Your employer has established a Schwab SIMPLE IRA retirement savings plan to help you meet your retirement goals. Follow these instructions to open your SIMPLE IRA account.

**Step 1**  
Review the enclosed Employee Q&A and the Participation Notice & Summary Description to learn all about the Schwab SIMPLE IRA.

**Step 2**  
Complete the Schwab IRA Account Application.

**Step 3**  
Complete the Elective Deferral Agreement. Be sure to indicate whether you want your salary deferred as a percentage or fixed amount.

**Step 4**  
Return the completed Schwab IRA Account Application and Elective Deferral Agreement to your employer.

For questions or help completing the SIMPLE IRA forms, see your employer or plan administrator.