

*charles* SCHWAB

TALK  
TO  
CHUCK

# ROLL OVER YOUR OLD 401K AND YOU COULD EARN A BONUS

EARN UP TO \$600 IN AN IRA AND 150 COMMISSION FREE ONLINE TRADES

QUALIFYING NET DEPOSIT	\$50,000	\$100,000	\$250,000
CASH BONUS	<b>\$200</b>	<b>\$300</b>	<b>\$600</b>
FREE TRADES	<b>150</b>	<b>150</b>	<b>150</b>

When you make a qualifying net deposit into a new or existing Schwab IRA.

**CONTACT A ROLLOVER CONSULTANT TODAY**

SCHWAB.COM

877-858-8738

300 BRANCHES

This offer is made available at the discretion of Charles Schwab & Co., Inc. ("Schwab") and is valid from January 1, 2013 through December 31, 2013 for individuals who make a qualifying net deposit into a retail brokerage account. Net deposits must be completed within 45 days of enrollment in the offer ("Enrollment"). Net deposits are assets deposited into the enrolled account on or after Enrollment and on or before the 45th day after Enrollment, minus any assets withdrawn from the account and transferred out of Schwab during the same time period. The net deposit calculation for the free trades will be calculated daily and the free trades will be credited to your account within one week of confirmation of a qualifying net deposit of at least \$50,000. The net deposit calculation for the cash bonus will be calculated as of the 45th day after Enrollment; and the cash bonus will be credited to your account within one week of confirmation of your total qualifying net deposit. Only outside assets new to Schwab's retail division qualify. Transfers between Schwab brokerage accounts or from Schwab affiliates, for example, do not qualify. The free trades are cash bonus ("Bonus Award") will be applied only to the enrolled account for which the net deposit was calculated. You must maintain the net deposit amount (less market losses, if any) in your taxable brokerage account at Schwab for at least one year or Schwab may charge back the value of the cash bonus. Free trades apply to basic equity exchange-traded fund (ETF), and options commissions only. Options per contract, foreign transaction, exchange and regulatory fees still apply. Only trades placed through schwab.com, Schwab trading platform applications and Schwab Wireless are eligible. Free trades will expire 180 days after being credited to your account. No credit will be given for unexecuted trades.

This offer is limited to one per account, with a maximum of two taxable brokerage and two IRA accounts enrolled per client. This offer is valid only for non-professional retail brokerage accounts and does not apply to brokerage accounts held with or managed by independent investment advisors, Schwab Global Accounts, ERISA-covered retirement plans, certain tax-qualified retirement plans and accounts, or education savings accounts. The value of the cash bonus, when combined with the value received from any other Schwab offers in the last twelve months, may not exceed \$5,000 per household. See the Charles Schwab Pricing Guide for individual investors on schwab.com for information about householding. This offer is not transferable, saleable, or valid in conjunction with certain other Schwab offers. This offer is available to U.S. residents only. If you are an employee or contractor, or spouse of an employee or contractor, of Schwab or a Schwab affiliate; are a Schwab Independent Branch leader or employee, or spouse of a Schwab Independent Branch leader or employee; or are an employee of Financial Industry Regulatory Authority (FINRA) or any U.S. stock, option, or commodity exchange, you are not eligible. Schwab may modify or withdraw this offer at any time without notice. Other restrictions may apply.

You should consult with your tax or legal advisor about the appropriate tax treatment for this offer and any tax implications associated with receipt of the Bonus Award prior to enrolling in the offer or accepting the Bonus Award. Any taxes related to the offer are your responsibility. For taxable brokerage accounts, the value of all Schwab offers received will be reported as Other Income on your Form 1099-MISC if, when combined with Other Income earned on your taxable brokerage account, the value totals \$600 or more during the calendar year.

Schwab offers investment products that may be traded without transaction fees or commissions that are not contingent upon the net deposit requirements referenced within this advertisement. Carefully consider the decision to roll over your 401(k) account to an IRA given the differences between accounts including, but not limited to, investment choices, retirement payment options, trading costs, and other fees, as well as other relevant considerations. Consult with your tax advisor prior to making the decision to rollover your 401(k) to an IRA.

©2013 Charles Schwab & Co., Inc. All rights reserved. Member SIPC. (0121-8025) ADP/1604