



## Fee and Investment Notice

May 24, 2021

Dear United Airlines Pilot Retirement Account Plan (“PRAP”) Participant:

Saving for retirement is an important key to a secure future, whether you plan to retire soon or many years from now. The PRAP is made available by United Airlines, Inc. (“Plan Sponsor”) to help you build savings for an active, healthy, and financially stable future. The Administrative Committee for the PRAP and the ALPA UAL MEC Retirement and Insurance Committee want you to understand your PRAP account and the decisions you can make to direct it.

This notice is required to be provided to you by your Plan Sponsor and is intended to help you understand the PRAP, including its fees and expenses, and the investments that are available to you so that you can make informed decisions about how to direct your individual PRAP account.

Your Plan Sponsor directed Schwab Retirement Plan Services (“SRPS”) to provide you this enclosed report on its behalf. The first section of the report outlines your investment options, related expenses, and comparisons to applicable benchmarks; the second section offers information about managing your PRAP account; and the third section explains the fees and expenses you may incur. This report is designed to be as simple and easy to understand as possible. You’ll receive an updated version of this report at least once every year.

To make changes in your PRAP account, obtain more information about your investments, or find out more about how you can save for retirement, visit [www.schwabplan.com/PRAP](http://www.schwabplan.com/PRAP) or call **1-866-855-PRAP (1-866-855-7727)**. Participant Services Representatives are available Monday through Friday, from 6 a.m. to 10 p.m. CT, and are happy to help you. If you prefer to contact SPRS in writing, please mail your request to Schwab Retirement Plan Services, P.O. Box 5050, Richfield, OH 44286. The information on [www.schwabplan.com/PRAP](http://www.schwabplan.com/PRAP) is available free of charge as a paper copy at your request.

Sincerely,

United Airlines Pilot Retirement Account Plan



## Your Investment Options, Managing Your Account, and PRAP Fees and Expenses

### PART 1: Your Investment Options

As a participant in the PRAP, you choose to invest in one or more of the PRAP's investment options. The chart below lists any fees, expenses, and restrictions specific to that investment option. Most investment products are not insured the way bank accounts are, and they can lose money. Always research all your options carefully before investing.

Investment products are not insured by the FDIC and are subject to investment risks, including possible loss of the principal amount invested.

| INVESTMENTS AVAILABLE TO YOU<br>Name/(Inception Date) Benchmark | PAST PERFORMANCE<br>Average Annual Total Return as of 12/31/2020 |       |                  | EXPENSES<br>Operating Expense as a Percent*<br>Operating Expense per \$1,000* |         | Shareholder-type Fees <sup>†</sup> and Restrictions  |
|---|--|-------|------------------|---|---------|--|
|   | 1 yr   | 5 yr  | 10 yr/<br>Life** |   |         |  |
| <b>Large Blend</b>  |  |       |                  |   |         |  |
| Total US Equity Index (6/1/2014)                                | 21.00  | 15.50 | 12.90            | 0.0145%   | \$0.145 | If you sell any amount, you will be restricted from purchasing back into this investment for 30 days. Scheduled auto-rebalances and new payroll contribution amounts are exempt from this restriction. |
| CRSP US Total Market Index                                      | 20.80  | 15.40 | 12.80            |   |         |  |
| <b>Large Growth</b>   |  |       |                  |   |         |  |
| Large Cap Growth Equity Fund (6/1/2014)                         | 54.70  | 23.50 | 20.10            | 0.4200%   | \$4.20  |  |
| Russell 1000 Growth Index                                       | 38.50  | 21.00 | 18.00            |   |         |  |
| <b>Large Value</b>  |  |       |                  |   |         |  |
| Large Cap Value Equity Fund (6/1/2014)                          | 2.00   | 10.10 | 8.40             | 0.4400%   | \$4.40  |  |
| Russell 1000 Value Index  | 2.80   | 9.70  | 7.90             |   |         |  |
| <b>Small Growth</b>   |  |       |                  |   |         |  |
| Small Cap Equity Fund (6/1/2014)                                | 12.10  | 12.30 | 9.60             | 0.7700%   | \$7.70  |  |
| Russell 2000 Index  | 20.00  | 13.30 | 10.30            |   |         |  |
| <b>Foreign Large Blend</b>                                      |  |       |                  |   |         |  |
| International Equity Fund (6/1/2014)                            | 9.30   | 9.50  | 5.00             | 0.7000%   | \$7.00  |  |
| MSCI AC World ex USA IMI (Net)                                  | 11.10  | 9.00  | 4.70             |   |         |  |
| International Equity Index (6/1/2014)                           | 11.30  | 9.10  | 4.80             | 0.0700%   | \$0.70  | If you sell any amount, you will be restricted from purchasing back into this investment for 30 days. Scheduled auto-rebalances and new payroll contribution amounts are exempt from this restriction. |
| FTSE Global All Cap ex US Index                                 | 11.24  | 9.07  | 5.81             |   |         |  |

