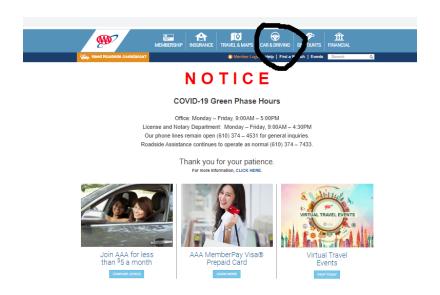
Instructions on how to take the AAA Roadwise Driver course online at www.AAA.com.

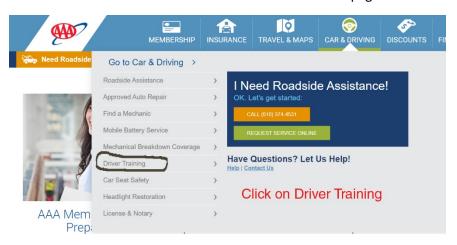
1. Log in to www.AAA.com. Enter your zip code if prompted. The page would look like this:



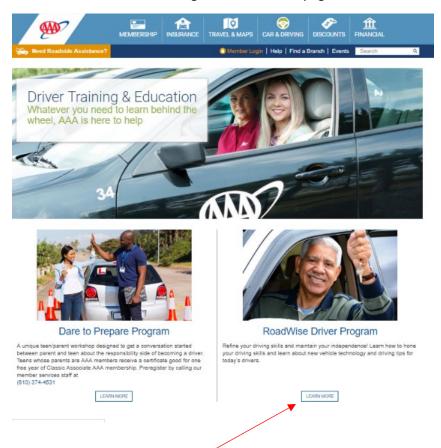
2. The home page will look like the picture below.



3. Click on the CAR & DRIVING tab. You will see this page:



4. Click on Driver Training. You will see this page:



5. Click on the Learn More box under RoadWise Driver Program. You will see this page:



Driving is a skill that can and should be continually improved. AAA's Roadwise Driver™ is a course that can be taken online or in a classroom to help senior drivers keep driving knowledge fresh and get the most out of your vehicle, while reducing risk to you, your passengers and others on the road. The course covers topics like

Extending Your Safe Driving Career

- Distractions, Drowsiness, Aggressive Driving & Road Rage
- Managing Visibility, Time & Space
- Alcohol & Medications
- Comfort & Safety Tips

Taking a comprehensive driving improvement course will ensure that you have the most up-to-date driving techniques and understand the latest vehicle technologies As you age, it is important for senior drivers to know and understand how to adjust for slower reflexes, weaker vision and other changes. Some of the benefits related to taking AAA's Roadwise Driver™ improvement course are:

- · Potential discount on insurance programs.

As a group, senior drivers are at a higher risk of having a serious collision per mile driven than any other age group except for those under age 25. Drivers in their late T0s have about the same number of injury-involved creatises per mile driven as others in their early 20s. And driver's age 65 and older are injured or killed in creatises at a higher rate than any other age group. This is due primarily to increased fragility that comes with age. Other selection extra generally less able to withstand the forces of a creat, so they are more likely to become injured, compared with younger, stronger and fitter individuals. Older adults also don't typically recover from injuries a squickly as they once did.

AAA is the leader in driver safety. In fact, AAA invented driver training in 1935.

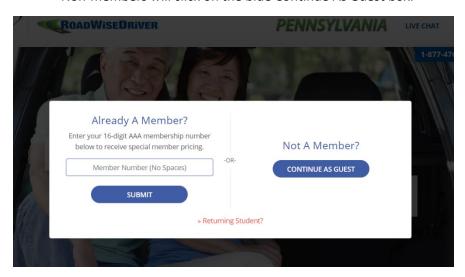
Visit www.SeniorDriving.AAA.com for information on evaluating your driving ability, understanding mind and body changes as we age, the importance of improving driving skills, how to maintain mobility and independence, and resources for family and friends of older drivers.

6. Click on Take An Online Course, then enter your home zip code.



7. Husbands and wives will each create their own account. If you are both AAA members, you will enter the entire 16-digit member number from the membership card with your own name on it. Then click on the blue Submit box.

Non-members will click on the blue Continue As Guest box.



8. If you have taken a AAA RoadWise Driver class within the past three years, click on the 4-hour Refresher Course. If you have never taken the AAA class, or it has been more than three years since you last took the AAA class, click on the 8-hour Initial Course.



