New Loan Management Efficiencies from Schwab Retirement Technologies®

Schwab RT's collaboration with its clients results in a successful launch of its latest loan administration enhancements.

Throughout the design and development process, Schwab RT sponsored regular conversations and demonstrations to solicit feedback from clients. These interactive sessions were key to the comprehensive and contemporary redesign of Schwab RT's loan administration and processing capabilities.

Nothing was left untouched - from the way loan documents are customized, stored, and delivered online – to providing a more fulfilling experience for participants and plan sponsors through dashboards and notifications. Core system changes were also made to make it more efficient for recordkeepers to reamortize loans when pay cycles change and to automatically handle payment exceptions.

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Paperless Loan Summary Page for Participant Website

New online experience for participants requesting loans:

- Presents all loan activity and documentation in one location for easy review
- Participants can check status anytime, resulting in fewer inquiries
- Eliminates disparate processes for creating custom plan-level loan documents
- Progress Tracker shows current status of pending loans

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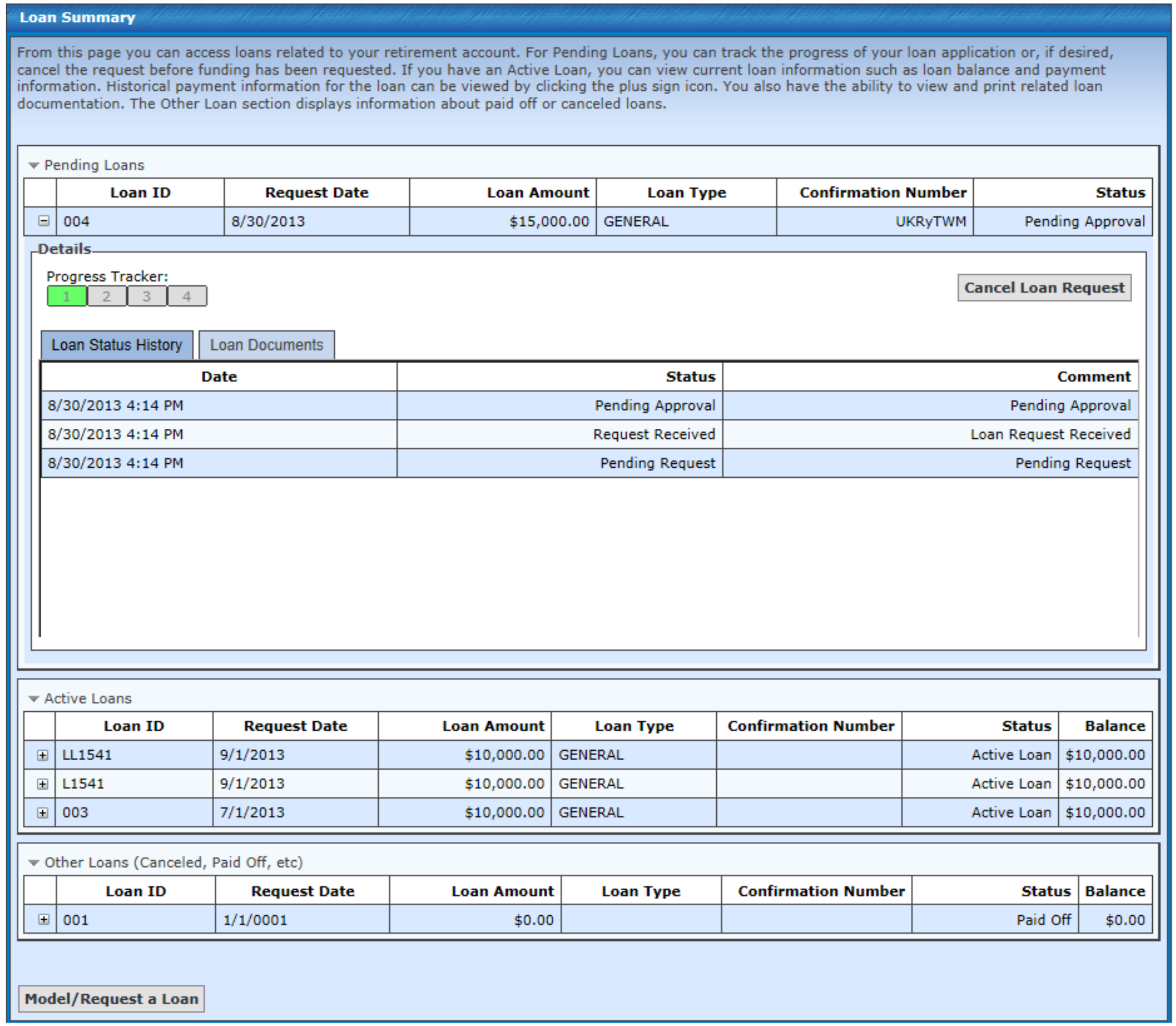
Loan Summary

From this page you can access loans related to your retirement account. For Pending Loans, you can track the progress of your loan application or, if desired, cancel the request before funding has been requested. If you have an Active Loan, you can view current loan information such as loan balance and payment information. Historical payment information for the loan can be viewed by clicking the plus sign icon. You also have the ability to view and print related loan documentation. The Other Loan section displays information about paid off or canceled loans.

Pending Loans

	Loan ID	Request Date	Loan Amount	Loan Type	Confirmation Number	Status
⊟	004	8/30/2013	$15,000.00	GENERAL	UKRyTWM	Pending Approval

Details

Progress Tracker: 1 2 3 4

Cancel Loan Request

Loan Status History | Loan Documents

Date	Status	Comment
8/30/2013 4:14 PM	Pending Approval	Pending Approval
8/30/2013 4:14 PM	Request Received	Loan Request Received
8/30/2013 4:14 PM	Pending Request	Pending Request

Active Loans

	Loan ID	Request Date	Loan Amount	Loan Type	Confirmation Number	Status	Balance
⊞	LL1541	9/1/2013	$10,000.00	GENERAL		Active Loan	$10,000.00
⊞	L1541	9/1/2013	$10,000.00	GENERAL		Active Loan	$10,000.00
⊞	003	7/1/2013	$10,000.00	GENERAL		Active Loan	$10,000.00

Other Loans (Canceled, Paid Off, etc)

	Loan ID	Request Date	Loan Amount	Loan Type	Confirmation Number	Status	Balance
⊞	001	1/1/0001	$0.00			Paid Off	$0.00

Model/Request a Loan

Loan Management Dashboard for Recordkeepers and Plan Sponsors

New Loan Dashboard displays all loans and highlights required actions:

- Save time by using advanced filter and search criteria
- View important loan details from one spot
- Eliminate disparate document storage methods by uploading and associating documents to each participant's request
- Get the big picture from color-coded status charts

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