

Schwab Personal Choice Retirement Account® (PCRA)

Fact Sheet

What is Schwab PCRA?

Schwab Personal Choice Retirement Account® (PCRA) is a self-directed brokerage account (SDBA) designed to complement your Oregon Savings Growth Plan (OSGP) core investments and give you access to thousands of additional investment choices.

Who should choose to invest through PCRA?

Schwab PCRA is for *knowledgeable* investors who understand the risks associated with many of the investment choices available through an SDBA and who are committed to staying invested for the long-term. Schwab PCRA is designed for individuals who seek more flexibility, increased diversification and a greater role in managing their retirement savings.

How does PCRA differ from a typical brokerage account?

One important difference is that your Schwab PCRA can only be used to invest in mutual funds offered at Schwab, based on the provisions of your plan. Additionally, Schwab PCRA is different because it is funded only through transfers from your retirement plan core investments. If you have any other accounts with Schwab, such as an Individual Retirement Account (IRA), you cannot transfer assets between such accounts and Schwab PCRA. All restrictions imposed on your retirement plan apply to the money transferred to Schwab PCRA.

What investments are available through PCRA?

Through Schwab PCRA, you may access more than 6,000 mutual funds from over 400 well-known fund families. Over 3,000 mutual funds are available with no-loads and no-transaction fees¹, including over 1,100 load-waived funds typically available only to institutional clients. Investments also include exchange-traded funds² (ETFs).

Ineligible investments include: Currencies, short sales, private placements, commodities, precious metals, real estate, futures, margin accounts, collectibles, and options.

Note: Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading policies, charges and expenses. You can request a prospectus by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272). You may also request a prospectus online at www.schwab.com/prospectus. Please read the prospectus carefully before investing.

How do I open my PCRA?

1. Go to <http://osgp.ingplans.com> to log into your account. Once you are logged in, click on "Go to My Account," then "Fund Information" under the Plan Investments tab to open a Schwab PCRA. To open your application, click on the link "To sign into your Schwab account".
2. Input the following information along with your Social Security Number:
Retirement Plan ID: **OSGP**
Password: **oregon**
3. Follow the steps to complete the online Schwab PCRA Application. Once your account is opened you may transfer from your core funds into the brokerage account.
4. Once you click "Submit," you will receive your account number instantly on the screen.
5. Click the Login button on Schwab.com, then click the link for "New User" to set up your Schwab PCRA for web access.
6. Your Schwab PCRA is now ready to be funded, and you can begin researching investment opportunities.
7. You will receive a Schwab PCRA Welcome Kit in a few days.

How do I transfer money into my PCRA?

Once your Schwab PCRA is established, you fund your Schwab PCRA by transferring money from your other retirement plan core investments in a three-step process:

1. Determine which of your core investments you want to transfer money from.
2. Decide on the amount to transfer.
3. Go to the Plan website at <http://osgp.ingplans.com> and follow the steps to initiate a transfer.

How do I place trades and manage my PCRA balance?

- Log into www.schwab.com to manage your Schwab PCRA and place trade orders.
- Call 1-888-393-PCRA (7272) to access Schwab's dedicated PCRA Call Center, TeleBroker® touch tone service, or Schwab by Phone™ voice recognition service. Schwab PCRA Registered Representatives are available Monday through Friday, 9:00 a.m. to 7:30 p.m. (ET). Outside of these hours, Schwab Investor Service Center representatives are available 24 hours a day, seven days a week.

What does it cost?

- Transaction fees and commissions are outlined in the *Charles Schwab Pricing Guide for Retirement Plan Accounts* provide in your Schwab PCRA Welcome Kit.
- Please note that there is no charge from Schwab to open a PCRA. However, you are subject to the Plan administrative fee of 0.18 basis points.

What information is available to help me learn about and select investments?

- Powerful proprietary research tools on Schwab.com, such as the *Schwab Mutual Fund OneSource Select List*®, as well as mutual fund commentary and insight.
- Access to mutual fund screener tools to help you choose your investments.
- Knowledgeable Schwab PCRA Call Center representatives who can help with investing information.
- Online or in-person investing workshops led by Schwab investment professionals covering timely topics.
- Find information about Schwab PCRA at www.schwab.com/pcra.
- Once logged into your PCRA on Schwab.com, view the "PCRA Educational Webcast," as well as other helpful information contained in the "PCRA Resources" section.
- Over 300 Schwab branch offices nationwide to help with your other investing needs.

How do I invest the money in my PCRA?

Money transferred from your core funds into your Schwab PCRA will be automatically allocated to the sweep money market fund in your Schwab PCRA within approximately two business days. Use these assets to purchase other investments in your Schwab PCRA.

Note: An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Can I make direct payroll contributions to my PCRA?

No. Direct contributions into your Schwab PCRA are not allowed.

How do I transfer money from my PCRA back to the other core investments in my retirement plan?

Visit Schwab.com or call the PCRA Call Center to liquidate securities, if required, to make cash available for transfer. As soon as settled cash is available in the sweep money market fund in your Schwab PCRA, you may transfer the assets back to your retirement plan core investments. Call the Plan Information Line at 800-365-8494 or go to <http://osgp.ingplans.com> and follow the steps to initiate a transfer.

