

**American Northwest Retirement Plan Services
Using the Participant Website**



Participant Website: www.amnw401k.com

Voice Response System: 1-888-905-4015

Contact us at: 1-888-345-3684 or planadmin@americannw.com

Logging in to the website – *your default login credentials will be as follows:*

Default Username: Social Security Number (no dashes, no spaces)

Default Password: Last four digits of Social Security Number

Once you have logged in, you will always see three icons in the upper right-hand corner of each page of the website: Alerts (bell icon), Settings (gear icon), and Logout. Clicking the Settings (gear icon) will provide you with the following options:

Personal Info. – This option will allow you to view your personal information. You may also edit certain fields such as address and phone number if they have changed.

Beneficiaries – This option will allow you to view the primary and contingent beneficiaries (if any) that we currently have on file for you. You may also add, delete, or change your beneficiaries from this page.

Password Change – This option will allow you to change your Username and/or Password for logging in to the participant website. These changes will **not** affect your access to the Voice Response System.

Upload File – This option offers a secure method for you to deliver sensitive information directly to us.

The remaining individual website pages and functions are organized under several main menu categories across the top of the screen. When you hover your mouse pointer over a main menu name, a drop-down submenu will appear listing the individual functions available under that category. Throughout the website, items in blue text generally indicate that additional information or functions will be available by clicking on the item. As a plan participant you will be able to view/perform the following functions under each main menu:

1. Dashboard

After you log in, the website will display a screen called “My Dashboard,” which provides a summary of your account. This summary will include information such as your account balance, investment performance, recent activity, etc. You will also see links to various areas of the website that will allow you to perform certain tasks such as managing your investments. The remaining options on the website will allow you to view this information in further detail and to make changes to your account.

2. Manage

By selecting one of the options under this menu you will be able to make changes to your account or view specific transaction details. The following options are available under this menu:

Manage Investments – Clicking on the tiles on this screen will allow you to change various aspects of your plan investments. You will also be able to view your current portfolio information here. The following options are available on this screen:

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- i. *Change Elections.* Your investment elections determine the manner in which new contributions to your account are invested. Depending on which options your plan allows, you may change your elections for all sources or a single source. To change your investment elections, enter your new allocation percentages in the **New Election %** column, making sure that the total in this column equals 100%. Clicking the **Next** button will allow you to choose whether or not you would like your existing account balances to match these allocations as well. Continue through the remaining screens until you receive a confirmation number, signifying that your request has been completed. You will also receive a confirmation letter by mail summarizing the changes that were made online.

- ii. *Move Money.* This option will allow you to transfer your existing balance between investments. Depending on which options your plan allows, you may make transfers effective for all sources or a single source. First you will need to specify whether your transfer be made by “Percentage to Percentage”, “Dollar to Dollar”, or “Dollar to Percentage”. We generally recommend using the “Percentage to Percentage” option. To make your transfer, first enter either the percent or dollar amount you would like to transfer out of each fund in the **From** column. You will only be allowed to enter a value for investments that are available for transfer. Next, in the **To** column, enter the percent or dollar amount (of the value being transferred) that you would like transferred to each fund. Press **Next** then continue through the remaining screens until you receive a confirmation number, signifying that your request has been completed. You will also receive a confirmation letter by mail summarizing the changes that were made online.

- iii. *Rebalance.* On this page you will be given the following three options:
 - Recurring Rebalance. Selecting the “Recurring Rebalance” option, you will be allowed to enter parameters to set up an automatic rebalance of your account at a specified frequency. Once you have selected your preferences, press **Next** then continue through the remaining screens until you receive a confirmation number, signifying that your request has been completed. You will also receive a confirmation letter by mail summarizing the changes that were made online.
 - Conform Ending Balance. This option will generate transfers within your current account balance so that it once again matches the allocation percentages you currently have set up for your investment elections. After pressing **Next**, on the following screen you will also have an opportunity to schedule a recurring rebalance. Press **Next** then continue through the remaining screens until you receive a confirmation number, signifying that your request has been completed. You will also receive a confirmation letter by mail summarizing the changes that were made online.
 - Conform To Target. This option will generate transfers within your current account balance so that your existing balances are realigned to a new allocation percentage set that you will enter. You will enter your desired allocation percentage for each investment in the **New Target** column, making sure that the total in this column equals 100%. Clicking the **Next** button will allow you to choose whether or not you would like your investment elections for new contributions to match these allocations as well. Press **Next** then continue through the remaining screens until you receive a

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confirmation number, signifying that your request has been completed. You will also receive a confirmation letter by mail summarizing the changes that were made online.

- iv. *Change Contributions Rates.* This option will allow you to view your current rate of contribution (the amount of elective deferrals that are currently deducted from your paycheck each pay period). If your plan allows, you will also be able to make changes to your rate of contribution here. Press **Next** then continue through the remaining screens until you receive a confirmation number, signifying that your request has been completed. You will also receive a confirmation letter by mail summarizing the changes that were made online.

Transaction History – This option will provide a detailed history of all transactions that have been processed on your account. You will be able to view details for transactions such as salary deferral contributions, employer match contributions, dividend allocations, etc. You may use the filters to specify types of transactions or date ranges in order to view only certain transactions.

Web/VRU Requests – This option will allow you to view all previous requests made on your account through the Voice Response System and/or the participant website. You may use the filters to specify types of transactions or date ranges in order to view only certain transactions.

3. Plan

The following options are available under this menu:

Retirement Calculator – This is a great tool to use to see if your retirement account is going to meet your goals upon reaching retirement age. Play around with it to see if you are on track for meeting your retirement goals.

4. Performance

By selecting one of the options under this menu you will be able to view details about your investments under the plan as well as more information about all the investment options offered in the plan. The following options are available under this menu:

Rate of Return – This option will provide you with your personal rate of return on your account. You may personalize this view by using the **Investment type** dropdown to select either your Total Return or to see your returns for a specific investment you hold in your account. Your selection may be further personalized to display either Annual, Quarterly, or Monthly returns; this selection may be changed by clicking on the appropriate tab in the upper right of the display area.

Investment Information – This option provides true return information for each fund and investment product available in the plan. This information is updated monthly and provides 3-Month, Year-to-Date, 1-Year, 3-Year, 5-Year, and 10-Year returns for each fund. You may switch between general investment information, individual investment returns, and investment product (Hypothetical Portfolio) returns by selecting the appropriate option from the **Profile Views** dropdown menu. For any fund listed in these views, clicking on the fund name will route you to the Morningstar website for that fund, which provides more in-depth return and operational information.

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5. Loans & Withdrawals

The following options are available under this menu:

Loans and Withdrawals – This option will provide loan and withdrawal information specific to your plan and your account within the plan; this will include information such as minimum and maximum amounts, loan interest rates, etc. You will be able to enter different loan amounts and/or lengths to model what the payments would be per pay period. If your plan allows online processing of loans and/or withdrawals, you will also be able to submit requests here.

View Loans – This option will provide details about all outstanding loans including outstanding balance, payments remaining, etc. You will also be able to view a current amortization schedule for each loan.

6. Forms & Reports

The following options are available under this menu:

Reports – This option will allow you to view reports that have previously been prepared for you. You will also be able to run custom reports for a specific date range of your choosing.

Forms – This option will provide you with forms you may use to request changes to your account. Some forms available include: Distribution Request Form, Loan Request Form (if your plan allows loans), Enrollment Form, etc.

7. Contact Us

The following options are available under this menu:

General Information – This option will display message containing information you may need to be aware of concerning your plan and/or your account.