



**Plan  
your  
future.**

Invest in yourself and your future by participating in the BenefitsPlus 401(k) Profit Sharing Plan (the “Plan”). The Plan is designed to help make it convenient for you to save.

Saving for retirement can require the commitment of both employer and employee. To help you get on your way toward your retirement savings goals, the Plan has an automatic enrollment program. This means that if you don’t take the opportunity to enroll, you will be enrolled automatically.

Learn more about this and other Plan information in this brochure, including:

Enroll in the Plan today	3
Plan highlights	4
Choose your strategy	6
Manage your account	9

Participating in the Plan may be one of the best things you can do for your financial future.

## Enroll in the Plan today

### Decide how much to contribute

Your decision should be based on factors such as your age, your compensation, the amount of income you may need when you retire, and other factors important to you. Use the Paycheck Calculator at [workplace.schwab.com](https://workplace.schwab.com) to see how your contribution rate may affect your paycheck.

### Automatic enrollment

If you do not actively enroll, you will be automatically enrolled in the Plan 90 days after your date of hire, unless you choose otherwise. Read more about this feature in the **Plan highlights** section.

### Choose your investment approach

The Plan offers a range of well-researched investments carefully selected by Dentsu International Americas, LLC (“dentsu”).

How you choose to invest is up to you. See the options available to you beginning on page 6.

### You're ready to begin



Go to [workplace.schwab.com](https://workplace.schwab.com). Click **Register Now** and follow the prompts to register and enroll.



Get the Schwab Mobile app<sup>1</sup> at [schwab.com/mobile](https://schwab.com/mobile) to register and enroll.



Call Participant Services at **1.800.724.7526** or **1.877.905.2553** (en español). Representatives are available to assist you between 8 a.m. and 10 p.m. ET, Monday through Friday.



### Don't forget your beneficiary

Take care of those who matter to you and designate your beneficiary for your Plan account.

Visit [workplace.schwab.com](https://workplace.schwab.com) and go to **My Profile > Beneficiaries** to make this important election today.

## Plan highlights

### Eligibility

- Permanent employees may enroll in the Plan at any time.
- Temporary employees may enroll in the Plan after 1,000 hours and 12 months of service.
- If you don't take action to enroll within your first 90 days, dentsu will do it for you. You'll be enrolled at a 6% pre-tax contribution rate, and automatic contributions will be invested in a target date fund based on your date of birth (as directed by the Plan), unless you choose to opt out of participation.

### Your contributions

#### PRE-TAX CONTRIBUTIONS

- You may contribute up to 75% of your eligible compensation before taxes. The Internal Revenue Service (IRS) limits the amount you can contribute in a given year. The limit is set annually and can be found at [workplace.schwab.com](https://workplace.schwab.com).

#### ROTH 401(K)

- You may also contribute up to 75% of your eligible compensation on a Roth 401(k) basis. Roth 401(k) contributions will be deducted from your paycheck after taxes are calculated. You will not pay taxes on any potential earnings when your contributions are withdrawn—provided that any distribution from your Plan account occurs at least five years after the year you made your first Roth 401(k) contribution and you have reached age 59½, become disabled, or died.

Your combined pre-tax and Roth 401(k) contributions cannot exceed the annual IRS limit.

#### CATCH-UP CONTRIBUTIONS

- If you will be 50 years of age or older by the end of the calendar year, you may make additional catch-up contributions above the standard limit. If you will be between ages 60–63 by December 31, you may be eligible to contribute toward a higher catch-up contribution limit. The IRS limits are set annually and can be found at [workplace.schwab.com](https://workplace.schwab.com). You don't have to make a separate catch-up election. If you are eligible, contributions will continue automatically until the IRS limit is reached. Catch-up contributions may be made on a pre-tax and/or Roth 401(k) basis if your annual compensation in the prior calendar year is \$150,000 or less in Federal Insurance Contributions Act (FICA) wages. Catch-up contributions must be made on a Roth basis if your annual salary in the prior calendar year is more than \$150,000 in FICA wages. Talk to a tax advisor if you have questions on how your catch-up contributions may be affected.

FICA wages are generally reported in Box 3 of the Form W-2 and may also be referred to as Social Security wages or Internal Revenue Code (IRC) 3121(a) wages.

