This letter will help you complete the setup of your Schwab Personal Choice Retirement Account (PCRA) online and have trading capabilities when the transfer of your assets is complete. As part of the enrollment process for your PCRA, you will need to complete an online Limited Power of Attorney (LPOA) form.

If the following steps are not completed before the brokerage asset transfer is complete, your account may be restricted from trading at the time of transfer and will remain restricted until the LPOA process is complete.

The LPOA form can be completed electronically as follows:

- Log on to **schwab.com/pcraopen**.
- Enter your Retirement Plan ID **0058304**, your Plan Access Code **1234**, and your Social Security number.
- Click on **Submit**.
- **Agree** to Terms.
- On the next screen, enter your PCRA account number (refer to the Account Verification Letter mailed to you) and click **Submit**.
- Consent to the Online Application Process by checking the ***Yes*** box and then clicking ***Continue***.
- To finish the account opening process, enter your personal information to complete the LPOA form.
- Once you click "Submit," your new account number will appear instantly on the screen, and you'll be automatically re-directed to Schwab.com to establish Web access for your PCRA (If you are not redirected, go to www.schwab.com/login , click on the 'New Users' link and then click the 'Register' button).
- If any issues are encountered, please call the dedicated PCRA Call Center at 888-393-PCRA (7272) for assistance.

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