charles SCHWAB

Personal Choice Retirement Account (PCRA) Paperwork and Process

1. Open Schwab PCRA Account

1. Go to primary/recordkeeper's retirement website and locate link to open Schwab PCRA or go to: www.schwab.com/pcraopen
2. Enter SSN, Retirement Plan ID and Password. Obtain Retirement plan ID and Password from benefits website or from Human Resources Dept.
3. Follow steps to complete Online Application and "Submit" application
4. Jot down 8-digit Schwab PCRA Account Number to be added to Forms.

*****Call Schwab's PCRA desk for questions/assistance on opening the Schwab PCRA account. Ph: 888.393.7272*****

2. Forms

1. TPFG Investment Management Agreement (IMA)
2. TPFG Risk Profile & Statement of Investment Selection (SIS)
3. Schwab LPOA to Authorize an Investment Advisor – include 8-digit Schwab PCRA Account Number
4. Schwab LPOA for a Participant

3. Submit

Electronically: TeamCS@TPFG.com
OR, Fax: 425-451-7731

*** Once TPFG receives the paperwork, TPFG's client services team will send you a confirmation email.***

4. Follow-up

Once the account number is provided to TPFG and if the account is in good order, TPFG's client services team will reach out to you by email in 5 - 7 days to let you know that TPFG is authorized on the Schwab PCRA account and we are now just waiting for funding.

If you do not hear from TPFG within 2 weeks, please follow-up with TPFG to be sure everything is in good order.

5. Funding

In follow-up meeting/call with client:
Login into primary/recordkeeper's retirement website, transfer/exchange "the maximum" or desired amount from the "core" account to Schwab PCRA Account. If the plan allows, update future contributions to go directly to the Schwab PCRA account. Notify TPFG's client services team that the PCRA Account has been funded.

*** Once the account has been traded, TPFG's client services team will send you a confirmation email. ***

THE PACIFIC FINANCIAL GROUP