

# Schwab Personal Choice Retirement Account® (PCRA)



Are you looking  
for more investment  
access, choice and  
flexibility in your  
retirement plan?

*Are you looking for more investment access, choice and flexibility in your retirement plan? If so, the Schwab Personal Choice Retirement Account® (PCRA) may be right for you.*

*PCRA is a self-directed brokerage account that allows you to contribute retirement plan savings into a greatly expanded range of investment choices. Although it is like a typical brokerage account, PCRA acts in a way that's similar to your other retirement account investment choices. Because it is part of your retirement plan, you may only fund your PCRA by transferring money from your core retirement account.*



### **Expanded Investment Choice**

With PCRA, you can have access to a wide range of investments beyond the core choices available in your plan. Typical choices available in a PCRA may include:

- More than 1,200 funds available with no load or transaction fees through Schwab's Mutual Fund OneSource® service<sup>1</sup>
- Stocks listed on all the major exchanges, including over-the-counter (OTC) issues
- Bonds, certificates of deposit and other fixed income investments

### **Flexible Ways to Place a Trade Order**

PCRA is designed to offer you the investment flexibility and choice enjoyed by millions of Schwab customers. With PCRA, you may place trade orders whenever it is convenient for you, day or night,<sup>2</sup> through the following channels:

- The Schwab Web site at [schwab.com](http://schwab.com)
- TeleBroker® and Schwab by Phone™
- Dedicated PCRA Call Center
- Schwab's Nationwide Branch Network

<sup>1</sup> Schwab's short-term redemption fee will be charged on each redemption of funds bought through Schwab's Mutual Fund OneSource service (and certain other funds) with no transaction fee and held for 90 days or less (except SchwabFunds®). If you pay a transaction fee to purchase a fund, you will pay a transaction fee to sell it as well. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Charles Schwab & Co., Inc. receives remuneration from fund companies for recordkeeping, shareholder services and other administrative services for shares purchased through its Mutual Fund OneSource service.

**For a prospectus containing more complete information, including management fees, charges and expenses, please call the Dedicated PCRA Call Center at 1-888-393-PCRA (7272). Please read the prospectus carefully before you invest or transfer money.**

## Access to Investment and Retirement Planning Resources

With PCRA, you may plan your investment strategy by researching securities, monitoring their performance and evaluating your overall progress toward reaching your investment goals. If you need assistance with your investing needs, Schwab is here to help. Schwab has created a comprehensive collection of retirement planning and investment tools—accessible through the Web, phone, print and branch channels—which are available to you once you open your PCRA. A few highlights include:

- **Web**—Use schwab.com to research, trade, monitor your investments and much more.
- **Investment Workshops**—Gain a better understanding of investment basics and add to your trading and planning skills.
- **Phone**—Stay in touch with the market through our Dedicated PCRA Call Center, touch-tone service and voice recognition offering.
- **Publications**—Order printed materials about everything from managing your mutual fund portfolio to online trading.
- **In Person**—Make an appointment to meet with a Schwab representative at more than 400 branches nationwide.

### Questionnaire: Is PCRA Right for You?

Now that you're familiar with the basics about PCRA, please take a few moments to answer the following questions to find out if PCRA is right for you.

1. Are you looking for additional investment choices for your retirement plan?  
 YES       NO
2. Do you have a good understanding of the stock market and the general principles of investing?  
 YES       NO
3. Do you invest outside of your retirement plan?  
 YES       NO



4. Do you have the time and energy to research and monitor your investments?

YES       NO

5. Are you comfortable making investment decisions? Are you comfortable with potential gains and losses due to market fluctuations?

YES       NO

If you answered "YES" to all of these questions, opening a PCRA may be the right choice for you. Generally, PCRA is considered a good solution for more experienced investors who want to take a greater role in managing their retirement portfolios.

If you answered "NO" to any of these questions, you may want to reconsider taking on the responsibility of a PCRA. Remember that your retirement savings are critical to your future. It is important to handle them with care and to protect your retirement savings by managing your investment risk appropriately.

### The Next Step Is Yours

We hope this brochure has provided you with some highlights of how PCRA can add access, choice, and flexibility to your retirement plan. To find out more about opening a PCRA, contact your Retirement Plan Provider and ask for PCRA enrollment materials.

<sup>2</sup> Access to electronic services and accounts may be limited or unavailable during periods of peak demand, market volatility, systems upgrades or maintenance, or for other reasons.

**Charles Schwab**

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