

Retirement Directions

Vested Interest® Offers Participants an Enhanced Education Center.

We are very pleased to offer another enhancement to the Retirement Directions Website. In response to plan sponsor and participant feedback, we designed an interactive and informative Education Center for plan participants. Our new Education Center provides participants the retirement planning tools they need in one central location. Targeted Flash Presentations, Business Week Articles and Financial Planning Calculators are just a few of the new tools now available.

To access the new Education Center...

Log in to your account at www.retirementdirections.com under Plan Participant. The link to the Education Center will be in the right hand corner of the home page.

Some of the new features include...

Calculators

- Asset Allocation Analyzer
- Income Planner
- Longevity Analyzer
- Retirement Planner

iCharts

- Investment Volatility and Your Retirement Income Potential
- Retirement Savings: The Big Difference a Little Bit Extra Could Make

Tutorial: Asset Allocation: A Strategy for Life

Business Week Articles

If your plan includes the PNC Investment Contract Fund as an investment option, you should know it is a collective investment fund, of which PNC Bank, National Association is the trustee. All other funds available in your plan are mutual funds. Participation interests in the PNC Investment Contract Fund and mutual fund shares are not bank deposits and are not insured by, issued by, guaranteed by, endorsed by, or obligations of the FDIC, the Federal Reserve Board or any governmental agency, The PNC Financial Services Group, Inc. or its affiliates, or any bank. Such securities, involve investment risks, including the possible loss of the principal amount invested. Like other mutual funds, money market funds are neither insured nor guaranteed by the U.S. Government. There can be no assurance that the money market funds will maintain a stable net asset value of \$1.00 per share. 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.

