



charles  
SCHWAB

*Own your tomorrow.*



Build the  
retirement plan  
you want.

Schwab Personal Choice Retirement Account®

The decisions are all yours. 4

Make it your plan. 6

Your decisions. Our help. 8

Work with us how you want. 10

Your guide to PCRA. 12

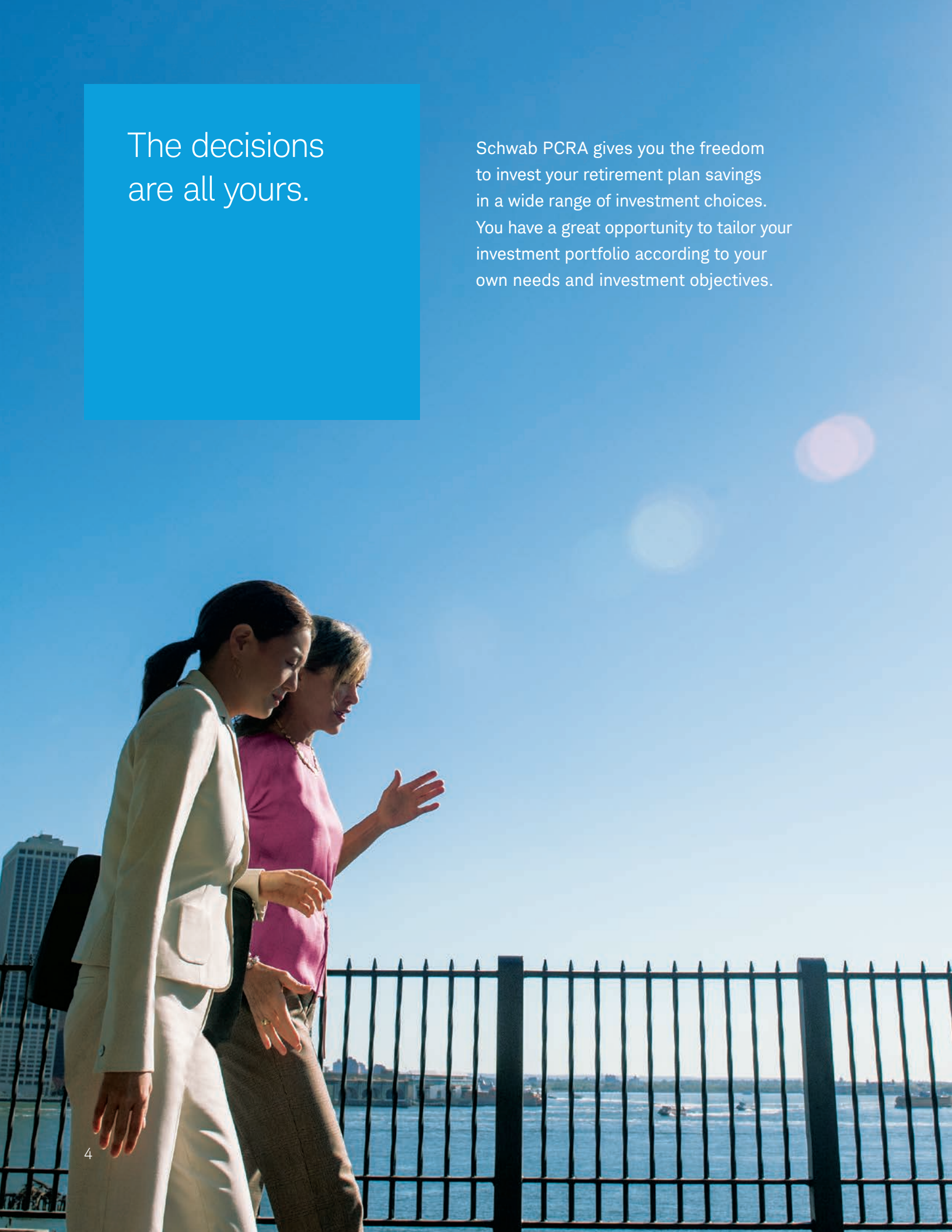
For those  
who like to  
take charge.

A preselected investment lineup may not be right for every employee. That's why your employer offers the Schwab Personal Choice Retirement Account® (PCRA). This flexible option lets you take charge of investing, do the research, watch the market, and select the individual investments you want.

