



GATES MATCHMAKER PLAN

401(K) ENROLLMENT GUIDE





WELCOME

DEAR EMPLOYEE:

As a valued Gates employee, you have the opportunity to take advantage of an important benefit to help you save and plan for your future. The Gates Matchmaker Plan (the “401(k) Plan”) is designed to help you work toward your financial goals.

You can find 401(k) Plan information, resources, and tools online through workplace.schwab.com.

PLEASE TAKE TIME TO EXPLORE THE FOLLOWING SECTIONS OF THIS GUIDE:

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SCHWAB RETIREMENT PLAN SERVICES CAN HELP



Schwab Retirement Plan Services, our retirement plan service provider, is available to help you understand how the 401(k) Plan can fit into your goals and your life. Gates employees may call **1-800-724-7526** to speak to Participant Services. Representatives are available weekdays between 7:00 a.m. and 9:00 p.m. CT.

ARE YOU MAKING THE MOST OF SAVING NOW?

Contributing to The Gates Matchmaker Plan (the “Plan”) is a key way to work toward financial independence now and in the future. Social Security benefits can be an important addition to your total retirement income, but even the Social Security Administration recommends not relying only on these benefits for your retirement income.*

Here are ways that contributing now helps you live life with less worry:

- » If you wait to contribute, it could cost you in the long run. Start saving and creating your strategy to help make sure that you won’t outlive your retirement savings.
- » It’s important to pay off loans and debt, but saving for the future is critical too. In fact, if you wait to start contributing to your Plan, you could be missing out on any additional earnings. It’s crucial to try to find the balance to meet your needs both today and in the future. As you start planning how much to save, Schwab Retirement Plan Services has resources and tools to help.
- » Furthermore, you have the flexibility to make pre-tax, Roth 401(k), and after-tax contributions to your Plan. Depending on your individual tax situation, utilizing different contribution options could offer a strategic tax-planning opportunity.

More information on the contribution options available in your Plan will be covered in greater detail in this guide.

Contributing early can make a surprising difference over time.

CONTRIBUTING MAY HELP WITH MEDICAL EXPENSES IN RETIREMENT.

Out-of-pocket medical expenses may be the largest uncontrollable expense you face in retirement. While Gates suggests using your Health Savings Account as your first source for medical expense savings, retirement savings in the 401(k) Plan can help you save money for healthcare expenses.

*Source: Retirement Benefits, Publication No. 05-10035, Social Security Administration, January 2023.

†Contributions to Roth IRAs and Roth 401(k)s are made on an after-tax basis.

REGISTER AND ENROLL

If you are a full time employee, you are immediately eligible to participate in the 401(k) Plan. To get started, **register and enroll** online. See the **Navigation** section on page 15 for instructions.

Once you have successfully created your login credentials, please follow the prompts to enroll.

If you do not enroll during the first 30 days of your employment, you will be automatically enrolled at a 3% pre-tax contribution rate and invested in a target date retirement fund based on your date of birth (see page 13), as determined by the 401(k) Plan, unless you elect otherwise.

DECIDE HOW MUCH TO CONTRIBUTE.

Your decision should be based on factors such as your age, compensation, and the amount of income you may need when you retire.

Schwab Retirement Plan Services provides you with tools like the Retirement Savings Calculator to help you determine the amount of income you may need when you retire. See the **Navigation** section on page 15 for details.

DECIDE HOW TO INVEST.

Choose the investments that may help you work toward your goals. For a list of the investments available in the 401(k) Plan, please see page 13.

DESIGNATE YOUR BENEFICIARY.

You can select one or more primary beneficiaries who will receive the money from your 401(k) Plan account in the event of your death. You can also pick one or more contingent beneficiaries to receive the proceeds if no primary beneficiary survives. If you are married, your spouse must be your primary beneficiary unless he or she waives the right to this benefit in writing by completing a notarized Spousal Consent form. See the **Navigation** section on page 15 for instructions on designating your beneficiary.



