



charles SCHWAB
BANK

Opening an Account on Schwab Retirement Center

(With the ability to request and review 408(b)(2) Fee Disclosure Reports)

For Charles Schwab Trust and Custody Services

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Overview

You can use this application to perform the following tasks:

- Request and review 408(b)(2) Fee Disclosure Reports
- Open an account with Charles Schwab Bank using the Account Opening Wizard

Open a New Account and Request Report

To open a new account and request a Fee Disclosure Report, do the following.

1. On the **Account Opening & 408b2 Reporting** tab at the top of the page, click on the **Open an Account** link.

The screenshot shows the Charles Schwab website navigation menu. The 'Account Opening & 408b2 Reporting' tab is selected, and a dropdown menu is open. The 'Open an Account' option is highlighted with a red box. Other options in the dropdown include 'Generate 408b2 Report - Existing Account', 'Account Document History', and 'Report History (BD & SRPS)'. The main content area features a 'Welcome to Schwab Retirement Center' banner and a 'Quicklinks' section with various service links.

2. On the Open an Account page, select the option **Open an Account (includes a 408(b)(2) Report when applicable)** and click **Continue**.

Note: The second option on this page allows you to request a stand-alone fee disclosure for a new account. This option is covered later in this document.

The screenshot shows the 'Open an Account or Request a Point of Sale Fee Disclosure Report' form. The form includes the following fields and options:

- Product Line:** CSTC
- Recordkeeper Number:** 703
- Recordkeeper Name:** XYZ Recordkeeper
- Options:**
 - Open an Account (includes a 408(b)(2) report when applicable)
 - Generate a 408(b)(2) Report Only
- Continue** button

3. On the **Recordkeeper Profile** page, do the following:

- a. Review the **Recordkeeper Number** and **Recordkeeper Name** fields that automatically populate based on your sign-on information. If you are associated with more than one recordkeeper, a box will be available to designate the appropriate one. If the information is incorrect, contact your Schwab Bank client service manager.
- b. Complete the **Contact Information** fields and click **Next**. Contact information is populated from your Schwab Retirement Center Profile. If the information is incorrect, please go back to the home page and click the profile link to make updates.

Open an Account

Recordkeeper Profile

Please review the Recordkeeper information below. To continue, please press the "NEXT" button.

Recordkeeper Number	703
Recordkeeper Name	XYZ Recordkeeper

Contact Information

The information displayed below is populated from your Schwab Retirement Center Profile. If the information is incorrect, please go back to the home page and click the profile link to make updates.

First Name	<input type="text" value="First"/>
Last Name	<input type="text" value="Last"/>
Address 1	<input type="text" value="12401 Research Blvd"/>
Address 2	<input type="text"/>
City	<input type="text" value="Austin"/>
State	<input style="border: none; background-color: #f0f0f0; text-align: left; padding: 2px 5px;" type="text" value="Alabama"/> ▾
Zip	<input type="text" value="78723-####"/>
Phone Number	<input type="text" value="512-123-1234"/>
Fax Number	<input type="text" value="999-999-9999"/>
Email	<input type="text" value="TPA@UAT.com"/>

Recordkeeper Profile

[Account/Plan Profile](#)

[Plan Sponsor / Company Profile](#)

[Authorized Signers](#)

[SSP & Fees](#)

[Account Features](#)

[Conversion Information](#)

Save

Next

4. Enter the required information on the **Account/Plan Profile** page and click **Next**.

- Hover over the **i** icons for information on specific fields.
- Clicking the **Next** or **Previous** buttons will automatically save the information that you entered on the page. You must complete all required fields in order to save the information.
- Your progress through the account opening process is indicated by the steps on the blue menu at the right. As you complete and save each page, a checkmark appears next to that step on the menu.

- If a required field was not completed, pressing the **Next** button will result in error icons next to the field. Hover over the icon for an explanation.

5. Enter the information in the **Plan Sponsor/Company Profile** section and the **Primary Business Contact** section of the page and click **Next**.

Plan Sponsor / Company Profile

To continue, please press "NEXT" button to save the information and move to the next page.

<p>Firm / Business Name <input style="width: 90%;" type="text"/></p> <p>Employer's Tax ID / EIN <input style="width: 90%;" type="text"/></p> <p>Publicly Traded <input type="checkbox"/> Is the Plan Sponsor firm a publicly traded company?</p> <p>Current Legal Status <input type="checkbox"/> IRS/DOL Investigation <input type="checkbox"/> Pending Litigation <input type="checkbox"/> Bankruptcy Proceeding <input type="checkbox"/> Not subject to any pending IRS/DOL investigation, litigation, or bankruptcy proceedings</p> <p>Government Entity <input style="width: 90%;" type="text" value="Choose one..."/></p>	<p><input checked="" type="checkbox"/> Recordkeeper Profile</p> <p><input checked="" type="checkbox"/> Account/Plan Profile</p> <p style="background-color: #0070c0; color: white; text-align: center; padding: 5px; margin: 5px 0;">Plan Sponsor / Company Profile</p> <p>Authorized Signers</p> <p>SSP & Fees</p> <p>Account Features</p> <p>Conversion Information</p>
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Primary Business Contact

Note: Electronic statements, fee disclosure reports (including the annual Form 5500 Schedule C fee disclosure report and the 408(b)(2) plan level fee disclosure report) and the Shareholder-Servicing Fee Report are automatically available to plan sponsors for viewing on retirementcenter.schwab.com