9. Create your account(s). Items with a red star * indicate required entry of information.

If you are a AAA Member and taking the 8-hour Initial Course, the screen will look like this (non-members pay \$22):



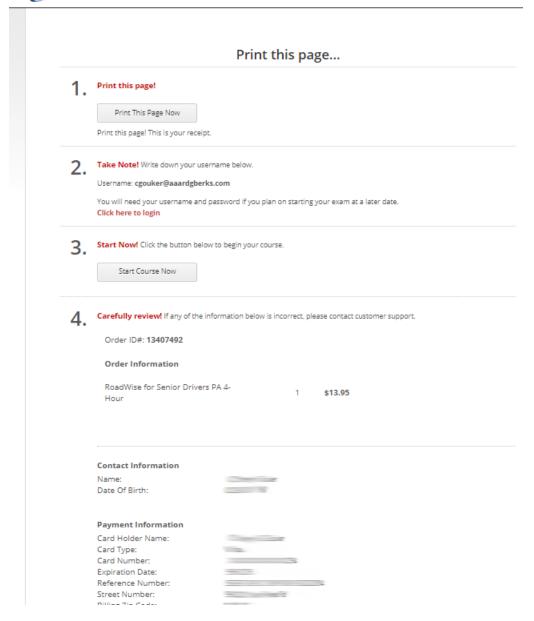
If you are a AAA Member and taking the 4-hour Refresher Course, the screen will look like this (non-members pay \$22):



Questions? Call U

10. Pay for the course. You will need a credit card for this step. You will have an opportunity to print your receipt for your records. (Note: There are no discounts for married couples or military veterans with the online course like there is with the classroom course.)

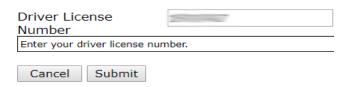




11. You are almost there! The blue boxes you see at the top of the page (shown on next page) give you access to your account information, personal info as you've entered it, online or phone assistance contact information, course table of contents, and logout link. The logout link is where you will log out each time you need to take a break from the course. You are able to stop and start as you need to.



The page will look like this:



- 12. Enter your Pennsylvania Driver's License number by clicking on the blue underlined link.
- 13. Click on Start the Course.



14. The screen will look like this:



15. Click on the grey forward arrow on the top far right to go to the next slide. Watch the video and listen to the audio (you can also read the transcript on the left) that will explain the different features of the online course and how you can navigate through it and interact with it. You will see this:



16. There is a timer on this course that is to make sure participants take the necessary time to complete each module. If you try to go too quickly, you may get this error message:

MY ACCOUNT

Time requirements not complete

You must complete the time requirements for the previous module before you can begin the next module. The reading material is set to a specific time limit per state requirements and although some readers may finish the text before the allotted time has elapsed we ask that you review the material again until the time requirement has been met.

PLEASE NOTE - The timer will NOT continue its countdown until you leave this page and return to the course. Please click the "Return to Course" button now.

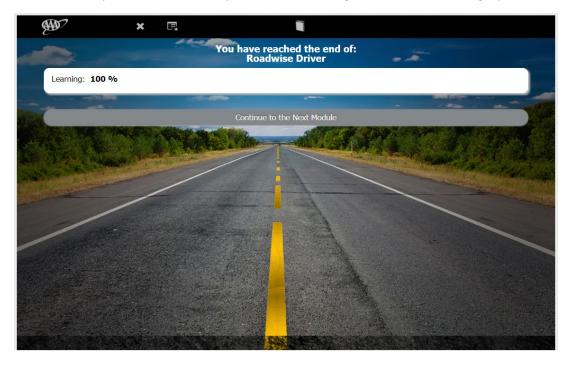
Time Remaining: 15 Minutes

<< Return to course

17. Now you are on your way to completing the online course! You will have an opportunity to print your certificate after you complete the program and pass the summary quiz (at least 80%). Don't worry – you have unlimited attempts to pass until you succeed without paying a penny more. Be sure to print extra copies of your certificate for your own records and to share with a new insurance agent if you change insurance companies within the next three years.



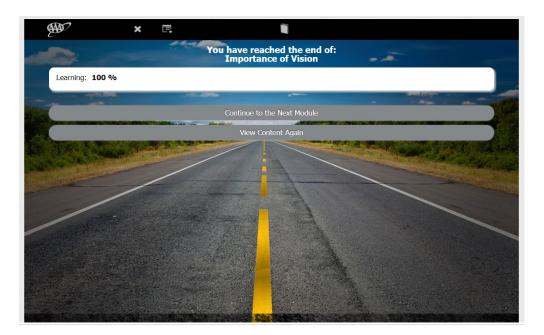
18. When you finish a module, you will see the image below. Click on the grey box to continue.



19. Click on Continue to Next Page.



20. From now on you have the choice of either moving on the next module or going back to review the content again.



21. You are free to stop and start the course as you need to. When you are ready to start again, click on the Login link as shown at the top of the page below (see Steps 1-8 above). Be sure you have your user name and password handy to start where you last left off.





22. If you need customer service for any aspect of the online program, please call the AAA Help Desk at 1-877-476-1254. You can also get assistance online at help.americansafetycouncil.com.