

# FAQs For Managing Your Retirement Savings Account

The below list of frequently-asked questions is intended to provide you with guidance as you navigate the user website to set up and manage your retirement savings account. To access your account, go to [www.trpcweb.com](http://www.trpcweb.com) and click “Account Login” at the top of the page.

If this is your first time logging into your account or if you forget your User ID and/or Password:

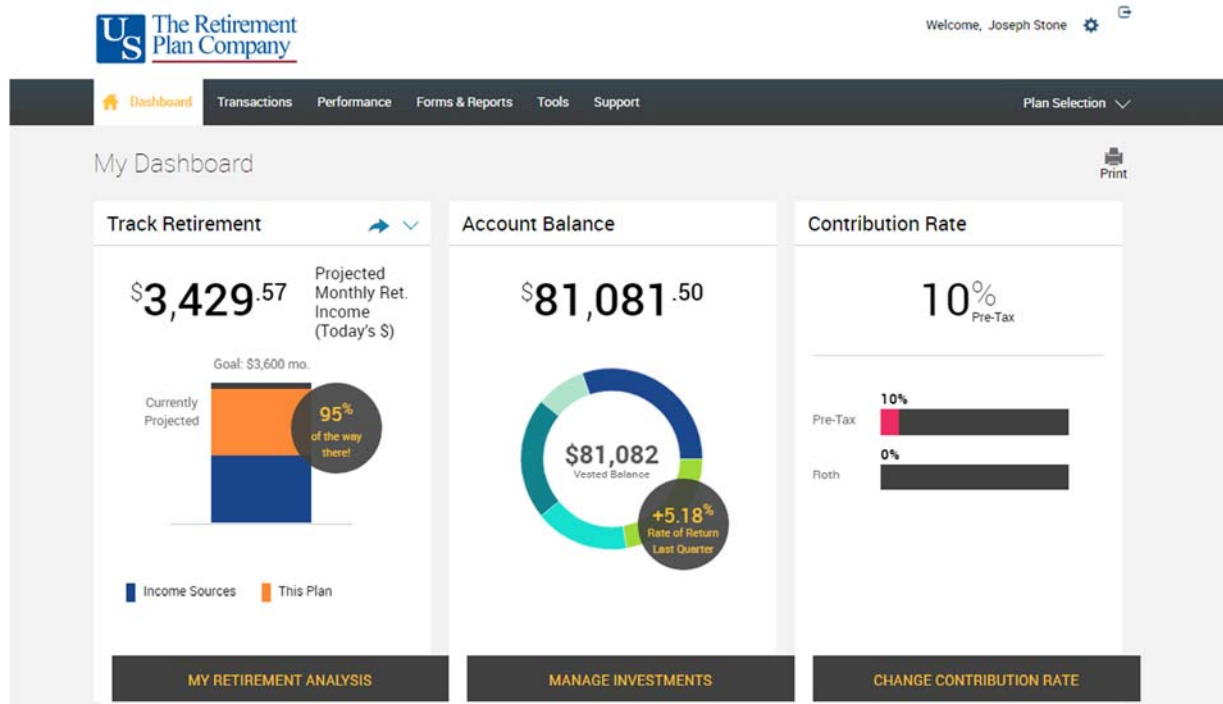
**Q: This is my first time logging into my account. What is my User ID and Password?**

A: The very first time you log into your account, your User ID will be your Social Security Number (no dashes) and your Password will be the last four digits of your Social Security Number. Once logged in, you will be asked to answer three Security Questions and change your User ID and Password.


**Q: I’ve logged into my plan account before, but I forgot my User ID and/or Password. How can I retrieve them?**

A: On the login page, click the “Forgot User ID or Password?” link underneath the Password field. In the window that appears, select Role: Participant, complete each of the fields that appears, and click “Next”. An email will be sent to the email address associated with your account with instructions to change your User ID and Password.


Once your account is set up, each time you log in you will be taken to your account homepage, named *My Dashboard*, that looks like this:



**Q: How do I change my personal information or change my password?**

A: Click the “gear” icon (  ) in the top-right corner of the page and select the appropriate link.

**Q: How do I log out of my account?**

A: Click the “arrow” icon (  ) in the top-right corner of the page.

