



Managing Your Retirement Plan Account

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PLANNING FOR YOUR FUTURE

What a Retirement Plan Means to You

A Retirement plan is one of your best allies you can have against the bite that both taxes and inflation can take out of your paycheck, because it helps you save on taxes while building essential retirement savings. With today's increased job turnover, longer life expectancies and the growing pressure on Social Security, it has never been so important to put money aside for retirement. Even a small amount can make a big difference over time, especially when you take your retirement plan's tax-deferred earning power into account.

Retirement Account Management Made Easy

Here are just some of the benefits that you will enjoy from your new enhanced retirement plan:

Exceptional convenience.

Saving for retirement has never been this easy. In fact, you can build your investment portfolio and make transactions just by clicking a mouse, or touching a button on your phone keypad.

Access to your account 24 hours a day, 7 days a week.

Whether you use Internet access or our automated toll-free telephone system, you're always close to your retirement nest egg no matter where you are.

Investment choices from some of today's best-known mutual fund companies.

You can choose funds from one mutual fund family or a combination of families, depending on your preference. What's more, we provide participants with tools to evaluate and select their investment options from among their plan choices.

ACCESSING YOUR RETIREMENT ACCOUNT

Whether you prefer online or telephone access, setting up your retirement account only takes a matter of minutes. The Retirement Plan Company, LLC (TRPC) offers two easy ways to access your retirement account information. Both methods allow you to access the most up to date account information 24 hours a day, 7 days a week. We pride ourselves on our state-of-the-art technology, both for its availability and for its ability to house your information in a secure and confidential environment.

You choose how to access your account data:

- Via the Internet at: <https://www.trpc401k.com>
- Via your telephone at: **1-888-673-5440**

If you have difficulty accessing your account by either method, please remember that our Client Care Managers are available from 7:00 a.m. CST to 7:00 p.m. CST (Monday through Friday) at **1-888-673-5440**. If you are calling outside our regular business hours, please leave a voice-mail message and a Client Care Manager will return your call. Or if you prefer, you can click on the "**Contact Us**" or "**on-line participant service center**" links on our login page to submit an on-line request.

Accessing Your Account Through the Internet

To access your retirement account via the Internet, log on to: <https://www.trpc401k.com>, enter your User ID and Password, then choose the “Participant” option in the “Select Role” drop-down list.

First-time Users

The first time you log in you will be asked to enter a User Id and Password. These two fields have been set to our system defaults:

- **User Id:** Your Social Security Number (No dashes)
- **Password:** The last four digits of your Social Security Number

After entering your User Id and Password, click on the “Participant” button to login.

Enter your SSN in the “User ID” field and the last four digits of your SSN in the “Password” field if you are logging on for the first time.

The Retirement Plan Company, LLC
We Anticipate Your Needs

[Contact Us](#)

If you have questions, you may use our [on-line participant service center](#).

Click [here](#) to view The Retirement Plan Company's privacy policy.

Login

Enter your User Id and Password, then select the appropriate role from the “Select Role” drop-down menu. (TPA clients should use the “Sponsor” option.)

User ID:

Password:

Select Role:

[Forgot User ID or Password?](#)

[Problems Viewing the Site?](#)

Note: Both entries are case sensitive. If you fail to login three consecutive times your account could be disabled.

New Enrollees and First Time Users! For information on how to enroll and manage your retirement plan account, see our [on-line user's guide](#). For a Quick Start Guide and FAQs, please [click here](#).

Choosing a Permanent User Id and Password

If your plan *doesn't have required enrollment steps*, you will need to choose a new User Id and password upon accessing your retirement account for the first time. Here are the parameters for choosing your Username and Password:

- Your new Username must be 6 to 12 characters in length and all alphanumeric characters (0-9, A-Z).
- Your user ID **cannot** be the same as your social security number.
- Your new password must be 6 to 15 characters in length and all alphanumeric characters.
- Your password cannot be any part of your social security number or any part of your User ID.

Note: On the following webpage you will be required to *confirm* your password change request.

NEW PLAN PARTICIPANTS – INITIAL ENROLLMENT STEPS

If you are a new participant in your plan *and your plan has the walk-through enrollment process*, you will be prompted through the Enrollment Process steps upon initial login.

The following steps are included in the Enrollment process (Please note that the Enrollment steps may vary for some plans):

- Update Personal Information (including secret validation question and answer)
- Set up Payroll Contributions
- Choose Investments
- Designate Beneficiaries (**even if this link is not displayed in the Enrollment section**)



Note: *Participants who are new to the plan will need to complete all of the required steps in the Enrollment section before they will have access to the non-Enrollment pages in this website. Once you have completed all the necessary Enrollment steps, a full navigation menu will appear.*

Personal Information

In this step you will choose your permanent login credentials, set up verification questions and answers for forgotten password and security purposes, and add or update your contact information.

Username Information:

In this section of the page you will be asked to choose a new Username and password. Here are the parameters for choosing your Username and Password:

- Your new Username must be 6 to 12 characters in length and all alphanumeric characters (0-9, A-Z).
- Your user ID **cannot** be the same as your social security number.
- Your new password must be 6 to 15 characters in length and all alphanumeric characters.
- Your password cannot be any part of your social security number or any part of your User ID.

Lost Password Information:

In this section you will choose verification questions and enter your secret verification answers. This information would be used to verify your identity in the event that you forget your User ID or Password and also when you access your Participant website on a computer for the first time.

Your Personal Information:

Please verify the information listed in this section, plus add or update your contact email address by entering it in the “**Home**”, “**Office**”, or “**Other**” Email address field(s). Please also indicate which email address you would like notifications sent to by selecting that option in the “**Send Email confirmation to**” section. (Note: The information displayed in the Personal Information section may vary by plan.)

When you are finished, click on the “**Next**” button to update your changes and move to the next step.



Note: *If you change any personal information other than your phone numbers or home/other email address, you must communicate this information to your employer. If your employer uploads a contribution file without this new information reflected, the changes that you made may be over-written.*

