BenefitsPlus

dentsu AEGIS network

PLAN your future.

BenefitsPlus 401(k) Profit Sharing Plan

Invest in yourself and your future by participating in the BenefitsPlus 401(k) Profit Sharing Plan (the "Plan"). The Plan is designed to help make it convenient for you to save.

Saving for retirement can require the commitment of both employer and employee. To help you get on your way toward your retirement savings goals, the Plan has an automatic enrollment program. This means that if you don't take the opportunity to enroll, you will be enrolled automatically.

Learn more about this and other Plan information in this brochure, including:

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Participating in the Plan may be one of the best things you can do for your financial future.

Enroll in the Plan today

Decide how much to contribute

Your decision should be based on factors such as your age, your compensation, the amount of income you may need when you retire, and other factors important to you. Use the Paycheck Calculator at **workplace.schwab.com** to see how your contribution rate may affect your paycheck.

Automatic Enrollment

If you do not actively enroll, you will be automatically enrolled in the Plan 90 days after your date of hire, unless you choose otherwise. Read more about this feature in the **Plan highlights** section.

Choose your investment approach

The Plan offers a range of well-researched investments carefully selected by Dentsu Aegis Network.

How you choose to invest is up to you. See the options available to you beginning on page 6.

You're ready to begin

Go to **workplace.schwab.com**. Click **Register Now** and follow the prompts to register and enroll.

Get the Schwab Workplace Retirement App[1] at **workplace.schwab.com/mobile**. Click **Login & Registration Help**, then **Register Now**, and follow the prompts to register and enroll.

Call Participant Services at **1.800.724.7526** or **1.877.905.2553** (en español). Representatives are available to assist you between 7 a.m. and 11 p.m. ET, Monday through Friday.

Don't Forget Your Beneficiary

Take care of those who matter to you and designate your beneficiary for your Plan account.

Visit **workplace.schwab.com** and go to **My Profile** > **Beneficiaries** to make this important election today.

Plan highlights

Eligibility

- You may enroll in the Plan at any time.
- If you don't take action to enroll within your first 90 days, Dentsu Aegis Network will do it for you. You'll be enrolled at a 6% pre-tax contribution rate, and automatic contributions will be invested in a target date fund based on your date of birth (as directed by the Plan), unless you choose to opt out of participation.

Your contributions

PRE-TAX CONTRIBUTIONS

- You may contribute up to 75% of your eligible compensation before taxes. The Internal Revenue Service (IRS) limits the amount you can contribute in a given year. The limit is set annually and can be found at **workplace.schwab.com**.

ROTH 401(K)

- You may also contribute up to 75% of your eligible compensation on a Roth 401(k) basis. Roth 401(k) contributions will be deducted from your paycheck after taxes are calculated. You will not pay taxes on any potential earnings when your contributions are withdrawn—provided that any distribution from your Plan account occurs at least five years after the year you made your first Roth 401(k) contribution and you have reached age 59½, become disabled, or died.

Your combined pre-tax and Roth 401(k) contributions cannot exceed the annual IRS limit.

CATCH-UP CONTRIBUTIONS

- If you will be 50 years of age or older by the end of the calendar year, you may make additional catch-up contributions above the standard limit. You don't have to make a separate catch-up election. If you are eligible, contributions will continue automatically until the IRS limit is reached. Catch-up contributions can be made on a pre-tax and/or Roth 401(k) basis. The limit for catch-up contributions can be found at **workplace.schwab.com**.

ROLLOVER

- If you have assets in a qualified retirement plan with a previous employer, there may be several options available to help you manage your retirement accounts. For more information about your options, call Participant Services at **1.800.724.7526**.

CHANGES

- You can change your contribution rate at any time. To do so, call **1.800.724.7526** or log in to **workplace.schwab.com**. Changes will be made as soon as administratively possible.

Discretionary company contributions[2]

- The company may make a matching contribution of 50% up to 6% of your contributions. As of April 2020, the discretionary matching contribution is temporarily suspended. The company hopes to reinstate the discretionary company matching contribution when conditions allow.

