

Your Retirement Website Tour



Log in to your account

Welcome to Retirement Access

Please enter your username below.

[Need to create a username and password?](#)

Username

Remember Me 

SIGN IN

[Forgot Username](#)

NWPSRETIRE
Powered by NWPS

Log in to your account.

Multifactor authentication

Security Code Delivery Method

Using a second way to verify your account helps keep it more secure. Choose how you'd like to get your security code (valid for five minutes).

The username you entered:

(***)**-0000



Text - Mobile Only

Phone Call

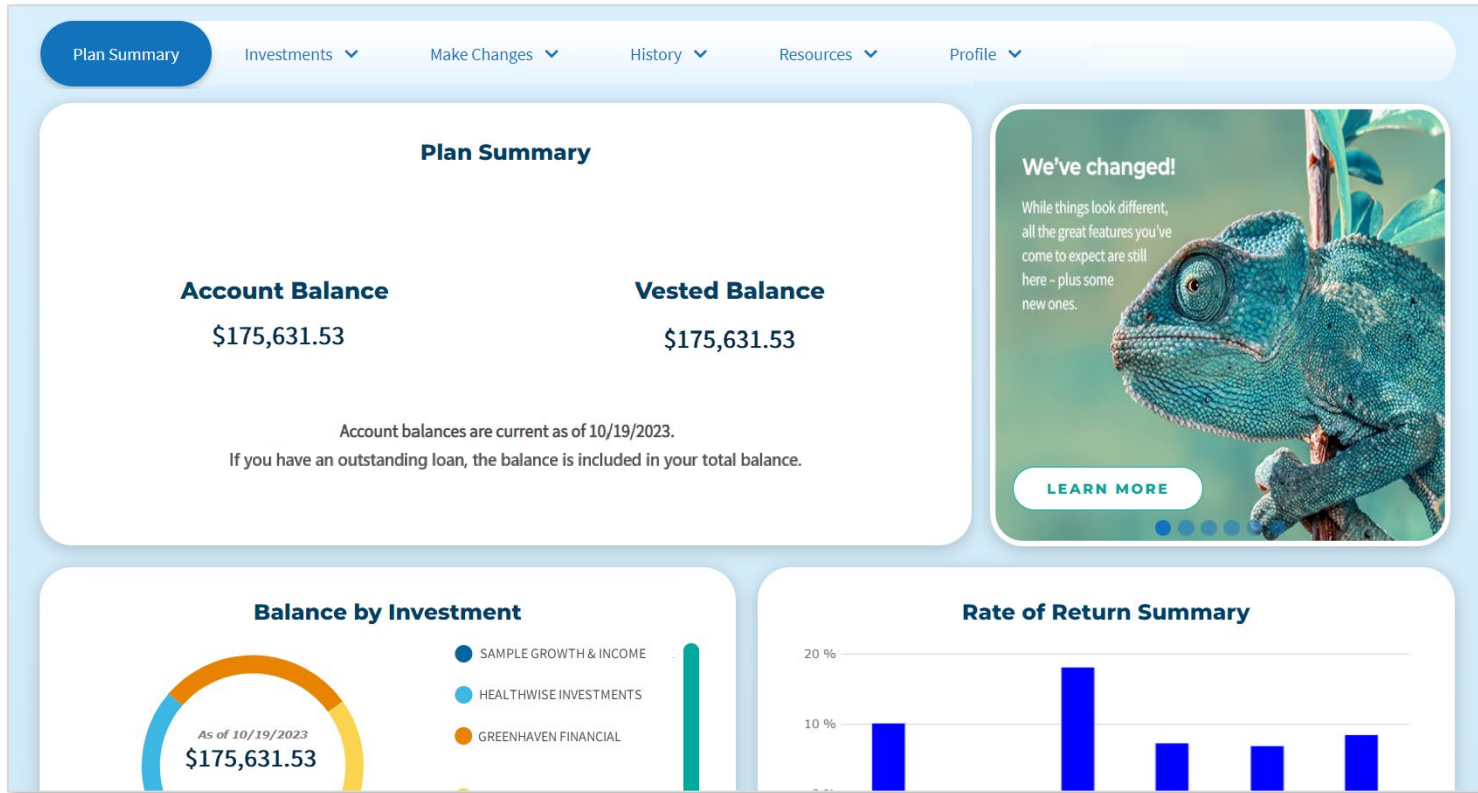
If the phone number doesn't look right, double-check that the username shown above is correct. If it's not, choose Cancel and try logging in again. If your username is correct but the phone number isn't, please call us at (844) 340-6761 between 8:00am - 8:00pm ET so we can update it.

