

Schwab Workplace Retirement app.

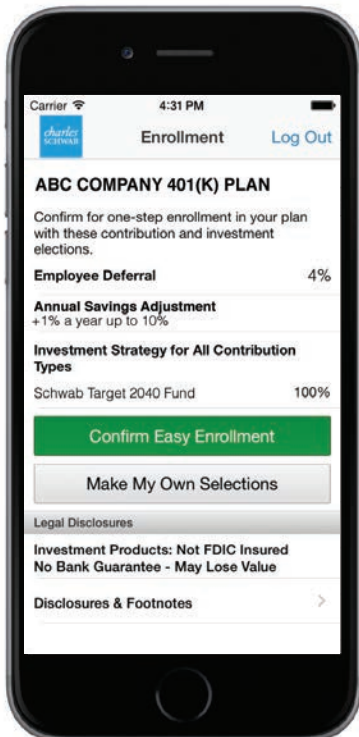


Manage your retirement plan from anywhere.

Schwab Workplace Retirement app for iPhone®, iPad®, Android™ or Kindle Fire.

The Schwab Workplace Retirement app gives your employees on-the-go access to their retirement savings accounts—participants can quickly and easily enroll in the plan from their mobile device, initiate transactions and monitor personal performance. Whether at home, at their desk, or in a meeting, participants can manage their retirement no matter where they are.

Getting started.



Download
the app:

Scan to access the
download page:



Visit:

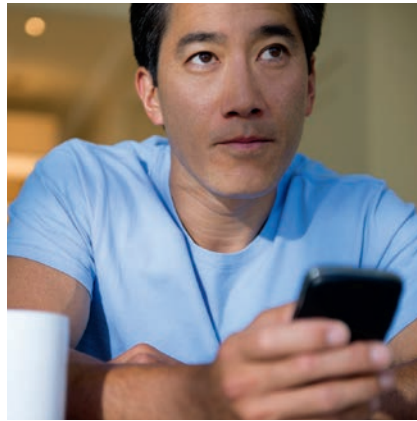
workplace.schwab.com/mobile

How to log in.

To log in, participants should follow these steps:

- Enter Login ID. New participants: Enter Social Security number as Login ID.
- Enter password. New participants: Enter four-digit month and day of birth (e.g., 1130 for November 30) as default password.
- Click “Log in.”
- Once logged in, new participants will be prompted to create a new Login ID and password. Existing participants will be able to utilize the app features.

Retirement is
in your hands.

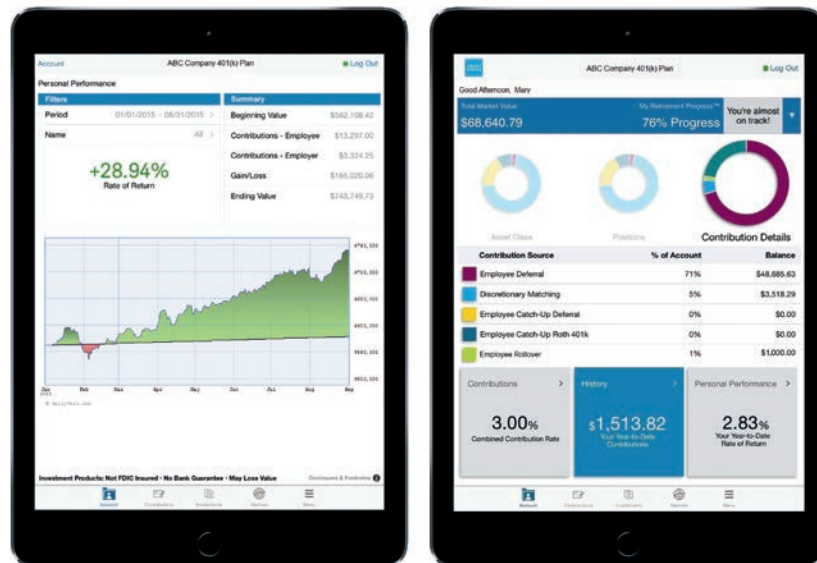


Mobile app features.

The Workplace Retirement app offers participants the ability to:

- Enroll in their plan.
- Check their progress—see how much they're saving and how their balance may be changing.
- Monitor personal performance.
- Initiate transactions, including setting contribution rates and updating investment instructions for incoming contributions.
- Read the latest market news.
- Securely access the full website without logging in again.
- Easily connect with a representative for answers to questions.

The images shown are for
illustrative purposes only.
This is not a recommendation.



Feature availability depends on both plan and participant settings.

Requires a wireless signal or mobile connection.

System availability and response times are subject to market conditions and mobile connection limitations.

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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.



Own your tomorrow.