

Take charge of your  
retirement goals.



Aristocrat encourages you to take advantage of the managed account service with Schwab Retirement Planner®. This service gives you a personalized savings and investment strategy and the value of ongoing professional management—available in your retirement plan.

Driven by information that's individual to you—plus the expertise of Morningstar Investment Management LLC, an independent registered third-party investment advisor—this personalized approach could help you achieve better retirement outcomes\* even as your life and needs evolve.

With this low-cost service, you get:

- A recommended savings rate
- Allocation of assets into one of a number of portfolios created using the specific funds available within the company's retirement plan
- Diversification of your investments

Ongoing professional management of your account includes a review of your investment mix every three months with adjustments made, if needed, along with annual portfolio rebalancing to help you stay on course.

1-800-724-7526 | [workplace.schwab.com](https://workplace.schwab.com)

\*Outcomes are not guaranteed.

Schwab Retirement Planner<sup>®</sup> provides participants with a retirement savings and investment strategy, a major component of which is a discretionary investment management service furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Management creates discretionary managed portfolios based on human capital methodology using investment alternatives available in the plan. These investment alternatives have been selected by an appropriate plan fiduciary specifically for use in the managed account. Other investment options may be available in the core lineup that are not included in the managed account. For a complete list of the investments which are available under your plan, visit [workplace.schwab.com](http://workplace.schwab.com), click on History & Statements and view the last annual Fee and Investment Notice and any subsequent Change Notices. 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 CS&Co., SRPS, nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the services provided to participants by Morningstar Investment Management. Schwab Advice Consultants, who are not employees of Morningstar Investment Management, facilitate participant access to the Morningstar Investment Management services, but do not provide investment advice or recommendations regarding the Morningstar Investment Management services or generally as part of Schwab Retirement Planner. Use of the term "personalized" in the context of the Schwab Retirement Planner service ("service") refers to the savings and investment recommendations made by Morningstar Investment Management and personal data that may be provided by the participant which will form the basis for Morningstar Investment Management's allocation of the participant's account assets in one of the discretionary managed portfolios and will result in a savings recommendation within the plan and outside of the plan. For plans that do not include a salary deferral feature, this fee-based service does not include a savings recommendation within the plan; references to savings strategy, savings recommendation, and annual savings adjustments are not applicable to these plans. 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. Fees are charged for Schwab Retirement Planner, including its discretionary investment management service, based on the participant's account balance.** 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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