



Brown & Brown, Inc. Employee
Savings Plan (the “401(k) Plan”)

Enrollment Tutorial

The Charles Schwab logo, consisting of the words 'charles' and 'SCHWAB' in a white serif font, with 'charles' in lowercase and 'SCHWAB' in all caps, set against a blue square background.

charles
SCHWAB

Own your tomorrow.

Getting started: Initiate registration process and verify your identity.

To begin the enrollment process, first go to **workplace.schwab.com** and select **Register Now**.

Then enter the requested personal information to verify your identity and select **Continue**.

The screenshot shows the Charles Schwab Workplace Retirement Plan Services website. The URL is workplace.schwab.com. The navigation bar includes the Charles Schwab logo, 'Retirement Plan Services', 'Contact Us', a search bar, and a 'Log In' dropdown. A 'Register Now' button is highlighted in orange. Below the navigation bar is a 'Plan Participant Login' section with fields for 'Login ID' and 'Password', and a 'Log in' button. A registration form titled 'Welcome to Schwab Retirement Plan Center Registration' is displayed, with a 'Continue' button highlighted in green. The form includes a 'Client Identification' section with fields for 'Social Security Number', 'Date of Birth', 'Home Address Zip Code', and 'Last Name'. There is also a checkbox for 'I have a non-US address' and a 'Suffix' field. Examples of suffixes are listed as JR, SR, MD, DO, ESQ.

Go to **workplace.schwab.com**.

Select **Register Now** to get started.

Enter your personal information to verify your identity, then select **Continue**.

Select the link in the email from Schwab Retirement Plan Services.

After selecting **Continue**, you will receive a notification that an email has been sent to you.

Locate the email sent by Schwab Retirement Plan Services and click on the link within the email to continue the registration process.

Retirement Plan Center Account Registration.

An email has been sent to g.....a@schwab.com with instructions to continue your registration.

The link in the email is active only for a short amount of time. Your **IMMEDIATE** response is required to complete registration. If you do not see an email from Schwab, please check your spam folder.

If you need more assistance, call 1-800-724-7526

Click on the link within the email from Schwab Retirement Plan Services.

From: Schwab Retirement Plan Services, Inc. <donotreply-com@schwab.com> Sent: Fri 7/21/2017 4:14 PM
To: Gal A
Cc:
Subject: Retirement Plan Center Account Registration

July 21, 2017

Retirement Plan Center Account Registration

We have received your workplace.schwab.com registration request. To proceed with this request, please follow the link below:

<https://www.schwabplan.com/NET2/Stateless/Registration/RegistrationSSNAAuthentication.aspx?id=1adabb43-b342-415d-b0a2-e3dc928597fb>

If you believe this request is in error, please call to speak with a participant services representative Monday through Friday 7:00 a.m. to 11:00 p.m. ET.

Please do not reply to this email directly.

PRIVACY SCHWAB SAFE CONTACT US LOG IN

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. Trust, custody and deposit products and services are available through Charles Schwab Bank.

If you have any questions or concerns, please do not reply to this email. Please send us a

Establish your login credentials and log in with your newly-created credentials.

The link in the email takes you back to the registration website where you will be asked to enter the last 4 digits of your SSN.

On the next screen, create your **Login ID**, **Password**, and **Secret Question** and select **Submit**.

Once you've established your login credentials, you'll receive a **confirmation message** that you've successfully registered.

From here you can log in with your newly established credentials to begin the enrollment process.

Retirement Plan Center Account Registration.

✓ Welcome back to Schwab Retirement Plan Center Registration

Retirement Plan Center Account Registration

Please enter the last four digits of your Social Security Number.

- -

Cancel Continue

Enter the last 4 digits of your SSN and select Continue.

Retirement Plan Center Account Registration.

✓ Congratulations! You are registered.

Thank you for submitting your information. You are now successfully registered for your Retirement Plan Account. Please begin by entering your current login ID and password.

If you need more assistance, call 1-800-724-7526

PLAN PARTICIPANT LOGIN

User ID

Forgot your Login ID?

Password

Forgot your Password?

Log In

SchwabSafe Norton

Web Browser Information

Learn more about how SchwabPlan can help you achieve financial security. [Go](#)

[Sponsor Log In](#) Login as a Plan Sponsor

Please remember to log off and close the browser when you've finished logging in to Schwabplan.com.

