charles SCHWAB | INSTITUTIONAL INTELLIGENT PORTFOLIOS

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

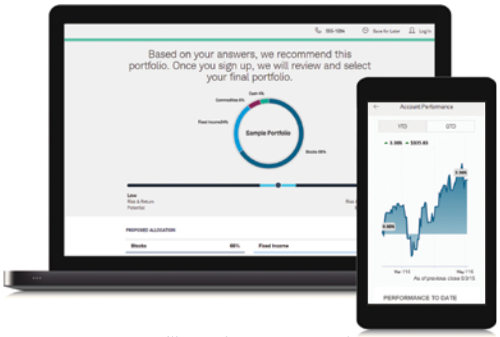
- Automated rebalancing for accounts funded with $5,000
- Tax-loss harvesting for accounts over $50,000, with the option to turn on or off
- Initiate a new account and send all documents to your client for approval through a single seamless experience
- Easily convert an existing Schwab account to an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

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Own your tomorrow.