

# Your Retirement Website Tour



# Log in to your account

## Welcome to Retirement Access

Please enter your username below.

[Need to create a username and password?](#)

**Username**

Remember Me [i](#)

**SIGN IN**

[Forgot Username](#)

**NWPS RETIRE**  
*Powered by NWPS*

Log in to your account.

# Multifactor authentication

## Security Code Delivery Method

Using a second way to verify your account helps keep it more secure. Choose how you'd like to get your security code (valid for five minutes).

The username you entered:

(\*\*\*\*)\*\*\*-0000 

Text - Mobile Only

Phone Call

If the phone number doesn't look right, double-check that the username shown above is correct. If it's not, choose Cancel and try logging in again. If your username is correct but the phone number isn't, please call us at (844) 340-6761 between 8:00am - 8:00pm ET so we can update it.

[Cancel](#)

[SEND](#)

Using multifactor authentication, you'll receive a one-time code via text or phone, then enter the code along with your password during login.

# Plan Summary

Plan Summary Investments Make Changes History Resources Profile

**Plan Summary**

**Account Balance** \$175,631.53 **Vested Balance** \$175,631.53

Account balances are current as of 10/19/2023. If you have an outstanding loan, the balance is included in your total balance.

We've changed! While things look different, all the great features you've come to expect are still here - plus some new ones. [LEARN MORE](#)

**Balance by Investment**

As of 10/19/2023 \$175,631.53

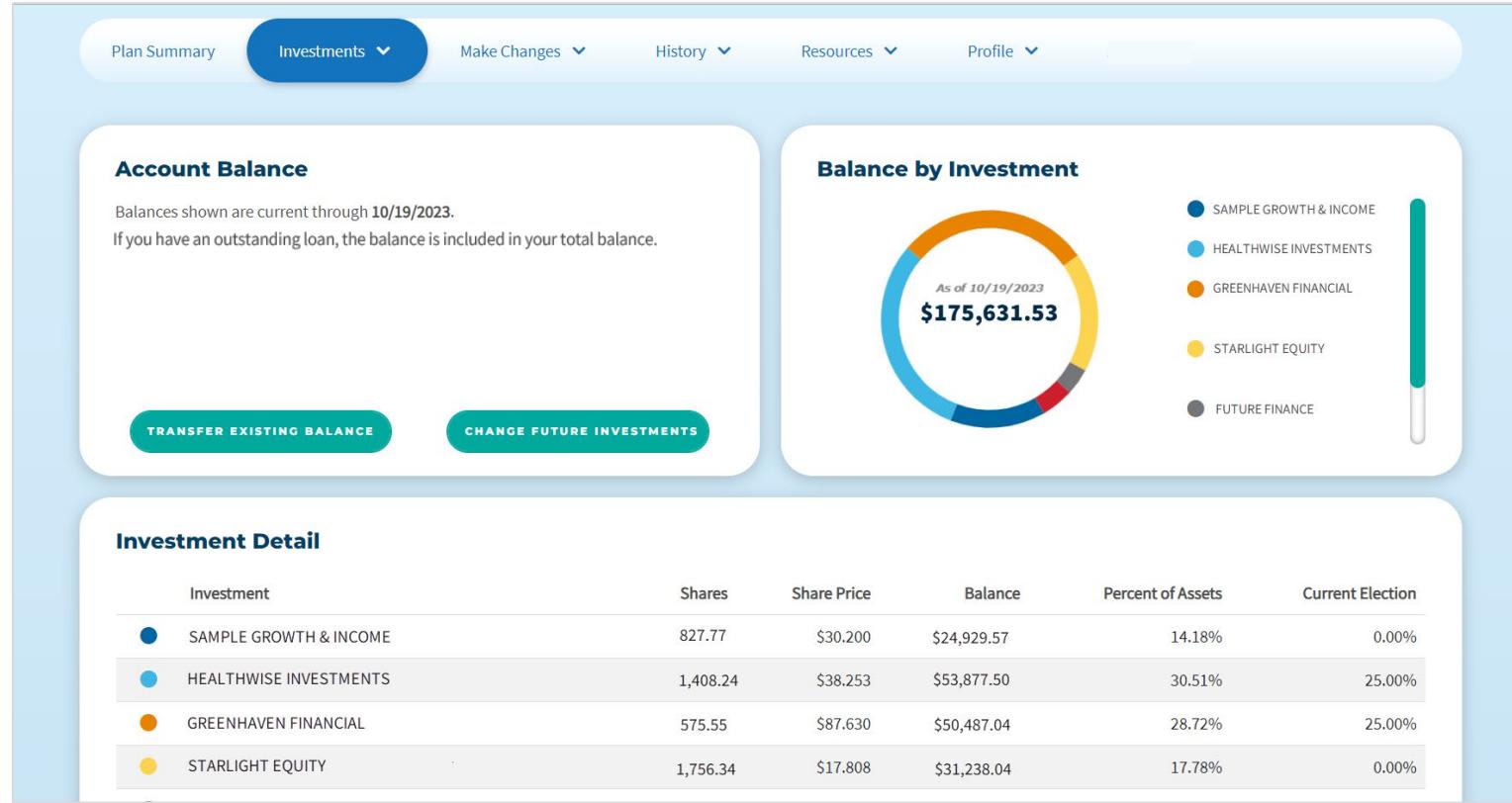
- SAMPLE GROWTH & INCOME
- HEALTHWISE INVESTMENTS
- GREENHAVEN FINANCIAL

**Rate of Return Summary**



Check your account balance, balance by investment and a summary of your rate of return.

# Investments | Balance by Investment



Plan Summary Investments Make Changes History Resources Profile

**Account Balance**  
Balances shown are current through 10/19/2023.  
If you have an outstanding loan, the balance is included in your total balance.

TRANSFER EXISTING BALANCE CHANGE FUTURE INVESTMENTS

**Balance by Investment**  
As of 10/19/2023  
\$175,631.53

- SAMPLE GROWTH & INCOME
- HEALTHWISE INVESTMENTS
- GREENHAVEN FINANCIAL
- STARLIGHT EQUITY
- FUTURE FINANCE

Investment	Shares	Share Price	Balance	Percent of Assets	Current Election
SAMPLE GROWTH & INCOME	827.77	\$30.200	\$24,929.57	14.18%	0.00%
HEALTHWISE INVESTMENTS	1,408.24	\$38.253	\$53,877.50	30.51%	25.00%
GREENHAVEN FINANCIAL	575.55	\$87.630	\$50,487.04	28.72%	25.00%
STARLIGHT EQUITY	1,756.34	\$17.808	\$31,238.04	17.78%	0.00%

- View your balance by investments.
- Transfer money between the investment options in your plan (if offered by your plan).
- Change your future investments (if offered by your plan).