Cancel

SEND

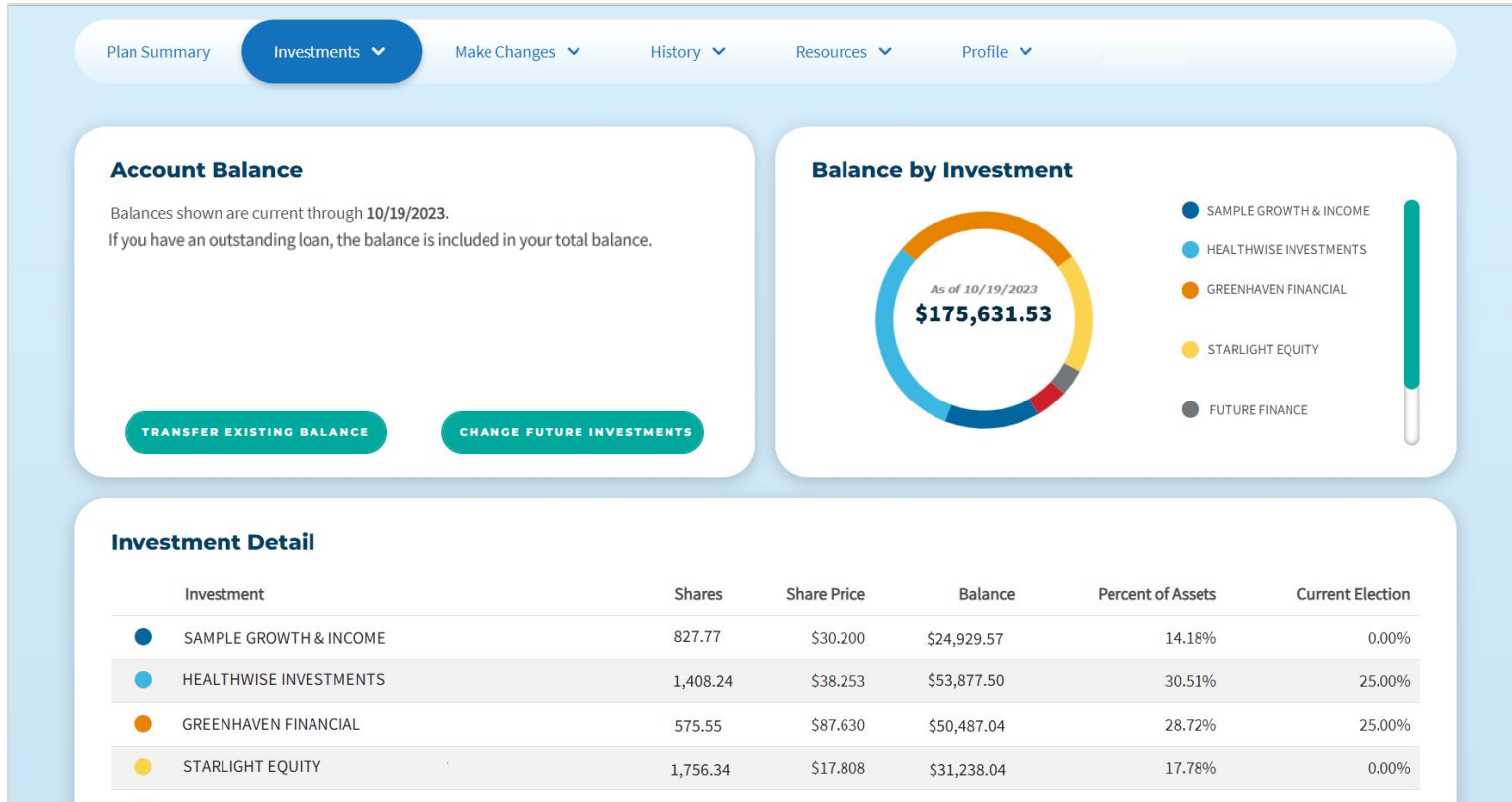
Using multifactor authentication, you'll receive a one-time code via text or phone, then enter the code along with your password during login.

