



Planning
for your
retirement
has never
been easier.



Explore the features of your retirement plan website.

Visit workplace.schwab.com to take advantage of the tools and resources available through the Arhaus, LLC 401(k) Plan 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**.

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**.

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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