THE FUNDAMENTALS OF SAVING

PAY YOURSELF FIRST.

In an ideal world, you'd have enough money to pay all of your bills, save for retirement, save for emergencies, and save for other goals like college or buying a house. But in the real world, you may not have enough to save for all of these life events at once. A key to saving may be to determine what things need to be put first and make your retirement savings the top priority. Then you can work on other goals and even change the order of your other priorities as needed.

CONTRIBUTE AS MUCH AS YOU CAN.

Even if you have a small amount saved now, it can potentially make a big difference later on. Thanks to the effects of compounding, both your savings contributions and any earnings they generate can potentially grow together over time.

The chart below shows a hypothetical example of how compounding works.

WHAT IS COMPOUNDING?

It is interest earning interest. In other words, compounding happens when any earnings accumulate on your original investment and also on any earnings your original investments have already generated. The longer your money is invested and any earnings are reinvested, the more your investment as a whole may benefit.

CAN YOU AFFORD TO WAIT?

If you start contributing \$100/month pre-tax...

By age 65, you could have:

At age 25

Contributions \$48,000

Potential total savings **\$196,857**

At age 35

Contributions \$36,000

Potential total savings **\$100,562**

The cost of waiting: **\$96,295**

Hypothetical examples are for illustrative purposes only and are not intended to represent the past or future performance of any specific investment. Investing involves risk, including loss of principal. The balances shown represent the amount contributed and the earnings compounded annually. The examples assume a hypothetical average rate of return of 6%, reinvestment of dividends and capital gains, and no current taxes paid on earnings in a retirement plan account. Schwab Retirement Plan Services, Inc. does not provide tax or legal advice.

THE FUNDAMENTALS OF SAVING

GET THE MATCH.

When you contribute to your 401(k) Plan account, Gates does, too. If you aren't participating, you're missing out on the company match of 100% of each dollar you contribute, up to 3% of your pay. For example, if your annual salary is \$40,000, your 3% matching contribution would be \$1,200. Don't miss out! You will be fully vested in the company's matching contributions after three (3) years of service.

SAFE HARBOR CONTRIBUTION.

Gates also makes a safe harbor contribution to your 401(k) Plan account. Each pay period, the company will contribute an amount equal to 3% of your pay into your 401(k) Plan account. You are immediately 100% vested in safe harbor contributions.

Your employer may have a maximum contribution rate as well as other restrictions. Employer contributions are paid on a pre-tax basis and may be taxable at withdrawal.**

BECOME A LONG-TERM INVESTOR.

Saving is also about taking a long-term view. No matter what financial need arises, resist the temptation to stop contributing toward your retirement savings. Swings in the economy can be discouraging, but history shows that things improve over the long term.

IDEAS FOR SAVING MORE.

- » Save all or a portion of any compensation increase.
- » Track your spending regularly to find ways you might cut back. If you can live on less, you may be able to save more.
- » Monitor your investments online through workplace.schwab.com.



**Your employer may have a maximum contribution rate as well as other restrictions. Employer contributions are paid on a pre-tax basis and may be taxable at withdrawal.

THE FUNDAMENTALS OF SAVING

SAVING.

The 401(k) Plan allows different types of contributions to help you save. You may select one or a combination of any of these contribution types:

- » **Pre-tax**—Each pay period, you may contribute up to 75% of your eligible compensation on a pre-tax and/or Roth 401(k) basis. The IRS limits the amount you can contribute in a given year. Your total pre-tax and Roth 401(k) contributions cannot exceed the annual IRS limit. The limits are set annually and can be found at workplace.schwab.com.
- » **Roth 401(k)**—Your Plan allows you to make Roth 401(k) contributions. Your contribution will be withheld on an after-tax basis. Withdrawals of your contributions and any earnings will not be subject to taxes, provided that any distribution from this account occurs at least five years following the year you make your first Roth 401(k) contribution to the Plan and you have reached age 59½ or become disabled. As a reminder, your combined pre-tax and Roth 401(k) contributions cannot exceed Plan contribution limits or the IRS limit.
- » **After-tax**—You may contribute up to 75% of your eligible compensation each pay period. You will not have to pay additional taxes upon withdrawing these contributions. Any earnings on after-tax contributions will be subject to ordinary income tax and, if taken prior to age 59½, a 10% federal tax penalty at withdrawal.

