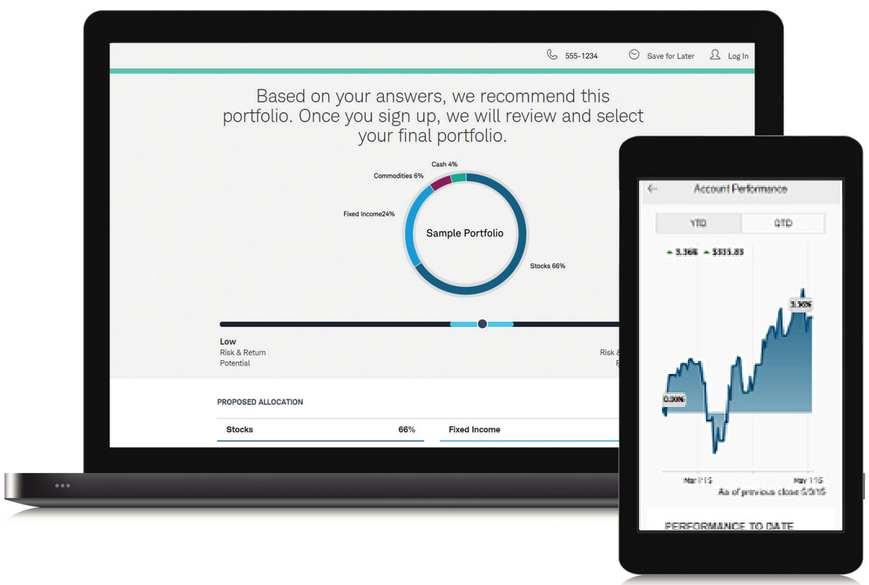
charles SCHWAB
INSTITUTIONAL INTELLIGENT PORTFOLIOS

Get started with Institutional Intelligent Portfolios™

Enrolling in your advisor's Institutional Intelligent Portfolios program takes a few simple steps to complete. Once your money is invested, you can view your account information anytime online or on your mobile device.



For illustrative purposes only.

Enroll with ease

After you've talked with your advisor, you'll walk through these steps to complete your enrollment:

- Answer a few straightforward questions from your advisor to help determine your investor profile.
- Review your advisor's recommended portfolio.
- Complete the account open and funding process.

Your advisor will then review and make any adjustments as appropriate before your money is invested.

The enrollment process

1 Enroll online or on your mobile device

To get started, go to institutionalintelligent.schwab.com or download the mobile app by visiting the app store and searching for “Institutional Intelligent Portfolios.”

OR

Download on the App Store

Available on the Android App Store

2 Access your advisor’s program

Select the “Get Started” button and read the important information on-screen before you enter the program key provided by your advisor.

Your advisor:	Program key:
Robert Gordon & Associates, Inc.	YCXL

3 Complete your investor profile

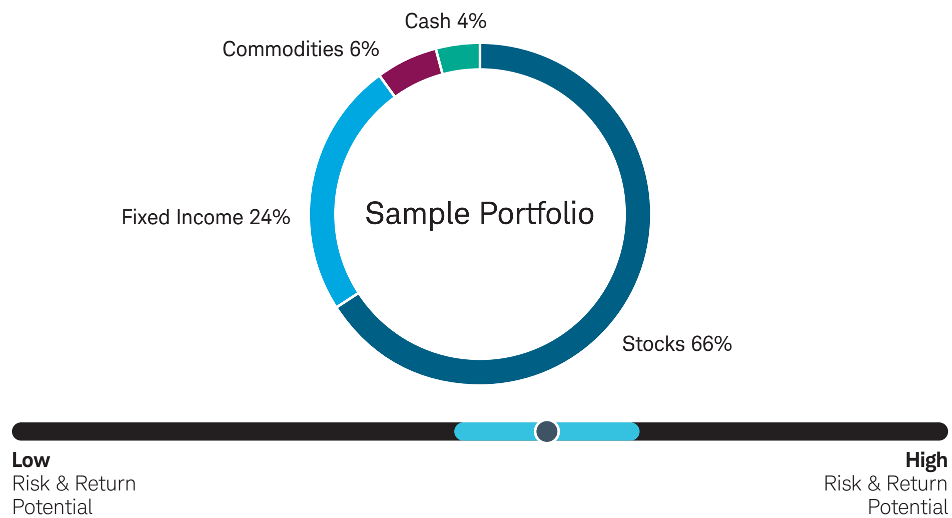
You will need to answer a few straightforward questions to gather important information such as your risk tolerance and time horizon.

Q5: I have ____ understanding of stocks, bonds and ETFs.

- ○ no
- ◉ some
- ○ good
- ○ extensive

4 Review your advisor’s recommended portfolio

Based on your answers, you will see your advisor’s recommended portfolio. You will have the opportunity to make slight adjustments according to the amount of risk you want to take on. Once you confirm your selection, your advisor will be notified and can make any final adjustments as appropriate.

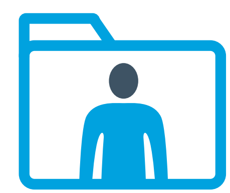


5 Open your account

You will need to create a username and password to access your account. You will also need to provide some personal information to complete the application.

OR

If you have Schwab Alliance credentials, you do not need to create another username and password. You can securely log in, and most of your existing information will be prefilled in the application.



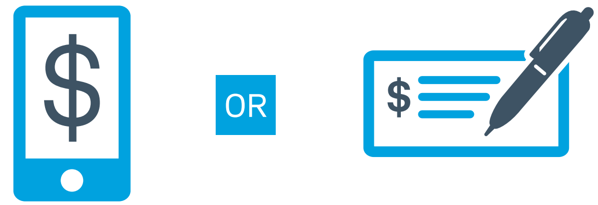
6 Review disclosures and electronic delivery information

You will then review and consent to any required legal agreements to complete the account-opening process. During this time, you will also be enrolling in electronic delivery of account documents, including statements and tax forms.

Note that your advisor may also have documents for you to review and sign, so be sure to talk to your advisor about the process.

7 Fund your account

The last step is adding funds to your new account with cash. You can transfer cash via wire, check, or mobile deposit. Or, if you already have assets held at Schwab, you can transfer cash from one of your other accounts.



And that's it. Your advisor will review your portfolio, make any adjustments as appropriate, and confirm your account funding. You will receive a notification once your account has been invested.

See the Institutional Intelligent Portfolios™ disclosure brochure (institutionalintelligent.schwab.com/disclosurebrochure) for important information.

Brokerage Products: Not FDIC-Insured ▪ No Bank Guarantee ▪ May Lose Value

Cash balances held in the Sweep Program at Schwab Bank are eligible for FDIC insurance up to allowable limits.

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