

Advisor Advantages

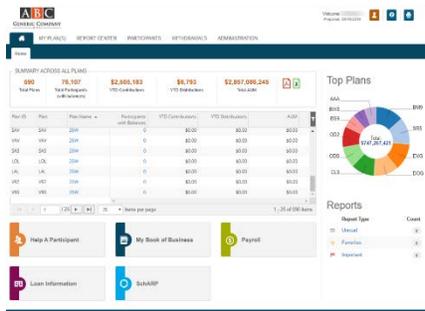
Schwab Retirement Technologies® (Schwab RT) is a provider of systems used by intermediaries to support the administration and recordkeeping of retirement plans. Schwab RT develops features and collaborates with strategic alliances to integrate best-of-breed options on our platform. These options help retirement advisors and recordkeepers drive participant engagement and outcomes, and help plan sponsors understand the value of their retirement plan.

Some of the key tools and programs offered by Schwab RT are highlighted below.

Powerful tools for retirement plan recordkeepers, sponsors, and advisors.

Tool/Program	Features and Benefits
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Schwab RT Plan Sponsor / Advisor Web Experience



Schwab RT's web experience for plan sponsors and advisors provides the latest advances in responsive web design, featuring task-oriented, role-based dashboards with rich, intuitive graphical formats.

The site features graphical displays of key plan success factors that provide deeper understanding of plan health, including:

- Participation rates, contribution rates, employer match, and other contributions.
- Plan and participant activity with usage data on key plan features.
- Diversification, past performance, and average account balance statistics.

For illustration purposes only

vWise PowerViewSM



For illustration purposes only

With vWise's PowerView, a participant can access a personalized video that launches from a link delivered to the participant's email. The email and video is device responsive so it can be viewed on any device.

The video features a host who:

- Summarizes activity in the participant's retirement account, including current balance, employee and employer contributions, estimated balance at retirement and estimated monthly retirement income using information updated throughout the day from Schwab RT systems.
- Makes a suggestion to maximize retirement savings or other call-to-action (e.g., contribute more to get the maximum employer match, sign up for catch-up contributions, enroll in automatic savings increase, to name a few) based on the participant's profile.
- Explains the impact to their account and invites participants to take action with one click.

vWise IRIOSM



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Schwab RT is partnering with vWise to provide an Integrated Retirement Income Optimizer (IRIO) to help drive participants to increase their contribution rate through the Schwab RT participant website:

- Displays their current and estimated balance at retirement, with a focus on their estimated monthly retirement income using information in the Schwab RT system without requiring any interaction from participants.
- Presents participants with three options to help increase their estimated monthly retirement income.
- Allows participants to interact and change assumptions by gathering information about other assets.

Capital Preservation Option



Schwab RT systems can help retirement advisors and recordkeepers support the disclosure, display, and reporting requirements when plan sponsors elect to use Charles Schwab Trust Bank's capital preservation option, Schwab Bank Savings (SBS), in their retirement plans.

The following benefits are available to plans using SBS:

- Preserves capital and provides up to \$250,000 pass-through FDIC insurance coverage to participants.
- Reduced custodial fees for plans electing SBS as the exclusive capital preservation option.
- No additional administrative or operating expenses paid by participants on SBS balances.
- Easy-to-understand savings option without participant restrictions, liquidation fees, or redemption limitations.

Age Band Rebalance Program

Schwab RT's Age Band Rebalance program is designed to help retirement advisors deliver a program to rebalance participants into a pre-determined investment based on a specified age band or age range (e.g., ages 20-25, 26-30, etc.).

- Gives advisors the ability to develop risk-based alternatives for participants that could serve as Qualified Default Investment Alternatives (QDIAs) within the plan and providing flexibility to control the risk that participants could be exposed to at different ages.
- Rebalances participants into the appropriate risk-based funds each time they reach the prescribed age band. This option is an alternative to assigning a participant to a target date fund based on their date of birth.
- The investment used in this program may be a Collective Investment Trust (CIT) managed outside the recordkeeping system by the retirement advisor or it can be an investment model created by the retirement advisor consisting of an allocation of mutual funds and tracked on the recordkeeping system.

Fee Leveling

The Schwab RT Recordkeeping system can help recordkeepers support retirement advisors and plan sponsors who want to:

- Credit the shareholder servicing payments generated by participants invested in those funds back to their accounts.
- Help enhance the transparency of fees paid by participants.

Contact us

For more information, contact Ben Lee at benjamin.lee@schwab.com.

vWise is 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.

Schwab Bank Savings is a money market deposit account (MMDA) established by your Plan at Charles Schwab Trust Bank ("Schwab Bank"). The portion of a participant's Plan account allocated to SBS is eligible for Federal Deposit Insurance Corporation ("FDIC") insurance up to \$250,000, subject to FDIC rules concerning aggregation of deposit accounts they hold in the same capacity with Schwab Bank. The participant is responsible for monitoring the total amount of deposits they hold with Schwab Bank, including any deposit relationships maintained directly with Schwab Bank in an individual retirement account or in a self-directed employee benefit plan account. Because the deposit insurance rules are complex, participants may want to contact the FDIC or use the FDIC's online tool, Electronic Deposit Insurance Estimator (www.fdic.gov/edie), to estimate their total coverage.

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