CATCH-UP CONTRIBUTIONS.

If you will be age 50 or older before December 31, you may be able to make additional catch-up contributions to the Plan. The IRS limits are set annually and can be found at workplace.schwab.com. Catch-up contributions may be made on a pre-tax and/or Roth 401(k) basis.

ROLLOVERS.

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**, or log in to your account at workplace.schwab.com.

*Earnings on Roth 401(k) contributions are eligible for tax-free treatment as long as the distribution occurs at least five years after the year you made your first Roth 401(k) contribution and you have reached age 59½, have become disabled, or have died.

IN-PLAN ROTH ROLLOVER

In-plan Roth rollovers allow you to convert all or a portion of your eligible balances to Roth savings while leaving the money in your 401(k) Plan account. When you retire, you will not pay taxes on the converted balances and any related earnings, as long as certain criteria are met.*

There is no fee for in-plan Roth rollovers, but you must pay income taxes on any money you roll over that has not been taxed before. Specifically, pre-tax contributions (including any earnings on them) and any earnings generated on after-tax contributions before conversion are taxable in the year they're converted. Talk to a tax advisor for help deciding if an in-plan Roth rollover makes sense for you.

Income taxes are not withheld at conversion. You will receive an annual Form 1099-R by early February that includes the amount of any in-plan Roth rollover you made the year prior.

*Earnings on Roth 401(k) contributions are eligible for tax-free treatment as long as the distribution occurs at least five years after the year you made your first Roth 401(k) contribution and you have reached age 59½, have become disabled, or have died.

REQUESTING AN IN-PLAN ROTH ROLLOVER

This information is for educational purposes only and 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.

ONE-TIME ROLLOVERS OF EXISTING ELIGIBLE BALANCES.

You can convert any eligible pre-tax and/or after-tax balances you hold in the 401(k) Plan to Roth savings anytime. One-time rollovers let you choose when and how much to convert. There is no limit on the number of requests you can make. Requests are generally processed within 10 business days.

AUTOMATIC ROLLOVERS OF FUTURE AFTER-TAX CONTRIBUTIONS.

You have the option to set up a standing election to have any new after-tax contributions you make rolled over to Roth savings automatically. This may help limit your future tax liability by reducing the time your after-tax contributions have to generate any earnings before conversion. It may also be more convenient for you than requesting individual rollovers.†

ALREADY HAVE EXISTING AFTER-TAX BALANCES IN THE 401(K) PLAN?

A portion of any earnings on those balances may be taxed with each automatic rollover of your new after-tax contributions. This is required by income tax regulations. Find out more at workplace.schwab.com and talk to your tax advisor for guidance.

YOU MIGHT BE A GOOD CANDIDATE FOR AN IN-PLAN ROTH ROLLOVER, IF YOU:

- » Are likely to be in a higher tax bracket at retirement
- » Will not need to withdraw the money for at least five years
- » Can pay income taxes on the rollover now
- » Want to leave the money to your beneficiaries

CHOOSE YOUR STRATEGY

The 401(k) Plan allows you to choose a strategy that fits your needs. Some people like help selecting their investment choices. Others prefer a more hands-on approach, actively selecting and managing their own investments.

GET HELP—USE THE TARGET DATE RETIREMENT FUNDS OR A MANAGED ACCOUNT SERVICE TO SET A COURSE TOWARD YOUR GOALS.

TARGET DATE FUNDS: SIMPLIFY YOUR RETIREMENT PORTFOLIO.

