PROVIDE YOUR PLAN PARTICIPANTS WITH MORNINGSTAR INVESTMENT FACT SHEETS.

SCHWAB RETIREMENT TECHNOLOGIES®

Schwab Retirement Technologies (Schwab RT) is offering its independent recordkeeping clients access to Morningstar investment fact sheets at a reduced rate.

LINK PARTICIPANTS TO A WEALTH OF INFORMATION

Morningstar® Investment Profiles™ assemble essential facts about an investment into an easy-to-understand online report. Each Morningstar Analyst Report is based on independent analysis using proprietary Morningstar data and exclusive Morningstar methodologies. Morningstar Investment Profiles (or fact sheets) allow consistent comparisons across investments, providing expert analysis with an investor's point of view. The fact sheets provide users with an interactive web-based experience that is dynamically updated, an advantage over the traditional PDF-based format.

When enabled, participants in retirement plans can access the fact sheets by clicking the F icon for the corresponding fund on the Investment Performance and Investment Summary pages on their account website.

The P icon provides access to the investment prospectus.

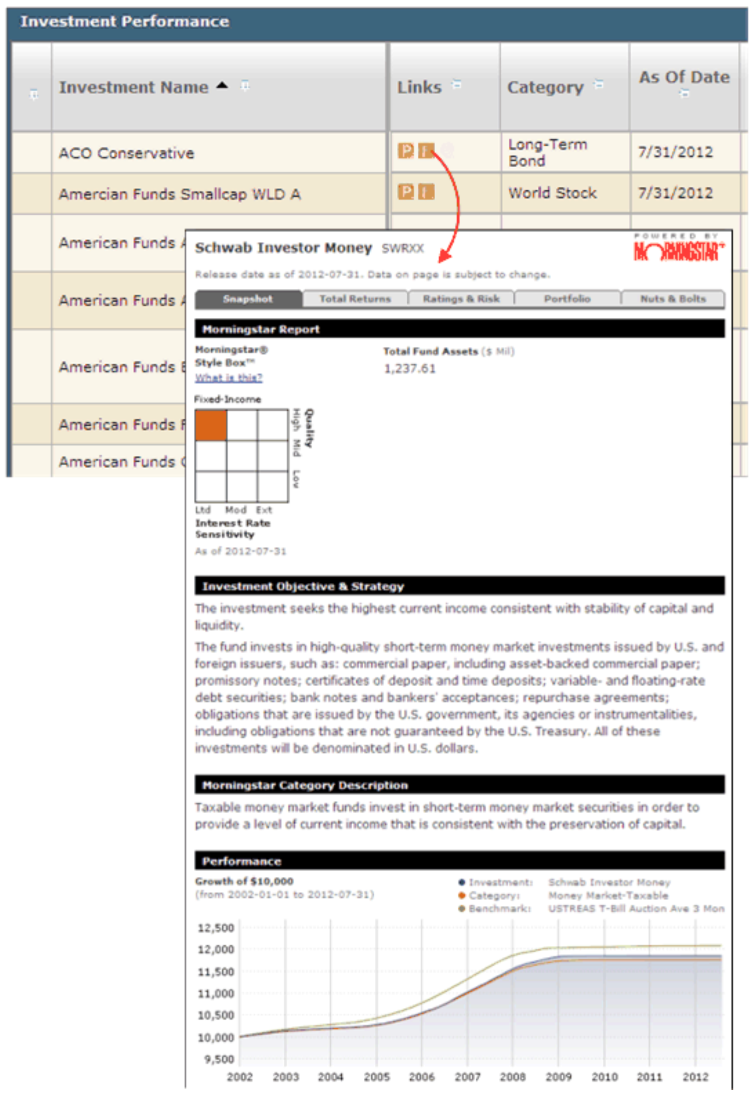
HANDS OFF

Once the Morningstar fact sheet option is activated on your system, the links appear automatically, requiring no further configuration or subsequent maintenance on your part.

