

**ADDENDUM TO THE CHARLES SCHWAB & CO., INC.
SCHWAB PERSONAL CHOICE RETIREMENT ACCOUNT®(PCRA)
PLAN APPLICATION AND AGREEMENT—FOR iPCRA TRUSTEE**

This Addendum (“**Addendum**”) to Schwab Personal Choice Retirement Account®(PCRA) Plan Application and Application—for iPCRA Trustee (the “**Plan Application**”) is entered into by and among Charles Schwab & Co., Inc. (“**Schwab**”); Voya Institutional Trust Company as the Trustee (“**Trustee**”) of the Plans; Government of the District of Columbia (“**Plan Sponsor**”); and Voya Institutional Plan Services, LLC, as recordkeeper (“**Recordkeeper**”), agree to amend and modify the Plan Application and each PCRA Limited Power of Attorney (“**LPOA**”) for the Plan. Collectively the Plan Application and the LPOA are referred to as the “**Application**” as provided in this Addendum. In the event terms and conditions of the Addendum conflict with or are different than the terms and conditions of the Application, the terms and conditions of this Addendum shall govern.

WHEREAS, the Plan Sponsor desires to offer PCRA as a self-directed brokerage account option within the Plan; and

WHEREAS, the Trustee, Plan Sponsor, Recordkeeper and Schwab (collectively, the “**Parties**”) have separately entered into the Application; and

WHEREAS, the Plan Sponsor and Schwab wish to revise certain provisions of such Application.

NOW, THEREFORE, the Parties hereby agree as follows:

1. The first full paragraph under the Section entitled “Applicable Law” on page 5 of the Application is hereby amended by replacing references to “California” to be references to the “District of Columbia.”
2. The fifth paragraph under the Section entitled “Part B” on page 5 of the Application is hereby amended in its entirety as follows:

“Only to the extent permitted by law, the Plan Sponsor (or the Plan, as applicable), and the Trustee, hereby indemnify and hold harmless Schwab and each of its officers, directors, employees, and agents from, and hold such persons harmless against, any claims, judgments, surcharges, settlement amounts, or other liabilities or costs of defense or settlement (including attorneys’ fees) arising out of or related to any actual or alleged improper or unsuitable actions taken by Schwab at the Plan Sponsor’s, the Trustee’s, or the Recordkeeper’s direction in connection with the Schwab Personal Choice Retirement Account® (PCRA) established at Schwab pursuant to this Application, provided, however, that Schwab must first notify the Plan Sponsor or the Trustee of any claim and tender defense of the same to the Plan Sponsor, as a condition precedent to indemnity hereunder. Notwithstanding the foregoing, nothing in this Agreement shall be construed as a waiver of sovereign immunity beyond the express terms of District of Columbia law.”

3. Section 7 "Required Arbitration Disclosures" is hereby deleted in its entirety.

IN WITNESS whereof, the parties have caused this instrument to be signed by their respective duly authorized officers. By signing this Addendum, the parties certify that they have read and understood it, that they agree to be bound by the terms of the Addendum, and that they have the authority to sign it. This Addendum is not binding on any party until approved by all parties.

Government of the District of Columbia ("Plan Sponsor")

By: Benedict Richardson
 Name: Benedict Richardson
 Title: Associate Treasurer
 Date: 5/11/2026

Charles Schwab & Co., Inc.

By: Michael Ponce
 Name: Michael Ponce
 Title: Managing Director
 Dated: May 13, 2026

Voya Institutional Trust Company ("Trustee")

By: Robert Calabrese
 Name: Robert Calabrese
 Title: Vice President
 Date: 5/12/2026 | 11:52:49 AM PDT

Voya Institutional Plan Services, LLC ("Recordkeeper")

By: Gavin Gruenberg
 Name: Gavin Gruenberg
 Title: Vice President
 Date: 5/13/2026 | 1:30:00 PM PDT



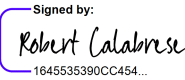
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Document Pages: 2	Signatures: 1	Envelope Originator:
Certificate Pages: 5	Initials: 0	Client Service Support
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		IP Address: 205.220.46.207

