



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, SSB (Schwab Bank) is FDIC-insured and pays an indexed, market-based interest rate.

Investment advisor-branded digital experience for your clients

- Dedicated website with your firm's logo, a selection of color schemes, contact information, and more
- A mobile experience incorporated into Schwab Mobile,¹ customized for your clients on the Institutional Intelligent Portfolios platform, branded with your firm's logo and contact information
- 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 on their screen
- Integration with Schwab Alliance so that clients can use the same secure, personalized credentials
- 24/7/365 customer service support for clients

Automated rebalancing, tax-loss harvesting, and client onboarding

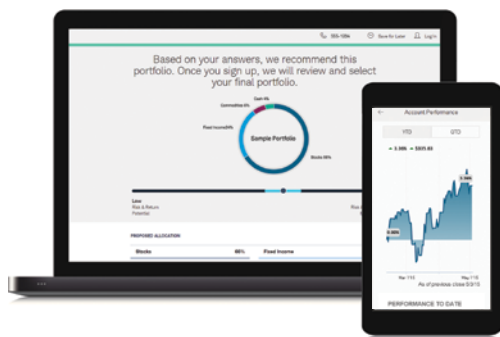
- Automated rebalancing for accounts funded with \$5,000
- Tax-loss harvesting for accounts over \$50,000, with the option to turn on or off
- Initiate a new account and send all documents to your client for approval through a single seamless experience
- Easily convert an existing Schwab account to an Institutional Intelligent Portfolios account through a paper-free 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

Unmatched value to help you grow and serve clients efficiently

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

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

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



For illustrative purposes only.

Get started with Institutional Intelligent Portfolios today.

Sign up at institutionalintelligent.schwab.com/advisor.

1. Schwab Mobile requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and your mobile connection limitations. Functionality may vary by operating system and/or device.

For general informational and educational purposes only.

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Institutional Intelligent Portfolios® 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. Brokerage products, including the Schwab One® brokerage account, are offered by Schwab. SPT and Schwab are separate companies affiliated as subsidiaries of The Charles Schwab Corporation, but their products and services are independent from each other.

Schwab affiliates earn revenue from the underlying assets in Institutional Intelligent Portfolios® accounts. This revenue comes from managing Schwab ETFs™ or SchwabFunds® 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.

For more information on Tax Loss Harvesting, please contact your independent investment advisor ("Investment Advisor").

The cash allocation in Institutional Intelligent Portfolios will be accomplished through enrollment in the Schwab Intelligent Portfolios Sweep Program (Sweep Program), a program sponsored by Charles Schwab & Co., Inc. By enrolling in Institutional Intelligent Portfolios, clients consent to having the free credit balances in their Schwab Intelligent Portfolios Solutions brokerage accounts swept to FDIC-insured Deposit Accounts at Charles Schwab Bank through the Sweep Program. Funds deposited at Charles Schwab Bank, SSB are insured, in aggregate, up to \$250,000 per depositor, for each account ownership category, by the Federal Deposit Insurance Corporation (FDIC). The interest rate on cash balances in the Sweep Program is set on the first business day of each month equal to the seven-day yield (with waivers) for the Schwab Government Money Fund – Sweep Shares (symbol: SWGXX) as determined at the end of the prior month. See Current Interest Rates for more details. Charles Schwab Bank, SSB is affiliated with Charles Schwab & Co., Inc. and Charles Schwab Investment Management, Inc.

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

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

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Diversification, asset allocation, automatic investing and rebalancing strategies do not ensure a profit and do not protect against losses in declining markets.

Institutional Intelligent Portfolios is designed to monitor a client's portfolio on a daily basis and will also automatically rebalance as needed to keep the portfolio consistent with the client's selected risk profile unless such rebalancing may not be in the best interest of the client. Trading may not take place daily.

Charles Schwab & Co., Inc. (member [SIPC](#)) receives remuneration from fund companies in the Mutual Fund OneSource® service for recordkeeping and shareholder services, and other administrative services. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

Schwab does not provide investment planning, legal, regulatory, tax, or compliance advice. Consult professionals in these fields to address your specific circumstances.

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