

The 10 what-if
questions
it's time to stop
asking yourself

Own your tomorrow.

You've built an admirable practice. You've earned your clients' trust and your colleagues' respect. But when no one else is around, do you ever daydream of something more?

WHAT IF ...

- ① I could scale my business to grow more? >
- ② There was an easier way for clients to find me? >
- ③ My revenue stream was more diverse? >
- ④ I didn't have to turn away prospects because they didn't fit my model? >
- ⑤ I didn't have to pretend to have all the answers? >
- ⑥ I could scale my practice as my community grows? >
- ⑦ I didn't have to feel like I was competing against my own firm? >
- ⑧ Something happened to me—who would take care of my clients? >
- ⑨ I could feel good about what I charge my clients? >
- ⑩ My practice was more aligned with my core values? >

You have your eye on bigger things, but you don't have the tools to scale.

What's next

As a Schwab franchise owner, you gain access to an award-winning service model and products that are designed to scale your practice. From financial planning and wealth management resources to automated investing and digital platforms for self-directed managing and trading, Schwab makes it easy to work with clients of any size across their spectrum of needs. And franchise leaders see results, with average annual net-new assets of \$60 million in 2022.¹



2 What if there was an easier way for clients to find me?

It's a crowded market out there, and you're searching for ways to cut through the noise.

What's next

Becoming a Schwab franchise owner means aligning yourself with a household name and a client-first reputation earned over decades of leading the industry. Leverage Schwab's national brand and expand your reach with help from a dedicated Marketing Consultant, who will work with you to build a strategy, implement marketing efforts, and measure campaign results. You can also tap Schwab's startup marketing funds and an ongoing annual marketing match of up to \$6,000 a year, which helps ensure you're well positioned to achieve your growth goals.



3 What if my revenue stream was more diverse?

Your earnings are healthy, but your current model might have you missing out on income opportunities.

What's next

Get paid like a firm. Schwab's revenue model is straightforward and fundamentally different from the standard Gross Dealer Concession (GDC) model used by brokerage firms. As a Schwab branch owner, you share in multiple revenue streams on the assets you have today and those you gather in the future—without being subject to GDC haircuts. You earn revenue on an asset base, not on an investment style, and that includes your clients in cash and those managing their own investments.



What if I didn't have to turn away prospects because they didn't fit my model?

You got into this business to serve others, and saying no is starting to have an effect.

What's next

Because of the varying levels of service and products available through Schwab, franchise owners can serve a wide range of clients—regardless of their AUM. At Schwab, every client is critical to growth. Schwab's deep set of financial service offerings means that you can meet each client where they are in their financial journey instead of having to pass them or part of their portfolio on to someone else.



What if I didn't have to pretend to have all the answers?

Maybe you're wearing a lot of hats, but you're only one person and can only do so much.

What's next

Business ownership can come with distracting obligations and complex operations. But Schwab's white-glove Partner Support teams and 24/7 client services let you focus on what you do best: helping clients and scaling your business. Each branch leader is assigned a team of specialists who operate under the mantra, "If it takes you more than five minutes, give it to us." Franchise owners have access to experts in areas including fixed income, banking, and trading. They can also get help with business planning, compliance, and technical issues.



What if I could scale my practice as my community grows?

You're watching your local community boom, but net-new assets haven't necessarily done the same.

What's next

Franchise leaders benefit from the brand recognition of a trusted industry leader. Our platform has geofencing capabilities that allow you to pull in clients based on zip code and location data. Schwab's client-focused technology stack is built for scale and integrates seamlessly with third-party software, making it one of the biggest assets Schwab provides franchise owners. Imagine your clients tapping into an interface and an omnichannel approach they expect—one that puts access to modern financial solutions at their fingertips.



What if I didn't have to feel like I was competing against my own firm?

You know the right solution for your clients, but too often bureaucracy seems to get in the way.

What's next

Schwab Independent Branch Leaders own the client relationships regardless of which financial services clients use. While your business is backed by the power of a national brand, there are no quarterly sales goals or quotas. Instead, you have the freedom to seize opportunities and deepen client relationships how you see fit. If a client comes into your branch to simply open an account, they can do that. If they want financial planning beyond what you think you can support, you can refer them to Schwab Wealth Advisory™ or Schwab Advisor Network®.



What if something happened to me—who would take care of my clients?

You want to know that your clients are in great hands at all times, including after you retire.

What's next

Franchise owners have considerable autonomy in running their businesses—including how they build out their teams and succession plans. You can choose to be the sole financial advisor at your firm or hire a team of associate Financial Consultants and Client Service Specialists. Being connected to a national brand also means that if anything happens to you, your clients will still find stability and continuity with Schwab.



What if I could feel good about what I charge my clients?

You want lower fees and greater value for your clients, but it feels like that's out of your control.

What's next

Schwab has a long history of driving down costs for investors without compromising on services. Because Schwab's investment strategies aren't saddled with high fees, you can serve a diverse range of investors with a wide selection of options to help your clients work toward their financial goals. This includes trust, estate, charitable service, and equity compensation planning.



10

What if my practice was more aligned with my core values?

Your core values aren't aligned with the vision for your practice, and you know there must be a better way.

What's next

At Schwab, our philosophy is simple: Always put the client first. We make sure our franchise leaders have the support and resources they need to discover and meet their clients' needs. Franchise owners get paid like a firm, not like a financial advisor in a compensation model who gets paid on select investment types. Schwab has a proven track record of disrupting the industry for the good of the clients we serve.



It's time to start asking
better questions.

What's next?





charles
SCHWAB

Independent Branch Services

Talk with a Business Development Director to discuss how the Schwab franchise opportunity could be your next smart move. All conversations are confidential.

Contact us online
or call 877-520-6470.

Own your tomorrow®



This advertising, and the franchise sales information within it, is not intended as an offer to sell, or the solicitation of an offer to buy, a franchise. It is for informational purposes only. Currently, the following states regulate the offer and sale of franchises: California, Hawaii, Illinois, Indiana, Maryland, Michigan, Minnesota, New York, North Dakota, Oregon, Rhode Island, South Dakota, Virginia, Washington, and Wisconsin. If you are a resident of one of these states, or if you wish to operate a franchise in one of these states, we will not offer you a franchise unless and until we have complied with any applicable pre-sale registration and disclosure requirements in that state.

Financial professionals should evaluate the Schwab franchise opportunity individually based on their own assumptions prior to making the decision to become a Schwab franchise owner. Please refer to the Franchise Disclosure Document for further details

1. 2022 Charles Schwab Independent Branch Services Franchise Disclosure Document, Item 19. Period 2021. 31 of 73, or 42% exceeded the average. New franchise results may differ.

Schwab Wealth Advisory™ (“SWA”) is a non-discretionary investment advisory program sponsored by Charles Schwab & Co., Inc. (“Schwab”). Schwab Wealth Advisory, Inc. (“SWAI”) is a Registered Investment Advisor and provides portfolio management for the SWA program. Schwab and SWAI are affiliates and are subsidiaries of The Charles Schwab Corporation.

Schwab Advisor Network (“SAN”) advisors are independent and are not employees or agents of Charles Schwab & Co., Inc. (“Schwab”).

For institutional use only—not for further distribution.

©2022 Charles Schwab & Co., Inc. All rights reserved. Member SIPC. 211 Main Street, San Francisco, CA 94105
(800-348-6501) MN Franchise Registration Number: F-6699

AHA (0522-2EAK) (08/22)



Own your tomorrow®