



401(k) EMPLOYEE SAVINGS PLAN

Schwab Workplace Retirement App. Safe, simple access to your retirement plan account.

Convenient access for iPhone®, iPad®, and Android.™

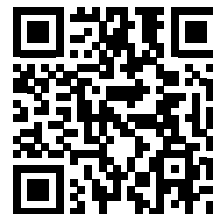
The Schwab Workplace Retirement App lets you safely and easily manage your retirement plan account wherever life takes you. After you register, the mobile app offers you:

- Easy one-click enrollment
- An interactive retirement readiness tool
- Personal performance tracking
- Full transaction capabilities
- Market news and media center
- Easy connection to a Schwab Participant Services Representative for answers to questions

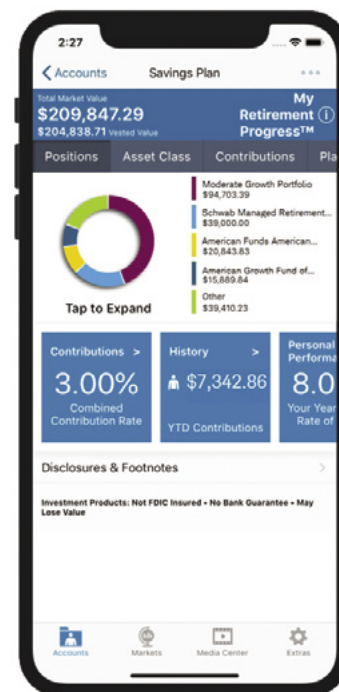
Take confidence in our enhanced security features.

The Schwab Workplace Retirement App provides the latest security measures to help protect your personal information:

- Secure login with fingerprint, facial recognition, or standard passcode
- Six-digit passcode login and security token authorization
- Additional login enhancements, like Forgot Login ID and Forgot Password
- Improved credential management settings



Focus your smartphone camera on the QR code to be redirected to a page offering additional app access information.



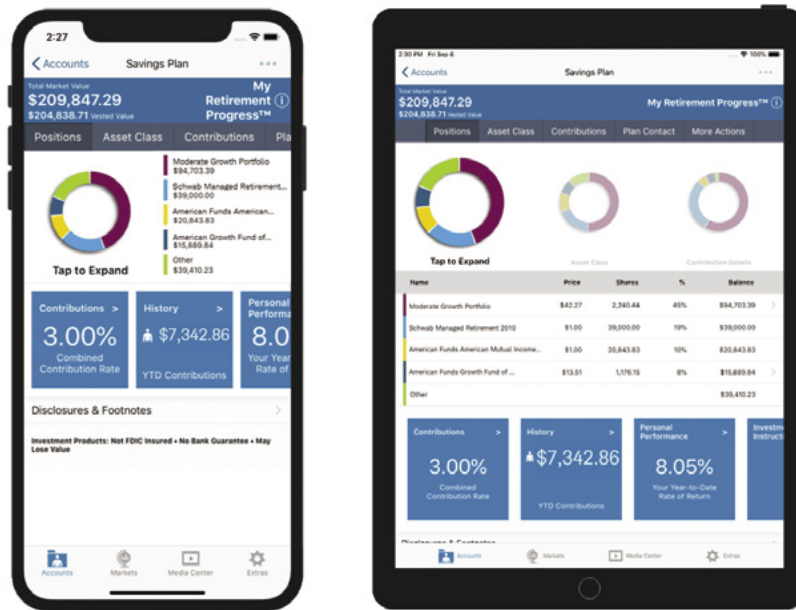
The image shown is for illustrative purposes only.

Getting started with the Schwab Workplace Retirement App.

To access and manage your retirement plan account from anywhere, just download the app to your mobile device from workplace.schwab.com/mobile.

To get started, open the app and follow these steps:

- If you have already established an account at workplace.schwab.com, enter your login ID and password.
- Tap **Log In**.
- If you are a new participant, tap **Register Now** to establish a login ID and password.
- Once your login credentials are established, you will be able to log in and follow the prompts to enroll.



The images shown are for illustrative purposes only.

Requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and your mobile connection limitations. Functionality may vary by operating system and/or device. Feature availability depends on both plan and participant settings.

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

The My Retirement Progress™ percentage is calculated by Schwab Retirement Plan Services, Inc. **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.**

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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.

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