

**IT'S NOT JUST MONEY  
THAT FACES AN  
UNCERTAIN FUTURE.**

**IT'S NOT JUST MONEY  
THAT NEEDS SOMEBODY  
TO LOOK AFTER IT.**

**IT'S NOT JUST MONEY  
THAT AN INDEPENDENT  
ADVISOR MANAGES.**

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

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

**The world is changing. Key financial decisions have to be made. Guess who has to make them?**

The future isn't what it used to be. Take the decline of pensions, add rising healthcare and education costs, plus longer life expectancy, and 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.

*charles* SCHWAB

## 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 with their futures.**

For more than 20 years, we've been helping people—and their employers—make better retirement choices. Today, we provide record-keeping 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 startups 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.

# PEOPLE'S MONEY NEEDS A BETTER PLACE TO GO. THAT'S THE BUSINESS WE'RE BUILDING.

Since we opened in 1973, we've focused on one idea—to be on the side of the investor. It's our past, our present and our future. It's why we're everywhere the individual investor needs us to be. And it's why we work the way we work.

We offer an alternative to the Wall Street way of doing things because we believe that investing should be affordable and accessible to all.

It's why we use open architecture when sourcing products and services, so that people have access to a full range of offerings, regardless of who's offering them.

And it's why, as people face an uncertain future, more of them are turning to us for help. Focusing on the individual investor isn't just the right thing to do—with over \$1.4 trillion in client assets, it's the right business model, too. It's what happens when a company never forgets that it's not just money. It's people's money.

**IT'S WHERE PEOPLE'S MONEY IS GOING.**

*charles* **SCHWAB**

For more information on The Charles Schwab Corporation, please visit [www.aboutschwab.com](http://www.aboutschwab.com)

\$1.4 trillion of client assets under total firm and \$583 billion of client assets under Schwab Institutional; 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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