



Welcome to the electronic approvals resource guide

This guide is divided into six sections that you can navigate by clicking the boxes below. They provide an overview of the experience and resources for you and your clients when you use these new tools.

Advisor experience and tools

See introduction and advisor resources >>



Open accounts electronically >>



Send wires electronically >>



Client experience and tools

See Client Learning Center >>



Open accounts electronically >>

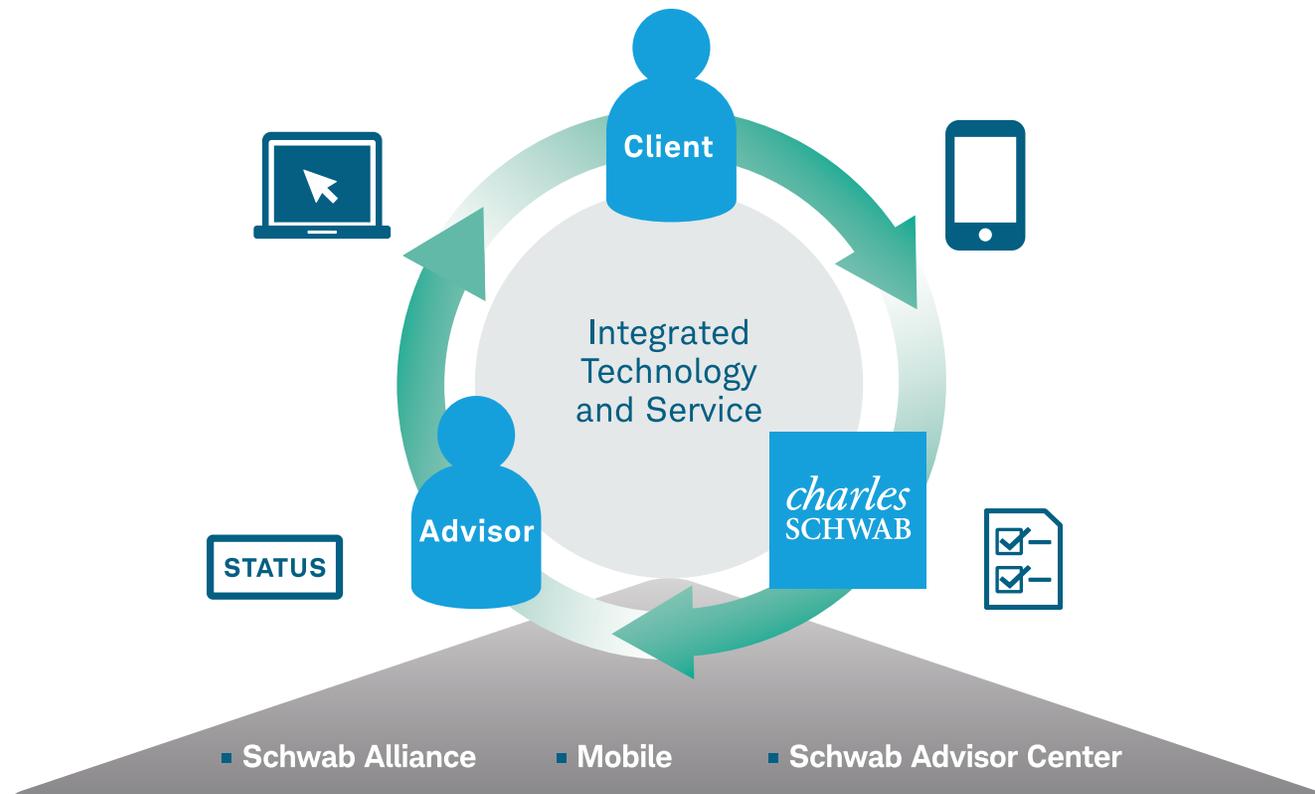


Send wires electronically >>



New tools and resources make it easier for you and your clients to do business with Schwab

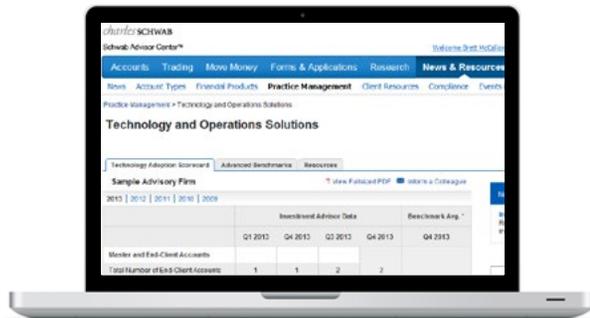
- We've replaced a number of time-consuming, complicated processes with streamlined tools that give you and your clients the best possible experience.
- This guide is intended for your use—it explains how these tools help you and your clients get the most from this quicker, more transparent, paperless experience.
- In this section you'll find support resources that help you get started.



Advisor resources

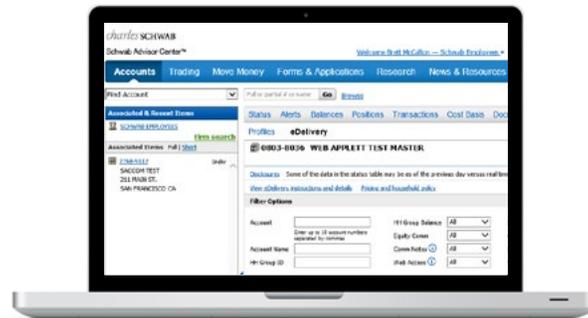
Help your clients get online, and submit important forms to Schwab electronically.

Click on the blue text to navigate through this guide. Use the navigation in the upper left to return home or to the beginning of each section.



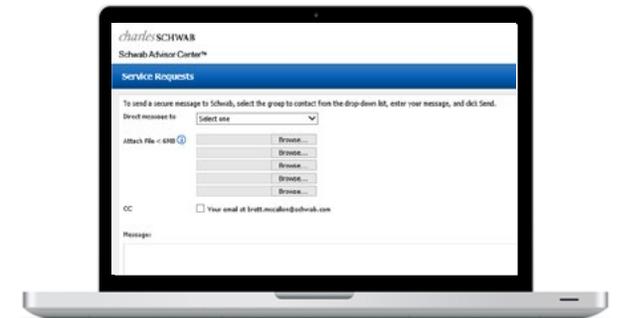
Check »

Learn how many clients are using Schwab Alliance at a glance.



Invite »

Invite Clients to Schwab Alliance with a few clicks.



Submit »

Submit forms easily through Service Requests.

Check your clients' Schwab Alliance status

How many of your clients have signed up?

Use the technology adoption scorecard to see the percentage of your clients using Schwab Alliance.

