

# YOUR STAR 401(k) PLAN ACCOUNT MANAGEMENT GUIDE



**SUPERVALU**  
STAR 401(k) PLAN



## CHECK IT OUT

## Accessing and managing your STAR 401(k) PLAN account

Terms and conditions of the SUPERVALU STAR 401(k) PLAN: This is general information. Only the formal Plan document will determine the actual benefit under the STAR 401(k) PLAN. SUPERVALU reserves the right to amend or terminate the STAR 401(k) PLAN at any time, for any reason and in any respect at its sole discretion. If as a SUPERVALU associate you're represented by a labor union, you're not eligible to participate in the Plan, unless the collective bargaining agreement covering your group specifically provides for participation in the Plan. See your collective bargaining agreement for information on whether your collective bargaining unit participates in the STAR 401(k) PLAN, and if so, on what basis.

Saving for retirement is a great first step. But becoming a real saver means keeping tabs on your savings and investments, and making changes when necessary. Through the STAR 401(k) PLAN Web site or Information Line, you have easy access to your account information when and how you need it.

[www.supervalustar401k.com](http://www.supervalustar401k.com)  
1-888-STAR-088 (1-888-782-7088)  
For TDD: 1-866-620-4902

Participant Services Representatives are available Mondays through Fridays (except on stock market holidays) from 7:00 a.m. to 8:00 p.m. Central Time. Spanish-speaking representatives are also available. Representatives can answer questions, assist you with transactions, and even help you navigate the STAR 401(k) PLAN Web site.

[www.supervalustar401k.com](http://www.supervalustar401k.com)  
1-888-STAR-088 (1-888-782-7088)  
For TDD, call 1-866-620-4902

Please note that the Plan Web site has functional upgrades throughout the year. Navigation and account management tools may change going forward.

The STAR 401(k) PLAN Web site and Information Line are available 24 hours a day, allowing you to:

- Enroll in the plan
- Get your balance
- Obtain investment performance
- Change your contribution rate
- Change your investment elections
- Make fund transfers
- Obtain forms
- And more

### Log-in Options

To use the STAR 401(k) PLAN Web site or Information Line, you'll need your Social Security Number or Employee ID and 6-digit Personal Identification Number (PIN) sent to you by CitiStreet. Once you access your account for the first time with your CitiStreet PIN, you'll be free to change it to one of your choosing. When accessing the STAR 401(k) PLAN Web site for the first time, you'll also be asked to establish your login preferences and set security questions.

If you misplaced or did not receive a CitiStreet PIN, you can request a PIN or PIN reminder through the Information Line or Web site. You should receive your PIN at your home address within 7 to 10 business days.

Both the Information Line and Web site offer convenient ways to access and manage your account. This handy guide is designed to give you an overview of how to use both systems, and to walk you through certain transactions and account set-up functions.



# STAR 401(k) PLAN WEB SITE—[www.supervalstar401k.com](http://www.supervalstar401k.com)

In addition to giving you access to information and transactions, the STAR 401(k) PLAN Web site also offers a variety of interactive and useful tools that let you personalize the way you set up and manage your account. [Read on for step-by-step instructions on how to explore some of these great features.](#)

The screenshot shows the SUPERVALU STAR 401(k) PLAN website. At the top left is the SUPERVALU logo. Below it, a green banner contains the text: "Welcome to the SUPERVALU STAR 401(k) PLAN Save Toward Active Retirement". To the right of the banner is a blue star with the text "Save Toward Active Retirement" around it. Below the banner, there are two main sections: "User Login" and "Updates & Notices".

**User Login**

To access your account information, enter your login preference and PIN number.

Select Login Preference:

PIN:

[Forgot your PIN?](#)

**Updates & Notices**

- 1. Please ignore the USER LOGIN to the URL. Your Personal Identification Number will be emailed to you the week of 12/15/12. The STAR 401(k) Plan is required to be available for tax services the week of 12/15/12. If you have questions, contact the STAR 401(k) PLAN Information Line at 1-800-STAR-401K, weekdays 8am-7 PM or 8 PM CT, including 10/16 holidays.
- 2. For information on the Morningstar Profile Page for all funds. [click here](#).
- 3. To access the PDF of the Transaction Materials in English and Spanish for Union and Non-Union Associates, click the appropriate link: [SUPERVALU STAR 401\(k\) PLAN ALBERTA/ONCE AGAIN ASSOCIATES](#) [click here](#).
- 4. To access the PDF of the Transaction Materials in English and Spanish for Union and Non-Union Associates, click the appropriate link: [SUPERVALU STAR 401\(k\) PLAN SUPERVALU STORES AND SUPERVALU STORE ASSOCIATES](#) [click here](#).
- 5. For an informational clearing table comment on the STAR 401(k) Plan. [click here](#).

