Be the change.
#Schwab4Good
We’re Invested

At Schwab, our vision is to be the most trusted leader in investment services. We’re not just redefining what it means to be an investor, we’re committed to demonstrating our values and heritage as a company that is invested in the success of our clients, employees, and communities.

We’re investing our resources where we can make the most difference in areas that align with our business. Our responsibility as a corporate citizen goes beyond the value we provide by serving clients, so we conduct our business in ways that make a positive impact on our employees and the communities where we live and work.

“We believe trust is everything, and seeing things through the eyes of those we serve is key to building trust and at the core of our strategy for success. In every decision and every action – whether it’s how we give back, protect client assets, or empower people financially – we strive to build trust with every client, employee, and stockholder we serve, and with all of our fellow citizens in the communities where we operate.”

Walt Bettinger
President and Chief Executive Officer, Charles Schwab
We’re Invested in Access to Investing

We believe in creating a better, more accessible investing experience to help turn earners into owners.

More than 40 years ago, Chuck Schwab helped spark a revolution that made investing more accessible and more affordable for Main Street investors. He defied conventional wisdom by lowering costs, lifting barriers, and leveling the playing field so all investors could participate in the markets.

“I created this company because I believed investors deserved better. They still do.”

Chuck Schwab
Founder and Chairman
Since day one, we’ve set out to challenge the status quo, looking for ways to offer investors more value and a better experience through our industry-leading products, services, advice, and education. Because we believe investing has the power to transform lives.

1975
Opened a “discount brokerage” to give average Americans lower-cost access to capital markets.

1982
Pioneered 24/7 order entry and quote service—a new level of customer access in the industry.

1984
Introduced Mutual Fund MarketPlace® offering no-load, no-transaction-fee funds. Today there are more than 3,000 funds on the platform.

1995
Launched Schwab.com to give investors greater access to their accounts, timely information, and tools to manage their money.

1996
Developed the SchwabPlan—a bundled 401(k) plan product of more than 1,300 mutual funds for corporate plan sponsors and their employees.

2002
Unveiled Schwab Advisor Network®—a referral service for clients seeking local independent investment advisors to help with their complex wealth management needs.

2012
Debuted Schwab Index Advantage—a 401(k) plan that uses a lineup of index funds to simplify, personalize, and lower the costs of the retirement process.

2013
Created Schwab ETF OneSource™—a platform with commission-free online trades on ETFs from most of the major ETF providers.

2014
Released Schwab OpenView Mobile®—an app enabling independent advisors to create a custom, turnkey mobile presence for their firms.

2014
Became first to support ETFs in 401(k)s and expanded Schwab Index Advantage to offer low-cost ETFs as fully integrated core investments.

2015
Launched Schwab Intelligent Portfolios®—a low-minimum, no-fee automated advisory service that builds, monitors, and rebalances investment portfolios based on investors’ unique goals.

2016
Introduced Schwab Target Index Funds—a low-cost series of index-based target date mutual funds constructed with low-cost Schwab ETFs™ as underlying investments.

2017
Established client Satisfaction Guarantee—a breakthrough policy to refund fees and commissions if a Schwab client is unsatisfied for any reason.

2017
Made low costs available to all by lowering commissions for standard online equity and ETF trades, reducing expenses, and eliminating investment fees on Schwab market cap-weighted index mutual funds.

2017
Created Schwab Intelligent Advisory®—a hybrid service combining live credentialed professionals and algorithm-driven technology to make financial investment planning even more accessible.
We’re Invested in Our People

We believe that inspired and empowered people are what make Schwab a great place to work.

Building a team by being ourselves

People at Schwab are free to be their authentic and full selves—without compromise. And we’re stronger for it. Every employee’s unique strengths deepen the value we can create for each other and for our clients.

“I came here without experience in the finance industry. Schwab really made the transition smoother by giving me formalized training and dedicated resources I could turn to when I had questions.”

Nichole Stinson
Broker
Indianapolis, Indiana

Diversity and inclusion
We foster an inclusive workplace where diversity makes us a stronger team

Ongoing development
We invest in opportunities that help our employees be their best

Robust benefits
We support work-life balance and sound personal finance habits

Modern workspaces
We design our offices to encourage collaboration and creativity

Veteran support
We welcome and value our veteran and military employees
Engaging an inclusive workforce

We are dedicated to building and maintaining a dynamic organization and culture that value and reflect the individual strengths of every employee. We believe that diversity benefits everyone, and that, through diversity, we gain a wider range of perspectives and experiences, which enables us to better “see through our clients’ eyes.”

