

Get more with Schwab Financial Concierge+™.

charles SCHWAB

Own your tomorrow®

Find confidence in your next step.

Figuring out your financial goals is a big step. Keep your momentum going by learning more about special offers and discounts on financial solutions through Schwab Financial Concierge+—already available to you in addition to the guidance and planning support you have through Schwab Financial Concierge:

Ready to start investing or want to consolidate your accounts?

Learn more about our cash award offer and earn up to $500.[1]

Looking for dedicated financial guidance with a personal relationship?

Discover our 15% discount on managed investing services.[2]

Buying or refinancing a home?

Save money on closing costs through Rocket Mortgage®[3] (for eligible products that meet specific requirements).

Plus, you can access other offers available for Schwab clients:

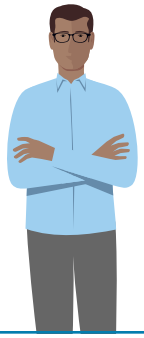
If you don't have an investment account at Schwab yet, you can get Investing 101 education and Schwab Stock Slices™ with the Schwab Starter Kit™[4]

If you're in the market for a new home or want to refinance, learn more about Investor Advantage Pricing from Charles Schwab Bank, Equal Housing Lender.[5]

See how others have taken advantage:

Meet Tim

Tim decided to open an investment account. He took advantage of Schwab's **cash award offer** and got a boost on his investing journey.



Meet Cheryl

Normally a DIY investor, Cheryl decided to take advantage of Schwab's **15% discount on managed investing services** and let a professional handle her investments.



Meet Maya

To get ready for retirement, Maya wanted to refinance her home. The **lender paid closing credit** helped her lock in a new fixed rate mortgage.



Ready to learn more?

Talk with a Financial Concierge team member to determine which perks make the most sense for you—and get started saving while working toward your goals.

Schedule an appointment.

Call 877-566-2027 between 8:30 a.m. and 8 p.m. ET.

EXCLUSIVE SCHWAB FINANCIAL CONCIERGE+ OFFER TERMS & CONDITIONS

1. Cash award offer terms and conditions

- Enroll and make a qualifying net deposit of cash or securities of at least **$1,000** and you can earn a cash bonus of **$100**
- Enroll and make a qualifying net deposit of cash or securities of at least **$25,000** and you can earn a cash bonus of **$200**
- Enroll and make a qualifying net deposit of cash or securities of at least **$50,000** and you can earn a cash bonus of **$300**
- Enroll and make a qualifying net deposit of cash or securities of at least **$100,000** and you can earn a cash bonus of **$500**

Offer valid for Charles Schwab & Co., Inc. ("Schwab") clients who are employees, members, and/or plan participants of participating corporate clients and make a qualifying net deposit into an eligible retail brokerage account within 90 days of enrollment in the offer. Net deposits are assets deposited into the enrolled account minus assets withdrawn from the account and transferred out of Schwab. Only outside assets new to Schwab qualify; assets transferred from affiliates other than Schwab Retirement Plan Services, Inc. are excluded. Net deposits will be calculated as of the 90th day after enrollment, and the cash bonus will be credited to the enrolled account within approximately one week. For taxable accounts, you must maintain the net deposit amount (less any market losses) at Schwab for at least one year, or Schwab may charge back the cash bonus.

Schwab reserves the right to change the offer terms or terminate the offer at any time without notice. The offer is limited to one per account, with no more than one account enrolled per client, and does not apply to accounts managed by independent investment advisors, the Schwab Global Account™, ERISA-covered retirement plans, certain tax-qualified retirement plans and accounts, or education savings accounts. The cash bonus, when combined with the value received from all other offers in the last 12 months, may not exceed $5,000 per household, as defined in the Charles Schwab Pricing Guide for Individual Investors. The offer is not transferable, saleable, or valid in conjunction with certain other offers and is available to U.S. residents only. Employees, contractors, or persons similarly associated with Schwab or a Schwab affiliate; their spouses; and employees of any securities regulatory organization or exchange are not eligible. Schwab may decline requests to enroll in the offer at its discretion. Other restrictions may apply.

Consult with your tax advisor about the appropriate tax treatment for this offer and any tax implications associated with receipt before enrolling. Any related taxes are your responsibility. For taxable accounts, the cash bonus will be reported on your Form 1099-INT. IRS guidance may impact your ability to make more than one IRA-to-IRA rollover in a one-year period.

2. Managed investing discount terms and conditions

A discount on managed investing fee is available for Charles Schwab & Co., Inc. ("Schwab") clients who are employees, members, and/or plan participants of participating corporate clients. Schwab is offering a 15% discount ("Discount") off the then-current standard advisory fees for select managed investing solutions. (Some exceptions apply.*)

*Eligible managed investing products include Schwab Wealth Advisory™, Schwab Managed Portfolios™, Schwab Personalized Indexing™, Schwab Managed Account Select®, ThomasPartners® Strategies, Windhaven® Strategies, and Wasmer Schroeder™ Strategies.

The discounts are not applicable for Managed Account Select® Muni Ladders, Schwab Intelligent Portfolios Premium®, USAA Managed Portfolios-UMP®, and solutions offered through Schwab Advisor Network® advisors.

