

*charles*  
SCHWAB

## WSGR 401(k) and Profit Sharing Plan

Make your  
retirement plan  
work for you.

W&R

Wilson Sonsini Goodrich & Rosati  
PROFESSIONAL CORPORATION

*Own your tomorrow.*



Dear Employee:

Wilson Sonsini Goodrich & Rosati (“WSGR”) sponsors the WSGR 401(k) and Profit Sharing Plan (the “Plan”) in order to help you achieve your retirement goals. Through the Plan, you can take advantage of:

- A menu of funds managed by some of the most respected names in the investment industry
- A retirement plan website, where you can check your account balance, request investment information, track performance, access a variety of planning tools or make deferral election changes
- Savings and investment recommendations for your Plan account powered by GuidedChoice<sup>®</sup>

**This guide only includes a high-level summary of certain Plan features. For more information, you may want to refer to the Plan’s Summary Plan Description. However, the actual Plan document takes precedence if there is any ambiguity or any conflict between the Plan document or this guide or the Summary Plan Description.**

You also may want to take advantage of the educational offerings and online resources provided by Schwab Retirement Plan Services, Inc., the Plan’s recordkeeper, at [workplace.schwab.com](http://workplace.schwab.com).

**Please note that once you become eligible to participate in the Plan (typically, on your date of hire or rehire), if you do not take any timely affirmative enrollment action, you will be enrolled automatically in the Plan at a 3% pre-tax contribution rate and invested in one of the Vanguard Target Retirement Funds appropriate for your age. In addition, if you are auto-enrolled, your pre-tax contribution to the Plan will increase by 1% each January until your total contribution reaches 6% of your eligible compensation, subject to Plan terms. If your auto-enrollment is effective on or after November 1, your first auto-increase will take effect in the second January following your auto-enrollment. You may opt out any time. However, any amounts automatically contributed to the Plan on your behalf cannot be refunded or paid to you, except as provided for under the terms of the Plan.**

For more information, log in to [workplace.schwab.com](http://workplace.schwab.com) or call Schwab Participant Services at 800-724-7526.

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## We can help.

Learn more about retirement planning, estimating how much you should save, or choosing investments. Call **1-800-724-7526** or visit **workplace.schwab.com**.

# Start contributing.

## Saving for your goals.

Enroll now.

For help, call  
**1-800-724-7526.**

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The WSGR 401(k) and Profit Sharing Plan (the “Plan”) is a tax-deferred tool to help you take charge of your savings and potentially be prepared for retirement.

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## How to start contributing to the Plan.

### Register and enroll.

Enroll today at [workplace.schwab.com](https://workplace.schwab.com):

- You must first establish your login credentials using the **Register Now** link at [workplace.schwab.com](https://workplace.schwab.com).
- You may also set up your login credentials via the Schwab Workplace Retirement app. Download the app at [workplace.schwab.com/mobile](https://workplace.schwab.com/mobile).

Once you have successfully created your login credentials, follow the prompts to enroll.

### Decide how much to contribute.

Your decision should be based on factors such as your age, your compensation, and the amount of income you may need when you retire. The U.S. Department of Labor suggests that you may need at least 70% of your preretirement income to maintain your same standard of living once you stop working.<sup>1</sup>

Schwab Retirement Plan Services, Inc. (“Schwab”) provides you with tools like the Retirement Calculator to help you determine the amount of income you may need when you retire. Log in to [workplace.schwab.com](https://workplace.schwab.com); under the Learning Center tab, click on “Planning Tools.”

### Decide how to invest.

Choose the investments that may help you move toward your goals. For information on choosing investments, review the section titled “Choose your strategy” in this guide.

### Choose your beneficiary.

You can select one or more primary beneficiaries who will receive money from your account in the event of your death. You can also pick one or more contingent beneficiaries to receive the proceeds if no primary beneficiary survives. Go to [workplace.schwab.com](https://workplace.schwab.com) to enter the information.

### How Schwab can help.

To learn more about retirement planning, or choosing investments, call **1-800-724-7526** or visit [workplace.schwab.com](https://workplace.schwab.com).

<sup>1</sup> Source: U.S. Department of Labor publication: “Top 10 Ways to Prepare for Retirement,” August 2013

# What's in it for you?

Most of us will have three sources of income when we retire: our personal savings, our 401(k) retirement savings, and Social Security. Social Security benefits are an important addition to your total retirement income, but even the Social Security Administration recommends that you don't rely only on these benefits for your retirement income.<sup>1</sup>

That makes the WSGR 401(k) and Profit Sharing Plan a key factor to any financial independence you might want – now and later on. Here's why:

## Contributing can help lower your current taxes.

You don't pay current federal income tax on the amount that you defer on a pre-tax basis into a 401(k) account.<sup>2</sup> So, if you earn \$80,000 in a year and defer \$4,800 into your 401(k) account, the IRS only recognizes \$75,200 in income on that year's tax return.

