

**Sample Company Retirement Savings Plan
Information for Form 5500, Schedule C
For January 1, 2019 – December 31, 2019**

This information summarizes the compensation paid for your plan to Charles Schwab & Co. Inc., and its affiliates* (Schwab), or to other service providers, for services related to the plan. Information provided is for the period shown above or for the portion of the plan year that Schwab provided services for your plan. Amounts paid from the plan may be reportable on the plan's annual Form 5500, Schedule C, if applicable. Please refer to the instructions for Form 5500, Schedule C to determine if your plan is required to file the form and for more details of what should be reported.

Direct Payments From The Plan to Schwab:

Account Type	Paid To	EIN	Description	Amount
Plan -Level	Charles Schwab & Co, Inc.	94-1737782	Brokerage Fees	\$ 999.99
Participant Brokerage	Charles Schwab & Co, Inc.	94-1737782	Brokerage Fees	\$ 9,999.99
Participant Brokerage	Charles Schwab & Co, Inc.	94-1737782	Other Investment Fees	\$ 999.99
Subtotal for Charles Schwab & Co, Inc.				\$ 11,999.97
Plan -Level	Charles Schwab Trust Bank	82-3967259	Directed Trustee/ Custodial Services	\$ 9,999.99
Total Direct Payments From the Plan to Schwab				\$ 21,999.96

* Several Schwab entities may work together to provide services to your plan and may share the proceeds of fees collected with Charles Schwab & Co, Inc., Charles Schwab Bank, Charles Schwab Trust Bank, Schwab Retirement Plan Services, Inc., or Charles Schwab Investment Management Inc. as needed to support the cost of services provided by these affiliates.

The above fees include brokerage or other investment related fees charged to accounts in the plan for services provided by Charles Schwab and its affiliates when those trading arrangements and/or services are requested by parties with trading authority. This could include authorization from plan participants if your plan offers a participant self -directed brokerage option. More detailed fee information is provided when each account is opened or as the particular trading arrangements and/or services are requested. For more information regarding these fees, please contact a Schwab representative for more information and a current copy of the Schwab Pricing Guide and account application(s).

If you or any participants in your plan have enrolled plan accounts in the Schwab Advisor Network, the Schwab Managed Account Services, Schwab Managed Portfolios, or Schwab Private Client services, the above direct fees include the fees charged to account(s) in your plan for these programs. Compensation earned by Schwab from the Schwab Advisor Network referral service to third-party independent investment advisors that is not included above is further disclosed in the Indirect Compensation Received by Schwab section of this report. Please see the Indirect Compensation Paid to Others section of this report for information regarding the portion of the program fee for Schwab Managed Account Services which is paid to independent investment manager(s) providing services through the program. Please contact your Schwab representative or independent investment advisor for more details on these programs.

Direct Payments From The Plan To Other Service Providers:**

Account Type	Paid To	EIN	Description	Amount
Plan-Level	AAA Law Offices	77-7777777	ATTORNEY FEE/EXPENSE	\$ 9,999.99
Plan -Level	EFG TPA	66-6666666	ADMINISTRATIVE EXPENSES, OTHER PLAN EXPENSES	\$ 10,999.98
Plan -Level	PDQ Advisors	55-5555555	INVESTMENT MGMT FEE	\$ 999.99
Participant Brokerage	DEF Advisors	11-1111111	Advisor Fee	\$ 999.99
Participant Brokerage	MM Money Managers	22-2222222	Advisor Fee	\$ 999.99

**The other service providers listed in this report are those to whom fees have been paid from your plan account(s) at Schwab during the year, at the specific direction of the plan fiduciary or other authorized party. Such fees reported may not represent all amounts that were paid by the plan to these providers. If available, the Employer Identification Numbers ("EINs") listed were provided to us at the time of payment. You should contact these providers for disclosure of their services and fee schedules. If you have retained additional service providers for this plan that are not listed in this report or other fees that were paid from the plan and not specifically disclosed separately from other plan transactions, you may want to contact such other service providers for more information. For example, if the Plan permits a participant self directed brokerage option and a broker, investment advisor or other financial service provider has been authorized to direct investments and charge a fee / commission you will need to contact the broker, investment advisor or other financial service provider for a report summarizing such fees. If Schwab were directed to separately pay a fee to a broker, investment advisor or other financial service provider such payment will be reflected in the list of direct payments to other

**Sample Company Retirement Savings Plan
Information for Form 5500, Schedule C
For January 1, 2019 – December 31, 2019**

service providers. However, if a broker, investment advisor or other financial service provider reduces a settled trade amount by the broker, investment advisor or other financial service provider's fee / commission, Schwab may not be privy to such fee / commission amount and you will need to obtain a summary of such fees from the broker, investment advisor or other financial service provider.

