

2011 Timetable for Year-End Giving

Please follow these guidelines to ensure that charitable gift requirements are processed by year-end.

Type of Contribution	Requirements for 2011 Tax Deduction
Gifts to charitable organizations outside Schwab	
Restricted stock	Schwab must receive letter of authorization by close of business November 4, 2011 .
Stock transfers via physical statement (except restricted stock) ¹	Schwab must receive letter of authorization by November 11, 2011 .
Mutual funds	Schwab must receive letter of authorization by close of business December 2, 2011 .
Stock transfers via DTC or DRS (except restricted stock)	Schwab must receive letter of authorization by close of business December 16, 2011 .
Check/wire distributions	Schwab must receive letter of authorization by close of business December 31, 2011 .
Qualified charitable distributions	Check with your service team for processing deadlines.
Gifts to Schwab Charitable Fund™²	
Restricted stock	Call a Donor Relations Specialist, 800-746-6216. Requests must be made by November 21, 2011 .
Mutual fund transfers from a firm other than Schwab	Mail a contribution form along with your most recent mutual fund statement to Schwab Charitable Fund by November 25, 2011 .
Stock transfers from a firm other than Schwab	Submit a transfer request to the firm holding the securities by December 1, 2011 .
Wire transfers from a non-Schwab financial institution	Submit a request by December 19, 2011 , to the financial institution that will wire the funds.
Transfers from a Schwab brokerage account	Schwab Charitable Fund must receive your request, including letter of authorization (for cash, position, and security transfers), by December 30, 2011 . Requests can be made online, by fax, or by mail. ³
Checks	Checks to Schwab Charitable Fund must be postmarked by December 31, 2011 .
Security certificates	Send by registered mail or delivery service. Security certificates must be postmarked by December 31, 2011 .

¹ Schwab no longer requests the issue of physical certificates. A recent SEC rule change defaults submissions for an order-out request/withdrawal by transfer (WT) to DRS statement form only for participating issues that are DRS-eligible. If permitted by an issuer or transfer agent, investors may take their DRS statement to the issuer or transfer agent and exchange it for a physical certificate.

² Schwab Charitable Fund is recognized as a tax-exempt public charity as defined in Internal Revenue Code ("IRC") Sections 501(c)(3), 509(a)(1), and 170(b)(1)(A)(vi). The Fund is eligible to receive tax-deductible charitable contributions under IRC Section 170(c). The Fund has entered into service agreements with certain affiliates of The Charles Schwab Corporation.

³ Reminder: WPFA authority cannot be used to make these transfers. A letter of authorization from the end client is required.

2011 Tax Communications Timetable

Date	Topic	Format and Message
November 4, 2011	How Cost Basis Rules Will Impact Your 2011 Tax Reporting	Insert in October statement discussing changes to Form 1099 Composite, importance of reviewing current cost basis method, and phases when different investment types will be covered.
December 6, 2011	2011 Tax Season Kick-off	Insert in November statement providing key mailing dates for Form 1099 Composite and any corrected 1099s.
January 5, 2012	Schedule for Receiving Tax Preparation Forms	Insert in December statement providing key mailing dates for Form 1099 and other forms investors may receive.
By late January 2012	Wave 1: Original Form 1099	Mailing of Form 1099s for accounts for which we have all necessary tax information, plus a guide on how to read Form 1099.
January 27, 2012	Email notification to clients who will receive 1099s in mid-February	Email notification.
By mid-February 2012	Wave II—Original Form 1099	<p>Mailing of Form 1099 for accounts that contain at least one investment for which the issuer can't provide tax information in time for mailing in January 2012. Examples include:</p> <ul style="list-style-type: none"> • Mutual funds • Certain foreign and domestic equities • Real estate investment trusts (REITs) • Unit investment trusts (UITs) • Original issue discount (OID) • Widely held fixed income trusts (WHFITs) <p>A guide on how to read Form 1099 will also be included.</p> <p>Note: Investors who made sales in December 2011 or who bought to cover short positions in December will also receive Form 1099 in mid-February.</p>
Ongoing after mid-February 2012	Corrected Form 1099 as needed ¹	<p>Mailing of corrected 1099s for accounts for which one of the following securities and its income was reclassified by the issuer. Examples include:</p> <ul style="list-style-type: none"> • Mutual funds • Certain foreign and domestic equities • Real estate investment trusts (REITs) • Unit investment trusts (UITs)

1. There are two reasons an investor may receive a corrected Form 1099: 1) One or more issuers of the securities held by the investor may not have provided the investor's tax information before Schwab mailed Form 1099. 2) Certain income (dividends, capital gains) on securities an investor holds may need to be reallocated by the issuer after the IRS Form 1099 mailing deadline.

Retirement Plan Timetable

Deadlines to establish and contribute to retirement accounts vary depending on the type of account.

Type of Account	Deadlines
<ul style="list-style-type: none"> Traditional IRA Roth IRA 	For tax year 2011, account must be opened and funded by April 17, 2012 .
Individual 401(k)	<ul style="list-style-type: none"> Plan must be adopted by the last day of the business tax year (usually December 31) for which contributions are made. Employer profit-sharing contributions must be made by the employer's tax filing deadline, including extension. Salary deferral contributions should be made as soon as they can reasonably be separated from the employer's assets. If paid periodically throughout the year, salary deferrals should be made no later than the 15th business day following the month in which salary amounts are withheld (and never later than the employer's tax filing deadline, including extension).
Personal Defined Benefit Plan	<ul style="list-style-type: none"> Funding Proposal Worksheets must be submitted to Schwab by November 15, if the employer wants to set up the plan for 2011. The plan must be opened by the end of the business's fiscal year (usually December 31). Contributions can be made until the employer's tax filing deadline, including extensions, but not later than September 15 following tax year-end.
Qualified Retirement Plan (QRP)	<ul style="list-style-type: none"> IMPORTANT: As of September 23, 2011, business owners will no longer be able to establish new Schwab Qualified Retirement Plans (QRP). Existing QRP plans and accounts will continue to be serviced. The information provided below is for existing plan owners and participants. Please contact your service team with any questions or to learn more about alternative retirement solutions. Contributions for profit-sharing plans can be made until the employer's tax filing deadline, including extension. Contributions for money-purchase plans must be made by September 15 following tax year-end.
SEP-IRA	Plan can be adopted and funded up until the employer's tax filing deadline, including extensions.
SIMPLE IRA	<ul style="list-style-type: none"> Plan may be set up as late as October 1 for the year in which contributions are intended. Employees must be given at least 60 days' notice to enroll in the plan and can begin salary deferral contributions any time after the plan is established. Salary deferral amounts must be in the employee's account within 30 days of the end of the month in which the deferral occurs. Employer matching or non-elective contributions must be made by the employer's tax filing deadline, including extension.