charles SCHWAB

Special Pricing for Schwab Retirement Plan Sponsors

Special pricing discounts are available to you as a key corporate client and allow you to help your employees reach their financial goals beyond your company's retirement plan.

Special pricing

When your employees open a Schwab brokerage account, they can receive:

- **Low pricing on equity trades** – $8.95 for each online equity trade, regardless of their account balance. This low pricing is available on their Schwab brokerage account(s) and any Schwab Personal Choice Retirement Account® (PCRA) they may have. (Automated phone trades are just $5 more, and broker-assisted trades are just $25 more.)

- **Rebates on Schwab Managed Portfolios™** – A full year of automatic program fee rebates[1] on Schwab Managed Portfolios, which offer a diversified portfolio of mutual funds based on individual time horizon, goals and risk tolerance. A Schwab investment professional will help your employee determine if a Schwab Managed Portfolio is right for them. Professional managers then handle the day-to-day management and make adjustments as market conditions change. The minimum investment is $25,000 for IRAs and $50,000 for all other accounts.

Value and guidance

We're committed to helping all investors reach their financial goals, by providing:

- **Exceptional value** – Schwab provides an extensive range of products and services, with clearly stated prices, low minimums and no account service fees.

- **A personal relationship** – Because we understand that your employees have different financial needs at various stages of their lives, we listen and make suggestions based on their unique needs.

- **Convenient access** – Employees can speak with a Schwab Client Service Representative anytime, visit a local Schwab branch or log in to Schwab.com to view all of their account details in one convenient place.

Customized service

A dedicated team, familiar with your company's relationship with Schwab, is available to walk your employees through the special pricing and assist them with their specific financial service needs.

Contact us

For more information about the special pricing, please contact your Schwab representative or call **1-877-456-0777**.

Call us for additional details about features and benefits.

[1]The Schwab Managed Portfolios™ annual fee rebate is effective for one year following the date of account establishment. Participants enrolled in a program established before 3/31/2008, will continue to receive the annual fee discount in effect at that time. Please read Schwab's Schedule H brochure for important information and disclosures relating to Schwab Managed Account Services™. Schwab Managed Portfolios require a minimum investment of $25,000 for IRAs and a minimum investment of $50,000 for all other account types.

No other fees, commissions, charges, expenses (including operational expenses of the underlying funds) or market losses related to your Schwab Managed Portfolios account(s) or any other account at Schwab will be rebated. After the one-year rebate period, the then-current Program Fee for Schwab Managed Portfolios will accrue and be billed to your account(s). This offer is subject to satisfaction of Schwab's qualification requirements for Schwab Managed Portfolios, and, for new accounts, account acceptance by Schwab.

To qualify for this special offer, an individual must be a participant or employee of a corporate employer with a plan for which Schwab Retirement Plan Services, Inc. or Schwab Retirement Plan Services Company (each respectively, "SRPS") is recordkeeper and Charles Schwab Trust Company (CSTC, a division of Charles Schwab Bank) is trustee or custodian.

This special offer is extended to the entire household with U.S.- domiciled, dollar-based accounts held by Schwab Investor Services based on household definition. Please see the *Charles Schwab Pricing Guide* for Individual Investors on Schwab.com for information about householding guidelines. This special offer does not apply to brokerage accounts held with independent investment advisors at Schwab or assets held in fiduciary accounts including company-sponsored retirement plans. There may be certain benefits, services and discounts made available to clients through Charles Schwab & Co., Inc., Schwab Bank and their affiliates that are not available with this special offer due to regulatory and household asset requirements.

If you change jobs or retire, you can continue to receive the special pricing associated with this special offer if you establish a Schwab brokerage account within 90 days of your distribution date. If your employer terminates its relationship with Schwab, no further enrollment will be allowed in the program 90 days after distribution. However, if you are already receiving these benefits, they will continue for as long as you maintain an active retail brokerage account with Charles Schwab & Co., Inc.

The special offer is subject to change.

Once you establish a retail brokerage account, the $8.95 online equity commission rate will also apply to PCRA self-directed brokerage account.

The Charles Schwab Corporation (Charles Schwab) provides services to retirement and other benefit plans and participants as well as equity compensation plan services and other financial and retirement services to corporations and executives through its separate but affiliated companies and subsidiaries: Schwab Retirement Plan Services, Inc.; Schwab Retirement Plan Services Company; Charles Schwab Trust Company, a division of the Charles Schwab Bank; and Charles Schwab & Co., Inc. Brokerage products and services are offered by Charles Schwab & Co., Inc. (Member SIPC).