



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.

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



Advising on corporate retirement plans can be a departure from the specialty work of many advisors’ practices. Schwab’s technology solutions can help take the complexity out of expanding into this space and help you better serve plan sponsors and participants. Discover how Schwab RT’s web experience for plan sponsors and advisors can help you to analyze retirement plans, investment and participant data, and focus on actionable tasks.

The Plan Advisor site provides:

- ✓ Role-based dashboard with emphasis on YTD contributions, distributions and assets under management across all plans in the advisor’s book of business.
- ✓ Ability to request reports on demand.
- ✓ Ability to access participant information in preparation for conversations with participants about their retirement outcomes.
- ✓ Ability to configure data to support Relationship Managers who manage a group of plans within your recordkeeping firm or to access all your plans and participants as a principal of your firm.
- ✓ Ability to review Investment Holdings & Models.

Investnet Retirement Solutions K⁴ Plan Goals



For illustration purposes only

Integrated with Schwab RT systems and participant website, Investnet Retirement Solution’s K⁴ Plan Goals provides the following features to help inform participants about the possibility of reaching their estimated income at retirement and engaging them with options to improve their retirement outcome:

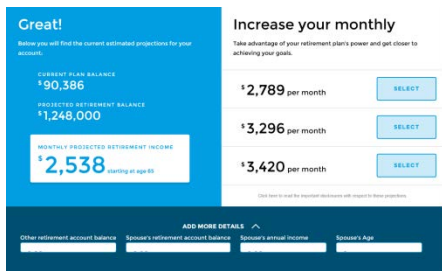
- ✓ Personalized progress information is generated for each participant starting with an email alert. The ‘Retirement Progress’ information is displayed on the participant’s home page in graphical form to engage them.
- ✓ Seamless access from the participant site to the K⁴ Plan Goals website where participants can interact and modify assumptions and review/print the full progress report.
- ✓ On the K⁴ Plan Goals website, recordkeepers and retirement advisors can access all participant reports as well as plan health reports showing aggregate participant progress.
- ✓ Estimated income at retirement data and chance of success is also displayed for each participant on the Schwab RT Advisor Web dashboard making it easy for retirement advisors to review and discuss results with plan sponsors and individual participants.

vWise PowerViewSM



For illustration purposes only

vWise IRIOSM



For illustration purposes only

Capital Preservation Option



Plan participants often enroll in their retirement plans, and then assume they are on track to a comfortable retirement. vWise's PowerView offers a personalized video that launches from a link delivered to the participant's email. The 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.
- ✓ Presents participant with a unique call to action each time a campaign is sent – for example, with one click, a participant can increase their savings rate to maximize their employer match.

Through our partnership with vWise, Schwab RT provides vWise's Integrated Retirement Income Optimizer (IRIO) to engage and motivate participants to increase their deferral rate. Because IRIO lives on the participant website, it serves as a constant reminder about the importance of contributing to the plan.

- ✓ 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.
- ✓ Offers three options for increasing deferral rates by 1%, 2% and 3% to boost monthly retirement income, and projects the impact of each deferral rate change on retirement income.
- ✓ Allows participants to interact and change assumptions by gathering information about other assets.

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

The following benefits are available to plans using SBS:

- ✓ Preserves capital without market risk 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.

Note: Release targeted for January, 2017.

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.
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Fee Benchmarking



Fiduciary Benchmarks
Independent | Comprehensive | Informative

Fiduciary Benchmarks (FBI) is an independent provider of actionable intelligence to the retirement industry. Integration with Schwab RT helps automate access to specific plan information used in FBI reports:

- ✓ FBI reports can help plan sponsors determine if the fees they are paying are "reasonable" as required by ERISA 404(a)(1)(1).
 - ✓ FBI builds a custom benchmark group and analyzes the fees paid for each plan with respect to the Quality of the Provider, and uses a consistent approach to evaluate the Scope of Services rendered and the Value Delivered to the Plan Sponsor and Participants.
 - ✓ FBI helps report on important industry success measures such as participation rates, savings rates and investing behavior which impact retirement outcomes.
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SunGard's WealthStation PlanAdvisor

WealthStation PlanAdvisor can help increase efficiencies by automating fiduciary processes in one system:

- ✓ Helps advisors and their co-fiduciaries collaboratively design investment line-ups, conduct fiduciary reviews, and maintain compliance with regulations.
 - ✓ Integration with Schwab RT helps automate access to specific plan and investment information for plans using Charles Schwab Bank as custodian, or plans using other custodians.
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For more information
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Investnet Retirement Solutions - K⁴Plan Goals, vWise, SunGard, and Fiduciary Benchmarks are 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 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.

Trust, custody, and deposit products and services are available through Charles Schwab Bank. The Charles Schwab Corporation provides services to retirement plans and participants through its wholly owned subsidiaries: Charles Schwab & Co., Inc., Charles Schwab Bank, Schwab Retirement Plan Services, Inc., and Schwab Retirement Technologies, Inc.® (Schwab RT). Schwab RT is engaged in developing and licensing proprietary retirement plan recordkeeping systems to independent Third Party Administrators.

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



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