



GUIDE TO ACCESSING YOUR RETIREMENT ACCOUNT

How Can I Access My Retirement Plan Information?

The Retirement Plan Company, LLC ("TRPC") has designed two easy ways for you to access your retirement account information. Both methods allow you access to the most up-to-date account information 24 hours a day, 7 days 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:

- 1) Via the Internet at www.TRPCWEB.com
- 2) Via the Telephone at **1-888-673-5440**

If you have difficulty using either method, please call our customer support line at **1-888-673-5440** 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 customer support specialist will return your call by the close of the business day, or log into our website at www.TRPCWEB.com and click on the "on-line participant service center" link to send us an email inquiry.

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

New users: Your default login is your SSN (without the dashes) and your default password is the last 4 digits of the SSN.

Login

User Id:

Password:

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

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

[Forgot User ID or Password?](#)

IMPORTANT: Upon accessing your retirement account for the first time, you will be required to choose a new User Id and password for security reasons.

This process is outlined in the "Transactions/Change Requests" section of this brochure. It is very important that you change you User Id and PIN.

NOTE: Please access www.TRPCWEB.com with Netscape 6.0+ and Internet Explorer 6.0+.

While our web site should work with browsers from Netscape or Internet Explorer that are within this version range, there may be versions designed specifically for AOL or Macintosh which may encounter problems with some JavaScript used in this site. Problems experienced with these browsers should be considered bugs in these browsers. You may contact your browser distributor about the problem. AOL subscribers may opt to use Internet Explorer or Netscape directly instead of going through the AOL browser. New devices (such as wireless telephones, personal digital assistants, etc.), which are Internet accessible, may not have browsers capable of properly navigating this site.

Internet Capabilities:

Below is a brief overview of the options available through the TRPC Internet site.

Account Information:

Summary: This is the first page you see after you log in. It provides a snapshot view of your retirement account. In addition, it lists some basic demographic and payroll information.

Participant Summary Print View Help

ABC Medical Supply

Address:
 2222 West 10th
 Suite 100
 Fort Worth, TX 76102

Balance as of: 04/10/2005
Account balance: \$75,726.64
Loan balance: \$9,783.42

Balance as of: 04/10/2005
Account balance: \$75,726.64
Loan balance: \$9,783.42

Investment Breakdown:

- 15.43% Other
- 12.92% Loan
- 10.21% American Funds Europacific
- 10.16% American Funds Growth Fund
- 9.91% Davis NY Venture A
- 8.42% American Funds Cap Inc Bid A
- 8.39% Lord Abbett Mid-Cap Value
- 8.31% American Funds New Prspctv
- 8.22% American Funds Income Fd
- 8.03% American Funds Wash Mutual

Account Balance: This page provides a list of your balances by “Investment” and “Source”. Click on any Investment name to access a quick fund fact sheet. Click on a money source to view the underlying investments that comprise that source’s account balance.

Account Balance Print View Help

Balance as of: 04/10/2005

View Prospectus:

Balance by Investment

| Investment | Balance | Vested Balance | Number of Shares | Price per Share |
|----------------------------|------------|----------------|------------------|-----------------|
| Loan | \$9,783.42 | \$9,783.42 | | |
| CTC Stable Value Fund | \$208.05 | \$208.05 | 15.785000 | \$13.18 |
| American Funds Europacific | \$7,733.91 | \$7,733.91 | 215.489000 | \$35.89 |
| Davis NY Venture A | \$7,507.40 | \$7,507.40 | 244.302000 | \$30.73 |
| American Funds Wash Mutual | \$6,078.56 | \$6,078.56 | 201.077000 | \$30.23 |
| CTC Stable Value Fund | \$208.05 | \$208.05 | 15.785000 | \$13.18 |
| American Funds Europacific | \$7,733.91 | \$7,733.91 | 215.489000 | \$35.89 |
| Davis NY Venture A | \$7,507.40 | \$7,507.40 | 244.302000 | \$30.73 |

Contribution Information: View current deferral amounts and/or deferral rates (the amount deducted from your paycheck for retirement plan contributions).

