

## Coming soon: An easier way to access your USG Retirement Plans

Earlier this year, USG introduced retirement plan enhancements to make it easier for you to save for your financial future. Soon it will be even easier to manage your retirement plan accounts with **Retirement@Work**, a new online portal set to launch July 5.

This site provides you with greater access to your retirement plans and streamlines how you can manage your accounts. With **Retirement@Work**, you can:

- Enroll in the voluntary (403(b), 457(b)) plans.
- Select vendors and investments.
- View your USG retirement plan balances for all plans by vendor.
- Change your voluntary contribution amounts.
- Access investment tools and calculators.

In order to transition to the new online portal, you will not be able to make changes to your salary deferral elections from June 20 through July 5.

Watch for more information about **Retirement@Work**, the new online portal, in July.

### Get a clearer picture of plan fees


With the new retirement plan enhancements, Fidelity, TIAA and AIG (formerly VALIC) will deduct Plan Servicing and Plan Administration Fees from participant accounts each quarter.

Fidelity and AIG began calculating fees based on the new fee structure on May 1, 2019. Beginning with the July quarterly statement, you'll see the fees listed separately.\* TIAA will begin calculating using the new fee structure on July 1, 2019 and beginning with the October quarterly statement, you'll see the fees listed separately.

\*First statement will reflect fees for the partial quarter, May and June.

### Deductions on your paycheck

Currently, for OneUSG institutions, deductions taken from your paycheck toward your retirement plan are reflected on your statement as the plan type (ORP, 403(b) or 457(b)) followed by the name of the vendor you have chosen to invest with. Starting in July, you will only see the plan name plus the word 'Retirement'. The vendor details are no longer maintained in the OneUSG system.



BEFORE-TAX DEDUCTIONS		
Description	Current	YTD
Consumer Choice HSA	75.12	300.48
Health Savings Account	375.00	1,500.00
Limited Purpose Spending Acct	41.67	166.68
Vision Insurance	20.34	81.36
403B Retirement	500.00	500.00
ORPLMT Retirement	350.00	350.00
<b>TOTAL:</b>	<b>1,362.13</b>	<b>2,898.52</b>

### Have questions about your account?

You can get answers by scheduling a one-on-one consultation, in person or via a phone consultation, with any of the vendors and/or CAPTRUST, an independent financial advisor. Schedule your consultation today by phone or online.

Fidelity: **800-642-7131**, weekdays, 8 a.m. to 9 p.m. (ET) [getguidance.fidelity.com](http://getguidance.fidelity.com)

TIAA: **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET) [TIAA.org/schedulenow](http://TIAA.org/schedulenow)

AIG: **770-395-4794**, weekdays, 8:30 a.m. to 5:30 p.m. (ET), [USG.VALIC.com](http://USG.VALIC.com)  
You may also directly contact the AIG advisor for your institution using the list in the *VALIC Guide to New Investments* insert.

CAPTRUST: **800-967-9948**, Monday to Thursday, 8:30 a.m. to 5:30 p.m., and Friday, 8:30 a.m. to 4 p.m. (ET), [captrustadvice.com](http://captrustadvice.com)

Reminder: These are the only vendors approved to offer consultation about the USG plans.

Sincerely,

USG Retirement Team