401(k) Dashboard

Learn all about the new 401(k) dashboard

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Hosted by:  Nate Curran, Director of Marketing
Kevin Sedwick, 401(k) Administrator
Jason Knight, Director of Operations
Agenda

- 401(k) Dashboard introduction
- Benefits
- How to access the dashboard
- Wallets summary
- Detailed look at Activity Actions
- Implementation info
Introduction and benefits
We’ve completely revamped the 401(k) by making it easy to set up and self-manage, even for those completely new to investing.

You can now handle many account actions for yourself:

- Manage your contributions
- Change how your money is invested
- View all 401(k) activity and create statements
- Create retirement projections
- Create loan projections
- Initiate the loan process
It’s easier than ever to take advantage of all the benefits a 401(k) has to offer you and your workforce.

- Reduces the admin burden of setting up a 401(k) & makes it easy to offer employees retirement options.
- Reduces requests for common tasks, like contribution changes, statements and general fund info.
- Makes it easy for you to take advantages of the tax benefits of offering retirement options.
- Satisfies the law if you’re in a state where you’re required to offer retirement options.
- Can serve as a recruitment tool to attract new talent.
- Can serve as a retainment tool and help current employees see the benefit of retirement planning.
Accessing the 401(k) Dashboard
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The new 401(k) dashboard can be accessed through Viper:

- Log in to Viper
- Select “View Benefits” from the main dashboard to open the “Your Benefits Screen.”

This isn’t in any single fixed location; it changes based on what widgets they have visible.
Accessing the 401(k) Dashboard

Step 2
Select “Details in the bottom right corner of the “Wallets” section. This area is where you’ll also find other wallet info (HAS/FSA).

Step 3
On the “Wallets Summary” screen, select the “401(k) Tab from along the top.

Instructions are also available by selecting this button from this screen.
Wallets summary
You can find all your 401(k) details here in 3 sections:

- **Balance and growth**
- **Account Actions**
- **Investment**

### Balance and Growth

- **Balance as of 11/17/2020**: $375,020.99
- **Year To Date Changes**: +10.92%

### Account Actions

- Update Elections
- Transfer or Relocate Funds
- View Statements
- Change Beneficiary
- Loan Activity
- View Your 401K Activity

### Investments

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Units</th>
<th>Unit Price</th>
<th>Balance</th>
<th>% of Total</th>
<th>YTD Changes</th>
<th>1 Yr Fund ROI</th>
<th>3 Yr Fund ROI</th>
<th>Election</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loomis Sayles Global Allocation Y - $100k min, waivered for QRP and wrap accounts</td>
<td>1.6340</td>
<td>$27.52</td>
<td>$44.46</td>
<td>19%</td>
<td>+12.39%</td>
<td>+15.61%</td>
<td>+16.97%</td>
<td>20%</td>
</tr>
<tr>
<td>Franklin Gold and Precious Metals R - $1M min, waivered for Employer Sponsored Retirement Plans</td>
<td>1.6630</td>
<td>$27.76</td>
<td>$46.17</td>
<td>20%</td>
<td>+15.42%</td>
<td>+32.19%</td>
<td>+19.72%</td>
<td>20%</td>
</tr>
<tr>
<td>T. Rowe Price Health Sciences -</td>
<td>4.480</td>
<td>$100.25</td>
<td>$46.92</td>
<td>20%</td>
<td>+17.30%</td>
<td>+31.54%</td>
<td>+18.18%</td>
<td>20%</td>
</tr>
<tr>
<td>MF2 Technology R</td>
<td>1.3580</td>
<td>$69.69</td>
<td>$94.92</td>
<td>41%</td>
<td>+18.65%</td>
<td>+42.22%</td>
<td>+23.86%</td>
<td>40%</td>
</tr>
</tbody>
</table>
401(k) Wallet Summary – Things to Note

- This screen shows you key facts such as overall balance, growth info, ROI by year, how much has been contributed.

- The “Investment Section” provides investment details, including Year to Date, 1 Year ROI and 3 Year ROI. You can also see how much you have elected for each one.

- If you click on the investment name in the Investment Section, you will be taken to a Yahoo page with information about that specific investment.

