

# Roadmap for the Retirement Directions Website

View your personal account  
information, make retirement  
account changes and learn  
about plan options

[www.retirementdirections.com](http://www.retirementdirections.com)



PNC Bank, National Association, (“PNC Bank”) is committed to making your experience with your retirement plan easy and convenient. Logging on to the Retirement Directions Website is a great way to view your personal account information, make changes to your account and learn about the Plan options. **With just a few clicks, you’re on your way!**

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Please call

**1-800-374-4631**

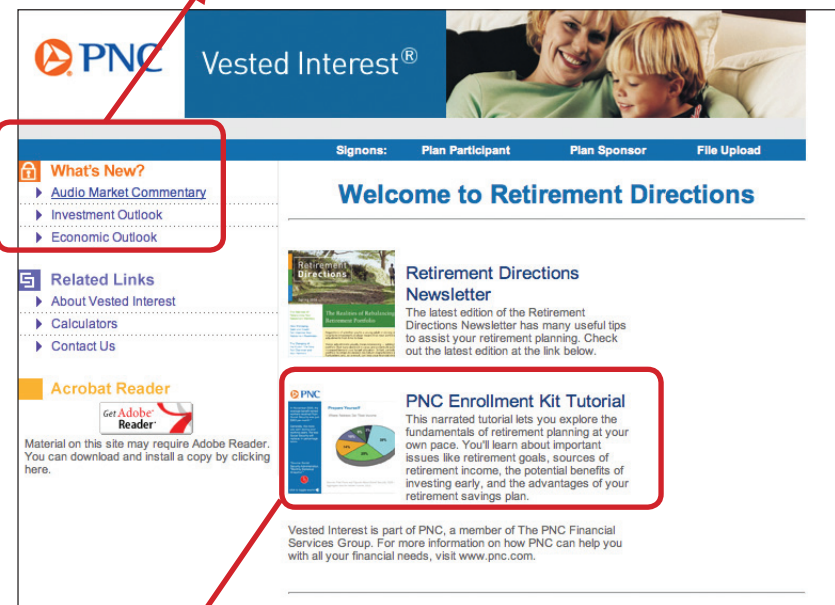
Monday through Friday ■ 8 a.m. to 10 p.m. Eastern Time  
to speak with a Customer Service Representative.

## Getting Started

### Welcome to Retirement Directions!

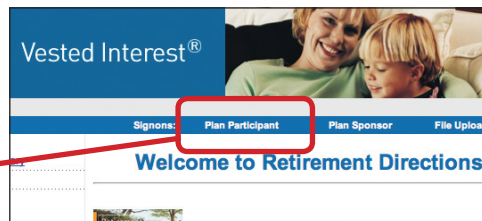
When you visit the [Retirement Directions](#) home page, before you even log in, you can access insight into economic and investment conditions that may affect your money and retirement planning. PNC's financial experts provide an Audio Market Commentary presentation and two monthly reports, Investment Outlook and Economic Outlook.

**Market and Investment Outlooks — easy-to-read outlooks from PNC Bank's Chief Investment Strategist and PNC Bank's Chief Economist**



Audio presentation on retirement fundamentals

To log in to your account click on "Plan Participant"



## Plan Enrollment

If you haven't yet enrolled in the plan, SmartPlan, our [video enrollment solution](#), can walk you through the process. It's easy – simply click the SmartPlan icon and follow the demo. Here you'll be able to:

- > View [plan information](#)
- > Determine your [risk profile](#)
- > Learn about your [investment options](#)
- > Determine how [much to contribute](#) based on your retirement needs



## Logging in to Your Account

To access your account information, the website will ask you for your User ID and password. Initially, your User ID is your Social Security number (without dashes or spaces). Your password is your date of birth in the format MMDD. If you forget your password at any time, you may request that it be reset by Vested Interest® at 1-800-374-4631.