Who provides my PCRA statements?

Schwab will send you a PCRA statement each month. You can access your PCRA statement, see your balance, and view all transactions you have made in two years by logging into your PCRA on Schwab.com. You can enroll in Schwab's Paperless Service and electronically receive your trade confirms and other regulatory materials via email.

Is there a minimum transfer required?

No. However, you must have at least a \$20,000 balance in your OSGP account before you can transfer money into the PCRA. Only 50% of your OSGP account balance can be invested in your Schwab PCRA. Transfers of more than 50% of your current OSGP account balance into the PCRA will be rejected.

¹Charles Schwab & Co., Inc. (Member SIPC) receives remuneration from fund companies for recordkeeping and shareholder services, and other administrative services for shares purchased through Schwab's Mutual Fund OneSource® program. Schwab may also receive remuneration from transaction fee fund companies for certain administrative services. Data as of August 31, 2010.

Trades in no-load funds available through Schwab's Mutual Fund OneSource service (including Schwab Funds®), as well as certain other funds, are available without transaction fees when placed through Schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses.

Schwab's short-term redemption fee will be charged on redemption of funds (except certain Schwab Funds) bought through Schwab's Mutual Fund OneSource program (and certain other funds) with no transaction fee and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds, which may charge a separate redemption fee, and funds that accommodate short-term trading.

²Exchange-traded funds (ETFs) are subject to risks similar to those of stocks.

Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer which also provides other brokerage and custody services to its customers.

Schwab Personal Choice Retirement Account® (PCRA)

Pricing Summary—Effective January 2011

Introduction

Schwab provides a broad range of value-added services, some of which have associated fees. This document provides you with a summary of your plan-specific commissions and transaction fees for trade orders placed in your Schwab PCRA. This pricing summary supersedes any prior pricing summaries, pricing guides and notices that you may have received. Schwab reserves the right to change or waive fees at our discretion.

Applicable Accounts: This pricing summary applies only to the PCRA accounts held at Charles Schwab & Co., Inc., and established on behalf of retirement plan participants.

You can obtain more information about PCRA commissions and transaction fees by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272), Monday through Friday, 9:00 am through 7:30 pm (ET). Or, view the current *Charles Schwab Pricing Guide for Retirement Plan Accounts* on Schwab.com for a more complete description of all other commissions and transaction fees.

Definition of Electronic Trades: Trades placed through one of Schwab's electronic channels, including online (e.g., www.schwab.com) and Schwab's automated phone services (e.g., Schwab by Phone™ or TeleBroker®). Certain securities may not be available through all electronic trading channels.

Note: Your PCRA is a cash-up-front account. For all purchases, we require cleared funds in the account. When you're selling, we require securities on deposit. It is your responsibility to avoid overspending your account. If your account becomes overspent, Schwab reserves the right to liquidate a portion of your account to cover the debit balance. Broker-assisted fees will apply.

Commissions and Transaction Fees¹

Stocks²

Stocks and Third-Party Exchange-Traded Funds (ETFs)

Commissions per Executed Trade

Trading Channel	Transaction Fee
Electronic	\$8.95*
Broker-Assisted	Electronic transaction fee, plus \$25

*Restrictions apply: The \$8.95 fee does not apply to foreign stock transactions or large block transactions requiring special handling. Foreign ordinary shares that trade online in the U.S. over-the-counter (OTC) market and do not settle in the U.S. will have a \$50 foreign transaction fee added to the cost of the transaction. All broker-assisted trades are subject to service charges.

Schwab Exchange-Traded Funds™³

Commissions per Executed Trade in Your Schwab Account

Trading Channel	Transaction Fee
Electronic	\$0
Broker-Assisted	Electronic transaction fee, plus \$25

Mutual Funds⁴

Mutual Funds Commissions per Executed Trade

No-Transaction-Fee (NTF) Mutual Funds: Trade orders in no load funds available through Schwab's Mutual Fund OneSource[®] service (including Schwab Funds), as well as certain other funds, are available with no transaction fees when placed through Schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds.

*Charles Schwab & Co., Inc. (Member SIPC) receives remuneration from fund companies for recordkeeping and shareholder services and for other administrative services for shares purchased through Schwab's Mutual Fund OneSource[®] program. Schwab also may receive remuneration from transaction-fee fund companies for certain administrative services.

Transaction-Fee Mutual Funds:

Trading Channel	Transaction Fee
Electronic	\$25
Broker-Assisted	Electronic transaction fee, plus \$25

*Transaction-fee mutual fund trades placed through one of Schwab's electronic channels receive a 20% discount off the stated broker-assisted commissions or transaction fees, as illustrated above.

Minimum transaction amounts apply for initial and subsequent purchases.

Investors should consider carefully information contained in the prospectus, including investment objectives, risks, trading policies, charges and expenses. You can request a prospectus by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272). You may also request a prospectus online at www.schwab.com. Please read the prospectus carefully before investing.

Options⁵

Options Commissions per Executed Trade

Options trading in PCRA is limited to covered calls and protective puts.