We do this through our partnerships with diverse organizations, training programs and by building internal communities like Employee Resource Groups.

Creating intentional communities through ERGs

Our Employee Resource Groups (ERGs) are employee-driven and provide support, leadership, development opportunities, and connection to our diverse employee base. Our ERGs are made up of employees who share characteristics or life experiences and are committed to enhancing diversity and inclusion at Schwab.

More than 30% of Schwab employees belong to at least one Employee Resource Group, and more than 80 ERG chapters have been created to date. Our ERGs include:

- Asian Professionals Inclusion Network at Schwab (APINS)
- Black Professionals at Charles Schwab (BPACS)
- Charles Schwab Abilities Network (CSAN)
- Military Veterans Network (MVN)
- NEXT at Schwab (NEXT)
- Schwab Lesbian, Gay, Bisexual, Transgender, Queer, and Allies Pride Network (PRIDE)
- Schwab Organization of Latinxs (SOL)
- Schwab Parents Network (SPAN)
- Women's Interactive Network at Schwab (WINS)
- Intersectional Inclusion Network (IIN)

“It took me 20 years of feeling I had to hide ‘me’ before joining such an accepting company. Not only do I not have to hide anymore, but I am appreciated and honored for being who I am. I am proud. I am welcomed. I am a black woman. I am Schwab.”

Stacey Stevenson
Managing Director
Contact Center Experience
Dallas, Texas
Opportunities to learn and grow
We encourage our people to invest in themselves and engage in long-term professional development, so we reimburse expenses for approved business-related education and training. And it’s why we provide informal mentoring from managers and colleagues to help people get on-the-job training and support.

The Schwab Financial Consultant Academy is a developmental rotational program that prepares individuals for a career as a Financial Consultant in one of our branches. Over the course of 18–24 months, participants receive coaching and firsthand experience in the securities industry. They develop problem-solving and presentation skills. And they get a valuable head start on a career in financial consulting.

For aspiring employees, we offer the Schwab Intern Academy, a nine-week structured program that gives juniors, seniors, and graduate students the chance to experience our culture of service.

Helping our people pursue what matters
The health and well-being of our people and their families come first. In order to help employees and their families navigate life’s everyday challenges, we focus on providing benefits that matter most to them.

Time off when you’re healthy is an important part of this picture. We create a culture that encourages employees to step away from their desks and take advantage of their accrued paid vacation time. And, after every five years of service, eligible employees are invited to take a 28-day sabbatical. Our people roam the world, check items off their bucket lists, or simply spend extended time with loved ones.

Every day, our employees work to champion our clients’ financial goals. We want to do the same for them by striving to offer benefits, resources, and tools to help them achieve strong financial futures. Some of these benefits include a 401(k) plan, employee stock purchase plan, employee brand and advice services, and financial protection through disability and life insurance.

Modern workspaces, engaged employees
Where you work defines how you work. So we invest in modern workplaces for our employees. Newly opened Denver and Austin campuses—along with a Dallas site opening in 2019—are the latest examples. Campuses are positioned within walking distance of restaurants and services, with easy access to mass transit and major roadways. Wherever possible, we use sustainable materials and systems, designing our buildings to meet LEED Gold® standards.

From flexible, convertible workspaces, walking trails, and on-site yoga classes to showers with changing areas and cafeterias with self-checkout technology, every site aims to put the Schwab employee first.

Supporting veterans and their families
We’re proud to be an employer of choice for many who have served in the military and those who continue to serve. More than simply the right thing to do, hiring veterans brings us some of the best talent in the country. We value the teamwork, discipline, tenacity, and proven leadership that service members bring to Schwab. And we have alliances with more than a dozen organizations dedicated to supporting and hiring our country’s service men and women.

For years, we’ve won national recognition for being a military-friendly workplace. One reason is our Military Veterans Network, an ERG that creates a sense of community with fellow employees who understand the challenges of adapting to civilian life. Another reason is our work to support and recruit the spouses of service members. Our commitment in this area is why Schwab has been inducted into the Military Spouse Employment Partnership.
Our unique culture and approach have been recognized regionally and nationally

**FORTUNE most admired company**
In 2019, Schwab was named one of FORTUNE magazine’s top 50 World’s Most Admired Companies for the second straight year. Schwab also earned the top spot for innovation in the Securities and Asset Management category, where we finished second overall.

