

# 401(k) Dashboard

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Learn all about the new 401(k) dashboard

**Presented Nov 19**

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# Agenda

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- 401(k) Dashboard introduction
- Benefits
- How to access the dashboard
- Wallets summary
- Detailed look at Activity Actions
- Implementation info



# Introduction and benefits



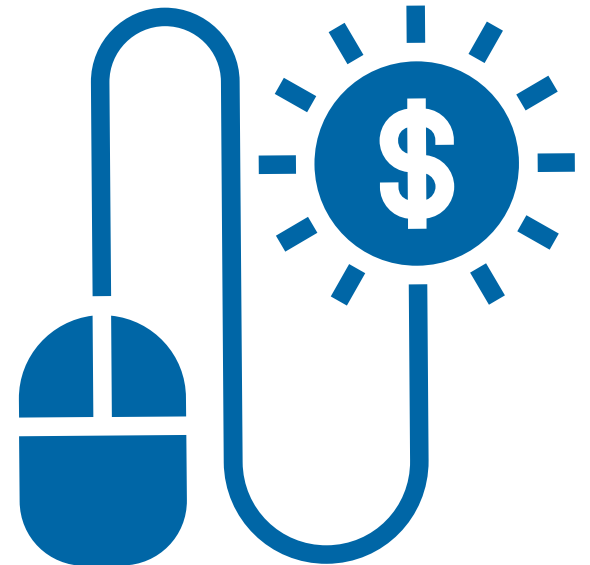
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# 401(k) Dashboard Intro

**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



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# Benefits

**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

# Accessing the 401(k) Dashboard

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.”

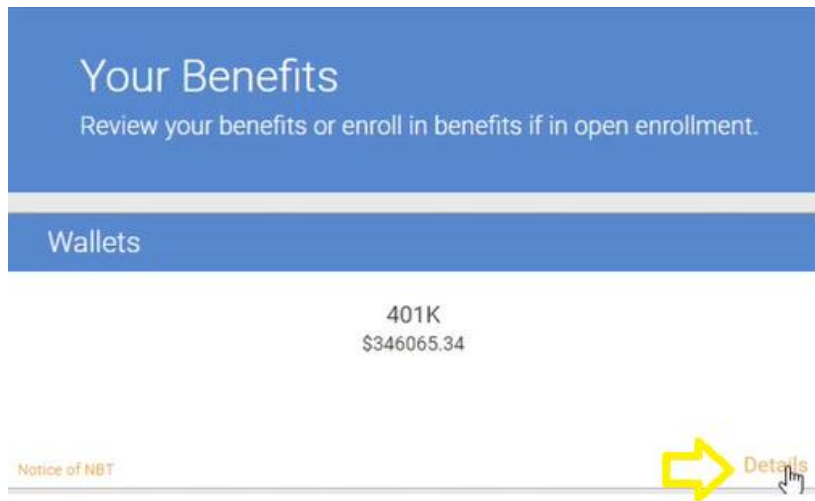
This isn't in any single fixed location; it changes based on what widgets they have visible.



**View Benefits**

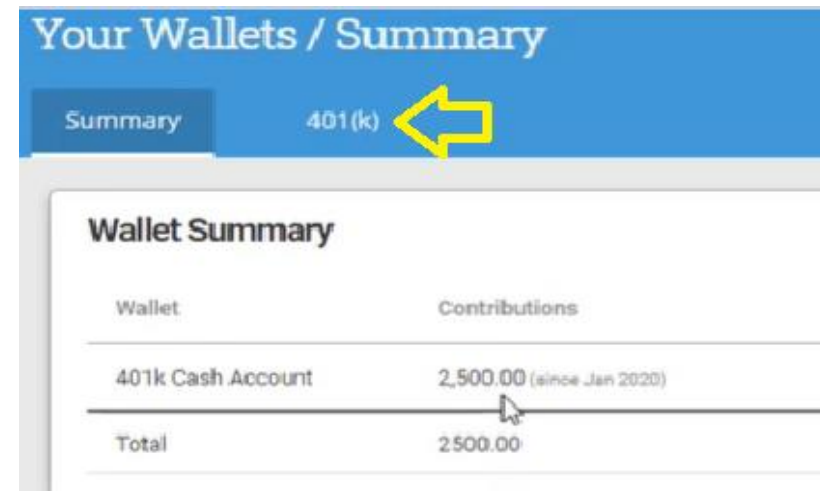
**Step 1**

# 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.

**i 401k Instructions**

Instructions are also available by selecting this button from this screen.