<p>Primary Business Contact First Name <input style="width: 90%;" type="text"/></p> <p>Primary Business Contact Last Name <input style="width: 90%;" type="text"/></p> <p>Primary Business Contact Email <input style="width: 90%;" type="text" value="example@domain.com"/> </p> <p>Plan Fiduciary <input style="width: 90%;" type="text" value="Choose one..."/></p> <p>Address 1 <input style="width: 90%;" type="text"/></p> <p>Address 2 <input style="width: 90%;" type="text"/></p> <p>Address 3 <input style="width: 90%;" type="text"/></p> <p>City <input style="width: 90%;" type="text"/></p> <p>State <input style="width: 90%;" type="text" value="Choose a State..."/></p> <p>Zip <input style="width: 90%;" type="text" value="Eg. 12345 or 12345-6789"/></p> <p>Phone Number <input style="width: 90%;" type="text" value="Eg. 123-456-7890"/> </p> <p>Fax Number <input style="width: 90%;" type="text" value="Eg. 123-456-7890"/> </p>	
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Save
Previous
Next

Notes:

- Electronic statements, fee disclosure reports (including the annual Form 5500 Schedule C fee disclosure report and the 408(b)(2) plan level fee disclosure report) and the Shareholder-Servicing Fee Report are automatically available to plan sponsors for viewing on src.schwab.com.
- The New Plan fee disclosure report will be mailed to the address that you enter on this plan sponsor Profile screen. Please note that any returned mail will halt the account opening process, so please be sure to enter the correct address for the Plan Fiduciary on this screen.

- Complete the information to add **Authorized Signers** to the account by clicking on the **Add A Contact** button. You may also use this section to grant non-authorized signers access to reports on Schwab Retirement Center.

Enter the contact information and click **Save** to add the user to the Authorized Signer grid. If needed, double click the contact to edit the information.

Note: If the plan sponsor is not also a plan fiduciary then at least one plan fiduciary contact is required to receive a copy of statements, fee disclosure, and Shareholder Servicing Payment (SSP) reports. If the plan sponsor is considered a plan fiduciary, then this page is optional. Click **Next**.

Authorized Signers and/or Additional Account Contacts

Please complete the information below to add authorized signers to the account. You may also use this section to grant non-authorized signers access to reports on Schwab Retirement Center.

Enter the contacts information and click 'SAVE' to add the user to the Authorized Signer grid. If needed, double click the contact to edit the information.

Note: If the plan sponsor is not also a plan fiduciary then at least one plan fiduciary contact is required to receive a copy of statements, fee disclosure, and shareholder servicing payment (SSP) reports. If the plan sponsor is considered a plan fiduciary, then this page is optional.

[Add A Contact](#)

	Name	Relationship	Plan Fiduciary	Statements
<				>

Add New Authorized Signer

What is the contact's relationship to plan? Choose a relationship...

First Name

Last Name

Firm

Address 1

Address 2

Address 3

City

State Choose a State...

Zip

Phone

Email

Is the contact a plan fiduciary? Choose one...

Please tell us what reports this contact should have access to

Electronic statements? Choose one...

Shareholder servicing report? Choose one...

Fee disclosure reports? Choose one...

SAVE
CANCEL

- Recordkeeper Profile
- Account/Plan Profile
- Plan Sponsor / Company Profile
- Authorized Signers
- SSP & Fees
- Account Features
- Conversion Information

Opening an Account/Requesting 408(b)(2) Fee Disclosure Reports On SRC

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7. For eligible accounts, Shareholder Servicing Payments (SSP) will be calculated on the assets of the account. The standard process is to pay the SSP to the recordkeeper. However, by checking one or both boxes below, the plan can elect to have the payments processed differently:

- If you check the **Use SSP to pay plan's Trust & Custody Fees** box, SSP will be used to pay fees.
- If you check the **Deposit SSP into Plan** box, SSP will be deposited into the plan.

If both boxes are checked, SSP will be used to pay fees and any remaining amounts will be deposited to the plan. Please note that one or both of these features may not be available based on your signed SSP Agreement with Schwab. If you have any questions regarding SSP, please call **877-319-2782**. Click **Next**.

Shareholder Servicing Payments & Fees

Shareholder Servicing Payments (SSP) will be calculated on eligible assets of eligible accounts. By default, SSP is paid to the recordkeeper. However, by checking the SSP Elections below, the plan can elect to have their payments processed differently.

i Availability of SSP elections below is based on your signed SSP Agreement with Schwab. If you have questions regarding SSP, please call 1-877-319-2782

SSP Elections

Use SSP to pay plan's Trust & Custody Fees

Deposit SSP into Plan's account

Which fee schedule will the plan utilize? Traditional Fee Schedule ▾

Mail Invoices To Recordkeeper ▾

✓ Recordkeeper Profile

✓ Account/Plan Profile

✓ Plan Sponsor / Company Profile

✓ Authorized Signers

✓ SSP & Fees

Account Features

Conversion Information

Save
Previous
Next

8. On the **Account Features** page, shown on the following page, provide the Core Fund line-up for the plan. You must enter at least one investment to complete the report request.

- a. Enter the fund **Ticker** or **CUSIP** to trigger an automated fund look-up.
 - i. If a match is found in our fund database, the remaining fields will auto-populate and you will only be required to enter a Market Value.
 - ii. If a match is not found, you will be required to enter an Investment Name and ticker.
- b. Enter the **Investment Market Value**. Market values that you enter for each fund will be summed together to calculate the total account balance, upon which market value fees will be calculated.
- c. If there is a broker on the plan collecting commissions using the Schwab Retirement Advisor Services (SRAS) platform, click on the check box for **Registered Rep listed as broker of record** for each fund, as appropriate. This will ensure that we check for the fund's availability on the SRAS platform and use the correct sub-transfer agent rate when generating the report.
- d. Click on the **Add Investments** button. Enter the fund into the table above this section. Funds that do not appear in the table above will not get saved.
- e. Remember to enter the money market fund for the plan. You will be asked about total loan balances later on this page.
- f. Delete an incorrect fund added to the investment line-up by clicking on the **Delete** button that is next to the fund's ticker in the table.

