Fee and Investment Notice

Contact Us
800-724-7526
en español 1-877-905-2553
workplace.schwab.com

Dear Plan Participant,

Saving for retirement is an important key to a secure future, whether you plan to retire soon or many years from now. By offering the Aristocrat Technologies, Inc. 401(k) Savings Plan (the "Plan"), Aristocrat Technologies, Inc. ("Plan Sponsor") is helping you build savings for your retirement. The term "Plan Sponsor" used in this notice refers to the Plan Administrator who has the fiduciary duty to provide these disclosures to you (the "Participant").

This notice is required to be provided to you by your Plan Sponsor and is intended to help you understand your retirement plan, including its fees and expenses, and the investments that are available to you so that you can make informed decisions about how to direct your individual plan account.

Your Plan Sponsor directed Schwab Retirement Plan Services, Inc. ("SRPS") to provide you this enclosed report on its behalf. The first section of the report outlines your investment options, related expenses, and comparisons to applicable benchmarks, the second section offers information about managing your account, and the third section explains the fees and expenses you may incur. This report is designed to be as simple and easy to understand as possible. You'll receive an updated version of this report at least once every year.

To make changes in your account, obtain more information about your investments or find out more about how you can save for retirement, visit workplace.schwab.com or call us at 800-724-7526 (en español 1-877-905-2553). We're here Monday - Friday from 8 a.m. to 10 p.m. Eastern Time and are happy to help you. If you prefer to contact us in writing, please mail your request to Schwab Retirement Plan Services, Inc., P.O. Box 5050, Richfield, OH, 44286. The information at workplace.schwab.com is available free of charge as a paper copy at your request.

Sincerely,
Schwab Retirement Plan Services, Inc.

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Aristocrat Technologies, Inc. 401(k) Savings Plan

December 2025 Fee and Investment Notice

INSIDE:

- Your Investment Options
- Managing Your Account
- Plan Fees and Expenses

Whether you have adequate savings at retirement depends in large part on how much you choose to save and how you invest your savings. This report outlines the Designated Investment Alternatives (throughout this report referred to as investment options or just options) available to you in the Plan, provides some account management information, and explains the fees and expenses that may apply to your account.

Learn more Investing has a language all its own. If you run into a word you don't know, check out the glossary of financial terms at workplace.schwab.com.

You can find more details about your Plan in the Summary Plan Description. For a copy, call 800-724-7526 (en español 1-877-905-2553) or send your request to Schwab Retirement Plan Services, Inc., P.O. Box 5050, Richfield, OH, 44286.

PART 1: Your investment options

As a Participant in the Plan, you may be able to create your own investment portfolio by choosing one or more of the Plan's investment options. The chart below shows each option's past performance at selected intervals and lists any fees, expenses, and restrictions specific to that product. Keep in mind that an option's past performance doesn't guarantee that it will grow or make money in the future. Most investment products are not insured the way bank accounts are, and they can lose money. Always research all your options carefully before investing.

Performance Information

Investments with Market Risk. The following table focuses on the performance of investment options that do not have a fixed or stated rate of return and entail market risk. This shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Information about an option's principal risks is available at workplace.schwab.com.

Investment products: are not insured by the FDIC; are not a deposit or other obligation of, or guaranteed by Charles Schwab Trust Bank ("Trust Bank"); and are subject to investment risks, including possible loss of the principal amount invested.

INVESTMENTS AVAILABLE TO YOU	PAST PERFORMANCE			EXPENSES				
Name/(Inception Date) *Benchmark*	Average Annual Total Return as of 11/30/2025			Operating Expense*				Shareholder-type Fees† and Restrictions
				Gross		Net		
	1 yr	5 yr	10 yr/Life**	As a %	Per $1000	As a %	Per $1000	
Stable Value								
Galliard Stable Return Fund C ‡‡ / (06/01/2006)	3.07%	2.45%	2.17%	0.367%	$3.67	0.367%	$3.67	
USTREAS T-Bill Cnst Mat Rate 3 Yr	5.63%	1.16%	1.65%					

