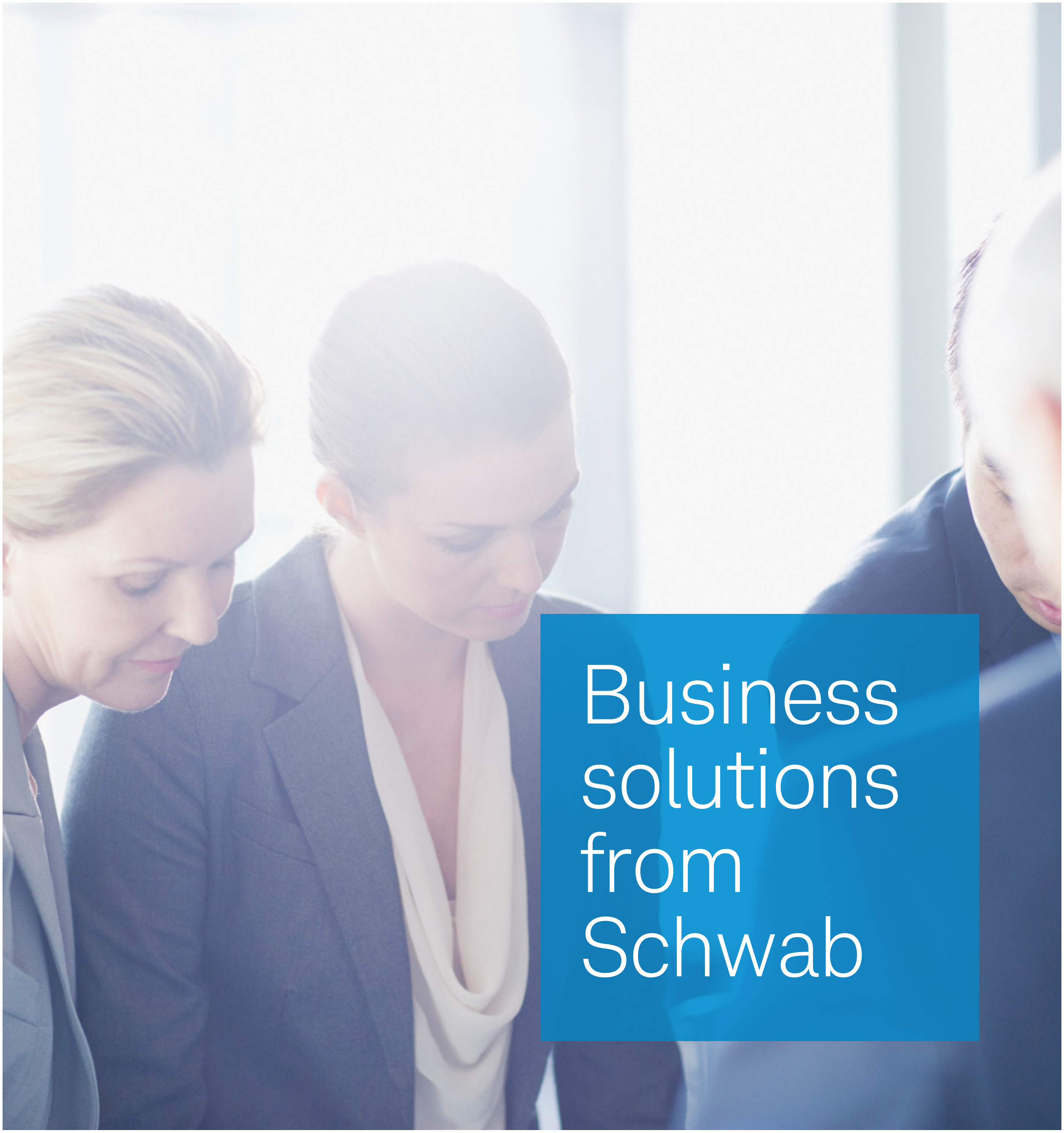
charles SCHWAB



Business solutions from Schwab

Own your tomorrow™

Big picture thinking.

