

See what some
new perks can
help you achieve.

Introducing the Schwab
Essentials Program.



You can now take advantage of a special Program that provides access to guidance from a financial concierge team and exclusive offers and savings opportunities—all to help get you closer to your goals. It's called the Schwab Essentials Program. And it's available to you because of your employer's relationship with Charles Schwab.

Own your tomorrow.

Every little bit of help counts, so the Program comes with a lot.



Complimentary guidance from experienced Financial Consultants¹

At the heart of the Program is the financial concierge team that provides you with ongoing financial help and guidance based on your needs.



A cash award offer²

You'll receive a cash bonus in your account when you make a qualifying net deposit of cash or securities into a new or existing Schwab brokerage account within 90 days of enrolling in the offer.



Discounts on managed investing fees

Save with a 15% discount on advisory fees for select specialized investment solutions from Schwab.³



Discounts on lending solutions from Schwab Bank⁴

Save on a flexible line of credit and select home loans with exclusive discounts through Schwab Bank and our home loan provider Quicken Loans[®]

Important information: Entering into a flexible line of credit through a Schwab Bank Pledged Asset Line[®] and pledging securities as collateral involve a high degree of risk. Before you decide to apply, make sure you understand the risks.

Enrollment in the Schwab Essentials Program is not required for lending discounts.



Visit schwab.com/essentials-gates for complete Program details, terms, and conditions.

You also get the perks that come with being a Schwab client.

- 24/7 customer support from experienced investment professionals
- Low costs and transparent fees
- Award-winning research and helpful decision-making tools
- Satisfaction Guarantee⁵
- Schwab Security Guarantee

It all starts right here.

The Program is yours—learn more and enroll at schwab.com/essentials-gates to begin taking advantage of the perks it offers. Need help or have questions? Call us at **877-523-5646**.

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

The Schwab Essentials Program ("Program") and its associated benefits are made available by Charles Schwab & Co., Inc. ("Schwab") to employees and plan participants of participating corporate clients. Enrollment is limited to U.S. residents. Program benefits may be governed by additional terms and conditions, including eligibility criteria. If an individual's plan participation ceases and their employment terminates, or employment terminates for a non-plan participant, the ability to enroll in the Program will no longer be available; however, certain benefits previously accrued may continue. Schwab reserves the right to cancel the Program or change the available benefits at any time without notice.

¹ While consultations with a Financial Consultant are complimentary, the implementation of any recommendations made in the course of these services may result in trade commissions or other fees, charges, or expenses. Please note that there are certain eligibility requirements for working with a dedicated Financial Consultant. Financial Consultants are compensated based on the quality of service they provide and on their marketing and sales of products and services to Schwab account holders. Go to **Schwab.com** for Financial Consultants' compensation information.

Please be aware that brokerage products and services provided by Charles Schwab & Co., Inc. ("Schwab") are separate and distinct from the services offered through the retirement plan serviced by Schwab Retirement Plan Services, Inc. Any fees incurred for non-plan-related products or services provided by Schwab will be incurred by the individual investor and not be paid by the retirement plan or Plan Sponsor.

² Offer valid for Charles Schwab & Co., Inc. ("Schwab") clients who are enrolled in the Schwab Essentials Program and make a qualifying net deposit into an eligible retail brokerage account within 90 days of enrollment in the Essentials Cash Award 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.

³ Managed investing fee discounts terms and conditions:

As part of the Schwab Essentials Program available to employees and plan participants of participating corporate clients, Schwab is offering a 15% discount off the then-current standard advisory fees for select managed investing solutions. Eligible managed investing products exclude 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 Schwab Essentials Program, discounts will be applied only to existing eligible managed investing accounts and/or any new, eligible managed investing accounts opened thereafter.

– The advisory fee discount offered through the Schwab Essentials Program does not apply to the Schwab Private Client™ standard quarterly minimum fee.

– Employees and plan participants may open a new account and enroll in the Program by calling us at **877-523-5646**.

– Eligibility requirements will be reviewed at time of enrollment in the Program. Schwab reserves the right to change the available benefits based on eligibility.