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INVESTMENTS AVAILABLE TO YOU	PAST PERFORMANCE			EXPENSES				
Name/(Inception Date) *Benchmark*	Average Annual Total Return as of 11/30/2025			Operating Expense*				Shareholder-type Fees† and Restrictions
				Gross		Net		
	1 yr	5 yr	10 yr/Life**	As a %	Per $1000	As a %	Per $1000	
Large Blend								
Fidelity 500 Index / (05/04/2011)	14.98%	15.26%	14.62%	0.015%	$0.15	0.015%	$0.15	
Morningstar US Large-Mid TR USD	14.70%	14.63%	14.47%					
Large Growth								
T. Rowe Price Blue Chip Growth I ** / (12/17/2015)	18.38%	12.37%	15.86%	0.570%	$5.70	0.570%	$5.70	
Russell 1000 Growth TR USD **	20.35%	16.51%	18.29%					
Large Value								
Dodge & Cox Stock X ** / (05/02/2022)	4.74%	13.90%	11.59%	0.460%	$4.60	0.410%	$4.10	
Russell 1000 Value TR USD **	7.25%	12.01%	10.91%					
Mid-Cap Blend								
Fidelity Mid Cap Index / (09/08/2011)	3.09%	9.74%	10.74%	0.025%	$0.25	0.025%	$0.25	
Morningstar US Mid TR USD	2.75%	9.84%	11.23%					
Mid-Cap Growth								
Carillon Eagle Mid Cap Growth R6 / (08/15/2011)	0.01%	5.02%	11.46%	0.660%	$6.60	0.660%	$6.60	
Russell Mid Cap Growth TR USD	3.29%	7.94%	12.39%					
Mid-Cap Value								
Nuveen Mid Cap Value Opportunities R6 ** / (06/20/2018)	1.41%	12.33%	8.63%	0.840%	$8.40	0.750%	$7.50	
Russell Mid Cap Value TR USD **	2.86%	10.81%	8.59%					

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INVESTMENTS AVAILABLE TO YOU	PAST PERFORMANCE			EXPENSES				
Name/(Inception Date) *Benchmark*	Average Annual Total Return as of 11/30/2025			Operating Expense*				Shareholder-type Fees† and Restrictions
				Gross		Net		
	1 yr	5 yr	10 yr/Life**	As a %	Per $1000	As a %	Per $1000	
Small Blend								
Fidelity Small Cap Index / (09/08/2011)	4.25%	8.10%	9.26%	0.025%	$0.25	0.025%	$0.25	
Morningstar US Small TR USD	3.17%	8.83%	9.15%					
Small Growth								
AB Small Cap Growth Z / (06/30/2015)	-1.91%	1.62%	11.18%	0.780%	$7.80	0.780%	$7.80	
Russell 2000 Growth TR USD	5.11%	5.31%	9.18%					
Small Value								
Allspring Special Small Cap Value R6 / (10/31/2014)	-10.68%	7.95%	7.80%	0.820%	$8.20	0.820%	$8.20	
Russell 2000 Value TR USD	3.02%	10.51%	8.66%					
Foreign Large Blend								
Fidelity International Index / (09/08/2011)	24.66%	9.58%	7.91%	0.035%	$0.35	0.035%	$0.35	
MSCI ACWI Ex USA NR USD	26.04%	8.41%	7.89%					
Foreign Large Growth								
American Funds EUPAC R6 / (05/01/2009)	21.15%	5.39%	7.91%	0.470%	$4.70	0.470%	$4.70	
MSCI ACWI Ex USA Growth NR USD	20.57%	4.67%	7.57%					
Global Small/Mid Stock								
Hartford Global Impact R6 ** / (02/28/2017)	5.84%	4.60%	9.42%	0.750%	$7.50	0.690%	$6.90	
MSCI ACWI SMID NR USD **	12.12%	8.40%	8.67%					

INVESTMENTS AVAILABLE TO YOU	PAST PERFORMANCE			EXPENSES				
Name/(Inception Date) *Benchmark*	Average Annual Total Return as of 11/30/2025			Operating Expense*				Shareholder-type Fees† and Restrictions
				Gross		Net		
	1 yr	5 yr	10 yr/Life**	As a %	Per $1000	As a %	Per $1000	
Target-Date 2000-2010								
Fidelity Freedom Index 2010 Instl Prem / (06/24/2015)	8.36%	3.57%	5.28%	0.080%	$0.80	0.080%	$0.80	
Morningstar Lifetime Mod 2010 TR USD	9.57%	4.65%	5.93%					
Target-Date 2015								
Fidelity Freedom Index 2015 Instl Prem / (06/24/2015)	9.48%	4.37%	6.09%	0.080%	$0.80	0.080%	$0.80	
Morningstar Lifetime Mod 2015 TR USD	9.74%	4.49%	6.14%					
Target-Date 2020								
Fidelity Freedom Index 2020 Instl Prem / (06/24/2015)	10.58%	5.14%	6.80%	0.080%	$0.80	0.080%	$0.80	
Morningstar Lifetime Mod 2020 TR USD	10.08%	4.64%	6.48%					
Target-Date 2025								
Fidelity Freedom Index 2025 Instl Prem / (06/24/2015)	11.67%	5.92%	7.45%	0.080%	$0.80	0.080%	$0.80	
Morningstar Lifetime Mod 2025 TR USD	10.61%	5.09%	6.99%					
Target-Date 2030								
Fidelity Freedom Index 2030 Instl Prem / (06/24/2015)	12.57%	6.78%	8.39%	0.080%	$0.80	0.080%	$0.80	
Morningstar Lifetime Mod 2030 TR USD	11.36%	5.96%	7.71%					

