

# SUCCESSFULLY MANAGING YOUR RETIREMENT ACCOUNT

## ONLINE USER EXPERIENCE AND TOOLS



# Topics

Click on the title to skip to the info you need



[New Users – How to Register Your Account](#)



[Access Your Account Online](#)



[New Participants – Enrolling Successfully](#)



[Existing Participants – Managing Your Account and Investments](#)



[Free Online Investment Advice and Education](#)



[Find Statements, Forms, and Plan Documents](#)



[Additional Assistance](#)

# 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](#)**



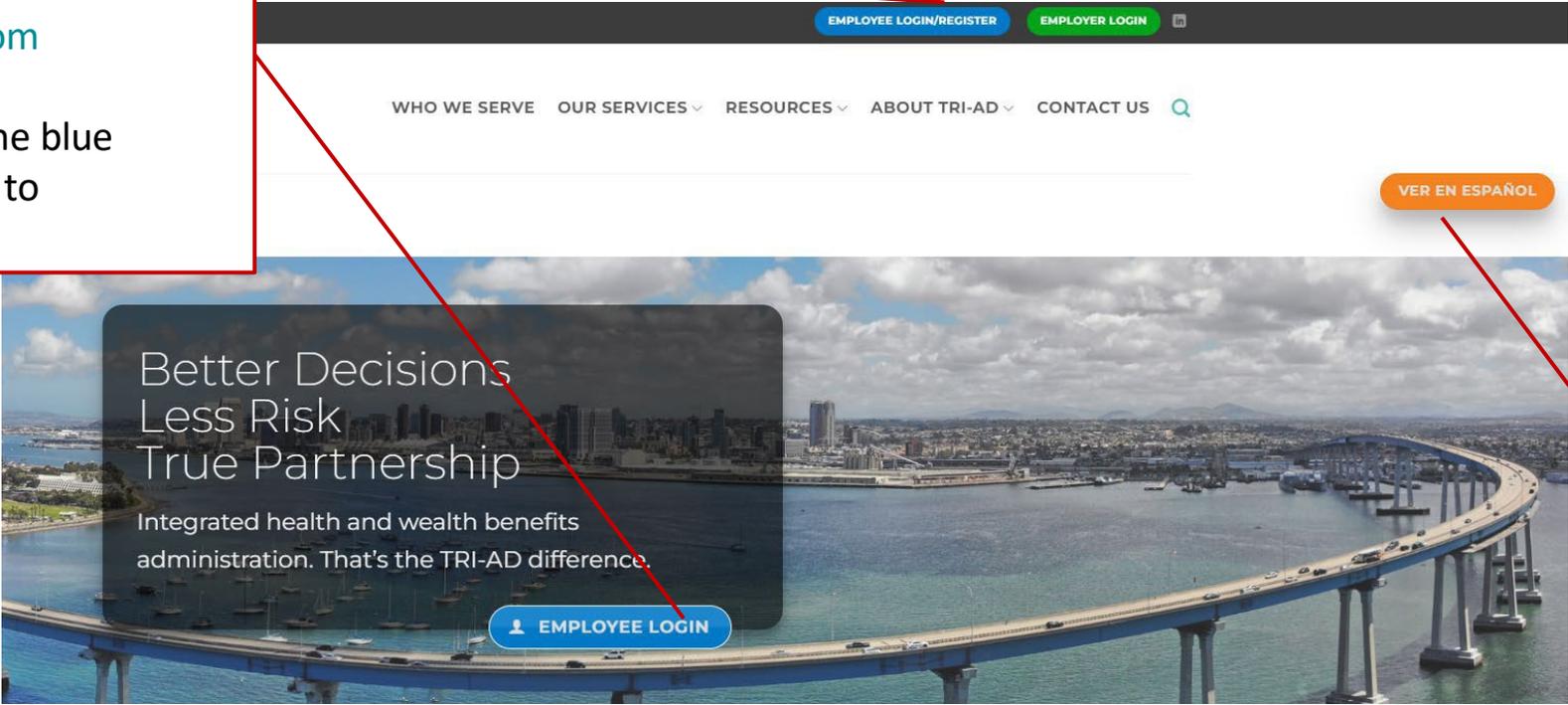
# Access your Account Online



Menu

Access your account at [www.tri-ad.com](http://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](#)

## Welcome to BenefitSpot™

Username

Password

Remember me?

[Log In](#)

[Registration and Log In Instruction Flyer](#)

[Forgot Your Password?](#)

[Forgot Your Username?](#)

[Received a Mailed Registration Code?](#)

Register as a New User?

[Register](#)

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

The screenshot displays the BenefitSpot user interface. At the top left, there are logos for TRI-AD (a division of) and navia benefit solutions. Below the logos is a 'MAIN NAVIGATION' sidebar with 'Home' and 'User Profile' options. The main content area features three 'Important Retirement FAQs' sections with links to frequently asked questions. Below the FAQs is a row of account cards: 'Retirement Account(s)', 'Health Care Spending Account (HCFSA)', 'HSA Store®', and 'FSA Store®'. The 'Retirement Account(s)' card shows an account balance of \$26,453.51 for a 401(k) plan. Below the cards are buttons for 'Click Here' to visit the Retirement Learning Center and to access retirement accounts. A 'SnapIRA' section is partially visible on the right.

