



Improved Administrative Trustee Services fee schedule

Simplified Administrative Trustee Services fee schedule with reduced rates

Charles Schwab Trust Company of Delaware (CSTCD) has lowered fees for accounts valued over \$3 million. We've also streamlined the fee schedule by reducing the number of break points from five to three, which may reduce fees for many trusts, making it easier to take advantage of our Administrative Trustee Services (ATS).

New Administrative Trustee Services fee schedule

Fee schedule*	
Marketable securities	
First \$3 million	40 basis points
Next \$7 million	20 basis points
Thereafter	15 basis points
Minimum annual fee per account	\$2,500

As of 1/1/2017, all trusts previously using the standard fee schedule changed to the new fee schedule listed above. The change will reduce CSTCD related fees for all accounts using the standard fee schedule with a market value over \$3 million. Existing accounts will first be impacted by this schedule change with the 2017 first quarter fees at the end of March (CSTCD fees in arrears).

Benefits of leveraging administrative trustee services

In addition to the new, simplified fee schedule, many other benefits can be realized by leveraging our personal trust administration services if your clients require a corporate fiduciary. Our expert team can manage the fiduciary administration in accordance with your clients' trust, while you continue to manage the investment of the trust's assets.

Benefits of working with our team:

- Collective thinking—the ability to consult with trust administration professionals enhances the level of experienced service to your clients.
- Expert knowledge—experienced team with expertise in managing the complexities of personal trusts.
- Administrative objectivity—avoids potential conflicts and compromises to objective trust administration.
- Administrative integrity—subject to government regulation and independent audits.

By clicking [on this link](#) you will be taken to Service Guide to learn more about Schwab's Personal Trust services.

Please contact your Schwab Advisor Services Relationship Manager for an introduction to the CSTCD trust team.

*Rates effective since 01/01/2017. Charles Schwab Trust Company of Delaware (“CSTCD”) reserves the right to charge additional fees in order to perform services necessary to the administration of the trust; for trusts that have extraordinary transactions; and to charge a minimum fee for trusts that remain at CSTCD for less than one year. Rates and fees are subject to change.

Brokerage Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value

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Schwab Bank High Yield Investor Checking® accounts are available only as linked accounts with Schwab One® accounts. The Schwab One brokerage account has no minimum balance requirements, and there is no requirement to fund this account, when it is opened with a linked High Yield Checking account.

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Schwab does not provide legal or tax advice. Advisors and their clients should consult their legal counsel and tax advisors about their particular circumstances.

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