



**Washington Floral Service, Inc.  
401(k) Profit Sharing Plan**

**American Northwest  
Retirement Plan Services, LLC**

**PO Box 24838**

**Federal Way**

**Washington**

**98093-1831**

**253-815-6564**

# Your Future Is in Your Hands

Planning for retirement used to be a simple matter. Work until age 65, begin receiving retirement benefits, and enjoy the worry-free days of retirement. This was the dream of the average worker.

The real world is quite a different story. Many of today's retirees find that Social Security alone isn't enough to make ends meet. And many have no other retirement savings to speak of. For them, retirement can be a financial struggle.

These people have learned the hard way that Social Security by itself cannot be counted on to provide a secure retirement. Most end up regretting not having put more money away when they were working.

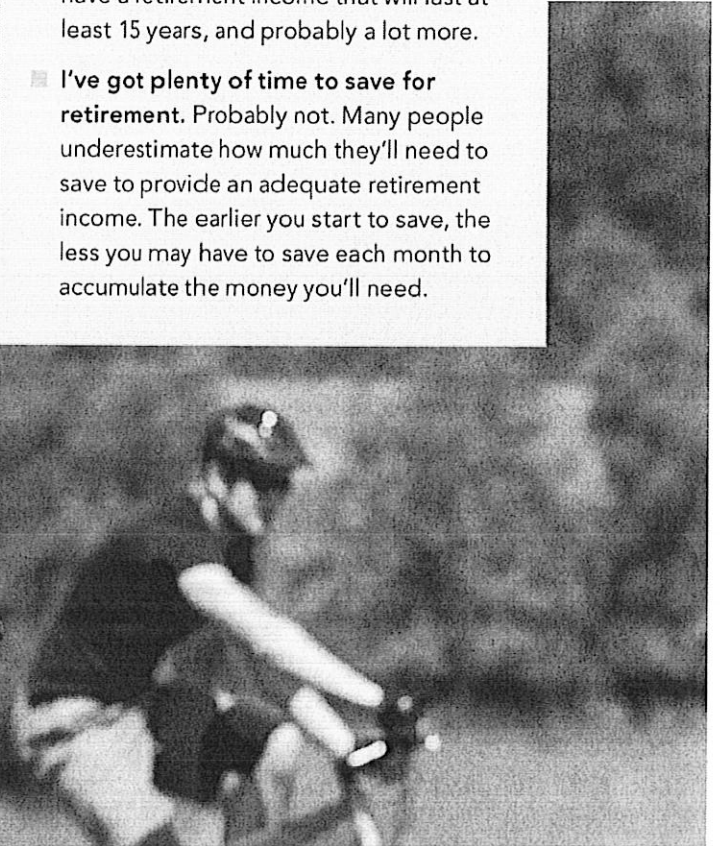
The simple fact is this: To obtain the money you'll need for a financially secure retirement, you have to take matters into your own hands. You need to put money aside now for the years ahead.

No matter whether you have 20, 30, or more years before retirement or whether retirement is just around the corner, your retirement security is something to think about today.

On the following pages, we show you why saving regularly for retirement and starting as soon as you can are two of the most important things you can do for yourself and your future. We also show you an easy way to put money away for the time when you stop working — and how you can develop an investment strategy that can help you meet your personal retirement savings goals.

## Do You Believe These Retirement Myths?

- **I won't need much when I retire.** Older people are generally in better health than ever before. Many retirees have very active lifestyles — and need the money to pay for them. So while some expenses (such as commuting costs) will go down in retirement, others (like travel and entertainment) might go up.
- **I'll only be retired a short time.** People are living longer these days. As a result, your retirement may last almost as long as your working years. Most people should plan to have a retirement income that will last at least 15 years, and probably a lot more.
- **I've got plenty of time to save for retirement.** Probably not. Many people underestimate how much they'll need to save to provide an adequate retirement income. The earlier you start to save, the less you may have to save each month to accumulate the money you'll need.



# Your Retirement Savings Opportunity

Your employer offers you one of the most effective ways to put money aside for retirement: a tax-favored retirement plan. Investing for retirement through the plan provides you with many benefits.

- **Tax-advantaged contributions.** Salary deferral contributions are not currently taxable. Your income tax bill will be lower.
- **Tax-deferred earnings.** Any investment income the retirement plan contributions earn avoids current income taxes. Contributions and any earnings are taxed only when you withdraw them from the plan.
- **Convenient savings.** Saving money through the plan is easy. You don't have to do anything

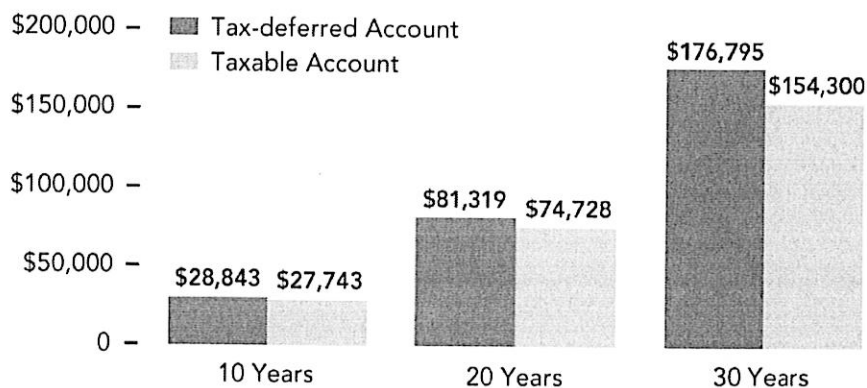
special on payday. Your contributions are deducted from your pay on a pretax basis. Your money goes to work before you even see it (or have a chance to spend it). Some plans even "automatically enroll" employees, with contributions made at a specified percentage of pay. But you can choose your own contribution rate (or not to participate at all) if you desire.

