



Our continued  
commitment to



Schwab Retirement Plan Services  
November 12, 2015

*Own your tomorrow™*

# Modernized participant web experience

look/feel, navigation and personalization



Our enhancements are based on industry experience, direct feedback from plan sponsors and participants, and extensive design and usability research.

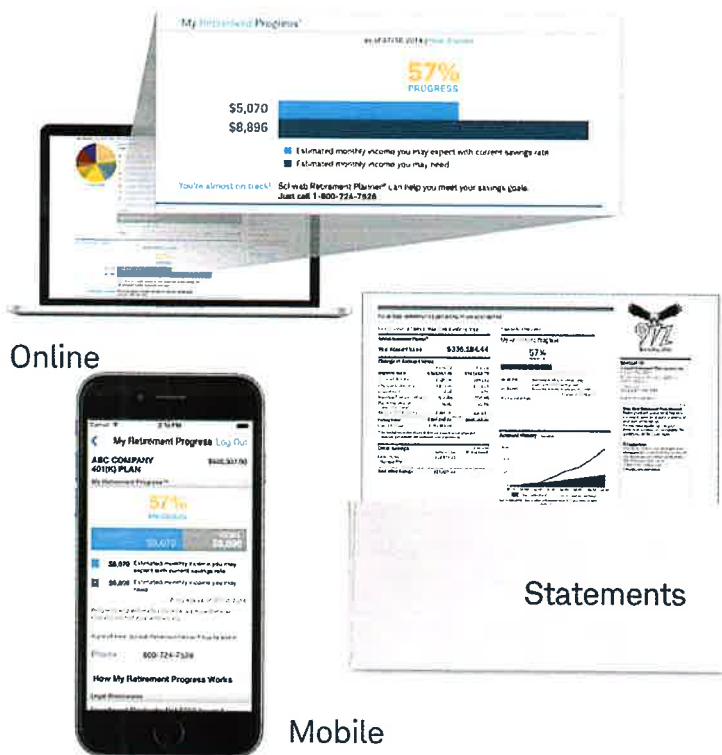
More recently our partnerships with web design and usability experts have led to:

- Improved look and feel, page layout
- Navigation improvements, including simplified access to transactions and between transactions
- Streamlined process for changes to investment elections and trades
- Ease-of-use improvements to beneficiary elections
- Build-out of interactive Personal Performance capabilities
- Expanded account views for participants in multiple plans
- Virtual Learning opportunities and expanded content availability
- Use of more visual queues to navigate more seamlessly to relevant content
- Responsive web design efforts to make mobile viewing easier

Available now

# My Retirement Progress™

a visual measurement that allows participants to track their progress towards retirement



My Retirement Progress<sup>1</sup> is designed to help participants project how much monthly income their current retirement savings may generate in retirement compared to what they may need.

Their progress is expressed in terms of a percentage and will be updated quarterly. The calculations are performed by a third party, GuidedChoice, to create a consistent and seamless experience across multiple delivery channels including online, mobile devices, statements, and personal interactions with service center representatives and advice consultants.

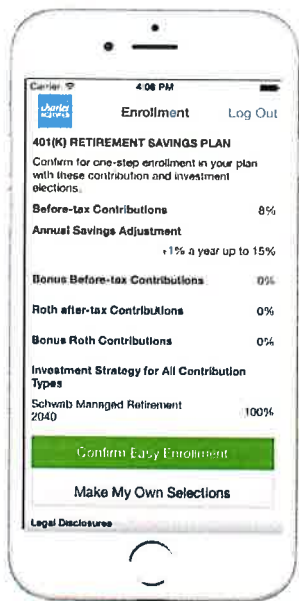
Based on feedback received from focus groups and usability studies, we feature My Retirement Progress prominently while still affording participants a clear view of their account balance and other important information about their retirement plan.

*Available now*

Retirement plan investment advice is formulated and provided by GuidedChoice Asset Management, Inc.® ("GuidedChoice"), which is not affiliated with or an agent of Charles Schwab & Co., Inc. (CS&Co.), a federally registered investment advisor; Schwab Retirement Plan Services, Inc. (SRPS); or any of their affiliates.

## Mobile generation

access and ease of use



“The Schwab Workplace Retirement App’s ease of use eliminates barriers to usage.”  
Source: ThinkAdvisor.com;  
November 21, 2013

Retirement plan participants have mobile account access to extensive account data and information, as well as a direct link between accounts for those participants that also have Schwab Retail accounts.