FOCUSED SOLUTIONS.

Your company is diverse and complex. You need an ally who knows your business and has a track record of success with corporate clients.

EMPLOYEE COMPLIANCE

Employee monitoring
Brokerage options
Lowered risk

RETIREMENT

Participant-focused
Meaningful choices
Better outcomes

MUTUAL FUND CLEARING

Omnibus processing
Minimized cost
Revenue generation

EQUITY AWARDS

Strategic support
Education and guidance
Employee engagement

INVESTMENT SOLUTIONS

Core investments
Expert insights
Long-term value

With more than 40 years of financial services industry experience, Schwab draws on deep knowledge to find innovative solutions for a wide range of companies with a variety of needs.

As your needs evolve, so do our solutions. We're dedicated to meeting your challenges head-on with innovative products and services. We can help your business become more efficient, drive business results, and more, while offering your employees the investment options they're looking for.

Retirement

Meaningful retirement choices for you and your employees

At Schwab, we believe you should be able to find a retirement plan that best fits your business—and your employees' needs. From small businesses to large corporations, we offer retirement and investment solutions for companies of all sizes.

Companies with less than $20 million in retirement plan assets often prefer to work with an independent recordkeeper or advisor who custodies assets at Schwab. For many, it's an ideal combination.

The independent retirement plan service provider of your choice may provide recordkeeping, customized plan design and administration, investment guidance and advice, and assistance with fiduciary oversight and compliance. Schwab Bank serves as the custodian for your plan's assets—which means your retirement plan is backed by years of experience in trust and custody, as well as trading through Charles Schwab & Co., Inc.

And with Schwab, your employees have access to a variety of flexible investment options—including self-directed brokerage accounts—and the support they need to pursue their financial goals with confidence.

Companies with more than $20 million in assets can take advantage of our range of full-service retirement plan options and plan support.

This offer includes a range of services and plan types to support and strengthen your plan, including recordkeeping, plan conversions, participant education and delivery, retirement investment services, ERISA compliance and consulting services, defined benefit plans, nonqualified plan services, and trustee and custodial services.

And we continue to innovate to help investors achieve better outcomes.* From being the first in the industry to increase participants' investment options with true open architecture to developing and providing leading technology to our groundbreaking Schwab Index Advantage® option, we are seeking new ways to help employees get more value from their plan.

"It is clear Schwab values us as a customer. The service team is responsive to our needs and has formed a partnership with us."

—Retirement Plan Sponsor

"The most important component Schwab brings is their people, some of whom we have worked with from day one. They have been supportive. They listen. They respond. And they understand our diverse needs."

—Independent Retirement Plan Provider

Equity Awards

Plans that invest in you

Your equity award plan is a strategic business tool that can add long-term value for your company and employees. Get a plan that delivers. We work with you to choose the recordkeeping, plan administration, and participant education model that works best for your business.

And for your employees, we go beyond equity awards. When you choose Schwab, your employees gain access to one-on-one financial consultations with our Equity Award Consultation Team, in addition to powerful tools and resources they can use to take control of their benefits.

"During our RFP we reviewed a lot of [education] materials and felt very comfortable with Schwab. It really helped to see the materials and services Schwab was willing to provide to help us educate our employees."

—Stock Plan Services Plan Sponsor

*Outcomes are not guaranteed.

Employee Compliance

A proactive approach to managing employee compliance

Whether you're managing an internal code of ethics program or maintaining a compliance program to address the increasingly complex regulatory landscape, Compliance Solutions can help you get ahead of risk with industry-leading employee compliance monitoring tools.