- **Individualized investment program.** You control your plan investment choices. You can arrange your plan investments in a way that best fits your personal needs. And you can change your investment choices as your situation requires.

## How Tax Deferral Can Boost Your Retirement Savings

### Assume:

- \$2,400 annual retirement plan contribution
- \$2,112 (amount remaining after paying tax on \$2,400) is invested in a taxable savings program. Earnings on the taxable investment are taxed annually.
- Both the taxable savings program and the tax-deferred plan earn a 6% annual return, compounded monthly.\*
- The employee is in a 12% federal income tax bracket.



\* This chart is only an illustration and is not intended to predict or guarantee the performance of any particular investment. Actual returns and principal values will fluctuate. The plan balances shown reflect a reduction for ordinary income tax at 12% payable at the time the money is withdrawn from the plan. Your tax rate may be different. Since tax deferral may not be beneficial for all taxpayers, you may want to consult a tax professional about your specific situation.

# Helping Yourself to a Successful Future

You hold the key to a successful retirement. By saving through your employer's plan, you can add to the financial nest egg you'll need in the future.

## Start as Soon as You Can

The earlier you begin saving, the better off you may be. Here's why:

- Starting early gives your money more time to "compound." Compounding is what happens when the investment earnings on your savings are reinvested and earn an investment return of their own.
- It's easier to save a little each pay period throughout your career than a lot at the end of your career.
- You will probably need more money for retirement than your parents or grandparents since costs are higher and people are living longer.

## How Much Will You Need at Retirement?

A financially secure retirement requires more money than you'd think. Generally, experts agree that retirees usually need from 70% to 90% of their preretirement income to enjoy a comfortable lifestyle when they stop working. Since Social Security

isn't enough to cover most retirees' income needs, where will the rest come from? For the most part, from your personal earnings and savings.

## The Threat of Inflation

The amount of income you'll need during retirement cannot necessarily be determined using today's pay alone. The reason is *inflation* — increases in the cost of living. Even at low inflation rates, the buying power of money you save erodes each year. So, when figuring how much retirement income you'll need, take into account the fact that inflation will most likely occur in the years before and after you retire.

### How Much Is Enough?

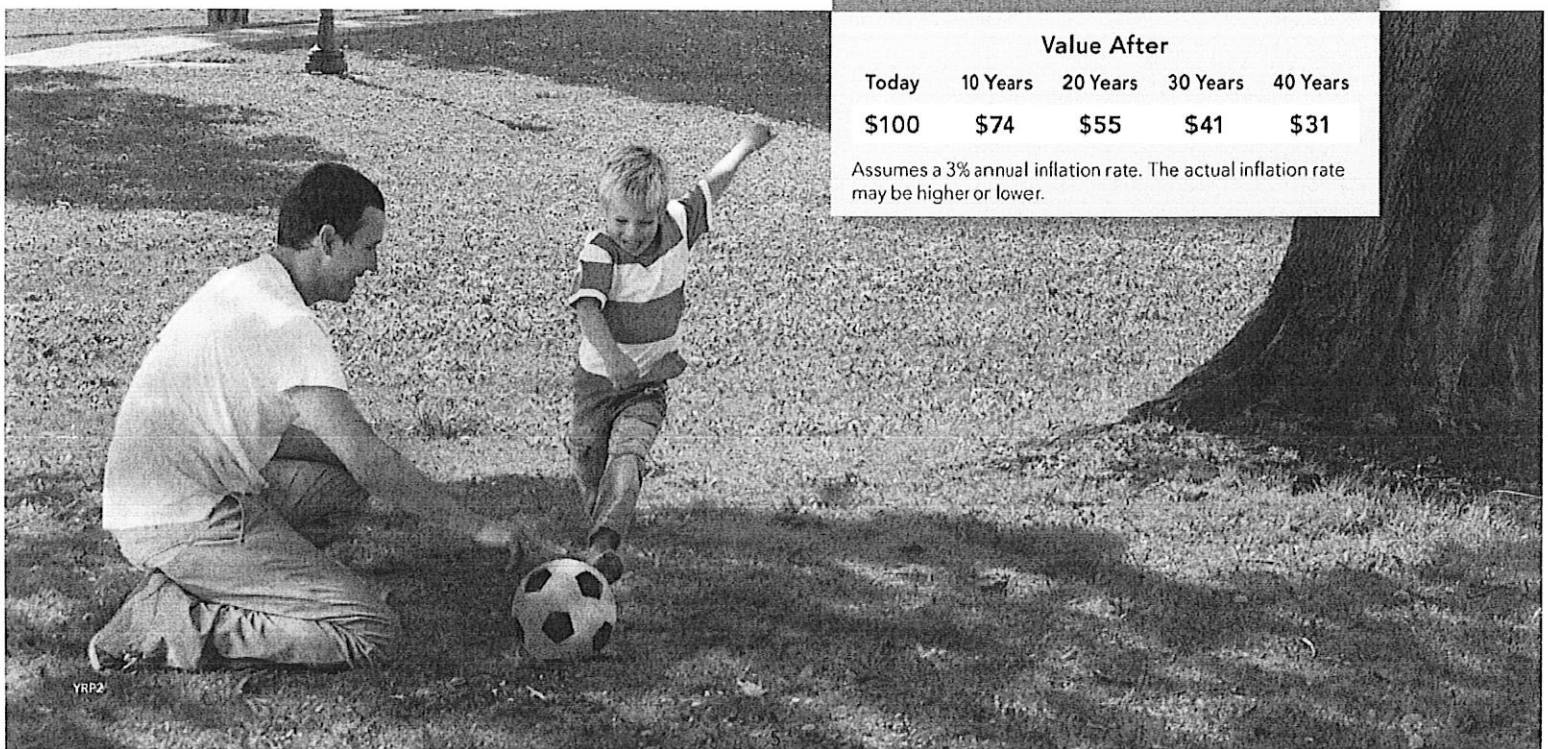
$$\text{Annual Income} \times 80\% \text{ (or } .80) = \text{Needed Retirement Income in Today's Dollars}$$

This formula estimates the amount of yearly income you'd need in retirement if you retired today. For example, if your annual income is \$25,000, you'd need approximately \$20,000 a year (\$25,000 times 80%).

