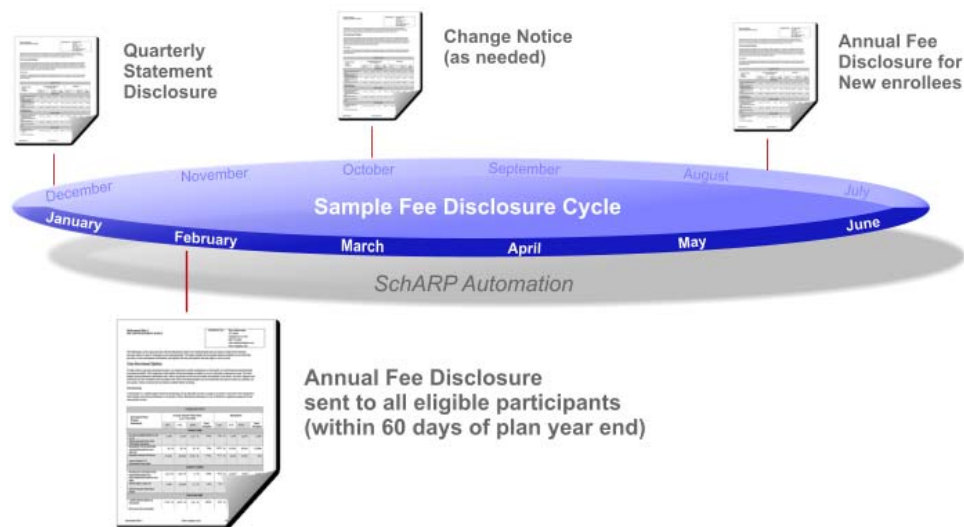


# THE DEPARTMENT OF LABOR WILL REQUIRE 404(a)(5) PARTICIPANT FEE DISCLOSURE BY AUGUST 30, 2012. SCHWAB RT HELPS YOU DELIVER IT AT NO EXTRA CHARGE.

As part of our core system, Schwab Retirement Technologies® (Schwab RT) provides our users with the tools needed to manage and automate the process of generating mandatory annual fee disclosure reports, cover letters, and subsequent change notices for plan participants.

## SCHWAB RT PARTICIPANT FEE DISCLOSURE DELIVERS IMPORTANT FEATURES TO YOUR BUSINESS

- Track and automatically generate disclosures to all eligible employees via print or through Schwab RT's participant online enrollment feature.
- Track and generate change notifications when investments or fees change, and update the annual disclosure.
- Define and customize report content at the system and plan level, suppressing any sections of the report not needed.
- Include in participants' quarterly statements a report of fees paid from their accounts during the period.
- Realize significant savings in licensing fees by using the Morningstar® Open End Mutual Fund data feed, provided by Schwab, to populate disclosures with all relevant investment data, including since-inception data and primary benchmark indices. Morningstar data can also be displayed on the Web and included in statements. In addition, clients can import and store custom data from other sources.



## MAKE THE CALL

Ready to take advantage of this powerful offering from Schwab RT? Call us today for more information at **800-752-9029**.

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Schwab Retirement Technologies, Inc., 4529 Sharon Road, Charlotte, NC 28211, USA.

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