YOUR RETIREMENT PLAN ACCOUNT

Logout Print View Help

Contribution Information

| Deferral Type | Rate |
|-----------------|------------------|
| Pretax percent: | Not contributing |

| Deferral Type | Rate |
|-----------------|------------------|
| Pretax percent: | Not contributing |

Investment Elections: This page lists your current investment elections. These elections dictate where your FUTURE payroll contributions and loan repayments will be invested.

YOUR RETIREMENT PLAN ACCOUNT

Logout Print View Help

Investment Elections

[Return to source selection](#)

Employee 401K contributions.

| Investment | Allocation Percent |
|----------------------------|--------------------|
| American Funds Europacific | 20.00% |
| Davis NY Venture A | 30.00% |
| Fidelity Magellan Fund | 10.00% |
| American Funds Growth Fund | 40.00% |

Investment Profiles: This page provides some or all of the following information related to your investment alternatives: Risk Level (as defined by Morningstar), Fund Family, Investment Ticker, Current Day's Price, Fund Information (hyper-link to fund family web site). In addition, if you click on any investment you will be provided a quick fund fact sheet (analysis provided by Morningstar). Also, if you click on **"Performance For All Available Funds"** you will be provided with a quick overview of the investment's price history for all investment options offered by your plan.

YOUR RETIREMENT PLAN ACCOUNT

Logout | **Investment Profiles** | Print View | Help

Listed below are the funds available in your plan. Prices shown may not indicate the latest market value. Use the available links to get more up to date information by clicking on one of the following:

| Fund Name | Performance | Category | Fund Family | Investment Ticker | Current Price | Action |
|------------------------------|---------------|---------------------|-------------------|-------------------|---------------|----------------------|
| American Funds Wash Mutual | Below average | Large Value | AMERICAN FUNDS A | AWSHX | \$30.23 | View |
| Lord Abbett Mid-Cap Value | Below average | Mid-Cap Value | LORD ABBETT FUNDS | LAVLX | \$21.89 | View |
| American Funds Cap Inc Bld A | Below average | World Allocation | AMERICAN FUNDS A | CAIBX | \$52.12 | View |
| American Funds Europacific | Below average | Foreign Large Blend | AMERICAN FUNDS A | AEPGX | \$35.89 | View |
| Davis NY Venture A | Below average | Large Blend | DAVIS FUNDS | NYVTX | \$30.73 | View |
| American Funds Wash Mutual | Below average | Large Value | AMERICAN FUNDS A | AWSHX | \$30.23 | View |
| Lord Abbett Mid-Cap Value | Below average | Mid-Cap Value | LORD ABBETT FUNDS | LAVLX | \$21.89 | View |
| American Funds Cap Inc Bld A | Below average | World Allocation | AMERICAN FUNDS A | CAIBX | \$52.12 | View |

Rate of Return: This page provides a time-weighted personal rate of return for your account. This rate of return reflects how your funds have performed over the stated time periods. This return includes the effect of both contributions and withdrawals that were made to your account.

YOUR RETIREMENT PLAN ACCOUNT

Logout | **Rate of Return** | Print View | Help

- Total Return**
- CTC Stable Value Fund
- American Funds Europacific
- Davis NY Venture A
- American Funds Wash Mutual
- Lord Abbett Mid-Cap Value
- American Funds Cap Inc Bld A
- Strong Govt Securities Fund
- American Funds Income Fd
- American Funds New Prspc
- American Funds Growth Fu
- American Funds Inter Bd F

Monthly Returns

| Month Ending | Rate of Return (%) |
|--------------|--------------------|
| March, 2005 | -1.65 |

Quarterly Returns

Monthly Returns

| Month Ending | Rate of Return (%) |
|--------------|--------------------|
| March, 2005 | -1.65 |
| 2005 | -1.48 |
| 2004 | 8.07 |

Transactions/Change Requests:

Password Change: This page allows you to change your User Id and Password. This is very important. Please change both your User Id and Password the first time you log on to www.TRPCWEB.com.

