Expansive choice for the “hands-on” investor.

For those who seek flexibility and increased diversification, the future holds opportunity.

The Schwab Personal Choice Retirement Account (PCRA) allows you to take control. Seize your opportunity with this self-directed brokerage account designed to …

• Integrate seamlessly into your retirement plan
• Supplement your core investment lineup

Are you experienced?

The PCRA was designed for experienced investors who seek an enhanced role in managing their retirement savings. These investors understand the risk/reward scenario resulting from an aggressive investment stance. They are aware that investment values will fluctuate so that when redeemed, they may be worth more or less than their original cost. Investing involves risk, including the possible loss of principal.

Mutual funds that cover the spectrum

Schwab provides convenient “day and night” access to thousands of mutual funds from well-known mutual fund companies, including the following:

• American Century
• Fidelity
• Invesco
• Janus

Through Schwab’s Mutual Fund Marketplace®, you have easy access to mutual funds in all asset categories — from aggressive international funds and historically solid-performing index funds to income-generating bond funds and more.

Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate and there is no assurance that the objective of any funds will be achieved. Mutual fund shares are redeemable at the then-current net asset value. Investors should consider carefully information contained in the prospectus, including investment objectives, risks, trading policies, charges and expenses. You can request a prospectus by calling Schwab at 1-888-393-7272 or visiting schwab.com. Please read the prospectus(es) carefully before investing.

Your investment choices can include:

• More than 8,000 mutual funds from 640 of the nation’s most popular fund companies
• Money market funds*
• Taxable mutual funds
• Tax-exempt mutual funds
• Equities
• Taxable fixed income
• Tax-exempt fixed income
• Foreign securities

* An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although money market funds seek to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in a money market fund.
This service allows you to choose among funds from well-known fund families, including thousands with no loads and no transaction fees, but bear in mind …

- Schwab’s short-term redemption fee is charged on funds that were (except certain SchwabFunds®) bought through Schwab’s Mutual Fund OneSource programs (and certain other funds) with no transaction fee and held for 90 days or less.

- If you pay a transaction fee to purchase a fund, you will pay a transaction fee when you sell it as well.

- Schwab reserves the right to change the funds they make available without transaction fees and to reinstate fees on any funds.

- Trades in no-load funds available through Mutual Fund OneSource service (including SchwabFunds), as well as certain other funds, are available without transaction fees. Funds are subject to management fees and expenses.

- Investments in unlisted securities, margin trades, commodities, options and investments in individual stocks and bonds are prohibited under the PCRA from AIG Retirement Services. Your employer may also restrict access to certain mutual funds.

Valuable investment information

Schwab offers a wealth of investment information designed to help you make more informed decisions including:

- A comprehensive listing of all mutual funds available through Schwab.

- The Mutual Fund OneSource Select List™, a quarterly summary of historically high-performing funds (Past performance is not indicative of future results).

- Prospectuses for any mutual fund you’re considering.

- Mutual fund screener tools to help you plan and invest more knowledgeably.

Convenient PCRA connections

Place trade orders day and night by calling Schwab’s toll-free number and speaking with a Schwab representative.

Or, access Schwab’s website, www.schwab.com, for convenient electronic trading services and timely information.

- Place trades and access account and market information.
  - Trades for transaction fee mutual funds placed at the website receive a 20% transaction fee discount based on Schwab’s current commission schedule, which is available upon request.

- Portfolio analysis tools and online investment workshops to help increase your investing know-how.

- Research tools including mutual fund screening tools and quotes.

- Detailed account information and mutual fund performance data.

- Account transactions and information via phone at Schwab’s TeleBroker® or Schwab by Phone™.
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Funding your PCRA account

- **Account contributions.** Your employer determines which contributions — such as voluntary, employer’s basic or employer’s matching — are eligible for the PCRA. You then direct the contributions to either your AIG Retirement Services or PCRA account.

- **Initial deposit.** There is no minimum initial deposit requirement for a PCRA account. Initial and subsequent minimums for mutual fund investments always apply.

- **Investment instructions.** Funds you deposit in — or transfer to — your PCRA will be invested in the sweep vehicle selected by your plan sponsor until you provide Schwab with your investment instructions.

- **Transfers.** Generally, you may transfer balances or portions thereof, from other plan investment selections into your PCRA, provided they are from contribution sources approved for PCRA investments by your plan and AIG Retirement Services. Some restrictions may apply to transferring assets from fixed-interest options that have an annual withdrawal restriction or are considered under an equity wash provision. Simply call AIG Retirement Services at 1-800-448-2542.

Only for retirement savings

PCRA is designed as an additional investment option in your company retirement savings plan. Only funds under your employer’s retirement plan may be invested in your PCRA.

Availability of retirement funds is regulated by the Internal Revenue Code, other regulations, laws and your company’s plan document. For information about withdrawing funds from your PCRA, speak with your Human Resources representative or call AIG Retirement Services.

Fees

The Schwab PCRA may be subject to a $50 annual fee.

Trading in your account

Once your PCRA is open and funded, it works much like a regular brokerage account. When you’re ready to buy or sell investments, simply call Schwab and speak with a representative or use one of the convenient electronic trading tools, such as the Schwab website, TeleBroker or Schwab by Phone. You’ll receive a confirmation of each transaction. Monthly PCRA statements are provided by Schwab. Active investors will also receive PCRA information on their AIG Retirement Services quarterly statement.

Withdrawing funds

Money withdrawn from your PCRA must meet the requirements of your company’s retirement plan and applicable IRS rules. Income taxes are payable upon withdrawal. Federal restrictions and a 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½.

Loans

Loans are not available from your PCRA. You can transfer amounts from your PCRA to other investments in your AIG Retirement Services account in order to take a loan.

Fund requirements

Some funds may have minimum funding requirements. Please see the individual fund prospectus for more information.

When you sever from employment or retire

When you sever from employment or retire, consider one of these retirement income options for your PCRA balance:

- Annuitization, systematic withdrawals, lump-sum cash payment
- A rollover IRA or tax-deferred annuity from AIG Retirement Services

Income taxes are payable upon withdrawal. Federal restrictions and a 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½.
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You can make changes to your account
To change your name, address or phone number on your PCRA, contact the dedicated PCRA call center toll free at 1-888-393-7272.

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<th>Contact AIG Retirement Services at 1-800-448-2542 to:</th>
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<td>• Obtain enrollment paperwork</td>
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<td>• Contribute regularly</td>
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<td>• Transfer money to or from your PCRA to other investment alternatives in your company’s plan</td>
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<td>• Make withdrawals</td>
<td>• Obtain the balance in your PCRA</td>
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Ready to get started? Then:
1. Contact AIG Retirement Services by calling 1-800-426-3753.
2. Choose the PCRA as an investment choice using your company’s enrollment procedures.
3. Complete a Schwab PCRA Participant Limited Power of Attorney (LPOA) form, which will be mailed to you upon enrollment.
4. Read your PCRA Welcome Kit that includes your account number and directions for placing trade orders.
5. Fund your PCRA with retirement plan contributions or with transfers from the core plan.
6. Place trade orders in your account once your PCRA is open and funded.

We see the future in you.™
CLICK aig.com/RetirementServices  CALL 1-888-569-7055  VISIT your financial professional

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