# Investments | Balance by Source

Plan Summary Investments Make Changes History Resources Profile

**Account Balance**

Balances shown are current through 10/19/2023.  
If you have an outstanding loan, the balance is included in your total balance.

**CHANGE CONTRIBUTION RATES**

**Balance by Source**

As of 10/19/2023  
**\$175,631.53**

- Pre-Tax 401(k)
- Employer Match
- Roth 401(k)

**Source Breakdown**

Source	YTD Contributions	Balance	Vested Percent	Vested Amount	Percent of Assets
Pre-Tax 401(k)	\$4,121.70	\$44,093.55	100.00%	\$44,093.55	25.10%
Employer Match	\$1,288.04	\$21,002.12	100.00%	\$21,002.12	11.94%
Roth 401(k)	\$0.00	\$110,535.86	100.00%	\$110,535.86	62.96%
<b>Total</b>	<b>\$5,409.74</b>	<b>\$175,631.53</b>			<b>100.00%</b>

- View your balance by money source.
- Change your contribution rates (if offered by your plan).

# Investments | Elections

Plan Summary

Investments

Make Changes

History

Resources

Profile

**Investment Elections**

The choices below show where your future upcoming paycheck contributions will be invested. If you'd like to change how your account balance is invested, choose [Transfer Investments](#).

[MANAGE INVESTMENTS](#)

[CHANGE INVESTMENT ELECTIONS](#)

**Investment by Fund**

100%

- HEALTHWISE INVESTMENTS
- GREENHAVEN FINANCIAL
- FUTURE FINANCE
- GREENHOUSE EQUITY

Investment	Asset Class	Current Election
GREENHAVEN FINANCIAL	Money Market	25%
FUTURE FINANCE	Bonds/Fixed Income	25%
HEALTHWISE INVESTMENTS	International Equity	25%

- View the investments that you've chosen.
- Change your investment elections (if offered by your plan).

# Investments | Prices

Plan Summary   **Investments**   Make Changes   History   Resources   Profile

## Investment Prices

Prices shown are as of market close on the dates listed in the column headings.

Click on the graph icon next to a fund's name to see its price history graph. You can also enter a custom date range below to see how the investments have performed over a specified period of time.

From  To  **Go**

Investment	Price as of 10/19/2023	Price as of 10/20/2023	Change
SAMPLE GROWTH & INCOME	\$ 23.968000	\$ 23.968000	• 0.00%
HEALTHWISE INVESTMENTS	\$ 22.860000	\$ 22.860000	• 0.00%
GREENHAVEN FINANCIAL	\$ 23.630000	\$ 23.630000	• 0.00%
STARLIGHT EQUITY	\$ 20.979300	\$ 20.979300	• 0.00%
PROSPERITY PARTNERS	\$ 30.200000	\$ 30.200000	• 0.00%
INNOVATION CAPITOL GROUP	\$ 38.252800	\$ 38.252800	• 0.00%

View investment prices and history.

# Investments | Performance

Plan Summary

Investments

Make Changes

History

Resources

Profile

**Investment Performance**

Rates of return are shown net of investment expenses, but not net of plan administration expenses. Returns for periods greater than one year have been annualized.

For more detailed investment information, please click on the fund name.

Fees/Trade Restrictions		As of 10/30/2023					
Investments	YTD	3 Month	1 Year	3 Year	5 Year	10 Year	
SAMPLE GROWTH & INCOME	0.94%	0.60%	2.03%	1.86%	1.98%	1.94%	
HEALTHWISE INVESTMENTS	1.75%	1.15%	0.97%	-0.58%	1.46%	1.22%	
GREENHAVEN FINANCIAL	2.51%	1.71%	-2.21%	-3.61%	0.79%	1.39%	
STARLIGHT EQUITY	2.65%	2.04%	-2.12%	-3.62%	0.85%	1.44%	
PROSPERITY PARTNERS	4.97%	1.74%	-0.55%	4.34%	3.35%	4.64%	
INNOVATION CAPITOL GROUP	9.65%	5.75%	2.91%	12.93%	11.04%	12.02%	
SUSTAINABLE WEALTH SOLUTIONS	7.81%	3.87%	0.73%	12.95%	10.46%	11.82%	
CAPITOLEDGE PARTNERS	-3.39%	-2.89%	-3.91%	12.75%	8.08%	9.74%	

Check to see how the plan's investments are performing.

# Make Changes | Future Investments

Plan Summary Investments  Make Changes  History  Resources  Profile 

Step **1** 2 3

**Change Future Investments**

The investment election(s) you make below will only change how your future contributions, or payroll deductions, are invested. Choose [Transfer Investments](#) if you would like to change how your current account balance is invested.

**Current Investment Election**



- LIBERTY PARTNERS
- GREENHAVEN FINANCIAL
- SAMPLE GROWTH & INCOME
- PINNACLE PORTFOLIO

**Future Investment Election**



- Unallocated

Change future investment elections (if offered by your plan).

# Make Changes | Transfer Investments

Plan Summary Investments **Make Changes** History Resources Profile

## Transfer Investments

### Transfer Out of an Investment

Transferring out of an investment will allow you to move a percentage from one fund to another fund.

This option lets you transfer part of your account balance from one investment into another option or options. If you'd like to transfer out of multiple investments, you'll need to submit each request separately.