Investment Elections: This page allows you to change where all FUTURE payroll contributions and applicable loan payments will be invested. This section may allow you to change your investment elections for individual sources of money (employee deferral, employer match, rollover) and/or there may be the option to change investment elections for "All Sources". When entering your new elections, please make sure they equal 100 percent. In addition, **PLEASE NOTE** this option WILL NOT realign your existing account balance. If you wish to allocate your current account balance in this same manner, use the "Create a single rebalance transaction" option on the "Rebalance Portfolio" page after choosing your investment elections.

| Investment | Allocation Percent | New % |
|----------------------------|--------------------|-------|
| CTC Stable Value Fund | 0.00% | 0.00 |
| Dreyfus Appreciation | 0.00% | 0.00 |
| American Funds Europacific | 20.00% | 0.00 |

Transfer Between Investments: This page 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*. Please make sure that you have entered transfer percentages equal to 100 percent for the funds that you are transferring INTO.

Important: This option will not change where your future payroll contributions will be invested. To change the way that your future payroll contributions are allocated, you must proceed to the "Investment Elections" Page.

YOUR RETIREMENT PLAN ACCOUNT

Transfer Between Investments Print View Help

Minimum transfer percent: 1.00%
Minimum transfer increment percent: 1.00%

| Investment | Current Balance | From | To |
|----------------------------|-----------------|--------|--------|
| CTC Stable Value Fund | \$208.05 | 0.00 % | 0.00 % |
| Dreyfus Appreciation | \$0.00 | 0.00 % | 0.00 % |
| American Funds Europacific | \$7,733.91 | 0.00 % | 0.00 % |
| Davis NY Venture A | \$7,507.40 | 0.00 % | 0.00 % |
| American Funds Wash Mutual | \$6,078.56 | 0.00 % | 0.00 % |
| Lord Abbett Mid-Cap Value | \$6,355.15 | 0.00 % | 0.00 % |

Rebalance Portfolio: This page has two options: 1) Create a single rebalance transaction, or 2) Create a recurring rebalance transaction.

The "Create single rebalance transaction" allows you to initiate a one-time transaction that conforms your existing account balance to your current investment elections.

The "Create recurring rebalance transaction" allows you to enter a single transaction that will automatically conform your account balance to your current investment elections at the interval entered for the transaction. Currently you can set the interval for monthly, every 3 months, twice a year, or once a year. In addition you can indicate the day of the month (including last day of the month) that the rebalance should take place.

YOUR RETIREMENT PLAN ACCOUNT

Recurring Rebalance Print View Help

[Back to Rebalance Portfolio options.](#)

Create a recurring rebalance transaction

Select rebalance frequency:

Select the day to rebalance your portfolio:

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

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

Create a recurring rebalance transaction

Select rebalance frequency:

Select the day to rebalance your portfolio:

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

Conform to Target: This page allows you to transfer your ENTIRE current account balance into new investments of your choice, based on the percentages you enter in the "Target %" column.

Important: This option will not change where your future payroll contributions will be invested. To change the way that your future payroll contributions are allocated, you must proceed to the "Investment Elections Page."

YOUR RETIREMENT PLAN ACCOUNT

Logout **Conform to Target** Print View Help

Summary
Account Info. ▶
Transactions ▶
Reports
Forms
Transaction History

Return to source selection

Minimum transfer percent: 1.00%

| Investment | Current Balance | Percent of Balance | Target % | Projected Balance |
|----------------------------|-----------------|--------------------|-----------------------------------|-------------------|
| CTC Stable Value Fund | \$0.00 | 0.00% | <input type="text" value="0.00"/> | \$0.00 |
| Dreyfus Appreciation | \$0.00 | 0.00% | <input type="text" value="0.00"/> | \$0.00 |
| American Funds Europacific | \$1,227.26 | 30.95% | <input type="text" value="0.00"/> | \$0.00 |

View Investment Advisor Suggestions for:

| Investment | Current Balance | Percent of Balance | Target % | Projected Balance |
|----------------------------|-----------------|--------------------|-----------------------------------|-------------------|
| Transferable Funds | | | | |
| CTC Stable Value Fund | \$0.00 | 0.00% | <input type="text" value="0.00"/> | \$0.00 |
| Dreyfus Appreciation | \$0.00 | 0.00% | <input type="text" value="0.00"/> | \$0.00 |
| American Funds Europacific | \$1,227.26 | 30.95% | <input type="text" value="0.00"/> | \$0.00 |
| Davis NY Venture A | \$1,191.34 | 30.05% | <input type="text" value="0.00"/> | \$0.00 |

Contact Us
 Investment Education
 Loan Request
 Distribution Request

Loan Modeling: You have the ability to model a new personal or residential loan on this page. To request a new loan, please click on the "Loan Request" link in the left navigation menu. This option may not be available for all plans.

