

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

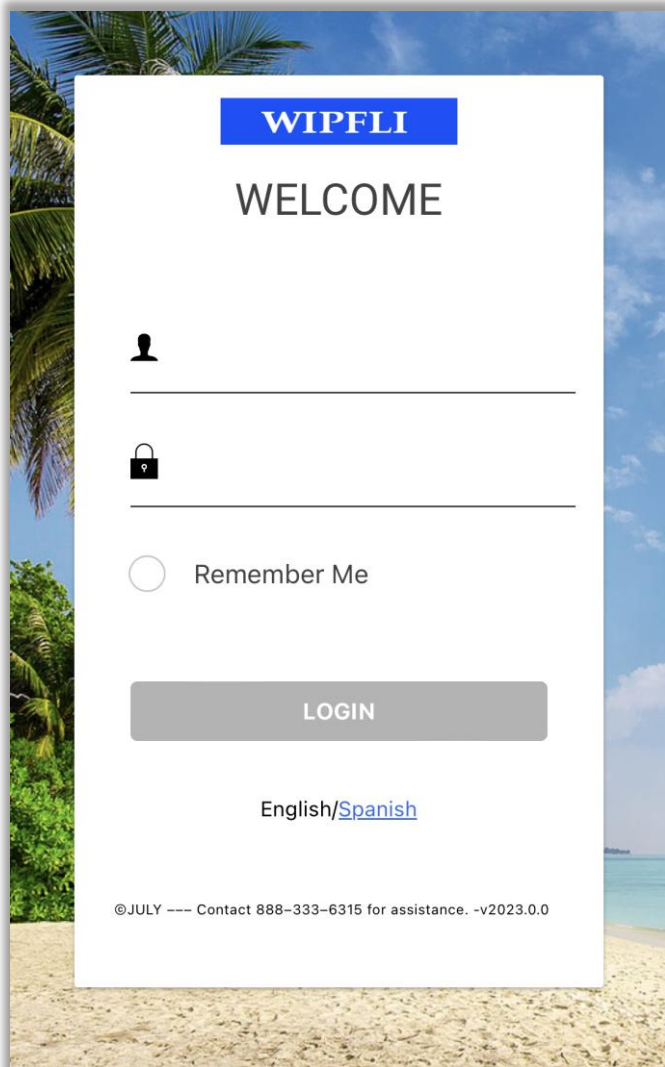
- Face ID
- Fingerprint

Update Deferral Rates

Push Notifications


Modify Login Credentials


Logging Into Account

A screenshot of the WIPFLI login page. The page has a white background with a blue header containing the WIPFLI logo. Below the logo, the word "WELCOME" is displayed. There are two input fields: the first is for a username, indicated by a person icon, and the second is for a password, indicated by a padlock icon. Below the password field is a "Remember Me" checkbox. A grey "LOGIN" button is positioned below the checkbox. At the bottom of the page, there is a link for "English/Spanish" and a footer with the text "© JULY --- Contact 888-333-6315 for assistance. -v2023.0.0". The background of the page is a tropical beach scene with palm trees and a blue sky.

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

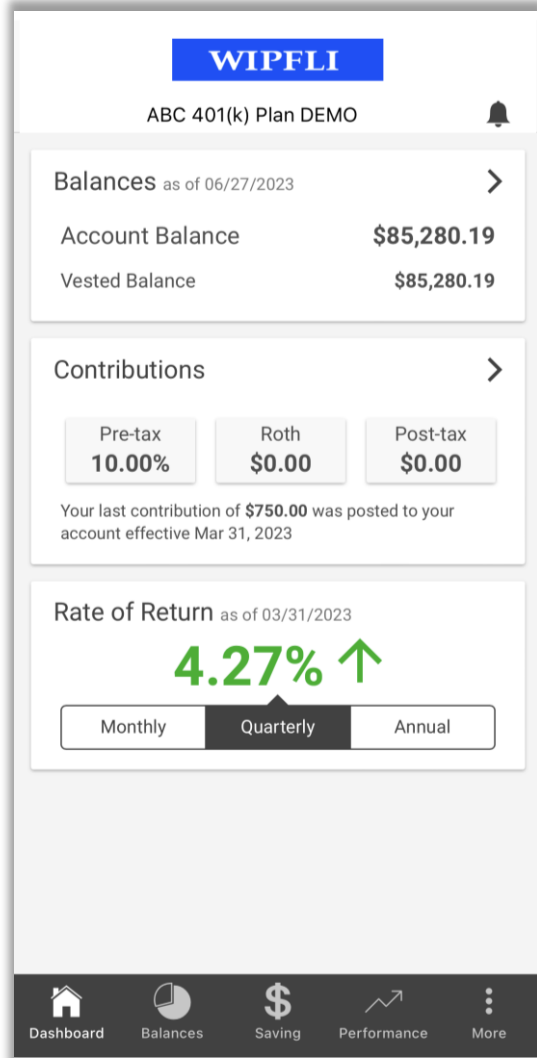
Resend PIN (Link will be enabled in **55** seconds)