# Wallets summary



# 401(k) Wallets/Summary

You can find all your 401(k) details here in 3 sections:

Balance and growth | Account Actions | Investment

## Your Wallets / Summary

Summary

401(k)

### Balance and Growth

**\$375,020.99**

Balance as of 11/17/2020

**+10.92%**

Year To Date Changes

### Account Actions

-  **Update Elections**  
Change how you invest your monies
-  **Transfer or Rebalance Funds**  
Move money around your accounts
-  **Retirement Projection**  
Simulate Retirement
-  **Activity**  
View your 401k activity
-  **Loan Activity**  
View your Loan Activity
-  **View Statements**  
Review quarterly statements
-  **Change Contribution**  
Revise how much you contribute to your 401(k)
-  **Change Beneficiary**  
Update who inherits your monies
-  **Loan Modeling**  
Simulate loan conditions
-  **Investment Details**  
View details about available investments

### Investments

Fund Name	Units	Unit Price	Balance	% of Total	YTD Changes	1 Yr Fund ROI	3 Yr Fund ROI	Election
Loomis Sayles Global Allocation Y - \$100k min, waived for QRPs and wrap accounts	1.6340	\$27.52	\$44.96	19%	+12.39%	+15.61%	+10.97%	20%
Franklin Gold and Precious Metals R6 - \$1M min, waived for Employer Sponsored Retirement Plans	1.6630	\$27.76	\$46.17	20%	+15.42%	+52.19%	+19.72%	20%
T. Rowe Price Health Sciences -	.4680	\$100.25	\$46.92	20%	+17.30%	+31.54%	+18.18%	20%
MFS Technology R6	1.3580	\$69.89	\$94.92	41%	+18.65%	+42.33%	+23.86%	40%

Search Table

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# 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**

# Account Actions

## Account Actions



Update Elections  
Change how you invest your monies



Transfer or Rebalance Funds  
Move money around your accounts



Retirement Projection  
Simulate Retirement



Activity  
View your 401k activity



Loan Activity  
View your Loan Activity



View Statements  
Review quarterly statements



Change Contribution  
Revise how much you contribute to your 401(k)



Change Beneficiary  
Update who inherits your monies



Loan Modeling  
Simulate loan conditions



Investment Details  
View details about available investments

- 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.



# Update Elections

- 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.

		Total: 100%
TD vs S&P500	More Information	Election %
Worse Than	<a href="#">Click Here</a>	0
Worse Than	<a href="#">Click Here</a>	0
Worse Than	<a href="#">Click Here</a>	20
Worse Than	<a href="#">Click Here</a>	15
Worse Than	<a href="#">Click Here</a>	0
Better Than	<a href="#">Click Here</a>	20
Better Than	<a href="#">Click Here</a>	0
Close To	<a href="#">Click Here</a>	0
Worse Than	<a href="#">Click Here</a>	20
Close To	<a href="#">Click Here</a>	0
Worse Than	<a href="#">Click Here</a>	0
Worse Than	<a href="#">Click Here</a>	0
Close To	<a href="#">Click Here</a>	25

# 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)

*\* Only the latest rebalance changes made before 1pm MST will be processed*

Fund Name	12 Month ROI	Current Election	Current Balance	% of Total Balance	New %
LordAbbett DevGrowth	37.24%	20%	\$117,704.34	34%	34
Pimco Total Return R	10.60%	25%	\$59,476.57	17%	17
Templeton Foreign CI R	0%	0%		0%	0
<b>Total</b>			<b>\$346,065.33</b>		<b>100%</b>

# Transfer/Rebalance Funds - 2

- 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.

