Roadmap for the Retirement Directions Website

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

www.retirementdirections.com

PNC

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!**

Please call

1-800-374-4631

Monday through Friday ▪ 8 a.m. to 10 p.m. Eastern Time

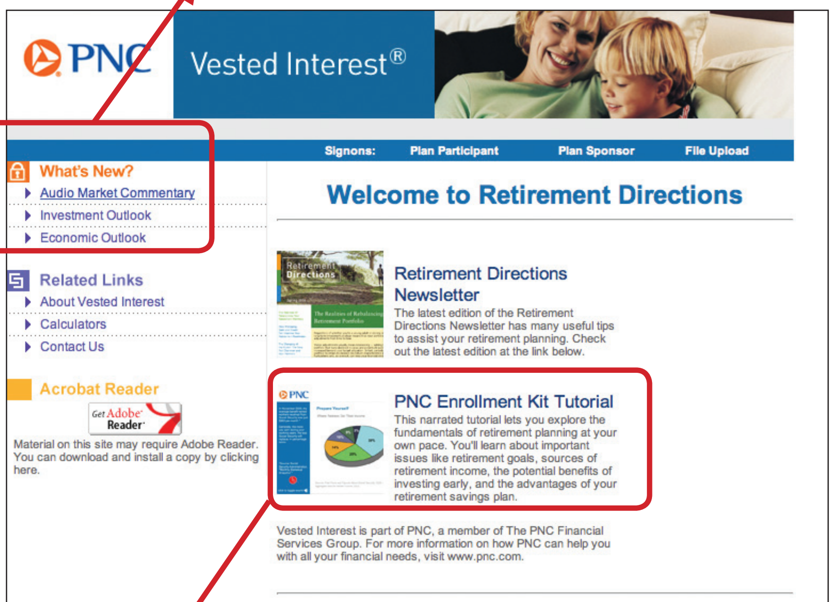
to speak with a Customer Service Representative.

Getting Started

Welcome to Retirement Directions!

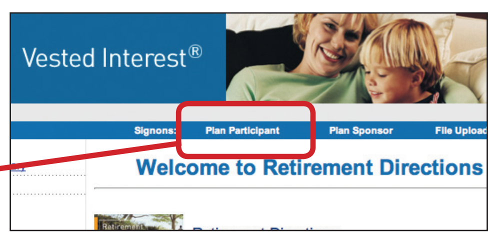
When you visit the Retirement Directions home page, before you even log in, you can access insight into economic and investment conditions that may affect your money and retirement planning. PNC's financial experts provide an Audio Market Commentary presentation and two monthly reports, Investment Outlook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

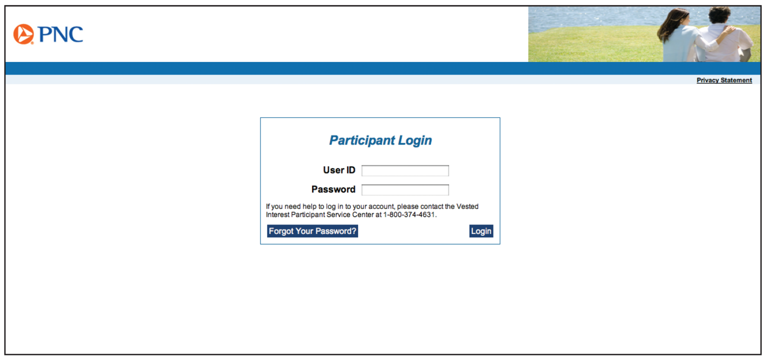
If you haven't yet enrolled in the plan, SmartPlan, our video enrollment solution, can walk you through the process. It's easy – simply click the SmartPlan icon and follow the demo. Here you'll be able to:

> View plan information
> Determine your risk profile
> Learn about your investment options
> Determine how much to contribute based on your retirement needs

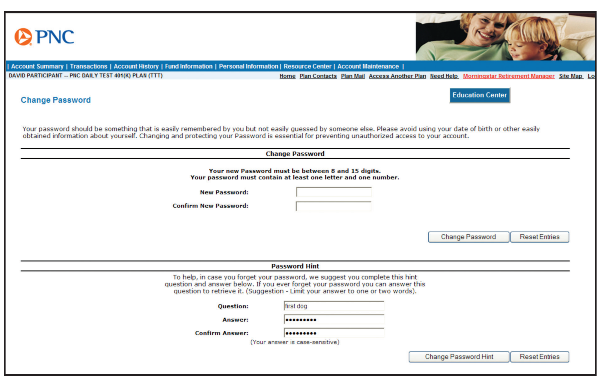
Logging in to Your Account

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.