If you're not currently enrolled in the STAR 401(k) PLAN, you can enroll by selecting Enroll Now under My Account. Simply choose your contribution rate and investment elections, confirm your choices, and you'll be enrolled as soon as administratively possible. A confirmation statement of your elections will then be sent to your home.

**Salaried & Hourly Employees not covered by a collective bargaining agreement.**

Note that if you were hired on or after January 1, 2008, and do not make an election to enroll on your own or decline enrollment within 30 days of eligibility, you will be automatically enrolled with a 3% contribution rate and invested in the Retirement Portfolio with the date that is closest to when you are expected to be age 65. Your contribution will be increased by 1% annually until you are contributing 6% of pay and therefore fully benefiting from the company matching contribution. Once enrolled, you can stop or change your contribution rate and/or investment options at anytime.

# STEP 1

## Access your account

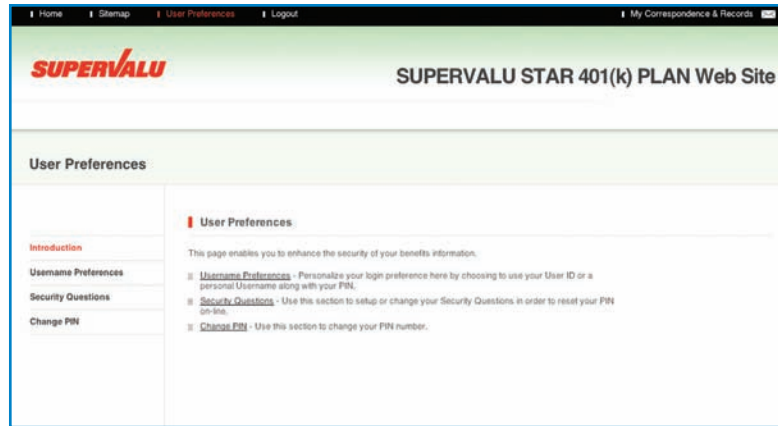
- Visit the dedicated Web site at [www.supervalustar401k.com](http://www.supervalustar401k.com)
- Log in with your Social Security number or Employee ID and PIN
- Review the News & Reminders—this provides important information about your benefits and ways you could manage your savings and investment strategy
- If you forget or misplace your PIN, simply click on the “Forgot your PIN?” link
- On the Welcome Page, you’ll see an overview of your account balance, your messages, and market reporting
- Click on the “SUPERVALU STAR 401(k) Plan Details” link
- You’ll be directed to the full menu of account management and information tools



Want to manage your savings your way? The first time you log in to the Plan Web site, you'll be asked to set your user preferences. You can also make changes at any time by accessing "User Preferences" in the top navigation bar to set the following features:

- Establish a "Username" instead of using your Social Security number to log in.
- Change your Security Questions.
- Change your PIN at any time to one of your choosing.

Just follow the instructions to submit each of your requests.



The screenshot shows the 'User Preferences' page on the SUPERVALU STAR 401(k) PLAN Web Site. The page has a navigation bar at the top with links for Home, Sitemap, User Preferences (highlighted), and Logout. On the right side of the navigation bar, there is a link for My Correspondence & Records. The main content area is titled 'User Preferences' and includes an 'Introduction' section stating that the page is for enhancing security. Below this are three sections: 'Username Preferences' (with a sub-link 'Username Preferences'), 'Security Questions' (with a sub-link 'Security Questions'), and 'Change PIN' (with a sub-link 'Change PIN'). Each section has a brief description of its purpose.