**NEXT**

### Rebalance Entire Account

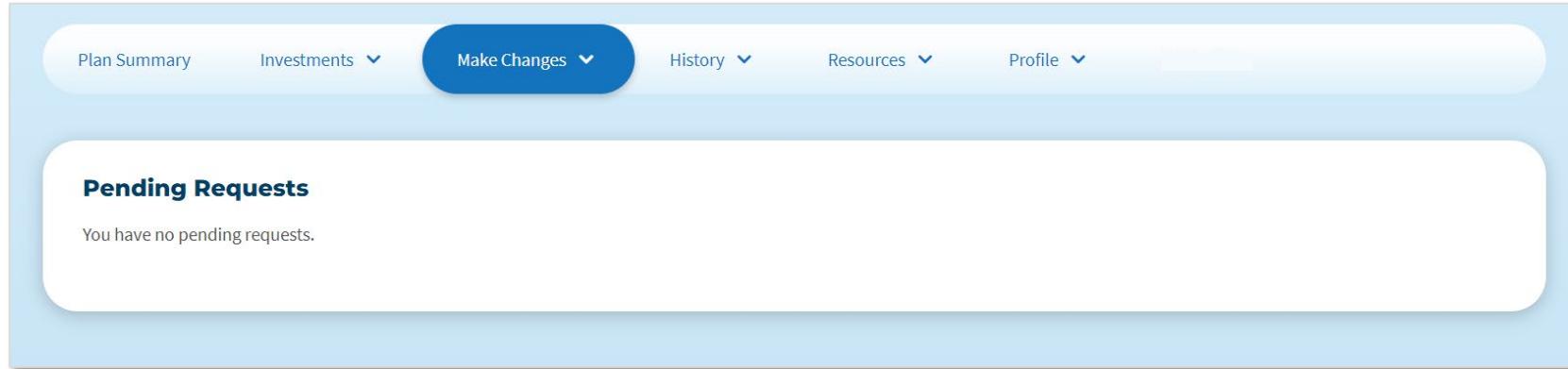
Rebalancing your entire account will allow you to reallocate 100% of your funds into a new investment portfolio.

With this option, you can choose a new investment portfolio. Or, you can rebalance your portfolio. When the market changes, some of your investments will outperform others, which can move your investments away from what you wanted. Rebalancing can put your portfolio back into balance.

**NEXT**

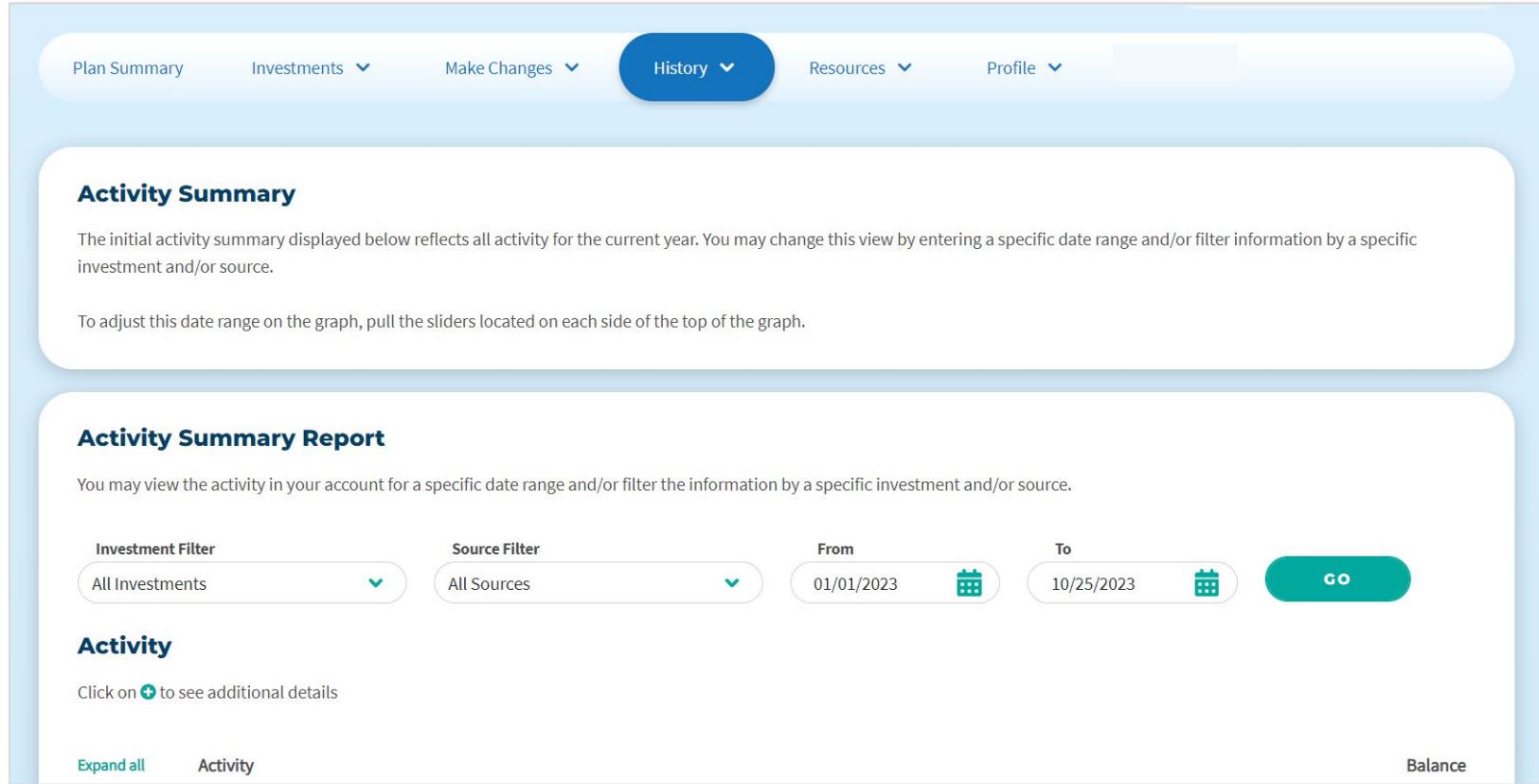
- Transfer money between the investment options in your plan (if offered by your plan).
- Rebalance your account to match your investment directives – either one time or at a frequency you choose (if offered by your plan).

# Make Changes | Pending Requests



View all pending requests like transfers, loans, withdrawals and contribution change requests (if offered by your plan).