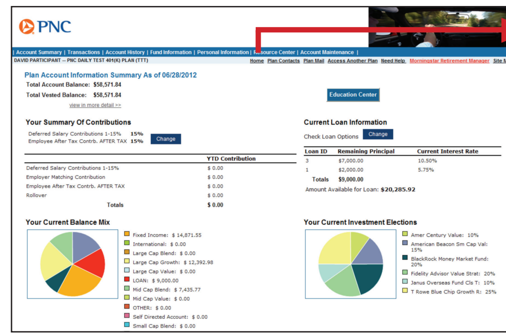
When you log in for the first time, you will be prompted to change your User ID and password to something other than your Social Security number and date of birth. You can enter any User ID as long as it contains at least nine characters. You will also be asked to enter a secret question. This secret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

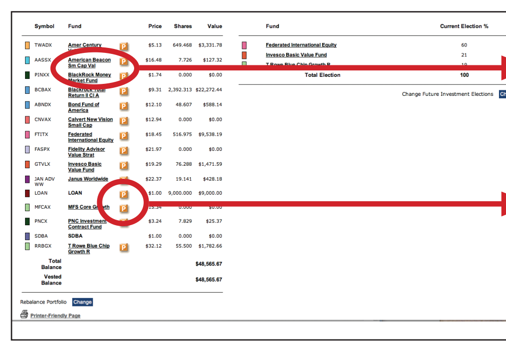
Once you log in to your account, the home screen appears. Your current balance and current investment elections are shown as color-coded pie charts. As you scroll down the page, the funds available to you are listed in alphabetical order. Ticker symbol, price, shares and value are given for each fund. 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.



If you click on the name of the fund, the Fund Fact Sheet appears as a pop-up screen

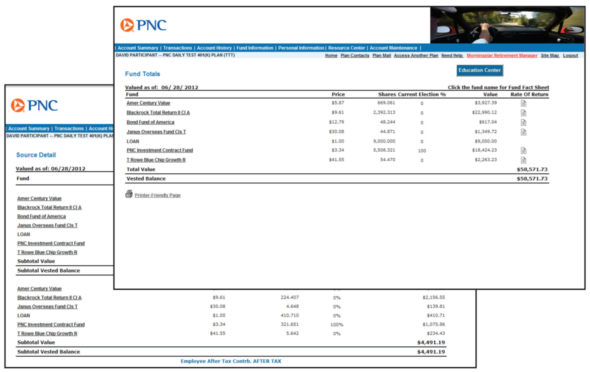
If you click on the orange box with a "P," the prospectus will appear as a pop-up screen

