

Schwab Personal Choice Retirement Account



Plan Name

Schwab Personal Choice Retirement Account (PCRA) could be an ideal choice if you:

- Believe having the freedom to choose from a wider selection of investments could help you reach your retirement goals.
- Like having access to robust tools, research, and analyst opinions to help you make informed decisions.
- Want to invest in something specific (NOTE: plan restrictions may apply.)

How to open your PCRA online:

- You can access the website directly at schwab.com/pcraopen or by following the below steps to access through **GoRetire**:
 - Login to your **GoRetire** account at www.go-retire.com.
 - Navigate to **Transactions** and then **Investment Elections**.
 - At the top of the Investment Elections page, there is a note providing direction on how to access the PCRA online enrollment through Schwab's website.
- Once on the Schwab PCRA website, login with the retirement plan ID and plan access code issued by your plan, along with your Social Security number.
 - Retirement Plan ID: 983904
 - Plan Access Code: 7796
- Complete and submit the online Account Application to open your PCRA. Once you submit the form electronically, your PCRA will be open, and you will receive your new account number online instantly.
- Login to activate your account:
 - Existing Schwab accounts (**Schwab.com**) – Log in with your ID and plan access code, and then choose your PCRA account number.

Fund your account by transferring money in:

- You have two options to fund your PCRA: transfer funds from existing core assets or adjust your investment elections to invest future contributions to the PCRA.
- To complete an online transfer on **GoRetire**, please follow the below steps:
 - Navigate to Transactions > Fund to Fund Transfers.
 - Choose whether you would like to transfer funds from Percent or Dollar.
 - Select the desired percentage or dollar amount in your existing funds that you would like to transfer. Click Next.
 - Indicate the desired percentage or dollar amount that you would like to transfer to your new fund (i.e., PCRA Brokerage Account). Click Next.
 - Verify your changes and the fund transfer will occur on **GoRetire**.
- To adjust your investment elections for future contributions on **GoRetire**, please follow the below steps:
 - Navigate to Transactions > Investment Elections.
 - Enter your desired election percentage in each fund (i.e., PCRA Brokerage Account).
 - Click Continue, verify your changes, and Submit Request. Future contributions will now be moved to the PCRA.

Invest by placing trade orders:

- Go online to Schwab.com. Log in to your PCRA. Click **Trade**, and then select the type of investment you'd like to buy.
- You can also use the Schwab Mobile app to trade on the go.
- Lastly, you can call **1-888-393-7272** to choose touch-tone TeleBroker trading, Schwab by Phone voice recognition, or personal assistance from a Schwab PRA Representative.

Understand commissions and fees:

- Some purchases and sales in your PCRA may be subject to commissions and fees. Schwab's competitive commissions are even lower when you use automated and online trading services.
- When you submit a trade online, you'll see the associated commissions or fees displayed in **Order Messages** before you submit your trade.
- Refer to the Charles Schwab Pricing Guide for Retirement Plan Accounts for more details.

Monitor your account:

- Receive monthly brokerage e-statements detailing your PCRA activity and performance.
- Receive paper or electronic trade confirmations whenever you place a trade order in your PCRA.
- **Set up automatic investing for easy monitoring:**
 - After you've met the minimum investment for a fund you want to invest in regularly, decide the amount and frequency of ongoing investments. Schwab Automatic Investment Plan makes it easy to take advantage of dollar-cost averaging.
 - Login to **Schwab.com** or call Schwab's dedicated PCRA Call Center at **1-888-393- PCRA (7272)** to sign up.

Transfer money out of your PCRA:

- As your financial needs change over time, you may want to transfer money out of your PCRA and back into your retirement plan's core investments. Money is typically transferred out of your PCRA for a loan, withdrawal, or distribution, or simply to reallocate money back into your core investments.
- Keep the following in mind:
 - Money in your PCRA cannot be accessed directly. It must first be transferred into your core investments.
 - Investments in your PCRA may need to be sold and settled to transfer money out.
 - It may take up to 3-5 business days to transfer money into or out of the PCRA.



Contact our dedicated PCRA Call Center for personalized guidance:
1-888-393-PCRA (7272)
Available 9am – 7:30pm ET, Mon. – Fri.