Vesting

- Vesting is your ownership of your Plan account. You are 100% vested in your own contributions. Company contributions will vest according to the following schedule:

Years of Service	1 Year	2 Years	3 Years	4 Years
Vesting %	25%	50%	75%	100%

Withdrawals

The Plan is designed primarily to help you save for retirement. Withdrawals are restricted by the IRS. You may request money out of your Plan account under the following circumstances.

LOANS

- You may borrow from your vested Plan account balance.
- The minimum loan amount is $1,000.
- The maximum total loan amount is $50,000 or 50% of your vested balance, whichever is less.
- There is a one-time fee of $75 on each new loan.
- The interest rate for the loan is Prime + 1% at the time the loan is initiated.
- Two outstanding loans are allowed at a time, not to exceed a total of $50,000 or 50% of your vested balance, whichever is less.
- The maximum term is 5 years for a general loan and 15 years for a residential loan.

IN-SERVICE WITHDRAWALS

- In-service withdrawals, which are taken from your account while you are still employed with the company, are allowed under certain circumstances. Taxes and penalties may apply.

HARDSHIP WITHDRAWALS

- You may be eligible to withdraw a part of your balance if you experience a financial hardship. Contact Participant Services or refer to the Summary Plan Description regarding hardship withdrawals. Taxes and penalties may apply.

RETIREMENT

- Normal retirement age is 55.

TERMINATION

- If you leave the company for any reason, you may receive the vested balance of your account. Taxes and penalties may apply.

DISABILITY

- If you become permanently disabled, you may withdraw your account balance. Taxes may apply.

DEATH

- In the event of your death, your vested account balance will be paid to your designated beneficiary or beneficiaries.

Got a question?

Call Participant Services at **1.800.724.7526**.

Choose your strategy

Get Personalized Advice[3]

Your Plan offers you access to third-party personalized advice. This benefit can play a key role in your retirement savings goals.

This advice:

- Calculates a target retirement income goal
- Provides personalized recommendations on how much to save for retirement, when you can plan to retire, and when to start taking Social Security benefits
- Selects the investments for your retirement Plan account, based on the investments available within your Plan

THE POWER OF PERSONALIZATION

Information such as salary, account balance, savings rate, estimated Social Security benefits, or other sources of income creates a more holistic view of you, your retirement income goals, and your investment style.

ONGOING PROFESSIONAL MANAGEMENT

What's more, for a fee, you can receive professional management of your retirement Plan account through the managed account service, which provides ongoing investment monitoring and will automatically make changes to your investments as your retirement needs change and you get closer to retirement.

The fee for this service is based on your eligible average daily Plan account balance (excluding Schwab Personal Choice Retirement Account® (PCRA) and loan balances) and the number of days you are in the service. The fee is applied to your Plan account on a quarterly basis. For more information, log in to your Plan account at **workplace.schwab.com**, go to **My Account** > **History & Statements** > **Statements & Reports**, and view the latest annual Fee and Investment Notice and any subsequent Change Notices listed in the Other Account Documents section.

CHOOSE HOW MUCH HELP YOU WANT

With your Plan, you have the power to choose the kind of account management that is right for you.

If you don't have time to keep up with financial planning or would feel more comfortable with ongoing professional investment management, the managed account service may be right for you. If you'd rather manage your account yourself, you can call your own shots while still getting initial personalized advice recommendations to help you make informed decisions.

Advice is provided by Morningstar Investment Management, an independent registered investment adviser.

It's easy to get started. Log in to your account at **workplace.schwab.com** to access the self-serve advice tool or schedule an appointment to chat one-on-one with an Advice Consultant, who can walk you through the process and explain Morningstar Investment Management's recommendations to you.

Get a diversified retirement strategy with target date funds

Are you looking for an approach that manages your investment strategy by adjusting your portfolio to align with a specific target retirement date? Consider T. Rowe Price Target Date Funds—diversified managed funds that adjust over time.

