

A RETIREMENT PLAN THAT WORKS FOR YOU



**AND YOUR
EMPLOYEES**

charles SCHWAB

Your employees want a retirement plan that makes it simple to save for the future. You want a plan that will put your employees on a path toward financial freedom.

It's about responsibility—to your employees and to the success of your business. That's why your choice of independent retirement plan providers is critical. You can get an ideal combination of expertise and support from an independent recordkeeper, an independent advisor, and Schwab.

This combination lets you provide many of the same benefits most Fortune 500 companies offer, but with products and services customized to fit your business needs.

WHY INDEPENDENT PROVIDERS?

INDEPENDENT RETIREMENT PLAN PROVIDERS FOCUS ON YOU

Independent recordkeepers and advisors are devoted to serving your best interests and through Schwab can offer you both proprietary and non-proprietary products to meet a wide range of needs. By working together, providers can offer a full range of services to employers and employees while focusing on their specific expertise. It's a collaboration with one basic goal: helping people with retirement.

FLEXIBILITY TO DESIGN THE PLAN YOU NEED

You have access to a wide array of investments that give you genuine flexibility and choice. Schwab's commitment to open architecture means that you and your retirement plan providers can build a plan around the investments that make the most sense for your employees.

EFFECTIVE COLLABORATION

With your independent recordkeeper, you get focused administration and recordkeeping of your plan. This ongoing relationship works to achieve the right balance between efficient plan administration and a positive participant experience for your employees.

TRUE TRANSPARENCY

You see exactly what you're paying for. All fees are reported clearly to you. We also provide comprehensive reports that detail all plan-generated shareholder servicing fee payment amounts that are itemized by fund.

FIDUCIARY SUPPORT

For plans where you have certain fiduciary duties under the Employee Retirement Income Security Act (ERISA), your independent retirement plan providers can help you make important plan-related decisions and work on staying compliant with applicable regulations. And if you require trustee services, Charles Schwab Bank® can serve as a directed trustee for your plan.

EMPLOYEE EDUCATION AND GUIDANCE

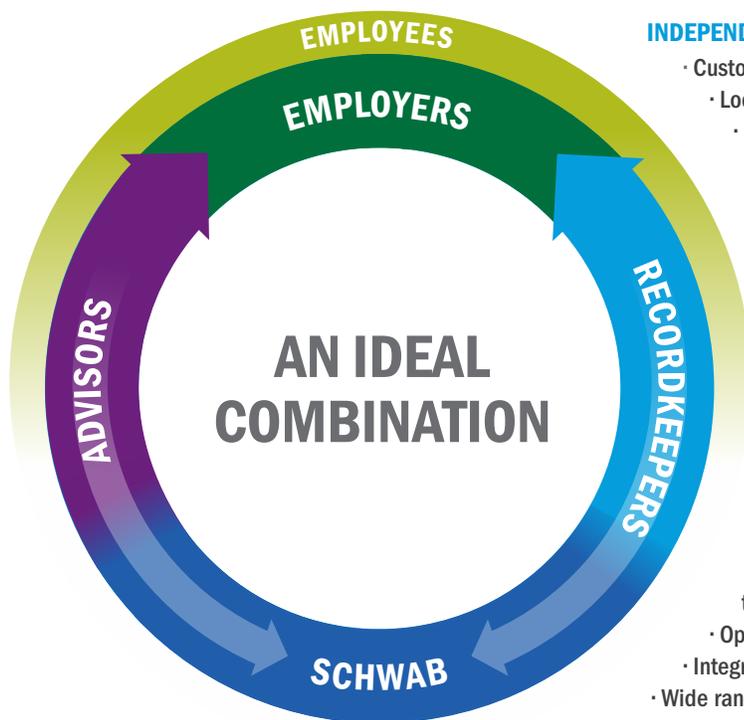
When your employees know they're making progress on their retirement savings, they can stay focused on business. With support from your independent retirement plan providers, you can give your employees industry insight, educational programs, and technology tools that help them make informed decisions about their financial futures.

