Advisor Services

The power of possibility

charles SCHWAB

Own your tomorrow

Big-picture thinking has always helped you connect ideas.

It's how you transform possibilities into reality. Whether your wealth has grown from entrepreneurship, inheritance, or another path, skillfully managing your financial future gives you the means to shape your lifestyle around the passions and purposes that inspire you.

This is the space where Schwab Advisor Services™ can help you and your advisor excel. We know that financial health is about more than simply safeguarding your assets and building your portfolio. With Schwab as your custodian, we open the door to sophisticated financial expertise and breakthrough insights that enable your advisor to provide highly personalized investment solutions. You and your advisor are free to move faster, go further, and design the high-impact future you want.

Deep experience serving investors like you

At Schwab Advisor Services™, we provide the resources to help you and your advisor build a singularly unique strategy grounded in deep insight and knowledge. As the industry's leading custodian for independent advisors, we offer a broad spectrum of investing options and expertise that help you achieve your goals today and over the long term.

Schwab has more than 25 years' experience providing custodial, operational, and trading support for advisors and their clients. With more than $1.2 trillion in assets and over 2.8 million accounts,[1] we custody more independent advisor assets than our top three competitors combined.[2]

[1] As of August 31, 2016.
[2] RIA Marketplace 2014: Growth Drivers in an Accelerating Industry Segment, Cerulli Associates.

Transparent fee structure

At Schwab, we continue to eliminate platform, administrative, and account service fees. All costs are transparent—so you know exactly what you're paying for.

$350B

Total assets with Schwab Advisor Services by households with $20 million or more[3]

260

Family Office advisors who collectively manage over $150 billion[3] with Schwab Advisor Services[4]

$25B

in charity nonprofit accounts; another **$5 billion** in donor-advised charity accounts[5]

50%

of Schwab Advisor Services' assets are with high-net-worth households[6]

[3] AS statement equity data, December 2015.
[4] "Family office" defines advisor firms that identified as family office in their ADV filings.
[5] As of December 31, 2015.
[6] "High-net-worth" is defined as having $5 million or more in assets.

Reclaiming what's priceless: your time

With all the demands on your schedule, preserving your time provides a return unlike any other. As your first point of contact, your advisor provides expert guidance and insight for all your day-to-day needs.

For additional flexibility to help you manage your assets and accounts on your own terms, Schwab provides you with anytime access to online tools through our secure website for clients of advisors, Schwab Alliance.

Enhanced access gives you more control:

- ☑ **Account details.** Get direct online access to your account balances, positions, transaction history, and more.
- ☑ **Mobile access.** Keep track of key information on the go and access financial tools—including mobile check deposit—via Schwab's mobile application.
- ☑ **Electronic approvals.** Approve forms or wires online or through your mobile device, without the hassle of paper.
- ☑ **Paperless documents.** Choose paperless delivery of important documents—including statements, confirmations, and regulatory materials—to help conserve resources and ensure that your account details are always close at hand.
- ☑ **24/7 customer service.** Schwab's customer service teams offer 24/7 access to information to ensure that you always have the answers you need, so you can focus on what matters most in your life.

Access to Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade, maintenance, or for other reasons. System availability and response times are subject to market conditions and mobile connection limitations.

