

401(k) Instructions Guide

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Enrolling in the 401(k) Plan

Enroll online at www.schwab.com/workplace

If you've had an account with Schwab in the past, you will need to call Schwab at **800-724-7526** and have your login information re-set.



Click on the **Register Now** button to create your profile

If you need help enrolling in the Plan, call Schwab at (800) 724-7526. Live representatives are available weekdays until 8PM PST.

Fill out all the information required to verify your identity. Once completed, click **Continue**.

Welcome to Schwab Retirement Plan Center Registration.

To access your account information online, you'll need to complete a brief registration process. To begin, enter the information below to help us verify your identity.

Client Identification

Please enter the following information:

Social Security Number:

Date of Birth:

Home Address Zip Code: I have a non-US address

Last Name: Suffix:

Examples: JR, SR, MD, DO, ESQ

Next, you will be asked to provide an email address so an identity verification request can be emailed to you. Click **Continue** to submit.



Retirement Plan Center Account Registration.

Email Address

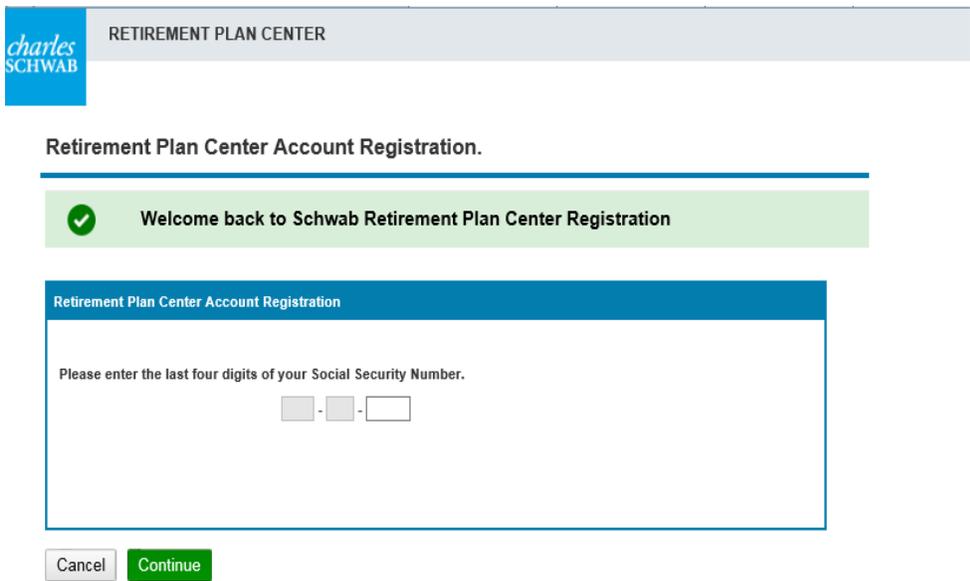
Please provide an email to send a verification email to.

Email:

Once you receive the email, **click on the link** to verify your registration and to take you back to the login page.



Next, you will be asked to verify your information by entering the last 4 digits of your social security number. Once entered, click **Continue**.



Enter your login credentials and set your security challenge questions to complete the registration process. Once entered, click **Submit**.

Your registration is almost complete.
Please setup your login credentials to complete the below process.

ID/Password Setup

Web & Mobile

Create Login ID

Enter new Login ID:

Verify new Login ID:

- At least 6 characters
- Has at least one letter
- May contain only letters, numbers, or a valid email address
- Login IDs must match

Login IDs:

- Are not case sensitive
- May not match or contain Social Security Numbers (SSN)
- May not be 9 characters in length

Create Password

Enter new Password:

Repeat new Password:

- At least 8 characters
- Has at least one letter
- Has at least one number
- Passwords must match

Passwords:

- May have spaces or common symbols (#\$%^&, etc.)
- Are case-sensitive (exAMP1e)
- May not match or contain your Login ID, SSN or Tax ID

Choose Secret Question

Select a Secret Question:

Answer to Secret Question:

Verify answer to Secret Question:

- At least 5 characters
- New Answers must match

Answers:

- May have spaces
- May not use common symbols (!@#\$%^&, etc.)
- Are not case-sensitive

This page confirms your registration. Please note that you will have to log back in to set your fund allocations and contribution instructions.

