

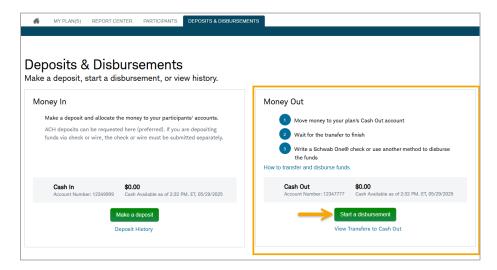
August 2025

How to transfer and disburse funds

Use the ESBA Connect website to move money from employees' PCRAs to your plan's Cash Out account for disbursements—no forms required.

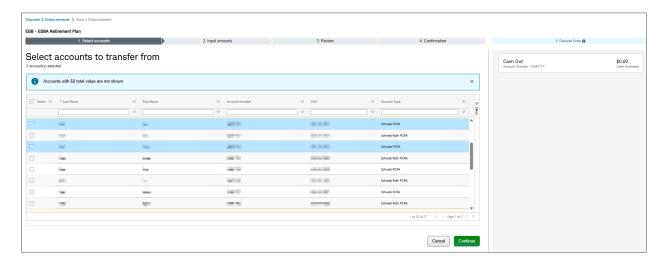
Options for moving money

As the plan trustee or delegated user, you now have a **Deposits & Disbursement** tab in the navigation, which provides options to **Start a disbursement** or **View Transfers to Cash Out**.



1. Select accounts

After selecting **Start a disbursement**, choose the PCRAs from which you wish to transfer funds.

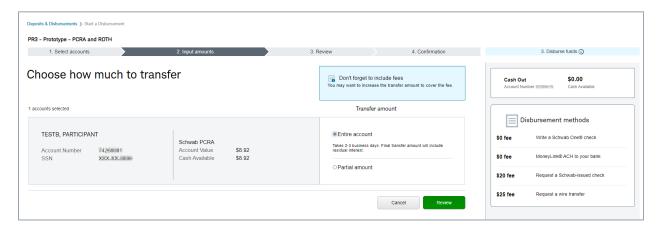


2. Input amounts

Next, select how much to transfer from each PCRA. If the account has already been fully liquidated, you can transfer the **entire account**, which takes 2-3 days and catches any residual interest so the cash balance can be zeroed out. You can also transfer a **partial amount** of the cash available, which will typically be completed on the same day.

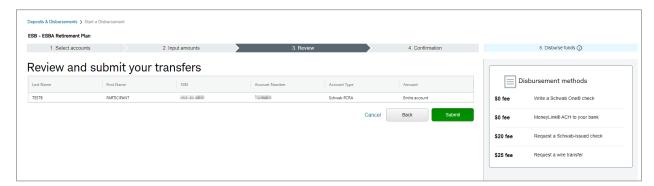
There is a fee for Schwab-issued checks (\$20) and wire transfers (\$25). If you plan to use one of these disbursement methods, make sure you transfer enough to cover the fee. There is no fee to use your Schwab One checkbook or transfer via MoneyLink ACH to your plan's bank.

Note: When disbursing the entire account, please ensure the next payroll/deposit does not include the account being disbursed.



3. Review

Before submitting, you'll have a chance to review your transfers and make changes if necessary.

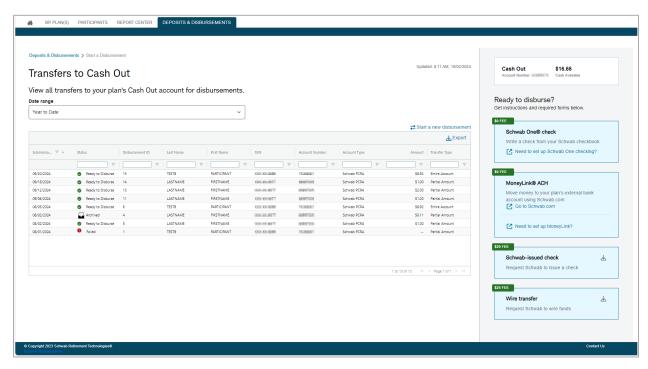


4. Confirmation



5. Disburse funds

Once a transfer is complete, its status will change to "Ready to Disburse" on the Transfers to Cash Out page. At this point, you can write a Schwab One® check or use another disbursement method to get the money to the recipient.



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