Use the Paycheck Calculator on [workplace.schwab.com](https://workplace.schwab.com) to see how your savings contribution may affect your paycheck.

### Save in the Plan, save on your current taxes

This example shows how participating in the Plan can potentially lower your current taxes. In the comparison chart below, deferring 6% of your eligible compensation on a pre-tax basis, instead of saving the same amount after taxes, increases after-tax income by \$720.

	Savings Account	401(k) plan
Annual Salary	\$80,000	\$80,000
Plan contribution	\$0	\$4,800 (6% pretax)
Taxable income	\$80,000	\$75,500
Federal income tax	\$12,000	\$11,280
6% after-tax investment	\$4,800	\$0
Income remaining after current taxes and savings	\$63,200	\$63,920 (\$720 higher)

**This example is hypothetical and provided for illustrative purposes only.** The amount of income tax you save depends on your federal tax withholding rate and the amount you save in the Plan. This example assumes a federal withholding rate of 15%. Exemptions, itemized deductions, and state taxes are not reflected in this example. Withdrawals from the Plan are taxable as ordinary income at the time of distribution.

## Contributing may help with planning to have income to last the rest of your life.

People are living longer than ever before. Living longer means you'll need your savings to last longer as well. The Plan may help prevent outliving your retirement savings.

## Contributing to the Plan can help with money for medical expenses in retirement.

Out-of-pocket health expenses can be the largest uncontrollable expense most people will face in retirement. Your retirement savings can help ensure you have money for good healthcare.

<sup>1</sup> Source: Social Security Administration Publication No. 05-10035, "Retirement Benefits."

<sup>2</sup> Contributions to Roth IRAs and Roth 401(k)s are made on an after-tax basis.

# The fundamentals of saving.

## Pay yourself first.

In an ideal world, you'd have enough money to pay all your bills, save for retirement, save for emergencies, and save for other goals like college or buying a house. But in the real world, you may not have enough money to save for all of these at once. The key to saving is to determine what things need to be put first and make your retirement savings first on your list. Then you can work on more than one goal at a time and even change the order of your priorities as needed.

## Contribute as much as you can.

Even if you save a small amount now, it can potentially make a big difference later on. Thanks to the effects of compound earnings, both your saving contributions and any earnings they generate can potentially grow together over time. The graph below shows an example of how compounding works. **This example is hypothetical and provided for illustrative purposes only. The Plan does not guarantee any particular investment returns.**



## Tips for saving more.

- Save all or a portion of any compensation increase.
- The Plan includes annual automatic savings increases. Maintain or even increase your deferral rate to save more.
- Track your spending regularly to find ways you might cut back. If you live on less, you may be able to save more.
- Monitor your investments at [workplace.schwab.com](https://workplace.schwab.com).

## Additional help is available.

Visit [SchwabSavingsFundamentals.com](https://SchwabSavingsFundamentals.com), available from Charles Schwab & Co., Inc., to find out how you can prioritize your savings.

# Choose your strategy.

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The Plan allows you to choose investments that fit your approach. Some people like help in selecting their investment choices. Others prefer a more hands-on approach, actively selecting and managing their own investments.

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## Use the point-in-time advice service to set a course toward your goals.

It's tough to reach a goal when you don't know which direction to go. That's why the Plan includes a point-in-time advice service to help you check in and plot your savings course. You can feel confident knowing that the service is provided by GuidedChoice Asset Management, Inc.<sup>®</sup> ("GuidedChoice"),\* an independent registered investment advisor developed by a Nobel laureate in economics. Please note, however, that you direct how your Plan account balance is to be invested. You are completely responsible for making your own investment decisions and for the consequences of those decisions.

To start, based on some information provided by your employer and any additional information and goals that you provide, the GuidedChoice service builds a savings and investment strategy for you based on the investment options available in the Plan and your current situation. And to help you stay on course, GuidedChoice rebalances your portfolio each year based on the asset allocation set in your last interaction. Remember, it is important to revisit your strategy on a regular basis. To help achieve your goals and learn more about the advice service, please contact a Participant Services Representative by calling **1-800-724-7526** or visiting **[workplace.schwab.com](https://workplace.schwab.com)**. There's no better time to start than right now.