The values of the target funds will fluctuate up to and after the target dates. There is no guarantee the funds will provide adequate incomes at or through retirement.

T. Rowe Price Target Date Funds are professionally managed funds that invest in a variety of asset classes and automatically rebalance to become more conservative over time.

HOW DOES IT WORK?

- When you enroll, select a fund that best matches your expected retirement date, as well as other factors important to you.
- The mix of investments shifts from more aggressive to more conservative over time.
- You should review your investment selection at least annually to ensure you remain on track with your goals.

Invest on your own with Plan-selected funds

Do you enjoy researching and choosing investments? Do you have the time to manage your account at least once a year? Then Plan-selected funds may be your choice. Plan-selected funds are an array of investments chosen by your employer to give you a diverse range of choices.

HOW DOES IT WORK?

- First, determine your risk tolerance. You will find a variety of tools and resources to help you at **workplace.schwab.com**, including the Investor Profile Questionnaire.
- Conduct research as needed, using the many tools provided, to help you analyze and choose among the Plan's funds.
- Decide what percentage of your contribution should go to each fund.
- Information is available for each mutual fund in the Plan at **workplace.schwab.com** or by calling **1.800.724.7526**.

Invest on your own with a Schwab Personal Choice Retirement Account®

Are you a knowledgeable, experienced investor with the time and interest to conduct your own research and decide how to invest? Do you have time to review your decisions at least annually? If so, a Schwab Personal Choice Retirement Account® (PCRA)[4] may be the strategy for you.

THE SCHWAB PERSONAL CHOICE RETIREMENT ACCOUNT

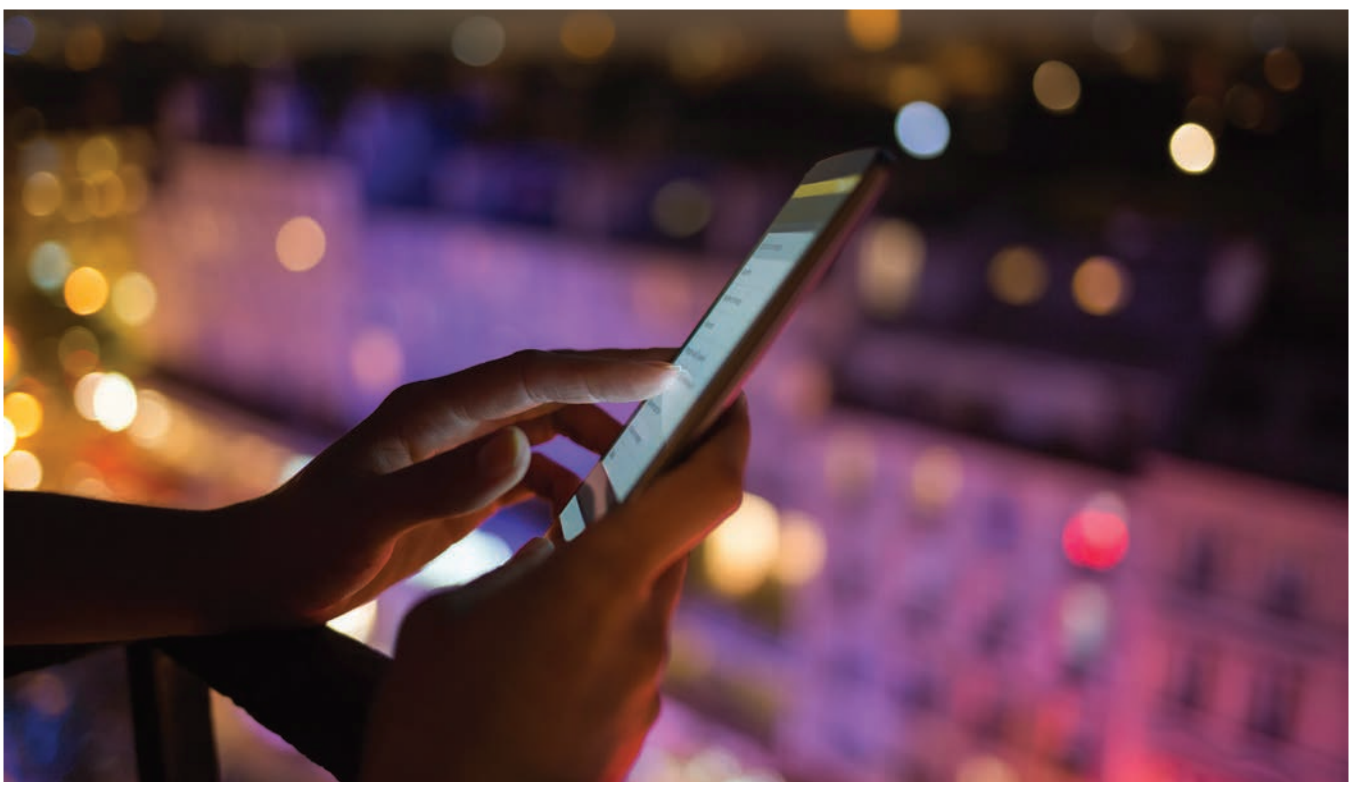
PCRA is a brokerage account you manage yourself that provides access to more investment choices than are otherwise available in the Plan. To choose this investment strategy, you must first enroll in the Plan and then complete a PCRA Application at **workplace.schwab.com** under the **Manage Account** tab.

