

IT'S NOT JUST MONEY IN A 401(k). IT'S PEOPLE'S MONEY.

We're serving over 13,000 retirement and benefit plans to help employees and employers alike.

More than ever, working Americans have to rely on their 401(k) plans to secure their financial futures. In fact, for many, they're all they have. Faced with decisions this important, people need all the guidance they can get. That's why we provide companies—from startups to Fortune 100 firms—with services like Schwab Personal Retirement Planning,[™] which helps employees make more informed retirement decisions, based on risk tolerance, life stage and other factors. In fact, for more than 20 years, we've been serving people at work through corporate retirement and

benefit plans. Today, we provide recordkeeping and custody services for over \$148 billion of employees' assets. And it's working. Our Retirement Plan Services business is growing by 24% annually, versus an industry average of 9.8%. Through our corporate retirement, stock plan and corporate brokerage services, we're helping people—and their employers—make better retirement choices. Because people have enough responsibilities at work without being left on their own to make big decisions about their financial futures, too.

IT'S WHERE PEOPLE'S MONEY IS GOING.

charles **SCHWAB**
CORPORATE SERVICES

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13,000 retirement and benefit plans served directly by Retirement Plan Services, Corporate Brokerage and Stock Plan Services, and indirectly through Plan Administrator Services, as of 12/31/2007.

\$148 billion of employee assets under Schwab Retirement and Corporate Services, as of 12/31/07.

Schwab Retirement Plan Services growth rate and industry growth rate as measured by compound annual growth rate of client assets. Sources: Cerulli Associates Quantitative Update—Retirement Markets, 2007, and Schwab Financials, 2003–2007.

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