## We can help.

Visit the Retirement Plan Learning Center for tools and resources to help you know where you are and where you're going. Go to **[workplace.schwab.com](https://workplace.schwab.com)**.

# Choose your strategy.

## Which investment approach is right for you?

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### Get a diversified retirement strategy with Vanguard Target Retirement 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 Vanguard Target Retirement Funds<sup>1</sup> – diversified managed funds that adjust over time.

**The values of the target funds will fluctuate up to and after the target dates. There is no guarantee the funds will provide adequate incomes at or through retirement.**

#### Vanguard Target Retirement Funds.

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

#### We can help.

Visit the Retirement Plan Learning Center for tools and resources to help you know where you are and where you're going. Go to [workplace.schwab.com](https://workplace.schwab.com).

#### How does it work?

- When you enroll, select a fund that best matches your expected retirement date, 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 ensure you remain on track with your goals.
- Please note, you direct how your Plan account balance is to be invested. You are completely responsible for making your own investment decisions and for the consequences of those decisions.

<sup>1</sup> The target funds are subject to market volatility and risks associated with the underlying investments. Risks include exposure to international and emerging markets, small company and sector equity securities, and fixed income securities subject to changes in inflation, market valuations, liquidity, prepayments, and early redemption. The target funds are built for investors who expect to start gradual withdrawals of fund assets on the target date, to begin covering expenses in retirement. The principal value of the target funds is not guaranteed at any time.

# Choose your strategy.

## Which investment approach is right for you?

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### Invest on your own with core Plan funds.

Do you enjoy researching and choosing investments? Do you have the time to manage your account at least once a year? Then investing in the Plan's core funds may be your choice.

#### Plan funds.

The Plan's core funds are intended to give you a diverse range of choices. You direct how your Plan account balance is to be invested. You are completely responsible for making your own investment decisions and for the consequences of those decisions.

#### How does it work?

- First, determine your risk tolerance. For help, you can use the Investor Profile Questionnaire at the end of this guide. You will also 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.
- A prospectus is available for each mutual fund in the Plan. You will find them at [workplace.schwab.com](https://workplace.schwab.com) or by calling **1-800-724-7526**.

### We can help.

Get answers to your investing questions. Call **1-800-724-7526** or go to [workplace.schwab.com](https://workplace.schwab.com).



# Choose your strategy.

## Which investment approach is right for you?

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### Invest on your own with a wider array of options in a PCRA.

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)<sup>1</sup> 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 Schwab's 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 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**.

For PCRA questions,  
contact a PCRA  
representative at  
**1-888-393-7272.**

<sup>1</sup> Schwab Personal Choice Retirement Account (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer, as part of the Plan, with Plan recordkeeping services provided by Schwab Retirement Plan Services, Inc.

# Track your progress and see the impact of small changes.

The first step in getting to where you want to go is knowing where you are.

Preparing for retirement is all about taking a long-term view. But in the midst of day-to-day concerns, it can be hard to keep an eye on your big picture.

Now you can keep tabs on whether you're on track to meet your retirement saving goals based on your current strategy, and explore how small changes could affect how much you might have. The Plan offers My Retirement Progress<sup>TM††</sup>, an interactive tool that can help you:

- View your estimated monthly income in retirement based on your current retirement savings and investment strategy.
- Refine your personalized progress snapshot by providing additional information.
- Model how changing the variables—contributions, age, desired retirement income—could affect your estimated readiness.

## Learn more.

To learn more about the data used to formulate My Retirement Progress or to provide additional information, visit

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

We encourage you to take charge of your retirement and use My Retirement Progress to explore your retirement readiness. It's available to you at [workplace.schwab.com](https://workplace.schwab.com)<sup>1</sup>.

## Here's an example of what you'll see with My Retirement Progress.

(For illustrative purposes only.)



<sup>1</sup> Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades or maintenance, or for other reasons.

# The Plan summary.

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## Eligibility.

### 401(k) plan.

You may contribute to the Plan if you are a 401(k) eligible employee (see below).

After you become eligible to participate in the Plan (typically, on your date of hire or rehire), you will be enrolled automatically in the Plan at a 3% pre-tax contribution rate and invested in one of the Vanguard Target Retirement Funds appropriate for your age, unless you “opt out” or make an affirmative deferral election within 30 days after you become eligible. If you are auto-enrolled, your pre-tax contribution to the Plan will increase by 1% each January until your total contribution reaches 6% of your eligible compensation, subject to annual IRS regulatory limits. If your auto-enrollment is effective on or after November 1, your first auto-increase will take effect in the second January following your auto-enrollment. You may opt out at any time. However, any amounts automatically contributed to the Plan on your behalf cannot be refunded or paid to you, except as provided for under the terms of the Plan.

