

HELPING YOU SAVE MORE FOR RETIREMENT.



It's never too early or too late to save for your retirement.



For most of us, the demands of daily life keep us from planning and saving for our retirement 10, 20, or 30 years from now. But planning and saving for retirement is crucial, especially when you consider that most of us will only have three sources of retirement funding—Social Security, personal savings, and our 401(k) plan savings. Time is on your side when you start saving early for your retirement. (See chart on next page.) But no matter what your age, it's important to save now for your retirement.

Participating in the Headway Corporate Resources, Inc. Salary Savings Plan isn't just an easy way to get ready for your future, it also helps you out right now. That's because your pre-tax contributions can reduce your current taxable income, so you save on taxes today while you save for retirement tomorrow.

Your employer wants you to save for retirement and is committed to making it simple to save for retirement. That's why they've chosen to offer you Schwab Retirement Planner®¹ It offers you a unique combination of index funds with low operating expenses² and develops a personalized savings and investment strategy, with services provided by GuidedChoice Asset Management, Inc. ("GuidedChoice®"), an independent registered investment advisor, to help make it easier to set goals and save more for your retirement.



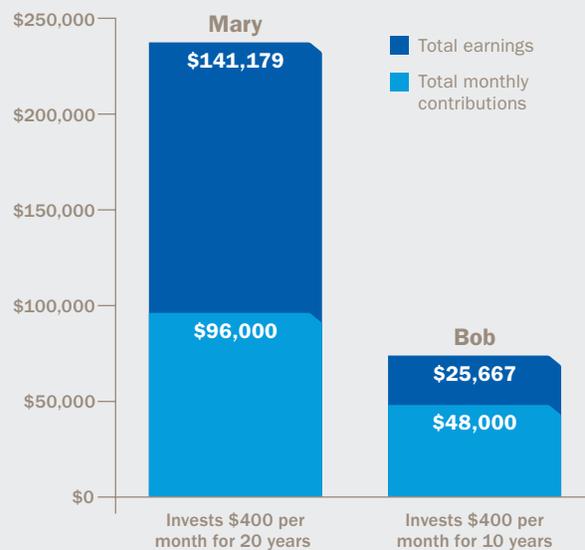
If you have questions,
visit or call:
[schwab.com/workplace](https://www.schwab.com/workplace)
1-800-724-7526

SAVING FOR RETIREMENT: THE VALUE OF STARTING EARLY

How two people compare

Bob and Mary are both saving \$400/month. Mary starts saving at age 25, while Bob isn't able to start until age 35. By age 45, Mary will have accumulated three times more than Bob, while contributing only twice as much.

Hypotheticals are for illustrative purposes only and are not intended to represent the past or future performance of any specific investment. The balances shown represent the amount contributed and the interest compounded annually. Assumes a hypothetical average rate of return of 8% and no current taxes paid on earnings in the retirement plan account. Schwab does not provide tax or legal advice.



Planning made simple. Saving made easy.



Personalized help so you can save more

A study³ showed that those who get investment help consistently end up with more money than those who don't. (See chart.) Schwab Retirement Planner[®] develops a personalized savings and investment strategy with services provided by GuidedChoice[®]. Schwab Retirement Planner factors in elements such as your retirement account balance, salary, savings rate, years until retirement, and estimated Social Security benefits. Then Schwab Retirement Planner calculates the income you'll most likely need in retirement, gives you a savings target to help get you there, and manages your investment mix along the way.

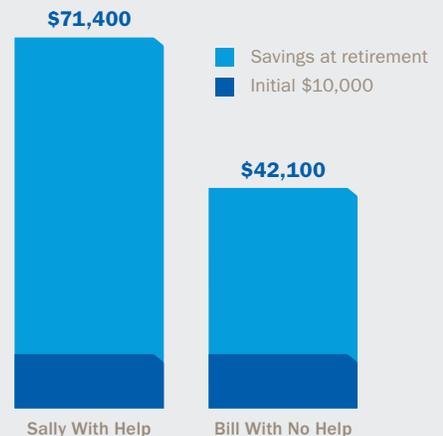
A plan that evolves as your life evolves

Every three months your investment mix is rebalanced and fine-tuned, if needed, by GuidedChoice. Then once a year your strategy is reviewed and, as a result, your account's investment mix may be changed to help stay on track with your retirement income goals. If you have changes in your retirement needs, such as your desired retirement date, or in your personal life, such as spouse or partner status, or have savings outside of your 401(k), we can assist you in refining your strategy. Just call **1-800-724-7526**.

PARTICIPANTS WHO HAD HELP DID BETTER THAN THOSE WHO DIDN'T.

