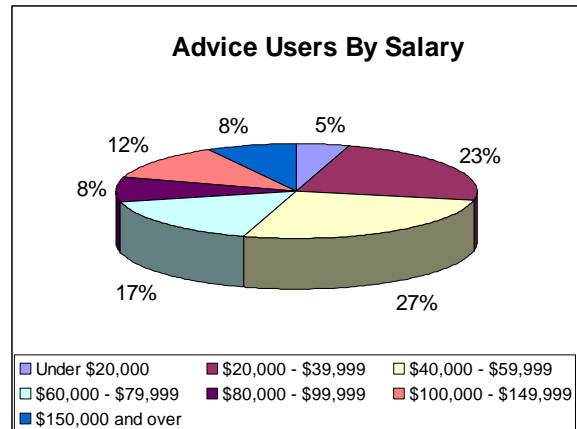
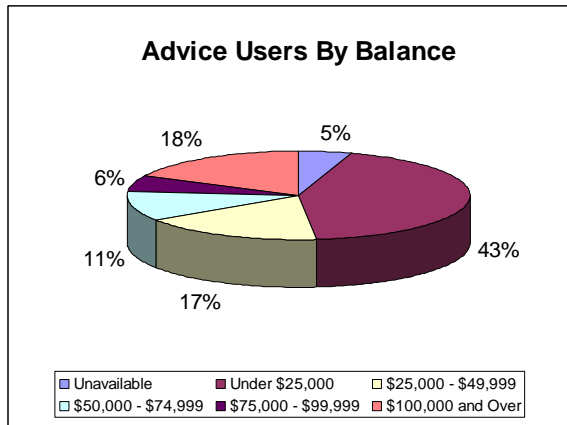
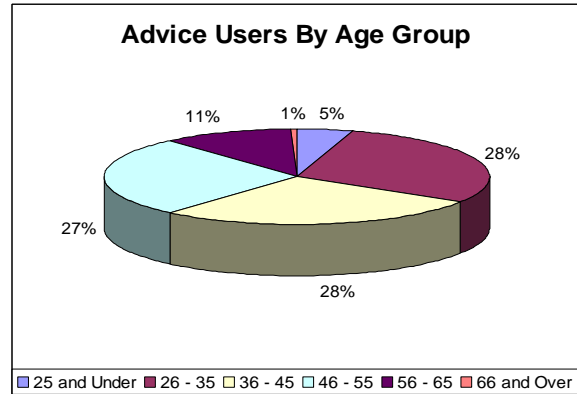


Schwab Retirement Advice Indicators Reveal Encouraging Behavior Among 401(k) Users

Schwab Corporate Services offers personalized advice with managed account services at no extra cost to 401(k) plans serviced by Schwab Retirement Plan Services, Inc.* Since launching the program in early 2004, Schwab has received a positive response, signing more than 275 retirement plans to the service.

Advice Adoption Across All Demographics

- Schwab Retirement Advice Indicators data show positive adoption rates for participants between 26 and 65 years of age, more than half of participants are age 45 and under.
- 43% of advice users have 401(k) account balances below \$25,000, 17% have balances between \$25,000 - \$50,000. 55% of advice users make less than \$60,000 a year.

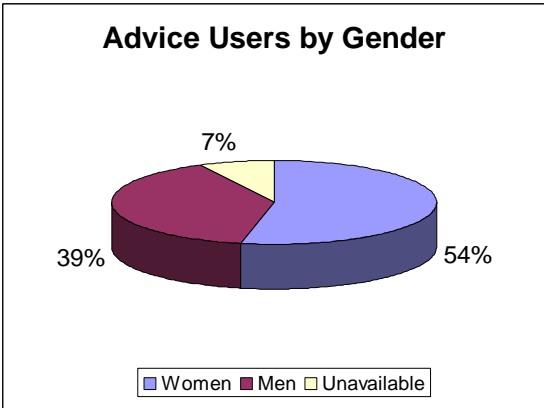


“Our approach demonstrates the value of removing barriers, especially the barrier of cost, and of letting people receive advice in the way they find most comfortable, be that in person, over the phone or on the Web” – Jim McCool

Women Ask For Advice

- More women than men are adopting advice by a significant margin, 54% vs. 39%.
- Women are getting more involved with their own financial planning, determined to make informed financial decisions.

“When it comes to retirement planning, women are not afraid to ask for directions” – Trish Cox



* "At no additional cost" means that there is no cost for service outside the fees paid to Schwab Retirement Plan Services, Inc. (SRPS) and Charles Schwab & Co., Inc. (CS&Co.) for recordkeeping and related services, including trustee and custodial fees paid to The Charles Schwab Trust Company. The GuidedChoice™ service and the investment advice, including the managed account services, are formulated and provided by GuidedChoice Asset Management, Inc. (GuidedChoice). GuidedChoice is not affiliated with, nor is it an employee or agent of, CS&Co. or SRPS. The GuidedChoice service is available to participants enrolled in plans that use the recordkeeping and related services of SRPS. Availability subject to regulatory requirements. Plan sponsors must elect to make the GuidedChoice service available. Availability may be limited due to plan type and plan provisions. Participant access to the GuidedChoice service is facilitated through SRPS's affiliate, CS&Co. Neither CS&Co. nor SRPS supervises, makes recommendations with respect to, or takes responsibility for monitoring the advice provided to participants by GuidedChoice. These entities are affiliates of each other and are wholly owned subsidiaries of The Charles Schwab Corporation. (0405-3610)

Schwab data based on approximately 2800 participants enrolled in advice and managed account programs.