

Sage Dental 401 k Plan

Your Retirement Savings Statement

For the Period July 01, 2021 to September 30, 2021

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	\$0.00
Contributions	\$1,200.00
Loan Activity	\$0.00
Distributions	\$0.00
Transfers	\$0.00
Gain/Loss/Misc	(\$28.36)
Other Activity (Breakdown below)	\$0.00
Conversion Activity	\$0.00
Forfeiture Receipts	\$0.00
Forfeitures	\$0.00
Fees	\$0.00
Interest/Dividends	\$0.00

Ending Balance	\$1,171.64
Vested Balance	\$1,171.64

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
-4.90%	-14.55%

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.

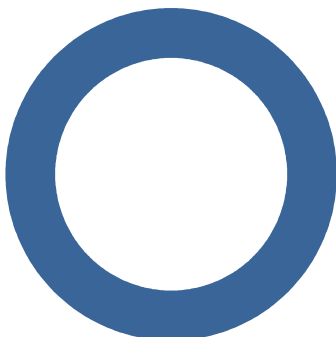
PLEASE NOTE: Your personal Rate of Return may not be accurate until you have a January 1 opening balance.

Asset Allocation Charts

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

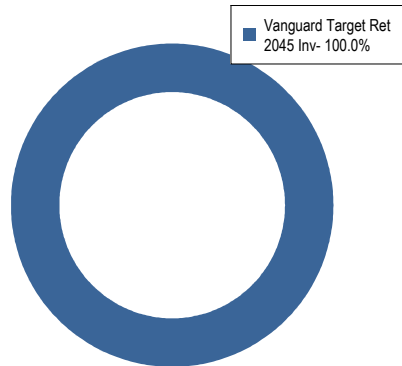
Current Balance by Asset Class

*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		\$1,200.00	\$1,200.00	\$1,171.64	100%	\$1,171.64
TOTAL		\$1,200.00	\$1,200.00	\$1,171.64		\$1,171.64

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	\$0.00	\$1,200.00	\$0.00	\$0.00	\$0.00	(\$28.36)	\$0.00	\$1,171.64
TOTAL	\$0.00	\$1,200.00	\$0.00	\$0.00	\$0.00	(\$28.36)	\$0.00	\$1,171.64

Investment Activity

Investment Class/ Investment Name/ Begin & End Units/Price	Beginning Balance	Contributions	Loan Activity	Distributions	Transfers	G/L/Misc	Other	Ending Balance
Allocation								
Vanguard Target Ret 2045 Inv 0.00 / 31.3800	\$0.00	\$1,200.00	\$0.00	\$0.00	\$0.00	-\$28.36	\$0.00	\$1,171.64 37.75 / 31.0400
TOTAL	\$0.00	\$1,200.00	\$0.00	\$0.00	\$0.00	-\$28.36	\$0.00	\$1,171.64

Investment Performance

Investment Class/ Investment Name Benchmark	Election%	Ticker	Current Period	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Allocation									
Vanguard Target Ret 2015 Inv	0%	VTXVX	(0.18%)	3.56%	9.49%	7.74%	7.13%	7.87%	6.41%
Morningstar Mod Tgt Risk TR USD			n/a	n/a	17.44%	n/a	9.42%	8.99%	n/a
Vanguard Target Ret 2020 Inv	0%	VTWNX	(0.41%)	5.10%	13.37%	9.00%	8.60%	9.11%	6.85%
Morningstar Mod Tgt Risk TR USD			n/a	n/a	17.44%	n/a	9.42%	8.99%	n/a
Vanguard Target Ret 2025 Inv	0%	VTTVX	(0.65%)	6.04%	15.93%	9.86%	9.61%	10.00%	7.37%
Morningstar Mod Tgt Risk TR USD			n/a	n/a	17.44%	n/a	9.42%	8.99%	n/a
Vanguard Target Ret 2030 Inv	0%	VTHRX	(0.78%)	7.03%	18.29%	10.45%	10.44%	10.78%	7.49%
Morningstar Mod Tgt Risk TR USD			n/a	n/a	17.44%	n/a	9.42%	8.99%	n/a
Vanguard Target Ret 2035 Inv	0%	VTTHX	(0.87%)	8.05%	20.60%	11.01%	11.24%	11.54%	8.15%
Morningstar Mod Tgt Risk TR USD			n/a	n/a	17.44%	n/a	9.42%	8.99%	n/a
Vanguard Target Ret 2040 Inv	0%	VFORX	(0.98%)	9.08%	23.00%	11.55%	12.03%	12.08%	8.11%
Morningstar Mod Tgt Risk TR USD			n/a	n/a	17.44%	n/a	9.42%	8.99%	n/a
✓ Vanguard Target Ret 2045 Inv	100%	VTIVX	(1.08%)	10.11%	25.42%	12.17%	12.62%	12.38%	8.77%
Morningstar Mod Tgt Risk TR USD			n/a	n/a	17.44%	n/a	9.42%	8.99%	n/a
Vanguard Target Ret 2050 Inv	0%	VFIFX	(1.11%)	10.21%	25.65%	12.24%	12.66%	12.40%	8.34%
Morningstar Mod Tgt Risk TR USD			n/a	n/a	17.44%	n/a	9.42%	8.99%	n/a
Vanguard Target Ret 2055 Inv	0%	VFFVX	(1.11%)	10.21%	25.61%	12.24%	12.65%	12.39%	11.39%
Morningstar Mod Tgt Risk TR USD			n/a	n/a	17.44%	n/a	9.42%	8.99%	n/a
Vanguard Target Ret 2060 Inv	0%	VTTSX	(1.11%)	10.21%	25.60%	12.23%	12.64%	n/a	11.31%
Morningstar Mod Tgt Risk TR USD			n/a	n/a	17.44%	n/a	9.42%	8.99%	n/a
Vanguard Target Retire Inc Inv	0%	VTTVX	(0.65%)	6.04%	15.93%	9.86%	9.61%	10.00%	7.37%
Morningstar Mod Tgt Risk TR USD			n/a	n/a	17.44%	n/a	9.42%	8.99%	n/a

