

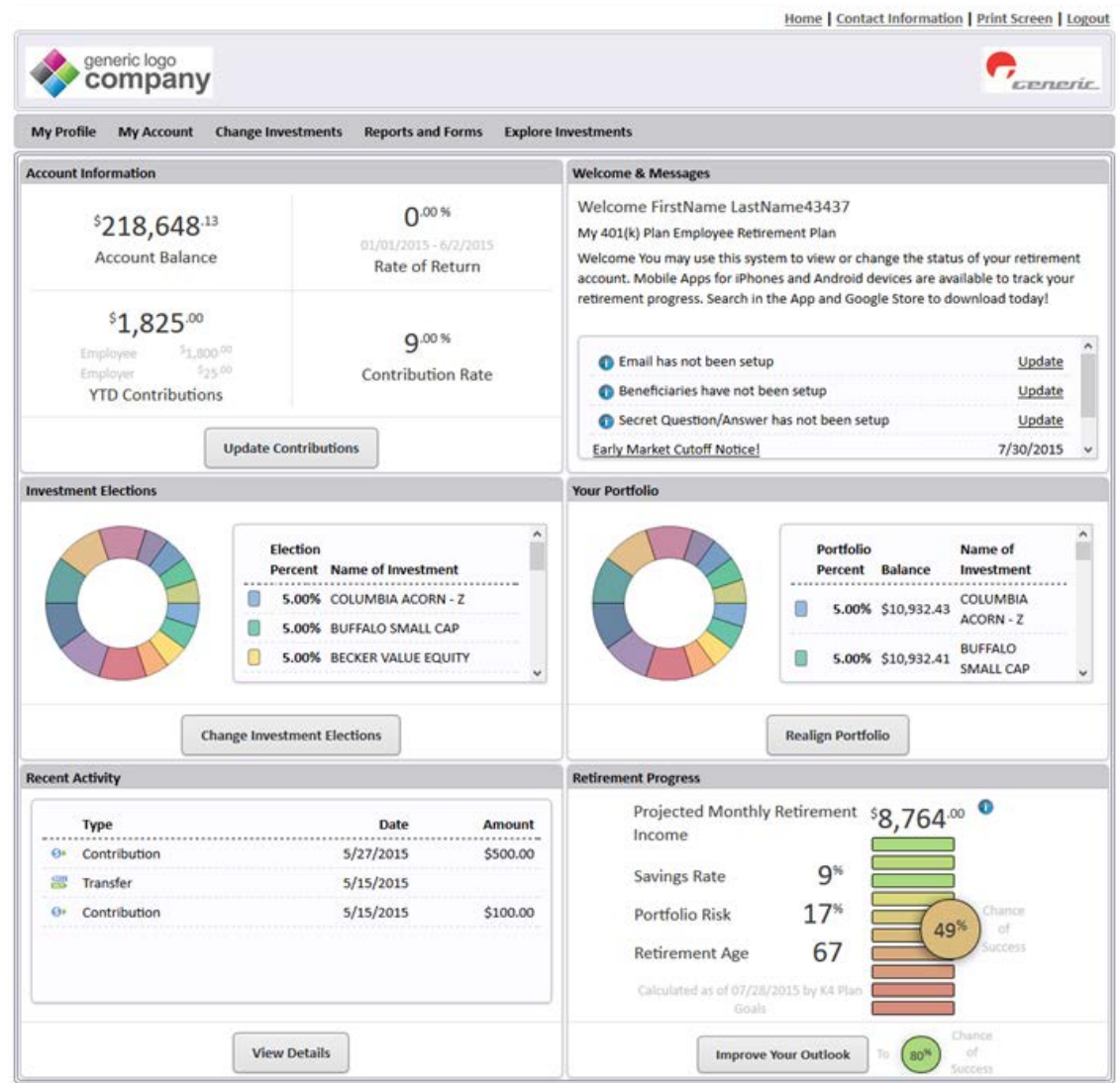
New Web Experience for Plan Participants

Schwab Retirement Technologies® (Schwab RT™) is pleased to provide its clients with an updated look to the participant website, with improved layout, more readable text, rounded containers, and new graphics. The new landing page offers a selection of ready-to-use default gadgets, including Retirement Progress, which displays a personal progress report to help drive participant engagement.

Features and Benefits

The Plan Participant site provides:

- Pre-built gadget home page options with deep-linking navigation features designed to help drive participant engagement
- Retirement progress reports
- Automatic Savings Increase
- Retirement help videos
- Interface with Quicken
- Morningstar data, eProspectus, and fund fact sheets
- eNotifications and eDelivery
- Custom skins and menus
- Custom branding
- Top or left side menu configuration
- Image-based secondary authentication



For illustration purposes only

Morningstar Investment Management LLC and Envestnet Retirement Solutions - K4Plan Goals are not affiliated with or employed by the Charles Schwab Corporation. Schwab RT does not supervise third party firms and takes no responsibility to monitor the services they provide to you.

The Charles Schwab Corporation provides services to retirement plans and participants through its separate but affiliated subsidiaries: Charles Schwab & Co., Inc., Charles Schwab Bank, Schwab Retirement Plan Services, Inc., and Schwab Retirement Technologies, Inc.® (Schwab RT). Trust, custody and deposit products and services are available through Charles Schwab Bank. Schwab RT is engaged in developing and licensing proprietary retirement plan recordkeeping systems to independent Third Party Administrators.

©2016 Schwab Retirement Technologies, Inc. All rights reserved. (0615-3921, 1215-7243)



Own your tomorrow™