

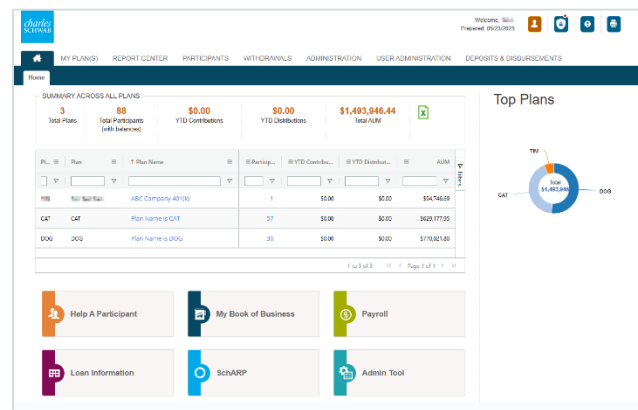
Advisor advantages

Drive better outcomes for your plans and participants with Schwab Retirement Technologies® (Schwab RT). Our platform enables retirement advisors to build flexible plans and investment options, analyze opportunities for improvement, and guide participants to success.

Retirement plan
software built with
advisors in mind.

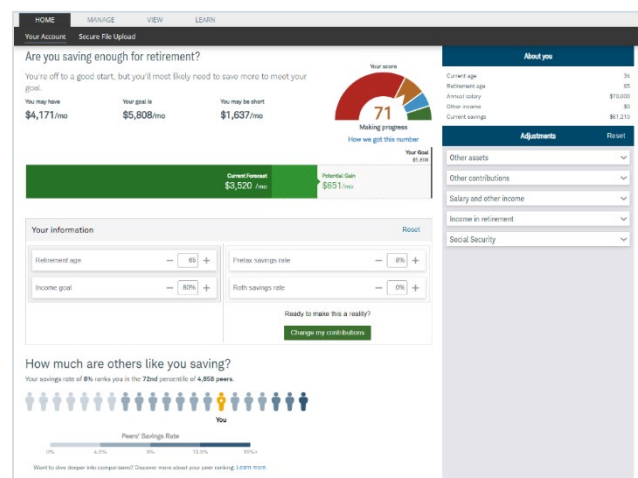
Manage your book of business

- **Summary dashboard:** See assets under management, plan and participant counts, and year-to-date contributions and distributions at a glance.
- **Plan health analytics:** Get insights into plan health with planAnalytics, powered by dailyVest.
- **Investment data:** View holdings and performance across a book of business, or drill down into investment data for a specific plan or participant.
- **Reporting:** Access reports provided by the recordkeeper.



Help plan participants

- **Log in as a participant:** Access a participant's account as they would see it.
- **My Retirement Progress™:** Use our proprietary income calculator and peer comparison to help participants gauge their progress and see how small changes could affect their financial future.
- **Manage a participant's account:** Make changes on a participant's behalf – contributions, investments, withdrawals, and more – based on user permissions set by the recordkeeper.



Get flexible investment options

- **Age-band rebalancing:** Design your own program to rebalance participants into a series of risk-based funds as they age.
- **Investment program models:** Create model portfolios for participants to invest in. Each portfolio functions like a single fund within the plan, but is in fact a basket of funds with the asset allocations you choose.
- **Automatically rebalanced portfolios:** Create model portfolios that participants can choose from. Once a participant chooses a portfolio, their account is realigned automatically on a schedule. You can also create a risk assessment questionnaire that can recommend a portfolio based on participants' answers.
- **Schwab brokerage accounts:** If the plan permits, participants can open a Schwab Personal Choice Retirement Account® or Health Savings Brokerage Account with access to thousands of mutual funds, stocks, bonds, ETFs, and CDs. Participants can authorize a registered investment advisor (RIA) to advise on the account.
- **Capital preservation option:** Schwab RT systems can help retirement advisors and recordkeepers support the disclosure, display, and reporting requirements when plan sponsors choose to use Charles Schwab Trust Bank's capital preservation option, Schwab Bank Savings, in their plans.

Other features

- **Account aggregation:** Link participants' accounts to financial data aggregators such as eMoney®, Credit Karma®, and ByAllAccounts®.
- **Fee leveling:** Give participants transparency into the fees they pay. Credit the shareholder servicing payments generated by participants invested in those funds back to their accounts.
- **Reports on demand:** Produce reports on demand from a library provided by the plan recordkeeper.
- **Pooled employer plans:** Schwab RT supports the recordkeeping of pooled employer plans. Plans can establish individual specifications while trading in a single trust account with a standard investment lineup.

Next steps

Ready to learn more? Contact us at schwabrt@schwab.com.

ByAllAccounts is a registered trademark of ByAllAccounts, Inc. Credit Karma is a registered trademark of Credit Karma, LLC. eMoney is a registered trademark of eMoney Advisor, LLC.

Schwab Personal Choice Retirement Account (PCRA) is offered through Charles Schwab & Co., Inc., the registered broker/dealer, which also provides other brokerage and custody services to its customers.

Schwab Bank Savings ("SBS") is a money market deposit account ("MMDA") available to retirement plans for which Charles Schwab Trust Bank ("Schwab Trust Bank") serves as directed trustee or custodian. An MMDA is a type of savings deposit. The portion of Participant accounts allocated to SBS is, subject to the satisfaction of certain conditions, eligible for Federal Deposit Insurance Corporation ("FDIC") insurance. Participants are responsible for monitoring the total amount of deposits that they hold with Charles Schwab Trust Bank in order to determine the extent of FDIC coverage available to them. 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.

The Charles Schwab Corporation provides services to retirement plans and participants through its separate but affiliated subsidiaries: Charles Schwab & Co., Inc., Charles Schwab Trust Bank, and Schwab Retirement Technologies, Inc.® (Schwab RT). Charles Schwab & Co., Inc. ([Member SIPC](#)), offers investment services and products, including Schwab brokerage accounts. Trust, and custody services are available through Charles Schwab Trust Bank (Member FDIC). Schwab RT is engaged in developing and licensing proprietary retirement plan recordkeeping systems to independent Third Party Administrators.

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