



UNDERSTANDING RETIREMENT PLAN COSTS

YOUR RETIREMENT SAVINGS IS AN IMPORTANT PART OF YOUR FUTURE. BUT YOU MAY NOT KNOW WHAT YOU'RE PAYING TO MANAGE IT. [WE THINK YOU SHOULD KNOW.](#)

Saving for retirement is an important key to a secure future. But although many people have a retirement account, most people don't know all the costs associated with it.

We think it should be easier for you to find this information. And the nation's financial regulators think so, too. That's why all retirement plan administrators will soon be required to provide consolidated information on what you've been paying to participate in your retirement plan. We think this is a good thing—because the more you know, the better you can plan for retirement.

In the coming months, you'll start receiving annual disclosures and quarterly statements that provide information on what you may be paying as a participant in your retirement plan. You'll get this information as long as you're eligible for your retirement plan, even if you aren't actively contributing.

These costs are not new—if you have a retirement account, you've been paying applicable costs all along, but information about them has been spread across several different locations. Now, you'll have a clearer, more consolidated picture of what you've been paying and why.

Although the documents you'll receive will contain detailed information, we hope you'll read them carefully. After all, you want to know what you pay in costs and the effect they can have on achieving your retirement goals.



VIRTUALLY ALL RETIREMENT PLANS HAVE COSTS. DO YOU KNOW THE COSTS OF YOUR PLAN?

We think it's important for you to understand the costs you could pay as part of your retirement plan. Here's a guide to some of the costs that may be associated with your plan and will be detailed in your annual disclosure and quarterly statements, if applicable.

Investment-related costs

These costs are associated with the investments in your portfolio. For example, management fees are one component of a fund's operating expenses charged to investors in the fund. Because different investments have different operating expenses, you may be able to increase or decrease these costs based on the investment decisions you make.

Administrative costs

These costs are for administrative services such as recordkeeping, accounting, and other plan-related services. They're charged to the plan as a whole, and you can't manage or reduce them.

Individual costs

These costs are associated with the choices you make regarding activity in your account, such as processing a loan, placing trades, or taking a withdrawal. You can manage these costs by limiting these types of activities in your account.



Your savings and investment plan should fit your life and your goals. Although costs are important, they are only one of several key factors to consider when making decisions about your retirement savings. To learn more, visit schwab.com/workplace or call 1-800-724-7526.

Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans.

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