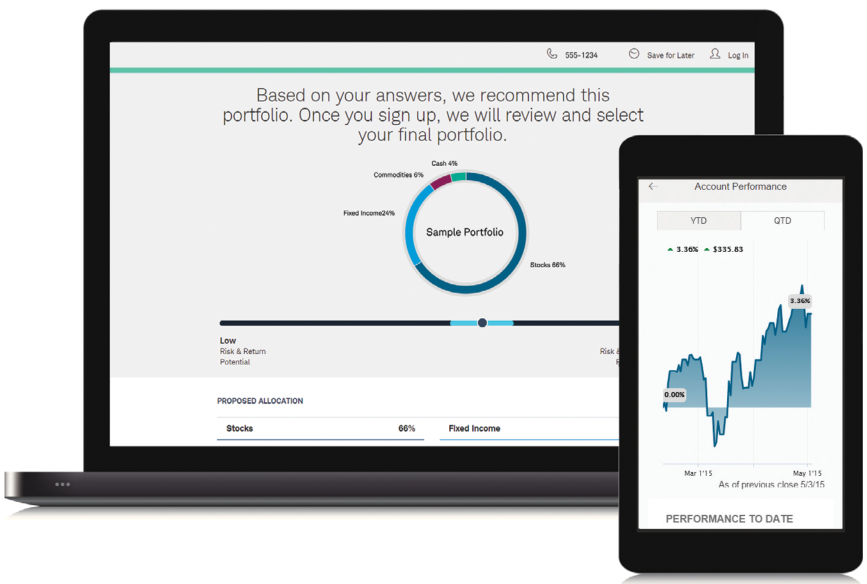
INSTITUTIONAL
INTELLIGENT
PORTFOLIOS

Get started

Enrolling in your advisor's automated investment management service takes a few simple steps to complete. Once your money is invested, you can view your account information anytime online or on your mobile device.[1]



For illustrative purposes only.

Enroll with ease

After you've talked with your advisor, you'll walk through these steps to complete your enrollment in your advisor's automated investment management service:

- Answer a few straightforward questions from your advisor to help determine your investor profile.
- Review your advisor's recommended portfolio.
- Complete the account open and funding process.

Your advisor will then review and make any adjustments as appropriate before your money is invested.

The enrollment process

1 Enroll online or on your mobile device

To get started, go to institutionalintelligent.schwab.com or view the mobile experience by visiting the app store and searching for "Schwab Mobile."

OR

Download on the App Store

GET IT ON Google Play

2 Access your advisor's program

Select the "Get Started" button and read the important information on-screen before you enter the program key provided by your advisor.

Your advisor:	Program key:

3 Complete your investor profile

You will need to answer a few straightforward questions to gather important information such as your risk tolerance and time horizon.

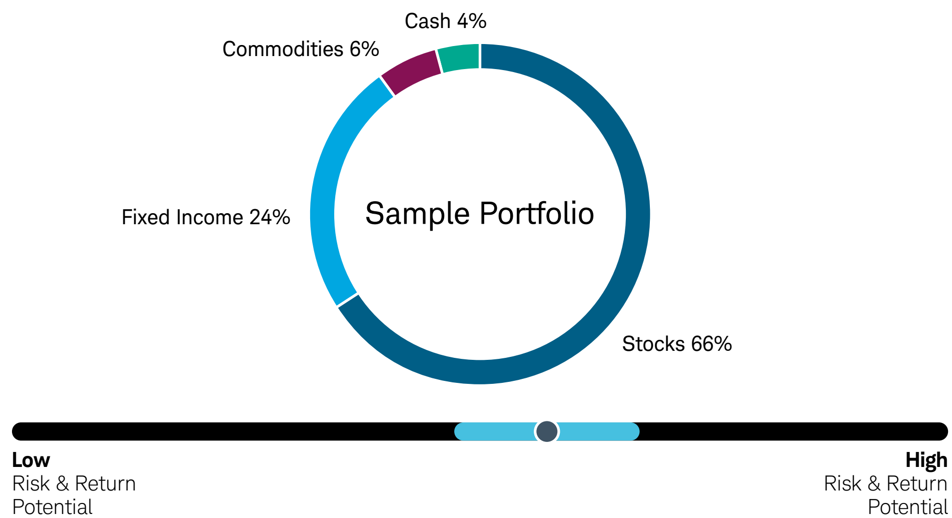
Q5: What is your understanding of stocks, bonds and ETF?

- ○ None
- ◉ Some
- ○ Good
- ○ Extensive

For illustrative purposes only.

4 Review your advisor's recommended portfolio

Based on your answers, you will see your advisor's recommended portfolio. You will have the opportunity to make slight adjustments according to the amount of risk you want to take on. Once you confirm your selection, your advisor will be notified and can make any final adjustments as appropriate.

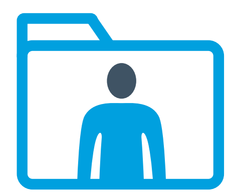


5 Open your account

You will need to create a username and password to access your account. You will also need to provide some personal information to complete the application.

OR

If you have Schwab Alliance credentials, you do not need to create another username and password. You can securely log in, and most of your existing information will be prefilled in the application.



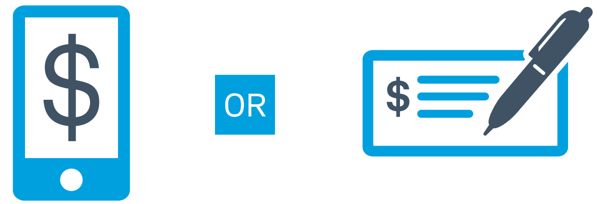
6 Review disclosures and electronic delivery information

You will then review and consent to any required legal agreements to complete the account-opening process. During this time, you will also be enrolling in electronic delivery of account documents, including statements and tax forms.

Note that your advisor may also have documents for you to review and sign, so be sure to talk to your advisor about the process.

7 Fund your account

The last step is adding funds to your new account. You can fund accounts with eligible securities such as stocks, mutual funds or ETFs or with cash. Accounts can be funded by transferring cash or eligible securities from another Schwab or outside account, linking to an external account, checks (physical or mobile deposits[2]), or wire transfers or transfer.



And that's it. Your advisor will review your portfolio, make any adjustments as appropriate, and confirm your account funding. You will receive a notification once your account has been invested.

[1]Requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and you mobile connection limitations. Functionality may vary by operating system and/or device.

[2]The Schwab Mobile Deposit service is subject to certain eligibility requirements, limitations, and other conditions. Enrollment is not guaranteed, and standard hold policies apply. Click here for details.

See your advisor's disclosure brochure for important information.

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

Cash balances held in the Sweep Program at Charles Schwab Bank, SSB are eligible for FDIC insurance up to allowable limits.

Institutional Intelligent Portfolios® is a technology and service platform provided to your Investment Advisor by Schwab Performance Technologies ("SPT") and used by your Investment Advisor to provide its clients with an automated investment management service. Charles Schwab & Co., Inc. ("CS&Co"), a registered broker-dealer and member SIPC, provides custody, trading and support services.

CS&Co., SPT and Charles Schwab Bank, SSB are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation but their products and services are independent from each other. Brokerage products, including the Schwab One brokerage account, are offered by Charles Schwab & Co. Inc., Member SIPC. Deposit and lending products are offered by Charles Schwab Bank, SSB, Member FDIC and an Equal Housing Lender.

Independent investment advisors on the one hand and CS&Co., SPT and Charles Schwab Bank, SSB on the other, are independent of each other and are not affiliated with, sponsored by, endorsed by, or supervised by each other.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

Android and Google Play are trademarks of Google Inc.