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| INVESTMENTS AVAILABLE TO YOU             |  | PAST PERFORMANCE |                  |                                 | EXPENSES                       |  | Shareholder-type Fees <sup>†</sup> and Restrictions |
|--|--|------------------|------------------|---------------------------------|--------------------------------|--|---|
| Name/(Inception Date)<br>Benchmark       | Average Annual Total Return as of 12/31/2020 |                  |                  | Operating Expense as a Percent* | Operating Expense per \$1,000* |  |   |
|  | 1 yr   | 5 yr             | 10 yr/<br>Life** |                                 |                                |  |   |
| <b>World Stock</b>                       |  |                  |                  |                                 |                                |  |   |
| Global Equity Fund (6/1/2014)            | 20.60  | 14.10            | 10.00            | 0.5900%                         | \$5.90                         | If you sell any amount, you will be restricted from purchasing back into this investment for 30 days. Scheduled auto-rebalances and new payroll contribution amounts are exempt from this restriction. |   |
| MSCI AC World IMI (Net)                  | 16.60  | 12.50            | 9.00             |                                 |                                |  |   |
| <b>Target Date Funds</b>                 |  |                  |                  |                                 |                                |  |   |
| <b>Target Date 2000-2010</b>             |  |                  |                  |                                 |                                |  |   |
| Target Date Retirement Income (6/1/2014) | 9.50   | 6.30             | 4.50             | 0.3100%                         | \$3.10                         |  |   |
| Performance Benchmark Retirement         | 7.60   | 5.60             | 4.20             |                                 |                                |  |   |
| Target Date 2010 Fund (6/1/2014)         | 10.60  | 7.80             | 5.50             | 0.3300%                         | \$3.30                         |  |   |
| Performance Benchmark 2010               | 8.70   | 7.00             | 5.10             |                                 |                                |  |   |
| <b>Target Date 2011-2015</b>             |  |                  |                  |                                 |                                |  |   |
| Target Date 2015 Fund (6/1/2014)         | 11.40  | 8.70             | 6.20             | 0.3400%                         | \$3.40                         |  |   |
| Performance Benchmark 2015               | 10.00  | 7.90             | 5.80             |                                 |                                |  |   |
| <b>Target Date 2016-2020</b>             |  |                  |                  |                                 |                                |  |   |
| Target Date 2020 Fund (6/1/2014)         | 12.60  | 9.60             | 6.80             | 0.3600%                         | \$3.60                         |  |   |
| Performance Benchmark 2020               | 11.30  | 8.80             | 6.40             |                                 |                                |  |   |
| <b>Target Date 2021-2025</b>             |  |                  |                  |                                 |                                |  |   |
| Target Date 2025 Fund (6/1/2014)         | 13.30  | 10.20            | 7.40             | 0.3600%                         | \$3.60                         |  |   |
| Performance Benchmark 2025               | 11.90  | 9.50             | 6.90             |                                 |                                |  |   |
| <b>Target Date 2026-2030</b>             |  |                  |                  |                                 |                                |  |   |
| Target Date 2030 Fund (6/1/2014)         | 13.60  | 10.90            | 7.90             | 0.3600%                         | \$3.60                         |  |   |
| Performance Benchmark 2030               | 12.40  | 10.10            | 7.40             |                                 |                                |  |   |
| <b>Target Date 2031-2035</b>             |  |                  |                  |                                 |                                |  |   |
| Target Date 2035 Fund (6/1/2014)         | 13.80  | 11.50            | 8.40             | 0.3600%                         | \$3.60                         |  |   |
| Performance Benchmark 2035               | 13.10  | 10.70            | 7.90             |                                 |                                |  |   |
| <b>Target Date 2036-2040</b>             |  |                  |                  |                                 |                                |  |   |
| Target Date 2040 Fund (6/1/2014)         | 14.50  | 12.00            | 8.80             | 0.3500%                         | \$3.50                         |  |   |
| Performance Benchmark 2040               | 13.90  | 11.40            | 8.40             |                                 |                                |  |   |
| <b>Target Date 2041-2045</b>             |  |                  |                  |                                 |                                |  |   |
| Target Date 2045 Fund (6/1/2014)         | 15.80  | 12.50            | 9.20             | 0.3500%                         | \$3.50                         |  |   |
| Performance Benchmark 2045               | 15.10  | 11.90            | 8.80             |                                 |                                |  |   |

