Institutional Intelligent Portfolios®

An innovative platform to help build your business—your way

The emergence of automated investment management is a key consideration for advisors today, fueled by the evolution in technology, new market entrants, and increasing client expectations from their own consumer experiences. That's why we developed Institutional Intelligent Portfolios—an automated investment management platform to help you serve clients more efficiently, while delivering a digitally enabled experience clients have come to expect.

Institutional Intelligent Portfolios® offers:

Robust ETF portfolios—designed by you

- Create a diverse set of portfolios for your clients that reflect your investment strategy. Portfolios can include:
  - *Taxable and IRA-specific portfolios*
  - *Municipal bond portfolios*
  - *Income portfolios*
- Utilize more than 900 ETFs across all major fund families at your discretion.
- Customize asset classes with names and descriptions you define.
- 4% cash minimum in each portfolio.
- Cash held in Charles Schwab Bank is FDIC-insured and pays an indexed, market-based interest rate.

Hypothetical example is for illustrative purposes only and is not intended to represent a set of portfolios.

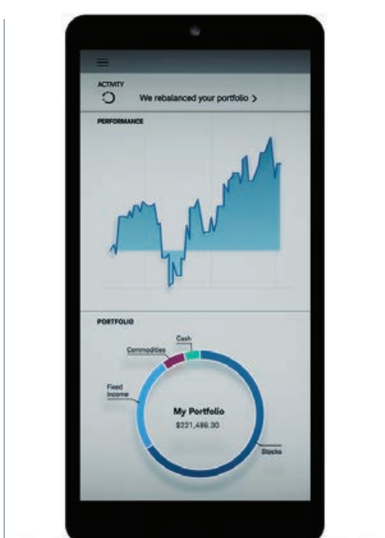
For illustrative purposes only.

Advisor-branded digital experience for your clients

- Offers a dedicated website and mobile app experience with your firm's logo, a selection of color schemes, contact information, and more.
- Provides visualization of portfolio and asset allocation, along with an activity feed.
- Displays dynamic performance reporting for clients anytime.
- Facilitates conversations via co-browsing, where clients can grant access for you to see what they see.
- Integrates with Schwab Alliance so clients can use the same secure, personalized credentials.
- 24/7/365 customer service support for clients when needed.

Automated rebalancing, tax-loss harvesting, and client onboarding

- Provides automated rebalancing for accounts funded with $5,000.
- Automates tax-loss harvesting for accounts over $50,000, with the option to turn on or off.
- Offers paperless onboarding, with streamlined account opening and funding process.
- Works with the Schwab systems you use every day, with accounts displayed in Schwab Advisor Center® and available through Schwab data downloads.
- Integrates with leading third-party technology solutions so you can leverage these accounts in other places, such as your CRM or portfolio management tools.



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Unmatched value to help you grow and serve clients efficiently

- No account service fees, trading commissions, or custody fees charged to clients.
- You determine management fees, which can be billed through the standard Schwab custodial billing process.

Pricing is based on your firm's total assets custodied with Schwab outside of Institutional Intelligent Portfolios®.

10 bps.	No fee.
< $100M AUM	> $100M AUM

Supported by the strength of the industry's leading custodian—Schwab

- Over 25 years serving advisors, and the leading custodian for clients of RIAs.
- The service, safety, and security you depend on every day from Schwab.
- Dedicated advisor support team that understands your unique needs.

Get started with Institutional Intelligent Portfolios today.

Sign up at **institutionalintelligent.schwab.com/advisor**

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Schwab affiliates earn revenue from the underlying assets in Institutional Intelligent Portfolios® accounts. This revenue comes from managing Schwab ETFs™ and providing services relating to certain third-party ETFs that can be selected for the portfolio, and from the cash feature on the accounts. Revenue may also be received from the market centers where ETF trade orders are routed for execution.

Tax-loss harvesting is available for clients with invested assets of $50,000 or more in their Institutional Intelligent Portfolios account. Clients must be enrolled to receive this service.

Cash balances held in the Sweep Program at Schwab Bank are eligible for FDIC insurance up to allowable limits.

Schwab investment professionals are employees of Charles Schwab & Co., Inc.

Brokerage Products: Not FDIC-Insured ▪ No Bank Guarantee ▪ May Lose Value

Institutional Intelligent Portfolios® ("IIP") is a technology and service platform made available by Schwab Performance Technologies ("SPT") to independent investment advisors ("Advisors") who maintain a business relationship with Schwab Advisor Services™, a division of Charles Schwab & Co., Inc. ("Schwab"). IIP is used by Advisors to provide their clients with an automated investment management service. Schwab, a registered broker-dealer and member SIPC, provides custody, trading and support services. SPT and Schwab are separate companies affiliated as subsidiaries of The Charles Schwab Corporation, but their products and services are independent from each other.

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Own your tomorrow.