

ENROLL OR MAKE CHANGES TO YOUR 401(K) PLAN

ELIGIBILITY

- 18 years old
- Complete one month of service with Taos Ski Valley Inc.

LOG IN/ CREATE YOUR ACCOUNT

Go to www.nb.fidelity.com or download the app

- Log in or register as a new user



DECIDE WHAT PERCENTAGE OF YOUR PAYCHECK YOU CAN CONTRIBUTE

Your Contribution	TSVI Match
1%	1%
2%	2%
3%	3%
4%	3.5%
5%	4%

Eligibility for the employer match:

- Must complete 1,000 hours of service within the plan year (August – July) or within the first year of service

You'll receive an email from HR once you qualify for the employer match.

SELECTING YOUR CONTRIBUTIONS

Decide whether it makes sense for you to contribute to a Traditional, Roth, or both.

Roth = post-tax | Traditional = pre-tax

It may make sense to contribute to both types, so you have tax-free and pre-tax options when you withdraw the money in retirement.

	Roth 401(k)	Traditional 401(k)
<i>Contributions</i>	Post-tax	Pre-tax
<i>Withdrawals</i>	All withdrawals will be tax-free if they are qualified distributions	All withdrawals are taxed
<i>Employer Contributions</i>	Pre-tax	Pre-tax

PICK YOUR PORTFOLIO (MANAGE YOUR INVESTMENTS)

Choose from the following:

- Manage it for me – select a model portfolio based on its asset allocation strategy
- Manage it myself – build your own portfolio – the portfolio must equal 100%
 - You can use the Investment Performance and Research page to help make your decisions

CHOOSE/UPDATE YOUR BENEFICIARIES

- Under Plan & Learn ➔ About You ➔ Update your beneficiaries