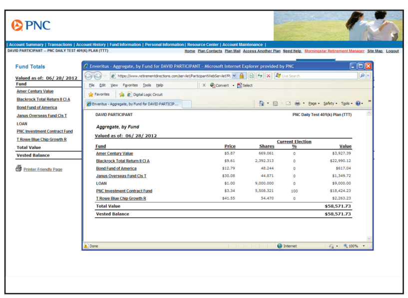
Account Summary

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

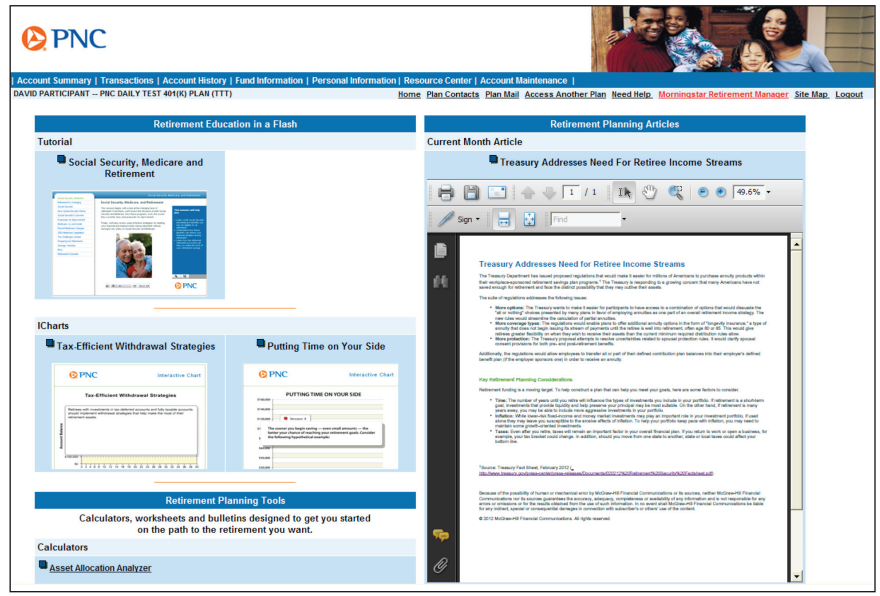




Most of the screens on this website are "Printer-Friendly." Scroll down to the bottom of the page, click on the "Printer-Friendly Page" link and the page will appear as a pop-up.

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.



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

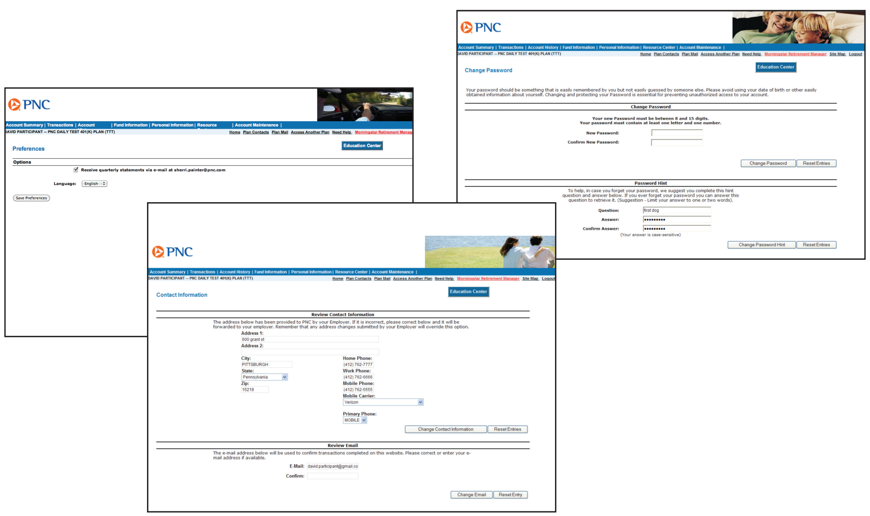
You can view your personal information online at any time. The information we receive from your company is what appears on your account. The Personal Information tab will show your general information like address and email address.

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

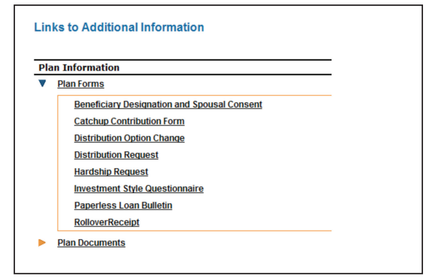
Under Preferences you can:
> Go paperless! You will receive automatic notification via email that your statement is available online — so that you no longer receive paper statements in the mail
> Change the website language from English to Spanish