#### AFTER-TAX

- You may contribute up to 75% of your eligible compensation each pay period. You will not have to pay additional taxes upon withdrawing these contributions. Any earnings on after-tax contributions will be subject to ordinary income tax and, if taken prior to age 59½, a 10% federal tax penalty at withdrawal.

### In-plan Roth rollovers

In-plan Roth rollovers let you convert your eligible pre-tax and/or after-tax balances to Roth savings within the Plan. What's the potential benefit of converting? The opportunity to earn tax-free<sup>2</sup>—rather than tax-deferred—growth. What's the tradeoff? You must pay taxes on any money you roll over that has not been taxed before. Specifically, pre-tax balances (including any earnings on them) and any earnings generated on after-tax balances before conversion are taxable in the year they're converted. Talk to a tax advisor for help deciding if an in-plan Roth rollover makes sense for you.

There are two ways to request an in-plan Roth rollover. You can roll over all or part of your existing eligible pre-tax and/or after-tax balances at any time. You can also set up a standing election to automatically roll over any new after-tax contributions you make to your Plan account.<sup>3</sup>

## ROLLOVER

- If you have assets in a qualified retirement plan with a previous employer, there may be several options available to help you manage your retirement accounts. For more information about your options, call Participant Services at **1.800.724.7526**.

## CHANGES

- You can change your contribution rate at any time. To do so, call **1.800.724.7526** or log in to [workplace.schwab.com](https://workplace.schwab.com). Changes will be made as soon as administratively possible.

## Discretionary company contributions<sup>4</sup>

- When you contribute, so does the company. The company will make a matching contribution equal to 50% of the first 6% of eligible compensation you contribute to the Plan.

## Vesting

- Vesting is your ownership of your Plan account. You are 100% vested in your own contributions. Company contributions will vest according to the following schedule:

Years of Service	1 Year	2 Years	3 Years
Vesting %	33%	67%	100%

## Withdrawals

The Plan is designed primarily to help you save for retirement. Withdrawals are restricted by the IRS. You may request money out of your Plan account under the following circumstances.

## LOANS

- You may borrow from your vested Plan account balance.
- The minimum loan amount is \$1,000.
- The maximum total loan amount is \$50,000 or 50% of your vested balance, whichever is less.
- There is a one-time fee of \$75 on each new loan.
- The interest rate for the loan is Prime + 1% at the time the loan is initiated.
- Two outstanding loans are allowed at a time, not to exceed a total of \$50,000 or 50% of your vested balance, whichever is less.
- The maximum term is 5 years for a general loan and 15 years for a residential loan.

## IN-SERVICE WITHDRAWALS

- In-service withdrawals, which are taken from your account while you are still employed with the company, are allowed under certain circumstances. Taxes and penalties may apply.

## HARDSHIP WITHDRAWALS

- You may be eligible to withdraw a part of your balance if you experience a financial hardship. Contact Participant Services or refer to the Summary Plan Description regarding hardship withdrawals. Taxes and penalties may apply.

## RETIREMENT

- Normal retirement age is 55.



**Got a question?**

Call Participant Services at **1.800.724.7526**.

## TERMINATION

- If you leave the company for any reason, you may receive the vested balance of your account. Taxes and penalties may apply.

## DISABILITY

- If you become permanently disabled, you may withdraw your account balance. Taxes may apply.

## DEATH

- In the event of your death, your vested account balance will be paid to your designated beneficiary or beneficiaries.

## Choose your strategy

### Get personalized advice

Personal information, such as your salary, Plan account balance, savings rate, estimated Social Security benefits, and other sources of income, creates a more holistic view of you, your retirement income goals, and your investment style.

To build on this holistic view, the Plan includes the option to have your Plan account professionally managed for a fee. This service will:

- Calculate a retirement income goal and savings rate for you
- Select the investments for your Plan account from the Plan's available investment options
- Review your Plan account every 90 days and make adjustments to your investments as your needs change
- Provide a spending plan if you're age 50 or older to help you make the most of your money in retirement

Prefer to manage your Plan account yourself? You can still get a personalized recommendation without signing up for the managed account service.

