

What is PCRA?

The Schwab Personal Choice Retirement Account® (PCRA) is a self-directed brokerage account offered through Charles Schwab & Co., Inc. (Member SIPC) that allows you to select from numerous mutual funds and other types of securities, such as stocks and bonds, if allowed by your Plan, for an additional fee or fees.

For whom is this investment option appropriate?

The Schwab PCRA is for *knowledgeable investors* who acknowledge and understand the risks associated with many of the investments choices available through PCRA.

By utilizing the PCRA, you acknowledge that *none* of the available options in the PCRA have been reviewed for suitability by your employer, Plan sponsor or your service provider. *You are solely responsible* for determining suitability of the options that are available through PCRA. You agree to fully indemnify and hold harmless your employer, Plan sponsor and any and all service providers to the Plan, against any claims, damages, or other possible causes of actions resulting from your use of the PCRA.

How do I get started?

This is a Web-based feature only. You can open an account by logging on to your Plan's Web site and clicking on the "Change" link. Then select "Transfer into Self-Directed Brokerage."¹

If you are not already enrolled in your Plan, complete your Plans's enrollment form.

All agreement forms must be completed and signed. Once your account is processed, you will receive a Personal Identification Number (PIN) which is needed to open a PCRA.²

How do I transfer money into my self-directed account?

To initiate transfers into the self-directed option, go to your Plan's Web site.¹ Transfers must be made into the Money Market Fund at Schwab first. Then, through Schwab, you can purchase other investments. Also, when moving money back to your Plans's core options through your service provider, Schwab assets must be liquidated and settled to the Money Market Fund first, then moved to the core options.

Transfers into the Schwab PCRA will be subject to minimum transfer restrictions. If your transfer request does not meet the minimum amount, your transfer will not be completed. You must also maintain a minimum balance in the Plan's core options. Please check with your Plan for its minimum requirements.

What kind of access will I have to funds in PCRA?

When you transfer money from your core funds into the Schwab PCRA, the money will be automatically allocated to the Schwab Money Market Fund within approximately two business days. Once you see the transferred money in your Schwab Money Market Fund, you may then purchase securities in your PCRA.

How do I make changes to my self-directed account?

Visit the Schwab Web site, www.schwab.com, use Schwab's touch tone telephone service, Telebroker®, or voice activated telephone service, Schwab by Phone™ at (888) 393-7272 or call the dedicated PCRA Call Center at (888) 393-7272 to change your investments in the PCRA.

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How do I transfer money from PCRA back to my Plan's core funds?

Visit the Schwab Web site at www.schwab.com, use Telebroker® or Schwab by Phone™ by calling (888) 393-7272 to transfer money from the Schwab PCRA to your core funds. You will need to:

1. Instruct Schwab to liquidate the mutual funds in your PCRA.
2. Wait for the proceeds to settle and be invested in your Schwab Money Market Fund.
3. Transfer assets from your Schwab Money Market Fund to a fund in your core Plan.

Direct distributions from your PCRA are not permitted.

- Partial transfers from your Schwab Money Market Fund will be allocated to the core fund you have indicated within approximately two business days.
- For full liquidation of your Schwab Money Market Fund, use the "Transfer All" button on your Plan's Web site. Money transferred into a core fund will be allocated to the fund you have indicated within approximately four business days. Additional time is needed for this transaction in order to transfer any accrued interest or dividends.

How can I manage my self-directed account balance?

Visit www.schwab.com, call Telebroker® or Schwab by Phone™ at (888) 393-7272 to access your account.

What do I do if I want to make a withdrawal?

If you are requesting a payout option, you must transfer money from your Schwab PCRA back to your Plan's core options. If you have requested a voluntary payout but have insufficient money in your Plan's core options, the request will be cancelled. If the payout is due to a required distribution, such as a required minimum distribution, and you have insufficient money in your Plan's core options, your PCRA may be liquidated and the account closed. You will be responsible for any losses or expenses associated with the liquidation.

Who sends me statements?

Your service provider sends quarterly statements. Schwab sends you a monthly statement.

Note: The account balance on your service provider and Schwab statements may be slightly different due to different period-ending dates (for example, one may be as of the last day of the quarter while the other may be as of the last business day).

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information prospectuses for all PCRA funds can be obtained on the Web site at www.schwab.com or by calling (888) 393-7272. Read them carefully before investing.

An investment in the Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

Securities available through the self-directed brokerage account are offered through Charles Schwab & Co., Inc. (Member SIPC). Additional information can be obtained by calling Charles Schwab at (888) 393-7272. Charles Schwab & Co., Inc. and your service provider are separate and unaffiliated companies.

1 Access to your Plan's Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the Web site received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

2 The account owner is responsible for keeping the assigned PIN confidential. Please contact your service provider immediately if you suspect any unauthorized use.

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