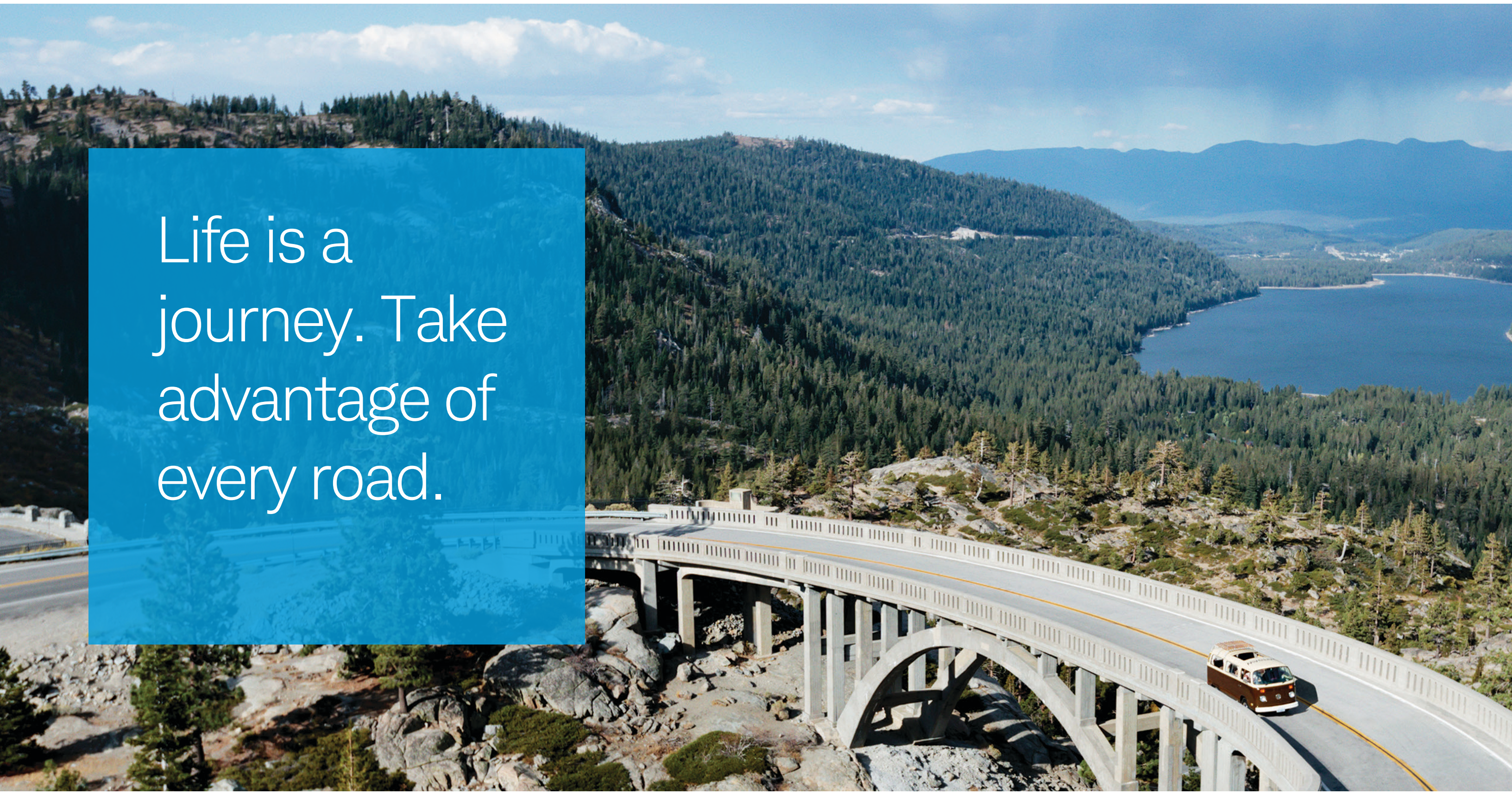

Consider how retirement plan tax savings strategies can help.

There are several ways to contribute to your retirement savings within the Fisher Investments 401(k) Plan (the "Plan"). All your contribution options have unique advantages and tax implications. Take time to learn more about each of them and which ones may work for you.

See where you stand and explore your options.

- Log in to **workplace.schwab.com** to review your elections.
- Find out more about the different ways you can save.

Own your tomorrow®

Pre-tax contributions.

Pre-tax contributions are deducted from your eligible pay and may provide an immediate tax benefit since they help reduce your current taxable income. Upon withdrawal, you are required to pay taxes on the contributions and any earnings. You may contribute up to 75% of your eligible pay on a pre-tax and/or Roth 401(k) basis each year. Your total pre-tax and Roth 401(k) contributions cannot exceed the IRS limit for 2026 of $24,500. Pre-tax contributions are eligible for the employer match.*

Roth 401(k) contributions.

