Touchstone Investments®
DISTINCTIVELY ACTIVE

USI CONSULTING GROUP

403(b) Program – Frequently Asked Questions

How do I access my account?

You can access your account information 24 hours a day, 7 days a week using our toll-free Voice Response Unit (VRU) at 1-800-828-4224 or by clicking on the blue Participants button on the USICG Direct Solutions® website, www.usicg.com/touchstone. As a reminder, this access information appears in the Special Messages box on the first page of each quarterly statement.

How do I change my investment election for future contributions?

Access your account online (see above). Choose "Change Investments and Elections" in the Shortcuts menu on the right. From there, you can choose to redirect your future contributions. You can redirect your future contributions and reallocate your existing balance at the same time by choosing the first option on the screen. For security reasons, no election changes are accepted over the telephone.

How do I change where my existing balance is invested?

Access your account online (see above). Choose "Change Investments and Elections" in the shortcut menu on the right. From there, you can choose to reallocate your entire account or to transfer your investment in a specific fund to another option. You can redirect your future contributions and reallocate your existing balance at the same time by choosing the first option on the screen. For security reasons, no election changes are accepted over the telephone.

Where can I get information about my investment options?

To get information about your investment options, log on to your account online and click on the Research Investments link in the Actions & Investments tab near the top of the screen. From there, you can get the most recent month-end performance and view fund prospectuses. Click on any underlined fund name (link) to view fund data and analysis through Market Pulse with information provided by Morningstar®.

How often will I receive a statement of my account?

Statements will be created quarterly and are available online. Each statement represents the activity in your account for the preceding calendar quarter. We do not issue annual statements. In addition, you can retrieve summary information about your account for a date range you select by clicking on the "Balance History" feature in the Shortcuts menu online.

How do I change my payroll deferral amount?

Request the change form from your employer.

Where can I find forms?

You can find all forms on the website, www.usicg.com/touchstone. Click on the blue Participants button and look in the "View/Download Forms" section.

What fees will I pay?

Your account will be charged an annual maintenance fee of $25 each October. In addition, you will pay a fee when you take a distribution or otherwise liquidate your account.

Whom should I call if I have questions?

Contact the Touchstone Investments Service Team toll-free at 1-866-305-8846. Enter Plan ID 241. Representatives are available Monday through Friday from 8 a.m. to 5 p.m. ET. Also, contact the Touchstone Investments 403(b) Service Team to update your information or address.