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As 2018 comes to a close, I would like to take the opportunity to thank you for your continued business and wish you a wondrous Holiday Season. In this year-end newsletter, I am pleased to share an update on key developments at USI Consulting Group (USICG), as well as our parent company, USI Insurance Services (USI), from the second half of the year.

USI Consulting Group

- As the company continues to grow, offices were opened in Indianapolis, IN; Minneapolis, MN; Pittsburgh, PA; Irvine, CA; and Tampa, FL.
- Defined Contribution Consulting (DCC) also continues to expand national operations. Two DCC consultants relocated to existing USI offices in Dallas, TX and Chicago, IL, providing a local presence to our growing clientele in those regions. This compliments our current group of consultants in Washington, Colorado, Florida, Pennsylvania, District of Columbia, White Plains, New York City and our headquarters in Connecticut.
- Direct Solutions (DS) services for Defined Contribution recordkeeping clients were enhanced in several ways:
 - We upgraded our DS bundled defined contribution service with our USICG Mobile App for smartphones and devices. We added more optimized screens and updated icons making it easier for plan participants to view account information and transact in their retirement plan accounts using their mobile device.
 - We updated our Fiduciary Oversight Review for DS clients to make sure all fiduciary protocols are documented and followed. A key part of our mission in DS is to protect plan sponsors and fiduciaries.
 - We expanded our DS employee education services, including a new series of articles on financial wellness such as building a budget, tracking spending, reducing debt and tips on how to increase retirement savings. We also performed a redesign of our DS online education resource center, Learning Station, which was expanded to include articles and videos on retirement, saving and investing topics.
- On the Defined Benefit (DB) side, we are excited to announce the roll-out of our latest participant document and data management online DB plan administrative solution. Our new pension portal provides robust online capabilities for retirement readiness illustrations and pension calculations.
- 2018 was a record year for us in helping pension plans derisk through group annuity contracts.

USI Insurance Services

- USI received top honors at this year's Insurance Marketing & Communications Association's annual conference in Atlanta, Georgia, where USI's Omni Knowledge Engine™ was awarded the association's Innovation Torchbearer Award. This award is one of the most prestigious honors presented within the insurance industry, recognizing organizations that have demonstrated innovative ideas that are impacting the industry.

- The results of the American Heart Association's 2018 Workplace Health Achievement Index were announced in August, and USI achieved Gold level recognition for building a culture of health in the workplace. Companies recognized at the Gold level are among those that obtained the highest Index scores in 2018. Out of the more than 1,000 participating organizations, USI was the only insurance brokerage and consulting firm to receive Gold level recognition in the "greater than 5,000 employees" category.
- In late August, Insurance Business America recognized USI as a Top Insurance Workplace for 2018. The publication's inaugural Top Insurance Workplaces program recognizes leading U.S. insurance organizations based on a series of key employee engagement metrics, including employee benefits, incentives, professional development, culture and more.
- USI's Fifth Annual USI Gives Back campaign was a huge success. Throughout the month of August, associates from nearly 150 offices participated in 317 local community service events across the U.S. The cumulative impact of these events touched more than 500,000 lives, totaling over 21,000 hours of volunteerism.

Thank you again for your continued partnership with us. Please feel free to reach out to me directly, as I am always open to hearing your comments and suggestions.

Happy Holidays to everyone!

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