



Important Instructions for Completing This Form

Schwab.com | **1-800-435-4000** (inside the U.S.) | **+1-415-667-8400** (outside the U.S.) | **1-888-686-6916** (multilingual services)

- Please complete this form, sign it, and return it to Schwab. You can either complete it online or print a copy and fill it out by hand.
- If you are opening a new account, be sure to enclose any accompanying materials (e.g., new account documents or a check for an initial deposit) when you return the form.
- If you have any questions, call us at 1-800-435-4000.

Return Instructions

Return the signed, completed form to your nearest Schwab branch (visit schwab.com/branch for locations) or mail it to any of the following addresses:

Regular Mail

Charles Schwab & Co., Inc.
Attn: IS Document Control
P.O. Box 982600
El Paso, TX 79998-2600

Overnight Mail

Charles Schwab & Co., Inc.
Attn: IS Document Control
1945 Northwestern Drive
El Paso, TX 79912

Regular Mail

Charles Schwab & Co., Inc.
Attn: IS Document Control
P.O. Box 628291
Orlando, FL 32862-8291

Overnight Mail

Charles Schwab & Co., Inc.
Attn: IS Document Control
1958 Summit Park Dr., Ste. 200
Orlando, FL 32810

Periodic Benefit Statement

charles SCHWAB

Employer Instructions:

Each quarter, complete and provide a completed copy of this form to each plan participant and to beneficiaries of deceased plan participants. Use this form as a master copy. Do **not** return this document to Schwab.

Plan Participant (Employee) or Beneficiary:

Under the Pension Protection Act of 2006, you are entitled to a periodic benefit statement by the 45th day after the end of each quarter that contains the following information: (1) your account balance; (2) the value of each investment in your account; (3) your vested portion of the account; (4) an explanation of any plan limitations or restrictions related to your ability to direct investments, if applicable; (5) an explanation of permitted disparity ("Social Security Integration"), if applicable; (6) an explanation of the importance of a well-balanced and diversified portfolio; and (7) the location of the Department of Labor website for additional information about investment diversification. This information will come from multiple sources. Your Schwab quarterly account statement will provide your account balance and the value of each investment in your account. This form will provide you with your total vested portion, an explanation of any plan-level limitations or restrictions, an explanation of Social Security Integration, information about diversifying your retirement savings and the location of the DOL website.

1. Participant and Plan Information

Name of Plan Participant (First)	(Middle)	(Last)		
Name of Plan (for example: ABC Company Profit Sharing Plan)				
This statement is for the following year and quarter (Enter year and applicable quarter):				
Year: _____	<input type="checkbox"/> Q1 (January–March)	<input type="checkbox"/> Q2 (April–June)	<input type="checkbox"/> Q3 (July–September)	<input type="checkbox"/> Q4 (October–December)

2. Statement Information

Vested Portion of Participant's Account (%):
Plan Limitations or Restrictions on Participant's Right to Direct Investments: <input checked="" type="checkbox"/> None—you may direct the investment of all contributions to the Plan on your behalf as often as you like.
Social Security Integration* (Complete only if you use an integrated formula for calculating contributions—you will find this information in the Contributions section of your Adoption Agreement): The integration level shall be (Select one): <input type="checkbox"/> The Taxable Wage Base <input type="checkbox"/> \$ _____ (a \$ amount less than the Taxable Wage Base) <input type="checkbox"/> _____ % (not more than 100%) of the Taxable Wage Base

*Social Security Integration allows additional contributions to be made to those participants who earn more than the Social Security Taxable Wage Base.

3. Important Information About Diversifying Your Retirement Savings

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone, because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerance for risk.

It is important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

If you hold investments in your company's common stock, you should be aware that there is a risk to holding substantial portions of your assets in the securities of any one company, as individual securities tend to have wider price swings, up and down, in shorter periods of time than investments in diversified funds. As with any other investment in the Plan, your company does not guarantee the performance of the investment in their stock.

For additional information regarding individual investing and diversification, please visit the Department of Labor (DOL) website at www.dol.gov/ebsa/investing.html.