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**Your best answer
for employees who
want more.**



Schwab Personal Choice Retirement Account® (PCRA)



Your retirement plan works great for most employees. Now make it work for everybody.

Offer more choice. Get more support.

How do you satisfy that important (and often vocal) group of employees who find your current investment lineup limiting? For thousands of companies, the answer has been the Schwab Personal Choice Retirement Account® (PCRA).¹

Get more than an account. Get a solution.

When you work with Schwab, you and your retirement plan get the benefit of working with America's leading and most experienced provider of self-directed brokerage accounts (SDBAs). We know what works, what to avoid and how to use Schwab PCRA as a solution for retirement plan challenges.

When you offer Schwab PCRA, you give your Participants access to thousands more investment choices—including the largest selection of no-load, no-transaction-fee mutual funds² available in an SDBA offering.

Investors should consider carefully information contained in the prospectus, including investment objectives, risks, trading policies, charges and expenses. You can request a prospectus by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272). You may also request a prospectus online at www.schwab.com/prospectus. Please read the prospectus carefully before investing.

Clients tell us they feel more comfortable adding Target Date Funds to their lineup when they have a Schwab PCRA in place for "hands-on" investors.

Rather than force Participants to liquidate their holdings during a plan merger, some of our clients use PCRA to transfer investments in-kind, eliminating most Participant complaints.

Offer Schwab PCRA with ease.

With years of experience implementing Schwab PCRA for plans of all sizes, we know how to work with you to make integration and administration easy.

Everything's handled.

- ▶ **Plan integration**—Schwab PCRA is designed to integrate seamlessly into any plan.
- ▶ **Paperless account opening**—Employees can open their Schwab PCRA entirely online, using an electronic signature feature that eliminates the need for additional paperwork.
- ▶ **Communications materials**—Educating your Participants about Schwab PCRA is easy to do with communication materials that clearly explain the self-directed brokerage account and help employees take action.
- ▶ **Dedicated service teams**—With extensive experience in the retirement plan industry, our team of Schwab PCRA Registered Representatives has the expertise to help ensure that your plan runs smoothly.

Have questions about Schwab PCRA?

Since 1994, we've integrated Schwab PCRA into thousands of retirement plan programs. As we often begin our relationship by answering your questions, here we address a few popular topics.

How do we address our due diligence and fiduciary responsibilities? By adding an SDBA, you may be able to reduce your due diligence obligation by simplifying your core lineup and allowing your plan Participants to choose from an extensive selection of additional investments through Schwab PCRA.

How can we customize the investment selection? Schwab PCRA offers the ultimate flexibility in designing your brokerage window to fit your plan's criteria. With Schwab PCRA, Participants have a wide selection of investment choices across different asset classes, including stocks, bonds, mutual funds and fixed income products. For example, for plans that restrict stock trading, the Plan Sponsor can tailor the trading menu to allow any combination of mutual funds, exchange-traded funds,³ closed-end mutual funds and CDs.

Why is the ability for Participants to have multiple PCRA in their retirement plan important to me as Plan Sponsor?

Allowing the Participant to have more than one PCRA in a plan is beneficial for accommodating pre-tax and after-tax contributions, such as a Roth feature, and also enables you to offer Participants the option of having separately managed accounts with different money managers.



Many companies give employees the freedom to have their Schwab PCRA managed by an investment advisor.

Know you've given your employees the best.

When you add a Schwab PCRA to your lineup, you add an investment option with a firm whose reputation for integrity, service and value is widely recognized.

Your employees enjoy these advantages.

- ▶ **Vast investment choice**—Based on your plan elections, employees can invest in a greatly expanded selection of stocks, bonds, mutual funds, ETFs and more.
- ▶ **Competitive commissions and fees**—In addition to thousands of no-load, no-transaction-fee mutual funds, employees can purchase stocks, bonds, exchange-traded funds and fixed income investments at highly competitive prices.
- ▶ **Access to industry-leading research, tools and analyst opinions**—Employees can research, trade and monitor investments in their PCRA with the support of proprietary and independent research reports, advanced online screening tools and market commentary from industry experts.
- ▶ **Knowledgeable Schwab PCRA Representatives**—When employees need assistance with their PCRA, they can talk with dedicated Schwab PCRA Registered Representatives who are familiar with the retirement plan.

“If we ask Participants to be responsible for managing their investments, we have an obligation to offer them the solutions they need to do so.”

Walt Bettinger, President and Chief Executive Officer, The Charles Schwab Corporation

Let's discuss
your needs.

**Talk with a Schwab Representative today.
Call 1-877-456-0777.**

¹The Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc., a registered broker-dealer that also provides other brokerage and custody services to its customers.

²Charles Schwab & Co., Inc. receives remuneration from fund companies in the Mutual Fund OneSource® program for recordkeeping and shareholder services, and other administrative services.

Schwab's short-term redemption fee will be charged on redemptions of funds (except certain Schwab Funds®) bought through Schwab's Mutual Fund OneSource program (and certain other funds) with no transaction fee and held for 90 days or less. If you pay a transaction fee to purchase a fund, you will pay a transaction fee when you sell it as well. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses.

³Exchange-traded funds are subject to risks similar to those of stocks.

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