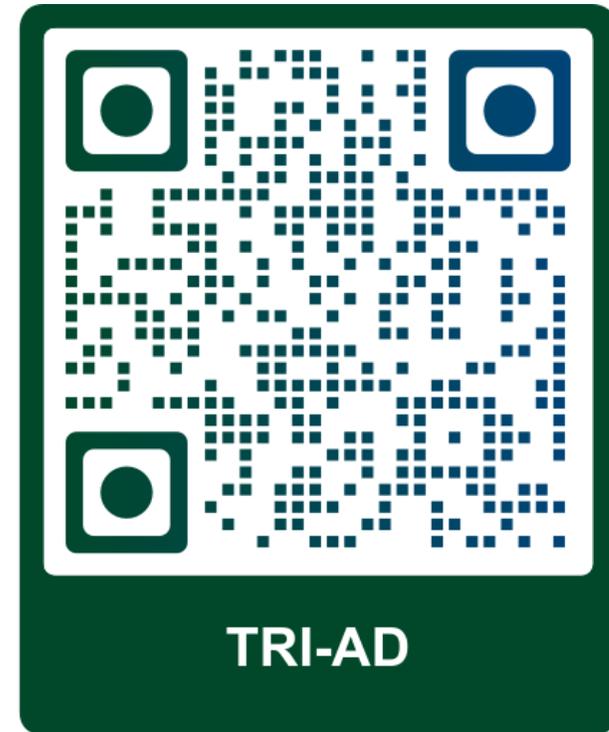


# TRI-AD Retirement Mobile App Overview



# Getting Started - Download the App

Download the App directly from the Google Play or Apple App Store. Or scan this QR Code access the app for your device.



# Functions and Capabilities

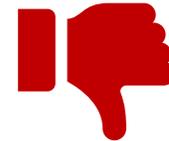
## What **Can** You Do?



You **can**:

- Review contributions and change your contribution rate if already participating
- View investment performance
- Review loans if applicable
- Review your investment
- Change your investment lineup

## What **Can't** You Do?



You **cannot**:

- Complete your initial enrollment on the app. You must do that online, even if your plan has the automatic enrollment feature
- Change your beneficiaries
- Take out a loan
- Make a withdrawal

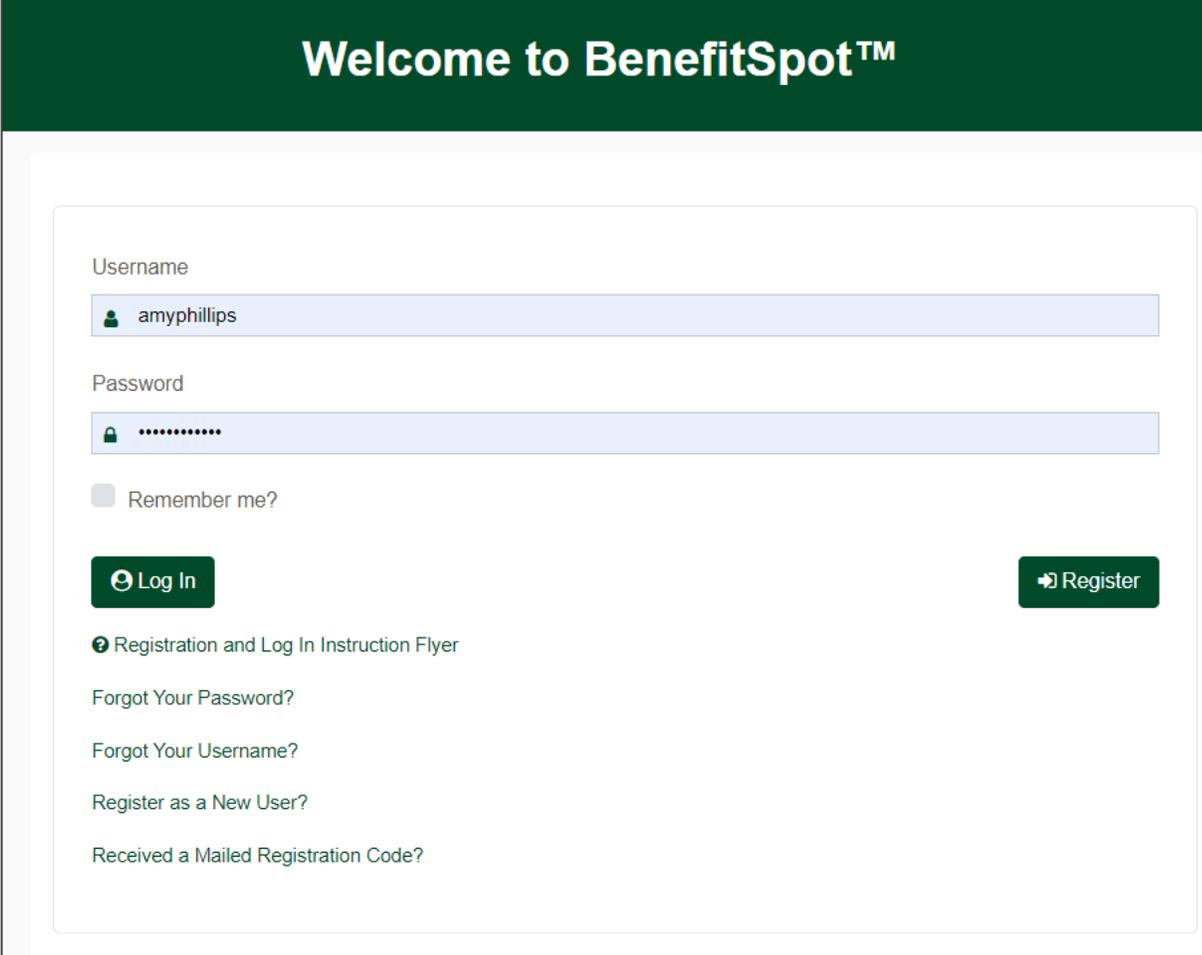
*Please log into the online portal to access these features.*

