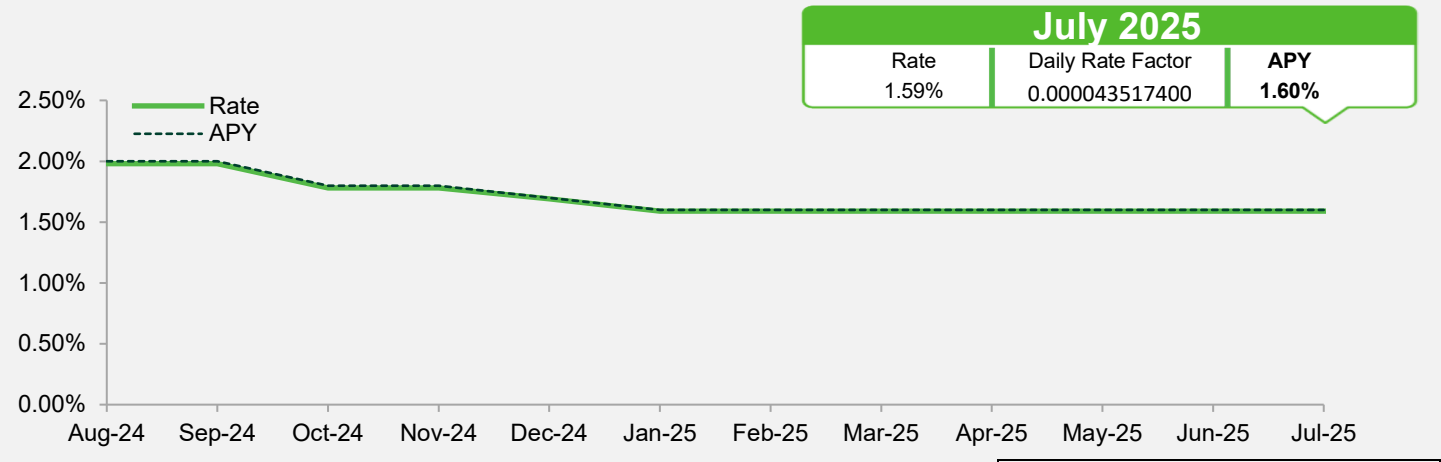


Institutional Money Market Deposit Account Offered by TD Bank USA, N.A.

The Institutional Money Market Deposit Account (Institutional MMDA) is an attractive, lower risk option for your available cash. Consumers are protected by FDIC insurance and insured up to the applicable limit per depositor.¹ The deposit account is provided by TD Bank USA, N.A., ("the Bank"), a subsidiary of The Toronto-Dominion Bank.

Institutional MMDA interest rate history, annual percentage yield history, and current rate



Key features of the Institutional MMDA:

- Revenue sharing on deposits may be paid back into the plan.²
- Interest is accrued daily and credited on the last business day of the month.
- There is no minimum deposit.

Because the Institutional MMDA is a bank account rather than an SEC-registered money market fund³, it has no expense ratio or prospectus. The rate of return may vary with market conditions and is subject to adjustment periodically by the Bank.

► For current interest rates

Visit www.schwab.com/IMMDARateSheet

The revenue sharing rate is variable. The current rate is 0 bps.

Annualized Total Return**	
YTD	1.59%
3 month	1.59%
12 month	1.73%
3 year	1.76%
5 year	1.08%
10 year	0.62%
Since Inception*	0.42%

Calendar Year Returns	
2024	1.92%
2023	1.94%
2022	0.60%
2021	0.02%
2020	0.07%
2019	0.40%

*Inception date August 18, 2008

**The 12-month, 3-month and YTD numbers are through the prior month

¹Cash in the Institutional MMDA is held at TD Bank USA, N.A. ("the Bank"). Deposits at the Bank are eligible for FDIC insurance of up to the applicable limit per depositor. For additional information regarding FDIC insurance, please visit www.fdic.gov or call 1-877-ASK-FDIC. TD Bank USA, N.A. is a national bank chartered under the laws of the United States of America and is based in Wilmington, DE. TD Bank USA, N.A. is a wholly-owned, indirect subsidiary of The Toronto-Dominion Bank. TD Bank USA, N.A., is not affiliated with Charles Schwab Trust Bank. Charles Schwab Trust Bank determines the interest rate paid to participants on funds deposited into the Institutional MMDA.

²The Bank uses Institutional MMDA balances to fund current and new investment and lending activity. The Bank seeks to make a profit by achieving a positive spread between its cost of funds (i.e. deposits) and its return on assets, net of expenses. Charles Schwab Trust Bank may receive a fee from the Bank for support services in connection with the Institutional MMDA. In exchange for providing these services, the Bank pays Charles Schwab Trust Bank an aggregate fee based on the weighted average yield earned on the client IDA balances, less the actual interest paid to clients, a servicing fee to the Bank of 15 basis points and the cost of FDIC insurance premiums. Charles Schwab Trust Bank has the right to waive all or part of the fee it receives. Other than the applicable fees charged on plan custody accounts, there will be no charges, fees, or commissions imposed on the Account for the inclusion of the Institutional MMDA in the plan. The current Institutional MMDA interest rate will be disclosed at <https://www.schwab.com/IMMDARateSheet> and may be changed without prior notice.

The Institutional MMDA and the MMDA constitute obligations of the Bank and are not obligations of Charles Schwab Trust Bank. Charles Schwab Trust Bank does not guarantee in any way the financial condition of the Bank or the accuracy of any publicly available financial information concerning the Bank. Charles Schwab Trust Bank is not responsible for any insured or uninsured portion of the Institutional MMDA or the MMDA.

³Please note that the Institutional MMDA is not available as an option for 403(b)(7) plans. Charles Schwab Trust Bank acts as a custodian and/or directed trustee to retirement plan accounts.