






QUARTERLY RECAP of Fall 2018

Here is the MVP Quarterly Recap of Fall/Winter 2018! This quarter has some very practical help and teasers for the future!

- What's New with IRIO and PowerView
- Cyber Security Tips
- What's Coming!
- Employee Spotlight

Remember to check out some great information online!

- www.mvp401k.com – go to Education and you will find the following
 - ✓ Blogs
 - ✓ Articles
 - ✓ Whitepapers
 - ✓ Did You Know...? – A brief answer to this question with a new topic every week!
- LinkedIn 
- Twitter 
- Facebook 
- System-generated emails – these are critical to helping you navigate your fiduciary responsibilities under ERISA.

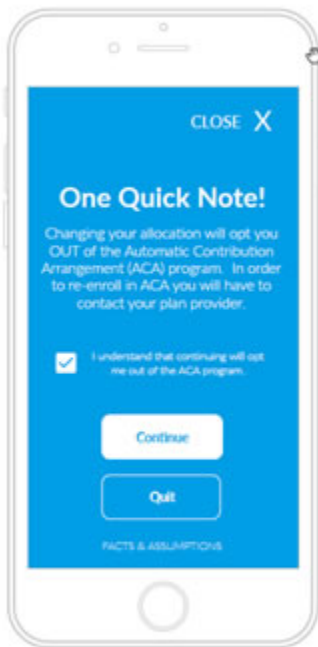
What's New with IRIO and PowerView

IRIO (Integrated Retirement Income Optimizer)

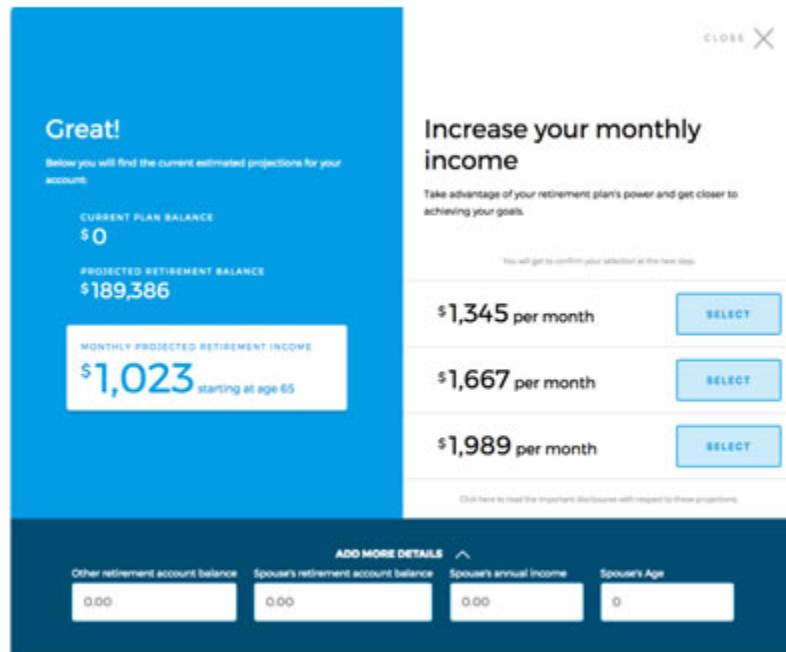
IRIO is a powerful online tool that encourages participants to contribute more to the plan, if warranted. IRIO estimates monthly income at retirement, offers options for increasing deferral rates, and illustrates the impact that deferral rate changes can have on retirement income.

With the latest enhancements, participants enrolled in Automatic Contribution Arrangement (ACA) are presented with the option to opt out of ACA before selecting an increase in deferrals. In addition, flat dollar amount deferrals are now supported by IRIO.

ACA



Flat Dollar Deferral Projections



Hypothetical example prepared for illustration purposes only.

Note: IRIO is an integral feature of the new responsive participant home page. IRIO must be implemented on your site when you upgrade to the new home page in order for the "YOUR FUTURE" section of the "Here's an Overview" window to appear.



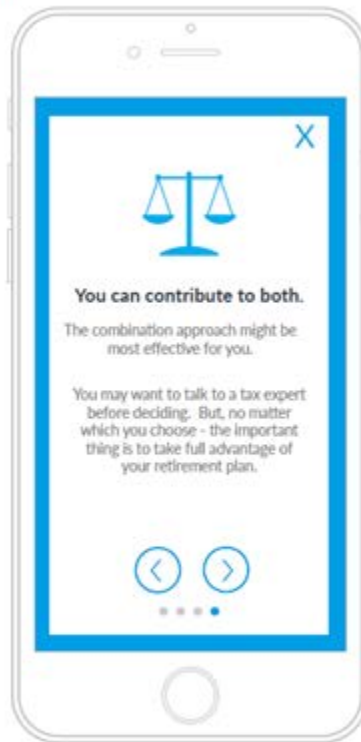
PowerView

vWise's PowerView provides participants with personalized videos that give them a clear view of their retirement savings progress — and motivates them to take immediate action by presenting various context-sensitive calls to action.

