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Advisor Services

Schwab Advisor Services™: At a glance

Helping advisors make the most of independence

For over 30 years, Schwab Advisor Services™ has been all in for independent investment advisors. We take the time to work with you, learn your goals, and help you plan strategies for your business. This approach has given us a unique understanding of the Registered Investment Advisor (RIA) model and how to help you achieve the benefits of independence.

Our support, services, and technology are built around investment advisors' needs. We put you first so that you can focus on your clients. No matter your background, firm size, or business complexity, we provide industry-leading custody services, with no AUM minimums and no custody fees—and no intention to raise them.

Where do you want to go first?

Give your firm a strong foundation

Digital custody and trading platform

Manage your business your way. Streamline workflows and address diverse needs with sophisticated digital tools on our secure, flexible platform.

- Secure open-architecture platform
- Seamless mobile experience
- Easy electronic approval features for your clients
- Trading and rebalancing tools
- Individual and block trades
- Third-party integration
- Consolidated order status
- Operational assistance
- Fully digital guided workflows for key tasks, such as money movement and client onboarding

180+

Integrations with third-party technology platforms[1]

Wealth management

Provide a full-service client experience backed by our wide range of solutions and services.

- Personal and administrative trust services
- Retirement plan solutions
- Automated investment management platform
- Bank deposit solutions
- Cash management solutions
- Schwab Advisor Family Office
- Education investing
- Lending solutions, including securities-based lending
- Philanthropic services
- Restricted stock services

Tap into a flexible line of credit

Help clients leverage the value of their portfolios with Schwab Bank Pledged Asset Line®. Secured by assets in a separate Pledged Account held at Charles Schwab & Co., Inc., funds can support a range of financial needs.

Entering into a Pledged Asset Line and pledging securities as collateral involve a high degree of risk. Be sure your clients understand the risks before applying.

$491B

Total balance sheet assets with Charles Schwab Bank[2]

Learn more ›

Financial products and solutions

Independence can open up more options for you and your clients. With our broad range of products and services, you can address each client's goals.

- Equities and options
- Exchange-traded funds
- Mutual funds
- Cash investments
- Alternative investments
- Structured products
- Variable annuities
- Turnkey asset management platform providers
- Managed account platform
- Expert analysis and broad access to fixed income options and solutions to your clients' fixed income needs with access to professional analysis, easy-to-use search, and convenient online trading with a wide range of fixed income products
- Health Savings Brokerage Accounts ›
- Charitable giving

Diversified portfolios for sophisticated clients

Expand your clients' options and build diversified portfolios with access to alternative investments. Schwab's alternative investment service team delivers support with hedge funds, private equity, real estate, and alternative income strategies.

Learn more about Schwab's alternative investment platforms ›

Investment research and trading tools

Stay informed about market developments and trends with our expert insights and updates. Plus, our tools help you streamline your trading and rebalancing.

- Strategy Desk for one-on-one consultations and educational resources
- Robust research from Schwab experts and third parties
- Daily and weekly summaries and analyses
- Schwab Market Perspective reports
- Tracking of major indexes
- Execute trades with other brokerage firms using Schwab's Prime Brokerage services. Your clients maintain the convenience of a single custodian, while accessing resources available throughout the investment community.
- Comprehensive trading technology combining proprietary capabilities and integration with third-party platforms
- Automated trading and rebalancing options

Operational and technology support

Fintech can evolve rapidly. Our resources and information make it easier for your firm to adapt and use new tools to support your clients.

- Interactive online training
- Live events and webcasts
- Educational content for your clients

Investing in alternative investments is speculative, not suitable for all clients, and generally intended for experienced and sophisticated investors who are willing and able to bear the high economic risks of the investment. Investors should obtain and carefully read the related prospectus or offering memorandum, which will contain the information needed to help evaluate the potential investment and provide important disclosures regarding risks, fees, and expenses.

Accelerating your business with innovative tech

Digital tools to run your practice

We invest in technology that allows you to invest more time in serving your clients.

- Streamlined digital tools and workflows to manage custody and trading
- Complimentary tools for automated investing and portfolio management and performance
- Advisor and client mobile apps
- Integration with leading third-party technologies
- Advanced technology consulting, insights, and training

300+ Providers using Schwab daily data downloads[3]	100+ Providers you can connect with online[4]	$0 Online commissions on U.S.-listed stocks and ETFs, custody fees, or AUM minimums for our automated investment portfolio program*

Multilayered cybersecurity measures and fraud protection

Safeguard your clients and data with our strict security standards. Our cybersecurity team protects client accounts through complementary technologies, business practices, and oversight.