Note: You will not have the ability to modify a previously entered fund, so if there is an error when entering fund information, you must delete the entire fund and re-enter it with the corrected information

- In the **Features** section, check the box next to each additional feature for the plan, including Unitized Portfolio, Schwab Retirement Advisor Portfolio (SRAP), Personal Choice Retirement Account (PCRA) or External Self-Directed Brokerage Account (ESDBA), and other features. Checking the first box will not make any additional pages appear, but will trigger the Company Stock fee to display on the report.

For the remaining features, if selected, a new link for the feature will appear on the menu bar on the right hand side of the page. The screen will prompt you to enter additional information about the plan investments, brokerage holdings and accounts, as needed, for these additional features.

Account Features

Please enter your account's investment line-up and check the boxes for features that will be available through your plan. Certain plan features require Schwab to collect additional information on your account. Should any of these features be selected, links to additional screens will appear in the sidebar to the right.

Instructions for Core Investment Line-up Table: Please enter the investments that will be held in your core account below. This information is needed in order for Schwab to provide detailed information on fees applicable to the investments in your core account. You will be required to enter at least one investment. As a reminder, interest bearing funds (such as money market funds) should be included in your list of investments.

Show 10 records

	Ticker	Cusip	Name	Investment Market Value	Registered Rep listed as broker of record
	▽ Contains...	▽ Contains...	▽ Contains...	▽ Equals...	

0 - 0 of 0 records

[Delete All](#)

Add Investments

Please enter the investment name and either the ticker or CUSIP. Estimated market value is required and will be used to calculate fees applicable to your core account in your initial fee disclosure report. Click the "Add Investment" button to add the investment to the table above.

Ticker:

Cusip:

Investment Name:

Investment Market Value:

Additional Information:

Core Investment transferring in-kind?

Registered Rep listed as broker of record

Account Features

Features:

Account's publicly traded company stock held in the plan

Account will have broker collecting commission

Enable Schwab Debit ACH (ACH Pull)

Enroll into IRA Rollover

Account should be setup under a Private Label

Account will have Unitized Portfolios

Account will utilize Schwab Retirement Advisor Portfolio (SRAP)

Account will have PCRA

Account will have ESDBAs

Loan Status:

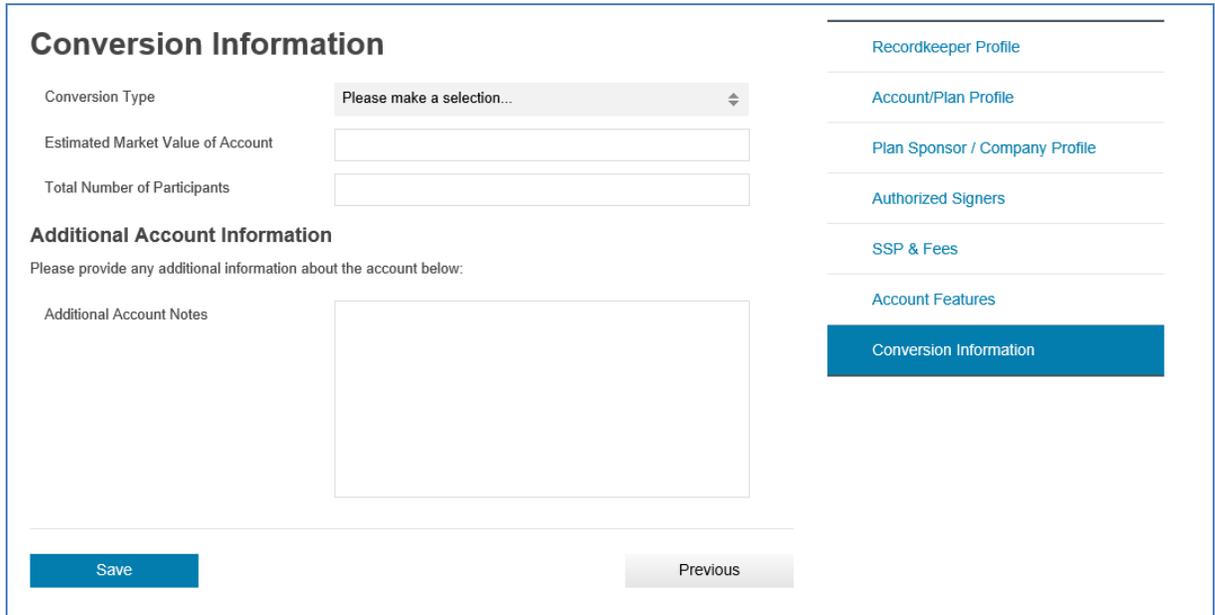
Account offers loan

- Recordkeeper Profile
- Account/Plan Profile
- Plan Sponsor / Company Profile
- Authorized Signers
- SSP & Fees

Account Features

Conversion Information

10. If you click on the **Account Offers Loan** box, the screen will prompt you to enter a total loan balance value. Please note that zero is an acceptable value, and that the amounts entered here will also get incorporated into any market value fee calculations.
11. Click **Next** to go to any conditional account features pages. If none of the boxes in the **Features** sections were checked, the **Conversion Information** page appears. Enter the conversion and additional account information on this page and click **Next**.



12. After you enter all required information, a **Submit** button will appear at the bottom of the page.
 - If you are not ready to submit the account opening and report request, you can always click the **Save** button and return to the report request later.
13. Click **Submit** to send the request to Schwab Bank for processing.

Please contact your client service manager or conversion analyst if you have questions while your report request for the new account is in process.

Common Optional Account Features

ACH Configuration

The **ACH Configuration** page appears when the **Enable Schwab Debit ACH (ACH Pull)** box is checked for Account Features. Provide the bank account information required to setup Debit ACH for the account, including Account Type and other banking information. When you are finished, click **Next**.