Enhancements include:

- My Retirement Progress
- Personal performance date and fund filters
- Mutual fund detail and charting
- Multi-tasking capabilities allowing the user to call or access other apps while maintaining Workplace app session
- Schwab Market News and Market Overview
- Full transaction capabilities (all transactions that can be done on the participant website can be done through the mobile app)
- Easy one-click and full self-directed enrollment options

Available now

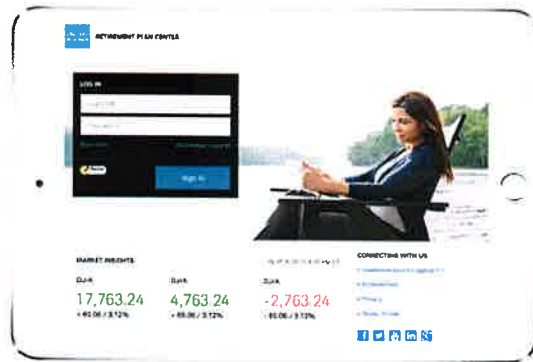


## Optimized tablet experience



We will optimize the iPad tablet experience, providing all of the account information and transaction capabilities of the participant website and phone apps. Retirement account information will be displayed in a way that maximizes the iPad experience.

*Available now*



Images for illustrative purposes only. Subject to change.

# Schwab MoneyWise® workshops

investment in participant communication

Schwab MoneyWise® workshops may help equip your employees with the strategies they need to achieve financial success.

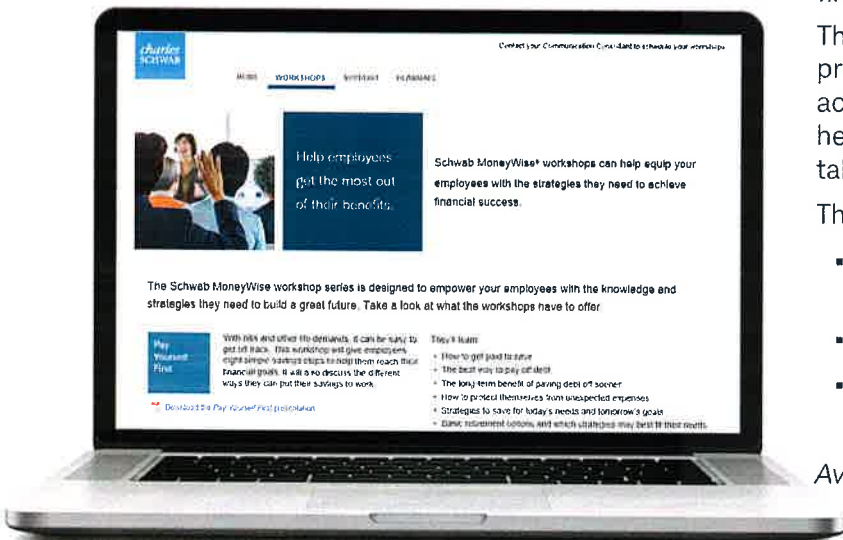
The workshops address real-world questions and provide practical answers so employees can take action. Each workshop builds on the one before it and helps makes it easier for employees to get engaged and take control of their financial futures.

This website is designed to help you:

- learn about the workshops you can offer to your employees
- discover some of the tools we have to help you
- plan and promote your workshops to employees

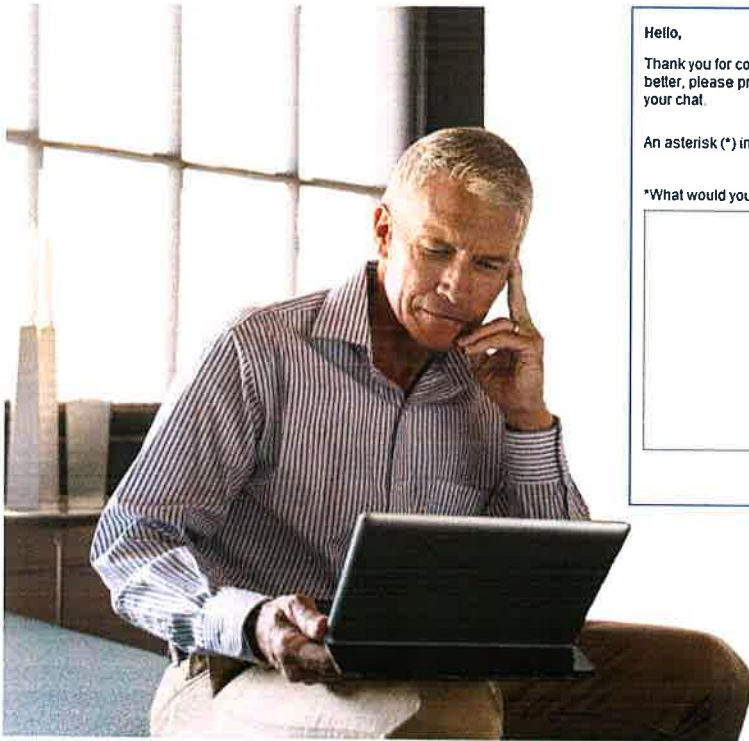
Available now

Experience a demo of the [Schwab MoneyWise Workshops](#)



