

Wipfli

Mobile App

Participant Guide



Download the Mobile App

Click on the link or the QR code below to install the app.



App Store / Apple iOS

<https://apps.apple.com/us/app/id6449597886>



Google Play / Android

<https://play.google.com/store/apps/details?id=com.wipfli401k.mobile.retirement>

| App Store Information



- **App Name:** Wipfli Retirement
- **Display Name:** Wipfli Retire
- **Summary:** The Wipfli Retirement app gives you on-demand access to your retirement account.
- **Description:** The Wipfli Retirement app provides you with on-demand access from your mobile device to your retirement account with Wipfli. With this app, you can view your account balance, review fund performance, view/update your contribution rate, and modify your account password.

Highlighted Features

iOS and Android
versions

View Balances,
Rate of Return,
Investments

Biometric Login

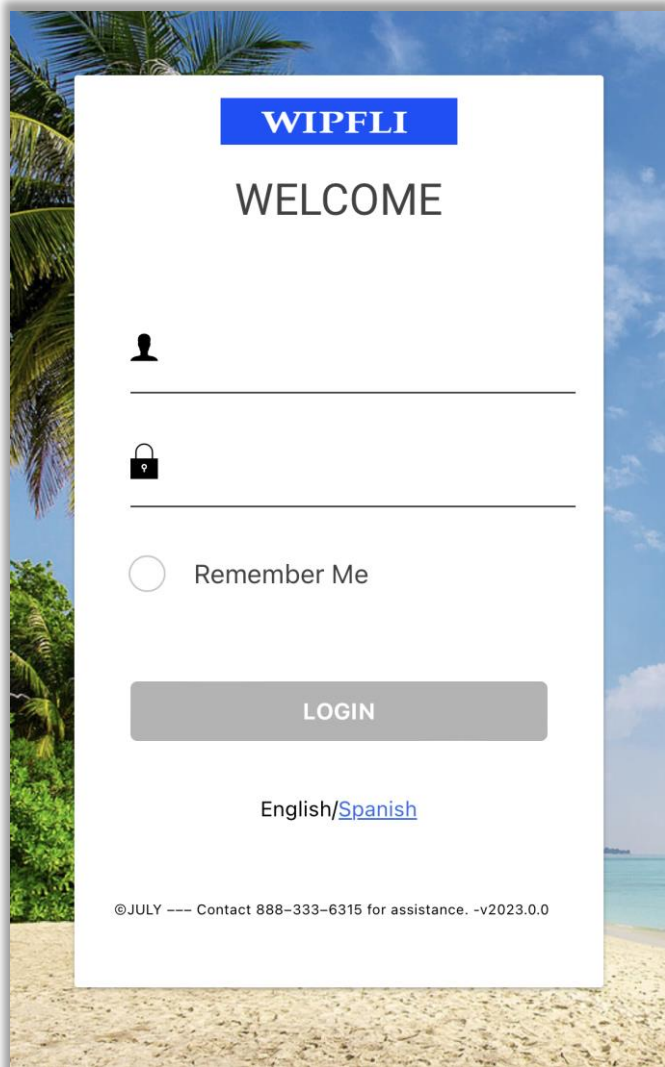
- Face ID
- Fingerprint

Update Deferral
Rates

Push Notifications


Modify Login
Credentials


Logging Into Account

A screenshot of the WIPFLI login interface. The background is a tropical beach scene with palm trees and a blue sky. The login form is a white rectangle with a blue header containing the 'WIPFLI' logo. Below the logo is the word 'WELCOME'. There are two input fields: the first has a person icon and the second has a padlock icon. Below these is a 'Remember Me' checkbox. A grey 'LOGIN' button is centered below the inputs. At the bottom of the form, there is a link for 'English/Spanish' and a small copyright notice.

