

Achieving Retirement Goals

Helping employees to and through a comfortable retirement.



charles SCHWAB

“It’s going to take new thinking and real commitment to get all our employees prepared for retirement. I know it’s worth it. I know I’ve got the right partner.”

—Senior Vice President, Human Resources, HealthSouth Corporation

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Partnering with employees

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Choose a proactive plan partner.

With Schwab as your retirement plan advocate, you get the dedicated, proactive partnership you and your employees need to achieve long-term goals. We work with you to develop, implement and monitor a customized defined contribution plan—one that doesn't simply meet basic requirements, but actually helps get employees to and through a comfortable retirement.

As you consider firms, ask yourself:

Can I rely on them to be my advocate?

Will they align with my goals, own my plan issues, keep fees transparent, document performance, give me broad access to investments and provide compliance guidance?

Will they bring me innovative ideas?

Do they have a track record for pioneering new tools, investments, programs and support systems to help keep our plan strategic, current and improving?

Are they dedicated to my employees?

Do they offer specific advice services and guidance, personal consultations, target-age investment choices, automatic solutions and easy enrollment to help engage all employees at all levels?

You'll hear "yes" on every count with Schwab.



“Our employees are automatically enrolled in Schwab Managed Retirement Trust Funds™ based on their age. Remarkably few opt out. In 18 months, participation has increased from 50% to 80%. Employees even thank us for making it easier for them.”

—Benefits & Compensation Manager, Oregon Steel Mills

“Schwab partnered with us from the very beginning to deliver on all of our goals. And then some.”

–Chief Financial Officer, Karsten Manufacturing

We’re behind you.
With you.
And sometimes way ahead.

Your Schwab team partners with you to meet the challenges of plan management—both current and future. A dedicated Client Service Manager oversees and consults on key administrative functions including conversion strategy, plan design and implementation. This professional will get to know your company, your employees and your organization’s changing needs; he or she then collaborates with you to develop measurable, innovative solutions that meet your plan’s long-term goals.

Tailored strategies and proven results.

Our subject matter experts work in tandem with your Schwab Client Service Manager—and with you—to achieve efficient plan operations. They’ll create customized strategies, develop action plans and monitor long-term service enhancements.

Your Client Service Manager:

- Outlines strategies to address your plan’s goals
- Identifies needs and develops action plans
- Drives long-term service enhancements

Specialists assist with:

- Conversion
- Employee education
- Investments
- ERISA consulting

We share responsibility for the success of your plan.

Together, we'll create annual business plans that specify the employee education, investment services and new enhancements we'll deploy to help you reach your goals. Then, we'll continually measure your plan's progress against benchmark data that's specific to your industry, competitors and location. You'll receive regular reports and actionable recommendations to keep you on track.

We ask for feedback. And we listen.

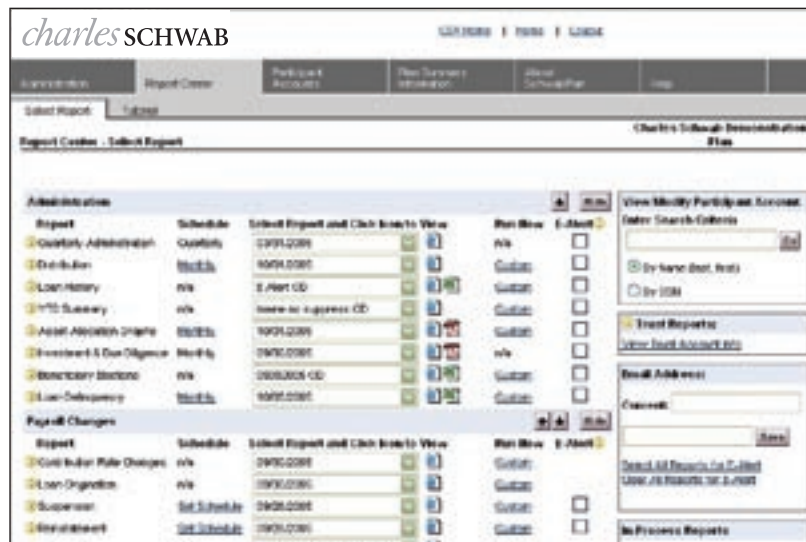
To gauge your satisfaction with our service, and resolve issues before they become problems, we invite dialogue at every step. For example, we systematically measure ourselves against standards you set, and we tell you how we're doing on the Schwab Service Scorecard®.

Streamlining administration.

We help make your job easier with tools that save you time and increase efficiency. For example, our Sponsor Report Center gives you access to all plan reports on a single web page.

Sponsor Report Center

Get information when and how you need it, on a single web page.