## Live chat

allows participants to interact in a way that works for them




Hello,

Thank you for contacting Schwab. To help us assist you better, please provide some information before we begin your chat.

An asterisk (\*) indicates required information.

\*What would you like to chat with us about?

Cancel Start Chat



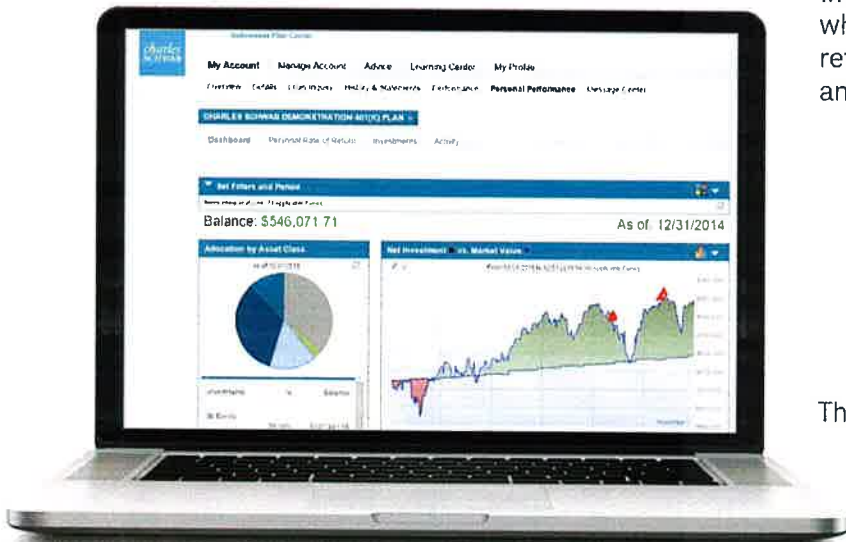
- Participants can initiate a live web chat with a service center representative
- Provides another communication channel to meet your employees' preferences
- Chat representatives available Monday through Friday, 9:30am-7:30pm ET. As chat utilization grows, we will look to expand the hours.

Images for illustrative purposes only. Subject to change.

*Pilot began Q2 2015*

## Web and mobile

interactive, graphical personal performance tool



As one of the most utilized online features, participants can access the interactive, on-demand Personal Investment Performance (Personal Rate of Return), which provides a comprehensive view of their retirement account investment performance. Key analytics, which are updated daily, include:

- Customizable charts and graphs of an account's historical net investment vs. market value
- A variety of ways to measure and view personal rate of return
- An in-depth look at current investment and asset allocation
- Ability to view in-account activity (e.g. distributions, loans by hovering over the triangles on screen)

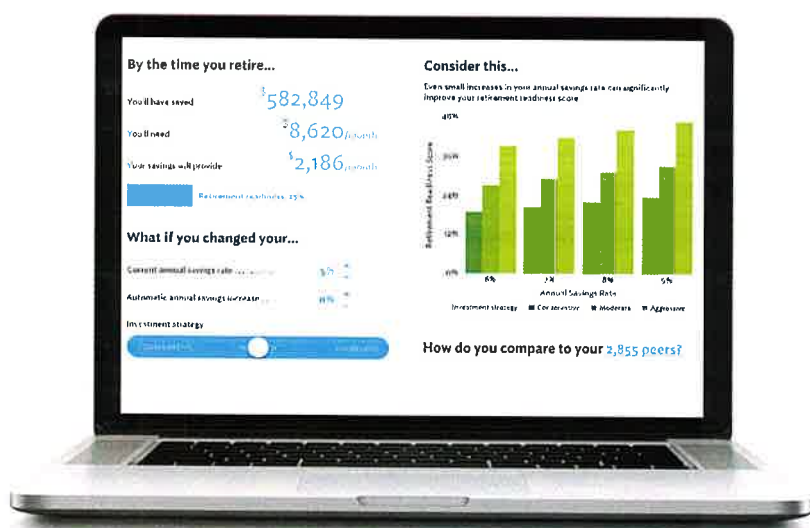
The Personal Rate of Return tool allows participants to:

- Compute a cumulative return
- Calculate net return by total portfolio (core investments and PCRA) or by individual core investment
- Illustrate the rate of return as a bar chart or as a table
- Customize data by selecting a particular time period, up to a 10-year history

*Available now*



## Interactive, real-time My Retirement Progress



Building on the My Retirement Progress experience, we will develop an interactive, real-time, web and tablet experience that will allow participants to model how the following will impact their retirement income projections:

- Contribution rate changes
- Retirement age
- Retirement income replacement ratio
- Retirement assets held outside of their retirement plan

As participants model various scenarios, the projected monthly retirement income, income needed in retirement, and the progress percentage is updated real time. If desired, they may take action by implementing changes.

A social comparison feature will be integrated with the interactive My Retirement Progress. We intend to display the peer group comparison to give participants a detailed and impactful view of their progress compared to others.

*Planned availability 2016*

Images for illustrative purposes only. Subject to change.

# Alerts & notifications



We will create a subscription service for web and mobile channels allowing participants to sign up for retirement plan account alerts. Information will be pushed to the participants on their personal devices.

- Alert type/category examples:
  - Service alerts (contribution invested, distribution check mailed, trade processed)
  - Personal event reminders (For example: MRP updated, advice appointment, scheduled rebalance)
  - Plan messages

*Planned availability 2016*

Images for illustrative purposes only. Subject to change.

## Voice-activated identification

easy account access with the highest level of security for participants



The image features a woman with dark hair smiling while talking on a mobile phone. Overlaid on the image are several graphical elements: a central circular graphic with a green waveform and the word 'VOICEPRINT' in a grey arc above it; two circular callouts on either side, one blue and one orange, connected to text boxes. The blue callout on the left is labeled 'Behavioral characteristics' and lists 'Pronunciation, emphasis, speed of speech, accents'. The orange callout on the right is labeled 'Physical characteristics' and lists 'Unique physical traits of your vocal tract, mouth shape and size, nasal passages'. The background is a blurred indoor setting.

**Behavioral characteristics**  
Pronunciation, emphasis, speed of speech, accents

**Physical characteristics**  
Unique physical traits of your vocal tract, mouth shape and size, nasal passages

**VOICEPRINT**

140 different physical and behavioral factors combine to produce **unique** voice patterns for every individual.

*Planned availability 2017*

## Participant and plan sponsor experience enhancements

### Currently in development

- Partial Termination paperless distribution – Q1 2016
- Roth paperless distribution – available now
- Expanded paperless loan availability – Q4 2015
- Installment payments paperless distribution – 2016

### Slated for development

- Ability to accept and apply partial loan payments
- Plan library on the sponsor website to house plan documents, agreements, communications
- Estimation of taxes and check amount available online and via a service center representative
- Ability to wire, ACH, overnight checks through automated process and bill at different amounts

Dates subject to change.

# Sources and disclosures

## Web and Mobile

For Personal Rate of Return, the cumulative return is the actual, non-annualized personal return on your account, including reinvested dividends and interest, as well as appreciation or depreciation in the price of its holdings over a given time period. The net return is the difference between what was invested vs. actual market value over a given time period.

## My Retirement Progress

1. The My Retirement Progress™ percentage is calculated by Schwab Retirement Plan Services, Inc. (SRPS) based on and using the data formulated by independent registered investment advisors GuidedChoice Asset Management, Inc.® ("GuidedChoice") or Morningstar Associates, LLC, a wholly owned subsidiary of Morningstar, Inc. GuidedChoice or Morningstar Associates formulates and provides estimated monthly income projections in retirement using savings and investment data and assumptions which include, but are not limited to, current retirement plan balance and savings rate, projected date of and estimated years in retirement, and estimated replacement income. SRPS cannot alter or influence any of the calculations that GuidedChoice or Morningstar Associates provides. SRPS then uses the projections formulated by GuidedChoice or Morningstar Associates to express the potential gap in retirement savings as a percentage that is made available as part of the retirement plan record keeping and related services provided by SRPS. GuidedChoice and Morningstar Associates are not affiliated with or agents of SRPS; Charles Schwab & Co., Inc., a federally registered investment advisor; or their affiliates. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time. To obtain more information about how the percentage is calculated or to provide additional information that can impact My Retirement Progress calculations visit [workplace.schwab.com](http://workplace.schwab.com) or call 800-724-7526.

## Schwab MoneyWise Workshops

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