# History | Activity Summary



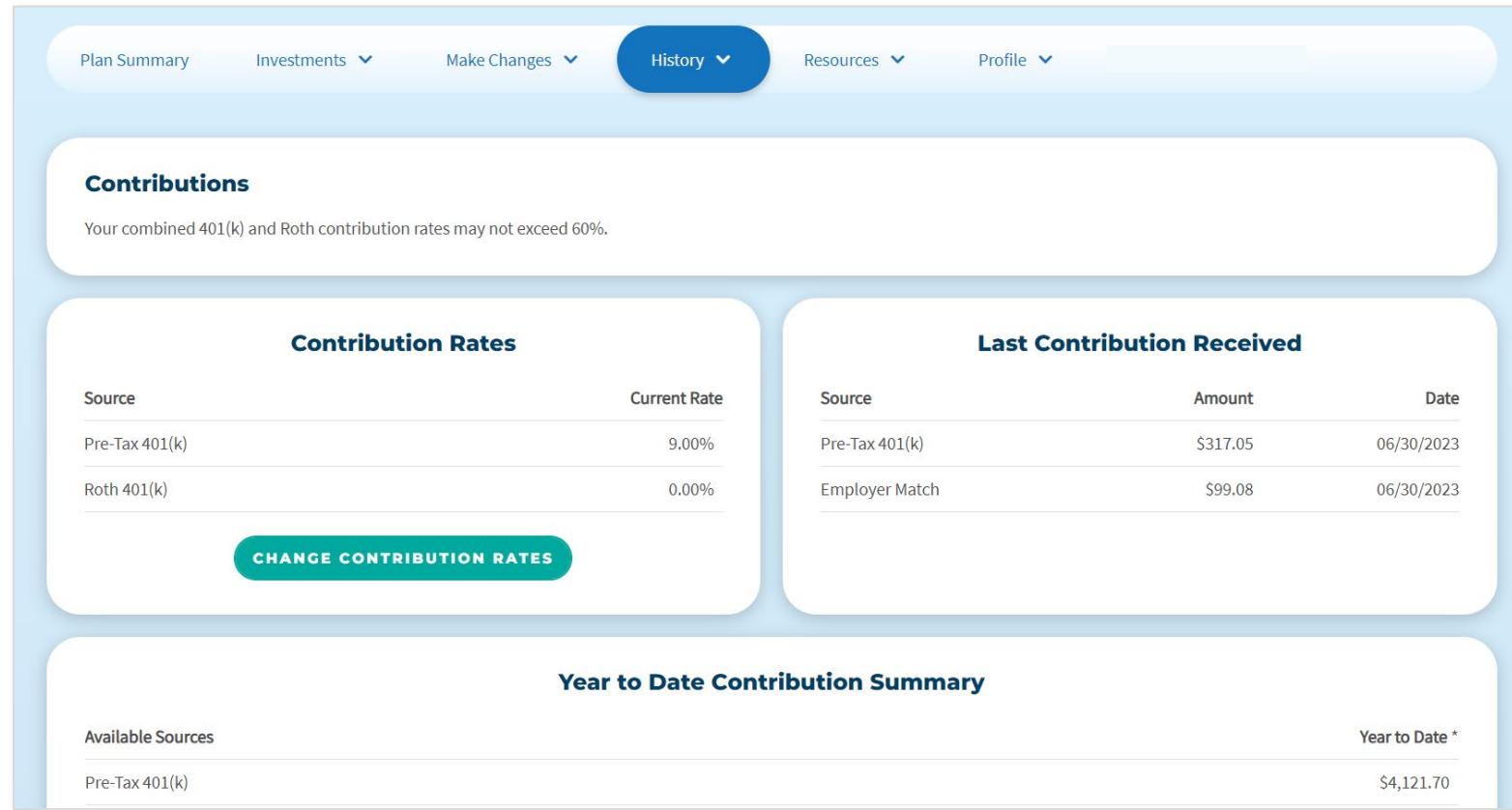
The screenshot shows a user interface for managing financial activity. At the top, there is a navigation bar with links: Plan Summary, Investments, Make Changes, History (which is highlighted in blue), Resources, and Profile. The main content area is divided into two sections: **Activity Summary** and **Activity Summary Report**.

**Activity Summary**: This section contains a message about the initial activity summary reflecting all activity for the current year, with options to change the date range and filter by investment and source. It also includes a note about adjusting the date range on a graph using sliders.

**Activity Summary Report**: This section allows users to view activity for a specific date range and filter by investment and source. It features input fields for the **Investment Filter** (set to "All Investments"), **Source Filter** (set to "All Sources"), **From** date (01/01/2023), **To** date (10/25/2023), and a **GO** button. Below these filters, there is a section titled **Activity** with a note to click on a plus sign to see additional details. At the bottom of the report section, there are buttons for **Expand all** and **Activity**.

View your account history based on any date range you choose.

# History | Contributions



The screenshot shows a user interface for managing contributions. At the top, there are navigation links: Plan Summary, Investments, Make Changes, History (which is highlighted with a blue background), Resources, and Profile. The main content area is titled "Contributions" and includes a note: "Your combined 401(k) and Roth contribution rates may not exceed 60%." Below this, there are two sections: "Contribution Rates" and "Last Contribution Received".

**Contribution Rates**

Source	Current Rate
Pre-Tax 401(k)	9.00%
Roth 401(k)	0.00%

**CHANGE CONTRIBUTION RATES**

**Last Contribution Received**

Source	Amount	Date
Pre-Tax 401(k)	\$317.05	06/30/2023
Employer Match	\$99.08	06/30/2023

**Year to Date Contribution Summary**

Available Sources	Year to Date *
Pre-Tax 401(k)	\$4,121.70

See or change how much you contribute (if offered by your plan).

# History | On Demand Statements

Manage Site ▾ Plan Summary Investments ▾ Make Changes ▾ History ▾ Resources ▾ Profile ▾

**On Demand Statements**

Select a pre-set statement period from the drop down box below, or choose "Specific Dates" in the drop down to create a custom period. Then, click **Next** to display the statement data. At any time, you can click on the **Print** icon on the right of the page to display all of the sections on the page in a PDF that you can print or download and save.

