SUCCESSFULLY MANAGING YOUR RETIREMENT ACCOUNT

ONLINE USER EXPERIENCE AND TOOLS

Topics

Click on the title to skip to the info you need

Safeguard your Account

Menu

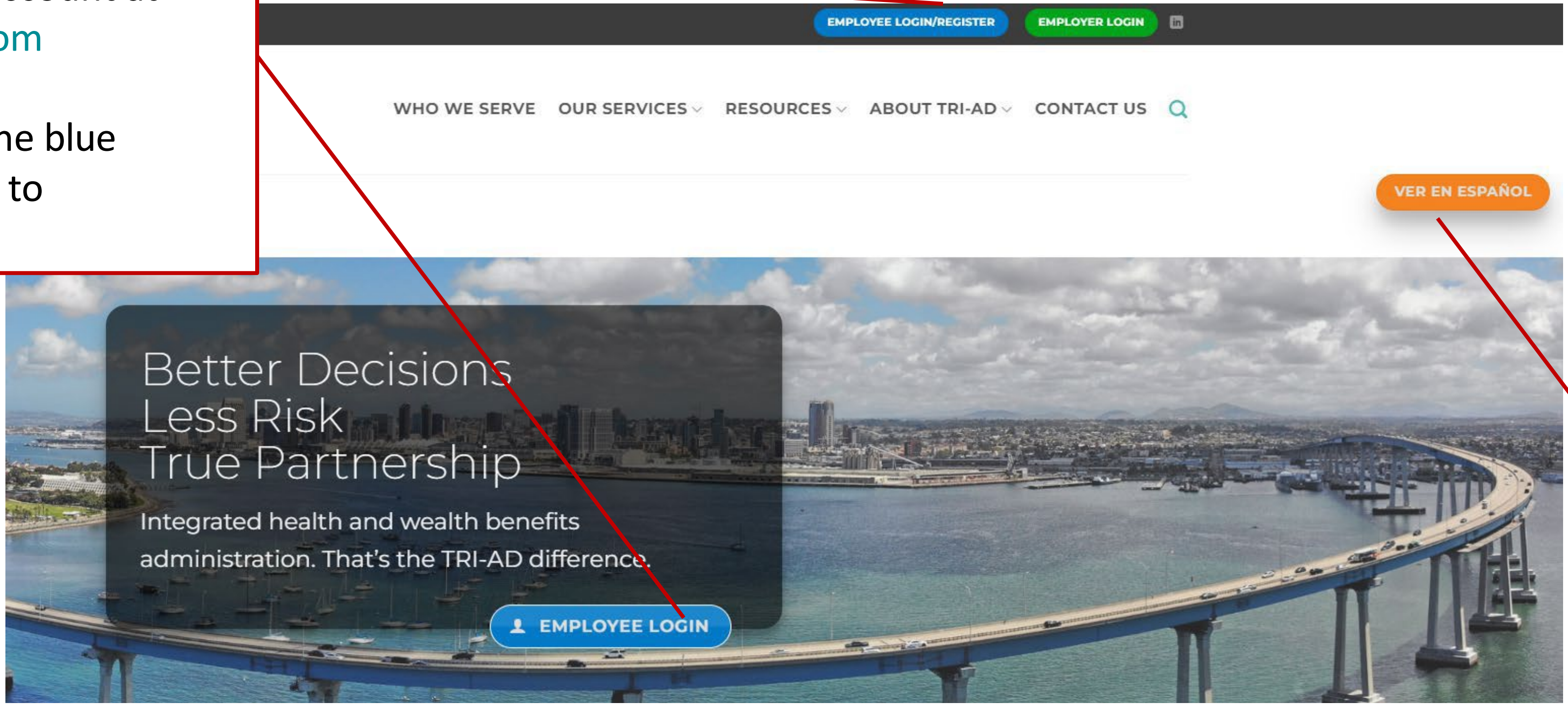
- Register immediately – sets up your authentication
- Monitor your account
- Keep your password secure
- You are responsible for your account!
- **Need help registering? Click here**

Access your Account Online

Menu

Access your account at
www.tri-ad.com

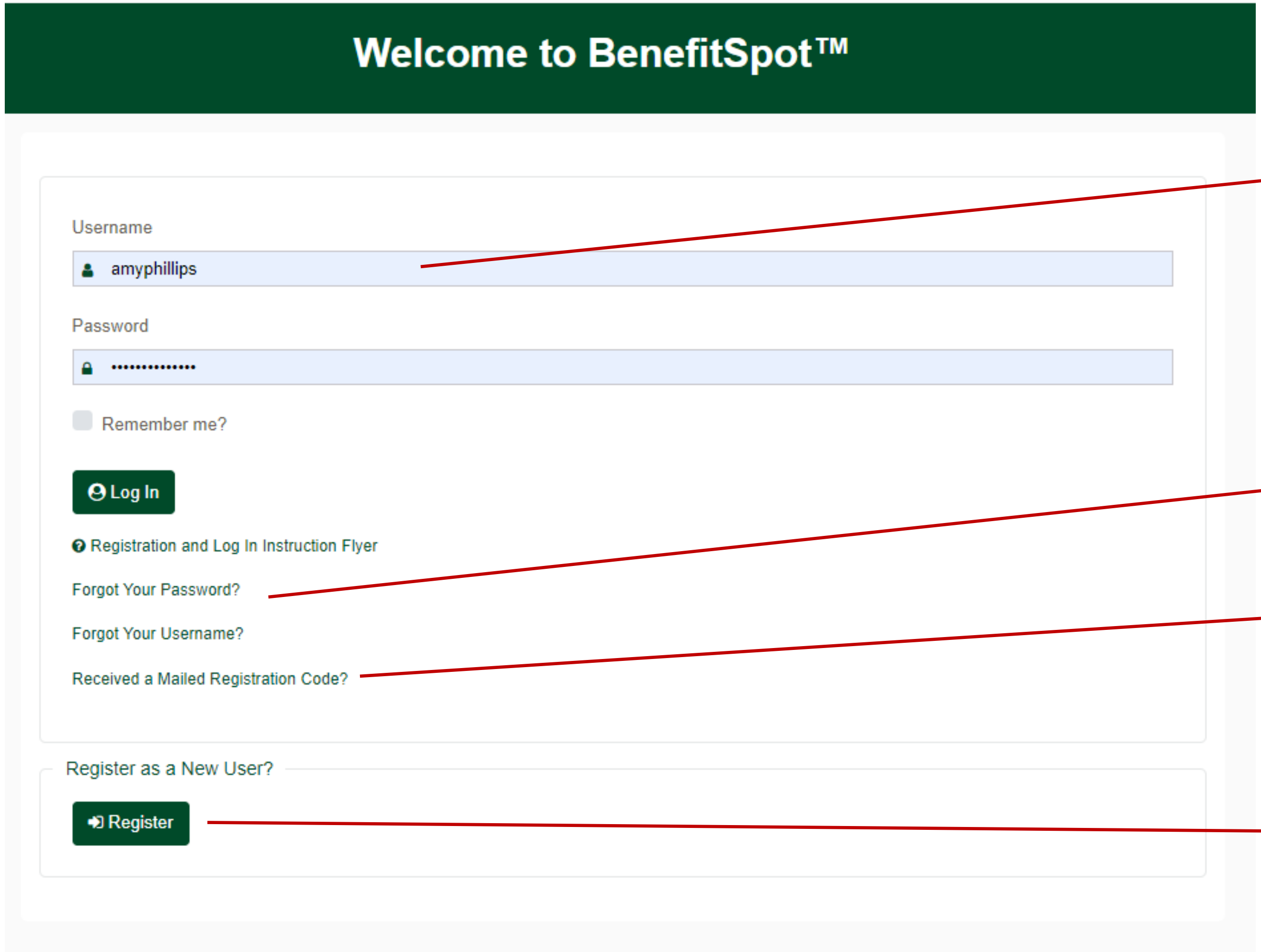
Click one of the blue buttons to go to BenefitSpot®



Click here to see the page in Spanish

Logging In

Menu



If you've already registered, enter your username and password and click Log In. To speed up future logins, you can also select "Remember me" if you only use your device.

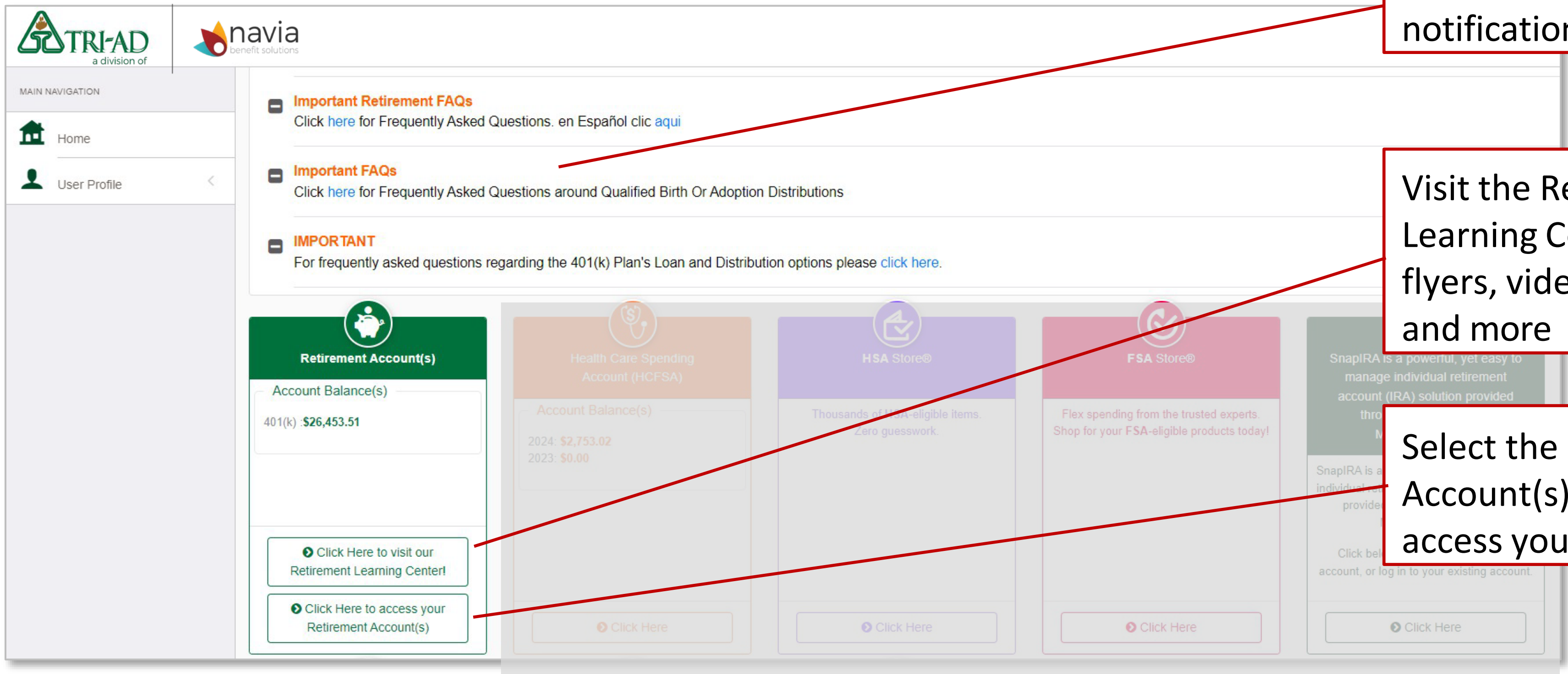
You can retrieve your forgotten username or password

Your registration code is emailed to you. If we don't have your email, we will mail it via USPS.

