charles SCHWAB

Planning for your retirement needs has never been easier.

Allscripts All possible

Explore the features of your retirement plan website.

Visit **workplace.schwab.com** to take advantage of the tools and resources available through your plan that can help you with planning for retirement.

- Log in to your plan account at **workplace.schwab.com** using your login ID and password.
- Check out the useful features and tools listed below.

Review your investments.

Look at your plan account to review how your investments have performed.

- Go to the **My Account** tab.
- Click on **Overview** or **Performance**.

Review your contribution rate.

Increasing your contribution rate by just a small percentage may have significant long-term benefits. Follow the steps below to review the amount you are saving in your retirement plan account.

- Go to the **Manage Account** tab.
- Click on **Contributions**.

Designate your beneficiary.

It's too important to put off, so take care of the people who matter most. Designate or update your beneficiary information today.

- Go to the **My Profile** tab.
- Click on **Beneficiaries**.

Deepen your investing knowledge.

Stay informed and plan ahead using the helpful tools and resources available to you in the Learning Center, including My Learning, Schwab Savings Fundamentals,™* and Schwab MoneyWise®.

- Go to the **Learning Center** tab.
- Click on **My Learning**.

Use the retirement tools and calculators.

The website offers a number of useful tools and calculators, including the Retirement Savings Calculator, the Paycheck Calculator, the Social Security Administration Retirement Estimator, the Monthly Budget Planner, the Spending Tracker, and more.

- Go to the **Learning Center** tab.
- Click on **Tools & Calculators**.

Get access to advice[†].

Through your plan, you can get personalized advice that helps you know how much to save and how to invest your retirement plan account. Advice is provided by Morningstar Investment Management LLC, an independent registered investment adviser.

- Go to the **Advice** tab.

How to log in.

To log in, follow these steps:

- Enter your login ID under **Plan Participant Login**.
- Enter your password.
- Click **Log in**.

New participants can establish their login ID and password by using the **Register Now** button.

Reset your login ID or password.

To reset your login ID or password, call Participant Services at **1-800-724-7526** and answer a few security questions. If you know your login ID, you can reset your password online.

- Go to **workplace.schwab.com**.
- Click on **Forgot Password?**

Contact us.

Chat online.

- Log in to **workplace.schwab.com**.
- Click on the **Chat With Us** link.

Call 1-800-724-7526.

Participant Services Representatives are available Monday through Friday, from 8 a.m. to 10 p.m. ET.

Send an email.

- Log in to **workplace.schwab.com**.
- Go to **My Account** and then **Message Center**.
- From there, you can send a message using the **Compose New Message** form.

*Schwab Savings Fundamentals™ and Schwab MoneyWise® are provided by Charles Schwab & Co., Inc. ("CS&Co.").

†At the direction of the Plan Sponsor or Plan Administrator, Participants may have access to advice services that can provide Participants with a retirement savings and investment strategy for their Plan account, furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Recommendations are formulated and provided by Morningstar Investment Management through Morningstar® Retirement Manager℠, an advice (non-discretionary investment advice) and managed accounts (discretionary investment advice and asset management) program which is intended for citizens or legal residents of the United States and its territories, and can be accessed through workplace.schwab.com. Morningstar Investment Management will select investment options appropriate for each Participant's strategy from the investment options available under the Plan as selected by the Plan Sponsor, Plan Administrator or other Plan fiduciary. **There is no guarantee a Participant's savings and investment strategy will provide adequate income at or through their retirement**. Morningstar Investment Management is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (SRPS); Charles Schwab & Co., Inc. (CS&Co.), a federally registered investment advisor; or their affiliates. Neither SRPS, CS&Co., nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the advice services provided to the Participants by Morningstar Investment Management. The Morningstar name and logo are registered marks of Morningstar, Inc.

The term "personalized advice" refers to personal participant data such as age, salary, and Plan account balance, which will form the basis by which Morningstar Investment Management will establish the Participant's savings and investment recommendations.

Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades, maintenance, or for other reasons.

Schwab Retirement Plan Services, Inc. and Charles Schwab & Co., Inc. are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products and services are offered by Charles Schwab & Co., Inc. (Member SIPC, www.sipc.org).

Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.

CC4667897 (1020-02CB) MKT86724-03 MYS (10/21)
00252191

charles SCHWAB

Own your tomorrow.