

INFORMATION AND PROCEDURES

Schwab Personal Choice Retirement Account[®] (PCRA)



DIVERSIFIED INVESTMENT ADVISORS

As your retirement savings plan provider, Diversified Investment Advisors is dedicated to providing tools and resources to help you create and maintain your investment strategy. To supplement the investment options offered under your retirement savings plan, you may choose to open a Schwab Personal Choice Retirement Account® (PCRA).

A PCRA is a self-directed investment option that allows you to direct purchases and sales within your account. By establishing a PCRA, you assume responsibility for controlling your investments. Your retirement savings are essential to your financial future. Please be certain that managing your assets in a PCRA is the right choice for your long-term investment strategy.

A PCRA may be appropriate for you if:

- You have a sophisticated understanding of investment principles and the stock market*
- You have the resources to research and monitor your investments*
- You are comfortable with the additional risk associated with making investment decisions*
- You are willing to undertake any additional trading and maintenance costs that may apply*

This guide provides general information and explains the procedures associated with establishing and maintaining your PCRA.

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Opening your PCRA

To open a Personal Choice Retirement Account® (PCRA), call Diversified Investment Advisors (Diversified) at 800-755-5801 to obtain a Schwab Limited Power of Attorney form (LPOA) and a Diversified Hold Harmless Agreement (HHA).

Once you have completed, signed, and returned the LPOA and HHA to Diversified, your PCRA will be established and Schwab will send you a PCRA Welcome Kit and a confirmation letter with your investor account number. You will then be able to transfer assets from your Diversified account to your Schwab PCRA.

Transfers from Diversified to your PCRA

Direct contributions to your PCRA are not permitted. Money may only be invested into your PCRA through a transfer initiated from your Diversified account. No transfer fees apply.

Transfers may be restricted to a selected contribution type(s). Please contact Diversified to verify which contribution type is allowed to be transferred to your PCRA.

→ Call Diversified at 800-755-5801 or access Diversified Direct Online at www.divinvest.com to transfer funds to your PCRA. Transfer requests received by

4:00 p.m. ET will be processed that day.
Transfer requests received after 4:00 p.m.
ET will be processed the next business day.

Direct transfers to your PCRA from certain funds may be prohibited. To transfer from these funds to your PCRA, you must first transfer to another available fund, then transfer to your PCRA after 90 days. Please contact Diversified to confirm which funds may not allow direct transfers to your PCRA.

The initial transfer minimum to your PCRA is \$1,000. The minimum for subsequent transfers is \$250; however, some mutual funds offered through Schwab may require higher minimums. Any uninvested cash is automatically swept into the Schwab Money Market Fund.

→ Call Schwab's Dedicated PCRA Call Center at 888-393-PCRA (7272) or contact Schwab online at www.schwab.com to place trade orders in your account and to confirm which funds may require higher minimums.

Transfers to or from your PCRA are prohibited during the last two days of any month to allow for transaction settlements.

Transfers from your PCRA to Diversified

As a Diversified plan participant, you may transfer assets from your PCRA to other investment choices available through

Diversified at any time, without minimums or transfer fees.

→ Call Schwab at 888-393-PCRA (7272) to provide the necessary information and instructions to liquidate all or a portion of your PCRA assets.

Schwab will then sweep your liquidated assets into the Schwab Money Market Fund.

→ Call Diversified at 800-755-5801 or access Diversified Direct Online at www.divinvest.com (once the PCRA liquidation has been settled at Schwab) to confirm your desired allocation to the investment choices available through Diversified.

The transfer of your assets to Diversified will then be initiated. Transfers initiated by 4:00 p.m. ET will be processed that day. Transfers initiated after 4:00 p.m. ET will be processed the next business day.

Transfers to or from your PCRA are prohibited during the last two days of any month to allow for transaction settlements.

Loans

If loans are available under your plan and your account balance with Diversified is sufficient to satisfy your loan request, you do not need to transfer assets from your PCRA.

If your account balance with Diversified is not sufficient to satisfy your loan request,

then additional assets in your PCRA must be liquidated and transferred to Diversified. The loan is then processed by Diversified within the usual service timeframes, which begin after sufficient assets in your PCRA have been liquidated and transferred to Diversified. Tax reporting information, if applicable, will be provided by Diversified. For this reason, all loans are issued through Diversified.

