



Paperless Program: Important Information About Your Informed Consent to Receive Paperless Documents

The Purpose and Effect of Your Consent

This disclosure and informed consent applies to all communications for your retirement plan accounts, offered in person or available via workplace.schwab.com, or via a Schwab mobile website or mobile application used to access those retirement plan accounts to the extent they are not otherwise governed by the terms of a separate disclosure and informed consent.

You are required to receive “in writing” certain records and disclosures about your retirement plan account, our relationship, and transactions in your account. You are entitled to receive those documents on paper. With your affirmative consent, or through your Plan Sponsor’s election for your retirement plan(s), we can provide the documents to you electronically instead of paper via the Schwab Retirement Plan Services, Inc. (“SRPS”) paperless documents program (“Paperless Program”). The information below will help you understand the conditions and requirements relating to the Paperless Program. You can always find the most up-to-date version of this important information at workplace.schwab.com/paperless_program.

The Paperless Program categories include: account statements, transaction notifications, regulatory notices (including investment advisory service disclosures and tax forms,) general plan, retirement, and investment education communications. Each of these document categories is described in detail below. Electronic documents specific to your transactions and account will be available online for up to 10 years from the date of initial delivery. Your consent to receive documents electronically is not limited in duration and does not expire.

Depending on where you reside, the initial scope of your Paperless Program enrollment, and whether you, or your Plan Sponsor as may be the case for your retirement plan(s), have made modifications to your enrollment, not all document categories may apply to you. Certain documents that are not currently included in the Paperless Program may continue to be delivered to you via postal mail. In the future, some or all of these documents may be added to the Paperless Program and made available to you electronically in accordance with your informed consent to this disclosure. If you are uncertain which documents are covered by your Paperless Program enrollment, please log into your account and visit the [Communication Preferences](#) tab or call or email SRPS using the contact information below.

You indicate your consent to the Paperless Program by providing an email address and signing an account agreement, or by clicking or touching an “I consent” or other button indicating agreement to or acceptance of the conditions and requirements relating to the Paperless Program, and we record your consent. You may also be automatically enrolled in the Paperless Program when your Employer/Plan Sponsor makes that election for your retirement plan(s). The method of consent may depend on whether you are registering your account for the first time or separately enrolling in the Paperless Program for an existing account. If you or your Employer/Plan Sponsor do not provide consent, SRPS will send, or make available to you, paper copies. Your consent will be effective until you cancel your enrollment in the Paperless Program, your Employer/Plan Sponsor cancels the Paperless Program for your retirement plan, or SRPS notifies you that the Paperless Program is discontinued.

By providing consent, you, or your Employer/Plan Sponsor, confirm that you have the ability to access SRPS on the web or other electronic device, and the ability to open, view, save, retain, and print PDF documents as described below. These abilities demonstrate that you can receive the documents we will deliver to you. You also confirm that you, or your Employer/Plan Sponsor, have provided a valid email address as part of the account registration or Paperless Program enrollment process.

We may, if necessary and at our discretion, end your participation in the Paperless Program, or change the terms and conditions relating to the Paperless Program and electronic communications. It is your responsibility to review any updates in a timely manner. We will provide you with notice of any discontinuation or update as required by law.

Our Contact Information to Request Paper or Ask Questions

To access the document and print a copy, log in to your plan account, and access the Communication Preferences feature. To request paper, ask questions about, or report problems concerning the Paperless Program, you may contact us as follows:

To contact us electronically, log in to workplace.schwab.com and send a message or email. To contact us by phone: Call (800)-724-7526.

To Withdraw Your Consent (Opting Out)

When you change your preference back to postal mail delivery, this cancels (opts you out of) the Paperless Program and withdraws your consent for the document categories you indicate. You can do this by logging in to workplace.schwab.com and navigating to the Communication Preferences feature, or by calling or emailing SRPS using the contact information above. Allow 48 hours for processing. Your consent will remain effective for other document categories for which you maintain a paperless delivery preference, and as a result, the general terms of the Paperless Program disclosure and your informed consent will continue to apply to you with respect to those document categories.

