

PROGRAM SPOTLIGHT

Biagnostics®:

Where behavioral finance meets client experience

Exclusively from Schwab Asset Management

What is Biagnostics?

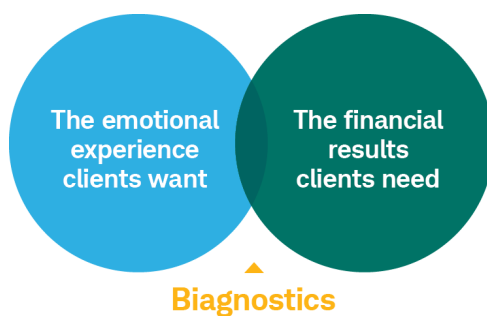
Biagnostics is a framework to help advisors incorporate behavioral finance into their practices. The proprietary process is designed to create an emotionally and financially customized client experience by addressing the two main factors that add layers of complexity to client investing decisions:

- Behavioral biases
- Generational challenges

For each client, the factors are unique. But with Biagnostics, advisors can use the principles of behavioral finance to identify and help mitigate potential biases and trip wires in order to build better client experiences.

The Biagnostics experience

Biagnostics merges two key areas for advisor success: the emotional experience clients want and the financial results they need to help achieve their long-term goals.



The benefits of Biagnostics

- **Cements client relationships**
Establishes a framework for meaningful, ongoing conversations
- **Supports fiduciary responsibility**
Illustrates going the extra mile to act in clients' best interests
- **Improves outcome potential**
May positively impact investment results and emotional satisfaction
- **Adds tangible value**
Demonstrates value that can never be automated



Helping advisors add value and deliver an elevated client experience

In the age of automated investing, it's imperative for advisors to master "human skills." This brings the field of behavioral finance and the study of investing biases to the forefront. As the science of behavioral finance becomes more mature, the art of applying its principles remains complex.

Emotionally, investors want less volatility, less stress, and more peace of mind. But practically speaking, "less risk" might not deliver the financial results they need to help achieve their long-term goals. Biagnostics is designed to help.

To learn more, call
877-824-5615 or visit
[schwabassetmanagement.com/
biagnostics-advisor](https://schwabassetmanagement.com/biagnostics-advisor)

Put Biagnostics® to work in your practice

We offer a suite of educational resources to help advisors design experiences their clients want and need.

Biagnostics toolkit

1. Biagnostics®: Elevate the Client Experience With Behavioral Finance (advisor guide)

- Summary of investing biases from both scientific and social perspectives
- How multigenerational clients' experiences shape their investing behaviors
- How to factor clients' emotional, cognitive, and social biases into portfolio building and communication

2. The Bias Freedom Workbook: Discover and Manage the Investing Biases That Hold You Back (investor guide)

- Summary of clients' emotional and cognitive biases
- How multigenerational experiences affect clients' investing attitudes
- How to assess clients' primary behavioral and generational biases and tactics for mitigating their impact

3. Biagnostics® Client Action Plan (advisor worksheet)

- Record of clients' primary investing biases and strategies for managing them
- Identification of bias mitigation tactics and portfolio adjustments
- Documentation of next steps and plan for ongoing communication

These materials are available for financial professionals to download at schwabassetmanagement.com/biagnostics-advisor.

Educational presentations

1. Advisor main stage/conference presentation (for larger groups)

Topics include:

- Science of behavioral finance
- Implications for markets and investor behavior
- Bias mitigation solutions and introduction to Biagnostics

2. Advisor roundtable/workshop presentation (for smaller groups/teams)

Topics include:

- New landscape for adding value
- Understanding psychological and generational biases
- Biagnostics framework

3. Investor workshop presentation (for one-on-one meetings and seminars)

Topics include:

- Why humans have biases and why they can hurt investing performance
- Diagnosing client biases
- The Bias Freedom Workbook

To learn more about Biagnostics, call 877-824-5615 or visit schwabassetmanagement.com/biagnostics-advisor.

Schwab Asset Management

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This program is intended as a tool for use by investment professionals and does not constitute investment advice. The outcomes of this program are not guaranteed.

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