



Schwab Personal Choice Retirement Account[®] (PCRA)

Savings Plus offers a self-directed brokerage account option for investors who may want to direct investments to a wider variety of options other than those available in our core investment lineup.

Schwab Personal Choice Retirement Account[®] (PCRA) allows you greater flexibility with your Savings Plus investments by allowing the freedom to select and manage your portfolio from a larger universe of mutual funds, individual stocks, bonds and a variety of other investment choices.

This booklet contains the following sections:

- **PCRA Overview**
- **PCRA Self Evaluation**
- **How to Enroll and Contribute to PCRA**
- **PCRA Investment Rules & Restrictions**
- **PCRA Investment Transactions**
- **How to Access Your PCRA Assets**
- **Take the Next Step**
- **Glossary of Terms**

All information contained in this booklet was current as of the print date. The Plan reserves the right to amend any of the procedures or plan provisions outlined in this booklet or in the Plan Document. Such changes may be enacted without prior announcement or the express consent or agreement of plan participants. The Plan Document will govern if any contradiction arises between the terms of the Plan Document and this booklet.

PCRA Overview

About PCRA

Schwab PCRA is the self-directed brokerage option offered by Charles Schwab & Co., Inc. (Member SIPC), the brokerage services provider. PCRA is made available through Nationwide®, the third-party administrator for Savings Plus.

You can choose to invest in PCRA in addition to any of the core funds in Savings Plus. The term “core funds” refers to the fund choices currently offered in Savings Plus. *You must choose at least one core fund in addition to PCRA.* Information on the core funds is available at savingsplusnow.com under “About Savings Plus.”

Enrollment Requirements

You may open a PCRA for your 401(k) account and/or for your 457 account with Savings Plus. You may not transfer money back and forth between your 401(k) PCRA and your 457 PCRA.

You must retain \$2,500 or 50% of your total account balance, whichever is less, in your Savings Plus core account.

PCRA vs. Core Fund Investments

With a PCRA, you manage your own investments. You have the freedom to plan the strategy, do the research, watch the performance, evaluate the progress, make adjustments and initiate changes as needed. You are solely responsible for selecting and managing your PCRA investments.

While Savings Plus core funds are selected by Savings Plus through a competitive bid process, investments available through PCRA are not selected or monitored by Savings Plus.

Available Investment Options

You can choose your investments from more than 8,000 mutual funds, most individual stocks listed on every major U.S. exchange (including over-the-counter stocks), exchange-traded funds (ETFs), including over 200 commission-free ETFs through Schwab ETF OnceSource™, certificates of deposit (CDs), bonds and a variety of other investments.¹ Refer to “Choosing Investments in PCRA” for a complete list of allowed investments.

Mutual fund investors should carefully consider the 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 (888) 393-PCRA (7272). You may also request a prospectus online at schwab.com/prospectus.

¹ Charles Schwab & Co., Inc. (Member SIPC) receives remuneration from fund companies for recordkeeping and shareholder services, and other administrative services for shares purchased through Schwab’s Mutual Fund OneSource® program. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

Trades in no-load mutual funds available through OneSource (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.

Schwab’s short-term redemption fee will be charged on redemption of funds (except certain Schwab Funds) bought through Schwab’s Mutual Fund OneSource program (and certain other funds) with no transaction fee and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds, which may charge a separate redemption fee, and funds that accommodate short-term trading.

PCRA Information & Resources

The key to reaching your financial goals for retirement is the ability to make informed choices now. Schwab provides you with the information and resources to help you make more informed decisions along the way. Once you open a PCRA, you gain access to information such as powerful proprietary research tools, independent third-party research from leading providers and equity, mutual fund, exchange-trade fund and fixed income screener tools to help you make informed investment decisions.

For more information or for assistance with trades and brokerage questions, visit the Schwab website or contact Schwab's dedicated PCRA Call Center.

PCRA Trade Options

You may access your PCRA at Schwab and place trade orders any time it is convenient for you.