YOUR RETIREMENT PLAN ACCOUNT

Logout **New Loan** Print View Help

Summary
Account Info. ▶
Transactions ▶
Reports
Forms
Transaction History ▶

Contact Us
 Investment Education
 Loan Request
 Distribution Request

Loan Calculator based on a payment frequency of "Semimonthly"

Select type of loan: Personal 6.75%
 Principal residence 6.75%

Enter loan amount:

Number of payments:

Loan Calculator based on a payment frequency of "Semimonthly"

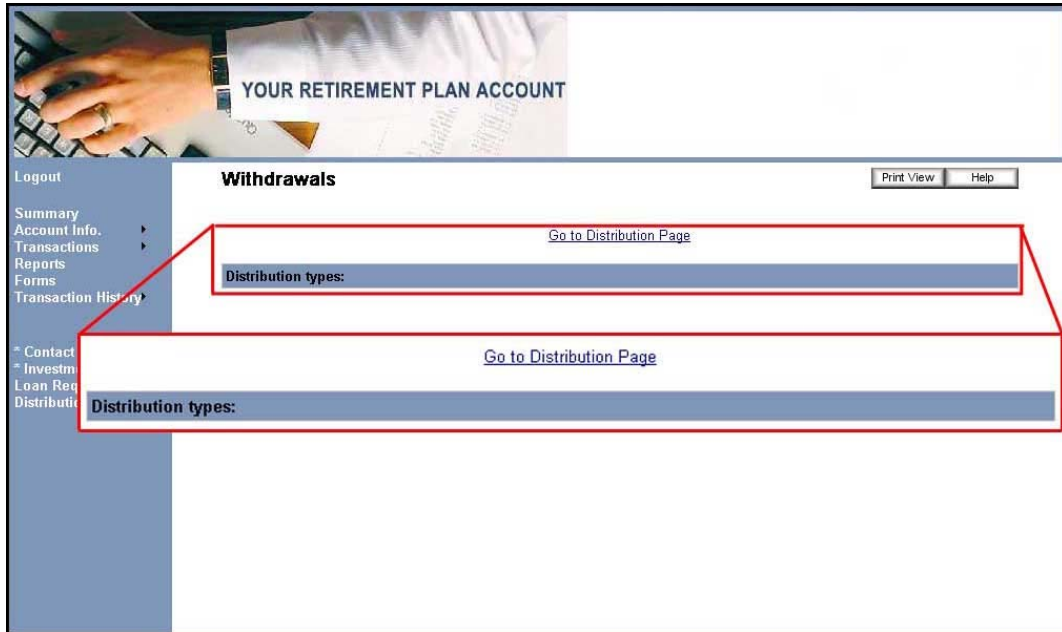
Select type of loan: Personal 6.75%
 Principal residence 6.75%

Enter loan amount:

