

Take charge of your
retirement goals.



It's tough to reach a goal when you don't know which direction to go. That's why through your Aristocrat Technologies, Inc. 401(k) Savings Plan, you have access to personalized advice, available at no additional cost, that can help you know how much to save and how to invest your retirement plan account.

This advice service:

- Calculates how much income you'll need in retirement
- Determines how much more you'll need to save to reach your retirement savings goal
- Identifies a savings rate
- Recommends the investments for your retirement plan account based on the investments available within your Plan

If you're age 50 or older, you can receive a sustainable spending plan to help you know how much to withdraw from your various income sources each year in retirement.

You can also receive professional management of your retirement plan account through the managed account service, including:

- Ongoing investment monitoring
- Automatic adjustments to your investments

The fee for this service is based on your eligible average daily Plan account balance and the number of days you are in the service, and is applied to your Plan account on a quarterly basis. For more information, log in to your Plan account at workplace.schwab.com, go to **My Account > History & Statements > Statements & Reports**, and view the latest annual **Fee and Investment Notice** and any subsequent **Change Notices** listed in the **Other Account Documents** section.

There's no better time to start than right now.

Log in to your account at workplace.schwab.com to access the self-serve advice tool or schedule an appointment to chat one-on-one with an Advice Consultant, who can walk you through the process and explain Morningstar's recommendations to you.

Call **1-800-724-7526** between 8:00 a.m. and 10:00 p.m. ET, Monday through Friday.

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

†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 ManagerSM, 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 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 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.

Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.

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