

ALLIANCEBERNSTEIN 401(K) PLAN
Disclosure of Plan-Related Information

This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550.404a-5. Please refer to your plan's disclosure materials prior to making investment decisions.

1. Explanation of circumstances under which participants & beneficiaries may give investment instructions.

The Plan permits participants to direct the investment of all of their accounts.

After you have enrolled in the Plan or have a beneficiary account established, you may direct your investments by accessing the Plan's website at <https://alliancebernstein.voya.com>. You will need your Login and Password to access your account. You may also direct your investments by calling the Voya Customer Contact Center at 877-422-4015.

2. An explanation of any specified limitations on such instructions under the terms of the plan, including any restrictions on transfers to or from a designated investment alternative.

Outside the Mutual Fund Window, participants may generally transfer or reallocate account balances up to two times in any rolling 60-day period, including a transfer from the Plan's other investment funds into the Mutual Fund Window. However, transfers within the Mutual Fund Window (or from the Mutual Fund Window back into any of the Plan's other investment funds) do not count towards this two-transfer limitation. Similarly, transfers from the Lifetime Income Strategy into the Plan's other investment funds do not count toward the above two-transfer-limitation. Within the Mutual Fund Window, AllianceBernstein employees may not affect a purchase and redemption in and out of the same AllianceBernstein mutual fund within a 90-day period.

The Lifetime Income Strategy has the following additional transfer restrictions:

If you transfer money out of the Lifetime Income Strategy, you cannot transfer funds back into the Lifetime Income Strategy for 90 days. Also, any change to your Secure Income Level and/or Retirement Age that results in a rebalance of your investment out of the LIS Secure Income Portfolio will restrict your ability to make transfers into the Lifetime Income Strategy for 90 days. In addition, there must be at least 90 days between Secure Income Level and/or Retirement Age change elections. For example, if you change your Secure Income Level and/or Retirement Age, you cannot make another such change for at least 90 days. Note: New contributions, rollovers, and loan repayments into the Lifetime Income Strategy are not affected by the 90-day transfer restriction. Please review the "Lifetime Income Strategy Brochure", which is accessible by visiting the Plan website, for more information.

If you are invested in the Lifetime Income Strategy, you cannot utilize the "Reallocate Balances" option on the AB 401(k) website but must utilize the "Fund Transfer" option to transfer your dollars among investment options or you can call the AB 401(k) Service Center at 877-4AB-401k (877-422-4015) and press "0" to speak to a Customer Service Associate (CSA).

3. Lifetime Income Strategy

The Lifetime Income Strategy is an age-based investment option that offers personalized asset allocation of your retirement savings with an optional insured lifetime withdrawal component. Amounts invested in the Lifetime Income Strategy are allocated among the following custom portfolios: (Lifetime Income Strategy Secure Income Portfolio, Lifetime Income Strategy Stock Portfolio, Lifetime Income Strategy Real Asset Portfolio, Lifetime Income Strategy Diversified Portfolio, Lifetime Income Strategy Volatility Mgmt Portfolio, Lifetime Income Strategy Bond Portfolio and Lifetime Income Strategy Short Duration Portfolio). The Lifetime Income Strategy Stock Portfolio, Real Asset Portfolio, Diversified Portfolio, Volatility Mgmt Portfolio, Bond Portfolio and Short Duration Portfolio Portfolios (collectively referred to as the "non-secure Portfolios") each consist of underlying investments in collective investment trusts, mutual funds and/or other similar investments. The Lifetime Income Strategy Secure Income Portfolio consists of underlying investments in multiple group variable annuity contracts (the "Contracts"), each issued by a different insurance company and each with a guaranteed lifetime withdrawal benefit that provides secure lifetime income in retirement.

The LIFETIME INCOME STRATEGY provides:

- Personal Asset Allocation: Your asset allocation between the non-secure Portfolios and Secure Income Portfolio will be personalized based on your birth date, chosen retirement age (from age 60 to 70) and the percentage you elect to have invested in the Secure Income Portfolio by retirement (from 0% to 100%). This percentage is referred to as your "Secure Income Level."
- Secure Income Insurance: You can elect to have your Lifetime Income Strategy investment allocated to the variables that makeup the Secure Income Portfolio by selecting a Secure Income Level greater than zero (i.e., 1% to 100%). These allocations begin at age 50 and increase gradually until your Secure Income Level is reached two years prior to your chosen retirement age.* At that point, and moving forward, your Lifetime Income Strategy account balance will be invested in the Secure Income Portfolio according to your Secure Income Level, unless you change the percentage selected. Allocations to the Secure Income Portfolio are used to calculate and provide you with a Secure Income Withdrawal Amount, which is the amount you can withdrawal annually from your balance in the Secure Income Portfolio. You will receive your Secure Income Withdrawal Amount upon activation at retirement and for your lifetime thereafter even if the market goes down and even if you deplete your Secure Income Portfolio account balance by taking your Secure Income Withdrawal Amount. You can activate and receive your Secure Income Withdrawal Amount after separating from service as long as you are at least age 60. Deferring retirement to ages past 60 will increase your Secure Income Withdrawal Amount.

Please Note: You do not invest directly into the Lifetime Income Strategy's non-secure Portfolios or Secure Income Portfolio. Rather, you are invested in the underlying investments within each Portfolio (i.e. the collective investment trusts, mutual funds and other similar investments within each non-secure Portfolio and the variable annuity Contracts within the Secure Income Portfolio). Allocations to these portfolios occur automatically according to your age, chosen retirement age and Secure Income Level.

Transfers into the Lifetime Income Strategy are not permitted for the 90 calendar day period following a transfer out of the Lifetime Income Strategy. Also, any change to your Secure Income Level that results in a rebalance of your investment out of the Secure Income Portfolio will restrict your ability to make transfers to the Lifetime Income Strategy for 90 days. Please review the "Lifetime Income Strategy Brochure", which is accessible by visiting the Plan website, for more information.

You can find your individual Lifetime Income Strategy account information, including balances in the Lifetime Income Strategy Portfolios, return, fees, and Secure Income Withdrawal Amount (if applicable) by visiting the Plan website.

*Reducing your Secure Income Level and/or increasing your Retirement Age could cause you to reach your Secure Income Level percentage sooner than 2 years prior to your Retirement Age.