If you've never registered, do so now. Need Help will guide you

Retirement Accounts on BenefitSpot®

Menu



See announcements and notifications at the top

Visit the Retirement Learning Center for flyers, videos, how-to's and more

Select the "Retirement Account(s)" button to access your account.

To Translate the Site

Menu

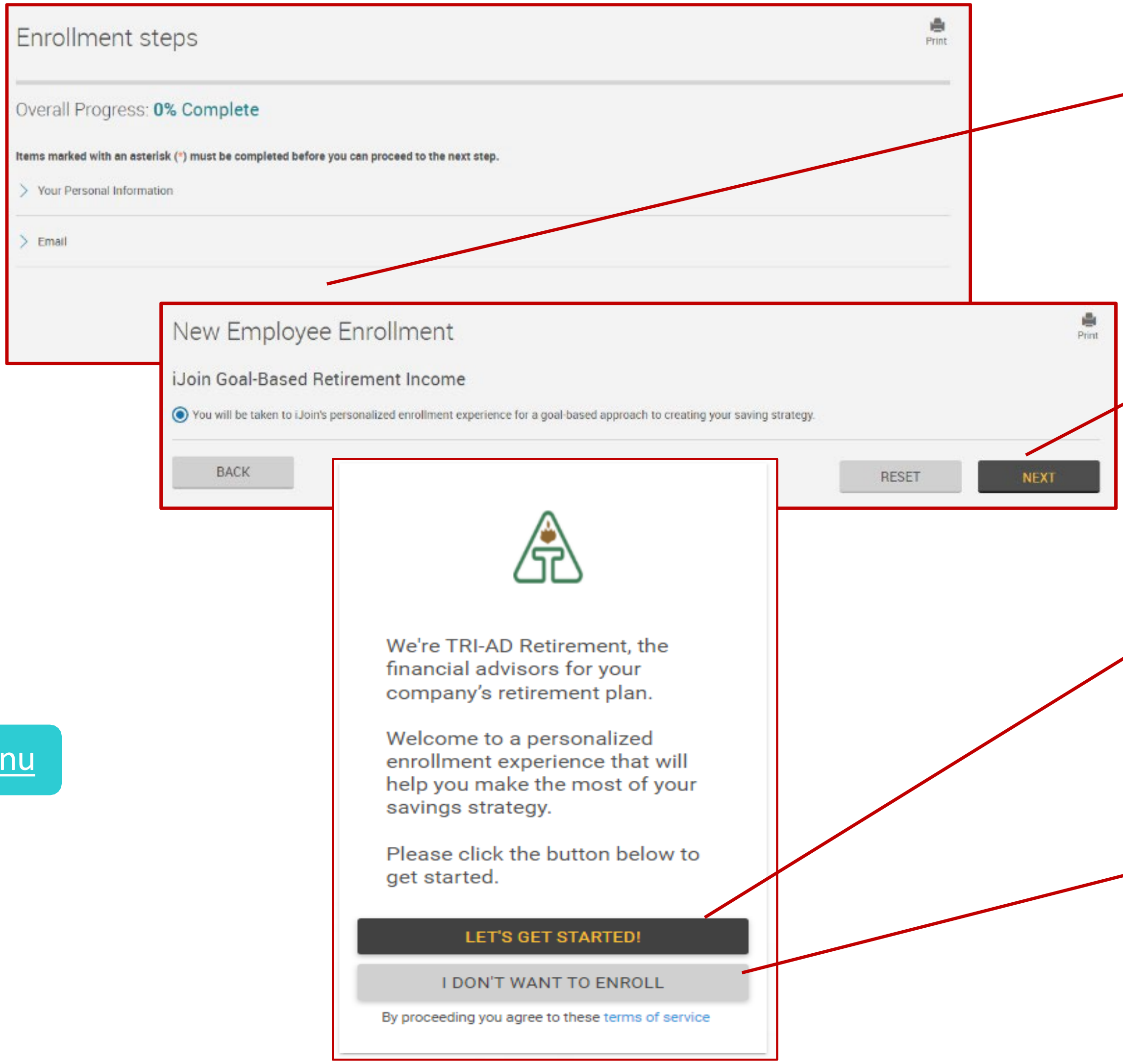
To translate to another language, right-click anywhere on the page and hit "Translate." Then select your language.

Para traducir a otro idioma, haga clic derecho en cualquier lugar de la página y presione "Traducir". Luego seleccione su idioma.

New Participant Enrollment

New Enrollees:

Enroll through TRI-AD Plan, *Powered by iJoin*



Important! Enter your phone number and email. We recommend you enter a personal email

Proceed to iJoin to enroll (or change or opt out if you are auto-enrolled)

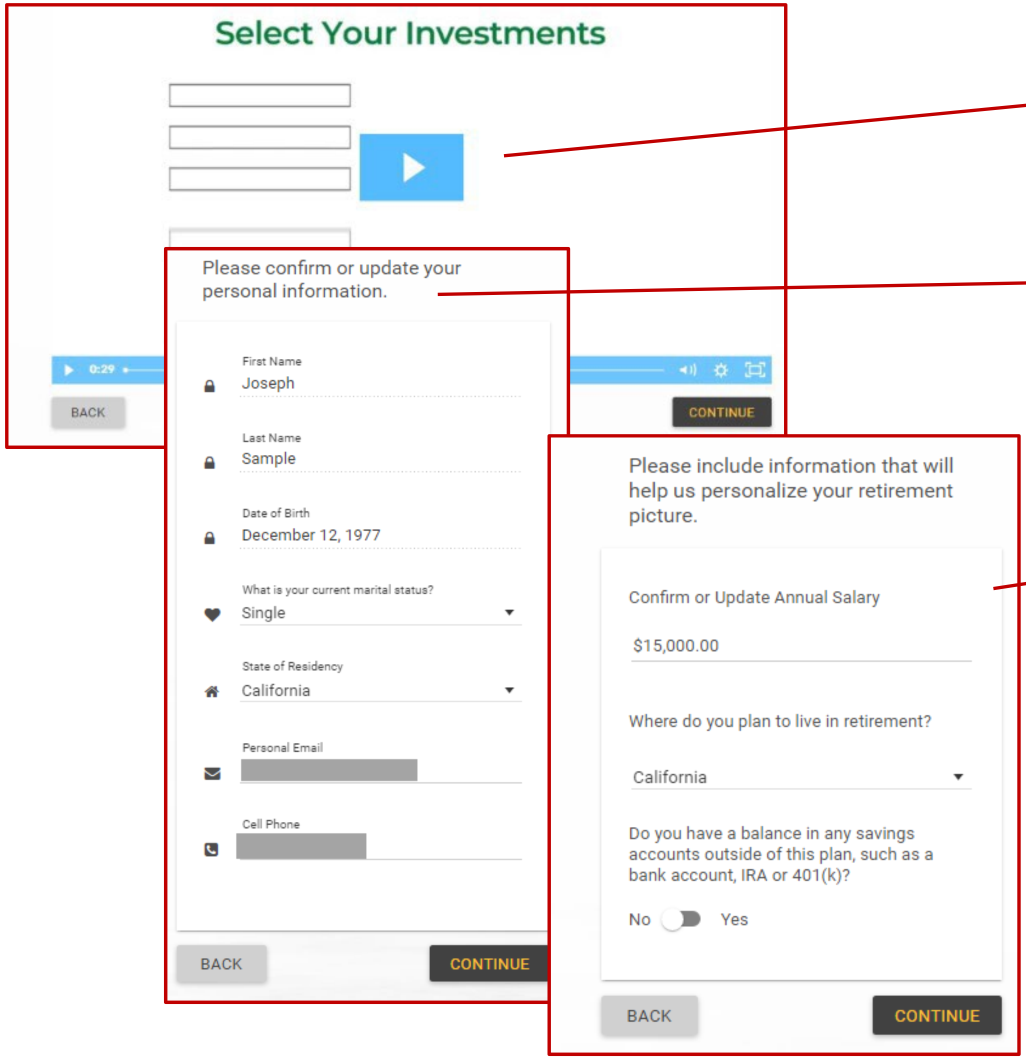
Click here to start enrolling. TRI-AD Plan will walk you through the process step by step.

Click here to opt-out

Menu

Enrolling through TRI-AD Plan/iJoin

Menu



Watch a ten-second video and click “CONTINUE”

Review/update your personal info. If any of the locked items are wrong, contact your HR/Payroll department to change them (or use your employee self-service site if you have one).

Give us a bit more info about you

Enrolling through TRI-AD Plan/iJoin

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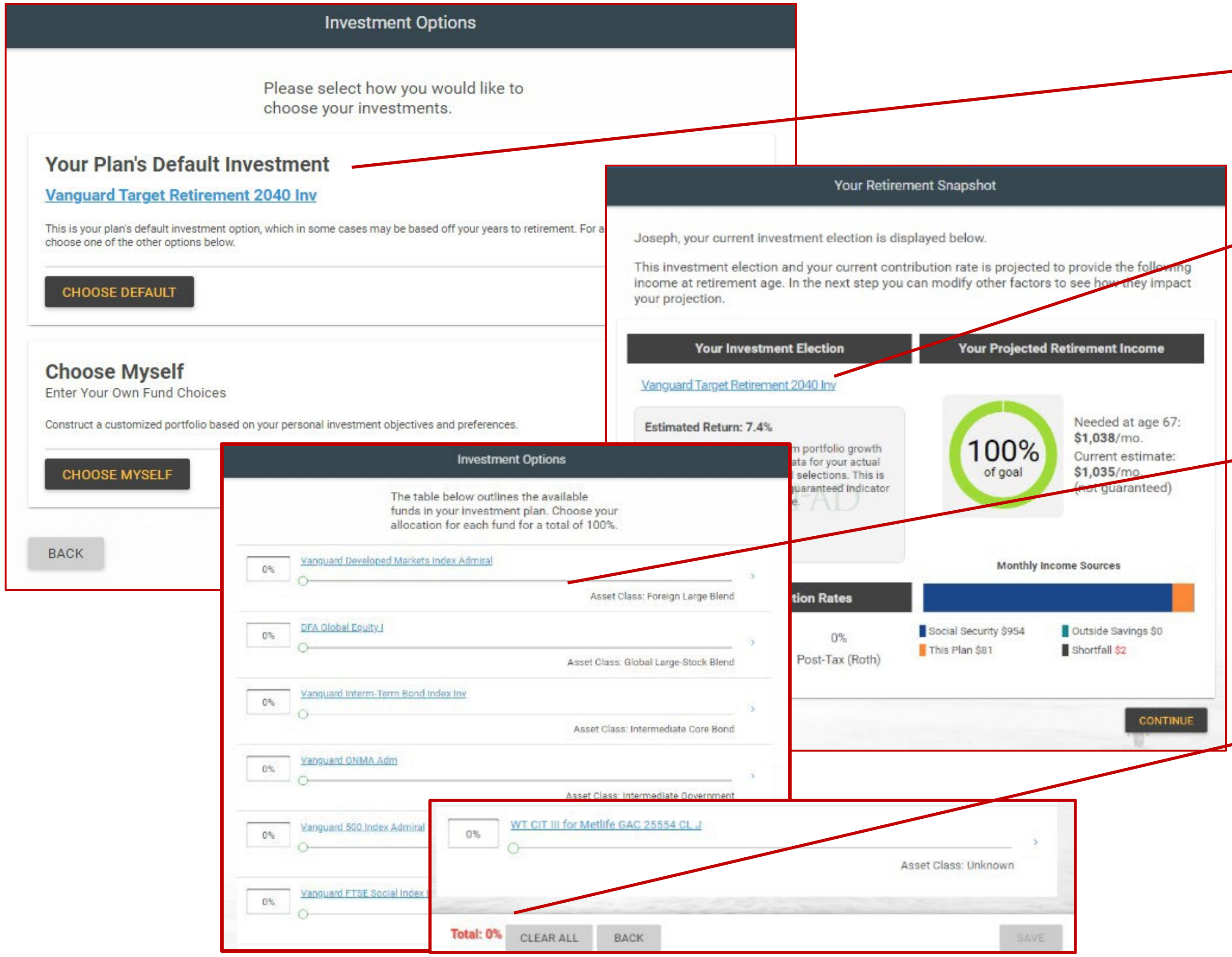