To trade within your PCRA:

- Visit www.schwab.com and/or download the Schwab mobile app
- Access Schwab's touch-tone phone service TeleBroker®, voice recognition service Schwab by Phone™, or call the dedicated PCRA Call Center at (888) 393-PCRA (7272), Monday through Friday from 6:00 a.m. to 4:30 p.m. PT
- Call (800) 345-2550 to reach a TTY-trained Schwab representative; TTY services are available Monday through Sunday, 3:00 a.m. to 9:00 p.m. PT

Additional fees and charges apply for orders in your PCRA. Please contact Schwab at schwab.com or by phone at (888) 393-PCRA (7272) for more information about Schwab's fees and commissions. Upon enrollment, you will receive a pricing guide from Schwab in your PCRA Account Verification Kit.

Loans, Withdrawals and Distributions

All withdrawals are processed through your core account. Your PCRA balance is considered when determining your qualified amount for loans, emergency or hardship withdrawals, Required Minimum Distributions or other distributions. However, you must first direct Schwab to move the PCRA assets for withdrawal into your "sweep account" — the Schwab Bank Sweep for Benefit Plans² — and then transfer those funds into your Savings Plus core account.

Once the trade settles in your PCRA, the proceeds are invested in your sweep account where they are available to transfer to your core account. Once they are in your core account, visit www.savingsplusnow.com or call Savings Plus to initiate a loan or request a withdrawal form.

See "How to Access Your PCRA Assets" for important guidelines on withdrawals.

²The cash feature is not intended to be a long-term investment. If you desire to maintain cash balances for other than a short-term period and/or are seeking the highest yields currently available in the market, you can use alternative cash investment option, such as Schwab purchased money market funds and Certificates of Deposit (CDs) from Schwab CD OneSource®. These options are available outside of the Cast Features Program to help maximize your return potential, consistent with your investment objective and risk tolerance.

For additional information, contact your Schwab representative or visit www.schwab.com/cash after you log in to your account.

PCRA Self Evaluation

The following four questions are designed to help you evaluate if PCRA may be an appropriate investment choice for you.

1 Are you looking for additional investment choices beyond the core lineup for your retirement account?

With PCRA, you can choose from an expanded selection of mutual funds, exchange traded funds, individual stocks, bonds, and a variety of other investments to help you create a personalized portfolio.

2 Are you interested in researching, selecting and maintaining your investments?

Self-directing your own investments takes time to do the research, time to identify and choose from the broad array of investment choices available, time to monitor their performance and time to make the investment changes you choose.

Schwab provides a variety of resources for information and guidance. However, you should have a sound familiarity with investments, a developed personal interest in keeping up with the market and its trends and the ability to stay focused on your long-term goals.

3 Are you willing to incur additional trading and maintenance costs for an expanded investment choice?

With PCRA, you will need to manage your investment expenses just as carefully as your returns. Schwab's standard pricing guide, provided in the PCRA Account Verification Kit, applies to funds and securities purchased or sold through PCRA. Discounted commissions are available for trades placed through the Schwab website, via mobile applications and Schwab's automated phone services.

4 Are you comfortable with risk?

All investments involve some degree of investment risk. Your level of expertise and the amount of research information available on an investment will help you develop and manage a high-, moderate- or low-risk strategy. An investment's past performance is no indication or guarantee of its future results.

It is up to you to choose the investment vehicles that best meet your objectives and match your risk profile. Savings Plus is not responsible for monitoring or evaluating the investment choices available through PCRA.

Investments such as stocks, bonds and mutual funds are not insured by the Federal Deposit Insurance Corporation (FDIC). Securities (including mutual funds) sold by Schwab are not obligations of or insured by the FDIC or any other government agency. Investment balances may fluctuate. When securities are sold, they may be worth more or less than when they were purchased. No assurance can be given that the principal amount of PCRA investments will be preserved. Savings Plus is not liable for any loss that results from your investment choice(s) under PCRA.

