the Network until you complete the registration process.

You can help keep your account secure by safeguarding your User ID and Password, and avoiding the use of obvious Passwords, such as birth dates and names of children.

How does the security upgrade implemented August 14, 2006 impact my online account? What is my security profile?

The security of your retirement account information is important to us. We have recently added new security measures to ensure the continued protection of your account information on the Internet site. To implement the enhanced security on your account, you will experience a one-time change in the login process as outlined below the first time you login after August 14, 2006. Once you establish your new security profile, this step will be eliminated from the process for future login attempts.

If you have previously logged into your account on the website you will be asked to reset your password and answer some additional security questions the next time you log in.

After entering your current User ID and Password, a “Security Assignment” page will appear asking you to establish a new password and respond to a few security questions to create your profile. You will be asked to select one of the security questions to be used in the event you forget your User ID or Password and your account access cannot be automatically reset using the **Immediate Reset** website feature (see “What if I forget my User ID or Password?” below), so you should select the question you are most likely to remember easily in the future for this choice. After submitting the responses, you will be taken to the new “Welcome” page where you can access your account information or initiate transactions by clicking on “retirement savings account”. Your security profile will be used going forward to reset your account should you forget your User ID or Password.

If the site does not accept your current User ID and Password per the above procedure, you may need to establish a new web profile and re-register your account. See the information below on first time registration and follow this procedure to access your account.

What information is needed the first time I register for online account access?

After clicking on **New Registration** from the USI Consulting Group Defined Contribution/401(k) Service Center main menu, choose “First time user?” on the Login screen. You will be prompted to enter your Social Security Number with dashes (i.e. 123-45-6789) at the “Registration ID” prompt followed by your date of birth (mm/dd/yyyy) to begin the registration process. You will then create a unique User ID and Password and answer some security questions for future online sessions. After submitting your responses, you will be taken to a “Welcome” page where you can immediately access your account information or initiate transactions by clicking on “retirement savings account”.

What are the guidelines for choosing my User ID and Password?

Each registered user is responsible for choosing a secure User ID and Password.

- Your User ID must be 8-20 characters and cannot be your Social Security Number.
- Your Password must be different than your User ID and Social Security Number. It must be 8-20 alpha and numeric characters (i.e. must contain both letters and numbers such as “abcd1234”) and may not contain any special characters (such as #,\$,%,&, etc.). Passwords are case-sensitive and may not have more than two repeating characters (i.e. “aaa” or “999”)

What if I forget my User ID or Password?

You will be able to reset access to your account by clicking on the **Account Reset** button from the Defined Contribution/401(k) Service Center main menu.

If you know your User ID and have previously established an online security profile, you may choose the **Immediate Reset** option, select “Have you forgotten your Password?” on the Login screen and gain immediate account access if you correctly input your User ID and answer security questions. You are allowed 3 attempts to successfully answer the security questions, which are chosen randomly from your profile. After 3 unsuccessful attempts, you will receive a message stating “Password could not be reset because invalid data was entered” and you must follow the instructions below to reset your account.

If you do not know your User ID, cannot remember your User ID and Password and lock your account, have not previously set up your online security profile, or have experienced 3 unsuccessful attempts utilizing the **Immediate Reset** option above, you may click the **Continue** button, complete the requested information and receive an email within 24 hours (or the next business day) with instructions on how to access your account if all responses match your account information on record. You will need to enter your User ID and the temporary Password provided to you, enter a new Password of your choice, and answer the security question you selected as your account reset question when you established your security profile.

What if I want to change my Password?

Select **Participant Login** from the Defined Contribution/401(k) Service Center main menu and choose “Want to change your Password?” on the Login screen. You will be prompted to enter your User ID and existing Password, then enter your new Password and verify it. You may then proceed to access your account with this new Password.

What if I enter the wrong User ID and Password?

If you make an error entering your User ID and Password on the Login screen, you will receive an error message stating “Invalid User ID or Password.” You may simply re-enter your information. You are allowed 5 attempts to successfully enter your User ID and Password, then your account will be locked for security reasons. If this occurs, follow the instructions above under “What if I forget my User ID or Password?” to receive an email with instructions on how to access your account.

What if I want to change the answers to my security questions?

Security questions are designed to have answers that should not change. If you experience the situation where you could not answer your security questions correctly while attempting to reset your account, or you realize you provided an incorrect response when setting up your profile, you may consider changing the answers. Follow the normal login procedure by selecting **Participant Login** from the Defined Contribution/401(k)

Service Center main menu and enter your User ID and Password to gain access to your Welcome page. In the box to the right you will see the option “Edit Security Questions”. Select this and your security page will be displayed with answers blanked out. You may enter a new answer(s) for any/all of the questions displayed or change the question that you will be required to answer if you need to have your Password reset.

How can I obtain forms for account specific transactions?

From the Defined Contribution/401(k) Service Center main menu click on the **Forms** button. You will need to enter your three-digit Plan ID# and three-character Plan name as listed on your account statement. Click on the submit button to view the links to all available forms and other plan-related information.

If I have multiple accounts with USI Consulting Group, can I use the same User ID and Password to access all accounts online?

Yes. If you have established a valid User ID and Password you will be able to view all of your accounts using this single login. Simply select an account from the drop-down options and click the **Go** button.