INVESTMENTS AVAILABLE TO YOU	PAST PERFORMANCE			EXPENSES				
Name/(Inception Date) *Benchmark*	Average Annual Total Return as of 11/30/2025			Operating Expense*				Shareholder-type Fees† and Restrictions
				Gross		Net		
	1 yr	5 yr	10 yr/Life**	As a %	Per $1000	As a %	Per $1000	
Target-Date 2035								
Fidelity Freedom Index 2035 Instl Prem / (06/24/2015)	13.72%	8.24%	9.55%	0.080%	$0.80	0.080%	$0.80	
Morningstar Lifetime Mod 2035 TR USD	12.47%	7.27%	8.58%					
Target-Date 2040								
Fidelity Freedom Index 2040 Instl Prem / (06/24/2015)	15.74%	9.82%	10.44%	0.080%	$0.80	0.080%	$0.80	
Morningstar Lifetime Mod 2040 TR USD	13.81%	8.65%	9.38%					
Target-Date 2045								
Fidelity Freedom Index 2045 Instl Prem / (06/24/2015)	16.90%	10.30%	10.69%	0.080%	$0.80	0.080%	$0.80	
Morningstar Lifetime Mod 2045 TR USD	15.02%	9.66%	9.91%					
Target-Date 2050								
Fidelity Freedom Index 2050 Instl Prem / (06/24/2015)	16.86%	10.31%	10.69%	0.080%	$0.80	0.080%	$0.80	
Morningstar Lifetime Mod 2050 TR USD	15.79%	10.11%	10.12%					
Target-Date 2055								
Fidelity Freedom Index 2055 Instl Prem / (06/24/2015)	16.88%	10.30%	10.69%	0.080%	$0.80	0.080%	$0.80	
Morningstar Lifetime Mod 2055 TR USD	16.12%	10.17%	10.14%					

INVESTMENTS AVAILABLE TO YOU	PAST PERFORMANCE			EXPENSES				
Name/(Inception Date) *Benchmark*	Average Annual Total Return as of 11/30/2025			Operating Expense*				Shareholder-type Fees† and Restrictions
				Gross		Net		
	1 yr	5 yr	10 yr/Life**	As a %	Per $1000	As a %	Per $1000	
Target-Date 2060								
Fidelity Freedom Index 2060 Instl Prem / (06/24/2015)	16.95%	10.31%	10.69%	0.080%	$0.80	0.080%	$0.80	
Morningstar Lifetime Mod 2060 TR USD	16.26%	10.12%	10.09%					
Target-Date 2065+								
Fidelity Freedom Index 2065 Instl Prem ** / (06/28/2019)	16.88%	10.31%	11.20%	0.080%	$0.80	0.080%	$0.80	
Morningstar Lifetime Mod 2060 TR USD **	16.26%	10.12%	10.39%					
Target-Date Retirement								
Fidelity Freedom Index Ret Instl Prem / (06/24/2015)	7.58%	2.79%	4.06%	0.080%	$0.80	0.080%	$0.80	
Morningstar Lifetime Mod Incm TR USD	9.57%	4.93%	5.69%					
Intermediate Core Bond								
Fidelity Advisor Investment Gr Bd Z ** / (10/02/2018)	5.99%	0.15%	2.91%	0.400%	$4.00	0.360%	$3.60	
Bloomberg US Agg Bond TR USD **	5.70%	-0.31%	2.19%					
Fidelity U.S. Bond Index / (05/04/2011)	5.67%	-0.35%	1.95%	0.025%	$0.25	0.025%	$0.25	
Bloomberg US Agg Bond TR USD	5.70%	-0.31%	1.99%					

Performance data quoted is past performance and is no guarantee of future results. Current performance may be lower or higher. Investment return and principal value will fluctuate, and shares, when redeemed, may be worth more or less than original cost.