Username Information			
Establish your Username	<input type="text"/> (alphanumeric digits, case-sensitive)		
Establish your Password	<input type="password"/> (digits, case-sensitive)		
Re-enter Password:	<input type="password"/>		
Remember your Username and Password. You will need them to access your account via the plan website in the future.			
Lost Password Information			
In the event that you lose your Password, please set up the answer to your "Lost Password" verification question.			
Verification Question: <input type="text"/> In what city were you born?	Verification Answer: <input type="text"/>		
Verification Question: <input type="text"/> In what city were you born?	Verification Answer: <input type="text"/>		
Verification Question: <input type="text"/> In what city were you born?	Verification Answer: <input type="text"/>		
Verification Question: <input type="text"/> In what city were you born?	Verification Answer: <input type="text"/>		
Your Personal Information			
First Name	<input type="text"/> Owen	Date of Birth (mm/dd/yyyy)	<input type="text"/> 06/25/1973
Last Name	<input type="text"/> Egil	Marital Status	<input type="text"/>
Address Line 1	<input type="text"/> 15 Cherry Lane	Gender:	<input type="text"/>
Address Line 2	<input type="text"/>	Home phone number	(<input type="text"/>) (<input type="text"/>) - <input type="text"/>
City	<input type="text"/> Rochester	Office phone number	(<input type="text"/>) (<input type="text"/>) - <input type="text"/> ex <input type="text"/>
State	<input type="text"/> NH	Other phone number	(<input type="text"/>) (<input type="text"/>) - <input type="text"/>
Postal Code (Zip)	<input type="text"/> 12345		
Country	<input type="text"/>		
If you would like to receive confirmations of transactions, please fill out the following information:			
<input type="checkbox"/> I do not have an e-mail address			
Send Email confirmation to:		<input type="text"/> None	←
	Internet address	Confirm address	
Home Email	<input type="text"/>	<input type="text"/>	
Office Email	<input type="text"/>	<input type="text"/>	
Other Email	<input type="text"/>	<input type="text"/>	
			Designate which email address to use here
			<input type="button"/> Next <input type="button"/> Reset

Contributions

The Contributions page allows you to select the amount or percentage of your salary you would like deducted from your payroll each pay period and allocated to your retirement account.

To select the amount you would like deducted from your payroll each pay period:

- Choose the **“Change”** option from the drop-down menu in the “Action” column.
- Select either “Percent” or “Dollar” from the drop-down menu in the “Percent/Dollar” menu.
- Enter the dollar amount or percentage of your pay that you would like to contribute to your retirement account in the “New contribution Rate” text box.

- Click on the “Next” button to save your choices and move to the next step.

Current Contribution Amounts				
Last Web/VRU Contribution		Total		
Pre-Tax Deferral		\$0.00 per pay period		
Change Contribution Amounts				Changes Pending
Please enter the contribution percentage or dollar amount that your employer should deduct from your compensation each payroll period for deposit to your retirement account.				
Rules and Criteria				
Action	Contribution Type	Percent/Dollar	Current Contribution Rate	New Contribution Rate
Change	Pre-Tax Deferral	Percent		0.00 per pay period
				Previous Next Reset

Opting Out - To "Opt Out" of participating in a plan with automatic enrollment, enter a zero in the New Contribution Rate box (or use the “Stop Contributions” option in the Action menu).

Investment Elections

The Investment Elections page allows you to choose which investments your **future** payroll contributions will be allocated to. To choose how you would like your future payroll contributions invested, enter the percentage that you would like to allocate to each fund or investment model in the “**New Election**” column for that investment. A running total of the amount that you have entered will appear at the bottom of the page. Your individual investment allocations must total 100%. Click on the “**Next**” button to finalize your investment elections and go to the next step.



Note: *If you wish to research the investment choices offered with your retirement plan before allocating to specific investments, click on the Fund Name to access Newkirk Fund Central. You can view fund Fact Sheets and prospectuses there.*

Market Timing Rules – If there are market timing rules associated with a fund, a green dollar sign will appear next to the fund name. Click on the dollar sign to review the market timing rules for that particular fund.

American Funds Wash Mutual A 	Large Value (MF)	0.00%	<input type="text" value="0.00"/> %
American Funds Europacific A 	Foreign Large Blend (MF)	0.00%	<input type="text" value="0.00"/> %
Davis NY Venture A	Large Blend (MF)	0.00%	<input type="text" value="25.00"/> %
American Funds Growth Fund A 	Large Growth (MF)	0.00%	<input type="text" value="0.00"/> %
American Funds Cap Inc Bld A 	World Allocation (MF)	0.00%	<input type="text" value="0.00"/> %
American Funds New Prspctv A 	World Stock (MF)	0.00%	<input type="text" value="0.00"/> %
WELLS FARGO ADVANTAGE GOVT SECURITIES INV	Intermediate Government (MF)	0.00%	<input type="text" value="15.00"/> %
Lord Abbett Mid-Cap Value	Mid-Cap Blend (MF)	0.00%	<input type="text" value="0.00"/> %
American Funds Income Fd A 	Moderate Allocation (MF)	0.00%	<input type="text" value="0.00"/> %
Janus Worldwide	World Stock (MF)	0.00%	<input type="text" value="50.00"/> %
Fidelity Magellan Fund	Large Growth (MF)	0.00%	<input type="text" value="0.00"/> %
American Funds Inter Bd Fd A 	Short-Term Bond (MF)	0.00%	<input type="text" value="10.00"/> %
Royce Low-Priced Stock	Small Blend (MF)	0.00%	<input type="text" value="0.00"/> %
Total allocation percent:		0.00%	100.00%
<small>If you do not provide investment directions for your contributions, they will be defaulted to the ER Safe Harbor Receivable until you provide other investment instructions. Once amounts are defaulted, it is your responsibility to realign them in accordance to your investment elections. For more information, please contact your plan administrator.</small>			
<input type="button" value="Reset Investment Elections"/>			
<input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Reset"/>			

Click on the fund name to access Newkirk Fund Central

Market Timing rules for fund – click on dollar sign to see rules

Running total of percentages entered. Your final allocation choices must total 100%.

Confirm all of your Entries

A summary of all information you previously entered will appear on the “Confirmation” page. If you need to change any information, click on the “**Edit**” button in the appropriate section. This action will take you back to that page in the process. To complete the enrollment process, click on the “**Finish**” button.

After you click on the Finish button you will receive a message that says, “**Congratulations! Your Enrollment is Complete.**” If you entered an email address during the enrollment process, you’ll also get an email confirmation. Full website functionality will now be available to you.

Setting up Beneficiaries

All employees should fill out beneficiary designation forms - even if they are not presently contributing to their retirement account, or have already filled out beneficiary information on the website. **Although some plans allow participants to view and update beneficiary information via the web, this information is not legally binding.** Therefore information displayed on the website is for viewing purposes only.

To Add or Change beneficiary information:

- Go to the "**Reports/Forms**" section of the top navigation menu and choose the "**Forms**" option.
- In the "**Select form group**" section at the top of the page, choose "**BForm**" from the drop-down list of choices.
- In the "**Select form**" section, choose "**Beneficiary Form**" from the drop-down list of choices.
- Click on the "**Submit**" button to generate the Beneficiary form.
- Once this report has processed, you can click on the "**Open Form**" link in the pop-up window to print the form.



***Note:** In order for your beneficiary designation(s) to be legally binding, you must submit the completed form to your employer's Human Resource department. The signed Beneficiary form held by your employer will determine the distribution of your assets.*

Forms

Adobe Acrobat Reader

Create Forms

Select form group: BForm ▼ Select form: Beneficiary Form ▼

Submit

Select "BForm" and "Beneficiary Form" from the drop-down menu choices.

