

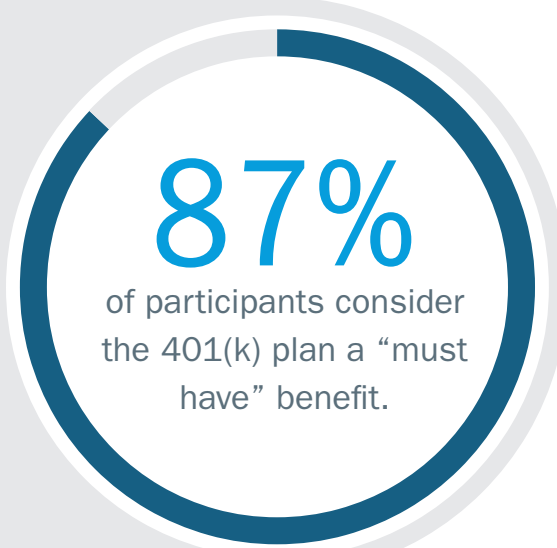
# THE 401(K) PLAN: ENROLL, AND THEN GET SOME HELP

charles  
SCHWAB

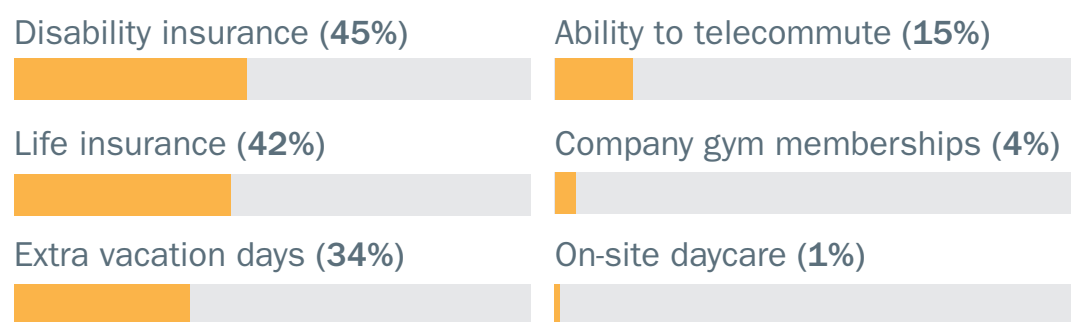


## WORKERS IN NEW SURVEY HIGHLY VALUE 401(K)S...

WHEN ASKED WHICH BENEFITS ARE "MUST HAVES"  
AFTER HEALTH INSURANCE...

