Checklists can be helpful. This one can be life-changing.



Ready to create the retirement you want? Log in to **workplace.schwab.com** and spend a few minutes reviewing the Aristocrat Technologies, Inc. 401(k) Savings Plan (the "Plan"). See what the Plan offers, and check some items off your to-do list—today.

☐ **Get personalized advice.***

The Plan includes the option to have your Plan account professionally managed for a fee. This service will calculate a retirement income goal and savings rate for you, select the investments for your account from the Plan's available investment options, review your account every 90 days and make adjustments to your investments as your needs change, and provide a spending plan if you're age 50 or older to help you make the most of your money in retirement.

Prefer to manage your Plan account yourself? You can still get a personalized recommendation without signing up for the managed account service.

The managed account service is provided by Morningstar Investment Management LLC, an independent registered investment adviser.

Log in to **workplace.schwab.com** > **Advice**.

☐ **Contribute more.**

Time is your best friend when saving for retirement. Adding to your Plan account balance may help grow your retirement savings over time. Taking full advantage of your company's match† may help you save even more for the future. Review your contributions now and save up to the IRS annual limit, if possible. To increase your contribution rate, log in to **workplace.schwab.com** > **Manage Account** > **Contributions**.

☐ **Take advantage of annual savings adjustments.**

Automatically set aside more money for retirement each year with the Plan's annual savings adjustment feature. At set intervals and amounts that are determined by you or the Plan, your Plan contributions will increase—automatically. Log in to **workplace.schwab.com** > **Manage Account** > **Contributions**.

☐ **Take care of those who matter most.**

Designate, review, or update your beneficiary elections annually or whenever you experience a life event, such as a marriage, the birth or adoption of a child, a divorce, or a remarriage. To add/review your account beneficiary, log in to **workplace.schwab.com** > **My Profile** > **Beneficiaries**.

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Own your tomorrow.

ARISTOCRAT

Have other 401(k) plan accounts?

You may have accumulated several retirement accounts in different places over the years, including 401(k) plans from previous employers. Find out how you may simplify your overall financial situation. To learn more, log in to **workplace.schwab.com**.

Become a money management pro. Yes, you.

Life is full of competing financial priorities that can sometimes feel overwhelming. What should you focus on first? Access resources on prioritizing expenses to help you figure it out.

Scan for help prioritizing your finances.

Questions about managing your money? Learn from experienced professionals.

Visit **schwab.com/yourmoney** to explore our lineup of live, interactive webcasts. Led by Schwab Retirement Plan Services professionals, these webcasts take deep dives into a wide range of financial topics and include time for Q&A. Or explore the collection of **on-demand webcasts** and learn at your own pace at a time most convenient for you.

Market insights hub for up-to-date financial news.‡‡

Get the latest market insights and commentary so you can plan, save, and invest with confidence. Stay informed at **schwab.com/learn**.

Questions?

Call Participant Services at **1-800-724-7526** from 8 a.m. to 10 p.m. ET.
Si prefiere hablar con alguien en español, por favor llámenos al **1-877-905-2553**.

*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 (nondiscretionary 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 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 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 is 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.

†Your employer may have a maximum match rate as well as other restrictions. Employer contributions are paid on a pre-tax basis and may be taxable at withdrawal. Refer to the Summary Plan Description for additional details.

‡‡Insights & Education are provided by Charles Schwab & Co., Inc.

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