

Paperless Participant Distributions

Our streamlined distribution process for participants who have had a change in job status helps them receive their distributions faster and easier.

Benefits for participants

Convenience—Paperless distributions, which participants can arrange online at schwabplan.com or by calling a Schwab Consultant, help participants receive distributions faster.

Confidence—Participants can track distributions at each stage, including receipt of application, sale date and when proceeds are sent.

Guidance—Tax information can help participants make more informed distribution choices.

Benefits for your plan

Online solutions—With tracking and tax guidance available online, participants can find many answers independently.

Paperless distribution features

Online and phone access—Available through schwabplan.com or participant service centers.

Same-day processing—Termination distribution requests are processed the same day they are received.*

Next-day distribution—Proceeds can be sent the following business day.*

Distribution tracking—Available online at schwabplan.com.

Helpful online guidance—Participants can request distributions, learn more about distribution tax implications and options, and request an IRA rollover—all online.

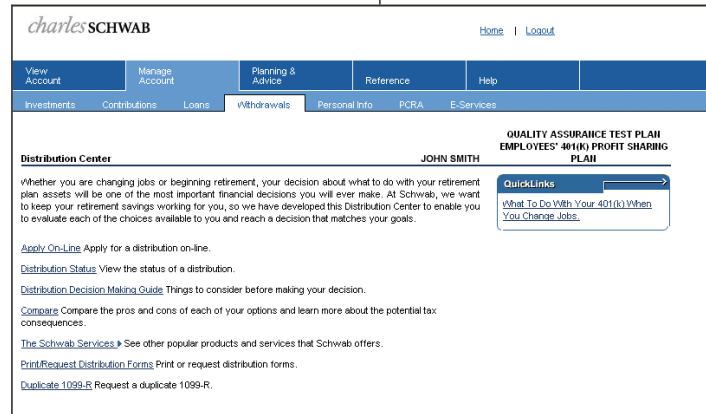
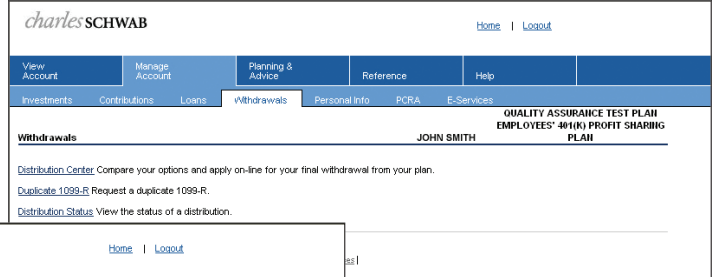
Please note that paperless distributions are not available for in-service or hardship withdrawals, defined benefit plans, non-qualified plans or plans that don't use standard Schwab distribution forms.

Requesting distributions is easy

Online—Participants can use the Apply Online tool on schwabplan.com to request a distribution by logging in and selecting Manage Account > Withdrawals > Distribution Center.

By Phone—Our Consultants are available at 1-800-724-7526 to answer participants' questions and initiate distributions.

Guidance—Simple instructions and helpful information make it easy for participants to complete their distribution requests.



The Schwab advantage

Meeting your objectives—We listen to your needs and respond with appropriate solutions that work for both you and your participants.

Making your job easier—We can help you meet the challenges of retirement plan management, by minimizing administrative burdens and continually monitoring service delivery.

Empowering participants—We have the experience and resources to give your participants the knowledge, tools and professional guidance they need.

Learn more today

To learn more about paperless participant distributions, please contact your Schwab Representative or call us at **1-877-456-0777**.

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*Certain distribution elections may take longer to process.