WIPFLI

WELCOME





☐ Remember Me

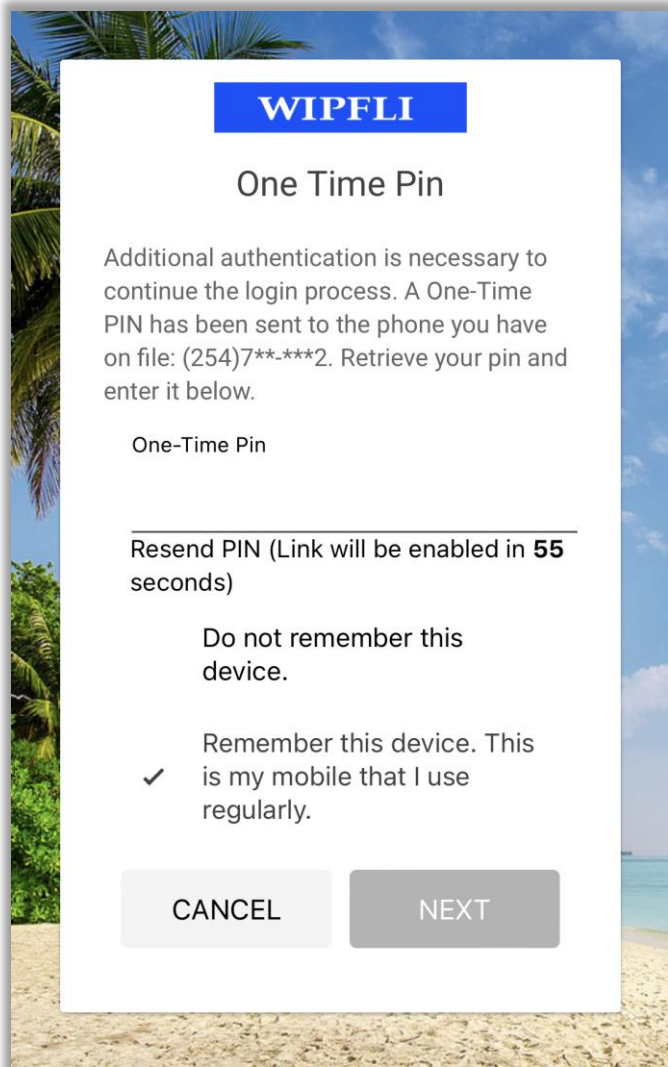
LOGIN

English/[Spanish](#)

© JULY ---- Contact 888-333-6315 for assistance. -v2023.0.0

- Log into your retirement account using your participant website credentials and select whether you want to have the app remember your username for next time.
- Forgot username or password – [CLICK HERE!](#)
- After logging in for the first time, you will be prompted to complete the multi-factor authentication and receive a one-time PIN.
- For assistance logging in, contact our Participant Services Team at **888.333.6315** or using **LiveChat** on the participant website.

Logging Into Account



WIPFLI

One Time Pin

Additional authentication is necessary to continue the login process. A One-Time PIN has been sent to the phone you have on file: (254)7**-***2. Retrieve your pin and enter it below.

One-Time Pin

Resend PIN (Link will be enabled in **55** seconds)

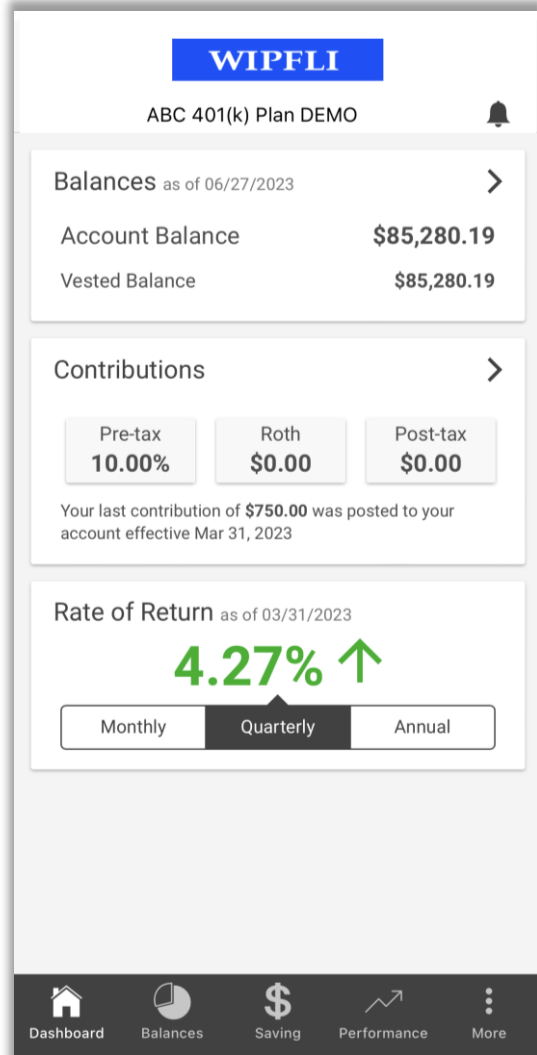
☐ Do not remember this device.