Roth 401(k) contributions are made to your Plan account after taxes are deducted from your eligible pay and do not provide an upfront tax benefit. However, withdrawals of Roth 401(k) contributions are tax-free. Any earnings on Roth 401(k) contributions may be withdrawn tax-free if certain criteria are met.[†] As a reminder, your combined pre-tax and Roth 401(k) contributions cannot exceed Plan contribution limits or the IRS limit for 2026 of $24,500. Roth 401(k) contributions are eligible for the employer match.*

Catch-up contributions.

You may be able to make additional catch-up contributions. Catch-up contributions of up to $8,000 if you will be age 50 or older by year-end, or $11,250 if you will be age 60-63 by year-end, are not subject to this IRS Limit. Catch-up contributions may be made on a pre-tax and/or Roth 401(k) basis if your annual compensation in the prior calendar year is $150,000 or less in Federal Insurance Contributions Act (FICA) wages. Catch-up contributions must be made on a Roth basis if your annual salary in the prior calendar year is more than $150,000 in FICA wages.Talk to a tax advisor if you have questions on how your catch-up contributions may be affected. FICA wages are generally reported in Box 3 of the Form W-2 and may also be referred to as Social Security wages or Internal Revenue Code (IRC) 3121(a) wages. Roth 401(k) and after-tax catch-up contributions are not matched.

After-tax contributions.

Made to your Plan account after taxes are deducted from your eligible pay, these contributions allow you to save beyond the IRS limit placed on pre-tax and Roth 401(k) contributions. You may contribute up to 75% of your eligible pay in combined pre-tax, Roth 401(k), and after-tax contributions, not to exceed the annual additions limit. The annual additions limit is the total dollar amount that you and your employer may contribute to your Plan account each year.[§] This limit for 2026 is $72,000, excluding any catch-up contributions. Any earnings on after-tax contributions are taxable upon withdrawal. After-tax contributions are not eligible for the employer match.*

How to maximize contribution types.

You can make pre-tax, Roth 401(k), and after-tax contributions at the same time. Refer to the graphic below to explore how to maximize Plan savings.

Pre-tax contributions
+ Roth 401(k) contributions

$24,500

($32,500 if age 50+)

($35,750 if age 60-63)

+

Employer contributions*
+ after-tax contributions

$47,500

Additional savings opportunity

=

Maximum potential contributions

$72,000

($80,000 if age 50+)

($83,250 if age 60-63)

Graphic reflects the 2026 IRS 402(g) limit of $24,500 for pre-tax and Roth 401(k) contributions combined and the IRS 414(v) limit of $8,000 (or $11,250 if age 60-63) for catch-up contributions. The Plan may impose additional contribution limits. If you have contributed to more than one qualified retirement plan this year, it's your responsibility to ensure that you have not exceeded applicable limits.

In-plan Roth rollovers.

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 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.[‡]

While there is no fee for in-plan Roth rollovers, 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.

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

There are two ways to request an in-plan Roth rollover.

One-time rollovers of existing eligible balances.

You can convert any eligible pre-tax and/or after-tax balances you hold in the 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 convert any new after-tax contributions 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 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.

When considering if an in-plan Roth Rollover is right for you, ask yourself the following questions:

- Are you likely to be in a higher tax bracket at retirement?
- Can you wait at least five years before withdrawing the money you intend to roll over?
- Can you afford to pay income taxes on the rollover now?
- Do you intend to leave the money to your beneficiary(s)?

If you decide that converting your eligible balances to Roth savings is right for you, log in to your Plan account at **workplace.schwab.com** and select **Manage Account** to get started.

Compare your contribution options.

Explore this comparison of pre-tax, Roth 401(k), and after-tax contributions. Each offers unique benefits and tax implications to help keep your plans for retirement on track and give you more flexibility in the future. Your Plan may limit the amount you can defer for each contribution type, and IRS limits may change from year to year.

	Pre-tax	Roth 401(k)	After-tax
Key considerations	May be appropriate for those expecting to be in a lower tax bracket at time of withdrawal.	May be beneficial for those expecting to be in a higher tax bracket at time of withdrawal.	May be suitable for those who have already contributed up to the basic IRS limit for pre-tax and Roth 401(k) contributions.
Tax implications	Taxes on contributions and any earnings are deferred. Provides immediate tax benefits. Taxes are paid at withdrawal.	Contributions are made after taxes, and any earnings may grow tax-free. No immediate tax benefit. No taxes at withdrawal if certain conditions are met.[†]	Contributions are made after taxes. Any earnings are taxed upon withdrawal.
Options if you leave your employer**	New employer's tax-qualified plan, if new employer allows; leave in the Plan; traditional IRA; Roth IRA; [††,‡‡] or cash out.[§§]	New employer's tax-qualified plan, if new employer allows;[†††] leave in the Plan; Roth IRA;[††] or cash out.[§§]	New employer's tax-qualified plan, if new employer allows;[†††] leave in the Plan; Roth IRA;[††,‡‡] traditional IRA; or cash out.[§§]
Mandatory distributions at age 73	Generally, required minimum distributions must begin no later than April 1 of the year following the calendar year you reach age 73[‡‡‡] or retire, whichever is later.	You are not required to take a minimum distribution from your Roth accounts during your lifetime.	Generally, required minimum distributions must begin no later than April 1 of the year following the calendar year you reach age 73[‡‡‡] or retire, whichever is later.
Withdrawals before age 59½	Yes, for a qualified financial hardship, if permitted by the Plan.[§§]	Yes, for a qualified financial hardship, if permitted by the Plan.[§§]	Yes, available at any time as permitted by the Plan.[§§]
In-plan Roth rollover eligible	Yes, contributions and any earnings are taxable in the year converted.	Not applicable.	Yes, any earnings on contributions prior to rollover are taxable in the year converted.
Employer contribution eligible	Yes.	Yes.	No.
Key takeaway	May provide immediate tax benefits.	May provide future tax benefits.	May provide future tax benefits. Funds may be more accessible; fewer restrictions apply on distribution requests.