Note: This page is optional. If the ACH information is not known as the time of the account request, a blank Debit ACH form will be generated with the account documents.

ACH Configuration

i This page is optional: If bank account information is not available at this time, click 'Next' and a blank ACH setup form will be provided with the account documents

Account Number	Account Type	Bank Name	Routing Number
<			>

Add New Schwab Debit ACH Account

Account Type: Choose an Account Type...

Name of Bank/Financial Institution:

Bank Account Name (Nickname):

ABA Transit Routing Number:

Account Number:

Add New ACH Account

Previous **Next**

- Recordkeeper Profile
- Account/Plan Profile
- Plan Sponsor / Company Profile
- Authorized Signers
- SSP & Fees
- Account Features
- ACH Configuration**
- Conversion Information

Personal Choice Retirement Account® (PCRA) Features

The **PCRA Plan Level Features** page appears when the **Account will have PCRA** box is checked for Account Features. Provide information on plan level features, multiple account establishment, and duplicate PCRA statements. When you are finished, click **Next**.

PCRA Plan Level Features

SL Master Number:

Set up EAO for the plan: Allow participants to open PCRA's instantly online

Default Sweep Fund:

Multiple Account Establishment

Indicate the type and number of accounts you wish to allow in this Plan:

Allow participants to open Traditional PCRA

Allow participants to open Roth PCRA

Duplicate PCRA Statements

There are additional contact(s) who should receive PCRA Duplicate Statements

Save Previous **Next**

- Recordkeeper Profile
- Account/Plan Profile
- Plan Sponsor / Company Profile
- Authorized Signers
- SSP & Fees
- Account Features
- PCRA Features**
- PCRA Investment Line-up
- PCRA Trading
- Conversion Information

Personal Choice Retirement Account® (PCRA) Investment Line-Up

The **PCRA Investment Line-up** page also appears when **Account will have PCRA** is chosen.

1. Enter the **Estimated Combined Total Market Value of all PCRA**s in the designated field. This is not a required field. However, this value will be used to calculate any applicable market value fees, so enter this information if the data is readily available. If you do not enter a value, the system will default the value to \$0.00.
2. If appropriate, enter each PCRA Investment by first entering a ticker or CUSIP in the corresponding field under **Add Investment to PCRA**. If the fund is in the SRC data tables, the Investment name will appear.
3. You can enter a fund not on our platform. However, in this case, you will be required to enter the ticker and the Investment Name.
 - a. Unlike the Core Fund line-up table, Investment Market Value is not required for PCRA funds. If you do not enter a market value, the system will populate a \$10,000 balance for the fund for purposes of estimating compensation.
 - b. Click the “Add Investment” button. Once the data gets saved, the fund will appear in the PCRA Investment Line-up list.
4. The PCRA total market value and Investment Line-up information is not required. However, clicking on the PCRA box on the Account Features page triggers the necessary fee disclosure text on the report, so if you don’t have detailed information on the self-directed brokerage accounts, please check the box.
5. Once you are done entering all of the PCRA investments, click **Next**.

Account Features: Personal Choice Retirement Account

Estimated Combined Total Market Value of all PCRA's:

Instructions for PCRA Fund Line-up Table: If you would like detailed information on fees applicable to a specific list of fund(s) you anticipate your participants will be invested in, please enter the fund(s) in the table below. As a reminder, interest bearing funds (such as money market funds) should be included in your list of funds. If a market value is not provided for a fund, for fee estimate calculation purposes we will assume \$10,000 as the position in the fund.

Ticker	Cusip	Name	Individual F Market Val
< >	< >	< >	< >

0 - 0 of 0 records

[Delete All](#)

Add Investment to PCRA

Please enter Investment Name and either the Ticker or CUSIP. Market value information is optional. Click the "Add Investment" button to add the investment to the table above.

Ticker:

Cusip:

Investment Name:

Investment Market Value:

Personal Choice Retirement Account® (PCRA) Trading

The **PCRA Trading** page also appears when **Account will have PCRA** is chosen. Complete each section to indicate the securities that the PCRA Participants are allowed to trade. These selections create the PCRA Trading Menu and apply to any PCRA associated with the plan. When you are finished, click **Next**.