☒ Remember this device. This is my mobile that I use regularly.

CANCEL **NEXT**

- Select whether you want to remember this device in the future or be asked for the one-time pin each time.
- After 1 minute, you can request the one-time pin again by clicking on Resend PIN.
- Forgot username or password – [CLICK HERE!](#)
- For assistance logging in, contact our Participant Services Team at **888.333.6315** or using **LiveChat** on the participant website.

Account Dashboard



- The mobile app will open to the Dashboard once you are logged in.
- This page provides a summary of your balances, contributions, and personal rate of return.
- Click on any section for additional details.
- View your personal rate of return for different timeframes by switching between monthly, quarterly, and annual.
- Select the bell icon on the top right to view notifications for your account.

Balances View

- Select the Balances section to review your balances in more detail.
- The Investments section provides expandable details on your total and vested balance in each investment.
- Investments also includes details on the shares, share price, and date of valuation.
- The current investment allocation % is shown as well as the investment's current weight within your portfolio based on balance.

WIPFLI		
ABC 401(k) Plan DEMO		
TOTAL	INVESTMENTS	SOURCES
^ American Funds EuroPacific R2		
\$1,354.64		RERBX
Vested Balance: \$1,354.64		
Shares: 26.572		
Share price: \$50.98		
Balance as of: 06/27/2023		
Allocation %: 0.00%		
% of holdings: 1.59%		
v Charles Schwab Outside Broke...		
\$9,873.97		CSWBOB
v TD Ameritrade Outside Broker...		
\$5,820.13		TDAOB
v iShares Core Total US Bond M...		
\$754.38		AGG
v Conservative Allocation Model		
\$2,638.27		
Dashboard	Balances	Saving
Performance	More	

Balances View

- The Sources tab provides the balances by source for the account.
- The current total and vested balance for each source is listed.
- This section also provides the current vesting percentage in the source.

WIPFLI		
ABC 401(k) Plan DEMO		
TOTAL	INVESTMENTS	SOURCES
Employer Profit Sharing Account		
\$6,438.87		
Vested Balance: \$6,438.87		
Vested Source %: 100.00%		
Employee 401(k) Pre-Tax Account		
\$35,575.45		
Vested Balance: \$35,575.45		
Vested Source %: 100.00%		
Employer Match Account		
\$21,772.02		
Vested Balance: \$21,772.02		
Vested Source %: 100.00%		
Employee Roth Deferral Account		
\$19,777.75		
Vested Balance: \$19,777.75		
Vested Source %: 100.00%		
Dashboard	Balances	Saving
Performance	More	

Saving View

The screenshot shows a mobile application interface for the WIPFLI ABC 401(k) Plan DEMO. At the top, there's a blue header with the WIPFLI logo and a notification bell. Below the header, there are two tabs: 'CONTRIBUTION AMOUNT' (selected) and 'INVESTMENT ELECTIONS'. The main content area displays three contribution sources: Pre-tax (10.00%), Roth (\$0.00), and Post-tax (\$0.00). The Roth section is expanded, showing a 'Recent Contributions' box with \$0.00 and a 'Year-to-date' amount of \$750.00. At the bottom of the main content area is a 'Change Contributions' button. The bottom navigation bar includes icons for Dashboard, Balances, Saving (active), Performance, and More.

Source	Rate/Amount
Pre-tax	10.00%
Roth	\$0.00
Post-tax	\$0.00

Recent Contributions

Recent Contributions	Year-to-date
\$0.00	\$750.00

Change Contributions

Navigation Bar: Dashboard, Balances, Saving, Performance, More

- The Saving view provides the contribution rates in effect for each source.
- Recent contributions and the year-to-date amounts for each source are listed when you expand the source.
- Select the *Change Contributions* option to update deferral rates. The next slide walks through this process.

Change Contribution Rate

- Click the *Make Changes* option to enable the ability to update.
- Toggle between *Percentage* and *Dollar amount* for the type of election.
- Enter the amount in the field below or use the plus/minus to adjust.
- Click on *Rules* to see your deferral limits.
- Click on *Next* when ready to proceed.

