## **Schwab PCRA Stop Loss**

## Email Sequence

**Your [Name of Law Firm 401(k)] at Schwab**

**[First Name], I came across your profile on your firm’s web site. You most likely participate in the [Name of Law Firm 401(k)] at Schwab.**

**Quick question: Are you taking full advantage of the Schwab PCRA account option that is designed to preserve 401(k) account values in the early stages of the next great stock market decline?**

**Schwab 401(k) participants can sleep better at night when they are not 100% exposed to future stock market downside.**

**Either way, the last few years of your 401(k) investment gains have been great. Congratulations.**

**Ric Lager  
Lager & Company, Inc.  
763-377-2006**

**Subject: Stock market and your (name of company) Schwab 401(k)**

**[First Name], I am reaching out to you regarding your Schwab 401(k) account at XYZ law firm. Just out of curiosity, are you taking advantage of the Schwab PCRA option that can preserve the largest part of your 401(k) account principle without fully participating in the next great stock market decline? It’s a great feature.**

**Ric Lager  
Lager & Company, Inc.  
763-377-2006**

**Subject: Stock market and your (name of company) Schwab 401(k)**

**[First Name], some days the stock market seems poised for a meaningful drop. How do you know if the 401(k) mutual funds you currently own will hold up? Schwab retirement plan participants are using the self-directed 401(k) account option to preserve their retirement plan account principal without increasing their annual costs.**

**Ric Lager  
Lager & Company, Inc.  
763-377-2006**

**Your [Name of Law Firm 401(k)] at Schwab**

**[First Name], honestly, now did your retirement dreams include a double-digit loss in your 401(k)? With the Schwab PCRA option in your [Name of Law Firm] 401(k), you can easily to set reasonable stop losses. No extra costs and your 401(k) principal is protected. Would you like more information?**

**Ric Lager  
Lager & Company, Inc.  
763-377-2006**

**Your [Name of Law Firm] 401(k) at Schwab**

**[First Name], figuring out which mutual funds to own on your firm’s 401(k) menu is a real hassle. Even worse is worrying about how to preserve your recent stock market gains going forward. The Schwab PCRA account option can set stop loss levels to preserve your 401(k) principal. Would you like more information?**

**Ric Lager  
Lager & Company, Inc.  
763-377-2006**

FLOATERS:

[NAME OF LAW FIRM] 401(k) account

[First Name], Another quarterly Schwab 401(k) statement will be in your mailbox soon. What are you doing to make sure your mutual funds will hold up in the next great stock market decline? Attorneys are using an option in the Schwab PCRA account to preserve their retirement plan account principal. Thought you might be interested.

Ric Lager  
Lager & Company, Inc.  
763-377-2006

Your [Name of Law Firm 401(k)] at Schwab

Hi [First Name]. Congratulations on your year-end 401(k) statement. How do you know if your mutual funds will hold up in value in the next great stock market decline? My individual 401(k) advice clients are using their Schwab PCRA option to set reasonable stop losses. No extra costs and your 401(k) principal is protected. Would you like more information?

Ric Lager  
Lager & Company, Inc.  
763-377-2006