Who We Are

We are champions of investors and those who serve them.

From day one Schwab challenged the status quo by searching for ways to offer more value and a better experience to our clients. Today, we continue to be motivated by our passion for helping people achieve their goals and take ownership of their financial futures through the products, services, and planning we provide.

We're purpose driven.

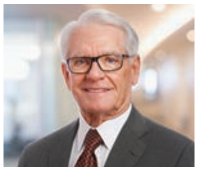
We champion every client's goals with passion and integrity, as if they were our own. We truly believe investing for the future is one of the most important things people can do for themselves and their families, as well as the health of our communities and our society.

Our values are a way of life.

How we work is just as meaningful as what we do, including:

- Earning our clients' trust by treating them ethically, empathetically, and proactively
- Constantly improving the client experience through innovation
- Respecting fellow employees and reinforcing the power of teamwork
- Being good stewards of our brand and stockholder value

Leadership



Charles R. Schwab
Chairman

Walt Bettinger
President and CEO

Locations

Major employment centers nationwide and branch offices in more than 600 locations across the United States plus London, Hong Kong, Singapore, and Puerto Rico.

Charles Schwab is traded publicly on the New York Stock Exchange under the ticker symbol **SCHW**.

"Always put the client first. No matter what."
– Charles Schwab

Who we serve

We provide financial services to millions of people in two ways:

Investor Services is a modern, full-service brokerage platform for those who invest on their own or through a workplace-sponsored retirement equity plan.

Advisor Services offers trading, custody, technology, practice management, and other support services to independent investment advisors.

Individual Investors

Driven, motivated people who want control over their financial futures

Advisors

Independent registered investment advisors dedicated to a better way of serving investors

Employers

Employers who want to help employees achieve a secure retirement and make the most of their financial benefits

Our results speak for themselves.

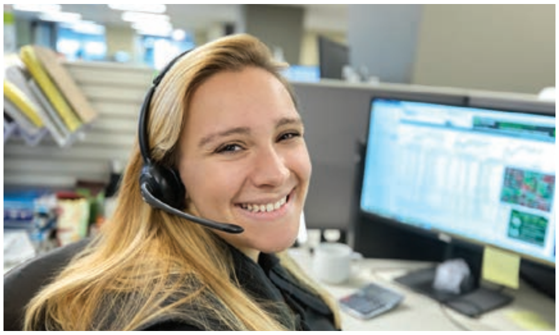
With our purpose and values as our North Star, we've grown from a small discount brokerage to a leading investment services firm.

Total Client Assets	Active Brokerage Accounts	Banking Accounts	Daily Average Trades	Corporate Retirement Plan Participants
$6 Trillion	28 Million	1.5 Million	5 Million	2 Million

Total client assets based on combined data for Schwab and TD Ameritrade as of August 31, 2020, using company reports; all other combined data as of June 30, 2020, calculated using Schwab's methodology.

The Schwab Way

Schwab was built around a simple idea: put the client first. We work hard to make our clients' goals the focus of everything we do by offering a better, more modern way for them to build and manage their wealth.



Service is the heart of who we are.

We always try to look at the world through our clients' eyes because we believe our business should be about service, not sales. In fact, if for any reason clients aren't happy with the service they get, we'll refund the appropriate fees and work to make things right. Learn more about the Satisfaction Guarantee.*

Our community investment.

We're not just committed to our investors but also to our communities. We invest our resources where we can make the most difference and can have the most impact, including:

- Access to investing
- Our people
- Security
- Financial empowerment
- Giving back
- Our communities
- Environmental stewardship
- Advocacy & ethics

Learn more at **www.aboutschwab.com/citizenship**

Top Workplace in our major markets

FORTUNE WORLD'S MOST ADMIRED COMPANIES® 2020

One of the FORTUNE Top 50 **"World's Most Admired Companies®"**; Schwab also ranked #2 in the Securities and Asset Management category of the list.

For **J.D. Power 2020** award information, visit jdpower.com/awards

"Highest in Investor Satisfaction with DIY Self-Directed Services" in the 2020 Self-Directed Investor Satisfaction Study. Schwab also achieved the highest score in firm interaction; account information; commissions and fees; product offerings; and information resources.

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

*If you are not completely satisfied for any reason, at your request Charles Schwab & Co., Inc. ("Schwab"), Charles Schwab Bank ("Schwab Bank"), or another Schwab affiliate, as applicable, will refund any eligible fee related to your concern within the timeframes described below. Two kinds of "Fees" are eligible for this guarantee: (1) Program Fees" for the Schwab Private Client ("SPC"), Schwab Managed Portfolios ("SMP"), Schwab Intelligent Portfolios Premium ("SIP Premium"), and Managed Account Connection ("Connection") investment advisory services sponsored by Schwab (together, the "Participating Services"); and (2) commissions and fees listed in the *Charles Schwab Pricing Guide for Individual Investors* ("Account Fees") or the *Charles Schwab Bank Pricing Guide*. Program Fee refund requests must be received no later than the next calendar quarter after the Fee was charged. Account Fee refund requests must be received within one year of the date that the Fee was charged.

For more information about Program Fees, please see the disclosure brochure for the Participating Service, made available at enrollment or any time at your request. The Connection service includes only accounts managed by Charles Schwab Investment Advisory, Inc., an affiliate of Schwab.

The guarantee does not cover Program Fees for accounts managed by investment advisors who are not affiliated with Schwab or managed by Schwab-affiliated advisors outside of the SPC, SMP, SIP Premium and Connection services.

The guarantee is only available to current clients. Refunds will only be applied to the account charged and will be credited within approximately four weeks of a valid request. No other charges or expenses, and no market losses will be refunded. Other restrictions may apply. Schwab reserves the right to change or terminate the guarantee at any time.

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Charles Schwab received the highest numerical score in the DIY segment of the J.D. Power 2019 Self-Directed Investor Satisfaction Study of investors' satisfaction who use self-directed investment firms. Visit jdpower.com/awards.

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Schwab Advisor Services™ serves independent investment advisors and includes the custody, trading, and support services of Schwab. Independent investment advisors are not owned, affiliated with, or supervised by Schwab. Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans.

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