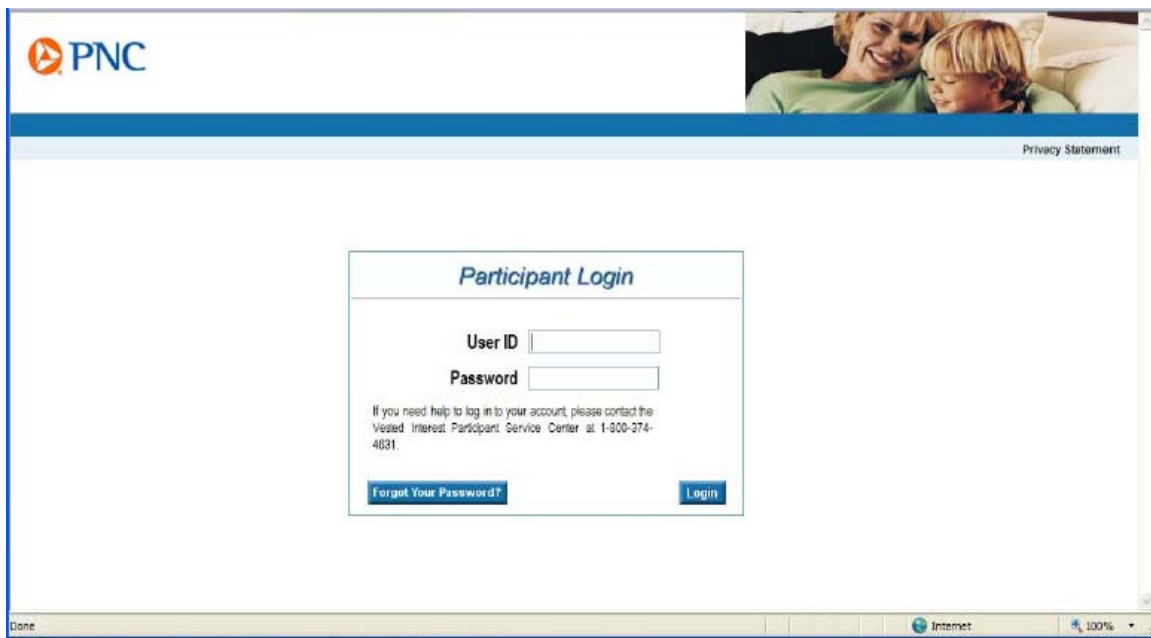


Retirement Directions

Vested Interest® Offers Participants a New, Easier Way to Access Your Account.

We are pleased to announce that we have enhanced our participant PIN number process to utilize the month and day of birth as the default PIN for the website, www.retirementdirections.com. The first time you access your account via the website, your Social Security number without dashes will be the User ID and your birth date will be the Password in the form of MMDD. For example; if your birthday is July 25, your PIN (or Password) would be 0725. Upon successfully logging into the website, you will be prompted to create a unique User ID and Password to access your account.



You can access the website by going to www.retirementdirections.com. Please be sure to Bookmark the website after selecting your new UserID and Password. As always, if you have any questions about your account or the Retirement Directions Web site, please call PNC Customer Service between 8:00 AM to 8:00 PM, EST, Monday-Friday, at 1-800-374-4631.

The PNC Financial Services Group, Inc. ("PNC") provides investment and wealth management, fiduciary services, non-discretionary defined contribution services and investment options a FDIC-insured banking products and services and lending and borrowing of funds through its subsidiaries, PNC Bank, National Association and PNC Bank, Delaware, which are **Members FDIC**. PNC does not provide legal, tax or accounting advice. Any case, ruling, law or regulation mentioned should be reviewed by you with your legal or tax advisors before it is ruled on in any particular situation. PNC does not provide investment advice to Vested Interest plan sponsors or participants. Investments and Insurance: **Not FDIC Insured. No Bank or Federal Government Guarantee. May Lose Value.**

