



SCHWAB SECURITY GUARANTEE

Schwab will cover 100% of any losses in any of your Schwab accounts due to unauthorized activity.

The highest levels of security are only possible when we work together. To ensure your protection under this guarantee, it is your responsibility to:

- Safeguard your account access information. If you share this information with anyone, we'll consider their activities to have been authorized by you.
- Report any unauthorized transactions to us as quickly as possible.² If you suspect you are a victim of fraud, please contact us immediately at 888-3-SCHWAB.
- There may be other individuals to whom you grant authority in your account. Their activities in your account will also be considered authorized.³

Additional information on The Schwab Security Guarantee:

Do I have to do anything to get this protection?

No. Schwab automatically provides this protection.

How does this guarantee work?

If you suspect you have been a victim of unauthorized activity in your Schwab account, notify Schwab at 888-3-SCHWAB immediately. We will promptly review your claim and assist you in taking measures necessary to protect you from further loss. You will be required to complete a notarized affidavit of fraud and to identify items of unauthorized activity.

Does the guarantee apply to Schwab Bank?

Yes. The guarantee applies to all Schwab Bank products. If you suspect you have been a victim of unauthorized activity in your Schwab Bank account, notify Schwab at 888-3-SCHWAB immediately. If an unauthorized advance is made on your Schwab Bank loan account, you will not be responsible for repaying the amount of the unauthorized advance or any related interest or transaction charge.

Does the guarantee apply to my Schwab retirement plan accounts?

This guarantee applies to all individual retirement accounts held at Schwab. It also applies to individual accounts of employees participating in employer-sponsored retirement, equity compensation, deferred compensation and other benefit plans ("Employee Benefit Plan Account"), where Schwab maintains the account and holds the account assets. However, keep in mind that transactions initiated by your employer, third party plan administrator (other than Schwab Retirement Plan Services, Inc. or Schwab Retirement Plan Services Company), trustee (other than Schwab Bank) or each of their employees, representatives or agents who have access to your account, or other people to whom you have granted authority to access your account or to act on your behalf, are considered authorized and not covered.

Does the guarantee apply to accounts managed by independent investment advisors doing business with Schwab Advisor Services?

Yes. The coverage applies to unauthorized account activity in client accounts managed by independent investment advisors. However, keep in mind that transactions initiated by your investment advisor or other people to whom you have granted authority to act on your behalf are considered authorized and not covered.

Does the Guarantee apply to my annuities or 529 college savings plan accounts?

No. Annuities and 529 college savings plan accounts are not included because the assets are maintained by or held at a third party and Schwab cannot be responsible for any failure of those third parties to safeguard your information or protect your account.