

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
Co-Chairman



Walt Bettinger
Co-Chairman



Rick Wurster
President and CEO

Locations

- Headquartered in Westlake, TX
- Over 10 major centers of operation in the U.S. including Chicago, Phoenix, Denver, and Dallas
- More than 420 branches in 48 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 over 16,000 independent investment advisors.



Individual Investors

Driven, motivated people who want control over their financial futures

- More than 420 branches
- More than 1,200 financial consultants
- $953.9 billion enrolled in advisory solutions
- 100,000+ financial plans provided to date
  (As of Oct. 31, 2026)

Advisors

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

- Over 16,000 advisors served
- $5.84 trillion in client assets
- 1,800+ professionals dedicated to custody, trading and operations support
  (As of Oct. 31, 2026)

Employers

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

- 5.9 million Workplace Plan Participants served directly and through independent recordkeepers
- 25,000 company stock and brokerage plans
- Leading retirement plan service provider with more than $1 trillion in assets
  (As of Oct. 31 2026)

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.

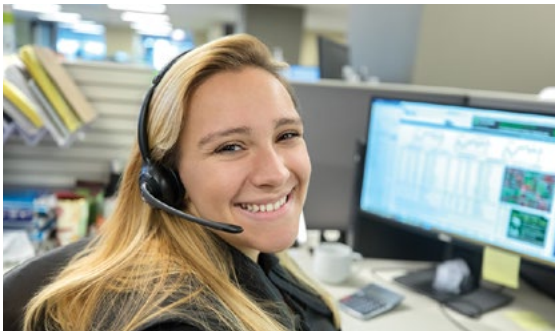
Total Client Assets*	Active Brokerage Accounts*	Banking Accounts*	RIAs Served**	Total Employees**
$13.27 Trillion	40.4 Million	2.5 Million	Over 16,000	33,900

** As of Oct. 31 2026. Updated on a monthly basis. ***

As of Sept. 30, 2026. 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.[1]



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

Schwab ranks as a top place to work in many of the places we call home:

Arizona (2023-2024)
Austin, TX (2013-2023)
Central Florida (2019-2025)
Central Indiana (2013-2024)
Charlotte, NC (2016-2023, 2025)
Chicago, IL (2013-2025)
Colorado (2013-2024)
Dallas/Fort Worth, TX (2017-2025)
Michigan (2023)
New Jersey (2023-2025)
Northeast Ohio (2013-2018, 2020-2025)
San Antonio, TX (2023-2025)
San Diego County, CA (2022-2025)
San Francisco Bay Area, CA (2013-2025)
St. Louis, MO (2022-2025)

POINTS OF LIGHT THE CIVIC 50

America's 50 Most Community-Minded Companies

Schwab has been recognized since 2017 by Points of Light, the world's largest organization dedicated to volunteer service, which selects honorees based on four dimensions of their corporate citizenship and social impact programs: investment of resources, integration across business functions, institutionalization through policies and systems, and impact measurement.

INVESTOR'S BUSINESS DAILY 2026 BEST ONLINE BROKERS ★★★ 13-YEAR WINNER ★★★

Schwab ranked as one of the Top Online Brokers in the 2026 Investor's Business Daily "Best Online Brokers" Survey for the past 13 years.

The Investor's Business Daily® Best Online Brokers accolade was published by IBD on January 23, 2026. Results were based on a single quantitative online survey with a sample size of 4,000 investors, conducted by IBD and Magid. The study was conducted Nov. 4 through Nov. 17, 2025. https://www.investors.com/best-online-brokers-2026/ Schwab paid a licensing fee to The YGS Group for the use of the accolade and corresponding logos.

Investment and Insurance Products: Not a Deposit ▪ Not FDIC Insured ▪ Not Insured by any Federal Government Agency ▪ No Bank Guarantee ▪ May Lose Value

[1]Schwab Satisfaction Guarantee: If you are not completely satisfied for any reason, at your request Charles Schwab & Co., Inc. ("Schwab"), Charles Schwab Bank, SSB ("Schwab Bank"), or another Schwab affiliate, as applicable, will refund any eligible fee related to your concern. Refund requests must be received within 90 days of the date the fee was charged. Two kinds of "Fees" are eligible for this guarantee: (1) "Program Fees" for the Schwab Wealth Advisory ("SWA"), 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 or the Charles Schwab Bank Pricing Guide.

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 Management, 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 SWA, 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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Schwab Advisor Services™ serves independent investment advisors and includes the custody, trading, and support services of Charles Schwab & Co., Inc. ("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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