SCHWAB MEANS SAFETY AND SECURITY

With Schwab's bank or broker-dealer as your plan custodian, you can feel confident, knowing account assets are protected by a wide-ranging combination of safeguards. We are committed to safeguarding your account assets and the privacy of your information, and we continually review our security practices with your protection in mind.¹

CHOOSING YOUR PROVIDER MATTERS

When you work with independent retirement plan providers, you get a customized plan and focused services from an experienced team. You can offer your employees a broad range of investment choices, while providing education and support that help employees feel more confident about achieving their financial goals.



INDEPENDENT RECORDKEEPERS

- Customized plan design and administration
- Local and regional presence
- Participant enrollment and education support
- Fiduciary oversight and compliance
- Transparent pricing

ADVISORS

- Investment selection
- Performance monitoring
- Investment policy statements
- Fiduciary oversight of investments
- Consultative services
- Participant education and enrollment

SCHWAB

- Directed trust and custody services from Charles Schwab Bank®
- Brokerage products and services from Charles Schwab & Co., Inc., the registered broker-dealer
- Open architecture providing access to an array of investment choices
- Integrated technology platforms for trading and recordkeeping
- Wide range of retirement products, programs, and services
- Demonstrated industry expertise and best practices

EMPLOYERS

Get customized and flexible plans including a variety of investment choices, fiduciary support, timely insights about industry issues, and focused service from a team of experienced retirement plan providers. From independent recordkeepers, advisors, and Schwab, your employees have access to retirement plan benefits often associated with larger corporations—and ones that you and your employees can depend on.

EMPLOYEES

A retirement plan that is simple and easy to understand can help employees make long-term decisions about their financial goals. With an understanding of the real challenges they face every day, you can give your employees the help and support they need to feel more secure about their financial future.

WHY SCHWAB?

LEADERSHIP

For more than 35 years, Schwab has been a financial industry leader and advocate for the individual investor. The management team at Schwab includes former recordkeepers with proven experience in the retirement business, which gives them a deep understanding of your needs.

EXPERTISE.

Many years of experience combined with our breadth of capabilities enable us to see the complete picture of the retirement industry. In ways that others can't, we draw on our deep institutional knowledge of employee benefit plans from across our entire enterprise. We know the retirement business inside and out.

STRENGTH.

As a publicly traded company, Schwab is financially strong and a name that retirement plan providers, employers, and participants can rely on. When you do business with Schwab, we want you to have the highest level of confidence, knowing that your account assets are protected. We are committed to safeguarding your accounts and the privacy of your information, and we continually review our security practices with your protection in mind.

“At Schwab, we are dedicated to the principles of safety and soundness. They form the heart of our relationship with our clients.”

— Charles R. Schwab, Chairman

HOW SCHWAB SUPPORTS YOUR PLAN

COMPREHENSIVE TRUST AND CUSTODY SERVICES

With Schwab, your retirement plan assets are being held by an experienced financial industry leader.

Operational excellence

Your independent retirement plan providers work together with Schwab to efficiently deliver services to your plan. With Schwab, your plan providers have access to the technology and expertise they need to do just that. And with our business continuity programs, which include operations and systems support departments in multiple locations throughout the United States, you are protected across multiple service and technology sites.

Directed trustee services from Charles Schwab Bank®

For plan sponsors that select a corporate trustee, you can choose to have Schwab Bank serve as the directed trustee and custodian for your plan. As a directed trustee, we can act on your behalf, governed by a trust agreement.

Business reporting support

Schwab Bank provides annual trust and custody statements for your plan, consolidated reports to help you prepare the plan's Form 5500, and an annual operational and systems control environment SSAE 16 review (formerly known as a Type II SAS 70 audit).

A RANGE OF INVESTMENT CHOICES FOR EVERY RETIREMENT STRATEGY

Schwab was one of the first in the industry to expand investment choices beyond proprietary funds. Our open architecture approach gives you access to one of the largest selections of investment choices available, based on the plan provisions you set, for each and every employee.

Thousands of mutual funds

You can choose from over 10,000 funds, giving your employees a solid core of investment choices drawn from some of the best-known mutual fund companies. Schwab's Mutual Fund Marketplace® makes it possible—we offer single-source access to a variety of no-load, no-transaction-fee funds.²

WHY USE A DIRECTED TRUSTEE?