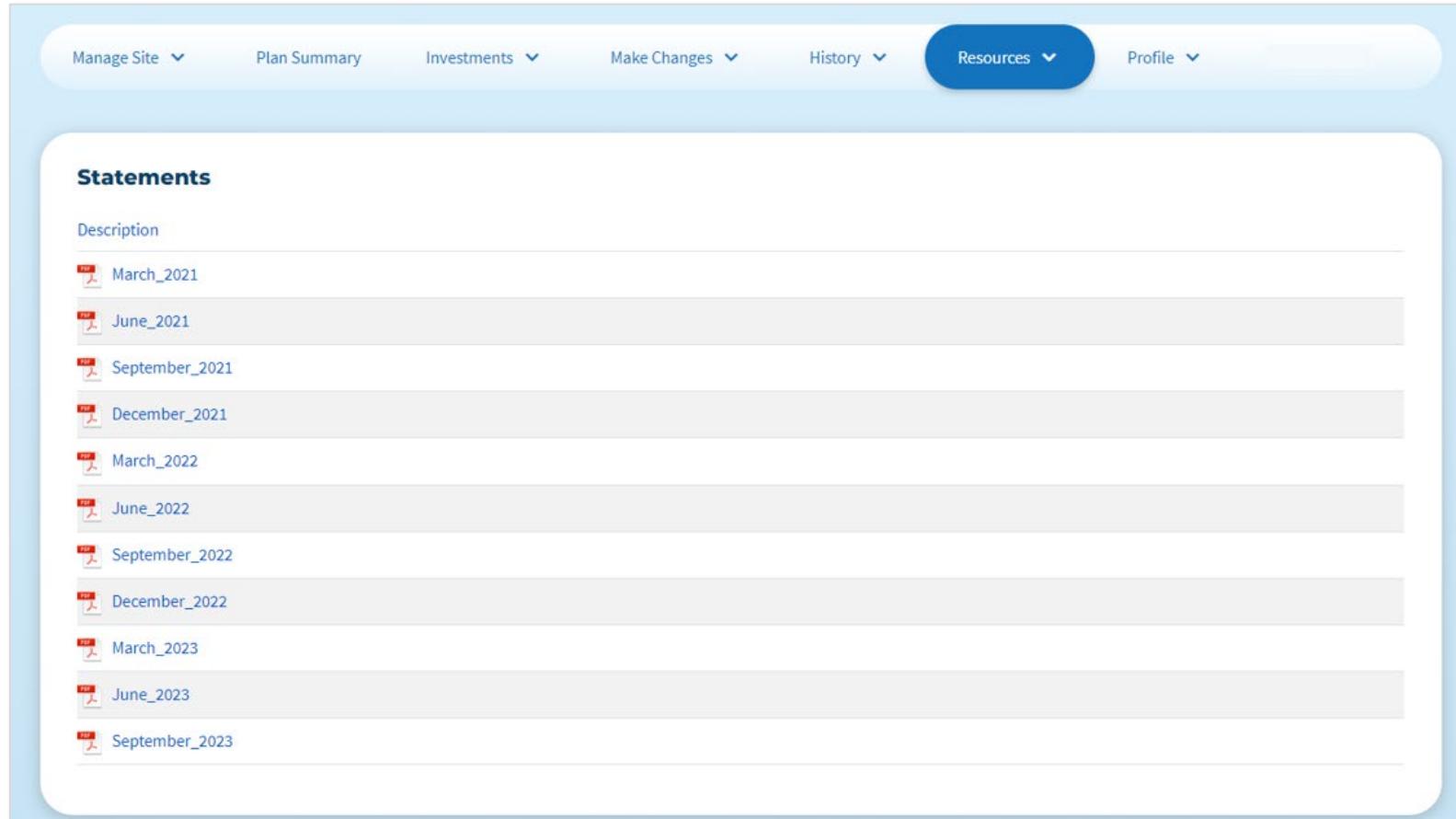
Please choose the statement date range

Select ▾

**NEXT**

Create custom account statements based on any date range you choose.

# History | Past Statements



The screenshot shows a user interface for managing financial statements. At the top, there is a navigation bar with the following items: 'Manage Site' (with a dropdown arrow), 'Plan Summary', 'Investments' (with a dropdown arrow), 'Make Changes' (with a dropdown arrow), 'History' (with a dropdown arrow), 'Resources' (highlighted with a blue background and a dropdown arrow), and 'Profile' (with a dropdown arrow). The 'Resources' item is currently selected. Below the navigation bar, the main content area is titled 'Statements'. Under this title, there is a section labeled 'Description' which lists various past statements. Each statement is represented by a small icon of a document with a red corner and the text 'March\_2021', 'June\_2021', 'September\_2021', 'December\_2021', 'March\_2022', 'June\_2022', 'September\_2022', 'December\_2022', 'March\_2023', 'June\_2023', and 'September\_2023'. The background of the main content area is light blue, and the overall interface has a clean, modern look.

See your quarterly account statements.

# Resources | FAQs

Plan Summary Investments ▾ Make Changes ▾ History ▾ Resources ▾ Profile ▾

## Frequently Asked Questions (FAQs)

Search  GO RESET

### General FAQs

Expand all +

- How do I change my beneficiaries?
- How can I keep my online account secure?

### Loans

Expand all +

- Can I make additional payments to pay my loan off early?

### Documents About Your Plan

- Is It Time to Tidy Up Your Retirement Plan Ac...
- Hanging on When the Market Swings
- What is Vesting?

[See all Documents ➔](#)