Current Allocated %



Future Distribution



## Allocation Options

I want to change my elections to match my new % allocations

Yes



I want to auto rebalance (done each quarter)

No





# Retirement Projection

- 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.

## Retirement Calculator

Let's track your retirement plan together.

As of today, your balance is **\$346,065.33**

### Retirement Plan

I'm going to contribute

Contribution  Unit

I want to retire at

Age

Interest Rate

%

My annual contribution increases at

Contribution  Unit

### Post-Retirement

Annually, I'm going to withdraw

Amount  Unit

Interest Rate

%

CLOSE

CALCULATE

# Activity

- 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, unites, 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

Date	Type	Source	Fund	Share Price	Units	Amount
06/30/20	Buy- Cash Usa...	401K-ERSH	Cash			-\$50.00
06/30/20	Buy- Cash Usa...	401K-EE	Cash			-\$50.00
06/30/20	Buy-Investme...	401K-ERSH	MFS Technology R6	59.97	.3340	\$20.00

Excel

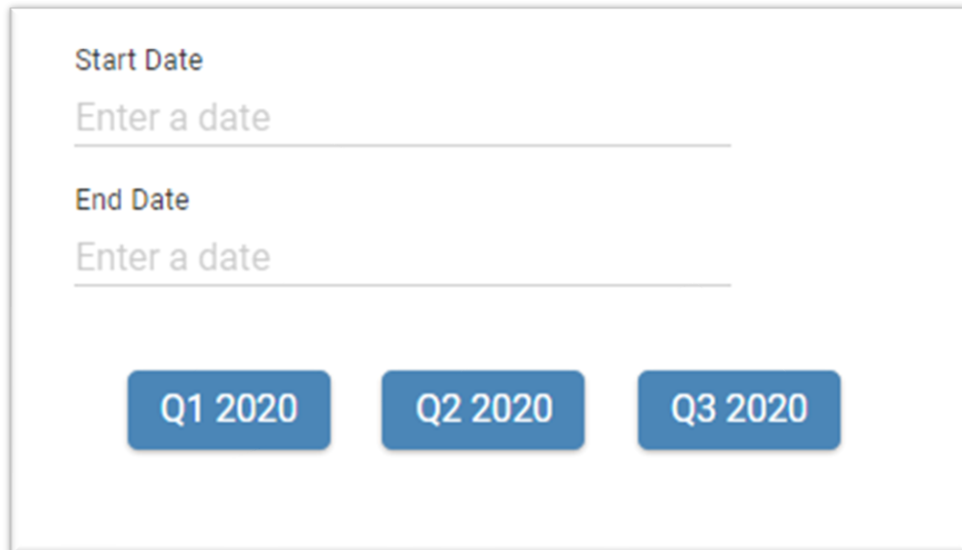
# Loan Activity

- 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.

Paycode ▼	Starting Amount	Start Date	Payment Rate	Remaining Balance	History	Export
	NaN			NaN		