Retirement Plan Center Account Registration.

Congratulations! You are registered.

Thank you for submitting your information. You are now successfully registered for your Retirement Plan Account. Please begin by entering your current login ID and password.

If you need more assistance, call 1-800-724-7526

PLAN PARTICIPANT LOGIN

User ID

[Forgot your Login ID?](#)

Password

[Forgot your Password?](#)

[SchwabSafe](#) [Norton](#)

Web Browser Information

Learn more about how SchwabPlan can help you achieve financial security. [Go](#)

[Sponsor Log-in](#) Login as a Plan Sponsor

For your security, please remember to log off and close the browser when you've finished using schwabplan.com.

Call us.
Speak with a Participant Services Representative at 1-800-724-7526, Monday - Friday
7:00am to 11:00pm ET

Send an email.
Log into your account to email us any questions or to obtain additional information.

Market Data:
DJIA: 20,806.93 -272.42 -1.3%
NASDAQ: 6,611.24 -105.63 -2.0%
S&P 500: 2,357.00 -42.84 -1.8%
MARKET DATA DELAYED AT LEAST 15 MIN

Once logged in, click **Go** under Self-Directed Enrollment. The next steps will let you choose contribution rates and investments.

- 1) Designate either a flat dollar amount or a percentage contribution for your **Pre-Tax 401(k) Base Pay** and/or Post-Tax **Roth 401(k) Base Pay**
 - a. Please note that your elected Post-Tax Roth contributions and Pre-Tax Traditional contributions are limited to a maximum of 75% of each paycheck. When contributing both Roth and Traditional, the combination of both is limited to a maximum of 75% each (i.e. 25% Roth + 50% Traditional = 75% total)
- 2) Elect Yes or No for the Annual Savings Adjustment
- 3) Designate a contribution percentage of your Pre-Tax 401(k) Bonus/Commission and/or Roth 401(k) Bonus/Commission

- a. Similar to step 1a mentioned above, there are contribution maximums for Pre-Tax and/or Roth bonus contributions

4) Click **Continue**

Note: If you opt to open a Personal Choice Retirement Account (PCRA), you will need to choose a mutual fund as a default until the PCRA account is open. Once the account has been established, you can log back into your account and update your investment elections.

Retirement Plan Center Enrollment

FISHER INVESTMENTS 401(K) PLAN Print Contact Us Help Log Out

Which enrollment option works best for you?
It's easy to enroll in your company's retirement plan. Please select the option below that best meets your needs.

Self-Directed Enrollment

- Select from plan investments
- Actively manage my asset allocation
- Determine my savings rate

[Go](#)

[Quick links](#)
[View Fund Performance](#)

Trust, custody, and deposit products and services are available through Charles Schwab Bank. Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

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Retirement Plan Center Enrollment

FISHER INVESTMENTS 401(K) PLAN Print Contact Us Help Log Out

Manage on Your Own

1 Choose Contribution Rates 2 Choose Investments 3 Verify 4 Success

Your savings strategy

Your current savings rates are listed below. You can choose to save more by increasing your Employee Deferral Rate (the amount you are saving today) as well as your Annual Savings Adjustment (the amount you are saving is increased over time) up to the IRS limits. You can also adjust the settings, within the IRS limits, to split your savings between pre-tax and after-tax dollars.

Please note that your elected Post-Tax Roth % contributions are limited to a maximum of 50% of each paycheck and your Pre-Tax Traditional % elected contributions are limited to 75% of each paycheck. When contributing to both Roth and Traditional (pre-tax), the combination of both is limited to a maximum of 50% of each check (i.e. 25% Roth + 25% Traditional = 50% total).

Base Pay

Pre-tax 401(k) Base Pay

Annual Savings Adjustment Yes! Activate Savings Adjustments to meet my specific needs.
Increase by each year on
Until I reach

I do not wish to activate Annual Savings Adjustment at this time.