HOW DOES IT WORK?

- Once your PCRA is approved and opened, you may transfer any portion of your funds from existing Plan investments into your PCRA.
- Take advantage of the many online tools to help you search and analyze investment opportunities.
- You can place trade orders in your PCRA online through **Schwab.com** or by calling a Schwab PCRA Representative at **1.888.393.7272**.

Please note: Schwab Retirement Plan Services, Inc. is restricted from providing access to advice on a PCRA. Some PCRA investments may have initial and subsequent investment minimums. There may be other fees associated with trading.

For more information on charges and minimums, contact a Schwab PCRA Registered Representative at **1.888.393.7272**.



Manage your account

You're in charge, but you're not alone.

workplace.schwab.com

workplace.schwab.com/mobile

1.800.724.7526 (1.877.905.2553 en español)
Representatives are available between 7:00 a.m. and 11:00 p.m. ET, Monday through Friday.

My Retirement Progress™,[5]
You can keep tabs on whether you're on track to meet your retirement saving goals based on your current strategy, and explore how small changes could affect how much you might have. Log in to your account at **workplace.schwab.com** to explore your retirement readiness.

Going Paperless
To help you stay on top of your account details and activity, BenefitsPlus has arranged for your Plan communications to be delivered electronically. Review the Paperless Program Disclosure at **workplace.schwab.com/paperless_program** for more important information.

Visit My Learning
Resources for retirement saving, budgeting, investing, and other financial topics. Go to **workplace.schwab.com** and select **Learning Center** > **My Learning.**

[1]Requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and your mobile connection limitations. Functionality may vary by operating system and/or device.

[2]Employer contributions are paid on a pre-tax basis and may be taxable at withdrawal.