Choose your investments: either the default or "Choose Myself"

Choosing default puts you in the default investment option

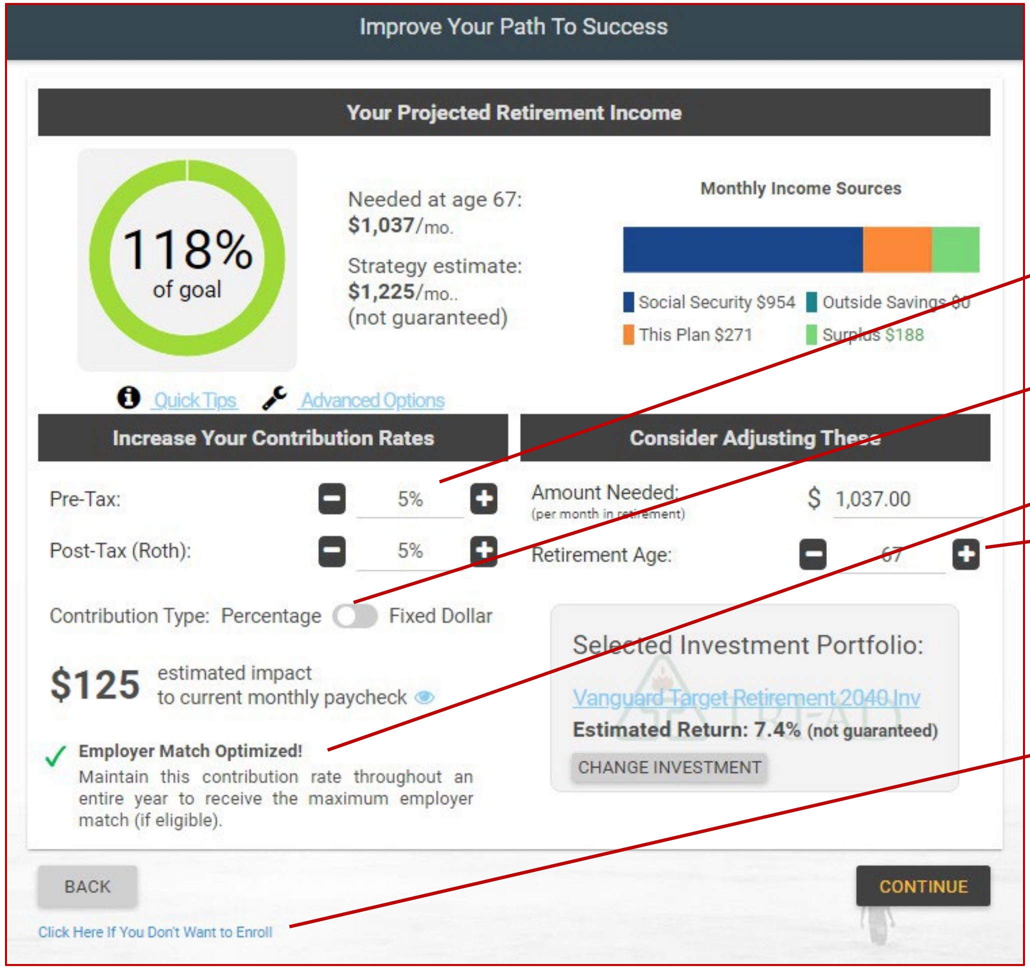
If you choose your own investment lineup, select what percent you want from each option.

The blue links open the Morningstar fund sheets for the option

Must total 100% before you can save

New Enrollees:
Enroll through TRI-AD Plan, *Powered by iJoin*

Menu



Elect your pre-tax and Roth contribution amounts

Select dollar or percent elections

Are you maximizing the match?

Change other factors to improve the accuracy of your projections

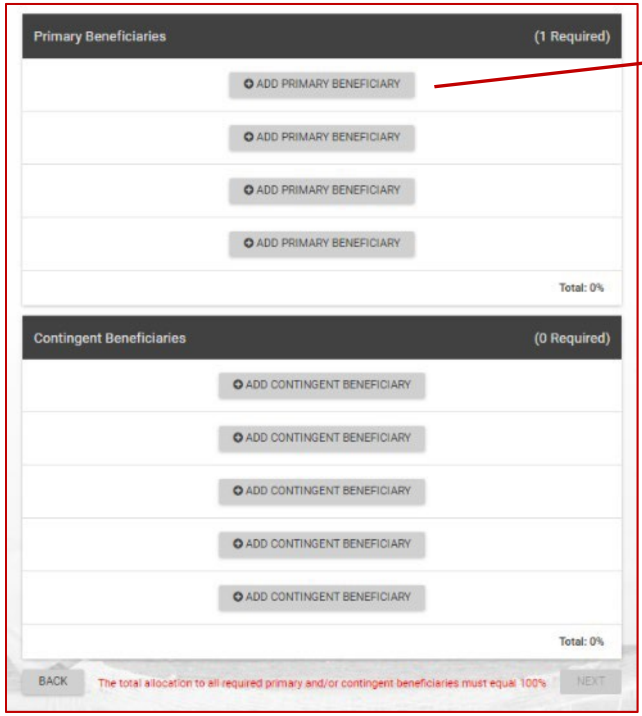
One more chance to opt out easily

Enter Beneficiaries

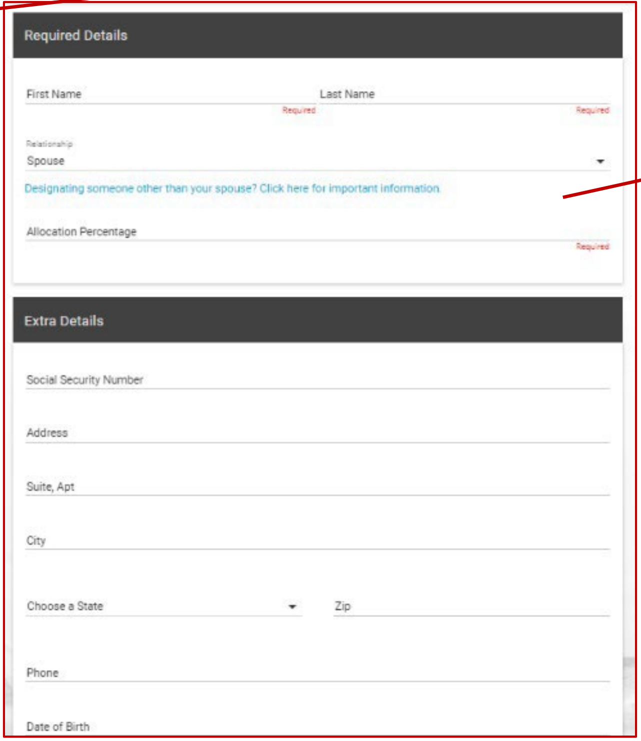
Menu

- **Primary Beneficiaries receive money first**
- **Contingent Beneficiaries receive money if all Primary Beneficiaries are deceased**

NEW ENROLLEES – THROUGH TRI-AD PLAN®



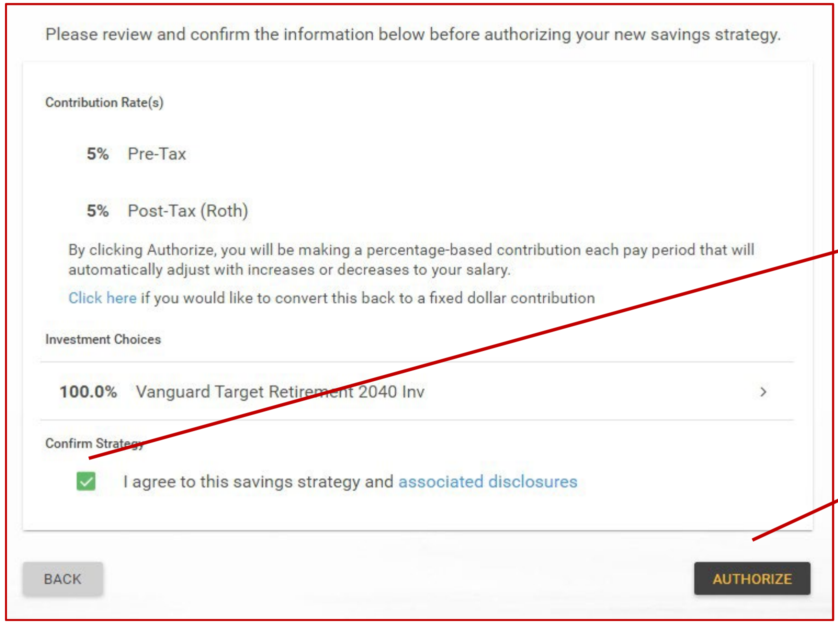
Press the + to enter beneficiary details

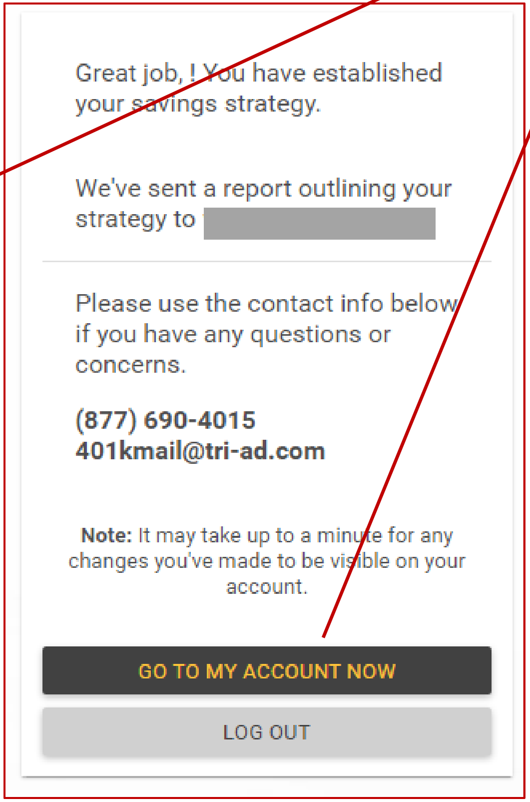


Provide as much information about your beneficiary as possible

Enrolling through TRI-AD Plan/iJoin

Menu





Review and authorize your strategies

Click “AUTHORIZE”

You’ll receive a confirmation. Now you can proceed to your account or log out.

