Institutional Intelligent Portfolios®

An automated investment management platform—featuring your ETF and mutual fund portfolios—to help you build your business, your way

A wide range of portfolios—all designed by you

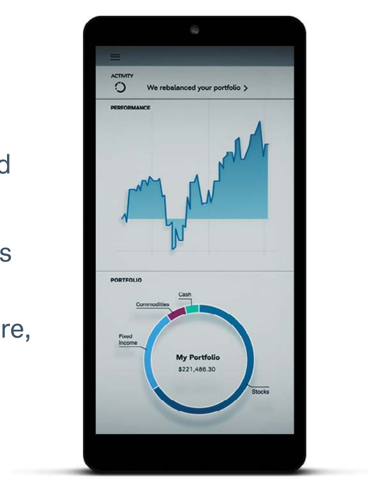
- Create a virtually unlimited number of portfolios that reflect your investment strategies and meet the needs of your clients:
  - Taxable and IRA-specific portfolios
  - Municipal bond portfolios
  - Income portfolios
  - Industry sectors or other specialized client needs
- Create a portfolio of exchange-traded funds (ETFs) or mutual funds from an extensive investment selection.
- Customize strategies and asset classes with names and descriptions you define.
- Each portfolio has a 4% cash minimum.
- Cash held in Charles Schwab Bank is FDIC-insured and pays an indexed, market-based interest rate.

Automated rebalancing, tax-loss harvesting, and client onboarding

- Automated rebalancing for accounts funded with $5,000
- Tax-loss harvesting for accounts over $50,000, with the option to turn on or off
- Digital account opening process that lets you initiate a new account and send all documents to your client for approval in one seamless, digital experience
- Account display in Schwab Advisor Center® and account availability through Schwab data downloads
- Integration with leading third-party technology solutions so that you can leverage these accounts in other places, such as your CRM or portfolio management tools

Advisor-branded digital experience for your clients

- Dedicated website and mobile app experience with your firm's logo, a selection of color schemes, contact information, and more
- Visualization of portfolio and asset allocation, along with an activity feed
- Dynamic performance reporting for clients anytime
- Conversations via co-browsing, which allows clients to grant you access to see what they see
- Integration with Schwab Alliance so that clients can use the same secure, personalized credentials
- 24/7/365 customer service support for clients



For illustrative purposes only.

Unmatched value to help you grow and serve clients efficiently

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

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

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

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

- Over 25 years of serving advisors, and the leading custodian for clients of Registered Investment Advisors
- 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™ or Schwab Funds® and providing services relating to certain third-party funds 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 per depositor, per account ownership category.

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"). 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.