Understand how it could all fit together.

Everyone's financial situation is unique. Wherever you are on the road to retirement, it's important to continually evaluate your needs and savings goals. Here's just one example of how a participant could make the most of a qualified retirement plan.

Step 1:

Speaks with a tax advisor for professional guidance on how to save within the retirement plan.

Step 2:

Saves on a pre-tax and/or Roth 401(k) basis up to the basic IRS annual limit of $24,500 to help maximize the employer match.*

Step 3:

Reviews any existing after-tax balances and decides to roll them over to Roth savings to potentially earn tax-free growth.[†] This is done by submitting a one-time request for an in-plan Roth rollover of their entire accumulated after-tax balance.

Step 4:

Elects automatic in-plan Roth rollovers of new after-tax contributions to help limit future tax liability.

Step 5:

Makes after-tax contributions up to the IRS annual additions limit of $72,000.

This example is hypothetical and for illustrative purposes only. It assumes the participant is younger than age 50 by calendar year-end and is ineligible for catch-up contributions. It also assumes there are no Plan-imposed limits on participant contributions. You must pay income taxes on any money you roll over that has not been taxed before. Any applicable taxes are not withheld at the time of the in-plan Roth rollover. Schwab Retirement Plan Services, Inc. does not provide tax or legal advice.

Consult. Review. Questions?

Before making your decision, consult with a tax advisor for additional information on the contribution option(s) that may be right for you.

Review or update your elections at **workplace.schwab.com**

Questions? Call Participant Services at **1-800-724-7526**.

Si prefiere hablar con alguien en español, por favor llámenos al **1-877-905-2553**.

† 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 rollovers are not subject to a 10% additional tax on early distributions, provided no part of the in-plan Roth rollover is distributed before the 5-taxable-year period is met. The measuring period begins on January 1st of the year of the in-plan Roth rollover. All in-plan Roth rollovers made within the same calendar year are subject to the same 5-year time period. Each individual's tax situation is different, take the time to consider all of the facts and consult a qualified tax advisor to discuss your specific situation before initiating an In-Plan Roth Rollover.

§ After-tax contributions are subject to the annual additions limit, which is a limit on the total dollar amount that can be contributed to your Plan account annually. The annual additions limit for 2026 is the lesser of 100% of your eligible compensation or $72,000. Other Plan limits may apply.

** A rollover of retirement plan assets to an IRA is not your only option. Carefully consider all of your available options which may include but not be limited to keeping your assets in your former employer's plan; rolling over assets to a new employer's plan; or taking a cash distribution (taxes and possible withdrawal penalties may apply). Prior to a decision, be sure to understand the benefits and limitations of your available options and consider factors such as differences in investment-related expenses, plan or account fees, available investment options, distribution options, legal and creditor protections, the availability of loan provisions, tax treatment, and other concerns specific to your individual circumstances.

†† When a participant rolls over a balance to a new Roth IRA, the five-year qualification period may start over. This may impact the rollover decision. If the participant has an established Roth IRA, then the qualification period is calculated from the initial deposit into the IRA, and the rollover will be eligible for tax-free withdrawals when that five-year period has ended (and the age qualifier has been met).

‡‡ You will be subject to income taxation if you roll over a pre-tax 401(k) account and/or any after-tax account investment earnings to a Roth IRA. Additionally, you may be subject to a 10% early distribution recapture penalty if you take a distribution from the Roth IRA within 5 years of the rollover from the Plan and you are under age 59½.

§§ Withdrawals may be subject to income tax and/or early distribution penalties.

††† Rollovers of Roth 401(k) and after-tax monies must be transferred via direct rollover to a new employer's tax-qualified plan.

‡‡‡ You generally have to start taking required minimum distributions (RMDs) no later than April 1 of the year following the calendar year you reach age 73 or retire, whichever is later. If you were born on or before June 30, 1949, the required minimum distribution age is 70½. If you were born after June 30, 1949, and before January 1, 1951, the required minimum distribution age is 72. If you own 5% or more of the business sponsoring the Plan, other provisions may apply. Refer to your Plan document for details. However, you are not required to take a minimum distribution from your Roth accounts during your lifetime.

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.

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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