**A Civic 50 most community-minded company**
Since 2017, Points of Light has recognized Schwab as one of America’s 50 most community-minded companies. The award honors how extensively Schwab applies resources to community engagement, aligns philanthropic work with key business functions, supports community through organizational policies, and measures the social and business impacts of community programs.

**HRC Foundation best places to work for LGBTQ equality**
Since 2004, Charles Schwab has received a 100% rating on the Human Rights Campaign Foundation’s Corporate Equality Index, which recognizes companies based on LGBTQ equality.

Schwab ranks as a top place to work
Since 2013, Schwab has consistently been recognized as a top workplace, based on employee feedback, in a growing number of the major markets we call home.
We’re Invested in Security
We believe our clients deserve safety and peace of mind.

Securing every aspect of our business
At Charles Schwab, nothing is more important than maintaining and growing the trust our clients have in us. We are honored by the trust our clients place in us to help them achieve their financial goals and protect their personal information and assets—and for the 40+ years our company has been in business we have worked prudently toward this mandate. It’s why we infuse security into every layer of our business—from technology to strategy to culture.

We apply high standards for protecting our clients’ data, information and assets. While we are proud of our track record in security and our existing capabilities, cyber criminals are constantly evolving their tactics, and so do we.

While we work to keep our behind-the-scenes security measures and practices private to make it more difficult for fraudsters to gain an edge, here are some of the important things you should know. Our security efforts are designed to protect three core assets: our clients’ accounts, information in our care, and our employees and systems.

- **Protecting your accounts**
  We maintain rigorous cybersecurity and fraud-prevention controls

- **Protecting the information in our care**
  We treat our clients’ information with respect

- **Protecting our clients and employees**
  We maintain a culture of protection through systems and training
Protecting your accounts

- **24x7/365 monitoring:** Our cybersecurity and fraud teams monitor all user activity on our systems and your information.
- **Security controls:** Schwab applies layered and risk-based security controls before granting access to an account.

Protecting the information in our care

In our databases and in our buildings, the personal information you share with us is secure.

- **Restricted access:** We scrutinize requests for access and require a business justification for privileges. This minimizes opportunities for unwanted exposure to sensitive information.
- **Regulatory compliance:** As a financial institution, we are obligated to comply with strict security standards at all levels, including federal, state, and local laws.
- **Our privacy policy:** We limit the use and sharing of your personal information as described in our Privacy Notice.

Protecting our clients and employees

We want our clients to have the highest level of confidence when doing business with Charles Schwab.

- **Employee training and awareness:** Schwab’s employees are one of our strongest defenses in data protection. Our employees receive extensive training on how to handle private financial information, and we hold them to strict standards.
- **Online security:** We go beyond login credentials, using risk-based, multi-factor authentication to help prevent unauthorized account access.
- **Physical security:** Access to our facilities requires badged access with verified credentials.

The Schwab Security Guarantee

Our security guarantee promises Charles Schwab will cover 100% of any losses in any Charles Schwab account due to unauthorized activity. Learn more at schwab.com/guarantee.

We believe security is a partnership, and the highest levels of security are only possible when we work together to safeguard account access.

To learn more about security at Schwab, please visit www.schwab.com/schwabsafe.
We’re Invested in Financial Empowerment
We believe financial literacy is critical to a person’s life-long success.

Fueling a lifelong journey
Too many barriers keep people from taking ownership of their financial futures, such as late fees and high-interest credit card debt. Access to financial education can help break down those barriers and open up new possibilities. Financial empowerment is a journey that changes as our lives evolve. So we develop programs and seek out partners that enable us to reach people at key stages throughout their lives.

“Financial literacy is the foundation to financial security, empowerment, and liberation. It builds confidence but also social mobility, which is such a big deal in this country right now. It gives you more choices.”