The screenshot shows a mobile application interface for changing contribution rates. At the top, there is a 'Back' button and the title 'Contribution Change'. Below the title, a message states: 'All steps must be completed in order for your contribution change to be saved.' The interface is divided into three steps: 1. Pre-tax Contributions, 2. Roth Contributions, and 3. Review. Step 1 is currently active. In step 1, there is a 'Make Changes' toggle switch which is turned on. Below this are two buttons: 'Percentage' (which is highlighted) and 'Dollar amount'. Under these buttons is a 'Pre-tax Rate' section with a numeric input field showing '6' and a percentage sign. To the left of the input field is a minus sign button and to the right is a plus sign button. Below the input field, it says 'Current 1%'. At the bottom of this section, a message states: 'Approximately your contribution will be \$0.00'. Below this is a 'Rules' section with a 'NEXT' button.

Back Contribution Change

All steps must be completed in order for your contribution change to be saved.

1 Pre-tax Contributions

Make Changes ☒

Percentage Dollar amount

Pre-tax Rate

⊖ % 6 ⊕

Current 1%

Approximately your contribution will be \$0.00

Rules

NEXT

2 Roth Contributions

3 Review

Change Contribution Rate

- Review your contribution changes for accuracy.
- Click *Submit* when you are ready for the change(s) to be processed.
- The final step provides confirmation the request was submitted and the confirmation number.

[< Back](#) Contribution Change

All steps must be completed in order for your contribution change to be saved.

- 1 Pre-tax Contributions
- 2 Roth Contributions
- 3 Review
- 4 Confirmation

Important! Submit must be clicked and confirmation received for changes to be saved. If more changes are necessary, click the appropriate step above.

Your new contributions will be:

Pre-tax	Roth
6.00%	2.00%

BACK

SUBMIT

[< Back](#) Contribution Change

All steps must be completed in order for your contribution change to be saved.

- 1 Pre-tax Contributions
- 2 Roth Contributions
- 3 Review
- 4 Confirmation

✓

 Confirmation Number **444397**

You have successfully submitted a request to update your payroll contributions as follows.

Your new contributions will be:

Pre-tax	Roth
6.00%	2.00%

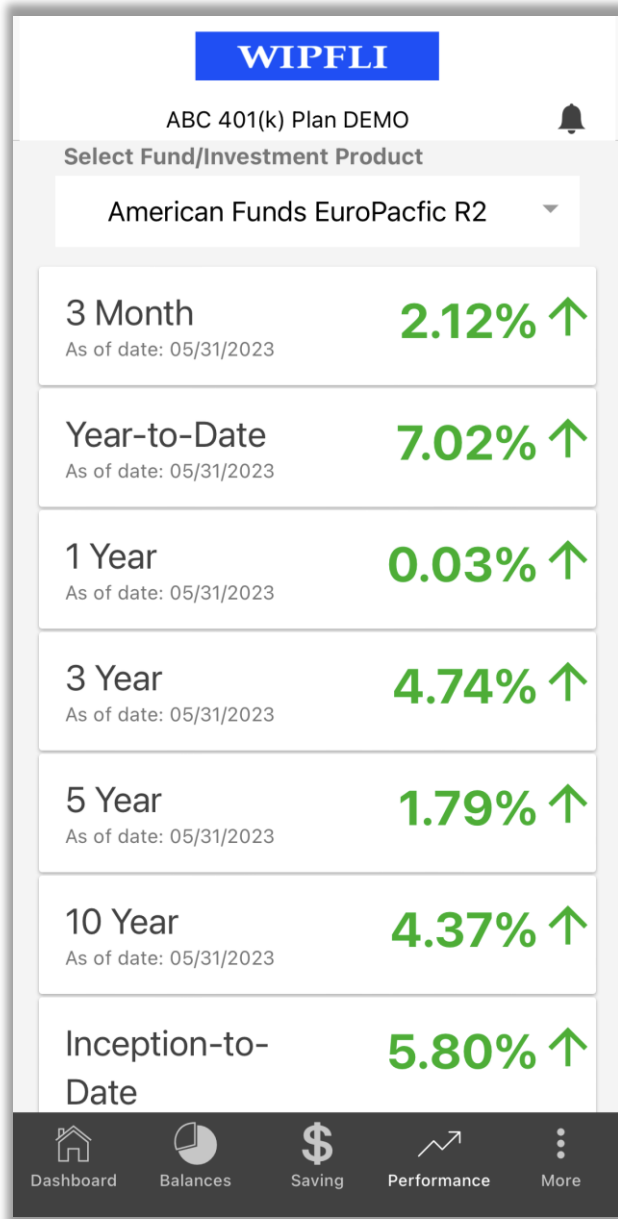
DONE

Investment Elections

- Review where new contributions will be invested on the *Investment Elections* tab.
- Select the source to review from the drop-down menu.
- To make changes to your investment elections, log into your account on the participant website at wipfli401k.savetoretire.com.