After-tax Roth 401(k) Base Pay

Annual Savings Adjustment Yes! Activate Savings Adjustments to meet my specific needs.
Increase by each year on
Until I reach

I do not wish to activate Annual Savings Adjustment at this time.

Bonus Pay

Pre-Tax 401k Bonus/Commission

After-tax Roth 401k Bonus/Comm

[Back](#) [Continue](#)

Related Links

[Paycheck Calculator](#)
See how a small change in your take-home pay today can make a difference in your retirement savings tomorrow.

[After-Tax Savings Options](#)
Learn the benefits of saving for retirement using after-tax dollars.

[Go To Rollovers](#)
Transfer money from a previous retirement plan into your account.

Allocate a % on selected funds and be sure that the sum of all funds elected total 100%. Click **Continue** to proceed.

Stocks

Large Company

Schwab S&P 500 Index	20 %	0% ▾
Vanguard Total Stock Mkt Idx Adm	25 %	0% ▾

Small/Mid Co.

Vanguard Small Cap Index Adm	20 %	0% ▾
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Intl/Global

Vanguard Developed Markets Idx Investor	20 %	0% ▾
Vanguard Emerging Mkts Stock Idx Adm	0 %	0% ▾

Balanced

Vanguard Balanced Index Adm	0 %	0% ▾
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Bonds

Vanguard Long-Term Bond Index Inv	15 %	0% ▾
Vanguard Short-Term Bond Index Adm	0 %	0% ▾
Vanguard Total Bond Market Index Adm	0 %	0% ▾

Capital Preservation

Schwab Value Advantage Money Inst	0 %	0% ▾
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PCRA

	0 %	0% ▾
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Total: (Your "Future Savings" must total 100%)	100 %	0%
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Be sure to designate a beneficiary as well as a contingent beneficiary. Click **Submit** to see the beneficiary information and to finalize the enrollment updates.

Need help calculating the impact of 401(k) contributions in your paycheck? Click [here](#) for a paycheck calculator (This tool will only provide an appropriate estimated of what your take home pay would be based on exemptions providers.)

Enrolling in the Personal Choice Retirement Account (PCRA)

If you are interested in participating in the PCRA self-directed brokerage account option, go to Manage Account → PCRA.

Please note that it takes 1-2 business days for the initial enrolment to be processed before you can open a PCRA account.

- Click Open Your PRCRA link
- The Schwab System will walk you through the remaining steps necessary to open the account.
 - **Note:** Please select “NO” for the question “Is your employer a FINRA member or a broker?”
 - It should also take another 1-2 business days for the PCRA enrollment to complete. All new accounts are automatically forwarded to Compliance every two weeks. If you need to request a trade before then, please contact Compliance directly.
- Once the PCRA account is open, log back into your account at www.schwab.com/workplace. Go to Manage Account → Investment Instructions.
- Add all of part of your contributions to your Personal Choice Retirement Account (PCRA). Click Continue, then Submit.
- Once you’ve completed the change to your deferral instructions, you should receive confirmation via e-mail, U.S. email, or both, depending on the selected communication options.