– Portfolio management for the Windhaven® Strategies, ThomasPartners® Strategies, and Schwab Managed Portfolios™ is provided by Charles Schwab Investment Management, Inc. ("CSIM"). CSIM is a registered investment adviser and an affiliate of Charles Schwab & Co., Inc. ("Schwab"). Both CSIM and Schwab are separate entities and subsidiaries of The Charles Schwab Corporation.

– Please refer to the Windhaven Strategies, ThomasPartners Strategies, and the Schwab Managed Portfolios Disclosure Brochures for additional information.

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

⁴ **For Schwab Bank Pledged Asset Line® Discount:** Only one Schwab Essentials Program discount is available per loan. Interest rate discounts cannot be combined with any other PAL offers or rate discounts. Current employees or plan participants of participating companies may qualify for a 0.250% interest rate spread discount ("Interest Rate Spread"), if approved for a new Schwab Bank Pledged Asset Line account, based on Schwab Bank's standard rates as described on **schwab.com/PAL**, which are subject to change without prior notice. The initial variable Annual Percentage Rate on the PAL Account is the sum of one-month LIBOR plus the interest rate spread (based on the loan value of collateral at origination). To qualify for this offer, all account holders of the PAL and associated Pledged Account must be current employees or plan participants of Participating Companies and must be U.S. citizens or U.S. resident aliens of one of the 50 states or the District of Columbia of the U.S. Residents of U.S. territories or foreign countries are not eligible. Schwab Bank may modify or end this offer at any time without notice.

Schwab Bank Pledged Asset Line®: As a non-purpose line of credit, proceeds must be used for a lawful personal, commercial, or business purpose under state, federal, or other applicable law and may not be used to purchase securities, pay down margin loans, or be deposited into any brokerage account.

Schwab Bank requires that the assets pledged as collateral for the Pledged Asset Line be held in a separate Pledged Account maintained at Charles Schwab & Co., Inc. (Schwab). Schwab Bank, in its sole discretion, will determine at any time the eligible collateral criteria and the loan value of collateral.

Entering into a Pledged Asset Line and pledging securities as collateral involve a high degree of risk. At any time, including in the event that the loan value of collateral is insufficient to satisfy the minimum loan value of collateral or to support the outstanding loans, Schwab Bank may demand immediate payment of all or any portion of the outstanding obligations or require additional cash or securities be added to the Pledged Account maintained at Charles Schwab & Co., Inc. If a Demand is not addressed, the pledged securities may be immediately liquidated without further notice to you, which may result in tax consequences.

Nothing herein is or should be interpreted as imposing an obligation to lend. Pledged Asset Lines are subject to credit and collateral approval. Other conditions and restrictions may apply.

Home lending: In order to participate, the borrower must agree that the lender, Quicken Loans®, may share their information with Charles Schwab Bank, and Charles Schwab Bank will share their information with the lender, Quicken Loans. 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 withdrawal at any time and without notice. Interest rate discounts cannot be combined with any other offers or rate discounts. Hazard insurance may be required.

For Home Lending Discount: Discount applies to select mortgage loans and home equity lines of credit. Discount for ARMs applies to the initial fixed-rate period only. Discount is applied to margin for home equity lines of credit. Only one Schwab Essentials Program discount is available per loan. Contact the Financial concierge team at **877-523-5646** for more details.

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⁵If 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 time frames. Schwab reserves the right to change or terminate the guarantee at any time. Go to schwab.com/satisfaction to learn what’s included and how it works.

Schwab Retirement Plan Services, Inc., provides recordkeeping and related services with respect to retirement plans. Schwab Stock Plan Services is a division of Charles Schwab & Co., Inc. providing equity compensation plan services and brokerage solutions for corporate clients. Compliance Solutions is comprised of Schwab Designated Brokerage Services (DBS), a division of Charles Schwab & Co., Inc. and Schwab Compliance Technologies, Inc. (SchwabCT). DBS 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. Charles Schwab Bank, SSB (Member FDIC and an Equal Housing Lender) provides deposit and lending services and products. Schwab Retirement Plan Services, Inc., Schwab Compliance Technologies, Inc., Charles Schwab & Co., Inc. (“Schwab”, Member SIPC), 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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