



Dear 401k Plan Participant:

We are pleased to provide you information about the Schwab Personal Choice Retirement Account (PCRA) offered through Charles Schwab & Co. for your company's new 401k Easy.

Schwab PCRA is a self-directed 401k brokerage account available to you through your employer's 401k retirement plan that is held at Schwab. Schwab PCRA gives you access within your retirement plan to choose from a broad range of additional investment choices, including stocks, bonds, exchange-traded funds, CDs and mutual funds, thousands of which have no-loads and no-transaction fees.

Your 401k retirement savings are an important part of your future. It is important to manage your investments and investment risks appropriately. The Schwab PCRA is ideal for knowledgeable investors who follow and understand the market, can dedicate time to managing their PCRA, and are comfortable with the responsibility of this kind of account. It is also great for beginners, supported by an extensive array of online investment tools and educational materials.

Please read the PCRA Enrollment Guide to find comprehensive, detailed information about Schwab PCRA. If you think investing through a PCRA is right for you, and you're ready to enroll, follow these quick and easy steps:

- Go to: **www.schwab.com/pcraopen**
- Log in using the following information:
 - ▶ **Retirement Plan ID:** xxxx-xxxx
 - ▶ **Plan Password:** xxxxxxxxxx
 - ▶ **Your Social Security Number** (*Schwab will have your SSN in the PCRA System by the time you see this letter*)
- Follow the steps to complete the online PCRA Account Application

When you open a Schwab PCRA, your employer will fund the 401k account with your 401k contributions.

Please contact your company's Plan Sponsor for more information about how Schwab PCRA works in your retirement plan. If at any time you need further assistance with your new account, call Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272), available Monday through Friday from 9:00am to 7:30pm Eastern Time.