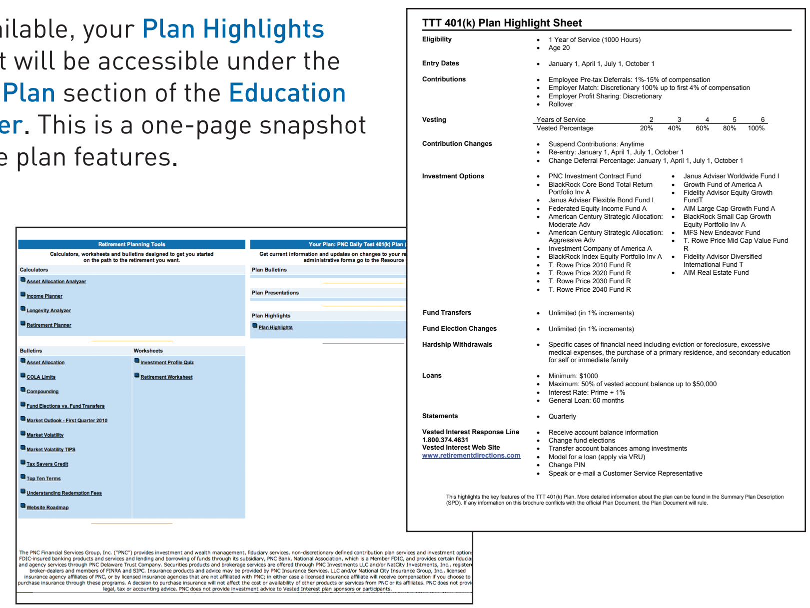
How to Access Plan Forms and Bulletins

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)



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.



TTT 401(k) Plan Highlight Sheet

Eligibility
- 1 Year of Service (1000 Hours)
- Age 20

Entry Dates
- January 1, April 1, July 1, October 1

Contributions
- Employee Pre-tax Deferrals: 1%-15% of compensation
- Employer Match: Discretionary 100% up to first 4% of compensation
- Employer Profit Sharing: Discretionary
- Rollover

Vesting

Years of Service	2	3	4	5	6
Vested Percentage	20%	40%	60%	80%	100%

Contribution Changes
- Suspend Contributions: Anytime
- Re-entry: January 1, April 1, July 1, October 1
- Change Deferral Percentage: January 1, April 1, July 1, October 1

Investment Options
- PNC Investment Contract Fund
- BlackRock Core Bond Total Return Portfolio Inv A
- Janus Adviser Flexible Bond Fund I
- Federated Equity Income Fund A
- American Century Strategic Allocation: Moderate Adv
- American Century Strategic Allocation: Aggressive Adv
- Investment Company of America A
- BlackRock Index Equity Portfolio Inv A
- T. Rowe Price 2010 Fund R
- T. Rowe Price 2020 Fund R
- T. Rowe Price 2030 Fund R
- T. Rowe Price 2040 Fund R
- Janus Adviser Worldwide Fund I
- Growth Fund of America A
- Fidelity Advisor Equity Growth FundT
- AIM Large Cap Growth Fund A
- BlackRock Small Cap Growth Equity Portfolio Inv A
- MFS New Endeavor Fund
- T. Rowe Price Mid Cap Value Fund R
- Fidelity Advisor Diversified International Fund T
- AIM Real Estate Fund

Fund Transfers
- Unlimited (in 1% increments)

Fund Election Changes
- Unlimited (in 1% increments)

Hardship Withdrawals
- Specific cases of financial need including eviction or foreclosure, excessive medical expenses, the purchase of a primary residence, and secondary education for self or immediate family

Loans
- Minimum: $1000
- Maximum: 50% of vested account balance up to $50,000
- Interest Rate: Prime + 1%
- General Loan: 60 months

Statements
- Quarterly

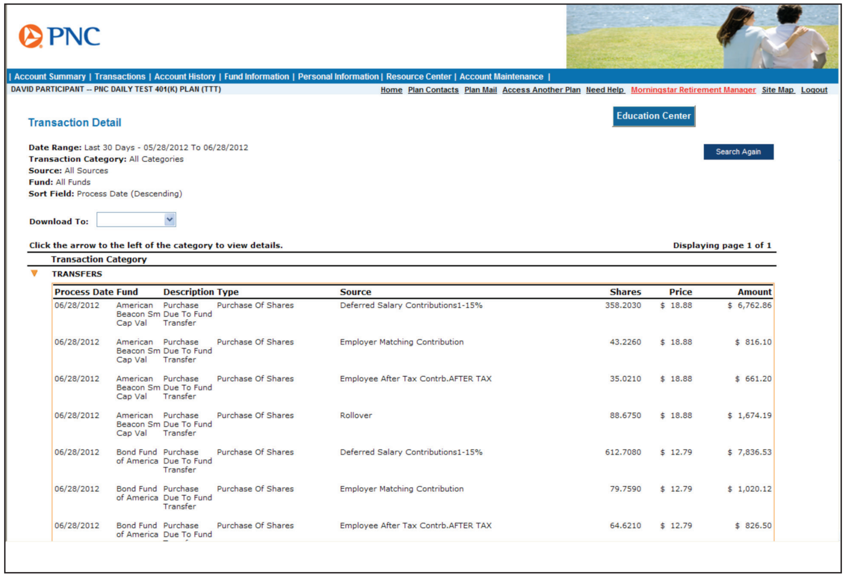
Vested Interest Response Line 1.800.374.4631
Vested Interest Web Site www.retirementdirections.com
- Receive account balance information
- Change fund elections
- Transfer account balances among investments
- Model for a loan (apply via VRU)
- Change PIN
- Speak or e-mail a Customer Service Representative

