



**INVESTING IN YOU:
Crown Castle 401(k)
Retirement Plan**



OUR 401(K) RETIREMENT PLAN

Our market leading 401(k) plan is an investment in you and the financial security of your future. Our savings plan helps you access low cost, high-quality investment options from best-in-class institutional funds. Contributing to the Crown Castle 401(k) Plan is a key way to work toward future financial security.

HOW IT WORKS.

Crown Castle provides a match up to 5% each pay period. To take full advantage of the company match, contribute at least 5% of your cash compensation (base pay + annual incentive/commissions) to the plan. But don't stop at 5%. Save as much as you can, as early as you can.

Crown Castle will also make an additional contribution, the Purple Stock Award, representing 5% of your cash compensation (base pay + annual incentive/commissions), and is made in the form of Crown Castle stock. You must be employed by Crown Castle on December 31 of the plan year and the contribution is made in the first quarter of the following calendar year. You're free to hold onto the stock or diversify it into other investments of your choice, subject to our Insider Trading Policy.

The 401(k) matching program



5%
Your
Contribution

Most of us need more than the minimum 5% contribution to retire.



Retirement
Savings



5%
Crown Castle's Match



5%
PURPLE Stock Award

DID YOU KNOW?

Eligibility	You are eligible to participate in the Plan on your first day of employment if you are at least 21 years of age. Once you meet the Plan's eligibility requirements, you can enroll in the plan immediately.
Enrollment	If you haven't completed the enrollment process within 90 days after you're eligible to participate, you will be automatically enrolled in the Plan at a pre-tax contribution rate of 6% and invested in one of the Schwab Managed Retirement Trust Fund appropriate for your age. An annual savings rate adjustment of 1% each year until you reach a total contribution rate of 10% will also be applied. You may make changes to your contributions anytime.
Your Contributions	You may contribute up to 100% of your eligible compensation on a pre-tax and/or Roth 401(k) basis each pay period. Roth 401(k) contributions are withheld on an after-tax basis. Withdrawals of your Roth 401(k) contributions and any earnings will not be subject to taxes, provided that any distribution from this account occurs at least five years following the year you make your first Roth 401(k) contribution to the Plan and you have reached age 59½ or become disabled.
Vesting	The Crown Castle match and the Purple Stock Award will vest 33% after one year of service, 67% after two years and 100% after three years. You are always 100% vested in your own contributions.

THINK LONG TERM TO CREATE FUTURE VALUE.

Compounding has a powerful effect no matter when you start saving, but its impact is much greater when you start early and stay consistent. The illustration below demonstrates the power of investing over various time periods, emphasizing the best time to start is now. You have the tools and support to take action today.

Age you start saving	Are you retire	Years of saving	Annual contributions	Annual rate of return	Retirement balance at age 65
30	65	35	\$15,000	8%	\$2,791,532
35	65	30	\$15,000	8%	\$1,835,188
45	65	20	\$15,000	8%	\$741,344
55	65	10	\$15,000	8%	\$234,682

This illustration is hypothetical and does not reflect any actual investment. Investment values will fluctuate. This illustration is only intended to demonstrate the mathematical principle behind compounding interest. Annual savings of \$15,000 is illustrative—this is not a suggestion that is sufficient to meet your retirement needs.

TAKE ACTION TODAY.

1. Access your account at workplace.schwab.com or via the Schwab Workplace Retirement App.
2. Decide how much you want to contribute. Contribute at least 5% of your cash compensation (base pay + annual incentive/commissions) to earn the full employer match. Consider signing up for annual savings adjustments to automatically increase your contribution annually. Note: you may make changes to your contributions anytime.
3. Choose your investment strategy. You have the power to choose the kind of account management that is right for you. If you don't have time to keep up with financial planning or would feel more comfortable with ongoing professional investment management, the managed account service may be right for you. If you'd rather manage your account yourself, you can call your own shots while still getting initial personalized advice recommendations to help you make informed decisions.
4. Select your beneficiary. Designate someone to receive your Plan balance in the event of your death.



QUESTIONS?

Reach out to Charles Schwab
at 800-724-7526 or visit
www.schwab.com/workplace
to get started.