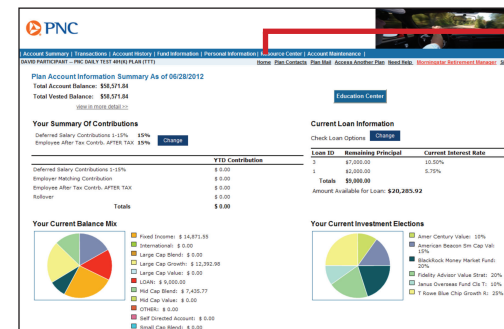
Initially, the password is your date of birth in the format MMDD.  
For example, if your birthday is March 23rd, your password is 0323.

When you log in for the first time, you will be prompted to change your User ID and password to something other than your Social Security number and date of birth. You can enter any User ID as long as it contains at least nine characters. You will also be asked to enter a secret question. This secret question will be used if you forget your password in the future.

This screen will only appear after your first log in. However, you can always change your personal information at any time.

## The Home Screen

Once you log in to your account, the home screen appears. Your current balance and current investment elections are shown as color-coded pie charts. As you scroll down the page, the funds available to you are listed in alphabetical order. Ticker symbol, price, shares and value are given for each fund. At any time, you can click on the [Home](#) link on the top right of each page — this will bring you back to the home screen from any other tab.



Home link appears on each screen of the website

It is important to check that your asset allocation matches your investment style. Diversification is an important part of investing.

The home screen contains blue “hot buttons” that automatically take you to certain transaction pages. One of the buttons diverts you directly to the [Rebalance](#) screen where you can reallocate your existing balance. Another button links you to the page to change your [Investment Elections](#). It's a quick way to get directly to the appropriate [Transaction](#) page.

Symbol	Fund	Price	Shares	Value	Fund	Current Election %
TRNDX	Asset Manager	\$5.13	644,468	\$3,331.79	Preferred International Equity	60
ASNDX	Asset Manager	\$5.13	7,720	\$3,331.79	Investment Bank Value Fund	21
PCNDX	Asset Manager	\$5.13	0.000	\$0.00	Investment Bank Value Fund	100
SCNDX	Asset Manager	\$5.13	0.000	\$0.00	Total Election	100
ASNDX	Asset Manager	\$5.13	0.000	\$0.00		
PCNDX	Asset Manager	\$5.13	0.000	\$0.00		
ASNDX	Asset Manager	\$5.13	0.000	\$0.00		
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## Account Summary

The **Account Summary** tab can be useful for an overview of your account. It will list your holdings by fund or source (a source is the type of contribution). Some examples of different types of sources are Employee Contribution, Employer Match Contribution or Rollover Contribution.

The **Fund Totals** option will list all of the funds in which you are invested. It will show the price of each fund as of the previous business day's close, the shares that you currently own, the value of those shares and the rate of return for that fund.

Account Summary  
can break your  
account down by  
Fund Totals, Source  
Totals, Fund Detail  
or Source Detail

**Fund Totals**

Fund	Price	Shares	Current Dividend %	Value	Rate of Return
AMER CANADA VINTAGE	\$1.47	600,000	0	\$882,000.00	0.00%
BLACKROCK TOTAL RETURN 3-6	\$1.41	1,000,000	0	\$1,410,000.00	0.00%
BLACKROCK EMERGING Mkts	\$1.19	40,000	0	\$47,600.00	0.00%
AMER CANADA VINTAGE	\$1.47	600,000	0	\$882,000.00	0.00%
BLACKROCK TOTAL RETURN 3-6	\$1.41	1,000,000	0	\$1,410,000.00	0.00%
BLACKROCK EMERGING Mkts	\$1.19	40,000	0	\$47,600.00	0.00%
<b>Total Value</b>				<b>\$2,339,600.00</b>	
<b>Unallocated Account Balance</b>				<b>\$2,339,600.00</b>	

**Source Detail**

Source	Fund	Price	Shares	Current Dividend %	Value	Rate of Return
AMER CANADA VINTAGE	AMER CANADA VINTAGE	\$1.47	600,000	0	\$882,000.00	0.00%
BLACKROCK TOTAL RETURN 3-6	BLACKROCK TOTAL RETURN 3-6	\$1.41	1,000,000	0	\$1,410,000.00	0.00%
BLACKROCK EMERGING Mkts	BLACKROCK EMERGING Mkts	\$1.19	40,000	0	\$47,600.00	0.00%
<b>Total Value</b>					<b>\$2,339,600.00</b>	
<b>Unallocated Account Balance</b>					<b>\$2,339,600.00</b>	

