

Finally, an awards program that honors independent investment advice at its best. Awarded by a panel of distinguished judges from across the financial services industry, each IMPACT Awards recipient has demonstrated tremendous vision, leadership and innovation in the quest to provide independent advice to individual investors. We salute the winners of the Schwab Institutional IMPACT Awards for 2007.

You can find out more about the IMPACT Awards and the winners at [impactawards.schwab.com](http://impactawards.schwab.com)



# Congratulations!

## The 2007 IMPACT Awards® Winners.

For Individual  
Leadership:

**Lewis J. Altfest**  
President  
L.J. Altfest & Co., Inc.  
New York, NY  
Charles R. Schwab  
IMPACT Award™

For Outstanding  
Business Management:

**Moneta Group**  
Clayton, MO  
Best-in-Business  
Award

For Technology  
Excellence:

**Friedman &  
Associates**  
Novato, CA  
Best-in-Tech  
Award

For Innovation &  
Accelerated Growth:

**Abacus Planning  
Group, Inc.**  
Columbia, SC  
Pacesetter  
Award

*charles* SCHWAB  
INSTITUTIONAL

©2007 Charles Schwab & Co., Inc. ("Schwab").  
All rights reserved. Member SIPC.  
Schwab Institutional® is a division of Schwab.  
BRM (1107-1681) ADP36034WSJN-01 (11/07)