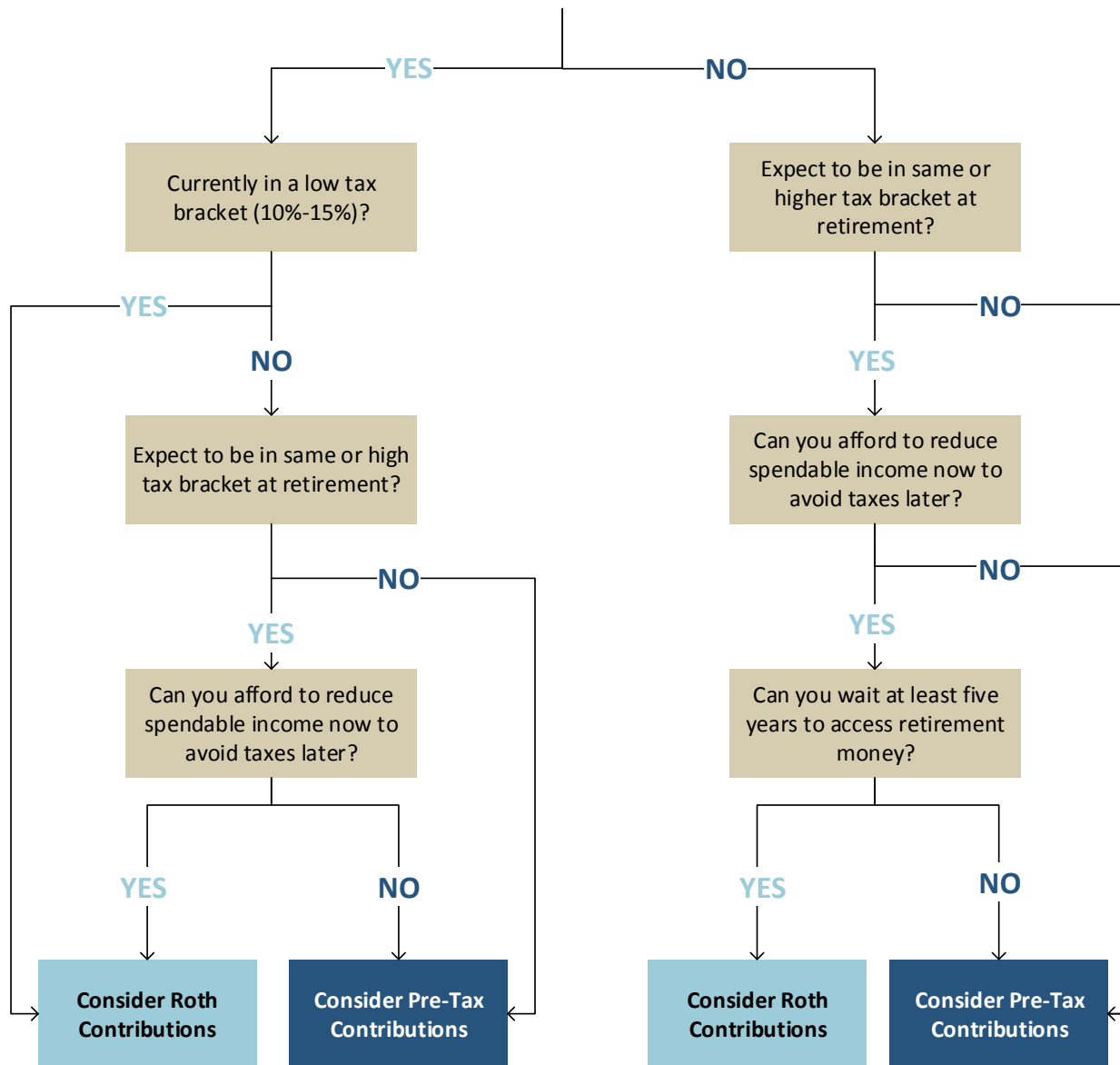


ROTH OR PRE-TAX: WHICH ROUTE IS BEST FOR YOU?

Answer the questions below and follow the path indicated to make a preliminary determination as to which type of plan contributions might be best for you.

More than 10 years until retirement?



This chart assumes you are contributing the same percentage of pay to the plan whether you choose a traditional pre-tax deferral or a Roth Contribution. Fort Pitt does not provide tax advice. We encourage you to contact your tax professional with any questions. Fort Pitt Capital Group LLC is an SEC registered investment advisor. For more information, please visit www.fortpittcapita.com