**Fund Totals**

Fund	Price	Shares	Current Dividend %	Value	Rate of Return
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BLACKROCK EMERGING Mkts	\$1.19	40,000	0	\$47,600.00	0.00%
<b>Total Value</b>				<b>\$2,339,600.00</b>	
<b>Unallocated Account Balance</b>				<b>\$2,339,600.00</b>	

Most of the screens on this website are "Printer-Friendly." Scroll down to the bottom of the page, click on the "Printer-Friendly Page" link and the page will appear as a pop-up.

## Interactive Education Center

The **Education Center** is comprised of state-of-the-art educational materials, iCharts, tutorials, retirement planning articles and a section dedicated to your retirement plan. The Education Center button, which can be found in the upper right corner on each page of the website, makes it easy to find.

The Education Center page features several sections:

- Retirement Education in a Flash:** A tutorial on Social Security, Medicare and Retirement.
- Retirement Planning Articles:** A current month article titled "Treasury Addresses Need For Retiree Income Streams".
- iCharts:** Interactive charts for Tax Efficient Withdrawal Strategies and Putting Time on Your Side.
- Retirement Planning Tools:** Calculators, worksheets and bulletins designed to get you started on the path to the retirement you want.
- Calculators:** A link to the Asset Allocation Analyzer.

### Calculators

- > Asset Allocation Analyzer
- > Income Planner
- > Longevity Analyzer
- > Retirement Planner
- > Cost of Waiting
- > Borrowing from a 401(k)

### Interactive Charts (iCharts)

- > Three- to five-minute mini-tutorials on important investing and financial topics

### Tutorials

### Retirement Planning Articles

## How to Change Personal Information

You can view your personal information online at any time. The information we receive from your company is what appears on your account. The **Personal Information** tab will show your general information like address and email address.

The **Account Maintenance** tab will allow you to make changes to your personal information.

Under **Contact Information** you can:

- > Update your email address
- > Change your mailing address
- > Change your phone number

Under the **Change Password/Hint** option you can:

- > Change your password
- > Change your secret question used to retrieve your password

Under **Preferences** you can:

- > Go paperless! You will receive automatic notification via email that your statement is available online — so that you no longer receive paper statements in the mail
- > Change the website language from English to Spanish

The screenshots show the PNC Retirement Directions website interface. The top navigation bar includes links for Account Summary, Investment, Account, Plan Information, Personal Information, Statement, Account Maintenance, and Plan Documents. The 'Change Password' section prompts the user to enter their current password and a new password, with a 'Change Password' button. The 'Contact Information' section allows users to update their address, phone number, and email, with a 'Change Contact Information' button. A 'Paperless' checkbox is also visible, indicating the user's preference for electronic statements.

## How to Access Plan Forms and Bulletins

Many changes to your account can be done online, but there are a few exceptions that require paper forms. These forms can be found under the **Resource Center** tab. Besides the necessary forms for the plan, the **Resource Center** contains other documents specific to your plan. The **Plan Document** will contain the Summary Plan Description for the plan.

Some examples of **Plan Forms** are:

- > Distribution/Rollover Form
- > Rollover Receipt Form
- > Contribution Change Form (if applicable)
- > Hardship Distribution Form (if applicable)

This screenshot shows the 'Links to Additional Information' section of the website. It features a 'Plan Information' dropdown menu with a list of links including Beneficiary Designation and Spousal Consent, Catchup Contribution Form, Distribution Option Change, Distribution Request, Hardship Request, Investment Style Questionnaire, Paperless Loan Bulletin, and Rollover Receipt. There is also a 'Plan Documents' link.

If available, your **Plan Highlights** sheet will be accessible under the **Your Plan** section of the **Education Center**. This is a one-page snapshot of the plan features.

