

# HELPFUL FREQUENTLY ASKED QUESTIONS

[Ver en Español](#)

Search for your question or topic using your keyboard's <Ctl> <F> keys. Or scroll down to read.

Visit the [Retirement Learning Center](#) for additional information, such as quick links, videos on the Plan and how it works, retirement education, and more. Once you log in, the Retirement Learning Center is also available on the Retirement Account(s) tile on [benefitspot.com](#).

If you can't find what you need, email us at [401kmail@tri-ad.com](mailto:401kmail@tri-ad.com) for help.

## Account Registration and Access:

### How do I access my account?

Log in any time at [benefitspot.com](#), TRI-AD's access portal.

Please register as a first-time user or log in with your existing credentials. [Click here for more information.](#)

### Do you have a mobile app I can use to access my retirement account?

Yes, we do! [Click here for the mobile app flyer](#) to find out more about it.

### I need help accessing the two-factor code via email or physical address to complete my registration. How do I register?

If you are actively employed or separated from your employer within the calendar year, please get in touch with them to request that your email and physical address be updated. Once updated, they will send the information to TRI-AD to update your account so that you can complete your registration.

[Click here for more information.](#)

If you have been separated from your employer for over a calendar year, email us at [401kmail@tri-ad.com](mailto:401kmail@tri-ad.com) and provide your current address. We will follow up with the next steps.

### How do I update my address, email, or phone number in the system?

If you are actively employed (or separated from your employer within the calendar year), update your demographic information with the employer, including your physical address and office email address. They will send this information to TRI-AD to update your account.

If you have been separated from your employer for over a calendar year, update your address by logging

into your portal. Click the Retirement Accounts tile to access your account dashboard. At the top, click Benefits Summary, and then on your Name to update your home address. [Click here for more information.](#)

## Account Balance and Contribution Information:

### Where do I see how much money I have in my account?

Log into your account at [benefitspot.com](https://benefitspot.com). Your balance is displayed on the Retirement Accounts tile. If you want to see details, click on the Retirement Accounts button to access your account dashboard.

[Click here for more information.](#)

### How do I change my contribution rate?

Log into your account at [benefitspot.com](https://benefitspot.com). Click the Retirement Accounts tile to access your account dashboard. Under where your current contribution rates are displayed, click *Change Contributions*.

[Click here for more information.](#)

### How do I opt out of participating?

If your Plan has automatic enrollment, you will be set up to contribute automatically. *Act quickly to opt out before your paycheck deductions start to avoid the distribution fee associated with refunding any payroll deductions taken.*

If you want to opt out, log into your account at [benefitspot.com](https://benefitspot.com) and click the Retirement Accounts tile. Follow the prompts and click *Next* on the New Employee Enrollment screen. Under the *Let's Get Started* button, click *I Don't Want to Enroll* to opt out.

[Click here for more information.](#)

### I don't see my money in my account. Where did it go?

If you are no longer with your employer and your account balance is under \$5,000 (or under \$7,000 after 4/1/2024), TRI-AD will automatically roll your account into an IRA.

Automatic rollovers done before 4/1/2023 were sent to Group IRA. For assistance, contact Group at [www.groupira.com](https://www.groupira.com) or call (866) 698-4494.

Automatic rollovers done after 4/1/2023 were sent to PenChecks Trust. Contact PenChecks Trust at <https://penchecks.com/individuals/> or call them at 800-541-3938.

## Loans:

### How do I take out a loan?

If your plan offers loans, you must request a loan online. Log into your account at [benefitspot.com](https://benefitspot.com). Click the Retirement Accounts tile to access your account dashboard. On the top navigation ribbon, select Loans and

Withdrawals. Select “Loans” to proceed. [Click here for more information.](#)

### **Where can I see my loan balance?**

Log into your account at [benefitspot.com](https://benefitspot.com). Click the Retirement Accounts tile to access your account dashboard. On the top navigation ribbon, select Loans and Withdrawals. Select “View Loans.” [Click here for more information.](#)

### **How do I pay off a loan early?**

There are two ways you can pay off a loan early. You can re-amortize your loan so you pay it off more quickly, or you can pay it off as a lump sum. Please email [401kmail@tri-ad.com](mailto:401kmail@tri-ad.com) to request a re-amortization or a payoff amount.

[Click here for more information.](#)

### **What happens if I leave my employer, and I have a loan outstanding?**

Your loan becomes due in full when you leave your employer. You have until the end of the quarter after your termination of employment date to pay it off, or it will default and become taxable income to you in the year in which it defaults.

[Click here for more information.](#)

## **Distributions:**

### **How do I take money out of my account?**

You can take money out of your account in certain circumstances. This is called a distribution.

[Click here for more information.](#)

### **I am leaving my employer and want to take my money out of the Plan. What do I do?**

You have several options when you leave your employer.

[Click here to learn about your termination options.](#)

[Click here for more information.](#)

### **What qualifies as a hardship distribution?**

Learn about hardship distributions in our [distribution guide](#).

### **How do I move money from another plan into my current employer’s plan?**

Most plans allow rollovers. You will request a [rollover distribution](#) from your prior plan and send it to your current one.

## **Investing:**

### **How do I choose my investments?**

TRI-AD Plan, *powered by iJoin*<sup>®</sup> is a feature built into the system that helps you reach your retirement goals. One of its features is helping you select investments. On the dashboard, once you log in, you can see

*Review Strategy* under where your balance displays. Use *iJoin*® to help you get clarity on how you want to invest.

### **How do I manage my retirement account investments?**

Log into your account, select *Changes/Requests* from your Dashboard, then select *Manage Investments*. You can change your investment elections, move money between your existing funds, and rebalance your portfolio.

## **Beneficiaries:**

### **Where do I set up and/or change my beneficiaries?**

Please tell us who your beneficiaries are and keep them up to date. [Click here for more information](#)

### **Can someone other than my spouse be my primary beneficiary?**

Yes, but your spouse must waive that right in writing on a notarized form. If you want someone other than your spouse to be your primary beneficiary, log into your account at [benefitspot.com](https://benefitspot.com), click on the Retirement Accounts tile, then find the beneficiary form under *Forms & Reports > Forms*. This is the only circumstance under which TRI-AD accepts beneficiary forms. Otherwise, you make your beneficiary designations online.

[Click here for more information](#)

## **Plan Information:**

### **Where do I find the plan information online?**

Important plan documents, e.g., Summary Plan Description and annual disclosures, can be found in your secure online account. Please log into your account and select *Forms & Reports > Reports*.

## **Still Can't Find What You Need?**

1. **Log into your account and access the chat feature.** Many common questions can be answered quickly that way.
2. **Email your name, employer name, and specific question to [401kmail@tri-ad.com](mailto:401kmail@tri-ad.com).** One of our Participant Services experts will get you what you need.
3. **Request a call-back:** Call our Participant Service Center at 877-690-4015. You will be asked every 60 seconds if you want to leave your number and have us call you back. We recommend you do this rather than staying on hold. *Please do not call the TRI-AD main number since our receptionist cannot answer your questions.*