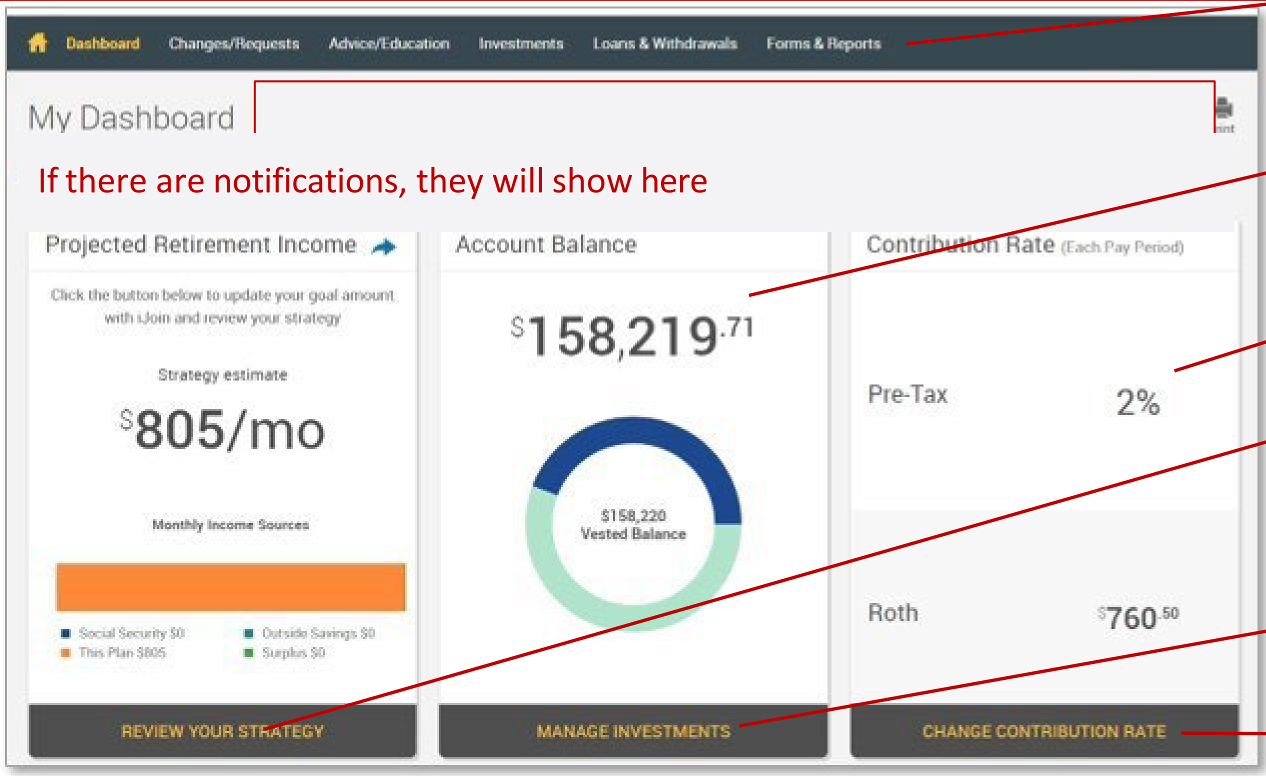
Manage Your Account Online

- Change Contributions
- Change Beneficiaries
- Manage Investments
- Request a Loan
- Request a Distribution

The TRI-AD Dashboard

a division of

At the top of the page



Navigate with the top bar options

Your current balance

Your current contribution rate - percent or dollar amount

Click here to access TRI-AD Plan® for a retirement fitness analysis

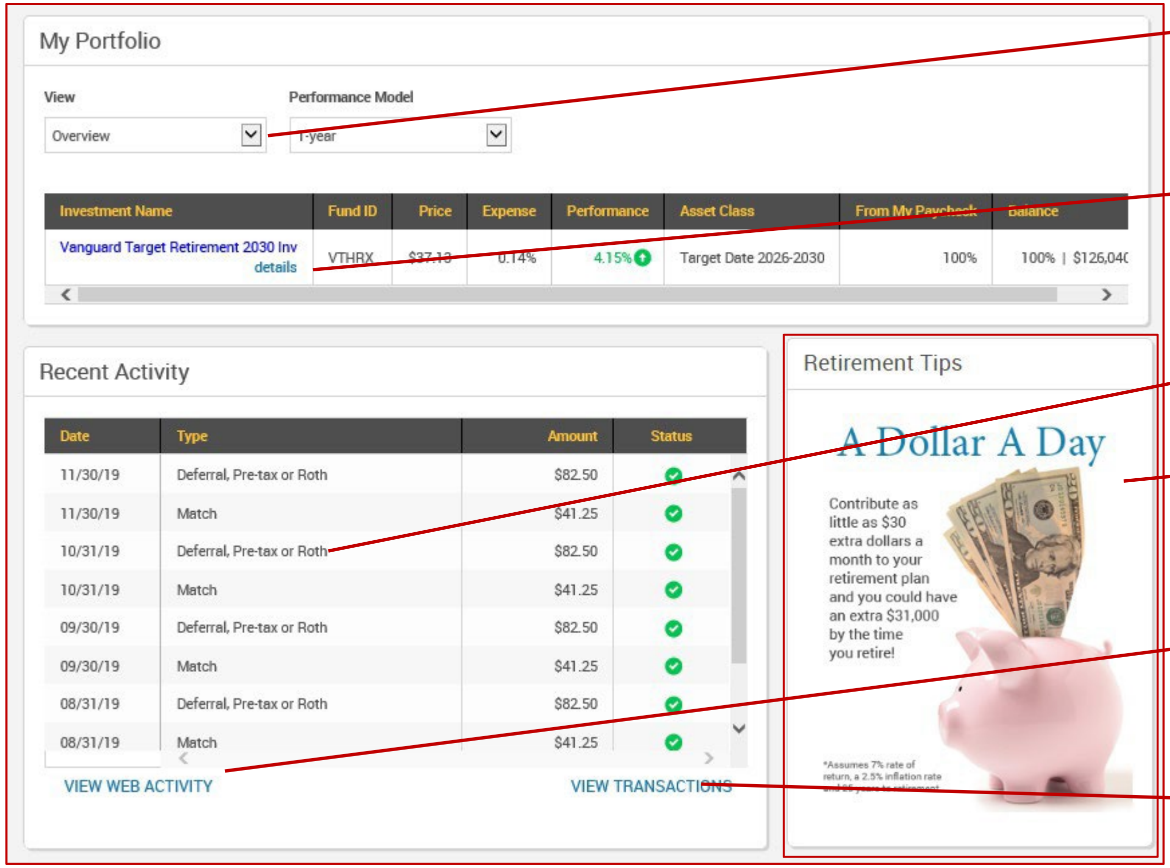
Click here to change investments

Click here to change contribution rate

Menu

The TRI-AD Dashboard

Scrolling down the page



See your current investments. Click here to choose another view of the data, including by source (contributions, any match etc.)

Click here for fund sheets and prospectus

Did your deposit go in? Any match get made?

See a helpful retirement tip

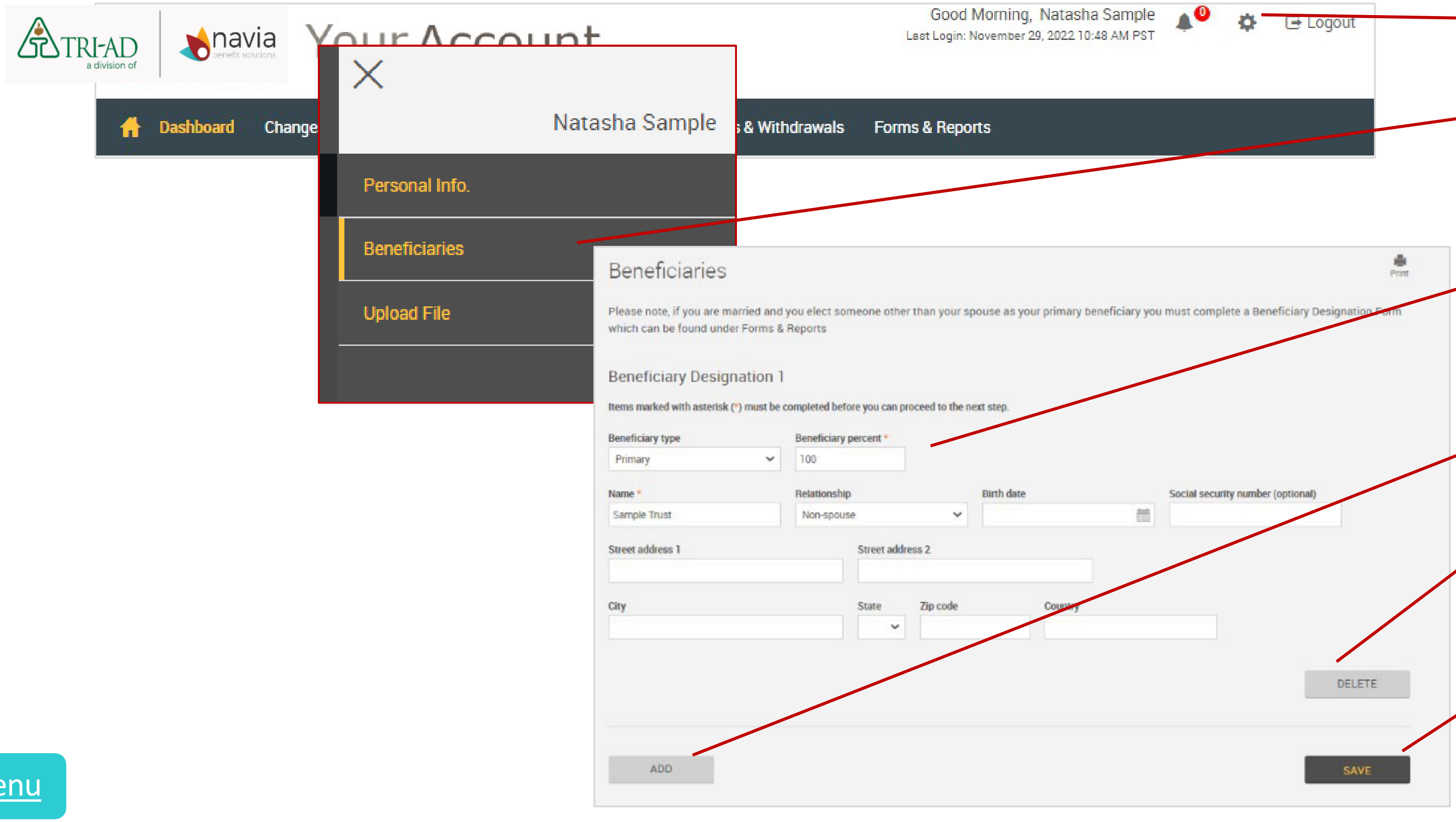
Click here to see all your web activity, such as changes to your contribution rate and investment options

Click here to see all your transactions (contributions, any match, fees, dividends)

Menu

Change Beneficiaries

- **Primary Beneficiaries receive money first**
- **Contingent Beneficiaries receive money if all Primary Beneficiaries are deceased**



Click on the gear icon on the top right

Select 'Beneficiaries' to enter your designation

Select Primary or Contingent, enter the percent, and enter the beneficiary's information

Click here to add another beneficiary

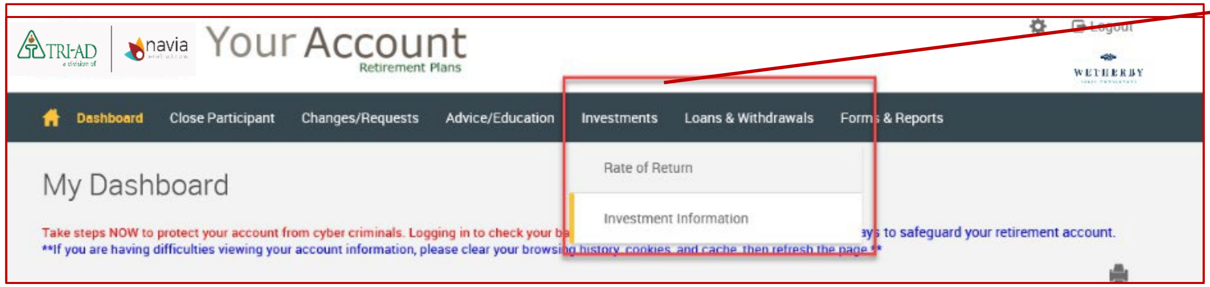
Delete an existing beneficiary here

When you are happy with your list, all the primary beneficiaries total 100% and all the contingents also total 100%, press "SAVE"