**Q: Where can I view/research the investment options that are available to me in the plan?**

A: To view/research the plan’s investment options, go to *Performance* → *Investment Information*.

**Q: How do I select or change the investments in my plan account?**

A: On the *My Dashboard* homepage, click *Manage Investments* at the bottom of the *Account Balance* window in the center of the page (you can also select *Transactions* → *Manage Investments* from the top of the page). You will be taken to the *Manage Investments* page, where you will be presented with three different options:

- **Change Elections** – determines how any new contributions to your account will be invested.
- **Transfer Funds** – enables you to transfer amounts between different investments in your account.
- **Rebalance** – rebalances your entire account to be invested based on your current investment election, or based on new investment election percentages that you specify.

**Q: How can I determine an appropriate contribution level to meet my retirement savings goals?**

A: The *Track Retirement* window on the left side of your *My Dashboard* homepage provides you with an estimate of your monthly income during retirement. The “Projected income/mo.” figure that appears in that window is expressed in today’s dollars to make it easy for you to compare your estimated monthly retirement income to your current income and budget. To view how an increase in your monthly retirement contribution amount is expected to increase your estimated monthly retirement income, select “Improve” from the drop-down arrow in the *Track Retirement* window and use the slider to adjust your monthly contribution amount. The “Projected income/mo.” figure is based on a series of assumptions, and you are able to modify those assumptions in order to personalize your monthly retirement income estimate. To modify your assumptions and personalize your monthly retirement income estimate, click *My Retirement Analysis* at the bottom of the *Track Retirement* window and follow the instructions.

**Q: How do I change my “salary deferral” contribution election? (i.e., the amounts that are withheld from your paycheck and funded to your account in the plan.)**

A: On the *My Dashboard* homepage, click *Change Contribution Rate* at the bottom of the *Contribution Rate* window on the right side of the page. You will be taken to the *Contribution Rates* page, where you are able to change your contribution rate.

**Note:** *Not all plans have this option. If your employer requires that your contribution rate be changed using a paper form instead of on the user website, this Contribution Rate option will not appear on your My Dashboard page and it will be necessary for you to complete a paper “Salary Deferral Election Form” (or similarly-named form) to change your contribution rate.*

**Q: How do I change the beneficiary(ies) for my account?**

A: Click the “gear” icon (⚙️) in the top-right corner of the page and select the *Beneficiaries* link.

**Note:** *Not all plans have this option. If your employer requires that your beneficiary(ies) be changed using a paper form instead of on the user website, the Beneficiaries link will not appear when you click the “gear” icon and it will be necessary for you to complete a paper “Beneficiary Designation Form” (or similarly-named form) to change your beneficiary(ies).*

**Q: I would like to request a distribution (i.e., cash withdrawal or rollover) from my plan account. How do I do this?**

A: To request a distribution from your account, go to *Transactions* → *Request a Distribution* and follow the instructions on that page.

**Note:** *Distributions are typically only permitted when you separate from service with your employer or retire, and – in some cases – if you reach a certain age or experience a financial hardship. Refer to your Summary Plan Description to determine whether you are eligible for the type of distribution that you would like to take.*

**Q: I would like to request a loan from my plan account. How do I do this?**

A: To request a loan from your account, go to *Transactions* → *Request a Loan* and follow the instructions on that page.

**Note:** *Not all plans allow participant loans. If your plan does not allow loans, this “Request a Loan” option will not appear.*

**Q: I am considering taking a loan from my account, but before I do so I would like to know approximately what my repayment amount would be. How can I do this?**

A: From the menu at the top of the page, go to *Transactions* → *Request a Loan*. Click on the “Quick Loan Calculator” at the bottom of the page, enter the loan amount and number of payments and click “Calculate”. Your estimated repayment amounts (which will be made through payroll withholdings) will appear.

**Note:** *Not all plans allow participant loans. If your plan does not allow loans, this “Request a Loan” option will not appear.*

**Q: If I have questions about my account, how can I get help from a TRPC customer service representative?**

A: You can request help from a TRPC customer service team member in one of three ways:

- To chat with a representative on your computer, click *Support* → *Live Chat*.
- To submit a written question or request and receive a call or email response, click *Support* → *Contact Us*.
- To speak with a representative over the phone, call 800-529-4249 and follow the menu prompts.