- Fiduciary responsibility is distributed more broadly, reducing potential for conflicts of interest.
- Reporting and review procedures conform to stringent banking regulations, providing more oversight.
- A directed trustee focuses exclusively on providing services to retirement and other benefit plans, bringing you expertise in this area.

“Because Schwab believes that everyone matters, we work hard to ensure that our retirement products and services make good common sense to everyone who looks at buying them.”

— Walt Bettinger, President and Chief Executive Officer

Institutional and collective trust funds

Add to the core funds in your plan’s investment menu with a range of options, including institutional funds and age-based funds that allow your individual investors to target a retirement date. The collective trust funds offered by Charles Schwab Bank provide your plan participants with access to diversified portfolios across a wide array of asset allocation strategies.

Self-directed brokerage account

Employees with the time, interest, and knowledge can actively manage their own plan assets with a Schwab Personal Choice Retirement Account® (PCRA), a self-directed brokerage account option within their plan account. When you offer PCRA, your employees get access to thousands of additional investment choices, including the largest selection of no-load, no-transaction-fee mutual funds available in a self-directed brokerage offering, as well as Schwab Exchange Traded Funds™—commission-free in a Schwab account.³

IRA rollover solutions

When you need a simple, cost-effective way to roll over qualified plan balances without paying distribution or set-up fees, Schwab has the answer. Employees can get the help and guidance they need to expand their investment choices, avoid withdrawal penalties, and continue to save for retirement.

ONLINE ACCESS TO SUPPORT YOUR RETIREMENT PLAN

You can find all the tools, resources, and information you need to manage your plan by using the **Schwab Retirement Center** website—anytime, anywhere:

- Plan-level trust and custody account statements
- Shareholder servicing fee reports that describe the plan expense payments received by Schwab from mutual fund companies and other securities issuers
- Annual fee disclosure reports of the fees paid to or received by Schwab for your plan
- Access to specific plan information for plan auditors

You expect retirement plan options designed to fit your individual needs. Your employees need help and support to shape their financial future. Schwab is here to help. Working with independent retirement plan providers, we bring together a combination of resources and expertise to help provide those retirement solutions, from investment choices and fiduciary support to insights on regulatory issues and relevant employee education. And that makes a difference—for you and your employees.

HERE'S HOW TO GET STARTED:



Call your recordkeeper
or advisor today



Visit us on
scs.schwab.com

FOR INSTITUTIONAL AUDIENCES ONLY

1. The Schwab Security Guarantee.
2. Charles Schwab & Co., Inc. receives remuneration from fund companies for recordkeeping and shareholder services and other administrative services they provide with respect to fund shares, including those purchased through Schwab's Mutual Fund OneSource® program. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

Trades in no-load mutual funds available through OneSource (including Schwab Funds®), as well as certain other funds, are available without transaction fees when placed through Schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses.

Schwab's short-term redemption fee will be charged on redemption of funds (except certain Schwab Funds) bought through Schwab's Mutual Fund OneSource program (and certain other funds) with no transaction fee and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds, which may charge a separate redemption fee, and funds that accommodate short-term trading.

Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc., a registered broker-dealer that also provides other brokerage and custody services to its customers.

3. Investors should consider carefully information contained in the prospectus, including investment objectives, risks, trading policies, charges, and expenses. You can request a prospectus online at www.schwab.com/prospectus. Please read the prospectus carefully before investing.

Exchange traded funds (ETFs) are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. Unlike mutual funds, shares of ETFs are not individually redeemable directly with the ETF. Diversification does not eliminate the risk of market loss.

Schwab ETFs™ are distributed by SEI Investments Distribution Co. (SIDCO). SIDCO is not affiliated with Schwab.

Restrictions apply: Online trades of Schwab ETFs are commission-free at Schwab, while trades of third party ETFs are subject to commissions. All broker-assisted trades are subject to service charges. See the Charles Schwab Pricing Guide for Retirement Plan Accounts for details. All ETFs are subject to management fees and expenses.

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