

## **Frequently Asked Participant Questions**

We're here to help! If you don't see your question below or need additional assistance, please contact us at 808-596-2001 or by email at [info@taohawaii.com](mailto:info@taohawaii.com).

### **VIEW YOUR 401(k) ONLINE**

Register and login at your respective 401(k) recordkeeper's site or download their mobile app to view your most recent balance, download a statement, elect to receive mailed statements, change investments, and review your retirement progress. If you have trouble logging in, please contact your 401(k) recordkeeper. Check with your employer or our office if you are unsure of your 401(k) recordkeeper.

### **I WISH TO MAKE A CHANGE**

#### **I want to stop or adjust my paycheck contributions.**

Contributions can always be stopped at any time. Your employer will assist you with this online or by form. Reducing, increasing or restarting contributions may be limited to certain periods throughout the year. Please see your employer or contact us for your plan's details.

#### **I want to make an investment change.**

Changes can be completed by you, the participant, by logging onto your 401(k) recordkeeper's website or by calling them. One of our advisors can review your plan's investment options and guide you through the plan's website.

#### **I wish to add or update my beneficiary instructions.**

Depending on your plan, beneficiaries can be added or updated online or by completing a form. Please see your employer or speak to one of our advisors.

Note: If you are Married and choose to list your spouse as anything less than 100% Primary Beneficiary, a Public Notary and Spousal Consent are required.

### **ACCESS 401(k) FUNDS**

#### **I'm interested in accessing my 401(k) funds to help ease financial burdens.**

Your retirement plan may or may not allow access to funds while employed. We can assist you with understanding any options offered by your plan, however it is the plan's Third-Party Administrator and/or 401(k) recordkeeper who would handle and process these requests.

#### **I no longer work for my employer and want to understand my options.**

You may be able to leave the balance with your former employer, rollover (transfer) to an IRA, or if you have changed employers, rollover to your new employer's 401(k), if they allow it.

Cashing out your 401(k) will subject you to income taxes and an additional 10% early withdrawal penalty if under age 59 ½.

You may discuss the options further with one of our advisors.