

Discover your economic potential

As a financial advisor, you rely on facts and figures to inform the decisions you make on behalf of your clients and your practice. Now you can make better informed decisions about your own future with the online RIA Economic Discovery Tool from Schwab Advisor Services™.

76%

of those surveyed expect a continued increase in the number of advisors moving to independence.¹

Top three benefits of independence²

- 1 potential for a larger income
- 2 freedom that comes with running your own business
- 3 ability to prioritize client needs and customize client service and communication

Cited by respondents to the 2012 RIA Benchmarking Study

The dollars and sense of the RIA model

With our RIA Economic Discovery Tool, you can quickly and easily estimate the financial benefits you could receive as a registered investment advisor (RIA) compared with other advisory models—whether you work at a wirehouse firm, regional brokerage, trust company, or independent broker-dealer.

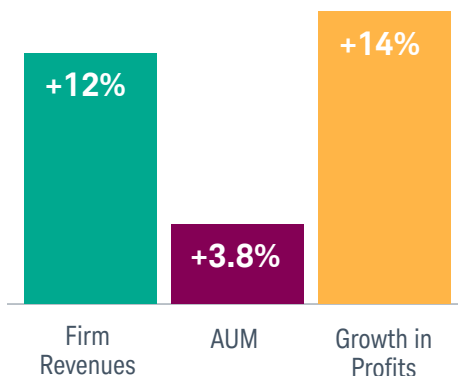
As an RIA, you have the power and freedom to run your business your way, with greater control over your expenses, income potential, and long-term firm value. Becoming a fully independent RIA also gives you the potential to keep more of what you earn—up to 100 percent of your revenue—while building a better plan for the future of your practice.

Assess your potential as an RIA

For a simple at-a-glance view of how the RIA model compares with your existing situation, use our online RIA Economic Discovery Tool by visiting advisorservices.schwab.com/econtool. You can select your current model, input a few key estimates, press “Calculate Results,” and get an instant side-by-side economic comparison that will allow you to:

- Compare the economics of the RIA model with your current model
- Understand your estimated earning potential as an RIA
- Gauge your income growth and firm value over time

RIAs experiencing record growth²



¹ Charles Schwab Research.

² 2012 RIA Benchmarking Study from Charles Schwab.

Get Started

Find out what you may stand to gain as an RIA by setting up an appointment with a Schwab business development officer. With a professional Schwab consultant at your service, you have access to a customized economic analysis that includes detailed reporting.

Prepare for your Schwab consultation with the following checklist:

- What is your total AUM?
- What percentage of your business is currently fee-based?
- What percentage would you ultimately like to be fee-based?
- How many total accounts (commission- and fee-based) would you be moving away from your current firm?
- What percentage of your business involves insurance/annuity/ C-share funds?
- What is your average payout percentage?
- How many employees do you anticipate would make the transition to your RIA firm?
- Of those, how many would be principals/owners?
- What are your current broker-dealer fees and eligible bonuses?
- If you are already practicing as an independent, what are your current annual expenses?



For an in-depth comparison, you can consult with a business development officer to access more detailed and customized information using our expanded RIA Economic Discovery Tool.

Learn more

To access our expanded RIA Economic Discovery Tool or for a professional consultation, please contact your Schwab representative or call **1-877-687-4085**.

To learn more about the RIA model and everything that Schwab Advisor Services has to offer, you can also visit us anytime at advisorservices.schwab.com

The Economic Discovery Tool (Tool) is intended solely for use by investment professionals. Please see “Terms of Use and Important Information” prior to using the Tool. The Tool simulates the pro forma financial results of various hypothetical scenarios for establishing, operating, joining, and/or selling an investment advisory practice or firm and compares those simulated outcomes to various alternatives. The scenarios and alternatives covered are not exhaustive and may not be representative of those you actually encounter. Moreover, the simulated pro forma results are materially dependent on various assumptions and inputs, some of which are made and specified by you and some of which are static. These assumptions and inputs may not reflect actual circumstances, and thus the Tool is inherently limited and intended for general informational purposes only. The simulated pro forma results do not reflect, and are not guarantees of, actual or future results. Your actual results may be materially different than those simulated. Schwab makes no warranty of the accuracy or completeness of the Tool or the simulated pro forma results and shall have no liability for your use of the Tool. The Tool is not intended to provide financial, investment, legal, tax, or regulatory compliance advice. You are urged to consult your own professional advisors.

The RIA Benchmarking Study from Charles Schwab comprises self-reported data from advisory firms that custody their assets with Charles Schwab.

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Own your tomorrow™

Get Started

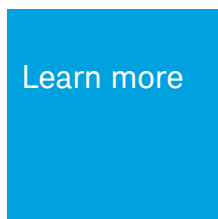
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