Plan Summary



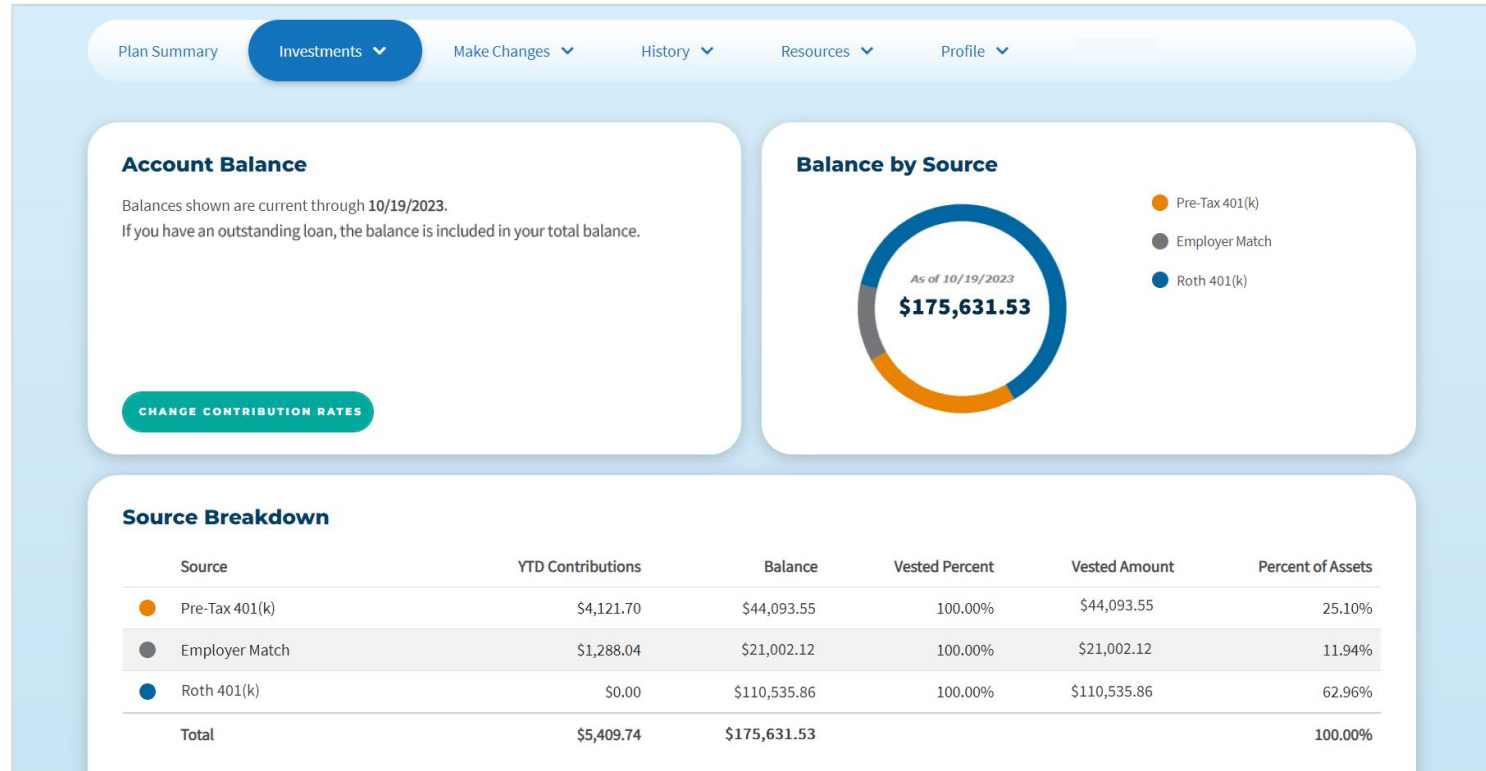
Check your account balance, balance by investment and a summary of your rate of return.

Investments | Balance by Investment



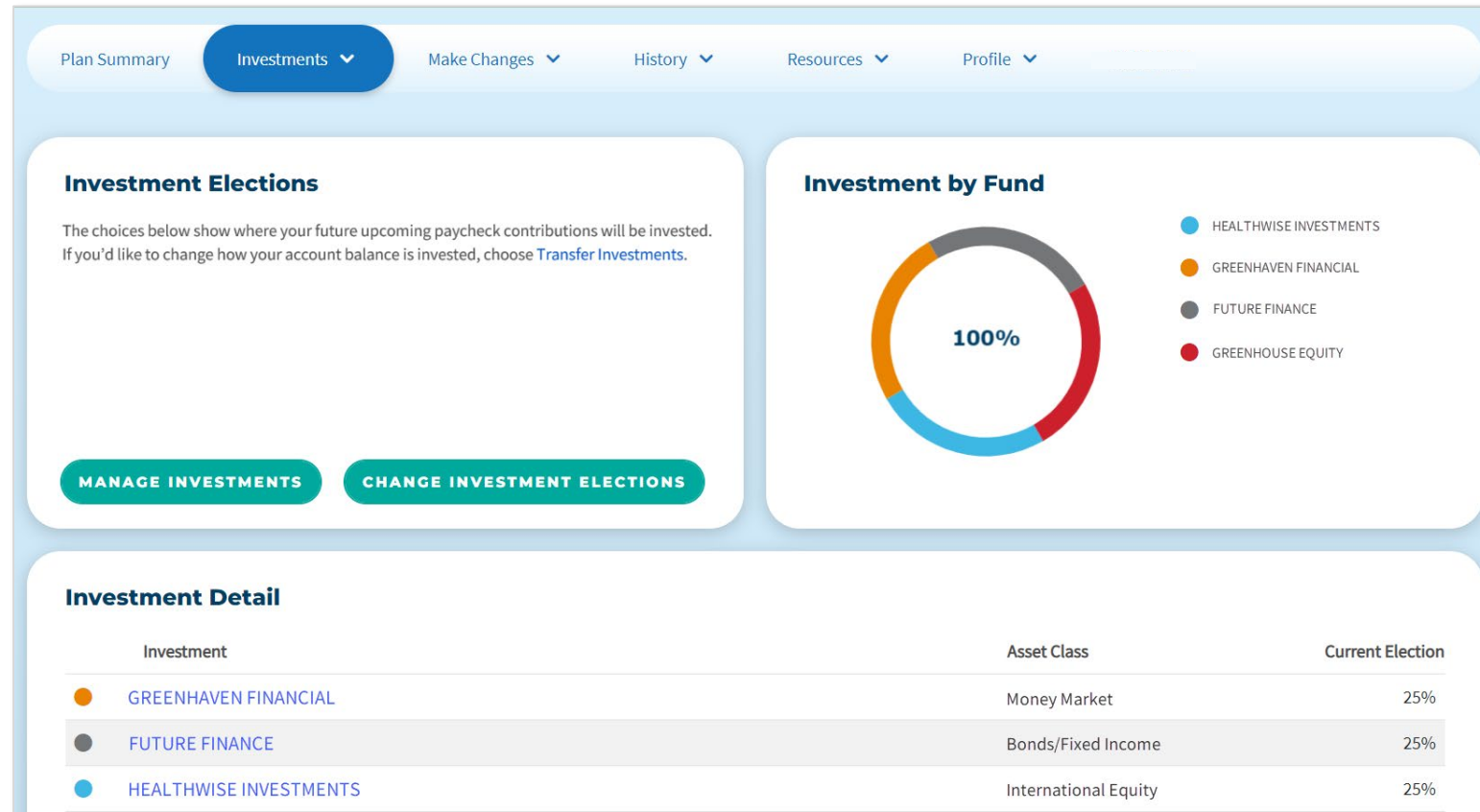
- View your balance by investments.
- Transfer money between the investment options in your plan (if offered by your plan).
- Change your future investments (if offered by your plan).