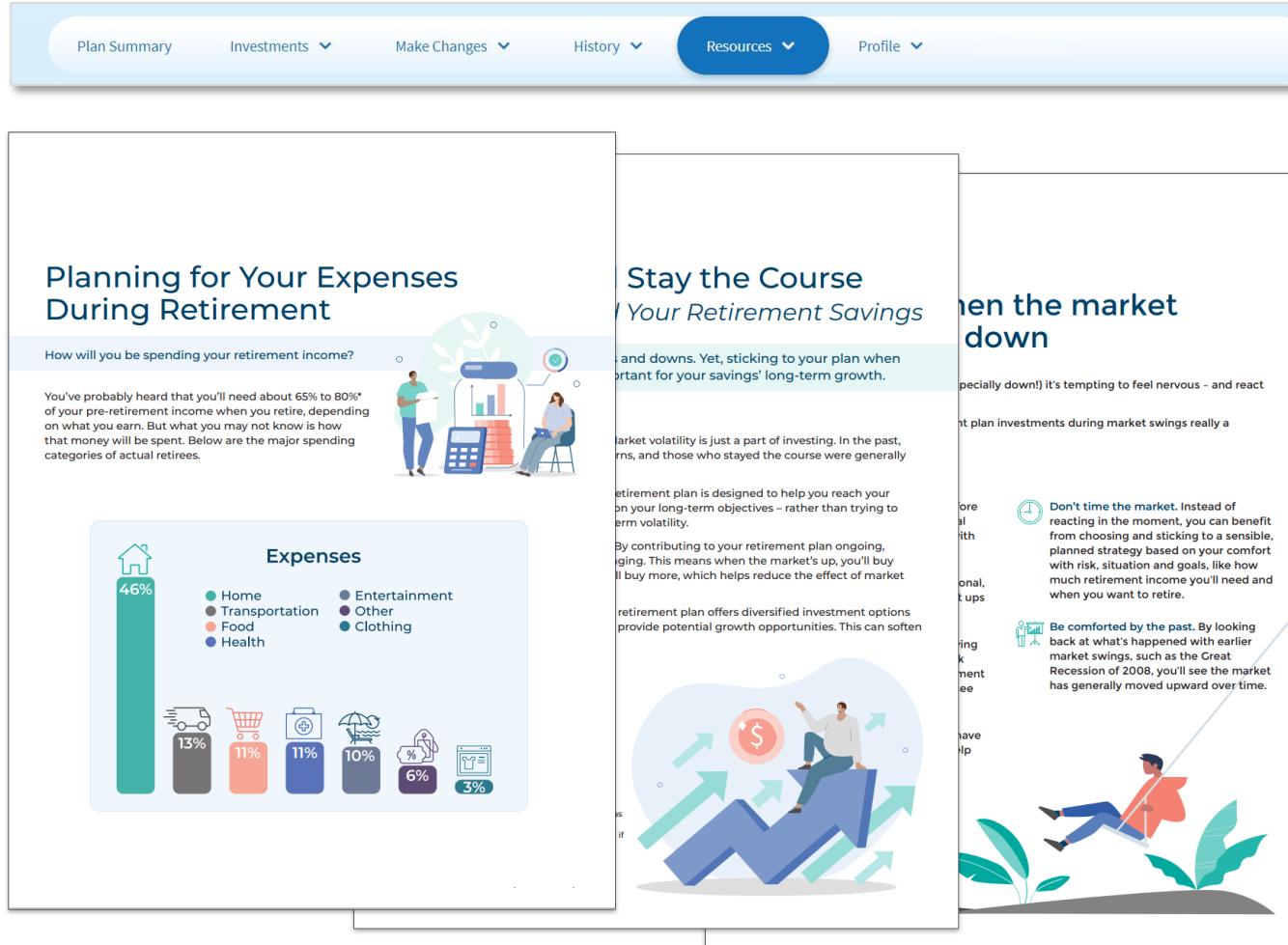
### 2024 contribution limits



In 2024, you can contribute up to \$23,000. If you're age 50

Get answers to frequently asked questions.

# Resources | Forms & Documents



The screenshot shows a navigation bar with links: Plan Summary, Investments, Make Changes, History, Resources (selected), and Profile. The main content area is divided into three sections:

- Planning for Your Expenses During Retirement**

How will you be spending your retirement income? You've probably heard that you'll need about 65% to 80%\* of your pre-retirement income when you retire, depending on what you earn. But what you may not know is how that money will be spent. Below are the major spending categories of actual retirees.



Category	Percentage
Home	46%
Transportation	13%
Food	11%
Health	11%
Entertainment	10%
Other	6%
Clothing	3%
- Stay the Course / Your Retirement Savings**

Market volatility is just a part of investing. In the past, up and down, and those who stayed the course were generally better off. Your retirement plan is designed to help you reach your long-term objectives – rather than trying to time the market.

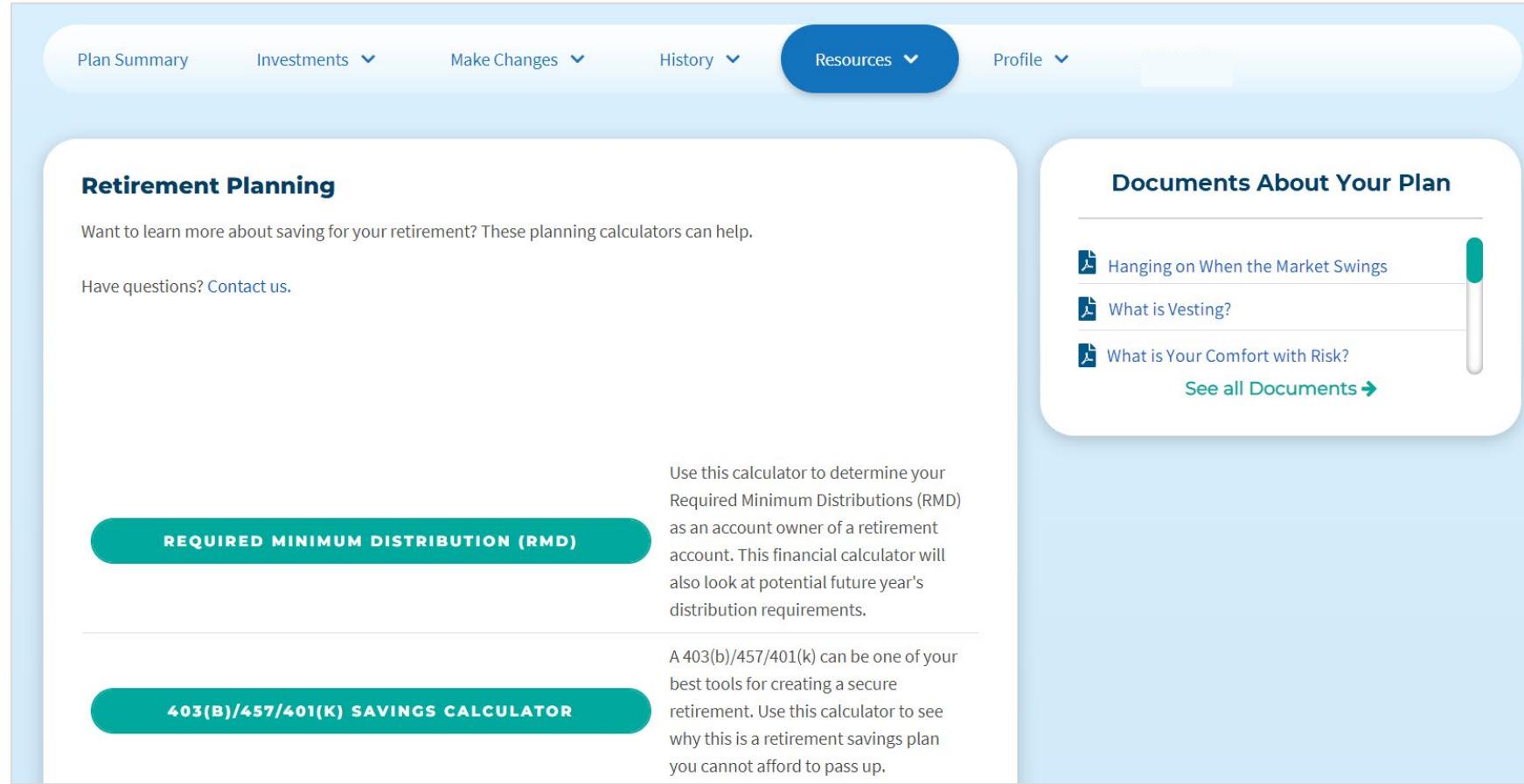

- When the market goes down**

When the market goes down (especially down!) it's tempting to feel nervous – and react. But reacting to market movements can hurt your plan investments during market swings really a lot. Instead of reacting in the moment, you can benefit from choosing and sticking to a sensible, planned strategy based on your comfort with risk, situation and goals, like how much retirement income you'll need and when you want to retire.