Menu

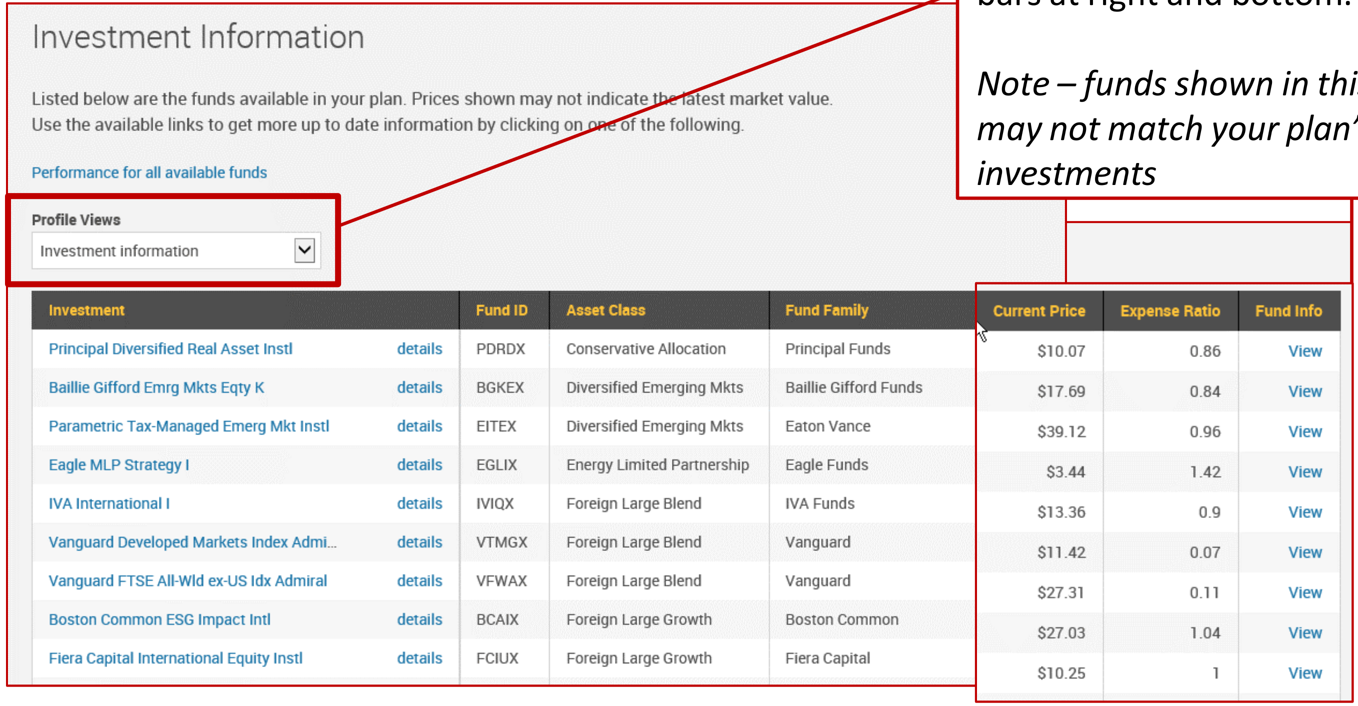
Fund Fees and Performance at a Glance

Click the top menu Investments, Investment Information



Lists every fund choice, asset class, expense ratio, links to Morningstar reports and more. There are scroll bars at right and bottom.

Note – funds shown in this example may not match your plan's investments



Investment Information

Listed below are the funds available in your plan. Prices shown may not indicate the latest market value.
Use the available links to get more up to date information by clicking on one of the following.

Performance for all available funds

Profile Views

Investment information

Investment		Fund ID	Asset Class	Fund Family	Current Price	Expense Ratio	Fund Info
Principal Diversified Real Asset Instl	details	PDRDX	Conservative Allocation	Principal Funds	$10.07	0.86	View
Baillie Gifford Emrg Mkts Eqty K	details	BGKEX	Diversified Emerging Mkts	Baillie Gifford Funds	$17.69	0.84	View
Parametric Tax-Managed Emerg Mkt Instl	details	EITEX	Diversified Emerging Mkts	Eaton Vance	$39.12	0.96	View
Eagle MLP Strategy I	details	EGLIX	Energy Limited Partnership	Eagle Funds	$3.44	1.42	View
IVA International I	details	IVIQX	Foreign Large Blend	IVA Funds	$13.36	0.9	View
Vanguard Developed Markets Index Admi...	details	VTMGX	Foreign Large Blend	Vanguard	$11.42	0.07	View
Vanguard FTSE All-Wld ex-US Idx Admiral	details	VFWAX	Foreign Large Blend	Vanguard	$27.31	0.11	View
Boston Common ESG Impact Intl	details	BCAIX	Foreign Large Growth	Boston Common	$27.03	1.04	View
Fiera Capital International Equity Instl	details	FCIUX	Foreign Large Growth	Fiera Capital	$10.25	1	View

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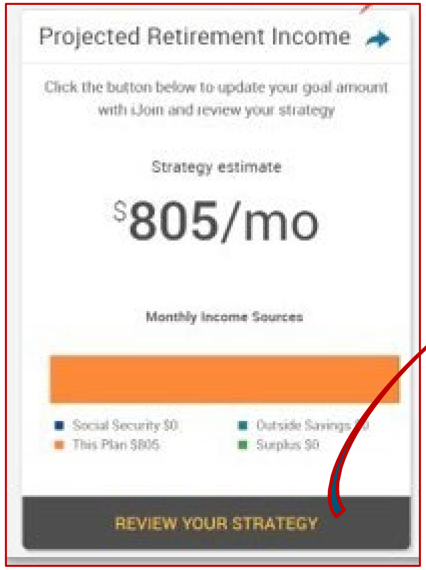
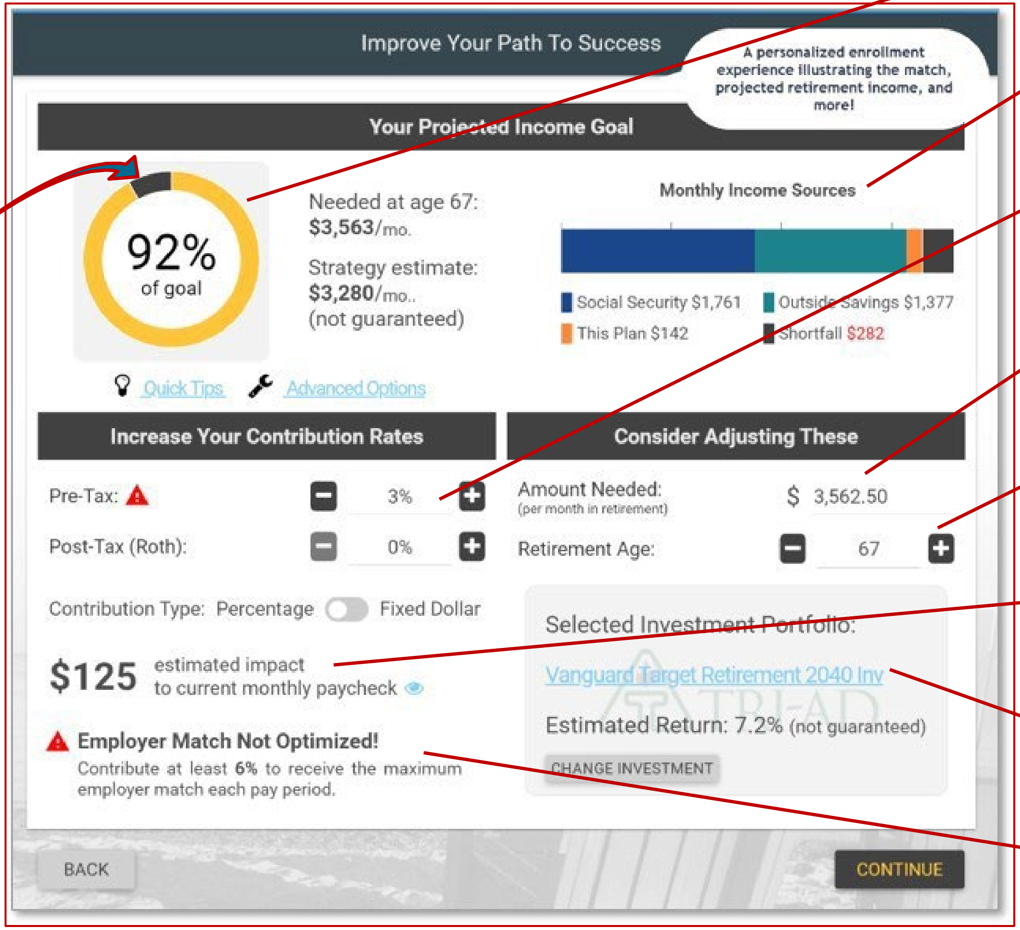
Your Retirement Strategy – TRI-AD Plan

Menu





Are you on track?

Where is the money coming from?

What happens when you change your contribution rate?

What if you live differently in retirement?

What if you retire later?

What will an increase do to your take-home pay?

What if you invest differently?

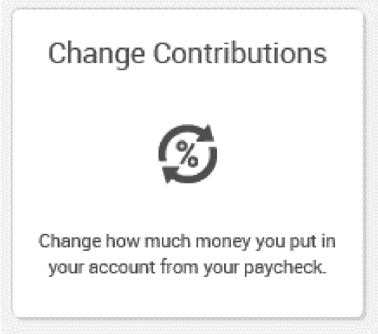
Are you contributing enough to maximize the match?

You can model scenarios and create your strategy. Click “Continue” when you are satisfied.

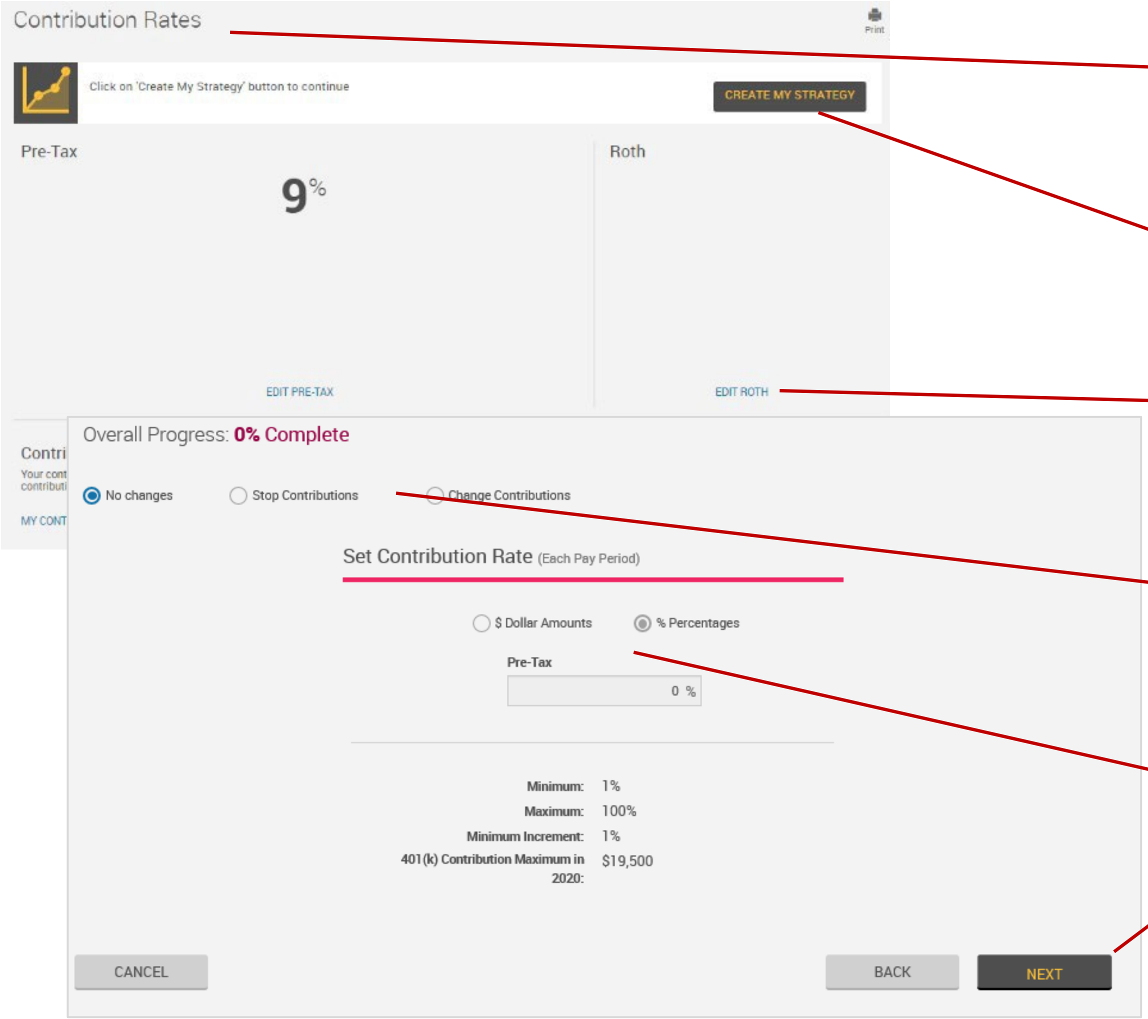
Menu

Changing Contributions

From “Manage Investments”