Looking for a way to spend less time worrying about saving for retirement and more time preparing to enjoy it? Consider one of the BlackRock LifePath® Investment target date retirement funds available to you through the 401(k) Plan.

- » **One target date retirement fund may suffice**—Investing in a single, carefully balanced and diversified, professionally managed target date fund may give you a comprehensive retirement investment portfolio. The target date is the year you plan to retire—or stop making contributions. The investment strategy of a target date fund becomes progressively more conservative as that target nears—this is known as the fund’s glide path. The intent is to allow you to remain in the same fund from the time you begin saving until you retire.

This can be a thoughtful strategy, especially if you lack the time, confidence, or desire to actively manage and monitor your investments.

Note that the principal value of the target date funds is not guaranteed at any time and will continue to fluctuate up to and after the target date. Additionally, diversification strategies do not ensure a profit and do not protect against losses in a declining market.

- » **Selecting a target date fund**—People typically invest in the target date fund with the date closest to their planned year of retirement. For example, someone planning to retire in 2031 might select a fund with a target date of 2030. If your retirement date falls between two funds, the more conservative decision would be to pick the one that falls prior to your intended retirement date.

While most target date funds follow a similar strategy, the underlying components can vary dramatically. When evaluating funds, consider the specific investments in each fund, the fees charged (which are required to be stated clearly), and what happens when the target date is reached. It’s also important to consider how other financial goals and personal factors could affect the appropriate risk level and glide path for you.

As with all investments, target date funds are subject to risk. There’s no guarantee that target date funds will achieve the returns nor provide the income necessary to last through retirement. You can lose money.

CHOOSE YOUR STRATEGY

THE POWER OF PERSONALIZATION.

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

GET PERSONALIZED ADVICE.

To build on this holistic view, the Plan includes the option to have your Plan account professionally managed for a fee.

This service will:

- » Calculate a retirement income goal and savings rate for you.
- » Select the investments for your Plan account from the Plan's available investment options.
- » Review your Plan account every 90 days and make adjustments to your investments as your needs change.
- » Provide a spending plan if you're age 50 or older, to help you make the most of your money in retirement.

Prefer to manage your Plan account yourself? You can still get a personalized recommendation without signing up for the managed account service.

The managed account service is provided by Morningstar Investment Management LLC, an independent registered investment adviser.¹

MANAGED ACCOUNT SERVICE FEE.

The fee for this service is based on your eligible average daily Plan account balance and the number of days you are in the service. Eligible balances exclude loan balances. 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. More information about fees and compensation is also detailed in the Charles Schwab & Co., Inc. Advice Services with Morningstar Investment Management, LLC¹ Disclosure Brochure (Form ADV Part 2A).

It's easy to get started. Log in to your 401(k) Plan 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.

CHOOSE YOUR STRATEGY

401(K) PLAN-SELECTED FUNDS.

Do you enjoy researching and choosing investments? Do you have time to review your decisions for your 401(k) Plan account at least annually or as your financial situation changes? Then consider 401(k) Plan-selected funds.

DO IT YOURSELF—INVESTING ON YOUR OWN.

INVESTING.

The Plan offers an array of investments chosen by Gates to give you a diverse range of investment choices. Here's how it works:

- » It can be helpful to first determine your risk tolerance by completing an **Investor Profile Questionnaire**. See the **Navigation** section on page 15 for details.
- » Conduct other research as needed, using the online tools provided, to help you analyze and choose from among the 401(k) Plan's funds.
- » Decide what percentage of your contribution should go to each fund.
- » A prospectus is available for each mutual fund in the 401(k) Plan. You can find the prospectuses online (see the **Navigation** section on page 15 for details).



CHOOSE YOUR INVESTMENTS

YOU MAY ELECT TO INVEST IN ANY OF THE FUNDS LISTED BELOW.