Do not remember this device.

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

- 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

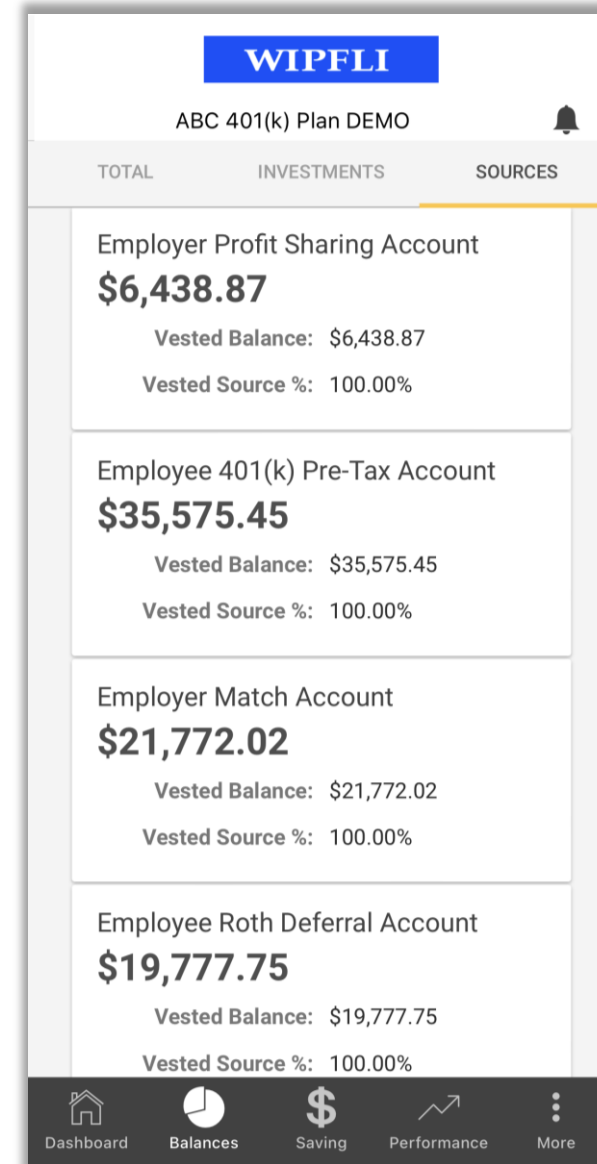
- Select the Balances section to review your balances in more detail.
- The Investments section provides expandable details on your total and vested balance in each investment.
- Investments also includes details on the shares, share price, and date of valuation.
- The current investment allocation % 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%	
∨	Charles Schwab Outside Broke...	
	\$9,873.97	CSWBOB
∨	TD Ameritrade Outside Broker...	
	\$5,820.13	TDAOB
∨	iShares Core Total US Bond M...	
	\$754.38	AGG
∨	Conservative Allocation Model	
	\$2,638.27	