1. The scorecard is accessible at schwabadvisorcenter.com/scorecard

2. Use the Schwab Alliance Usage section to review the percentage of your clients who have Schwab Alliance credentials.

1



2

Master and End-Client Accounts		Investment Advisor Data				Benchmark
		Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q1 2014
Total Number of Master Accounts		1	1	1	1	
Total Number of End-Client Accounts		27	29	29	30	

Alerts and Status		Investment Advisor Data				Benchmark
		Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q1 2014
Viewed Alerts in Time Period?		Y	Y	Y	Y	
Viewed Status Detail in Time Period?		N	N	N	Y	

Online Account Open		Investment Advisor Data				Benchmark
		Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q1 2014
Total Number of Eligible Accounts Opened		0	0	0	0	
Number Opened Online		0	0	0	0	
Laser App License Requested		N	N	N	N	
Online Adoption Percentage		0.00%	0.00%	0.00%	0.00%	18.70%

Schwab Alliance Usage		Investment Advisor Data				Benchmark
		Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q1 2014
Accounts	Percentage Enabled for SchwabAlliance.com	62.96%	62.07%	62.07%	69.44%	64.64%
	Percentage of Enabled Accounts Accessed on SchwabAlliance.com	35.29%	61.11%	61.11%	68.00%	59.53%
Clients	Percentage with SchwabAlliance.com Credentials	-	-	-	41.67%	46.73%
	Percentage with Credentials Who Accessed SchwabAlliance.com	-	-	-	60.00%	62.90%

Schwab Alliance Usage		Investment Advisor Data				Benchmark
		Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q1 2014
Accounts	Percentage Enabled for SchwabAlliance.com	62.96%	62.07%	62.07%	69.44%	64.64%
	Percentage of Enabled Accounts Accessed on SchwabAlliance.com	35.29%	61.11%	61.11%	68.00%	59.53%
Clients	Percentage with SchwabAlliance.com Credentials	-	-	-	41.67%	46.73%
	Percentage with Credentials Who Accessed SchwabAlliance.com	-	-	-	60.00%	52.90%

Invite clients to Schwab Alliance

Online access is key to using electronic tools.

Easily invite your clients to join Schwab Alliance using Schwab Advisor Center.

1. Click the **eDelivery** tab on the Profiles page.
2. Set the Web Access menu to “No” to see all clients without Schwab Alliance Access.
3. Click any or all of the accounts, and then click Start Enrollment.

The screenshot shows the Schwab Advisor Center interface. The top navigation bar includes 'Accounts', 'Trading', 'Move Money', 'Forms & Applications', 'Research', 'News & Resources', and 'More'. The 'Accounts' tab is selected. The 'eDelivery' tab is highlighted in the 'Profiles' section. A red box highlights the 'Filter Options' section, which includes dropdown menus for 'HH Group Balance', 'Equity Comm', 'Comm Notes', 'Web Access', 'Instructions Sent', 'Confirms', 'Statements', 'Shareholder Materials', and '1099 Composite'. A red arrow points from this box to a larger, detailed view of the 'Filter Options' section below.

eDel Enroll	Account	Account Name	HH Group ID	HH Group Balance	Equity Comm	Comm. Notes	Web Access	Confirms	Stats
<input type="checkbox"/>	2768 9117	SACCOM TEST 211 MAIN ST. SAN FRANCISCO CA	992184435	<\$1MM	\$19.95	20	No	Paper	Paper

This is a detailed view of the 'Filter Options' section, showing the following fields and dropdown menus:

- Account:
- HH Group Balance: All
- Equity Comm: All
- Comm Notes: All
- Web Access: All
- Instructions Sent: All
- Confirms: All
- Statements: All
- Shareholder Materials: All
- 1099 Composite: All

Submit forms through Service Requests

Easily send important documents to Schwab.

Instead of faxing, you can now securely submit up to five files at once directly to your service team through the Service Requests interface, found under the support menu on Schwab Advisor Center.

1. Select the group you'd like to contact.
2. Attach up to five files.
3. Enter a message to accompany your files, and then submit.

charles SCHWAB
Schwab Advisor Center™

Service Requests

To send a secure message to Schwab, select the group to contact from the drop-down menu.

Direct message to ▼

Attach File < 6MB ⓘ Browse...

Browse...

Browse...

Browse...

Browse...

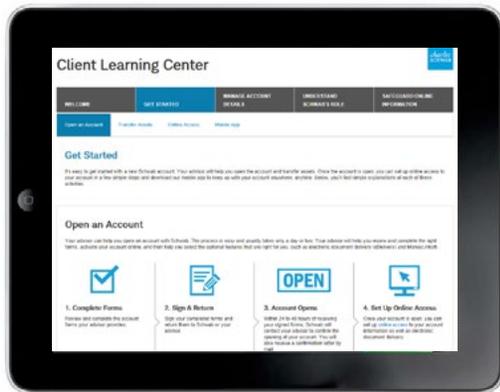
CC Your email at brett.mccallon@schwab.com

Message:

Client Learning Center

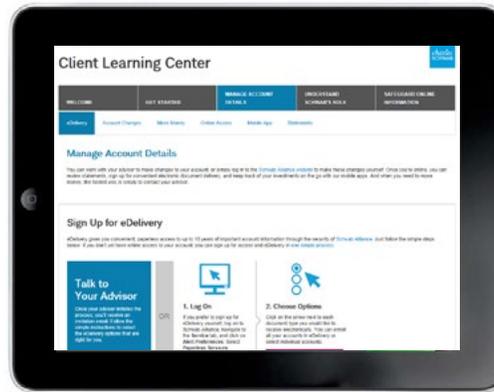
The [Client Learning Center](#) is a shared resource that you and your clients can use together.

Click on the blue text to navigate through this guide. Use the navigation in the upper left to return home or to the beginning of each section.



Get started »

Walk clients through opening an account and more.



Manage details »

Review making account changes, moving money, and more.



Online security »

Help your clients keep their online data safe.

Get started

Help new clients understand important processes.

Use the Client Learning Center's Get started section with new-to-Schwab clients.

1. The process of opening accounts and transferring assets are explained in a simple workflow format. When electronic approval for forms becomes generally available, this workflow will be updated with training material for clients.
2. Clients will also find information that walks them through signing up for Schwab Alliance and downloading the mobile app.

1

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Client Learning Center

WELCOME GET STARTED MANAGE ACCOUNT DETAILS UNDERSTAND SCHWAB'S ROLE SAFEGUARD ONLINE INFORMATION

Open an Account Transfer Assets Online Access Mobile App

Get Started

It's easy to get started with a new Schwab account. Your advisor will help you open the account and transfer assets. Once the account is open, you can set up online access to your account in a few simple steps and download our mobile app to keep up with your account anywhere, anytime. Below, you'll find simple explanations of each of these activities.

Open an Account

Your advisor can help you open an account with Schwab. The process is easy and usually takes only a day or two. Your advisor will help you review and complete the right forms, activate your account online, and then help you select the optional features that are right for you, such as electronic document delivery (eDelivery) and MoneySmart.

- 1. Complete Forms**
Review and complete the account forms your advisor provides.
- 2. Sign & Return**
Sign your completed forms and return them to Schwab or your advisor.
- 3. Account Opens**
Within 24 to 48 hours of receiving your signed forms, Schwab will contact your advisor to confirm the opening of your account. You will also receive a confirmation letter by email.
- 4. Set Up Online Access**
Once your account is open, you can set up online access to your account information as well as electronic document delivery.

Transfer Assets

Your advisor can help you transfer assets to a new or existing account. Once you and your advisor have determined which assets to transfer, and have assembled the required information, your advisor will work with Schwab to execute the transfer. For information about depositing or moving funds since your account is open and established, see Move Money. Consult the FAQ for more information on the types of assets that can be transferred, as well as the typical processing time for each.

- 1. Initial Interview**
Your advisor will ask you questions that help ensure that all of the assets will be transferred properly.
- 2. Review Statement**
Your advisor will then ask for a statement from your current custodian, dated within the past 90 days. Your advisor will make sure that all of your assets are able to be transferred to Schwab and confirm important account information.
- 3. Complete Transfer Form**
Your advisor will also ask you to complete a Transfer of Account form or other transfer paperwork, provided by your current custodian. Your advisor will submit the form to Schwab for processing once it's completed, signed, and dated.
- 4. Schwab Processes Transfer**
Schwab will review the paperwork for processing within one business day. If there are any issues, Schwab will work with your advisor to resolve them. For more details on this process, review the FAQ.