Carrie Schwab-Pomerantz, CFP®
SVP and President of Charles Schwab Foundation
Leading Advocate for Financial Education

For youth
We team up with nonprofits to bring personal finance to life through education, skill building, and more

For college students
Together with our partners, we’re developing a path to financial empowerment for today’s university students

For any stage of life
We provide access to financial resources for people at all stages of life
Starting early in the classroom

It’s best to start young. But without easy access to quality classroom tools and resources, most teachers are not sure how or when to include financial education in K-12 lesson plans.

That’s why we’ve teamed up with DonorsChoose.org to address financial literacy. In public schools across the nation, DonorsChoose.org connects teachers with people wanting to fund much-needed materials and classroom projects. Schwab provides support for financial literacy projects, and for qualifying projects, we match every donation dollar for dollar. To date, our collaboration with DonorsChoose.org has provided $953,000 and funded 3,144 projects. In 2018, we supported projects in 2,030 classrooms across all 50 states. And in 2019, we’ve committed an additional $450,000 to support projects nationwide.

The Money Matters program at the Boys and Girls Clubs of America

Teens today are growing into adulthood facing record lows in savings, record highs in student and consumer debt, a rising cost of living, and uncertain employment prospects.

Through immersive experiences, Charles Schwab Foundation launched the Money Matters: Make It Count™ program to help teens tackle these difficult challenges. We partnered with the Boys & Girls Clubs of America (BGCA) to provide teens with a solid foundation in financial literacy so that they can make empowered financial choices as adults. Teens who complete Money Matters show improved financial management skills, including saving money and sticking to a budget. Since 2003, students have participated in Money Matters more than one million times.

Getting competitive in high school

By the time they get to high school, most American students have never had a course in financial education. So we bring in national political leaders to help address the problem.

We work with the SIFMA Foundation to support the Capitol Hill Challenge™, a 14-week national competition that matches members of Congress with students, teachers, and schools in their respective district or state. Student teams manage a hypothetical $100,000 online portfolio and invest in real stocks, bonds, and mutual funds. Along the way, they learn about the capital markets and civics as they work together to maximize the returns on their portfolios.

“Through the Money Matters program, kids are learning about careers and salaries. They see the value of personal responsibility with regard to family, budgeting, and saving. And they get early experience with investing—all in the safety of the club.”

Johnny DiBartolo
Director of Organizational Development
Boys & Girls Clubs of America
Strengthening financial smarts at college

Universities are where new ideas take off. In 2017, Charles Schwab Foundation launched our latest university partnership with Stanford to offer the Mind Over Money financial literacy program.

While available to all students, Mind Over Money pays special attention to populations that may have more pressing needs: first-generation and low-income students, seniors, student athletes, and graduate students. The program includes a dedicated website, online resources, an interactive money management tool, academic courses, workshops, seminars, conferences, and one-on-one financial coaching.

We also support college students showing passion and aptitude for finance. Schwab Advisor Services champions the development of talent for and creates awareness of the registered independent advisor (RIA) industry through strong relationships with universities dedicated to financial planning and wealth management education. We engage students at these schools in hands-on industry learning and networking through our RIA Intern Program, Student Program at IMPACT®, and invitations to industry events, and we partner with Charles Schwab Foundation to provide universities with state-of-the-art classrooms, programs, and technologies.

Continuing resources for a balanced financial life

Financial empowerment is a lifelong journey. So we offer clear, comprehensive, and unbiased personal finance resources to support every stage of life. Schwab MoneyWise® is a website with free financial education resources to help people at any age or life stage make smart choices about money.
We’re Invested in Giving Back

We’re invested in making a difference through our time, talents, and financial resources.

Coming together for good

We understand there are ways that our time, talents, and resources can make a broader impact. That is why we help our people devote their energies to giving back to causes that matter to them and their communities.

We are proud to be an honoree of The Civic 50 from Points of Light, recognizing us as one of the 50 most community-minded companies in the country for the third consecutive year.

- **Employee service**
  We encourage and empower employees to volunteer in the communities where we live and work

- **Skills-based volunteering**
  Our employees lend time, talent, and expertise to help nonprofits extend their service and reach

- **Employee giving**
  As part of its larger mission, Charles Schwab Foundation supports a variety of causes selected by Schwab employees

- **Corporate philanthropy**
  We provide direct grants, corporate sponsorships, and disaster relief funding to a variety of nonprofits
Our spirit of service

Our spirit of service is driven by our people and championed enthusiastically across Schwab. We support this spirit by offering every employee eight hours of paid time off each year to volunteer in their community. In 2018, our employees volunteered 58,287 hours to local nonprofits and organizations.

