charles SCHWAB TRUST BANK

Schwab Retirement Advisor Portfolio

Customize the investment choices in the retirement plans you manage.

Schwab Retirement Advisor Portfolio is a comprehensive, separate account solution offered by Charles Schwab Trust Bank that allows plan fiduciaries and/or their investment advisors to establish and manage investments through a subcustodial investment account at Charles Schwab & Co., Inc. (CS&Co.), Charles Schwab Trust Bank's registered broker-dealer affiliate. Schwab Retirement Advisor Portfolio includes a mix of eligible stocks, bonds, exchange-traded funds (ETFs), and other investments and enables you to customize the investment choices in the retirement plans you manage.

Experience a unique integration from an industry leader.

Plan sponsors, retirement advisors, and independent recordkeepers benefit from the unique integration that Schwab Retirement Advisor Portfolio represents: the combination of Charles Schwab Trust Bank's directed trustee or custodial services, plan reporting, and paying-agent services matched with the robust investment trading platform and associated brokerage support services of CS&Co.

Schwab Retirement Advisor Portfolio is available for any nondaily valued retirement plan for which Charles Schwab Trust Bank is the directed trustee or custodian. It is designed primarily for defined-benefit plans, nonqualified plans, and money purchase or profit-sharing plans that hold investments professionally managed by registered investment advisors.[1]

Enjoy diversified investment options through Schwab Retirement Advisor Portfolio, including ETFs.

Plan sponsors and retirement advisors will have access to the Managed Account Marketplace®, which allows you to work with hundreds of money managers. In addition, advisors working with Schwab Advisor Services are able to use the Advisor Services trading interface they are already familiar with to support their clients' portfolios.

With Schwab Retirement Advisor Portfolio, plan sponsors and advisors may select retirement account investments from among all eligible assets that can be held or traded at CS&Co., including a mix of stocks, bonds, ETFs, and other investments.

Take advantage of important benefits and features.

For plan sponsors and advisors who want a solution that provides the flexibility to invest in a wide variety of investment products, Schwab Retirement Advisor Portfolio offers the following features:

- Seamless plan administration with Charles Schwab Trust Bank's certified account statements, contribution processing, and payment services, as well as CS&Co.'s custody services, electronic trading platform, and data feeds
- One full-service platform that consolidates features for both defined-benefit and defined-contribution plans
- Automated paying-agent services for periodic pension and lump-sum distributions
- Tools on the Schwab Retirement Center website for paperless workflow management, including online distribution and disbursement requests for nonperiodic pension payments, electronic submission of Notice of Deposit and ACH pull, and electronic cash transfers between accounts

Additional features of the Schwab Retirement Advisor Portfolio separate account include:

- Access to a wide array of eligible investments available through CS&Co.
- A variety of services for Schwab Advisor Services–approved registered investment advisors, including access to Managed Account Marketplace, Managed Account Select®, and Managed Account Access®—a familiar interface similar to the one used for trading high-net-worth client accounts
- Trading, reconciliation, settlement, maintenance, income processing, and servicing of capital changes
- Electronic trading and data downloads available to independent recordkeepers through SchwabLink®, and to registered investment advisors through Schwab Data Delivery® and Schwab Advisor Center®
- Shareholder servicing payments at 10 basis points (bps) on assets held at CS&Co. in investment funds offered through Schwab Mutual Fund OneSource®

Schwab Retirement Advisor Portfolio supports various roles.

Once a plan sponsor engages an investment advisor to provide investment management and consulting, Schwab Retirement Advisor Portfolio can support the individual strengths of each party in the client relationship. The result is a seamless and winning combination of relationship management, customized investments, and plan administration.

Advisor	Recordkeeper	Charles Schwab Trust Bank
Primary relationship with plan sponsor	Recordkeeping and benefit administration for defined contribution plans[2]	Custody of assets
Selection of plan investments and trading	Actuaries for funding analysis and benefit calculation for defined-benefit plans	Certified plan statements
Investment policy statement	Subadvisors for portfolio management	Cashiering
Performance monitoring and reporting		Paying-agent services
Fiduciary oversight		Reconciliation
Investment management for high-net-worth participants		Settlement
		Income processing
		Capital change services

Contact Charles Schwab Trust Bank today.

Please call us to schedule a conversation to answer your questions and discuss the details of opening an account, including a timeline for conversion. To open a Schwab Retirement Advisor Portfolio account:

Contact Schwab Retirement Network: Call **1-877-702-6498**.

For institutional use only.

Brokerage Products: Not FDIC-Insured ▪ No Bank Guarantee ▪ May Lose Value

[1]Participating money managers and independent investment advisors must have signed (or be willing to sign) a Managed Account Agreement with Schwab.

[2]If you are not affiliated with Schwab Advisor Services, you may trade Schwab Retirement Advisor Portfolio accounts through a web application identified for you once the appropriate Limited Power of Attorney is on file.

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

See Charles Schwab & Co., Inc.'s Managed Account Services disclosure brochure for important information and disclosures relating to Managed Account Select® and Managed Account Access®. In addition, please read the participating manager's Form ADV or brochure for important information and disclosures. These documents are available from your investment advisor.

The Charles Schwab Corporation provides services to retirement and other benefit plans and participants through its separate but affiliated companies and subsidiaries: Brokerage products and services are offered by Charles Schwab & Co., Inc. Member SIPC; Trust, custody and deposit products and services are available through Charles Schwab Bank and Charles Schwab Trust Bank, Members of FDIC. Schwab Retirement Technologies, Inc.® is engaged in developing and licensing proprietary retirement plan recordkeeping systems to independent third-party administrators.

Schwab Advisor Services™ serves independent investment advisors and includes the custody, trading, and support services of Charles Schwab & Co., Inc., member SIPC.

Own your tomorrow.