- Authentication devices for online security
- Schwab Security Guarantee
- Cybersecurity education and best practices for your firm and clients

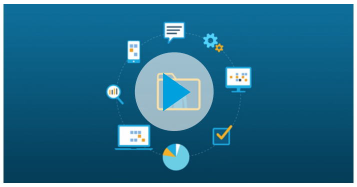
Your trust and security are our priority

We want you and your clients to have the highest level of confidence that personal and financial information is protected when you and your clients choose Schwab Advisor Services™. That is why we offer the Schwab Security Guarantee.

Easy, safe, and secure digital tools

Make the most of your ever-expanding fintech options. We're here to help.

- Digital client onboarding and money movement tools ›
- Easy electronic approval for your clients
- Electronic check deposit
- Transfer of account initiation
- Detailed status for important requests, including new accounts and transfer of accounts
- Account alerts
- Balances, positions, and transactions



User-friendly digital onboarding

Digital onboarding changes the game for RIAs. Fast, secure, and customizable, our onboarding process saves you time and can minimize errors. Our process now includes integrated funding, client editing, new account types, and more advisor documents.

Reporting to help you inform your clients

Create a smooth and beneficial user experience. And gain reporting and accounting systems that help you handle business quickly.

- Customizable client web services and reporting
- Client education solutions
- Brokerage statements
- Trade confirmations
- Integrated cost-basis reporting
- Year-end gain/loss reports
- Electronic issuer communications
- Essential portfolio reports

Connect with your clients

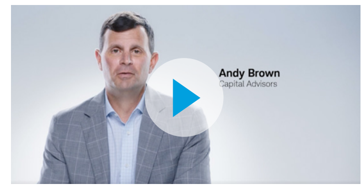
Clients can access a simple, centralized resource hub. Our Client Learning Center helps your clients see the full value of your relationship.

Supporting every move for your firm, from the first step on

Transition support and decision-making tools

Navigate your move, anticipate challenges, and overcome obstacles with the help of our specialized in-house consulting teams.

- Dedicated, experienced teams:
  - Business start-up strategy and planning
  - Technology evaluation and strategy
  - Transition planning and management
- RIA economic analysis
- Firm design



"Charles Schwab, in my mind, will help you from day one develop your business plan and allow you to really focus on what you want to do, which is take care of the clients."

–Andy Brown
President, Capital Advisors

Practice management and education

There are many angles to running your firm, and we have them covered. From compliance review and cybersecurity to talent development and leadership training, our educational resources help accelerate your business.

- Trusted consultants
- Virtual Practice Management
- Competitive analysis and research
- Self-guided education, resources, and tools on key topics, including talent, cybersecurity, and technology
- Compliance and regulatory insights
- RIA EdCenter™ content and guided learning experiences

Insights and expertise

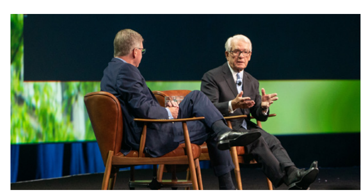
Access studies and results with analysis that can help you create a competitive edge.

- Thought leadership
- Independent Advisor Outlook Study
- RIA Benchmarking Study insights >
- Customized benchmarking and compensation insight reports for participants

Workshops and events

Working with Schwab, you're welcomed into a community. You gain connection to a network of your peers and access to events and opportunities with industry experts and third-party vendors.

- Event sponsorships
- IMPACT®
- Investment Outlook
- Regional events with networking, presentations, seminars, and roundtable discussions
- On-demand and live educational webcasts



IMPACT: An event like no other

Exchange ideas, gain insights, and discuss new trends at the industry's largest gathering of experts.

Strategic perspectives for achieving goals in independence

Consumer-focused marketing

We believe in the RIA model and all its benefits—for you and for the clients you serve. And we help promote the model and its dedicated RIAs to raise awareness with more investors.

- RIA industry advocacy
- Independent advisor directory
- Investor-facing advocacy campaigns that highlight investment advisors and how they put their clients' best interests first

"I could not imagine FPC not completing a Benchmarking Study every year moving forward."

—Bijan Golkar
CEO, FPC Investment Advisory, Inc.

Washington advocacy

Rest assured that RIA firms have an advocate. As new laws are proposed, we act to protect the industry's best interests and influence responsible government policies.

- Office of Legislative and Regulatory Affairs in Washington, D.C.
- Investment Adviser Association Advocacy Day participant

Regulatory intelligence

When rules change for the industry, we keep you informed of the latest developments and help you make sense of it all.

