

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.



Get answers to your questions.



Call us at 1-800-724-7526.

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



Download the Schwab Workplace Retirement App.¹

You can access your retirement plan account and more—on the go. Get the app at workplace.schwab.com/mobile.



Email us.

Connect with a Participant Services Representative, keep track of responses, and attach and retrieve documents on the Messages page.

- Log in to workplace.schwab.com.
- Go to **My Profile** and then **Messages**.
- Use the **Compose New Message** form.



Visit the Learning Center.

Looking for other ways to learn? Try the Learning Center, where you can explore videos, articles, calculators, planning tools, and more on the financial topics that matter to you most.

- Log in to workplace.schwab.com.
- Go to **Learning Center**.



Chat online.

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

- Log in to workplace.schwab.com.
- 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.

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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