This highlights the key features of the TTT 401(k) Plan. More detailed information about the plan can be found in the Summary Plan Description (SPD). If any information on this brochure conflicts with the official Plan Document, the Plan Document will rule.

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.



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

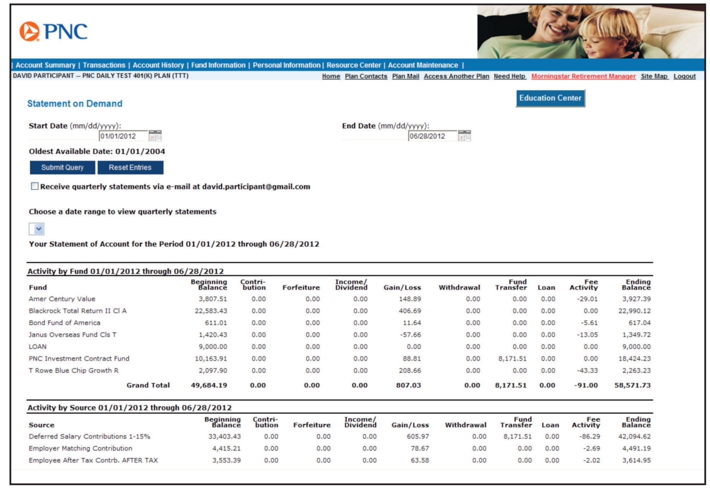
> Transaction Category

> Source

> Fund

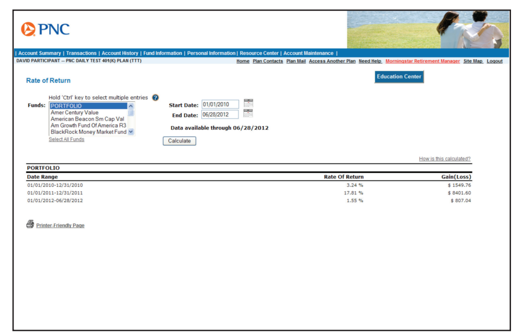
How to Access Account History

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**.



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.



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
Fund A	$2,687.45	- $500.00	$2,187.45
Fund 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
Fund A	$2,687.45	100%	$0
Fund B	$0		$2,687.45

A rebalance of the account:

Old Allocation

Fund A	$500
Fund B	$500
Balance	**$1,000**

rebalance account to have 25% in four funds

New Allocation

Fund A	$250
Fund B	$250
Fund C	$250
Fund D	$250
Balance	**$1,000**

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

Fund A	25%
Fund B	25%
Fund C	25%
Fund D	25%
Total	100%

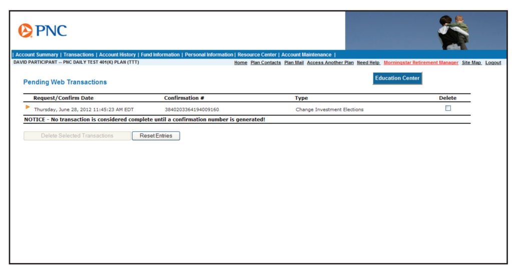
New Elections

Fund A	33%
Fund B	33%
Fund C	34%
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.