### Loss of Buying Power to Inflation

Today	Value After			
	10 Years	20 Years	30 Years	40 Years
\$100	\$74	\$55	\$41	\$31

Assumes a 3% annual inflation rate. The actual inflation rate may be higher or lower.





## Investing for Your Future

Your plan offers you a number of investment choices. You decide how you want your money invested among those alternatives.

### Understanding the Basic Choices

Investments offered by retirement plans generally fall into four groups: stocks (also called "equities"), bonds, cash and stable value investments, and blended investments.

Very generally, **stocks** are investments that give you an ownership interest in the company issuing the stock. If the company does well and its stock price increases, your investment will gain in value. If the stock goes down in price, you would lose money. Among plan investments, stocks offer the highest potential investment returns but also

\* The sale of a bond before maturity may result in a substantial gain or loss.

involve the most amount of risk to your principal (that is, the amount you've invested).

**Bonds** are, in effect, loans owed to the investor by the government, corporations, or other issuers of debt. Typically, bonds pay a fixed rate of income over a set time period. At the end of the time period, the face value of the bond is returned to the investor.\* Bond investments usually rise and fall in value depending on current interest rates. The general rule: If rates rise, bond prices fall. If rates fall, bond prices rise. Bonds are generally seen as involving less risk of loss than stocks but also offer lower potential returns.

**Cash investments**, such as money market securities, pay an income for a short period, at which time the investment principal is returned. These investments offer the least risk of loss of principal but pay potential returns that are generally lower than returns on both stocks and bonds.

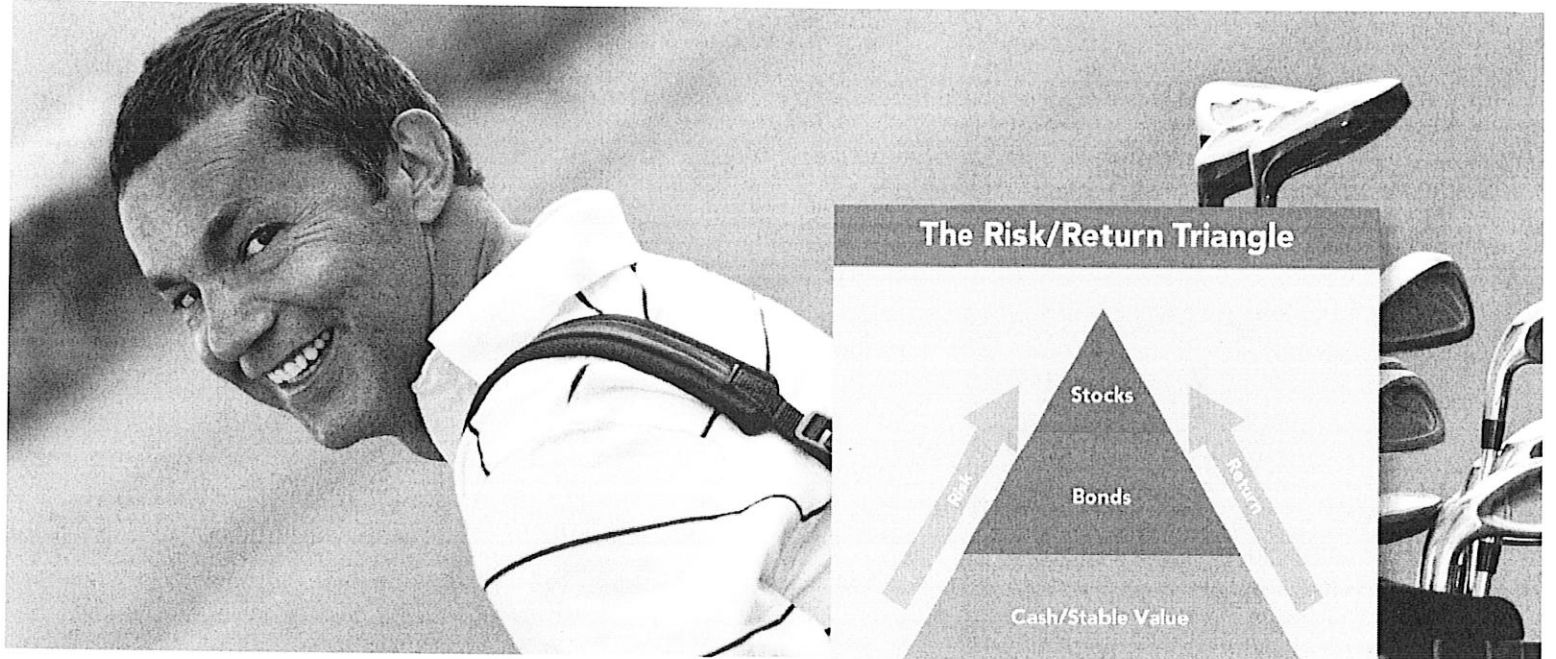
**Stable value investments** include Guaranteed Investment Contracts (GICs) offered by corporations, insurers, banks, and other lending institutions. These investments offer low risk and returns that historically have been at, or slightly above, inflation.