Trading Channel	Transaction Fee
Electronic	\$8.95, plus \$0.75 per contract
Broker-Assisted	Electronic transaction fee, plus \$25

Exchange Process Fee

This is a fee Schwab charges to offset fees imposed on us by national securities and self-regulatory organizations or by U.S. option exchanges.

The Securities and Exchange Commission (SEC) assesses transaction fees on national securities exchanges and self-regulatory organizations based on the aggregate dollar amount of sales of certain securities. The SEC recalculates the amount of this fee periodically—at least once per year but sometimes more often. National securities exchanges and self-regulatory organizations offset the transaction fees by charging their member broker-dealers such as Schwab, and we, in turn, offset this fee by charging you an Exchange Process Fee for covered sell transactions.

U.S. option exchanges charge Schwab and other broker-dealers per-contract fees for purchase and sales of exchange-listed options. The exchanges may charge these fees even on transactions executed on other exchanges, which can result in multiple fees being imposed on Schwab for a single transaction. Schwab offsets these fees by charging you a single Exchange Process Fee for each covered transaction.

Any Exchange Process Fee that appears on your trade confirmation for a sale of an exchange-listed option will combine the offset for the fees charged both by the U.S. option exchanges and by the national securities and self-regulatory organizations.

Schwab's Exchange Process Fee will rise or fall periodically depending upon the rate set by the SEC or by the U.S. option exchanges, as appropriate.

Product Type	Electronic Transaction Fee	Broker-Assisted Commission
New issues, including Certificates of Deposit (CDs)	\$0 (a selling concession is included in the original offering price)	
Treasuries at Auction and Secondary Treasuries, including Treasury Bonds, Treasury Bills, Treasury Notes and Treasury Inflation-Protected Securities (TIPS)	\$0	\$25
Other Secondary Fixed Income trades: CDs, Corporate Bonds, Municipal Bonds, Zero-Coupon Treasury Bonds, STRIPS and Mortgage-Backed Securities	\$1 per bond (\$10 min/\$250 max)	Electronic transaction fee, plus \$25
Government Agencies (such as Non-Pass-Through Bonds from FNMA, FHLB, etc.)	\$1 per bond (\$10 min/\$250 max)	Electronic transaction fee, plus \$25
Unit Investment Trusts	n/a	Sales charge applies; see prospectus
Commercial Paper, Foreign Bonds and other bonds	These are specialty products—please call us for information	
Preferred Stocks, Debts or REITs	Stock commissions and minimums apply for secondary transactions	

Note: Our commissions and markups may be slightly less than our published schedule (shown above) due to rounding.

Schwab reserves the right to act as principal on any fixed income transaction, public offering or securities transaction. When Schwab acts as agent, a commission will be charged on the transaction. When Schwab acts as principal, the markup is included in the bond price.

¹ Excluding mutual funds, commissionable trades that execute over more than one day will be charged a separate commission for each additional day; each separate commission will apply to the portion of the trade executed on the corresponding additional day. Electronic trade orders which price or quantity are changed by the client, and as a result execute over multiple trades on the same day, are each charged a separate commission.

² Includes all stocks listed on U.S. or Canadian exchanges, as well as foreign stocks not listed on those exchanges. Foreign stock transactions (stocks not listed on U.S. or Canadian exchanges) are subject to the greater of the broker-assisted trade schedule, \$100 or 0.5% of principal. No maximum applies. Not applicable to American Depositary Receipts.

³ The Schwab Exchange-Traded Funds™ (Schwab ETFs) are distributed by SEI Investments Distribution Co.(SIDCO). Charles Schwab Investment Management, Inc. (CSIM) serves as the registered investment advisor to Schwab ETFs. CSIM is a wholly owned subsidiary of The Charles Schwab Corporation and an affiliate of Charles Schwab & Co., Inc., neither of which is affiliated with SIDCO. All ETFs are subject to management fees and expenses.

⁴ Schwab's short-term redemption fee will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource® service (and certain other funds with no transaction fee) and held for 90 days or less. Schwab reserves the right to exempt some funds from this fee, including certain Schwab funds, which may charge a separate redemption fee, and funds that accommodate short-term trading.

⁵ Options carry a high level of risk and are not suitable for all investors. Certain requirements must be met to trade options through Schwab. Please read the Options Disclosure Document titled *Characteristics and Risks of Standardized Options* before considering any option transaction. Call your local Schwab office or write to Charles Schwab & Co., Inc., 211 Main Street, San Francisco, CA 94105 to request a current copy.

⁶ For fixed income traces placed through one of Schwab's electronic channels, discounts may apply.

Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. Charles Schwab & Co., Inc. also provides other brokerage and custody services to its customers. Schwab Retirement Plan Services, Inc. and Schwab Retirement Plan Services Company provide recordkeeping and related services with respect to retirement plans. Charles Schwab Trust Company (CSTC), a division of Charles Schwab Bank, provides trust and custody services with respect to retirement and other benefit plans, including individual retirement accounts. This includes accounts where CSTC acts as trustee or custodian, and the client has instructed CSTC to establish either a PCRA or to set up a separately managed account with Charles Schwab & Co., Inc. as sub-custodian.