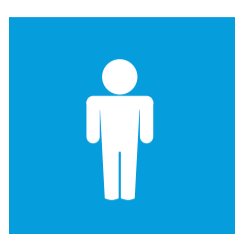


NEW SURVEY: WORKERS AND THEIR 401(k)s*

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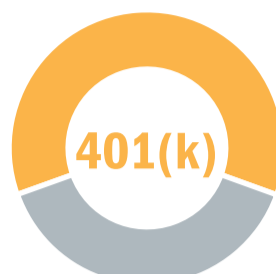


MOST WORKERS IN SURVEY KNOW THEY'RE ON THEIR OWN FOR RETIREMENT AND ARE BANKING ON THEIR 401(k) SAVINGS TO GET THERE.



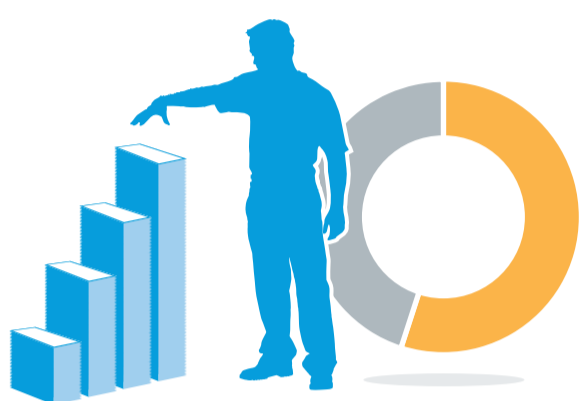
9 OUT OF 10

respondents say they are relying on themselves to fund their retirement.



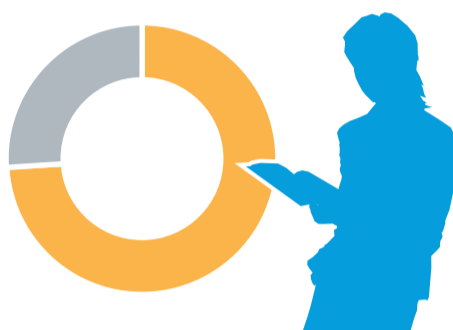
6 OUT OF 10

report that the 401(k) is their only or largest source of retirement savings.



MORE THAN HALF

increased their 401(k) contributions in the past two years (55%) and most believe their 401(k) is in better shape today than ever before (70%).



74% SAY

their 401(k) has recovered from the financial crisis about as fast, or even faster, than expected.

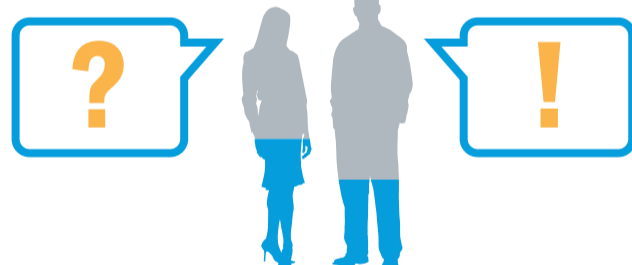


WHILE MOST RECOGNIZE THE IMPORTANCE OF A 401(k) MANY LACK CONFIDENCE IN THEIR ABILITY TO EFFECTIVELY MANAGE THEIR RETIREMENT SAVINGS.



OVER HALF SAY

401(k) investment info is more confusing than health care benefits info (52% vs. 48%).



NEARLY HALF

don't feel like they know what their best investment options are (46%).

ONE-THIRD

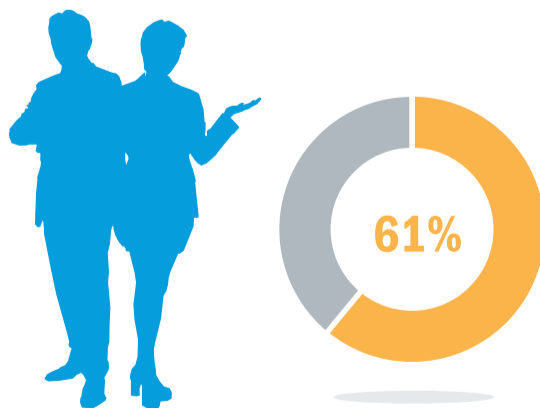
feel a lot of stress about choosing their 401(k) investments (34%).



PROFESSIONAL ADVICE CAN HELP PEOPLE TAKE BETTER CONTROL OF THEIR 401(k)s.

PARTICIPANTS ARE ALMOST TWICE AS CONFIDENT

making investment decisions if they have help from a financial professional than if they decide on their own (61% vs. 32%).



*SOURCE: 2013 401(k) Participant Survey conducted by Koski Research for Schwab Retirement Plan Services, Inc. The survey is based on 1004 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 accounts with Charles Schwab. All data is self-reported by study participants and is not verified or validated. Respondents participated in the study between June 5 and June 11, 2013.

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Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans.

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