Resources:
FAQ

Sign Up for Online Access

In just a few simple steps, you can sign up for access to the Schwab Alliance website, our customized online experience for clients of advisors. Not only does Schwab Alliance provide on-demand access to important account information and documents, but it also allows you to securely and quickly manage account details. The easiest way to sign up for Schwab Alliance is to have your advisor initiate the process. You'll receive an email and link that allow you to complete your sign-up in minutes. Use our procedure for more information. If you have any questions about your account, the dedicated support team can be reached at 800-515-7157.

Already have online access? Sign up for eDelivery to reduce paper.

Resources:
Schwab Alliance eDelivery



Manage details

Walk existing clients through a range of processes.

The Client Learning Center helps clients understand how they can work with you to maintain account details.

1. Simple workflows explain how you can help clients do everything from change their address to setting up power of attorney.
2. When electronic authorization for wires becomes generally available, the Move Money section will be updated to provide training material for clients.

1

2

The screenshot displays two sections of the Schwab Client Learning Center. The top section is titled "Make Account Changes" and includes a sub-header "CHANGE ADDRESS" with a navigation bar for "ADD SOMEONE TO ACCOUNT", "STANDING LETTER OF AUTHORIZATION", and "POWER OF ATTORNEY". It features a "Talk to Your Advisor" box and three numbered steps: 1. Log On, 2. Update Physical Address, and 3. Update Email Address. The bottom section is titled "Move Money" and includes a sub-header "WIRE TRANSFERS" with a navigation bar for "JOURNAL BETWEEN SCHWAB ACCOUNTS", "CHECK DEPOSIT", "REQUEST A CHECK", and "MONEY LINKS". It features a "Domestic" tab and three numbered steps: 1. Talk to Your Advisor, 2. Sign & Return, and 3. Expect a Call.

Online security

Help your clients stay safe online.

Use this section to review the ways that you, your clients, and Schwab can work together to protect your clients' online data.

1. Clients can review Schwab's privacy policy. Schwab's security guarantee offers extra protection against unauthorized activity.
2. Schwab's security guarantee offers extra protection against unauthorized activity.
3. Review best practices that clients can use to keep their information safe online.

FACTS		WHAT DOES THE CHARLES SCHWAB CORPORATION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law also requires us to tell you how we collect and use your information carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the services you use. <ul style="list-style-type: none"> • Social Security number and Income • Account balances and transaction history • Investment experience and assets 	
How?	All financial companies need to share customers' personal information. We explain the reasons financial companies can share their customers' personal information and whether you can limit this sharing.	

Security Guarantee

We want you to have the highest level of confidence when you do business with Schwab. So we offer you this simple guarantee.

The highest levels of security are only possible when we work together. To ensure your protection under this guarantee, we recommend that you take these additional steps:

- Safeguard your account access information. If you share this information with anyone, we'll consider their activities as yours.
- Report any unauthorized transactions to us as quickly as possible. If you suspect you are a victim of fraud, please contact us immediately.

There may be other individuals to whom you grant authority in your account. Their activities in your account will also be considered yours. We are committed to safeguarding your accounts and the privacy of your information, and we continually review our experience, we recommend that you take these additional steps.

Here is more information on The Schwab Security Guarantee:

Do I have to do anything to get this protection?
No. Schwab automatically provides this protection.

Safeguard Online Information

- We guard against unauthorized account access
- We protect your information
- Prevent unauthorized account access
- Safeguard your information
- Traveling Tips
- Suspect fraud?

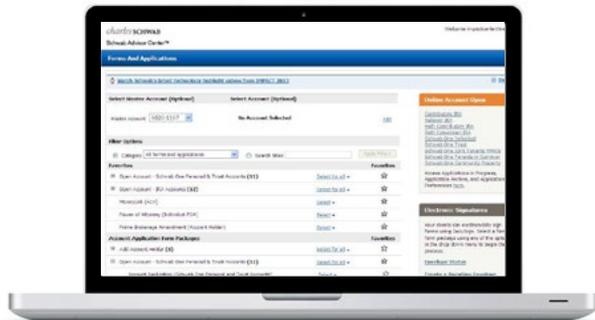
We guard against unauthorized account access.

SchwabSafe® protects your account information from unauthorized access. We display your privacy information online.

Open accounts electronically (advisor)

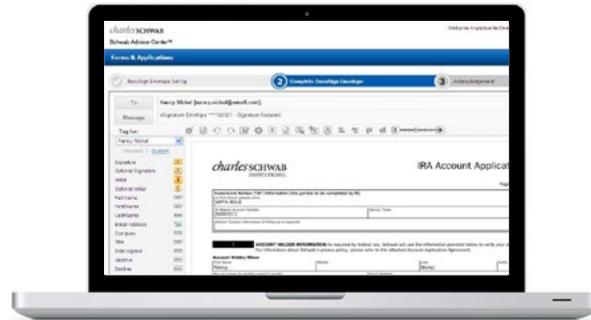
In three simple steps, send an electronic envelope to your clients.

Click on the blue text to navigate through this guide. Use the navigation in the upper left to return home or to the beginning of each section.



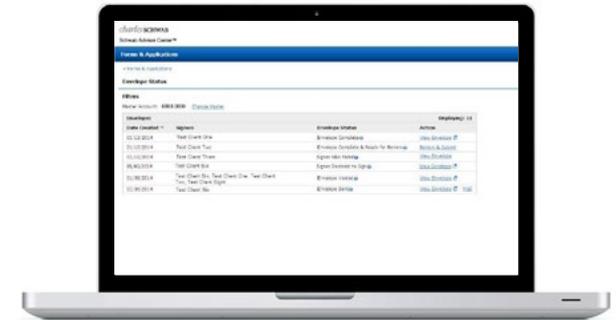
Create envelope »

Create an eSignature envelope, and add completed or partially completed or Schwab forms.



Tag forms and send »

Review and tag all fields clients are required to complete and/or sign.



Track progress »