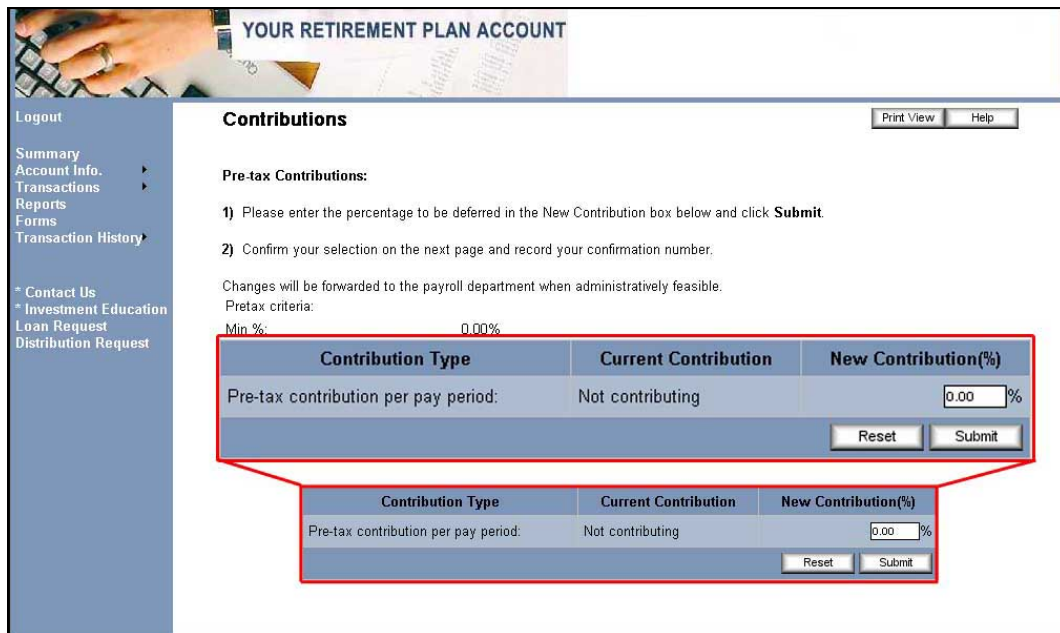
Number of payments:

Your estimated "Semimonthly" payment amount will be:

Withdrawals: This page allows you to hyper-link to the “Distribution Status” page, which details the status of your distribution request. This option is not available for all plans.



Contribution Changes: View and change your current deferral amounts and/or deferral rates (the amount deducted from your paycheck for retirement plan contributions). This option is not available for all plans.



Transaction Reporting:

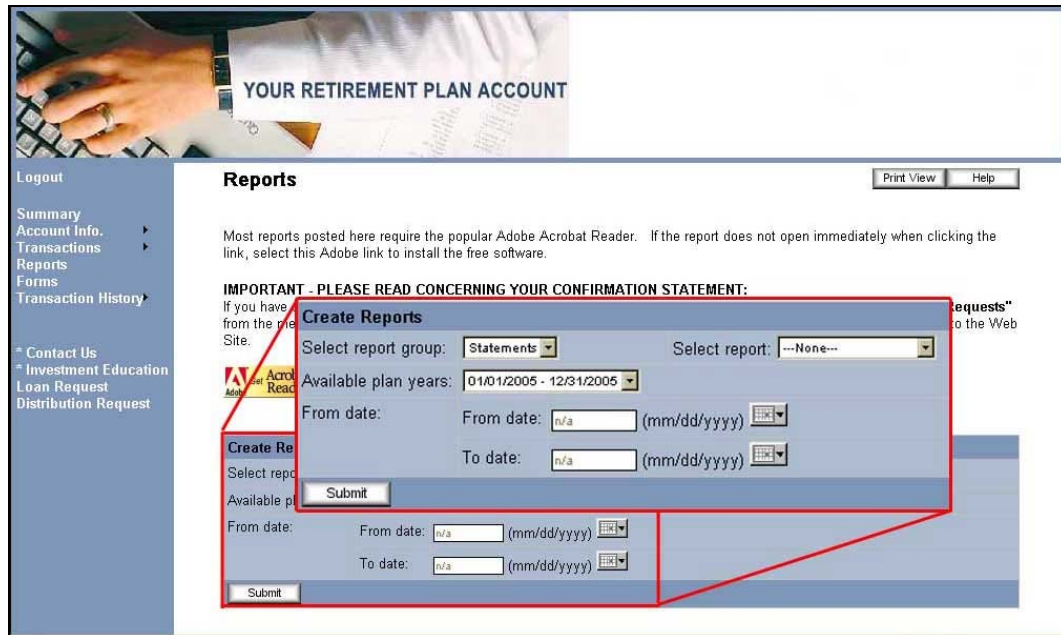
Transaction History: This page displays the financial transactions that have posted to your retirement account, such as contributions, dividends and transfers. You can filter the data to search for a specific type of transaction by selecting filtering options from the following drop-down menus: Investment,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