From the Dashboard



Access Change Contribution Rates from the Dashboard or “Manage Investments”

Access TRI-AD Plan® for guidance on how much to save

Select the type of change you want to make. Note: not all plans offer Roth

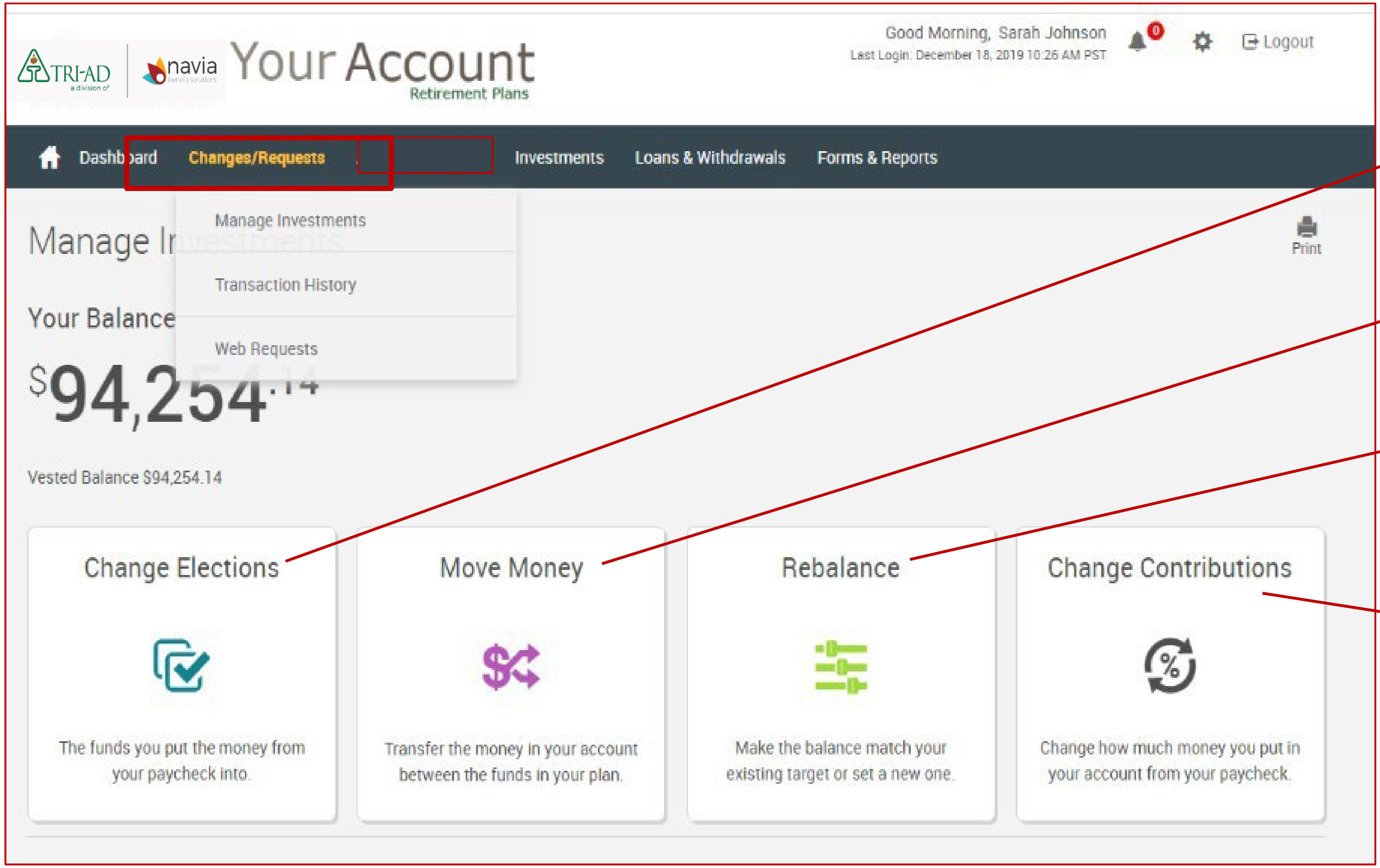
Select stop contributions or change contributions

If changing, select dollar or percent and enter the amount

Press “NEXT” to proceed

Menu

Managing Investments



Change investments for *future* deposits

Move *existing* money around

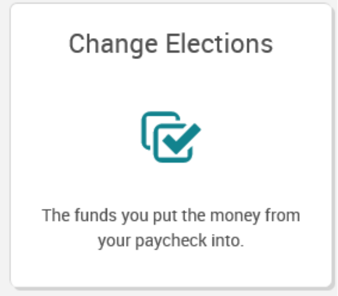
Very important if you are not using a managed portfolio! Can set up recurring

Change your per-pay-period contributions here

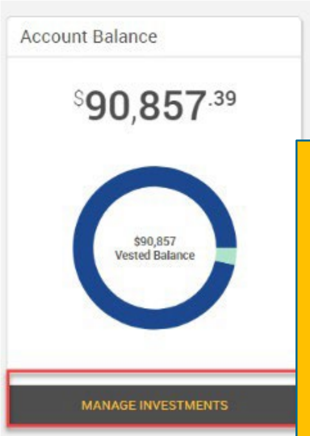
[Menu](#)

Manage Investments > Change Elections for Future Deposits

From “Manage Investments”



From the Dashboard



Access Change Elections from the Dashboard or “Manage Investments”

Investment		Fund ID	Current Allocation %	New Election %
Bank Savings				
Schwab Bank Savings *	details	RBS1CSBS	0%	0 %
Conservative Allocation				
Principal Diversified Real Ass...	details	PDRDX	0%	0 %
Diversified Emerging Mkts				
Baillie Gifford Emrg Mkts Eqty...	details	BGKEX	0%	0 %
Parametric Tax-Managed Emerg M...	details	EITEX	0%	0 %
Energy Limited Partnership				
Eagle MLP Strategy I	details	EGLIX	0%	0 %
Foreign Large Blend				
Pimco Short Asset Investment I...	details	PAIDX	0%	0 %
TOTAL			0%	0%

New “To’s” must add up to 100%

Note – funds shown in this example may not match your Plan’s investments

SCHWAB BANK SAVINGS AND FDIC COVERAGE

Schwab Bank Savings ("SBS") is a money market deposit account ("MMDA") established by your Plan at Charles Schwab Bank ("Schwab Bank").

The portion of your Plan account that you allocate to SBS is eligible for Federal Deposit Insurance Corporation ("FDIC") insurance up to $250,000 subject to the FDIC rules concerning aggregation of deposit accounts you hold in the same capacity with Schwab Bank. You are responsible for monitoring the total amount of deposits you maintain directly with Schwab Bank in an individual retirement account or self-directed employee benefit plan account. Because the deposit insurance rules are complex, you may want to contact the FDIC or use the FDIC's online tool, Electronic Deposit Insurance Estimator (https://fdic.gov/edie) to estimate your total coverage.

If you do not provide investment directions for your contributions, they will be defaulted to the Wetherby Moderate Allocation until you provide other investment instructions. Once amounts are defaulted, it is your responsibility to realign them in accordance to your investment elections. For more information, please contact your plan administrator.

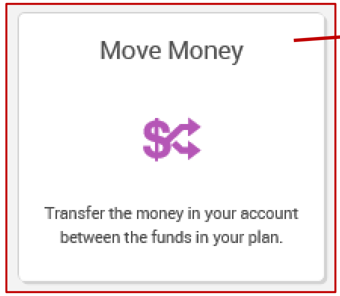
CANCEL NEXT

NOTE: Your deposits go into the Plan’s Qualified Deferral Investment Alternative (QDIA) until you enter investment directions

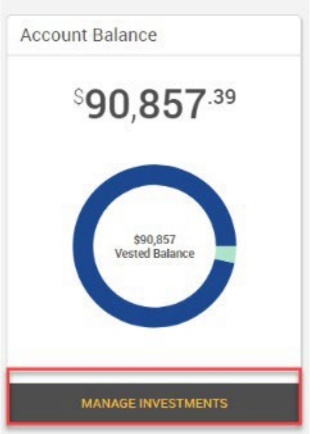
At the bottom click “Next” when done.

Manage Investments > Move Money

From "Manage Investments"

