

Schwab brokerage accounts

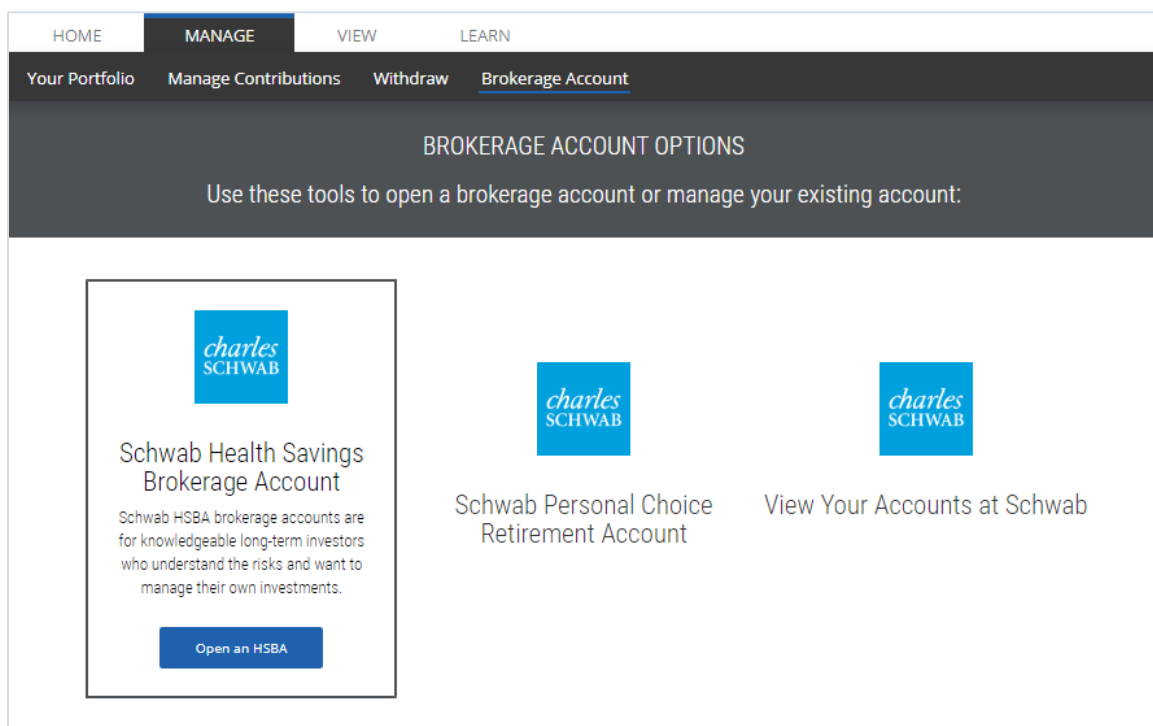
Schwab
Retirement
Technologies®

For knowledgeable investors, default investment options may not be enough. That's why Schwab RT has made it easy for your plan participants to open a self-directed brokerage account at Schwab. HSA holders can open a Schwab Health Savings Brokerage Account (HSBA). Retirement plan participants can open a Schwab Personal Choice Retirement Account® (PCRA).^{*} Both options provide greater investment flexibility, offering access to thousands of investment options available through Schwab.

Self-directed
accounts from
Schwab. Now on
your plan website.

Online account opening

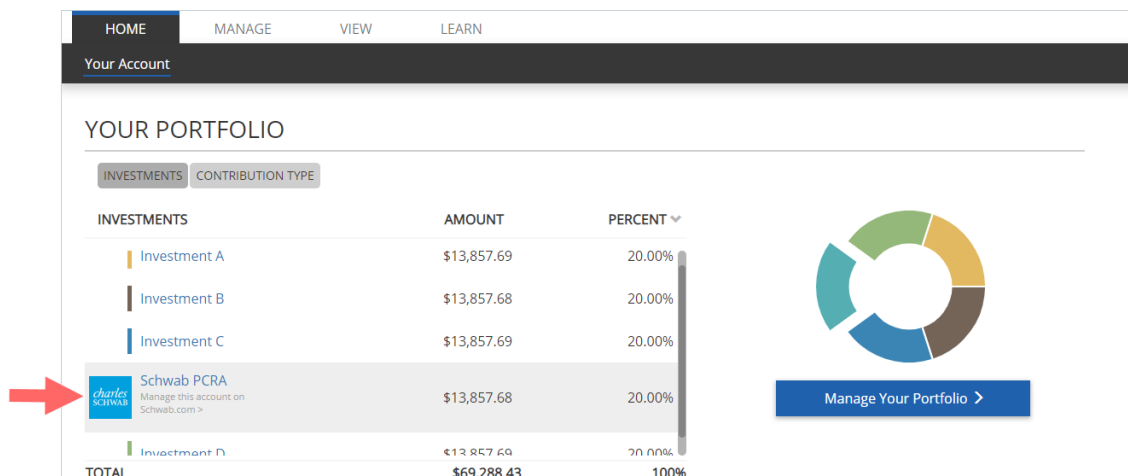
- 401(k) participants and HSA holders can open a Schwab PCRA or HSBA from your plan website.
- Links in strategic locations invite prospective account holders to open a brokerage account.
- The user is taken directly to Schwab.com to complete the account opening process.
- As soon as the account is created, it is set up automatically in Schwab RT Recordkeeping.



