

Plan. Convert. Grow: Find a Human Resources and Benefits Package for Your Business

If you are planning to start or are already running an independent advisory firm, simplifying tasks like payroll and securing benefits packages for your employees can help you focus on the big picture. Schwab Institutional® can introduce you to a human resources (HR) and benefits provider, so you can offer employees quality benefits while remaining focused on your firm's growth and revenue.

ATTRACT AND RETAIN STAFF WITH QUALITY BENEFITS

One of the most important aspects of running your own business is hiring and retaining qualified, dedicated staff. By providing quality benefits packages to your employees, you gain an advantage in:

- Recruiting new hires who are used to “big company” benefits from previous employers
- Building loyalty among employees who are already working with your firm

SAVE TIME AND MONEY THROUGH OUTSOURCING

For some independent advisory firms, participation in large group health plans is costly and sometimes difficult to secure. To save money and free up your time to focus on running your business, you can outsource benefits, health care insurance and HR, and gain an instant human resources infrastructure.

SIMPLIFY HUMAN RESOURCES THROUGH OUTSOURCING

HR outsourcing firms handle the entire HR function for their customers, including providing benefits packages, administering payroll and providing HR guidance. Some firms provide an HR solution by bundling health care insurance, payroll processing and administration, 401(k) plans, life insurance, long/short term disability, workers' compensation and other benefits such as Flexible Spending Accounts (FSAs).

OFFER “BIG COMPANY” BENEFITS THROUGH A TRUSTED PROVIDER

Whether you're seeking basic information about medical insurance or trying to understand a complete benefits package, we can help. Schwab Institutional can introduce

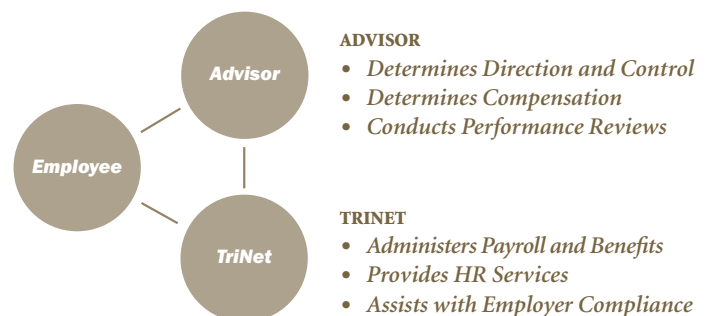
you to an HR outsourcing provider through a relationship with TriNet Group, Inc.

Founded in 1988, TriNet delivers outsourced human resources throughout the United States and Canada, and exclusively serves technology, financial services and professional services firms. TriNet can help you:

- Make the process of finding affordable health care insurance less daunting
- Learn about benefits options available to you and help you choose the right HR package to fit your business needs
- Access experienced human capital consultants and health care providers
- Obtain a broad range of benefits including FSAs, life insurance, pretax commuter benefits and more

In addition to these benefits, TriNet states that its health care plans carry “guaranteed issue.” This means that clients with preexisting conditions may have access to insurance because they are not subject to medical underwriting.

ROLES AND RESPONSIBILITIES



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GET PREFERRED PRICING AND PERSONALIZED SERVICE

Working with TriNet, you'll receive comprehensive service and support at preferred prices without the usual minimum employee requirement,* including:

- A committed customer service group to provide day-to-day support
- A dedicated account manager to be your lead resource for payroll and benefit administration
- Access to HR Passport—an integrated HR platform powered by PeopleSoft with TriNet customization

You can access this support through multiple channels based on how you like to work, including a hotline, email and online “instant chat.”

Human resources outsourcing through TriNet gives you an entire HR department at your disposal without having to hire extra staff. With TriNet, you get:

- Self-service tools that allow employees to access HR data online any time they need it
- Consolidation of HR services with one vendor
- Economies of scale through TriNet's large client base, allowing access to large carriers

*Receipt of services at a preferred rate may need to be disclosed on your Form ADV. Please consult with competent legal/compliance counsel regarding your obligations to your clients.

Your Next Step

For 20 years, Schwab Institutional® has focused on helping independent advisors. Our benefits offer is just one of the many services and solutions we provide to help make running and growing your business easier.

Learn more about how we can help you:

- **Call 877-687-4085 or your relationship manager**
- **Visit www.backingtheindependent.com**

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Additional Details on TriNet

SERVICE OPTIONS

Some services within the HR bundle are required and others are voluntary.

Required services include:

- *Payroll Administration and Processing*
- *HR Administration*
- *Workers' Compensation*
- *Medical Health Care Plans*

Voluntary services include:

- *Dental and Vision Plans*
- *401(k) Plan*
- *Employee Incentive Plan*
- *Long & Short Term Disability*
- *Life Insurance*

CARRIER OPTIONS**

*TriNet offers a variety of carriers and plan choices at potentially lower costs.****

Medical carriers include:

- *Aetna*
- *Health Net*
- *UHA*
- *Blue Shield of California*
- *Kaiser Permanente*

Dental/Vision carriers include:

- *Delta Dental*
- *VSP*

Life Insurance and Disability carriers include:

- *MetLife*
- *AFLAC*

COST STRUCTURE & FEES

TriNet charges a per month, per employee administrative fee along with a flat establishment fee. Medical insurance costs are separate and quoted by the vendor based on information provided by the advisor.

**Several plans are available for each carrier listed. Plan availability varies by region.

***Medical insurance will be quoted by TriNet based on the basic demographic information provided by you and your employees.