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Partner | President & CEO

# Message from the CEO

December 2025

**As we close out 2025, we're proud to reflect on a year marked by progress and partnership.** From introducing new tools and resources to welcoming new clients and expanding our talented team, these achievements would not be possible without your trust and collaboration. In this newsletter, we're excited to share highlights from the second half of the year at USI Consulting Group (USICG) and our parent company, USI Insurance Services (USI).

## USICG HIGHLIGHTS (Q3-Q4)



**IRS COLA update:** The IRS announced 2026 contribution limits for retirement plans and other employer-related plans. [Check out our 2026 COLA summary](#), including increased limits to help employees save more for retirement.



**Tax-advantaged benefit strategy:** A smarter way to integrate health and retirement benefits for optimal tax outcomes, increased employee engagement and enhanced financial wellness. [Explore the advantages of an integrated benefits strategy.](#)



**National Retirement Security Week:** Celebrated by sharing actionable tips and educational resources on our [website](#) and [LinkedIn page](#) to inspire employees to revisit their retirement goals and maximize their employer-sponsored benefits.



**Thought leadership:** Deliver ongoing guidance from USICG experts to help you meet your fiduciary and administrative obligations, navigate recent market conditions and support your employees in their journey to financial wellness. Access [insightful articles](#), [national webinar recordings](#) and [retirement plan resources](#).

governance and make informed decisions. Here are a couple of recent highlights:

- **Stay ahead with Pension Brief:** Delivered a new quarterly newsletter that provides actionable insights on [annuity markets](#), risk management, regulatory changes and administration strategies — and features upcoming webinars and events to help you manage your plan with confidence.
- **Reduce compliance complexity:** Launch of new [PBGC e-Filing Portal](#) streamlines Standard Termination and Coverage Determination submissions and improves accuracy, security and efficiency while reducing administrative burden.

## DB Administration Services

### Custom online plan administration solutions

The second half of 2025 brought exciting advancements from our Benefit Administration (BA) team:

- **Industry engagement:** Hosted *Discover a Smarter Way to Manage Pension Plans* webinar to share actionable strategies to simplify pension plan management and improve organizational efficiency. [Watch the replay.](#)
- **Participant website refresh:** Launched a modern dashboard, benefit comparison tools and an integrated mailbox for seamless communication.
- **Operational integration:** Consolidated call center operations and implemented a centralized case management system to boost efficiency and elevate client service.
- **Trusted confidence:** USICG is ranked among the top 10 DB providers in [PLANSponsor's 2025 Defined Benefit Administration Survey](#), based on participant coverage and fully outsourced plans.

## Defined Contribution (DC) Consulting

### Supporting 401(k), 403(b), 457, money purchase & profit-sharing plans

The DC Consulting team has helped clients like you strengthen plan performance and employee outcomes this year:

- **Benchmarking & plan design support:** Regularly review retirement plan design and fees to ensure your plan remains competitive and supports retirement readiness for employees.
- **Recordkeeper RFP management:** Manage the entire RFP process — from crafting and releasing the RFP to participating in the finalist meetings to negotiating fees and services with the selected recordkeeper — to help our clients reduce costs and improve participant experience.

## Defined Benefit (DB) Consulting & Actuarial Services

Supporting pension plans, OPEB, cash balance plans, derisking, termination & annuity placements

Our DB consultants and actuarial teams remain committed to delivering timely insights that help our clients strengthen

## Direct Solutions®

### Bundled DC plan services through a single provider

Our bundled offering delivered the following enhancements for clients:

- **Streamlined payroll processing:** Implemented an improved tool that securely imports payroll data and census updates while simplifying the process for clients.
- **Updated participant education:** Added financial wellness topics like emergency savings, debt reduction and student loan repayment strategies.
- **Improved distribution management:** Enhanced our USI Automatic Distribution Solution (USI-ADS) program to help clients eliminate small unclaimed accounts, reduce risk and avoid issues with uncashed checks.
- **Expanded ESOP capabilities:** Broadened support for IRS Code 1042 Exchange ESOP transactions, enabling business owners to sell their companies on a tax-free basis. Additionally, we improved online ESOP participant distribution request functionality.

## Emerging Plan Solutions (EPS)

### Catering to the unique needs of small & midsize DC plans

The second half of 2025 has been highly productive for our EPS team as we continue helping employers strengthen retirement benefits for their workforce. A couple key initiatives:

- **401(k) strategy:** Hosted *The Power of Offering a 401(k) Plan* webinar, covering why retirement plans matter more than ever, the hidden costs of delayed retirement, strategic benefits of offering a plan and how to calculate potential tax savings. [Watch the replay](#) or read [How Offering a 401\(k\) Gives Growing Businesses a Strategic Advantage](#) to learn more.
- **Year-end compliance support:** Conducted *2025 Retirement Plan Wrap-Up: Key Actions & SECURE 2.0 Compliance* webinars to help our clients navigate new legislation and required amendments. During the session, our team provided clarity on provisions, practical tips for year-end data collection and a live demonstration of key processes.

## Investment Advisory Services

### Provided by our USI Advisors team

Our Investment Advisory team closed out the year with new educational resources, tools and industry leadership. Highlights include:

- **On-demand education:** Launched a video series on key fiduciary topics. Recent videos cover:
  - [Governance Structure for Your Retirement Plan](#)
  - [Age vs. Risk-based Asset Allocation for Your Retirement Plan](#)
- **Custom TDF evaluation tool:** Recognized the popularity of target date funds (TDFs) as a Qualified Default Investment Alternative (QDIA) for DC plans and developed a proprietary tool for TDF evaluation and reporting that will debut in our Q4 2025 reporting cycle.

- **Expanded investment options:** Broadened investment options and vehicles on the USICG platform, offering enhanced flexibility and custom pricing for 3(21) and 3(38) services.
- **Industry leadership:** Alex Cabe, Senior Investment Consultant, shared insights on portfolio diversification and emerging trends at the Institutional Investor 2025 "Consultants & Institutional Investors Roundtable."

## USI INSURANCE SERVICES HIGHLIGHTS (Q3-Q4)



**Community impact:** USI's 12th annual USI Gives Back campaign, our award-winning social responsibility program focused on supporting positive change in local communities, ran from August and September. USI team members participated in 768 community volunteer events totaling more than 19,900 hours, impacting 295,086 people and 17,485 animals.



**Strategic growth:** In August, USI acquired Miami, Oklahoma-based Rogers Insurance Center. Founded in 1997, Rogers InsuranceCenter is an independent brokerage firm specializing in commercial and personal risk insurance programs.



**Industry recognition:** Throughout the second half of the year, USI earned multiple industry recognitions as a leading insurance employer. These recognition programs are based on employee satisfaction metrics and anonymous survey feedback across various categories such as benefits, compensation, culture, employee development and more. Check out all of USI's awards and recognitions [here](#).

Looking ahead, we remain committed to delivering innovative solutions and measurable value for your organization and employees in 2026. While you are in the capable hands of our team, I am always available if you would like to reach out to me directly with feedback, ideas or concerns.

Happy Holidays!

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