- Schedule and run reports whenever it's convenient for you
- Set e-alerts to advise you when new reports are available
- Analyze plan data by multiple demographics, including age, salary and gender
- Produce full-color charts and graphs to illustrate plan performance and dynamics



Broad investment choice. Unbiased guidance.

Schwab has long been an advocate for open architecture, and that means you have the freedom to pick the best fund lineup for your plan and employees—without proprietary fund requirements. You can draw from thousands of funds—such as low-cost institutional mutual funds and collective trust funds, which include several families of popular target-date retirement funds. To help with your choices, you'll have expert guidance from investment specialists you can count on to be objective.

Proactive performance monitoring, in-depth analysis.

We will provide the critical information and tools you need to make timely, well-informed decisions with regular investment reviews and monthly due-diligence reporting.

- Monthly fund performance monitoring
- Alerts if funds fall outside your performance or policy criteria
- Asset allocation analysis
- Market and economic commentary and industry data
- Our Schwab Focus List™—prescreened funds with a history of high performance
- Investment structure and fund benchmarking analysis
- Insights for maximizing portfolio efficiency with our Portfolio Diversification Measure™

“As fiduciaries, we have to be concerned about cost. We’re very confident about the cost effectiveness of Schwab’s managed solutions.”

—Human Resources Vice President, Voice Services North, Black Box Network Services



“Employees can feel overwhelmed with too many choices and too little guidance. Schwab’s advice services are making a difference for our plan.”

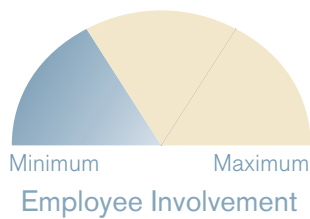
–Global Compensation & Benefits Manager, Covington & Burling

“We’re working with Schwab to capture that last 29% of employees who don’t participate. The ones who really, really need to.”

—Treasurer, Basic American Foods

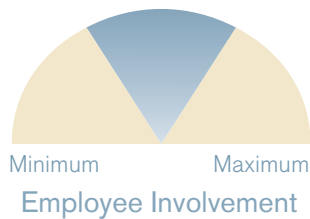
Retirement answers for every employee.

Each of your employees has a different level of comfort with investing. While some prefer to actively manage their retirement investments, others will only feel comfortable leaving decisions in the hands of professionals. You can satisfy these diverse needs by offering a range of investment solutions and no-additional-cost advice services* that give employees the flexibility and guidance to make choices with confidence.



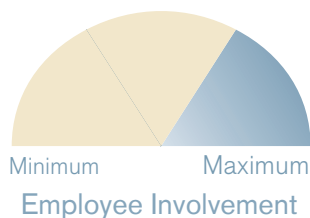
Target-Date Retirement Funds

For employees who lack the time or desire to manage retirement investments, you can offer a simple yet effective solution with target-date funds. Employees simply choose a desired retirement date, and their contributions are invested in a diversified, professionally managed portfolio that becomes progressively more conservative over time.



Core Fund Lineup

For employees who prefer to make their own investment decisions, we’ll help you craft a menu of prescreened funds with choices in every asset category. Employees can take advantage of Schwab’s personalized advice services, Schwab Personal Retirement Planning™, to make appropriate selections and ongoing investing decisions.



Self-Directed Brokerage Account

For hands-on investors, you can offer the Schwab Personal Choice Retirement Account®, which has a much wider range of options, including thousands of stocks, bonds and mutual funds. This brokerage window within your 401(k) plan gives employees full brokerage services, including a dedicated website and specialized call center.

“Schwab Personal Retirement Planning™ answers employees’ key questions about how much to save, where to invest and how much they’ll have to live on in retirement. And it’s all done at no additional cost.”

—Director, Human Resources, Ball Horticultural Company

Personalized investment advice: a solid foundation.

Schwab offers employees a broad range of solutions—from personalized advice and retirement planning to in-depth workshops and a comprehensive employee website—so they can prepare for and enjoy a comfortable retirement.

Solutions that build confidence.

Building on Schwab’s history of serving individual investors, we’ve removed the barriers, access issues and costs associated with receiving investment advice. Our goal is to help your employees answer three simple, yet vital, questions:

- How much do I need to save?
- Where should I invest my savings?
- What can I expect my monthly retirement income to be?

Solid advice sets our plan apart.

With Schwab Personal Retirement Planning, your employees receive comprehensive advice and managed account services. Our staff of professionals is always available to help employees understand their plan choices and investment options. Employees can receive:

- Fund-specific advice
- Savings recommendations
- Annual rebalancing
- Ongoing professional management
- Guidance for all their retirement assets by phone, online or in person
- Unlimited access to advice services
- The benefit of no hidden or additional charges



Empowering your employees.