The screenshot displays the WIPFLI ABC 401(k) Plan DEMO interface. At the top, the WIPFLI logo is in a blue box, followed by 'ABC 401(k) Plan DEMO' and a notification bell icon. Below this is a navigation bar with 'CONTRIBUTION AMOUNT' and 'INVESTMENT ELECTIONS' (the latter is highlighted with a yellow underline). A 'Select Source' dropdown menu is set to 'Employee 401(k) Pre-Tax Account'. Below the menu is a list of investment options, each with a fund name, a percentage, and a ticker symbol. At the bottom is a navigation bar with icons for Dashboard, Balances, Saving, Performance, and More.

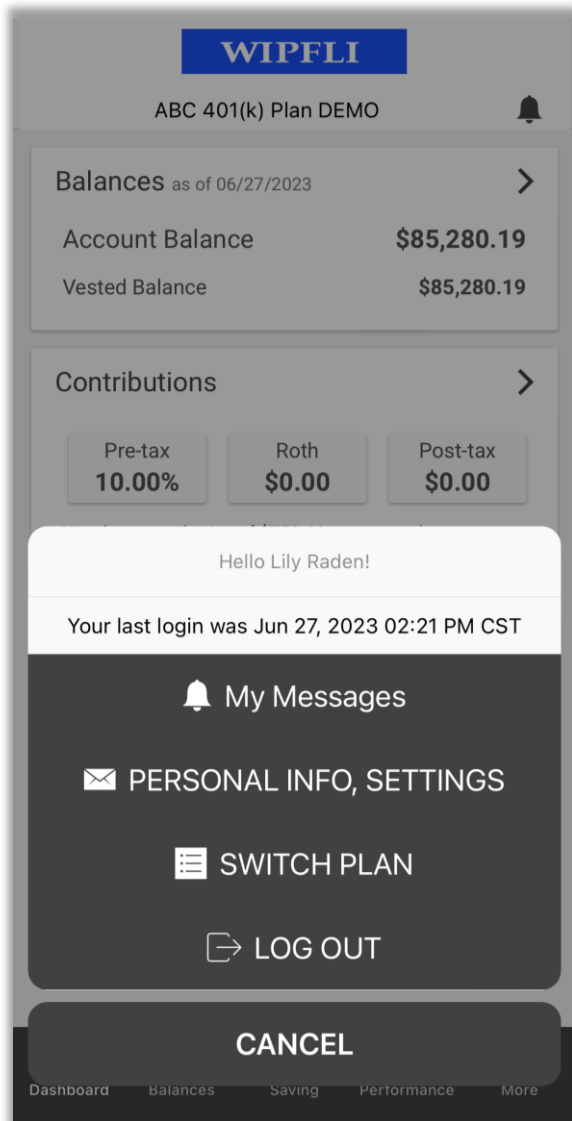
Fund Name	Percentage	Ticker Symbol
American Funds EuroPacific R2	20.00%	RERBX
PIMCO Total Return Instl	15.00%	PTTRX
Davis New York Venture R	30.00%	NYVRX
Pioneer Mid Cap Value Fund R	20.00%	PCMRX
Invesco Small Cap Growth Fund R	15.00%	GTSRX



Performance

- Select your investment from the drop-down menu at the top change investments.
- The historical performance of your investment is displayed for several timeframes.
- Performance data updates each month.
- The *As of date* is shown below each return to indicate the timing of the data.

More Options |



- Click on the *More* menu on the bottom right to view the additional options.
- *My Messages* option displays notifications on your account similar to the bell icon.
- *Personal Info, Settings* provides personal information to review, notification settings, credentials, and biometric login.
- *Switch Plan* allows you to switch between retirement plans if you are a participant in more than one plan.

Personal Info |

< Back Settings

^ Personal Info

Name: Mrs Lily Raden

Addresses

Home: 14 Flowerton Road
Waco
TX 76701

Phone Numbers

Home: +1 (245) 164-2451
Office: +1

Email Addresses

Home: sample@dummydomain.com
Office: jcruze@employer.com

▼ Notifications

▼ Face ID Login Settings

▼ Username/Password

< Back Settings

▼ Personal Info

^ Notifications

Enable Push Notification ☒

Push Notification are messages that are sent directly to your mobile device, similar to a text message. This way you don't have to be logged into the app to be able to receive important information that would be beneficial to you.