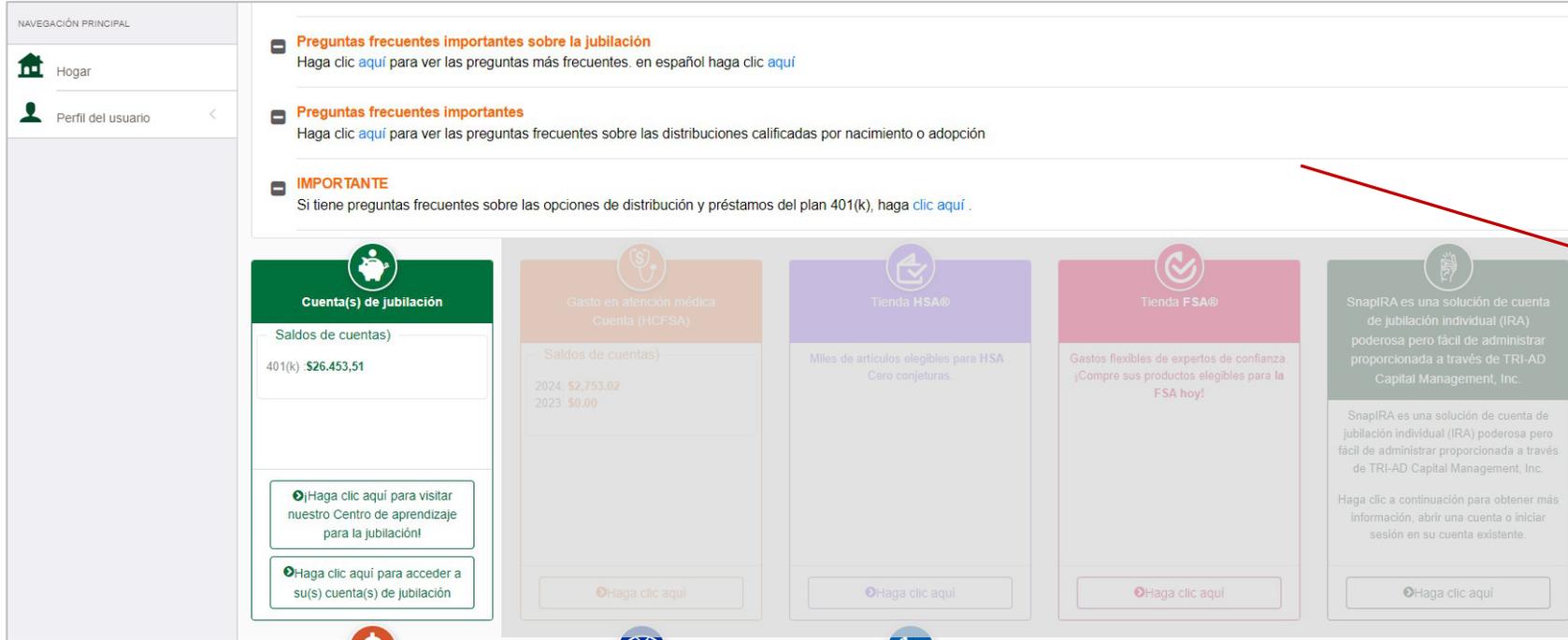
See announcements and notifications at the top

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*



Enrollment steps

Overall Progress: **0% Complete**

Items marked with an asterisk (\*) must be completed before you can proceed to the next step.

- > Your Personal Information
- > Email

New Employee Enrollment

iJoin Goal-Based Retirement Income

You will be taken to iJoin's personalized enrollment experience for a goal-based approach to creating your saving strategy.

BACK RESET NEXT

We're TRI-AD Retirement, the financial advisors for your company's retirement plan.

Welcome to a personalized enrollment experience that will help you make the most of your savings strategy.

Please click the button below to get started.

**LET'S GET STARTED!**

I DON'T WANT TO ENROLL

By proceeding you agree to these [terms of service](#)

**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

**Select Your Investments**

0:29

BACK

CONTINUE

Watch a ten-second video and click "CONTINUE"

Please confirm or update your personal information.

First Name  
Joseph

Last Name  
Sample

Date of Birth  
December 12, 1977

What is your current marital status?  
Single

State of Residency  
California

Personal Email  
[Redacted]

Cell Phone  
[Redacted]

BACK 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).

Please include information that will help us personalize your retirement picture.

Confirm or Update Annual Salary  
\$15,000.00

Where do you plan to live in retirement?  
California

Do you have a balance in any savings accounts outside of this plan, such as a bank account, IRA or 401(k)?  
No  Yes

BACK CONTINUE

Give us a bit more info about you

# Enrolling through TRI-AD Plan/iJoin



Menu

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

Improve Your Path To Success

### Your Projected Retirement Income

Needed at age 67: \$1,037/mo.  
Strategy estimate: \$1,225/mo. (not guaranteed)

118% of goal

Monthly Income Sources

Social Security	\$954
Outside Savings	\$0
This Plan	\$271
Surplus	\$188

[Quick Tips](#) [Advanced Options](#)

#### Increase Your Contribution Rates

Pre-Tax:  5%   
Post-Tax (Roth):  5%   
Contribution Type:  Percentage  Fixed Dollar

**\$125** estimated impact to current monthly paycheck

**Employer Match Optimized!**  
Maintain this contribution rate throughout an entire year to receive the maximum employer match (if eligible).

#### Consider Adjusting These

Amount Needed: (per month in retirement) \$ 1,037.00  
Retirement Age:  67

Selected Investment Portfolio:  
[Vanguard Target Retirement 2040 Inv](#)  
Estimated Return: 7.4% (not guaranteed)

[Click Here If You Don't Want to Enroll](#)

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®

The screenshot shows a web interface for entering beneficiaries. It is divided into two main sections: 'Primary Beneficiaries (1 Required)' and 'Contingent Beneficiaries (0 Required)'. Each section contains a list of five 'ADD' buttons. At the bottom of each section, the total allocation is shown as 'Total: 0%'. At the very bottom of the interface, there are 'BACK' and 'NEXT' buttons, with a note: 'The total allocation to all required primary and/or contingent beneficiaries must equal 100%'.

Press the + to enter beneficiary details

The screenshot shows a 'Required Details' form for a beneficiary. It includes fields for 'First Name' and 'Last Name', both marked as 'Required'. Below these is a 'Relationship' dropdown menu with 'Spouse' selected. A link below the dropdown reads: 'Designating someone other than your spouse? Click here for important information.' Below that is an 'Allocation Percentage' field, also marked as 'Required'. The form also has an 'Extra Details' section with fields for 'Social Security Number', 'Address', 'Suite, Apt', 'City', 'Choose a State' (with a dropdown arrow), 'Zip', 'Phone', and 'Date of Birth'.

Provide as much information about your beneficiary as possible

# Enrolling through TRI-AD Plan/iJoin



Menu

Please review and confirm the information below before authorizing your new savings strategy.

