



**INVESTMENT ADVISORY SERVICES* &
RETIREMENT CONSULTING SERVICES
FOR TRIBAL GOVERNMENTS & ENTERPRISES**



FLEXIBLE SOLUTIONS SERVICES FOR TRIBAL GOVERNMENTS & ENTERPRISES

INVESTMENT ADVISORY SERVICES*

USI Consulting Group is an affiliate of USI Advisors, Inc., a Registered Investment Adviser offering investment advisory service to Tribal Governments and Enterprises. USI Advisors, Inc. designs, implements and evaluates investment portfolios according to our client's specific investment objectives.

USI Advisors, Inc. offers a wide range of customized services designed to help its clients fulfill fiduciary responsibilities in an efficient and cost-effective manner. Services can be provided for those institutional accounts unique to Tribal Governments, including: Minors Trust Funds, Elders Trust Funds, Endowments, Elected Officials Plans and Retirement Funds.

MINORS TRUST, ELDERS TRUST RECORDKEEPING AND FINANCIAL LITERACY

We offer a website where the participants can log on and get a daily market value of their account, provide financial education to the participants and families, and on demand statements.

DEFINED CONTRIBUTION

Our dedicated defined contribution consulting practice provides a broad range of consulting services relative to your plan's investments, ongoing operation and service provider arrangement. We act as a third party liaison between the client and the service provider. As our clients advocate, we can conduct service provider searches and rigorous provider due diligence. We have extensive knowledge of marketplace products and services, along with a strong understanding of the various service providers' strengths and weaknesses. We can help you select a new provider or negotiate with and monitor your current provider. Our search processes are designed to help you fulfill your plan sponsor fiduciary responsibilities and ensure your retirement program services and fees are reasonable and competitive within the marketplace.

DEFINED BENEFIT

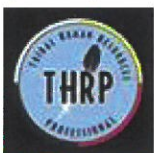
We have a large staff of professionals dedicated exclusively to defined benefit administration and consulting, as well as a separate group of professionals dedicated to postretirement and postemployment compliance. We administer programs across the country, ranging in size from 30 to more than 30,000 employees and have the experience and capacity to provide you with outstanding service.

Our clients benefit from individual attention, a creative approach to problem-solving and a thorough understanding of their individual actuarial needs.

REGULATORY & COMPLIANCE

Our in-house attorneys and technical consultants support our retirement and investment professionals and are ready to work with you in the design, implementation and ongoing administration of retirement programs to assure compliance with all applicable regulations of Tribal statutes. We monitor and analyze the impact of legislative and regulatory changes and provide recommendations to help our clients adjust their business planning and decision making. Our compliance professionals can assist in the maintenance of the plan's documentation and administrative operation through plan and summary plan description or retirement booklet drafting, plus plan defect corrections where needed. We help keep our clients educated as to their fiduciary responsibilities and assist in policy and procedure development designed to limit fiduciary liability.

USICG EXECUTIVE TEAM MEMBER, CRYSTAL HILL, IS A TRIBAL HUMAN RESOURCES PROFESSIONAL (THRP)



The National Native American Human Resources Association (NNAHRA) has created the Tribal Human Resources Professional (THRP) Certification Program. This professional development program provides HR professionals working in Indian Country an opportunity to become trained in human resources topics, issues, laws and regulations unique to tribal organizations and enterprises. NNAHRA's THRP™ is widely recognized as the essential credential for any HR professional working in Indian country.

ABOUT USI CONSULTING GROUP

USI Consulting Group is one of the leading national consulting firms specializing in investment advisory and retirement plan services. The firm provides consulting and advisory services for 3,800+ clients nationwide. Our clients consist of Tribal governments, as well as Tribal organizations, public and private sector employers, not-for-profit organizations, and Fortune 500 companies. The Center of Excellence for delivery of Tribal Government & Enterprise Services is located in Knoxville, TN.

Our staff of over 600 employees is composed of top professionals, including Actuaries, Consultants, Attorneys, Certified Investment Management Analysts, Certified Benefit Specialists and Benefit Plan Administrators.

When you come to us, we do not start with a preconceived notion as to the right solutions. We look at where you are now, as well as your long-term goals.

We analyze the problem and work with you to develop a creative solution; in a partnership. We have helped our clients find cost-effective and practical solutions to their issues.

For over 40 years, we have delivered custom solutions for our clients. Our firm has the resources and technical expertise to look at the bigger picture with our clients.

EXECUTIVE TEAM



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Investment advice provided to the Plan by USI Advisors, Inc. | Under certain arrangements, securities offered to the Plan through USI Securities, Inc.
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