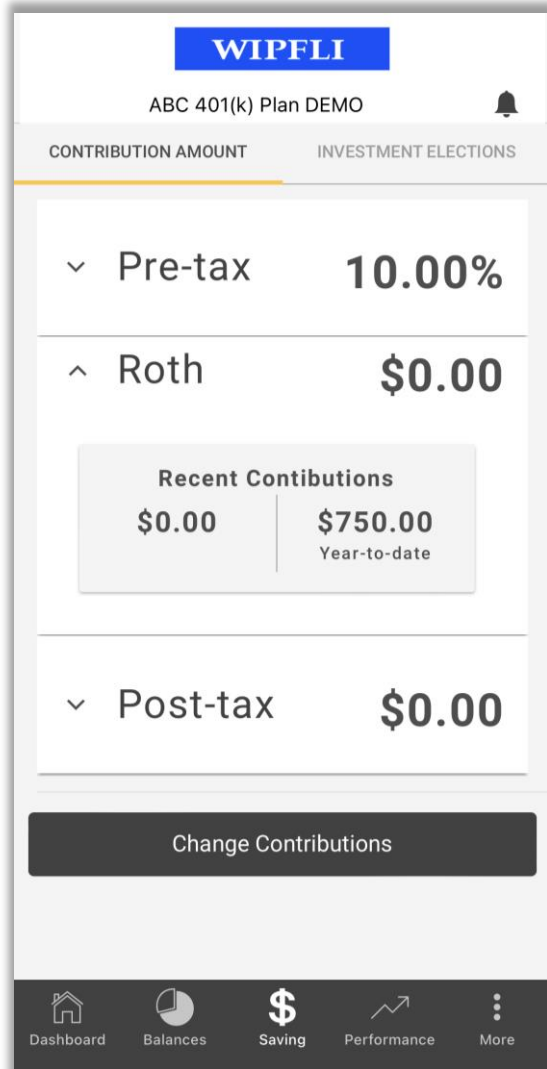
Dashboard Balances Saving Performance More

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.



Saving View



- 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 numbered steps: 1. Pre-tax Contributions, 2. Roth Contributions, and 3. Review. In the 'Pre-tax Contributions' section, there is a 'Make Changes' toggle switch that is currently turned on. Below this, there are two buttons: 'Percentage' (which is highlighted in black) and 'Dollar amount'. Underneath, there is a 'Pre-tax Rate' section with a numeric input field containing '6' and a percentage sign. To the left of the field is a minus sign and to the right is a plus sign. Below the input field, it says 'Current 1%'. A summary box indicates 'Approximately your contribution will be \$0.00'. At the bottom of this section, there is a 'Rules' label and a large black 'NEXT' button.

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.

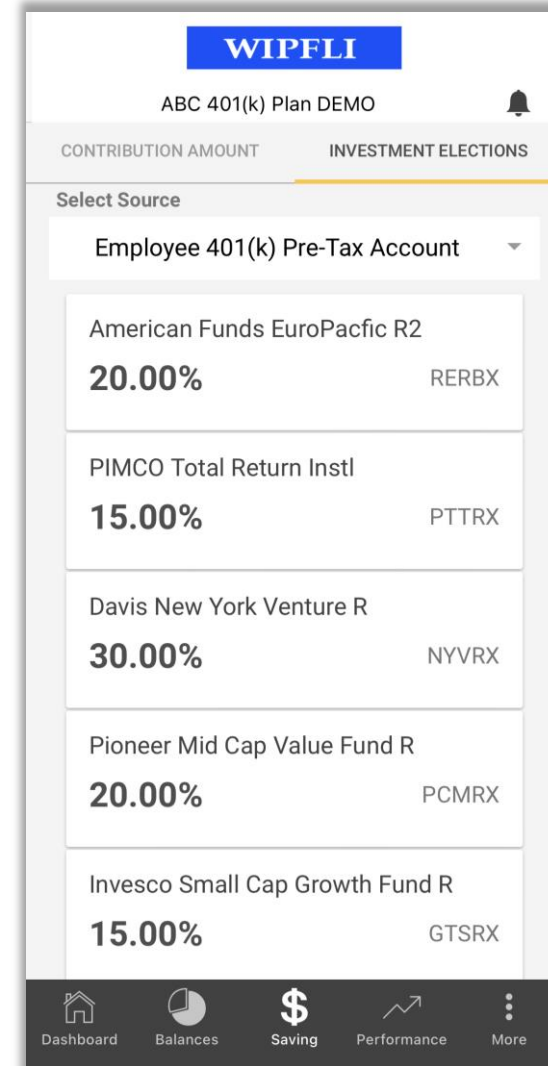
Your new contributions will be:

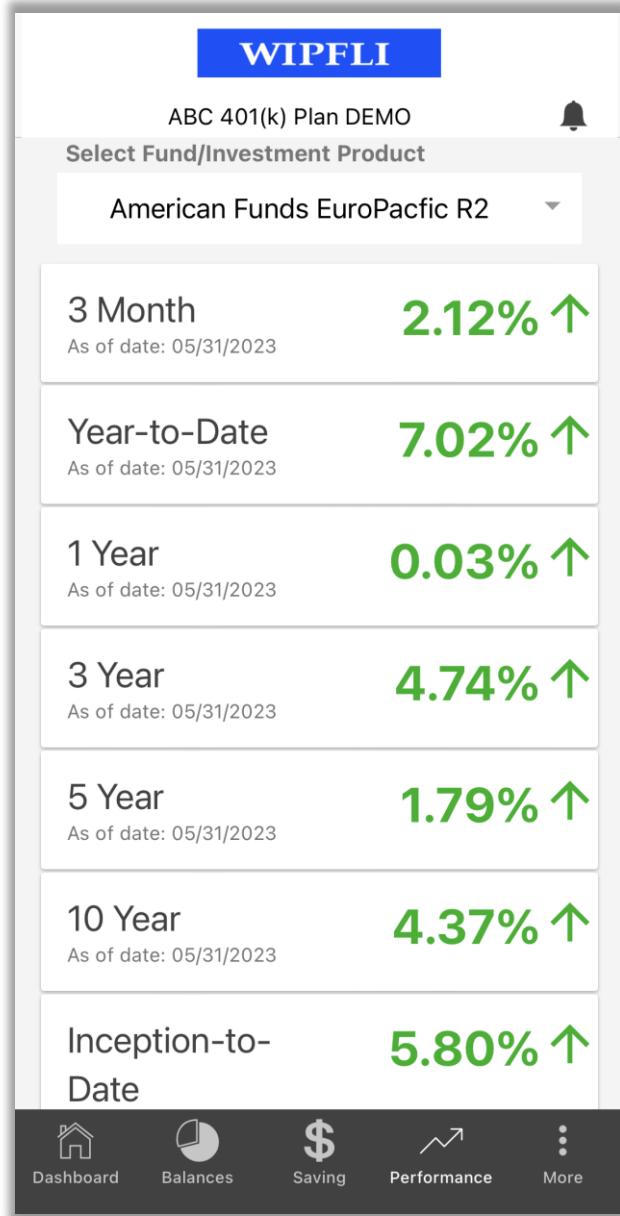
Pre-tax	Roth
6.00%	2.00%

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.