FORGOTTEN PASSWORD OR USER ID

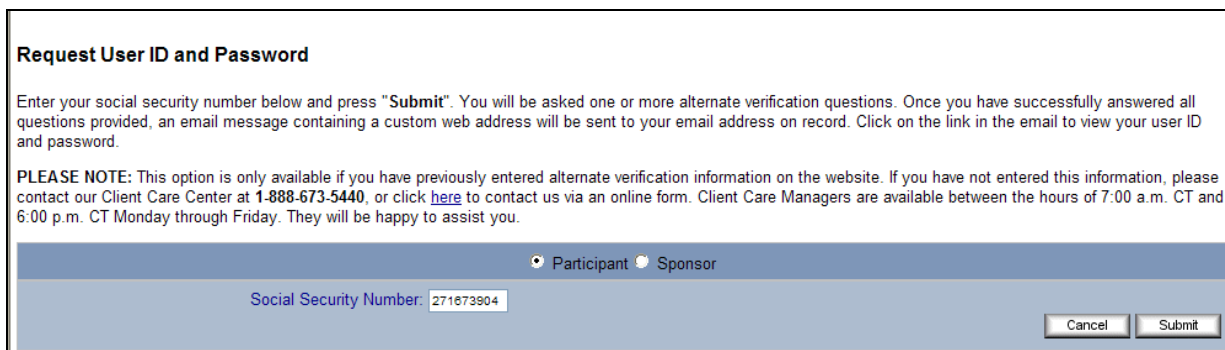
If you are not a first-time user and you have forgotten your password or User ID, you can click on the “**Forgot User ID or Password?**” link on the login page.



The screenshot shows a web page titled "Login Page" with a "Contact Us" link in the top left. On the left is a photo of a woman in a white lab coat. The main content area contains a login form with fields for "User ID:", "Password:", and "Select Role:" (set to "Participant"), and a "Login" button. Below the form is a note about case sensitivity and a link to the "on-line participant service center". At the bottom, there is information for "New Enrollees and First Time Users". On the right side of the page, there are three links: "New to the system? Enroll now!", "Forgot User ID or Password?", and "Problems Viewing the Site?". An arrow points from the text "Forgotten User ID or Password link" to the "Forgot User ID or Password?" link.

Forgotten
User ID or
Password link

Enter your Social Security Number in the text box and click the “**Submit**” button. On the next page you will enter your secret verification answer, then click on the “**Submit**” button. An email message will be sent to the notification email address that we have on record for you, which will contain a link to a page that will display your User ID and Password.



The screenshot shows a form titled "Request User ID and Password". It contains instructions to enter a social security number and press "Submit". A "PLEASE NOTE" section explains that this option is only available if alternate verification information has been entered previously. At the bottom, there are radio buttons for "Participant" (selected) and "Sponsor". Below that is a text box for "Social Security Number:" containing the value "271673904". At the bottom right are "Cancel" and "Submit" buttons.



Note: If you did not previously choose a secret Verification question and answer during enrollment or on the “Personal Info” page of this site (or don’t remember the verification information you previously selected), you will not be able to use the forgotten password function. To have your password reset, call our Client Care Managers at 1-888-673-5440, or click on the “Contact Us” link on the login page.

ONGOING PLAN MAINTENANCE

The following section will give you a brief overview of the various functions that are available to help you manage your investments and maintain your retirement account. These functions are accessed via the top navigation menu. Each section of the navigation menu and the pages they contain are described below. *Note: Due to differences in plan provisions, some of the menus or pages described may not be available for your plan.*



Note: If your plan has Enrollment steps, many of the pages outlined in this section will not appear until after you have completed all of the steps of the Enrollment process. Once every Enrollment page has been completed, you will have a full navigation menu.

Summary Page

This is the first page that appears when you log onto your account (if the Enrollment steps have been completed.) The Summary page gives you a quick overview of your Retirement account. It includes information like your balance broken down by investment, balance for each money source, vested balance, current investment elections and general demographic information. It also displays balance information in chart form. The following functions are available on this page:

- **Plus/Minus Signs** – You can hide or show a particular section of the page by clicking on the plus (+) sign to expand a section or on a minus (-) sign to hide a section. Many of the sections of the page are hidden by default, so you will need to expand the section to see the information contained there.
- **Details** – You can click on the “**View Details**” link in various sections of the Summary page to obtain more information.
- **Change Graph Type** – Click on the “**Change Graph Type**” link to change between pie and bar graphs.

Default view of Summary page with Balance sections not expanded:

<input type="checkbox"/> Personal Info View Details	Charted Balances View Details				
Bill Hansen 57 Ranger Ct 7th Floor Rochester, NY 12345 Home e-mail: sjennings@trpcweb.com	Account Balances Change Graph Type				
<input type="checkbox"/> At-a-Glance					
Account balance: \$77,249.27 Vested balance: \$75,904.88 Division: Managers					
<input type="checkbox"/> Balances by Source as of 12/18/2012 View Details					
<input type="checkbox"/> Balance by Investment as of 12/18/2012 View Details					
<input type="checkbox"/> Contributions View Details					
	<table border="1"><tr><td>■ Test Model</td><td>\$37,308.70</td></tr><tr><td>■ Aggressive Model</td><td>\$15,463.82</td></tr></table>	■ Test Model	\$37,308.70	■ Aggressive Model	\$15,463.82
■ Test Model	\$37,308.70				
■ Aggressive Model	\$15,463.82				

Click on plus (+) signs to expand sections

Click to view more details for a section

Change graph type

View of Summary page with Balance sections expanded:

Personal Info View Details					Charted Balances View Details																																																											
Bill Hansen 57 Ranger Ct 7th Floor Rochester, NY 12345 Home e-mail: sjennings@trpcweb.com					Birth date: 01/01/1970 Hire date: 01/01/2006																																																											
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Current Investment Elections

Benefits Summary

This page *only* appears in the top navigation menu if you are a participant in more than one retirement plan. It will give you a brief overview of general information for all of the plans you participate in.

Investments Menu

The Investments section of the site allows you to view account and investment information. To access these pages, hover your mouse over the “**Investments**” link in the top navigation menu, then choose an option from the new menu that appears below it.

The screenshot shows a navigation bar with the following items: Benefits Summary, Summary, Investments, Transactions, Reports/Forms, Personal Profile, Miscellaneous, and Contact Us. The 'Investments' dropdown menu is open, showing options: Account Balance, Investment Elections, Contributions, View Loans, Investment Profiles, and Rate of Return. Below the navigation bar, the user's name 'Bill Hansen' and address are visible. The 'Rate of Return' section shows dates 01/01/1970 and 01/01/2006. At the bottom, it says 'Balance by Investment as of 04/07/2011'.

The following pages are found in the **Investments** section (Note: Some of the pages listed below may not be available for your plan.):

- **Account Balance** – displays your balance broken down by Investment, Asset Class and Source. Each category has its own tab on the top right of the page.
 - **Balance by Investment:** Click on the “**Investment**” tab to see your balance by investment. Click on an investment name to view information about that investment.
 - **Balance by Asset Class:** Click on the “**Asset Class**” tab to see the asset classes that your balances are invested in. Click on the plus (+) sign next to an asset class to see the investments in that class.
 - **Balance by Source:** Click on the “**Source**” tab to see your balance by source. Click on the plus (+) sign next to the source to view the funds that the money source is invested in.

