A close-up photograph of a woman with dark, wavy hair, smiling warmly. She is wearing a bright red jacket. The background is a soft-focus outdoor scene with green foliage and light bokeh. The text is overlaid on the left side of the image.

**IT'S TIME
FOR A SIMPLE
APPROACH.**

Get the help you need, every step of the way.

Just call **1-800-724-7526** and you can connect one-on-one with a trained Schwab Advice Consultant⁶ and get the personalized help and education you need to feel confident that your plan is on track.

¹ *Financial Engines/Aon Hewitt Study: Help in Defined Contribution Plans: 2006 Through 2010.* 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 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 participant using help 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 which includes target date funds, managed accounts and online advice, which includes 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.

² Fund operating expenses represent the total of all mutual funds’ 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.

³ Schwab Bank Savings is only available in select retirement plans administered by Schwab Retirement Plan Services, Inc.

⁴ Funds deposited at Charles Schwab Bank are insured by the Federal Deposit Insurance Corporation (FDIC) 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.

⁵ If you prefer to invest your retirement dollars 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 www.schwab.com/workplace.

⁶ Advice Consultants are employees of CS&Co. and not of GuidedChoice[®] and act solely as facilitators to participants accessing the GuidedChoice service.

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 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. 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.

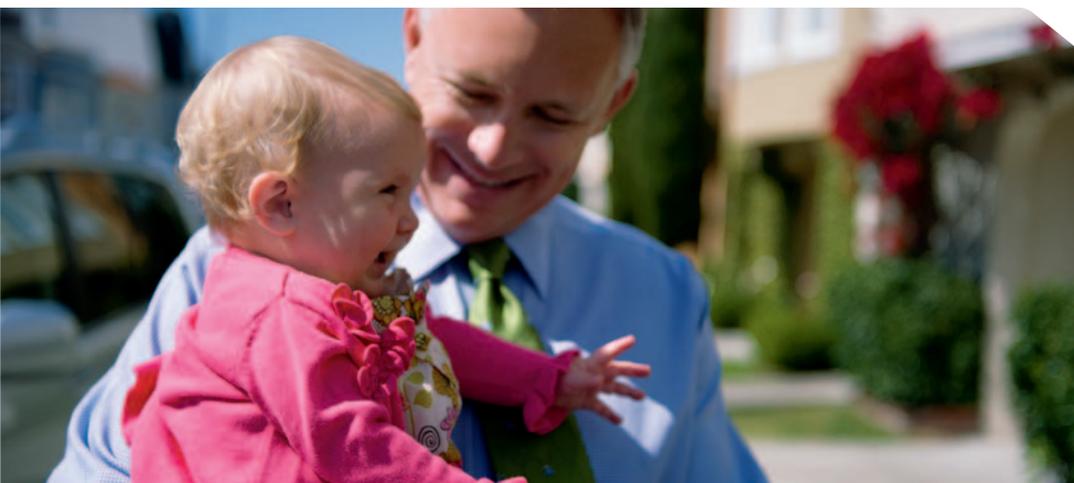
Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans. Schwab Retirement Plan Services, Inc. and Charles Schwab & Co., Inc. are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products and services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

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 800-724-7526. You may also request a prospectus at www.schwab.com/workplace. Please read the prospectus carefully before investing.

Remember that cost is only one consideration when making an investment decision. Investment returns and the principal value of index mutual funds 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. Index mutual 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 mutual funds are subject to management fees and expenses.**

Investment Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value

HELPING YOU SAVE MORE FOR RETIREMENT.



charles SCHWAB

LET'S SEE HOW IT WORKS.

For most of us, the demands of daily life—family, work, and friends—keep us from planning and acting on what we'll need in retirement 10, 20, or 30 years from now. But planning, saving, and managing our money for retirement is crucial. That's why Schwab Retirement Plan Services, Inc. developed Schwab Retirement Planner. It's a unique retirement service that can help make it easy to save more for retirement.

PLANNING MADE SIMPLE.

