



HTC America, Inc. 401(k) Plan *Enrollment Instructions*

For your online enrollment:

Log on to: www.yourplanaccess.net/nwps

The first time you enter the site, your User ID will be your Social Security Number and your Password will be the last four digits of your Social Security Number.

Personal Information

- You are required to change your User Name and Password. For your own protection, keep your Password confidential. *Do not disclose it to anyone.*
- Please create Verification Questions and Answers.
- Review and update your personal information. If you need to, you can make changes to your email addresses and phone numbers later by clicking on the Personal Profile icon on the top bar after you sign in. Mailing address changes must be made through payroll.

I-Join Personal Information

- You will begin the enrollment process by clicking on the I-Join New Employment Enrollment. Click Lets Get Started!
- Watch the brief video on what to expect.
- Update the information if it is incorrect.

I-Join Income and Savings

- The more information you enter here the more accurate an overall picture of your retirement will be. This information is used to help determine how much you should save.
- Confirm your salary and if you know you will live somewhere differently in retirement enter it.
- If you have outside savings please enter it here as well. This factors into your retirement projections.

Choose an Investment Path

- The plan offers the following two options.
- Choose For Me. Based on your age you will be put into a Target Retirement Fund that matches you retiring at age 65.
- Choose Myself. Pick which option(s) you would like to utilize for your investments.

Your Retirement Snapshot

- Shows how much Social Security benefit you are projected to receive.
- Shows a projected rate of return for the investments you selected.
- Hit “Back” to change the elections.

Improve your path to success

Deferral Limits for 2021:	Under age 50	\$19,500
	50 or older by 12/31/2021	\$26,000

Note: Deferral limits are personal limits. If you deferred compensation with another employer during the year you need to take that into account when you choose your deferral amounts.

- Increase your contributions and see how that effects your goal to retirement along with the effect on your paycheck.
- Adjust your goal amount or retirement age to the right if you have different retirement goals.

Add a beneficiary

- Please complete a Beneficiary Designation form, found in the Forms section of the website. If you are married and want to name someone other than your spouse as a primary beneficiary, you will need a notarized spousal signature on the form.

Authorize Strategy

- Once you authorize enrollment you will receive a report to the email address on file.
- Deferral change requests will be sent to HR and applied to your pay check as soon as administratively possible, depending on the timing of your request and your payroll dates.