How to Enroll and Contribute to PCRA

How to Enroll

Complete and sign the following forms:

- A Schwab PCRA Participant Limited Power of Attorney (LPOA) application for each plan from which you wish to transfer money to your PCRA (your 401(k) Plan or your 457 Plan or both). The LPOA gives you the authority to place trade orders in your PCRA.
- The Savings Plus 401(k) Plan and 457 Plan – Memorandum of Understanding (MOU). The MOU discloses rules of participation in PCRA through your Savings Plus account.

Submit your completed forms to Nationwide® Retirement Solutions:

Nationwide Retirement Solutions
PO Box 182797
Columbus, OH 43218-2797
Or fax to: (877) 677-4329

Allow five business days for processing time. As soon as your PCRA is set up, Schwab sends you an Account Verification Kit containing:

- Your new PCRA account number
- Regulatory materials for your brokerage account
- Information on transaction fees and commissions that may apply

You will also receive a PCRA Welcome Kit from Schwab containing in-depth information on making the most of your PCRA, including how to research investments, place trade orders and monitor your account.

How to Transfer Assets to Your PCRA

Before you place trade orders in your PCRA, you must transfer assets from your Savings Plus core account to your PCRA.

You may transfer a flat dollar amount or a percentage from your pre-tax and/or Roth Contribution Type in the core account balance. Please note: once your money is invested in the PCRA, you will not be able to distinguish between pre-tax and Roth money types. Transfer requests

received by 1:00 p.m. PT during New York Stock Exchange hours of operation are effective on the same day.

The transfer of assets to PCRA requires one day to be accomplished, during which time your assets will be “out of the market” (i.e., assets are not invested for this period of time).

Direct contributions to your PCRA are not allowed.

Currently, you are required to retain \$2,500 or 50% of your total account balance, whichever is less, in your Savings Plus core account. Savings Plus will notify you if this requirement changes.

Remember, funds are not transferred directly between core funds and the investments in your PCRA or vice versa. It is a two-step activity; you must initiate each step separately.

Step 1.

Transfer funds from your core account to your PCRA, where the money is automatically invested in a Schwab Bank Sweep for Benefit Plans (sweep account).

Step 2.

Initiate a trade order (using the money in the Schwab Bank Sweep for Benefit Plans) to purchase an investment within your PCRA.

Conversely, to move money back to your core account, place the dollars in the Schwab Bank Sweep for Benefit Plans and then initiate the transfer back to your core account. Only settled funds are eligible to be transferred back to your core account.

The timetable below shows a typical timeline if you request a fund transfer from a core account to your PCRA by 1:00 p.m. PT on a day when the New York Stock Exchange is open.

Transaction	Effective
Money is moved from a core fund to a “cash in transit” status.	Same day
Fund transfer to PCRA is effective and funds are automatically invested in a Schwab Bank Sweep for Benefit Plans.	2nd business day
You may place trade orders within your PCRA.	3rd business day

PCRA Investment Rules and Restrictions

Available Investments

The following types of investments are available through a Schwab PCRA:

- American depository receipts of foreign corporations*
- Brokered certificates of deposit
- Collateralized mortgage obligations
- Commercial Paper
- Common and preferred stock*
- Convertible bonds*
- Convertible preferred stock*
- Corporate bonds
- Exchange-traded Funds
- Government bonds and other securities issued or guaranteed by the United States of America
- Listed options (limited to writing covered calls and buying puts against long positions)
- Mutual funds, including more than 4,000 funds with no load or transaction fees, through the Schwab Mutual Fund OneSource® service
- Real Estate Investment Trusts (REITs)*
- Securities of any agency or instrumentality of the United States of America
- Taxable open and closed-end mutual funds
- Taxable unit investment trusts

*Must be listed on an approved exchange or market, which includes the New York Stock Exchange, American Stock Exchange, National Market System sponsored by the National Association of Securities Dealers (NASD), National Association of Securities Dealers Automated Quotation System (NASDAQ), National Quotation Bureau n/k/a Pink Sheets LLC and any other exchange registered as a National Securities Exchange under Section 6 of the Securities Exchange Act of 1934.