▼ Face ID Login Settings

▼ Username/Password

Push Notification enabled successfully!

- Review personal information and enable push notifications for your account.
- To make changes to your personal information, log into your account on the participant website at wipfli401k.savetoretire.com.

Updating Credentials

- Click the slider button to enable biometric logins or to change your user ID or password.

Settings

Personal Info

Notifications

Face ID Login Settings

Certain mobile devices have hardware that supports biometric authentication including fingerprint readers or facial recognition. Turning on these features (where supported) can speed up authentication when signing into this application.

Face ID Login

Username/Password

Settings

Personal Info

Notifications

Face ID Login Settings

Username/Password

Change User ID

Criteria

- Changes will not affect your Voice Response access (if available).
- Your changes will effect immediately.
- Cannot be the same as your social security number.
- Cannot be some portion of your password.
- Must be between 6 and 30 characters in length.

Enter New User ID *

Re-enter New User ID *

Change Password

Save User ID/Password

Settings

Username/Password

Change User ID

Change Password

Criteria

- Changes will not affect your Voice Response access (if available).
- Your changes will effect immediately.
- Must contain at least one non-numeric character.
- Cannot be the same as your social security number.
- Cannot be some portion of your web user id.
- Must contain alphanumeric characters (Aa-Zz and 0-9).
- Must be mixed-case characters.
- Must be contain special characters(!@#\$%^&*).
- Must be between 6 and 30 characters in length.

Enter Current Password *

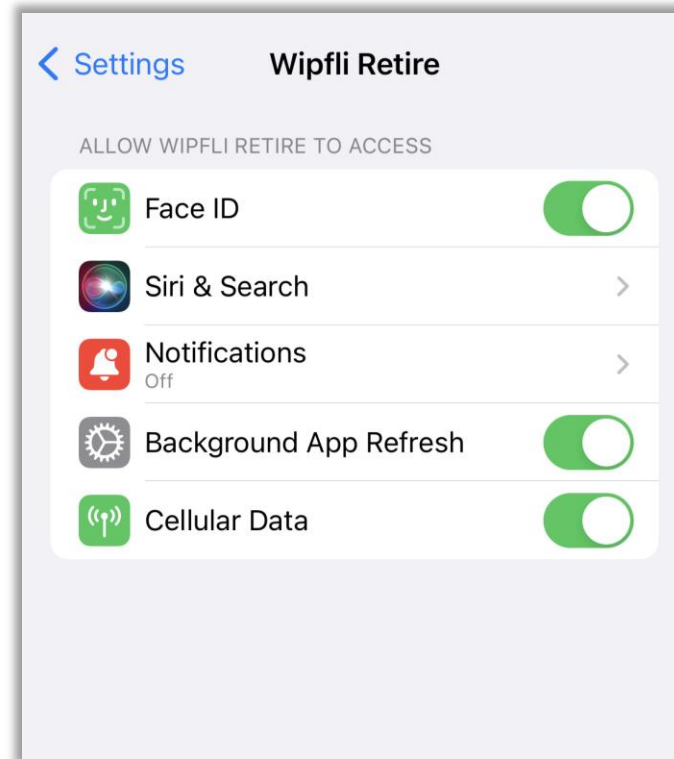
Enter New Password *

Re-enter New Password *

Save User ID/Password

Enabling Face ID

- If you have trouble enabling Face ID through the app, got to Settings on your iPhone.
- Scroll down until you see the Wipfli Retire app.
- Select it and then enable Face ID by clicking the slider.
- You will then be able to utilize Face ID in the mobile app once you login.



Future Enhancements |

Retirement Income Tool – 2024

Investment Election Changes

Rebalance/Transfer Investments

Distributions & Loans |

- To request an online distribution or loan, visit the Participant Website at the address below to initiate a request.
- wipfli401k.savetoretire.com
- For assistance logging in or requesting a withdrawal, contact our Participant Services Team at **888.333.6315** or using **LiveChat** on the participant website.

| Need Assistance

- Contact our Participant Services Team with questions about your account or this tool.



Live Chat



Email:

psateam@savetoretire.com



Phone:

888.333.6315