4. A description of any "brokerage windows" or self-directed brokerage accounts that enable participants to select investments beyond those designated investment alternatives.

In addition to the Plan's designated investment options, you may invest in the Plan's self-directed brokerage option where you have access to a broader range of investments. Not all investments available through the brokerage option may be allowed by your Plan. Generally, there are additional fees for selecting this option. Please contact your benefits department for more details. Certain fees associated with the purchase and sale of a security through the brokerage account may exist and could vary across investments. For more information regarding trading fees and expenses in connection with this account, please refer to the Schwab PCRA Pricing Guide located at <https://www.schwab.com/resource/pcra-pricing-summary>.

5. An explanation of any fees and expenses that may be charged against the individual account of a participant/beneficiary on an individual rather than on a Plan-wide basis.

Separate fees may be deducted from your account if you elect certain transactions, or elect certain service programs. You will receive a confirmation statement for these transaction fees. You may also access your account information by logging onto the Plan's website or by reviewing your most recent account statement.

Optional Services and Fees: These fees are deducted from participant accounts when used.	Fees	Payment Method
Expedited Mailing Fee: One-time charge per request	\$50.00	Deducted from account
Loan Issuances fee:	\$75.00	Deducted from account
QDRO review and segregation fee:	\$450.00	Deducted from account
Subpoenas and joinders:	\$125.00	Deducted from account
Guardianship / Conservatorship Review:	\$125.00	Deducted from account

In addition to the Plan's designated investment alternatives, you have the option to invest in mutual fund holdings through the Plan's Mutual Fund Window. There are additional fees for investing in mutual funds through the Mutual Fund Window. Please refer to the Mutual Fund Window FAQs for more information.

INVESTMENT-RELATED INFORMATION
ALLIANCEBERNSTEIN401(K)PLAN

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below. You can also contact the Plan's Information Line at 1-877-422-4015, AllianceBernstein, P.O. Box 389, Hartford, CT 06141. A free paper copy of the information available on the Web site can be obtained by contacting the Plan's Information Line at 1-877-422-4015.

Document Summary

This document has 3 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option. Part III contains information about the annuity options under your retirement plan.

Part I. Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site[s].

Table 1 - Variable Return Investments								
Name / Type of Option	Average Annual Total Return as of 12/31/22				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
ASSET ALLOCATION FUNDS								
AB Wealth Strategy: Appreciation/Asset Allocation Fund https://alliancebernstein.voya.com	-18.09%	5.53%	9.19%	5.62%	-15.77%	6.46%	9.23%	6.15%
Inception Date: 08/31/07					Customized benchmark that has the same target asset allocation as the Portfolio at all times and uses index returns to represent performance of the asset classes. The benchmark returns were calculated by weighting the monthly index returns of each asset class by the Portfolio's target allocation for each asset class. The Russell 3000 Index was used to represent the allocation to US stocks, MSCI EAFE Index to represent non-US stocks and 33% MSCI ACWI Commodity Producers Index, 33% FTSE EPRA NAREIT Global, 33% Bloomberg Commodity Total Return Index to represent real assets.			

Table 1 - Variable Return Investments								
Name / Type of Option	Average Annual Total Return as of 12/31/22				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
AB Wealth Strategy: Balanced/Asset Allocation Fund https://alliancebernstein.voya.com	-14.37%	4.29%	6.76%	5.31%	-14.71%	4.04%	6.03%	5.06%
Inception Date: 08/31/07					Customized benchmark that has the same target asset allocation as the Portfolio at all times and uses index returns to represent performance of the asset classes. The benchmark returns were calculated by weighting the monthly index returns of each asset class by the Portfolio's target allocation for each asset class. The Russell 3000 was used to represent the allocation to US stocks, MSCI EAFE to represent non-US stocks, 33% MSCI ACWI Commodity Producers Index, 33% FTSE EPRA NAREIT Global, 33% Bloomberg Commodity Total Return Index to represent real assets, Bloomberg Aggregate Index to represent intermediate duration bonds and Bloomberg High Yield Index (2% Constrained) to represent high yield bonds.			
AB Wealth Strategy: Conservative/Asset Allocation Fund https://alliancebernstein.voya.com	-10.28%	2.90%	3.87%	3.96%	-10.24%	2.43%	3.14%	3.40%
Inception Date: 08/31/07					Customized benchmark that has the same target asset allocation as the Portfolio at all times and uses index returns to represent performance of the asset classes. The benchmark returns were calculated by weighting the monthly index returns of each asset class by the Portfolio's target allocation for each asset class. The Russell 3000 Index was used to represent the allocation to US stocks, MSCI EAFE Index to represent non-US stocks, 33% MSCI ACWI Commodity Producers Index, 33% FTSE EPRA NAREIT Global, 33% Bloomberg Commodity Total Return Index to represent real assets, Bloomberg Aggregate Index to represent intermediate duration bonds, Bloomberg TIPS to represent inflation-protected securities, and ICE BofA 1-3 Year Treasury Index to represent short duration bonds.			
LIFETIME INCOME STRATEGY COMPONENTS								
LIS Diversifier Portfolio/LIS Component https://alliancebernstein.voya.com	-11.37%	3.20%	N/A	4.00%	-11.18%	2.30%	N/A	3.56%
Inception Date: 10/17/14					Barclays US High-Yield (2% Constrained) Index			
LIS Real Asset Portfolio/LIS Component https://alliancebernstein.voya.com	-3.94%	4.95%	N/A	2.93%	-6.53%	3.87%	N/A	2.54%
Inception Date: 10/17/14					All Market Real Return Index composed of 30% Bloomberg Commodity Total Return Index, 30% FTSE EPRA/NAREIT Global Index, 20% MSCI ACWI Commodity Producers Index and 20% MSCI World Index.			

