

BENE-FACTS

ABOUT THE 401(K) PLAN

CAFÉ LATTE \$4, IPAD2 \$499, SAVING FOR RETIREMENT, PRICELESS!

MARCH 2017

Easy on-line enrollment (or via telephone if you prefer), pre-tax payroll deductions, more investment choices, help when you need it, options if you leave the Company - it's never been easier to start saving for retirement, what's your excuse now?

Cathy Marcus, Director, Plan Administration (818) 972-0787

Khuyen Phan, Benefits Manager, (818) 972-8914

TOP 10 REASONS TO ENROLL IN THE 401(K) PLAN

10. You can join on the first of the month following 3 months of service.

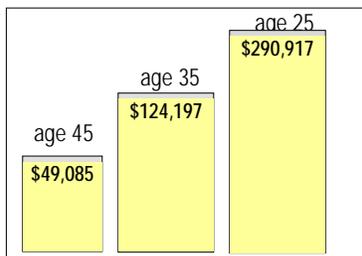
9. You choose the amount you want to contribute (up to 60% of your salary or \$18,000 in 2017, whichever is lower¹) through convenient pre-tax payroll deductions which you can change the first of each month.

8. If you enroll in the *Annual Increase Program*, Fidelity will automatically increase your pre-tax deferrals along with your pay raises.

7. If you elect the *Automatic Rebalance Service*, Fidelity will periodically rebalance your asset allocation to help you stay on track with your investment strategy.

6. You can monitor your account 24/7 on the Fidelity website at www.401k.com.

5. If you start contributing as little as \$1000/year beginning at age 25, your account balance could be as high as \$290,000 by age 65 (based on an 8% annual rate of return compounded monthly).



This hypothetical chart illustrates the projected value of an account based on a total \$1,000 annual contribution (contributed monthly) and an 8% annual rate of return compounded monthly. Your return may be more or less than the account value shown.

Source: Fidelity Investments

4. You can take loans against your account (up to IRS and Plan limits) and pay yourself back with no withdrawal penalty.

3. If you don't know what funds to invest in, choosing a Fidelity Freedom Fund is as easy as knowing your current age and the age at which you want to retire.

2. If you enroll in the *Fidelity Retirement Plan Manager*, you'll benefit from ongoing management of your account by a professional investment manager.

1. It's never too late to start.

JUST POINT AND CLICK IT'S ALL ON-LINE

Through Fidelity's website at www.401k.com you have access 24/7 to your account. You can:

- track your progress through online statements
- view performance/change your investment options
- view/change your pre-tax deferral amount
- model a loan

You need to be comfortable that the funds you've chosen are appropriate for your personal risk tolerance, timeframe, and investment objectives. Look for the following tools available on Fidelity's website:

- Average annual total returns which compare your investment option to its peer or benchmark
- Overall Morningstar ratings which indicate the top rated options per investment category
- Quarterly reviews which provide fund performance and top 10 holdings
- E-Learning workshops which provide self-paced training
- PortfolioPlanner where you can receive a customized model portfolio designed to help you reach your retirement goals

To enroll, go to Fidelity's website at www.401k.com or call their automated phone line at (800) 835-5097. Scroll down for enrollment instructions and send us the beneficiary form for our files. If you have any questions or want additional information, please call us at 818-972-8914 or 818-972-0787. Your enrollment takes approximately 1-3 paychecks to process.

The purpose of this newsletter is to provide general information to employees who may be eligible to participate in the current Company-sponsored benefit plans. This newsletter does not attempt to cover all of the detailed provisions contained in the various plans. If there are differences between this newsletter and the applicable Plan, the provisions of the Plan will govern in all cases. If you have questions regarding your benefit eligibility or anything set forth in this newsletter, please contact Benefits at 818-972-8914 or 818-972-0787 or refer to the applicable Summary Plan Description.

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 posted online or available upon request. In the event of any conflict between the language of this 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.

¹ If you're a highly compensated employee (you received compensation during 2016 in excess of \$120,000), the Plan will limit your contribution to 8% of your eligible compensation, or \$18,000 whichever is lower. If the Plan fails its annual testing, a portion of employee contributions may be returned to some Plan participants

BENE-FACTS

ABOUT THE 401(K) PLAN

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 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). For plan-specific information, click on [Fidelity netBenefits™](#).
- 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.
- Click on [TTT West Coast Inc.](#) to enter your account.