- 401(k) Actions can be taken through the “Account Actions” section on this page.

- Keep in mind, mutual funds aren’t traded in real time, so the data here is from the closing of the previous day.
401(k) Dashboard Account Actions
All actions for your 401 (k) account can be accessed using the options found in the “Account Actions” section.

Each of the actions we talk about from here can be launched via the icon found in this section.
Select “Update Elections” from the Account Actions area to view info about your elections and make changes.

You can see “Risk Level” which is based on your age & asset class information.

You view ROI by Year to Date, 3 Year and 5 year.

To update elections, change the percent in the last column, which is titled “Election %” (Shown in illustration here)

The overall percent of all your elections MUST equal 100. The system will not let you save/leave until it’s correct.
Transfer/Rebalance Funds -1

- Select “Transfer/Rebalance Funds” from the Account Actions area.

- **Caution** – The “Update Election” screen changes how the system will buy things in the future. This screen will actively cause the system to buy and sell investments now.

- Shows all funds available, your 12-month ROI, current elections, your balance per fund, and % of your total balance.

- Changing the percentage in the “New %” column creates buy/sell actions. The percentages must equal 100%. (Illustrated in green at bottom of column)

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>12 Month ROI</th>
<th>Current Election</th>
<th>Current Balance</th>
<th>% of Total Balance</th>
<th>New %</th>
</tr>
</thead>
<tbody>
<tr>
<td>LordAbbett DevGrowth</td>
<td>37.24%</td>
<td>20%</td>
<td>$117,704.34</td>
<td>34%</td>
<td>34%</td>
</tr>
<tr>
<td>Pimco Total Return R</td>
<td>10.60%</td>
<td>25%</td>
<td>$50,476.57</td>
<td>17%</td>
<td>17%</td>
</tr>
<tr>
<td>Templeton Foreign C1 R</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$246,065.33</strong></td>
<td></td>
<td></td>
<td><strong>100%</strong></td>
<td></td>
</tr>
</tbody>
</table>

*Only the latest rebalance changes made before 1pm MST will be processed*
As you make changes to how your funds are distributed, the pie charts change to illustrate the impact of your decision. This lets you visually compare current to future distribution.

Allocation options at the bottom of this screen

- Make the changes you made on this screen your official elections. This changes future buys based on what you have elected here.

- The “I want to auto rebalance” option causes the system to go in each quarter and rebalance your allocations based on your elections – regardless of how a fund has performed.

Allocation Options

- I want to change my elections to match my new % allocations
  - Yes
  - No

- I want to auto rebalance (done each quarter)
  - Yes
  - No
Select “Retirement Projection” from the Account Actions area.

Change variables like amount and frequency of contribution, retirement age etc...

Interest rate is pre-filled at 2% but this can be changed.

Hit “Calculate” to display the data in a chart.

The information can be downloaded & it includes the chart plus more details, showing info year by year.
Select “Activity” from the Account Actions area.

You can see all investment activity: Investment type, fund name, buys the system has made including share price, units, amount paid.

The system displays “cash” to show how much was used to buy an investment. (Highlighted below)

You can export this as an Excel for an account statement summary. This could be used for a bank to show investments/apply for mortgage.

### Activity

<table>
<thead>
<tr>
<th>Date</th>
<th>Type</th>
<th>Source</th>
<th>Fund</th>
<th>Share Price</th>
<th>Units</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/30/20</td>
<td>Buy-Cash US..</td>
<td>401K-ERSH</td>
<td>Cash</td>
<td></td>
<td></td>
<td>-50.00</td>
</tr>
<tr>
<td>06/30/20</td>
<td>Buy-Cash US..</td>
<td>401K-EE</td>
<td>Cash</td>
<td></td>
<td></td>
<td>-50.00</td>
</tr>
<tr>
<td>06/30/20</td>
<td>Buy-Investme..</td>
<td>401K-ERSH</td>
<td>MFS Technology R6</td>
<td>59.97</td>
<td>.3240</td>
<td>20.00</td>
</tr>
</tbody>
</table>
Select “Loan Activity” from the Account Actions area.

If you have a loan, this screen will display important details, including payment amount and remaining balance.

You can export loan information if you need to share it with your financial advisor/accountant.

