BENE-FACTS

ABOUT THE 401(k) PLAN

March/April 2008

YOU MAY BE ABLE TO PARTICIPATE IN OUR 401(K) PLAN[1] - CONTACT US TO SEE IF YOU'RE ELIGIBLE

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IMPORTANT NEWS!

Fund Frozen...the Ariel Appreciation Fund will no longer be available starting May 1, 2008.

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 poor performance, the Committee has decided to freeze the Ariel Appreciation Fund effective May 1, 2008. Existing balances may remain in the fund however future contributions and exchanges into the fund will no longer be allowed beginning May 1st. If you are currently directing payroll contributions into this fund, you have until April 30, 2008 to redirect your contributions into other available choices. Any payroll contributions not redirected by April 30, 2008, will automatically be deposited into the Fidelity Leveraged Company Stock Fund, a comparable mid-blend fund. To access your account, visit Fidelity's website at www.401k.com (scroll down for instructions) or call them at (800) 835-5097.

Two new investment options available May 1st

The Fidelity International Discovery Fund and PIMCO Total Return Fund Administrative Class will be available starting May 1, 2008. A brief summary of these funds is below. View the Quarterly Fund Overview posted on our website for more information. To request a fund prospectus, contact Fidelity on-line at www.401k.com or by phone at (800) 835-5097.

Fidelity International Discovery Fund (FIGRX)	PIMCO Total Return Fund Administrative Class (PTRAX)
What it is: A foreign large blend fund	**What it is:** An intermediate-term bond fund
Objective: Seeks capital growth and current income, consistent with reasonable investment risk.	**Goal:** Seeks to provide high total return that exceeds general bond market indices
Strategy: Normally invests primarily in non-U.S. securities. Normally invests a majority of assets in common stocks with a focus on those that pay current dividends and show potential for capital appreciation. Potentially investing in debt securities, including lower-quality debt securities.	**Strategy:** Invests in all types of bonds, including U.S. government, corporate, mortgage and foreign. While the fund maintains an average portfolio duration of 3-6 years, investments may also include short- & long maturity bonds and may invest up to 10% of its assets in High Yield securities.
Who may want to invest: Someone who is willing to ride out the fluctuations of the stock market for the potential of higher returns, and who is comfortable with the risk involved in investing overseas; Someone who wants to complement the performance of U.S. investments with overseas investments which can behave differently.	**Who may want to invest:** Someone with an aggressive investment portfolio who wants to balance stock market risk with a more stable option; Someone who is looking for a basic fixed-income investment, and who is interested in the diversification offered by this approach to bond investing.

[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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This edition of Bene-*FACTS* focuses on navigating the Fidelity website which is chock full of information, but if you don't know what to look for, you won't know where to look. We want to make sure that you can track your investments and see how they're doing or change your asset allocation to ensure that you're on target to meet your retirement goals. If you're eligible and not participating, now would be a good time to reconsider and enroll on-line. Please let us know if you have any questions/problems/suggestions or contact Fidelity directly at (800) 835-5097.

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TOP LOCATIONS ON FIDELITY'S WEBSITE

- At *www.401k.com* and *www.fidelity.com*, you can get useful, general information about saving for retirement without even being enrolled in our plan (your family and friends can too).
- You can get specific information about your 401(k) account by clicking on *Fidelity netBenefits™* from either home page, and from there you can do almost all of your transactions on line.
  - **To move money from one investment option to another**, click on *Accounts* (top tab), then *Exchanges* (left margin under *Account Management*) 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 *Contributions* (left margin under *Account Management*) and follow the prompts.
  - **To review or change the percentage that is being deducted** from your paycheck, click on *Deductions* (left margin under *Account Management*) and follow the prompts. It usually takes 2-3 pay cycles before you'll see the change on your paychecks.
  - **To take out a loan**, go to *Loans* (left margin under *Account Management*) 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. To view performance of all the investment options the Plan offers, click on *Quotes* or *Performance* (left margin under *Investment Resources*). Click on an investment option's name to view detailed information. Things you should be looking for are:
  - ***Average Annual Total Returns*** – 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.
  - ***Quarterly Reviews*** – 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. *Quarterly Reviews* can be accessed from *www.401k.com* (before you log-on to *Fidelity netBenefits™)*. Click on *Funds* (top tab), then *Fund Performance*, then *Research Funds* (right box click on *Start*), then *Quarterly Reviews*. For the most recently released *Quarterly Reviews*, click on any fund listed.
- You can **track your account** through online statements (monthly, quarterly, yearly, specific or custom dates). Click on *Online Statement* (left margin under *Account Detail*). Be sure to scroll down and check out your *Personal Rate of Return* to see how well you did during the statement period.
- At *Fidelity netBenefits™*, you can take interactive workshops to teach you the fundamentals of saving for retirement and focus on topics that are important to you. You can learn at your own pace and at your convenience and best of all, you can apply what you learn to your own 401(k) account. Just click on *Planning* (top tab), then *e-Learning* (left margin), then *Go to the e-Learning Catalog* for a complete list of on-line workshops.

newsletter 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.