Account Balance

To view your balance by source, click on the “Source” tab located on the right side of the page. If you would like to update your **Investment Elections** or **Transfer Investments**, click on the new links located on the right, below the Investment and Source tabs.

Fees/Trading Rules

 Investment
 Asset Class
 Source

Asset Class	Balance	Change Investment Elections		Transfer Investments
		Vested Balance		Allocation Percent
Foreign Large Blend (MF)	\$27,325.02	\$26,767.09		34.17%
Intermediate Government (MF)	(\$3,123.87)	(\$3,091.79)		-3.91%
Large Blend (MF)	(\$4,510.23)	(\$4,477.34)		-5.64%
Large Growth (MF)	\$24,247.51	\$23,823.59		30.33%
American Funds Growth Fund A	\$15,798.81	\$15,530.83		65.16%
Fidelity Magellan Fund	\$8,448.70	\$8,292.76		34.84%
Large Value (MF)	\$55.03	\$57.90		0.07%

Change tab to see new view


- **Investment Elections** – This page displays which investments your **FUTURE** payroll contributions will be allocated to. (To change your investment elections, choose the “**Investment Elections**” option in the “**Transactions**” menu.)
- **Contributions** – This page shows the current amount that is being contributed to your retirement account each pay period. (To change the amount of your contribution, use the “**Contributions**” option in the “**Transactions**” menu.)







- **Investment Profiles** – This page displays a list of all funds and investments offered by your plan. (To see fund information for all your plan's investments at once, click on the "**Performance for all available funds**" link.) Click on the fund name or the "View" link to view fund information provided by Newkirk Fund Central. When the Newkirk Fund Central pop-up window opens, click on the "F" next to the fund name to obtain a fund fact sheet, or the "P" to obtain a prospectus.

Market Timing Rules – If there are market timing rules associated with a fund, a green dollar sign will appear next to the fund name. Click on the dollar sign to review the market timing rules for that particular fund.

Click here to obtain information on all funds at once

[Performance for all available funds](#)

 Fees/Trading Rules

Investment	Risk Level	Asset Class	Fund Family	Investment ID	Current Price	Fund Info.
Dreyfus Appreciation	Low	Large Blend (MF)	Dreyfus	DGAGX	\$44.57	View
American Funds Wash Mutual A 	Low	Large Value (MF)	American Funds	AWSHX	\$30.94	View
American Funds Europacific A 	Below average	Foreign Large Blend (MF)	American Funds	AEPGX	\$38.55	View
Davis NY Venture A 	Below average	Large Blend (MF)	Davis Funds	NYVTX	\$35.58	View
American Funds Growth Fund A 	Below average	Large Growth (MF)	American Funds	AGTHX	\$32.60	View
American Funds Cap Inc Bld A 	Below average	World Allocation (MF)	American Funds	CAIBX	\$52.69	View
American Funds New Prspctv A 	Below average	World Stock (MF)	American Funds	ANWPX	\$29.45	View
WELLS FARGO ADVANTAGE GOVT SECURITIES INV 	Average	Intermediate Government (MF)	Wells Fargo Investments	STVSX	\$11.44	View

Click on fund name or View link on right to obtain fund information and prospectus

Market Timing rules for fund – click on dollar sign to see rules

- **Rate of Return** – To view your monthly, quarterly or annual rate of return click on the appropriate tab to the right of your screen. You also have the ability to filter for rate of return data on a particular investment and indicate a specific date range by using the drop-down menus provided.
- **View Loans** – This page displays information for any current loans that you may have outstanding. For details on your loan repayment schedule, click on the "Show" link in the "Amortization Schedule" section on the right of the page.

Transactions Menu

The Transaction section of the site allows you to process transactions on your account, such as transfers, rebalances, contribution rate changes and investment election allocations. It also allows you to view past transactions on your account. To access these functions, hover your mouse over the “**Transactions**” link in the top navigation menu, then choose an option from the new menu that appears below it.



Note: Most of the Transaction pages require that you confirm your actions on the following page. If you do not click on the “Continue” button as confirmation, your transaction request will not be processed.

Transactions menu

The following pages are included in the **Transactions** section (**Note: Some of the pages listed below may not be available in your plan**):

- **Investment Elections** – This page enables you to change the investments that your **FUTURE** payroll contributions will be allocated to.



Note: If you wish to allocate your *existing* account balance in the same manner that your future contributions will be allocated, click in the checkbox at the bottom left of the Investment Elections page.

Russell Equity Aggressive Strategy E	0.00%	0.00 %
Russell LifePoints Balanced Strategy E	0.00%	25.00 %
American Funds Smallcap A	0.00%	75.00 %
Total allocation percent:	100.00%	100.00%
<input checked="" type="checkbox"/> Conform my balances in all sources to match my new allocation %. <input type="button" value="Graph"/> <input type="button" value="Reset"/> <input type="button" value="Submit"/> 		

Click in the checkbox to reallocate your existing account balance at the same time

- **Transfer Funds/Rebalance** – This page allows you to perform the following transaction:
 - **Transfer Between Investments** – This function allows you to transfer your current balance from one or more of your existing investments into one or more new investment choices, *without affecting your entire portfolio.*
 - **Rebalance Investments Based on New Allocation Percentages** - This function allows you to transfer your *entire* investment portfolio into new investment choices (formerly called **Conform to Target**).

- **Rebalance Investments Based on Current Investment Elections** - This option allows you to **rebalance** your *entire* investment portfolio based on your current **Investment Elections**. You can also set up a periodic rebalance schedule to ensure that your account balances remain aligned with your current investment election allocations.

To choose one of these functions, select the appropriate option in the "Transfer type" drop-down menu.

You can also choose which source(s) to process a transfer or rebalance for, by choosing from the "Source" drop-down menu (if available with your plan).

This section contains more information on these three transaction types:

- **Transfer Between Investments**


This function allows you to transfer your current balance from one or more of your existing investments into one or more new investment choices, *without affecting your entire portfolio*. You may transfer money out of as many investments as you like, but only one transfer out per investment is allowed each day.

You have the ability to select whether your transfer/rebalance is processed on a percentage or dollar amount basis, by choosing the applicable option in the transfer method drop-down menu.

In the "**From**" column enter the percentage or dollar amount of the selected investment that you want to transfer to other investments. In the "**To**" column enter the percentage or dollar amount that you want to allocate into new investment choices.