Get forms and plan documents.

# Resources | Retirement Planning



The screenshot shows a web-based retirement planning interface. At the top, there is a navigation bar with the following items: Plan Summary, Investments ▾, Make Changes ▾, History ▾, Resources ▾ (which is highlighted in blue), and Profile ▾. Below the navigation bar, there are two main sections. The left section is titled "Retirement Planning" and contains the following text: "Want to learn more about saving for your retirement? These planning calculators can help." It also includes a "Contact us" link. The right section is titled "Documents About Your Plan" and lists three documents: "Hanging on When the Market Swings", "What is Vesting?", and "What is Your Comfort with Risk?". A "See all Documents" link is also present. At the bottom of the left section, there are two teal-colored buttons: "REQUIRED MINIMUM DISTRIBUTION (RMD)" and "403(B)/457/401(K) SAVINGS CALCULATOR".

**Retirement Planning**

Want to learn more about saving for your retirement? These planning calculators can help.

Have questions? [Contact us](#).

**REQUIRED MINIMUM DISTRIBUTION (RMD)**

Use this calculator to determine your Required Minimum Distributions (RMD) as an account owner of a retirement account. This financial calculator will also look at potential future year's distribution requirements.

**403(B)/457/401(K) SAVINGS CALCULATOR**

A 403(b)/457/401(k) can be one of your best tools for creating a secure retirement. Use this calculator to see why this is a retirement savings plan you cannot afford to pass up.

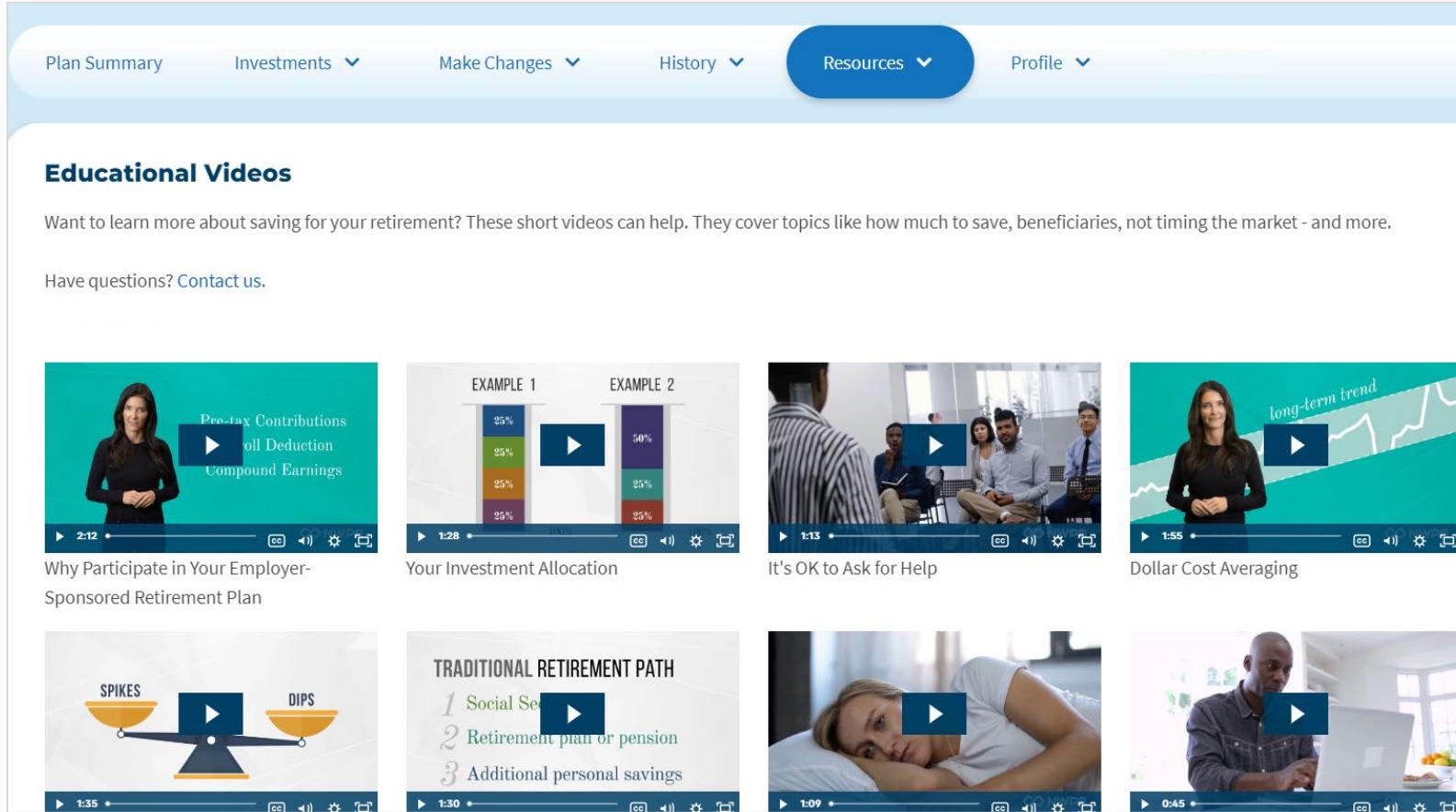
**Documents About Your Plan**

- [Hanging on When the Market Swings](#)
- [What is Vesting?](#)
- [What is Your Comfort with Risk?](#)

[See all Documents](#)

Explore different retirement savings scenarios through helpful educational resources.

# Resources | Educational Videos



The screenshot shows a top navigation bar with links: Plan Summary, Investments, Make Changes, History, Resources (selected), and Profile. Below this, a section titled "Educational Videos" is displayed. A sub-section header says: "Want to learn more about saving for your retirement? These short videos can help. They cover topics like how much to save, beneficiaries, not timing the market - and more." A link "Have questions? Contact us." is present. Below this, there are eight video thumbnails arranged in two rows of four. Each thumbnail includes a play button, a duration, and a caption.

Thumbnail Image	Caption
	Why Participate in Your Employer-Sponsored Retirement Plan
	Your Investment Allocation
	It's OK to Ask for Help
	Dollar Cost Averaging
	Traditional Retirement Path
	1 Social Security
	2 Retirement plan or pension
	3 Additional personal savings

Learn about saving for retirement and other topics through helpful videos.