| INVESTMENTS AVAILABLE TO YOU     |  | PAST PERFORMANCE |              |                                 | EXPENSES                       |  | Shareholder-type Fees <sup>†</sup> and Restrictions |
|----------------------------------|--|------------------|--------------|---------------------------------|--------------------------------|--|---|
| Name/(Inception Date) Benchmark  | Average Annual Total Return as of 12/31/2020 |                  |              | Operating Expense as a Percent* | Operating Expense per \$1,000* |  |   |
|                                  | 1 yr   | 5 yr             | 10 yr/Life** |                                 |                                |  |   |
| <b>Target Date 2046–2050</b>     |  |                  |              |                                 |                                |  |   |
| Target Date 2050 Fund (6/1/2014) | 15.80  | 12.50            | 9.20         | 0.3500%                         | \$3.50                         |  |   |
| Performance Benchmark 2050       | 15.30  | 11.90            | 8.80         |                                 |                                |  |   |
| <b>Target Date 2050+</b>         |  |                  |              |                                 |                                |  |   |
| Target Date 2055 Fund (6/1/2014) | 15.90  | 12.50            | 9.20         | 0.3500%                         | \$3.50                         |  |   |
| Performance Benchmark 2055       | 15.30  | 11.90            | 8.80         |                                 |                                |  |   |
| <b>Intermediate-Term</b>         |  |                  |              |                                 |                                |  |   |
| Diversified Bond Fund (6/1/2014) | 10.60  | 5.60             | 4.20         | 0.2600%                         | \$2.60                         |  |   |
| Barclays Aggregate Index         | 7.50   | 4.40             | 3.80         |                                 |                                |  |   |
| Total Bond Index (6/1/2014)      | 7.70   | 4.50             | 3.80         | 0.0300%                         | \$0.30                         | If you sell any amount, you will be restricted from purchasing back into this investment for 30 days. Scheduled auto-rebalances and new payroll contribution amounts are exempt from this restriction. |   |
| Barclays U.S. Bond Index         | 7.51   | 4.44             | 5.28         |                                 |                                |  |   |
| <b>Real Assets</b>               |  |                  |              |                                 |                                |  |   |
| Real Asset Fund (6/1/2014)       | 1.70   | 3.40             | 0.30         | 0.4100%                         | \$4.10                         |  |   |
| PIMCO DRA Benchmark              | -0.60  | 3.40             | 0.70         |                                 |                                |  |   |
| <b>Stable Value</b>              |  |                  |              |                                 |                                |  |   |
| Stable Value Fund (6/1/2014)     | 2.20   | 2.10             | 1.90         | 0.2300%                         | \$2.30                         | Assets may not be transferred to PCRA for 90 days after sale.  |   |
| U.S. T-Bill CMT 3 Year           | 0.40   | 1.50             | 1.40         |                                 |                                |  |   |

A collective trust fund is not a registered investment company product.

Operating expense and shareholder-type fees and restriction data for each fund are based on estimated expenses associated with investment management, asset allocation, operations and custody services, and expected restrictions. Updated operating expenses will be provided quarterly on the fund profiles.

Non-brokerage account investment options are separate accounts and are not registered investment company products.

Data provided by Morningstar, Inc. at [www.morningstar.com](http://www.morningstar.com) or by fund providers, your Plan Sponsor, or their consultant.

\*Operating expenses are actual expenses (as stated in the fund profiles) paid indirectly from your investment in this option each year. They are expressed as a percentage of the value of your investment in the option expense ratio) and as a value for each \$1,000 invested in the option. To estimate the annual total dollar impact on your account, multiply the operating expense per \$1,000 by how many \$1,000 increments you hold in the fund. Operating expenses, also known as total annual operating expenses, for the new PRAP investment options reflect estimated expenses associated with investment management, asset allocation, operations, and custody services. Updated operating expenses will be provided quarterly on the fund profiles.

\*\***10yr/Life**—For funds whose Inception Date is less than 10 years ago, the performance shown is the past performance for the period beginning with the inception date of the fund through 12/31/2020 for the fund and its benchmark.

