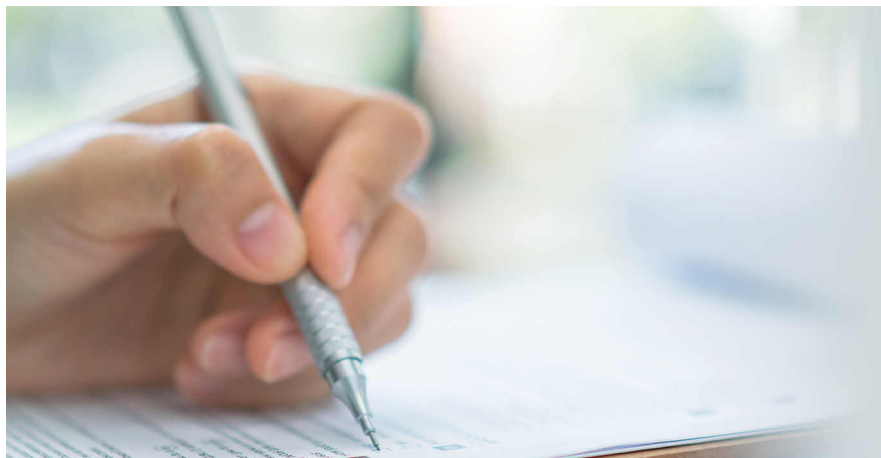


Checklists can be helpful. This one can be life changing.



Plan for your retirement with this simple checklist.

Ready to create the retirement you want? Log in to workplace.schwab.com and spend a few minutes reviewing your Allscripts Retirement Savings Plan. See what your plan offers, and check an item off this list today.

Get advice.

You have access to personalized advice that calculates a retirement income goal, identifies a savings rate, and provides a plan investment allocation recommendation. What's more, for a fee, you can receive professional management of your retirement plan account through the managed account service, which provides ongoing account monitoring and automatic adjustments to your investments as your retirement needs change and you get closer to retirement. The advice service is provided by Morningstar Investment Management LLC, an independent registered investment adviser. To access advice, log in to workplace.schwab.com > **Advice***

Contribute more.

Time is your best friend when saving for retirement. Adding to your retirement plan account balance may help grow your retirement savings over time. Taking full advantage of your company's match may help you save even more for the future. Review your contributions now and save up to the IRS annual limit, \$19,500 or \$26,000 for those age 50 and older, if possible. To increase your contribution rate, log in to workplace.schwab.com > **Manage Account > Contributions†**

Take care of those who matter most.

Designate or review your beneficiary elections annually or whenever you experience a life event, such as the birth or adoption of a child, marriage, or divorce. To designate or review your account beneficiary, log in to workplace.schwab.com > **My Profile > Beneficiaries.**

Stay connected with the mobile app.

The Schwab Workplace Retirement App lets you check your account balance, update your contribution elections, and enter new investment instructions for future contributions from your mobile device. Download the app at workplace.schwab.com/mobile‡

Check your progress toward retirement.

My Retirement Progress™ is an interactive tool that helps you find out where you stand and regularly check your progress toward your savings goal. You can see how changing variables, such as your estimated retirement date, could affect your estimated income in retirement. Review your progress today. Log in to workplace.schwab.com‡

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Need help with completing your checklist?

Visit the Learning Center for retirement planning on your terms. There's a wealth of practical resources, from money basics and smart tools to planning and investing information. Access on-demand videos, webcasts and articles on managing your assets and keeping your retirement on track. Log in to workplace.schwab.com to get started.



Questions? Call Participant Services at **1-800-724-7526**
from 7:00 a.m. to 11:00 p.m. ET, Monday through Friday.

*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 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 are 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.

[†]Your company may have a maximum match as well as other restrictions. Employer contributions are paid on a pre-tax basis and may be taxable at withdrawal.

[‡]Requires a wireless signal or mobile connection. Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades or maintenance, or for other reasons. Feature availability depends on both plan and participant settings.

[§]The My Retirement Progress[™] percentage is calculated by Schwab Retirement Plan Services, Inc. (SRPS), based on estimated monthly income projections in retirement using savings and investment data and assumptions which include, but are not limited to, current retirement plan balance and savings rate, projected date of 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 1-800-724-7526.

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.

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