Indirect Compensation Received by Schwab:

Indirect compensation is any compensation received for services related to the plan that is not paid directly by the plan or plan sponsor. Schwab receives the following indirect compensation from your plan:

Trade Error Corrections: Charles Schwab & Co., Inc. may receive, as compensation for brokerage services, the amount of any gains after offsetting losses that may result from the correction of trade errors. The net gain retained by Charles Schwab & Co, Inc. for your plan for the time period on this report was \$999.99.

Schwab Advisor Network: Charles Schwab & Co, Inc. (EIN#94-1737782) receives compensation from third-party independent investment advisors for account(s) in your plan if a participant retains an advisor referred through the Schwab Advisor Network (SAN) service. Neither your plan nor your participants pay a fee to Schwab for referrals to advisors, but the following advisors pay a SAN participation fee to Schwab for account(s) in your plan:

Account Type	Paid By	EIN
Plan -Level	ABC Company	11-1111111
Plan -Level	PDQ Company	22-2222222
Participant Brokerage	ABC Company	33-3333333
Participant Brokerage	PDQ Company	44-4444444

The SAN participation fee is calculated quarterly as a percentage of the average daily balance of assets in accounts managed by the participating advisor. In general, the percentage Schwab receives ranges from 0.10% - 0.25% on an annual percentage basis, depending on asset levels in the accounts being managed. More details regarding the SAN referral program are available in the Schwab Advisor Network Disclosure Document. Please contact your Schwab representative for more details, including a copy of the current document and details on accounts in your plan that participate in the program.

Trust and Custody Fees: Charles Schwab Bank (EIN#42-1558009) and/or Charles Schwab Trust Bank (EIN#82-3967259) (collectively, the "Bank") received payment for trust and custodial related services from TPA, Inc, in the amount of \$9,999.99. Please contact your third party administrator for more details.

Shareholder Related Servicing: Charles Schwab & Co., Inc. may receive compensation from mutual fund companies for investments in the plan (including Schwab proprietary and other funds). This compensation may be paid by the fund company or one of its affiliates. Disclosure of this compensation was previously provided by CS & Co, Inc. and its affiliates who provide services for your plan. For more details please refer to your Charles Schwab Trust Bank fee schedule or TPA Master Fee Schedule and Appendix 1 – Shareholder Servicing Payment Rates.

Charles Schwab Bank (EIN#42-1558009) and/or Charles Schwab Trust Bank (EIN#82-3967259) (collectively, the "Bank") may receive compensation from mutual fund companies for shareholder and related services. Disclosure of this compensation was previously provided by Schwab in your Charles Schwab Trust Bank Fee or TPA Master Fee Schedule and the quarterly Shareholder Services Report on schwabretirementcenter.com. For more details please refer to Appendix 1 – Shareholder Servicing Payment Rates.

Non-Monetary Compensation: Schwab's Gift's and Entertainment Policy provides that gifts to or from a customer, financial institution, news or financial media (other than a close relative) may not exceed a total value of \$100 in any calendar year without prior approval. If you need additional information, please contact your Schwab service representative.

Eligible Indirect Compensation Received by Schwab:

In general, certain types of indirect compensation that have previously been disclosed may be categorized as eligible indirect compensation. While all amounts paid from the plan should be considered when determining which service providers to report, IRS Form 5500 instructions state that there is no need to report the amount or formula for eligible indirect compensation on Form 5500, Schedule C. The below information lists the types of eligible indirect compensation Schwab may earn for your plan and where to find the written disclosures used to determine Schwab's compensation.

Fund Management: Charles Schwab Investment Management Inc. earns compensation for advisory and certain administrative services performed for the Schwab proprietary funds (Schwab or Laudus funds). Disclosure of this compensation is provided in a fund prospectus, available from Charles Schwab & Co, Inc. (EIN 94-1737782) or its affiliates.