Core Funds	Share Class	Ticker
American Funds Fundamental Investors®	R6	RFNGX
Vanguard Equity-Income	Admiral	VEIRX
Vanguard Institutional Index	Institutional	VINIX
MFS Mid Cap Value	R6	MVCKX
MassMutual Select Mid Cap Growth	Investor	MEFZX
Vanguard Mid-Cap Index	Institutional	VMCIX
Vanguard Small-Cap Index	Institutional	VSCIX
American Funds New Perspective®	R6	RNPGX
American Funds EuroPacific Growth	R6	REGRX
Vanguard Total International Stock Index	Institutional	VTSNX
Dodge & Cox Balanced	N/A	DODBX
PIMCO All Asset	Institutional	PAAIX
Vanguard Inflation-Protected Securities	Admiral	VAIPX
Vanguard Total Bond Market Index	Institutional	VBTIX
Gates Stable Value††	N/A	N/A
T. Rowe Price New America Growth	I Class	PNAIX
American Beacon Small Cap Value	R6	AASRX
Loomis Core Plus Bond CIT††	Class C	N/A

†Stable Value fund providers and retirement plan sponsors may impose an “equity wash” requirement on Plan participants who want to transfer money out of a stable value fund and into a competing fund. Competing funds are defined as money markets, stable value funds, and bond funds with a duration of fewer than three years. The equity wash rules state that assets cannot be transferred directly to competing funds. Instead, the money must be transferred to a different investment option in the Plan and held there for a minimum of 90 days before transferring into the competing fund.

††This investment option is a collective trust and is not a registered investment company product.

OR

If your birth year is:	Your target date fund will be:
1959 or earlier*	BlackRock LifePath Investment Retirement Fund
1960–1962	BlackRock LifePath Investment 2025 Fund
1963–1967	BlackRock LifePath Investment 2030 Fund
1968–1972	BlackRock LifePath Investment 2035 Fund
1973–1977	BlackRock LifePath Investment 2040 Fund
1978–1982	BlackRock LifePath Investment 2045 Fund
1983–1987	BlackRock LifePath Investment 2050 Fund
1988–1992	BlackRock LifePath Investment 2055 Fund
1993–1997	BlackRock LifePath Investment 2060 Fund
1998 and later	BlackRock LifePath Investment 2065 Fund

*Used if your birth date is unknown when contributions are made.

CHANGING YOUR INVESTMENT ELECTIONS.

You may transfer existing assets in your 401(k) Plan account to other investments available through the 401(k) Plan at any time, subject to prospectus requirements.



DISCOVER HOW SMALL CHANGES MAY IMPACT YOUR RETIREMENT

CHECK YOUR READINESS.

Log in to your 401(k) Plan account at workplace.schwab.com and try My Retirement Progress today. To learn more, just call a Participant Services Representative at **1-800-724-7526**.

WHEN IT COMES TO RETIREMENT, KNOWING WHERE YOU STAND IS IMPORTANT.

Now you can keep tabs on whether you're on track to meet your retirement savings goals based on your current strategy, and explore how small changes could affect how much you might have. My Retirement Progress^{TM2} is an interactive tool that can help you:

- » View your estimated monthly income in retirement based on your current retirement savings and investment strategy.
- » Refine your personalized progress snapshot by providing additional information.
- » Model how changing the variables—contributions, retirement age, desired retirement income—could affect your estimated readiness.
- » Compare your savings rate to your peers' to see how you measure up.



NAVIGATION

Schwab Retirement Plan Services provides you with a variety of online tools and resources.

REGISTER AND ENROLL ONLINE.



Visit workplace.schwab.com, and select **Register Now** to establish your login credentials.



You may also set up your login credentials via the Schwab Workplace Retirement App.³ Download the app at workplace.schwab.com/mobile.

AFTER LOGGING IN:



DECIDE HOW MUCH TO CONTRIBUTE.

