ADVISORS

SUPPORT TO HELP GROW YOUR RETIREMENT BUSINESS

For advisors, retirement plans represent a significant opportunity to grow business and deepen client relationships. The next generations face a complex financial landscape, and they together with retirement plan providers need your support to create and manage investment strategies that help them meet their financial goals.

You also need support. Whether you're interested in adding retirement services or already offer them, you need to manage business growth while remaining focused on your core strengths as an advisor.

By working with Schwab and a local independent recordkeeper, you can transition into retirement services or build on your existing services more smoothly. That's because our experience and capabilities help us to see the complete picture of the retirement business in ways others can't, drawing on our institutional knowledge from across our entire enterprise.

We continue to focus on bringing our expertise and resources together, helping you offer your clients powerful solutions to help them in reaching their retirement goals.

HOW BIG IS THE OPPORTUNITY?

Out of 300,000 advisors and brokers in the United States, only 5% consider themselves to be in the retirement business.[1]

Total U.S. retirement assets rose to an estimated $15 trillion in 2010. By 2015, total retirement assets are projected to eclipse $20 trillion.[2]

Currently, there are 625,000 plans with assets under management between $250,000 and $100 million.[3] Approximately 500,000 of those plans are either not using an advisor or are managed by an advisor who does not specialize in the retirement business.

THE SUPPORT YOU NEED TO OFFER THE PLAN YOUR CLIENTS WANT

DIRECTED TRUSTEE AND CUSTODIAL SERVICES

Better meet the needs of your clients with integrated trust and custody services and a wide range of employee benefit plans, including various types of defined benefit, defined contribution, and nonqualified plans. Our custodial platform—combined with the expertise from a wide array of local, regional, and national independent recordkeepers—may be an important consideration for your clients as they review retirement plan service providers.

INDUSTRY EXPERTISE

Benefit from our many years of experience, which allow us to draw on our deep institutional knowledge from across the entire Schwab enterprise. For more than 22 years, we've worked closely with many advisory firms. Today, we work with nearly 7,000 firms nationwide. Our experience means we're able to offer an array of industry research, insight, and access to premier industry events.

INVESTMENT FLEXIBILITY

Get access to a wide variety of proprietary and nonproprietary investment choices from a single source for you and your retirement plan clients. Our commitment to open architecture means you have the flexibility to create plans with the investments that make the most sense for your clients. And your collaboration with an independent recordkeeper lets you strike an effective balance between efficient plan administration and your ideal investment philosophy.

You can also choose the fee-collection and payment method that makes the most sense for your business, whether commission or fee-based.

TRUE TRANSPARENCY

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

EMPLOYEE EDUCATION AND GUIDANCE

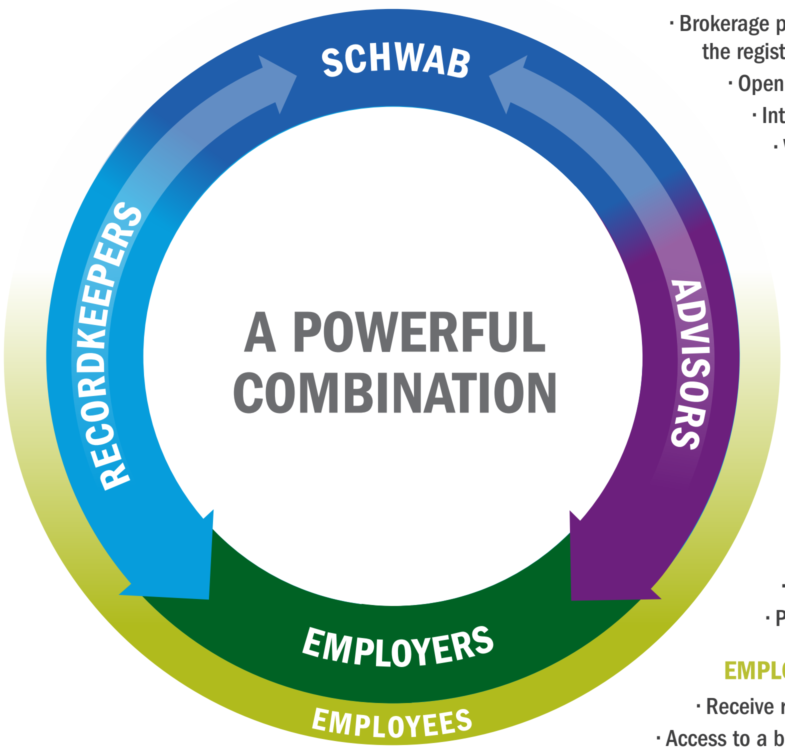
You can draw from the complementary strengths of your independent recordkeeper and Schwab to offer employers your fiduciary guidance, educational programs, and web-based tools that help their employees make informed decisions about their financial futures.

