



**FORGING
RETIREMENT
SOLUTIONS
TOGETHER**

Employers and employees need more help than ever with retirement these days. One-size-fits-all plans often just don't fit.

Independent recordkeepers and advisors are looking to offer a wide variety of flexible investment solutions and custody services that employers and employees need.

Schwab Retirement Business Services is uniquely positioned to bring resources and expertise together to create solutions for retirement.

Over **350** independent
retirement recordkeepers

7,000-plus
independent advisors¹

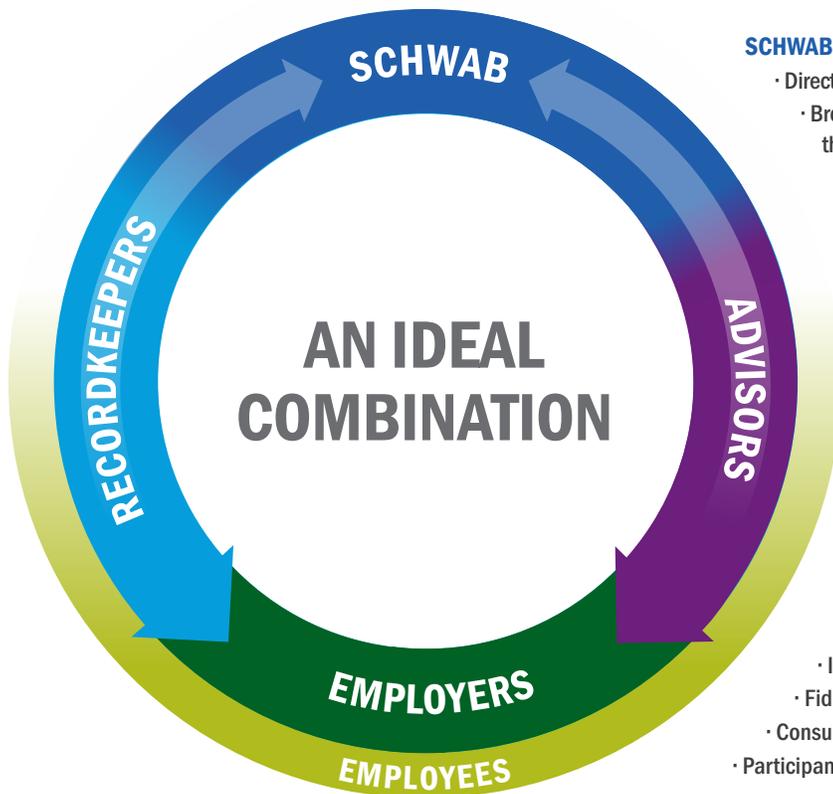
100,656
retirement plan accounts and counting

More than **3.1 million**
retirement plan participants supported²

It's a powerful combination of capabilities—working
together—to provide complete retirement solutions.

CHOOSING A CUSTODIAN MATTERS

For independent retirement plan providers, the difference comes from Schwab's years of experience in trust, custody, and trading services combined with expertise from across the entire Schwab enterprise. We set our own standard for operational excellence, safekeeping of assets, and fee transparency, freeing you to focus on your clients. For employers, it means you get a retirement plan with flexible investment choices and expert service that helps to fit your business needs and helps your employees achieve their financial goals.



SCHWAB

- Directed trust and custody services from Charles Schwab Bank®
- Brokerage products and services from Charles Schwab & Co., Inc., the registered broker-dealer
- Open architecture providing access to an array of investment choices
- Integrated technology platforms for trading and recordkeeping
- Wide range of retirement products, programs, and services
- Demonstrated industry expertise and best practices

INDEPENDENT RECORDKEEPERS

- Customized plan design and administration
- Local and regional presence
- Participant enrollment and education support
- Fiduciary oversight and compliance
- Transparent pricing

ADVISORS

- Investment selection
- Performance monitoring
- Investment policy statements
- Fiduciary oversight of investments
- Consultative services
- Participant education and enrollment

WORKING WITH SCHWAB MATTERS

By teaming up with Schwab, independent recordkeepers and advisors can provide a full range of services to employers and employees while focusing on their specific expertise. It's a collaboration with one basic goal: helping people with retirement.

