

# Important Information About Your Informed Consent to Receive Paperless Documents



## The Purpose and Effect of Your Consent

We are required to provide to you "in writing" certain records and disclosures about our relationship and transactions in your account. You are entitled to receive those documents on paper. With your affirmative consent, we can provide the documents to you electronically instead via the Schwab Charitable Paperless Documents Program ("Paperless Documents"). The information below will help you understand the conditions relating to Paperless Documents. You can always find the most up-to-date version of this important information at [schwabcharitable.org](https://schwabcharitable.org).

Paperless Documents categories include: statements and account documents (e.g., quarterly account statements and other account-related documents associated with the account). If you are opening an account, Paperless Documents also include the account agreements and account and program disclosures delivered to you as part of the account opening process. Paperless Documents specific to your transactions and account will be available online after you log in for up to 10 years from the date of initial delivery. Your consent to receive documents electronically is not limited as to duration, and does not expire.

You indicate your consent to Paperless Documents by providing an email address and signing an account agreement, or by clicking or touching an "I consent" or other button indicating assent to, or acceptance of, the conditions and requirements relating to Paperless Documents, and we record your consent. The method of consent may depend on whether you are opening an account or separately enrolling in Paperless Documents for an existing account. If you do not provide consent, Schwab Charitable will send you paper copies. Your consent will be effective until you cancel your enrollment in Paperless Documents or Schwab Charitable notifies you that the program is discontinued. If you are a joint account holder, your consent binds the other holder on your account.

By providing consent, you confirm that you have the ability to access the Schwab Charitable client center on the web, and the ability to open, view, save, retain, and print PDF documents as described below. This demonstrates that you can receive the Paperless Documents we will deliver to you. You also confirm that you have provided a valid email address as part of the account opening or Paperless Documents enrollment process. The email address that you provide shall be used to send Paperless Documents for all of your enrolled accounts and categories.

## Our Contact Information to Request Paper Documents or Ask Questions

After you provide your consent, you may still request paper documents. To access a document and print a copy, log in to the Schwab Charitable client center, select the "Account" tab, and then select the "History & Statements" tab. To request paper documents, ask questions, or report problems concerning Paperless Documents, you may contact us by email, by logging in to the Schwab Charitable client center, clicking "Contact Us," and then clicking "Send a Secure Message." To contact us by phone, dial 1-800-746-6216.

## To Withdraw Your Consent

When you change your preference back to postal mail delivery, this cancels your enrollment in Paperless Documents and withdraws your consent for Paperless Documents. You can do this by calling or emailing Schwab Charitable using the contact information above. Allow 48 hours for processing. Your consent will remain effective for other document categories for which you maintain a Paperless preference.

## Electronic Notification When a Paperless Document Is Ready

We send you an email to let you know a Paperless Document is available. For some documents, the email itself will be the Paperless Document. For all other documents, the email will contain a link that will allow you to access or download the document, and your log-in may be required prior to such access.

## Keeping Your Email Address Current and Actions Schwab Charitable Will Take if There Is a Problem

It is your responsibility to notify Schwab Charitable of any change in your email address by logging in to the Schwab Charitable client center and going to Service > Account Settings > Email Addresses or using the contact information above.

## Hardware and Software Requirements

To receive Schwab Charitable's Paperless Documents, you need access to a device (a computer or a smartphone) with Internet service and an active email account and address, along with the following:

- A current version of a common Internet browser, with JavaScript enabled.
- A current version of a program, such as Adobe® Reader®, that accurately reads and displays PDF documents. If you do not have Adobe Acrobat installed on your computer, you can download the free software at [adobe.com](http://adobe.com).
- An operating system on your device that supports the above.
- A printer that connects to your device if you wish to print and retain records on paper.
- Electronic storage connected to your device if you wish to retain records in electronic form (if using your computer, just save documents to your local hard drive).
- If you use your smartphone, you must access the full Schwab Charitable client center website to view and print your documents.
- If you have questions relating hardware and software requirements, please call or email Schwab Charitable using the contact information on the previous page.

## Security and Privacy Information

Unless expressly stated, email notifications for Paperless Documents are not encrypted. For security and confidentiality, unencrypted emails will not include your name, full account number, or any other personal identifier. Be aware, however, that some email addresses may use part or all of your name. If you use a work email address, your employer or other employees may have access to your email. To help you identify your account, we may include some portion, but not all, of your account number. Schwab Charitable may use a vendor to deliver Paperless Documents.

Whether Schwab Charitable or a vendor delivers the Paperless Documents, Schwab Charitable's privacy policy applies.

## Records and Disclosures Included in Schwab Charitable's Paperless Documents Program

### Statements and Account Documents("eStatements")

An account statement provides important information about your account, including the price and quantity of securities you hold, the transactions conducted, other activity in your account, and terms and conditions governing your account. Account statements are sent at the end of each calendar quarter in which you conducted activity in your account, regardless of any account activity. The category of Statements and Account Documents also includes grant award letters, and annual account summary letters. At account opening and from time to time thereafter, we also send you notifications about your account. Collectively, we call these notices and documents "Account Documents." When you consent to paperless account statements, you also consent to paperless Account Documents.

Schwab Charitable is the name used for the combined programs and services of Schwab Charitable Fund™, an independent nonprofit organization. Schwab Charitable Fund has entered into service agreements with certain affiliates of The Charles Schwab Corporation.