Financial guidance made simple.

Whatever financial opportunities and challenges come your way, professional guidance can help you make the most of it. With Schwab Financial Concierge™, you get exactly that.

No hassle. No hidden costs. Just financial guidance how you want it, from a trusted industry leader selected by your employer.

Get started by **scheduling an appointment** or calling **877-566-2027** between 8:30 a.m. and 8 p.m. ET to speak with a team member today. Learn more at **schwab.com/financialconcierge**.

Fuel your financial goals with professional help.

Whether you're looking for answers to your financial questions or specific solutions that help your situation, the Schwab Financial Concierge™ team is here to help. Think of us as the first stop for your personal financial needs.

What's unique to you is what's important to us.

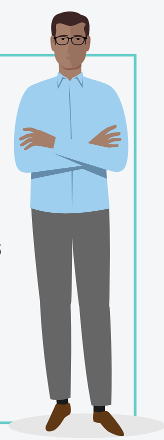
Schwab financial professionals are licensed and trained to discuss your personal finances and help talk through whatever's on your mind. No financial situation is too simple or too complex, and our professionals have an obligation to put your best interests first.

Different needs, different solutions.

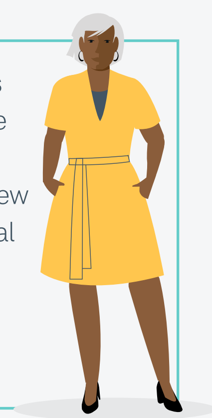
- **Tim** wants to save for his kid's college education but isn't sure where to start.
- **Maya** is looking to retire in a few years and wants to get her finances organized.
- **Cheryl** isn't an expert on savings and investing and wants someone to review her approach.

With the help of Schwab Financial Concierge:

Tim figures out how much he can start saving for future college costs—and opens a 529 account to get started.



Maya decides to consolidate her accounts for a better view of her financial picture with retirement in mind.



Cheryl gets a second opinion on her DIY investment strategy and sets up an emergency savings account for those rainy days.

What is financial planning?

Financial planning helps you understand where you are today and determine the steps to get you where you want to be. Planning is a great way to take control of your future and is personalized to your needs and goals.

How you plan is unique to you—that's why we offer different types of planning tools, resources, and expertise.

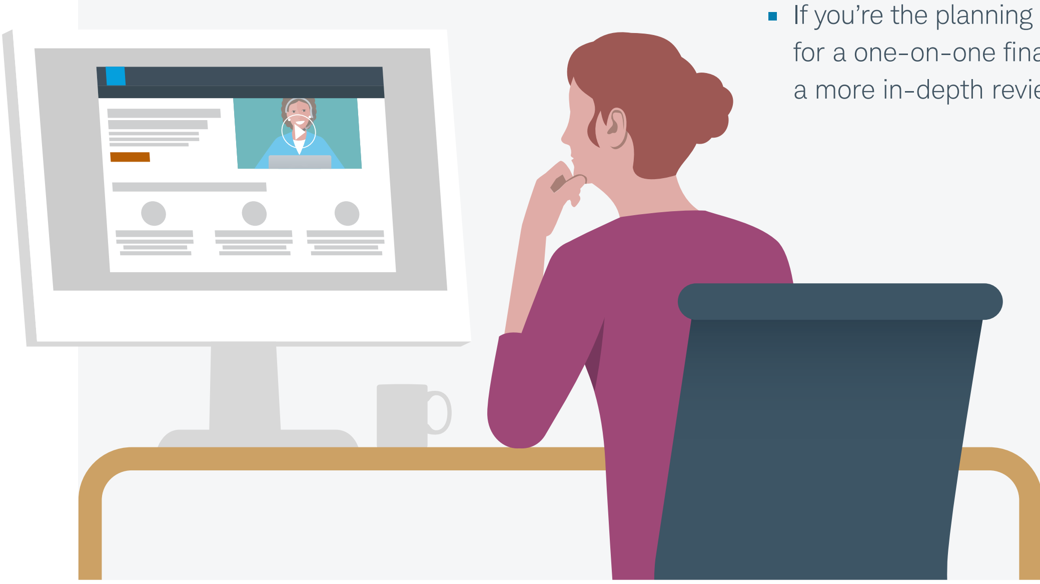
The Schwab Financial Concierge™ experience is designed with your needs in mind. Here's what that looks like:

Talk with us.

- You can make an appointment or call in with your financial questions.
- We'll have a conversation to help uncover your needs and goals.
- With a better understanding of your situation, we'll make suggestions for some next steps.
- You can call as often as you like, as your situation changes or new questions come up.

Put your financial plan into action with us.

- Depending on your needs, we'll help you with next steps to work toward your goals.
- You can take advantage of Schwab's online tools and resources to learn more and take action.
- If you have more complex financial needs, we can connect you with other specialists at Schwab.
- Existing Schwab clients can create a digital retirement financial plan.
- If you're the planning type, make an appointment for a one-on-one financial planning session for a more in-depth review.



See how easy help can be.

Make an appointment today.

Schedule a virtual call with one of our financial professionals.

Want to talk? Here's our number.

Call **877-566-2027** between 8 a.m. and 8 p.m. ET to chat with a Schwab financial professional.

Learn more.

Discover all that Schwab Financial Concierge has to offer at **schwab.com/financialconcierge**.

AHA (0423-2WS7) SLS120387BC-00 (03/23)

00284158

charles SCHWAB

Own your tomorrow.