Table 1 - Variable Return Investments								
Name / Type of Option	Average Annual Total Return as of 12/31/22				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
LIS Volatility Management Portfolio/LIS Component https://alliancebernstein.voya.com	-15.28%	4.51%	N/A	6.22%	-17.67%	5.71%	N/A	7.83%
Inception Date: 10/17/14					Custom fixed-weight benchmark comprising 25.8% S&P 500 Index, 6.6% Russell 2500 Index, 21.6% MSCI ACWI ex USA Unhedged Index (net), 40% MSCI World Index, and 6% FTSE EPRA/NAREIT Developed Index			
LIS Secure Income Portfolio/LIS Component https://alliancebernstein.voya.com	-15.44%	2.42%	N/A	3.79%	-14.59%	3.76%	N/A	4.97%
Inception Date: 10/17/14					Custom benchmark comprising 25% S&P 500 Index, 8% Russell 2000 Index, 17% MSCI EAFE Index, 30% Barclays US Aggregate Bond Index and 20% Barclays US TIPS Index			
LIS Short Duration Portfolio/LIS Component https://alliancebernstein.voya.com	-3.68%	0.82%	N/A	0.85%	-3.65%	0.77%	N/A	0.67%
Inception Date: 10/17/14					BofA Merrill Lynch 1-3 Year US Treasury Index			
LIS Stock Portfolio/LIS Component https://alliancebernstein.voya.com	-18.28%	5.64%	N/A	8.32%	-17.36%	5.70%	N/A	7.88%
Inception Date: 10/17/14					Custom fixed-weight benchmark comprising 40% S&P 500 Index, 4.1% Russell 2500 Growth Index, 4.1% Russell 2500 Value Index, 32% MSCI ACWI ex US Index and 20% MSCI All Country World Index.			
LIS Bond Portfolio/LIS Component https://alliancebernstein.voya.com	-9.67%	1.37%	N/A	1.81%	-9.86%	1.11%	N/A	1.55%
Inception Date: 10/17/14					Custom fixed-weight benchmark comprising 65% Barclays Global Aggregate Index (hedged to USD) and 35% Barclays US TIPS 1-10 Year Index.			
BOND FUNDS								
AB U.S. Short Duration Plus/Bond Fund https://alliancebernstein.voya.com	-3.63%	0.83%	0.85%	1.74%	-3.65%	0.77%	0.67%	1.39%
Inception Date: 08/31/07					ICE BofA 1-3 Year US Treasury Index			
AB Global Fixed Income/Bond Fund https://alliancebernstein.voya.com	-10.81%	0.65%	N/A	1.81%	-11.22%	0.36%	N/A	1.50%
Inception Date: 07/25/14					Bloomberg Global Aggregate Index			
AB US High Yield Collective Trust https://alliancebernstein.voya.com	-11.43%	N/A	N/A	-3.88%	-11.18%	N/A	N/A	-4.10%
Inception Date:02/26/21					Bloomberg US High-Yield 2% Issuer Cap			

Table 1 - Variable Return Investments								
Name / Type of Option	Average Annual Total Return as of 12/31/22				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
EQUITY FUNDS								
AB International Strategic Equities https://alliancebernstein.voya.com	-17.08%	N/A	N/A	-0.40%	-15.57%	N/A	N/A	1.68%
Inception Date: 03/02/18					MSCI AC World Ex-US Index (Gross)			
AB Global Core Equity/Global Equity Fund https://alliancebernstein.voya.com	-19.36%	5.76%	N/A	7.52%	-18.36%	5.23%	N/A	6.64%
Inception Date: 06/15/15					MSCI All Country World Index (Net)			
AB U.S. Strategic Equities https://alliancebernstein.voya.com	-17.59%	N/A	N/A	10.17%	-18.11%	N/A	N/A	9.53%
Inception Date: 03/02/18					S&P 500 Stock Index			
AB Domestic Passive Collective Trust https://alliancebernstein.voya.com	-18.06%	N/A	N/A	0.65%	-18.11%	N/A	N/A	0.65%
Inception Date: 02/26/21					S&P 500 Stock Index			
OTHER								
Bernstein Global Real Estate Securities/ Global Real Estate https://alliancebernstein.voya.com	-24.87%	2.00%	5.20%	3.92%	-25.09%	-0.23%	2.99%	1.70%
Inception Date: 08/31/07					FTSE EPRA NAREIT Developed Index			
AB Government Cash Portfolio/Cash Equivalents https://alliancebernstein.voya.com	1.60%	1.26%	0.80%	0.65%	1.48%	1.20%	0.71%	0.56%
Inception Date: 01/04/10					1-Month US Treasury Bill			

Certain benchmark performance data that appears in Table I may be provided by MSCI or Bank of America. Please read these important disclaimers concerning that information:

Source: MSCI. Neither MSCI nor any other party involved in or related to compiling, computing or creating the MSCI data makes any express or implied warranties or representations with respect to such data (or the results to be obtained by the use thereof), and all such parties hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability or fitness for a particular purpose with respect to any of such data. Without limiting any of the foregoing, in no event shall MSCI, any of its affiliates or any third party involved in or related to compiling, computing or creating the data have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages. **No further distribution or dissemination of the MSCI data is permitted without MSCI's express written consent.**

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Part II. Fee and Expense Information

Table 2 shows fee and expense information for the investment options listed in Table 1. Table 2 shows the Total Gross Annual Operating Expenses of the options in Table 1. Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 2 also shows Shareholder-type Fees. These fees are in addition to Annual Operating Expenses. To find additional information about your investments, please see applicable fund information in the appropriate documents made available to you (e.g. prospectus, Fund Fact Sheet, fund information section on the plan's web site, etc.).

Table 2 - Fees and Expenses			
Name / Type of Option	Total Gross Annual Operating Expenses		Shareholder Type Fees/Fund Restrictions
	As a %	Per \$1,000	
ASSET ALLOCATION FUNDS			
AB Wealth Strategy: Appreciation	0%	\$0.00	
AB Wealth Strategy: Balanced	0%	\$0.00	
AB Wealth Strategy: Conservative	0%	\$0.00	
LIFETIME INCOME STRATEGY COMPONENTS			
LIS Diversifier Portfolio	0%	\$0.00	
LIS Real Asset Portfolio	0%	\$0.00	
LIS Volatility Management Portfolio	0%	\$0.00	
LIS Secure Income Portfolio	1.00%	\$10.00	
LIS Short Duration Portfolio	0%	\$0.00	
LIS Stock Portfolio	0%	\$0.00	
LIS Bond Portfolio	0%	\$0.00	
BOND FUNDS			
AB U.S. Short Duration Plus	0%	\$0.00	
AB Global Fixed Income	0%	\$0.00	
AB US High Yield Collective Trust	0%	\$0.00	
EQUITY FUNDS			
AB International Strategic Equities	0%	\$0.00	
AB Global Core Equity	0%	\$0.00	
AB U.S. Strategic Equities	0%	\$0.00	
AB Domestic Passive Collective Trust	0%	\$0.00	
OTHER			
Bernstein Global Real Estate Securities	0%	\$0.00	
AB Government Cash Portfolio	0%	\$0.00	

You will pay no investment management and administration fees on assets in the Lifetime Income Strategy Secure Income Portfolio. However, you will pay a 1% insurance fee on the assets in the Secure Income Portfolio. This fee is reflected in the Fees and Expense table above. You don't pay this fee until money is allocated into the Secure Income Portfolio beginning at age 50 at the earliest and assuming you have a Secure Income Level greater than 0%.

