



Dear 401k Plan Sponsor:

The following new PCRA 401k plan has been established for your company at Charles Schwab:

**PLAN ACCOUNT NUMBER:** \_\_\_\_\_

**PLAN NAME:** \_\_\_\_\_

**PLAN ID (PID):** \_\_\_\_\_

**THIRD-PARTY ADMINISTRATOR ID: 0432 401(K) PRO, INC. 0800352**

**ELECTRONIC ACCOUNT OPENING (EAO) LOGIN:** \_\_\_\_\_

**SCHWAB-CREATED PASSWORD:** \_\_\_\_\_

Charles Schwab PCRA supplies the above information to both the **401k Plan Sponsor** and the **Plan Participants**. This information is used by both Plan Sponsor and Plan Participants to establish their self-directed PCRA 401k accounts. All PCRA accounts have been “*partially*” set-up by 401k Easy. The Plan Sponsor and Plan Participants must finish the set-up with the assistance of the Charles Schwab PCRA Call Center.

**Plan Sponsor** uses the above information to set-up its Master PCRA 401k account. The PCRA Master account allows the Plan Sponsor to allocate participants’ 401k contributions to their respective PCRA accounts, and track routine transactions such as distributions, loans, etc.

**Plan Participants** complete and sign the **LPOA (Limited Power Of Attorney)** provided by 401k Easy. Please return your completed and signed LPOA to 401k Easy for processing. 401k Easy will partially set-up your self-directed Schwab 401k account. Participants are required to call Schwab’s **PCRA Call Center at 1-888-393-7272**. A Schwab representative will assist each Participant in completing the set-up of the self-directed account, and guiding the Participant to the login page.

***[THE PLAN SPONSOR MUST PROVIDE THE FOLLOWING MESSAGE  
TO ALL ELIGIBLE 401K PARTICIPANTS]***

Dear 401k Plan Participant:

We are pleased to introduce 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 held in custody at Schwab. Schwab PCRA gives you access to a broad range of 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 essential part of a secure retirement future. It is important to manage your investments and investment risks appropriately. The Schwab PCRA is ideal for knowledgeable investors. They follow and understand the market and are comfortable with the responsibility of a self-managed account. Schwab PCRA is also great for beginners because it is supported by an extensive array of easy-to-understand-and-use online investment tools and educational materials.

Please read the PCRA Enrollment Guide to find comprehensive, detailed information about Schwab PCRA. When you open a Schwab PCRA, your employer will fund the 401k account with your 401k contributions. Please remember that 401k Easy, unlike other 401k providers to small businesses, will never skim or deduct asset-based fees from your retirement savings. No 401k fees mean your retirement savings nest egg will grow faster over time.

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 9:00 am to 7:30 pm Eastern Time.

Thank you,

Your 401k Plan Sponsor