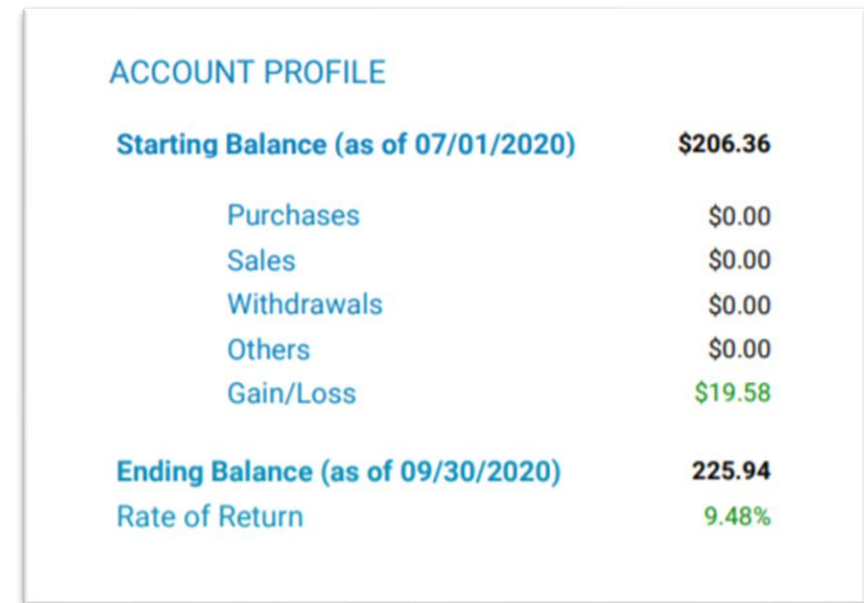
# View Statement

- 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.



The screenshot shows a form with two date input fields. The first field is labeled "Start Date" and contains the placeholder text "Enter a date". The second field is labeled "End Date" and also contains "Enter a date". Below these fields are three blue buttons labeled "Q1 2020", "Q2 2020", and "Q3 2020".

Select time frame



The screenshot shows a table titled "ACCOUNT PROFILE" with the following data:

ACCOUNT PROFILE	
<b>Starting Balance (as of 07/01/2020)</b>	<b>\$206.36</b>
Purchases	\$0.00
Sales	\$0.00
Withdrawals	\$0.00
Others	\$0.00
Gain/Loss	<b>\$19.58</b>
<b>Ending Balance (as of 09/30/2020)</b>	<b>225.94</b>
Rate of Return	<b>9.48%</b>

View / download detailed statement

# Change Contribution

- 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.

## Change 401(k) Contribution

### Choose your contribution

#### Elective Deferrals (Pre-Tax)

**i** Elective deferrals reduce your tax liability on your paycheck each payroll

Choose Your Contribution

\$ Amount per payday 200.00

% of your gross earnings

I do not wish to contribute

### Your investment amounts

Amount you will contribute each payday	\$200.00
12 Month contribution to your 401(k)	\$4800.00

Additional amount that you can contribute in 2020 \$21200.00

The estimated amounts can vary depending on your paycheck and market factors

# Change Beneficiary

- 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.



I am Single

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).



I am Married

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.

# Loan Modeling

- 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.

## 401(K) Loan Calculator

As of today, you have **\$346,065.33**

Loan Amount \$ 5000	Receive Date 8/20/2020
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### Repayment Options

Payment Timeframe 24	Period Months	Interest Rate 7.25 %	Frequency Biweekly
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CLEAR

CALCULATE

### Here's the estimated amount

This is an estimation only. Please contact your plan administrator for more accurate loan details.

You will owe  
**\$5000**

Your monthly payment will be  
**\$104 biweekly** 

**Between**  
**9/3/2020 - 8/18/2022**

# 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.

Investment	ANNUALIZED RETURN ON INVESTMENT		ASSET CLASS		SECTOR WEIGHTS	
	YTD	1 Year	5 Year	10 Year		
Baird Core Plus Bond Instl	8.9	8.4	5.2	4.7		
DFA Real Estate Securities Instl	-4.8	-3.4	7.6	9.9		
Franklin Gold and Precious Metals R6 - \$1M min, waived for Employer Sponsored Retirement Plans	37.7	52.2	8.7	4.3		
Loomis Sayles Global Allocation Y - \$100k min, waived for QRPs and wrap accounts	12.7	15.6	11.2	9.6		



# Implementation details

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# Implementation

**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

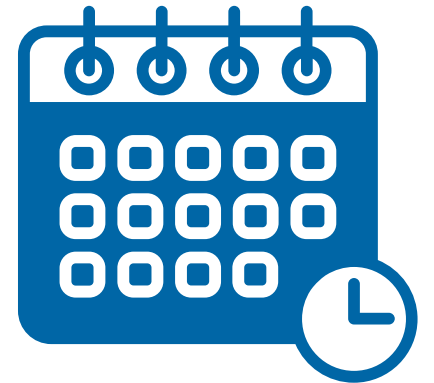


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# More greatness on the way

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](mailto:info@tagpay.com)

# Thank you.