You can find your personalized annual insurance fees (if applicable) for your Lifetime Income Strategy account by visiting the Lifetime Income Strategy Web Site, which is accessible by visiting the Plan website.

Part III. Annuity Information

Table 3 focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

Table 3 - Annuity Options			
Name	Objective/Goals	Pricing Factors	Restrictions/Fees
<p>Lifetime Income Strategy – Component Portfolio: Secure Income</p> <p>https://alliancebernstein.voya.com</p>	<p>This component portfolio of the Lifetime Income Strategy invests in multiple group variable annuity contracts (the “Contracts”), each of which is supported by an insurance company separate account.</p> <p>This component portfolio has several objectives:</p> <ul style="list-style-type: none"> •To establish and maintain access to a Secure Income Withdrawal Amount. Amounts allocated to the Secure Income Portfolio purchase units of the Contracts, each of which offers a Guaranteed Lifetime Withdrawal Benefit (GLWB”). Growth in the value of the Contracts and the Secure Income Withdrawal Rates associated with each allocation to the Contracts will influence the actual Secure Income Withdrawal Amount you will receive in relation to your Lifetime Income Strategy investments in the Secure Income Portfolio. •The investment available through the Contracts is an AllianceBernstein Balanced Collective Trust which has an investment objective of long-term growth of capital. <p>Secure Income Withdrawal Amounts</p>	<p>You are eligible to activate your Secure Income Withdrawal Amount and receive default monthly installments of this amount from the Contracts upon separation from service and provided you are at least age 60. Activation is an irrevocable election to start receiving your Secure Income Withdrawal Amount based on how such factors as your current age and form of withdrawal election (single or joint life), are applied. In addition, once you have activated, no further assets can be allocated to the Contracts in the Secure Income Portfolio.</p> <p>Your Secure Income Withdrawal Amounts will come from the portion of your Plan account assets invested in the Contracts within the Lifetime Income Strategy Secure Income Portfolio, reducing each Contract’s overall value. But, your Secure Income Withdrawal Amount will not decrease as long as you do not withdraw in excess of this amount. An Excess Withdrawal</p>	<p>You will pay no investment management and administration fees on assets in the Lifetime Income Strategy Secure Income Portfolio. However, you will pay a 1% insurance fee on the assets in the Secure Income Portfolio. This fee is reflected in the Fees and Expense table above. You don’t pay this fee until money is allocated into the Secure Income Portfolio beginning at age 50 at the earliest and assuming you have a Secure Income Level greater than 0%.</p> <p>You can find your personalized annual insurance fees (if applicable) for your Lifetime Income Strategy account by visiting the Lifetime Income Strategy Web Site, which is accessible by visiting the Plan website.</p> <p>Insurance fees pay for the GLWB that protects your Secure Income Withdrawal Amount. You will receive your Secure Income Withdrawal Amount upon Activation at retirement regardless of market conditions and even if you deplete your Secure Income Portfolio account balance by taking your Secure Income Withdrawal Amount. You will not pay this insurance fee unless money is allocated to the Contracts</p>

Table 3 - Annuity Options

Name	Objective/Goals	Pricing Factors	Restrictions/Fees
	<p>available through the Contracts held in the Secure Income Portfolio are guaranteed by the insurance companies that issue those group annuities and require that Contract provisions are satisfied. A formula set by the Plan determines what portion of a Secure Income Withdrawal Amount is assigned to each insurance company. Each insurance company is individually responsible for its portion of Secure Income Withdrawal Amount Contract obligations. The insurers do not share in a pooled obligation. The Secure Income Portfolio currently holds units of group annuity Contracts issued by Axa Equitable, Lincoln Life, Nationwide, Prudential Retirement, and Jackson National. The Plan may add or remove insurers at its discretion or the participating insurers may decide to no longer participate in the Lifetime Income Strategy, but the Secure Income Withdrawal Amounts provided by a participating insurer will not be affected. All Contract guarantees are subject to the financial strength and claims-paying ability of such insurer.</p>	<p>will reduce your Secure Income Withdrawal Amount proportionally.</p> <p>At Activation, you can elect to receive your Secure Income Withdrawal Amount from the Contracts as a single life or joint life form of withdrawal as follows:</p> <ul style="list-style-type: none"> •With a single life form of withdrawal, you are electing to take Secure Income Withdrawal Amount for the rest of your life. (If you are married, your legal spouse must consent to this election.) Upon your death, delivery of your Secure Income Withdrawal Amount will stop and any remaining individual account value in the Contracts will be paid to your beneficiary. •With a joint life form of withdrawal, you are electing to take a Secure Income Withdrawal Amount for both your life and the life of your Spouse—but at a lower amount than if you chose the single life form. If you or your Spouse dies, the surviving individual will continue to receive your Secure Income Withdrawal Amount for the rest of his or her life. Upon the deaths of both you and your spouse, any remaining individual account value in the Contracts will be paid to your beneficiary. 	<p>in the Secure Income Portfolio, which can begin no earlier than age 50 assuming you have elected a Secure Income Level greater than 0%. For more information, please read the “Lifetime Income Strategy Brochure”, which is accessible by visiting the Plan website.</p>

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for help with understanding your retirement plan fees and expenses at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit <https://alliancebernstein.voya.com> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your Options.



ALLIANCEBERNSTEIN®

AllianceBernstein 401(k) Plan

Mutual Fund Window—Frequently Asked Questions

Effective September 5, 2023

General Information

1. What is the Mutual Fund Window?

The Mutual Fund Window is a feature of the 401(k) Plan that allows you to invest a portion of your Plan assets in an array of available mutual funds. Transaction fees and operating expense fees generally apply to the mutual funds available through the window (see FAQ 5 for more information).