Brokerage account links on the website. For illustrative purposes only.

Integrated account balances

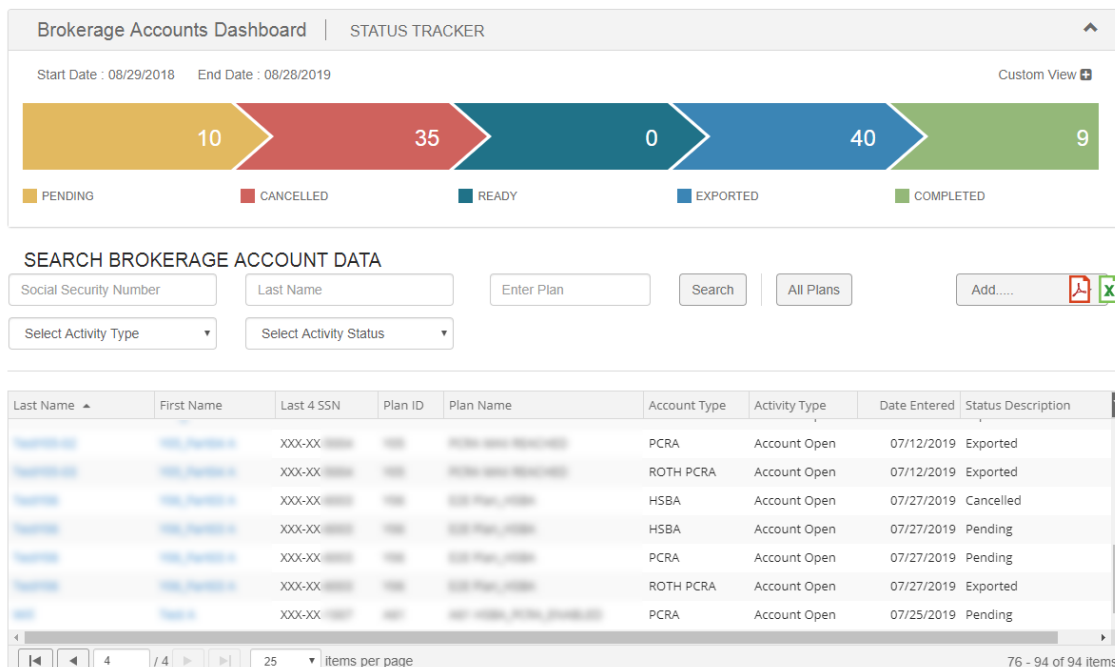
- PCRA and HSBA balances appear alongside the account holder's other investments.
- Quick links allow the user to go directly to Schwab.com to manage their brokerage account.



PCRA balance in a participant's list of investments. For illustrative purposes only.

Brokerage accounts dashboard

For plans where self-service account opening is not an option, our dashboard allows recordkeepers to open brokerage accounts and process address changes on behalf of account holders.



Brokerage accounts dashboard for recordkeepers. For illustrative purposes only.

* Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC, www.sipc.org), a registered broker-dealer. The Charles Schwab Corporation provides services to retirement and other benefit plans and participants through its separate but affiliated companies and subsidiaries: Charles Schwab Trust Bank, Member FDIC; Charles Schwab & Co., Inc., Member SIPC; and Schwab Retirement Technologies, Inc.® (Schwab RT). Trust, custody, and deposit products and services are offered by Charles Schwab Trust Bank. Brokerage products and services are offered by Charles Schwab & Co., Inc. Schwab Retirement Technologies ("Schwab RT") develops and licenses retirement plan recordkeeping software, systems, and hosting services for use by independent third-party administrators.

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