*Note: This transaction only affects your existing account balance. It will not change how your **FUTURE** payroll contributions will be invested. Please refer to the "Investment Elections" transaction page to reallocate your future contributions.*


Investment	Current Balance	Current Balance %	From	To	Projected Balance
Transferable Funds					
Master Demand Account Fund	\$6,927.75	27.74%	00.00 %	0.00 %	\$3463.88
Federated Automated Cash Management SS	\$0.00	0.00%		75.00 %	\$2597.91
Russell LifePoints Conservative Strategy E	\$1,732.93	6.94%	0.00 %	25.00 %	\$2598.90
American Funds Europacific A 	\$2,208.85	8.85%	0.00 %	0.00 %	\$2208.85

- **Rebalance Investments Based on New Allocation Percentages**

This function allows you to transfer your **entire** current balance into new investments of your choice, based on the percentages you enter in the "**Target %**" column. Your investment target percentages must total 100%.



*Note: If you would like to apply these allocations to your **future payroll contributions** at the same time, click in the checkbox under the "**Account Total**" section near the bottom of this page. If you do not check this box, only your existing account balances will be updated.*

Russell LifePoints Balanced Strategy E	\$0.00	0%	50.00	\$12486.32
American Funds Smallcap A 	\$2,553.14	10.22%	50.00	\$12486.32
Transferable Accounts Total:	\$24,972.63	100.00%	100.00%	\$24972.63
Account Total:	\$24,972.63	100%		
<input checked="" type="checkbox"/> Update my investment election % in all sources to match my target %.				<input type="button" value="Graph"/> <input type="button" value="Reset"/> <input type="button" value="Submit"/>

Click in the checkbox to allocate your future payroll contributions at the same time

- **Rebalance Investments Based on Current Investment Elections**

The Rebalance Portfolio page allows you to rebalance your account to the allocation percentages used for your future payroll contributions, as shown in the "**Allocation Percent**" column on the "**Investment Elections**" page. (If you have balances in more than one Money Source, your assets will be rebalanced to match the allocations shown on the Investment Elections page for each source.)

This transaction is typically used for two purposes:

- You have recently changed your Investment Elections (changed where your future contributions will be invested) and you now want to change your *existing* account balance to reflect your new investment allocation choices. Select the "**One-time Rebalance**" option for this type of rebalance.
- This transaction can be used for on-going management of your retirement account. Many Investment Advisors advocate rebalancing your portfolio at least once a year. The purpose of this rebalancing is to bring your existing account balance back into conformity with your investment elections. This can be done by using the, "**Recurring rebalance**" option, which allows you to rebalance your investments on a scheduled basis (ex: Monthly, Quarterly, Yearly, etc.).

Rebalance - Based on Current Investment Election Allocation Percentages

This function allows you to rebalance your investments based on your current allocation percentages, as reflected in the "Allocation Percent" column on the **Investment Elections** page. Confirming this transaction will realign your current account balance in the same manner that your future contributions will be allocated. You have the ability to either perform a one-time rebalance, or set up a periodic recurring rebalance, by choosing the appropriate option in the "Options" section below.

Do not use this function if you do not have allocations setup under Investment Elections.

Press the "Submit" button to rebalance your portfolio. *Please make sure that you click on the "Continue" button on the next page to confirm your rebalance transaction.* Once you submit this transaction, you will not be able to perform a Transfer Between Investments or another rebalance until this transaction has been processed (usually one full business day).

It is very important that you continue to monitor your portfolio to ensure that your instructions are acted upon on an on-going basis. TRPC does not accept responsibility for trades not submitted due to technical issues beyond our control.

Transfer type:

Options: One-time Rebalance Recurring Rebalance

5 sources of money have allocations setup for future contributions. There are a total of 5 sources of money that could be involved in a rebalance request.

[Click here to perform a market timing rule test](#)

Choose One-time Rebalance or Recurring Rebalance

Recurring Rebalance - This option allows you to rebalance your investments on a scheduled basis. You can choose the following parameters when setting up a recurring rebalance:

- **Rebalance Frequency** – Choices are Every month, Every three months, Twice a year, Once a year.
- **Day of Month to Rebalance Portfolio** – Choices are days 1-28 of the month and the last day of the month.
- **Rebalance Start Date** – Choose the date you would like your rebalances to begin.
- **Rebalance Threshold** - You have the option to enter a threshold percent for rebalance. If you do this, a rebalance transaction will only be created if the variance between your account balances and your investment elections is greater than the percentage that you enter. If the variance between your account balance and your investment elections is less than the percentage that you enter, then a rebalance transaction will not be created. If you leave this at 0, a rebalance transaction will always be created based on the date and frequency you selected.

Recurring Rebalance

Transfer type:

Options: One-time Rebalance Recurring Rebalance

This option allows you to rebalance your investments on a scheduled basis. The allocation percentages used will be those reflected on the **Investment Elections** page on the day the rebalance transaction is processed.

The first rebalance will occur on the start date you enter below. Future rebalances will be processed on a continuing basis, based on the frequency and day of the month you select.

You also have the option to enter a threshold percent for rebalance. If you do this, a rebalance transaction will only be created if the variance between your account balances and your investment elections is greater than the percentage that you enter. If the variance between your account balance and your investment elections is less than the percentage that you enter, then a rebalance transaction will not be created. If you leave this at 0, a rebalance transaction will always be created based on the date and frequency you select.

Create a recurring rebalance transaction

Select rebalance frequency:

Select the day to rebalance your portfolio:

Select the starting rebalance date: (mm/dd/yyyy)

Enter the threshold percent for rebalance:

Your recurring transactions will begin on the first rebalance date and continue based on the frequency you selected.

Press the "Submit" button to create your recurring transaction.

- **Contributions** – This page enables you to change the percentage or dollar amount of your payroll that will be deducted and contributed into your retirement account each pay period. To select the amount you would like deducted from your payroll each pay period:
 - Choose the “**Change**” option from the drop-down menu in the “Action” column.
 - Select either “Percent” or “Dollar” from the drop-down menu in the “Percent/Dollar” menu.
 - Enter the dollar amount or percentage of your pay that you would like to contribute to your retirement account in the “New contribution Rate” text box.

Rules and Criteria

Action	Contribution Type	Percent/Dollar	Current Contribution Rate	New Contribution Rate
Change	Pre-Tax Deferral	Percent	\$150.00 per pay period	10.00 per pay period
Choose an Action	Roth	Percent	Not contributing	0.00 per pay period

Reset Submit

Opting Out - To "Opt Out" of participating in a plan with automatic enrollment, enter a zero in the New Contribution Rate box (or use the “Stop Contributions” option in the Action menu).

- **Model Loan/New Loan** – These transactions are described in the “Loan Request” section later in this document.
- **Transaction History** – This page displays the financial transactions that have posted to your retirement account, such as contributions, dividends and transfers. You can **filter** the data to search for a specific type of transaction by selecting filtering options from the following drop-down menus: Investment, Source, Transactions to Display, and Transaction Status. You can also specify a beginning and end date for your search.

After entering your search criteria, click on the “**Submit**” button to bring up the list of transactions. Click on the “**Details**” link, or the plus (+) sign next to a transaction to obtain more details on that specific transaction. You can obtain details on the Funds, Money Sources and the Accounts (combination of funds and money sources) involved in the transaction.

