

Retirement Plan Enhancement

PNC Live Chat - Now Available on the Retirement Directions Website

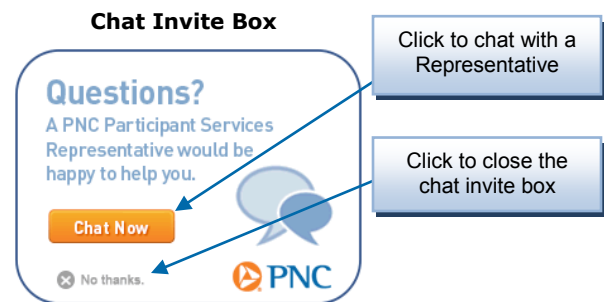
Good News!

PNC Bank, Vested Interest® is pleased to announce the addition of Chat Services on the Retirement Directions website. With Chat Services, you can easily and securely connect with our experienced Participant Services Representatives who can help answer your retirement plan account questions.

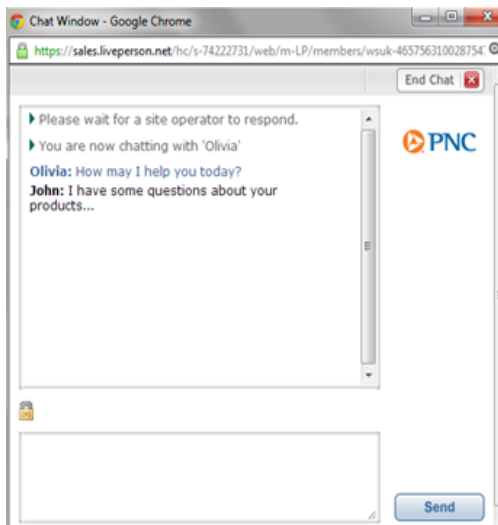
How Do You Access the PNC Live Chat Feature?

When logged into your account at www.retirementdirections.com, you can access the Chat Services feature in the following ways:

- ✓ If you remain idle on select pages for 120 seconds, a chat invite box will pop up automatically. You can either click the **Chat Now** button to chat with a representative (see live chat window image below) or click **No thanks** to close the chat invite box.
- ✓ If you choose to close the chat invite box, you can still access the live chat feature if needed. Click on the orange **Chat Now** button on the page you are viewing or on the the home page under the **Education Center** button.



Live Chat Window



How Does Live Chat Feature Work?

When you choose to click on the **Chat Now** button either on the chat invite box or on the page you are viewing, a live chat window will pop up on your screen. You will receive an initial message asking you to please wait for a Participant Services Representative to respond. Within moments you will be chatting with a representative! The chat button can be found on select pages on the Retirement Directions website where participants are most likely to have questions. In order to complete a transaction on your account, you may do so through the **Transactions** tab. Participant Services Representatives are available through the Chat Services feature Monday through Friday, 9:00AM – 5:00PM, Eastern Time.

Who Can You Contact With Questions?

If you have any questions, please contact the Vested Interest Response Line at 1-800-374-4631. In order to speak directly with a Customer Service Representative, dial “*”, then “0” and your call will be transferred. Customer Service Representatives are available between the hours of 8:00AM and 10:00PM, Eastern Time, Monday through Friday.

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