



Helpful information for plan participants

North Star would like to provide you with some helpful information in regards to whom to contact if you have questions, as well as distribution and website information.

Whom can I contact for any questions I might have?

The first place you should go for answers is North Star directly. We can be reached at:

North Star Advisory Group

(216) 202-0202

401k@ns-ag.com

www.ns-ag.com

Hours of Operation: 8:30am – 5:00pm (EST)

North Star can provide a wide variety of information related to your plan account and investments. In addition, we can help answer questions regarding loan availability and distribution information. If we are unavailable and the question is not urgent you can use the “Connect” link located at the bottom of our webpage to send us a message or email us at 401k@ns-ag.com. You can also find additional material and information at our resources webpage <http://ns-ag.com/resources/>.

How can I log into my web account for the first time?

To log onto your web account for the first time, you will need to log on to <http://ns-ag.com/account-logins/>.

Our interactive website allows you to view your account information, create account statements, view detailed transaction information, and utilize financial resource tools. By logging on to <http://ns-ag.com/account-logins/> you have the tools necessary to manage your retirement account.

The first time you log onto your web account, 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

Please note: When you log in for the first time, you will be required to set a new User ID and Password or PIN. This process is outlined in the “***What are some of the options available through the website?***” section. It is very important that you change your login credentials or PIN to ensure account security.

Why do accounts become locked and how can I remove the lock?

As a security measure, your account will become disabled if you enter your User ID and Password combination incorrectly three times. If your account becomes locked, you may contact North Star at (216) 202-0202 between the hours of 8:30am and 5:00pm (EST) to speak with us. If you are unable to call during that timeframe, or do not have access to our internet options, please leave a message and we will return your call by the next business day.

What are some of the options available through the account website?

We have provided a brief overview of the options that are available through the account website. Please note that not all transaction and account views are listed below. If you have any difficulty, please call North Star at (216) 202-0202.

- **Account Information:** This option allows participants to see their account balance as of the most recent valuation date. They may also request to view their account balance on a per-fund and/or per-source basis.
- **PIN Change:** This option allows participants to change their PIN number. **It is very important that participants change their PIN the first time they log into the account website.**
- **Investment Information:** This option allows participants to view their investment elections. In addition, they can change their investment elections. It is important for participants to remember that when they change their investment elections, it only affects their FUTURE money contributions. If they want to change their existing account balance, they must access the “**Confirm Ending Balance**” option.
- **Confirm Ending Balance:** This option allows participants to rebalance their portfolio according to their current investment elections. Participants should note that this election will not affect their FUTURE money contributions. If they wish to affect their FUTURE contributions, they will need to access the “**Investment Elections**” option within their web account.

How can I receive a distribution packet?

North Star has created a number of ways to request a distribution form.

1. You can immediately print a distribution packet by logging at <http://ns-ag.com/account-logins/>. Once you have logged into your personal account, you’ll need to select “**Forms**” from the “**Reports/Forms**” drop-down menu bar.
Upon selecting this menu option, you will be directed to a screen that allows you to print various forms available for the plan. From the “**Form Group**” drop-down bar, you’ll need to scroll down to “**DForm**” and select which distribution packet you would like to print.
 - To request a Termination Distribution, select “**Distribution Packet**”.
 - To request an In-Service, Disability or Death Distribution, select “**Distribution Packet - Misc**”.Once you have selected your desired distribution packet, you’ll need to click the “**Submit**” button. Your distribution packet will generate and be available to print in a minute or two.
2. You can also request a distribution packet by contacting North Star at (216) 202-0202. Once your distribution packet has been requested, the packet will be generated within one business day. The packet can be mailed, emailed or faxed directly to you.

Once I receive my distribution packet, what happens next?

Once you have received your distribution packet, it is very important to completely follow the directions. If you have any questions on how to complete the distribution packet, please call us at (216) 202-0202. To gain a better understanding of the various types and forms of distributions you may be able to receive, we recommend you read the “**Special Tax Notice Regarding Plan Payments**” – located at the end of your distribution packet.

Your distribution packet will include a Plan Sponsor Certification page. You will need to forward the certification page, along with the rest of your packet, to your plan administrator. A distribution is unable to be processed without the approval of the plan administrator. North Star can also sign as the Plan Administrator. However, North Star will still verify the employee’s termination status prior to submitting the distribution packet.

After you have completed your distribution packet, you will need to fax all the necessary forms to North Star at (216) 202-3456. It is important not to mail the forms as it only delays your distribution process. Once North Star has received your distribution forms, and all trades settle as normal, the standard timeline for a distribution is as follows:

- Business Day 1 - Receive Fax
- Business Day 2 - Trades Sent
- Business Day 5 - Check Mailed

Once the check is mailed, the expected delivery time for the Postal Service is 7-10 days. However, if you selected the expedited option, your check will be overnighted via FedEx for a small fee.