2. What mutual funds are available through the window for my 401(k) Plan money?

Over 8,000 mutual funds—including a variety of AllianceBernstein mutual funds—are currently available through the window as determined by the window administrator, Schwab. However, an AllianceBernstein mutual fund will not be available through the Mutual Fund Window if a comparable investment option already exists on the 401(k) Plan's menu. For example, the AllianceBernstein Wealth Strategies mutual funds are not available through the window. The reason is that the comparable

investment options on the 401(k) Plan's menu are not subject to any transaction fees and operating expense fees (while transaction fees and operating expense fees do apply to the mutual funds available within the window).

Where multiple share classes of an AllianceBernstein fund exist, Class Z generally has the lowest fees, generally followed by Class I and then Advisor Class. Certain more expensive classes of AB funds may not be available for purchase through the window.

Note: Both the available and unavailable funds are listed within the Mutual Fund Window. However, if you try to purchase a fund that is not available through the window, your purchase will be rejected.

AllianceBernstein's employee personal trading policy, which prohibits employees from short-term trading, applies to transactions in any AllianceBernstein mutual fund available through the window (see FAQ 13 for more information).

Frequently Asked Questions

3. How much of my 401(k) Plan money can I invest through the Mutual Fund Window?

The minimum initial investment in the Mutual Fund Window is \$1,000. The maximum amount you can invest is equal to 75% of your 401(k) Plan balance.

4. Can I elect to directly invest future contributions into the Mutual Fund Window?

No. An investment in the Mutual Fund Window must come from your current 401(k) Plan balance through a funds transfer; you cannot elect to directly invest future contributions, including payroll deductions, into the window.

Fees

5. Are there fees associated with investing through the Mutual Fund Window?

401(k) Plan participants do not pay any investment-management or administration fees on their assets in the Core Investment and Lifetime Income Strategy options. These fees are waived or are borne by the Company for AllianceBernstein 401(k) Plan participants. However, if your Lifetime Income Strategy account is allocated to the Secure Income Portfolio, you will pay an insurance fee at an annual rate of 1% of your Secure Income Portfolio account balance. Transaction fees and operating expense fees do apply to the mutual funds available within the Plan's Mutual Fund Window as follows:

Annual Fee

There is no Annual Fee for a Mutual Fund Window account.

The following loads/fees will apply to the specific trade(s) executed through a Schwab broker, online or via the PCRA Call Center.

No-Load Mutual Funds	\$49.95 for buy and \$0 for sell transactions on schwab.com and on mobile app.
No-Load, No Transaction Fee Funds	No Fee*
Load Mutual Funds	The fund family will charge fees as detailed in the fund prospectus.

Each mutual fund you purchase or sell is a separate transaction and you will be charged separate commissions and fees.

* No-Transaction-Fee (NTF) mutual funds are no-load mutual funds for which Schwab does not charge a transaction fee. NTFs, as well as other funds, have other continuing fees and expenses described in the fund's prospectus. Schwab receives remuneration from fund companies for record-keeping, shareholder and other administrative services. The amount of remuneration is based in part on the amount of investments in such funds by Schwab clients.

Additional Fees

Duplicate Statements and Confirmations:	\$5 per copy (no charge for electronic documents)
Research Fee:	\$60 per hour

Fees charged may vary by program, location, or arrangements. Additional fees may apply to certain plans. All service fees are subject to change. Schwab reserves the right to pass-through Regulatory Fees, foreign transaction taxes, and other fees to client accounts, which may be assessed under various U.S. regulations or imposed by foreign governments. Fees may include any of the following: a sales fee on certain sell transactions (assessed at a rate consistent with Section 31 of the Securities and Exchange Act of 1934), the Options Regulatory Fee (applicable to options transactions), Trading Activity Fee and foreign transaction taxes and fees, among other charges.

Please read the attached Schwab Personal Choice Retirement Account (PCRA) Pricing Summary listing or contact your Schwab representative for further information. Fees are subject to change upon 30 days' notice to you. All prices are shown in U.S. dollars.

Frequently Asked Questions

Opening an Feature

6. How do I open an account to invest through the Mutual Fund Window?

To open a Mutual Fund Window account, you must complete and submit an online application to Schwab. Schwab is the administrator for the Mutual Fund Window. To access this form and account opening instructions, go to the 401(k) Plan's Voya website or call the Service Center:

- Go to <https://alliancebernstein.voya.com>. After you log in, select "Investments & Research" and "Self-Directed Brokerage Account". Select "Open an Account" and review and agree to the Terms and Conditions. This will take you to the online application; or
- Call **877 4AB 401k (877 422 4015)** and press "O" to speak to a Customer Service Associate (CSA) to request an application form. CSAs are available between 8:00 a.m. and 8:00 p.m. Eastern Time on weekdays, except New York Stock Exchange holidays.

You will receive welcome materials from Schwab in a few days after accurately completing the online application.

7. What happens if I have both non-Roth dollars and Roth after-tax dollars in the 401(k) Plan?

If you want to invest both non-Roth dollars and Roth after-tax dollars through the Mutual Fund Window, you must open two accounts at Schwab: one for investing your non-Roth dollars and one for investing your Roth after-tax dollars.

Transfers into the Mutual Fund Window

8. How can I transfer money into the Mutual Fund Window?

The Mutual Fund Window is only available through the 401(k) Plan. Transferring your assets from the other 401(k) Plan investment funds into the Mutual Fund Window is a two-step process that you must follow each time you want to transfer money:

Step 1: Go to the 401(k) Plan's Voya website or call the Service Center to transfer a portion of your current 401(k) Plan investment fund balances:

- Go to <https://alliancebernstein.voya.com>. After you log in, navigate to "Investments & Research > Manage Investments;" or
- Call **877 4AB 401k (877 422 4015)** and press "O" to speak to a Customer Service Associate (CSA). CSAs are available between 8:00 a.m. and 8:00 p.m. Eastern Time on weekdays, except New York Stock Exchange holidays.

Step 2: On the business day following your transfer, you can use the Schwab website or Service Center to move all or a portion of your balance in the Schwab Cash Sweep Feature¹ into one or more of the mutual funds currently available through the Mutual Fund Window:

- Go to www.Schwab.com or
- Call **888 393 PCRA (7272)**. Representatives are available between 8:00 a.m. and 7:30 p.m. Eastern Time on weekdays, except New York Stock Exchange holidays.

