



PARTICIPANT ONLINE ACCESS:

[HTTPS://WWW.STCRETIREMENTPLAN.COM](https://www.stcretirementplan.com)

Qualified Plan Services
P.O. Box 2526, Waco, TX 76702
7901 Fish Pond Rd., Waco, TX 76710
Phone: 800.955.3434
Fax: 254.772-9752
QPServices@SterlingTrustCompany.com
www.SterlingTrustCompany.com

This tutorial will provide you with basic instructions on how to navigate the website. Should you have any difficulties, please contact the Qualified Plans Customer Service Department at 1-800-955-3434, option 3 (8 a.m. to 5 p.m. CDT), or you may e-mail us at QPServices@SterlingTrustCompany.com.

1. Where do I go to log in?

Our website address is <https://www.STCRetirementPlan.com>.

2. How do I log in?

Your default user ID will be your social security number (no dashes), and your default password will be the last four digits of your social security number. After you have typed these in, click on "Participant."

Login

User Id:

Password:

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



[Forgot User ID or Password?](#)



[Problems Viewing the Site?](#)



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3. Should I change my user ID and password?

Yes! Once you are logged in, select the “Personal Profile” tab and then select “Password Change” and you will see the following screen:

Criteria:

- Leaving the user id field empty will reuse your current user id.
- Changes made to your password will take effect immediately.
- These changes will not affect your Voice Response access (if available).
- User id must be between 6 and 12 alphanumeric characters (0-9, A-Z) in length.
- Password must be between 6 and 8 alphanumeric characters (0-9, A-Z) in length.

Enter new user ID:

Enter new password:

Re-enter new password:

4. What if I forget my user ID and/or password?

Not to worry! Simply contact Customer Service, and the representative will reset your login information to the default user ID and password. Once the changes have been made, you will be able to login to the website in about an hour.

