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.

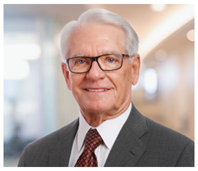
We champion every client's goals with passion and integrity, as if they were our own. We truly believe investing for the future is one of the most important things people can do for themselves and their families, as well as the health of our communities and our society.

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

- Headquartered in Westlake, TX
- Over 10 major centers of operation in the U.S. including Chicago, Phoenix, Denver, and Dallas
- Over 400 branches in 45 U.S. states

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 nearly 15,000 independent investment advisors.

Individual Investors

Driven, motivated people who want control over their financial futures

- More than 400 branches
- More than 1,200 financial consultants
- $483.8 billion enrolled in advisory solutions
- 100,000+ financial plans provided to date

(As of June 30, 2022)

Advisors

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

- Nearly 15,000 advisors served
- $3.23 trillion in client assets
- 1,800+ professionals dedicated to custody, trading and operations support

(As of June 30, 2022)

Employers

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

- Over 4 million retirement plan participants served directly and through independent recordkeepers
- Over 2,300 company stock and brokerage plans
- Leading retirement plan service provider with more than $185 billion in assets

(As of June 30, 2022)

Our results speak for themselves.

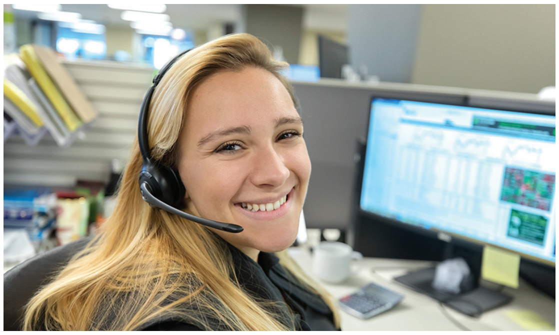
With our purpose and values as our North Star, we've grown from a small discount brokerage to a leading investment services firm.

Total Client Assets*	Active Brokerage Accounts*	Banking Accounts*	RIAs Served**	Total Employees**
$6.83 Trillion	33.9 Million	1.7 Million	Nearly 15,000	35,200

* *As of June 30, 2022. Updated on a monthly basis.*
** *As of June 30, 2022. Updated on a quarterly basis.*

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

One of FORTUNE Top 50 **'World's Most Admired Companies®'**; Schwab ranked #2 overall in the Securities and Asset Management category for the third year in a row.

– For **Stockbrokers.com** award information, visit www.stockbrokers.com/guides/online-stock-brokers

"Ranked #4 in "Best in Class" Overall in 2022 by Stockbrokers.com" Schwab was also honored with the #1 Innovation Award and #1 for IRAs for the third year in a row, and also scored highest in Broker Podcast for the first time.

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.

StockBrokers.com: “2022 Online Broker Review” published January 11, 2022. Participation in the review is voluntary; a total of 15 online brokers participated in the 2022 review. The Online Broker Review assesses participating online brokers on 205 variables across nine categories: Customer Service, Commissions & Fees, Research, Platforms & Tools, Mobile Trading Apps, Offering of Investments, Education, Ease of Use, and Overall. Star ratings are out of five possible stars and are based on a calculation that combines the variable assessment with an opinion score from 1-10 with 10 being “very good” in StockBrokers.com’s opinion. Best in Class are online brokers who have placed within the Top 5 for a category. Industry Awards are awarded based on the opinions of StockBrokers.com’s research team. Read our 2022 Review. For further information on how the ratings were calculated, see StockBrokers.com’s “How We Test”.

Charles Schwab & Co., Inc. is an equal opportunity and affirmative action employer committed to diversifying its workforce. It is Schwab’s policy to provide equal employment opportunities to all employees and applicants without regard to race, color, religion, sex (including pregnancy, childbirth, breastfeeding, or related medical conditions), gender identity or expression, national origin, ancestry, age, disability, legally protected medical condition, genetic information, marital status, sexual orientation, protected veteran status, military status, citizenship status or any other status that is protected by law.

The Charles Schwab Corporation provides a full range of securities, brokerage, banking, money management, and financial advisory services through its operating subsidiaries. Its broker-dealer subsidiary, Charles Schwab & Co., Inc. (“Schwab”), Member SIPC, offers investment services and products, including Schwab brokerage accounts. Its banking subsidiary, Charles Schwab Bank (member FDIC and an Equal Housing Lender), provides deposit and lending services and products.

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.

Charles Schwab & Co. Inc. (“Schwab”), Charles Schwab Bank, Charles Schwab Investment Management, Inc., Schwab Retirement Plan Services, Inc., and Schwab Retirement Plan Services Company are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Schwab Advisor Services™ includes the custody, trading and support services of Schwab. Brokerage products and services are offered by Charles Schwab & Co., Inc. (Member SIPC). Deposit and lending products and services are offered by Charles Schwab Bank, Member FDIC and an Equal Housing Lender (“Schwab Bank”). Schwab Retirement Plan Services, Inc. and Schwab Retirement Plan Services Company provide recordkeeping and related services with respect to retirement plans.

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Own your tomorrow

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