The screenshot shows the 'Transaction History' page. At the top, there is a header 'YOUR RETIREMENT PLAN ACCOUNT' with a background image of hands typing on a keyboard. Below the header is a navigation menu on the left with options: Logout, Summary, Account Info., Transactions, Reports, Forms, Transaction History, * Contact Us, * Investment Education, Loan Request, and Distribution Request. The main content area is titled 'Transaction History' and includes a 'Print View' and 'Help' button. The search filters are: Investment: All, Source: All, Transactions to display: All, Show account history from: 08/01/2004, To date: 04/11/2005, and Transaction status: All. There is a checkbox for 'Only display records with redemption fees' and a 'Submit' button. The results show one transaction: '1-1 of 1' with a '+ Details' link, dated 12/22/2004, and a 'Contribution of \$1.00'. A red box highlights the transaction details.

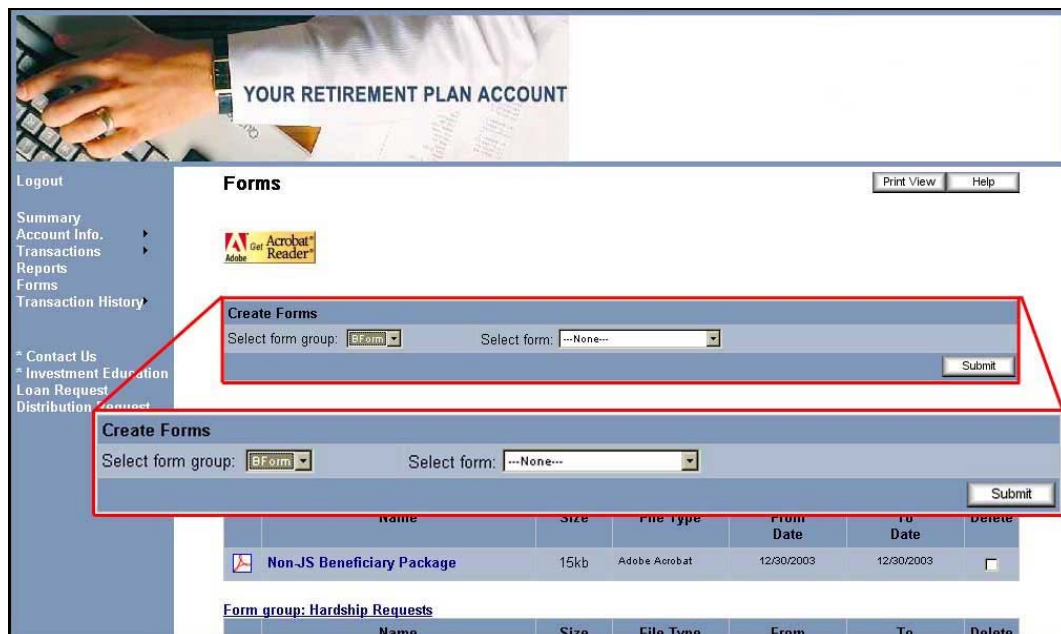
Web/VRU Requests: This page displays requests that were entered through the website or the VRU. You can filter the data to view by different criteria, including transaction type, transaction status, and confirmation number. You can also enter a beginning date.

The screenshot shows the 'Web/VRU Requests' page. It has the same header and navigation menu as the previous page. The main content area is titled 'Web/VRU Requests' and includes a 'Print View' and 'Help' button. The search filters are: Transactions to display: All, Transaction Status: All, Show Account History From (MM/DD/YYYY): 03/11/2005, and Confirmation: (empty). There is a 'Submit' button. The results show one request: '1-1 of 1' with a '+ Details' link, Type: Contribution Rate Change, Date: 04/05/2005, and Confirmation #: 24185.

Reports: This page allows you to create an on-line version of your Participant Statement for a period of time that you designate. The only time constraint is that the report interval must be within the same plan year. To create a statement, select the "Statements" option in the "Select report group" drop-down menu, then choose the "Participant Certificate" option in the "Select Report" drop-down menu.