Transaction History

This page displays the financial transactions that have posted to your retirement account, including contributions, dividends and transfers. You can filter the data to search for a specific type of transaction by selecting filtering options from the following drop-down menus: Investment, Source, Transactions to Display, and Transaction Status. You can also specify a beginning and end date for your search.

After entering your search criteria, click on the **Submit** button to bring up the list of transactions. Click on the **Details** link, or the plus (+) sign next to a transaction to obtain more details on that specific transaction.

Investment:

Source:

Transactions to display:

Show account history from: To date:

Transaction status:

Only display records with redemption fees

1-11 of 11

[+ Details](#) 04/06/2011 Transfer

[+ Details](#) 04/06/2011 Transfer

[+ Fund Display](#)

Date	Status	Details	Units	Price	Dollars	Redemption Fee
04/06/2011	Settled	Buy 56.548 units of VANGUARD GROWTH INDEX SIG at \$30.80 for a total of \$1,741.70.	56.548000	\$30.80	\$1,741.70	\$0.00
04/06/2011	Settled	Sell 54.428 units of American Funds Growth Fnd R4 at \$32.00 for a total of \$1,741.70.	(54.428000)	\$32.00	(\$1,741.70)	\$0.00

[+ Account Display](#)

[+ Account Details](#)

[+ Details](#) 04/01/2011 Transfer

Click on + signs to show details

Sections of Transaction expanded to show details

- Web/VRU Requests** – This page displays requests that were entered through the website or the Voice Response Unit (VRU). You can **filter** the data to view by different criteria, including transaction type, transaction status, and confirmation number. You can also enter a beginning date. After entering your search criteria, click on the **“Submit”** button to bring up the list of entries. Click on the plus (+) sign next to a specific transaction to obtain more details on that transaction.

Web/VRU Requests

This page displays requests that were entered through the website or the VRU. You can filter the data to view by different criteria, including transaction type, transaction status, and confirmation number. You also have the ability to enter a beginning date.

After entering your search criteria, click on the **“Submit”** button to bring up the list of entries. Click on the **“Details”** link or the plus (+) sign next to a specific item to obtain more information on that particular request.

Please Note: Transaction times displayed are in Central Time (CT).

Transactions to display:

Transaction Status:

Show Account History From (MM/DD/YYYY):

Confirmation:

1-2 of 2

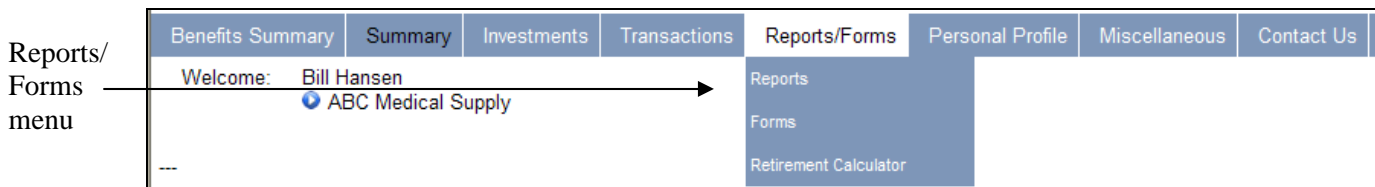
Transaction Summary				
+ Details	Type: Allocation Change	Date: 01/26/2011	Confirmation #:	136079
Time of Transaction	Status	Origin	Details	
01/26/2011 13:20:27	Processed	Internet	Investment allocation: 100.00% assigned to Moderate Growth Model.	
+ Details	Type: Transfer	Date: 01/26/2011	Confirmation #:	136079

Transaction expanded to show details

Reports/Forms Menu

The following pages are available in the “Reports/Forms” section of the site (Note: Some of the pages listed below may not be available in your plan):

- **Reports** – allows you to view existing reports or create on-demand reports, such as Participant Statements
- **Forms** – allows you to view existing forms or create on-demand forms, such as Beneficiary, Distribution and Loan forms (if available for your plan)
- **Retirement Calculator** – use this tool to estimate your income and savings that you will have when you retire




- **Reports** - The Reports section of the site gives you the ability to create on-demand statements and view existing reports or documents that have been created for your plan. To access this page, click on the “**Reports**” link in the “**Reports/Forms**” section of the top navigation menu.
 - **Create Reports** – The top portion of the Reports page allows you to create on-demand reports, such as Participant Statements (if available for your plan). To create a Participant Statement, take the following steps:
 - Select the “**Statements**” option in the “**Select report group**” drop-down menu
 - Choose the “**Participant Certificate**” option in the “**Select report**” drop-down menu
 - Choose the plan year from the “**Available plan years**” drop-down menu
 - Enter the “**From Date**” and “**To Date**” information. **Note:** The beginning and end date entered must be within the plan year selected.
 - Click on the “**Submit**” button
 - A “building report” message will appear in a new window. Once the report is built, click on the “**Open Report**” link to view your statement.
 - **View Existing Reports** – You can access existing reports and documents (if any) that are available for your plan. Click on the report name to view an individual report.

Reports

Most reports posted here require the popular Adobe Acrobat Reader. If the report does not open immediately when clicking on the link, click on the "Get Acrobat Reader" icon below to install the free software.

IMPORTANT - PLEASE READ CONCERNING YOUR CONFIRMATION STATEMENT:

If you are having difficulty reading your confirmation statement, please select the "Transaction History" option in the "Transactions" menu at the top of the page to view all financial transactions for your account. You can also view all transactions that were initiated from the website or VRU, by choosing "Web/VRU Requests" in the Transactions menu.



Create Reports

Select report group: Select report:

Available plan years:

From date: From date: (mm/dd/yyyy)

To date: (mm/dd/yyyy)

Report group: [Fund Performance Reports](#)

	Name	Size	File Type	From Date	To Date	Delete
	Investment Performance	N/A	Adobe Acrobat	10/01/2010	12/31/2010	
	Investment Performance	N/A	Adobe Acrobat	07/01/2010	09/30/2010	

Create on-demand report

Click on report name to view existing report

- **Forms** – The Forms page allows you to create and print forms, plus view existing forms. (**Note:** *This function is not available for all plans. Also, some plans won't have all of the forms described below.*) To access this page, click on the "Forms" link in the "Reports/Forms" section of the top navigation menu.
 - **Create Forms** – The top portion of the Forms page allows you to create on-demand forms, such as Beneficiary, Distribution and Loan forms. The following forms can be created and printed (if available):
 - **Beneficiary Form** – Select the "BForm" option in the "Select form group" drop-down menu in the "Create Forms" section of the page, then choose the "Beneficiary form" option in the "Select form" drop-down menu. Click on the "Submit" button to create your form.
 - **Distribution Form** - Select the "Dforms" option in the "Select form group" drop-down menu in the "Create Forms" section of the page, then choose the appropriate distribution form from the "Select form" drop-down menu. Click on the "Submit" button to create your form. These are the distribution form choices:
 - Hardship Distribution Packet – Used *only* for Hardship distributions
 - TRPC Distribution Packet – Used *only* for Termination distributions
 - TRPC Distribution Packet – Misc. – Used for In Service, Partial (non-Hardship), Disability and Death distributions
 - **Loan Form** - Select the "Loans" option in the "Select form group" drop-down menu in the "Create Forms" section of the page, then choose the "Participant Loan

Application” option from the “**Select form**” drop-down menu. Click on the “**Submit**” button to create your form.