If you would like to change your savings rate or investments, call Schwab at **1-800-724-7526**.

### Profit sharing.

If you are a profit sharing eligible employee (see below), you will become a profit sharing participant on the January 1 or July 1 coinciding with or next following the date you complete 2 years of service. You will be credited with 1 year of service for each 12-consecutive month period, beginning with your original date of employment, during which you are credited with at least 1,000 hours of service.

### Eligible employee.

#### **401(k) eligible employee - All employees of the firm, except:**

- Employees not on WSGR’s US payroll
- Individuals party to an agreement stating that they shall not participate
- Leased Employees
- Non-resident aliens with non-US-sourced earned income
- Individuals covered by collective bargaining agreement
- Consultants, independent contractors or agency workers
- Reclassified employees

#### **Profit Sharing eligible employee - 401(k) eligible employees except:**

- Employees whose principal office location is outside of the US
- Associates (other than Associates who have been elected to WSGR membership)
- Counsel and Of Counsel Attorney (unless certain conditions apply)
- Contract attorneys, temporary attorneys, special associates, legal consultants, summer associates or law clerks
- Individuals employed as practicing attorneys who are not WSGR members and who primarily provide direct legal services to WSGR clients.

# The Plan summary.

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## Your contributions.

### Pre-tax.

You may elect to contribute to the Plan before taxes are withheld.

### Roth 401(k).

The Plan also includes a Roth option. If you decide to make Roth contributions, they will be deducted from your paycheck after taxes. Taxes will not apply to any earnings included in a distribution provided that such distribution is a qualified Roth distribution, that is, generally one that occurs at least five years following the year you make your first Roth contribution to the Plan *and* after you have reached age 59<sup>1/2</sup>, or on account of your death or qualifying disability.

### Contribution limits.

You generally may contribute a whole percentage up to 75% of your eligible compensation. Federal law also limits the amount you can contribute in a given year. The limit is set annually. The 2018 limit is \$18,500. If you will be age 50 or older before December 31, you can contribute an additional amount (a catch-up contribution). For 2018, the catch-up contribution limit is \$6,000.

Your combined pre-tax and Roth contributions cannot exceed these limits.

### Changes.

You may make changes to your contributions generally at any time. Please note the changes you make will be effective as soon as administratively feasible (allow at least 7-10 business days for a change to take effect).

### Rollover.

If you had a qualified retirement plan with a previous employer, there can be advantages to consolidating your retirement accounts. When you roll over your previous account's balance to the Plan, you can get a complete picture of your assets in one place and manage them more easily. For more information on completing a rollover, call **1-800-724-7526**.

# The Plan summary.

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## WSGR contributions.

### Profit sharing plan.

WSGR may make a discretionary profit sharing contribution to your Plan account if you are eligible under the terms of the Plan.

The profit sharing contribution is made on a pre-tax basis and may be taxable at withdrawal.

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## Vesting.

### Introduction.

Vesting refers to ownership of your account. If you are entitled to 100% of your account, you are considered fully vested.

### Your contributions.

You are always 100% vested in your own contributions, including any rollovers you make to your account.

### Profit sharing contributions.

You are immediately fully vested in WSGR's contributions and any earnings from those contributions.

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## Choosing your funds.

You are completely responsible for making your own investment decisions with respect to your Plan account and for the consequences of those decisions. As of December, 2017, the Plan offers the following investment choices:

- Invesco Diversified Dividend Fund Class R6 (LCEFX)
- Schwab® S&P 500 Index Fund (SWPPX)
- T. Rowe Price Growth Stock Fund (PRGFX)
- Fidelity® Low-Priced Stock Fund (FLPSX)
- Vanguard Mid-Cap Index Fund Institutional Shares (VMCIX)
- Vanguard Small-Cap Index Fund Institutional Shares (VSCIX)
- American Funds EuroPacific Growth Fund® Class R-6 (REGX)
- Vanguard Developed Markets Index Fund Institutional Shares (VTMNX)
- Vanguard Target Retirement 2015 Fund Investor Shares (VTXVX)
- Vanguard Target Retirement 2020 Fund Investor Shares (VTWNX)
- Vanguard Target Retirement 2025 Fund Investor Shares (VTTVX)
- Vanguard Target Retirement 2030 Fund Investor Shares (VTHR)
- Vanguard Target Retirement 2035 Fund Investor Shares (VTTHX)