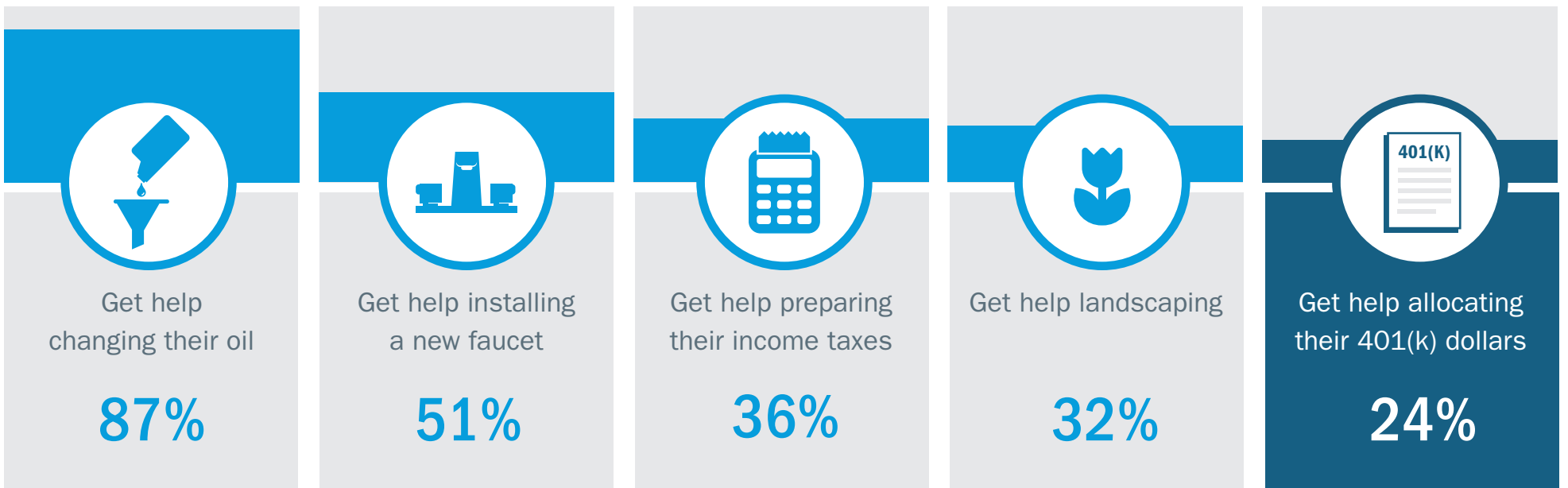


MORE THAN



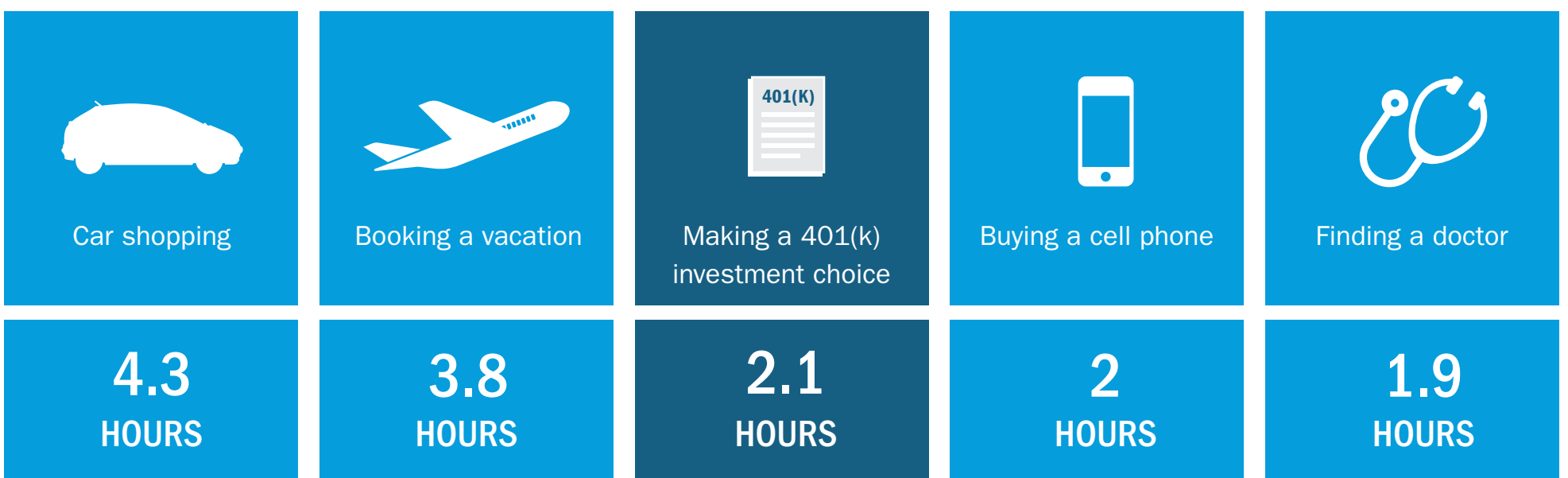
## ...AND TEND TO MANAGE THEM ALONE.

WORKERS GET PROFESSIONAL HELP WITH LOTS OF TASKS,  
BUT NOT SO MUCH WITH 401(K) INVESTMENTS



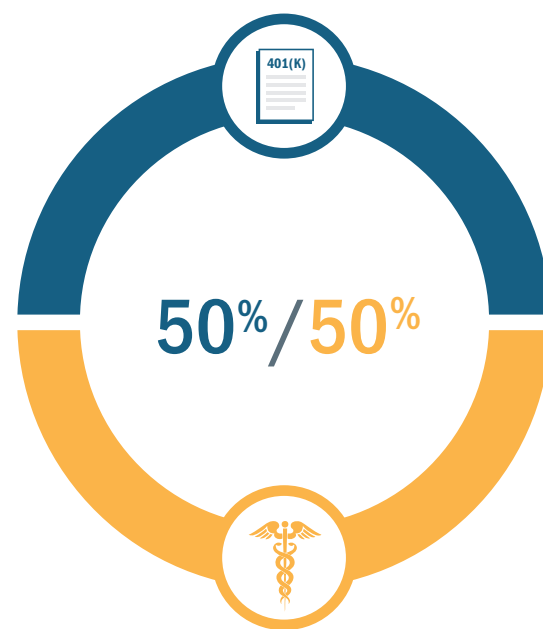
## BUT THEY MAY NOT BE SPENDING ENOUGH TIME...