Schwab offers a wide range of workshops to help employees proactively address their specific retirement plan needs:

- **Retirement:** Builds plan participation by clearly explaining benefits and advantages
- **You're 50, Now What?:** Develops plans for employees nearing retirement
- **Smart Investing:** Develops employee investing skills on all levels, from financial basics to advanced techniques
- **Life Planning:** Helps employees address any and all investment needs
- **Stock Plans:** Helps employees understand these valuable, yet complicated, benefits
- **Online Resources:** Explains Schwab websites so employees can manage retirement accounts online

Easy-to-use Schwab tools help employees track their financial progress:

- **Paycheck Calculator:** Illustrates advantages of tax-deferred savings
- **Roth 401(k) Calculator:** Shows impact of regular versus Roth deferrals
- **Pre- and Post-Retirement Calculators:** Show expected monthly income in retirement
- **Personal Rate of Return:** Tracks cumulative returns net of contributions
- **Schwab Retirement Readiness Score™:** Helps employees determine if they are on track for retirement and helps to plan next steps
- **e-Tools:** Create account statements on demand and allow access to fund information online

Customized employee education: Good for them, good for you.

We understand that every company is different—and that “one size fits all” employee education doesn't work. So we listen to your unique needs, then develop and implement targeted, goal-focused education. Rather than focusing narrowly on retirement education, we take a big-picture view of employees' financial needs—leveraging Schwab's founding principle of investor empowerment.

Solutions for employees.

- A range of workshops on retirement, investing and financial planning
- Ongoing education, communications and online tools
- Personalized retirement planning and investment advice
- One-on-one consultations offered on-site or via phone appointment
- Personalized communications that keep employees on track
- Our award-winning *Employee Investor* newsletter
- Preferred online trade pricing and premier brokerage account service

Solutions for plan sponsors.

- Complete conversion and enrollment support for your plan, including a customized website to ease transition
- Communications tailored to your employee demographics
- Customized programs reflecting your company's culture and goals so that employees recognize your role in helping them prepare for retirement

A choice of themed employee materials can be personalized to give companies an effective yet cost-efficient way to communicate plan details to employees.





Customized communications and educational materials for Karsten Manufacturing underscore the company's commitment to employees' financial well-being. Campaign materials in Spanish, Vietnamese and Cambodian helped boost participation by 12%, increasing overall participation to 84%.

Overcoming inertia. Automatically.

In addition to education and advice, you can take advantage of Schwab Retirement Smart Steps™, our suite of automatic features to help ensure that employees start taking action toward meeting their retirement goals. Options include:

- Automatic enrollment to get employees saving right from the start
- Automatic investing into preselected investments, including age-based, target-date funds
- Automatic savings increases, so participants don't have to make manual increases

Count on a partnership that works for everyone.

At Schwab, we're committed to exceeding the expectations of everyone involved in your company's retirement plan and helping your employees get to and through a comfortable retirement.

Our service is based on your objectives.

Careful listening—and the flexibility to respond to what we hear—have been hallmarks of Schwab service since the day we opened our doors. Today, we offer you and your employees the partnership of a powerful financial ally that continually meets your needs, and theirs.

Our expertise is your advantage.

From initial investment selection and conversion to advice and education planning, you have the support of seasoned experts who work with you so that every aspect of your plan administration is managed for maximum impact and efficiency.

Our guidance empowers your employees.

More than ever, employees want financial guidance, personalized advice and long-term solutions to get to retirement and beyond. With our long history of serving individual investors, Schwab has the answers to help your employees make confident financial decisions.

Our goal is to exceed your expectations.

Let's discuss how Schwab can provide the flexibility and expertise you and your employees expect and deserve.

Find out more today. Call 1-877-456-0777.

Schwab Defined Contribution Services— part of a strong family.

Schwab Defined Contribution Services embody the vision of our founder, Charles Schwab. He broke from Wall Street tradition to put the opportunity for financial security within reach for everybody—not just the wealthy. Extending this opportunity through companies like yours who want the best for their employees is not only a key business objective for us—it's a founding principle.

The Schwab Family of Financial Services

Defined Contribution Services

Defined Benefit Services

Stock Plan Services

Nonqualified Plan Services

Local Branch Services

Brokerage Services

Financial Planning and Advice Services

Wealth Management

Financial Advisor Network

“What happens when the Baby Boomers can't retire? I don't think we can go on just being passive plan sponsors. That's why we're with Schwab.”

—Retirement Committee Chairman, Tucker Ellis & West

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