Investments | Balance by Source



- View your balance by money source.
- Change your contribution rates (if offered by your plan).

Investments | Elections



- View the investments that you've chosen.
- Change your investment elections (if offered by your plan).

Investments | Prices

Plan Summary **Investments** Make Changes History Resources Profile

Investment Prices

Prices shown are as of market close on the dates listed in the column headings.

Click on the graph icon next to a fund's name to see its price history graph. You can also enter a custom date range below to see how the investments have performed over a specified period of time.

From 10/19/2023 To 10/20/2023 **GO**

Investment		Price as of 10/19/2023	Price as of 10/20/2023		Change
SAMPLE GROWTH & INCOME		\$ 23.968000	\$ 23.968000	•	0.00%
HEALTHWISE INVESTMENTS		\$ 22.860000	\$ 22.860000	•	0.00%
GREENHAVEN FINANCIAL		\$ 23.630000	\$ 23.630000	•	0.00%
STARLIGHT EQUITY		\$ 20.979300	\$ 20.979300	•	0.00%
PROSPERITY PARTNERS		\$ 30.200000	\$ 30.200000	•	0.00%
INNOVATION CAPITOL GROUP		\$ 38.252800	\$ 38.252800	•	0.00%

View investment prices and history.


Investments | Performance

Plan Summary **Investments** Make Changes History Resources Profile

Investment Performance

Rates of return are shown net of investment expenses, but not net of plan administration expenses. Returns for periods greater than one year have been annualized.

For more detailed investment information, please click on the the fund name.

Fees/Trade Restrictions 

As of 10/30/2023

Investments	YTD	3 Month	1 Year	3 Year	5 Year	10 Year
SAMPLE GROWTH & INCOME	0.94%	0.60%	2.03%	1.86%	1.98%	1.94%
HEALTHWISE INVESTMENTS	1.75%	1.15%	0.97%	-0.58%	1.46%	1.22%
GREENHAVEN FINANCIAL	2.51%	1.71%	-2.21%	-3.61%	0.79%	1.39%
STARLIGHT EQUITY	2.65%	2.04%	-2.12%	-3.62%	0.85%	1.44%
PROSPERITY PARTNERS	4.97%	1.74%	-0.55%	4.34%	3.35%	4.64%
INNOVATION CAPITOL GROUP	9.65%	5.75%	2.91%	12.93%	11.04%	12.02%
SUSTAINABLE WEALTH SOLUTIONS	7.81%	3.87%	0.73%	12.95%	10.46%	11.82%
CAPITOLEDGE PARTNERS	-3.39%	-2.89%	-3.91%	12.75%	8.08%	9.74%

Check to see how the plan's investments are performing.

Make Changes | Future Investments

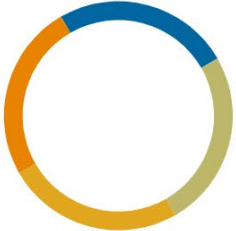
Plan Summary Investments **Make Changes** History Resources Profile

Step **1** 2 3

Change Future Investments


The investment election(s) you make below will only change how your future contributions, or payroll deductions, are invested. Choose [Transfer Investments](#) if you would like to change how your current account balance is invested.

