



live your best life



Now you're in control

Self-directed Schwab Personal Choice Retirement Account® (PCRA)

Your account, your way

Savannah River Nuclear Solutions Savings and Investment Plan (SIP)

As your retirement plan provider, Transamerica has the tools and resources to help you create and maintain an investment strategy aligned with your retirement goals. To complement the investment options available in your retirement plan, you can open a Schwab Personal Choice Retirement Account® (PCRA).

A PCRA is a self-directed brokerage account that allows you to take greater control of your investment strategy. It's designed for individuals who seek increased flexibility, more diversification, and a greater role in managing their retirement investments. By opening a PCRA, you assume responsibility for controlling your investments. The Schwab PCRA is for knowledgeable investors who understand the risks associated with selecting their own investment choices and who are committed to staying invested for the long term.

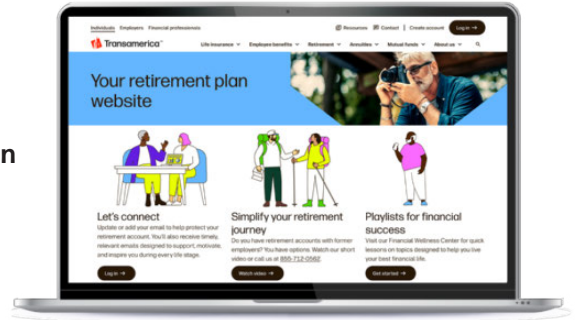
A PCRA may be appropriate for you if:

- You have a sophisticated understanding of investment principles and the stock market
- You have the ability to research and monitor your investments
- You want to invest in a specific company or mutual fund outside of your plan's investment lineup
- You are comfortable with the risk associated with making your own investment decisions
- You are willing to undertake any additional trading and maintenance costs that may apply

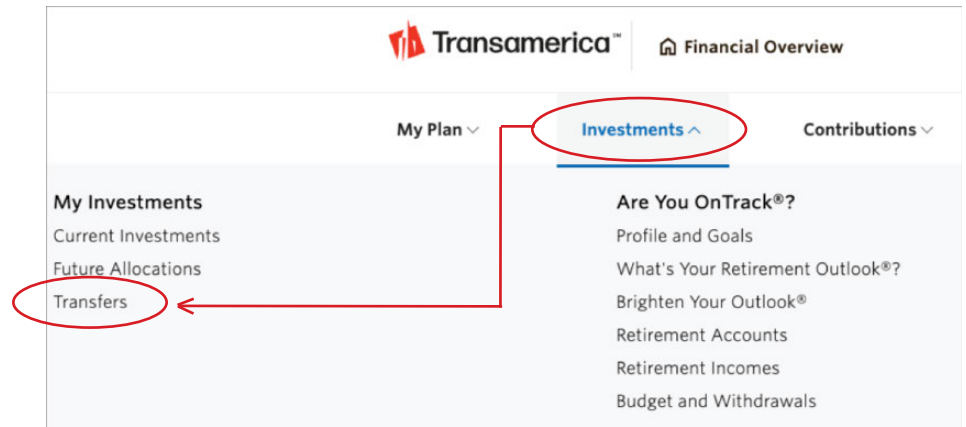
This guide provides general information and explains the procedures associated with establishing and maintaining your PCRA.

Opening your PCRA

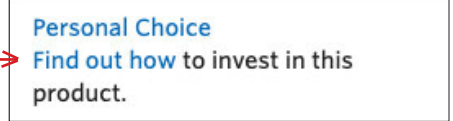
1 Log in to your online account at secure2.transamerica.com/login



