Schwab Personal Choice Retirement Account®

Schwab Personal Choice Retirement Account ("PCRA") is a self-directed brokerage account designed to complement your retirement plan core investments. With PCRA, you may directly invest in a wide variety of fixed income products, ETFs, mutual funds, and individual stocks to create an investment portfolio that reflects your own retirement planning needs and objectives.

Know Your Options

PCRA provides you with more investment choices for pursuing your retirement goals. Schwab delivers a wide variety of investment options, including:

- Stocks;
- Exchange Traded Funds ("ETFs");
- Mutual Funds;
- Fixed Income.

The wide array gives you the flexibility to buy and sell the investments you choose for your long-term strategy. You also have access to independent, third-party research to help you with ideas and insight to develop your strategy. Before making an investment in any security, be sure to carefully consider the investment objectives, risks, and related expenses.

Ways to Trade

Trading with Schwab is simple and convenient. Place trades and manage your account through Schwab's electronic channels, such as **Schwab.com**, mobile applications, and automated phone services. Contact a Schwab representative at **1.888.393.PCRA (7272)** for additional details.

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How to Get Started

A PCRA application can be obtained within your online retirement account by logging in through **abaretirement.com**.

To open your own PCRA:

1. Navigate to **Investments & Research > Self-Directed Brokerage Account** in your online account.
2. Follow the steps to complete the online PCRA Application. **Please note:** you will need to enroll in both a Non-Roth brokerage account and a Roth brokerage account in order to move money into a PCRA.
3. Click "**Submit**" to receive your new account number instantly on the screen. At this point you'll be automatically re-directed to **Schwab.com**.
4. Once on **Schwab.com**, click "**First Time Users**" (under "**LOG IN**") to set up your PCRA for online access. You'll need to input your new PCRA number, date of birth, phone number and Social Security Number for this step.
5. Begin researching investment opportunities - your PCRA is now ready to be funded.
6. Be on the lookout for welcome materials from Schwab - you will receive them in a few days.

You may also call the Customer Contact Center at **800.348.2272** and speak with a Customer Service Associate Monday through Friday between 8 a.m. and 8 p.m. Eastern Time, if you have questions about opening a PCRA.

Schwab Personal Choice Retirement Account ("PCRA") is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers.

Participants who open and maintain a balance in a PCRA will be required to maintain $2,500 in the Program's funds. Additionally, future participant investment elections to brokerage cannot exceed 95%. For more details on fees and deductions, please refer to the Program's 2025 Annual Disclosure Document.

Please read the Annual Disclosure Document (April 2025) carefully before investing. The Annual Disclosure Document contains important information about the Program and investment options. For email inquiries, use contactus@abaretirement.com.

Securities offered through Voya Financial Partners, LLC (Member SIPC).

Voya Financial Partners is a member of the Voya family of companies ("Voya"). Voya, ABA Retirement Funds, and Charles Schwab & Co., Inc. are separate, unaffiliated entities, and not responsible for one another's products and services.