The Retirement Plan Company, LLC

Plan Quick-Start Guide

How do I start?

Log on to: www.TRPCWEB.com

TRPC's interactive web site allows you to view your account information and process transactions online. In addition to accessing account information, you have the ability to create account statements, view detailed transaction information, transfer funds, rebalance your portfolio, and much more. By logging on to www.TRPCWEB.com you have the tools necessary to manage your retirement account.

First Time Users:
The first time you login you will be asked to provide a User Id and Password. These two fields have been set to our system defaults:

User Id: Social Security Number (No dashes)
Password: Last four digits of your Social Security Number

IMPORTANT! The first time that you login, you will be required to choose a new User ID and Password. It is very important that you change your login credentials.

Why do accounts become locked or disabled?

As a security measure your account will become disabled if you enter your User ID/Password combination incorrectly three consecutive times.

How can I remove the lock from my account?

If your account becomes locked you may contact TRPC through two avenues:

1) Go to www.TRPCWEB.com and select the "**on-line participant service center**" link or the "**Contact Us**" link in the left navigation menu on our login page and request a Password reset. This will be done within one business day of your request.
2) Call us at **1-888-673-5440** and speak with a client service representative (CSR) from 7:00 a.m. CST to 6:00 p.m. CST (Monday through Friday). If you are calling outside our regular business hours, please leave a voice-mail message and a CSR will return your call the next business day.

How can I request a Distribution Form?

TRPC has created a number of ways for you to request a distribution form:

- Click on the "**Distribution Request**" link in the left navigation menu, fill in the requested information and click on the "**Submit**" button to send your request.
- Click on the "**on-line participant service center**" link on our login page, or the "**Contact Us**" link in the left navigation menu and request the distribution form be sent to you.
- Call us at **1-888-673-5440** to request that a distribution form be sent to you.

How can I request a Loan?

TRPC has created a number of ways for you to request a loan (Note: This option may not be available for all plans):

- Click on the **"Loan Request**" link in the left navigation menu, fill in the requested information and click on the "Submit" button to send your request.
- Click on the "**on-line participant service center**" link or the "**Contact Us**" link in the left navigation menu on our login page and request the loan information be sent to you.
- Call us at **1-888-673-5440** to request that loan information be sent to you.

Note: To model a loan and find out approximate loan payment amounts, click on the "**New Loan**" option in the Transactions menu.

Client Service

You can speak with a **live** client service representative (CSR) from 7:00 a.m. CST to 6:00 p.m. CST (Monday through Friday). If you are calling outside our regular business hours, please leave a voice-mail message and a CSR will return your call the next business day.

If you have Internet access, you can select our "**on-line participant service center**" link or the "**Contact Us**" link in the left navigation menu on our login page and we will respond within one business day.

Voice Response Unit: 1-888-673-5440

TRPC's interactive Voice Response Unit (VRU) allows you to listen to your account information and initiate transactions **24 hours a day, 7 days a week**. By dialing **1-888-673-5440,** you have the tools necessary to manage your retirement account.

Account View and Account Transactions for the Internet and Voice Response Unit (VRU)

We have provided a brief overview of the options that are available on the Voice Response Unit (VRU). Because options may differ between plans, it is imperative that you listen closely to the voice instructions. If you have any difficulty, please call our client support line at **1-888-673-5440.**

Balance Information:	**PIN Change:**
This option voices your account balance as of the most recent valuation date. You may also request to hear your account balance on a per fund basis, or by money source.	This option allows you to change your PIN number. Please note that changing your PIN number for the Voice Response Unit (VRU) does not automatically change your PIN for the Internet site. It is very important that the first time you dial into the VRU you change your PIN Number.
Investment Information:	**Contribution Information:**
This option allows you to listen to your investment elections. In addition, you can change your investment elections. Please remember that changing your investment elections only affects your FUTURE payroll contributions. If you want to change your existing account balance, you must access the "**conform ending balance**" option.	This option voices your current contribution (deferral) amount and/or deferral percentage. It also allows you to change the amount or percentage of your payroll that will be deducted for contributions into your retirement account. (**Note**: These options may differ by plan.)
Loans:	**Transfer Between Investments:**
Model a new loan, request loan paperwork, or request a loan check. (**Note**: These options vary by plan and eligibility.)	This option allows you to transfer your current balance from one of your existing investments into one or more new investment choices, *without affecting your entire portfolio.*
Conform Ending Balance:	
This option allows you to rebalance your existing balance according to your current investment elections, or transfer your entire current balance into new investments, based on the percentages you enter for each fund. Please note that this election will not effect your FUTURE payroll contributions. If you wish to affect your FUTURE contributions you must access the "Investment Information" option.	

Information You Need to Know Prior To Entering a Transaction

Market Value of Your Account:

The value of your account balance will change each business day to reflect the investment market changes. The balances will be valued as of the end of the previous business day, or the date prices were most recently received. **NOTE:** For dates when the New York Stock Exchange (NYSE) is closed, your balance will be based on the previous day the NYSE was open. For plans valued less frequently than daily, the value of your account balance will be as of the most recent valuation cycle.

Transaction Request Deadline:

Because retirement plans have different needs, we utilize a number of different trading platforms. Please contact your Human Resource Department about your specific transaction deadlines.