A variety of other investments are sometimes offered by a retirement plan, including blended investments, such as balanced funds (consisting of stocks, bonds, and money market investments) and target retirement date funds. Check the specific investment information we've provided you to learn more about your plan's investment choices.

### Examples of Investment Types

Stocks	Bonds	Cash/Stable Value	Blended
Company Stock	U.S. Government Bonds	Money Market Funds	Balanced Funds
Other Stock	Corporate Bonds	Certificates of Deposit	Target Date Funds
Stock Funds	Bond Funds	Treasury Bills	Lifestyle/ Life Cycle Funds
Growth Funds	Short-term Bonds/ Bond Funds	Guaranteed Investment Contracts	
Equity Income Funds			
Index Stock Funds			

NOTE: This list is for illustrative purposes only. Your plan does not necessarily offer all these investments as choices.



### You're Investing for the Long Term

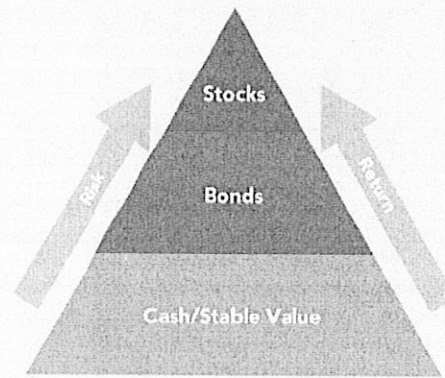
Investing for retirement requires you to look at the long-range picture. New investors tend to be overly conservative in their investment choices and only put their money in what they feel are "safe" investments. They don't want to risk losing any of their invested principal. However, the "safe" investments these investors choose usually earn the least over the long term. As a result, these overly conservative investors may have difficulty meeting their retirement income goals.

Although choosing "safe" investments may protect you from losing the money you've invested, you leave yourself wide open to other risks. For one, you run the risk that your retirement savings will not keep up with inflation and that your money will lose buying power. Your ability to live the lifestyle you want at retirement may be hurt.

At a minimum, you may want at least some investments that give your retirement plan dollars the potential to grow at a rate faster than inflation. The more your investments grow, the more you'll have at retirement.

Every business day, the investment markets move up and down — sometimes dramatically. Even if an investment type has a down day, week, or year, it may well come back some time in the future. So don't get hung up on short-term performance numbers. Your focus should be on the long-term performance of your investments.

### The Risk/Return Triangle



### Two Keys to Investment Success

The words seem complicated — "diversification" and "asset allocation." But the ideas are quite simple. Remember the saying, "Don't put all of your eggs in one basket"? That is the basic idea behind diversification.

**Diversification** is simply spreading your money among different investments. Diversification attempts to take advantage of the pluses of each investment, with the goal of earning more consistent investment returns.

In general, broad diversification is possible only if you have large amounts of money to invest. But, by putting your money together with the money of other investors in the fund investments offered by your employer's plan, you achieve "automatic" diversification.

Each fund holds many investments. A stock fund, for instance, typically invests in numerous companies in many different industries. If one company or industry has problems, the fund should not suffer a major loss because the fund is sufficiently diversified. Similarly, a bond fund usually invests in bonds with varying maturity dates issued by various entities. This provides a measure of protection in the event an issuer defaults.

You can further diversify by investing in different types of funds. For example, by spreading money

## What Type of Investor Are You?

Once you are enrolled in your employer's retirement plan, you should develop an investment strategy. The information below can help you determine whether you are a conservative, a moderate, or an aggressive investor and which investments offered by your retirement plan may suit your needs. Use this information in combination with any investment planning advice available to you when you are developing a strategy.

### **Conservative**

investors seek to protect principal (the amount invested) and avoid significant losses.

### **Moderate**

investors seek income and some growth from their portfolios.

### **Aggressive**

investors seek to maximize the growth potential of their portfolios.

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When you are determining your risk profile, you may find it helpful to assess:

- 1. Your willingness to take risk** — what is your attitude toward risk? That is, how comfortable are you with the possibility that your investment portfolio could lose value? Would you be willing to stay invested during a market downturn or would you sell the investments that were experiencing losses?
- 2. Your capacity to take risk** — to what degree are you able to take on investment risk given your financial situation? Would you still be able to meet your retirement goals if the value of your investment portfolio declined — and if so, by how much? When answering this question, consider several factors, including your current and expected future income, any other savings and assets you may have, and when you expect to start using your retirement savings. The less you can afford to lose and the sooner you'll need your savings, the less risk you may be able to take with your investments. Conversely, if you have sufficient income, assets, and time to make up for losses, the more risk you may be able to take.

among the plan's investment alternatives — such as a stock fund, a bond fund, and a money market fund — you would diversify your plan investments more than by investing in just one type of fund. Keep in mind, though, that diversification can only help control risk — it cannot ensure against possible market losses.

Once you decide to diversify among the alternatives offered by the plan, you need to decide *how much* money to put in the various types of funds. This step is called **asset allocation**.

The decisions of which funds to choose and how much to put into each choice depend in large part on your personal situation: the time you have until retirement, the amount of risk you're willing to take, whether you have other sources of retirement income, what other assets and

investments you own, and any special needs you or your dependents have.

