# Schwab Retirement Technologies® Suite of Products

Schwab Retirement Technologies® (Schwab RT) offers an advanced suite of retirement technology products and services, including SQL Recordkeeping, Web, Call Center and Voice. For those requiring a technology outsourcing solution, Schwab RT Application Service Provider (ASP) is available. Schwab RT also automates and improves end-to-end recordkeeping and trust processes across multiple trading platforms and retirement software through Schwab Automated Retirement Processing™ (SchARP).

The Schwab RT Product Family
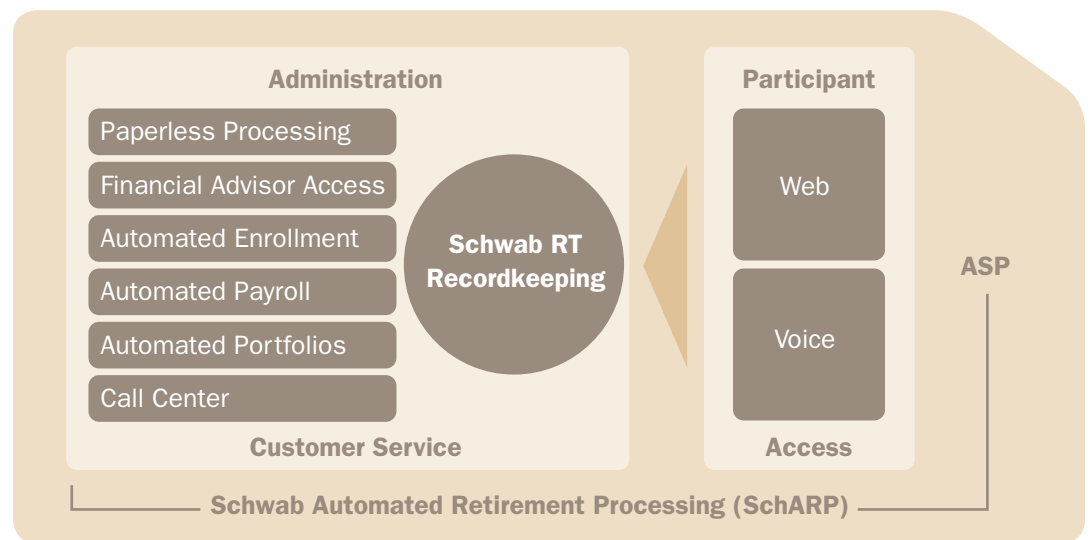
Schwab RT ASP—Technology outsourcing solution for plan administrators who want to outsource software and hardware technology needs to Schwab.

Benefits for Plan Administrators:

- Reduce the overall costs and complexity of internal recordkeeping administration.
- Reduce risk with disaster recovery.
- Maintain control of systems from individual locations.

Schwab RT Recordkeeping—Fully integrated recordkeeping modules for payroll, reporting, compliance, trading and self-directed brokerage accounts. Schwab RT's applications work as one complete recordkeeping software solution providing plan administrators with a solid foundation for plan administration.

Benefits for Plan Administrators:

- Improve efficiencies of internal administration and processing.
- Obtain the flexibility, scalability and performance for a growing business.
- Access customization options to meet the distinct needs of each user.
- Automate end-to-end recordkeeping processes through SchARP such as generating trade orders and processing participant requests.

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Schwab RT Web–Intuitive tool for plan participants to view and manage their retirement investments. Plan administrators can easily customize the participant experience by including brand identity, menu options, languages and external resources.

Benefits for Participants:

· Make more informed investment decisions and identify growth potential.

· Manage account portfolios with ease.

Benefits for Plan Sponsors:

· Serve participants more proactively through a one-stop resource.

· Spend more time analyzing trends and behaviors.

Benefits for Financial Advisors:

· Provide more targeted guidance on a plan's fund selection.

· Help plan sponsors evaluate the effectiveness and performance of retirement plan offerings for participants.

Schwab RT Call Center–Sophisticated solution providing customer service representatives across multiple call centers with current, comprehensive participant account information from a single entry point. Each participant contact is captured by the call center through a direct interface with the recordkeeping database and all other access points, including Web and Voice response.

Benefits for Customer Service Representatives:

· Gain a deeper understanding of the participant at any given moment, with every call coming in.

· Enable consistent messaging.

· Improve call center operations and elevate quality of customer service.

Schwab RT Voice–Easy-to-use tool providing participants with additional ways to access and manage their accounts. It integrates seamlessly with recordkeeping data, Schwab RT Call Center and Schwab RT Web.

Benefits for Plan Administrators:

· Achieve higher levels of customer support by delivering convenient, dependable service to participants.

· Gain more knowledge of participants through management and reporting capabilities.

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