Investment Performance

Investment Class/ Investment Name Benchmark	Election%	Ticker	Current Period	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
International Equity									
Goldman Sachs EmergingMktsEq A MSCI ACWI Ex USA NR USD	0%	GEMAX	(7.53%)	0.28%	21.23%	14.93%	12.08%	8.40%	7.24%
Ivy Int'l Core Equity A MSCI ACWI Ex USA NR USD	0%	IVIAX	(2.45%)	10.77%	27.76%	5.95%	7.21%	7.86%	5.43%
Vanguard Total IntlStk IndxAdm MSCI ACWI Ex USA NR USD	0%	VTIAX	(3.00%)	6.38%	24.36%	8.31%	9.01%	7.89%	5.99%
Taxable Bond									
JPMorgan Core Plus Bond A Bloomberg US Agg Bond TR USD	0%	ONIAx	0.07%	(0.42%)	0.89%	5.53%	3.26%	3.77%	5.11%
Prudential Guaranteed Inc Fund Money Market Taxable	0%	N/A	0.29%	0.91%	1.26%	1.53%	1.51%	n/a	1.51%
Vanguard Total Bd Mkt IndexAdm Bloomberg US Agg Bond TR USD	0%	VBTLX	0.11%	(1.58%)	(0.92%)	5.41%	2.93%	2.96%	4.13%
Voya High Yield Bond Fund A Bloomberg US Agg Bond TR USD	0%	IHYAX	0.70%	3.88%	9.81%	5.97%	5.40%	6.78%	6.03%
U.S. Equity									
AB Large Cap Growth A S&P 500 TR USD	0%	APGAX	0.05%	15.08%	27.74%	22.04%	22.23%	20.32%	11.31%
AB Small Cap Growth A S&P 500 TR USD	0%	QUASX	(0.44%)	7.50%	36.09%	20.27%	25.12%	19.64%	11.12%
Fidelity Advisor Large Cap A S&P 500 TR USD	0%	FALAX	(2.06%)	17.62%	40.13%	11.99%	13.95%	15.37%	8.79%
JPMorgan Mid Cap Growth A S&P 500 TR USD	0%	OSGIX	(1.62%)	6.67%	28.36%	22.10%	21.55%	18.70%	11.88%
Pioneer Equity Income A S&P 500 TR USD	0%	PEQIX	(1.28%)	13.48%	28.36%	7.85%	9.83%	12.28%	9.63%
Vanguard 500 Index Adm S&P 500 TR USD	0%	VFIAX	0.57%	15.90%	29.98%	15.96%	16.86%	16.60%	7.77%
Victory Sycamore Small Co OppA S&P 500 TR USD	0%	SSGSX	(2.20%)	15.71%	48.44%	9.15%	12.11%	14.00%	10.48%
VictorySycamoreEstablishedValA S&P 500 TR USD	0%	VETAX	(0.68%)	21.78%	46.74%	12.59%	12.99%	15.20%	10.62%

✓ Indicates funds in which you are invested.

The performance of your account may be different from the returns shown for the same investments. The timing of transactions in your account will have an impact, either positive or negative, on your account return. Past performance is no guarantee of future results.