- **View Forms** – You can access existing forms (if any) that are available for your plan. Click on the report name to view an individual report.
 - **Rollover Application** – To obtain a rollover form to roll money into your retirement account, click on the “**Rollover Into Your Retirement Plan**” link under the “**Form group: Rollover Application Form**” section of the page.

Create on-demand form

Click on form name to view existing form

Forms

To obtain a loan application, select "Loans" in the "Select form group" drop-down menu, then choose "Participant Loan Application" from the "Select form" menu in the Create Forms section of this page.



Create Forms

Select form group: Dforms Select form: TRPC Distribution Packet Submit

Refresh Delete

Form group: [Rollover Application Form](#)

	Name	Size	File Type	From Date	To Date	Delete
	Rollover Into Your Retirement Plan	16kb	Adobe Acrobat			

- **Retirement Calculator** – This page can be used to estimate your income and savings that you will have when you retire. The results will identify if your current savings will last through your retirement years and give you a cash flow of what your estimated balance will be for each year. Some of the information will be pre-populated for you, like your retirement age and life expectancy age, but these fields can be over-written.

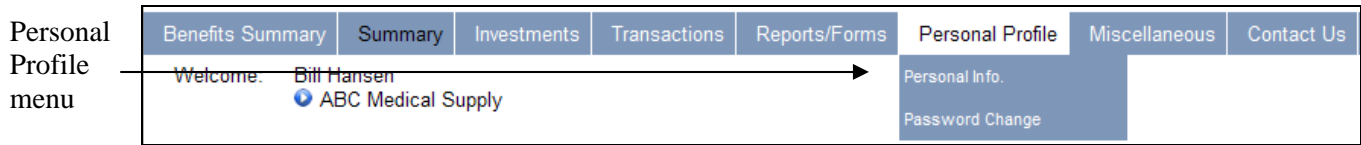
Retirement Calculator

Use the retirement calculator to estimate your income and savings that you will have when you retire. The results will identify if your current savings will last through your retirement years and give you a cash flow of what your estimated balance will be for each year.

Retirement Income and Savings					
	You	Spouse		You	Spouse
Current age:	<input type="text" value="41"/>	<input type="text" value="0"/>	Retirement plan savings:	<input type="text" value="79194.84"/>	<input type="text" value="0.00"/>
Retirement age:	<input type="text" value="67"/>	<input type="text"/>	Annual contribution %:	<input type="text" value="4.00"/> %	<input type="text" value="0.00"/> %
Life expectancy age:	<input type="text" value="84"/>	<input type="text"/>	Company match %:	<input type="text" value="2.00"/> %	<input type="text" value="0.00"/> %
Current salary:	<input type="text" value="54000.00"/>	<input type="text" value="0.00"/>	Other savings:	<input type="text" value="11000.00"/>	<input type="text" value="0.00"/>
Annual salary increase:	<input type="text" value="0.00"/> %	<input type="text" value="0.00"/> %	Annual savings increase:	<input type="text" value="1000.00"/>	<input type="text" value="0.00"/>
			Annual social security benefit:	<input type="text" value="1000.00"/>	<input type="text" value="0.00"/>
Expected retirement income:			Annual pension benefit:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
<input checked="" type="radio"/> Percent of salary:	<input type="text" value="4.00"/> %	<input type="text" value="0.00"/> %	Return before retirement:	<input type="text" value="0.00"/> %	
<input type="radio"/> Dollar amount:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	Return after retirement:	<input type="text" value="0.00"/> %	
			Inflation:	<input type="text" value="0.00"/> %	
					Calculate

Personal Profile Menu

This section of the site allows you to update personal contact information and change your password.



- **Personal Info.** – The page displays your basic demographic, employment and contact information. It also allows you to set or update your Alternate Verification information.
 - Personal information: You can update your telephone and email address information, and choose which email address you would like to be contacted at. (Note: the information that is editable may be different for your plan.)
 - Alternate Verification section: You can choose your initial alternate verification questions and answers, or change your questions and/or answers. **Note:** *This information is used to verify your identity if you have forgotten your User Id or password and when you access your Participant website for the first time on a new computer.*
- **Password Change** – Use this page to change your User ID and/or Password. Here are the parameters for updating your User ID and/or Password:
 - If you leave the “Enter new user ID” field blank, your User ID will remain the same as it is now.
 - Your new User ID must be 6 to 12 characters in length and all alphanumeric characters (0-9, A-Z).
 - Your User ID **cannot** be the same as your social security number.
 - Your new password must be 6 to 15 characters in length and all alphanumeric characters.
 - Your password cannot be any part of your social security number or any part of your User ID.

Miscellaneous Menu

The options that appear in this menu vary from plan to plan. Some of the most common pages are:

- **Financial Calculators** – This page contains several Retirement Savings, Planning and Tax calculators
- **Investment Resource Center** – This section of the site has a wealth of information on investing for your retirement.
- **Distribution Request** – Used to request a distribution from your retirement plan.
- **Loan Request** – Used to request a loan from your retirement plan (if available)

Contact Us Menu

This section of the site gives you two different means of contacting our Client Care Managers.

- **Chat with a live TRPC CSR** – Click on this link to instantly talk to one of our Client Care Managers.
- **Contact Us** - Click on the “**Contact Us**” link to send an online request for assistance. A TRPC Client Care Manager will respond to your request.

Loan Request/Loan Modeling

Plans that offer loans as a plan provision have the ability to model a loan to get preliminary loan information, and also to request a loan via the website. **Note: Not all plans offer loans as a plan provision.**

Modeling a Loan - You have the ability to see in advance how much your estimated loan payments would be and to see an amortization schedule online. To model a loan, choose the “**Model Loan**” option in the “**Transactions**” menu in the top navigation bar. Choose the type of loan, enter a dollar amount and number of payments in the spaces provided, then click on the “**Model**” button at the bottom of the page. The estimated payment amount will display at the bottom of the page. (**Note:** This option isn’t available for all plans.)

Model Loan

To apply for a loan, print off a loan application by taking the following steps:

- Click on the “Forms” option located in the “Reports/Forms” menu at the top of the page.
- In the “Create Forms” section of the page, choose “Loans” in the “Select form group” drop-down menu.
- Choose the “Participant Loan Application” option in the “Select form” drop-down menu.