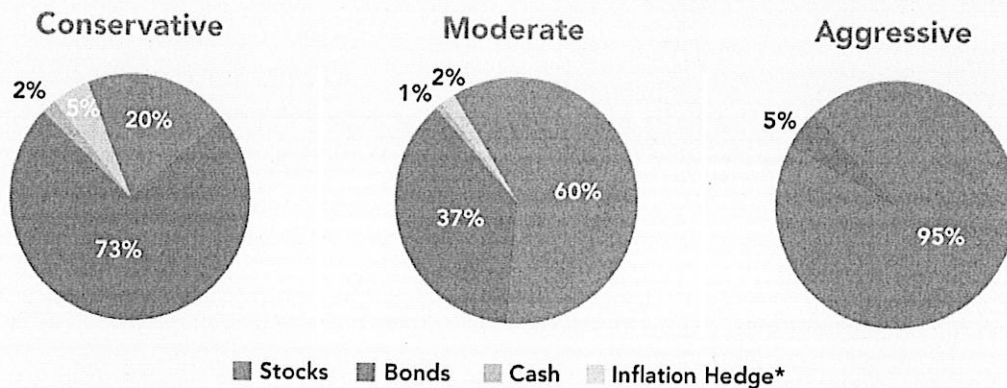
### Changing Your Investments as You Change

As you weigh risk and return, keep in mind that your ability to accept risk will probably change as the years pass. Younger people who won't retire for a long time often are able to accept more investment risks, since they have many years to make up any short-term investment losses that might occur. As a result, younger people might consider putting more of their retirement plan money in stock funds.\*

As retirement gets closer, many people have less tolerance for risk. They tend to switch some of their stock investments to bonds and short-term cash funds to add more stability to their accounts.

\* Stock funds may not be suitable for an investor's personal situation. Consider consulting a professional before choosing investments.

## Some Typical Asset Allocation Mixes



\* Not all plans offer Treasury Inflation-Protected Securities (TIPS) or other inflation hedges as an investment option.

These hypothetical asset allocations show the broad asset-class weights represented in the Morningstar family of Target Risk Allocation indexes. They are presented as illustrations only to help evaluate potential investment strategies and should not be construed as recommendations for any investment approach. Plan participants, IRA owners and beneficiaries should consider their non-plan assets, other investments and income needs when considering any asset allocation or applying any particular model to their situation. Individual circumstances vary. There may be other solutions that meet your needs.

The Morningstar indexes use varying blends of 18 different asset classes and investment styles to create unique portfolios, each with its own level of risk and commensurate potential for return. For more detailed information on the performance and composition of the Morningstar Target Risk Allocation indexes, as well as the methodologies used for the indexes' construction and maintenance, please go to <http://indexes.morningstar.com>.

Asset allocation cannot assure a profit or protect against a loss. It is not possible to invest directly in any index. Index performance does not reflect the effects of investing costs and taxes. Actual results would vary from benchmarks and would likely have been lower. Past performance is not a guarantee of future results.

Morningstar Target Risk Allocation indexes are © 2017 Morningstar. All rights reserved.

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Keeping a portion of their accounts in stock funds allows them to retain a moderate amount of growth potential.

When retirement is just around the corner, the ability to accept risk often takes another drop. Protecting and preserving principal become very important. Many people place even more of their plan account money into bonds and short-term cash funds. But keeping some money in stock funds might be worth considering, since inflation still may have an effect on your retirement money.

**Remember:** Your plan investments can change as your needs change, and your circumstances may be different from the very general situations described here. At least annually, and perhaps more often, review your investment mix to ensure it continues to reflect your investment goals. You may, for example, want to rebalance your investment mix if one type of investment or another has done especially well — or poorly. You may have to reallocate your money among your fund investments to return your portfolio to your desired mix.

## Building an Investment Plan for Your Future

Several factors may influence your personal retirement plan investment program.

**How Long You Have Until You Retire.** The longer you have to invest for retirement, the more chance you'll have to meet your retirement income goal. Even if you don't have a long time until you retire, saving regularly can still help you have the retirement you want.

**How Much You Can Afford To Save.** You should save as much as you can for your future. But saving can be hard. The key is to start as soon as you can