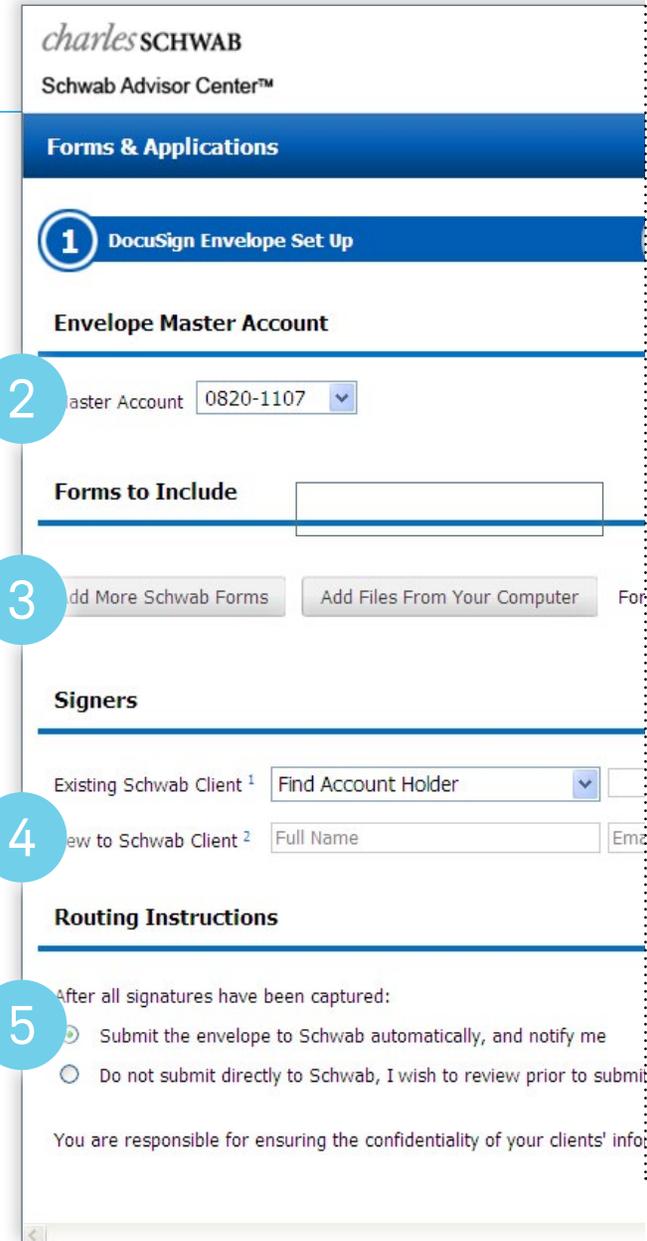
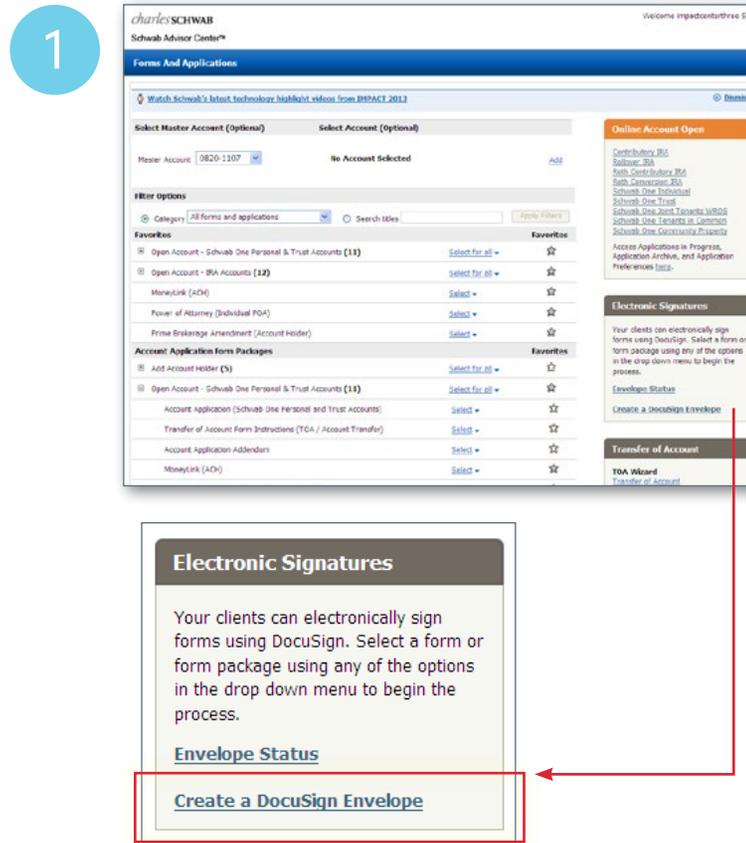
Continuously monitor the envelope's progress to ensure it's completed.

Create the electronic envelope

A new envelope is only a few steps away.

Use any method you use today to pre-fill all forms, then save them as a .pdf on your computer.

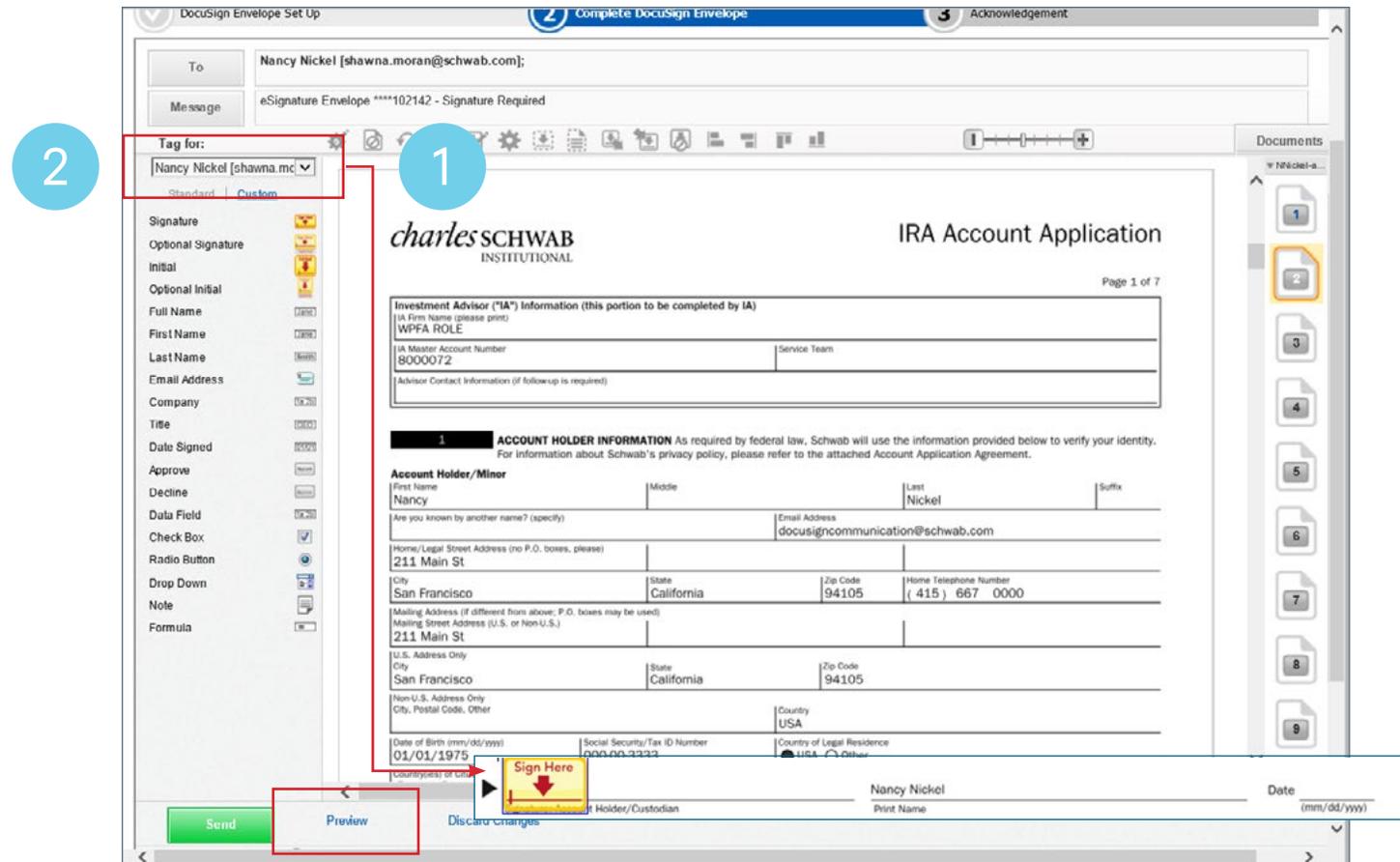
1. From the Forms and Applications page, choose the Create a DocuSign Envelope option.
2. Choose the master account from the drop-down menu.
3. Add the forms you saved to your computer.
4. Choose up to six signers—be sure to add them in the order they should sign, as the envelope will proceed from first to last.
5. Decide whether you want to review the envelope before it's submitted to Schwab.



