

SCHWAB CAN HELP YOU UPGRADE YOUR RECORDKEEPING OFFERING TO PLAN SPONSORS

Schwab's Distribution Education and Support Services

Company retirement plans have become a primary source of retirement savings. As a result, plan sponsors are increasingly aware of how important education and decision-making support can be for employees who leave their companies. Whether plan participants separate from employment through termination, layoff, or retirement, Charles Schwab & Co., Inc. ("Schwab") can help provide them with the information they need to help them decide what to do with their retirement savings.

YOU CAN MAKE HELP AVAILABLE THROUGH SCHWAB

The Distribution Education and Support Services offering by Schwab allows recordkeepers to make education, help, and administrative support available to plan participants no longer employed with your plan sponsors. Schwab's established participant service team can provide post-employment participants with:

- Information describing the potential pros and cons of available distribution options
- Personalized assistance with opening and funding Schwab Rollover Individual Retirement Accounts (IRAs)
- The required Special Tax Notice Regarding Plan Payments
- A customized Schwab information packet that explains Schwab's role servicing the former employer's plan

If participants choose to move their savings into a Schwab Rollover IRA, a Schwab Financial Consultant can provide information about available investment opportunities. Please visit [Schwab.com/compensation](https://www.schwab.com/compensation) for information on Financial Consultant compensation.

YOU CAN OFFER ONLINE SERVICES THROUGH SCHWAB AND WMSI

Wealth Management Systems Inc. ("WMSI"), in a combined service offering with Schwab, provides technology that integrates with your recordkeeping system to provide plan participants access to an online retirement resource center that guides participants through their distribution options. For plan participants who choose a rollover IRA, WMSI will help facilitate the online opening and funding of the new account.

Schwab Delivers Important Advantages for Plan Participants

Through the Distribution Education and Support Services offering, Schwab's plan participant call center provides plan participants with access to:

- A team of experienced professionals with specialized retirement plan distribution training
- Information and education about the distribution options
- A complimentary consultation about any distribution assets being rolled over to a Schwab IRA and, once the rollover is complete, a one-on-one appointment to learn about other products and services available through Schwab
- A toll-free information and help number that's available Monday through Friday, from 8:30 a.m. to 8:30 p.m. ET
- Replies to voicemail inquiries typically within one business day

Schwab Provides Significant Opportunities for Recordkeepers

By offering Schwab's Distribution Education and Support Services, backed by WMSI's technology, recordkeepers can:

- Potentially reduce expenses for call center services and fulfillment of tax-notification and educational material mailings
- Become eligible to receive fees from WMSI Securities LLC for rollovers received by third-party rollover IRA providers within WMSI's network
- Leverage the knowledge and responsiveness of Schwab's participant support team
- Take advantage of established quality assurance procedures, including recording of all calls and monthly call monitoring reviews
- Provide plan participants with access to third-party voice translation services in over 170 languages through Schwab's call center

Please contact your relationship manager at 1-877-742-5772 with any questions you may have and for more information about Schwab's Distribution Education and Support Services.

Charles Schwab & Co., Inc. ("Schwab," Member SIPC) provides outsourced distribution services to unaffiliated retirement plan service providers ("independent recordkeepers") pursuant to an agreement between the independent recordkeepers and Schwab. Through an arrangement between Schwab and Wealth Management Systems Inc. and its affiliate, WMSI Securities LLC (collectively, "WMSI"), a third-party rollover marketplace provider, Schwab pays a fee to WMSI for each rollover to a new or existing Schwab IRA account, a portion of which may be paid by WMSI to independent recordkeepers enrolled in WMSI's rollover service program. Schwab and WMSI are not affiliated, nor is Schwab affiliated with any other IRA provider that may appear in the IRA Marketplace.

Schwab Financial Consultants provide distribution services to participants in plans recordkept by unaffiliated independent recordkeepers pursuant to an agreement between the independent recordkeepers and Schwab. Schwab Financial Consultants do not provide information or distribution services with respect to products and services made available by other financial services firms through the IRA Marketplace. Schwab Financial Consultants are compensated based on the quality of the services they provide and on their marketing and sales of products and services to Schwab account holders. Go to Schwab.com for information about how these Schwab Financial Consultants are compensated.