How to Change 401(k) Contributions

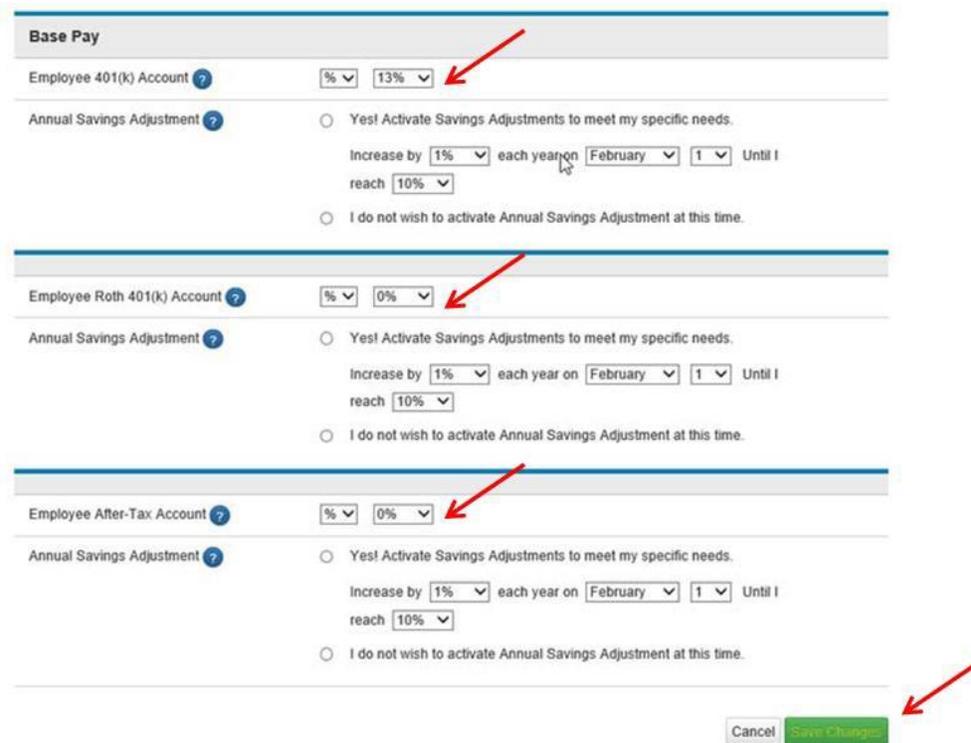
Changes are due no later than 9pm PST on the 7th (15th of the month check) and 22nd (end of month check). Contribution types and amounts cannot be corrected after these cutoff dates and times.

- Log-in to www.schwab.com/workplace
- Go to **Manage Account** → **Change Contribution**



- Edit your Pre-Tax 401(k), Roth 401(k), or After-Tax contributions on either your Base Pay and/or Bonus Pay and then click **Save Changes**.

Base Pay Example:



Important Contribution Information:

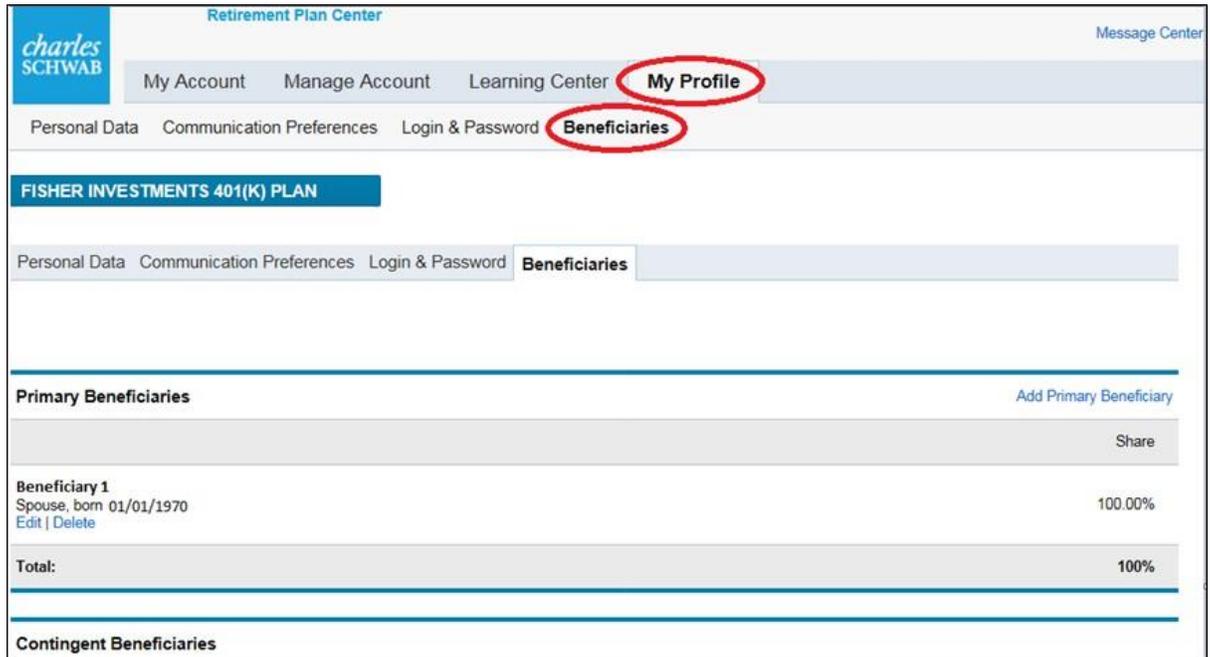
	Pre-Tax 401(k) Contributions	Roth 401(k) Contributions	After-Tax 401(k) Contributions**
Eligible for matching contributions from FI	Yes	Yes	No
Maximum Contribution % Per Paycheck*	75%	75%	75%

