

To receive a complimentary funding proposal for your Schwab Personal Defined Benefit (DB) Plan, please provide the following information. Our dedicated team will provide your DB plan proposal in approximately five business days.

Instructions:

1. In order for our actuaries to develop a customized DB plan funding proposal for your business, you must PROVIDE ALL INFORMATION REQUESTED on both pages.
2. An Employer Identification Number (EIN) is required to open a DB plan. If you do not have an EIN, you can request one from the IRS by using Form SS-4. Or, you may apply online at www.irs.gov.
3. If you already have an actuary and a plan administrator and only wish to open a brokerage account to hold and invest your DB plan assets, DO NOT use this worksheet. Instead, call 1-800-435-4000 for assistance in establishing a Schwab Company Retirement Account.
4. Fax or mail your completed Funding Proposal Worksheet to:
Schwab Personal Defined Benefit Department
Charles Schwab & Co., Inc.
P.O. Box 407
Richfield, OH 44286-0407
Fax: 1-330-908-4414

Your contact information:

Company name _____

Your name _____

Address _____

City _____

State _____ Zip _____

Telephone _____

Email _____

Fax _____

The best way to contact me is by Email Phone Fax

Your company's Employer Identification Number (EIN) _____

1. Total amount your company can contribute to a DB plan (for you and your employees, if any) every year until retirement:
 \$ _____
 Maximum allowed, but not more than \$ _____

Would this contribution reduce the owner/key employee's current-year expected net income reported on page 2 of this document?
 Yes, it would reduce the amount shown
 No, company profits would be reduced to cover DB plan contributions
2. Do you currently sponsor any other type of business retirement plan (e.g., 401(k), profit-sharing, etc.)
 Yes. Type of plan(s): _____
 No

3. Have you or your company sponsored a DB plan in the past?
 Yes (If yes, please include a list of the benefits paid for each person under the previous plan and the number of years for any current employees who were covered. We will request further information on past benefits as needed.)
 No
4. Is your business a partnership?
 Yes
 No
5. Do you have employees besides yourself? (Note: The DB plan must cover all employees who work over 1,000 hours per year.)
 Yes # of employees working over 1,000 hours per year _____;
working under 1,000 hours per year _____
 No

6. Are you an owner of other business entities?
- Yes (Please refer to the Employer Questions and Answers brochure for information on how ownership in other companies can affect your DB plan.)
- No

7. Is your spouse an owner of other business entities?
- Yes (Please refer to the Employer Questions and Answers brochure for information on how a spouse's ownership in other companies can affect your DB plan.)
- No

- 7a.
- We have a minor child (under age 21)
- N/A—I am not married

8. Are you planning on hiring additional employees in the future?
- Yes. Please describe hiring plans _____
- _____
- _____
- _____
- _____
- No

Participant data:

Please provide the following information for all partners and employees, including yourself. All fields are required for our actuaries to develop a funding proposal.

Note: The Schwab Personal DB Plan is designed for small businesses with five or fewer key employees¹ and very few, if any, non-key employees. Ideally, all key employees will be between the ages of 50 and 65. Furthermore, the business should expect to make significant, tax-deductible annual contributions (\$80,000+ per key employee) for a period of five or more years from plan inception.

	You	Employee 1	Employee 2	Employee 3	Employee 4
Date of birth					
Date of hire with company					
Current-year expected net income from company before deduction for anticipated DB contribution ²					
Actual net income from company for ³					
Prior year					
Two years ago					
Three years ago					
Enter "Yes" if owner, officer or key employee of company					
If prior line says "Yes," provide expected retirement age ⁴					

¹A key employee is defined as an employee who is at least a 5% owner or who is a 1% owner with annual compensation of \$150,000 or more.

²If you are taxed as a sole proprietorship, this is net income earned (bottom line, Schedule C—net income minus employer portion of FICA taxes). For partnerships, this is partnership income minus the employer portion of FICA taxes. For other entities, this is generally W-2 income.

³If you are taxed as a sole proprietorship, this is net income earned (bottom line, Schedule C—net income minus qualified plan contributions and employer portion of FICA taxes). For partnerships, this is partnership income minus qualified plan contributions and employer portion of FICA taxes. For other entities, this is generally W-2 income.

⁴Please provide best estimate of retirement age. If you provide a range, the middle age of that range will be used for your initial estimate.