

A rewarding retirement plan for your small business? It's just one of the perks of the job.

Guide to Small Business Retirement Plans



Own your tomorrow.



Set up a retirement plan today. It's a win-win situation.

Aside from the thrill of answering only to yourself, running your own small business can offer some very real perks. Perhaps the most significant is that you can set up a small business retirement plan. You'll enjoy important tax advantages now, and you and any employees you may have can begin saving for the years to come.

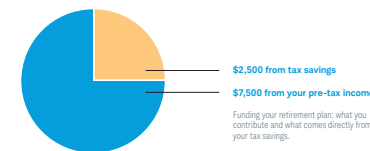
Enjoy tax breaks.
The great thing about setting up a small business retirement plan is that you can help subsidize part of it in the form of tax breaks.

If income from your business is taxed at an effective rate of 25%, as the illustration below shows, a \$10,000 pre-tax retirement plan contribution actually costs you \$7,500. Your tax savings amount to a very generous contribution of \$2,500 to your retirement plan, courtesy of the federal government.

The picture looks even brighter if you're in a higher tax bracket. And depending on your state income tax rate, your savings could be even more.

Save for your future.
A comfortable retirement requires some careful planning. And the sooner you set up your small business retirement plan, the sooner your contributions can get to work for you.

At Schwab, we don't have a one-plan-fits-all mentality. We do, however, provide an extremely wide range of plans, most of which have no account service fees.* (Other fees may apply. See details below.) And we can help you find the one that's the best fit for you and your business today.



The time is right to set up your small business retirement plan.

Call 1-877-279-4606 or visit www.schwab.com/smallbusiness today.

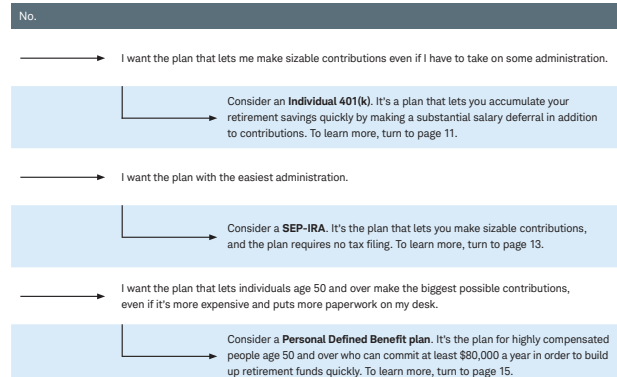
*There are no account service fees, no minimum balance requirements and no charges on your SEP-IRA, SIMPLE IRA, Individual 401(k) or Company Retirement Account (CRA). Fund expenses and brokerage commissions still apply. Excludes Personal Defined Benefit plans and accounts held by clients residing outside the U.S. and its territories and possessions. Plans serviced by Schwab Corporate Services are subject to separate fees and charges. This information is not intended to be a substitute for specific individualized tax, legal or investment planning advice. Where specific advice is necessary or appropriate, Schwab recommends consultation with a qualified tax advisor, CPA, Financial Planner or Investment Manager.

There is a small business retirement plan that's right for you.

As there are a wide variety of small business retirement plans out there, we'd like to help you narrow the field. That way, you can save time by homing in on the one or two that might be the best option for your business. Then, to learn more about your front-runners and to compare them with other small business retirement plans, spend some time with our Plans at a Glance table on page 6. You'll find it when you open up this page.

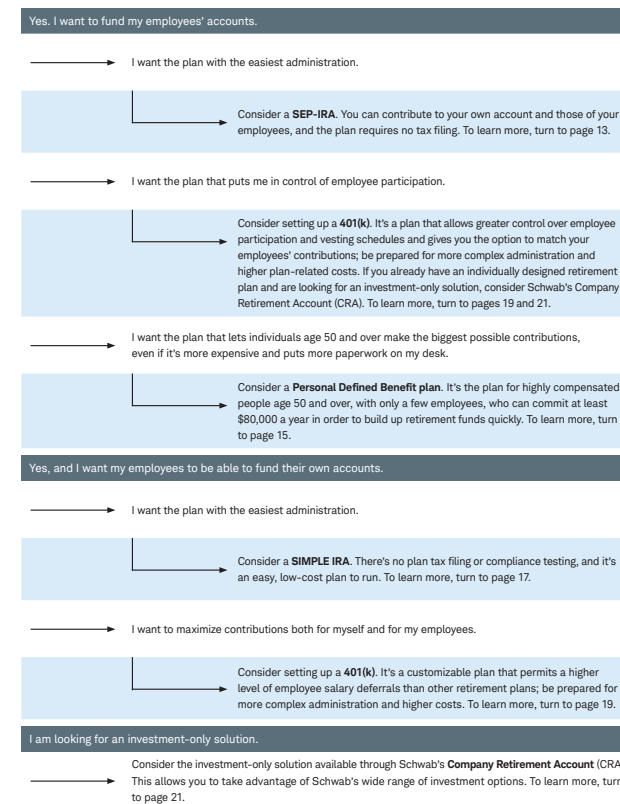
Start with one simple question:

Does your business have any employees other than your spouse?



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Case history

The brothers who are riding high on their joint venture.

Although partners in a successful cycle design business, brothers G.L. and H.L. have very different takes on the financial side of their venture. Designer H.L. is prepared to go with the economic flow of their business as long as he can be hands-on in the creative process. Marketer G.L. is more practical and takes his financial responsibilities very seriously.

They have an established retirement plan, but H.L. wants a custodian that allows the brothers more flexibility and investment choices. G.L. believes they need more control in directing how contributions are invested to get their money working harder. A Schwab Company Retirement Account seems the logical choice to both of them.



Company Retirement Account.

Is it right for you?

You run a business that already has an established customized retirement plan with an individually designed or prototype plan document. It's been an adequate solution for your business so far, but as your retirement date grows closer, you've started to think that the money you and your employees have contributed over the years could be working harder.

You'd like to broaden your options, but you don't want to reinvent the wheel. Ideally, you'd like to take the assets of your current customized retirement plan and invest them elsewhere so that you and any employees you may have can take advantage of a full range of investment options.

Other advantages of this account.

It's flexible. Your Company Retirement Account is simply a brokerage account for retirement plans maintained elsewhere. A Schwab Company Retirement Account (CRA) allows you to invest the assets of your company's retirement plan—401(k), Profit Sharing, Money Purchase Pension, Non-Qualified plans and more—in Schwab's diversified range of stocks, bonds, mutual funds, ETFs, indexed funds, and more.

It's customizable. It's the account that allows you to manage and invest all of the plan's assets in a single account. Or you can open a separate account for each plan participant so that he or she can direct how assets are invested.

It's low cost. There are no annual account service fees. Other fees may apply.

Your next step. If you'd like to open a Company Retirement Account to hold the assets of your existing company retirement plan, contact Schwab today.

The time is right to set up your Company Retirement Account.

Call Schwab Corporate and Retirement Services at 1-877-456-0777 or visit www.schwab.com or smallbusiness.schwab.com today.

Examples are hypothetical and provided for illustrative purposes only. They are not intended to represent a specific investment product or situation.