* Please note that when contributing any combination of Pre-Tax, Roth and After-Tax contributions, the combination of all is limited to a maximum of 75% of each check (i.e. 25% Roth + 20% After-Tax + 30% Pre-Tax = 75% Total)

** After-Tax contributions are only intended for those that was to contribute above the IRS limit.

How to Update Beneficiary Designations

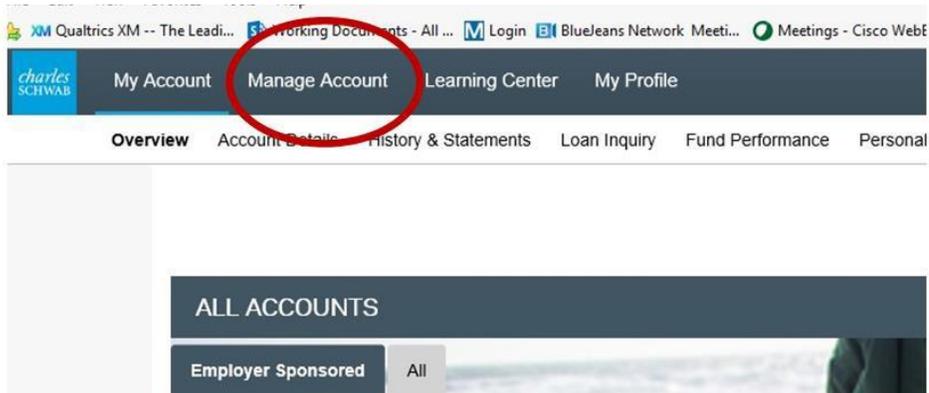
- 1) Log on to www.schwab.com/workplace
- 2) Navigate to the **My Profile** tab, then to the **Beneficiaries** section:



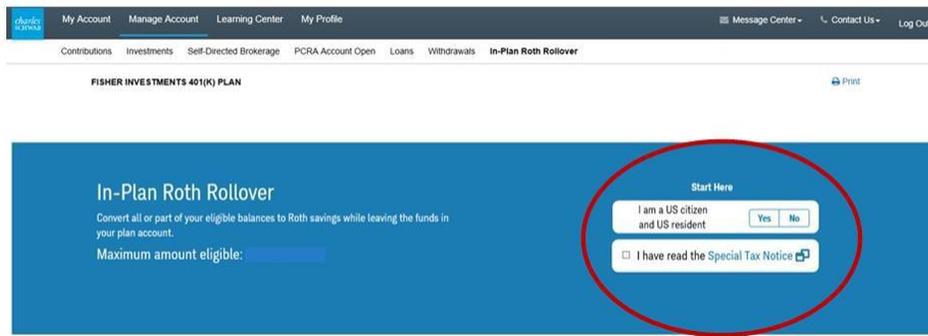
- 3) Make your designation update(s) by clicking on the **Add Primary Beneficiary, Edit or Delete** link.
 - a. Please note that when establishing a new beneficiary, you will need to enter a SSN.