COST SAVINGS

Schwab RT, in association with Morningstar, is pleased to make Morningstar fact sheets available to you for a nominal fee per year. Use of the Morningstar fact sheets requires a license agreement with Schwab RT. Only open-end mutual funds are supported by the Morningstar agreement.

Note: The Morningstar Investment Profile license agreement is separate from the license agreement required for the Morningstar Market Data feed.



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None of the information included in this document constitutes a recommendation by Schwab RT or a solicitation of an offer to buy or sell securities.

FACT SHEET CONTENTS

Morningstar Investment fact sheets provide the following five tabs of information for each investment:

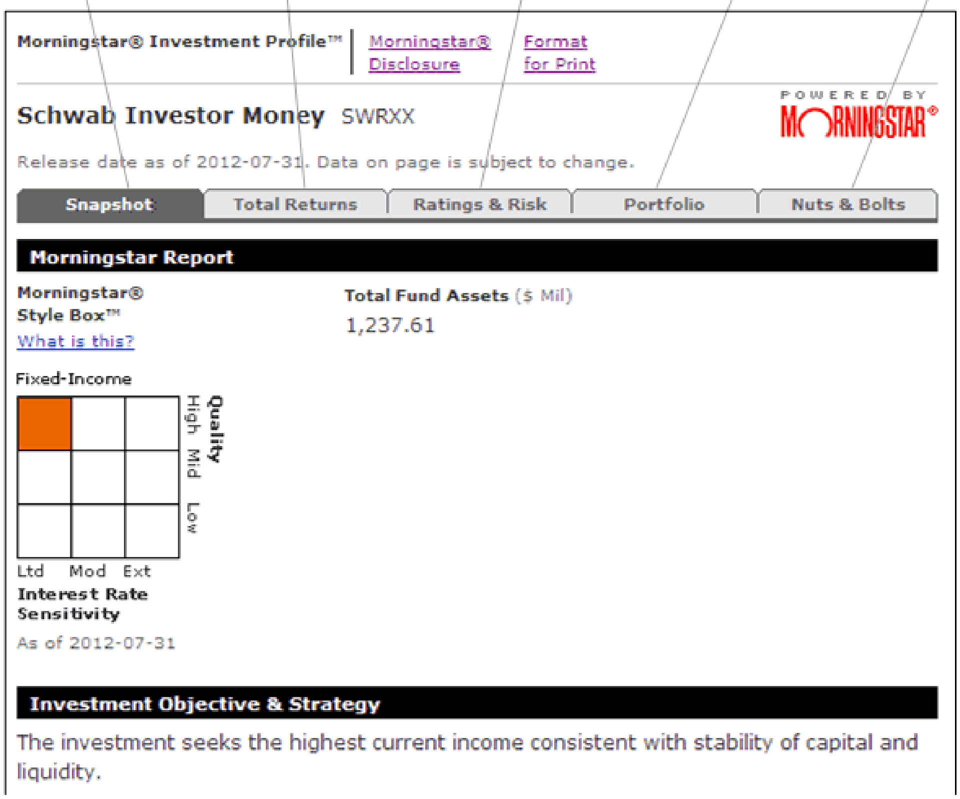
Standard Morningstar Report, with Overall Morningstar Rating, Style Box, Total Fund Assets, Investment Objectives/Strategy, Morningstar Category Description, Performance Chart, Portfolio Profile, and other information

Growth Chart, Calendar Year Total Returns, Total Annualized Returns, Fees/Expenses, and other information

Morningstar Ratings, Volatility Measurements, Modern Portfolio Theory Statistics, and other information

Style Box Details for Stock and Bonds Holdings, Asset Allocations, Sector breakdowns, Credit Analysis, Top 25 Holdings, and other information

Fee and Expenses and Management information



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MAKE CONTACT

Ready to take advantage of this powerful offering from Schwab RT? For details, contact **Benjamin Lee** at **benjamin.lee@schwab.com**