

Prior to and briefly following the actual transition, there will be a period of time during which you will not have access to your current retirement Plan account(s). This period of time is referred to as the **“Blackout Period”** and is necessary to allow time for USI to prepare its records for the transition to Fidelity and then for Fidelity to reconcile these records to establish your account(s) on its system.

Key Dates	Plan Activity/Action Steps
Prior to the start of the Blackout Period	<p>You do not need to take any actions for your Plan account to transfer to Fidelity. However, you may wish to make changes to your Plan account at USI before the blackout period begins and may do so by contacting the Retirement Focus Service Center- open M-F, 8 a.m. -8 p.m. ET</p> <ul style="list-style-type: none">• www.retirementfocus.com• 888-917-7107• retirement@usi.com
November 22, 2024, 4 p.m. ET	<p>Blackout Period Begins This is the last day at USI to:</p> <ul style="list-style-type: none">• Request a distribution or minimum required distribution, if eligible.• Check your account balance.• Request an exchange between investment options.
November 27, 2024	<p>Plan Assets at USI are valued Your account balances will be valued at the close of the market.</p>
December 2, 2024	<p>Plan Assets at USI are transferred Your account balance is scheduled to transfer to Fidelity.</p>
Week of December 23, 2024	<p>Blackout Period Ends You will be notified and will have full access to your account at Fidelity. Visit Fidelity NetBenefits® at www.NetBenefits.com to set up your username and password. If you already have accounts at Fidelity, you can use that same log in information to access your accounts. On NetBenefits you can:</p> <ul style="list-style-type: none">• Review your account balances.• Request changes to your account.• Review or update systematic withdrawals.• Access investment option descriptions or research investment performance.• Request a distribution, if eligible.