You start the loan application process from this screen by downloading the Loan Application Packet. This form must be submitted to the plan sponsor for processing. (i.e. the employer sponsoring the 401(k) )

This form is NOT for requesting an In-service, Hardship, Death Benefit, or payment in full after termination.
Select "View Statement" from the Account Actions area.

You can select a start/end date or view by Quarter.

The statement includes detailed account info, including starting balance, ending balance, rate of return, names of investments and additional account information.

**ACCOUNT PROFILE**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Starting Balance</td>
<td>$206.36</td>
</tr>
<tr>
<td>Purchases</td>
<td>$0.00</td>
</tr>
<tr>
<td>Sales</td>
<td>$0.00</td>
</tr>
<tr>
<td>Withdrawals</td>
<td>$0.00</td>
</tr>
<tr>
<td>Others</td>
<td>$0.00</td>
</tr>
<tr>
<td>Gain/Loss</td>
<td>$19.58</td>
</tr>
<tr>
<td>Ending Balance</td>
<td>$225.94</td>
</tr>
<tr>
<td>Rate of Return</td>
<td>9.48%</td>
</tr>
</tbody>
</table>

Select time frame

View / download detailed statement
Select “Change Contribution” from the Account Actions area.

As you make changes in the “Choose your contribution” section, the info in the “Your investment amounts” changes to show you:

- How much you’ll pay each payday.
- How much you’ll contribute in a 12 months.
- How much more you can contribute for the year.
Select “Change Beneficiary” from the Account Actions area.

If you are single, you can simply select and make changes.

If you’re married, you have to email us to make changes. There are laws in place regarding this and steps to be taken.

If your status is currently single and you become married, your spouse will become your primary beneficiary unless you complete a new Beneficiary Designation and your spouse consents to your alternative beneficiary(ies).

If your status is currently married, your spouse is your primary beneficiary. If you would like anyone else to be a beneficiary your spouse must consent to the additional beneficiary.
Select “Loan Modeling” from the Account Actions area.

You put in factors such as loan amount and repayment options, and it will estimate how much you’ll own, your monthly payment etc...

We auto populate the interest rate.

They can download this info, which shows a detailed payment schedule.
**Investment Details**

- Lists all current investments your company offers for your 401(k) plan.
- Allows you to click and compare the details and performance of various investment options.
- Makes it easier for users to research potential investments.

<table>
<thead>
<tr>
<th>Investment</th>
<th>YTD</th>
<th>1 Year</th>
<th>5 Year</th>
<th>10 Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baird Core Plus Bond Instl</td>
<td>8.9</td>
<td>8.4</td>
<td>5.2</td>
<td>4.7</td>
</tr>
<tr>
<td>DFA Real Estate Securities Instl</td>
<td>-4.8</td>
<td>-3.4</td>
<td>7.6</td>
<td>9.9</td>
</tr>
<tr>
<td>Franklin Gold and Precious Metals R6 - $1M min, waived for Employer Sponsored Retirement Plans</td>
<td>37.7</td>
<td>52.2</td>
<td>8.7</td>
<td>4.3</td>
</tr>
<tr>
<td>Loomis Sayles Global Allocation Y - $100k min, waived for QRP and wrap accounts</td>
<td>12.7</td>
<td>15.6</td>
<td>11.2</td>
<td>9.6</td>
</tr>
</tbody>
</table>
Implementation details
We make it easy to use all our tools, and the 401(k) Dashboard is no exception.

- Current users don’t have to take any additional action. It’s already accessible through Viper.

- Those who do not have a 401(k) can simply use the “Benefits” widget in Viper to sign up.

- Companies wanting to implement a new 401(k) plan for their organization will be walked through implementation, step-by-step:
  - Easy set up with our implementation team
  - Employee onboarding support
  - Tools and information for ongoing support for your workforce using the system
More greatness on the way

We are always evolving and pushing to get bigger and better, so be on the look out for....

- Enhanced 401(k) functions and capabilities.
- Quick Pay – New options for those using our cutting edge pay card program.
- Informative webinars on topics that impact your business.

Have ideas about how our products can better serve you?

Tell us all about it:
info@tagpay.com
Thank you.