# The Plan summary.

Vanguard Target Retirement 2040 Fund Investor Shares (VFORX)  
Vanguard Target Retirement 2045 Fund Investor Shares (VTIVX)  
Vanguard Target Retirement 2050 Fund Investor Shares (VFIFX)  
Vanguard Target Retirement 2055 Fund Investor Shares (VFFVX)  
Vanguard Target Retirement 2060 Fund Investor Shares (VTTSX)  
Vanguard Target Retirement Income Fund Investor Shares (VTINX)  
DFA Inflation-Protected Securities Portfolio Institutional Class (DIPSX)  
DFA Short-Term Government Portfolio Institutional Class (DFFGX)  
JPMorgan Core Plus Bond Fund Class R6 (JCPUX)  
Schwab Value Advantage Money Fund® Ultra Shares (SNAXX)  
Personal Choice Retirement Acct (N/A)  
Personal Choice Retirement Acct 2 (N/A)

See the back of this booklet for investment disclosure information. Please note, the list of available investment alternatives is subject to change. Please contact a Participant Services Representative by calling **1-800-724-7526** or visiting [workplace.schwab.com](https://workplace.schwab.com) for an up-to-date list.

## Changing your options.

You may transfer existing assets in your account to other options in the Plan generally at any time, subject to prospectus requirements.

It's tough to reach a goal when you don't know which direction to go. That's why your Plan includes a point-in-time advice service to help you check in and plot your savings course. To help achieve your goals and learn more about how to take advantage of the advice service, please contact a Participant Services Representative by calling **1-800-724-7526** or visiting [workplace.schwab.com](https://workplace.schwab.com).

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## Withdrawals.

### Introduction.

The Plan is designed primarily to help you save for retirement. Withdrawals generally are restricted to the following circumstances:

### In-service at age 59½.

If you are still employed by WSGR, you may request an in-service withdrawal of all or a portion of your Plan account if you are age 59½ or older.

### Hardship.

You may be eligible to withdraw part of your account balance if you experience a qualifying hardship to:

- Prevent eviction from or foreclosure of your primary residence
- Repair damage to your primary residence
- Purchase a primary residence
- Pay for post-secondary education for you or an immediate family member for the next 12 months

# The Plan summary.

- Pay for uninsured medical expenses
- Pay for burial or funeral expenses for an immediate family member

Hardship withdrawals are subject to ordinary income tax and may be subject to a 10% federal penalty. Residents of certain states may also be subject to state penalties. If you feel you are facing a financial hardship, call **1-800-724-7526**.

## Loans.

You may borrow money from your Plan account. You generally may borrow a maximum of 50% of your vested account balance or \$50,000, whichever is less.

The minimum loan amount is \$1,000.

You may have 2 outstanding loans at a time.

Generally, loans must be repaid within 58 months. Loans to purchase a home are an exception to this rule. These loans must be repaid within 15 years.

An interest rate, fixed for the duration of the loan, will apply.

Each loan will be charged a one-time set-up fee of \$50.

After your loan request is received and approved, you will receive a check for the requested loan amount in approximately 4 business days (though a longer period may apply).

For more information and to apply for a loan, call Participant Services at **1-800-724-7526**.

## Termination.

If you leave your job for any reason, voluntarily or involuntarily, you may receive the vested balance of your account.

If your vested account balance is \$1,000 or less, you will be provided with information on the options available to you. If you do not elect a distribution or rollover of your account balance, it will be automatically paid to you as a single-sum cash distribution, subject to applicable taxes and penalties.

If your vested account balance is over \$1,000 but not more than \$5,000, you will be provided with information on the options available to you. If you do not elect a distribution or rollover, your balance will be automatically rolled over to a Rollover Individual Retirement Account administered by Charles Schwab Bank. Funds that are rolled over are invested in an FDIC-insured money market deposit account at Charles Schwab Bank. Any account balances in Roth 401(k) sources will be rolled over into a Roth IRA, and the five-year qualification period will start over. Maintenance fees will apply to the IRA.

# The Plan summary.

## Death.

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

Withdrawals from the Plan may be subject to income tax and possible penalties. Where specific advice is necessary or appropriate, you should consult with a qualified tax advisor, CPA, financial planner, or investment manager. Schwab does not provide tax or legal advice.<sup>1</sup>

<sup>1</sup> The Plan summary section is only a brief overview of certain of the Plan's features. A more detailed Summary Plan Description is available from Schwab at 1-800-724-7526. Please review the Summary Plan Description carefully for additional information about specific provisions in the Plan. Notwithstanding the foregoing, the actual Plan document takes precedence if there is any ambiguity or any conflict between the Plan document and this booklet or the Summary Plan Description. If you have further questions, contact Schwab at 1-800-724-7526.