Leading the charge is a group of 128 Schwab Community Ambassadors across all major offices and branches. They’re local and on the ground to focus our effort where it will do the most good. Ambassadors identify community needs, set goals, and coordinate local charitable events and grants.

Every year, our culture of service reaches its crescendo during Schwab Volunteer Week, when Schwab employees and executives work side by side in service projects that help local and national nonprofit organizations. The event started in 2003 as a single day of volunteering with a few dozen nonprofits in a handful of cities. Now it has become a week-long effort, a point of pride for thousands of employees working to make a difference with hundreds of organizations in cities across the country.

Since 2010, Charles Schwab Foundation has donated more than $30 million in direct grants to organizations that share our commitment to building a better future in our local communities.
Applying our skills to help propel nonprofits

Our Pro Bono Challenge is a skills-based flash consulting event that enables Schwab employees to focus their time, talents, and expertise to help local nonprofit organizations expand their impact in our communities.

Cross-functional teams of employees provide consulting sessions to help participating nonprofits solve business and operational challenges. Employees contribute a range of skills, from IT and operations to marketing and communications. In 2018, 370 employee volunteers across nine regions provided 67 nonprofits with 2,960 hours of consulting services valued at $518,000.

Schwab also supports our communities through ongoing programs in our service centers and branch network. We provide in-kind donations that include office supplies, refurbished computer equipment, and office furniture. Employees host bake sales, food, equipment, and blood drives; and other fundraisers at Schwab facilities. And we provide administrative help for various nonprofits and make our facilities available for community groups and events.

Employee dollars go further

Our people are generous. In addition to their time and talents, Schwab employees donate consistently to their favorite charities. So we feel it’s only right to celebrate these efforts by participating in them through Schwab’s matching gift program.

Each employee can count on Charles Schwab Foundation to match their charitable donations up to $1,000 per year. And so our people step up. Our employee participation in the matching gifts program significantly surpasses the industry average.

Changing futures through corporate philanthropy

Our communities matter. It’s why Charles Schwab Foundation is so passionate about supporting local causes and charitable activities, especially those that support financial literacy development. We channel that passion by providing grants, corporate sponsorships, and disaster relief funding to a variety of nonprofits.

Click here for grant eligibility guidelines.

Corporate philanthropy and employee giving

In addition to our commitment to financial empowerment, Charles Schwab and Charles Schwab Foundation provide financial support to a variety of charities.

| $8.5+ million in direct support to nonprofit organizations annually |
| 2,467 nonprofit organizations that received financial support in 2018 |
| $4.1 million in employee gifts and matching donations to 2,155 organizations in 2018 |
| 46% of employees used their time-to-volunteer hours, compared with a 30% industry average |
We’re Invested in Our Communities

We believe in supporting our communities to empower people to build, grow, and take ownership of their financial futures.

**Small-business development**
We support organizations by providing capital, loans, and technical assistance to small businesses so that they can create jobs, economic growth, and opportunity.

**Affordable housing**
We invest in and collaborate with developers to create quality affordable housing for renters.

**Financial capability**
We support financial education, coaching, and more to help communities build economic stability and strong financial futures.

**Empowering communities**

When communities are financially strong, our whole society is stronger. But underserved communities have historically lacked access to conventional financial products and services, affordable credit, and investment capital. We partner with local organizations embedded in the neighborhoods they serve because they know how to best address community needs.

Charles Schwab Banking and Trust Services’ Community Development Group oversees our Community Reinvestment Act program. The program serves the credit needs of the communities in which we operate, including low- and moderate-income neighborhoods, consistent with safe and sound operations. It offers loans, investments, grants, and services that support affordable housing, small business and sustainable job creation, and financial education.
Since its inception in 2004, Charles Schwab Bank has invested, lent, and granted over $2 billion to underserved communities, including:

- **$1.5 billion**
  to affordable housing
- **$76.5 billion**
  to small business and sustainable job creation
- **$5.7 million**
  to financial education and other causes
- **$443 million**
  to mortgage for low-and moderate income households

### Fueling local small businesses

Independent and small businesses are a vital part of local economies, but they need financial resources to succeed. For these companies, gaining access to capital and credit can be especially challenging. We’re proud to partner with, invest in, and lend to Community Development Financial Institutions (CDFIs) throughout the West that are pioneering new ways forward in small-business lending through microfinancing and innovative loans.