Current Investment Election



- LIBERTY PARTNERS
- GREENHAVEN FINANCIAL
- SAMPLE GROWTH & INCOME
- PINNACLE PORTFOLIO

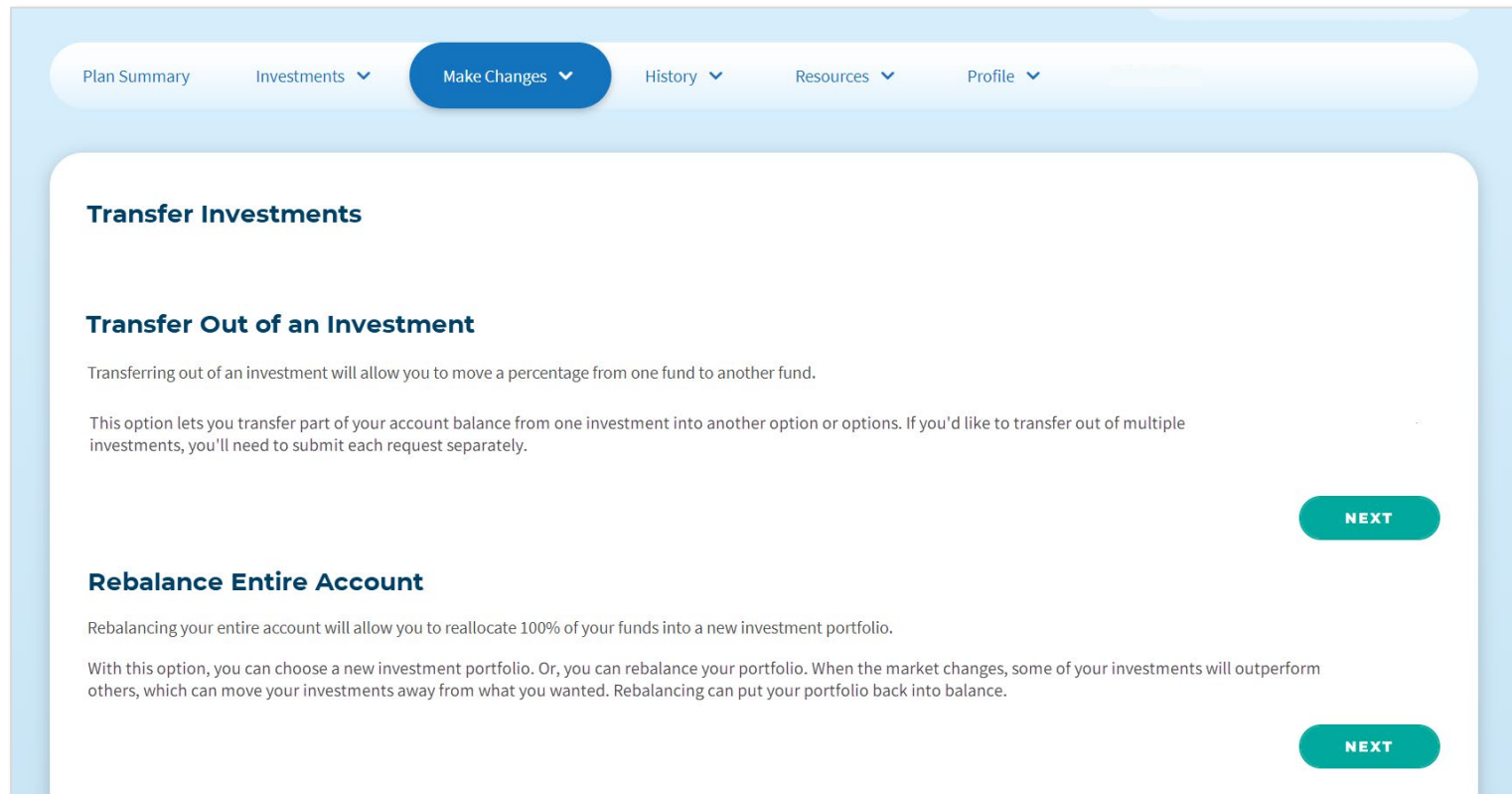
Future Investment Election



- Unallocated

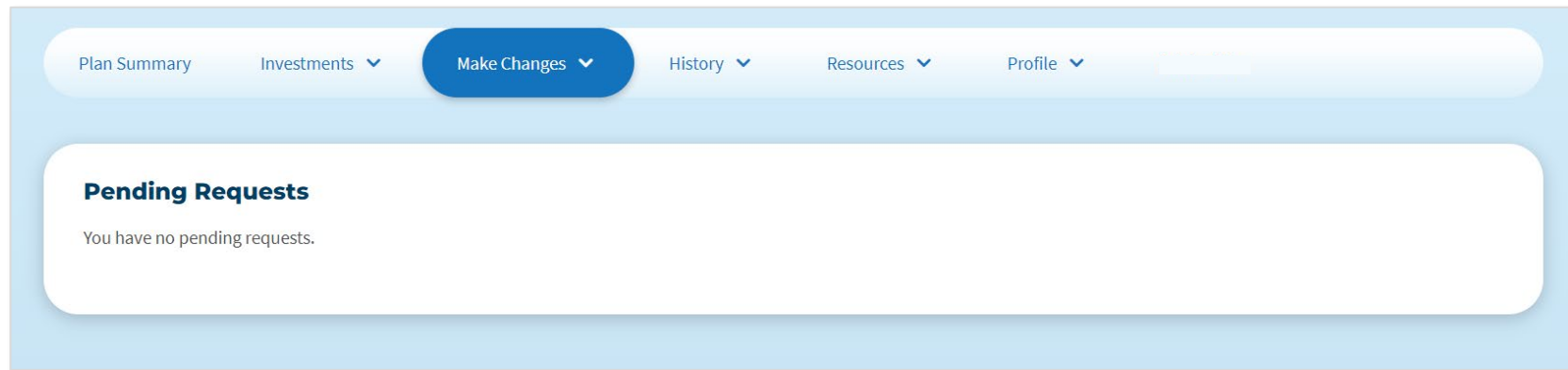
Change future investment elections (if offered by your plan).