VIEW

Summary, Investment Choices and Research, Transaction History, Online Statement, Plan Information and Documents

Before investing, you should consider the fund's investment objectives, risks, charges and expenses. Click on **Investment Choices and Research**, then the fund you're interested in researching. 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. Go to <http://personal.fidelity.com/products/funds/content/quarterly.shtml.cvsr> for the most recently released Quarterly Reviews.

You can track your account through **Online Statement** (monthly, quarterly, yearly, specific or custom dates). Be sure to scroll down and check out your [Personal Rate of Return](#) to see how well you did during the statement period.

ACT

Contribution Amount, Change Investments, Loans or Withdrawals, Rollovers, Electronic Payments

- To move money from one investment option to another, click on **Change Investments** and follow the prompts.
- To review or change the percentage that is being deducted from your paycheck, click on **Contribution Amount** 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 or Withdrawals** and follow the prompts. But, before you proceed, make sure to consider the pros and cons of dipping into your retirement savings prematurely.

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 upon request. In the event of any conflict between the language of this 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.

ENROLLMENT WORKSHEET

Plan Number: 47130

TTT West Coast, Inc. 401(k) Retirement Savings Plan

To begin participating, you may take advantage of the convenience of the Internet by enrolling online with Fidelity NetBenefits® at www.401k.com.

Employee Information

You will need the following information in order to establish a Personal Identification Number (PIN)

If you have difficulty with this step, please verify data on record with your employer.

Social Security Number: _____ - _____ - _____

Date of Hire: _____

Birth Date: _____

Mother's Maiden Name: _____

Step One: Create your PIN

- When prompted enter your Social Security Number, date of birth and date of hire. You may also be asked to enter your Mother's Maiden Name to assist with identity verification in the event you need to change your PIN in the future.
- Select your PIN. This number must be a minimum of 6 digits and no greater than 12. Be sure to choose a number that is easy to remember because you will need this number to access your account information in the future.

Step Two: Select your deferral rate

Your election should not exceed **60** % of your eligible Compensation. Your **total** pretax contributions for the calendar year cannot exceed the applicable dollar limit in effect under Federal law. Eligible Compensation under the plan is limited to the applicable dollar limit in effect under Federal law for the plan year.

- Follow the instructions on the Set Contributions step of NetBenefits® Online Enrollment
- I elect to contribute each payroll period the following whole percentage of my eligible Compensation on a pretax basis: _____%

Step Three: Choose your future investment elections

Your investment elections will not apply to your existing account balance but will only apply to future contributions received by Fidelity after the plan's effective date.

- Follow the instructions on the Choose Investment step of NetBenefits® Online Enrollment

Permissible Investment Option	Name	Investment Option Number	Percentage
1	Managed Income Portfolio Class 1	0632	
2	Fidelity® Investment Grade Bond Fund	0026	
3	Fidelity® U.S. Bond Index Fund - Premium Class	2324	
4	PIMCO Total Return ESG Fund Administrative Class	OQTW	
5	MFS Value Fund Class R3	OUCT	
6	Fidelity® Leveraged Company Stock Fund	0122	
7	Fidelity® Low-Priced Stock Fund	0316	
8	Fidelity® 500 Index Fund - Premium Class	1523	
9	Fidelity® Extended Market Index Fund - Premium Class	1521	
10	JPMorgan U.S. Small Company Fund Class A	OUEI	
11	Fidelity® Blue Chip Growth Fund	0312	
12	Fidelity® Contrafund®	0022	
13	Fidelity® Growth Company Fund	0025	
14	Artisan Mid Cap Fund Investor Class	OMVM	
15	Rainier Small/Mid Cap Equity Fund Original Shares	OF2W	
16	Fidelity® Diversified International Fund	0325	
17	Fidelity® International Discovery Fund	0305	
18	Fidelity® International Index Fund - Premium Class	1522	
19	Fidelity Freedom® 2005 Fund	1312	
20	Fidelity Freedom® 2010 Fund	0371	
21	Fidelity Freedom® 2015 Fund	1313	
22	Fidelity Freedom® 2020 Fund	0372	
23	Fidelity Freedom® 2025 Fund	1314	

24	Fidelity Freedom® 2030 Fund	0373	
25	Fidelity Freedom® 2035 Fund	1315	
26	Fidelity Freedom® 2040 Fund	0718	
27	Fidelity Freedom® 2045 Fund	1617	
28	Fidelity Freedom® 2050 Fund	1618	
29	Fidelity Freedom® 2055 Fund	2331	
30	Fidelity Freedom® 2060 Fund	2708	
31	Fidelity Freedom® Income Fund	0369	

Total	100%
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* You can choose more investments for your contributions than the number of lines shown above, but the total percentage of investment elections for your future contributions must add up to 100%.