One-Time In-Plan Roth Rollover for After-Tax Contributions

- 1) Log on to www.schwab.com/workplace
- 2) Navigate to **Manage Account** then to **In-Plan Roth Rollover**



- 3) Select that you are a U.S. citizen or U.S. resident
 - a. Please note that you must be a U.S. citizen and resident to request an in-plan Roth rollover online or by phone. If you are not a U.S. citizen and resident, you may mail or fax your in-plan Roth rollover election to Schwab Retirement Plan Services, Inc. Election forms are available
- 4) Open the Special Tax Notice document and **check that you have read the notice.**
 - a. Please note you will not be able to move forward unless you have opened the Special Tax Notice document.



- 5) Select the amount of eligible contributions you would like to rollover and click **Next**
 - a. If you would like to set up automatic rollovers for any future contributions, select **On** before you click Next.
- 6) From there, follow the remaining steps to submit your election.

In-Plan Roth Rollover

Amount Specific Maximum \$ 0.00

Amount is an estimate and may differ based on account activity prior to completion of this request.

Contribution Types Select one or more contribution types.

<input type="checkbox"/> Contribution Type	Eligible to rollover	Taxable amount	Non-Taxable amount	Taxation
<input checked="" type="checkbox"/> Pre-tax 401(k) Base Pay			--	Pre-Tax
<input type="checkbox"/> Pre 2001 Match			--	Pre-Tax
<input type="checkbox"/> Post 2001 Match			--	Pre-Tax

Automatic In-Plan Roth Rollover On Off Active since 12/04/2020

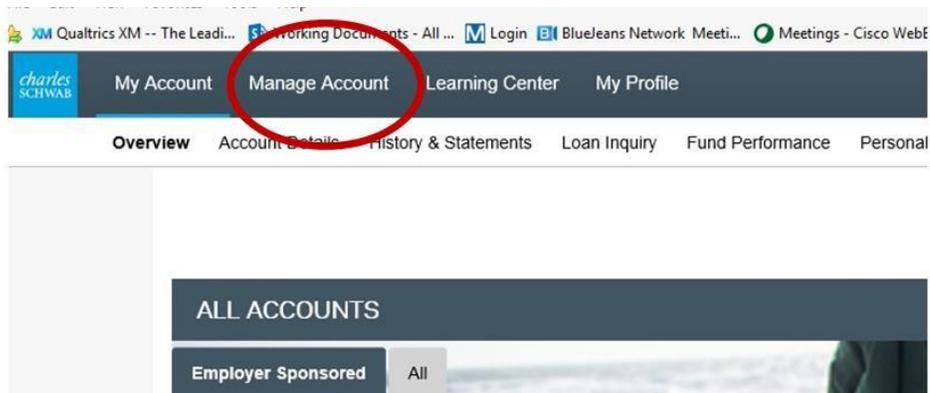
Cancel Next

Please Note:

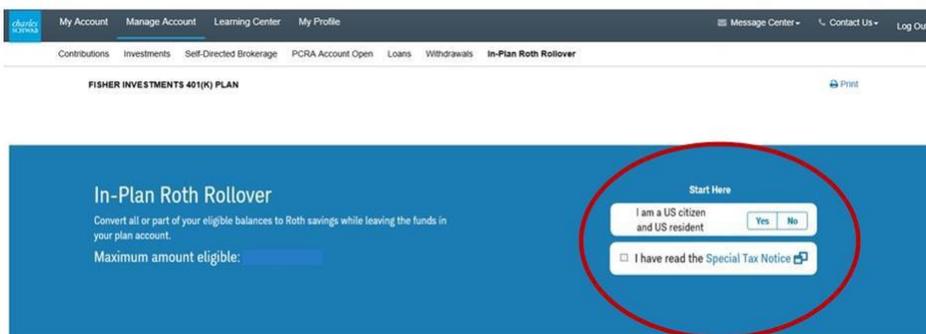
- There is no limit on the number of requests you can make.
- Requests are generally processed within 10 business days.