- Compliance insights ›
- Online educational resources
- Webcast series
- RIA Washington Watch ›

Always evolving

Markets, technology, society, legislation—they all affect the industry and how investment advisors do business. In this time of change, our commitment is a constant. Our experts and dedicated professionals review emerging trends to find opportunity. Here are some of our most recent complimentary service and technology enhancements:

- Virtual Practice Management resources
- Digital onboarding with Schwab Advisor Center®
- Automated Institutional Intelligent Portfolios® platform†
- Schwab Advisor Portfolio Connect® portfolio management system
- A feature-rich trading platform with real-time streaming quotes

Independence doesn't mean going it alone

When you choose to work with Schwab, you add over 30 years of experience to your team. We are at your side, supporting your decisions and helping you through each step.

Contact us today at **877-687-4085** or **advisorservices.schwab.com/contactus**.

1. As of April 2022.

2. As of March 31, 2022.

3. As of May 2022.

4. As of May 2022.

* Schwab affiliates earn revenue from the underlying assets in Institutional Intelligent Portfolios® accounts. This revenue comes from managing Schwab ETFs™ or Schwab Funds® and providing services relating to certain third-party funds that can be selected for the portfolio and from the cash feature on the accounts. Revenue may also be received from the market centers where ETF trade orders are routed for execution. Tax-loss harvesting is available for clients with invested assets of $50,000 or more in their Institutional Intelligent Portfolios account. Clients must be enrolled to receive this service. Cash balances held in the Sweep Program at Schwab Bank are eligible for FDIC insurance up to allowable limits per depositor, per account ownership category.

† Institutional Intelligent Portfolios® ("IIP") is a technology and service platform made available by Schwab Performance Technologies ("SPT") to independent investment advisors ("Advisors") who maintain a business relationship with Schwab Advisor Services™, a division of Charles Schwab & Co., Inc. ("Schwab"). IIP is used by Advisors to provide their clients with an automated investment management service. Schwab, a registered broker-dealer and member SIPC, provides custody, trading, and support services. SPT and Schwab are separate companies affiliated as subsidiaries of The Charles Schwab Corporation, but their products and services are independent from each other.

See the Charles Schwab Pricing Guide for clients of independent investment advisors for pricing details.

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SCHWAB BANK PLEDGED ASSET LINE

Entering into a Pledged Asset Line and pledging securities as collateral involve a high degree of risk. At any time, including in the event that the loan value of collateral is insufficient to satisfy the minimum loan value of collateral or to support the outstanding loans, Schwab Bank may demand immediate payment of all or any portion of the outstanding obligations, or require additional cash or securities to be added to the Pledged Account maintained at Charles Schwab & Co., Inc. If a Demand is not addressed, the pledged securities may be immediately liquidated without further notice to you, which may result in tax consequences.

Schwab Bank, in its sole discretion, will determine at any time the eligible collateral criteria and the loan value of collateral.

Proceeds must be used for a lawful personal, commercial, or business purpose under state, federal, or other applicable law and may not be used to purchase securities, pay down margin loans, or be deposited into any brokerage account.

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

Charles Schwab & Co., Inc. and Charles Schwab Bank, SSB are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products, including the Pledged Account, are offered by Charles Schwab & Co., Inc., Member SIPC, and are not insured by the FDIC, are not deposits or obligations of Charles Schwab Bank, SSB, and are subject to investment risk, including the possible loss of principal invested. Deposit and lending products are offered by Charles Schwab Bank, SSB, Member FDIC and an Equal Housing Lender. Charles Schwab Bank, SSB is not acting or registered as a securities broker-dealer or investment advisor.

Home lending is offered and provided by Rocket Mortgage, LLC, Equal Housing Lender. NMLS# 3030. Rocket Mortgage, LLC is not affiliated with Charles Schwab & Co., Inc., Charles Schwab Bank, SSB, Equal Housing Lender.

Experiences expressed by advisors may not be representative of the experience of other advisors and are not a guarantee of future success. The above-mentioned firms and their employees are not affiliated with or employees of Schwab unless otherwise noted. They should not be construed as a recommendation, endorsement of, or sponsorship by Schwab.

Schwab does not provide investment planning, legal, regulatory, tax, or compliance advice. Consult professionals in these fields to address your specific circumstances.

Independent investment advisors are not owned by, affiliated with, or supervised by Schwab.

Schwab Advisor Services™ serves independent investment advisors and includes the custody, trading, and support services of Schwab.

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Own your tomorrow.