If you need to transfer from your PCRA to have sufficient assets to initiate a loan:

→ Call Schwab at 888-393-PCRA (7272) to provide the necessary information and instructions to liquidate all or a portion of your PCRA assets.

Schwab will then sweep your liquidated assets into the Schwab Money Market Fund.

→ Call Diversified at 800-755-5801 (once the PCRA liquidation has been settled at Schwab) to initiate your loan request and obtain instructions for completing the loan transaction.

Distributions

If your account balance with Diversified is sufficient to satisfy your withdrawal request, you do not need to transfer assets from your PCRA.

Schwab will not distribute assets directly to you. If your account balance with Diversified is not sufficient to satisfy your distribution

request, then additional assets in your PCRA must be liquidated and transferred to Diversified. The distribution is then processed by Diversified within the usual service timeframes, which begin after sufficient assets in your PCRA funds have been liquidated and transferred to Diversified. Tax reporting information, if applicable, will be provided by Diversified. For this reason, all distributions are issued through Diversified.

If you need to transfer from your PCRA to have sufficient assets for your withdrawal:

→ Call Schwab at 888-393-PCRA (7272) to provide the necessary information and instructions to liquidate all or a portion of your PCRA assets.

Schwab will then sweep your liquidated assets into the Schwab Money Market Fund.

→ Complete and submit the appropriate distribution request form as instructed on the form (once the PCRA liquidation has been settled at Schwab).

Disallowed Purchases

Investment in unlisted securities, margin trades, commodities and options are prohibited. Furthermore, if your PCRA is held in a 403(b) plan, IRS regulations allow for only mutual fund investment choices. If you direct Schwab to purchase a disallowed investment, the trade will not be placed.

Transfers to or from your PCRA are prohibited during the last two days of any month to allow for transaction settlements.

Fees

Diversified may apply an annual fee for the PCRA that will be withdrawn from your Diversified account and appear on your Diversified statement. This is in addition to any other Diversified administrative fee, if applicable. Please contact Diversified to verify any applicable PCRA fees.

Schwab's short-term redemption fee will be charged on redemptions of funds (except for certain SchwabFunds) bought through Schwab's Mutual Fund OneSource® service (and certain other funds) with no transaction fee and held for 90 days or less. If you pay a transaction fee to purchase a fund, you will pay a transaction fee when you sell it as well. Schwab reserves the right to change the funds made available without transaction fees and to reinstate fees on any funds. Trades in no-load funds available through Mutual Fund OneSource service (including SchwabFunds), as well as certain other funds, are available without transaction fees when placed through schwab.com or Schwab's automated phone channels.

→ Call Schwab at 888-393-PCRA (7272) to obtain more information regarding Schwab's short-term redemption fees and other fees.

Statements

Your periodic account statement from Diversified will show the balance in your PCRA as of the last day of the period. Schwab will also provide transaction confirmations for any activity in your PCRA, as well as a monthly statement detailing account activity. If any transactions are still in process at the end of the statement period, the statement may not reflect these transactions.

Name and Address Changes

If you change your name or address, please submit separate notification to your employer, Schwab and Diversified.

→ Notify Diversified of all name and address changes by calling 800-755-5801 or by changing this information via Diversified Direct Online at www.divinvest.com.

→ Call Schwab at 888-393-PCRA (7272) to notify Schwab of any changes.

Closing your PCRA

To close your PCRA, your PCRA assets must be liquidated and then transferred to Diversified. For more information, see the “Transfers” and “Distributions” sections of this guide.

Notes

An investment in the Schwab Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

You may trade many funds with no loads and no transaction fees through Schwab's Mutual Fund OneSource® service. Certain funds in Schwab's Mutual Fund Marketplace are available with no transaction fees, but have 12b-1 fees in excess of .25% and therefore cannot be called “OneSource” funds. Commissions and transaction fees may apply to fund trades placed outside of Mutual Fund OneSource or trades on other investment vehicles available through Schwab.

The prospectus contains additional information about the funds including investment objectives, fees, charges and other expenses. You should consider all such information carefully before investing. Call Schwab at 888-393-PCRA (7272) for a free prospectus and read it carefully before making your investment choices.

Securities purchased through the PCRA are available through Charles Schwab & Co., Inc., Member SIPC. Diversified and Charles Schwab & Co., Inc., are not affiliated companies.



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