

How to enroll in a Schwab Personal Choice Retirement Account® (PCRA)

To enroll in the Schwab Personal Choice Retirement Account® (PCRA), follow the steps outlined below.

Before considering the brokerage option, we encourage you to review your objectives with a financial adviser. Your retirement plan investment committee does not monitor the funds available through the PCRA, and you assume all risk for the performance of these assets.

1. Go to schwab.com/pcraopen.
2. There you'll be asked to input your Social Security number, the retirement plan ID, and plan access code for the plan you want to add your PCRA to (see below). Follow the steps to complete the online PCRA Application and click **Submit**.

3. Your account will be opened and you will be provided your account number.



For questions, please contact the Lincoln Customer Contact Center at 800-234-3500.

Mutual funds in the *Lincoln Alliance*® program are sold by prospectus. The program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA, SIPC) and retail and financial planning affiliate of Lincoln Financial Group, 1301 S. Harrison St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers. Account values are subject to fluctuation, including loss of principal.

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 Lincoln Financial Group are not affiliated and are not responsible for the products and services provided by the other.

Retirement consultants are registered representatives of LFA.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.