Contribution Rate(s)

5% Pre-Tax

5% Post-Tax (Roth)

By clicking Authorize, you will be making a percentage-based contribution each pay period that will automatically adjust with increases or decreases to your salary.  
[Click here](#) if you would like to convert this back to a fixed dollar contribution

Investment Choices

100.0% Vanguard Target Retirement 2040 Inv >

Confirm Strategy

I agree to this savings strategy and [associated disclosures](#)

BACK AUTHORIZED

Review and authorize your strategies

Click "AUTHORIZE"

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

Great job, ! You have established your savings strategy.

We've sent a report outlining your strategy to [REDACTED]

Please use the contact info below if you have any questions or concerns.

**(877) 690-4015**  
**401kmail@tri-ad.com**

**Note:** It may take up to a minute for any changes you've made to be visible on your account.

GO TO MY ACCOUNT NOW

LOG OUT

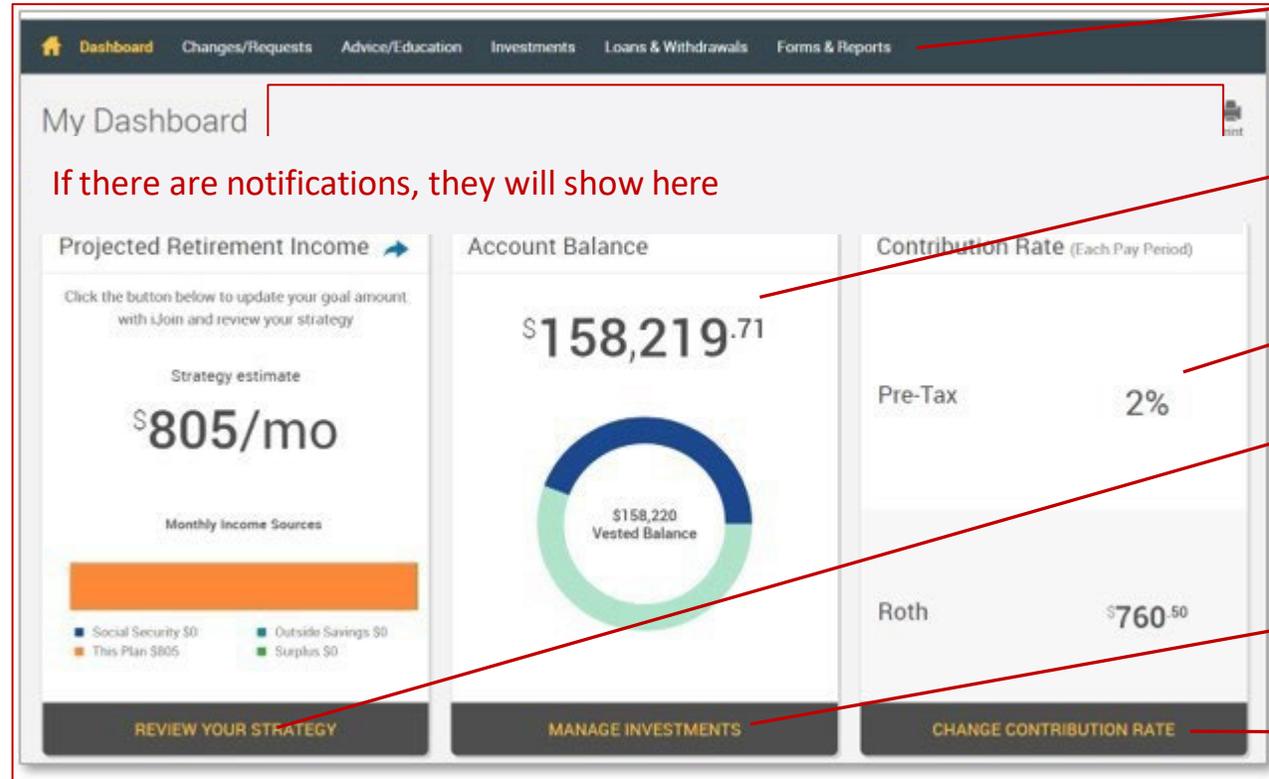
# Manage Your Account Online

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



# The TRI-AD Dashboard

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

### My Portfolio

View: Overview Performance Model: 1-year

Investment Name	Fund ID	Price	Expense	Performance	Asset Class	From My Paycheck	Balance
Vanguard Target Retirement 2030 Inv details	VTHRX	\$37.13	0.14%	4.15% <span>+</span>	Target Date 2026-2030	100%	100%   \$125,040

### Recent Activity

Date	Type	Amount	Status
11/30/19	Deferral, Pre-tax or Roth	\$82.50	<span>✓</span>
11/30/19	Match	\$41.25	<span>✓</span>
10/31/19	Deferral, Pre-tax or Roth	\$82.50	<span>✓</span>
10/31/19	Match	\$41.25	<span>✓</span>
09/30/19	Deferral, Pre-tax or Roth	\$82.50	<span>✓</span>
09/30/19	Match	\$41.25	<span>✓</span>
08/31/19	Deferral, Pre-tax or Roth	\$82.50	<span>✓</span>
08/31/19	Match	\$41.25	<span>✓</span>

[VIEW WEB ACTIVITY](#) [VIEW TRANSACTIONS](#)

### Retirement Tips

#### A Dollar A Day

Contribute as little as \$30 extra dollars a month to your retirement plan and you could have an extra \$31,000 by the time you retire!



\*Assumes 7% rate of return, a 2.5% inflation rate and 30 years to retirement.