# Getting Started – Are You Registered?

**You *must* be registered for online portal access to use the mobile app.**

Go to [www.benefitspot.com](http://www.benefitspot.com) to register your account.

Please see our [Online Registration Guide](#) if you need assistance.



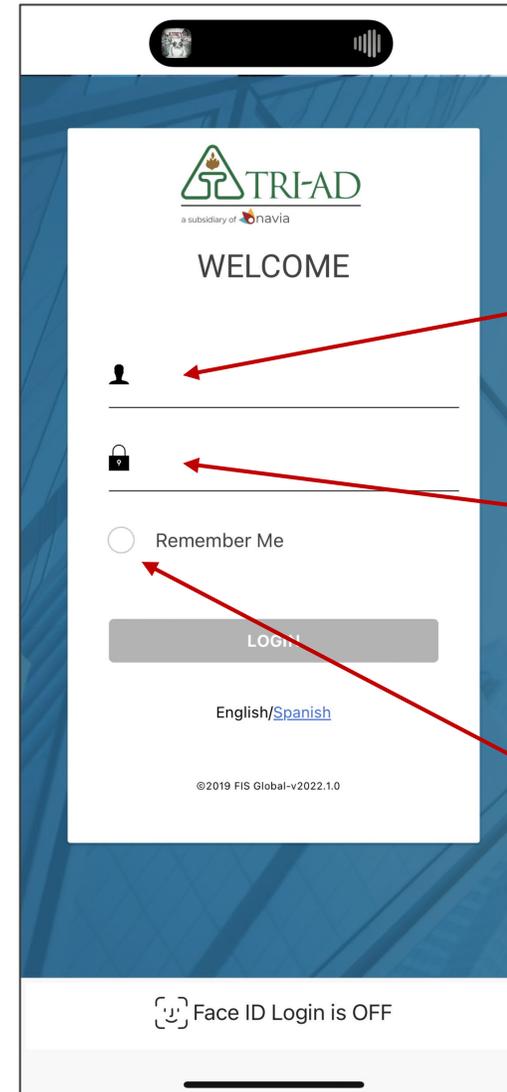
The screenshot shows the 'Welcome to BenefitSpot™' login and registration interface. It features a dark green header with the title. Below the header is a white form area with the following elements:

- Username:** A text input field containing 'amyphillips'.
- Password:** A password input field with masked characters '.....'.
- Remember me?:** A checkbox that is currently unchecked.
- Log In:** A dark green button with a white arrow icon and the text 'Log In'.
- Register:** A dark green button with a white arrow icon and the text 'Register'.
- Registration and Log In Instruction Flyer:** A link with an information icon.
- Forgot Your Password?:** A link.
- Forgot Your Username?:** A link.
- Register as a New User?:** A link.
- Received a Mailed Registration Code?:** A link.