Tag Forms and Send

Drag-and-drop tags for your clients to follow.

1. Tag forms by dragging the icons onto the areas of the form that your clients should complete.
2. If there are multiple signers, use the drop-down menu to choose one at a time, and tag the form for each signer.
3. Before you send the envelope, you can preview the forms to ensure they are properly tagged for each signer.



Track progress

Easily stay on top of all activities.

1. You can track the envelope's status from the link on the Forms and Applications screen, or from the Alerts screen.
2. On the Envelope Status page, you can review the envelope's complete workflow history.
3. Click to review the documents prior to submission if you elected that option when sending the envelope.

Electronic Signatures
Your clients can electronically sign forms using DocuSign. Select a form or form package using any of the options in the drop down menu to begin the process.

Envelope Status
Create a DocuSign Envelope

Envelope Status

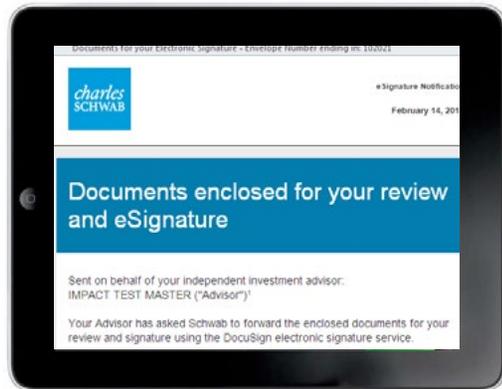
Date Created	Signers	Envelope Status	Action
01/13/2014	Test Client One	Envelope Complete	View Envelope
01/10/2014	Test Client Two	Envelope Complete & Ready for Review	Review & Submit
01/10/2014	Test Client Three	Signer KBA Failed	View Envelope
01/08/2014	Test Client Six	Signer Declined to Sign	View Envelope
01/09/2014	Test Client Six, Test Client One, Test Client Two, Test Client Eight	Envelope Voided	View Envelope
01/09/2014	Test Client Six	Envelope Sent	View Envelope

Filters
Master Account: 0000 0000 [Change Master](#)

Open accounts electronically (client)

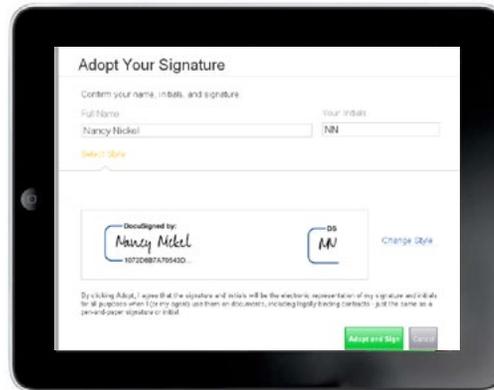
The system navigates your client through the signing process.

Click on the blue text to navigate through this guide. Use the navigation in the upper left to return home or to the beginning of each section.



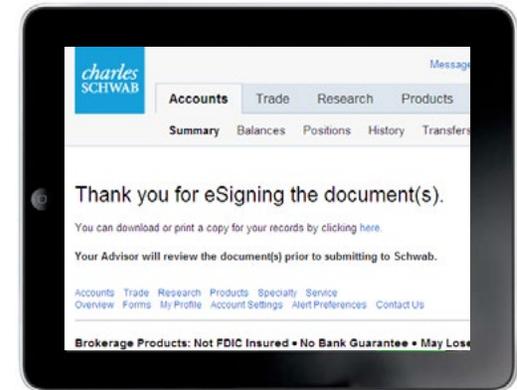
Notify »

Clients receive an email and verify their identities.



Sign »

All clients choose a signature and complete and sign documents.



Confirm »

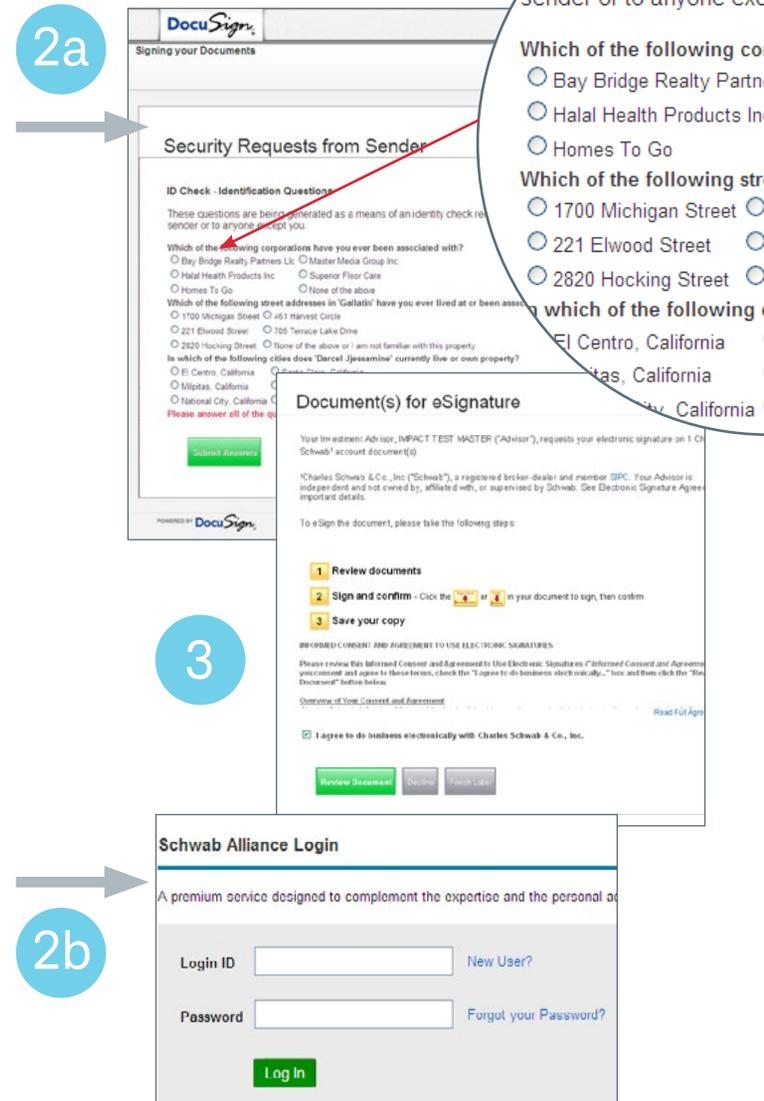
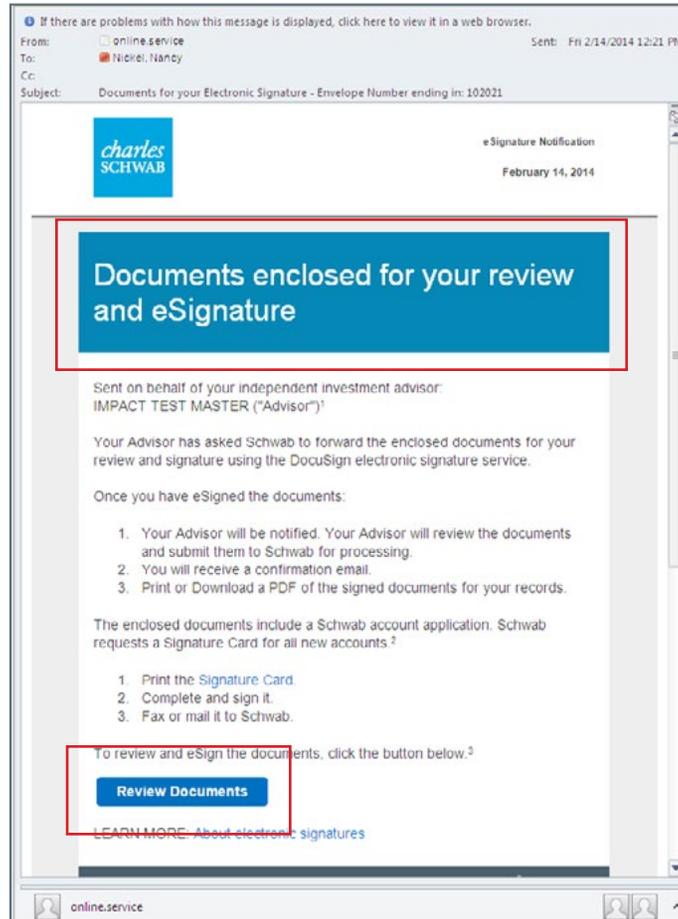
Once the client confirms signature, the envelope proceeds to the next signer or is returned if complete.