# Resources | Contact Us

Plan Summary Investments ▾ Make Changes ▾ History ▾ Resources ▾ Profile ▾

## Contact Us

The Test XYZ Pinnacle Retirement Plan provides a great opportunity to help build your retirement nest egg, with features such as convenient payroll deductions, tax deferred savings, an auto-escalate contribution feature, a wide range of investment options and company matching contributions. For questions about your retirement plan, call the XYZ Pinnacle Service Center at (877) 625-0505.

**Test XYZ Pinnacle Benefit Service Center**  
4025 Delridge Way SW, Suite 250  
Seattle, WA 98106

 1 (877) 625-0505 

 XYZBenefitsCenter@nwpsbenefits.com

 1 (877) 625-0506 

 1 (877) 625-0507 

### Want to chat?

If you need help or have a question, you can use the **Live Chat** feature at the bottom of this page on the right-hand side.



### Frequently Asked Questions

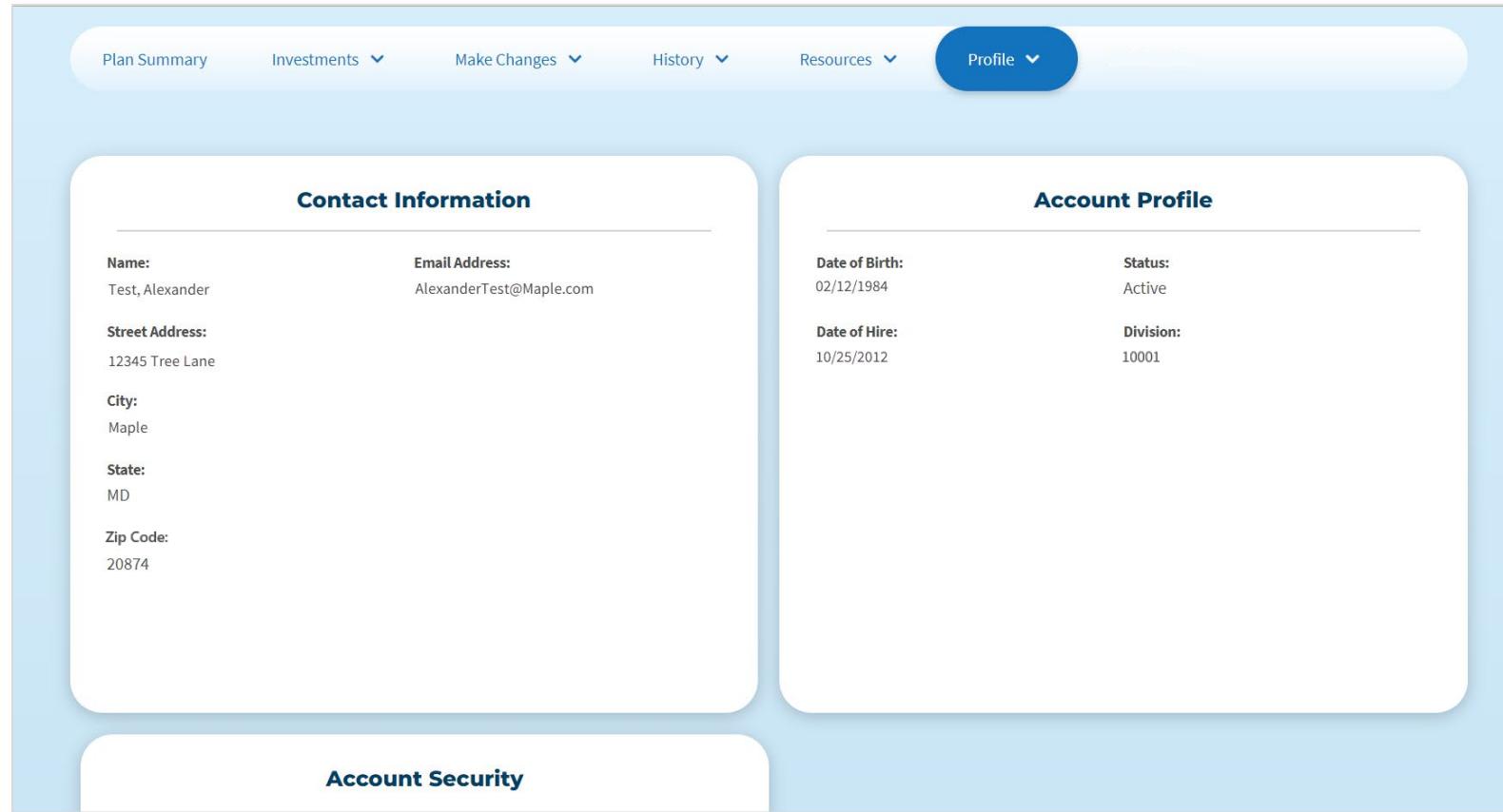
-  What does pre-tax or tax-deferred mean?
-  What does after-tax or post-tax mean?
-  What does Roth mean?

[See all FAQs →](#)

See answers  
to common  
questions.

Coming soon:  
Live Chat  
with a person to  
get help.

# Profile | My Profile



The screenshot shows a user interface for managing a profile. At the top, there is a navigation bar with the following items: Plan Summary, Investments (with a dropdown arrow), Make Changes (with a dropdown arrow), History (with a dropdown arrow), Resources (with a dropdown arrow), and a blue Profile button with a dropdown arrow. The Profile button is highlighted with a blue background and white text.

The main content area is divided into two sections: Contact Information and Account Profile.

**Contact Information**

Name:	Test, Alexander
Email Address:	AlexanderTest@Maple.com
Street Address:	12345 Tree Lane
City:	Maple
State:	MD
Zip Code:	20874

**Account Profile**

Date of Birth:	02/12/1984	Status:	Active
Date of Hire:	10/25/2012	Division:	10001

**Account Security**

Review your personal information and make updates.

You may need to work with your employer to update some of the information.

# Profile | Paperless

Plan Summary Investments Make Changes History Resources Profile

Step 1 2 3

**Sign up to get paperless account statements**

You are currently signed up to receive statements through the U.S. mail.

By selecting an email below, you are signing up to get your statements electronically.

Use U.S. Mail

Use primary email address: AlexanderTest@maple.com

**Choose paperless for quick, easy access to quarterly statements, while boosting security and reducing paperwork.**

**NEXT**

Sign up for paperless statements and other available plan communications (if offered by your plan).