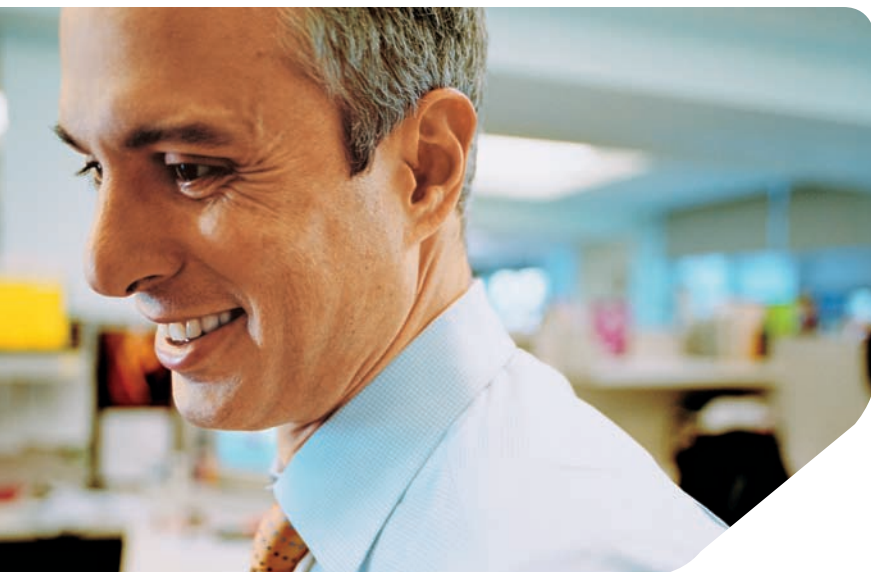




charles SCHWAB

More Choice.

Schwab Personal Choice
Retirement Account® (PCRA)



Schwab PCRA gives you more investment choice.

Unlike the other choices in your retirement plan, Schwab Personal Choice Retirement Account® (PCRA)¹ is not an investment. It's a brokerage account that gives you the freedom to choose from among thousands of investment options available through Schwab.

Typical PCRA investment choices²

- ▶ A greatly expanded selection of no-load, no-transaction-fee mutual funds from hundreds of leading fund companies³
- ▶ Stocks listed on all the major exchanges, including over-the-counter issues
- ▶ Exchange-traded funds⁴ that help keep investing costs low
- ▶ Individual bonds, CDs⁵ and other fixed income investments

More help choosing.

Through Schwab, you'll have access to premier resources and online tools to help you find investments that meet your objectives and monitor your portfolio to ensure that it stays on track.

Premium tools

- ▶ **Industry-leading online services.** Research, trade and monitor your investments on Schwab.com with the support of independent research reports, advanced investment screening tools and market commentary from industry experts.
- ▶ **Investment selection tools.** Get investing ideas with Schwab's pre-screened lists of stocks and mutual funds. Narrow your search to the investments that meet your specific criteria with customizable screening tools.

Professional guidance

- ▶ **Investment workshops.** Gain a better understanding of investing concepts and retirement planning strategies or learn about the resources available to you on Schwab.com by joining an online or in-person workshop.
- ▶ **Professional management.** Use your own personal investment advisor to manage your Schwab PCRA for you, if your plan allows.

If you're comfortable making investment decisions, Schwab PCRA could be a great choice.



More ways to invest.

Schwab PCRA gives you the flexibility to buy and sell investments whenever and however it's most convenient for you—day or night.

Flexibility to invest your way

- ▶ Trade online at Schwab.com or use our touch-tone and voice recognition phone services for an electronic commission discount.
- ▶ Get assistance from knowledgeable investment professionals who are familiar with your retirement plan by calling the PCRA Call Center at 1-888-393-PCRA (7272).
- ▶ Come see us at any of Schwab's branch offices nationwide for assistance with assets outside your PCRA.
- ▶ Take advantage of Schwab's Automatic Investment Plan⁶ for regular investing.
- ▶ Consult with an investment advisor, if your plan allows.

Learn more.

To find out more about the benefits of choosing Schwab PCRA, contact your Retirement Plan Provider and ask for Schwab PCRA enrollment materials. Or visit us at www.schwab.com/pcra.

**Schwab Personal Choice
Retirement Account[®] (PCRA)**

¹ 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. Schwab Retirement Plan Services, Inc. and The 401(k) Company, Inc. provide recordkeeping and related services with respect to retirement plans. Charles Schwab Trust Company, a division of Charles Schwab Bank, provides trust and custody services with respect to retirement and other benefit plans, including Individual Retirement Accounts (IRAs).

² Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. Foreign investments may incur greater risk than domestic investments. Past performance is no guarantee or indication of future results.

³ When considering mutual fund investments, please consider carefully information contained in the prospectus, including investment objectives, risks, charges and expenses. You can request a specific mutual fund prospectus online or by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272). Please read the prospectus carefully before investing.

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

⁴ Exchange-traded funds are subject to risks similar to those of stocks.

⁵ Certificates of deposit offer a fixed rate of return and are FDIC-insured.

⁶ Periodic investment plans, including Schwab's Automatic Investment Plan, do not assure a profit and do not protect against loss in declining markets.