Unavailable Investments

The following investments that are not listed and traded on approved exchanges or markets are not permitted within PCRA:

- Non-allowed investments include all common and preferred stocks,

convertible bonds, convertible preferred stocks, foreign securities, and REITs and limited partnerships.

Additional non-allowed investments include:

- Bank deposit products
- Collectibles (art, antiques, etc.)
- Commodities and commodity futures
- Direct participation plans
- Foreign currencies
- Insurance products (fixed and variable annuities, life insurance contracts)
- Limited Partnerships
- Master Limited Partnerships
- Municipal bonds
- Precious metals
- Publicly Traded Partnerships
- Real property
- Short sales
- Trust deeds
- Tax-free open and closed-end mutual funds
- Tax-free unit investment trusts
- Unlisted options, option purchases (exception: buying puts against long positions and writing covered calls), and writing uncovered call or put options
- Any other investments that are not on the list of allowed investments

PCRA Welcome Kit

When you enroll, you will receive a Schwab PCRA Welcome Kit (after your account is opened) containing information on a variety of resources available to help you make investment decisions.

For example, you will find information on:

- Investments available in your PCRA
- Electronic and automated account access
- How to place trade orders at your convenience
- Tools to help you choose and monitor your investments

PCRA Investment Transactions

About Trading within a PCRA

You can place trade orders (buy/sell) for any of your investments in PCRA at any time.

PCRAs are considered “cash up front” accounts. This means for buy orders, you must have sufficient cash in your PCRA to complete the trade at the time you place the order. Margin trading is not allowed in retirement accounts.

For sell orders, you must have the securities in your PCRA to complete the trade at the time you place the order. Schwab then places the sale and automatically invests your proceeds in a Schwab Bank Sweep for Benefit Plans. The money is held in this fund until you make another investment or transfer funds back to your core account.

Notes:

- The securities held in PCRA may be subject to initial and subsequent investment minimums. Many mutual fund companies require a minimum initial investment, usually \$1,000. The Schwab family of mutual funds only requires a minimum of \$100, and subsequent investments of only \$1.
- There may be other applicable fees, depending on the investments you choose.
- Although Schwab is known for its competitive low commissions, you can reduce those commission costs even further by using Schwab’s automated and electronic services. For more information, refer to the Schwab pricing guide and the mutual fund’s prospectus.
- Trade-away trades (trades that are placed by another broker and settle at Schwab) are not allowed.

How to Trade within a PCRA

To trade within your PCRA:

- Visit www.schwab.com and/or download the Schwab mobile app
- Access Schwab’s touch-tone phone service TeleBroker®, voice recognition service Schwab by Phone™, or call the dedicated PCRA Call Center at (888) 393-PCRA (7272), Monday through Friday from 6:00 a.m. to 4:30 p.m. PT

- Call (800) 345-2550 to reach a TTY-trained Schwab representative; TTY services are available Monday through Sunday, 3:00 a.m. to 9:00 p.m. PT

More details about placing trade orders and investment choices within PCRA are provided in the PCRA Welcome Kit mailed to you by Schwab after you open your PCRA.

Track your PCRA Investment Performance

You will be provided with easy-to-understand tools to help you monitor your investments.

Schwab provides:

- Monthly brokerage statements detailing your PCRA activity and performance
- Trade confirmations sent in the mail or electronically at your election
- Online access to the last 24 months of activity in your PCRA at www.schwab.com
- Research and account monitoring tools
- Online, recorded or in-person educational sessions
- Full support in all aspects of the Schwab experience
- Access Schwab’s touch-tone phone service TeleBroker®, voice recognition service Schwab by Phone™, or call the dedicated PCRA at (888) 393-PCRA (7272), Monday through Friday from 6:00 a.m. to 4:30 p.m. PT
- Call (800) 345-2550 to reach a TTY-trained Schwab representative; TTY services are available Monday through Sunday, 3:00 a.m. to 9:00 p.m. PT

Nationwide provides:

- Written confirmation of transfers between your Savings Plus core account and your PCRA.
- Quarterly Savings Plus participant statements reflecting the total balance of your Savings Plus account, including the market value of your PCRA.