Personal Choice Retirement Account: Trading Menu

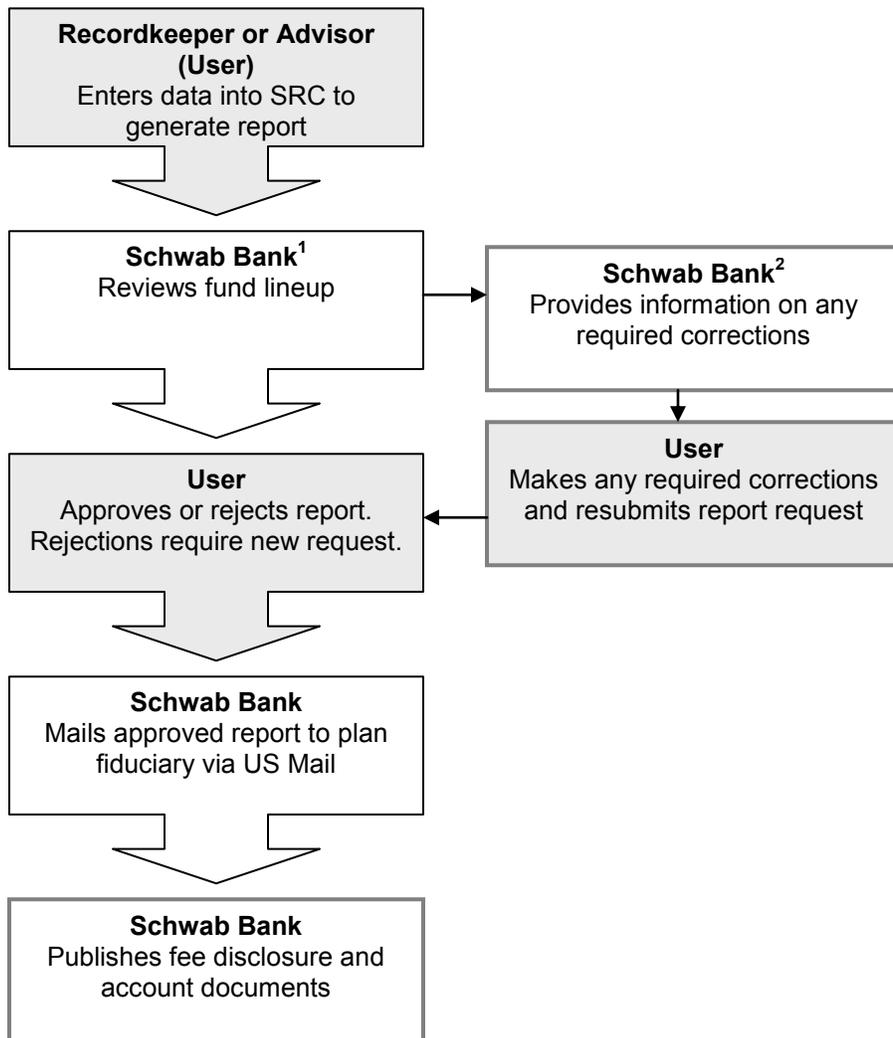
Complete each section below to indicate the securities that the PCRA Participants are allowed to trade. These selections create the PCRA Trading Menu and apply to any PCRA associated with the plan

Allow Taxable Mutual Funds	Choose one...
Allow Tax-Exempt Mutual Funds	Choose one...
Allow Equities	Choose one...
Allow Publicly Traded LLPs	Choose one...
Allow Taxable Fixed-Income	Choose one...
Allow Tax-Exempt Fixed-Income	Choose one...
Allow Foreign Securities	Choose one...
Allow Options	Choose one...

[Save](#) [Previous](#) [Next](#)

- [Recordkeeper Profile](#)
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- [PCRA Features](#)
- [PCRA Investment Line-up](#)
- [PCRA Trading](#)**
- [Conversion Information](#)

Process Flow for Generating Reports for New Accounts



¹ Please note that even if a fund line-up is approved by Schwab Bank during the 408(b)(2) fee disclosure report generation process, it doesn't necessarily mean the fund is guaranteed to be approved to be added to the plan.

² Every fund in the Core Fund line-up must be allowed; otherwise the entire report request will be rejected. Examples of reasons why a fund line-up can be rejected include:

- Not having the minimum balance required by the fund
- The fund being closed to new investors (if the plan does not indicate a MV in the plan)
- The fund being closed to certain plan types

Reviewing Account Documents

To access the Account Document History page and review Fee Disclosure reports and related documents do the following:

1. Log on to Schwab Retirement Center (SRC) at <https://src.schwab.com/>.
2. Click the **Account Document History** link in the **Quicklinks** section on the right side of the home page. If you do not see this link, please contact your Charles Schwab Bank (“Schwab Bank”) client service manager to enable your access. You can also click the **Account Opening & 408b2 Reporting** menu from the top and select **Account Document History**.

The screenshot displays the Charles Schwab Retirement Center (SRC) home page. At the top, there is a navigation bar with the following items: Home, Account Opening & 408b2 Reporting, Investment Research, Reports, Operations, and Products & Resources. A dropdown menu is open under 'Account Opening & 408b2 Reporting', listing: Open an Account, Open an Account, Generate 408b2 Report - Existing Account, and Account Document History. A red arrow points from the 'Account Document History' link in this dropdown to the 'Account Document History' link in the 'Quicklinks' section on the right side of the page. The 'Quicklinks' section includes: Account Document History, Form & Document Center, Investment Search, Open an Account, Periodic Payment Records, Plan Prospecting Database, Shareholder Servicing Payments, and Statements. Below the navigation bar is a 'Welcome to Schwab Retirement Center' banner with the text 'Your online resource for helpful tools and timely alerts.' and an image of three people reviewing documents. The 'Alerts' section is visible, showing a list of alerts with checkboxes for 'All Alerts', 'Investment Alerts', 'Operations Alerts', 'Events Alerts', and 'Only New Alerts'. The alerts include 'Columbus Day Trading Schedule', 'ACH Pull Payment Method on SRC Now Available', 'Schwab Bank Sweep for Employee Benefit Plans Now Available', and 'CTF Pricing Enhancements'. The 'Resources' section is also visible, listing various documents and schedules. A small photo of a man in a red shirt is at the bottom right.

- The first page includes **Search Options**. Enter criteria and click search to display results in the grid at the bottom of the page. By default **All Results** will be displayed but clicking on any of the category tabs between search options and the results grid will restrict the results to that category.

Account Document History

The data returned by the search below provides specifics regarding 408(b)(2) fee disclosure reports and account opening documents that have been requested by individuals in your company.