If you have any questions regarding your distribution, how it will be processed, or to get an update, you should not hesitate to contact North Star at (216) 202-0202.

How can I request a loan?

Before requesting a loan we suggest you model a loan to your desired outcome. To do so, you will need to log into your personal web account with North Star and select “Model Loan” from the “Transactions” drop-down menu bar. If you have any questions on how to model a loan, please call us at (216) 202-0202.

North Star has created a number of ways to request a loan.

1. If you would like to do it yourself, or it is not during North Star’s regular business hours, you can log into your account and select “Forms” from the “Reports/Forms” drop-down menu bar. Upon selecting this menu option, you will be directed to a screen that allows you to print various forms available for the plan. From the “Form Group” drop-down bar, you will need to scroll down to “Loans” and select the Participant Loan Application. Once you have selected the loan application, you will need to click the “Submit” button. Your Loan Application will generate and be available to print shortly.
2. A participant can also request a Loan Application by contacting North Star at (216) 202-0202.

Once I receives my Loan Application, what happens next?

Once you have received your Loan Application, it is very important to completely follow the directions. You will need to fill out the "Purpose of the Loan", "Loan Amount Requested", and "Number of Pay Periods to Repay This Loan" sections. Please note that the minimum loan allowed is \$1,000 and the maximum loan allowed is 50% of the vested balance, not to exceed \$50,000. You will also need to sign and date the application at the bottom. If you have any questions on how to complete the Loan Application, please call us at (216) 202-0202.

Your Loan Application will include a Plan Sponsor Certification page. You will need to forward the certification page, along with the rest of your application, to your plan administrator. A distribution is unable to be processed without the approval of the plan administrator. North Star can also sign as the Plan Administrator.

If your loan request was not completed online or by North Star, you will need to fax all the necessary forms to North Star at (216) 202-3456. It is important not to mail the forms as it only delays your loan process. Once North Star has received your Loan Application, and all trades settle as normal, the standard timeline for loan processing is as follows:

- Business Day 1 - Receive Fax
- Business Day 3 - Trades Sent
- Business Day 5 - Check Mailed to Employer

Once the check is mailed, the expected delivery time for the Postal Service is 7-10 days. However, if you selected the expedited option, your check will be overnighted via FedEx for a small fee.

If you have any questions regarding your loan, how it will be processed, or to get an update, you should not hesitate to contact North Star at (216) 202-0202. They can also look at our 401(k) Loan Facts pdf:

<http://ns-ag.com/pdf/401k%20Loan%20Facts.pdf>

How can participants make rollovers into the retirement plan?

If you would like to consolidate your retirement assets into your present Retirement Plan, and your current Plan Administrator confirms that your rollover is acceptable to your current Plan, please follow the steps below:

1. Forward a recent statement of the account you would like to rollover to North Star. Then contact North Star to confirm to your rollover can be accepted by your current Plan and identify what steps will be necessary for the rollover.
2. Complete a Request for Rollover certification statement and mail to the address below. To obtain a copy of the Request for Rollover, you will need to log on to your website and select “Forms” under the Report/Forms drop down menu bar. Click on “View Forms” on the bottom right of the web page and then click on “Rollover Into Your Retirement Plan”. You can then select whether to save or print the document.
3. Initiate the transfer from the old custodian, retirement plan or administrator. Each company and plan type has a slightly different process and North Star will assist you with identifying what steps will be needed.
 - a. For 401(k), 403(b) and 457(b) accounts you will need to request a “Direct Rollover Form.” Some plans even allow these forms to be completed either online or over the phone.
 - b. For IRA, SIMPLE and SEP accounts you will need to either request a “Withdrawal Form” or North Star can provide you with an “Account Transfer Form.”
 - c. For pensions and profit sharing plans you will need to request a “Benefits Distribution Form” from the Plan Administrator of any prior qualified retirement plan in which you have a vested benefit.
4. In the distribution instruction section of the form, request that a direct rollover be **MADE PAYABLE TO:**

“TRPC Daily Client Account”

For benefit of: **“Your Name and Social Security Number”**

5. Have them mail the check via Regular or Overnight mail to:

North Star Advisory Group
2000 Auburn Drive, Suite 415
Beachwood Ohio 44122

6. Upon receipt, the proceeds of your rollover will be invested as you have selected on the **Request for Rollover** certification statement. If they do not make an election the **Default Election** will be made using their current investment elections. They may then re-direct the rollover into the investment options of their choice either login into their account at (<http://ns-ag.com/account-logins/>) or calling North Star at (216) 202-0202.

How is the market value of the account shown?

The value of the account balances 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.

Please note: For dates when the New York Stock Exchange (NYSE) is closed, the balances will be based on the previous day the NYSE was open. For plans valued less frequently than daily, the value of the account balances will be as of the most recent valuation cycle.

Please contact us with any questions!

(216) 202-0202 or 401k@ns-ag.com



Mark Kangas, CFP®

Owner & Senior Investment Executive