2 Under the **Investments** tab from your **Account Overview** page, select **Transfers** under **My Investments**



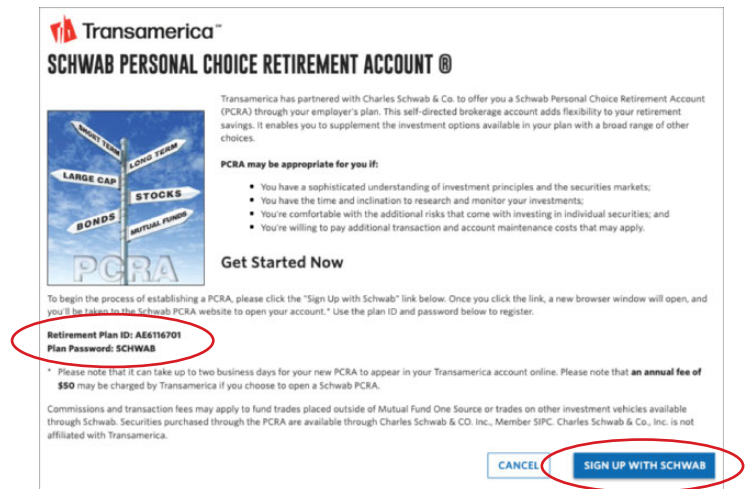
3 On the **Transfers** page, scroll to the bottom of the fund lineup and select **Find out how** under **Personal Choice** to go to the PCRA enrollment page



4 Click **SIGN UP WITH SCHWAB** to be re-directed to Charles Schwab's site to complete enrollment. You'll be asked to enter:

- Retirement Plan ID (available on PCRA enrollment page)
- Plan Access Code (available on PCRA enrollment page)
- Your Social Security number

Then click **Submit**. Follow the remaining prompts to complete the online PCRA application.



In a few days, you'll receive an account verification kit by mail containing:

- A confirmation of your PCRA number
- Regulatory materials regarding your PCRA
- Information on transaction fees and commissions that may apply

Getting started

You'll receive a PCRA welcome brochure containing information on making the most of your PCRA, including how to research investments, place trade orders, and monitor your account.

Once your account is open, and Transamerica has received your Schwab account number, you'll be able to transfer assets from your Transamerica core account to your Schwab PCRA.

Transfers

Transfers from Transamerica to your PCRA

Direct contributions from your paycheck to your PCRA are not permitted. Money can be invested in your PCRA through a transfer initiated from your Transamerica account. Transamerica does not impose any charges on your transfer, but certain plan options may charge redemption fees on frequent trading, which could apply if you liquidate a fund with a redemption fee to fund your PCRA contribution.

The initial transfer minimum to your PCRA is \$1,000. The minimum for subsequent transfers is \$250. Any uninvested cash is automatically swept into a Schwab cash sweep feature in your PCRA.*

Transfer requests received by 4 p.m. ET will be processed the same day. Transfer requests received after 4 p.m. ET will be processed the next business day.

Direct transfers to your PCRA from certain stable value funds may be prohibited. To transfer from a stable value fund to your PCRA, you must first transfer to another available fund, and then transfer to your PCRA after 90 days. Please contact Transamerica to confirm which funds allow direct transfers to your PCRA.

Certain transfer restrictions may apply. Please contact Transamerica at **866-288-3257** or **log in to your online account at transamerica.com/portal/srsretire** to verify any restrictions.

*Benefit plan sweep accounts are generally held at Charles Schwab Bank. Settled cash balances are swept to the bank after the close of business and begin earning interest on the following business day. A "Business Day" is any Monday through Friday that is not a Federal Reserve Bank or New York Stock Exchange holiday.

Transfers from your PCRA to Transamerica

As a Transamerica plan participant, you may transfer assets from your PCRA to other investment choices available in your Transamerica plan at any time, without minimums or transfer fees.