After an initial investment of \$10,000, in 20 years Sally could have 70% more savings at age 65 than Bill.³

This information is based on the study cited. Actual results may vary. Results not guaranteed.





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SCHWAB RETIREMENT PLANNER® OFFERS YOU FOUR KEY BENEFITS

Index funds and professional investment management to help you save more for retirement

Your plan account will be invested in index funds that have low operating expenses.² These lower fund expenses could help lead to more in retirement savings. There is a cost for Schwab Retirement Planner and it is typical to pay for this type of professional management service. For Schwab Retirement Planner, the cost is calculated on your account balance. To learn more about the service, go to [schwab.com/workplace](https://www.schwab.com/workplace).

FDIC-insured Schwab Bank Savings™ for added safety

Schwab Retirement Planner provides safety and security for the most conservative portion of your investment mix through Schwab Bank Savings.⁵ Schwab Bank Savings provides FDIC insurance up to \$250,000,⁶ providing added safety for the insured portion of your cash savings.

Built-in savings increases to help you save more

An annual adjustment to your retirement plan savings rate is built in to help you save more, a little at a time, so you don't have to remember to make the adjustment. If you want to save even more, you can modify the savings rate based on your goals.

My Retirement Progress™⁷

As part of your plan services, your savings growth is analyzed and your progress is reported to you. My Retirement Progress tells you if you are on track to meet your goal. It also gives you an estimate of what you may need in monthly income at retirement.

You have choices.



Your Headway Corporate Resources, Inc. Salary Savings Plan gives you the choice of using Schwab Retirement Planner® to manage your investments for you or of managing your investments on your own.⁸ With Schwab Retirement Planner, you get independent professional management, as well as a personalized savings and investment strategy.

If you have the time, interest, and investment knowledge to manage your own retirement investment and savings strategy, you can choose to build your own investment portfolio from the funds available in your plan.

By selecting the option to manage on your own, you are choosing to develop your own investment strategy and savings plan and are responsible for monitoring your portfolio regularly to adjust for changes in the market, as well as changes in your investment and risk profile. Visit the Manage on Your Own section of [schwab.com/workplace](https://www.schwab.com/workplace) for more information.

Enrolling in your plan

It's easy. You can enroll in your plan if you are at least 21 years of age and have met the three-month eligibility requirement at [schwab.com/workplace](https://www.schwab.com/workplace) or call **1-800-724-7526**.

Refining your savings and investment strategy

Once you have access to your account, you can choose to refine your savings and investment strategy by providing additional details about your financial and savings situation. You can refine your strategy by contacting Schwab at **1-800-724-7526** or by visiting [schwab.com/workplace](https://www.schwab.com/workplace).



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1-800-724-7526

Accessing your account

You can access your account with your personal Login ID and password. You can create both at [schwab.com/workplace](https://www.schwab.com/workplace). Just follow the steps below:

- Go to “Plan Participant Login.”
- Enter your Social Security number as your Login ID.
- Enter your default password: your four-digit month and day of birth (e.g., 1130 for November 30).
- Click “Login.”
- Once logged in, you’ll create a new password.

Helpful resources

- Visit [schwab.com/workplace](https://www.schwab.com/workplace) to view or update your personal account information, request investment information, schedule a Schwab Retirement Planner® appointment, and make changes to your contributions.
- Call **1-800-724-7526** to speak to a Schwab Participant Services Representative.

¹ Schwab Retirement Planner[®] provides participants with a retirement savings and investment strategy, a major component of which is a discretionary investment management service furnished by GuidedChoice Asset Management, Inc. (“GuidedChoice[®]”), an independent registered investment advisor. GuidedChoice creates discretionary managed portfolios based on Modern Portfolio Theory using investment alternatives available in the plan. GuidedChoice is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (“SRPS”), Charles Schwab & Co., Inc. (“CS&Co.”), or their affiliates. Neither CS&Co., SRPS, nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the services provided to participants by GuidedChoice. Schwab Advice Consultants, who are employees of CS&Co. and not of GuidedChoice, facilitate participant access to the GuidedChoice services but do not provide investment advice or recommendations regarding the GuidedChoice services or generally as part of Schwab Retirement Planner. Use of the term “personalized” in the context of the Schwab Retirement Planner service (“service”) refers to the savings and investment recommendations made by GuidedChoice and personal data that may be provided by the participant which will form the basis for GuidedChoice’s allocation of the participant’s account assets in one of the discretionary managed portfolios and will result in a savings recommendation within the plan and outside of the plan. For plans that do not include a salary deferral feature, this fee-based service does not include a savings recommendation within the plan; references to savings strategy, savings recommendation, and annual savings increases are not applicable to these plans. My Retirement Progress[™] services are also not provided for plans that do not include a salary deferral feature. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. **There is no guarantee a participant’s savings and investment strategy will provide adequate income at or through their retirement. Fees are charged for Schwab Retirement Planner, including its discretionary investment management service, based on the participant’s account balance.** Participants should carefully consider information contained in the materials furnished at their employer’s direction regarding the services provided by Schwab and GuidedChoice, including information regarding compensation, affiliations, and potential conflicts.