**PCRA could be an ideal choice if you<sup>1</sup>:**

- Believe having the freedom to choose from a wider selection of investments could help you reach your retirement goals.
- Like having access to robust tools, research, and analyst opinions to help you make informed decisions.
- Want to invest in something specific, like a certain mutual fund or a fund family.
- Prefer having an investment advisor help you make decisions. (Your plan may allow your advisor to place trades and manage your PCRA for you.)



A full-page photograph of two women walking along a waterfront promenade. The woman in the foreground is wearing a white blazer and pantsuit, carrying a black bag. The woman behind her is wearing a pink top and grey pants, gesturing with her hand. They are walking past a black metal fence with vertical bars. In the background, there is a body of water with some boats and a city skyline under a clear blue sky. A large blue rectangle is overlaid on the top left of the image, containing white text.

The decisions  
are all yours.

Schwab PCRA gives you the freedom to invest your retirement plan savings in a wide range of investment choices. You have a great opportunity to tailor your investment portfolio according to your own needs and investment objectives.



### **More investment choices.**

Create the plan that best fits you. With PCRA, you have access to an extensive selection of no-load, no-transaction-fee mutual funds from hundreds of leading fund companies to help you round out your portfolio.

### **Investments not available in your PCRA:**

Your employer may decide to exclude some types of investments from your PCRA. Please check with your retirement plan provider for specifics that apply to your plan.

Investors should consider carefully information contained in the prospectus, including investment objectives, risks, trading policies, charges, and expenses. You can request a prospectus by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272). You may also request a prospectus online at [schwab.com/prospectus](https://schwab.com/prospectus). Please read the prospectus carefully before investing.

The following investments are not allowed in any PCRA: currencies, short sales, private placements, commodities, precious metals, real estate, futures, margin accounts, and collectibles.

Make it  
your plan.

**With PCRA, your retirement plan now gives you a diverse range of investment options.**

### Option 1

#### **Preselected**

Investment mix packaged for you by the retirement plan provider based on risk tolerance and other factors.

### Option 2

#### **PCRA & Preselected**

Investment mix that you create plus an investment mix packaged by the plan provider.

### Option 3

#### **PCRA**

Investment mix you create from thousands of mutual fund choices.



Your decisions.  
Our help.

With PCRA, you'll have access to premier research tools and expert commentary to help you choose investments that align with your objectives. Schwab professionals are also available to help you make the most of these resources.



### **Premier online services**

Research, trade, and monitor your investments with the support of independent research reports, advanced investment screening tools, and market commentary from well-known industry experts.



### **Investment selection tools**

Get investing ideas with Schwab's prescreened lists of mutual funds.<sup>2</sup> Narrow your search to the investments that meet your specific criteria with customizable screening tools.



### **Investment workshops**

Gain an understanding of investing concepts and retirement planning strategies, or learn about the resources available to you on **Schwab.com** by joining an online or in-person workshop. This is a great place to start after your first login.





Work with us  
how you want.

PCRA gives you the flexibility to invest and interact with Schwab in the way you prefer. You can buy and sell investments and get personal assistance from investment professionals whenever and however it's most convenient for you—day or night.<sup>3</sup>



### Trade electronically

Place trades through **Schwab.com** or the Schwab Mobile app, or use our touch-tone and voice recognition phone services at **1-888-393-7272** (option 1) to receive reduced electronic commissions.



### Get personal phone assistance

Talk with a knowledgeable PCRA Representative who is familiar with your retirement plan by contacting the PCRA Call Center at **1-888-393-PCRA (7272)**, 9:00 a.m.–7:30 p.m. ET, Monday–Friday.