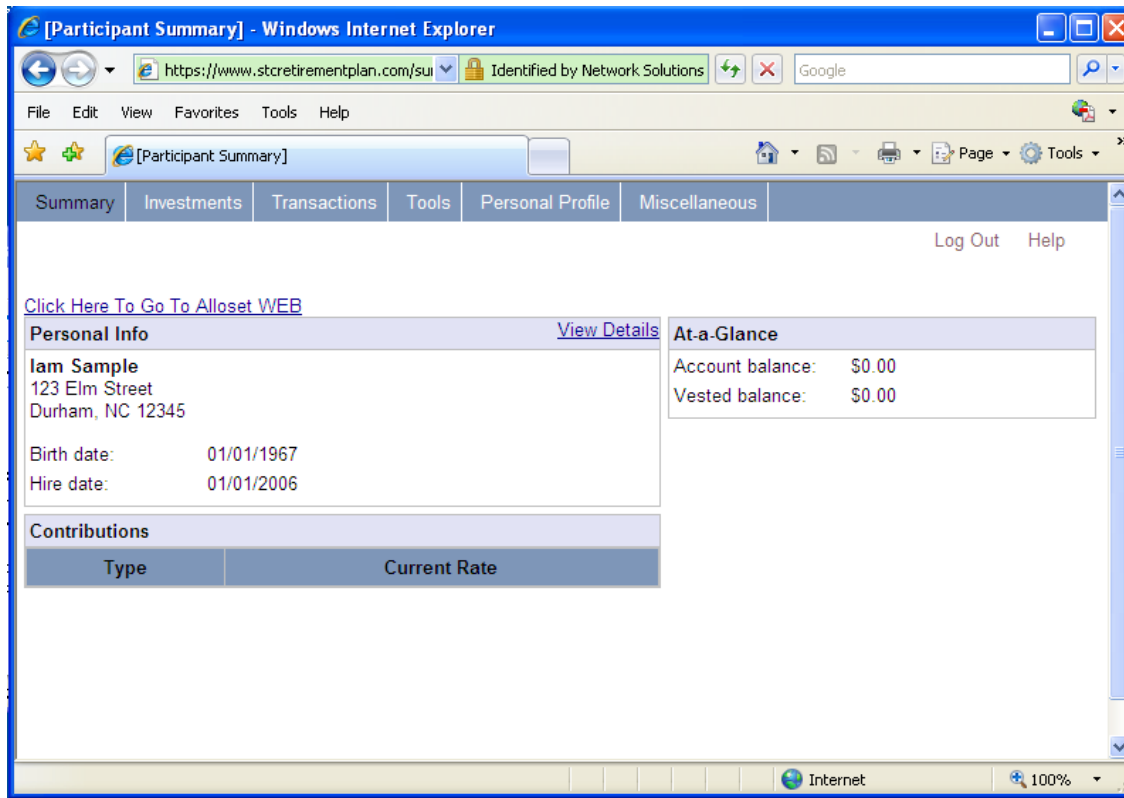


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5. How do I navigate the website?

When you first log in, you will see the “Participant Summary” page:



This will list your account balance as of the prior day’s closing price and other basic information, such as date of birth and date of hire.

6. Can I see how much money I have in each fund?

Of course! Click on “Account Balance,” and you’re all set. Here you will see exactly what you have in your account (both dollars and actual shares of each fund you own), as well as your vested account balance and balance in each account source, such as 401(k) deferrals and rollovers.

7. Some personal information needs to be updated; how can I do that?

By clicking on “Personal Info,” you can see the information we have on file for you. Additionally, you may be able to edit information (for example, if you have recently moved, you may be able to change your address). If you are unable to edit personal information, please contact either your employer or Customer Service.

8. I want to know more about my funds; can I do that from here?

Yes! By clicking on “Investment Profiles,” you can see the funds in which you have a balance, the ticker symbols and their current values. If you click on a fund name, you will be redirected to a Morningstar Snapshot which contains numerous research materials.



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9. How can I see what money has come in?

You can see all contributions that have come in for you by clicking on “Contributions.” If you believe something may be inaccurate, please contact either Customer Service or your employer immediately.

10. How can I change my election percentages?

Instead of completing another lengthy enrollment form, you can make instant changes to your allocation percentages in a few moments. By clicking on “Investment Elections,” you will be able to change where your money is invested. Simply enter in the new percentages (make sure they equal 100%), and press “Submit.” You will see a confirmation screen; by pressing “Continue,” we will process your request. Please note that this transaction will only change future contributions; this will not initiate any transfers on funds you already own.

11. I got a confirmation number; what is that?

Anytime you process a transaction, you will receive a confirmation number. **This is very important.** Please keep this number handy. If you experience any problems with your request, please contact Customer Service, reference the confirmation number, and we will be glad to help you.

12. How can I transfer funds in my account?

Everything you need to transfer funds is found by clicking on “Transfer Funds.” Here you can enter a one-time transfer with any available funds. While you may select to transfer a specific dollar amount or a percentage of a particular fund, the “to” column will always be a percent, and the percents must total 100% in the “to” column.

13. Can I rebalance my entire portfolio to my current elections?

Of course! Simply click on “Rebalance Portfolio.” Here you will see a disclaimer (please read carefully), then press “Submit” to execute your request. This is a common transaction often used to realign investments to again reflect your investment allocation after investment performance has resulted in your accounts reflecting different weightings than you elected.

14. I received an e-mail that I have a report available, where is that?

Your employer may have chosen for you to receive your statements, etc., via the website instead of through the mail (who needs more paper??). Once a report is ready, you will receive a notice either from your employer or from Sterling Trust that a report is available. By clicking on “Reports,” you will see a list of reports available that you may view and download (even print if you do need more paper).

15. This is great; what else can I do??

In the “Transactions” section, you can review all transaction history on your account. In addition to contributions, you can also see any dividends, gains and fees that have been applied to your account, to name a few.

In the “Web/VRU Requests” section, you can see a history of all changes you have made via the online system. Additionally, if you have misplaced your confirmation number, you can get it here as well.

You may have other options available not listed here; please contact either your employer or Customer Service for details.

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