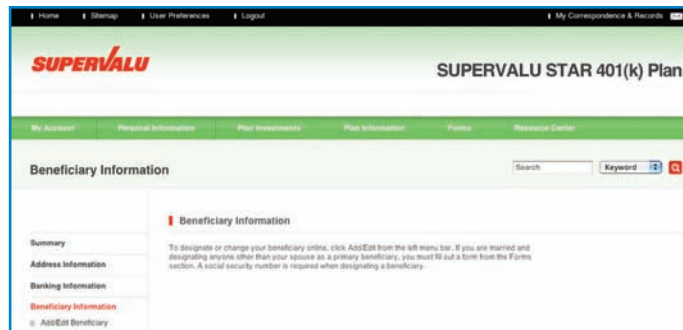
Looking to set your mail preferences? You can receive your confirmations and quarterly statements online through the STAR 401(k) PLAN Web site and not by mail. Correspondence will go to "My Correspondence & Records" and you'll receive an email letting you know they've arrived.



Under “Personal Information,” you have access to “Beneficiary Information.” Here is where you can elect, change or confirm your primary and secondary beneficiaries. Remember: if you’re married, your spouse is automatically your primary beneficiary unless they agree otherwise. If you are married and want to designate a beneficiary other than your spouse, you’ll need to provide spousal consent by submitting a completed Beneficiary Designation Form, found under “Forms”.

Also under “Personal Information” is “Banking Information,” allowing you to receive loan and withdrawal payments through electronic direct deposit to the bank account of your choice. Simply enter your banking information and the next time\* you need a loan or take a withdrawal, your payment will be automatically deposited into your bank account—no more waiting for a check in the mail.

Under “Personal Information,” you can also confirm your home mail address—if it’s not current, update your information using MIO (My Information Online) or by contacting your SUPERVALU human resources representative.



\*To be in effect, this feature must be established at least seven business days before any loan or withdrawal request.

Under “My Account,” you’ll find the tools you need to obtain information and perform transactions within your account. You’ll see an overview of your account, and under “Balances” you can generate your Personal Rate of Return as well as account balance growth over time.\*

Use the left hand navigation to: view your account balance sources, change your contribution rate, make fund transfers or reallocate your entire account, request loans, withdrawals, and more.

The screenshot shows the SUPERVALU STAR 401(k) Plan account page. The top navigation bar includes links for Home, Setup, User Preferences, Logout, and My Correspondence & Records. The main header displays the SUPERVALU logo and the plan name. Below the header is a navigation menu with categories: My Account, Personal Information, Plan Investments, Plan Information, Funds, and Resource Center. The 'Balances' section is active, showing a search bar and a table of account balances as of December 19, 2007.

Fund Name	# of Units	Unit Price	Fund Balance	% of Balance
<a href="#">Retirement Income Portfolio</a>	1,746.1940	\$10.000000	\$17,461.94	4.33%
<a href="#">2010 Retirement Portfolio</a>	2,147.4300	\$10.000000	\$21,474.30	5.32%
<a href="#">2015 Retirement Portfolio</a>	1,834.9170	\$10.000000	\$18,349.17	4.55%
<a href="#">2020 Retirement Portfolio</a>	1,771.3110	\$10.000000	\$17,713.11	4.39%
<a href="#">2025 Retirement Portfolio</a>	1,418.7500	\$10.000000	\$14,187.50	3.52%
<a href="#">2030 Retirement Portfolio</a>	1,633.8310	\$10.000000	\$16,338.31	4.05%
<a href="#">2035 Retirement Portfolio</a>	1,698.4780	\$10.000000	\$16,984.78	4.21%
<a href="#">2040 Retirement Portfolio</a>	1,756.8900	\$10.000000	\$17,568.90	4.35%

\*Historical data for your account will be as of the date your account was established at CitiStreet.



As you think about your savings and investment strategy, consider using one or both of these great tools:

### Contribution Rate Escalator

Ever think about raising your contribution rate...but never do? Under “Contributions,” you’ll find the “Contribution Rate Escalator,” a tool that allows you to set automatic contribution increases. You choose the amount and timeframe you want your contribution increased, as well as how often—and it will be taken care of automatically. It’s like giving your savings a raise. Think about setting an annual 1% increase. Try it once. If you don’t like it, you can always shut it off.

### Automatic Account Rebalance

If you’re not 100% invested in a Retirement Portfolio, you’ll find your account will naturally drift from your original asset allocation due to market performance over time. This means you may be more exposed to market risk or less exposed to potential growth. Either way, you’re invested differently than you had intended, and you may need to rebalance your account.