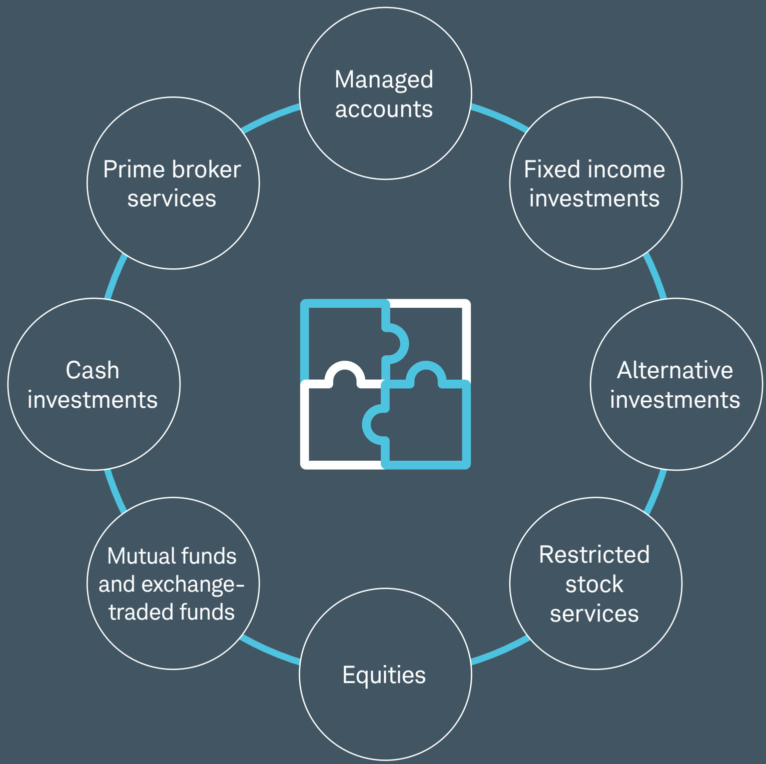
Open architecture trading platform

Your unique financial profile and life experiences set you apart—your investment strategy should be just as distinctive. Schwab's open architecture trading platform—with one of the largest selections of investment options in the industry—equips you and your advisor with the flexibility and expansive trading options you need to grow your assets.

Our trading platform is backed by over 100 professionals with decades of experience in the industry. Through our trading desk, you and your advisor have access to Schwab's knowledgeable, dedicated teams for equities, fixed income, and mutual funds.

Products and services

Your advisor can help you select the products and services that most closely match your unique investment style and goals. Our open architecture offerings include:



Customized service offerings

Having broad service options available can equip you and your advisor to plan and act decisively. We provide deep expertise to save your advisor time and energy, backed by services tailored to your needs. With Schwab, you gain access to resources based on your specific requirements and unique wealth profile.

Reporting solutions for you and your advisor

Access to clear, concise reporting tools can help you save time and stay in tune with your investment growth. Our custom report statements guide your day-to-day decision-making and long-term assessments of your financial performance.

Banking

With nearly 1.1 million bank accounts and over $153 billion in assets,[7] the Charles Schwab Bank offers products and services that can help you manage your assets in a more integrated way.

Estate services

Our dedicated team of Estate Specialists is available to help your advisor with the titling of your assets and implementation of your estate plan.

Personal trust

For our clients with trust accounts, we have the tools and expertise to help your advisor manage your trust assets efficiently. Whether you are serving as an individual trustee or need a professional corporate trustee, Schwab provides specialized trust knowledge and a full range of administrative and reporting services.[8]

Tax reporting

Rely on Schwab for accurate and thorough tax reporting support for your Schwab accounts and to help you keep track of your data.

[7] Schwab Quarterly Earnings Report–Second Quarter 2016.
[8] Corporate trustee services provided by Charles Schwab Trust Company of Delaware.

Philanthropic services tailored to you

Giving back is one of the ways that you and your family can make your mark on the world. Whether you're volunteering your time or donating to charitable organizations you believe in, your path to philanthropic giving is personal.

You and your advisor have access to Schwab Charitable™, a leading donor-advised fund for over 15 years.

Our services include grant distribution, tax receipt consolidation, and help with receiving donations—from complex asset acceptance to donor identification on every contribution received.

Learn how we can help make your charitable giving simpler and tax-smart with a Schwab Charitable account at www.schwabcharitable.org.

Over $13 billion in contributions since the inception of Schwab Charitable in 1999, and more than 1,400 advisors engaged on behalf of their clients' donations.[9]

[9] As of June 30, 2016.

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

Sophisticated security measures in your corner

In-depth protection of your financial information isn't a "nice-to-have"—it's an absolute must. At Schwab, multiple levels of physical and digital security anchor our approach to protecting your privacy and account information, safeguarding your assets, and preventing fraud.

Privacy

We proactively protect your personal information and maintain strict controls over how your data is used, shared, and accessed. This includes computer safeguards as well as secured files and buildings. To view our privacy policy and learn more about our protections, visit www.schwab.com/privacy.

Asset safety and insurance

Federal law requires that Schwab segregate client assets from Schwab's own assets. Additionally, client assets must be deposited in accounts that are not subject to liens. Your investments custodied with Schwab are also protected by SIPC for securities and cash in the event of broker-dealer failure.

To learn more about our asset safety and insurance policies, visit www.schwab.com/public/schwab/nn/sipc_account_protection.html.

Schwab's multistep approach to safeguarding your information and accounts:

For more details on how we help keep your personal and financial information secure online, visit www.schwab.com/schwabsafe.

A proven leader at your service

Schwab Advisor Services™ delivers industry-leading experience, deeply personalized service, comprehensive investment products, and innovative technologies to help you do more with your wealth. Our people are game changers. They're passionate about understanding your unique financial goals and delivering solutions that help you and your advisor fulfill your vision.

Talk to your advisor for more information and guidance about custodying your assets with Schwab.

AHA (1116-LUV8) MKT95027-00 (12/16)

charles SCHWAB

Own your tomorrow®