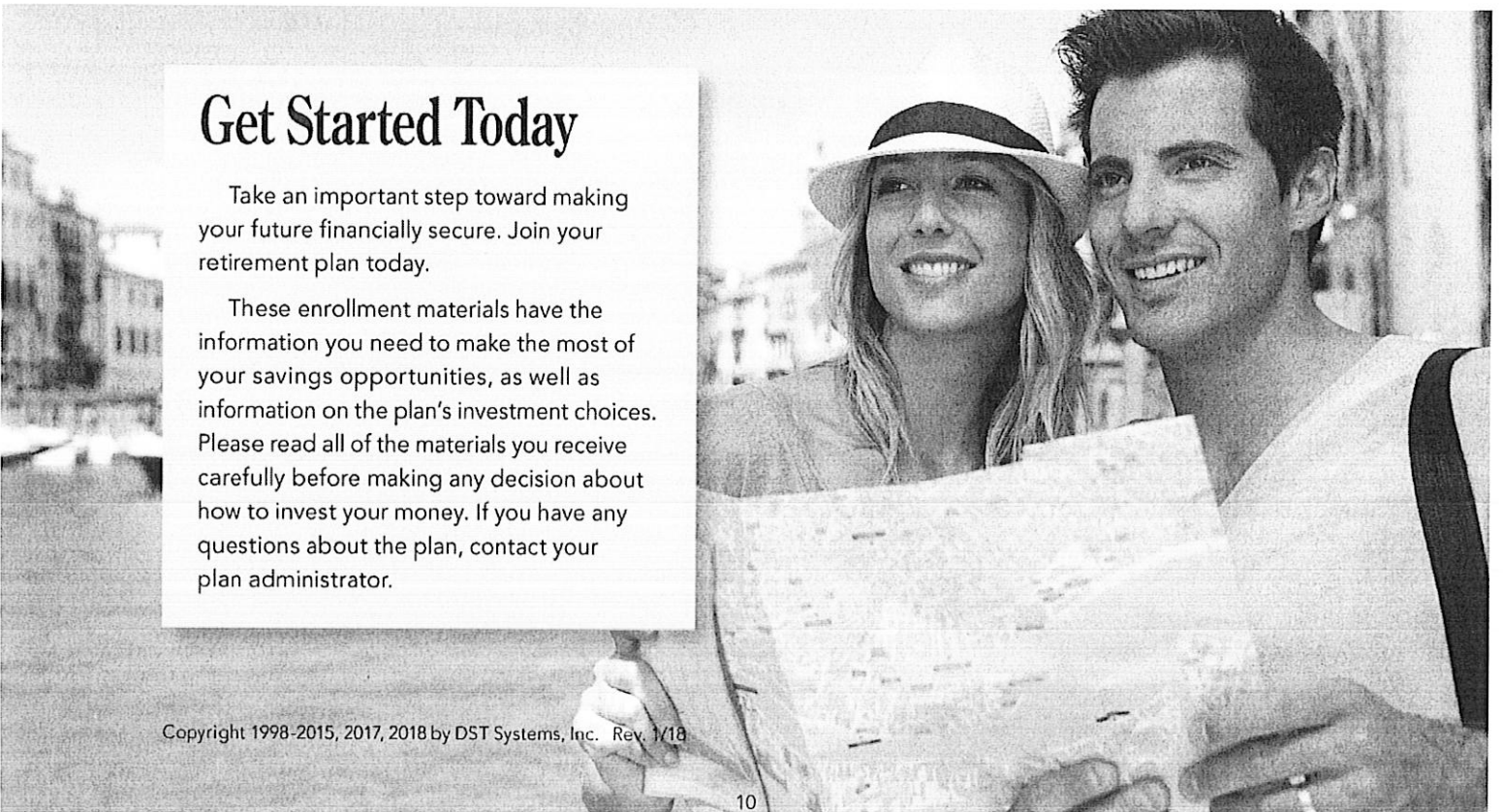
by putting aside as much as you can afford now. Then, increase your savings as your situation allows.

**How Comfortable You Are with Risk.** Some people are just naturally conservative. Others are aggressive risk takers. Still others are somewhere in between. You shouldn't lie awake at night worrying about your investments. Decide on what type of investor you are and invest according to your own willingness to accept risk. Remember that you can control some of the risks involved in investing by diversifying your plan investments.

### Get Started Today

Take an important step toward making your future financially secure. Join your retirement plan today.

These enrollment materials have the information you need to make the most of your savings opportunities, as well as information on the plan's investment choices. Please read all of the materials you receive carefully before making any decision about how to invest your money. If you have any questions about the plan, contact your plan administrator.



### **Who Can Participate?**

Participation in the elective deferral portion of the Plan is open to employees who have met the following requirement(s):

- Attained age 21.
- Completed 3 Month(s) of Service, as defined by the Plan.

Participation in the employer discretionary match on elective deferrals portion of the Plan is open to employees who have met the following requirement(s):

- Attained age 21.
- Completed 3 Month(s) of Service, as defined by the Plan.

Participation in the employer profit-sharing contribution portion of the Plan is open to employees who have met the following requirement(s):

- Completed 1 Year(s) of Service, as defined by the Plan.

The Plan does *not* allow participation by employees who are:

- Union employees

Other requirements may also have to be met, as described in the Summary Plan Description.

### **When May I Join?**

Eligible employees may join the elective deferral portion of the Plan on a quarterly basis.

Eligible employees may join the employer discretionary match on elective deferrals portion of the Plan on a quarterly basis.

Eligible employees may join the employer profit-sharing contribution portion of the Plan on the earlier of the first day of the Plan year or the first day of the seventh month of the Plan year coinciding with or next following the date on which the eligibility requirements are met.

### **How Do I Contribute To The Plan?**

- Through payroll deduction, you can make elective deferrals up to the maximum allowed by law. The dollar limit is \$18,500 for 2018.
- If you have an existing qualified retirement plan (pre-tax), 403(b) tax deferred arrangement or governmental 457 plan with a prior employer or hold a taxable IRA account, you may transfer or roll over that account into the Plan anytime.

### **Can I Make Catch-up Contributions To The Plan?**

- If you are age 50 or older and make the maximum allowable deferral to your Plan, you are entitled to contribute an additional amount as a "catch-up contribution". The catch-up contribution is intended to help eligible employees make up for smaller contributions made earlier in their career. The maximum catch-up contribution is \$6,000 for 2018. See your Benefits Administrator for more details.

### **Can I Stop Or Change My Contributions?**

- You may stop your contributions anytime. Once you discontinue contributions, you may start again anytime.
- You may increase or decrease the amount of your contributions as of any Plan entry date.

### **How Does Washington Floral Service, Inc. Contribute To The Plan?**

The Plan also provides for Washington Floral Service, Inc. to make contributions.

- The Plan provides for discretionary matching contributions on elective deferrals in an amount to be determined by Washington Floral Service, Inc. on an annual basis. The matching contribution will be made to your account quarterly.
- The employer match also applies to any catch-up contributions you are allowed to make to the Plan, subject to the same terms and conditions.
- Washington Floral Service, Inc. may also make profit-sharing contributions in its discretion which will be allocated among all eligible employees, whether or not they make contributions.

