

NAF 401(k) Information and Points of Contact

| NAF COMPONENT | HOW DOES APF HRO OBTAIN 401(k) ELECTION FORM? FORM NUMBER? | PROCESSING INSTRUCTIONS FOR APF HRO? | WHERE DOES APF EMPLOYER SEND NAF 401(k) CONTRIBUTIONS? | HOW DOES APF EMPLOYEE CHANGE A NAF 401(k) CONTRIBUTION ELECTION? CHANGE ADDRESS? | HOW DOES APF EMPLOYEE CHANGE 401(k) BENEFICIARY? IS A NEW NAF 401(k) BENEFICIARY FORM REQUIRED AT TIME OF APF IN-PROCESSING? |
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| <u>AAFES</u> | <p>If the participant was enrolled and actively contributing to 401(k) prior to portability move, then the gaining APF agency would need to contact HQ Benefits office to obtain participant's percentage election.</p> <p>E-mail: Benefits@aafes.com Phone: 800-519-3381</p> | <p>APF HRO would need to coordinate with their payroll office.</p> | <p>Current process: Participants' 401(k) contributions are sent to HQ AAFES Benefits office via wire sent from DFAS Cleveland office.</p> <p>AAFES ATTN: FA-T Benefits P.O. Box 650428 Dallas, TX 75265</p> | <p>Participant would need to notify/coordinate with the APF HRO and payroll office to change 401(k) contribution election.</p> <p>To change address, the participant would need to contact HQ Benefits office at 800-519-3381.</p> | <p>To change/update 401(k) beneficiary designation, the participant would need to go to Fidelity at www.401k.com.</p> |
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| <u>AIR FORCE</u> | <p>Active Air Force NAF employees will access 401(k) plan through Principal participant website. For participants employed with another NAFI or APF agency under Portability, the gaining agency will need to contact Air Force NAF 401(k) Team to obtain 401(k) Savings Plan restart instructions.</p> <p>Air Force NAF 401(k) Team: Mailinh Moore, HR Specialist 401(k) 210-395-7449 E-mail: mailinh.moore@us.af.mil</p> <p>Juvy Klesel, Benefit 401(k) Technician 210-395-7444 E-mail: juvy.klesel.1@us.af.mil</p> | <p>APF HR must coordinate contribution election with their payroll office and/or personnel processing center to make sure deduction starts. Some APF payroll agencies require a sign election form for deduction to start under Portability, the gaining agency will need to contact the POC below.</p> <p>Air Force NAF 401(k) Team: Mailinh Moore, HR Specialist, mailinh.moore@us.af.mil COMM: (210) 395-7449 DSN: 969-7449</p> <p>Juvy Klesel, 401(k) Technician juvy.klesel.1@us.af.mil COMM: (210) 395-7444 DSN: 969-7444</p> | <p>APF employers should coordinate with the appropriate DFAS office and/or the Air Force NAF 401(k) team for payment instructions.</p> <p>Air Force NAF 401(k) Team: Mailinh Moore, HR Specialist 401(k), mailinh.moore@us.af.mil COMM: (210) 395-7449 DSN: 969-7449</p> <p>Juvy Klesel, 401(k) Technician juvy.klesel.1@us.af.mil COMM: (210) 395-7444 DSN: 969-7444</p> | <p>Election change must be made online at https://www.principal.com or contact Principal customer service at 1-800-547-7754 (CONUS) 515-248-9999 (OCONUS)</p> <p>Address Update: E-mail the Air Force NAF 401(k) Team: Mailinh Moore, HR Specialist, mailinh.moore@us.af.mil COMM: (210) 395-7449 DSN: 969-7449</p> <p>Juvy Klesel, 401(k) Technician juvy.klesel.1@us.af.mil COMM: (210) 395-7444 DSN: 969-7444</p> | <p>Participant will access the Principal participant website to update/add new beneficiary or contact Principal customer service at 1-800-547-7754.</p> <p>Contact Air Force NAF 401(k) Team: Mailinh Moore, HR Specialist mailinh.moore@us.af.mil COMM: (210) 395-7449 DSN: 969-7449</p> <p>Juvy Klesel, 401(k) Technician juvy.klesel.1@us.af.mil COMM: (210) 395-7444 DSN: 969-7444</p> |
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| <u>ARMY</u> | <p>Contact the Army NAF Benefits Office to obtain a copy of the DA Form 7426 at:</p> <p>nafportability@army.mil</p> | <p>APF HRO must sign a newly completed DA Form 7426 as the Civilian Personnel Unit (CPU) at in-processing. The completed form should be submitted to:</p> <ol style="list-style-type: none"> 1) The servicing payroll office. Some agencies submit a ticket directly to their payroll office. Other agencies submit the form to their processing center for submission to payroll. 2) A copy of the completed form is forwarded to the Army NAF Benefits Office. The form may be faxed to (210) 466-1631, or e-mailed to: nafportability@army.mil 3) A copy should be inserted in the employee's official personnel file (OPF/eOPF) by the servicing HR Office. *Please see DA Form 7426 Instructions for reference. | <p>Contributions should be deducted bi-weekly through payroll deductions. Please follow the instructions of Army NAF's Portability Remittance Rules & Instructions.</p> | <p>The DA Form 7426 should be completed with the option "Change Contributions" selected and indicating the new percentage election. Follow the same processing instructions.</p> <p>To change address, a separate Address Change Form is completed. The form may be mailed, faxed or e-mailed to:</p> <p>Department of the Army U.S. Army NAF Benefits Office P.O. Box 340309 Joint Base San Antonio, Ft. Sam Houston, TX 78234 Attn: NAF Portability</p> <p>Fax: 210-466-1631</p> <p>E-mail: nafportability@army.mil</p> | <p>Contact the Army NAF Benefits Office at 855-872-7704, Option 4 = 401(k) to request the Portability 401(k) Beneficiary Form. The form may be faxed to (210) 466-1631 or e-mailed to: nafportability@army.mil</p> <p>A new beneficiary form is not required at the time of in-processing unless the employee is making changes to his/her beneficiary (ies).</p> |