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

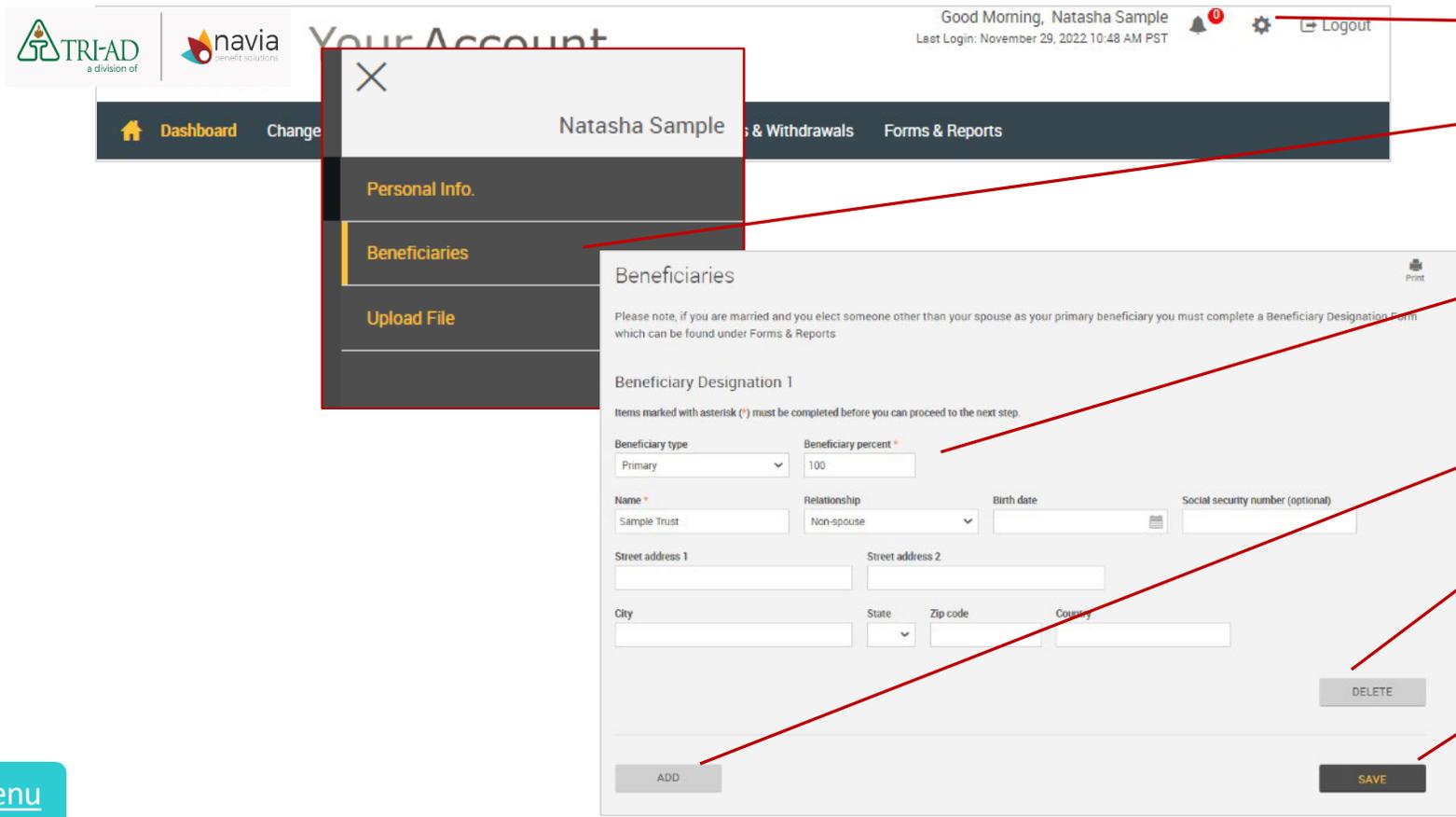
Click here to see all your web activity, such as changes to your contribution rate and investment options

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**



Good Morning, Natasha Sample  
Last Login: November 29, 2022 10:48 AM PST

Logout

Dashboard Change Natasha Sample Withdrawals Forms & Reports

Personal Info.

Beneficiaries

Upload File

### Beneficiaries

Please note, if you are married and you elect someone other than your spouse as your primary beneficiary you must complete a Beneficiary Designation Form which can be found under Forms & Reports

#### Beneficiary Designation 1

Items marked with asterisk (\*) must be completed before you can proceed to the next step.

Beneficiary type: Primary Beneficiary percent: 100

Name: Sample Trust Relationship: Non-spouse Birth date: Social security number (optional):

Street address 1: Street address 2:

City: State: Zip code: Country:

DELETE

ADD SAVE

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

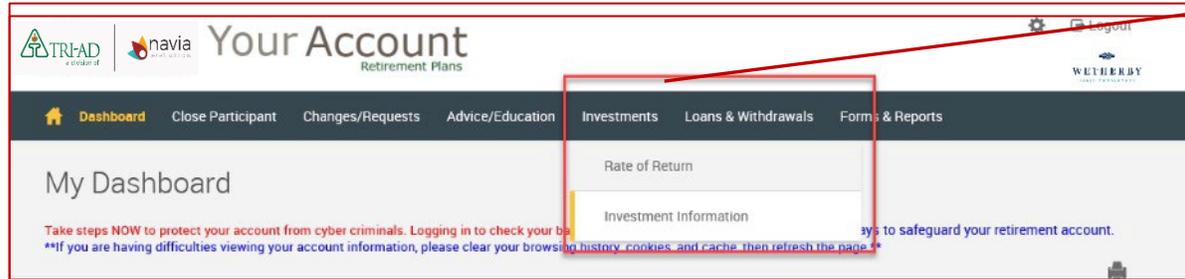
Click here to add another beneficiary

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

Menu

# Your Retirement Strategy – TRI-AD Plan

Menu

Projected Retirement Income

Click the button below to update your goal amount with Join and review your strategy

Strategy estimate

**\$805/mo**

Monthly Income Sources

Social Security \$0    Outside Savings \$0  
This Plan \$805    Surplus \$0

**REVIEW YOUR STRATEGY**

Improve Your Path To Success

A personalized enrollment experience illustrating the match, projected retirement income, and more!