SCHWAB MEANS SAFETY AND SECURITY

With Schwab you can feel confident knowing that account assets are protected by a wide-ranging combination of safeguards. We help keep your clients' assets secure with strong organizational controls, compliance oversight and risk management processes, independent audits, business continuity programs, and information security measures.

A TEAM THAT WORKS FOR YOU—AND YOUR CLIENTS

As an advisor, you can work toward deepening and growing your retirement business with innovative services that help to meet the needs of individual retirement clients. By connecting with an extensive network of independent recordkeepers and Schwab, you can combine your investing philosophy and expertise with an independent recordkeeper's skill in servicing plans.



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

INDEPENDENT RECORDKEEPERS

- Customized plan design and administration
- Local and regional presence
- Participant enrollment and education support
- Fiduciary oversight and compliance
- Online and call center support for participants
- Transparent pricing

EMPLOYERS

- Adopt customized, flexible plans designed with employees' goals in mind
- Obtain fiduciary support for compliance and regulations
- Provide participant education and guidance

EMPLOYEES

- Receive retirement education and support
- Access to a broader array of investment choices
- Get solutions to help save for retirement

ADVISORS

Working with Schwab and independent recordkeepers you'll have options that help you offer your clients a wide selection of investments together with customized plans that provide complete retirement solutions. With support from Schwab, you'll also get insights on the retirement industry and current regulatory issues so you can continue to expand your consultative services with relevant information, programs, and services—all in an effort to help employees understand how their retirement plan contributes to their overall financial goals.

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 and the ability to understand and anticipate business and industry trends. And we have over 22 years of experience working with and learning from many successful advisory firms.

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.

COMMITMENT.

Our dedication to your business is reflected in everything we offer—from an exceptional range of investment choices and an innovative trading and technology platform to the high level of service you can expect when working with Schwab. You can develop your retirement business feeling confident that Schwab is here to support you.

> "To develop their retirement business, advisors need to team with plan providers who know retirement and its various complexities. Schwab connects advisors with some of the most experienced people in the industry."
>
> — Mark Coffrini, Senior Vice President, Schwab Retirement Business Services

INVESTMENT CHOICES FOR MANY RETIREMENT STRATEGIES

Help your clients build a retirement plan with flexible choices for many situations and products that can help to enhance the advisory services you already provide. Schwab was one of the first in the industry to expand investment choices beyond proprietary funds. Our open architecture approach lets you provide one of the largest selections of investments available, for each and every employee.

THOUSANDS OF MUTUAL FUNDS

Schwab Mutual Fund Marketplace®

You can choose from more than 10,000 funds, giving your clients a solid core of investment choices drawn from some of the best-known mutual fund companies. We offer single-source access to a variety of no-load, no-transaction-fee funds.[4] By working together with Schwab and an independent recordkeeper, advisors have the resources to create portfolios that can provide plan participants with diversified investment strategies. And, we provide plan-generated shareholder servicing fee payment amounts to help offset plan expenses.