- Upon enrollment in the managed investing discount, the Discount will be applied only to existing eligible managed investing accounts and/or any new, eligible managed investing accounts opened thereafter.
- The Discount does not apply to the Schwab Wealth Advisory™ standard quarterly minimum fee.
- Employees, members, and/or plan participants may open a new account, enroll in an eligible managed investing product, and receive the Discount by calling us at 877-566-2027.
- Discount eligibility requirements will be reviewed at time of enrollment in the discounts. Schwab reserves the right to change the available benefits based on eligibility.
- Portfolio management for the Windhaven® Strategies, ThomasPartners® Strategies, Schwab Personalized Indexing™, and Schwab Managed Portfolios™ is provided by Charles Schwab Investment Management, Inc. ("CSIM"). CSIM is a registered investment adviser and an affiliate of Schwab. Both CSIM and Schwab are separate entities and subsidiaries of The Charles Schwab Corporation.
- Schwab is the sponsor of Managed Account Select® ("Select") and Managed Account Connection® ("Connection") programs. Windhaven® Strategies, ThomasPartners® Strategies, and Schwab Personalized Indexing™ available through Connection. The asset managers in Select are unaffiliated with Schwab.
- Please refer to the Schwab Wealth Advisory™ Disclosure Brochure and Schwab Wealth Advisory, Inc. Disclosure Brochure, Schwab Managed Portfolios™ Disclosure Brochure, Schwab Managed Account Select® Disclosure Brochure, and Charles Schwab Investment Management, Inc. Disclosure Brochure for additional information.

Schwab reserves the right to cancel or to modify the terms of these discounts at any time and without prior notice.

3. Rocket Mortgage lender paid credit terms and conditions

Clients will receive a lender paid credit of $2,000 on eligible products when they close on a loan originated by Rocket Mortgage. Contact Rocket Mortgage for more information on eligible products for this offer. Clients should call the dedicated phone number or go through the dedicated website, submit an application, and close their loan through the dedicated program to obtain this offer. This offer cannot be retroactively applied to previously closed loans or previously locked loans. Offer does not apply to new loans submitted through a mortgage broker, non-agency jumbo loans, Agency ARMs, C-product loans (Schwab), Rocket jumbo loans, Rocket Pro Realtors, or Rocket Pro Originators. Rocket Mortgage reserves the right to terminate or change the terms of this offer at any time without notice. Acceptance of this offer constitutes acceptance of these terms and conditions, which are subject to change at the sole discretion of Rocket Mortgage. The offer is not transferable or saleable. This is not a commitment to lend.

Additional restrictions/conditions may apply. Offer not valid with any additional interest rate discounts or promotions such as Schwab Bank's Investor Advantage Pricing (IAP).

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GENERAL RETAIL OFFER DISCLOSURES

4. Schwab Starter Kit terms and conditions

To be eligible to receive the $50 cash bonus, you must be an individual who does not have a Charles Schwab & Co., Inc. ("Schwab") account and who: (1) opens a Schwab One individual taxable retail brokerage account and (2) deposits at least $50 into that account within 30 days of enrolling in the offer (only outside assets new to Schwab qualify; assets transferred from affiliates other than Schwab Retirement Plan Services are excluded). When you open your brokerage account, you will instruct Schwab to use the $50 cash bonus to place orders for you in the future to buy $10 fractional shares of each of the top 5 stocks by market capitalization in the S&P® 500 Index through Schwab Stock Slices™. The top 5 stocks will change from time-to-time. To see the top 5 stocks at any time, go to schwab.com/starterkit. Neither Schwab nor any Schwab employee is determining whether investing in these 5 stocks is appropriate for you and your situation. You should consider your own circumstances and needs prior to deciding to enroll in the offer and investing in these 5 stocks with the $50 cash bonus.

5. Schwab Bank Investor Advantage Pricing (IAP) terms and conditions

In order to participate, the borrower must agree that the lender, Rocket Mortgage, may share their information with Charles Schwab Bank and Charles Schwab Bank will share their information with the lender Rocket Mortgage. Nothing herein is or should be interpreted as an obligation to lend. Loans are subject to credit and collateral approval. Other conditions and restrictions may apply. This offer is subject to change or withdraw at any time and without notice. Interest rate discounts cannot be combined with any other offers or rate discounts. Hazard insurance may be required.

Investor Advantage Pricing (IAP): Loans are eligible for only one IAP discount per loan. Select mortgage loans are eligible for an interest rate discount of 0.250% – 1.000% based on qualifying assets of $250,000 or greater. Discount for ARMs applies to initial fixed-rate period only. Qualifying assets are based on Schwab and Schwab Bank combined account balances, including select brokerage, bank, and retirement accounts. schwab.com/IAP

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EQUAL HOUSING LENDER

Offers of non-retirement plan-related products and services are made available by and through Charles Schwab, as a result of the employer's relationship with Charles Schwab and pursuant to the employer's authorization. Brokerage and financial advisory products and services provided by Charles Schwab & Co., Inc. and deposit and lending services and products provided by Charles Schwab Bank, SSB are not connected or associated with benefits provided under the terms of the retirement plan serviced by Schwab Retirement Plan Services, Inc. Any fees incurred for such non-retirement plan-related brokerage and financial advisory products and services and deposit and lending services and products will be paid by the individual investor and cannot be paid by or from the retirement plan or Plan Sponsor.

Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans. Schwab Stock Plan Services provides equity compensation plan services and other financial services to corporations and employees through Charles Schwab & Co., Inc. ("Schwab," Member SIPC). Schwab Designated Brokerage Services, a division of Charles Schwab & Co., Inc., provides technology solutions for corporate clients with regulatory requirements to monitor employee security transactions. Deposit and lending products and services are offered by Charles Schwab Bank, SSB, Member FDIC and an Equal Housing Lender. Schwab Retirement Plan Services, Inc., Charles Schwab & Co., Inc., Schwab Designated Brokerage Services, and Charles Schwab Bank, SSB, are separate but affiliated entities, and each is a subsidiary of The Charles Schwab Corporation ("Charles Schwab").

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