INDEPENDENT RECORDKEEPERS get the depth of insight and support that Schwab can offer as an industry leader, because we know the ins and outs of retirement plans. Comprehensive trust and custody services and an array of technology tools can help boost efficiency. And connecting with a network of independent financial advisors can help expand your business.

EMPLOYERS get customized plans and focused service from a team of experienced retirement providers for everything from flexible investment choices to fiduciary support. Employers can give their employees access to the kinds of tailored benefits packages usually associated with larger corporations.

ADVISORS can deepen client relationships by working with recordkeepers and plan sponsors to design flexible and customized plans that provide businesses with complete retirement solutions. By strategically connecting with local and regional independent recordkeepers, advisors can combine their knowledge of investing with the recordkeeper's skill in administering plans.

EMPLOYEES gain much more than a retirement plan from their employers. They get help and guidance based on their retirement plan providers' understanding of the real challenges they face every day, and that may help them feel more secure about their financial future.

WHY SCHWAB?

LEADERSHIP.

For more than 35 years, Schwab has been a financial industry leader and advocate for the individual investor. The management team at Schwab includes former recordkeepers with proven experience in the retirement business and the ability to understand and anticipate business and industry trends.

FLEXIBILITY.

Schwab offers a wide array of proprietary and non-proprietary products to meet a range of needs. Our commitment to open architecture means plans can be designed to include the investments that make the most sense. To ensure that our offering is flexible and can meet the changing needs of our clients, we continually invest in technology and product enhancements.

EXPERTISE.

Schwab entered the retirement business in 1992, and our experience and breadth of capabilities enable us to see the complete picture of the retirement industry. We draw on deep institutional knowledge from across our entire enterprise in ways that others can't.

INTEGRITY.

Our employees are our strength. They strive to fulfill our promise to help everyone achieve their financial goals, and they work hard to earn our clients' trust every day.

STRENGTH.

As a publicly traded company, Schwab is financially strong and a name that retirement plan providers, employers, and participants can rely on. When you do business with Schwab, we want you to have the highest level of confidence, knowing that your account assets and the privacy of your information are protected.

“Schwab is more than just a custodian. We bring together expertise and resources from across our whole business and from outside our company—all to help retirement plan providers create the best plan sponsor and participant experience in the industry.”

—Mark Coffrini, Senior Vice President, Schwab Retirement Business Services

Talk to Schwab today about how we can help provide you with the most comprehensive and customized retirement plan solutions.

 1-877-456-0777

 scs.schwab.com

1. As of June 30, 2011. Schwab Advisor Services™ serves independent investment advisors and includes the custody, trading, and support services of Schwab. Independent investment advisors are not owned by, affiliated with, or supervised by Schwab.
2. Statistics as of June 30, 2011. The number of accounts and participants reported are for both retirement plan-level and participant-level accounts (i.e., self-directed brokerage accounts held at Charles Schwab & Co., Inc., and other broker-dealers) for which Charles Schwab Bank® acts as trustee or custodian or which are held in brokerage accounts at Charles Schwab & Co., Inc. The number of plan participants includes those in plans for which Charles Schwab Bank acts as directed trustee or custodian and that are administered by Schwab Retirement Plan Services, Inc., Schwab Retirement Plan Services Company, or independent recordkeepers, including where Schwab Retirement Technologies, Inc., acts as an application service provider. For plans with independent recordkeepers, the number of plan participants included in the total is an estimate based upon industry demographics, including average retirement plan size in this marketplace, average account balances per participant, etc.

Charles Schwab Bank; Charles Schwab & Co., Inc.; Schwab Retirement Plan Services, Inc.; Schwab Retirement Plan Services Company; and Schwab Retirement Technologies, Inc. (Schwab RT) are separate but affiliated companies and wholly owned subsidiaries of The Charles Schwab Corporation. Brokerage products and services are offered by Charles Schwab & Co., Inc. Trust and custody products and services are offered by Charles Schwab Bank. Schwab Retirement Plan Services, Inc., and Schwab Retirement Plan Services Company provide recordkeeping services with respect to retirement plans. Schwab RT is engaged in developing and licensing proprietary retirement plan recordkeeping systems to independent third party administrators.