Log in to begin the enrollment process.

charles SCHWAB RETIREMENT PLAN CENTER ACCOUNT REGISTRATION

Retirement Plan Center Account Registration

Your registration is complete. Please setup your login ID/Password Setup

Web & Mobile

Create Login ID

Enter new Login ID:

Verify new Login ID:

At least 8 characters
Has at least one letter
May contain only letters, numbers, or a valid email address
Login IDs must match

Login IDs:

- Are not case sensitive
- May not match or contain Social Security Numbers (SSN)
- May not be 9 characters in length

Create Password

Enter new Password:

Repeat new Password:

At least 8 characters
Has at least one letter
Has at least one number
Passwords must match

Passwords:

- May have spaces or common symbols (\$%*!, etc.)
- Are case-sensitive (noAMp1e)
- May not match or contain your Login ID, SSN or Tax ID

Choose Secret Question

Select a Secret Question:

At least 5 characters
New Answers must match

Answer to Secret Question:

Answers:

- May have spaces
- May not use common symbols
- Are not case-sensitive

Verify answer to Secret Question:

Cancel Submit

Select Submit after creating your Login ID, Password, and Secret Question.

Review the Plan Guide.

From the enrollment page you can access the **Plan Guide** to learn more about the 401(k) Plan's benefits and features, including information to help you select an investment strategy that's right for you.

Click here to access the Plan Guide.

BROWN & BROWN, INC. EMPLOYEE SAVINGS PLAN

Are you on track for the tomorrow you want?

Start planning today.

Learn about your plan. 

Plan Guide

Use your Plan's options & features to help save for your future.



Learn more >

Choose how you want to enroll.

Retirement Plan Advice

Through your retirement plan, you have access to advice that:

- Calculates a target retirement income goal.
- Provides personalized recommendations on how much to save for retirement, when you can plan to retire, & when to start taking Social Security benefits.
- Selects the investments for your retirement plan account for you based on the investments available within your Plan.

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

Enroll

Enroll

 **Brown & Brown**
INSURANCE*

401(k) EMPLOYEE SAVINGS PLAN



Brown & Brown, Inc. encourages you to invest in yourself and your future by participating in the Brown & Brown, Inc. Employee Savings Plan (the "401(k) Plan").

We have selected Schwab Retirement Plan Services as our recordkeeper to provide information to help you make informed choices about your retirement needs, investment options, and the potential benefits of long-term saving. The 401(k) Plan enables you to save with pre-tax and/or Roth 401(k) contributions and helps maximize your contributions with employer matching contributions.*

Eligibility

You may participate in the 401(k) Plan if you are at least 18 years of age and are expected to complete a year of service (1,000 hours). Leased employees are not eligible to participate. You may participate on the first day of the payroll period coinciding with or following your completion of one month of service.

Register and Enroll

Once you meet eligibility requirements, you may participate in the 401(k) Plan at any time. There are three ways to register and enroll:

 Go to workplace.schwab.com and select **Register Now** to establish your login credentials.

 Download the Schwab Workplace Retirement App* at workplace.schwab.com/mobile and select **Login & Registration Help**, then **Register Now** to establish your login credentials.

 Call Participant Services at **1-800-724-7526**, Monday through Friday, from 8 a.m. to 10 p.m. ET (5 a.m. to 7 p.m. PT).

*Employer contributions are paid on a pre-tax basis and may be taxable at withdrawal.

*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.

Beneficiary Designation

Don't forget the details—be sure to designate your beneficiary(s) after you enroll. Your beneficiary election lets Schwab Retirement Plan Services and Brown & Brown know who should receive your 401(k) Plan account balance in the event of your death. To the extent required by law, you must designate your spouse as your beneficiary unless you have written spousal consent to designate otherwise.

Make your election(s) at workplace.schwab.com. Log in and go to **My Profile > Beneficiaries**.

Your Contributions

You can contribute up to 70% of your eligible compensation. Federal law limits the amount you can contribute in a given year. The limit is set annually and can be found at workplace.schwab.com.