<sup>†</sup>Shareholder-type fees are fees paid directly from your investment in this option, which may not be reflected in the operating expense shown above (examples include fees such as administrative fees, sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees, surrender charges, contract maintenance fees, and mortality and expense charges).

Fees and expenses are among the many factors to consider when you decide to invest. Investment fees and expenses may fluctuate each year and over time may substantially reduce the growth of your account. You can visit [www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa) for an example of the long-term effects of the fees and expenses.

## UNDERSTANDING BENCHMARKS

A benchmark is a tool used to compare performance. To help you evaluate the performance of the PRAP's investment options, we've included one or more indices for you to use as benchmarks. An index measures the performance of a group of securities chosen to reflect a certain segment of the financial market. Many indices have been created to track many different segments of the market. Indices cannot be purchased directly. They are simply measures of market performance. Well-known market indices include the Dow Jones Industrial Average, the S&P 500, and the Nasdaq Composite.

## SELF-DIRECTED BROKERAGE ACCOUNT (Schwab Personal Choice Retirement Account®)

In the PRAP, you also have the option of opening a self-directed brokerage account called the Schwab Personal Choice Retirement Account® ("PCRA"). This kind of feature makes it possible for you to invest some or all of your contributions in investments available through Charles Schwab & Co., Inc. ("CS&Co.") brokerage services. These investments may include individual stocks, bonds, and mutual funds according to your Plan Sponsor's election. Even though a PCRA allows for a broader array of investments than you may have available to choose from in the PRAP's core fund lineup, not all types of investments are available. Investments that are restricted from a PCRA include, but are not limited to, collectibles, currencies, precious metals, real estate, futures, commodities, private placements, margin accounts, short sales, and any security that may result in the issuance of an IRS Schedule K-1. Options trading is also limited to writing covered calls and buying protective puts. There is no minimum balance requirement; however, some investments may require a minimum initial purchase amount. For additional details on PCRA investment and trading restrictions, please see below. If you choose to invest a portion of your account in a PCRA, you are responsible for monitoring and reviewing the investment choices you've made. You can manage a PCRA account and provide investment instructions at [Schwab.com](https://www.schwab.com) or by calling the number shown below. Applicable trading fees and restrictions will apply, along with other individual fees. You'll find a list of brokerage fees in the CS&Co. Pricing Guide for Retirement Plan Accounts you receive when you open an account and at [www.schwabplan.com/PRAP](https://www.schwabplan.com/PRAP). Prior to placing a trade, you can ask a PCRA Representative about any fees, including fees not described in this disclosure, associated with the purchase or sale of a particular security by calling the number below. The PRAP's trading fees may be subject to special negotiated rates that will be applied at the time of your trade. Please call **1-888-393-7272** for any questions related to special negotiated rates. Actual amounts charged to your brokerage account will be listed on your transaction confirmations and periodic brokerage statements you will receive for your PCRA. If you have questions or concerns about your self-directed brokerage account, please call **1-888-393-7272**.

The table below outlines additional restrictions that may apply to a PCRA in the PRAP:

| ACTION                   | CATEGORY   | LIMITATION  |
|--------------------------|--|---|
| Transaction Restrictions | Equities or Securities                               | Are limited to those traded on a public exchange, such as NYSE or American  |
|                          | Tax-Exempt Mutual Funds                              | Are not permitted   |
|                          | Limited Partnerships and Other K-1 Generating Assets | Are not permitted   |
|                          | Tax-Exempt Fixed Income                              | Are limited to Treasuries Only  |
|                          | Foreign (non-U.S.) Securities                        | Are not permitted   |
|                          | Debt Securities                                      | Are not permitted   |
|                          | Specific Investments                                 | No purchases allowed of any other securities issued by United Continental Holdings Inc., United Airlines, Inc., Continental Micronesia Inc. or any of their affiliates. |

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## PART 2: Managing Your PRAP Account

To make changes in your PRAP account, obtain more information about your investment options, or find out more about how you can save for retirement, visit [www.schwabplan.com/PRAP](http://www.schwabplan.com/PRAP) or call **1-866-855-PRAP (1-866-855-7727)**. Participant Services Representatives are available Monday through Friday, from 6 a.m. to 10 p.m. CT, and are happy to help you. If you prefer to contact SRPS in writing, please mail your request to Schwab Retirement Plan Services, P.O. Box 5050, Richfield, OH 44286. The information at [www.schwabplan.com/PRAP](http://www.schwabplan.com/PRAP) is available free of charge as a paper copy at your request.