The Automatic Account Rebalance feature allows you to decide when and how often you’d like your account rebalanced so it returns to your chosen asset allocation. It’s a great tool to keep your savings strategy on track.



The SUPERVALU STAR 401(k) PLAN Web site puts a wealth of useful information at your fingertips. Learn more about this great company benefit by clicking through the following sections:

**Fund Information**—Includes details on Fund Performance, Fund Descriptions as well as Morningstar Profile Pages (also known as fund fact sheets) that provide fund objective, strategy and performance information.

**Plan Information**—Provides an overview of the features and benefits of your STAR 401(k) PLAN. Under “What’s New” you can stay up-to-date on new plan features or changes.

**Forms**—Offers a menu of STAR 401(k) PLAN-related forms as well as information you can print and read at your leisure.



**Need a statement? Get one anytime, in real time.**

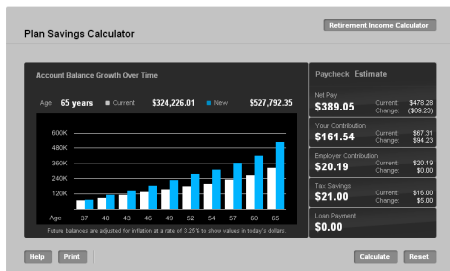
Select “Statement” under “My Account” and you can generate a statement at any time for the date range\* and information you want. Your customized statement will be generated as a PDF for viewing, printing or saving to your computer. If you don’t have Adobe Acrobat Reader (required to open the PDF) you can download it by clicking on the link.



\*Historical data for your account will be as of the date your account was established at CitiStreet.

If you're looking to learn more about saving, investing and personal finance, you'll find some great tools in the "Resource Center."

The online Calculators let you look at the potential growth of your savings, the impact different contributions may have on your take-home pay, and the long-term cost of a loan or withdrawal. You can also click on the Retirement Income button to see what your retirement income stream could potentially be.



"My Learning Center" lets you create your own personal online learning library—you complete a quick survey and any articles, audio and video clips that relate to your interests are provided to you. Go through your library at your own pace. Once done, you can create a new profile at any time.

## Market watch

This feature allows you to create a personalized watch list of individual, publicly traded investments. Simply click on the Market Watch tab on your Welcome Page and add each investment's ticker symbol in the space provided. Whenever you return to the page, you'll see your selected list of investments with up-to-the-minute performance numbers.

## Linking to Quicken® or Microsoft Money®

If you're a Quicken or Microsoft Money user, you can download information from your STAR 401(k) PLAN account to your financial records through these applications. You'll find step-by-step instructions under Forms.

Get information and perform transactions 24 hours a day using the automated phone system, 1-888-STAR-088 (1-888-782-7088). Participant Services Representatives are available Mondays through Fridays (except on stock market holidays) from 7:00 a.m. to 8:00 p.m. Central Time to answer questions, assist with transactions, and even help you navigate the STAR 401(k) PLAN Web site. Spanish-speaking representatives are also available and a TDD line can be reached at 1-866-620-4902.

The menu to the right shows how to navigate the STAR 401(k) PLAN Information Line to access information and manage your account.



[www.supervalustar401k.com](http://www.supervalustar401k.com) • 1-888-STAR-088 (1-888-782-7088)  
For TDD, call 1-866-620-4902

- 1) Account Balances
  - 1 Account Balances
  - 2 Fund Performances
  - 3 Fund Prices
- 2) Contribution Percentage and Investment Elections
  - 1 To repeat contribution percentage and investment elections
  - 2 To change contribution percentage
  - 3 To change investment elections
  - 4 To hear or change your rebalance amount
- 3) Transfer Available Fund Balances
- 4) Forms and Documents
  - 1# To request Beneficiary Designation form
  - 2# Fund Information
  - 3# Hardship Withdrawal application
  - 4# Loan Payoff form
  - 5# Summary Plan Description
  - 6# In-service Withdrawal form
  - 7# ACH Banking Information Form
- 5) Other Options
  - 1 To request a withdrawal
  - 2 Loan available or modeling or request a loan
  - 3 Change preferences for confirms & statements
  - 4 Obtain Mutual Fund Window information
  - 5 Dividend payment