**Opportunity Fund: A small-business lending partner**

Opportunity Fund is a nationally recognized CDFI committed to microfinance. Since 2015, Charles Schwab Bank’s $15 million loan has supported Opportunity Fund’s innovative work in helping entrepreneurs who can’t qualify at traditional banks both gain access to capital and receive the support needed to pay back their loans. By investing in small businesses, the organization helps create jobs and boost the economy. Opportunity Fund’s community impact includes:

- **$92.7 million**
  invested through 2,985 new small-business loans
  in 2018

- **20,000**
  jobs created and retained through Opportunity Fund’s small-business lending program

- **$181 million**
  spurred in additional annual economic activity through new wages, spending, and tax revenue

### Taking on the affordable-housing crisis

Lack of affordable housing is an urgent and ongoing crisis. As rents continue to rise, lower-income residents and families are being displaced and forced to seek new housing—sometimes far from their jobs and support networks.

The effects of housing insecurity on health, education, employment, and life opportunities can be devastating. With our innovative partners and investments, we’re helping to address the issue by building and preserving more affordable housing.

### The Housing Partnership Equity Trust: An affordable-housing partner

The Housing Partnership Equity Trust (HPET) is the first and only social-purpose Real Estate Investment Trust (REIT). The trust is a collaboration of nonprofits raising capital for affordable housing. Backed by local market knowledge, our $10 million investment in the HPET is helping to acquire and preserve rental housing that is sustainable, affordable, high-quality, and close to jobs, good schools, and other community resources. HPET’s community impact includes:

- **$97 million**
  invested in 2018

- **14**
  multifamily residential properties developed

- **2,955**
  homes created for low-income families
Helping people navigate the road to a better financial capability

Charles Schwab Bank partners with community organizations that deliver financial literacy and coaching programs to help people take ownership of their financial futures. We believe that financially empowered people create financially strong communities.

MyPath: Building youth savings habits

Since 2011, Charles Schwab Bank has funded financial education programs for under-resourced youth across the West Coast. Through $265,000 in grants to the San Francisco–based nonprofit MyPath, we’ve helped expand the organization’s work to new cities and broaden its impact online. MyPath’s community impact includes:

- 6,199 youth served
- $3.4 million of savings
- 13 cities across America

“Learning about money management and savings helped me out in the real world. When I got my first job, I was able to save money and manage it wisely. My savings account is constantly building.”

Amadeos
MyPath Youth Program Assistant
MyPath Innovators Co-Leader
We’re Invested in Environmental Stewardship
We believe a better future for the world starts with what we do today.

Tomorrow matters to us
We’re committed to helping our clients create the futures they dream of. We’re also dedicated to protecting the future we all share. That’s why we work hard to minimize our environmental footprint. Our goal is simple: Do what’s good, right, and sustainable.

Healthy buildings for a healthier world
We see every Schwab branch, office, and data center as an opportunity to be more thoughtful about our energy consumption. Through our real estate energy management program, we:

- Benchmark every major Schwab site using the U.S. Environmental Protection Agency’s ENERGY STAR® program
- Research and implement energy-saving projects that produce favorable returns on investment and create a positive impact on our energy use and carbon emissions
- Follow U.S. Green Building Council design and construction guidelines for all new Schwab facilities
- Use LEED® green building program’s rating system to guide our site selection, materials, and technology strategies

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**Sustainable real estate**
We’re managing energy use across our real estate footprint

**Responsible workflows**
We’re creating paperless workflows and choosing vendors that care as much as we do

**Measurable progress**
We’re keeping our environmental performance data current and available
Responsible from the start

We’re moving beyond paper wherever we can—with far-reaching benefits. We also work with vendors that use recycled-content and sustainable products and maintain strong internal sustainability practices.

- We’re improving our productivity by eliminating manual tasks, reducing the need for printing, and streamlining workflows.
- We source recycled and environmentally responsible products whenever feasible—including paper stock that is certified by the Forest Stewardship Council, contains post-consumer recycled content, or both.
- Employees have access to recycling and compost bins where available and can recycle personal items through our electronics recycling drives.
- Mobile phones, computers, office equipment, and all other electronic equipment that can’t be donated are recycled through authorized recyclers.