Make Changes | Transfer Investments



- Transfer money between the investment options in your plan (if offered by your plan).
- Rebalance your account to match your investment directives – either one time or at a frequency you choose (if offered by your plan).

Make Changes | Pending Requests



View all pending requests like transfers, loans, withdrawals and contribution change requests (if offered by your plan).

History | Activity Summary

Plan Summary Investments ▾ Make Changes ▾ **History ▾** Resources ▾ Profile ▾

Activity Summary

The initial activity summary displayed below reflects all activity for the current year. You may change this view by entering a specific date range and/or filter information by a specific investment and/or source.


To adjust this date range on the graph, pull the sliders located on each side of the top of the graph.

Activity Summary Report

You may view the activity in your account for a specific date range and/or filter the information by a specific investment and/or source.

Investment Filter: All Investments ▾ Source Filter: All Sources ▾ From: 01/01/2023 📅 To: 10/25/2023 📅 **GO**

Activity

Click on  to see additional details

[Expand all](#) **Activity** Balance

View your account history based on any date range you choose.

History | Contributions

Plan Summary Investments ▾ Make Changes ▾ **History ▾** Resources ▾ Profile ▾

Contributions

Your combined 401(k) and Roth contribution rates may not exceed 60%.

Contribution Rates

Source	Current Rate
Pre-Tax 401(k)	9.00%
Roth 401(k)	0.00%

[CHANGE CONTRIBUTION RATES](#)

Last Contribution Received

Source	Amount	Date
Pre-Tax 401(k)	\$317.05	06/30/2023
Employer Match	\$99.08	06/30/2023

Year to Date Contribution Summary

Available Sources	Year to Date *
Pre-Tax 401(k)	\$4,121.70

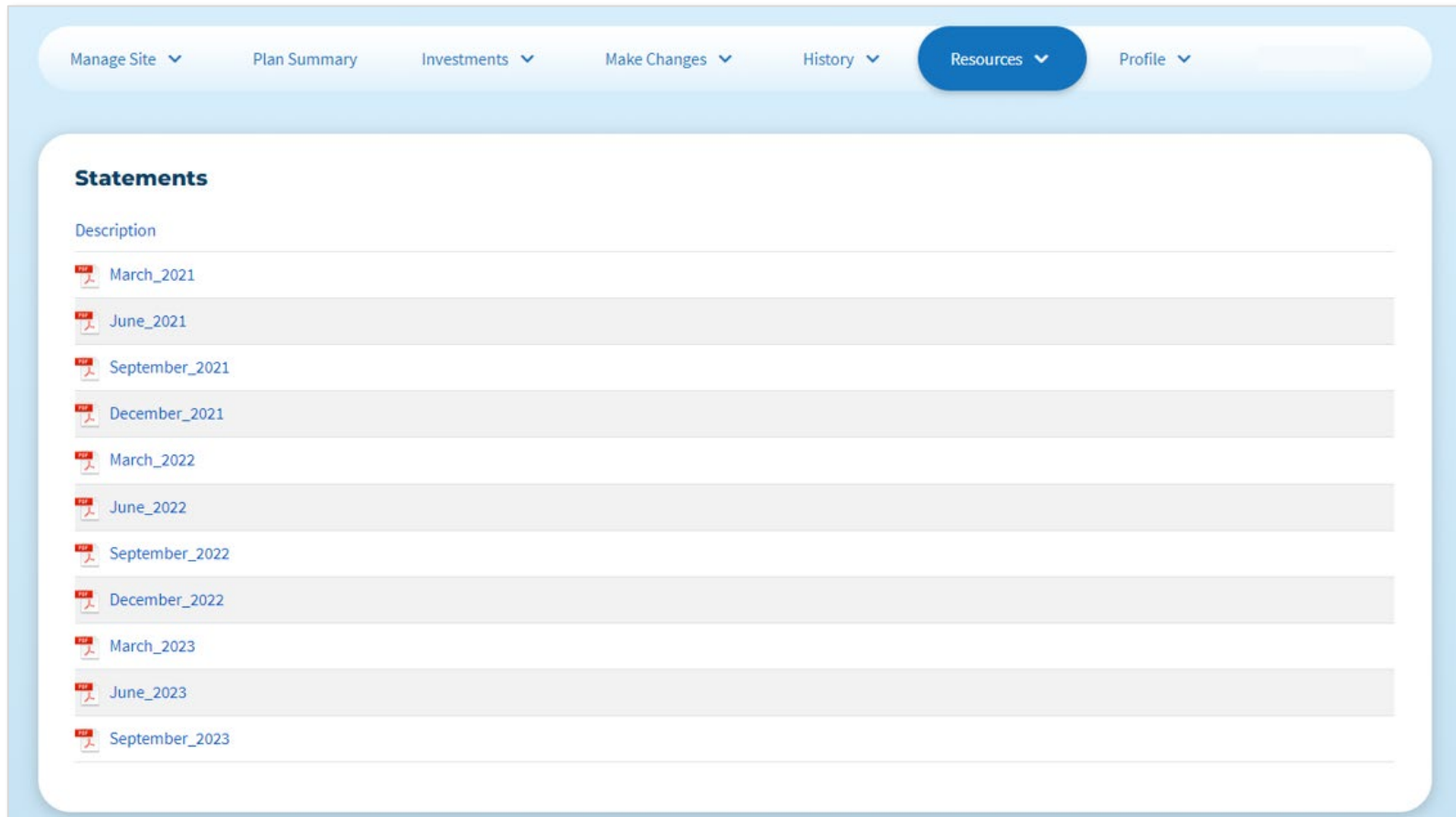
See or change how much you contribute (if offered by your plan).

