



Updated USICG Mobile App

Managing your retirement account on your mobile device has never been easier with the updated USICG Mobile App. Below is some information on recent enhancements to the App as well as an overview of its features.

Current Users of the App - Due to recent technology enhancements in the latest version of the App, if you have a mobile device that uses the Android operating system, you must delete the current version of the App from your device and re-install the App from Google Play as described below. If you have an Apple device, you should be able to update the App when prompted from the App store, but you can re-install if necessary. You must have the updated version of the App, which is currently available for download, to continue to use it.

Download the App - If you do not currently have the App, or need to re-install, it is available at no charge in the App Store and Google Play. Simply search for “USICG” and download it to your mobile device.

Account Access - To access your account, click on “Login”, which is the first button on the main menu. Simply tap the box under “User ID” and “Password” to enter your personal information in each field, then tap “Sign On” below these fields to access your account information and perform transactions from your mobile device.

Key features of the App include:

- **Manage My Investments** – Change the investment allocation of your current balance and/or your future contributions
- **Portfolio Mix** – View how your balance is currently invested
- **Balance by Investment** – View information on each investment in your account, including number of shares, share price, daily change in price and the overall value of the investment
- **Personal Rate of Return** – Review investment returns on your account
- **Investment Performance** – View rates of return for each available investment option
- **Account History** – View your beginning balance, investment activity and ending balance for a selected date range

If you have any questions regarding your retirement plan account and require assistance from a customer service representative, click on Contact Us.

Take advantage of the Mobile App today!



Steps to Financial Wellness

People who are serious about improving their physical health know that it requires effort and a series of small steps taken over time. It's much the same with improving your financial health. Here are some steps that can take you closer to achieving financial wellness.

Spend Less Than You Earn - You'll never get ahead financially if you spend every dollar you earn. A budget will help you track where your money is going and where you might be able to cut back on spending. Dining out multiple times a week or paying for apps you rarely use are examples of discretionary spending that could be cut. By reducing day-to-day spending, you'll free up money to put toward your financial goals.

Look for Savings - Think outside the box and look for some not-so-obvious places where you

can pay less for products and services. Switching to a low-rate credit card or a different cell phone or cable provider could result in big savings. It's the same with utilities -- many states give consumers the ability to choose an energy supplier other than their local utility. Just be sure to use the money you save wisely.

Manage Debt - If a large part of your income is going to pay off credit cards and loans and the interest on those debts, you'll make little progress financially. Make it a financial priority to pay down high-interest consumer debt as quickly as possible.

Make Sure You're Covered - Having enough life and disability insurance coverage in place is a key element in achieving financial wellness. A disability income insurance policy can help you pay household bills and meet other financial obligations if you become disabled and can't work. Life insurance can help protect your loved ones from financial hardship if you die prematurely.

Achieving a state of financial wellness means that you have a degree of control over your financial life. Knowing that you have the right insurance protection and are making the most of your financial resources can be extremely satisfying.

Qualified Plan Limitations: Update for 2020

Contribution Limits

Year	Elective Deferral Limit	Additional Catch-Up Limit*
2020	\$19,500	\$6,500

*If allowed under the terms of the plan, applies to participants who reach age 50 by the end of 2020.