A Guide to Managing Your Retirement Account

retirement focus | POWERED BY USI

Touchstone Investments®
DISTINCTIVELY ACTIVE

As a participant in your employer's retirement plan, **you have access to the Retirement Focus platform** to manage and access your retirement account.

RetirementFocus.com

Access your account anytime from a secure internet connection. **The online platform allows you to:**

View Your Account Information

- Review your account balance
- See your transaction history
- View quarterly statements

Plan For Your Future

- See your Retirement Readiness score
- Create a holistic retirement plan that factors in all your outside assets
- Compare your progress to peers based on your age and income

Learn About Your Investment Options

- View investment performance
- Research your fund options

Take Advantage of our Retirement Tools

- Calculators
- Roth analyzer
- Education library

Use this guide to access and manage your Retirement Focus account.

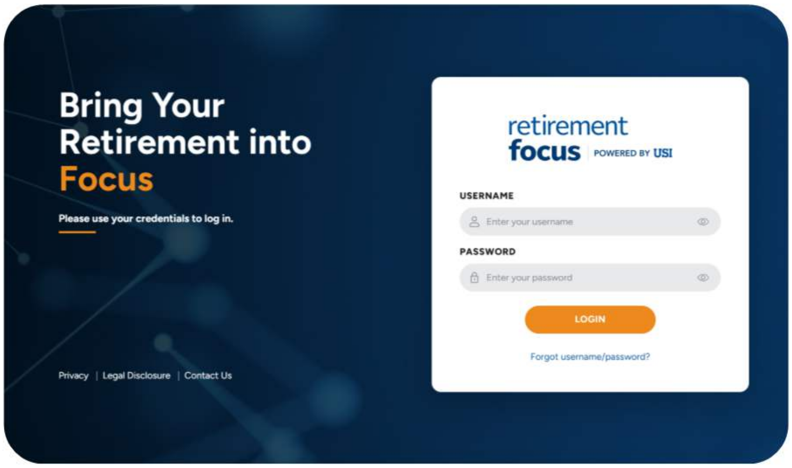
Reestablishing Your Logon Credentials

All participants will need to reestablish their logon credentials with RetirementFocus.com. From any computer with a secure internet connection, enter: **RetirementFocus.com**

First-time users, enter:

- Username: Your Social Security Number (no dashes)
- Initial Password: Your Date of Birth (MMDDYY)

After logging in, you will create your permanent Username and Password and verify your identity with your phone number, email address or other forms of validation. Your logons will use multi-factor authentication for added security.



Logging Out

For your security, click the **"Log Out"** button in the upper-right corner when you are finished.

We're Here to Help

To contact our Service Center, call **866-305-8846**, Monday - Friday, 8 a.m. to 5 p.m. EST, and enter your Plan Code 657**.**