» Select **Learning Center > Tools and Calculators > Savings Goal Calculator.**



SEE HOW YOUR 401(K) CONTRIBUTIONS MIGHT AFFECT YOUR PAYCHECK.

» Select **Learning Center > Tools and Calculators > Paycheck Calculator.**



DETERMINE THE AMOUNT OF INCOME YOU MAY NEED WHEN YOU RETIRE.

» Select **Learning Center > Tools and Calculators > Retirement Savings Calculator.**



DESIGNATE A BENEFICIARY.

» Select **My Profile > Beneficiaries.**



DETERMINE YOUR RISK TOLERANCE.

» Select **Manage Account > Investments > Investor Profile Questionnaire.**



RESEARCH A FUND FACT SHEET OR PROSPECTUS.

» Select **My Account > Performance.**

» Click on the name of the fund you'd like to research, and read the fund fact sheet.

» Choose **Prospectus** for more detail.



STAY CONNECTED



ONLINE.

workplace.schwab.com
Available 24/7



PARTICIPANT SERVICES.

800-724-7526 (en español **877-905-2553**).* Participant Services Representatives are available between 7 a.m. and 9 p.m. CT, Monday through Friday.



SCHWAB WORKPLACE RETIREMENT APP.³

Available 24/7
Download **here**.



SOCIAL MEDIA.

If you're interested in financial information and trends, connect with Charles Schwab on Facebook or X (formerly known as Twitter).



ACCOUNT STATEMENT.

Your account is paperless. Your company has arranged for your statements and documents to be emailed to you. To change these settings, simply log in to your account at **workplace.schwab.com**, go to **My Profile**, and adjust the settings in the **Communications Preferences** section.



ACCOUNT SECURITY.

Keep your financial information confidential. Don't share identifying data, such as your login ID and password, and keep this information in a secure location. Avoid using the same password for multiple accounts, and change your password at least every six months. For more information, go to **schwab.com/schwabsafe**.

IMPORTANT NOTE ABOUT ACCOUNT SECURITY.



Be sure to keep your financial information confidential. Don't share identifying data, including login ID and password, and keep this information in a secure location. Avoid using the same password for multiple accounts, and change your password at least every six months.

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

STAY CONNECTED



TO GET STARTED, LOG IN THROUGH [WORKPLACE.SCHWAB.COM](https://workplace.schwab.com).

From there:

- » Go to **My Profile** and then **Communication Preferences**.
- » Select your delivery options.
- » Confirm or update your current email address.
- » Select **Save Changes**, and you're done.



¹At 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 ManagerSM, 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.

²The My Retirement ProgressSM percentage is calculated by Schwab Retirement Plan Services, Inc. (SRPS), based on estimated monthly income projections in retirement using contributions and investment data and assumptions which include, but are not limited to, current retirement plan balance and contribution rate, planned retirement age 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 800-724-7526.

³The Schwab Workplace Retirement App 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.

⁴You must be a U.S. citizen and resident to request an in-plan Roth rollover online or by phone. If you are not a U.S. citizen and resident, you may mail or fax your in-plan Roth rollover election to Schwab Retirement Plan Services, Inc. Election forms are available at workplace.schwab.com. Other restrictions may apply based on Plan provisions.

You must be a U.S. citizen and resident to request an in-plan Roth rollover online or by phone. If you are not a U.S. citizen and resident, you may mail or fax your in-plan Roth rollover election to Schwab Retirement Plan Services, Inc. Election forms are available at workplace.schwab.com. Other restrictions may apply based on Plan provisions.

This information is for educational purposes only and 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.

The Gates Matchmaker 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), 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.

Charles Schwab & Co., Inc. is not registered as a broker-dealer in Canada and is relying upon an exemption from the broker-dealer registration requirement to act as a broker-dealer. Therefore, Charles Schwab & Co., Inc. and its agents are not subject to the full regulatory requirements otherwise applicable under Canadian securities legislation.

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.

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. ("Schwab", Member SIPC, www.sipc.org).

