



charles
SCHWAB

Compliance Solutions

Think differently
about employee
monitoring

Own your tomorrow.

A holistic approach to employee monitoring

We believe compliance is bigger than simply avoiding risk. It's a way to turn a code of ethics into a thriving culture that inspires employees, instills trust in clients, and creates long-term business value. With our proactive solutions and dedicated support, you can transform your employee-monitoring program into an asset—for your firm and its employees.





For your firm

Experience the difference with one of the only truly comprehensive employee-monitoring solutions. With automated technology, designated brokerage services, and dedicated ongoing support, Compliance Solutions helps you save time, effort, and resources.



Designated brokerage services

Help tighten controls to reduce risk and protect your firm and its employees with the Schwab brokerage platform.

- **Daily data feeds**—Custom electronic data feeds are delivered on a nightly basis.
- **Simple data access and data management**—Our proprietary data-exchange system puts information at your fingertips.
- **Easy online account opening**—Your firm's employees can open new Schwab brokerage accounts through a customized microsite.
- **Automated account linking**—When employees open Schwab brokerage accounts online through your firm's customized microsite, they are automatically linked to your master account—which means you can start monitoring trades immediately.



Employee-monitoring technology

Automate a wide variety of employee-monitoring tasks to save time and improve recordkeeping using scalable, cloud-based solutions from Schwab Compliance Technologies®.

- **Personal Trading**—Help protect against potential trading violations and insider trading.
- **Affirmations**—Manage the distribution, disclosure, tracking, and reporting of tasks through a centralized system.
- **Gifts and Entertainment**—Track and monitor employee expenditures across the entire organization.
- **Case Management**—Centralize important information to help manage the flow and administration of projects and tasks.

Protecting your data

Schwab Compliance Technologies is one of the only employee-monitoring technology providers to issue a SOC 2® Type 2 report for security, an indication of our rigorous commitment to protecting our clients' information.



Support from your Schwab team

Get the support you need from a dedicated team committed to working alongside you during every stage of planning and implementation—and throughout our relationship.

- **Relationship manager**—As your main point of contact, your relationship manager will get to know you and your business closely and will share how Schwab can support your employee-monitoring program.
- **Dedicated onboarding specialist**—Learn, navigate, and take full advantage of the Schwab Compliance Technologies platform with a training program personalized for your business.
- **Dedicated technical and service teams**—These teams provide day-to-day support to compliance officers, helping to ensure the smooth transfer of all accounts, delivering accurate reporting and data transmission and responding to any special reporting needs.



For employees

Compliance Solutions provides you with tools to help your firm's employees manage their compliance responsibilities efficiently. Our user-friendly technology and robust brokerage solutions help simplify the experience.



Designated brokerage services

With Schwab as your designated broker, your firm's employees have access to a broad suite of products and services that can support them in managing their financial lives.

- **Online account opening**—Opening Schwab brokerage accounts is easy through your firm's customized microsite.



Employee-monitoring technology

Schwab Compliance Technologies® gives employees a user-friendly interface that helps make it easy to disclose their accounts and stay in compliance with your firm's code of ethics.

- **User-friendly technology**—Simplify the process of personal trade monitoring, annual affirmations and disclosures, gift tracking, and more with an easy-to-use interface.
- **Schwab Trade Check®**—Our innovative Schwab Trade Check technology automates the pre-clearance process and helps protect against potential trade violations.
- **Compliance alerts**—Help make complying simple for employees with automated alerts that remind them about tasks they need to complete, such as affirmations and disclosures.



Support to help employees manage their finances

Employees' engagement, productivity, and loyalty can be affected by their financial wellness, studies show. Schwab can help your firm's employees build the control, confidence, and knowledge they need to manage their unique financial pictures.

- **Investment products**—Our investment products, including managed accounts, are competitively priced with no online commissions.
- **Bank products**—Your employees also get access to deposit and lending products from Charles Schwab Bank and, based on their overall relationship with Schwab, may qualify for preferred pricing on lending products.
- **Resources and support**—Employees can take advantage of personal guidance from professionals and 24/7 access to online tools and resources tailored to fit their life stage and personal financial goals.

Satisfaction Guarantee

A satisfaction guarantee backs our commitment to your firm's employees. If, for any reason, an investor is not completely satisfied, we'll refund their fees or commissions and work with them to make things right.¹



Let's get started

Because no two firms are identical, our first step is discovering more about your needs and those of your employees so we can find the right solution together. Contact us to start the conversation.

Get in touch

 877-456-0777

 Talk to your relationship manager

 schwab.com/compliancesolutions

1. If an investor is not completely satisfied for any reason, at the investor's request Charles Schwab & Co., Inc. ("Schwab") or Charles Schwab Bank ("Schwab Bank"), as applicable, will refund any eligible fee related to the investor's concern within the time frames described below. Two kinds of "Fees" are eligible for this guarantee: (1) asset-based "Program Fees" for the Schwab Private Client ("SPC"), Schwab Managed Portfolios ("SMP"), Schwab Intelligent Advisory ("SIA"), 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](#) and the [Schwab Bank Deposit Account Pricing Guide](#) (together, "Account Fees"). 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.

Program Fees are calculated as a percentage of eligible assets in Participating Service accounts. 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 investment advisors affiliated with Schwab: Windhaven Investment Management, Inc., ThomasPartners, Inc., and Charles Schwab Investment Management, Inc. 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, SIA, 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.

Charles Schwab Bank and Charles Schwab & Co., Inc., are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Investment products are offered by Charles Schwab & Co., Inc. (Member SIPC). Deposit and lending products are offered by Charles Schwab Bank, Member FDIC and an Equal Housing Lender.

Please see the Charles Schwab Pricing Guide for Individual Investors for complete information on Schwab's commissions, fees, and other possible charges to which you may be subject.

Neither Schwab nor Schwab Compliance Technologies, Inc. provides specific individualized legal or compliance advice. Where such advice is necessary or appropriate, please consult your own legal and/or compliance counsel.

Compliance Solutions is composed of Schwab Designated Brokerage Services (DBS), a division of Charles Schwab & Co., Inc. ("Schwab"), and Schwab Compliance Technologies, Inc. ("SchwabCT"), formerly Compliance11, Inc. Schwab Designated Brokerage Services provides brokerage solutions for corporate clients who monitor their employees' securities activity. SchwabCT provides technology solutions for corporate clients to help facilitate their compliance technology program implementation. Schwab Compliance Technologies, Inc. and Charles Schwab & Co., Inc. are separate but affiliated entities, and each is a subsidiary of The Charles Schwab Corporation.

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

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., offers investment services and products. Its banking subsidiary, Charles Schwab Bank (member FDIC and an Equal Housing Lender), provides deposit and lending services and products.

Charles Schwab & Co., Inc., 211 Main Street, San Francisco, CA 94105

©2017 Charles Schwab & Co., Inc. All rights reserved. Member SIPC.

For institutional use only.

AHA (0417-X31L) MKT82455-03 (03/17)
00192917



Own your tomorrow.