Electronic Notification When a Paperless Document Is Ready

We will send you an email or other electronic message (for example, a text if you enroll in text messaging) to let you know a document is available. For some documents, the email or electronic message itself will be the paperless document. For other documents, the email or electronic message will contain a link or instructions that will allow you to access or download the document, and your login may be required prior to such access.

Keeping Your Email Address Current and Actions SRPS Will Take If There Is a Problem

Please note that after two consecutive unsuccessful electronic delivery attempts of your account statements, and regulatory notices, those document categories will revert back to postal mail delivery. This will cancel your enrollment in the Paperless Program and withdraw your consent to receive paperless documents.

If you have enrolled your account in the Paperless Program, it is your responsibility to notify SRPS of any change in your email address by logging in to the workplace.schwab.com website and going to Communication Preferences feature or using the contact information above. If your Employer/Plan Sponsor has enrolled your plan in the Paperless Program, it is your Employer's responsibility to provide SRPS with your Employer authorized email address (which may be a workplace or other email address). You may elect to update your primary email address to be used for the Paperless Program at any time. Periodically, you will be asked to verify your primary email address. In addition to the un-enrollment process outlined above, if we receive any indication either that the email notification did not reach you successfully or that there is a problem with your email address or service, we will take the following actions:

Account Statements— The account statement will be available on the workplace.schwab.com website.

Regulatory Notices— We will send you a letter informing you that we were unable to deliver your regulatory notice electronically. We will also send a paper copy of the regulatory notice via postal mail within 2-5 business days.

Tax Forms—Your 1099-R accompanies your retirement plan withdrawal check or notice of electronic deposit that is sent via US mail immediately after your withdrawal is processed. An electronic version of your 1099-R will also be available for you to access on workplace.schwab.com generally in early February following the year in which the withdrawal was taken.

Transaction Notifications—We will send a letter by postal mail informing you that we were unable to deliver your transaction notification electronically. After two consecutive attempts your transaction notifications will be archived. You will be able to retrieve the transaction notification by logging into your account on workplace.schwab.com.

General Plan and Investment and Retirement Education Communications and Subscriptions—We will contact your Employer/Plan Sponsor that we were not able to successfully deliver the communication electronically and request direction from your Employer/Plan Sponsor with respect to that communication. In some cases that may mean that a paper copy of the communication will be sent to you via postal mail, in other cases, the communication may only be available on workplace.schwab.com. Subscription content will not be sent to you via postal mail but can be found at schwab.com/resource-center/insights.

Hardware and Software Requirements

The Paperless Program requires you to have access to a device (computer, tablet, or smartphone) with Internet service and an active email account and address, along with the following:

- A current version of a common Internet browser, with JavaScript enabled.
- A current version of a program, such as Adobe® Reader®, that accurately reads and displays PDF documents. If you do not have Adobe Acrobat installed on your device, you can download the free software at adobe.com.
- An operating system on your device that supports the above.
- A printer that connects to your device, if you wish to print documents.
- Electronic storage connected to your device, if you wish to retain records in electronic form. (If you are using your computer, just save documents to your local hard drive.)

If you use your smartphone, you must access the full Schwab Workplace website to view and print your documents. If you have questions relating to hardware and software requirements, please call or email SRPS using the contact information on the previous page.

Security and Privacy Information

Unless expressly stated, email notifications for the Paperless Program are not encrypted. For security and confidentiality, unencrypted emails will not include your name, full account number, or any other personal identifier. Be aware, however, that some email addresses may use part of your name or your entire name. If you use a work email address, your employer or other employees may have access to your email. To help you identify your account, we may include some portion, but not all, of your account number. SRPS, Charles Schwab & Co, Inc. (Schwab) or Schwab Bank may use a vendor to deliver paperless documents.