[3]At the direction of the Plan Sponsor or Plan Administrator, Participants may have access to advice services that can provide Participants with a retirement savings and investment strategy for their Plan account, furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Recommendations are formulated and provided by Morningstar Investment Management through Morningstar® Retirement Manager℠, an advice (non-discretionary investment advice) and managed accounts (discretionary investment advice and asset management) program which is intended for citizens or legal residents of the United States and its territories, and can be accessed through workplace.schwab.com. Morningstar Investment Management will select investment options appropriate for each Participant's strategy from the investment options available under the Plan as selected by the Plan Sponsor, Plan Administrator or other Plan fiduciary. Morningstar Investment Management is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (SRPS); Charles Schwab & Co., Inc. (CS&Co.), a federally registered investment advisor; or their affiliates. Neither SRPS, CS&Co., nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the advice services provided to the Participants by Morningstar Investment Management. Advice Consultants are registered representatives of CS&Co., not employees of Morningstar Investment Management, who may facilitate Participant access to Morningstar Retirement Manager, but do not provide investment advice or recommendations regarding the Morningstar Investment Management services. The term "personalized advice" refers to personal participant data such as age, salary, and Plan account balance, which will form the basis by which Morningstar Investment Management will establish the Participant's savings and investment recommendations. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. **There is no guarantee a Participant's savings and investment strategy will provide adequate income at or through their retirement. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.** There is no additional cost for the non-discretionary investment advice, beyond the expenses imposed by the underlying investments and the standard fees paid to SRPS, CS&Co. and their affiliates for recordkeeping and related services. However, for Participants using the managed account program, an asset-based fee may be charged to Participant Plan accounts based on the Participant's account balance in the managed account program. For a complete list of investment options available under the Plan, as well as information pertaining to fees and expenses applicable to the Plan account, log in to workplace.schwab.com to find the most recent annual Fee and Investment Notice and any subsequent Change Notices under "History & Statements." More information about fees and compensation that SRPS, CS&Co. and their affiliates receive is detailed in the Charles Schwab & Co., Inc. Advice Services with Morningstar Investment Management, LLC Disclosure Brochure (Form ADV Part 2A). Participants should carefully consider information contained in the materials furnished at their employer's direction regarding the services provided by SRPS and its affiliates and Morningstar Investment Management, including information regarding compensation, affiliations and potential conflicts. The Morningstar name and logo are registered marks of Morningstar, Inc.

[4]Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC, www.sipc.org), a registered broker-dealer, as part of the Plan, with Plan recordkeeping services provided by Schwab Retirement Plan Services, Inc.

[5]The My Retirement Progress™ percentage is calculated by Schwab Retirement Plan Services, Inc. (SRPS), based on estimated monthly income projections in retirement using savings and investment data and assumptions which include, but are not limited to, current retirement plan balance and savings rate, projected date of and estimated years in retirement, and an estimated retirement income goal which is based on 100% of annual before-tax salary less retirement plan contributions. SRPS then expresses the potential gap a participant may have between the estimated monthly income projections versus the income a participant may need in retirement as a percentage of income replacement. These projections are made available to the participant as part of the retirement plan recordkeeping and related services provided to the Plan by SRPS. **Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.** The Peer Comparisons are calculated and based on data from SRPS' record-kept, corporate-defined contribution and defined benefit plans. Not all plans may offer Peer Comparison. To obtain more information about how the percentage is calculated or to provide additional information that can impact My Retirement Progress calculations, visit workplace.schwab.com or call 1.800.724.7526.

If there is any discrepancy between the information in this guide and the official Plan Document, the terms of the Plan Document govern.

BenefitsPlus 401(k) Profit Sharing Plan has made available different investments in the hope of meeting the various savings and investment goals for all participants. As you make your investment choices, keep in mind that there is risk involved. The funds differ in growth potential and risk. Pursuant to Department of Labor Regulation 2550.404c-1(b)(2)(i)(B)(1)(i), this Retirement Plan is intended to qualify as an ERISA 404(c) Plan that relieves plan fiduciaries of liability for any investment losses that result from investment directions made by Plan participants.

Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades, maintenance, or for other reasons.

This information is not intended to be a substitute for specific individualized tax, legal, or investment planning advice. Where specific advice is necessary or appropriate, you should consult with a qualified tax advisor, CPA, financial planner or investment manager.

Schwab Retirement Plan Services, Inc. and Charles Schwab & Co., Inc. are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products and services are offered by Charles Schwab & Co., Inc. (Member SIPC, www.sipc.org).

Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan. Trust, custody, and deposit products and services are available through Charles Schwab Bank.

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