PARTICIPANTS AVERAGE LESS TIME RESEARCHING THEIR 401(K)  
INVESTMENT OPTIONS THAN THEY DO RESEARCHING OTHER CHOICES\*



## ...TO MAKE GOOD DECISIONS.

WHAT'S MORE  
CONFUSING,  
material explaining your company's:

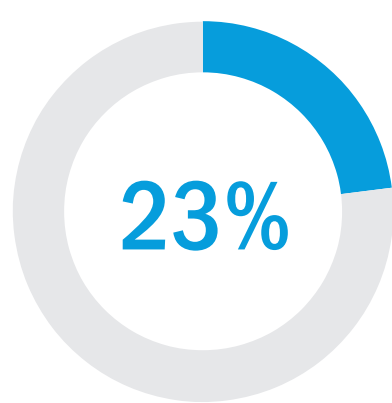


401(K) INVESTMENTS  
HEALTH CARE BENEFITS

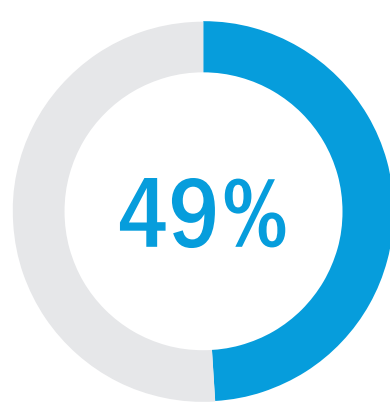


## IT CAN BE EASIER WITH HELP!

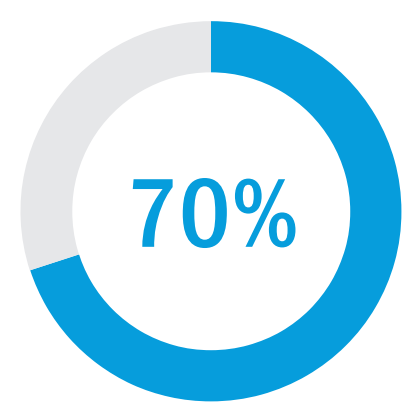
WHILE MANY 401(K) PLANS OFFER SOME TYPE OF PROFESSIONAL  
ADVICE, RELATIVELY FEW PARTICIPANTS USE IT EVEN THOUGH THEY  
BELIEVE IT WOULD HELP.



23% of those with access to professional advice have used it



49% of those not receiving professional advice believe they would achieve better investment results by getting help



70% say they would feel extremely or very confident in their ability to make the right investment decisions if they consulted with a financial professional

AT SCHWAB RETIREMENT PLAN SERVICES, INC., PARTICIPANTS WHO USED  
THIRD-PARTY, PROFESSIONAL 401(K) ADVICE:

- TENDED TO INCREASE THEIR SAVINGS RATE
- WERE BETTER DIVERSIFIED
- STAYED THE COURSE IN THEIR INVESTING DECISIONS\*\*

\*Average time spent was calculated using these assigned values to possible responses: less than 1 hour = .5; 1-2 hours = 1.5; 2-3 hours = 2.5; 3-4 hours = 3.5; 4-5 hours = 4.5; 5+ hours = 6; and never did this = 0.

\*\*Charles Schwab in conjunction with Koski Research, The New Rules of Engagement for 401(k) Plans, 2010. Retirement plan investment advice is formulated and provided by GuidedChoice Asset Management, Inc., which is not affiliated with or an agent of Charles Schwab & Co., Inc., a federally registered investment advisor; Schwab Retirement Plan Services, Inc.; or any of their affiliates.

SOURCE: 2014 401(k) Participant Survey conducted by Koski Research for Schwab Retirement Plan Services, Inc. This online survey is based on 1000 interviews and has a three percent margin of error at the 95% confidence level. Survey respondents worked for companies with at least 25 employees, were current contributors to their 401(k) plans and were 25-75 years old. Survey respondents were not asked to indicate whether they had 401(k) accounts with Schwab Retirement Plan Services. All data is self-reported by study participants and is not verified or validated. Respondents participated in the study between May 27 and June 4, 2014.

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