### RETIREMENT PLAN ADVICE

The PRAP offers retirement plan advice provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., through Morningstar® Retirement Manager<sup>SM</sup>. This advice service is offered at no additional cost beyond the expenses imposed by the underlying investments and the standard fees paid to SRPS and CS&Co. for recordkeeping and related services, including fees paid to Charles Schwab Trust Bank. You can access advice any time via the plan website. It is important to revisit the third-party advice you receive, at least annually or whenever there is a change in life events. Morningstar Investment Management includes retirement plan fund-specific advice and savings recommendations to help you reach your retirement goals.

### TRANSFER RESTRICTIONS

You can change your investment elections for future contributions at any time. You also can request a transfer from one option to another as permitted by the PRAP and subject to prospectus requirements.

### Voting Rights

You will not have the right to exercise voting, tender, and similar rights with respect to the designated investment options in the PRAP.

### Risk Reduction

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments may help you achieve a favorable rate of return, while managing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well may cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. Diversification strategies do not assure a profit and do not protect against losses in declining markets.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the PRAP. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the PRAP to help ensure that your retirement savings will meet your retirement goals.

## PART 3: PRAP Fees and Expenses

### Administrative Fees

To support making the PRAP available to you, your PRAP account may be charged (your balance may be reduced by) administrative fees for recordkeeping, accounting, legal, and other PRAP services. Some fees may be shared proportionately among all participants in the PRAP. Individual fees are your responsibility and typically occur when you make certain transactions. PRAP administrative fees and expenses may fluctuate each year and over time may substantially reduce the growth of your account.

Fees paid by the PRAP for trust, custody, and recordkeeping services are divided evenly across all participant accounts and are currently \$16.00 annually for each PRAP participant. Trust, custody, and recordkeeping fees are deducted from your account after the end of each quarter.

Your quarterly benefit statement details any fees (except PCRA fees) deducted from your account for the preceding quarter. You also can review any charges to your account by looking at your transaction history in the Activity section of [www.schwabplan.com/PRAP](http://www.schwabplan.com/PRAP) and information you receive for your PCRA account.

### Individual Fees

Individual fees based on transactions you make are charged at the time of the transaction. Outlined below are the individual fees you may be charged for transactions you request from the PRAP:

| INDIVIDUAL FEES AND EXPENSES                          |       |
|---|-------|
| Loan Establishment Fee                                | \$50  |
| Qualified Domestic Relations Order Determination Fee* | \$300 |

\*A Qualified Domestic Relations Order (QDRO) is a judgment, decree or order made pursuant to a state’s domestic relations or community property law and relating to the provision of child support, alimony or marital property rights to a spouse, former spouse, child or other dependent of a plan participant. The Qualified Domestic Relations Order Determination Fee will be split evenly between the participant and the alternate payee.

In addition to the above, if you open a PCRA account, applicable trading fees and restrictions will apply, along with other individual fees. You’ll find a list of brokerage fees in the CS&Co. Pricing Guide for Retirement Plan Accounts you receive when you open an account and at [www.schwabplan.com/PRAP](http://www.schwabplan.com/PRAP).

### Notes and FAQs

| NOTES ABOUT FUNDS AND ACCOUNTS             |   |
|--|---|
| Plan Administrator                         | The term “Plan Sponsor” used in this notice refers to the Plan Administrator, who has the fiduciary duty to provide these disclosures to you (the Participant).   |
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| Schwab Personal Choice Retirement Account® | Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC, <a href="http://www.sipc.org">www.sipc.org</a> ), the registered broker/dealer, as part of the PRAP, with PRAP recordkeeping services provided by Schwab Retirement Plan Services, Inc.   |



## NOTES ABOUT FUNDS AND ACCOUNTS

### Morningstar Investment Management LLC Services

At 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 Manager<sup>SM</sup>, 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](https://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](https://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.

### Glossary

For a full glossary of investing and financial terms that may assist in understanding the investment options in the PRAP, log in to your account at [www.schwabplan.com/PRAP](https://www.schwabplan.com/PRAP), go to **My Account > Performance** and then click on the link in the Glossary section.

## Index Provider Information

Please note, the following attributions are required by the benchmark index providers that may be identified in Part 1 of this document. Some or all of the benchmark index providers listed below may not be identified in Part 1 of this document.

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