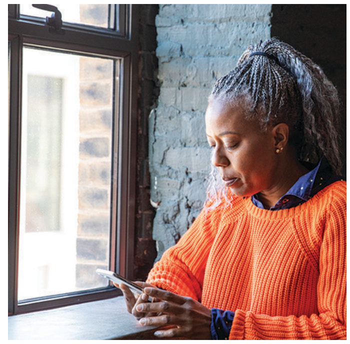
charles SCHWAB

Planning for your retirement has never been easier.



MAJESTIC STEEL USA

Explore the features of your retirement plan website.

Visit **workplace.schwab.com** to take advantage of the tools and resources available through the Majestic Steel USA, Inc. 401(k) Profit Sharing Plan & Trust that can help you plan for retirement. Check out these useful features and tools:

Review your investments.

Look at your account to see how your investments have performed and determine if you would like to make adjustments to your fund allocations.

- Go to the **Manage Account** tab.
- Select **Investments**.

Review your contribution rate.

Increasing your contribution rate by just a small percentage may have significant long-term benefits. Follow the steps below to review how much you are saving in your account.

- Go to the **Manage Account** tab.
- Select **Contributions**.

Designate your beneficiary.

It's too important to put off, so take care of the people who matter most. Designate or update your beneficiary information today.

- Go to the **My Profile** tab.
- Select **Beneficiaries**.

Check out the Learning Center.

Explore videos, articles, calculators, planning tools, and more on the financial topics that matter to you most.

- Go to the **Learning Center** tab.

Use the retirement tools and calculators.

The website offers a number of useful tools, including the Retirement Savings Calculator, the Paycheck Calculator, the Social Security Administration Estimator, the Monthly Budget Planner, the Spending Tracker, and more.

- Go to the **Learning Center** tab.
- Select **Tools & Calculators**.

Get personalized advice.*

The retirement plan includes the option to have your account professionally managed for a fee. This service will calculate a retirement income goal and savings rate for you, select the investments for your account from the retirement plan's available investment options, review your retirement plan account every 90 days and make adjustments to your investments as your needs change, and 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 account yourself? You can still get a personalized recommendation without signing up for the managed account service.

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

- Go to the **Advice** tab.

How to log in.

Follow these steps:

- Go to **workplace.schwab.com** or scan the QR code.
- Enter your login ID under **Plan Participant Login**.
- Enter your password.
- Select **Log in**.

New participants can establish their login ID and password by using the **Register Now** button.

Reset your login ID or password.

To reset your login ID or password, call Participant Services at **1-800-724-7526** and answer a few security questions. If you know your login ID, you can reset your password online.

- Go to **workplace.schwab.com**.
- Select **Forgot Password?**

Contact us.

Chat online.

- Log in to **workplace.schwab.com**.
- Go to **Support** and then **Live Chat**.

Live Chat is available 8 a.m. to 10 p.m. ET, Monday through Friday.

Send an email.

- Log in to **workplace.schwab.com**.
- Go to **My Profile** and then **Messages**.
- From there, you can send a message using the **Compose New Message** form.

Call 1-800-724-7526.

Participant Services Representatives are available 8 a.m. to 10 p.m. ET, Monday through Friday.

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

*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℠ an advice (nondiscretionary 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 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.

Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades, maintenance, or for other reasons.

This information 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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