

What is a 401(k)?

A 401(k) lets you make tax-deferred or post-tax contributions toward your retirement. Your employer deducts contributions from your paycheck and remits it to the plan administrator.

Who is the plan administrator and how do I contact them?

Northwest Plan Services (“NWPS”) is the plan administrator for the 401(k) Tech Collective Plan (“PEP”) and handles most of the heavy lifting for our program. If you have any questions about your account, loans, distributions, rollovers, or the website call them at (888) 700-0808.

What is the website for the 401(k) Tech Collective Plan?

You can access your 401(k) account information at www.yourplanaccess.net/nwps. The website lets you view balances, make changes to investments and contribution amounts, and request loans and distributions. Tools to help you plan for your retirement are also available.

How do I enroll in the 401(k) Tech Collective Plan?

- Go to www.yourplanaccess.net/nwps.
- Log in as a participant, using your Social Security Number as your UserID and the last four digits of your Social Security Number as your password.
- Once you have logged in for the first time, you will need to change your UserID and password.
- You will then be prompted to select deferral amounts (the amount you wish to contribute) and investments.

What investment options are available?

The PEP has a diverse menu of investment options. These include target date funds, low-cost index funds, mutual funds, and socially responsible funds. You can see a complete list of these options by logging into your account.

How do I choose what funds are best for me?

Selecting your investment options is a personal choice. If you don't have a personal financial advisor, the PEP provides access to an investment advisor who can meet with you by phone at (800) 303-1856.

How do I change my deferral amount or investment selections?

Go to www.yourplanaccess.net/nwps and log into your account. Click on the “Manage Account” tab to make changes.

Can I roll my money from my former employer(s)' 401(k) into the 401(k) Tech Collective Plan?

You will most likely be able to roll over a prior plan account. Log into your account at www.yourplanaccess.net/nwps. Under the “Reports & Forms” tab, you will find a “Rollover Form.” Please complete the form (one per each account you want to roll over) and submit it to your HR department.

How do I take out a loan from my 401(k) Tech Collective Plan account?

Log in to your account at www.yourplanaccess.net/nwps. Under the “Loans & Withdrawals” tab, you will find a “Loan Form.” Please complete the form and submit it to your HR department.

Can I access money in my 401(k) Tech Collective Plan account if I have a financial emergency?

You may be able to access your funds if your financial emergency qualifies as a “hardship withdrawal.” Please contact Northwest Plan Services (NWPS) for the necessary paperwork and procedures.

What happens to my 401(k) Tech Collective Plan account if I leave my current employer?

If your account balance exceeds \$5,000, you will be able to keep your money in the PEP, if you choose to do so. If your balance is less than \$5,000, your account will be liquidated at the end of the current plan year. In either scenario, you can roll over your funds into another qualified 401(k) program, or into an IRA. Please contact Northwest Plan Services (NWPS) for the necessary paperwork and procedures.