How to Access Your PCRA Assets

There may be occasions when you need to obtain the money you have saved for retirement. Here are a few factors you need to be aware of if you are contemplating a withdrawal:

Loans and withdrawals can be taken only from your core account. Your PCRA balance will be considered toward your withdrawal amount. However, you will need to transfer the necessary amount from your PCRA to your core account before your request is processed. (See “PCRA Transfers”)

You must maintain \$2,500 or 50% of your total account balance, whichever is less, in your Savings Plus core account. Additionally, if you are on a periodic payment schedule, you must maintain sufficient assets to cover the next projected distribution. You will be notified by Nationwide in writing up to three months before your first scheduled distribution in the event that assets need to be transferred from your PCRA back to your Savings Plus core account to meet this requirement. You will be notified if this requirement changes.

If you fail to transfer the required balance by seven days before the scheduled distribution, the plan is authorized to stop your distributions. To restart your distributions, you must liquidate enough assets to cover your upcoming distribution plus the minimum required core balance, transfer those assets to the core and complete a new benefit payment application. If you are over 70½ and subject to the Required Minimum Distribution (RMD) rules and do not complete the required transfer to your core account, Savings Plus will liquidate adequate funds to cover your RMD. If you have questions, please call Savings Plus at (855) 616-4776 and press *0 to speak to a customer service representative.

PCRA Transfers

If you do not have sufficient assets in your core account to process a withdrawal or loan request, the request will not be approved. You will need to transfer funds from your PCRA to your Savings Plus core account in order to cover the requested withdrawal or loan amount. This transfer may necessitate selling some investments in your PCRA.

After you place a trade order, the settlement times vary for different Schwab investments. Settlement time refers to the amount of time required before funds are available for use. This time period will affect the availability of funds for transferring back to your core account. When the trade settles, the proceeds are invested in a Schwab Bank Sweep for Benefit Plans. From there, you can transfer the money to your core account by calling Savings Plus and following the prompts.

How QDROs Affect Your PCRA

A Qualified Domestic Relations Order (QDRO) is a court order that creates or recognizes the existence of an alternate payee’s right to receive all or a portion of your PCRA or Savings Plus account.

If the QDRO is approved by Savings Plus, and you have PCRA, your alternate payee may choose to maintain those investments by completing a PCRA enrollment form. If your alternate payee does not complete a PCRA enrollment form, Savings Plus will liquidate the appropriate amounts and redirect those assets to the alternate payee’s core account in the same manner as instructed in the QDRO, or if there are no instructions, in a set priority order. Fees and expenses associated with QDRO transactions are shared by the participant and the alternate payee based upon the percent split of the assets. Savings Plus deducts the fee amount from the proceeds of the liquidation.

How to Close Your PCRA Account

If you are ready to close your PCRA, contact Schwab to sell your PCRA holdings and close your account. Once the trade settles and the money is invested in the Schwab Bank Sweep for Benefit Plans, you must transfer this money back to your core account and request for your account to be closed. This transfer is not automatic. To initiate the transfer from the Schwab Bank Sweep for Benefit Plans to your core account:

- Visit [savingsplusnow.com](https://www.savingsplusnow.com)
- Contact Savings Plus at (855) 616-4776

Take the Next Step

If you feel PCRA is right for you, the next step is easy. Simply complete and submit the required enrollment forms. Your beneficiary(ies) for PCRA are the same as you designated for your Savings Plus core account.

If you have further questions about PCRA or the types of services and resources available through Schwab, please contact the Schwab's dedicated PCRA Call Center at (888) 393-PCRA (7272).

