When was the last time you reviewed your retirement plan investments? Choosing investments isn’t a “set and forget” situation. It’s important to take a look at how your investments are doing on a regular basis. A checkup can help you spot any problems and, if necessary, rebalance your investments.

Assess Asset Allocation
How is your account divided up among your plan’s investment choices? Your goals, risk tolerance, and time frame should influence how you split your investment dollars among the major asset classes which are stocks, bonds, and cash alternative investments, such as money market securities. Generally, the longer you have before retirement, the more comfortable you may be with risk. But, as you get closer to your retirement date, you may want to shift more of your money into investments that will help you preserve the value of your account.

Peruse Performance
To see how an investment has been performing, check its total return over different time periods. Compare the investment’s returns to those of its benchmark index to see how it measures up to similar investments. Keep in mind that short-term performance can be volatile, especially if you have stock investments. However, if an investment has consistently underperformed its benchmark index for an extended period, you may want to reconsider whether it makes sense to keep it.

Restore Balance
How your investments perform can affect your asset allocation. If investments in one asset class have been performing particularly well, you may find that a higher percentage of your account is currently invested in that asset class than you had intended. As a result, your account may now be invested more aggressively or conservatively than you want. Rebalancing can help you restore your asset allocation. To restore balance, you can have new contributions invested in the asset class that has become too small until you regain your desired allocation. Or, you can sell investments in the asset class that has become overweighted and buy investments in the asset class that is underweighted.
Managing your retirement account on your mobile device has never been easier with the new and enhanced interface of the USICG Mobile App.

If you do not currently have the App, it is available at no charge in the App Store and Google Play. Simply search for “USICG” or scan the QR code below and download it to your mobile device.

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 the rounded gray Login button to the right below these fields to access your account information and perform transactions from your mobile device.

Our newly enhanced and optimized screens will allow you to access key features of the App, including:

- 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.

Download the App today!

PAPERLESS STATEMENTS
Beginning September 30, 2017, quarterly statements have gone “paperless only”. To receive paper statements in the future, call 866.305.8846 (enter plan code 524) and ask to opt out of paperless only.

You do not need to call each quarter to request this. Your election to receive paper statements will remain in effect until you change it.

Account Access
Voice Response System: 1-800-828-4224
Online: www.usicg.com
If you are enrolled in a 457 plan other than the Knox County Voluntary 457 Plan, please contact your Plan Provider for your contributions and account balance.

Note: All 457 matches are deposited into your 401(a) Plan.

Securities offered to the Plan through USI Securities, Inc. Member FINRA/SIPC.
95 Glastonbury Blvd., Glastonbury, CT 06033 (860) 652-3239 USI Securities, Inc. is a wholly owned subsidiary of USI Consulting Group.

This information is provided for general education purposes only. USI Securities, Inc. and/or its agents/registered representatives do not provide personalized investment-related advice/counseling in relation to the assets maintained in a plan participant’s retirement account.