Operating Expense and Shareholder-type fees and Restriction data for each fund are as of the most recently available prior month end.

Data provided by Morningstar, Inc. at *www.morningstar.com* or by fund providers, your Plan Sponsor or their consultant.

* Operating Expenses are actual expenses (as stated in the fund's prospectus) paid indirectly from your investment in this option each year. They are expressed as a percentage of the value of your investment in the option (expense ratio) and as a value for each $1000 invested in the option. To estimate the annual total dollar impact on your account, multiply the Operating Expense per $1000 by how many $1000 increments you hold in the fund. The gross expense ratio is the actual fund expenses as stated in the fund prospectus. The net expense ratio is the net fund expenses after any expenses were waived and/or partially absorbed by fund management.

** **10yr/Life** - For funds whose Inception Date is less than 10 years ago, the performance shown may be past performance for the period beginning with the inception date of the fund through 11/30/2025 for the fund and its benchmark. Adjusted historical returns are provided for some funds if the share class in the Plan has been available for less than 10 years and there is another, older share class for the same fund. This means that any share class that doesn't have a 1, 5-, or 10-year performance history may report hypothetical returns based on the oldest surviving share class of the fund and it may be based, in part, on the performance of a predecessor or parent fund. Extended performance is an estimate based on the performance of the fund's oldest share class, adjusted for fees but net of any fee or expense limitations or waivers. If the share class shown had been available during any period prior to its inception, performance shown may have been different.

† Shareholder-type fees are fees paid directly from your investment in this option, which may not be reflected in the Operating Expense shown above (such as administrative fees, sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees, surrender charges, contract maintenance fees, and mortality and expense charges).

‡‡ See Notes About Funds and Accounts at the end of this report.

Fees and expenses are among the many factors to consider when you decide to invest. Investment fees and expenses may fluctuate each year and over time may substantially reduce the growth of your account. You can visit https://www.dol.gov/agencies/ebsa for an example of the long-term effects of the fees and expenses.

UNDERSTANDING BENCHMARKS

A benchmark is a tool used to compare performance. To help you evaluate the performance of your Plan's options, we've included one or more indices for you to use as benchmarks. An index measures the performance of a group of securities chosen to reflect a certain segment of the financial market. Many indices have been created to track many different segments of the market. Indices cannot be purchased directly. They are simply measures of market performance. Well-known market indices include the Dow Jones Industrial Average, the S&P 500, and the Nasdaq Composite.

PART 2: Managing your account

To make changes in your account, obtain more information about your investment options, or find out more about how you can save for retirement, visit workplace.schwab.com or call us at 800-724-7526 (en español 1-877-905-2553). Participant service representatives are available Monday - Friday from 8 a.m. to 10 p.m. Eastern Time and are happy to help you. If you prefer to contact SRPS in writing, please mail your request to Schwab Retirement Plan Services, Inc., P.O. Box 5050, Richfield, OH, 44286. The information available at workplace.schwab.com is available free of charge as a paper copy at your request.

RETIREMENT PLAN ADVICE

Your Plan offers retirement plan advice provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., through Morningstar® Retirement Manager℠. This advice service is offered at no additional cost beyond the expenses imposed by the underlying investments and the standard fees paid to SRPS and CS&Co. for recordkeeping and related services, including fees paid to Charles Schwab Trust Bank. You can access advice any time via the plan website. It is important to revisit the third-party advice you receive, at least annually or whenever there is a change in life events. Morningstar Investment Management includes retirement plan fund-specific advice and savings recommendations to help you reach your retirement goals.

MANAGED ACCOUNT SERVICES

Your Plan offers access to a discretionary managed account service provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc. A designated investment manager or "DIM" is a fiduciary that is designated by your Plan Sponsor or other Plan fiduciary and made available to participants and beneficiaries to manage all or a portion of their Plan account. When you select the discretionary management service, Morningstar Investment Management becomes responsible for managing the portion of your account in the service. The managed account service is available via the Plan website. You can access the managed account service any time. At least annually, or whenever there is a change in life events, it is important to re-evaluate your financial situation by accessing the managed account service.

