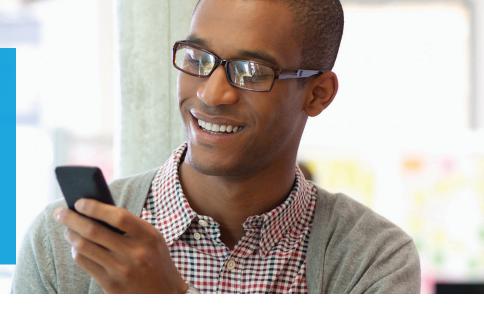


Get answers and guidance about your retirement plan account. On your terms.



V Cruises US LLC 401(k) Plan

No matter where you are in your retirement planning journey, we're here to answer questions, provide guidance, and help you move forward. We give you many ways to stay connected and get the resources you need to work toward reaching your financial goals.



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



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- · Go to My Profile and then Messages.
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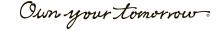


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Quickly and easily reach a Participant Services Representative online. To start a chat session:

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- Select the **Support** link.
- · Select Live Chat.

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



¹The Schwab Workplace Retirement App requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and your mobile connection limitations. Functionality may vary by operating system and/or device.

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