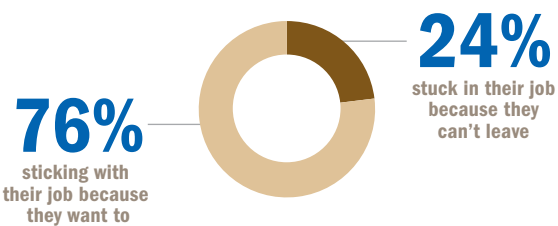


2012 OLDER WORKERS & MONEY SURVEY

INSIGHTS INTO MONEY ATTITUDES, BEHAVIORS AND EXPECTATIONS OF WORKERS IN THEIR 50s AND 60s

HOW WORKERS IN THEIR 50s AND 60s FEEL ABOUT THEIR CURRENT JOBS

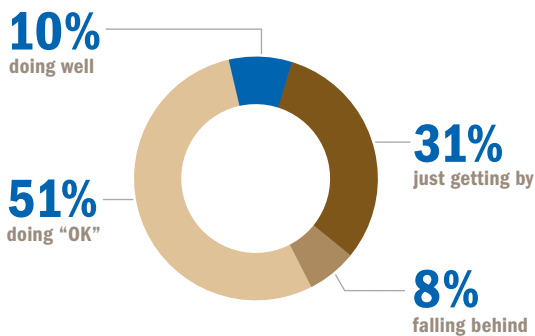


27% say this is the happiest time of their working career and 11% think the best is yet to come

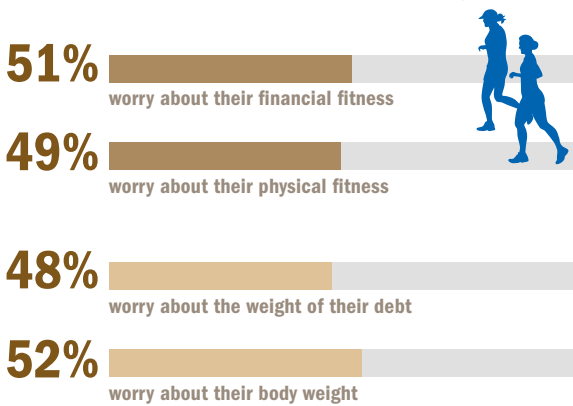
THEY CONTINUE TO STAY WITH THEIR CURRENT EMPLOYER FOR ENJOYMENT AS WELL AS MONEY



MORE THAN HALF OF OLDER WORKERS DESCRIBE THEIR FINANCIAL SITUATION AS "OK"



THEY WORRY AS MUCH ABOUT THEIR FINANCIAL FITNESS AS THEIR PHYSICAL FITNESS



OLDER WORKERS AND THEIR FAMILIES



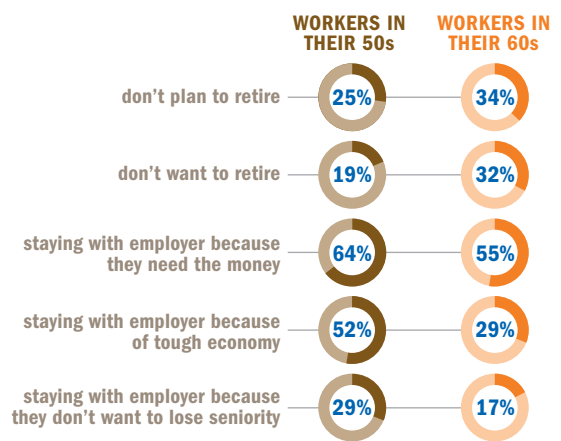
Learn more at SchwabMoneyWise.com/2012Survey

The Charles Schwab 2012 Older Workers & Money Survey was conducted by Koski Research, an independent research firm, on behalf of Charles Schwab. The nationally-representative online survey polled 1,004 middle-income American workers between the ages of 50 and 69 from January 19 through January 30, 2012, to better understand their perspectives and outlook on working, financial well-being and retirement. Respondents had household incomes between \$40,000 and \$90,000. The survey was conducted using the Survey Sampling International panel. In reading the results of this study, the general rule of thumb is that the margin of error is about 3% on the total sample and greater when looking at results for specific subgroups.

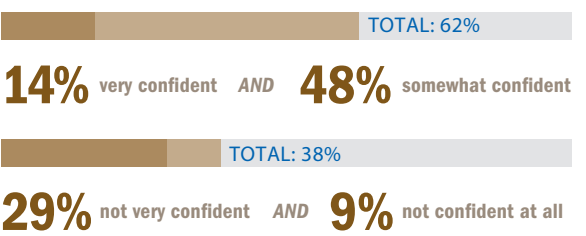
THE 76% WHO ARE STICKING WITH THEIR JOBS START THE DAY FEELING...



THE DIFFERENCE A DECADE MAKES IN WORKPLACE CONTENTMENT



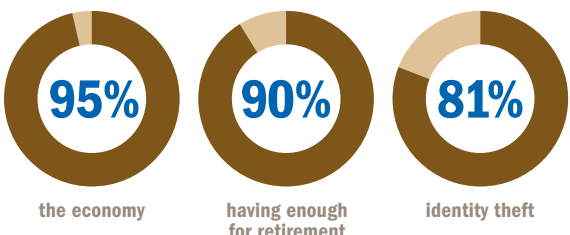
BEING COMFORTABLE IN RETIREMENT IS NOT A GIVEN



THE REALITY IS...



WHAT WORRIES THEM THE MOST



BEST ADVICE TO THEIR YOUNGER COLLEAGUES...