Setting Up Automatic In-Plan Roth Rollovers for Future After-Tax Contributions

- 1) Log on to www.schwab.com/workplace
- 2) Navigate to **Manage Account** then to **In-Plan Roth Rollover**



- 3) Select that you are a U.S. citizen or U.S. resident
 - a. Please note that you must be a U.S. citizen and resident to request an in-plan Roth rollover online or by phone. If you are not a U.S. citizen and resident, you may mail or fax your in-plan Roth rollover election to Schwab Retirement Plan Services, Inc. Election forms are available
- 4) Open the Special Tax Notice document and **check that you have read the notice.**
 - a. Please note you will not be able to move forward unless you have opened the Special Tax Notice document.



- 5) Choose the Automatic In-Plan Roth Rollover Only and click **Get Started**

The screenshot shows the 'In-Plan Roth Rollover' selection page. At the top, there are two buttons: 'I am a US citizen and US resident' with 'Yes' and 'No' options, and a checked checkbox for 'I have read the Special Tax Notice'. Below these are two main options: 'All Eligible Balances' and 'Automatic In-Plan Roth Rollover Only'. The 'Automatic In-Plan Roth Rollover Only' option is circled in red, and its 'Get Started' button is also circled in red.

- 6) Click **On**, then check the box next to “I understand and agree to the information provided”

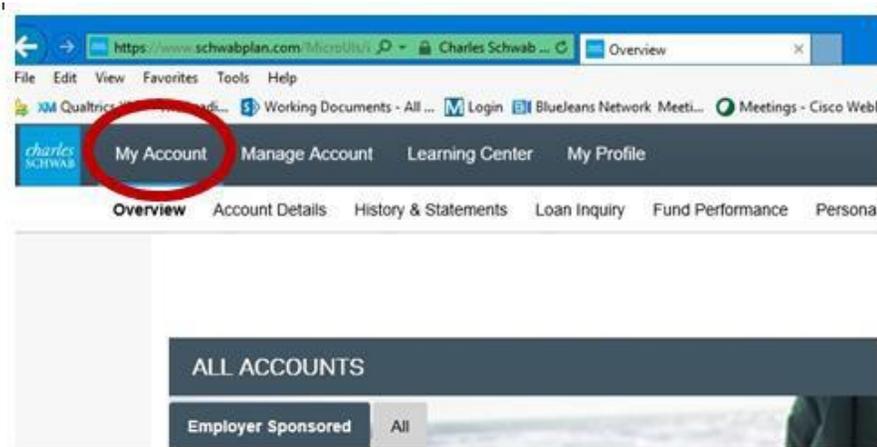
- 7) Click **Submit** to finalize your election.

The screenshot shows the 'In-Plan Roth Rollover' confirmation page. At the top, there is a navigation bar with 'My Account', 'Manage Account', 'Learning Center', and 'My Profile'. Below this is a breadcrumb trail: 'Contributions', 'Investments', 'Self-Directed Brokerage', 'PCRA Account Open', 'Loans', 'Withdrawals', and 'In-Plan Roth Rollover'. The main heading is 'In-Plan Roth Rollover'. Below the heading, there is a section for 'Automatic In-Plan Roth Rollover' with a toggle switch set to 'On', which is circled in red. Below the toggle is a 'Participant Acknowledgement and Consent' section with several paragraphs of text. At the bottom of this section, there is a checked checkbox for 'I understand and agree to the information provided', which is circled in red. At the bottom right of the page, there are 'Cancel' and 'Submit' buttons, with the 'Submit' button circled in red.

Please Note: You should convert your existing After-Tax balance prior to setting up automatic rollovers of future After-Tax contributions. Please see page 13 for instructions on how to convert you existing balance.

Checking Eligible After-Tax Contribution Balance

- 1) Log on to www.schwab.com/workplace
- 2) Navigate to **My Account** then to **Contribution Details**



- **After-Tax Base Pay** will show your eligible contributions
- **Employee After Tax Roth Conv** will show your contributions that have already been converted.

NAME	SYMBOL	ELECTION	MARKET
Pre-tax 401(k) Base Pay			\$92
Pre 2001 Match			\$7
Post 2001 Match			\$39
After-Tax Base Pay			
Employee After Tax Roth Conv			\$7