Important Notes:

- If you request a funds transfer via the 401(k) Plan's Voya website or Service Center after 4:00 p.m. Eastern Time on a business day, you will need to wait until the second business day following your request to move all or a portion of your money into the currently available mutual funds.
- Trades will only occur in accordance with minimum and maximum transaction amounts (see FAQ 3), AllianceBernstein's employee personal trading policy (see FAQ 13), and the 401(k) Plan's fund transfer restrictions (see FAQ 14).
- A \$25 transaction fee generally will apply to most no-load mutual fund purchases (see FAQ 5).

Frequently Asked Questions

Cash Sweep Feature

9. What is the role of the Schwab Cash Sweep Account¹?

The Schwab Cash Sweep Feature is a “sweep” feature for uninvested cash proceeds from sales of:

- 401(k) Plan investment funds to be invested in the Mutual Fund Window; and
- Mutual fund investments from the Mutual Fund Window to be invested in the 401(k) Plan's other investment funds.

Cash proceeds from sales must remain in the Cash Sweep Feature until the transaction settles (generally one business day for transfers into the Mutual Fund Window and transfers between mutual funds, and three business days for transfers out of the Mutual Fund Window). The sale proceeds are then available for investment in either the mutual funds through the Mutual Fund Window or in the 401(k) Plan's other investment funds. Transaction fees (see FAQ 5) do not apply to deposits to and withdrawals from the Schwab Cash Sweep Feature¹.

10. Does my money earn interest while in the sweep feature?

Investments in the Schwab Cash Sweep Feature¹ earn interest at the Banks' discretion based upon a variety of factors, including prevailing economic and business conditions. For more information, access the Schwab website or Service Center:

- Go to www.Schwab.com or
- Call **888 393 7272**. Representatives are available between 8:00 a.m. and 7:30 p.m. Eastern Time on weekdays, except New York Stock Exchange holidays.

Other Account Transactions

11. How do I trade within the Mutual Fund Window?

You can transfer assets among the mutual funds currently available through the Mutual Fund Window at any time, subject to AllianceBernstein's employee personal trading policy (see FAQ 13). You will receive a confirmation statement from Schwab after each transfer. To make transfers within the window, access the Schwab website or Service Center:

- Go to www.Schwab.com or
- Call **888 393 7272**. Representatives are available between 8:00 a.m. and 7:30 p.m. Eastern Time on weekdays, except New York Stock Exchange holidays.

12. How do I transfer money out of the Mutual Fund Window and back into the other 401(k) Plan investment funds?

As with transferring assets into the Mutual Fund Window, transferring assets out of the window is a two-step process that you must follow each time you want to transfer money from the mutual funds available through the window to the other 401(k) Plan investment funds:

Step 1: To elect to transfer all or a portion of your mutual fund account balance(s) out of the window, access the Schwab website or Service Center:

- Go to www.Schwab.com or
- Call **888 393 7272**. Representatives are available between 8:00 a.m. and 7:30 p.m. Eastern Time on weekdays, except New York Stock Exchange holidays.

The equivalent amount of units will be sold and the cash proceeds will be invested in a cash sweep feature, the Schwab Cash Sweep Feature¹, by the close of the trading day, as long as your election was made by 4:00 p.m. Eastern Time on a business day. (For more information on the cash sweep feature, see FAQ 9.)

Step 2: Because mutual fund sales generally require three business days to settle, on the third business day following your transfer request, you can use the 401(k) Plan's Voya website or Service Center to move all or a portion of your balance in the Cash Sweep Feature¹ into any of the 401(k) Plan's other investment funds:

- Go to <https://alliancebernstein.voya.com>. After you log in, navigate to “Investments & Research>Manage Investments;” or
- Call **877 4AB 401k (877 422 4015)** and press “0” to speak to a Customer Service Associate (CSA). CSAs are available between 8:00 a.m. and 8:00 p.m. Eastern Time on weekdays, except New York Stock Exchange holidays.

Frequently Asked Questions

Important Notes:

- If you request a funds transfer after 4:00 p.m. Eastern Time on a business day, you will need to wait until the fourth business day following your request to move all or a portion of your money out of the Schwab Cash Sweep Feature.
- Trades will only occur in accordance with minimum and maximum transaction amounts (see FAQ 3), AllianceBernstein's employee personal trading policy (see FAQ 13), and the 401(k) Plan's fund transfer restrictions (see FAQ 14).
- A \$49.95 fee will apply to online and mobile buys of no-load mutual funds (See FAQ 5).

Trading Restrictions and Transfer Rules

13. How often can I change my investments in the Mutual Fund Window?

The AllianceBernstein employee personal trading policy applies to transactions in any AllianceBernstein mutual fund available through the Mutual Fund Window. This policy prohibits employees from short-term trading. Therefore, employees may not elect a purchase and a redemption in and out of the same AllianceBernstein mutual fund within a 90-day period.

14. Are there any other restrictions on transfers outside of the Mutual Fund Window?

Outside of the Mutual Fund Window, on any business day, you may transfer your dollars among investment options two times per rolling 60-day period through the "My Account" section of the AB 401(k) website or by calling the AB 401(k) Service Center. However, transfers from the Lifetime Income Strategy into the Plan's other investment funds do not count toward the two-transfers-per-60-days limitation. Also, transfers within the Mutual Fund Window (or from the Mutual Fund Window back into any of the Plan's other investment funds) do not count toward the two-transfers-per-60-days limitation.

The Lifetime Income Strategy has the following additional transfer restrictions:

If you transfer money out of the Lifetime Income Strategy, you cannot transfer funds back into the Lifetime Income Strategy for 90 days. If you make a change to your Secure Income Level and/or Retirement Age that results in a rebalance of your investment out of the LIS Secure Income Portfolio, then you cannot transfer funds into the Lifetime Income Strategy for 90 days. In addition, there must be at least 90 days between Secure Income Level and/or Retirement Age change elections. For example, if you change your Secure Income Level and/or Retirement Age, you cannot make another such change for at least 90 days. Note: New contributions, rollovers, and loan repayments into the Lifetime Income Strategy are not affected by the 90-day transfer restriction.