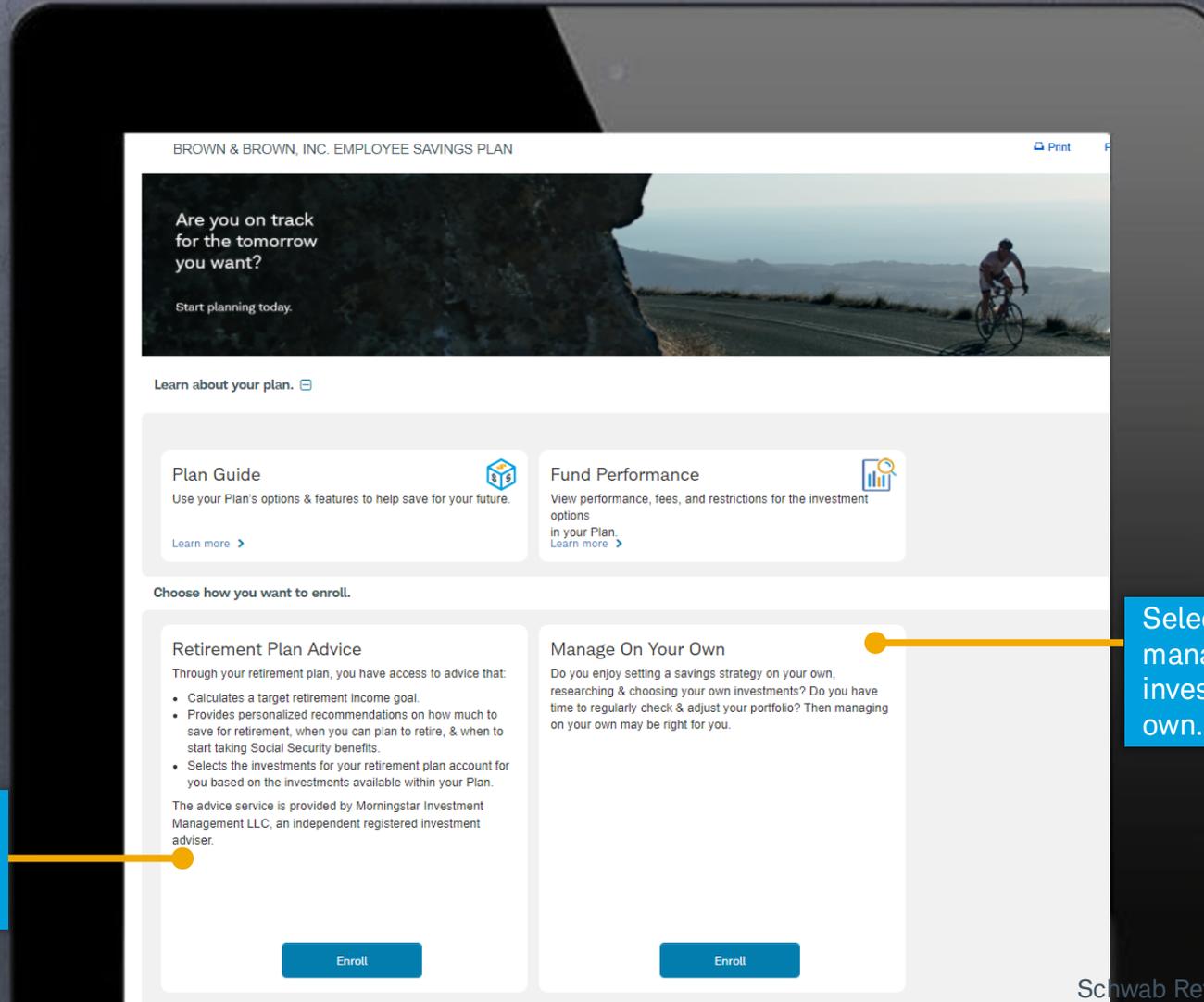
- You may choose to contribute on a pre-tax basis.
- You may also choose to make Roth 401(k) contributions. Roth 401(k) contributions are made on an after-tax basis, and any associated earnings are tax-free when withdrawn, provided the withdrawal occurs at least five years following the year your first Roth 401(k) contribution was made and you have attained age 59½, become disabled, or have died.
- If you will be 50 years or older by the end of the calendar year, you may make additional catch-up contributions to the 401(k) Plan. The IRS catch-up contribution limit is set annually and can be found at workplace.schwab.com.

Select your preferred enrollment method.

There are two enrollment options to choose from:

1. You can get a savings and investment recommendation by **enrolling through the retirement plan advice service**¹ provided by Morningstar Investment Management, LLC an independent registered investment adviser.
2. You can chart your own course by **managing your savings and investment strategy yourself**.