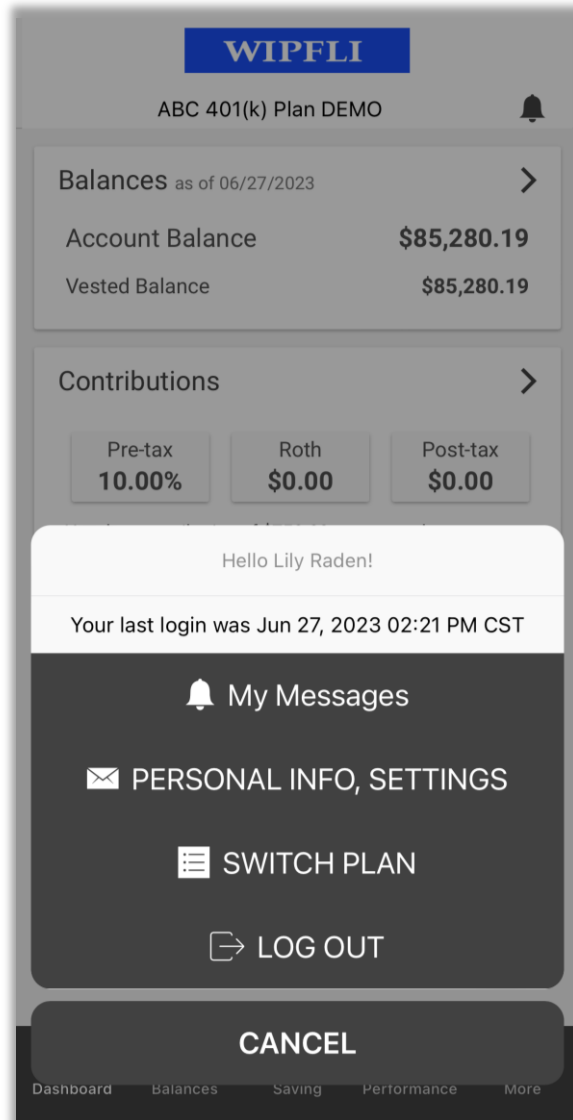




Performance

- 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 |

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

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

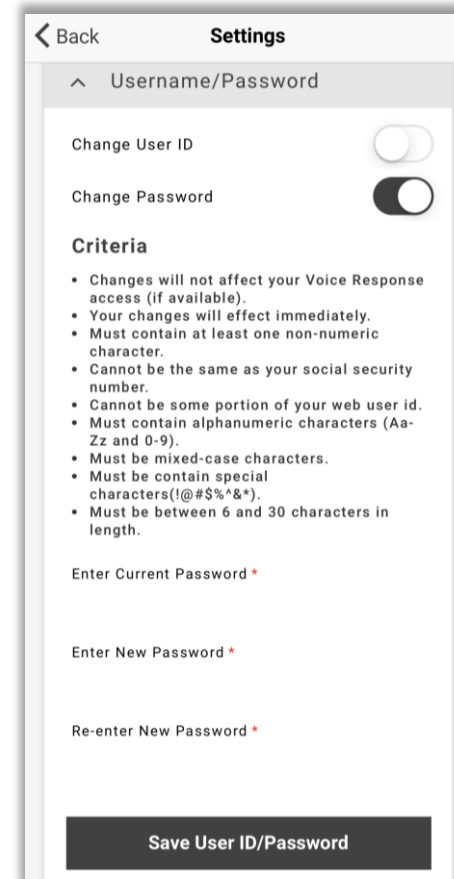
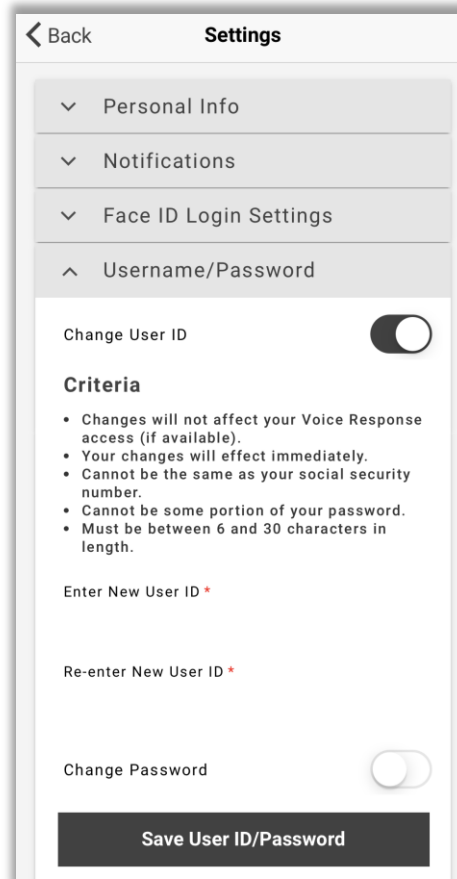
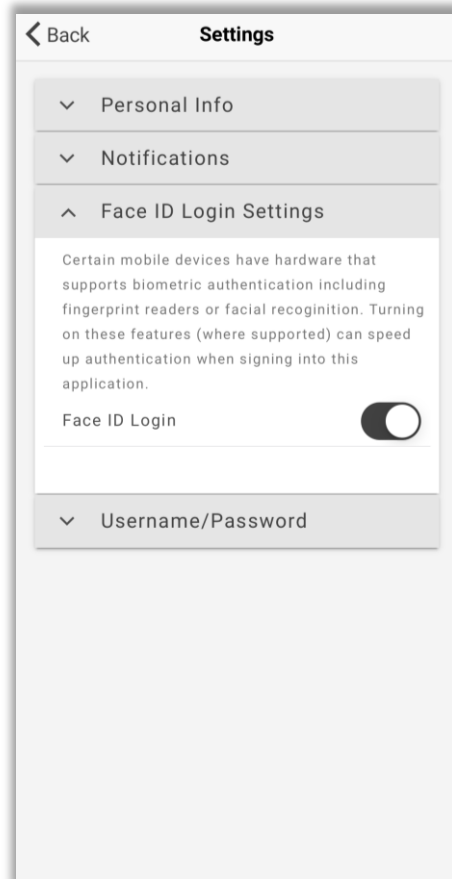
Username/Password

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.



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 – Q1 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