Client is notified and authenticates

Clients verify their identity in a few steps.

1
New-to-Schwab and current clients use different methods to verify identity.

1. All clients receive an email with a link to the electronic envelope. Current clients can also access envelopes through the Message Center on Schwab Alliance.
- 2a. New clients are taken to DocuSign, enter their personal information, then answer knowledge-based-questions (KBA) to complete the process.
- 2b. Current clients log in using their Schwab Alliance credentials.
3. Once identity is verified, all clients consent to electronic authorization, and are then taken to the documents for signature.

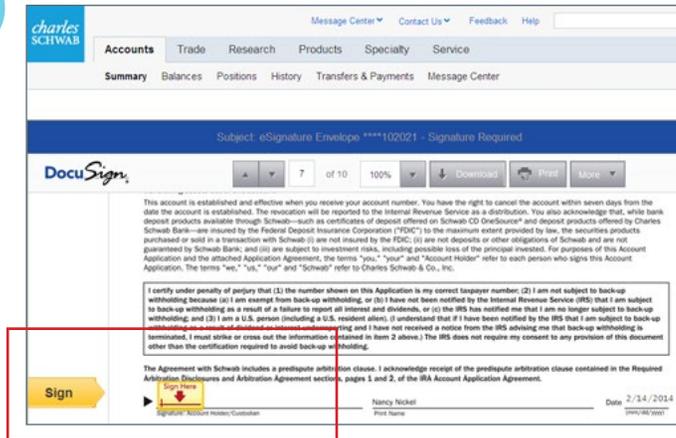


Client signs

Clients complete each section you've tagged.

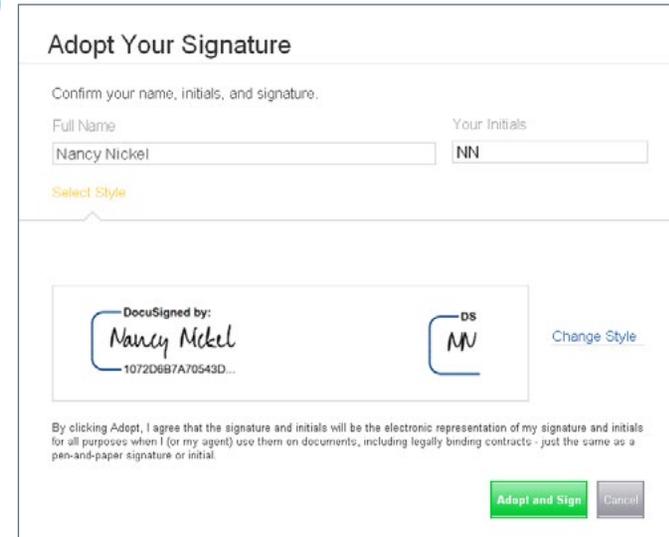
1. The client signs or completes each field tagged by the advisor, clicking the Next button to proceed to the next one.

1



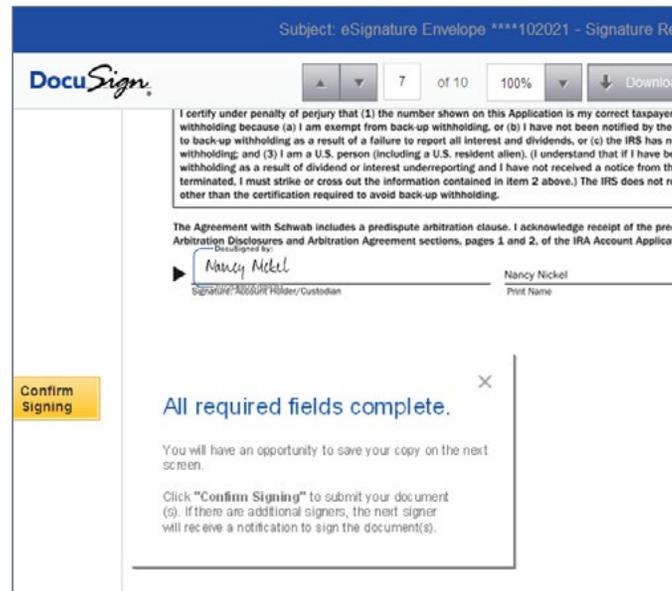
2. The client can choose a premade signature, or draw a new one with their mobile device.

2



3. The client is notified when all fields are complete.

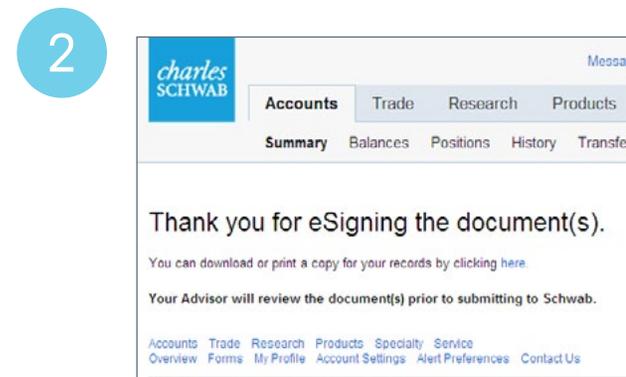
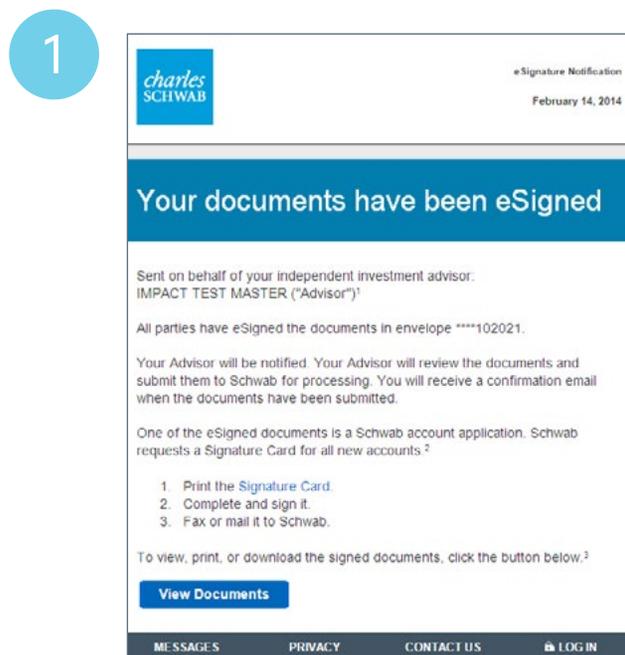
3



Client confirms

The envelope proceeds to the next step.