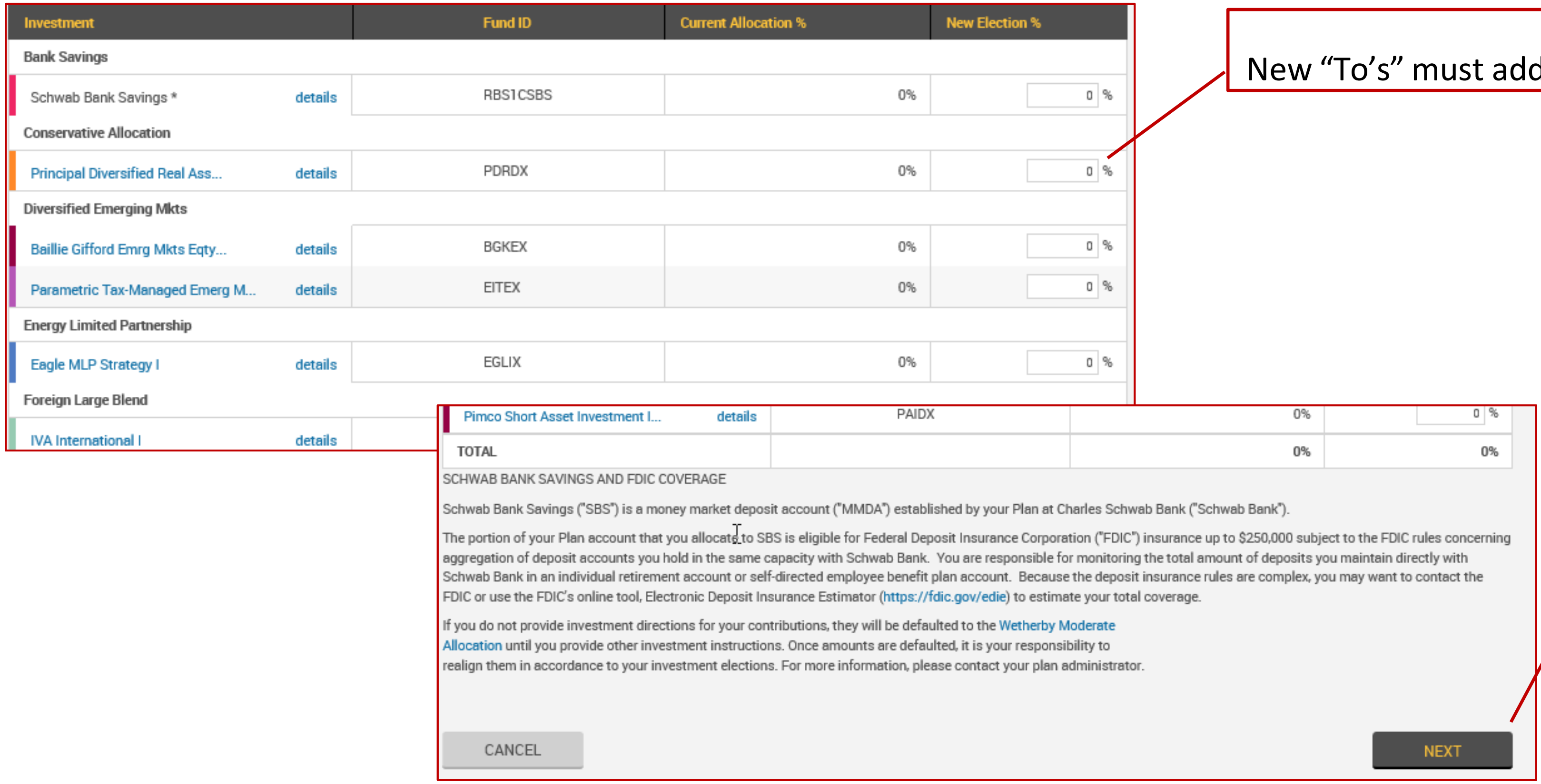


From the Dashboard



Access Move Money from the Dashboard or "Manage Investments"

New "To's" must add up to 100%



Investment		Fund ID	Current Allocation %	New Election %
Bank Savings				
Schwab Bank Savings *	details	RBS1CSBS	0%	0 %
Conservative Allocation				
Principal Diversified Real Ass...	details	PDRDX	0%	0 %
Diversified Emerging Mkts				
Baillie Gifford Emrg Mkts Eqty...	details	BGKEX	0%	0 %
Parametric Tax-Managed Emerg M...	details	EITEX	0%	0 %
Energy Limited Partnership				
Eagle MLP Strategy I	details	EGLIX	0%	0 %
Foreign Large Blend				
IVA International I	details			
Pimco Short Asset Investment I...	details	PAIDX	0%	0 %
TOTAL			0%	0%

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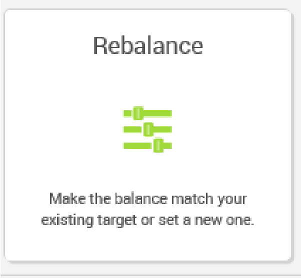
CANCEL NEXT

At the bottom click "Next" when done.

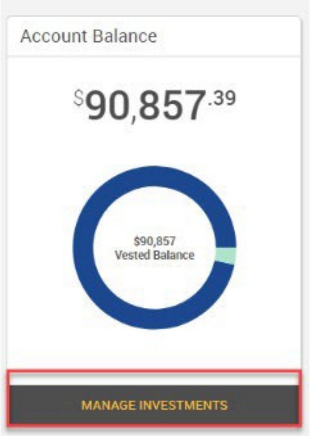
Menu

Managing Investments > Rebalance/Conform to Target

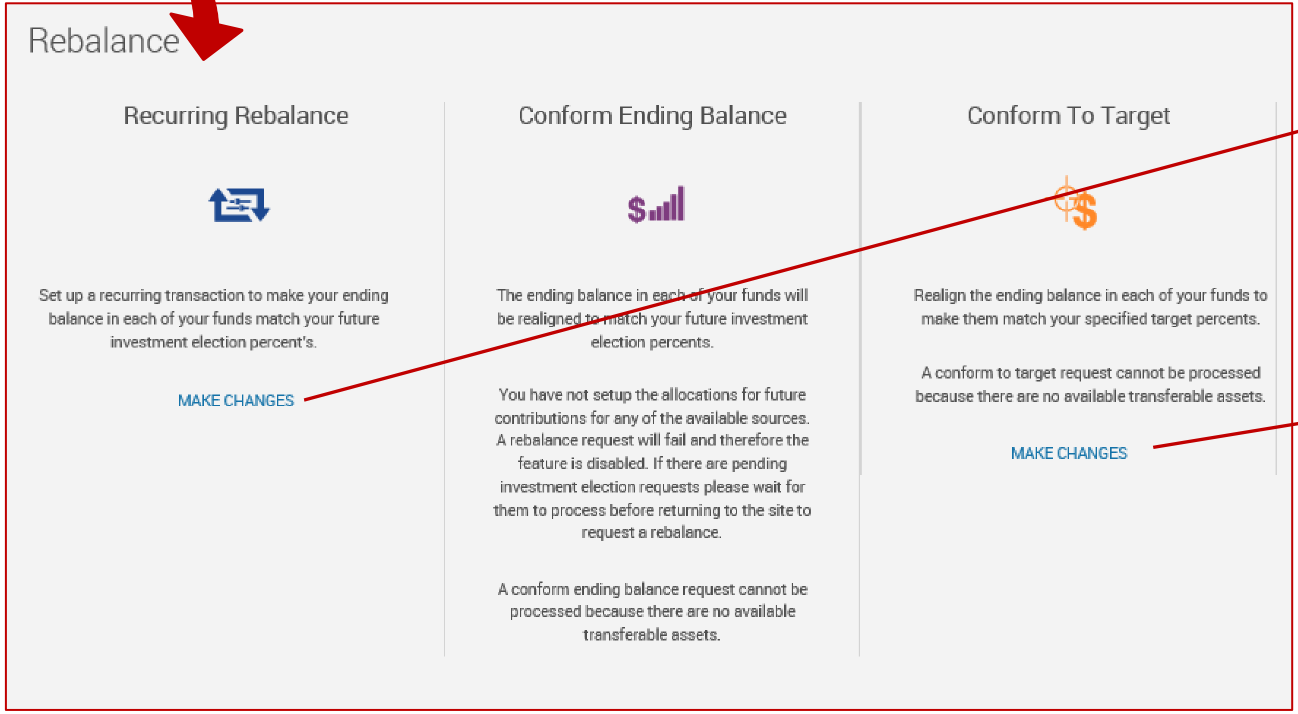
From "Manage Investments"



From the Dashboard



Important for investors not using a managed portfolio



Set up recurring

Do one-time: Select the "Make Changes" Button

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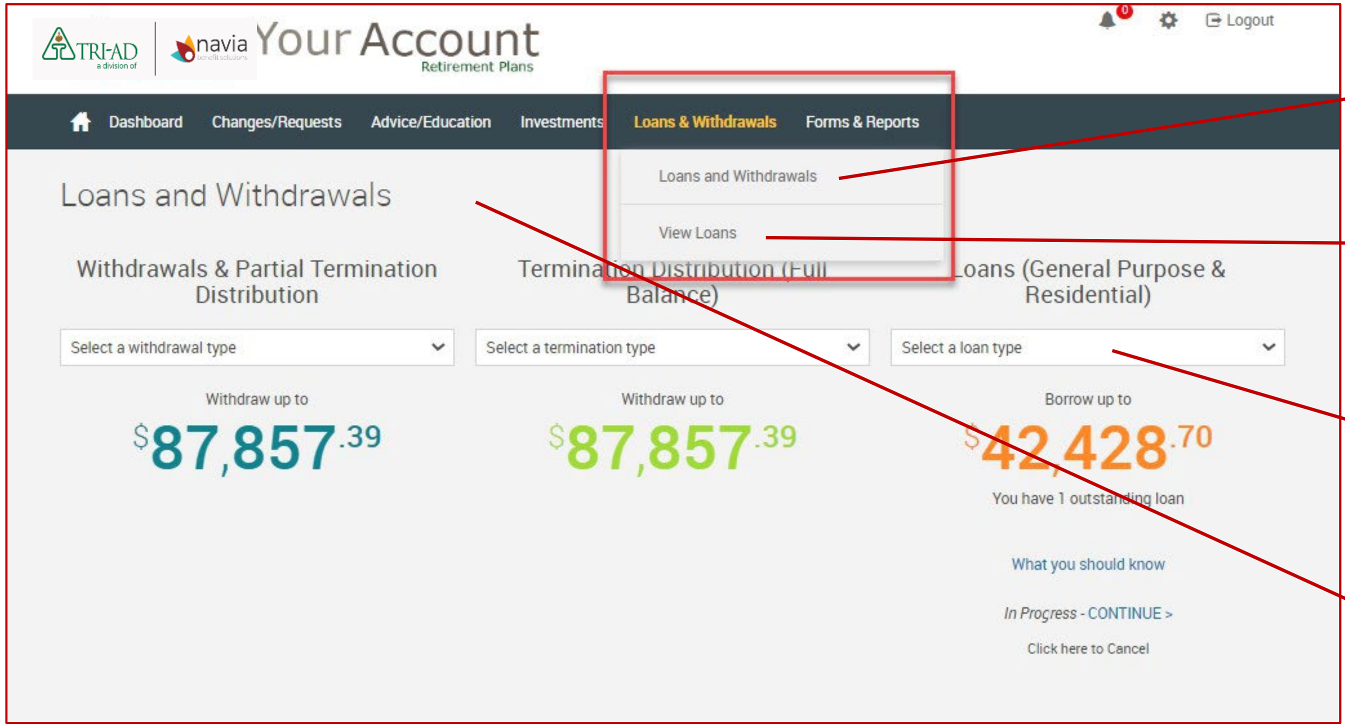
Loans and Distributions



Go to Loans and Withdrawals to request a loan or distribution.

Click here for details on any existing loans. Not all plans offer loans.

If your plan offers loans, you will see this section. Click here for details on loans.

You will use one of these options for a distribution. Click here for details on distributions.