Your Projected Income Goal

92% of goal

Needed at age 67: \$3,563/mo.  
Strategy estimate: \$3,280/mo. (not guaranteed)

Monthly Income Sources

Social Security	\$1,761
Outside Savings	\$1,377
This Plan	\$142
Shortfall	\$282

Quick Tips    Advanced Options

Increase Your Contribution Rates    Consider Adjusting These

Pre-Tax: 3%    Amount Needed: \$ 3,562.50 (per month in retirement)  
Post-Tax (Roth): 0%    Retirement Age: 67

Contribution Type: Percentage    Fixed Dollar

\$125 estimated impact to current monthly paycheck

**Employer Match Not Optimized!**  
Contribute at least 6% to receive the maximum employer match each pay period.

Selected Investment Portfolio:  
[Vanguard Target Retirement 2040 Inv](#)  
Estimated Return: 7.2% (not guaranteed)  
CHANGE INVESTMENT

BACK    CONTINUE

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.

# Changing Contributions

From "Manage Investments"

Change Contributions

Change how much money you put in your account from your paycheck.

From the Dashboard

Contribution Rate (Each Pay Period)

Pre-Tax	9%
Roth	0%

CHANGE CONTRIBUTION RATE

Contribution Rates

Click on 'Create My Strategy' button to continue

CREATE MY STRATEGY

Pre-Tax 9%

Roth

EDIT PRE-TAX EDIT ROTH

Overall Progress: 0% Complete

No changes
  Stop Contributions
  Change Contributions

Set Contribution Rate (Each Pay Period)

\$ Dollar Amounts
  % Percentages

Pre-Tax 0%

Minimum: 1%  
 Maximum: 100%  
 Minimum Increment: 1%  
 401(k) Contribution Maximum in 2020: \$19,500

CANCEL BACK NEXT

Access Change Contribution Rates from the Dashboard or "Manage Investments"

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

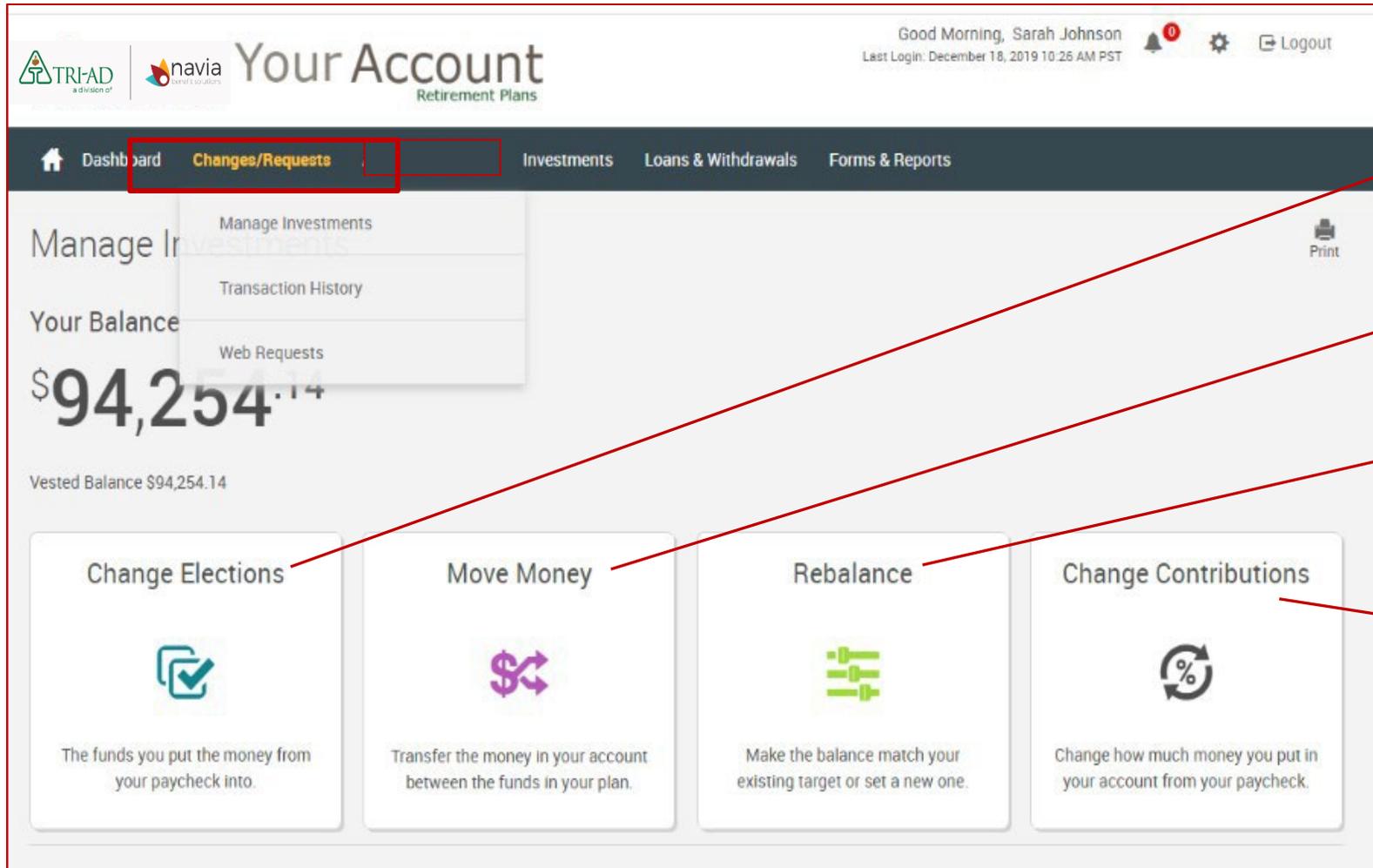
Select the type of change you want to make. Note: not all plans offer Roth

Select stop contributions or change contributions

If changing, select dollar or percent and enter the amount

Press "NEXT" to proceed

# Managing Investments



Good Morning, Sarah Johnson  
Last Login: December 18, 2019 10:26 AM PST

TRI-AD a division of | navia benefit solutions

## Your Account Retirement Plans

Dashboard **Changes/Requests** Investments Loans & Withdrawals Forms & Reports

Manage Investments  
Transaction History  
Web Requests

Your Balance  
**\$94,254.14**  
Vested Balance \$94,254.14

Print

- Change Elections**  
The funds you put the money from your paycheck into.
- Move Money**  
Transfer the money in your account between the funds in your plan.
- Rebalance**  
Make the balance match your existing target or set a new one.
- Change Contributions**  
Change how much money you put in your account from your paycheck.