If you are invested in the Lifetime Income Strategy, you cannot utilize the "Reallocate Balances" option on the AB 401(k) website but must utilize the "Fund Transfer" option to transfer your dollars among investment options or you can call the AB 401(k) Service Center at **877 4AB 401k (877 422 4015)** and press "O" to speak to a Customer Service Associate (CSA).

Loans/Withdrawals/Distributions

15. Can I take a loan or withdrawal from my Mutual Fund Window account?

No. If you are eligible to take a loan or withdrawal from the 401(k) Plan, you cannot borrow or withdraw directly from your investments in the Mutual Fund Window. If you need to access the money you have invested in the Mutual Fund Window for a loan or withdrawal under the Plan, you first need to sell some or all of your mutual fund investment(s) in the window and transfer the assets back to the Plan's Core investment funds (see FAQ 12). However, your total Plan account balance, including your balance in the Mutual Fund Window, will be used to calculate the maximum loan amount you may take from the Plan.

You generally should plan to allow three business days for sale proceeds to settle in the Schwab Cash Sweep Cash Sweep Feature¹. At that point, you can elect to move the money from

Frequently Asked Questions

the Schwab Cash Sweep Cash Sweep Feature¹ into the Plan's Core investment funds, where they will be available for a loan or withdrawal.

16. Can I take a distribution from my Mutual Fund Window account if I am no longer employed by AllianceBernstein?

You cannot take a distribution directly from your investments in the Mutual Fund Window. You must first transfer money from the Mutual Fund Window back into one or more of the 401(k) Plan's Core investment funds (see FAQ 12). Then, if eligible, you can request the distribution from the Plan according to Plan rules.

Dividends and Interest

17. How are dividends and interest invested?

Upon your first purchase of a Mutual Fund, you can elect dividend reinvestment. This election is saved for future purchases of the same fund.

Required Minimum Distributions

18. What will happen if I have a balance in the Mutual Fund Window and my 401(k) Plan account is subject to a required minimum distribution after I attain age 72?

In this situation, if your 401(k) Plan account balance outside of the Mutual Fund Window is not sufficient to satisfy the required

minimum distribution amount, you must transfer sufficient funds from your investments in the window back to the other funds available under the 401(k) Plan to make up for the shortfall and meet the required minimum distribution rules.

Customer Service Support with Trades

19. What happens if I have questions about a Mutual Fund Window trade or notifications on the Schwab website?

If you have questions about making a trade on the Schwab website, or questions regarding any trade-related account alerts or notifications you may receive, call the Schwab PCRA Call Center directly at **888 393 7272**.

Representatives are available between 8:00 a.m. and 7:30 p.m. Eastern Time on weekdays, except New York Stock Exchange holidays.

¹ 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.

Charles Schwab & Co., Inc. and Voya Financial are not affiliated and are not responsible for the products and services provided by the other.

Settled cash balances are swept to one or more Program Banks after the close of business and begin earning interest on the following Business Day. Interest is compounded daily and credited on the 15th of each month (or the following Business Day if the 15th is not a Business Day). A "Business Day" is any Monday through Friday that is not a Federal Reserve Bank or New York Stock Exchange holiday. Bank Sweep for Benefit Plans deposits are held at one or more FDIC-insured banks ("Program Banks"). Investment products and services (including unswept or intra-day cash, net credit or debit balances, money market funds, and assets held in a Schwab PersonalChoice Retirement Account®) are not deposits or obligations of the Program Banks, are subject to investment risk, are not FDIC insured, may lose value, and are not Program Bank-guaranteed.



Schwab Personal Choice Retirement Account® (PCRA)

Pricing Summary

Schwab provides a broad range of value-added services, some of which have associated fees. This document provides you with a summary of your plan-specific commissions and transaction fees for trade orders placed in your Schwab PCRA. This pricing summary supersedes any prior pricing summaries, pricing guides, and notices that you may have received. Schwab reserves the right to change or waive fees at our discretion.

Commissions and Transaction Fees¹

Equities

	Trading Channel	Commission ³
U.S. Exchange-Listed Securities per Executed Trade*	Electronic ²	\$0
	Broker-Assisted	\$25
Canadian Stock Transactions** executed on local exchanges or OTC	Electronic ²	\$6.95
	Broker-Assisted	Electronic commission + \$25
U.S. Over-the-Counter (OTC) Market Securities Commissions per Executed Trade**	Electronic ²	\$6.95
	Broker-Assisted	Electronic commission + \$25

*Limited to National Market System (NMS) securities, excluding standardized options.

**Applies to Non-NMS Securities.

Mutual Funds⁴

Some funds may also charge sales and/or redemption fees. Please read the prospectuses for details. You can buy shares directly from a fund company or its principal underwriter or distributor without paying Schwab's transaction or services charges (except Schwab Funds®).

	Trading Channel	Transaction Fee
No-Transaction-Fee Funds (includes funds available through the Mutual Fund OneSource® service) ⁵	Electronic	\$0
	Broker-Assisted	\$25 service charge per trade may apply
	Broker-Assisted	Automatic Investment Plan (AIP): \$0
Transaction-Fee Funds ⁵	Electronic	\$49.95 per buy, \$0 per sell
	Broker-Assisted	Electronic fee, + \$25 service charge per trade
	Broker-Assisted	Automatic Investment Plan (AIP): Up to \$10 per transaction*

*AIP Transaction fees apply to AIP-enrolled mutual funds.

Note: For information about offshore funds (funds registered outside the U.S. for purchase by non-U.S. persons only), please call the Schwab PCRA Call Center.

Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading policies, charges, and expenses. You can request a prospectus by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272).

You may also request a prospectus online at www.schwab.com/prospectus. Please read the prospectus carefully before investing.

Options⁶

	Trading Channel	Commission
Options per Executed Trade	Electronic	\$0 base commission, + \$0.65 per contract
	Broker-Assisted	\$25 + \$0.65 per contract

Note: There are no commissions or per-contract fees assessed on transactions resulting from options exercises and assignments.

Note: Per-contract fees are waived for buy-to-close options trades executed online for \$.05 or less.

Equities – Foreign Stock

	Trading Channel	Transaction Fee
Foreign Stock Transactions*	Electronic	\$50 foreign transaction fee ⁷
Trades Placed on the U.S. Over-The-Counter Market and Trades Placed Directly on a Foreign Exchange	Broker-Assisted	\$75: \$25 for broker assistance, + a \$50 foreign transaction fee

*These fees also apply to trades of foreign ordinary shares placed directly on a foreign exchange or on the U.S. over-the-counter market.