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| <u>CNIC</u> | <p>For active CNIC NAF employees, 401(k) participants will access the Principal participant site. For participants employed with another NAFI or APF agency under Portability, the gaining agency will need to contact CNIC NAF to obtain 401(k) Savings Plan forms:</p> <p>Jonathan Sahagun: 901-874-6651; jonathan.sahagun@navy.mil; Mary Jane Embry: 901-874-4952; mary.embry@navy.mil; Michael Webb: 901-874-6982; michael.webb4@navy.mil; Dana Moss: 901-874-4634; dana.moss@navy.mil;</p> | <p>When an employee hires with an APF agency (New or Existing Portability election) or NAF agency (Existing Portability election only), the employee must be given the opportunity to elect participation in the 401(k) Savings Plan; only the Retirement Plan is automatically enrolled and retro back to the date of hire. Gaining agency will need to contact CNIC NAF Retirement Benefits POC to obtain the required forms if they do not have the information (i.e. Payroll System Setup document, and RP-2S Start/Stop/Change form). The RP-2S will be provided to the employee for completion, then submitted to their payroll department/provider to establish the change to their system. A copy of the completed form will be maintained in their OPF.</p> | <p>Payroll office will submit bi-weekly contribution funds either ACH Electronic Payment (preferred) or check as per the Payroll setup document. Detailed payroll reports will be submitted directly to CNIC NAF Retirement Benefits office.</p> | <p>Employees will be provided a blank RP-2S form to make changes or to stop contributions. Once the employee completes the form, they will submit to the gaining agency HRO to initiate the changes to their payroll system.</p> <p>The employee will still have access to their original 401(k) Savings Plan account with Principal, and be able to utilize all the other functions as normal through the site or by contacting the Customer Service Center (i.e. fund changes, print statements, and/or request distributions).</p> <p>Address changes will be processed by CNIC NAF Retirement. Participant's full name and SSN will need to be included in the</p> | <p>Employee will make beneficiary changes directly to their Principal account. APF HRO should remind the employee to ensure this information is current, and if one is not listed to complete the required fields.</p> |