**Sample Company Retirement Savings Plan
Information for Form 5500, Schedule C
For January 1, 2019 – December 31, 2019**

Charles Schwab Trust Bank (EIN 82-3967259), earns compensation for management and operation of the Charles Schwab Trust Bank Collective Trust Funds (including Schwab Managed Retirement Trust Funds, Schwab Indirect Retirement Trust Funds and Schwab Institutional Trust Funds). Disclosure of this compensation is provided by Charles Schwab Trust Bank in the collective trust fund declarations of trust, participation agreements, and annual audited financial statements for each collective trust fund. Please contact your Schwab representative to obtain a copy of any of these documents or visit www.schwabtrustbankcollectives.com.

Cash Float: Charles Schwab & Co. Inc. and its affiliates may receive compensation on uninvested cash or cash in transit at the end of each business day. For more details, please refer to the current Schwab service, trust or custody agreements applicable to your plan.

Indirect Compensation Paid to Others:

In general, mutual fund companies that your plan invests in receive only Eligible Indirect Compensation from the plan. Details of the amounts or rates received are disclosed in the mutual fund prospectuses provided by Charles Schwab & Co., Inc. (EIN 94-1737782) or its affiliates and agents.

Charles Schwab & Co. Inc. may forward a portion of shareholder servicing related payments that are received from fund companies to the third party administrator for your plan. You may need to report these as indirect compensation on Form 5500, Schedule C. For more details, please contact your third party administrator.

Charles Schwab & Co. Inc. may forward a portion of the fees received by Schwab to investment managers (MMs) providing services for the Schwab Managed Account Services programs. In general, the fees paid by Schwab to MMs range between 0.35% and 0.50% of assets under management for equity investment strategies, between 0.40% and 0.45% for Diversified Portfolios, and between 0.25% and 0.40% for fixed income investment strategies. The MM's fee rate will generally become lower as total program assets managed by the MM reach certain levels. If you or any participants in your plan enrolled in Schwab Managed Account Services, you may need to report the MM's compensation as indirect compensation on Form 5500, Schedule C. For more details, please contact Schwab for a copy of the current Schwab Managed Account Services Schedule H Brochure or contact the investment manager(s).

Additional Disclosures:

Schwab may receive certain amounts from various mutual fund companies to offset the costs associated with educational programs such as client conferences, internal seminars, articles and publications. These sponsorships are unrelated to the contractual services provided by Schwab with respect to the plan.

Your service agreement with Schwab may provide for using all or a portion of shareholder servicing payments received by Schwab as directed by the Employer in its role as Plan Administrator (e.g., to pay plan expenses (including Schwab fees)). Illustrations on this report reflect Schwab compensation amounts or rates after all credits have been applied. For more details, please refer to your Schwab services agreement.

Charles Schwab Investment Management, Inc. is an affiliate of Charles Schwab & Co. Inc.

The Charles Schwab Corporation provides services to retirement and other benefit plans and participants through its separate but affiliated companies and subsidiaries: Charles Schwab Bank; Charles Schwab Trust Bank, Charles Schwab & Co., Inc. (member SIPC, www.sipc.org), Schwab Retirement Plan Services, Inc. Trust, custody and deposit products and services are available through Charles Schwab Bank and/or Charles Schwab Trust Bank (collectively, the "Bank"). Schwab Retirement Plan Services, Inc. provide recordkeeping and related services with respect to retirement plans.

If you need additional information, please contact your third party administrator or recordkeeper.

**Sample Company Retirement Savings Plan
Information for Form 5500, Schedule C
For January 1, 2019 – December 31, 2019**

Appendix 1 – Shareholder Servicing Payment Rates

Charles Schwab & Co., Inc. and its affiliates ("Schwab") may receive indirect compensation from mutual fund companies or their affiliates for shareholder related services. The rate received by Schwab may change from time to time as changes are made by mutual fund companies. Outlined below is an illustration of rates received by Schwab as of the end of the reporting period for funds held in your plan at that time.