# Managing your account.

## Ways to manage your account.

### Account statement.

You will receive a personalized account statement each quarter. You may also request to receive an email notification when your account statement is available online.

### Web.

You can manage your account online at [workplace.schwab.com](https://workplace.schwab.com). Save time and resources by viewing your statement online.

### Go paperless. It's easy.

You can also do away with paper altogether. Sign up for paperless delivery to stop receiving account information through the mail. Instead, whenever there's a new statement or other document ready to view, you will receive an email to let you know.

To get started, go to [workplace.schwab.com](https://workplace.schwab.com).

- Log in to your account.
- Go to "My Profile," then "Communication Preferences."
- Select your delivery options.
- Confirm or update your current email address.
- Click "Save Changes," and you're done.

### Mobile app.

The Schwab Workplace Retirement app for iPhone®, Android™, and Kindle may be used to track your retirement account balance from anywhere.<sup>1</sup> Visit [schwab.com/mobileapp](https://schwab.com/mobileapp) to download.

And if you're interested in financial tips and trends, connect with Schwab on Facebook or Twitter.

### Phone.

You can manage your account 24 hours a day by phone, and you may contact a Participant Services Representative by calling **1-800-724-7526** from 7:00 AM to 11:00 PM ET Monday through Friday.

### Account security.

Be sure to keep your financial information confidential. Don't share identifying data, including your account number, user name, login ID, password, or PIN and keep this information in a secure location. Avoid using the same password for multiple accounts, and change your password at least every six months.

<sup>1</sup>Requires a wireless signal or mobile connection.

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Android™ is a trademark of Google Inc. Use of this trademark is subject to Google Permissions.

Amazon, Kindle, Fire and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade or maintenance, or for other reasons.

# Accessing your account.

How to  
access your  
account.

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Use any of the following options to check the status of your investments, rebalance your portfolio, and take advantage of financial planning tools.

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## Participant Services.

Toll-free: **1-800-724-7526**

Online.

To log in, go to: [workplace.schwab.com](https://workplace.schwab.com).

Chat online.

- Log in to [workplace.schwab.com](https://workplace.schwab.com).
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Find an investment strategy that may work for you.



## Investor profile questionnaire

Your investing strategy should reflect the kind of investor you are—your personal investor profile. This quiz may help you determine your profile and then match it to an investment strategy that's designed for investors like you.

The quiz measures two key factors:

### Your time horizon

When will you begin withdrawing money from your account and at what rate? If it's many years away, there may be more time to weather the market's inevitable ups and downs and you may be comfortable with a portfolio that has a greater potential for appreciation and a higher level of risk.

### Your risk tolerance

How do you feel about risk? Some investments fluctuate more dramatically in value than others but may have the potential for higher returns. It's important to select investments that fit within your level of tolerance for this risk.

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## How to make your choice



## Time horizon

Circle the number of points for each of your answers and note the total for each section.

### 1. I plan to begin withdrawing money from my investments in:

Less than 3 years	1
3-5 years	3
6-10 years	7
11 years or more	10

### 2. Once I begin withdrawing funds from my investments, I plan to spend all of the funds in:

Less than 2 years	0
2-5 years	1
6-10 years	4
11 years or more	8

Enter the total points from questions 1 and 2. **Time horizon score:**

**If your Time horizon score is less than 3, stop here. If your score is 3 or more, please continue to Risk tolerance.**

A score of less than 3 indicates a very short investment time horizon. For such a short time horizon, a relatively low-risk portfolio of 40% short-term (average maturity of five years or less) bonds or bond funds and 60% cash is suggested, as stock investments may be significantly more volatile in the short term.

## Risk tolerance

### 3. I would describe my knowledge of investments as:

None	0
Limited	2
Good	4
Extensive	6

### 4. When I invest my money, I am:

Most concerned about my investment losing value	0
Equally concerned about my investment losing or gaining value	4
Most concerned about my investment gaining value	8

### 5. I currently own or have owned in the past (selection with the highest number of points):

Money market funds or cash investments	0
Bonds and/or bond funds	3
Stocks and/or stock funds	6
International securities and/or international funds	8

#### Example:

You now own stock funds. In the past, you've purchased international securities. Your point score would be 8.

