



Start here to open your SIMPLE IRA account at Schwab

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.