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| <u>CNIC (cont'd)</u> | | | | <p>request. Participants will send requests directly to: MILL_CNIC_RETIREMENT.fct@navy.mil</p> <p>CNIC NAF Savings: MILL_CNIC_401K.fct@navy.mil</p> | |
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| <u>MARINE CORPS</u> | <p>Marine Corps NAF is paperless. There are no forms to be completed for 401(k). Please refer any questions regarding 401(k) to Marine Corps NAF:</p> <p>Maria Massey 703-432-0419; Manal Ibrahim 703-432-0416; Shawn Durand 703-432-0423; Lisa Edenton 703-432-0421;</p> <p>MCNAF.Portability@usmc-mccs.org</p> | <p>When an employee transfers from NAF to APF, no new 401(k) election is necessary. The employee's deferral percentage at the time of hire with APF is the same as the deferral percentage at time of termination from NAF. Marine Corps provides a screen-shot of the employee's 401(k) deferral at the time of separation from NAF to the gaining APF agency. This screen-shot should be submitted via remedy ticket to DFAS for start-up.</p> | <p>The payroll office sends 401(k) contributions to Marine Corps NAF lockbox: MARINE CORPS PERSONAL & FAMILY READINESS DIVISION PO BOX 277160 ATLANTA, GA 30384-7160 Marine Corps NAF receives bi-weekly payroll reports from payroll offices detailing contributions.</p> | <p>Employees must call Fidelity @ 1-800-890-4015 or log onto www.401k.com to make deferral changes, take out a loan or withdrawal. Marine Corps NAF is notified each Saturday of deferral changes made within the prior week. Marine Corps NAF then notifies the appropriate payroll office to make the applicable changes. This usually takes place within 1 to 2 pay periods. 401(k) loans are no longer repaid thru payroll deductions. Employees must set-up direct payments with Fidelity.</p> <p>To change address, please contact or e-mail:</p> <p>Maria Massey 703-432-0419; Shawn Durand 703-432-0423; Manal Ibrahim 703-432-0416;</p> | <p>Employee must call Fidelity @ 1-800-890-4015 or log onto www.401k.com to make changes to their beneficiaries. No changes are required at the time of APF in-processing. There are no forms to be completed. The APF HRO does not need to retain any 401(k) beneficiary information. This information is solely kept by Fidelity. **Employees must notify Marine Corps NAF of address changes. Marine Corps NAF will in turn update address with Fidelity. For address changes, or questions regarding Marine Corps NAF retirement/401(k) please contact: Maria Massey 703-432-0419; Shawn Durand 703-432-0423; Manal Ibrahim 703-432-0416; Lisa Edenton 703-432-0421</p> <p>MCNAF.Portability@usmc-mccs.org</p> |

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| <u>MARINE CORPS</u> (cont'd) | | | | Lisa Edenton 703-432-0421; MCNAF.Portability@usmc-mccs.org | |
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| <u>NEXCOM</u> | <p>E-Z Join election form can be requested from the Retirement Department.</p> <p>POC: Efrain Ramos at: Efrain.Ramos@nexweb.org (757) 502-7534</p> | <p>Coordinate with NEXCOM Retirement Department and HR Department.</p> <p>POC: Efrain Ramos at: Efrain.Ramos@nexweb.org (757) 502-7534</p> | <p>NEXCOM Benefits Department coordinate with the appropriate DFAS office. Contribution information is forwarded by e-mail to the DFAS office. Contributions are forward to NEXCOM by check:</p> <p>NEXCOM 3280 Virginia Beach Blvd Virginia Beach, VA 23452-5724 Attn: Efrain Ramos (Retirement Department)</p> | <p>Participants are required to notify their APF HRO and payroll office to change their 401(k) contribution election. The APF HRO will notify NEXCOM's Retirement Department.</p> <p>Address changes may be submitted by mail to: Navy Exchange Service Command, 3280 Virginia Beach Blvd, Virginia Beach, VA 23452 Attn: Retirement Department, Efrain Ramos</p> | <p>The current beneficiary form on file with NEXCOM remains in effect. Beneficiary changes can be complete via Empower's website or by requesting a Beneficiary form from Efrain Ramos at: Efrain.Ramos@nexweb.org or (757) 502-7534</p> <p>Beneficiary changes are retained in employee's benefit folder.</p> |
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| <u>COAST GUARD</u> | There is no election form. The employee needs to either login to their www.mykplan.com account which never expires or contact the 401(k) platform at 800-695-7526 to reset their account and provide them access. | For an employee to make a change to their election after moving to the APF side, the employee needs to contact the HR Benefits department for NAF Coast Guard. POC: Felicia Freeman-Carmichael naf401k@cgexchange.org | The payroll office would send 401(k) contributions to the Coast Guard NAF payroll office. Addressed to “Cristina Runshaw” and mail to: 510 Independence Parkway Suite 500, Chesapeake VA 23320. If a direct deposit or ACH is preferred, please contact Cristina at 757-842-4711. | The APF side wouldn’t be able to do this without first connecting with the HR Benefits department for NAF Coast Guard. POC: Felicia Freeman-Carmichael naf401k@cgexchange.org The employee can change their address on the www.mykplan.com web portal. | Beneficiaries can be changed online through the www.mykplan.com web portal or by calling 800-695-7526. They do not have to be an active employee to change this. |