Whether SRPS, Schwab, or a vendor delivers the documents, Schwab's privacy policy applies.

Records and Disclosures Included in SRPS Paperless Program

Account Statements

An account statement provides important information about your retirement plan account, including your account balance, the price and quantity of investments you hold, the transactions conducted, other activity in your account, and terms and conditions governing your account such as your current vested account balance. Account statements are sent within 10 business days of the end of each calendar quarter, or quarterly based on your Plan's year end, regardless of any account activity. With your account statements, we often include accompanying account-related statement messaging, notices and other information about your plan including, but not limited to, changes to plan features or plan fees and special notices or messages from your Employer/Plan Administrator. At account opening and from time to time thereafter, we also send you notifications about your account. When you consent to paperless account statements, you also consent to receive these other statement messages and notices. Account statements do not include statements for your personal brokerage account feature ("PCRA") or other brokerage window available in your plan.) Your electronic consent to receive PCRA-related statements and information are governed by the terms of a separate disclosure and informed consent you make on schwab.com.

Regulatory Documents

Regulatory documents include the Participant Fee Disclosure (ERISA 404a-5 notice), privacy policy, annual notices (including Summary Annual Reports), amendments to the terms of your plan, disclosures, and other communications required to be provided to you under ERISA, the Internal Revenue Code, U.S. federal securities laws and any other documents, notices, and disclosures required by law or regulatory rules to be provided to you. At account establishment and from time to time thereafter, we also send you notifications about your account.

Transaction Notifications

Transaction notification include trade notifications, address changes, beneficiary designation changes, changes to your account credentials, and other transactions or changes to your account that you initiate or that are initiated on your behalf by your Employer/Plan Administrator or other fiduciary (such as an investment advisor for investment advisory services available for your plan). If you choose to receive paperless transaction notifications, the terms and conditions of your transaction will appear on a web page linked to within the email.

Investment Advisory Service Disclosures (A Sub-Category of Regulatory Documents)

Your consent to paperless Regulatory Documents includes investment advisory program disclosures, brochure supplements with information about individual Schwab representatives, and related materials such as periodic updates or annual summaries of any changes to those documents ("Form ADV Disclosures") as SRPS or Schwab makes these available in the future. In addition to Schwab's and its affiliates' own Form ADV Disclosures, your consent also covers ADV Disclosures from third-party investment advisors whose services you elect through your retirement plan. Paperless Form ADV Disclosures may accompany your account statements or be sent independently. If the third party does not make its Form ADV Disclosures available electronically, you will instead receive the standard printed materials by postal mail.

General Plan, Retirement, Investment Education Communications

General Plan, Retirement, Investment Education Communications is a broad category of information from SRPS and Schwab that includes

information about plan enrollment, plan features, investment options, investment advisory services and other messages relevant to your experience in the plan. It also includes information about general investing and personal finance, financial planning and wellness, retirement readiness and other financial topics.

Subscriptions (A Sub-Category of General Plan/Investment/Retirement Education)

Your consent to paperless General Plan, Investment and Retirement Education Communications also includes Subscriptions to Schwab Investing Insights and other such subscriptions as SRPS or Schwab may make available in the future.

Tax Forms

A tax document provides important information you need to complete your tax returns. Much of the information we provide in tax documents is also reported to the IRS. This includes any corrected tax documents and accompanying notices.

The Charles Schwab Corporation provides services to retirement and other benefit plans and participants through its separate but affiliated companies and subsidiaries: Charles Schwab Bank; Charles Schwab Trust Bank; Charles Schwab & Co., Inc.; and Schwab Retirement Plan Services, Inc. Trust, custody, and deposit products and services are available through Charles Schwab Bank and Charles Schwab Trust Bank, Members of FDIC. Brokerage products and services are offered by Charles Schwab & Co., Inc. (Member SIPC, www.sipc.org).