Forms: This page allows you to download and print beneficiary and rollover application forms. It is very important that you read the forms' instructions very carefully. Failure to properly complete the form will extend the time it takes to process your request.



TRPC Customer Service

You can speak with a "live" representative 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 customer support specialist will return your call the next business day.

If you have Internet access, you can select our "**on-line participant service center**" link on our login page, or the "**Contact Us**" link in the left navigation menu 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.

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 customer support line at **1-888-673-5440**.

Balance Information: 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.

PIN Change: 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: 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.

Contribution Information: 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: Model a new loan, request loan paperwork, or request a loan check. (**Note:** These options vary by plan and eligibility.)

Transfer Between Investments: 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.

Frequently Asked Questions

How Do I access my Account?

Go to www.TRPCWEB.com to access The Retirement Plan Company Home Page. From here you are one click away from logging into your retirement account. Simply look to the top left-hand portion of the page. You will see a link titled, "**Login to Your Retirement Account**". Click on this link and the next page will display the User Id and Password fields. If you have never accessed the site before please refer to the section in the brochure titled, "How Do I Start" to find out the default settings for the User Id and Password fields.

What is the difference between an "Investment Transfer" and an "Investment Election"?

Your investment elections tell us where your FUTURE payroll contributions should be invested, whereas an investment transfer changes your EXISTING account balance.

- **To change the way that your FUTURE payroll contributions will be allocated:** Click on the "Investment Elections" choice in the "Transactions" menu. *Please remember that changing your investment elections does not effect how your existing account balance is invested.*
- **To change the way your EXISTING account balance is allocated, choose one of the following options in the "Transactions" menu:**
 - 1) Investment Transfer
 - 2) Rebalance Your Portfolio
 - 3) Conform to Target

Please remember that by changing your existing account balance you are not affecting how your future payroll contributions will be invested. To affect your future contributions you must change your "Investment Elections".

When should I use the Transfer Between Investments transaction?

The Transfer Between Investments function should be used when you want to move money from one fund to another fund, without affecting the other investments in your account. Transferring between current investments will not change how your FUTURE payroll contributions will be invested.

When do I want to initiate a Rebalance Portfolio Transaction?

This transaction is typically used in two instances. First, 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 elections. The second instance that this transaction is typically used involves the on-going management of your retirement account. Many Investment Advisors advocate rebalancing your portfolio at least once a year. The effect of this rebalancing is to bring your existing account balance back into conformity with your investment elections. This type of rebalancing transaction can be done by utilizing our "create recurring rebalance transaction", which allows you to set a time interval that will automatically rebalance your account.

When would I use the Conform to Target Transaction?

This transaction is typically used when you desire to transfer your **entire** existing account balance into new investment choices, and do NOT want to rebalance your existing funds in the same manner that your future payroll contributions will be allocated.

Why do accounts become locked or disabled?

As a security measure, your account will become disabled if your entered 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 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 "live" representative 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 customer support specialist 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:

- 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 on our login page, or the "**Contact Us**" link in the left navigation menu 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.

Information You Need to Know Prior To Entering a Transaction

Market Value of you 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 Deadlines:

Because retirement plans have different needs, TRPC utilizes a number of different trading platforms. Please contact your Human Resource Department about your specific transaction deadline. Any transactions receive after the stated trade deadline will be processed on the next business day on which the NYSE is trading.

Internet Security: TRPC diligently works to protect the confidentiality of your account information. We have employed data encryption to protect your information as it passes from the web server, your browser and the secure firewall. NOTE: Since the Internet is an unregulated and unpredictable environment, TRPC cannot guarantee the complete security of account information. System use is only for authorized personal use; state and federal laws make it a crime to gain unauthorized access into computer systems. Violators will be prosecuted.

System Availability for Access to Account Information:

Periodically our systems will require maintenance. During the maintenance period the system may become unavailable. TRPC will endeavor to perform these maintenance periods at a time that will cause the least disruption possible. Beyond scheduled maintenance, TRPC recognizes that systems can sometimes be interrupted due to circumstances beyond our control. Due to this TRPC cannot guarantee that access to your account information will be free of delay or interruption.