For further instructions view the [user guide](#)

Search Options

<p>Plan i <input type="text" value="Acct Number or Acct Name or Plan Code"/></p> <p>Submitted Date i <input type="text" value="10/20/2015"/> <input type="text" value="10/19/2016"/></p> <p>Request ID <input type="text"/></p> <p>Request Type <input checked="" type="checkbox"/> New Account Documents <input type="checkbox"/> 408b2 Reports and Change Notices</p>	<p>Recordkeeper <input type="text" value="703 - Advisor Center"/></p> <p>Published Date <input type="text" value="mm/dd/yyyy"/> <input type="text" value="mm/dd/yyyy"/></p> <p>Report ID <input type="text"/></p> <p>Archive <input checked="" type="checkbox"/> Include Archived</p>
---	---

All Results	Saved	Schwab Review	Client Review	Account Review	Completed
4	1	2	1	0	0

Show 10 records

Account Name	Plan Code	Account Number	Request Type	Status	Copy	Select	View Documents	Request Date	Publish D
Template 001 - 401k Account	123	N/A	New Account Docume...	Requires TPA Review	<input type="button" value="Copy"/>	<input type="checkbox"/>	<input type="button" value="View Documents"/>	10/06/2016	N/A

1 - 1 of 1 records

Select all requests pending draft approval (Max 50)

Scrolling region not shown above:

Publish Date	Recordkeeper #	Recordkeeper Name	Last Change Date	Request Id	Report Id
N/A	703	Advisor Center	10/06/2016	1123222	1054771

4. By selecting the **Client Review** tab those items awaiting client review will be displayed. In this example, the **Request Type** and **Status** columns indicate that this is an initial report requiring TPA review. The current stage in the process can now also be seen visually. To open a document for review, click the document icon in the **View Documents** column, as shown below.

The screenshot shows the 'Client Review' tab selected in the top navigation bar. Below the navigation bar, a table displays account information. The row for 'Template 001 - 401k Account' has a status of 'Requires TPA Review'. A red circle highlights the document icon in the 'View Documents' column. A red arrow points from this icon to a preview window of the document, which is marked as a 'Draft'.

5. To approve or reject the draft of the report, click the box in the **Select** column to activate the **Approve Drafts** and **Reject Drafts** buttons. To select all pending drafts for approval/rejection, click the **Select all requests pending draft approval** box at the bottom of the page. Click the appropriate button to approve or reject the report. Use the **Export** button to export a copy of the pending requests to Excel.

Note: The **Copy** button lets you create a copy of the account to serve as a template that you can modify for another account.

The screenshot shows the 'Approve Drafts' and 'Reject Drafts' buttons. The 'Approve Drafts' button is highlighted in green, and the 'Reject Drafts' button is highlighted in red. A red arrow points from the document icon in the 'View Documents' column to the 'Approve Drafts' button. Another red arrow points from the 'Select' column to the 'Approve Drafts' button. A red arrow points from the 'Select all requests pending draft approval (Max 50)' button to the 'Approve Drafts' button.

To access completed account documents, click the **Completed** tab.

All Results 13 Saved 6 Schwab Review 2 Client Review 2 Account Review 0 **Completed 3**

Show 10 records

Account Name	Plan Code	Account Number	Request Type	Status	Copy	Select	View Documents	Request Date	Publish D
Template 001 – 401k Account	T01	XXXXXX	New Account Docume...	Account Information Published	Copy	<input checked="" type="checkbox"/>	View Documents	9/09/2016	N/A
Template 002 – 401k Account	T02	XXXXXX	New Account Docume...	Account Information Published	Copy	<input checked="" type="checkbox"/>	View Documents	9/09/2016	N/A
Template 003 – 401k Account	T03	XXXXXX	New Account Docume...	Account Information Published	Copy	<input checked="" type="checkbox"/>	View Documents	9/08/2016	N/A

1 - 3 of 3 records

Export Approve Fee Except. Archive Approve Drafts Reject Drafts

Select all requests pending draft approval (Max 50)

In this example, the account information has already been published. To view or download the published documents, click **View Documents**.

Account Name	Status	Copy	Select	View Documents	Request Date	Publish D
Template 001 – 401k Account	Account Information Published	Copy	<input checked="" type="checkbox"/>	View Documents	9/09/2016	N/A

Documents for ABC Retirement Plan - 654321

- Confirmation Letter
- Fee Schedule
- Account Setup Form
- Trust Agmt
- 408(b)(2) Fee Disclosure Report

Download All

6. To search for a specific plan enter the plan number:

The search will return all accounts with a Plan code of 123, as shown below.

The screenshot shows the 'Account Document History' search interface. In the 'Search Options' section, the 'Plan' field is set to '123' and is circled in red. A red arrow points from this field to the 'Plan Code' column in the results table below. The table displays three results for accounts with Plan Code 123.

Account Name	Plan Code	Account Number	Request Type	Status	Copy	Select	View Documents	Request Date	Publish Date	Recordkeeper
Template 001 – 401k Account	123	N/A	New Account Documents	Requires TPA Review	Copy			10/06/2016	N/A	703
Template 002 – 401k Account	123	N/A	New Account Documents	Fund Review in Progress	Copy			10/06/2016	N/A	703
Template 003 – 401k Account	123	N/A	New Account Documents	Schwab Internal Review in Progress	Copy			10/06/2016	N/A	703