# Getting Started – Log Into the App

Once you have access to the online portal, you can log into your mobile app account using the following credentials:

- Your Username: your 9-digit Social Security Number with no dashes.
- Your Password: the last 4 digits of your Social Security Number.



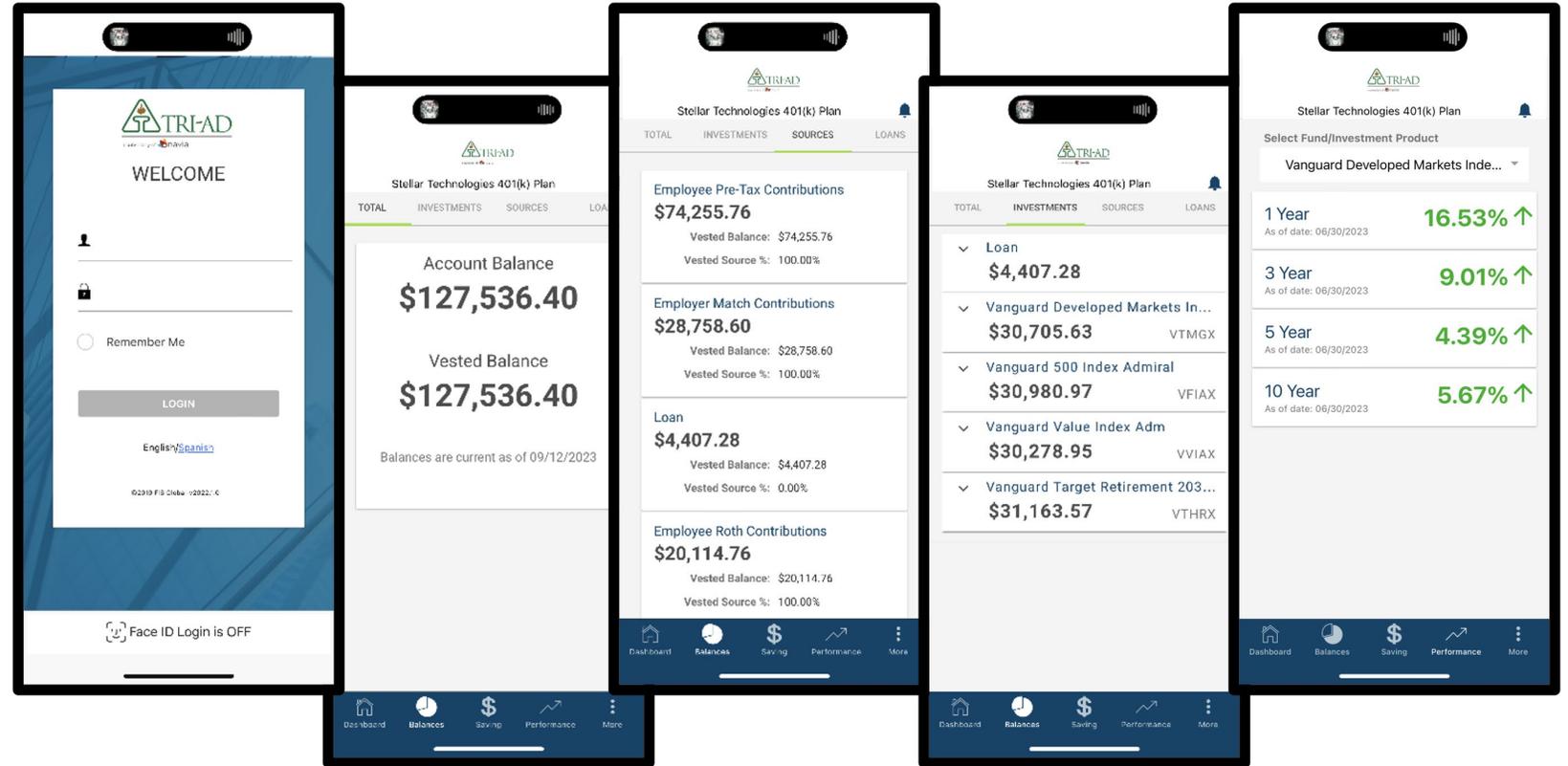
**UserName** = Full S S N  
in this format:  
111223333

