



## **CONGRATULATIONS AND WELCOME TO YOUR EMPLOYER RETIREMENT PLAN.**

In reviewing the following information, you are taking the first step toward securing your retirement goals. A workplace retirement plan is one of the most important employee benefits that can be offered. In partnership with the selected plan investment advisor, the administrative team at **Pension Inc.** remains available to assist in any phase of your retirement plan enrollment, participation or distribution.

### **401k FAQs**

**This general overview does not replace the Summary Plan Description or Plan Document.**

#### **What is 401k?**

A 401k is a retirement savings plan sponsored by an employer. It lets employees save and invest a piece of their paycheck before taxes are taken out. Taxes aren't paid until the money is withdrawn from the account. 401k plans, named for the section of the tax code that governs them, arose during the 1980s as a supplement to pensions.

#### **What is a Roth 401k?**

The Roth 401k combines some of the most advantageous aspects of both the 401k and the Roth IRA. Under the Roth 401k, employees can decide to contribute funds on a post-tax elective deferral basis, in addition to, or instead of, pre-tax elective deferrals under their traditional 401k plans. Typically, the earnings on Roth contributions will be tax free as long as the distribution is made at least 5 years after the first Roth contribution and the attainment of age 59 and one half, unless an exception applies.

#### **How do I enroll in my company retirement plan?**

Please review the Election Forms, Required Notices and Summary Plan Description provided by your employer. The Summary Plan Description (SPD) will explain specific eligibility and plan provisions selected by your company. Once completed forms are ready for processing, they are returned to the Human Resource contact at your company, for final forwarding to Pension Inc. for safekeeping and reporting.

#### **How do I access my account?**

You may log into your account at [www.PensionInc.net](http://www.PensionInc.net). Detailed website information is available on the "PI InterLink Participant Site Overview." You may also contact Pension Inc. participant services via phone at **(920) 432-7020**.

#### **How do I increase, decrease or stop my contribution rate?**

Please check with your employer for any restrictions on making contribution rate changes. You should send a completed Election Form to your employer. The form is located under Forms on the Plan website.

#### **Can I rollover money from my prior's employer plan?**

Yes. You should contact Pension Inc. for assistance in completing rollover paperwork or to request a Rollover Form.

## **Where can I learn about the plan investments and make changes?**

Log on to your plan account to view links to the investment offerings. The Morningstar links will describe the investment objectives, risk/return characteristics for the investment option, and discusses the type and diversification of assets making up the investment option. You are also encouraged to contact the current plan investment advisor for information on the plan options. Plans subject to Code 404(a)(5) will also display a current **Investment Comparative Chart** and **Investment Glossary**.

## **If available under my plan, how do I initiate a loan?**

You can model a loan online and then contact Pension Inc. to initiate the request.

## **What is the minimum/maximum loan amount I may request?**

The typical minimum loan amount you may request is \$1,000.00. The maximum loan amount you may request the lesser of 50% of your vested account balance or \$50,000 less the highest outstanding loan balance in the last 12 months.

## **What is the minimum/maximum period a loan may be requested?**

A personal loan may be taken for a term of 1 year up to 5 years. A loan taken to purchase or build a primary residence may be taken for a term of 1 year to 10 years provided the proper documentation is submitted.

## **How do I repay the loan?**

Loan repayments are made via payroll deductions by your employer. If your employer fails to take a deduction for your loan payment, you, the participant, are responsible to ensure payments are made and your loan remains in good standing. If you are on an approved leave of absence and have an outstanding loan balance, you may discontinue payments for up to one year, provided you are not receiving pay from your employer or is receiving pay less than the amount of the scheduled loan payment. Please contact Pension Inc. to review leave of absence procedures, to make an additional loan payment or to request a loan payoff amount.

## **What should I do if I receive a delinquent loan letter or a pending default letter?**

If you receive a delinquent loan letter or a pending default letter, please contact Pension Inc. immediately at the number listed on the letter to take corrective action to bring the loan back into good standing and prevent a loan default. A loan default is a deemed distribution and you are responsible for taxes and a possible early withdrawal penalty on the balance.

## **Can I make a withdrawal from my 401(k) account?**

You may be eligible for an in-service withdrawal. Please refer to the Summary Plan Description and your account for eligibility and additional information. You will need to contact Pension Inc. to process this transaction.

## **What happens if I terminate my employment with the participating employer?**

Pension Inc. will receive a completed Plan Termination Notice. Personalized paperwork will then be sent to your home mailing address. Your plan rollover and cash options will be provided. A distribution package will not be mailed until your termination date has been updated on your account at Pension Inc.

## **How may I request a statement?**

Account statements are typically generated on a quarterly basis. You may generate a statement on demand via the plan website. If you do not have internet access you may contact Human Resources at your company to retrieve a copy.



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## Logging On to Your Account

To log on to your account:

1. Go to [www.PensionInc.net](http://www.PensionInc.net)
2. Click on the red **PI InterLink Logon** link to access the logon screen.
3. Option to select **English / Español**
4. Enter your **User Name** and **Password**. *If you have not previously logged on to your account, your default **User Name** is your 9-digit Social Security Number (without dashes) and your default **Password** is the last four digits of your Social Security Number. You will be prompted to change from the default once you have logged in.*
5. Select **Participant** from the drop down list and click **Login** to access your account.