It’s not enough just to follow sustainable business practices. We believe it’s vital to measure our progress along the way. It’s how we improve.

- We track and manage Schwab Corporate Real Estate performance data, such as carbon emissions, energy and water consumption, ENERGY STAR scores, and volume of environmentally favorable purchases.
- We disclose our environmental performance annually to CDP, a nonprofit organization helping businesses, investors, and communities manage their environmental impacts. Our report includes carbon footprint, energy management results, and corporate activities that affect carbon emissions.
- We participate in the Newsweek Green Rankings of the top 500 U.S. firms and aim for annual improvement of our standing.

Investment stewardship

Just as the investors in our equity funds generally have a long-term investment horizon, Charles Schwab Investment Management takes a long-term, measured approach to investment stewardship. We are champions of investors. We look at the world through our clients’ eyes, and keep that perspective at the heart of everything we do.

Our guiding principles: As a leading asset manager, it is our responsibility to use our proxy votes to encourage transparency and corporate governance structures that we believe will help protect or promote shareholder value.

For more information about CSIM’s Investment Stewardship: https://www.schwabfunds.com/public/csim/home/about/investment-stewardship
We’re Invested in Advocacy and Ethics
We believe our clients deserve an advocate they can trust.

Serving your goals
When we say we’re invested in our clients, it’s more than just a clever turn of phrase. It’s what we’re founded on. We believe investing has the power to transform lives.

That’s why we actively advocate on regulatory and legislative issues that directly affect clients’ abilities to achieve their investment goals or our ability to serve clients with passion and integrity.

Client advocacy
We know the greatest opportunity for change is at the policy level. So the Schwab Office of Legislative and Regulatory Affairs supports the creation of responsible policies designed to help people pursue their financial dreams.

As advocates, we educate lawmakers, regulators, and executive branch officials at the international, federal, state, and local levels. We provide an experienced perspective on legislative policy proposals that affect investors. And we educate our employees and clients about the vital roles they can play in the public policy process.

Likewise, Schwab advocates for the continued growth of the independent Registered Investment Advisor (RIA) industry and our more than 8,000 client firms. We use our position as the leading custodian to drive awareness and preference for the independent model. Ultimately, we work to ensure that the business ecosystem empowers success for RIAs.

Earning your trust
We’re committed to the highest standards of conduct.

Client advocacy
We put our Office of Legislative and Regulatory Affairs to work for our clients.
Nonpartisan political action

Our political action committee, Schwab PAC, supports fair and equitable policies that assist investors with taking ownership of their financial futures. Schwab PAC is nonpartisan—contributing equally to members of both major parties who take action on these important issues. It is funded solely by voluntary contributions from company executives and directors.

Earning your trust

Our decisions have far-reaching implications for the financial services industry as a whole. The trust we earn from our clients and communities rests on upholding our reputation for integrity and lawfulness. We are committed to the highest standards of ethical conduct.

Read our full Code of Business Conduct and Ethics to learn more about The Charles Schwab Corporation’s policies on General Corporate and Personal Standards of Conduct, Conflicts of Interest, Confidentiality of Information, Employment Practices, Business Practices, and Compliance Procedures.

We take our responsibility to our stockholders seriously. The Charles Schwab Corporation has a single class of voting common shares, and each share is entitled to a single vote at stockholder meetings. Stockholders can vote by mail, by phone, online, or in person. Learn more about governance at Schwab.
Schwab is committed to building a diverse and inclusive workplace where everyone feels valued. As an equal employment opportunity employer, our policy is to provide equal employment opportunities to all employees and applicants without regard to any status that is protected by law (Equal Employment Opportunity policy). Schwab is also an affirmative action employer, focused on advancing women, minorities, veterans, and individuals with disabilities in the workplace. We believe diversity and inclusion are part of our success as a company and our purpose of serving every client with passion and integrity.

Schwab's short-term redemption fee of $49.95 will be charged on redemption of funds held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee. Trades in no-load mutual funds available through the Mutual Fund OneSource service (including Schwab Funds), are available without transaction fees when placed through Schwab.com or our automated phone channels. For trade orders placed through a broker, a $25 service charge applies. Schwab reserves the right to change the funds we make available without transaction fees and to reintroduce fees on any funds.

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