### 6. Consider this scenario:

Imagine that in the past three months, the overall stock market lost 25% of its value. An individual stock investment you own also lost 25% of its value. What would you do?

Sell all of my shares	0
Sell some of my shares	2
Do nothing	5
Buy more shares	8

### 7. Review the chart below:

We've outlined the most likely best- and worst-case annual returns of five hypothetical investment plans. Which range of possible outcomes is most acceptable to you?

The figures are hypothetical and do not represent the performance of any particular investment.

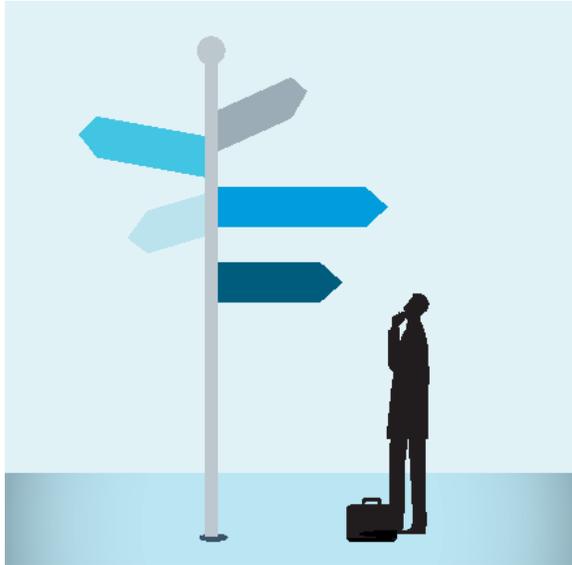
Plan	Average annual return	Best case	Worst case	Points
A	7.2%	16.3%	-5.6%	0
B	9.0%	25.0%	-12.1%	3
C	10.4%	33.6%	-18.2%	6
D	11.7%	42.8%	-24.0%	8
E	12.5%	50.0%	-28.2%	10