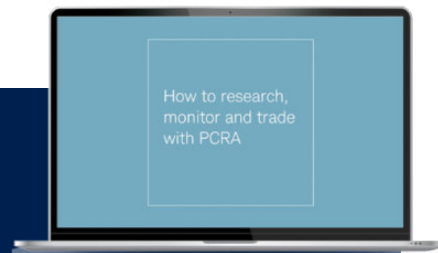
- If you have securities in your PCRA, you must first liquidate them. You can either do this online at **schwab.com** or by calling the PCRA Call Center at **888-393-PCRA (7272)** and providing the necessary information and instructions.
- When the trade(s) settle, Schwab will then sweep your liquidated assets into a Schwab cash sweep feature in your PCRA.
- Once the PCRA liquidation has been settled at Schwab, you can choose your desired allocation for the funds by signing into your account at **transamerica.com/portal/srsretire** or by calling **866-288-3257**.

Loans and distributions

Loans and distributions are not available from your PCRA. You may need to liquidate funds from your PCRA and transfer them back to Transamerica. Please call Schwab at **888-393-PCRA (7272)** to receive instructions on how to liquidate all or a portion of your PCRA to initiate a loan or withdrawal.

Additional PCRA resources

On **schwab.com**, you have access to a PCRA video with step-by-step instructions on researching, trading, and monitoring your PCRA. Watch the video at: **schwab.com/pcrahowto**.



Fees

Transamerica will apply a \$50 annual fee for your PCRA, which will be withdrawn from your Transamerica account and will appear on your statement. This is in addition to any other Transamerica administrative fees that may apply. Please contact Transamerica to verify any applicable PCRA fees.

Transaction fees and trading commissions are outlined in the Charles Schwab Pricing Guide for Retirement Plan Accounts at schwab.com/cbrspricingguide. They are also provided in the welcome materials you receive from Schwab after opening your account. For any questions regarding the commissions and transaction fees that Schwab charges in your PCRA, please call Schwab at **888-393-PCRA (7272)**.

Statements

Your account statement from Transamerica will show the balance in your PCRA. Schwab will also provide transaction confirmations for any activity in your PCRA, as well as a monthly statement detailing account activity.

Closing your PCRA

To close your PCRA, your PCRA assets must be liquidated and then transferred to Transamerica. Please call Transamerica at **800-755-5801** for more information on closing your PCRA.

Take control of
your retirement
journey



Visit transamerica.com/portal/srsretire



Call **866-288-3257**

Diversification does not assure or guarantee better performance, cannot eliminate the risk of losses, and does not protect against an overall declining market.

This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.

Settled cash balances are swept to one or more Program Banks after the close of business and begin earning interest on the following Business Day. Interest is compounded daily and credited on the 15th of each month (or the following Business Day if the 15th is not a Business Day). A "Business Day" is any Monday through Friday that is not a Federal Reserve Bank or New York Stock Exchange holiday. Bank Sweep for Benefit Plans deposits are held at one or more FDIC-insured Program Banks. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks (hyperlinked: schwab.com/cashfeaturesdisclosure). Investment products and services (including unswept or intra-day cash, net credit or debit balances, money market funds, and assets held in a Schwab Personal Choice Retirement Account[®]) are not deposits or obligations of the Program Banks, are subject to investment risk, are not FDIC insured, may lose value, and are not Program Bank-guaranteed. Charles Schwab Bank, SSB, Charles Schwab Trust Bank, Schwab Retirement Plan Services, Inc., and Schwab are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation.

Investors should consider carefully information contained in the prospectus, including investment objectives, risks, trading policies, charges, and expenses. You can request a prospectus by calling Schwab's dedicated PCRA Call Center at 888-393-PCRA (7272). You may also request a prospectus online at schwab.com/prospectus. Please the prospectus carefully before investing.

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

Transamerica Investors Securities, LLC (TIS), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528, distributes securities products. Any mutual fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as TIS. All Transamerica companies identified are affiliated but are not affiliated with your employer.

Schwab Personal Choice Retirement Account (PCRA) is offered through Charles Schwab & Co., Inc., the registered broker/dealer, which also provides other brokerage and custody services to its customers.