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

## Change Elections for Future Deposits

From "Manage Investments"

Change Elections



The funds you put the money from your paycheck into.

From the Dashboard

Account Balance

\$90,857.39



MANAGE INVESTMENTS

Investment	Fund ID	Current Allocation %	New Election %
<b>Bank Savings</b>			
Schwab Bank Savings * <a href="#">details</a>	RBS1CSBS	0%	<input type="text" value="0"/>
<b>Conservative Allocation</b>			
Principal Diversified Real Ass... <a href="#">details</a>	PDRDX	0%	<input type="text" value="0"/>
<b>Diversified Emerging Mkts</b>			
Baillie Gifford Emrg Mkts Eqty... <a href="#">details</a>	BGKEX	0%	<input type="text" value="0"/>
Parametric Tax-Managed Emerg M... <a href="#">details</a>	EITEX	0%	<input type="text" value="0"/>
<b>Energy Limited Partnership</b>			
Eagle MLP Strategy I <a href="#">details</a>	EGLIX	0%	<input type="text" value="0"/>
<b>Foreign Large Blend</b>			

Access Change Elections from the Dashboard or "Manage Investments"

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

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

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

Pimco Short Asset Investment L... <a href="#">details</a>	PAIDX	0%	<input type="text" value="0"/>
<b>TOTAL</b>		<b>0%</b>	<b><input type="text" value="0"/></b>

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

At the bottom click "Next" when done.

# Manage Investments > Move Money

From “Manage Investments”

### Move Money



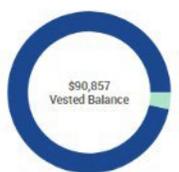
Transfer the money in your account between the funds in your plan.

Access Move Money from the Dashboard or “Manage Investments”

From the Dashboard

Account Balance

\$90,857.39



\$90,857 Vested Balance

**MANAGE INVESTMENTS**

New “To’s” must add up to 100%

Investment	Fund ID	Current Allocation %	New Election %
<b>Bank Savings</b>			
Schwab Bank Savings * <a href="#">details</a>	RBS1CSBS	0%	<input type="text" value="0"/>
<b>Conservative Allocation</b>			
Principal Diversified Real Ass... <a href="#">details</a>	PDRDX	0%	<input type="text" value="0"/>
<b>Diversified Emerging Mkts</b>			
Baillie Gifford Emrg Mkts Eqty... <a href="#">details</a>	BGKEX	0%	<input type="text" value="0"/>
Parametric Tax-Managed Emerg M... <a href="#">details</a>	EITEX	0%	<input type="text" value="0"/>
<b>Energy Limited Partnership</b>			
Eagle MLP Strategy I <a href="#">details</a>	EGLIX	0%	<input type="text" value="0"/>
<b>Foreign Large Blend</b>			
IVA International I <a href="#">details</a>			

Pimco Short Asset Investment L... <a href="#">details</a>	PAIDX	0%	<input type="text" value="0"/>
<b>TOTAL</b>		<b>0%</b>	<b>0%</b>

SCHWAB BANK SAVINGS AND FDIC COVERAGE

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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.

At the bottom click “Next” when done.

# Managing Investments > Rebalance/Conform to Target

From “Manage Investments”

Rebalance



Make the balance match your existing target or set a new one.

From the Dashboard

Account Balance

\$90,857.39



\$90,857  
Vested Balance

MANAGE INVESTMENTS

Important for investors not using a managed portfolio

Rebalance

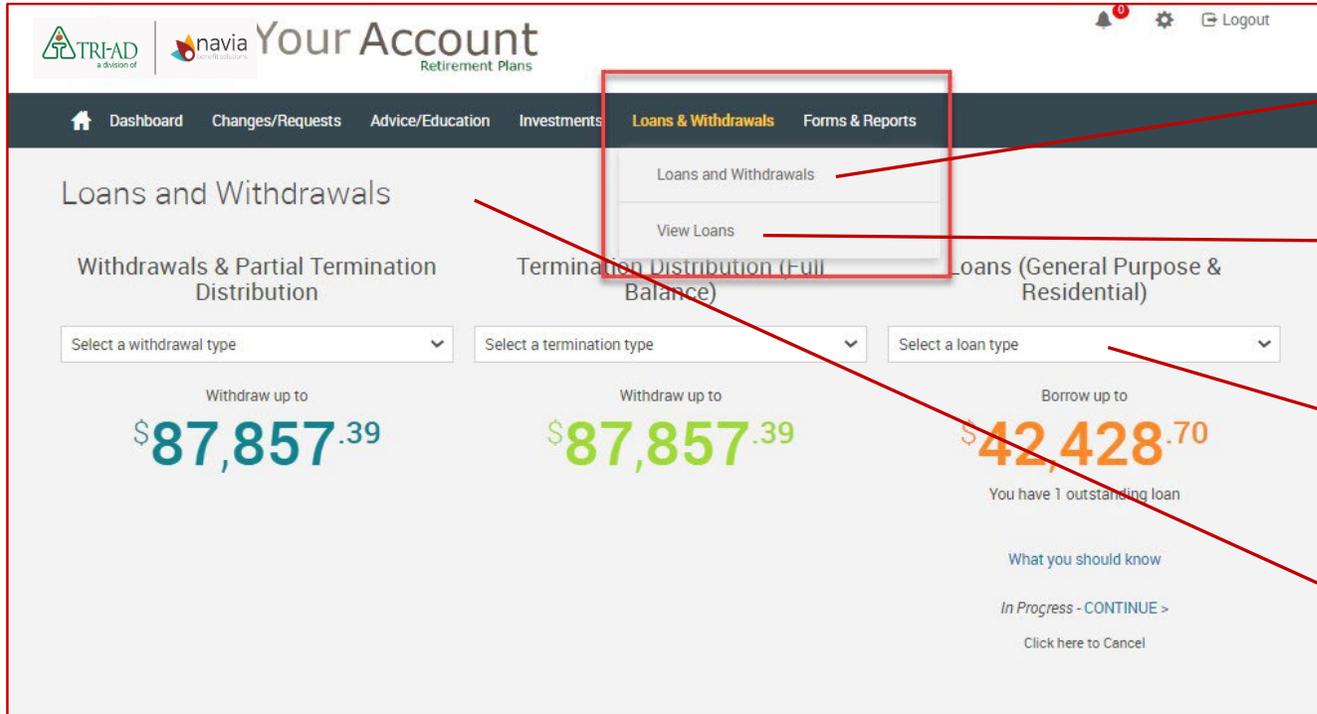
Recurring Rebalance	Conform Ending Balance	Conform To Target
		