If you have additional questions about how PCRA works as a part of Savings Plus, please refer to the chart below to identify whom you would contact.

Contact Checklist

If you want to:	Charles Schwab & Co., Inc. (888) 393-PCRA (7272) schwab.com	Savings Plus (855) 616-4776 savingsplusnow.com
Open a PCRA		●
Make transfers between PCRA and core account(s)		●
Make transfers within the core account(s)		●
Place trades within your PCRA	●	
Obtain your PCRA balance	●	●
Obtain your entire plan balance (core investments plus PCRA)*		●
Obtain PCRA investment information	●	
Request a loan or withdrawal		●
Ask retirement plan questions		●
Take advantage of PCRA product-specific specialists to help with complex needs	●	

*Information about your PCRA will be current as the most recent New York Stock Exchange closing.

Glossary of Terms

The following are common-use definitions for technical terms used by Savings Plus. These definitions do not represent legal or formal definitions.

Assets—The value of your Savings Plus core investments and your Schwab Personal Choice Retirement Account (PCRA) investments.

Broker/Dealer—An organization licensed to buy and sell investment products on behalf of investors. Charles Schwab is the broker/dealer for the Savings Plus PCRA option.

Business Day—Any day that the New York Stock Exchange (NYSE) is open.

Core Funds—Refers to the portion of a participant's account that is invested in any of the investment options offered in the Savings Plus portfolio, excluding the self-directed brokerage option (PCRA). The term is used primarily for Savings Plus participants enrolled in the PCRA to distinguish funds held in their core account from funds held in their PCRA account.

Distribution—An amount paid out of your plan accounts. Also called a payout, withdrawal or payment.

Federal Deposit Insurance Corporation (FDIC) Insured—A U.S. government agency that insures cash deposits, including certificates of deposit, that have been placed in member institutions. The basic insured amount for each depositor is capped at \$250,000. The FDIC's mission is to maintain the stability of and public confidence in the U.S. banking system.

Load—Commissions paid to a broker/dealer on the sale or purchase of mutual funds.

Liquidation—The sale of investment products for cash.

Mutual Fund—An investment with a company that pools money from shareholders and invests in a variety of securities, including stocks, bonds and money market instruments. A mutual fund stands ready to buy back (redeem) its shares at their current net asset value, which depends on the total market value of the fund's investment portfolio at the time of redemption. As open-end investments, most mutual funds continuously offer new shares to investors.

Prospectus—A legal document offering securities or mutual fund shares for sale. Federal and state securities regulators require that the prospectus include the fund's investment objectives, policies and restrictions, fees and expenses and the process for buying and selling shares. It is important to read each fund's prospectus carefully before investing.

Qualified Domestic Relations Order (QDRO)—A court order that creates or recognizes the existence of an alternate payee's right to receive all or a portion of the benefits payable to a participant under a retirement or savings plan.

Sweep Account—A deposit account (Schwab Bank Sweep for Benefit Plans) that accepts and holds money redirected from Savings Plus core funds until the money is used to purchase investments in the PCRA. It is also used for a settlement account when a participant decides to sell a PCRA investment(s) and wants the proceeds transferred back to the core account.

Trade—The sale or purchase of investment products (mutual funds, stocks, bonds, etc.).



How to reach us



Savings Plus Walk-in Center:
8 a.m. - 5 p.m. PT



Savings Plus Service Center:
(855) 616-4776
5 a.m. - 8 p.m. PT



Website:
www.savingsplusnow.com

The third-party administrator for Savings Plus is:

Nationwide Retirement Solutions
PO Box 182797
Columbus, OH 43218-2797

The self-directed brokerage account, PCRA, is provided by Charles Schwab & Co., Inc. (member SIPC).

Schwab Web site:
www.schwab.com

Dedicated PCRA Call Center:
(888) 393-PCRA (7272)
Monday - Friday 6:00 a.m. - 4:30 p.m. PT

TTY:
(800) 345-2550
Monday - Sunday 3:00 a.m. - 9:00 p.m. PT