Retirement Plan Center Enrollment

Log Out

Learn about your plan.

Plan Guide

Contributions & Vesting

Contributing to your Plan is key to working toward your financial goals.

Learn more ›

Investment Options

Your Plan provides an array of investments to give you a diverse range of choices.

Learn more ›

Loans & Withdrawals

Employer-sponsored retirement plans limit when you can take money from your account.

Learn more ›

Fund Performance

View performance, fees, and restrictions for the investment options in your Plan.

Learn more ›

Education Tools

Tools and education resources help support your journey to retirement.

Learn more ›

Schwab Resources

Explore resources beyond your Plan.

Learn more ›

If your participants have access to the Easy Enrollment feature, they will see this option.

If your plan provides access to third-party advice or managed account services, participants will see this option.

All participants will see this option.

Choose how you want to enroll.

Easy Enrollment

This is the quickest way to enroll.

Enroll at your Plan's default contribution rate and make your investment elections from your Plan options. All you need to do is review and confirm.

Your savings rate **3%**

Your Plan funds

ABC Fund 1...	**25%**
Schwab DEF Fund 2	**25%**
GHI Internation Fund 3	**50%**

Review

Retirement Plan Advice

Through your retirement plan, you have access to advice that:

- Calculates a target retirement income goal.
- Provides personalized recommendations on how much to save for retirement, when you can plan to retire, & when to start taking Social Security benefits.
- Selects the investments for your retirement plan account for you based on the investments available within your Plan.

The advice service is provided by Morningstar Investment Management LLC, an independent registered investment adviser.

Enroll

Manage On Your Own

Do you enjoy setting a retirement savings and investment strategy and researching and choosing your own investments? Do you have time to regularly check and adjust your retirement plan account? If so, then managing on your own may be right for you.

Enroll

"Schwab" refers to Charles Schwab & Co., Inc.

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 ManagerSM, an advice (nondiscretionary 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.

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This website provides a very general explanation of the Plan. Complete details of the Plan are in the official Plan document and the Summary Plan Description. You should read your Summary Plan Description carefully for a more complete understanding of your Plan. If there is any discrepancy between the information in this website and the official Plan document, the terms of the Plan document govern. The terms and conditions of the Plan are subject to Internal Revenue Service regulations.

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