Enter the total points from questions 3 through 7. **Risk tolerance score:**



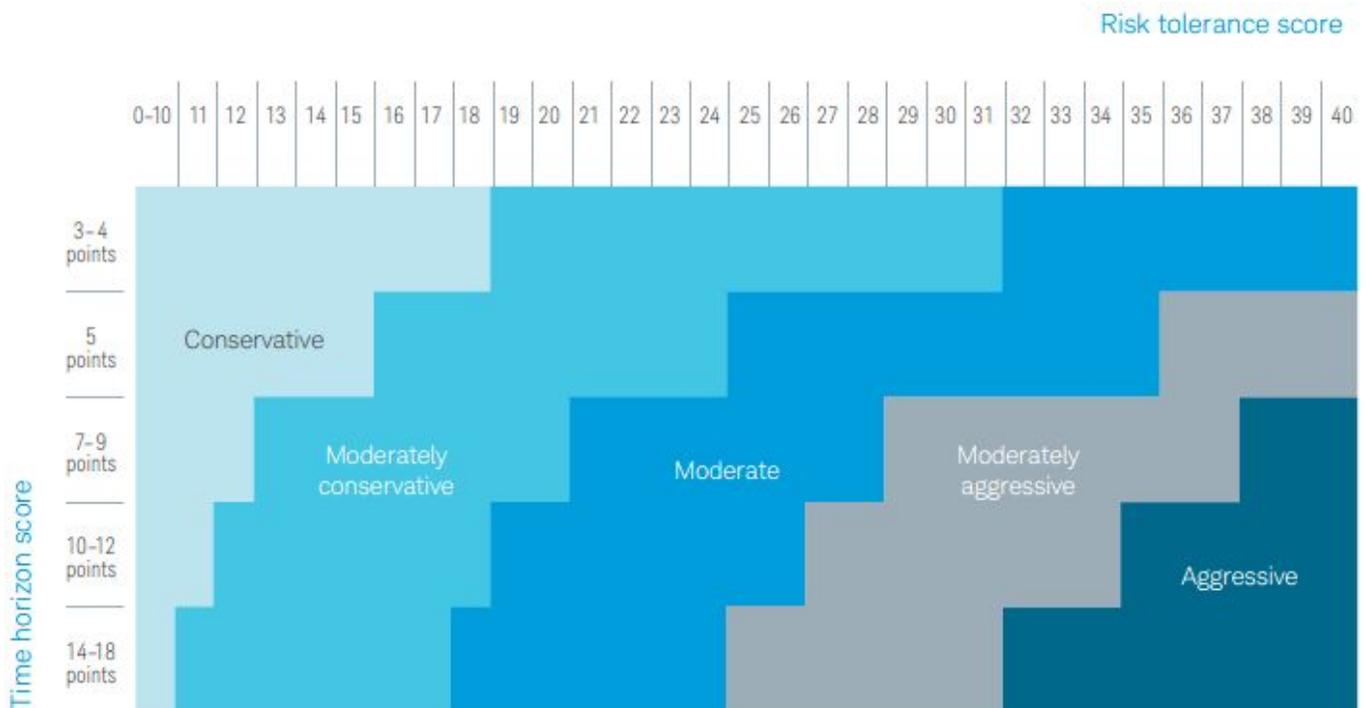
## Determine your investor profile

The chart below uses the subtotals you calculated in the preceding two sections.



To determine your investor profile, find your **Time horizon score** along the left side and your **Risk tolerance score** across the top. Locate their intersection point, situated in the area that corresponds to your investor profile.

On the next page, select the investment strategy that corresponds to your **investor profile**. >





## Select an investment strategy

These investment strategies show how investors might allocate their money among investments in various categories. Please note that these examples are not based on market forecasts, but simply reflect an established approach to investing—allocating dollars among different investment categories. Keep in mind that it's important to periodically review your investment strategy to make sure it continues to be consistent with your goals.

If one of the investment strategies below matches your investor profile, you can use this information to help you create an asset allocation plan. Remember, however, you are completely responsible for making your own investment decisions with respect to your Plan account and for the consequences of those decisions.

### Allocation strategies

Conservative	Moderately conservative	Moderate	Moderately aggressive	Aggressive
Average annual return: <b>7.6%</b>	Average annual return: <b>8.8%</b>	Average annual return: <b>9.4%</b>	Average annual return: <b>9.9%</b>	Average annual return: <b>10.1%</b>
Best year: <b>22.8%</b>	Best year: <b>27.0%</b>	Best year: <b>30.9%</b>	Best year: <b>34.4%</b>	Best year: <b>39.9%</b>
Worst year: <b>-4.6%</b>	Worst year: <b>-12.5%</b>	Worst year: <b>-20.9%</b>	Worst year: <b>-29.5%</b>	Worst year: <b>-36.0%</b>
For investors who seek current income and stability and are less concerned about growth.	For investors who seek current income and stability, with modest potential for increase in the value of their investments.	For long-term investors who don't need current income and want some growth potential. Likely to entail some fluctuations in value, but presents less volatility than the overall equity market.	For long-term investors who want good growth potential and don't need current income. Entails a fair amount of volatility, but not as much as a portfolio invested exclusively in equities.	For long-term investors who want high growth potential and don't need current income. May entail substantial year-to-year volatility in value in exchange for potentially high long-term returns.

■ Large-Cap equity 
 ■ Small-Cap equity 
 ■ International equity 
 ■ Fixed income 
 ■ Cash investments

#### Important Information

Source: Schwab Center for Financial Research with data provided by Morningstar, Inc. The return figures for 1970-2016 are the compounded annual average and the minimum and maximum annual total returns of hypothetical asset allocation plans. The asset allocation plans are weighted averages of the performance of the indices used to represent each asset class in the plans, include reinvestment of dividends and interest, and are rebalanced annually. The indices representing each asset class in the historical asset allocation plans are S&P 500® Index (large-cap stocks); CRSP 6-8 Index for the period 1970-1978 and Russell 2000® Index for the period 1979-2016 (small-cap stocks); MSCI EAFE® Net of Taxes (international stocks); Ibbotson Intermediate-Term Government Bond Index for the period 1970-1975 and Bloomberg Barclays U.S. Aggregate Bond Index for the period 1976-2016 (fixed income); and Ibbotson U.S. 30-day Treasury Bill Index for the period 1970-1977 and Citigroup 3-month U.S. Treasury Bills for the period 1978-2016 (cash investments). Indices are unmanaged, do not incur fees or expenses, and cannot be invested in directly. Past performance is no guarantee of future results.

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A note about risk: WSGR has made a variety of investments available in the Plan to allow all participants a range of choices to meet their individual savings and investment goals. As you choose your investments, keep in mind that there is risk involved. The funds differ in growth potential and risk. Pursuant to Department of Labor Regulation 2550.404c-1(b)(2)(i)(B)(1)(i), this retirement plan is intended to qualify as an ERISA 404(c) Plan that relieves Plan fiduciaries of liability for any investment losses that result from investment directions made by Plan participants.

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