

Iron Workers of Western PA Profit Sharing Plan



THE TRANSITION IS OVER

VESTED INTEREST RESPONSE LINE: 1-800-374-4631
WEB SITE ADDRESS: WWW.RETIREMENTDIRECTIONS.COM

Welcome to Vested Interest®! The transition period is now complete, and PNC Bank, N.A. is serving as the new record keeper for the **Iron Workers of Western Pennsylvania Profit Sharing Plan**.

HOW DO I ACCESS MY ACCOUNT?

- By accessing www.retirementdirections.com or by calling the Vested Interest Response Line
- Enter your Social Security Number (without dashes) as the User ID.
- Enter your birth date as the PIN (Password) in the form of MMDD. For example, if your birthday is July 25, then your PIN (Password) will be 0725.

Please note, if your birthday is not on file, a random PIN will be generated and mailed to your home address. You will use this random PIN to access your account.

WHERE IS MY ACCOUNT BALANCE INVESTED NOW?

During the Blackout Period, your account balance was invested in the replacement funds. Now that the Blackout Period is over, you may reallocate your investments among all of the funds by transferring all or part of your account balance. Remember, if you do not transfer your balance, it will remain invested in the replacement fund options.

In order to customize the investment options in the plan, each fund has been unitized. A unitized mutual fund consists predominantly of the underlying mutual fund, which allows PNC to calculate a unit price on a daily basis and accommodate baseline plan expenses. The chart below lists the ticker symbol for the underlying mutual fund and the corresponding ticker symbol for the Profit Sharing Plan's unitized mutual fund. Going forward all communications, statements, and Web Site information will display the unitized ticker symbols.

Unitized Fund Name	Ticker Symbol For Underlying Fund	Unitized Ticker Symbol
IWP MetLife Stable Value Portfolio	N/A	MLSVU
IWP Vanguard Total Bond Market Index Fund	VBPIX	VBPIU
IWP T. Rowe Price Institutional High Yield Fund	TRHYX	TRHYU
IWP Vanguard Short-Term Infl-Protected Security Index	VTAPX	VTAPU
IWP Vanguard Large Cap Index Fund	VLISX	VLISU
IWP Vanguard Mid-Cap Index Fund	VMCIX	VMCIU
IWP Vanguard Small-Cap Index Fund	VSCIX	VSCIU
IWP Vanguard Total International Stock Index	VTIAX	VTIAU
IWP Vanguard Emerging Markets Stock Index	VEMAX	VEMAU
IWP PIMCO Commodity Real Return Strategy Fund	PCRIX	PCRIU
IWP Vanguard REIT Index Fund	VGSLX	VGSLU
IWP Vanguard Target Retirement Income Fund	VTINX	VTINU
IWP Vanguard Target Retirement 2020	VTWNX	VTWNU
IWP Vanguard Target Retirement 2030	VTHRX	VTHRU
IWP Vanguard Target Retirement 2040	VFORX	VFORU
IWP Vanguard Target Retirement 2050	VFIFX	VFIFU

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

HOW DO I MAKE CHANGES TO MY INVESTMENT OPTIONS?

- By accessing www.retirementdirections.com or by calling the Vested Interest Response Line
- To transfer your existing balance from one fund to another fund, select Fund-to-Fund transfer.
- To realign your full existing account balance according to percentages, select Rebalance.
- To make changes to where your future money will be invested, select Fund Election Change.

WHO CAN I CONTACT WITH QUESTIONS?

Should you have any questions regarding your account, please contact the Vested Interest Response Line to speak with a Customer Service Representative. These representatives are available between the hours of 8:00 A.M. and 10:00 P.M., ET, Monday through Friday.

WHEN WILL EDUCATION MEETINGS BE HELD?

Education meetings will be held at the following locations and times. We encourage you to attend one of these meetings to learn more about the investment options in the plan and all of the great tools and resources available through PNC!

Southpointe: Monday, February 3rd at 6:00 P.M.
Location: Hilton Garden Inn
1000 Corporate Drive, Canonsburg, PA 15317

Cranberry: Tuesday, February 4th at 6:00 P.M.
Location: Pittsburgh Marriott North
100 Cranberry Woods Drive, Cranberry Township, PA 16066

Clearfield: Thursday, February 6th at 6:00 P.M.
Location: Hampton Inn Clearfield
1777 Industrial Park Road, Clearfield, PA 16830

Erie: Friday, February 7th at 6:00 P.M.
Location: Courtyard by Marriott, Ambassador Banquet Facility
7792 Peach Street, Erie, PA 16509

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