For more detailed information about the investment objectives, risks, expenses, fees or other restrictions on the underlying investment options that comprise your managed account, please see the investment information available at workplace.schwab.com or refer to the fund information in the chart in the above section.

RESTRICTIONS

You can change your investment elections for future contributions at any time.You also can request a transfer from one option to another as permitted by the Plan and subject to prospectus requirements.

Voting Rights
You will not have the right to exercise voting, tender, and similar rights with respect to the investment options in the Plan.

Risk Reduction
To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments may help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well may cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry,

your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. Diversification strategies do not assure a profit and do not protect against losses in declining markets.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

PART 3: Plan fees and expenses

To support making the Plan available to you, your account may be charged (your balance may be reduced by) administrative fees for recordkeeping, accounting, legal, and other plan services. Some fees may be shared proportionately among all participants in the Plan. Individual Fees are your responsibility and typically occur when you make certain transactions. Plan Administrative Fees may fluctuate each year and over time may substantially reduce the growth of your account.

Your quarterly benefit statement details any fees deducted from your account for the preceding quarter. You also can review any charges to your account by looking at your transaction history in the Activity section of workplace.schwab.com.

Plan Administrative Fees
Plan administrative fees may include those expenses related to the administration of the plan such as recordkeeping, legal, accounting, trustee, and other expenses.

Annual trust, custody, and recordkeeping fees are .075% of Plan assets (excluding loan balances) per year. Fees paid by the Plan for trust, custody, and recordkeeping services are deducted from your total account in the Plan proportionately based on the amount of assets held by each participant (i.e., pro-rata). Trust, custody, and recordkeeping fees are applied quarterly.

Individual Fees
Individual Fees based on transactions you make are charged at the time of the transaction. Outlined below are the individual Fees you may be charged for transactions you request from the Plan:

INDIVIDUAL FEES AND EXPENSES	
Loan Establishment Fee	$75
Qualified Domestic Relations Order Determination Fee*	$300

* A Qualified Domestic Relations Order (QDRO) is a judgment, decree or order made pursuant to a state's domestic relations or community property law and relating to the provision of child support, alimony or marital property rights to a spouse, former spouse, child or other dependent of a plan participant.

Your Plan also offers access to a managed account service as described in Part 2 of this notice. The direct cost to you for the managed account service is based on the average daily balance of eligible assets (excluding loan balances). SRPS charges an asset based fee for this service every three months, which is outlined below.

Asset Balance	Fee Rate as % of Assets	Maximum Estimated Fee Amount per Asset Tier
First $150000	0.45%	$675
Next $100000	0.35%	$350
Over $250000	0.25%	no maximum

Notes and FAQs

NOTES ABOUT FUNDS AND ACCOUNTS	
Plan Administrator	The term "Plan Sponsor" used in this notice refers to the Plan Administrator who has the fiduciary duty to provide these disclosures to you (the "Participant").
Non-Schwab Collective Trust Funds‡‡	This investment option is not a mutual fund, and its units are not registered under the Securities Act of 1933, as amended, or applicable securities laws of any state or other jurisdiction. The Funds are exempt from registration and regulation under the Investment Company Act of 1940, as amended ("1940 Act"), or other applicable law, and unit holders are not entitled to the protections of the 1940 Act. The decision to invest in the Funds should be carefully considered. The unit values for the Funds will fluctuate, and investors may lose money. The Funds are not sold by prospectus and are not available for investment by the public; prices are not quoted in newspapers.
Morningstar Investment Management LLC Services	At the direction of the Plan Sponsor or Plan Administrator, Participants may have access to advice services that can provide Participants with a retirement savings and investment strategy for their Plan account, furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Recommendations are formulated and provided by Morningstar Investment Management through Morningstar® Retirement Manager℠, an advice (non-discretionary investment advice) and managed accounts (discretionary investment advice and asset management) program which is intended for citizens or legal residents of the United States and its territories, and can be accessed through workplace.schwab.com. Morningstar Investment Management will select investment options appropriate for each Participant's strategy from the investment options available under the Plan as selected by the Plan Sponsor, Plan Administrator or other Plan fiduciary. Morningstar Investment Management is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (SRPS); Charles Schwab & Co., Inc. (CS&Co.), a federally registered investment advisor; or their affiliates. Neither SRPS, CS&Co., nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the advice services provided to the Participants by Morningstar Investment Management. Advice Consultants are registered representatives of CS&Co.; not employees of Morningstar Investment Management, who may facilitate Participant access to Morningstar Retirement Manager, but do not provide investment advice or recommendations regarding the Morningstar Investment Management services. The term "personalized advice" refers to personal participant data such as age, salary, and Plan account balance, which will form the basis by which Morningstar Investment Management will establish the Participant's savings and investment recommendations. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining

