



CONSULTING GROUP

Direct Solutions®
SETTING YOUR SIGHTS ON THE FUTURE

Website Features

USI Consulting Group is pleased to announce some exciting features on the Direct Access website. These features were designed to give plan participants even more tools to manage the investments in their retirement plan accounts. We are confident that these new features will enhance the online experience for participants. Following is a brief summary of each new option:

Rebalance My Account Automatically

Due to individual investment performance, participants' account balances in each investment option may not match their investment election percentages and asset allocation strategy. This new feature allows participants to select a frequency (monthly, quarterly, semi-annually or annually) by which their participant-directed accounts will automatically be realigned to match their current investment elections if there is a variance of at least 2% in any fund(s). This feature is free of charge and may be updated or discontinued at any time. The new feature is found under the Change My Investments option on the main menu.

Fund Profiles

Links have been added to access on-demand fund profiles to make it even more convenient for participants to obtain information on the investment offerings in their plan. When participants click on an underlined investment fund name or ticker symbol in the account summary and fund information screens, a current fund fact sheet will be available. The fact sheets contain easy to read information and graphs such as a brief description of the fund, historical rate of return information and data on the fund's holdings.

Online Prospectus

A new option has been added under the Fund Information tab of the main menu entitled Fund Literature. In this area, plan participants will now be able view or print a current fund prospectus for any of the investment options available to them by simply clicking on the prospectus link under the "View Online" column.

Fund Performance Benchmarks

Benchmarks have been added to the Fund Performance option located under the Fund Information tab of the main menu. Participants may view the performance of their investment options measured against their respective benchmarks shown under each option.