Record Tracking

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Signer Events

Signature	Timestamp
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In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
<div>Lindsay David</div> <div>lindsay.david@voya.com</div> <div>Security Level: Email, Account Authentication (None)</div> <div>Electronic Record and Signature Disclosure: Not Offered via Docusign</div>	<div>COPIED</div>	<div>Sent: 5/12/2026 10:49:31 AM</div> <div>Viewed: 5/12/2026 10:49:54 AM</div>
<div>Alec Verner</div> <div>alec.verner@voya.com</div> <div>Security Level: Email, Account Authentication (None)</div> <div>Electronic Record and Signature Disclosure: Not Offered via Docusign</div>	<div>COPIED</div>	<div>Sent: 5/12/2026 11:52:50 AM</div> <div>Viewed: 5/12/2026 11:53:18 AM</div>
<div>Lindsay David</div> <div>lindsay.david@voya.com</div> <div>Security Level: Email, Account Authentication (None)</div> <div>Electronic Record and Signature Disclosure: Not Offered via Docusign</div>	<div>COPIED</div>	<div>Sent: 5/12/2026 11:52:50 AM</div>

Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
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Certified Delivered	Security Checked	5/12/2026 11:52:31 AM
Signing Complete	Security Checked	5/12/2026 11:52:49 AM
Completed	Security Checked	5/12/2026 11:52:50 AM
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Voya Retirement Insurance and Annuity Company (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Voya Retirement Insurance and Annuity Company:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: SHR-US-VoyaConversions@voya.com

To advise Voya Retirement Insurance and Annuity Company of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at SHR-US-VoyaConversions@voya.com and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

To request paper copies from Voya Retirement Insurance and Annuity Company

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to SHR-US-VoyaConversions@voya.com and in the body of such request you must state your email address, full name, mailing address, and telephone number.

To withdraw your consent with Voya Retirement Insurance and Annuity Company

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to SHR-US-VoyaConversions@voya.com and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Voya Retirement Insurance and Annuity Company as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Voya Retirement Insurance and Annuity Company during the course of your relationship with Voya Retirement Insurance and Annuity Company.



Certificate Of Completion

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Time Zone: (UTC-08:00) Pacific Time (US & Canada)	x
	x, CA 98178
	linda.turner@schwab.com
	IP Address: 170.85.101.79

Record Tracking

Status: Original	Holder: Linda Turner	Location: DocuSign
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In Person Signer Events




Editor Delivery Events

Agent Delivery Events

Intermediary Delivery Events

Certified Delivery Events

Carbon Copy Events

Status	Timestamp
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Robert Calabrese robert.calabrese@schwab.com Security Level: Email, Account Authentication (None) Electronic Record and Signature Disclosure: Not Offered via Docusign	COPIED	Sent: 5/13/2026 9:36:34 AM
Sean Ball sean.ball@schwab.com Schwab Retirement Plan Services Security Level: Email, Account Authentication (None) Electronic Record and Signature Disclosure: Not Offered via Docusign	COPIED	Sent: 5/13/2026 9:36:34 AM
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Notary Events	Signature	Timestamp
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Completed	Security Checked	5/13/2026 9:40:53 AM
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		

INFORMED CONSENT AND AGREEMENT TO USE ELECTRONIC RECORDS AND SIGNATURES

Please carefully review this Informed Consent and Agreement to Use Electronic Records and Signatures (“Electronic Agreement”). If you can access this information electronically to your satisfaction, please confirm your consent and agreement by selecting the check-box next to “I agree to use electronic records and signatures” before clicking “CONTINUE” within the DocuSign system.

Why We Are Asking for Your Consent and Agreement

Charles Schwab & Co., Inc. (“Schwab,” “we,” “us,” “our”) must ask for and obtain your consent and agreement on behalf of the entity you represent (“you” or “your”) before using electronic documents and signatures in order to create electronic records.

Your Consent and Agreement and What It Means

Your consent and agreement is optional. We will ask for your consent and agreement each time we send you an envelope of one or more electronic documents.

Through your consent and agreement, you are bound the same as if you had signed a paper copy of the document. Note that you may withdraw your consent as described below.

We may always, in our sole discretion, provide you with any document on paper even if you have authorized electronic delivery. Sometimes the law or our agreement with you requires you to give us a written notice. You must still provide these notices to us on paper unless we tell you how to deliver the notice to us electronically.

Withdrawing Your Consent and Agreement

Once you give your consent and agreement for an envelope, you cannot withdraw it for that envelope, but you can choose to not give your consent in the future when you are presented with a subsequent envelope. Once you electronically sign a particular document, you cannot withdraw your consent and agreement for that document, but you can choose to not electronically sign any other documents included in the same envelope. In addition, before you complete an electronic signature of any document, you may cancel and exit the electronic signing process before clicking the “Confirm Signing” (or other similarly titled button) and closing your browser.

Retaining Electronic Documents and Obtaining Paper Copies

You can retain copies of all electronic documents we provide to you, including this Electronic Agreement, by printing the documents and/or saving them to your computer. You can also contact Schwab’s dedicated PCRA Call Center at 1-888-393-PCRA (7272) to obtain paper copies of all documents, as they may be amended from time to time.