**Password** = last 4  
digits of S S N in this  
format:  
3333

Click the *Remember Me* circle for faster access in future

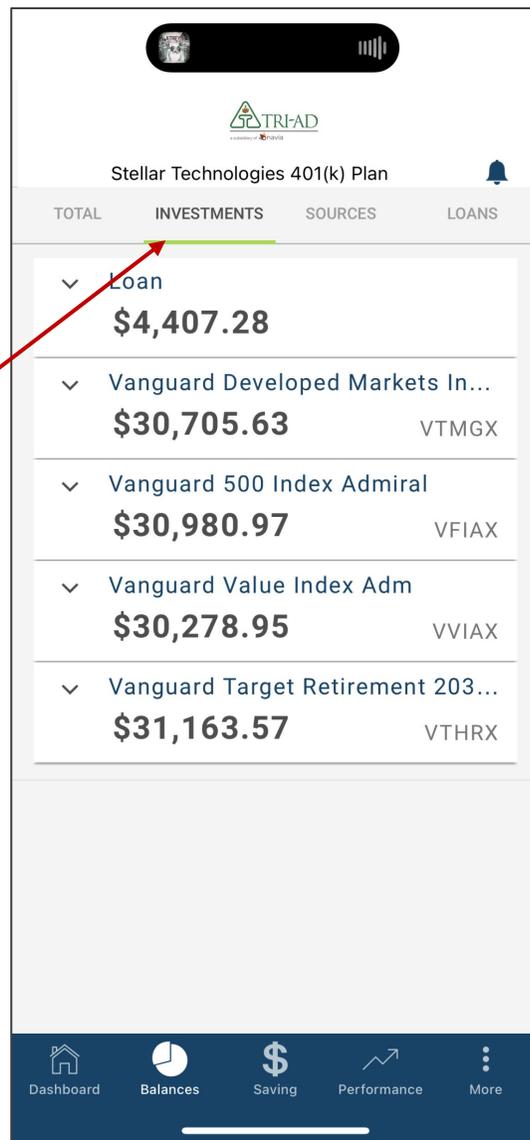
# The mobile app includes:

- Dashboard display with account balance, contribution, and rate of return
- Ability to drill down to view details in the account
- Ability to change contribution rates (online enrollment required)
- Access to personal information to ensure accuracy



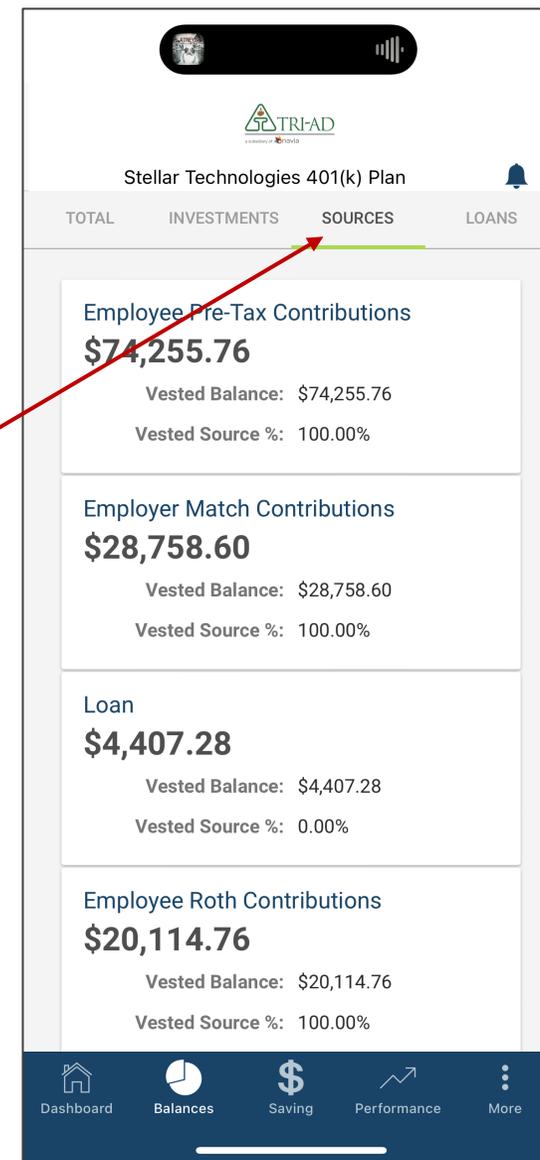
# Investments:

View your investments by clicking the top menu choice INVESTMENTS



# Contributions:

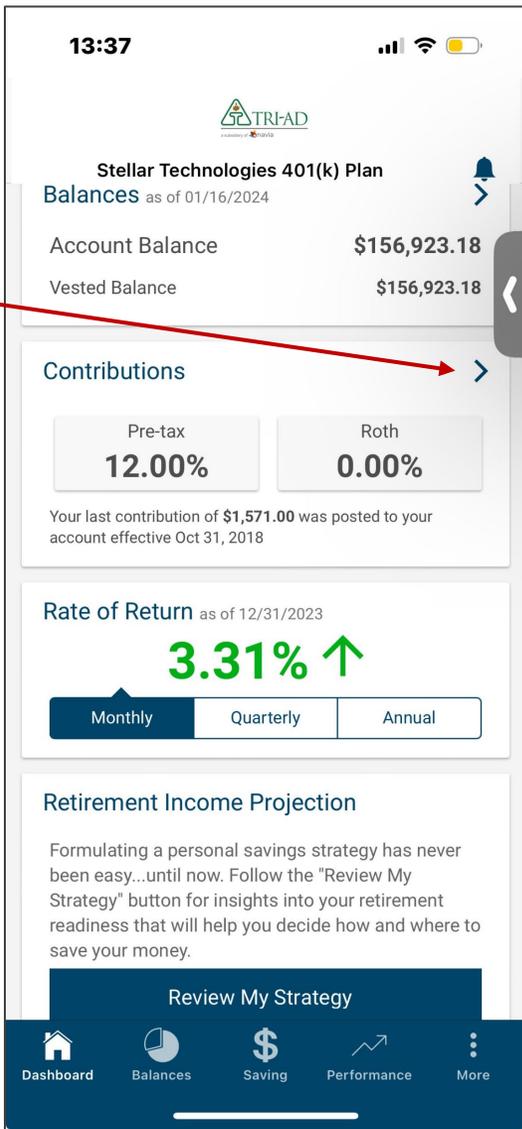
View the source(s) and contributions to your plan by clicking the top menu choice SOURCES



# View

## Contributions:

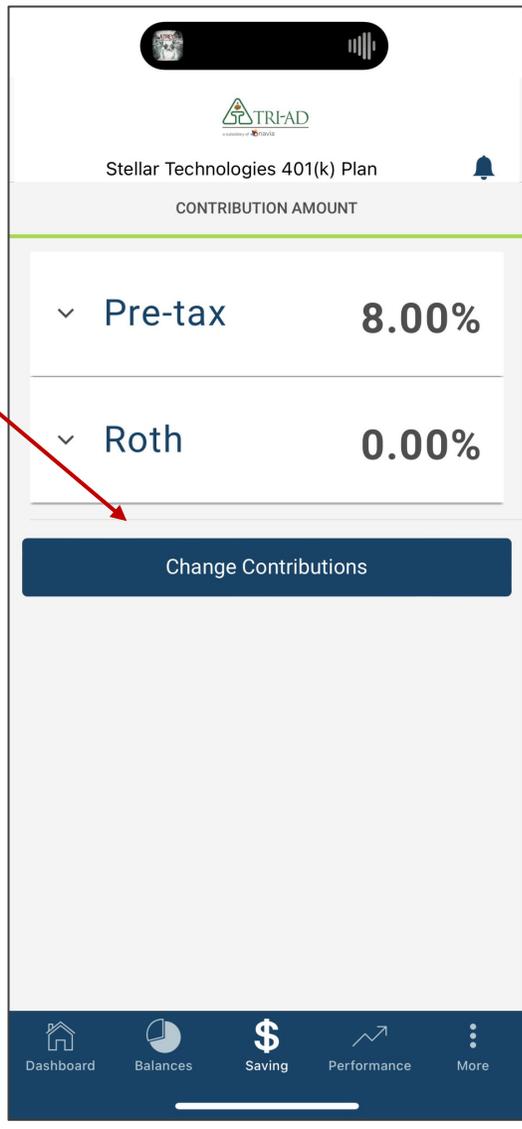
Click the arrow next to **Contributions** to view details about your contributions



# Change

## Contributions:

Click Change Contributions to make a change to your contribution rate or dollar amount. (example shows a % rate)



# Retirement Income Projection

Click the [Review My Strategy](#) button to log into TRI-AD Plan powered by iJoin.