The investment return and principal value of an investment will fluctuate, so an investor's shares, when redeemed, may be worth more or less than the original cost. Shares of funds are not deposits and are not guaranteed by the FDIC, the U.S. Government, any financial institution or other entity. Past performance is not indicative of future returns. Returns do not reflect certain administrative costs that may be paid by certain plans. Mutual funds are offered by prospectus. For complete information on the funds, their expenses, charges and risks, go online or contact your employer for a current prospectus. Please read each prospectus carefully before you invest.

A market index is a composite of securities that provide a performance benchmark for other funds and is not illustrative of fund performance. Indexes are unmanaged, do not incur management fees, costs and expenses and cannot be invested in directly. A market index with related performance is shown beneath investment name.

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.

DIRECTNEWS

FALL 2021



Inflation and Your Retirement Security

What are the things that could threaten your retirement security? A job loss, ill health, or a serious accident could set you back financially and may force you to reduce the amount you contribute to your retirement plan, even if only temporarily. Contributing only a small amount to your retirement account or taking multiple loans from your account could also impact the type of retirement you'll likely experience. However, one of the biggest and least understood dangers to retirement security is inflation. Even a low annual rate of inflation can, over time, reduce the spending power of the money you have accumulated for retirement.

There are several steps you can take to minimize the impact of inflation on your retirement assets.

What Inflation Can Do

Inflation is generally defined as a rise in the price of goods and services. When prices go up, your money will not buy as much today as it did yesterday and thus, your spending power is reduced. While you are retired, inflation could continue to increase the amount of income you'll need each year just to maintain your standard of living. Retirees, like all people living on a fixed income, are especially vulnerable to inflation.

One other cause for concern: Some expenses, such as health care costs, may increase faster than the inflation rate. Since a growing number of employers do not provide retirees with health insurance coverage, this could be an issue when

it comes to determining how much income you'll need during retirement.

Protection From Inflation

Having a good asset allocation strategy can help protect your retirement savings from inflation. By investing your savings in different asset classes, you'll be able to take advantage of some investments that have the potential to grow faster than the inflation rate, such as stocks. While past performance is not a guarantee of future results, historically, stocks have outpaced inflation and produced higher long-term returns than bonds and various other types of investments.

Specifically, over the past 10 years, stocks delivered higher rates of return than inflation. Stocks had an average annual total rate of return of 13.89% for the 10 years ending December 2020, while the average annual inflation rate was 1.06% for the same period. Bonds earned a 3.84% average annual return over that same 10-year period.¹

Remember, though, that stocks are riskier than bonds and certain other investment types.

Boost Your Contribution Level

One other effective way to protect your savings from inflation is to increase your savings rate. Contributing more each year will help your retirement account keep pace with the inflation rate. Try setting aside a portion of any pay raise you receive and contribute that sum to your retirement plan. In time, that additional contribution has the potential to boost your account value at retirement.

Talk with a financial professional for ideas on how you can meet your retirement goals and still sleep well at night.

¹Stocks are measured by the S&P 500 Index, an unmanaged index of stocks of 500 major corporations. Inflation is represented by the Consumer Price Index (CPI). Bonds are measured by Barclays Capital U.S. Aggregate Bond Index, an unmanaged index of U.S. government, corporate, and mortgage-backed securities. Past performance does not guarantee future results. Your investment results will be different. Investments cannot be made in an index. Source: DST Retirement Solutions, LLC, an SS&C company.

DIRECTNEWS

FALL 2021



A Better Investment Strategy Than Rock-Paper-Scissors

Investors should consider various stock investing strategies and choose those that most closely match their goals.

When you were a kid, you and your friends might have decided which game to play using the rock-paper-scissors strategy. And that's fine for a kid's game. But if you're using the rock-paper-scissors approach to choose stock investments for your portfolio, you may be missing out on strategies that could help move you closer to your goals.

Investing for Growth

A *growth* strategy focuses on investing in companies that are poised for higher-than-average growth. The expectation is that as earnings and revenues increase, the company's stock price and valuation will also increase. Growth investing typically

targets young companies in rapidly expanding industries, such as those involved with new technologies. Company earnings are generally reinvested rather than distributed as dividends to shareholders.

A growth strategy's potential for high returns comes with substantial risk.

Investing for Value

Value investors look for bargains. They buy stocks of high-quality companies whose shares are selling at lower prices than the company's financial position seems to warrant, hoping prices will rise as other investors perceive that the stock may have potential. Of course, a low stock price could be due to a failing company or industry.

Investing in value stocks involves a high degree of risk, and investors may lose money.

Investing for Income

Income investors seek older, well-established companies that are no longer growing rapidly but offer a steady income by consistently paying dividends to shareholders. Consider the company's past dividend policy to see if it's likely to continue. But understand that there's no guarantee or assurance that a company will declare dividends or that any future dividends will remain at current levels or increase over time.

Your financial professional can help you choose the investing strategies that fit your needs.

* End of Statement *