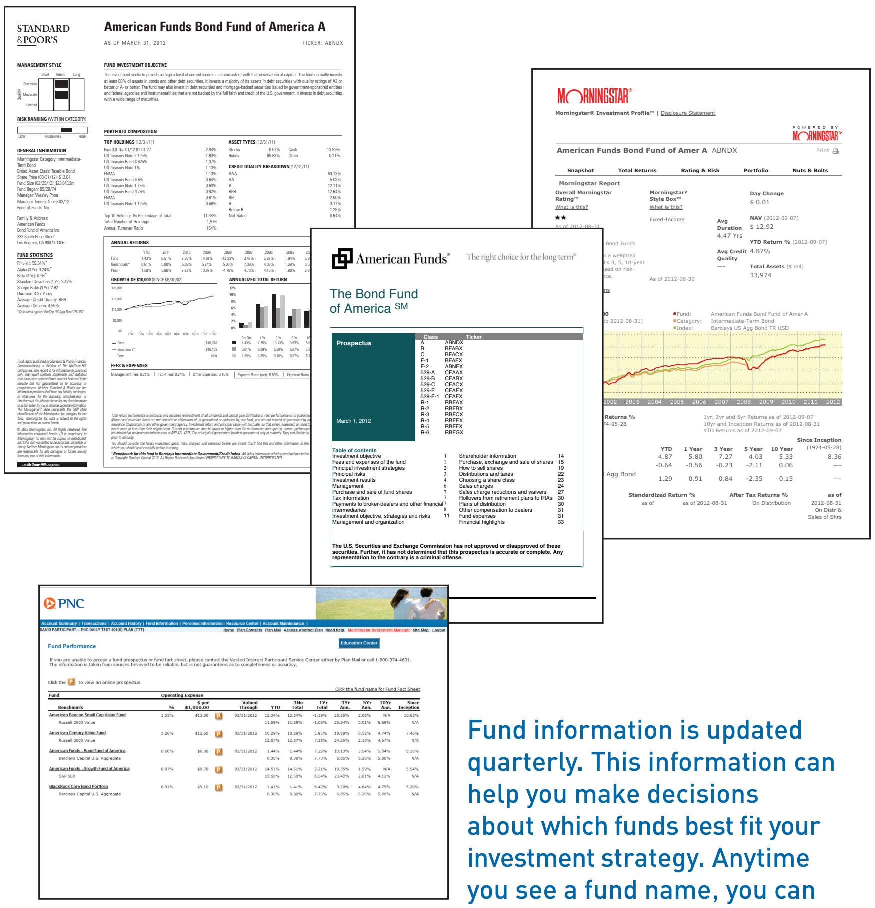
Please call the Vested Interest Response Line at 1-800-374-4631 to help you make changes or walk you through the process.

Fund Information

Fund Links — This tab allows you to view and download Fund Fact Sheets, prospectuses and Morningstar® Investment Profile™ sheets.

Fund Performance — You can compare how each of the funds is performing on a quarterly basis. You are also able to download Fund Fact Sheets and prospectuses.

Short-Term Redemption — This tab lists any funds that impose short-term redemption fees. Also listed are holding periods and fee percentages.

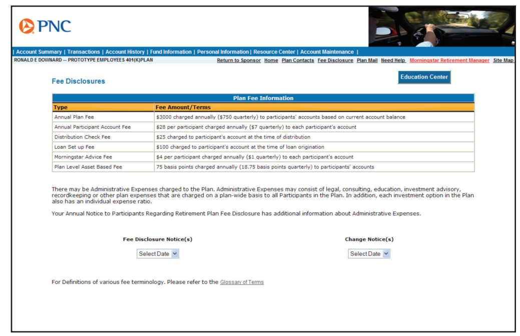


Fund information is updated quarterly. This information can help you make decisions about which funds best fit your investment strategy. Anytime you see a fund name, you can click on it and the Fund Fact Sheet will pop up.

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.

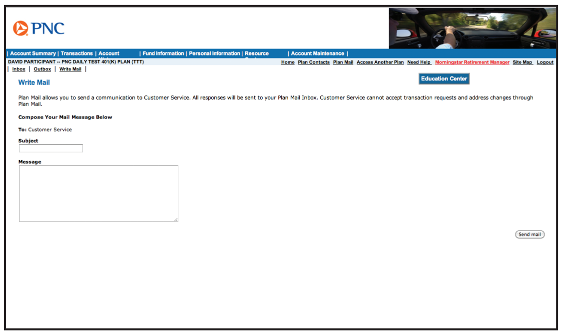


For definitions of various fee terminology, a link to a Glossary of Terms can be found on this page.

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



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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