TRI-AD Plan is the easiest way to get on a path to long-term retirement success. We offer a personalized, goal-oriented program designed to help you make choices to maximize your retirement savings by answering their most important questions:

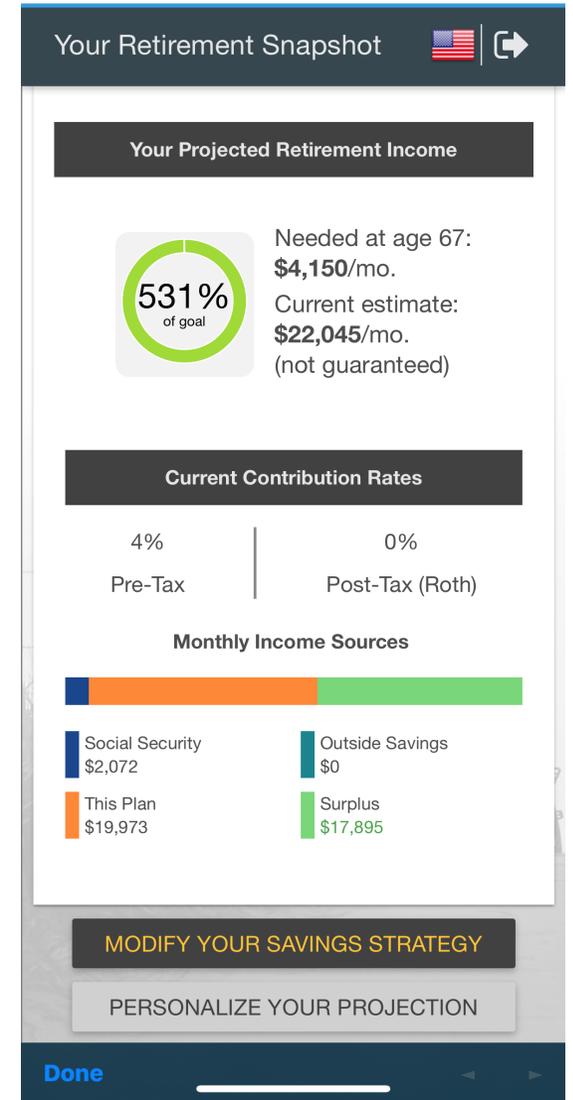
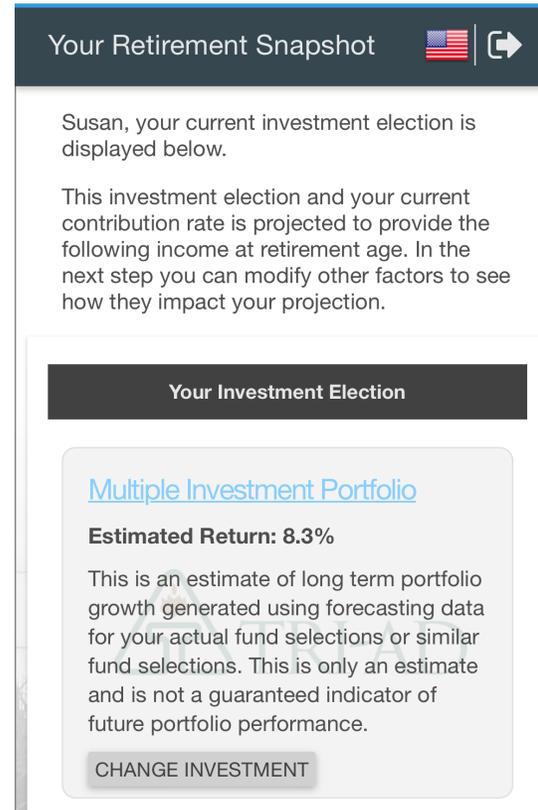
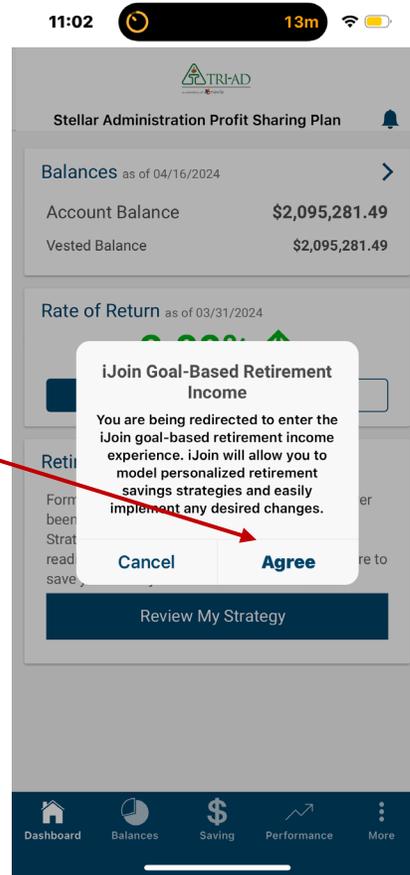
- ✓ **How much money will I need in retirement?**
- ✓ **How do I know if I'm saving enough?**
- ✓ **How can I close the gap and reach my goal?**