Step Four: Confirmation

You can record the 13-digit confirmation number for your records: _____
 Complete the Designation of Beneficiary form and return to your plan administrator.

DESIGNATION OF BENEFICIARY FORM

TTT West Coast, Inc. 401(k) Retirement Savings Plan
Social Security Number: _____ -- ____ -- _____

Plan Number: 47130

Participant Information

Note: *The accompanying instructions are an integral part of this form. You should use them to assist you.*

Name: _____
Last First Initial
Address: _____
Street
City State Zip
Marital Status: Single _____ Married _____

Primary Beneficiary

I understand that if I am married, my spouse shall automatically be my designated beneficiary unless I elect otherwise and my spouse consents to such election. I hereby designate the following person or persons as primary beneficiary of my account under the Plan payable by reason of my death.

Name: _____ Name: _____
Social Security Number: _____ Social Security Number: _____
Address: _____ Address: _____
Age: _____ Age: _____
Relationship to participant: _____ Relationship to participant: _____
Percentage: _____ Percentage: _____

When more than one beneficiary is designated, if the percentage is not specified, payment will be made in equal shares to each surviving beneficiary, or all to the last surviving beneficiary.

Contingent Beneficiary

In the event that there is no living primary beneficiary at my death, I hereby designate the following person or persons as contingent beneficiary of my account:

Name: _____ Name: _____
Social Security Number: _____ Social Security Number: _____
Address: _____ Address: _____
Age: _____ Age: _____
Relationship to participant: _____ Relationship to participant: _____
Percentage: _____ Percentage: _____

When more than one beneficiary is designated, and no percentage is specified, then payment will be made in equal shares to each surviving beneficiary, or all to the last surviving beneficiary.

Signatures

I reserve the right to revoke or change any beneficiary designation. I hereby revoke all my prior designations (if any) of primary and contingent beneficiaries. (NOTE: IF YOU ARE MARRIED, SEE THE REVERSE SIDE OF THIS FORM FOR APPLICABLE SPOUSAL CONSENT REQUIREMENTS.)

Please return this form to the Plan Administrator after you have completed it.

PARTICIPANT _____ **DATE** _____

As Plan Administrator I hereby acknowledge receipt of this form.

PLAN ADMINISTRATOR _____ **DATE** _____

Note: *The Plan Administrator will maintain possession of this form.*

Note: If your spouse is not your Designated Primary Beneficiary, then this Designation of Beneficiary is invalid without the consent of your spouse unless your spouse waived the right to consent to any change in the beneficiary designation under a prior beneficiary designation.

Consent of Spouse

I acknowledge that I am the spouse of the Participant named on the reverse side of this form. I hereby certify that I have read this Designation of Beneficiary Form and understand that I possess a beneficial interest in my spouse's account under the Plan if I survive him/her. I hereby acknowledge and consent to the Designation of Beneficiary on the reverse side of this form. My consent shall be irrevocable unless my spouse subsequently changes the designation of beneficiary. If my spouse changes the designation, {Choose (a) or (b)}:

- (a) I understand I must sign a new consent to the new designation for it to be effective.
- (b) I waive my right to consent to any future change in designation. I understand I have the right to restrict my consent only to the beneficiary designated on the reverse side of this form by checking box (a).

I have executed this consent this _____ day of _____, 19 __.

Signature of Participant's Spouse
(Must be witnessed by a Plan Representative or a Notary Public)

Plan Representative

Signature of spouse witnessed this _____ day of _____, 19 __, in the presence of:

Plan Representative

(Print Name)

OR

Notary Public

STATE OF _____
(ss.)
COUNTY OF _____

On this _____ day of _____, 19 __, before me appeared _____ who acknowledged herself or himself to be the person who executed the consent set forth above and acknowledged the consent to be his or her free act and deed.

Notary Public

My Commission expires: _____

