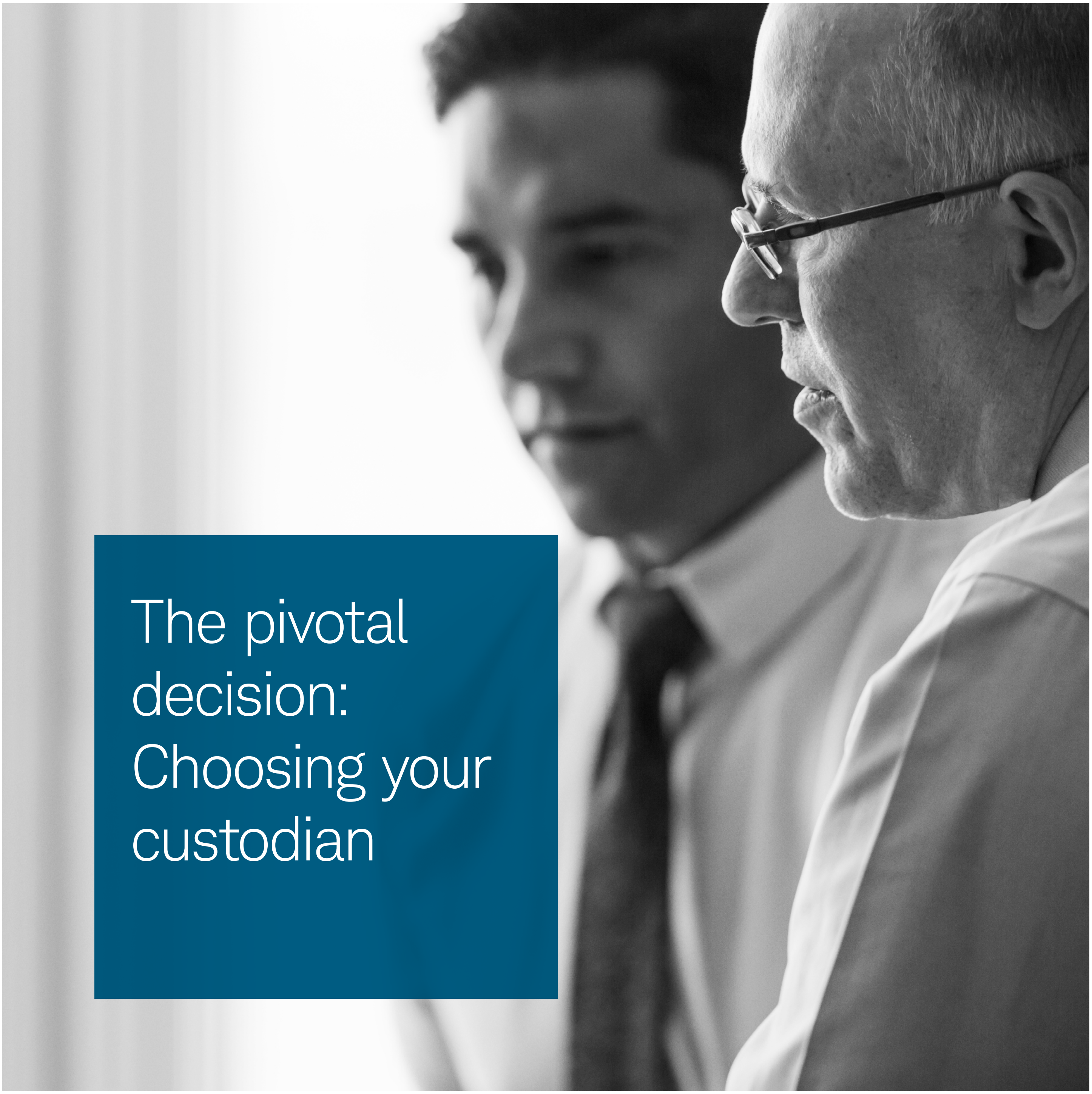
Advisor Services



The pivotal decision: Choosing your custodian

Own your tomorrow®

"There are people out there who will listen and understand your needs. You don't have to go it alone and search for the best options without guidance."

—David Bromelkamp
Allodium Investment Consultants

Registered Investment Advisor (RIA) custodians should offer value beyond custody and trading services. In fact, selecting your custodian may be one of the biggest decisions you make on the way to independence. A custodian can be your biggest advocate in launching and growing a strong RIA practice.

Transitioning to independence can be intimidating. You have to carefully consider timing, costs, and legal risks as well as how the transition will affect your clients. A custodian can work with you and serve as a knowledgeable guide.

A good custodian provides:

- Access to a wide range of financial products and services
- Technology options and integration with third-party solutions
- Educational and business consultant resources
- Thought leadership and industry insights

As you establish your RIA practice, a full-service custodian can help sort through any confusion in the early stages of independence and also support the growth of your firm.

Help navigating independence: Four essential steps to success

Having the right custodian on your side can be the key to finding your best way forward. Most custodians offer at least some transition support. However, Schwab Advisor Services™ goes far beyond the basics with in-depth assistance through each phase of the move to independence—and continues that support for the long haul.

As you evaluate custodians, be sure to ask about the resources and expertise they provide in each of these essential phases.