The screenshot shows the mobile app interface for the Stellar Technologies 401(k) Plan. At the top, the time is 13:37 and the battery level is 75%. The app logo is TRI-AD, a division of navia. The main content area is titled "Stellar Technologies 401(k) Plan" and "Balances as of 01/16/2024". It displays an Account Balance of \$156,923.18 and a Vested Balance of \$156,923.18. Below this, the "Contributions" section shows Pre-tax at 12.00% and Roth at 0.00%. A note states: "Your last contribution of \$1,571.00 was posted to your account effective Oct 31, 2018". The "Rate of Return as of 12/31/2023" is 3.31% with an upward arrow. There are tabs for Monthly, Quarterly, and Annual. The "Retirement Income Projection" section is highlighted with a red box and contains the text: "Formulating a personal savings strategy has never been easy...until now. Follow the 'Review My Strategy' button for insights into your retirement readiness that will help you decide how and where to save your money." Below this text is a blue button labeled "Review My Strategy". The bottom navigation bar includes icons for Dashboard, Balances, Saving, Performance, and More.

# Review My Strategy

When you click the [Review My Strategy](#) button to log into TRI-AD Plan *powered by iJoin*, you will then have access to change your investments.

Click [Agree](#) to continue

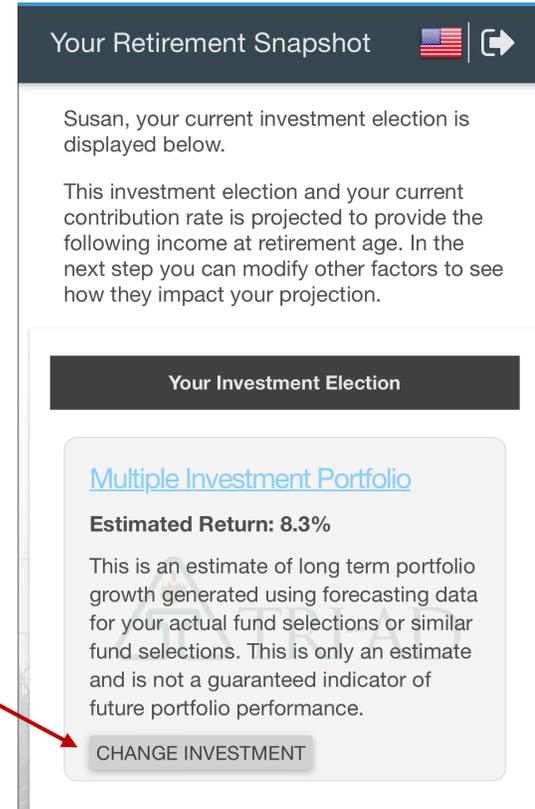


# Your Investment Election

Here is where you will access your investment portfolio, and where you can make changes to your investment lineup.

## Change Investment:

Click the [Change Investment](#) button to change your investments.



Your Retirement Snapshot  

Susan, your current investment election is displayed below.

This investment election and your current contribution rate is projected to provide the following income at retirement age. In the next step you can modify other factors to see how they impact your projection.

### Your Investment Election

[Multiple Investment Portfolio](#)

**Estimated Return: 8.3%**

This is an estimate of long term portfolio growth generated using forecasting data for your actual fund selections or similar fund selections. This is only an estimate and is not a guaranteed indicator of future portfolio performance.

[CHANGE INVESTMENT](#)

# Questions? Contact TRI-AD

Contact Us:

Website: visit [www.tri-ad.com](http://www.tri-ad.com)

E-mail: [401kmail@tri-ad.com](mailto:401kmail@tri-ad.com)

[Online Portal Log in Instructions](#)