The managed account service is provided by Morningstar Investment Management LLC, an independent registered investment adviser.<sup>5</sup>

### MANAGED ACCOUNT SERVICE FEE

The fee for this service is based on your eligible average daily Plan account balance and the number of days you are in the service. Eligible balances exclude Schwab Personal Choice Retirement Account® (PCRA)<sup>6</sup> and loan balances. The fee is applied to your Plan account on a quarterly basis. For more information, log in to your Plan account at [workplace.schwab.com](https://workplace.schwab.com), go to **My Account > History & Statements > Statements & Reports**, and view the latest annual Fee and Investment Notice and any subsequent Change Notices listed in the **Other Account Documents** section. More information about fees and compensation is also detailed in the Morningstar Investment Management, LLC and Charles Schwab & Co., Inc. Advice Services with Morningstar Investment Management, LLC Disclosure Brochures (Form ADV Part 2A).



It's easy to get started. Log in to your account at [workplace.schwab.com](https://workplace.schwab.com) to access the self-serve advice tool.

## Get a diversified retirement strategy with target date funds

Are you looking for an approach that manages your investment strategy by adjusting your portfolio to align with a specific target retirement date? Consider T. Rowe Price Target Date Funds—diversified managed funds that adjust over time.

T. Rowe Price Target Date Funds are professionally managed funds that invest in a variety of asset classes and automatically rebalance to become more conservative over time.

Keep in mind that, with all investments, there's no guarantee that target date funds will achieve the returns or provide the income necessary to last through retirement.

### HOW DOES IT WORK?

- When you enroll, select a fund that best matches your expected retirement date or when you plan to begin withdrawals, as well as other factors important to you.
- The mix of investments shifts from more aggressive to more conservative over time.
- You should review your investment selection at least annually to help ensure you remain on track with your goals.

## Invest on your own with Plan-selected funds

Do you enjoy researching and choosing investments? Do you have the time to manage your account at least once a year? Then Plan-selected funds may be your choice. Plan-selected funds are an array of investments chosen by your employer to give you a diverse range of choices.

### HOW DOES IT WORK?

- First, determine your risk tolerance. You will find a variety of tools and resources to help you at [workplace.schwab.com](https://workplace.schwab.com), including the Investor Profile Questionnaire.
- Conduct research as needed, using the many tools provided, to help you analyze and choose among the Plan's funds.
- Decide what percentage of your contribution should go to each fund.
- Information is available for each of the Plan-selected funds at [workplace.schwab.com](https://workplace.schwab.com) or by calling **1.800.724.7526**.

## Invest on your own with a Schwab Personal Choice Retirement Account®<sup>6</sup>

Are you a knowledgeable, experienced investor with the time and interest to conduct your own research and decide how to invest? Do you have time to review your decisions at least annually? If so, a Schwab Personal Choice Retirement Account® (PCRA) may be the strategy for you.

### THE SCHWAB PERSONAL CHOICE RETIREMENT ACCOUNT

PCRA is a brokerage account you manage yourself that provides access to more investment choices than are otherwise available in the Plan. To choose this investment strategy, you must first enroll in the Plan and then complete a PCRA application at [workplace.schwab.com](https://workplace.schwab.com) under the **Manage Account** tab.