History | On Demand Statements

The screenshot shows a web interface with a light blue header and a white main content area. The header contains a navigation menu with the following items: 'Manage Site' (with a dropdown arrow), 'Plan Summary', 'Investments' (with a dropdown arrow), 'Make Changes' (with a dropdown arrow), 'History' (with a dropdown arrow and highlighted in a dark blue rounded rectangle), 'Resources' (with a dropdown arrow), and 'Profile' (with a dropdown arrow). Below the header, the main content area is titled 'On Demand Statements' in bold. Underneath the title is a paragraph of instructions: 'Select a pre-set statement period from the drop down box below, or choose "Specific Dates" in the drop down to create a custom period. Then, click **Next** to display the statement data. At any time, you can click on the **Print** icon on the right of the page to display all of the sections on the page in a PDF that you can print or download and save.' Below the instructions is a label 'Please choose the statement date range' followed by a dropdown menu with the text 'Select' and a small downward arrow. In the bottom right corner of the main content area, there is a teal rounded rectangle button with the text 'NEXT' in white capital letters.

Create custom account statements based on any date range you choose.

History | Past Statements



The screenshot displays a user interface with a navigation bar at the top containing several menu items: 'Manage Site', 'Plan Summary', 'Investments', 'Make Changes', 'History', 'Resources' (highlighted in blue), and 'Profile'. Below the navigation bar is a section titled 'Statements'. Under this title, there is a 'Description' label and a list of quarterly statements. Each statement entry consists of a small PDF icon, a date label, and a grey rectangular placeholder representing the statement content. The dates listed are: March_2021, June_2021, September_2021, December_2021, March_2022, June_2022, September_2022, December_2022, March_2023, June_2023, and September_2023.

Description
March_2021
June_2021
September_2021
December_2021
March_2022
June_2022
September_2022
December_2022
March_2023
June_2023
September_2023

See your quarterly account statements.

Resources | FAQs

Plan Summary Investments ▾ Make Changes ▾ History ▾ **Resources ▾** Profile ▾

Frequently Asked Questions (FAQs)

Search [GO](#) [RESET](#)

General FAQs

Expand all +




- + How do I change my beneficiaries?
- + How can I keep my online account secure?

Loans

Expand all +

- + Can I make additional payments to pay my loan off early?


Documents About Your Plan

-  Is It Time to Tidy Up Your Retirement Plan Ac..
-  Hanging on When the Market Swings
-  What is Vesting?

[See all Documents →](#)

2024 contribution limits

In 2024, you can contribute up to \$23,000. If you're age 50



Get answers to frequently asked questions.


Resources | Forms & Documents

Plan Summary | Investments | Make Changes | History | **Resources** | Profile

Planning for Your Expenses During Retirement

How will you be spending your retirement income?

You've probably heard that you'll need about 65% to 80%* of your pre-retirement income when you retire, depending on what you earn. But what you may not know is how that money will be spent. Below are the major spending categories of actual retirees.



Expenses

Category	Percentage
Home	46%
Transportation	13%
Food	11%
Health	11%
Entertainment	10%
Other	6%
Clothing	3%

Stay the Course

Your Retirement Savings


Ups and downs. Yet, sticking to your plan when the market is down is important for your savings' long-term growth.

Market volatility is just a part of investing. In the past, investors who stayed the course were generally successful.

Your retirement plan is designed to help you reach your long-term objectives – rather than trying to time the market.

By contributing to your retirement plan on a regular basis, you'll buy more, which helps reduce the effect of market volatility.

Your retirement plan offers diversified investment options that provide potential growth opportunities. This can soften the impact of market downturns.




When the market goes down

When the market goes down (especially down!) it's tempting to feel nervous - and react. But reacting to market swings really affects your retirement plan investments during market swings really a lot.

Don't time the market. Instead of reacting in the moment, you can benefit from choosing and sticking to a sensible, planned strategy based on your comfort with risk, situation and goals, like how much retirement income you'll need and when you want to retire.