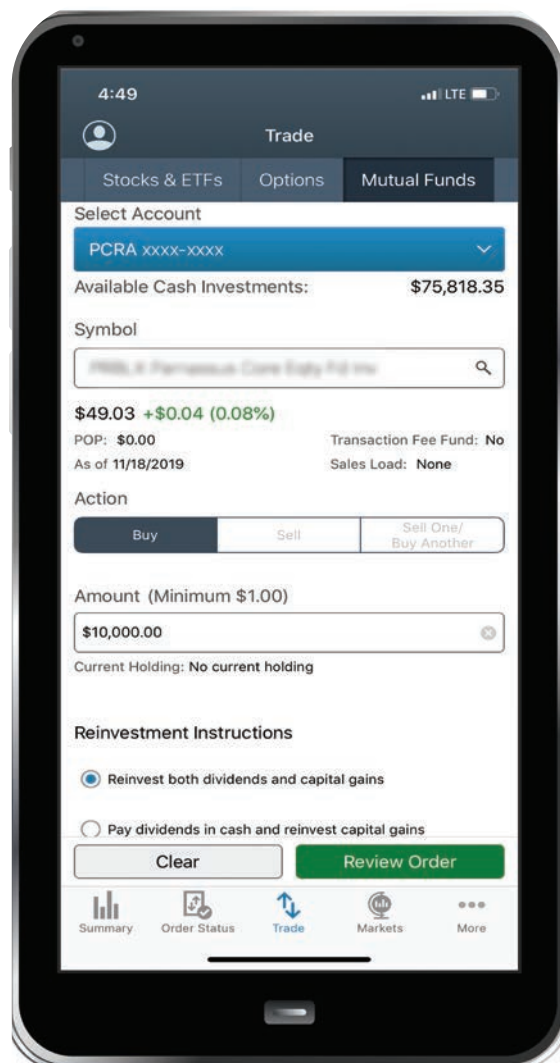
### Visit us

Come see us at any of Schwab's branch offices nationwide for general assistance or help with assets outside of your PCRA. For the location nearest you, go to **[schwab.com/branch](https://www.schwab.com/branch)**.

The information contained herein does not constitute an endorsement, investment recommendation, solicitation to buy, or investment advice by Schwab. Schwab has no discretionary authority, responsibility, or control with respect to such matters. Schwab is not an investment advisor or fiduciary to your employer's retirement plan, does not recommend any particular mutual fund or collective trust fund or category of mutual funds or collective trust funds, is not responsible for your choice of mutual funds and collective investment funds, and may receive remuneration for recordkeeping and shareholder services and other administrative services. Charles Schwab & Co., Inc. does not guarantee the suitability or potential value of any particular investment or information source.

Trade, manage, and monitor  
from anywhere.

Schwab Mobile lets you stay on top of your PCRA from your mobile device. Learn more at [schwab.com/mobile](https://schwab.com/mobile) or download the app from Apple® App Store® or the Google Play™ store.



For illustrative purposes only.

# Your guide to PCRA.

---

## Follow the steps to building your retirement plan.

---

### 1 Open your PCRA online.

If your retirement plan provider has elected online enrollment, go directly to **schwab.com/pcraopen** or enter through your benefits website.

Log in with the retirement plan ID and plan access code issued by your plan, along with your Social Security number.

Complete and submit the online Account Application to open your PCRA.

Once you submit the form electronically, your PCRA will be open and you will receive your new account number online instantly.

---

## Log in to activate your account:

---

- New to Schwab: Click the **Log In** button on **Schwab.com** and then click the **First Time Users** link.
- Existing Schwab accounts: Log in with your ID and plan access code, and then choose your PCRA account number. Call the PCRA Call Center at **1-888-393-PCRA (7272)** if you need assistance.







## 2 Fund your account by transferring money in.

If cash is not available for transfer, decide which of your core investments you want to sell in order to move money into your PCRA.

Decide how much money you want to transfer from each core investment (for example, \$5,000 from the ABC Fund and \$2,500 from the XYZ Fund). Keep in mind that mutual funds available through PCRA may require a minimum initial investment, generally \$1,000 or less.

Contact your retirement plan provider and follow the transfer instructions provided.

Remember that deposits and withdrawals cannot be made directly to or from your Schwab PCRA—they must be processed through your retirement plan account and made in whole dollar increments. Transfer procedures may vary by retirement plan. Please contact your retirement plan provider for more details.

## 3 Invest by placing trade orders.

Go online to **Schwab.com**, log in to your PCRA, click **Trade**, and then select the type of investment you'd like to buy.

Or use the Schwab Mobile app to trade on the go from your mobile device. The Schwab Mobile app is available for iPhone®, iPad®, Apple Watch™, Kindle Fire, and Android™.

Or call **1-888-393-PCRA (7272)** to choose touch-tone TeleBroker® trading, Schwab by Phone™ voice recognition, or personal assistance from a Schwab PCRA Representative.