On average, the rate earned with respect to your plan's mutual fund holding(s) at Charles Schwab Trust Bank in the fund family(ies) listed is 0.03%, as further detailed below:

Received by Charles Schwab & Co., Inc. (EIN#94-1737782)		
Fund Family/Provider	EIN	Formula
ABC Funds	11-1111111	Range of 0 -.02% of average daily balance of assets
XYZ Funds	22-2222222	Range of 0 -.02% of average daily balance of assets
AXX Company Funds	33-3333333	Range of 0 -.02% of average daily balance of assets
BXX Funds	44-4444444	Range of 0 -.02% of average daily balance of assets
Schwab Funds	94-3106735	Range of .03-.10% of average daily balance of assets

Received by Charles Schwab Trust Bank (EIN#82-3967259)		
Fund Family/Provider	EIN	Formula
Sample Funds	55-5555555	Range of 0 -.02% of average daily balance of assets
DEF Funds	66-6666666	Range of 0 -.02% of average daily balance of assets
More Sample Funds	77-7777777	Range of 0 -.02% of average daily balance of assets
BXX Funds	88-8888888	Range of 0 -.02% of average daily balance of assets

In addition to the above, as directed by you in your Schwab service agreement, a portion of amounts received by Schwab from fund companies or their affiliates for shareholder related services were used to pay Charles Schwab Bank and/or Charles Schwab Trust Bank (EIN#82-3967259) (collectively, the "Bank") trust and custody fees as outlined below:

Received by Charles Schwab Trust Bank (EIN#82-3967259)		
Fund Family/Provider	EIN	Amount
ABC Funds	11-1111111	\$ 1,000.00
XYZ Funds	22-2222222	\$ 3,000.00
AXX Company Funds	33-3333333	\$ 1,000.00
BXX Funds	44-4444444	\$ 1,000.00
Sample Funds	55-5555555	\$ 1,000.00
DEF Funds	66-6666666	\$ 2,000.00
More Sample Funds	77-7777777	\$ 1,000.00
BXX Funds	88-8888888	\$ 1,000.00
Schwab Funds	94-3106735	\$ 1,000.00

On average, the rate earned with respect to your plan's mutual fund holding(s) in plan brokerage account(s) in the fund family(ies) listed is 0.30%, as further detailed below:

Received by Charles Schwab & Co., Inc. (EIN#94-1737782)		
Fund Family/Provider	EIN	Formula
ABC Funds	11-1111111	Rate of .20% of average daily balance of asset(s)
XYZ Funds	22-2222222	Range of .05 - .30% of average daily balance of assets
AXX Company Funds	33-3333333	Range of .10 - .20% of average daily balance of assets
BXX Funds	44-4444444	Range of .20-.30% of average daily balance of assets
CXX Funds	44-5555555	Range of .35-.55% of average daily balance of assets
DEF Funds	66-6666666	Rate of .40% of average daily balance of asset(s)
JKL Funds	66-7777777	Range of .10 -.30% of average daily balance of assets
XXX Funds	77-8888888	Range of .05 -.45% of average daily balance of assets
ZZZ Funds	88-9999999	Range of .20-.30% of average daily balance of assets
Schwab Funds	94-3106735	Range of .05-.42% of average daily balance of assets

Please note, the EIN for Fund Family/Provider was provided by Morningstar and is based on how the fund is marketed on the fund website or in other sales literature. Morningstar evaluates the legal entity options that are available and

**Sample Company Retirement Savings Plan
Information for Form 5500, Schedule C
For January 1, 2019 – December 31, 2019**

assigns the Provider Company EIN reflected in the above table(s). The EIN should be representative of the mutual fund company or its affiliates, one or more of which may pay Schwab for shareholder related services.

Charles Schwab and Co, Inc. may also receive a periodic maintenance fee from various mutual fund companies for Transaction Fee fund positions that are held at Schwab that averages \$20 per account per impacted fund position per year. The estimated total earned for all accounts in your plan was \$200.00 and is not included in the above formulas.

For more details, please refer to your Schwab service, trust or custody agreements and quarterly Shareholder Servicing Report available on [Retirementcenter.schwab.com](https://retirementcenter.schwab.com).

If you need additional information, please contact your third party administrator or recordkeeper.

©2020 Charles Schwab and/or its affiliates. All rights reserved. (0120-9J61) MKT REG52114-00 (10/09)