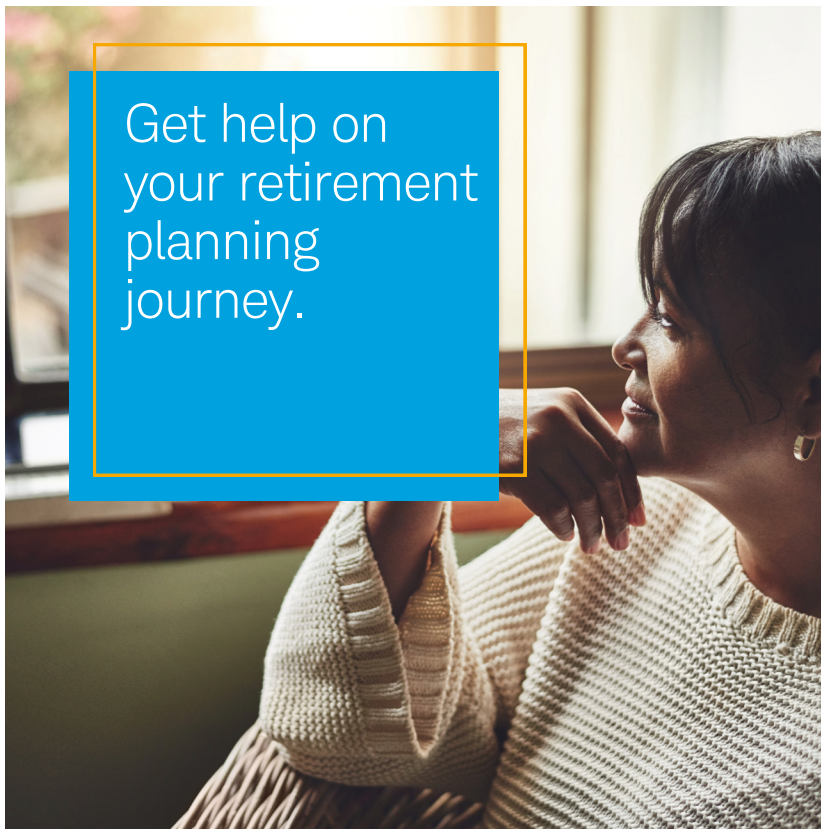


charles
SCHWAB

Get help on
your retirement
planning
journey.



M MAJESTIC
STEEL USA

What's your retirement goal? Are your current investments on track to meet it? Are you considering making changes? If you answered "I don't know" to any of these questions, you can get help finding the answers.

Through the Majestic Steel USA, Inc. 401(k) Profit Sharing Plan & Trust, you have the option to have your retirement plan account professionally managed for a fee. In a few simple steps, you can go from "I don't know" to "I've got this!"

This service will:

- Calculate a retirement income goal and savings rate for you, based on the information you provide.
- Select investments for your retirement plan account from the retirement plan's available investment options.
- Review your retirement plan account every 90 days and make automatic adjustments to your investments as your needs change and you get closer to retirement.
- 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 retirement plan account yourself? You can still get a personalized recommendation without signing up for the service.

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

For more information, call Participant Services at **1-800-724-7526**. Si prefiera hablar con alguien en español, por favor llámenos al **1-877-905-2553**.



Let's do this.

Take the first steps today to see how different the journey looks with a little help at your side. Log in to your retirement plan account at **workplace.schwab.com** and select the **Advice** tab.



Own your tomorrow.

*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 (nondiscretionary investment advice) and managed account (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 nondiscretionary 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.

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.

©2025 Schwab Retirement Plan Services, Inc. All rights reserved.
CC9485599 (0124-7L34) MKT122839-00 MAJ (01/25) 00293576



Own your tomorrow.