

Plan. Convert. Grow: Integrate Your Commission and Fee Business

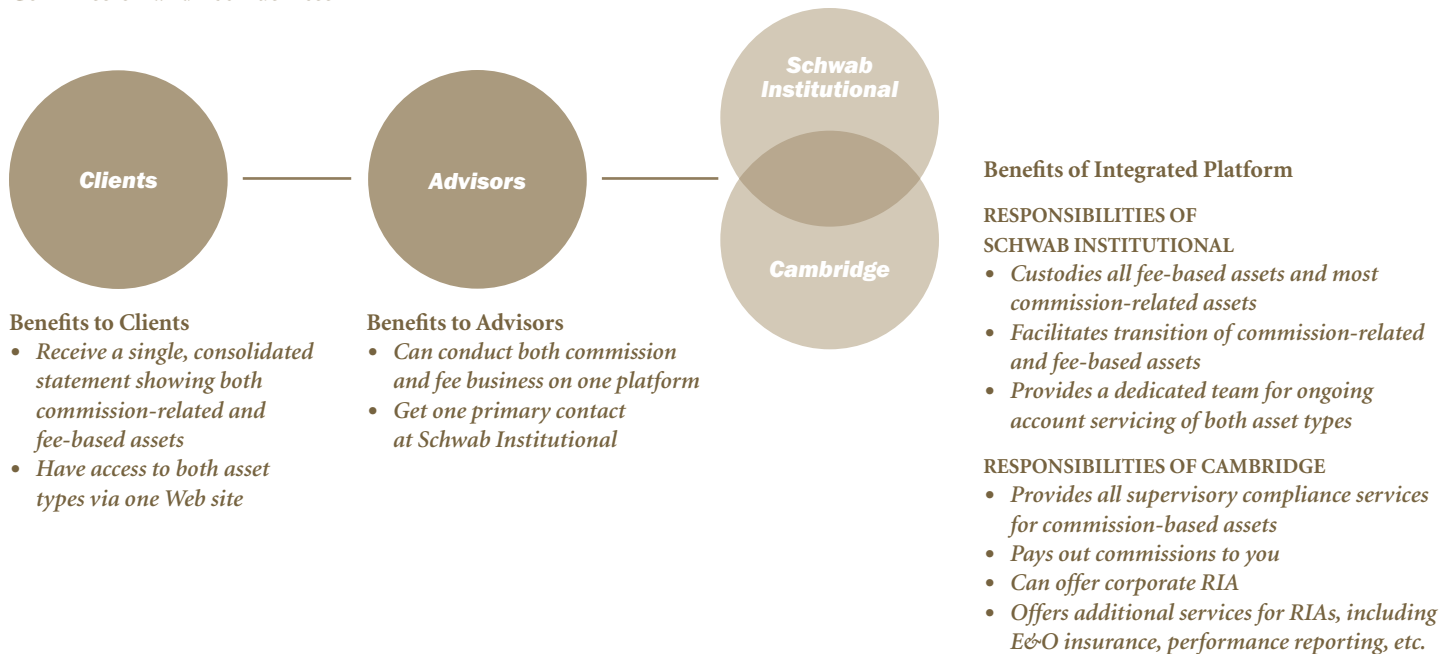
At Schwab Institutional, we understand that while a Registered Investment Advisor's (RIA) practice is primarily fee-based, one concern you may have about going independent is retaining your commissions. In the past, RIAs would often have to seek out a custodian for their fee-based business as well as a broker-dealer to handle their commission business.

Now, Schwab can help you handle both your commission and fee business.

We've developed an all-in-one platform that integrates both, which makes the process of transitioning to independence smoother than ever. Our newly integrated platform, made possible through our relationship with Cambridge Investment Research, provides:

- A smoother transition and primary contact for transferring both commission and fee business
- Integrated viewing and reporting of commission-related and fee-based assets
- A service team that is dedicated to your needs

Integrated Platform for Commission and Fee Business



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BENEFIT FROM OUR RELATIONSHIP WITH AN INDUSTRY LEADER

Our integrated solution is made possible through our well-established and successful relationship with Cambridge Investment Research, a trusted provider of commission-based services to RIAs. Cambridge is known for its:

- Position as one of the leading fee-friendly independent broker-dealers
- Fast-growing, customer-focused and entrepreneurial culture
- Strong compliance record

Additional benefits offered through our relationship with Cambridge include:

- Greater access to commission products
- RIA choice — advisors can choose to set up their own or join Cambridge's corporate RIA (both with custody at Schwab Institutional)
- Turnkey performance reporting
- E&O insurance
- Access to insurance products

CONDUCT ALL OF YOUR BUSINESS IN ONE PLACE

Our all-in-one platform offers numerous benefits to you and your clients. Schwab serves as your primary contact for your service needs — both during your transition and once your firm is established — through its close relationship with Cambridge (See page 1 for diagram).

See Why More Advisors Choose Schwab Institutional

SMOOTH CONVERSION PROCESS

During the past two decades of serving independent advisors — approximately a third of whom need to retain their commissions — we've learned how to manage the conversion process to help make it as efficient as possible. So in addition to enabling you to easily conduct

your commission and fee business, we also provide a primary point of contact to give you what you need to go independent, including:

- Preparing and collecting end-client applications and other forms
- Processing paperwork and establishing new accounts
- Training
- Business setup

DEDICATED SERVICE AND SUPPORT

We believe in the advisor business, and in the advisors like you who run it. So we're personally committed to backing you by providing the services and support you need to succeed.

We have:

- More than 1,800 employees dedicated to serving independent advisors
- A single operational service team to anticipate and respond to your needs; an account manager whose job is to understand your business needs, and a service team for your day-to-day account servicing needs, including managing both commission-related and fee-based aspects of your business

Your Next Step

For 20 years, Schwab Institutional has focused on helping advisors go independent. Our platform for integrating your commission and fee business is just one of the many services and solutions we provide to help make your planning and transition process easier.

Learn more about how we can help you make the move to independence:

- **Call 877-687-4085**
- **Visit www.backingtheindependent.com**

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