Compliance Solutions offers a suite of tools that can help automate common compliance tasks, such as monitoring employee trades, tracking gifts and contributions, and managing affirmations and disclosures. Offering more than a simple vendor relationship, Compliance Solutions takes a comprehensive approach that combines significant experience in monitoring employee trades, deep knowledge of the individual investor, and intelligent, modular technology.

With Compliance Solutions' comprehensive employee compliance monitoring, you can expect consultative guidance and support. We are invested in helping you find the right tools to succeed. Because, managed correctly, an employee-monitoring program is about more than simply keeping up—it can be an opportunity to get ahead, tighten your control environment, promote a positive employee experience, and build long-term value across your entire company.

"The tool is easy to navigate and services multiple solutions."

—Compliance Solutions Client

Investment Solutions

Core portfolio products and expert insights

The Investment Solutions team at Schwab does more than provide information about Schwab's investment products. They are committed to helping investment professionals access research* and understand the broad range of solutions available from Schwab—from core investment products to competitive retirement products.

Built on deep industry expertise and disciplined risk-management processes, our investment solutions, managed by Charles Schwab Investment Management, Inc., are designed to help every investor gain consistency and value.

Our funds include exchange-traded funds (ETFs), index mutual funds, Fundamental Index® mutual funds, asset allocation funds, sub-advised funds from Laudus Funds, and money funds for retirement plans.

Schwab also offers portfolio solutions, including ETF-based portfolios managed by Windhaven Investment Management, Inc. and dividend income–focused portfolios from ThomasPartners, Inc.

"Our Schwab investment representative goes beyond just being a knowledgeable resource on the investment products; he also helps us navigate the tools, research, and resources that Schwab has available to help us in our practice."

—Investment Solutions Client

Mutual Fund Clearing

Industry-leading clearing solutions

Banks, brokerage firms, and trust companies looking to generate revenue where they previously incurred operational costs will find an experienced service provider in Schwab. We've developed an omnibus clearing solution that allows you to leverage Schwab's infrastructure rather than building an infrastructure to process omnibus on your own. With access to Schwab's industry-leading Mutual Fund Marketplace®—which includes more than 15,000 mutual funds—you can rely on Schwab to provide a solution that works for you.

*Research provided by the Schwab Center for Financial Research.

Work with the experts

No matter how you choose to work with Schwab, as a corporate client you can expect quality solutions built on more than 40 years of experience. We see the industry as no other provider or custodian can—and we put that insight to work to help your business and your employees succeed.

LEARN MORE

To talk with a Schwab representative who can help you find the right solutions for your business, call 877.456.0777.

For more information, visit **corporateservices.schwab.com**.

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Schwab Index Advantage® provides a combination of index mutual funds with low operating expenses, built-in independent professional advice available through Schwab Retirement Planner®, and Schwab Bank Savings, an interest-bearing, FDIC-insured savings feature through Charles Schwab Bank. Schwab Retirement Planner provides participants with a fee-based retirement savings and investment strategy, a major component of which is a discretionary investment management service furnished by GuidedChoice Asset Management, Inc. ("GuidedChoice®"), an independent investment advisor. GuidedChoice is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. ("SRPS"), Charles Schwab & Co., Inc. ("CS&Co."), or their affiliates. Schwab Index Advantage, including the Schwab Bank Savings and Schwab Retirement Planner features, is only available in select retirement plans serviced by Schwab Retirement Plan Services, Inc.

Schwab Retirement Plan Services, Inc. and Schwab Retirement Plan Services Company are not registered investment advisors and do not act as a fiduciary for retirement plans.

Schwab Index Advantage requires that plan sponsors select three proprietary Schwab Funds (Large Cap Blend, Small Cap Blend, and Foreign Large Cap Blend) as part of the five required asset classes in the plan's fund lineup. The FDIC-insured deposit feature is also required. Index-based exchange-traded fund product (ETF) not yet available.