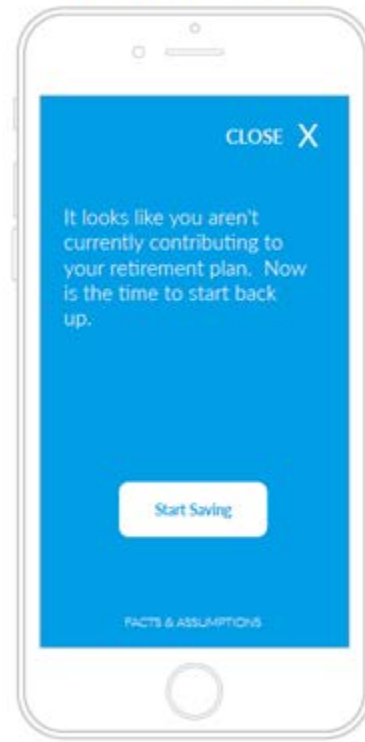
Two new calls to action are now available:

- **Roth** - for those participants who have access to a Roth source, but are not currently contributing to Roth
- **Get-Off-the-Bench** - for those participants who have a balance, and are eligible, but are not currently contributing

Roth



Get-Off-the-Bench



Hypothetical example prepared for illustration purposes only.

PowerView is also enhanced to support flat dollar deferrals in projections and ACA Opt Out functionality.

Take Action: To implement IRIO and/or PowerView, please request a statement of work via the Customer Portal.

Cyber Security Tips

You know how critical security is to MVP. The reason is you. We must seek to be as secure with employee account information as is possible. With great security comes some inconvenience. You cannot have both. We want to secure account information while allowing reasonably quick access.

One thing that MVP does not do is craft a useless "cyber guarantee". Unfortunately, too many in our industry use this marketing ploy to help you feel safe. All they are doing is telling you that YOU are the one that is obligated to secure your account and if you do everything they say and can prove it, then the guarantee kicks in. In other words, you are responsible, not them.

We have told you a lot about what we are doing and there is still more to come! Now we want to share with you some things that you can do. No gimmicky fake guarantees. These are simple, practical, and helpful things you can do to prevent cybercrime:

- Beware of suspicious phone calls. MVP will not call you and ask for your personal information. Neither will the IRS or other government agency.
- Never pay anyone with a gift card (unless it's a gift you are giving to someone you know)

- Never email Social Security Numbers, account balances, banking information, salaries, etc... without having it encrypted. MVP uses ShareFile as an encrypted means of communicating proprietary information.
- Remember that just because you get an email that reads that it is from someone you know, does not mean that it actually came from someone you know. Hover over the email address that it came from. It may actual be a different address than what displays.
- Never open attachments that are suspicious or that you are not expecting.
- Never initiate a bank transfer or wire without absolute proof that it is valid.
- Anything you have ever typed or submitted online via Facebook, Twitter, LinkedIn, etc., is now and forever will remain in the public domain.
- Make your passwords difficult to remember. Keep your own secure password file.
- Never share passwords with anyone.
- Maintain cyber security software and, best of all, use an IT provider or have a robust department for accomplishing this for you.
- Go online to <https://staysafeonline.org> or <https://www.fbi.gov/scams-and-safety> to learn more about how you can protect yourself.

What's Coming?!

Here is a sneak peek at what is coming in Q1 2019 and Q2 2019:

- Security enhancements will be finalized in Q1 2019!
- Responsive Participant Web will be available by Q2 2019!
- Payroll Integration
- Hardship Distribution Changes

Employee Spotlight

Our Employee Spotlight this quarter shines on Michelle Hunzaker. She started with MVP last year as a Payroll Specialist. Michelle has a Masters in Communication from NC State University. She is a master bowler, lover of all things beach and chocolate, and would love to meet Hayao Miyazkai (I had to look it up!). She is focusing not only on payroll processing but learning all she can about retirement plans so that her skills are not only deep, but wide as well. To read more about Michelle and other MVPers, visit our site's Staff page: <https://mvpplanadmin.com/who-we-are/staff/>.