Personalized help so you can save more

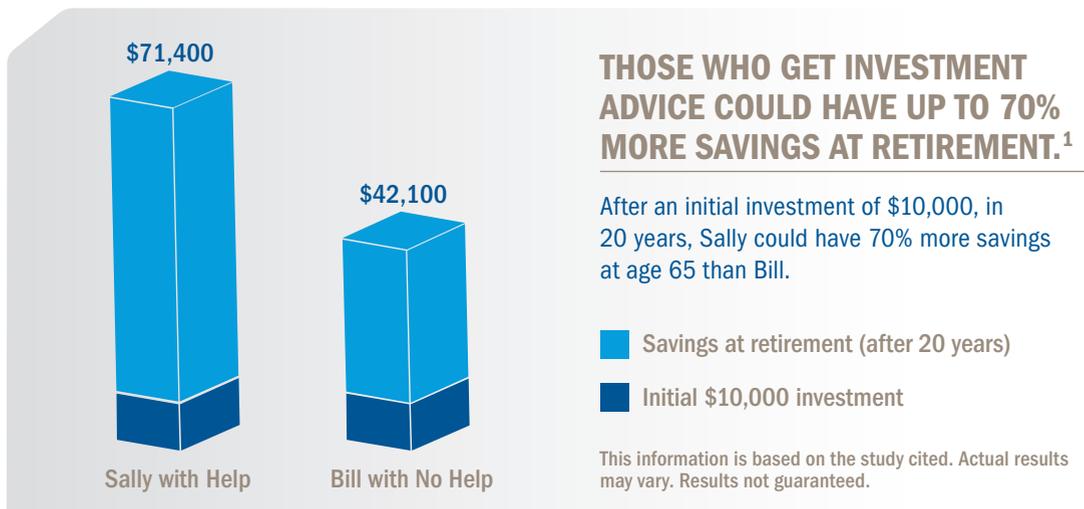
Research shows that those who get investment help typically end up with more retirement savings than those who don't. (See chart below.) Schwab Retirement Planner develops a personalized savings and investment strategy, with the services provided by GuidedChoice®, an independent, professional investment advisor. 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 reviewed and fine-tuned, if needed, to stay on course with your strategy. Once a year, your savings and investment plan is analyzed to determine if you are on track to reach your investment goals. Each time your plan is reviewed, it is adjusted, if needed, to help keep you on track. Should you need to address any changes in your situation, in spouse or partner status, in savings outside of your 401(k), or in your desired retirement date, [contact us to further fine-tune your strategy.](#)

So simple, because Schwab Retirement Planner does the work for you

From the start, your retirement income target is calculated, your investment mix is selected, and you're on the way toward reaching your retirement goal. And Schwab professionals are there to help keep things simple and hassle-free every step of the way.



SAVING MADE EASY.

Low costs to help you get more for your money

Your plan account will be invested in index mutual funds that have [low fund expenses](#).² These low expenses could lead to more in retirement savings. There is a cost for the Schwab Retirement Planner service, which is calculated on your account balance. To learn more about this cost, go to [schwab.com/workplace](https://www.schwab.com/workplace).

FDIC-insured Schwab Bank Savings for added safety

Schwab Retirement Planner also provides safety and security for the cash preservation portion of your portfolio through Schwab Bank Savings.³ With [FDIC protection up to \\$250,000](#),⁴ you can be sure that your cash deposits are secure and always working for you.

Built-in savings increases to help you save more

An annual adjustment to your retirement plan savings rate is built in to increase your retirement contributions and [help get you closer to where you want to be at retirement](#). If you want to save more, you can modify the savings rate based on your goals.

RETIREMENT READINESS

Know your score

As part of your services, your savings growth is analyzed and your progress reported to you. Your Retirement Readiness Score [tells you if you are on track to meet your goal](#). It gives you an estimate of what you may need in monthly income at retirement, and where you'll be if you continue on your current path.

Prepared to invest on your own?

If you have the time, interest, and investment knowledge, you can choose to move out of Schwab Retirement Planner at any time and build your own investment portfolio from the core index funds available in the plan.⁵ By selecting this option, you are choosing to develop your own investment strategy and savings plan and also assuming responsibility for monitoring your portfolio regularly to adjust for changes in the market, as well as changes in your investment and risk profile.