The screenshot displays the 'TTT 401(k) Plan Highlight Sheet'. It provides a comprehensive overview of the plan's features, including eligibility (1 Year of Service, 1000 Hours), entry dates, contributions (Employee Pre-tax, Employer Match), vesting schedule, and a list of investment options such as PNC Investment Contract Fund, BlackRock Core Bond Total Return, and various equity funds. It also details fund transfers, hardship withdrawals, and loan options. The sheet is designed to be a one-page snapshot of the plan's key features.

## How to Access Account History

The **Account History** tab enables you to access changes to your account in a variety of ways.

**Transaction Detail** will show any account transaction, including contributions, interest reinvestment and fund transfers.

**Transaction Detail**

Date Range: Last 30 Days - 05/28/2012 To 06/28/2012  
 Transaction Category: All Categories  
 Source: All Sources  
 Fund: All Funds  
 Sort Field: Process Date (Descending)

Download To:

Click the arrow to the left of the category to view details. Displaying page 1 of 1

**Transaction Category**

▼ TRANSFERS

Process Date	Fund	Description Type	Source	Shares	Price	Amount
06/28/2012	American Beacon Sm Due To Fund Cap Val	Purchase Of Shares	Deferred Salary Contributions-15%	358.2030	\$ 18.88	\$ 6,762.86
06/28/2012	American Beacon Sm Due To Fund Cap Val	Purchase Of Shares	Employer Matching Contribution	43.2260	\$ 18.88	\$ 816.10
06/28/2012	American Beacon Sm Due To Fund Cap Val	Purchase Of Shares	Employee After Tax Contrib-AFTER TAX	35.0210	\$ 18.88	\$ 661.20
06/28/2012	American Beacon Sm Due To Fund Cap Val	Purchase Of Shares	Rollover	88.6750	\$ 18.88	\$ 1,674.19
06/28/2012	Bond Fund of America Due To Fund Transfer	Purchase Of Shares	Deferred Salary Contributions-15%	612.7080	\$ 12.79	\$ 7,836.53
06/28/2012	Bond Fund of America Due To Fund Transfer	Purchase Of Shares	Employer Matching Contribution	79.7590	\$ 12.79	\$ 1,020.12
06/28/2012	Bond Fund of America Due To Fund Transfer	Purchase Of Shares	Employee After Tax Contrib-AFTER TAX	64.6210	\$ 12.79	\$ 826.50

You can click on the **orange carrot** next to the transaction type to view more detailed information about that transaction. For example, a contribution is broken down in detail by Process Date, Fund, Description, Type, Source, Shares, Price and Amount.

You can search your transactions by:

- > Date Range
- > Transaction Category
- > Source
- > Fund

## How to Access Account History

The **Statement on Demand** feature will produce a report that contains the information that appears on the quarterly statements, but with your own user-defined date range. Maybe you would like to see how your account has performed over a specific month or week. If so, just simply enter the dates and click on **Submit Query**.

**Statement on Demand**

Start Date (mm/dd/yyyy): 01/01/2012  
 End Date (mm/dd/yyyy): 06/28/2012  
 Oldest Available Date: 01/01/2004

☐ Receive quarterly statements via e-mail at david.participant@gmail.com

Choose a date range to view quarterly statements

Your Statement of Account for the Period 01/01/2012 through 06/28/2012

**Activity by Fund 01/01/2012 through 06/28/2012**

Fund	Beginning Balance	Contributions	Forfeiture	Income/Dividend	Gain/Loss	Withdrawal	Fund Transfer	Loan	Fee Activity	Ending Balance
Amer Century Value	3,807.51	0.00	0.00	0.00	148.89	0.00	0.00	0.00	-29.01	3,927.39
Blackrock Total Return (I) CI A	22,583.43	0.00	0.00	0.00	406.69	0.00	0.00	0.00	-5.61	22,990.12
Bond Fund of America	611.01	0.00	0.00	0.00	11.64	0.00	0.00	0.00	-13.05	1,349.72
Janus Overseas Fund CIs T	1,420.43	0.00	0.00	0.00	-57.66	0.00	0.00	0.00	0.00	9,200.00
UDAN	9,200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,424.23
PNC Investment Contract Fund	15,163.91	0.00	0.00	0.00	88.81	0.00	8,171.51	0.00	0.00	2,263.23
T Rowe Blue Chip Growth R	2,097.90	0.00	0.00	0.00	208.66	0.00	0.00	0.00	-43.33	58,571.73
<b>Grand Total</b>	<b>49,684.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>807.03</b>	<b>0.00</b>	<b>8,171.51</b>	<b>0.00</b>	<b>-91.00</b>	

