

# IT'S NOT JUST MONEY. IT'S PEOPLE'S MONEY.

The future isn't what it used to be. Take the decline of pensions, add rising healthcare costs, factor in the changing landscape of employer retirement plans—and America's investors are facing some formidable new challenges. What's more, they're facing them alone. Or are they? As a company founded on serving the individual investor, our focus has always been on providing help and guidance wherever people need it.

## EVERYWHERE THERE'S PEOPLE'S MONEY, CHARLES SCHWAB WILL BE THERE TO HELP.

And over \$1.4 trillion of it is getting our help right now.

### We work directly with millions of people to help manage their money.

More than two million households invest with us through over five million investor accounts. Wherever people choose to invest—via the Internet, over the phone or through our nationwide network of branches—more than 2,500 Investment Professionals are dedicated to managing those relationships. And whatever people need, from professional portfolio management to checking accounts through Schwab Bank, we're doing what we've always done—helping individual investors look after their financial well-being.

### We support more independent Registered Investment Advisors than anybody else.

Over 5,500 independent advisors rely on us for custodial, operational and trading support. With over \$583 billion in client assets, we give independent advisors the help they need so they can focus on what's best for the individual investor. Being the #1 supporter of America's fastest-growing channel is just one more way we're making sure individual investors get the help and support they need.

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

For more than 20 years, we've been helping people—and their employers—make better retirement choices. Today, we provide recordkeeping and custody services for over \$148 billion of employees' assets, and our Retirement Plan Services business is growing by 24% annually, versus an industry average of 9.8%. From start-ups to Fortune 100 companies, employers are turning to Schwab to help employees make more informed retirement decisions. 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

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\$1.4 trillion of client assets under total firm and \$583 billion of client assets under Schwab Institutional, both as of 12/31/2007 Schwab Earnings Release.

2 million households under Schwab Investor Services, 5 million accounts under Schwab Investor Services, 5,500 independent advisors served by Schwab Institutional, 13,000 retirement and benefit plans served by Schwab Retirement and Corporate Services, and \$148 billion of employee assets under Schwab Retirement and Corporate Services, all as of 12/31/2007.

Schwab Institutional leadership among independent Registered Investment Advisors as measured by market share. Source: Cerulli Quantitative Update—Advisor Metrics, 2007.

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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**Brokerage Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value**

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