

Take charge of your
retirement goals.



It's tough to reach a goal when you don't know which direction to go. That's why through your PayPal 401(k) Savings Plan, you have access to personalized advice, available at no additional cost, that can help you know how much to save and how to invest your retirement plan account.

This advice service:

- Calculates how much income you'll need in retirement
- Determines how much more you'll need to save to reach your retirement savings goal
- Identifies a savings rate
- Recommends the investments for your retirement plan account based on the investments available within your Plan

If you're age 50 or older, you can receive a sustainable spending plan to help you know how much to withdraw from your various income sources each year in retirement.

There's no better time to start than right now.

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's recommendations to you.

Call **1-800-724-7526** between 7:00 a.m. and 11:00 p.m. ET, Monday through Friday.

The advice is provided by Morningstar Investment Management LLC, an independent registered investment adviser.†