**Activity by Source 01/01/2012 through 06/28/2012**

Source	Beginning Balance	Contributions	Forfeiture	Income/Dividend	Gain/Loss	Withdrawal	Fund Transfer	Loan	Fee Activity	Ending Balance
Deferred Salary Contributions-15%	33,403.43	0.00	0.00	0.00	605.97	0.00	8,171.51	0.00	-86.29	42,094.62
Employer Matching Contribution	4,413.21	0.00	0.00	0.00	78.67	0.00	0.00	0.00	-2.69	4,491.19
Employee After Tax Contrib. AFTER TAX	3,553.39	0.00	0.00	0.00	63.58	0.00	0.00	0.00	-2.02	3,614.95

The **Rate of Return** feature can also be used for any user-defined date range. This feature calculates a dollar amount and percentage return for all the funds in your account. You can see how well you did in the fund, not just the fund's overall performance.

You can retrieve your rate of return on each individual fund or your portfolio as a whole. To choose more than one fund, hold down the control button when you click the fund names.

**Rate of Return**

Start Date: 01/01/2012  
 End Date: 06/28/2012  
 Funds: American Century Value, American Beacon Sm Due To Fund Cap Val, Janus Overseas Fund CIs T, T Rowe Blue Chip Growth R, BlackRock Money Market Fund

**PORTFOLIO**

Date Range	Rate of Return	Cash/Loss
01/01/2012 to 06/28/2012	1.18%	\$ 1,184.46
01/01/2012 to 06/28/2012	1.18%	\$ 1,184.46

## How to Make Changes to Your Account

Making changes to your account can be done by going to the [Transactions](#) tab. It is important to remember there are different types of changes to choose from:

**Fund-to-Fund Transfers** — This change, when executed, will move existing money from one fund to another fund. For example:

A dollar-to-dollar transfer of \$500.00 from **Fund A** to **Fund B**:

	Old Balance	Transfer	New Balance
<b>Fund A</b>	\$2,687.45	- \$500.00	\$2,187.45
<b>Fund B</b>	\$3,573.95	+ \$500.00	\$4,073.95

A percent-to-percent transfer from **Fund A** to **Fund B**:

	Old Balance	Transfer	New Balance
<b>Fund A</b>	\$2,687.45	100%	\$0
<b>Fund B</b>	\$0		\$2,687.45

A rebalance of the account:

Old Allocation			New Allocation	
<b>Fund A</b>	\$500	rebalance account to have 25% in four funds	<b>Fund A</b>	\$250
<b>Fund B</b>	\$500		<b>Fund B</b>	\$250
<b>Balance</b>	<b>\$1,000</b>		<b>Fund C</b>	\$250
			<b>Fund D</b>	\$250
			<b>Balance</b>	<b>\$1,000</b>

The rebalance option will take your full existing account balance and realign it according to percentages.

The numbers used in these examples are simply for illustrative purposes. When you request any transfer of assets in your account, fund shares are valued at the Net Asset Value calculated at the end of the business day in which the request is received by PNC Bank, subject to applicable market closings and fund company processing deadlines. This may cause the amount to be transferred to vary slightly since the fund prices change daily.

## How to Make Changes to Your Account

Another change that you can make to your account is a **Fund Election Change**. This transaction affects all **future** contributions going into your account only.

An example of a **Fund Election Change**:

Old Elections		New Elections	
<b>Fund A</b>	25%	<b>Fund A</b>	33%
<b>Fund B</b>	25%	<b>Fund B</b>	33%
<b>Fund C</b>	25%	<b>Fund C</b>	34%
<b>Fund D</b>	25%		
Total	100%	Total	100%

Your **Fund Election Change** must equal 100%.

The **Fund Election Change** will affect future contributions only. To make changes to your **existing** balance, you would need to do a **Fund Transfer** (see page 14).