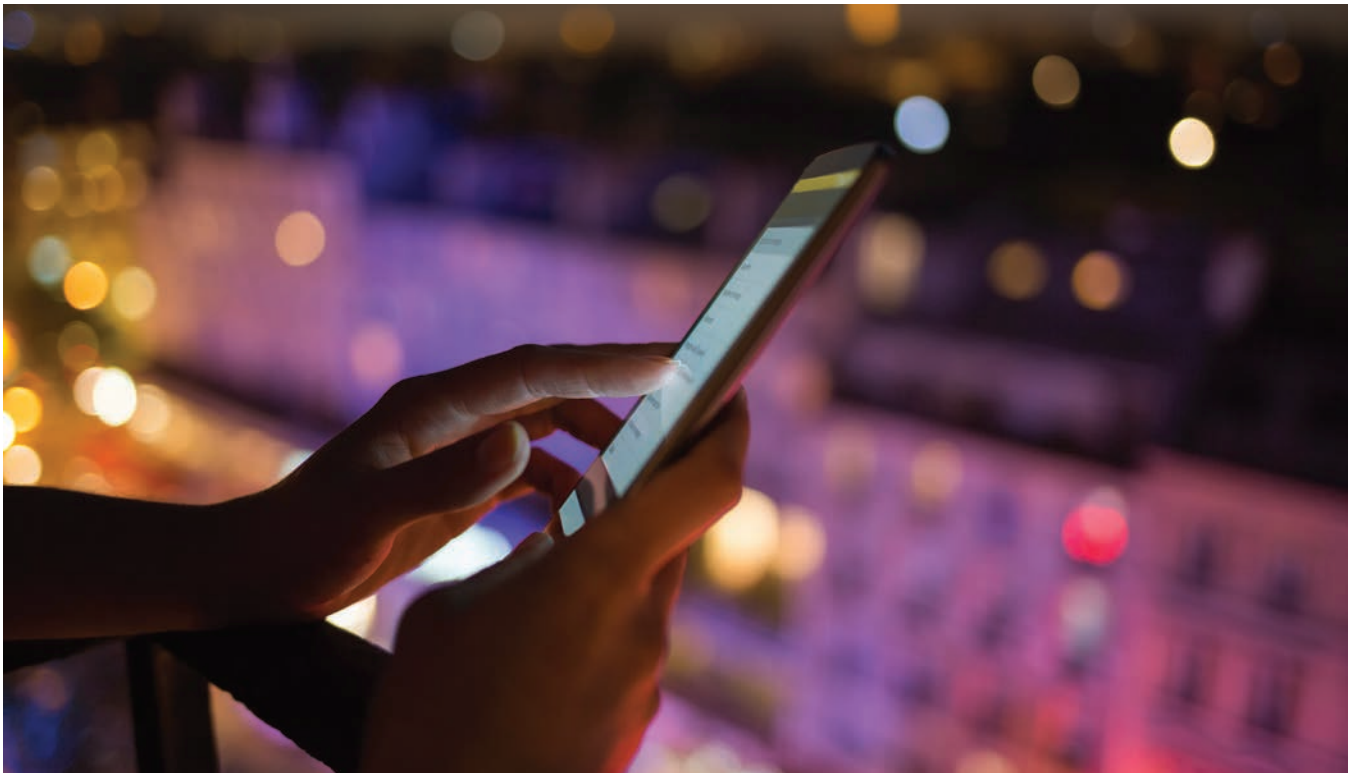
### HOW DOES IT WORK?

- Once your PCRA is approved and opened, you may transfer any portion of your funds from existing Plan investments into your PCRA.
- Take advantage of the many online tools to help you search and analyze investment opportunities.
- You can place trade orders in your PCRA online through [Schwab.com](https://www.schwab.com) or by calling a Schwab PCRA Representative at **1.888.393.7272**.

**Please note:** Schwab Retirement Plan Services is restricted from providing access to advice on a PCRA. Some PCRA investments may have initial and subsequent investment minimums. There may be other fees associated with trading.

For more information on charges and minimums, contact a Schwab PCRA Registered Representative at **1.888.393.7272**.

No matter which investment strategy you decide is best suited for you, it is important to reevaluate it at least annually or whenever you experience a life event, such as marriage, divorce, or birth or adoption of a child.





## Manage your account

You're in charge, but you're not alone.



[workplace.schwab.com](https://workplace.schwab.com)



[schwab.com/mobile](https://schwab.com/mobile)



**1.800.724.7526 (1.877.905.2553 en español)**

Representatives are available between 8 a.m. and 10 p.m. ET, Monday through Friday.



**My Retirement Progress™<sup>7</sup>**

My Retirement Progress is an interactive tool available online and in the Schwab Mobile app that helps you review progress toward your savings goal and compare the retirement income you may need with the estimated income you may have, based on your current savings approach.



**Going paperless**

Your company has arranged for you to receive email notifications when paperless statements and documents are available. To change these settings, simply log in to your account at [workplace.schwab.com](https://workplace.schwab.com), go to **My Profile**, and adjust the settings in the **Communication Preferences** section.



**Visit My Learning**

For more resources on retirement saving, budgeting, investing, and other financial topics, go to [workplace.schwab.com](https://workplace.schwab.com) and select **Learning Center > My Learning**.