The employer profit-sharing contributions benefit(s) only those eligible employees who are actively employed on the last day of the Plan year and worked 1000 hour(s) during the Plan year.

### **How Do I Become "Vested" In My Plan Account?**

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate.

Employer contributions to the Plan, plus any earnings they generate, are vested as follows:

#### **Employer Discretionary Match on Elective Deferrals:**

Years of Vesting Service	Vesting Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

#### **Employer Profit-sharing Contributions:**

Years of Vesting Service	Vesting Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

### ***How Are Plan Contributions Invested?***

- You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by Washington Floral Service, Inc.
- You may change your investment choices anytime.
- More information about your Plan's investment choices can be found elsewhere in these materials.

### ***When Can Money Be Withdrawn From My Plan Account?***

Money may be withdrawn from your Plan account in these events:

- Death.
  - Disability.
  - Termination of Employment.
  - Attainment of Age 62.
  - You may also make an In-service withdrawal of the following: any rollover contributions.
- 
- Your distributions may be rolled into an IRA.

See your Summary Plan Description for more details about taking withdrawals from the Plan. Be sure to talk with your tax advisor before withdrawing any money from your Plan account.

### ***May I Withdraw Money In Case Of Financial Hardship?***

If you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your elective deferrals.

A hardship, as defined by the government, can include:

- buying a principal residence,
- paying for your or a dependent's college education,
- paying certain medical expenses,
- preventing eviction from or foreclosure on your principal residence,
- paying for funeral expenses, or
- paying for qualifying repairs to your principal residence, within tax law limits.

If you feel you are facing a financial hardship, you should see your Plan Administrator for more details.

### ***May I Borrow Money From My Account?***

The Plan is intended to help you put aside money for your retirement. However, Washington Floral Service, Inc. has included a Plan feature that lets you borrow money from the Plan.

- The amount the Plan may loan to you is limited by rules under the tax law. In general, all loans will be limited to the lesser of: one-half of your vested account balance or \$50,000.
- The minimum loan amount is \$1,000.
- All loans must generally be repaid within five years. A longer term may be available if the loan is to be used to purchase your principal residence.
- You may have 2 loan(s) outstanding at a time.
- You pay interest back to your account. The interest rate on your loan will be the Prime Rate plus 2.00%.
- A \$50 processing fee for all new loans and a \$30 per year maintenance fee are charged to your account.

Other requirements and limits must be met, and certain fees may apply. Refer to the Summary Plan Description for more details about this participant loan feature.

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### ***How Do I Obtain Information About My Plan Account?***

- You will receive a personalized account statement quarterly. The statement shows your account balance as well as any contributions and earnings credited to your account during the reporting period.
- You will also have access to an Internet Site ([www.amnw401k.com](http://www.amnw401k.com)) which is designed to give you current information about your Plan account. You can get up-to-date information about your account balance, contributions, investment choices, and other Plan data. You will receive additional information on how to use the Internet Site.

### ***How Do I Enroll?***

#### ***Summary Plan Description***

The above highlights provide only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description will be given to you. Please read it carefully and contact your Plan Administrator if you have any further questions.

**PARTICIPANT FEES  
ANNUAL DISCLOSURE STATEMENT  
WASHINGTON FLORAL SERVICE, INC. 401(K) PROFIT SHARING PLAN**

**TO:** Plan Participants and Beneficiaries  
**FROM:** Plan Administrator of the Washington Floral Service, Inc. 401(k) Profit Sharing Plan  
**DATE:** July 1, 2018

This disclosure statement advises you of information regarding fees associated with your participation in the Plan. Part I provides general information regarding the operation of the Plan. Part II provides information regarding charges for administrative expenses the plan may incur. Part III provides information regarding individual expenses you may incur as a Plan Participant or Beneficiary. These are conservative estimates for all expenses related to your retirement plan. The likely expense to the Plan will likely be less. The Plan has also distributed, or will distribute, a Comparative Chart of Investment Options which will inform you about the Plan's investment alternatives.

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**I. General Plan Information**

1. **Giving investment instructions.** In order to direct your Plan investments, you must complete an Investment Selection form or make your election on the following Web site: [www.amnw401k.com](http://www.amnw401k.com). You may direct the investment of all funds held in your plan account.
2. **Limitations on instructions.** You may give investment instructions on any day the New York Stock Exchange is open for business.
3. **Voting and other rights.** The trustee will exercise any voting or other rights associated with ownership of your investments held in your plan account.
4. **Designated investment alternatives.** The Plan provides designated investment alternatives into which you can direct the investment of your plan funds. The Comparative Chart lists these designated investment alternatives and provides information regarding these alternatives.
5. **Designated investment manager.** American Northwest Advisory Services, LLC at 253-815-6564 is the Plan's designated investment manager.

**II. Administrative Expenses.**

The Plan pays outside service providers for Plan administrative services, such as investment management, trust services, legal, accounting and recordkeeping services, unless the plan sponsor elects, at its own discretion, to pay some or all of the Plan administrative expenses.

An annual investment management fee of 0.56% of the account balance will be charged to each individual plan account. Each quarter, an amount equal to 0.1400% of the account's ending balance for the quarter will be deducted from your individual account.

An annual trust services fee of 0.05% may be charged to each individual plan account. Each month, an amount equal to 0.0042% of the account's ending balance for the month will be deducted from your individual account. These expenses will typically be deducted from your account on a pro rata basis. However, these monthly expenses may be paid, in whole or in part, from revenue sharing payments that the plan receives from plan investment options. In the past, these payments have completely paid for these trust service expenses in some months. If revenue sharing payments are received, the plan will pay less than 0.0042% of the plan's assets per month, and only those expenses not offset by any revenue sharing payments will be deducted from your account.