Loan Type	Personal	Principal residence
Minimum Loan	\$100.00	\$100.00
Maximum Loan	\$14,148.38	\$14,148.38
Minimum duration	12 months /24 payments	12 months /24 payments
Maximum duration	60 months /120 payments	360 months /720 payments
Interest Rate	4.25%	4.25%
Request fee:	\$100.00	
Current plan vested account balance:	\$78,215.65	

Loan Calculator based on a payment frequency of “Semimonthly”

Select loan type: Personal loan

Enter loan amount: \$ 4500

Number of payments: 48

Your estimated “Semimonthly” payment amount will be: \$97.87

Click on “Model” to bring back estimated payment amount

Estimated loan payment appears here

Loan Parameters

Enter loan type, amount and duration

Requesting a New Loan - The method of requesting loans differs between plans. The following details the various methods available. You may also contact our Client Care Managers to request a loan at **888-673-5440**. **Note: Not all plans offer loans as a plan provision. If you have any questions about your plan provisions, or the method used to request loans, please contact your Plan Administrator.**

- **Method 1 – Printing a Loan Application Online** – To print a Loan application, click on the “Forms” link in the “Reports/Forms” section of the top navigation menu. Select the “Loans” option in the “Select form group” drop-down menu in the “Create Forms” section of the page, then choose the “Participant Loan Application” option from the “Select form” drop-down menu. Click on the “Submit” button to create your form, then print the form that is created.
- **Method 2 – Loan Paperwork Request** - Click on the “Loan Request” link in the “Miscellaneous” section of the top navigation menu to request a loan against your retirement account balance. Enter the requested information on the Loan Request page, then click on the

“**Submit**” button to send your request. Loan paperwork will be forwarded to you shortly after your request is received. (To model a loan and find out approximate loan payment amounts, click on the “**Model Loan**” option in the Transactions menu. Note: This option isn’t available for all plans.)

- **Method 3 - Automated Online Loan Request:**

Click on the “**New Loan**” option in the “**Transactions**” section of the top navigation menu to access the New Loan page. The New Loan page displays the loan parameters, such as minimum and maximum loan amounts, minimum and maximum loan durations, and interest rates. You can model or request a loan on this page. To request a loan online, select the loan type, enter the loan dollar amount and preferred number of payments in the spaces provided, then click on the “**Submit**” button at the bottom of the page.

Distribution Request

The types of distributions allowed and the method for requesting a distribution varies by plan. The following details the various methods available. You may also contact our Client Care Managers to request a distribution at **888-673-5440**. *Note: If you have any questions about the types of distributions allowed, or the method used to request distributions, please contact your Plan Administrator.*

- **Method 1 – “Effortless” Distribution** – This method allows you to initiate a distribution request online (not available for all plans). This is the fastest way to request a distribution. To access the Effortless online distribution pages, click on the “**Distributions**” link in the “Distributions” section of the top navigation menu. If the address or Date of Birth displayed at the top of the page are incorrect, you can update them in the text boxes provided. When you’ve entered all required information, you will be asked to type in your electronic signature, in lieu of a manual signature.
- **Method 2 – Printing a Distribution Form Online** – To print a Distribution form, click on the “**Forms**” link in the “**Reports/Forms**” section of the top navigation menu. Select the “**Dforms**” option in the “**Select form group**” drop-down menu in the “Create Forms” section of the page, then choose the appropriate distribution form from the “**Select form**” drop-down menu. Click on the “**Submit**” button to create your form. These are the distribution form choices (some forms aren’t available for all plans):
 - Hardship Distribution Packet – Used *only* for Hardship distributions
 - TRPC Distribution Packet – Used *only* for Termination distributions
 - TRPC Distribution Packet – Misc. – Used for In Service, Partial (non-Hardship), Disability and Death distributions
- **Method 3 – Distribution Paperwork Request** - Click on the “**Distribution Request**” link in the “Miscellaneous” section of the top navigation menu to request distribution paperwork. Review the information listed at the top of the page. If the address displayed is incorrect, you may update it in the text boxes provided. Enter the requested information on the Distribution Request page, then click on the “**Submit**” button to send your request. Distribution paperwork will be forwarded to you shortly after your request is received.



Please Note: If the address listed on the website is incorrect and you do not update it, your distribution check or distribution paperwork could be mailed to the wrong address.

ACCESSING YOUR RETIREMENT ACCOUNT BY PHONE

If you prefer to access your retirement account by phone instead of the Internet, you can call our Voice Response Unit (VRU) at **1-888-673-5440**:

To access your retirement account during normal business hours:

Step 1 – Dial: **1-888-673-5440**.

Step 2 – Press 1 for English and 2 for Spanish

Step 3 - Press 1 to access the automated Voice Response Unit or VRU

Step 4 – Enter your Social Security Number (SSN)

Step 5 – Enter your Personal Identification Number (PIN), followed by the pound (#) sign. If you are accessing the VRU for the first time, you will need to enter the last four digits of your SSN for your PIN.



Note: Your VRU PIN number is not the same as the password that you use on the TRPC website. To change your VRU PIN, choose option # 3 in Step 6.

Step 6 – Please listen closely to the menu options and choose which option you would like to perform. (Please Note: Depending on your plan provisions, some of the following options may not be available.)

- **Press 1 to access Personal Account Info** (use this option to access account information and process transactions in your account). The following options are available in this section:
 - Balance information
 - Investment information
 - Contribution information
 - Loan information/Model Loan
 - Transfer Between Funds
 - Withdrawals
 - Conform Your Ending Balance
 - Return to the previous menu
 - Speak with a client service representative
- **Press 2 to change your Personal Identification Number (PIN)**
- **Press 8 to select another plan** (for participants in more than one plan)
- **Press 9 to end the call**
- **Press 0 to speak with a client service representative**

Accessing Your Retirement Account After Business Hours

- Dial **1-888-673-5440**
- Press 1 for Voice Response Unit or VRU (see steps above)
- Press 2 to leave message
- Press 9 for company directory

CONTACTING THE RETIREMENT PLAN COMPANY

Contacting TRPC by Phone

TRPC Client Care Managers are available to assist you from 7:00 a.m. CST to 7:00 p.m. CST (Monday through Friday) at **1-888-673-5440**.

After Business Hours: If you are calling outside our regular business hours, please leave a voice-mail message and a client support specialist will return your call, or press “#” on your phone pad to access the company directory.

Contacting TRPC via Live Chat

You have the ability to chat live with one of our Client Care Managers by clicking on the “**Chat with a live TRPC CSR**” in the “Contact Us” section of the top navigation menu. TRPC Client Care Managers are available to assist you from 7:00 a.m. CST to 7:00 p.m. CST (Monday through Friday).

Contacting TRPC On-line

If you should require assistance, you have the ability to submit an on-line request form to our TRPC client support specialists by either of these methods:

- Click on the “**Contact Us**” link in the “Contact Us” section of the top navigation menu
- Click on the “**Contact Us**” or “**on-line participant service center**” link on the TRPC login page (<https://www.trpc401k.com>).