Set up a recurring transaction to make your ending balance in each of your funds match your future investment election percent's.	The ending balance in each of your funds will be realigned to match your future investment election percents.	Realign the ending balance in each of your funds to make them match your specified target percents.
<a href="#">MAKE CHANGES</a>	You have not setup the allocations for future contributions for any of the available sources. A rebalance request will fail and therefore the feature is disabled. If there are pending investment election requests please wait for them to process before returning to the site to request a rebalance.	A conform to target request cannot be processed because there are no available transferable assets.
	A conform ending balance request cannot be processed because there are no available transferable assets.	<a href="#">MAKE CHANGES</a>

Set up recurring

Do one-time:  
Select the “Make Changes” Button

Menu

# 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.](#)

Menu

A young woman with dark hair, wearing large white headphones and a blue ribbed sweater, is smiling warmly. She is leaning forward over a desk, holding a pen in her right hand as if writing on a laptop. To her right, a white cup of coffee sits on a saucer. The background is softly blurred with blue light, suggesting an office or study environment at night.

Free  
Investment  
Advice and  
Education

# Your Retirement Strategy – TRI-AD Plan

Projected Retirement Income

Click the button below to update your goal amount with Join and review your strategy

Strategy estimate

## \$805/mo

Monthly Income Sources

- Social Security \$0
- This Plan \$805
- Outside Savings \$0
- Surplus \$0

REVIEW YOUR STRATEGY

Improve Your Path To Success

A personalized enrollment experience illustrating the match, projected retirement income, and more!

### Your Projected Income Goal

Needed at age 67: \$3,563/mo.  
Strategy estimate: \$3,280/mo. (not guaranteed)

92% of goal

Monthly Income Sources

- Social Security \$1,761
- This Plan \$142
- Outside Savings \$1,377
- Shortfall \$282

Quick Tips | Advanced Options

Increase Your Contribution Rates | Consider Adjusting These

Pre-Tax: 3% | Amount Needed: \$ 3,562.50 (per month in retirement)

Post-Tax (Roth): 0% | Retirement Age: 67

Contribution Type: Percentage | Fixed Dollar

\$125 estimated impact to current monthly paycheck

Selected Investment Portfolio: Vanguard Target Retirement 2040 Inv  
Estimated Return: 7.2% (not guaranteed)

CHANGE INVESTMENT

Employer Match Not Optimized!  
Contribute at least 6% to receive the maximum employer match each pay period.

BACK | CONTINUE

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?

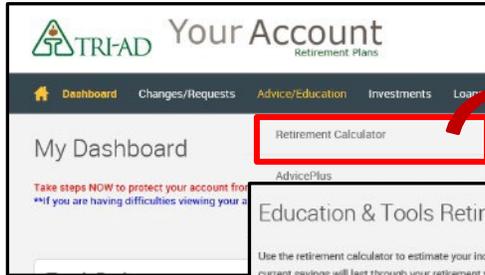
What will an increase do to your take-home pay?

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.

# Retirement Calculator



### Education & Tools Retirement Calculators

Use the retirement calculator to estimate your income and savings that you will have when you retire. The results will identify if your current savings will last through your retirement years and give you a cash flow of what your estimated balance will be for each year.

#### Retirement Income and Savings

	You	Spouse
Current age	41	0
Retirement age	67	
Life expectancy age	84	
Current salary	\$ 75000	\$ 80000
Annual salary increase	2.00 %	2.00 %

Retirement plan savings	\$ 83747.24	\$ 210410
Annual contribution %	10 %	10 %
Company match %	3 %	3 %
Other savings	\$ 150000	\$ 0.00
Annual savings increase	\$ 20000	\$ 0.00
Annual social security benefit	\$ 22000	\$ 25000
Annual pension benefit	\$ 0.00	\$ 0.00
Return before retirement	7.1 %	
Return after retirement	5.00 %	
Inflation	2.00 %	

#### Expected Retirement Income

Percent of salary: 80.00 % (You), 80.00 % (Spouse)

Dollar amount: \$ 0 (You), \$ 0 (Spouse)

**CALCULATE**

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.

### Education & Tools Retirement Calculators

[Show retirement calculation form to review or recalculate](#)

Use the retirement calculator to estimate your income and savings that you will have when you retire. The results will identify if your current savings will last through your retirement years and give you a cash flow of what your estimated balance will be for each year.

#### Results (includes inflation)

[Show results in terms of real dollars, not accounting for inflation](#)