To the extent all of these expenses are not charged against forfeitures or paid by the employer, or reimbursed by a third party, the Plan charges these expenses pro rata based on the relative size of each account against participants' accounts.

### III. Individual Expenses

The plan imposes certain charges against individual participants' accounts, rather than against the Plan as a whole, when individual participants incur the charges. These charges may arise based on your use of a feature available under the Plan (i.e. - participant loans), or based on the application of an applicable law (i.e. - processing a domestic relations order in the case of a divorce). The Plan imposes the following charges:

<u>Reason</u>	<u>Amount</u>
1. Distributions following termination	\$75.00
2. Distributions on an Installment Basis	\$75.00 annually
3. Hardship Distributions	\$75.00
4. In-Service Distributions	\$75.00
5. Required Minimum Distributions (RMD)	\$75.00
6. Loan Initiation Fee	\$50.00
7. Annual Loan Maintenance Fee	\$30.00
8. Loan Default Notification	\$75.00
9. Qualified Domestic Relations Order (QDRO)	\$250.00



# American Northwest Retirement Plan Services

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## Section 2

### Account Access Information

**\*Web Instructions for accessing your account online**

**\*Voice Response System Instructions for accessing your account using the telephone**

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American Northwest Retirement Plan Services  
Using the Participant Website



Participant Website: [www.amnw401k.com](http://www.amnw401k.com)  
Voice Response System: 1-888-905-4015  
Contact us at: 1-888-345-3684 or [planadmin@americannw.com](mailto: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

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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.

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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:

## American Northwest Retirement Plan Services Using the Participant Website

- 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

## American Northwest Retirement Plan Services Using the Participant Website

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.

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### 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.

## American Northwest Retirement Plan Services Using the Participant Website

### 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.

American Northwest Retirement Plan Services  
Using the Voice Response System



Voice Response System: 1-888-905-4015

Participant Website: [www.amnw401k.com](http://www.amnw401k.com)

Contact us at: 1-888-345-3684 or [planadmin@americannw.com](mailto:planadmin@americannw.com)

**Logging in to the Voice Response System:**

When you call the toll-free telephone number above, you will be prompted for your Social Security Number, then a Personal Identification Number. Your default PIN will be the last four digits of your Social Security Number.

The Voice Response System is a quick and convenient way to access your account by calling the toll-free telephone number. Using a touchtone telephone, you can access your account information and initiate transactions at your convenience. Pre-recorded messages will provide you with the information you request about your account and guide you step-by-step through the process to complete your selected transactions. Once you have logged in, you will be able to access/perform the following functions under each main menu option:

**1. Personal Account Information**

By selecting one of the options under this menu you will be able to access details about your account investments, make changes your account investments, and access information about all the investment options offered in the plan. The following options are available under this menu:

1. Balance Information – This option provides details about your current account balance.
  - 1) Balance by Investment – This will provide you with your account balance in each investment.
  - 9) Return to Main Menu
  
2. Investment Information – This option will provide you with information on you how your current investment elections are set up. Your investment elections determine the manner in which new contributions to your account are invested.
  - 1) Investment Election Information – This option will tell you how your account is currently set up to invest your new contributions.
  - 2) Change Investment Election Information – This option will allow you change the manner in which new contributions to your account will be invested.
  - 9) Return to Main Menu
  
3. Loans – This option will provide loan information specific to your plan and your account within the plan; this will include information such as minimum and maximum loan amounts, 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, you will also be able to apply for a new loan here.
  - 1) Create Potential Personal Loan – If your plan allows, you will be able to enter your desired loan amount and length to apply for a new personal loan here.
  - 2) Create Potential Primary Residential Loan – If your plan allows, you will be able to enter your desired loan amount and length to apply for a new primary residential loan here.
  - 9) Return to Previous Menu
  
4. Transfer Between Investments – This option will allow you to transfer your existing balance between investments. To make your transfer, first enter the percent you would like to transfer out of each fund as the fund is listed. You will only be allowed to enter a value for investments that are available for transfer. Next, enter the percent of the value being transferred that you would like to have transferred to each fund as it is listed. You will receive a confirmation letter by mail summarizing the changes that were made online.

**American Northwest Retirement Plan Services  
Using the Voice Response System**

5. Conform Ending Balances – This option will generate transfers within your current account balance to conform your existing balances based on percentages you specify.

- 1) Conform Your Balance to Your Existing Allocation Percentages – This option will generate transfers within your current account balance so that it once again conforms to the allocation percentages you currently have set up for your investment elections. You will receive a confirmation letter by mail summarizing the changes that were made online.
- 2) Conform Your Balance to New Target Allocations – This option will generate transfers within your current account balance to conform your existing balances to a new allocation percentage set that you will enter. You will enter your desired allocation percentage for each investment as it is listed, making sure that the total allocation equals 100%. You will receive a confirmation letter by mail summarizing the changes that were made online.
- 9) Return to Previous Menu

9. Return to Previous Menu

**2. Current Investment Rates of Return**

This option provides true return information for each fund available in the plan. This information is updated monthly and provides 1-Year and 5-Year returns for each fund.

**3. Change Your Personal Identification Number**

This option will allow you to change your PIN for logging in to the Voice Response System. Your PIN must be a four (4) digit number. Changing your PIN will **not** affect your access to the participant website.

**4. General Information Requests**

This option will allow you to hear any messages containing information you may need to be aware of concerning your plan and/or your account.

**Press 9 to End the Call**