

Sage Dental 401 k Plan

Your Retirement Savings Statement
 For the Period April 01, 2023 to June 30, 2023

JENNIFER GALLO
12192 BRANDING IRON COURT
WELLINGTON, FL 33414

Special Messages

Please review this statement carefully and immediately notify your employer in writing of any errors. Transaction activity posted to your account during the reporting period listed above is reflected in this statement.

You may view account/investment information, make changes to your account and access investment education and research tools at www.usicg.com or via the USICG Mobile App. You may listen to account information using the Voice Response System at 1-877-220-8997. To view and print plan forms online, please use your 3-digit plan code "456" and your plan's 3 letter alpha code "SAG".

Account Summary

Beginning Balance	\$8,704.31
Contributions	\$2,540.68
Loan Activity	\$0.00
Distributions	\$0.00
Transfers	\$0.00
Gain/Loss/Misc	\$0.34
Other Activity (Breakdown below)	(\$11,245.33)
Conversion Activity	(\$11,238.32)
Forfeiture Receipts	\$0.00
Forfeitures	\$0.00
Fees	(\$7.01)
Interest/Dividends	\$0.00
Ending Balance	\$0.00
Vested Balance	\$0.00

Important Dates

Date of Birth: 10/05/1982
Date of Hire: 03/15/2021

Customer Service

Phone: 1-866-305-8846, enter plan code: 456
Email: directsolutionsparticipantquestions@usi.com
 *Reference plan name & 3-digit plan code shown above in subject line.

Personal Rate of Return Information

Current Period	Year to Date
N/A	N/A

Your Personal Rate of Return is impacted by several factors including your personal asset allocation, the timing and amount of any transactions in the account, and the performance of the funds that you invested in during the period.

A number within parenthesis indicates a negative number.

PLEASE NOTE: Your personal Rate of Return may not be accurate until you have a January 1 opening balance.

Asset Allocation Charts

*Charts display top 7 balances. Additional balances are grouped, in total, under "Other".

Current Balance by Asset Class

*Rounding may cause total not equal 100%

Current Balance by Investment

*Rounding may cause total not equal 100%

Contributions and Vesting By Source

Source Name	Deferral Rate	This Period	Plan Year to Date	Source Balance	Vested Percent	Vested Balance
Employee Pre-Tax Deferral	4.00%	\$2,540.68	\$4,051.36	\$0.00	100%	\$0.00
TOTAL		\$2,540.68	\$4,051.36	\$0.00		\$0.00

Vested balance is the amount that is already yours based on the amount of time you have been working for this employer, as defined in the vesting schedule of your plan. Any difference between your Source Balance and Vested Balance will be forfeited in the event that you leave your employer before you are 100% vested.

Source Activity

Source Name	Beginning Balance	Contributions	Loan Activity	Distributions	Transfers	G/L/Misc	Other	Ending Balance
Employee Pre-Tax Deferral	\$8,704.31	\$2,540.68	\$0.00	\$0.00	\$0.00	\$0.34	(\$11,245.33)	\$0.00
TOTAL	\$8,704.31	\$2,540.68	\$0.00	\$0.00	\$0.00	\$0.34	(\$11,245.33)	\$0.00

Investment Activity

<i>Investment Class/ Investment Name/ Begin & End Units/Price</i>	Beginning Balance	Contributions	Loan Activity	Distributions	Transfers	G/L/Misc	Other	Ending Balance
Allocation Vanguard Target Ret 2045 Inv	\$8,704.31	\$2,540.68	\$0.00	\$0.00	\$0.00	\$0.34	(\$11,245.33)	\$0.00
	358.20 / 24.3000							0.00 / 0.0000
TOTAL	\$8,704.31	\$2,540.68	\$0.00	\$0.00	\$0.00	\$0.34	(\$11,245.33)	\$0.00

Investment Performance

You can view performance for each available investment option in the plan by logging in to your account at www.usicg.com.

Important Information About Your Plan

Net account balance changes, whether positive or negative, can be influenced by financial market activity as well as your asset allocation strategy, contribution levels and transaction activity in your account. To keep your long-term savings goals on track, periodically review your account and/or consult your financial advisor to determine if you need to adjust your asset allocation or contribution amount.

The Importance of a Balanced and Diversified Portfolio

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For additional information regarding individual investing and diversification, you may access the Department of Labor internet site at the following address:
<https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>

Additional Information for Terminated Participants

If you are a terminated participant, this quarterly statement reflects your vested account balance remaining in the Plan. You may request a full distribution of your vested account balance by following your plan's procedures. If your vested account balance listed in this statement is zero, then you are no longer due a benefit under the Plan and this will be your final statement.

* End of Statement *