DIVERSIFIED CHOICES

Institutional and Collective Trust Funds

Your clients can add to the core funds in their plan's investment menu with a range of choices available, such as a collection of institutional funds as well as age-based funds that let individual investors target a retirement date. In addition to the many collective trust funds available, those offered by Charles Schwab Bank® give you and your clients access to diversified portfolios across a wide array of asset allocation strategies.

AN ALL-IN-ONE, MANAGED ACCOUNT OPTION

Schwab Advisor Portfolio

With Schwab Advisor Portfolio, you can bring a separately managed account approach to pooled retirement plans, with access to a broad array of institutional investment managers and a variety of investment vehicles. This comprehensive plan solution combines Charles Schwab Bank's directed trustee or custodial services, plan reporting, and paying-agent services with the robust investment trading platform of Charles Schwab & Co., Inc.

A SELF-DIRECTED BROKERAGE ACCOUNT FOR PLAN PARTICIPANTS

Schwab Personal Choice Retirement Account®

With a Schwab Personal Choice Retirement Account (PCRA), sophisticated investors can actively manage their own investments or work with an advisor to invest on their behalf. And when you work with Schwab, your clients benefit from working with one of the largest and most established providers of self-directed brokerage accounts.

PCRA gives your clients access to thousands more investment choices, including the largest selection of no-load, no-transaction-fee mutual funds available in a self-directed brokerage account offering,[4] as well as Schwab Exchange Traded Funds™—commission-free in a Schwab account.[5]

SEAMLESS TRADING WITHIN A PLAN

Unitized Fund Trading

Unitization gives you the ability to trade a unitized fund containing company stock, customized portfolios of multiple mutual funds, or actively managed accounts in a similar way that you would trade a mutual fund.

ACCESS TO TOOLS AND INFORMATION YOU NEED

With access to investment research, online support, and technology services from Schwab, you'll be able to provide your employer clients with retirement options that help them make a real difference in their employees' lives. We continually innovate and invest to give you integrated technology tools that are easy to use.

ONLINE SUPPORT FOR YOUR RETIREMENT PLANS

Schwab Retirement Center

Our easy-to-use web-based platform provides resources and information to help you as you work to address the needs of your clients' plans—anytime, anywhere. You get up-to-date account information and efficient trading and account management tools that integrate with multiple portfolio management systems. You'll have online access to:

- Our comprehensive mutual fund search tool
- Statements and account information
- Applications, prospectuses, marketing, and education materials
- Web tutorials

INFORMATION AND TOOLS YOU CAN DEPEND ON

Schwab Technology Solutions

Whichever Schwab retirement products and investment choices you help provide, your easy online access to the information and tools you need comes from integrated Schwab technology—delivered reliably to you when you work with us. These include:

- **schwabadvisorcenter.com**
  Access our convenient, centralized hub for everything you need to do with Schwab. With this secure platform, you can meet most custody and trading needs online with a full range of self-service tools. You can easily transfer assets and move money, as well as do research, trading, and rebalancing—all in one place. We make it easy for you to select technology solutions that work for you—and work together.

- **Mutual Fund Search Tool**
  Quickly research and sort through thousands of mutual funds, with information on availability, shareholder servicing payment rates associated with each fund (where applicable), and more than 30 other data points, including fund category, performance, and expenses.

At Schwab, we continue to innovate so you'll have the technology to help you download data into multiple portfolio management systems, provide reporting for your clients, and respond to new trends.

As opportunities in the retirement business grow for advisors, so do challenges. Employer clients have other needs in addition to fund selection. They need help in keeping up with legislative changes as well as considering the evolving standards of fiduciary care. Schwab is here to help. By working with Schwab and a local independent recordkeeper, you'll have the industry-leading insight, proven resources, and flexible retirement products you need for your business, your clients, and their retirement plans.

HERE'S HOW TO GET STARTED:

Call us at 1-877-456-0777

Visit us on scs.schwab.com