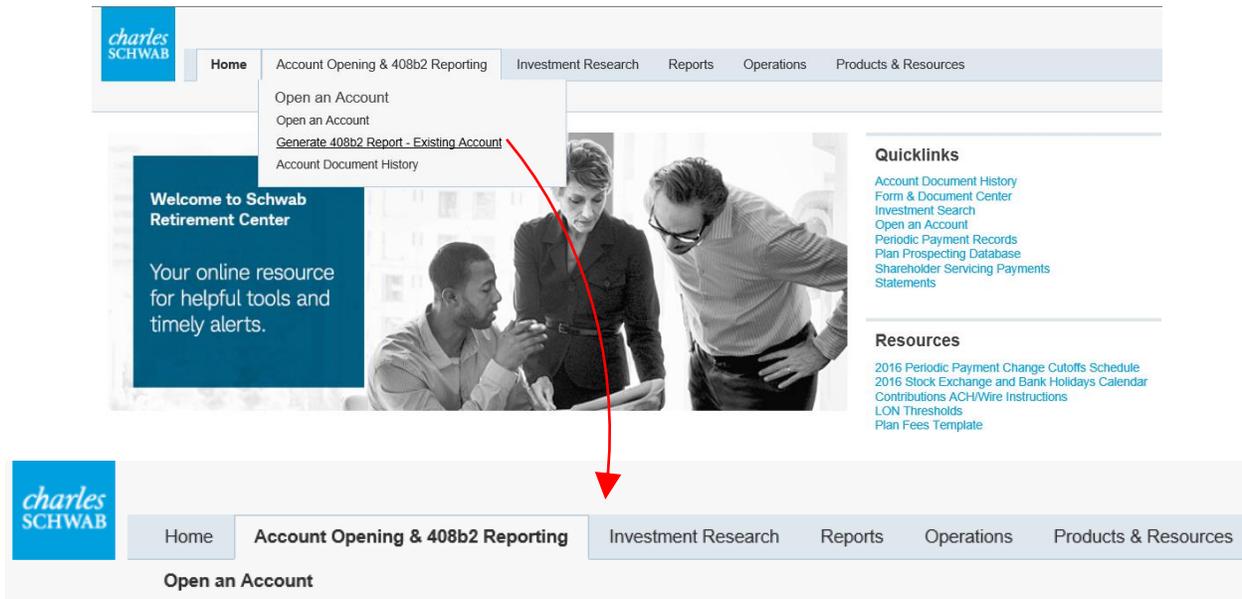
Notes:

Other tabs on the Account Document History page allow you to access document that are currently under review by Schwab as well requests that have not yet been submitted.

Request a Report for an Existing Account

To request a Fee Disclosure Report for an existing account, do the following.

1. On the **Open & Manage Account** tab, click **Open an Account**.
2. On the Open an Account page, select the option **Generate a 408(b)(2) report Only** and click **Continue**.



Request Fee Disclosure for Existing Plans

To request a Fee Disclosure report for an existing account, please start by filling in the information below.

Product Line	CSTC
Recordkeeper Number	703
Recordkeeper Name	XYZ Recordkeeper
Account Number/Plan ID	<input type="text"/>

The options available to individual users will depend on their permission settings:

- Recordkeepers and advisors may receive permission to generate reports on existing accounts with modifications.
- Plan Fiduciaries will only receive permission for the ability to request reports on their own existing accounts and without any changes.

Please note that these permissions – to generate reports for new and existing accounts – are not automatically given to users. Please contact your Schwab Bank client service manager if your role within your organization requires you to have access to these pages and activities.

3. Enter an Account Number or Plan ID. If you are associated with more than one recordkeeper, the screen will show a box to designate the appropriate recordkeeper prior to entering the Account Number or Plan ID.

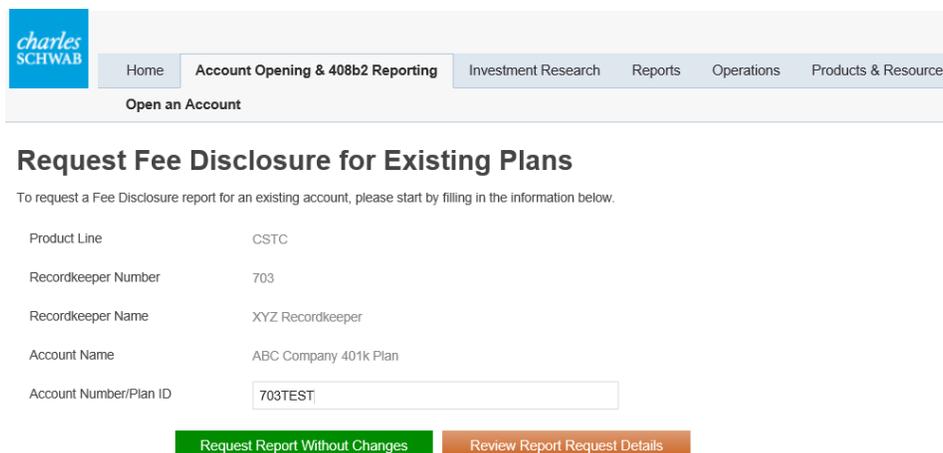
Note: As a reminder, you may only access the plans for which you have permissions. If you try to generate a report for a plan for which you do not have access, you will receive an error message (see below) saying there is no matching accounts found.

Request Fee Disclosure for Existing Plans

To request a Fee Disclosure report for an existing account, please start by filling in the information below.

Product Line	CSTC
Recordkeeper Number	703
Recordkeeper Name	XYZ Recordkeeper
Account Name	No matching accounts found 
Account Number/Plan ID	<input type="text" value="000000"/>

5. When a valid account number or plan ID is entered the options to **Request Report Without Changes** or **Review Report Request Details** are presented.
 - a. Selecting **Request Report Without Changes** will pop up a “Thank You” message and generate the report which is available immediately in the Account Document History. For more information see “**Reviewing Account Documents**”



The screenshot shows the Charles Schwab website navigation bar with 'Account Opening & 408b2 Reporting' selected. Below the navigation bar is the 'Request Fee Disclosure for Existing Plans' form. The form fields are: Product Line (CSTC), Recordkeeper Number (703), Recordkeeper Name (XYZ Recordkeeper), Account Name (ABC Company 401k Plan), and Account Number/Plan ID (703TEST). At the bottom of the form are two buttons: 'Request Report Without Changes' (green) and 'Review Report Request Details' (orange).

6. To make changes to an existing plan select **Review Report Request Details** and click **Next** to advance through each of the subsequent pages in the sequence.

