



Davis Constructors & Engineers, Inc. 401(k) Profit Sharing Plan

Retirement Access Internet and Telephone Benefit System

We are pleased to introduce the *Retirement Access System* offered by Northwest Plan Services, Inc.

Upon entering the system via the internet or telephone, you will be prompted for your User ID and Password. Initially, your User ID is your Social Security Number (SSN) without any dashes, and your Password will be the last four digits of your SSN. You will be asked to change your User ID and Password and set up security measures when you first log in. For your own protection, keep your Password confidential. Do not disclose it to anyone.

You are able to utilize the Retirement Access Phone Benefit and Internet System as follows:

Internet Access: www.yourplanaccess.net/nwps/
Phone Benefit System: **toll-free (877) 410-9984**
Plan Provider Extension: 6789

You can use the Retirement Access System to:

- Enroll in the Plan
- Change your User ID and/or Password
- View your account balance
- View personal information and update your email address
- Name the beneficiaries of your account
- Use online tools to help you choose your deferral rate and investments
- View and modify your deferral contribution percentages
- View how your savings are invested in the available funds and modify the mix
- View the performance of the plan's investment options and your personal investment returns
- View information about the plan
- View Participant Loan availability and request a loan
- View or download your transaction history
- Choose to go paperless and receive your statements electronically

Transactions that are entered by the stock market close, generally 1:00 pm, will be processed the same day. Transactions entered after the stock market close will be processed the next business day.

If you have questions regarding the Retirement Access System or the Plan, please contact Northwest Plan Services at (877) 690-5410 option 7 or (206) 933-1500; if you have questions regarding Benefit Eligibility or the Plan, please contact Susan Naramore at Davis Constructors & Engineers, Inc. at (907) 771-9232, and if you have questions about the investments, please contact Kevin Raymond at Sellwood Consulting LLC at (503) 596-2883.