Select this enrollment option to get a savings and investment recommendation.



Select this enrollment option to manage your savings and investment strategy on your own.

Retirement plan advice option.

If you choose to get a personalized saving and investment strategy by enrolling through the **third-party Retirement Plan Advice Service**, follow the steps below. If you prefer to manage your account on your own, skip to the next slide.

Step 1

- Click **Enroll** from your home landing page.
- Click to acknowledge receipt of the **Firm Brochure & Advisory Agreements**.
- Select **Launch Tool** to get started.

Step 2

- Enter the requested information through the **Advice Tool**. Once entered, the tool will:
 - Calculate a target retirement income goal.
 - Provide personalized recommendations on how much to save for retirement.
 - Select the investments for your account from the investments available within the 401(k) Plan.

Step 3

- Review your savings and investment strategy information when presented.
- Select **Submit Your Strategy** to complete your enrollment and implement your savings and investment strategy.
- To adjust your strategy, select **Back** to make changes.

Once enrolled be sure to elect your account beneficiary(s).

Manage-on-your-own option.

Step 1

- Click **Enroll** from your home landing page
- Select **pre-tax and/or Roth 401(k)** contribution elections.
- Opt in or out of **Annual Savings Adjustments** (see next slide for more details).

Your savings strategy

Each year, you can contribute a percentage of your annual salary until you reach the IRS dollar maximum. Once you reach the annual limit, the 401(k) contributions are no longer taken from your paycheck for the rest of the year. The range of contribution rates you can choose from is determined by your Plan. [View current IRS limits.](#)

Your current savings rates are listed below. You can adjust the rates, within the IRS limits, to split your savings between pre-tax and after-tax dollars, as well as choose to save more by automatically increasing your contributions over time through the Annual Savings Adjustment feature. For each contribution election you make, you must also make a corresponding Automatic Savings Adjustment election.

Paycheck Calculator ⓘ After-Tax Savings Options ⓘ Investment Instructions ⓘ Go To Rollovers ⓘ

Choose Contribution Rates Success

Base Pay

401(k) Elective Deferrals		Annual Savings Adjustment
Contribution	<input type="text" value="0"/> %	<input type="button" value="On"/> <input type="button" value="Off"/>
Roth 401(k)		Annual Savings Adjustment
Contribution	<input type="text" value="0"/> %	<input type="button" value="On"/> <input type="button" value="Off"/>

Select **On** to activate automatic savings increases.

Select **Off** to opt out of this feature.

Enter the percentage of each paycheck that you'd like to contribute on a **pre-tax** and/or after-tax **Roth 401(k)** basis. You can select one or both options.

Select **Next** to make your investment elections.

Make saving automatic with annual savings adjustments.

With the 401(k) Plan's **annual savings adjustment feature** you can save more automatically by electing to increase your contribution rate by a designated percentage each year until you reach your desired maximum.

For each contribution election you make, you must also make a corresponding annual savings adjustment election. Select **On** to activate automatic savings increases and **Off** to opt out of this feature.

Your savings strategy

Each year, you can contribute a percentage of your annual salary until you reach the IRS dollar maximum. Once you reach the annual limit, the 401(k) contributions are no longer taken from your paycheck for the rest of the year. The range of contribution rates you can choose from is determined by your Plan. [View current IRS limits.](#)

Your current savings rates are listed below. You can adjust the rates, within the IRS limits, to split your savings between pre-tax and after-tax dollars, as well as choose to save more by automatically increasing your contributions over time through the Annual Savings Adjustment feature. For each contribution election you make, you must also make a corresponding Automatic Savings Adjustment election.

Paycheck Calculator ⓘ After-Tax Savings Options ⓘ Investment Instructions ⓘ Go To Rollovers ⓘ

Choose Contribution Rates Success

Base Pay

401(k) Elective Deferrals		Annual Savings Adjustment	
Contribution	<input type="text" value="6"/> %	<input checked="" type="radio"/> On <input type="radio"/> Off	Increase by <input type="text" value="1%"/> each year on <input type="text" value="January"/> <input type="text" value="1"/> up to <input type="text" value="10%"/>
Roth 401(k)		Annual Savings Adjustment	
Contribution	<input type="text" value="3"/> %	<input type="radio"/> On <input checked="" type="radio"/> Off	

Back Next

If you choose to activate annual automatic savings adjustments, your next step is to set your annual percentage increase, the month and day you'd like the increase to take effect each year, and your desired maximum contribution rate. Annual savings increases will stop once your maximum contribution rate is met.