DocuSign System

We have entered into an agreement with DocuSign, Inc. (“DocuSign”) to make the DocuSign electronic signing system available to facilitate your receipt, review and electronic signature of electronic documents. Your use of the DocuSign system is subject to DocuSign’s Terms of Use available at docusign.com/company/terms-of-use. Schwab and DocuSign are not affiliated with

each other. We are not responsible for the DocuSign system, and we disclaim any representations and all warranties regarding the DocuSign system. Your use of the DocuSign system is entirely your choice and solely your responsibility.

Hardware and Software Requirements

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found at <https://support.docusign.com/guides/signer-guide-signing-system-requirements>. We reserve the right to discontinue support of DocuSign if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use. For viewing, printing, storing or downloading your email announcements or the linked web pages, you should use the latest version of your web browser with JavaScript enabled. To access the PDF format for printer-friendly electronic documents, you will also need Adobe Acrobat Reader™. If you do not have Adobe Acrobat Reader installed on your computer, you can download the necessary software free at any time at www.adobe.com.

Security and Privacy Information

When accessing electronic documents, you should use a computer operating system that has an up-to-date firewall and anti-virus software.

Unless expressly stated otherwise, emails containing links to envelopes with electronic documents are not encrypted, but the contents of the envelopes are protected. Be aware that some email addresses may use all or part of your name. Although we believe that email is a reasonably reliable method of delivery, as with any form of communication, there is a risk of misdelivery or interception.

If accessing the DocuSign system wirelessly or through a Wi-Fi network, we are not responsible for its security, nor for any limitations and/or failures in performance associated with such network.

DocuSign's privacy policy (available at docusign.com/company/privacy-policy) applies to your use of the DocuSign system. In addition, Schwab's Privacy Policy applies to information we receive from you as part of the electronic signature process. To view Schwab's Privacy Policy, go to www.schwab.com/privacy.

The Effect of Your Consent and Agreement

By selecting the check-box next to "I agree to use electronic records and signatures" you are confirming that:

- You have read this Electronic Agreement and understand it.
- You consent to electronically receive and review the documents included in the envelope.
- You can access, view, and print or save this Electronic Agreement and the electronic documents contained in this envelope for your future reference and access.
- Your electronic signature on any of the electronic documents, including this Electronic Agreement, will bind you to that document the same as if you had signed a paper copy of the document. You will not contest the validity or enforceability of any document you electronically sign because the document and your signature are in electronic form.

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Signatures: 1

Envelope Originator:

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Windsor, CT 06095

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shr-us-clientservicesupport@voya.com

IP Address: 205.220.46.206

Record Tracking

Status: Original

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Location: DocuSign

5/13/2026 1:01:33 PM

shr-us-clientservicesupport@voya.com

Signer Events

Gavin Gruenberg

Gavin.Gruenberg@voya.com

Vice President

Voya Retirement Insurance and Annuity Company

Security Level: Email, Account Authentication
(None)

Signature

Signed by:

Gavin Gruenberg

9027F80C63B4494...

Signature Adoption: Pre-selected Style

Using IP Address: 170.85.203.80

Timestamp

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Viewed: 5/13/2026 1:29:17 PM

Signed: 5/13/2026 1:30:00 PM

Electronic Record and Signature Disclosure:

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Timestamp

Editor Delivery Events

Status

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Agent Delivery Events

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Intermediary Delivery Events

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Certified Delivery Events

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Carbon Copy Events

Status

Timestamp

Lindsay David

lindsay.david@voya.com

Security Level: Email, Account Authentication
(None)

Electronic Record and Signature Disclosure:

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Alec Verner

alec.verner@voya.com

Security Level: Email, Account Authentication
(None)

Electronic Record and Signature Disclosure:

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Viewed: 5/13/2026 1:30:17 PM

Lindsay David

lindsay.david@voya.com

Security Level: Email, Account Authentication
(None)

Electronic Record and Signature Disclosure:

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Notary Events	Signature	Timestamp
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Completed	Security Checked	5/13/2026 1:30:01 PM

Payment Events	Status	Timestamps
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Electronic Record and Signature Disclosure
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ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

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Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

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All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Voya Retirement Insurance and Annuity Company:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: SHR-US-VoyaConversions@voya.com

To advise Voya Retirement Insurance and Annuity Company of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at SHR-US-VoyaConversions@voya.com and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

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To withdraw your consent with Voya Retirement Insurance and Annuity Company

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to SHR-US-VoyaConversions@voya.com and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

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Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Voya Retirement Insurance and Annuity Company as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Voya Retirement Insurance and Annuity Company during the course of your relationship with Voya Retirement Insurance and Annuity Company.