



ABOUT THE 401(k) PLAN

August

2010

ANNOUNCING FUND UN-FROZEN

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IMPORTANT NEWS!

Fund no longer frozen...the Fidelity Blue Chip Growth Fund is open again to employee contributions effective 8/1/10

The Retirement Plan Committee periodically reviews the investment options available through the TTT West Coast, Inc. 401(k) Retirement Savings Plan. The Committee is the fiduciary responsible for determining the Plan's investment options. The Committee consults with independent financial professionals and determines whether or not to add, freeze or eliminate investment options. Based on markedly improved performance, the Committee has decided to again allow investments into the Fidelity Blue Chip Growth Fund effective August 1, 2010. To access your account, visit Fidelity's website at www.401k.com (see navigating instructions) or call them at (800) 835-5097.

You may be able to participate in our 401(k) plan¹...contact Benefits at (818) 972-8914 or (818) 972-0787 so we can determine if you're eligible. And, visit our website at www.telepicturestv.com/hr for more information.

Don't know what funds to invest in... try the Fidelity Freedom Funds. They automatically give you an investment mix that's targeted to your current age. You simply choose the fund that's closest to the year when you'll be 65 and Fidelity does the rest.

Past performance is no guarantee of future results. Investment results are not guaranteed by TTT West Coast, Inc. or Fidelity Investments nor will they make up any investment losses you might experience. Withdrawals of all monies before age 59½ are subject to tax penalties. You should read the Summary Plan Description before enrolling or making changes to your account. Copies are available on our benefits website or you can request a hard copy by calling Benefits at (818) 972-8914. In the event of any conflict between the language of this flyer and the language of the Plan and Trust documents, the Plan and Trust documents will govern. The Company reserves the right to change, amend, terminate or discontinue a plan at any time for any reason

¹ Effective 1/1/07, the Plan was amended to exclude employees who have an employment contract of less than three years.



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NAVIGATING THE FIDELITY WEBSITE

Here are some useful tips for navigating through Fidelity's website. Oh, and if you don't know what funds to invest in? How about a Fidelity Freedom Fund? You pick the fund closest to the year when you'll retire and Fidelity does the rest - it's that simple.

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TOP LOCATIONS ON FIDELITY'S WEBSITE

- At <u>www.401k.com</u> and <u>www.fidelity.com</u>, you can get useful, general information about saving for retirement without even being enrolled in our plan (your family and friends can too). For plan-specific information, click on <u>Fidelity netBenefits</u>™.
- For online enrollment instructions, scroll down for the *Enrollment Worksheet*. Follow the directions to create your PIN, weekly deferral amount and investment elections (you can also enroll by calling Fidelity at (800) 835-5097).
- Once you're registered, you have access to your account 24/7 and you can do almost all of your transactions online.
 - <u>To move money from one investment option to another</u>, click on <u>Accounts</u> (top tab), then <u>Exchanges</u> (left margin under <u>Account Management</u>) and follow the prompts. If you want to move money among several investments, you must make an additional transaction for each exchange.
 - To view your current contribution elections or change how future contributions will be invested to any or all of the available options, click on <u>Contributions</u> (left margin under <u>Account Management</u>) and follow the prompts.
 - <u>To review or change the percentage that is being deducted</u> from your paycheck, click on <u>Deductions</u> (left margin under <u>Account Management</u>) and follow the prompts. It usually takes 1-3 pay cycles before you'll see the change on your paychecks.
 - To take out a loan, go to Loans (left margin under <u>Account Management</u>) and follow the prompts. But, before you proceed, make sure to consider the pros and cons of dipping into your retirement savings prematurely.
- Before investing, you should consider the fund's investment objectives, risks, charges and expenses. You can log into your account on <u>Fidelity netBenefits</u>, click on the plan name, then click on <u>Investment Choices and Research</u>, then the fund you're interested in researching. Or go to <u>www.fidelity.com</u>, click on <u>Research</u>, then <u>mutual funds</u>, then type in the funds name in the fund facts search box in the top right hand corner of the screen. Things you should be looking for are:
 - <u>Average Annual Total Returns</u> it compares the investment option to its peer or benchmark (a point of reference for measurement). You want to know if it's beating or underperforming its benchmark.
 - Overall Morningstar Rating it's calculated for all funds with at least a three-year history. The top 10% in each investment category receive the highest rating of 5 stars while the lowest 10% receive a 1 star rating. Highly rated funds are those that have a 4 or 5 star rating.
 - <u>Quarterly Reviews</u> Fidelity reviews the performance of its investment funds each quarter. You can learn about the market forces that influenced the fund's performance, holdings that affected its returns and its latest position, total returns and top 10 holdings. Go to http://personal.fidelity.com/products/funds/content/quarterly.shtml.cvsr for the most recently released Quarterly Reviews.
- You can <u>track your account</u> through online statements (monthly, quarterly, yearly, specific or custom dates). Click on <u>Online Statement</u> (left margin under <u>Account Detail</u>). Be sure to scroll down and check out your <u>Personal Rate of Return</u> to see how well you did during the statement period.
- You can learn about retirement at your pace through e-Learning interactive workshops. Just click on <u>Planning</u> (top tab), then <u>e-Learning</u> (left margin), then <u>Go to the e-Learning Catalog</u> for a complete list of on-line workshops.

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