Morningstar® Retirement Manager℠

USI Consulting Group has teamed with Morningstar Investment Management LLC, a registered investment advisor, to help you plan for retirement through your employer-sponsored plan. Through Morningstar Retirement Manager, you will receive a personalized retirement strategy that includes recommendations for how much to save and which investments to choose. You have two options on how you wish to manage your strategy (Managed Accounts and Advice) as described below. You may opt in or out of either service at any time – there is no cancellation fee or penalty. Simply follow the instructions below for accessing and using Morningstar Retirement Manager and start setting your sights on the future.

Overview of Morningstar Retirement Manager Service Options

Managed Accounts

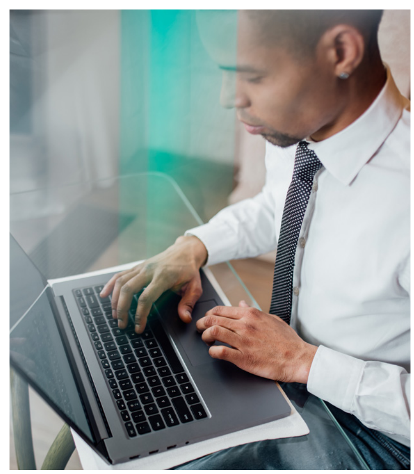
Choose this option if you wish to "set it and forget it". Morningstar helps you set up your personalized retirement strategy and then professionals at Morningstar Investment Management continue to manage your investments for you, adjusting your investment allocation when necessary, and keeping you updated on the progress of your overall retirement plan. There is a fee for this service which will be deducted from your account quarterly, as explained on the website and in your plan's fee disclosures.

Advice

Choose this option if you wish to receive a personalized retirement strategy from Morningstar but would rather manage your account yourself on an ongoing basis. You will receive "point-in-time" recommendations from Morningstar and will need to return to the Retirement Manager service on a regular basis to get updated advice and recommendations to implement in your account. Since Morningstar is not monitoring and adjusting your investments, there is no fee for this service.

	Managed Accounts	Advice
Target retirement income goal	✓	✓
Projected retirement income amount	✓	✓
Savings rate recommendation	✓	✓
Retirement age recommendation	✓	✓
Personalized asset allocation strategy	✓	✓
Professional investment selection	✓	✓
Ongoing account monitoring	✓	
Automatic account rebalancing	✓	
Changes implemented automatically	✓	
Quarterly progress reports available online	✓	
Annual progress reports mailed	✓	

Accessing Morningstar Retirement Manager



1. Log on to www.usicg.com and click on the Retirement Account Access button.
2. Select Participant Login/Sign On under the Participant Account Services menu.
3. Enter your Login ID and Password then click the Log In button. Enter the security code sent to you and click Continue.
4. Scroll over the Home tab on the top horizontal menu bar and select Get Advice from Morningstar.
5. Scroll over the Morningstar Retirement Manager logo in the center of the screen and click Take Me There.
6. Acknowledge and accept the disclosure and click Continue to Morningstar.
7. Click Let's Get Started to begin. Follow the step-by-step instructions to use Morningstar Retirement Manager and provide any requested information.

Using Morningstar Retirement Manager

1. Confirm Your Information
   Morningstar will analyze your specific profile information to develop a personalized retirement strategy. You can confirm the information is correct or make changes as appropriate. You can also add outside accounts or spouse/partner information to further personalize your recommendations.
2. Review Your Strategy
   Morningstar will provide an assessment of your overall strategy and its individual components such as your savings rate and recommended retirement age. If you want to explore different scenarios for your retirement strategy, you can edit the details of Morningstar's advice.
3. Finalize Your Strategy
   Choose which level of service you wish to use to manage your retirement strategy by clicking either Have Morningstar Manage My Plan (Managed Accounts) or Only Make Changes Today (Advice) and follow the instructions to implement your choice.

Need Help?

If you need help, you may call the Help Line for technical assistance. The toll-free number is 1-866-257-1325 or e-mail usionline@morningstar.com. You may call between 8:00 a.m. and 5:00 p.m., Eastern Standard Time, Monday - Friday.

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