² Fund operating expenses represent the total of all a mutual fund’s annual fund operating expenses. Management fees are one component of the fund operating expenses. Index funds generally have low management fees because they don’t have to pay investment managers to actively manage underlying investments.

Investors should consider carefully information contained in the prospectus, including investment objectives, risks, trading policies, charges, and expenses. You can request a prospectus by calling Participant Services at 1-800-724-7526. You may also request a prospectus at schwab.com/workplace. Please read the prospectus carefully before investing.

³ Financial Engines/Aon Hewitt Study: “Help in Defined Contribution Plans: 2006 Through 2010.” September 2011. According to the study, participants in 401(k)s that received professional “Help,” on average, experienced returns nearly 3% (292 basis points) per year higher than participants that did not receive such “Help.” For example, suppose that two participants, one using “Help” and one not using “Help,” each invest \$10,000 at age 45. Using the return difference of 292 basis points, the “Help” Participant could have 70% more wealth at age 65 (\$71,400) than the “Non-Help” Participant (\$42,100). For purposes of the study, “Help” is defined as professional investment help meaning target date funds, managed accounts, and online advice, including fee-based and non-fee-based advice. All returns reported in this study are net of fees, including fund-specific management and expense fees, and managed account fees where applicable. Results not guaranteed.

⁴ Schwab Retirement Planner[®] provides a participant-level retirement savings and investment strategy, a major component of which is a discretionary managed service provided by GuidedChoice[®] an independent registered investment advisor. GuidedChoice creates discretionary managed portfolios using investment alternatives available in your plan. GuidedChoice will also provide personalized savings recommendations, review and fine-tune your investment mix so it’s on course with your strategy, analyze your savings and investment strategy annually to keep it on track with your goals, and provide data that informs reporting on whether your current savings and investments are enough to meet your goals.

⁵ Schwab Bank Savings[™] is a money market deposit account (“MMDA”) at Charles Schwab Bank (“Schwab Bank”). An MMDA is a type of savings deposit. Schwab Bank Savings is only available in select retirement plans serviced by Schwab Retirement Plan Services, Inc.

⁶ Funds deposited at Charles Schwab Bank are insured by the Federal Deposit Insurance Corporation (FDIC [www.fdic.gov]) up to \$250,000 when aggregated with all other deposits held by you in the same capacity at Schwab Bank. You are responsible for monitoring the total amount of deposits you hold with Schwab Bank, including any deposits held at Schwab Bank in an individual retirement account or in a self-directed employee benefit plan account, such as a Schwab Personal Choice Retirement Account[®]. Because the deposit insurance rules are complex, you may want to contact the FDIC or use the FDIC’s online tool, Electronic Deposit Insurance Estimator (www.fdic.gov/edie), to estimate your total coverage.

⁷ My Retirement Progress[™] is calculated by Schwab Retirement Plan Services, Inc. (“SRPS”) using the data formulated by GuidedChoice Asset Management, Inc. (“GuidedChoice[®]”), an independent registered investment advisor. GuidedChoice formulates and provides monthly income projections in retirement based on current savings and investment data for the participant, and SRPS uses the data to express the potential gap in retirement savings as a percentage, which is made available as part of the retirement plan recordkeeping and related services provided by SRPS.

⁸ If you prefer to manage your retirement savings and investments on your own, you may choose to do so at any time by calling Schwab Participant Services at 1-800-724-7526 or by accessing the website at schwab.com/workplace. In such a case, you will not be receiving the low-cost benefit of Schwab Retirement Planner.

Schwab Retirement Plan Services, Inc. (“Schwab”) provides recordkeeping and related services with respect to retirement plans. Schwab Retirement Plan Services, Inc. and Charles Schwab & Co., Inc. are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products and services are offered by Charles Schwab & Co., Inc. (Member SIPC [www.sipc.org]). Trust and custody services and deposit products are provided by Charles Schwab Bank.

Remember that cost is only one consideration when making an investment decision. Investment returns and principal value of index funds will fluctuate and are subject to market volatility such that an investor’s shares, when redeemed or sold, may be worth more or less than their original cost. Index funds are not without risk, and an investor may give up the opportunity to outperform the market by not being in an actively managed fund. **All index funds are subject to management fees and expenses.**

Brokerage Products: Not FDIC-Insured · No Bank Guarantee · May Lose Value