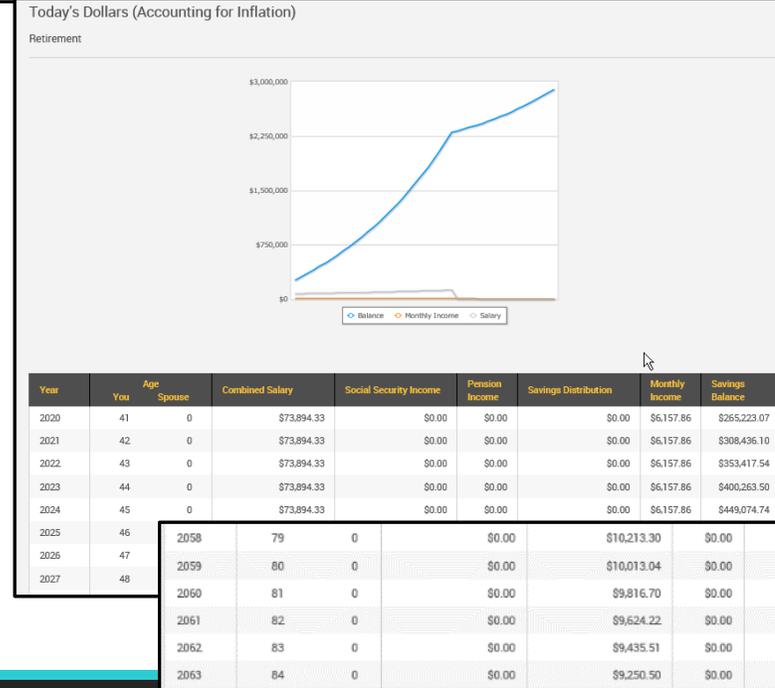
Congratulations, according to the calculator you are on track to meet your retirement needs. Please review the following information for further details.

#### Projected Income

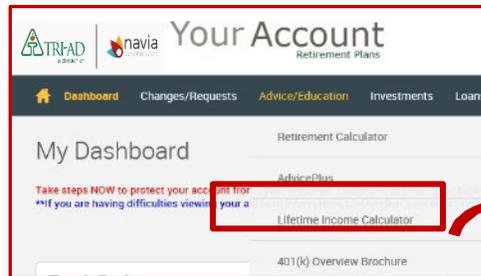
- You would like to receive an annual income of \$59,115.47 after retirement.
- You plan to receive \$12,952.93 annually from social security.
- The remaining \$31,443.29 will need to come from your retirement savings.

#### Projected Savings

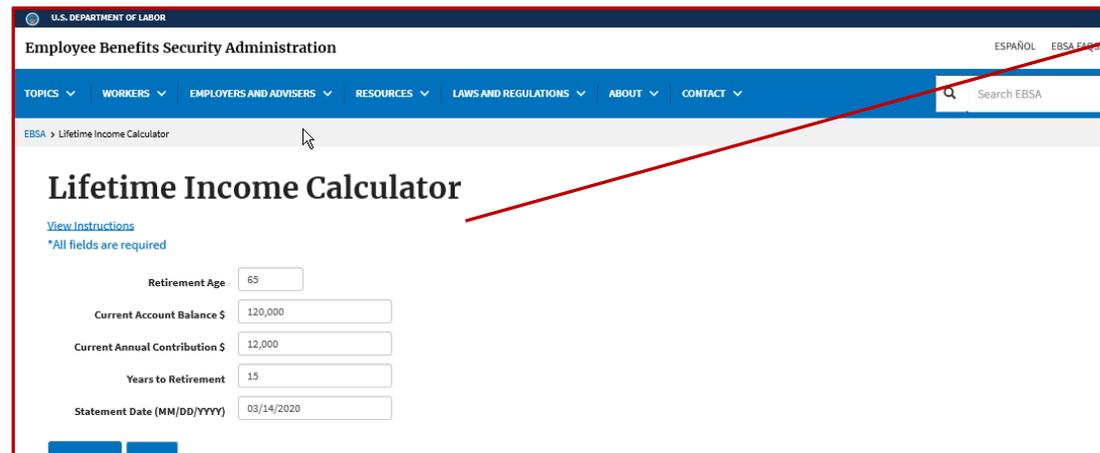
- In order to achieve your income goal of \$59,115.47 annually your savings at retirement will need to be at least \$528,639.56
- According to the information you have provided your savings at retirement will be approximately \$2,301,612.95.
- Your current projection is \$1,772,973.39 more than the amount needed to meet your goal.



# EBSA Quick Lifetime Income Calculator



Answer 5 quick questions



Get a ballpark estimate

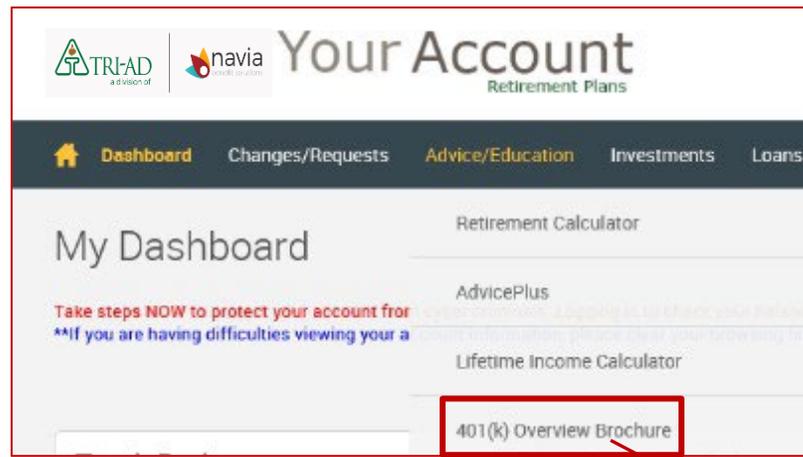
**Calculation Results**

	Value at Retirement Age	Lifetime Income/Month for Participant With No Survivor Benefit	Lifetime Income/Month with Joint & Survivor Annuity	
			Participant	Spouse with 50%
<b>Current Account Balance</b>	\$120,000	\$534	\$482	\$241
<b>Projected Account Balance</b>	\$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.

Menu

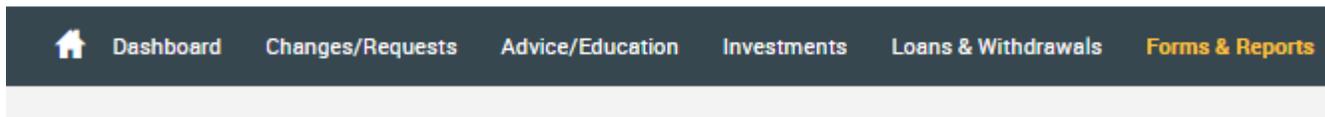
# TRI-AD Brochure



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

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# 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

[Menu](#)

# Questions? Contact TRI-AD



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

Log into your account to use the chat

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

Toll free: 877-690-4015

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

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