Make the most of your advice appointment.

Professional investment advice targeted to your retirement goals.

Through your plan, you can get personalized advice that helps you know how much to save and how to invest your retirement plan account. What's more, for a fee, you can receive professional management of your retirement plan account through a managed account service, which provides ongoing account monitoring and automatic adjustments to your investments as your retirement needs change and you get closer to retirement. This service is provided by Morningstar Investment Management LLC, an independent registered investment adviser.[1]

Professional investment advice can help you get ready for retirement.

Where do you start?

You can access the third-party advice service through **workplace.schwab.com** or schedule an appointment with an Advice Consultant, who will walk you through the interaction and explain the recommendations provided by the third-party adviser.

Before you begin your advice appointment, please have the following information available:

- ☐ Login ID and password to access your account
- ☐ Firm Brochure and Participant Advice Agreement
  - Prior to your advice appointment, please review the Firm Brochure and review and accept the terms of the Advisory Agreements. You can do this through the web, U.S. mail, email, or fax. Please see the second page for details.
- ☐ Account statements for other savings or investment accounts
  - To further refine your strategy, the advice service can consider all of your retirement assets. Although investment advice is provided only on your workplace retirement plans, the advice recommendation could take into account your outside retirement assets. In addition to your other retirement assets, your spouse's retirement account can also be considered, if you choose.
- ☐ Personal information for your spouse/partner
  - Have the birth date of your spouse/partner available to help calculate the impact of Social Security benefits and potential income taxes in retirement.

We're here to help.

Call **1-800-724-7526** to speak with a Participant Services Representative between 8:00 a.m. and 10:00 p.m. ET, Monday through Friday, and schedule an advice conversation. Advice conversations are typically scheduled within 14 days.

Web:

- Log in to your retirement plan account at **workplace.schwab.com Advice** > **Get Advice** > **Firm Brochure & Advisory Agreements**.
- After checking the box, no further action is needed.

Fax: 1-877-312-3347

Email: adviceteam@schwab.com

U.S. mail: Schwab Retirement Plan Services, Inc.
Attn: Advice Team
4150 Kinross Lakes Pkwy.
Richfield, OH 44286

If you have questions, please call **1-800-724-7526** between 8:00 a.m. and 10:00 p.m. ET, Monday through Friday, to speak with a Participant Services Representative.

[1] 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. 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. Advice Consultants are registered representatives of CS&Co.; not employees of Morningstar Investment Management, who may facilitate Participant access to Morningstar Retirement Manager, but do not provide investment advice or recommendations regarding the Morningstar Investment Management services. 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. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. **There is no guarantee a Participant's savings and investment strategy will provide adequate income at or through their retirement. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.** There is no additional cost for the non-discretionary investment advice, beyond the expenses imposed by the underlying investments and the standard fees paid to SRPS, CS&Co. and their affiliates for recordkeeping and related services. However, for Participants using the managed account program, an asset-based fee may be charged to Participant Plan accounts based on the Participant's account balance in the managed account program. For a complete list of investment options available under the Plan, as well as information pertaining to fees and expenses applicable to the Plan account, log in to workplace.schwab.com to find the most recent annual Fee and Investment Notice and any subsequent Change Notices under "History & Statements." More information about fees and compensation that SRPS, CS&Co. and their affiliates receive are detailed in the Charles Schwab & Co., Inc. Advice Services with Morningstar Investment Management, LLC Disclosure Brochure (Form ADV Part 2A). Participants should carefully consider information contained in the materials furnished at their employer's direction regarding the services provided by SRPS and its affiliates and Morningstar Investment Management, including information regarding compensation, affiliations and potential conflicts. The Morningstar name and logo are registered marks of Morningstar, Inc.

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.

CC6022126 (0421-1E6F) MKT85899MS-07 (11/21) 00267895