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Free Investment Advice and Education

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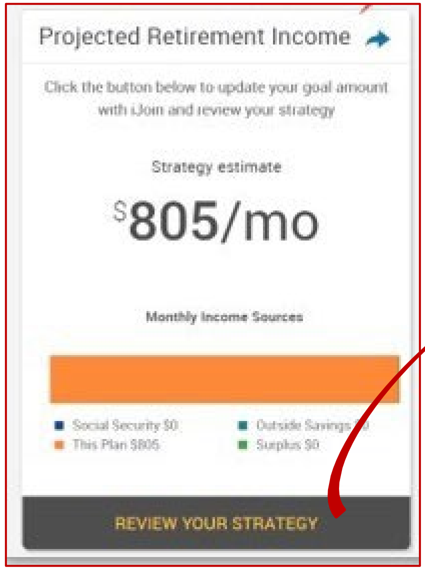
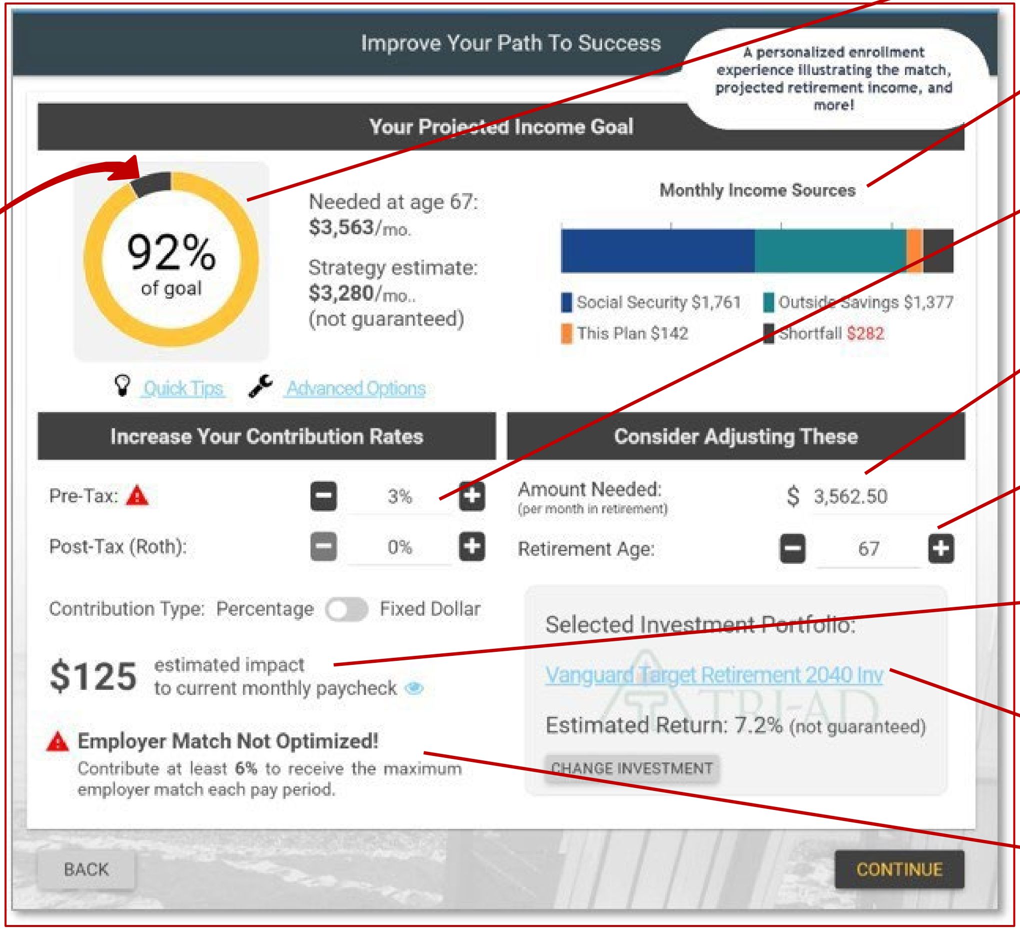
Your Retirement Strategy – TRI-AD Plan

TRI-AD a division of navia benefit solutions





You can model scenarios and create your strategy. Click "Continue" when you are satisfied.

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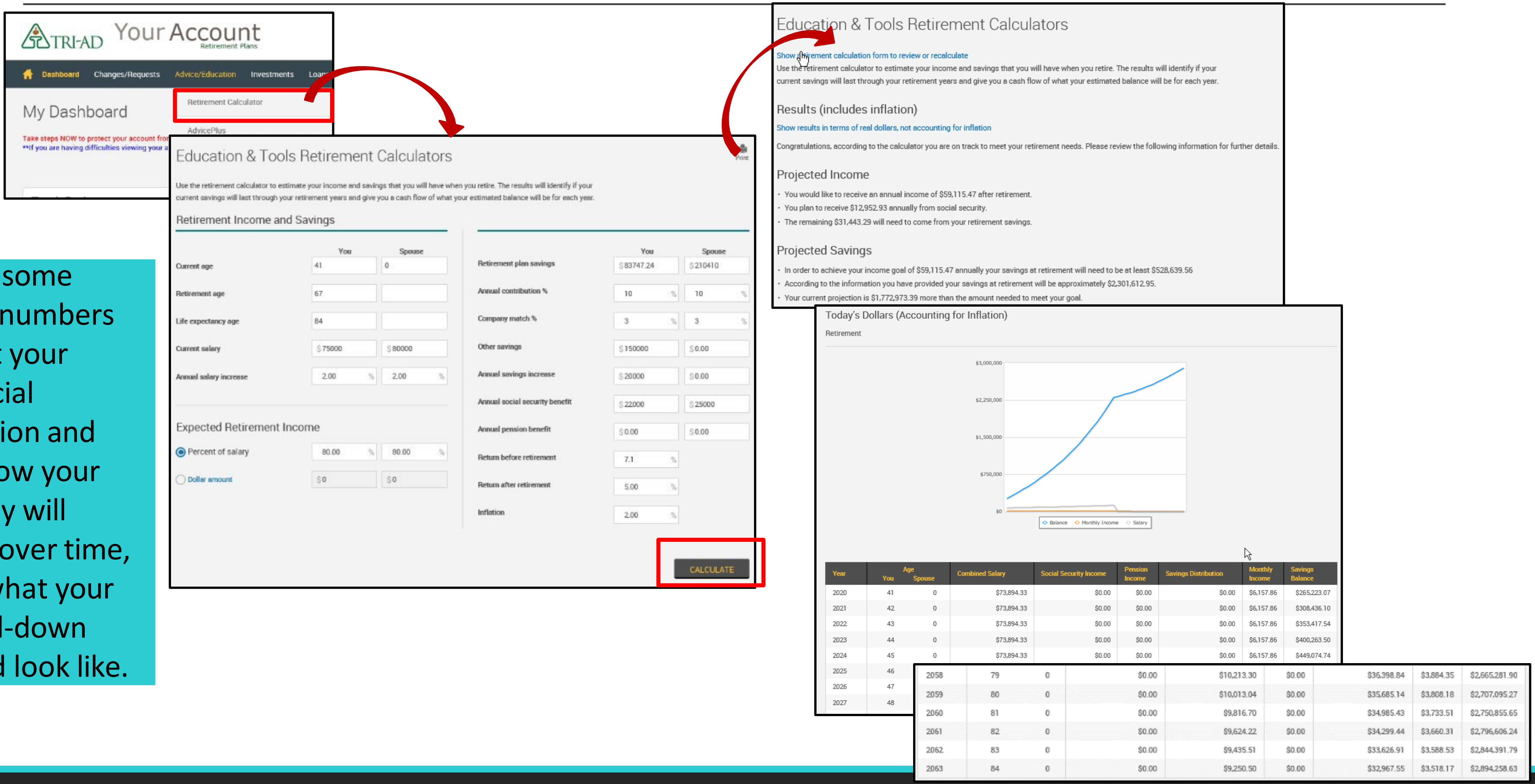
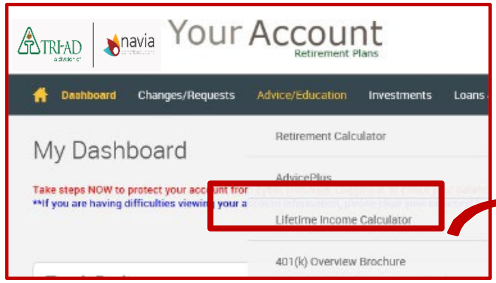
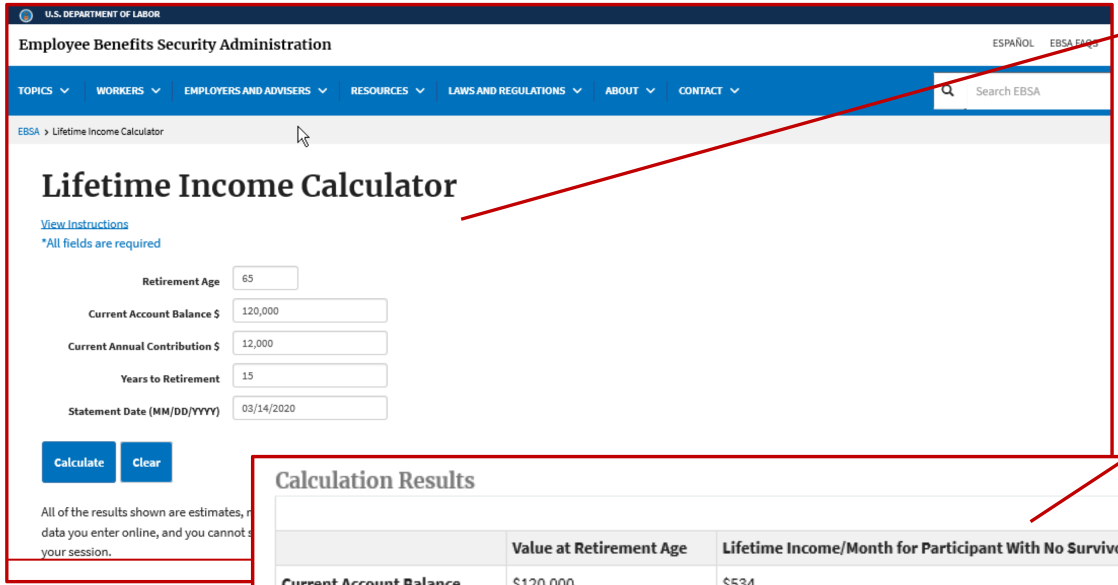
Retirement Calculator



Enter some basic numbers about your financial situation and see how your money will grow over time, and what your spend-down would look like.

EBSA Quick Lifetime Income Calculator





Answer 5 quick questions

Get a ballpark estimate

Calculation Results

			Lifetime Income/Month with Joint & Survivor Annuity	
	Value at Retirement Age	**Lifetime Income/Month for Participant With No Survivor Benefit**	**Participant**	**Spouse with 50%**
Current Account Balance	$120,000	$534	$482	$241
Projected Account Balance	$482,687	$2,148	$1,940	$970

All of the results shown are estimates, not guarantees, of the level of the account balance or of the lifetime income streams of payments. The U.S. Department of Labor does not monitor or save data you enter online, and you cannot save calculations online. You may save your results by printing a copy or copying/pasting a copy into a text document on your computer before terminating your session.

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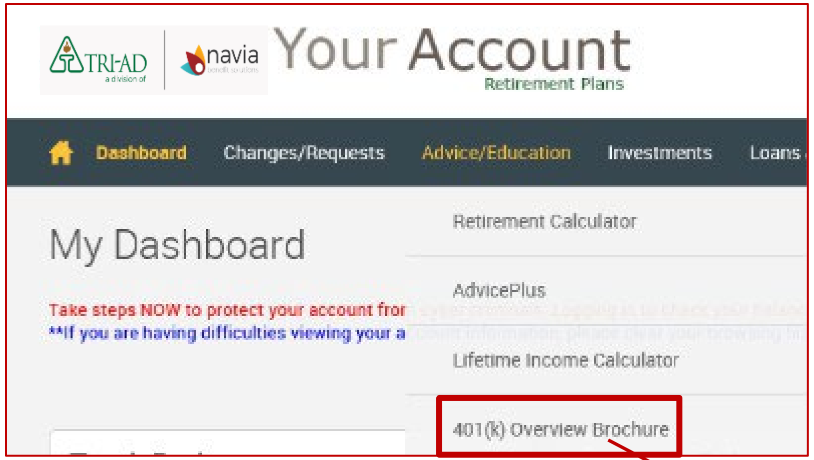
TRI-AD Brochure



An electronic version of the 401(k) brochure is always available online.

Menu

Forms and Reports

- Quarterly statements
- Summary plan description (SPD) & Annual Participant Bulletin
- Rollover form (for rollovers **into** the Plan)
- Q&A's
- Note: **All loans and distributions are completed online** under Loans & Withdrawals, not on forms

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Questions? Contact TRI-AD

TRI-AD a division of navia benefit solutions

Website: www.tri-ad.com

Log into your account to use the chat

Email: 401kmail@tri-ad.com

Toll free: 877-690-4015

(Monday - Friday, 5 a.m. - 6 p.m., Pacific Time)

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