Also available in the **Transactions** tab, you have the ability to view pending web transactions. This allows you to verify what changes you have submitted on your account. Simply click on **Pending Web Transactions** and enter the date range to search.


Please call the Vested Interest Response Line at 1-800-374-4631 to help you make changes or walk you through the process.

## Fee Disclosures

In August 2012, new participant [fee disclosure regulations](#) issued by the Department of Labor (DOL) took effect that require a more detailed explanation of fees and expenses to ensure that you have the information you need to make informed investment decisions.

Under the new rules, you will see any fees charged/assessed to your account as part of your account statement. Fees charged to your account will be reflected in a separate fee section and may not be reflected in a gain/loss section.

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[Account Summary](#) | 
 [Transactions](#) | 
 [Accounts History](#) | 
 [Fund Information](#) | 
 [Personal Information](#) | 
 [Resource Center](#) | 
 [Account Resources](#) | 
 [Webinars](#) | 
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[Allocation Center](#)

### Fee Disclosures

Plan Fee Information	
Type	Fee Amount/Terms
Annual Plan Fee	\$200 per participant annually (\$20 quarterly) to each participant's account based on current account balance
Annual Participant Account Fee	\$20 per participant charged annually (\$2 quarterly) to each participant's account based on plan participants' account balances
Distribution Fee	\$25 charged to participant's account at the time of distribution
Load Fee on Sale	\$100 charged to participant's account at the time of first acquisition
Heminger Advice Fee	\$4 per participant charged annually (\$1 quarterly) to each participant's account
PIN Level Asset Based Fee	17.75 basis points charged annually (2.175 basis points quarterly) to participant's accounts

There may be Administrative Expenses charged to the Plan. Administrative expenses may consist of legal, consulting, education, investment advisory, recordkeeping or other plan expenses that are charged on an as-needed basis to all participants in the Plan. In addition, each investment option in the Plan also has an individual expense ratio.

Your Annual Notice to Participants Regarding Required Retirement Plan Disclosure has additional information about Administrative Expenses.

**Fee Disclosure Notice(s)**

**Change Notice(s)**

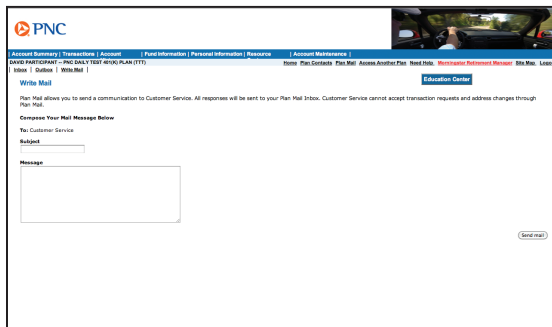
For definitions of various fee terminology, a link to a Glossary of Terms can be found on this page.

Fund information is updated quarterly. This information can help you make decisions about which funds best fit your investment strategy. Anytime you see a fund name, you can click on it and the Fund Fact Sheet will pop up.

## How to Get More Information or Ask a Question

The [Need Help?](#) tab is full of [Frequently Asked Questions](#) and key topics to help people better understand the plan. Some topics included in the document are:

- > 1099-R Information
- > Beneficiary Information
- > Rollovers
- > Eligibility

A screenshot of the PNC website's 'Write Mail' form. The page has a blue header with the PNC logo and navigation links: Account Summary, Investments, Loans, Fund Information, Personal Information, Resources, Account Statements, Plan Details, Plan Documents, Plan Mail, Write Mail, and Log Out. Below the header, there's a section titled 'Write Mail' with a sub-header 'Education Center'. The main content area has a heading 'Send questions or comments to our Customer Service Representatives with the Write Mail feature. You will have a response in your Inbox within two business days.' followed by a 'Subject' label and a text input field. Below that is a 'Message' label and a larger text area. A 'Send mail' button is located at the bottom right of the form.

Send questions or comments to our Customer Service Representatives with the **Write Mail** feature. You will have a response in your **Inbox** within two business days.

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**Investments: Not FDIC Insured. No Bank Guarantee. May Lose Value.**

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