NOTES ABOUT FUNDS AND ACCOUNTS	
	market. **There is no guarantee a Participant's savings and investment strategy will provide adequate income at or through their retirement. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.** There is no additional cost for the non-discretionary investment advice, beyond the expenses imposed by the underlying investments and the standard fees paid to SRPS, CS&Co. and their affiliates for recordkeeping and related services. However, for Participants using the managed account program, an asset-based fee may be charged to Participant Plan accounts based on the Participant's account balance in the managed account program. For a complete list of the investment options available under the plan, as well as information pertaining to fees and expenses applicable to the Plan account, log in to workplace.schwab.com to find the most recent annual Fee and Investment Notice and any subsequent Change Notices under "History & Statements". More information about fees and compensation that SRPS, CS&Co. and their affiliates receive are detailed in the Charles Schwab & Co., Inc. Advice Services with Morningstar Investment Management, LLC Disclosure Brochure (Form ADV Part 2A). Participants should carefully consider information contained in the materials furnished at their employer's direction regarding the services provided by SRPS and its affiliates and Morningstar Investment Management, including information regarding compensation, affiliations and potential conflicts. The Morningstar name and logo are registered marks of Morningstar, Inc. At the direction of the Plan Sponsor or Plan Administrator, Participants may have access to an advice service that can provide Participants with a retirement savings and investment strategy for their Plan account, furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Recommendations are formulated and provided by Morningstar Investment Management through Morningstar® Retirement Manager℠, an advice program which is intended for citizens or legal residents of the United States and its territories, and can be accessed through workplace.schwab.com. Morningstar Investment Management will select investment options appropriate for the Participant's strategy from the investment options available under the Plan as selected by the Plan Sponsor, Plan Administrator or other Plan fiduciary. Morningstar Investment Management is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (SRPS); Charles Schwab & Co., Inc. (CS&Co.), a federally registered investment advisor; or their affiliates. Neither SRPS, CS&Co., nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the advice services provided to the Participants by Morningstar Investment Management. Advice Consultants are registered representatives of CS&Co.; not employees of Morningstar Investment Management, who may facilitate Participant access to Morningstar Retirement Manager, but do not provide investment advice or recommendations regarding the Morningstar Investment Management service. The term "personalized advice" refers to personal participant data such as age, salary, and Plan account balance, which will form the basis by which Morningstar Investment Management will establish the Participant's savings and investment recommendations. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. **There is no guarantee a Participant's savings and investment strategy will provide adequate income at or through their retirement. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.** The advice service includes non-discretionary investment advice, which is available at no additional cost, beyond the expenses imposed by the underlying investments and the standard fees paid to SRPS, CS&Co. and their affiliates

NOTES ABOUT FUNDS AND ACCOUNTS	
	for recordkeeping and related services. For a complete list of investment options available under the plan, as well as information pertaining to fees and expenses applicable to the Plan account, log in to workplace.schwab.com to find the most recent annual Fee and Investment Notice and any subsequent Change Notices under "History & Statements". More information about fees and compensation that SRPS, CS&Co. and their affiliates receive are detailed in the Charles Schwab & Co., Inc. Advice Services with Morningstar Investment Management, LLC Disclosure Brochure (Form ADV Part 2A). Participants should carefully consider information contained in the materials furnished at their employer's direction regarding the services provided by SRPS and its affiliates and Morningstar Investment Management, including information regarding compensation, affiliations and potential conflicts. The Morningstar name and logo are registered marks of Morningstar, Inc.
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Index Provider Information

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<tr><td>How can I ask a question about my retirement plan?</td><td rowspan="3">workplace.schwab.com</td><td rowspan="3">Participant Services
800-724-7526 en español
1-877-905-2553 Monday - Friday from 8 a.m. to 10 p.m. Eastern Time</td><td>Schwab Retirement Plan Services, Inc.
P.O. Box 5050,
Richfield, OH, 44286</td></tr>
<tr><td>How can I get a prospectus?</td><td rowspan="2"></td></tr>
<tr><td>How can I ask about making a change to my retirement account?</td></tr>
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