Be comforted by the past. By looking back at what's happened with earlier market swings, such as the Great Recession of 2008, you'll see the market has generally moved upward over time.



Get forms and plan documents.

Resources | Retirement Planning

The screenshot shows a user interface for retirement planning. At the top, there is a navigation bar with tabs: Plan Summary, Investments, Make Changes, History, Resources (highlighted in blue), and Profile. Below the navigation bar, the main content area is divided into two columns. The left column is titled 'Retirement Planning' and contains introductory text and two calculator buttons: 'REQUIRED MINIMUM DISTRIBUTION (RMD)' and '403(B)/457/401(K) SAVINGS CALCULATOR'. The right column is titled 'Documents About Your Plan' and lists three document links: 'Hanging on When the Market Swings', 'What is Vesting?', and 'What is Your Comfort with Risk?'. A 'See all Documents' link is also present.

Plan Summary Investments Make Changes History **Resources** Profile

Retirement Planning

Want to learn more about saving for your retirement? These planning calculators can help.

Have questions? [Contact us.](#)

REQUIRED MINIMUM DISTRIBUTION (RMD)

Use this calculator to determine your Required Minimum Distributions (RMD) as an account owner of a retirement account. This financial calculator will also look at potential future year's distribution requirements.

403(B)/457/401(K) SAVINGS CALCULATOR

A 403(b)/457/401(k) can be one of your best tools for creating a secure retirement. Use this calculator to see why this is a retirement savings plan you cannot afford to pass up.

Documents About Your Plan

- [Hanging on When the Market Swings](#)
- [What is Vesting?](#)
- [What is Your Comfort with Risk?](#)

[See all Documents →](#)

Explore different retirement savings scenarios through helpful educational resources.


Resources | Educational Videos

Plan Summary Investments ▾ Make Changes ▾ History ▾ **Resources ▾** Profile ▾

Educational Videos

Want to learn more about saving for your retirement? These short videos can help. They cover topics like how much to save, beneficiaries, not timing the market - and more.


Have questions? [Contact us.](#)



Pre-tax Contributions
Full Deduction
Compound Earnings

2:12

Why Participate in Your Employer-Sponsored Retirement Plan




EXAMPLE 1 EXAMPLE 2

25%	50%
25%	25%
25%	25%


1:28

Your Investment Allocation



1:13


It's OK to Ask for Help



long-term trend


1:55

Dollar Cost Averaging



SPIKES DIPS


1:35




TRADITIONAL RETIREMENT PATH

- 1 Social Security
- 2 Retirement plan or pension
- 3 Additional personal savings

1:30



1:09



0:45

Learn about saving for retirement and other topics through helpful videos.



Resources | Contact Us


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Contact Us

The Test XYZ Pinnacle Retirement Plan provides a great opportunity to help build your retirement nest egg, with features such as convenient payroll deductions, tax deferred savings, an auto-escalate contribution feature, a wide range of investment options and company matching contributions. For questions about your retirement plan, call the XYZ Pinnacle Service Center at (877) 625-0505.


Test XYZ Pinnacle Benefit Service Center
4025 Delridge Way SW, Suite 250
Seattle, WA 98106

 1 (877) 625-0505 ⓘ  XYZBenefitsCenter@nwpsbenefits.com

 1 (877) 625-0506 ⓘ

 1 (877) 625-0507 ⓘ

Want to chat?

If you need help or have a question, you can use the **Live Chat** feature at the bottom of this page on the right-hand side. 

Frequently Asked Questions

- What does pre-tax or tax-deferred mean?
- What does after-tax or post-tax mean?
- What does Roth mean?

[See all FAQs →](#)

See answers to common questions.

Coming soon: Live Chat with a person to get help.

Profile | My Profile

The screenshot shows a user profile page with a navigation bar at the top containing links for Plan Summary, Investments, Make Changes, History, Resources, and Profile. The Profile link is highlighted. Below the navigation bar are three main sections: Contact Information, Account Profile, and Account Security. The Contact Information section displays fields for Name, Email Address, Street Address, City, State, and Zip Code. The Account Profile section displays fields for Date of Birth, Status, Date of Hire, and Division.

Contact Information	
Name: Test, Alexander	Email Address: AlexanderTest@Maple.com
Street Address: 12345 Tree Lane	
City: Maple	
State: MD	
Zip Code: 20874	

Account Profile	
Date of Birth: 02/12/1984	Status: Active
Date of Hire: 10/25/2012	Division: 10001

Account Security

Review your personal information and make updates.

You may need to work with your employer to update some of the information.

Profile | Paperless

Plan Summary Investments ▼ Make Changes ▼ History ▼ Resources ▼ Profile ▼

Step 1 2 3

Sign up to get paperless account statements


You are currently signed up to receive statements through the U.S. mail.

By selecting an email below, you are signing up to get your statements electronically.

Use U.S. Mail

Use primary email address: AlexanderTest@maple.com

NEXT



Choose paperless for quick, easy access to quarterly statements, while boosting security and reducing paperwork.

Sign up for paperless statements and other available plan communications (if offered by your plan).