



Retirement Bulletin - November 2020

Schwab Retirement Plan Services



[3 Ways to Manage Open Enrollment in the Work-From-Home Era¹](#)

With virtual enrollment potentially here to stay, posters just aren't going to cut it anymore. Adapt your enrollment education with these three tips.

Industry Trends and Updates

[Get the Latest Post-Election Commentary](#)

Schwab has resources to help you and your clients understand how politics and policy may affect participants and their investments. You can find up-to-date commentary at the link above.

[401\(k\) Survey: Creating a Retirement Paycheck](#)

Workers identify sources they will use to create a 20-year-plus "retirement paycheck"; they expect 401(k) will provide nearly half of their retirement income.

[SDBA Indicators report](#)

Quarterly compilation of key investment statistics and profile information on employees investing in the Schwab Personal Retirement Account^{®2} (PCRA).

Corporate News

[SOC 2[®]](#)

Securing trust starts with our commitment to SOC 2[®]. We go to great lengths to protect personal information and retirement plan assets. Your client's participants deserve nothing less. Our commitment to data security is embodied in the System and Organization Controls (SOC 2) Type 2 report, which goes beyond simple certification.

[In-plan Roth Rollovers Available Online](#)

Online in-plan Roth rollovers can make it easier for participants to explore savings and tax strategies that might be right for them. With the goal of maximizing retirement savings and considering potential tax benefits, participants can convert eligible balances to Roth savings while leaving the money in their plan account. When they retire, they will not pay taxes on converted balances and any related earnings, as long as they meet certain criteria.³ With our online rollover request, it's simple for participants to convert existing balances to Roth and set up continuous elections.

[Schwab Completes Acquisition of TD Ameritrade](#)

The combination will create a company with enhanced scale, an even better portfolio of world-class services and solutions, and a talented team united by an unwavering commitment to clients and a shared heritage of innovation.

Industry Events and Education

Upcoming webcasts

December

What's next? Charting the course for retirement

Speakers: Liz Ann Sonders, Nathan Voris, Jake Gilliam

12/9/2020 | 12:00 pm ET

[Register](#)

On Demand

Cybersecurity and Data Protection

[Register and watch](#)

Industry Events

[Resources Investment Advisors National Conference³](#)

11/22 – 11/24

Own your tomorrow.



"We" and "our" refers to Schwab Retirement Plan Services, Inc.

"Schwab" refers to Charles Schwab & Co., Inc.

1. You will be accessing a third-party website. Schwab Retirement Plan Services, Inc. (SRPS) has not reviewed the sites referenced herein and is not responsible for the content of any off-site pages or any other linked sites. No judgment or warranty is made with respect to the accuracy, timeliness, completeness or suitability of the content of the services or sites to which these screens link, and SRPS takes no responsibility therefore. A link to a service or site outside of SRPS is not an endorsement of the service or site, its content, or its sponsoring organization. SRPS provides links to other Internet sites solely as a convenience to its users. Your linking to these sites is at your own risk.

2. Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC, www.sipc.org), a registered broker-dealer, as part of the Plan, with Plan recordkeeping services provided by Schwab Retirement Plan Services, Inc.

3. Earnings on designated Roth accounts are eligible for tax-free treatment as long as the distribution occurs at least five years after the year the first designated Roth contribution was made and the participant has reached age 59½, has become disabled, or has died.

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, SSB; Charles Schwab Trust Bank; Charles Schwab & Co., Inc. (Member SIPC); and Schwab Retirement Plan Services, Inc. Trust, custody, and deposit products and services are available through Charles Schwab Bank, SSB and Charles Schwab Trust Bank, Members of FDIC Brokerage products and services are offered by Charles Schwab & Co., Inc.

Schwab Retirement Plan Services, Inc. created this communication for retirement plan sponsors and retirement plan consultants, advisors, and other retirement plan service providers and fiduciaries only. Schwab Retirement Plan Services, Inc. is not a fiduciary to retirement plans or participants and only provides recordkeeping and related services.

We respect your privacy. Please read our [privacy policy](#).

Notice: All email sent to or from the Charles Schwab corporate email system may be retained, monitored, and/or reviewed by affiliated personnel.

Schwab Retirement Plan Services, Inc., 4150 Kinross Lakes Parkway, Richfield, OH 44286

©2020 Schwab Retirement Plan Services, Inc., All rights reserved.

(1120-0W3C) EML113039C-00 (11/20)

If you no longer wish to receive these emails you may [unsubscribe](#) at any time.