Fixed Income Investments⁸

	Electronic Commission or Mark-up	Broker-Assisted Commission or Mark-up
New issues, including Certificates of Deposit	\$0 (a selling concession is included in the original offering price)	
Treasury Bills, Notes, Bonds ⁹ , and TIPS (Secondary and Auction)	\$0	\$25
Secondary transactions for Corporate Bonds, Municipal Bonds, Government Agencies, Zero-Coupon Treasuries (including STRIPS), and Certificates of Deposit	\$1 per bond (\$10 minimum/\$250 maximum)	Electronic commission, plus \$25 per trade
Preferred REITS	Stock commissions and minimums apply for secondary transactions.	
Commercial Paper, Foreign Bonds, Asset-Backed Securities, Mortgage-Backed Securities and Unit Investment Trusts	These are specialty products – please call 1-888-393-PCRA for information.	

Exchange Process Fee

This is a fee Schwab charges to offset fees imposed on us directly or indirectly by national securities exchanges, self-regulatory organizations, or U.S. option exchanges. Schwab shall have the right to determine the amount of such fees in its reasonable discretion, and such fees may differ from or exceed the actual third-party fees properly paid by Schwab in connection with any transaction. These differences may be caused by various internal and external factors, including, among other things, the rounding methodology used, the use of allocation accounts, transactions or settlement movements for which a fee may not be assessed, timing differences in changes, third-party rate caps and floors, calculation errors, and various other anomalous reasons.

The Securities and Exchange Commission (SEC) assesses transaction fees on national securities exchanges and self-regulatory organizations based on the aggregate dollar amount of sales of certain securities. The SEC recalculates the amount of this fee periodically—at least once per year but sometimes more often. National securities exchanges and self-regulatory organizations offset the transaction fees by charging their member broker-dealers such as Schwab, and we, in turn, offset this fee by charging you an Exchange Process Fee for covered sell transactions.

U.S. option exchanges charge Schwab and other broker-dealers per-contract fees for purchase and sales of exchange-listed options. The exchanges may charge these fees even on transactions executed on other exchanges, which can result in multiple fees being imposed on Schwab for a single transaction. Schwab offsets these fees by charging you a single Exchange Process Fee for each covered transaction.

Any Exchange Process Fee that appears on your trade confirmation for a sale of an exchange-listed option will combine the offset for the fees charged both by the U.S. option exchanges national securities exchanges, and self-regulatory organizations.

Schwab's Exchange Process Fee will rise or fall periodically depending upon the rate set by the SEC, by self-regulatory organizations, or by the U.S. option exchanges, as applicable." or by the U.S. option exchanges, as applicable.

Notes:

- This pricing summary applies only to the PCRA accounts held at Charles Schwab & Co., Inc., and established on behalf of retirement plan participants. You can obtain more information about PCRA commissions and transaction fees by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272), Monday through Friday, 9:00 am through 7:30 pm (ET). Or, view the current Charles Schwab Pricing Guide for Retirement Plan Accounts on www.schwab.com/cbrspricingguide for a more complete description of all other commissions and transaction fees.
- Your PCRA is a cash-up-front account. For all purchases, we require cleared funds in the account. When you're selling, we require securities on deposit. It is your responsibility to avoid overspending your account. If your account becomes overspent, Schwab reserves the right to liquidate a portion of your account to cover the debit balance. If liquidation is necessary, a broker-assisted fee of \$25 will apply.

¹ Excluding mutual funds, commissionable trades that execute over more than one day will be charged a separate commission for each additional day; each separate commission will apply to the portion of the trade executed on the corresponding additional day. Electronic trade orders for which price or quantity are changed by the client, and as a result execute over multiple trades on the same day, are each charged a separate commission.

² Trades placed through Schwab's electronic channels, such as Schwab.com, mobile applications, and automated phone services. Certain securities may not be available through all electronic trading channels. Up to 999,999 shares can be placed per trade.

³ The standard electronic \$0 commission does not apply to over-the-counter (OTC) equities, transaction-fee mutual funds, futures, fixed-income investments, or trades placed directly on a foreign exchange or in the Canadian market. Options trades will be subject to the standard \$0.65 per-contract fee. Service charges apply for trades placed through a broker (\$25). Exchange process, ADR, and Stock Borrow fees still apply. See the Charles Schwab Pricing Guide for Retirement Plan Accounts for full fee and commission schedules.

⁴ For participants who utilize the Personal Choice Retirement Account (PCRA), the following fees and conditions may apply:

Trades in no-load mutual funds available through Mutual Funds OneSource service (including Schwab Funds) as well as certain other funds, are available without transaction fees when placed through schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses.

Charles Schwab & Co., Inc., member SIPC, receives remuneration from fund companies for record keeping, shareholder services and other administrative services for shares purchased through its Mutual Fund OneSource service. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

⁵ Standard fees apply on both transactions when placing simultaneous orders to sell one or more transaction-fee fund(s) and purchase additional transaction-fee fund(s) with the proceeds.

⁶ Options carry a high level of risk and are not suitable for all investors. Certain requirements must be met to trade options through Schwab. Please read the Options Disclosure Document titled "Characteristics and Risks of Standardized Options" before considering any option transaction. Call Schwab at 1-800-435-4000 to request a current copy. Supporting documentation for any claims or statistical information is available upon request.

⁷ Transactions in foreign ordinary shares incur additional custody, clearing, and settlement expenses. A foreign transaction fee is added to trades placed on the U.S. over-the-counter market through the online or automated phone channels. The commission and foreign transaction fee will be combined and appear as one line item, labeled "Commission," on your trade confirmation.

⁸ For fixed income trades placed through one of Schwab's electronic channels, discounts may apply.

⁹ Schwab reserves the right to act as principal on any Bond transaction. In secondary market principal transactions the price will be subject to our standard mark up in the case of purchases, and a mark down in the case of sales, and also may include a profit or loss to Schwab in the form of a bid-ask spread. When trading as principal, Schwab may also be holding the security in its own account prior to selling it to you and, therefore, may make (or lose) money depending on whether the price of the security has risen or fallen while Schwab has held it.

Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer that also provides other brokerage and custody services to its customers.

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