1. At this point, the client will receive a confirmation email. If there are multiple signers, the next signer will receive a notification email. If not, the envelope returns to the advisor for review or to Schwab for processing.
2. If the envelope includes an account open form, your client will be asked to sign a Signature Card. While not required to open the account, having a hand-written signature on file will ensure prompt processing of future transactions and enable checks or debit cards to be mailed for this account.



Send wires electronically (advisor)

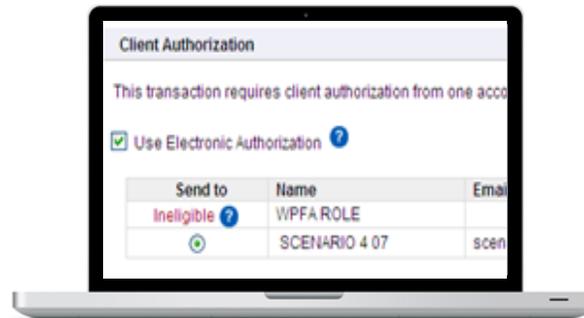
Using familiar tools, it's easy to create and send an electronic wire request.

Click on the blue text to navigate through this guide. Use the navigation in the upper left to return home or to the beginning of each section.



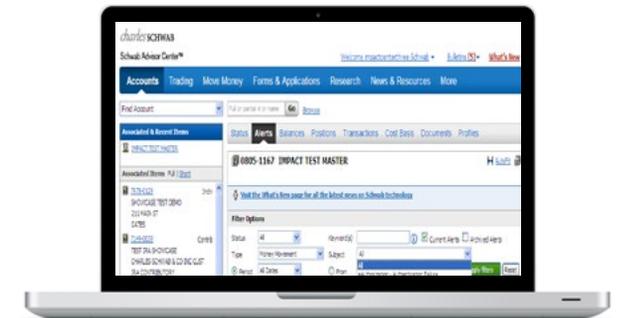
Initiate »

Initiate a wire using the Move Money tool on Schwab Advisor Center.



Submit »

Verify wire details, and submit to notify your client that the wire is ready for confirmation.



Monitor wire »

Throughout the authorization process, use alerts to stay informed.

Initiate wire

Visit Schwab Advisor Center to get started.

1. To initiate an electronic wire, go to Move Money in Schwab Advisor Center® to submit the request. Currently, electronic authorization is only available for One Time, third-party wires from a brokerage account.

2. Input the details for the wire.

1

The screenshot shows the Schwab Advisor Center interface. At the top, it says "charles SCHWAB Schwab Advisor Center™". Below that is a "Move Money" section with a "Find Account" dropdown and "Go" and "Browse" buttons. A blue box contains the text: "PROVIDE LOT INSTRUCTIONS WHEN JOURNALING POSITIONS". Below this, account information is displayed: Master Account: 0805-1167, Account Number: 7978-0129, Registration Type: Indiv, and the account holder's name: Dave Dollar, 211 MAIN ST, GATES. There are links for "Need help requesting a Check or Journal" and "Master Status View". The "Move Money - Request" section shows "Available Cash/MMF: \$500.00" and "Available on Margin: \$6,485.00". Below this are links for "Request Check", "Request MoneyLink", and "Request Wire Transfer", each with sub-links for "One Time", "Recurring", and "Use SLOA". A red box highlights these links, with an arrow pointing to a separate box on the right.

Available Cash/MMF: \$500.00 Available on Margin: \$6,485.00
Request Check: [One Time](#) | [Recurring](#) | [Use SLOA](#)
Request MoneyLink: [Use On-Request Set-Up](#)
Request Wire Transfer: [One Time](#) | [Use SLOA](#)
Move Money - Account Status View

2

The screenshot shows the "Request Wire - One Time" form. It includes a progress bar with three steps: "1 Input Data", "2 Verify", and "3 Acknowledgement". Below the progress bar, it says "Available for Fed Wires and US dollars only". The "Payee Details" section contains a note: "If you have any questions about which fields to use when entering the wire information please for additional details or contact your service team." Below this are input fields for "Receiving Bank ABA # **", "Receiving Bank Name", "Receiving Bank Address", "Receiving Bank Country", "Receiving Bank Phone", and "Beneficiary Account #". A red box highlights these fields, with an arrow pointing to a separate box on the right.

Receiving Bank ABA # **:
Receiving Bank Name:
Receiving Bank Address:
Receiving Bank Country:
Receiving Bank Phone: - - Ext.
Beneficiary Account #:
Beneficiary: On Record (Like to Like Reg.)
Record only when bank and



Tip: Remember to verbally verify all email based wire requests to ensure validity.

Verify and submit

In a few clicks, the wire is ready for your client's approval.

1. While 'Verifying' the Wire, choose the new 'Use Electronic Authorization' check box. Select the account holder who should approve the wire.
 - Click Submit to initiate the Wire.
2. When prompted with the Electronic Authorization message, click OK to confirm.

The screenshot shows the Charles Schwab Advisor Center interface for moving money. A red circle with the number '1' highlights the 'Move Money' section. Below this, the 'Transaction Details' are shown:

- Type:** Wire
- Status:** Pending-Review
- Pending Reasons:** Client Authorization Needed (LOA), Multiple Firms On Account, Schwab review
- Wire Amount:** \$1.00
- Wire Fee:** \$25.00 (Note: Fees)
- Process Date:** 02-20-2014
- Additional Wire Instructions:** (Including Client Escrow Info)

An 'Attention' message states: '1. This transaction will require your client(s) authorization.' Below this is the 'Client Authorization' section, which includes a red box around the checked 'Use Electronic Authorization' checkbox. A table lists account holders for selection:

Send to	Name	Email Address
Ineligible ⓘ	CONTROL QUICKACCESS	
<input type="radio"/>	Dave Dollar	Dave.Dollar@test.com
<input type="radio"/>	Nancy Nickel	Nancy.Nickel@test.com
<input type="radio"/>	John Smith	John.Smith@test.com

At the bottom, a red box highlights the 'Submit' button. An 'Electronic Authorization' dialog box is overlaid on the right, with a red circle and the number '2' highlighting the 'OK' button. The dialog box contains the following text:

By choosing electronic authorization, a message will be sent to your client(s) with next steps for viewing the details of this transaction in order to provide authorization.

Please ensure information entered is correct for this wire request. Once your client authorizes the request and Schwab has approved the transaction, funds will be debited immediately. To submit this wire request, select 'OK'. To make any changes, select 'Cancel'.

Monitor wire

Stay informed throughout the approval process.

1. Keep track of electronic wires using the Alerts function on Schwab Advisor Center.
2. Select Money Movement from the Alerts drop-down menu.
3. The Alerts will provide detail on the wire's status including if the request is:
 - Approved
 - Denied by your client (and therefore cancelled)
 - Authentication failed
 - Expiring soon, or has already expired (after 7 days without approval)
 - or if the email was undeliverable

The screenshot displays the Schwab Advisor Center interface. The main content area shows a list of alerts for account 0805-1167. The 'Alerts' tab is selected, and the 'Filter Options' section is visible. The 'Type' dropdown is set to 'Money Movement'. A dropdown menu is open over the 'Subject' column, showing a list of alert types. A red box highlights the dropdown menu, and a blue circle with the number '2' is placed over the 'Money Movement' option in the filter options.