Manage-on-your-own option (continued).

Step 2

- Enter your investment elections.
- Choose either the **Asset Allocation Models Portfolio** or **Create Your Own Portfolio**.
- Refer to the Plan Guide for ideas on selecting an investment strategy that's right for you.

Choose Investments

Enter new investment percentages below. These percentages will affect future contributions only.

Please Note: The following transaction applies to all contribution types.

Make sure your investment rebalance is completed the way you intend. Rebalance Frequency: Quarterly

Some of your investments may be subject to trading policies. Take a closer look.

Select One		Current Balance
<input checked="" type="radio"/>	Asset Allocation Models	
<input type="radio"/>	Conservative	\$0.00
<input type="radio"/>	Moderate Conservative	\$0.00
<input type="radio"/>	Moderate	\$0.00
<input type="radio"/>	Moderate Aggressive	\$0.00
<input type="radio"/>	Aggressive	\$0.00
<input type="radio"/>	Create Your Own Portfolio	\$0.00

Back Continue

If selecting your own investments seems challenging, investing in one of the five custom risk-based Asset Allocation Model Portfolios may be the approach for you.

Select **Create Your Own Portfolio** to access the 401(k) Plan's target date fund and Plan-selected fund offering.

Step 3

- A summary of your elections will be presented; review and verify your investment elections shown.
- Select **Submit** to finalize your elections.
- To adjust your strategy, select **Back** to make changes.

Elect a beneficiary(s) for your 401(k) Plan account.

Step 4 IMPORTANT!

- Enter beneficiary Information.
- Your beneficiary election lets Schwab Retirement Plan Services and Brown & Brown know who should receive your 401(k) Plan account balance in the event of your death.

The screenshot displays a four-step progress bar at the top: 1. Choose Contribution Rates, 2. Choose Investments, 3. Verify, and 4. Success. The 'Success' step is highlighted with a blue circle. Below the progress bar, a green banner with a checkmark icon reads 'Success' and 'You have successfully established your savings and investment strategy.' Below this, there are sections for 'Contribution Rates' and 'Investment Strategy'. The 'Contribution Rates' section includes a table with the following data:

Contribution Rates		
401(k) Elective Deferrals:	5.00%	Effective 01/07/22
Annual Savings Adjustment:	1% / Year up to 10%	Next Increase Scheduled for 01/01/23
Roth 401(k):	10.00%	Effective 01/07/22
Annual Savings Adjustment:	Declined	

A note below the table states: 'Note: Your contribution rate change and annual savings adjustment will occur as soon as administr...'. The 'Investment Strategy' section includes the text: 'The following transaction applies to all eligible contribution types.' and 'Rebalance Frequency: This Time Only'. Below this is a section for 'Funds You Selected for Future Investments' which contains a large purple circle icon. At the bottom of the screen, there is a form titled 'Add Contact & Beneficiary Information' with the following fields and options:

- Current Email Address: SCSTestAccount@exchange.schwab.com
- Business phone number: 330-908-1111
- Personal phone number: 330-908-1112
- Beneficiary elections: As of 1/5/2022 you have not designated a beneficiary. Designate beneficiaries now. Complete this at another time (we'll remind you)

A green 'Submit' button is located at the bottom right of the form. At the bottom of the page, there are links for 'Privacy | SchwabSafe | Accessibility Help | Paperless Program'.

At the bottom of the **Success** screen, you may proceed to designate your 401(k) account beneficiary(s).

Image is for illustrative purposes only and none of the information constitutes a recommendation by Schwab Retirement Plan Services.

Have questions or need assistance?



Contact Participant Services at **1-800-724-7526**
from 8 a.m. to 10 p.m. ET, Monday through Friday.

Important information

¹At the direction of the Plan Sponsor or Plan Administrator, Participants may have access to an advice service 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 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 the 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 service. 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.** The advice service includes non-discretionary investment advice, which is available at no additional cost, 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. 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 are 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.

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.

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

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.

©2022 Schwab Retirement Plan Services, Inc. All rights reserved. ((1220-09FU) 05/22