The Charles Schwab Corporation provides services to retirement and other benefit plans and participants through its separate but affiliated companies and subsidiaries: Charles Schwab Bank; Charles Schwab & Co., Inc.; Schwab Retirement Plan Services, Inc.; and Schwab Retirement Plan Services Company. Brokerage products and services are offered by Charles Schwab & Co., Inc. (Member **SIPC**). Trust, custody, and deposit products and services are available through Charles Schwab Bank. Schwab Retirement Plan Services, Inc. and Schwab Retirement Plan Services Company provide recordkeeping and related services with respect to retirement plans. Schwab Retirement Technologies is engaged in developing and licensing proprietary retirement plan recordkeeping systems to independent recordkeepers.

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Schwab Stock Plan Services provides equity compensation plan services and other financial services to corporations and employees through Charles Schwab & Co., Inc. ("Schwab"). Schwab, a registered broker-dealer, offers brokerage and custody services to its customers.

Information provided by the Equity Award Consultation Team is not intended to be a substitute for specific individualized tax or legal advice. Where specific advice is necessary or appropriate, please consult a qualified tax or legal advisor.

Schwab does not provide specific individualized legal or compliance advice. Where such advice is necessary or appropriate, please consult your own legal and/or compliance counsel.

Compliance Solutions comprises Schwab Designated Brokerage Services, a division of Charles Schwab & Co., Inc., and Compliance11, Inc. Schwab Designated Brokerage Services provides technology solutions for corporate clients with regulatory requirements to monitor employee security transactions. Compliance11, Inc. and Charles Schwab & Co., Inc. are subsidiaries of The Charles Schwab Corporation.

Schwab Investment Solutions is a business unit of Charles Schwab & Co., Inc.

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Past performance is no guarantee of future results. All expressions of opinion are subject to change without notice in reaction to shifting market conditions.

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Charles Schwab Investment Advisory, Inc. ("CSIA") is an affiliate of Charles Schwab & Co., Inc. ("Schwab").

Investors should consider carefully information contained in the prospectus, including investment objectives, risks, charges, and expenses. You can view and download a prospectus at schwabfunds.com, laudusfunds.com, schwabetfs.com. Please read the prospectus carefully before investing.

Past performance is not indicative of future returns, and the value of investments and the income derived from them can go down as well as up. Future returns are not guaranteed, and a loss of principal may occur.

Please refer to Windhaven's Form ADV Part 2 for more information.

Portfolio management is provided by Windhaven Investment Management, Inc. ("Windhaven"), a registered investment advisor. Windhaven and Charles Schwab & Co., Inc. are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation.

Please refer to ThomasPartners Form ADV Part 2A for more information.

Portfolio management is provided by ThomasPartners, Inc. ("ThomasPartners"), a registered investment advisor and an affiliate of Charles Schwab & Co., Inc. ("Schwab").

Schwab is a registered trademark of Charles Schwab & Co., Inc. Fundamental Index is a registered trademark of Research Affiliates, LLC.

Charles Schwab Investment Management, Inc. ("CSIM"), the investment advisor for Schwab's proprietary funds, and Charles Schwab & Co., Inc. ("Schwab"), the distributor for Schwab Funds, are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation.

The Laudus Group of Funds includes the Laudus Mondrian Funds and the Laudus Growth Investors Funds, which are part of the Laudus Trust and Laudus Institutional Trust, and distributed by ALPS Distributors, Inc., and the Laudus MarketMasters Funds®, which are part of the Schwab Capital Trust and distributed by Charles Schwab & Co., Inc. ALPS and Schwab are unaffiliated entities.

Schwab ETFs are distributed by SEI Investments Distribution Co. ("SIDCO"). SIDCO is not affiliated with The Charles Schwab Corporation or any of its affiliates.

Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. Unlike mutual funds, shares of ETFs are not individually redeemable directly with the ETF.

Schwab, ALPS, and SIDCO are unaffiliated entities.

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Brokerage Products: Not FDIC-Insured ▪ No Bank Guarantee ▪ May Lose Value

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