Select All	Subject	Account	Date	Alert ID
<input type="checkbox"/>	Notice of Restricted Account	2164-8859	02/18/2007	41215666
<input type="checkbox"/>	Notice of Restricted Account	7149-0039	02/18/2007	41215667
<input type="checkbox"/>	Notice of Restricted Account	7978-0129	02/18/2007	41215668
<input type="checkbox"/>	NSF Check - Schwab One	2164-8859	02/18/2007	41215669
<input type="checkbox"/>	NSF Check - Schwab One	7149-0039	02/18/2007	41215670
<input type="checkbox"/>	NSF Check - Schwab One	7978-0129	02/18/2007	41215671
<input type="checkbox"/>	Address/Email Address/Registration...	2164-8859	02/18/2007	41215672
<input type="checkbox"/>	Address/Email Address/Registration...	7149-0039	02/18/2007	41215673
<input type="checkbox"/>	Address/Email Address/Registration...	7978-0129	02/18/2007	41215674
<input type="checkbox"/>	From			41215675
<input type="checkbox"/>	Required, 22			41215676
<input type="checkbox"/>	ed Account			41215677

Send wires electronically (client)

Client can approve the wire with a few taps on their mobile devices.

Click on the blue text to navigate through this guide. Use the navigation in the upper left to return home or to the beginning of each section.



Notify »

Client is notified by mobile and email



Consent »

Client consents to electronic authorization



Submit »

Client submits wire for processing

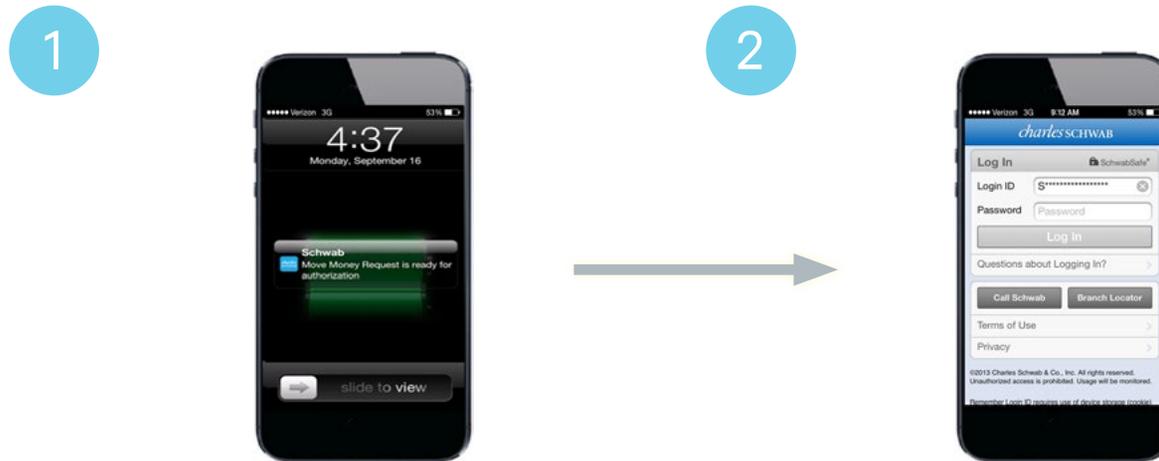
Client is notified

Clients can choose their approval method.

Clients can approve wires via their mobile device or through the Schwab Alliance website.

1. Clients receive notification of the wire via mobile and email.

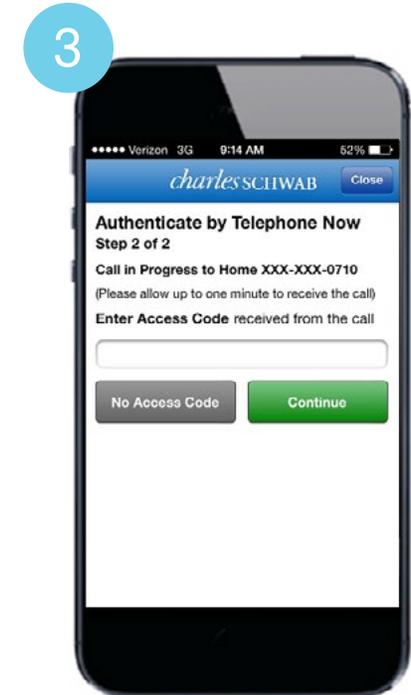
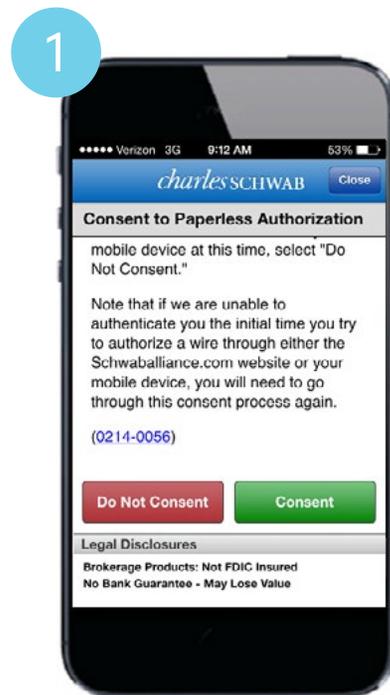
2. To approve, clients use their Schwab Alliance credentials to log in through the mobile app, or through the Schwab Alliance website.



Client consents

Extra security helps to keep your clients safe.

1. For their first electronic authorization through mobile device or Schwab Alliance, clients must indicate their consent.
2. For additional security, Schwab may deliver a one-time access code via a phone call to a number chosen by the client.
3. Once clients enter the code, they can proceed to authorization.

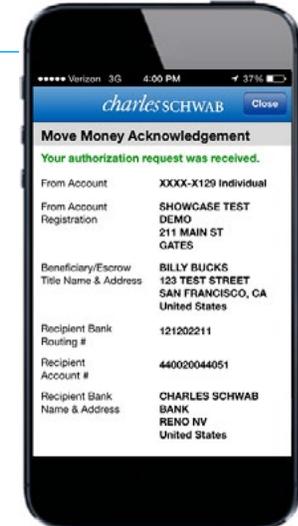


Client submits wire

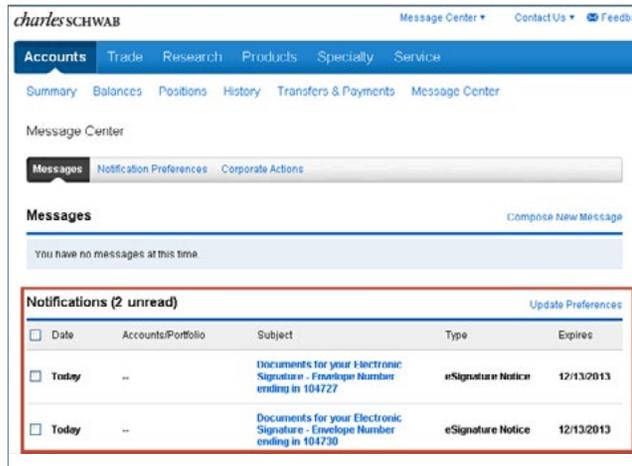
Wires can be confirmed in seconds.

1. Clients then submit the wire, either through the mobile app or through Schwab Alliance.
2. Clients can also access and approve wires through the Message Center on Schwab Alliance.

1



2



Important disclosures

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It is anticipated that the rollout of these enhanced services will commence in 2014. Additional services not included may also be available, subject to client and marketplace demands. This information is provided for informational purposes and may be subject to change.

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