**What if I forget my PIN?** Your Personal Identification Number (PIN) is required to access your personal account information and to initiate any transactions. Please keep your PIN secure and should you forget your PIN, please follow the directions below to obtain a new one.

- ✓ To request a new PIN by phone call Pension Inc. You will then be asked a series of questions. By answering the security questions, you will be assigned a temporary PIN.
- ✓ To request a new PIN online, go to the plan website. Click on **Forgot your PIN?** Enter your information and follow the prompts. If you experience any problems call Pension Inc.

**Blocked Account Assistance:** After three (3) logon attempts that you fail to enter the correct User ID and Password combination, your account will be blocked and you must contact Pension Inc. for assistance.

## Changing Employee Contribution Rate *(Feature available if approved by Plan Sponsor)*

To change your deduction elections for *future* 401(k) contributions per your plan's specified change dates:

1. Select the **Manage** menu, **Manage Account** and then **GET STARTED** in **Review Contribution Rates**. **EDIT PRE-TAX** or **EDIT ROTH**; per your plan specifications you will have Pre-Tax only or Pre-Tax and Roth. If you have both Pre-Tax and Roth; during this process, you will be prompted to review you selected contribution rate is all available employee 401(k) sources.
2. Set Contribution Rate. Select **Next**. Review next employee 401(k) source, if applicable. Set Contribution Rate. Select **Next**.
3. Select **Submit** to submit your request. A confirmation screen appears with a confirmation number for your transaction. A confirmation will be emailed to your address of record and to the designated Plan Sponsor representative. Select **Done**.

## Viewing Investment Information

Reports contain information including price, performance, and holding information on the mutual funds currently offered in your plan. To view reports:

1. Under **Investment Information – Disclosure**
2. Select **Investment Comparative Chart**, **Investment Glossary** or **Investment Fact Sheets**

## Changing Investment Elections

To change your investment elections for *future* contributions:

4. Select the **Manage** menu, **Manage Account** and then **GET STARTED** in **Change Elections**. Enter your New Election investment percentages and select **Next**. If applicable, you will be prompted to select No or Yes to rebalance your transferable balances to conform with the percentages you entered for your investment elections. Selected **Next**. A verification screen appears showing your current and new elections.
5. Select **Submit** to submit your request. A confirmation screen appears with a confirmation number for your transaction. A confirmation will be emailed to your address of record. Every attempt is made to ensure timeliness of transaction processing, however, these are not guaranteed same day events. We effect processing of plan transactions no later than five business days after receipt of the transaction instructions. Select **Done**.

### Transferring Funds

To transfer money among funds:

1. Select the **Manage** menu, **Manage Investments** and then **GET STARTED** in **Move Money**.
2. Select the **Transfer Type** (Percentage, dollars, or Dollar/Percentage).
3. Enter the fund details for your transfer.
4. Select **Submit**. A verification screen appears showing the results of your requested transfer.
5. Select **Continue** to submit your request. A confirmation screen appears with a confirmation number for your transaction. A confirmation will be emailed to your address of record. Every attempt is made to ensure timeliness of transaction processing, however, these are not guaranteed same day events. We effect processing of plan transactions no later than five business days after receipt of the transaction instructions. Select **Done**.

**Is there a charge for changing investments?** There are no Pension Inc. fees for changing investment instructions or transferring money among investment options. Certain funds may impose short term redemption fees. Please contact the plan investment advisor to review these potential fees.

### Changing Personal Information *(Located in upper right using Icon)*

Changes to personal information on the PI InterLink website are limited to phone numbers and email address contact information. You can view other information, including name, address, and beneficiary information, but you must contact your Employer or Human Resource Department directly to make changes.

**How do I change the beneficiary listed on my account?** Please contact your Employer or Human Resource Department to update a Beneficiary. Beneficiary Designation Forms are located under Forms on the Plan website.

**The date of birth and/or date of hire listed on my account is incorrect. How do I update?** Please notify your Employer or Human Resource Department and they will forward the correct information to Pension Inc.

**How do I change my address on my account?** Active participants should change the address on account by contacting your Employer or Human Resource Department. Terminated employees with an account balance should submit a change of address in writing to Pension Inc.

### Printing Account Statements

Statements are created in PDF format. You must have Adobe Acrobat or Acrobat Reader to view your statement. To print a statement for your account:

1. Select the **Form and Reports** menu and then **Reports**.
2. Select **Participant Internet Statement** from the **Select Report** drop down list.
3. Select the date range for your statement keeping the range within the selected plan year.
4. Select **Get Results**. A confirmation dialog appears. **Open Report** appears on the confirmation when your statement is ready for viewing.
5. Click **Open Report** and the **Open** on the confirmation screen to view your statement.

### Retirement Readiness Calculator

- Select **Retirement Readiness**.

### Calculators

- Select the **Calculators** menu

**Don't Delay Your Savings** - This calculator helps show how much postponing plan savings plan can cost.

**Home Budget Analysis** - See how much you have left to save and where your money is being spent.

**Investment Questionnaire** – Helps identify a potential investment mix.

**Paycheck Analysis** – See how contributions can affect your paycheck as well as your retirement savings.

**Roth 401(k) vs. Traditional 401(k)** - Use this calculator to help determine the best option for your retirement.