Please note that PCRA investments may have initial and subsequent investment minimums. Trade settlement times may vary for different investments.



### Understand commissions and fees:

---

- Some purchases and sales in your PCRA may be subject to commissions and fees. Schwab's competitive commissions are even lower when you use automated and online trading services.
- When you submit a trade online, you'll see the associated commissions or fees displayed in **Order Messages** before you submit your trade.
- Refer to the *Charles Schwab Pricing Guide for Retirement Plan and Health Savings Accounts* for more details.
- Keep in mind that the thousands of mutual funds in Schwab's Mutual Fund OneSource® service are available with no loads or transaction fees. Please check each fund's prospectus before investing.

Investors should consider carefully information contained in the prospectus, including investment objectives, risks, trading policies, charges, and expenses. You can request a prospectus by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272). You may also request a prospectus online at [schwab.com/prospectus](https://www.schwab.com/prospectus). Please read the prospectus carefully before investing.

Please note that Schwab does not charge a fee to activate or maintain a PCRA. However, these fees may be charged by your retirement plan provider. Please check with your provider for details.



## 4 Monitor your account.

- Receive monthly brokerage e-statements detailing your PCRA activity and performance.
- Receive paper or electronic trade confirmations whenever you place a trade order in your PCRA.
- Receive paper or electronic regulatory materials.
- Log in to **Schwab.com** or call **1-888-393-PCRA (7272)** to access your PCRA.



### Set up automatic investing for easy monitoring.

---

- After you've met the minimum investment for a fund you want to invest in regularly, decide the amount and frequency of ongoing investments. Schwab Automatic Investment Plan<sup>4</sup> makes it easy to take advantage of dollar-cost averaging.
- Log in to **Schwab.com** or call Schwab's dedicated PCRA Call Center at **1-888-393-PCRA (7272)** to sign up.

## 5 Transfer money out of your PCRA.

As your financial needs change over time, you may want to transfer money out of your PCRA and back into your retirement plan's core investments. Money is typically transferred out of your PCRA for a loan, withdrawal, or distribution (if your plan allows), or simply to reallocate money back into your core investments.



### Keep the following in mind:

---

- Money in your PCRA cannot be accessed directly. It must first be transferred into your core investments.
- Investments in your PCRA may need to be sold and settled to transfer money out.
- If your plan allows, you may be able to make an in-kind distribution to a Schwab Rollover IRA.<sup>5</sup>
- Refer to your retirement plan provider for details and to initiate a transfer.









PCRA is in  
your hands.

Learn more about PCRA by visiting us at  
**[schwab.com/pcra](https://schwab.com/pcra)**.

For questions about your enrollment process,  
call your retirement plan provider. If your plan  
allows, you may be able to enroll in PCRA online.

<sup>1</sup>For participants who utilize the Personal Choice Retirement Account (PCRA), the following fees and conditions may apply: Trades in no-load mutual funds available through Mutual Funds OneSource service (including Schwab Funds) as well as certain other funds, are available without transaction fees when placed through schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses. Charles Schwab & Co., Inc., member SIPC, receives remuneration from fund companies for record keeping, shareholder services and other administrative services for shares purchased through its Mutual Fund OneSource service. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

<sup>2</sup>Charles Schwab & Co., Inc. (member SIPC) receives remuneration from fund companies in the Mutual Fund OneSource® service for recordkeeping and shareholder services, and other administrative services. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

<sup>3</sup>Requires a wireless signal or mobile connection. Access to Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade, maintenance, or for other reasons. Functionality may vary by operating system and/or device. Mobile carrier data charges may apply.

<sup>4</sup>Periodic investment plans do not assure a profit and do not protect against loss in declining markets.

<sup>5</sup>Contact your retirement plan provider to determine eligibility for in-kind transfers.

Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc., a registered broker-dealer that also provides other brokerage and custody services to its customers.

Apple, the Apple logo, iPad, iPhone, and App Store are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Watch is a trademark of Apple, Inc.

Google Play is a trademark of Google Inc.

Amazon, Kindle, Fire, and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

©2024 Charles Schwab & Co., Inc. All rights reserved. Member SIPC.  
CC11924108 (1124-WC8J) MKT34969MF-06 (11/24)  
00306554



*Own your tomorrow.*