1 Building your business plan

What you need:
To determine your business goals, value proposition, and target clients

What Schwab does:
Appoints a Business Development Officer to listen to your goals, evaluate your needs, and build a transition plan

2 Launching your new firm

What you need:
To set up your business, establish your back office, and choose the right technology

What Schwab does:
Introduces you to third-party firms that can handle legal and compliance, assist with the marketing of your firm, and help you locate office space

3 Transferring client assets

What you need:
To transfer accounts with minimal disruption

What Schwab does:
Provides a dedicated transition team to help create a communication plan for all stakeholders and to prepare paperwork for a successful asset transfer

4 Providing ongoing support

What you need:
To operate and build your business efficiently

What Schwab does:
Helps you take full advantage of the Schwab technology platform, craft a long-term growth strategy, and create an operations plan that boosts efficiency

An experienced ally

Schwab helped pioneer the RIA industry when we launched our custody services more than 30 years ago, and we have led the evolution of the model ever since. With more than $1.6 trillion in client assets, Schwab Advisor Services™ is the market leader in RIA custodianship.[1] In fact, more independent investment advisors work with and entrust more assets to Schwab than they do any other custodian in the industry. We offer a full menu of services for RIA firms as part of our longtime commitment to—and vision for—independent advisors and the future of the RIA industry.

Management consulting

Schwab's business consultants can help you access the intellectual capital needed to support your firm's growth. Our core consulting process includes discovery, analysis, and implementation.

As a Schwab client, you gain access to ongoing practice management support programs that can be personalized and include topics such as strategic planning, creating a referral culture, client segmentation, and employee compensation.

Technology and operations consulting

With the right technology at your fingertips, it's easier to anticipate client needs, demonstrate your value, and build the business you want.

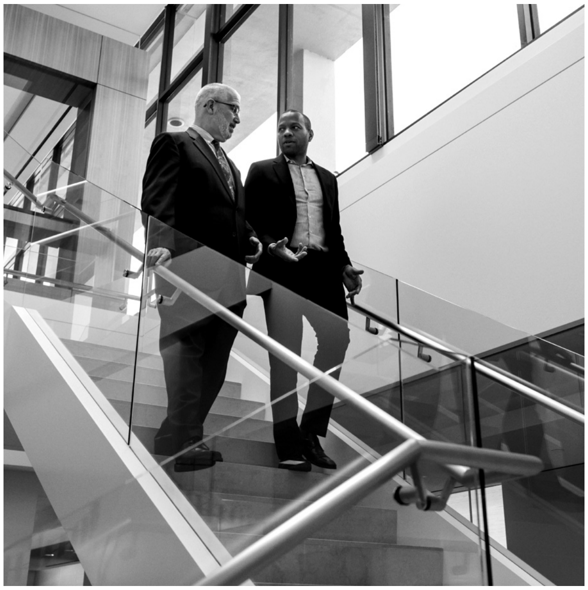
Schwab has developed a flexible technology platform to help manage your entire office. We've combined our tools and expertise with advanced third-party solutions so that you can have an integrated solution to help run your business more efficiently. This customizable platform helps you share information, stay connected with clients, and get approvals on the go.

When choosing technology, consider the degree of support available. Schwab can answer questions and show you how to identify the right technology for your firm. We can help you get the most out of customer relationship management, portfolio management, cybersecurity, mobile access, and automated investment tools as your needs evolve.

Compliance resources

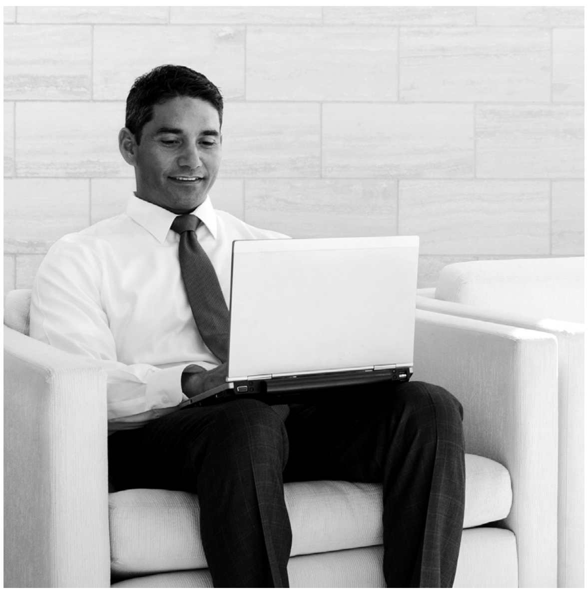
Compliance support helps safeguard your firm against trade errors, fraud, and other business risks. Establishing an ethical company culture and protecting your firm's assets early on set the stage for success.

Schwab connects advisors to third-party resources for compliance support, including consulting, insurance, recordkeeping, and software. Our experience and resources can help you put compliance concerns to rest from the start.



RIA Benchmarking Study

This powerful business-planning tool gives you access to insights and best practices from colleagues in the RIA industry so that you can make better-informed decisions as you build your business. You receive a comprehensive analysis of your firm's performance and how it compares with your peers', including analysis of strategy, business development, and financial performance.



"The biggest value immediately was being able to connect the dots. We could look at our client size, services provided, fees, and retention rates relative to our peers' and see how it all boils down to larger revenue per client and our premium kind of service."

—Jim Callahan
Chief Investment Officer
Janiczek Wealth Management

Start the journey to independence with a custodian that knows the way.

Schwab Advisor Services™ is proud to support more independent advisors of all sizes than any other custodian.

Want to learn more about how we can tailor our support to your unique business goals?

Contact us at **advisorservices.schwab.com** or **877-687-4085**.

1. As of December 2018.

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