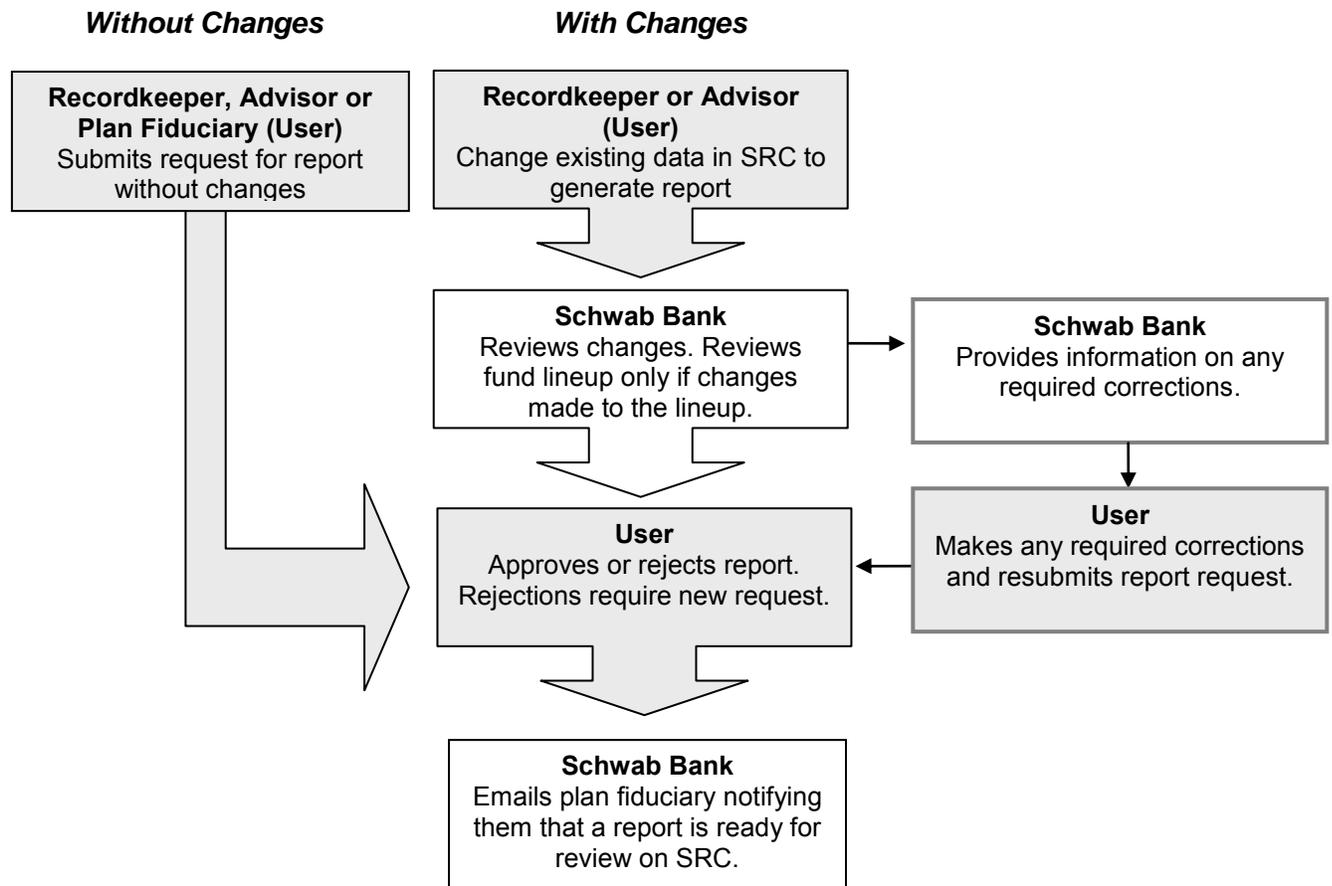
Requesting a report for an existing account is generally the same as a report request for a new account; however, many of the pages contain a subset of the fields used for an account opening. **For information on these shared pages, see "Open a New Account and Request a Report".**

Some fields, such as plan name and account number, are not modifiable. Regardless of whether or not you can modify the information on the screen, you will need to go through each page in order to request a report. You can modify certain plan features, such as Investment Fund Line-up, to see how the changes to the plan will affect the fees applicable to the plan.

6. Once all the required screens are complete, you will see a checkmark next to all of the pages in the menu bar (make sure to hit save on the final section) and the **Submit** button will appear. If you are not ready to submit the report request, you can click the **Save** button and return to the report request later.
7. After an existing account report is submitted, it will go through a fund review only if the system detects a change to the Core Investment Line-up. The status of the report will reflect a status of “Fund Review in Progress” if a report requires a fund review.
8. If there is no fund review required, a draft of the report should be available immediately. Once a draft of the report is available, you can approve or reject the report using the Report History dashboard.
 - a. If approved, the report will be published to SRC and the Plan Fiduciary will receive an email notification that a new report was posted to SRC for the plan.
 - b. If rejected, the report will go into rejected status and will remain on the Report History dashboard.

- A 408(b)(2) report fund review approval does not guarantee a plan will be able to add the fund to the plan. It’s a preliminary review only, based on assumptions that are made at the time of the request.
- The fund line-up can get rejected, at which point the user can resubmit with changes.
- Submission of a 408(b)(2) Report Request with changes to plan features will not prompt the changes to actually be made to the plan. In order for the plan changes to take place, the recordkeeper or advisor must go through the usual channels to change or add new plan features. For example, if a user wants to see a fund line-up change through a 408(b)(2) report and likes the results, the recordkeeper or advisor must submit an actual fund line-up change request separately and through the usual channels.
- Please review the information used to generate the 408(b)(2) report carefully to ensure the accuracy of the information presented. This report is intended to assist you in determining the reasonableness of the compensation associated with your plan’s service provider arrangements. If the plan is receiving services that are not identified on SRC then you will need to seek disclosure from such other service provider. You are responsible for the accuracy and completeness of this information, including modifications to the fee disclosure reports for any material changes with respect to plan design of service provider compensation.

Process Flow for Generating Reports for Existing Accounts



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