


Welcome, you've been referred to Schwab and have the opportunity to get \$100.

Why Schwab?

Schwab was built around a simple idea: Put the client first. We do that by offering a better, more modern approach. Click here to learn more:
www.schwab.com/whyschwab.

Three steps to \$100:

-  Click the [Open an Account](#) button and choose the type of account you'd like to open. After you make

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your selection, the referral code will automatically be applied.

- 2 Follow the onscreen prompts to continue the account opening process. Opening an account with Schwab usually takes about 10 minutes.
- 3 Approximately thirty days after you've opened an eligible account, we'll put \$100 in it. It's that simple.

Ready to get started?

[Open an Account](#)

What account is right for you? Ask us.



Let's chat

Professional answers 24/7

Hi, have questions about our investment products? I can help ...

[Live Chat](#)

[Referral Bonus Offer FAQs](#)



"Highest in Investor Satisfaction with Full Service Brokerage Firms, Three Years in a Row."

Must be a new client who does not have a Charles Schwab & Co., Inc. ("Schwab") account (other than a Stock Plan Services account). For taxable accounts, the account must be maintained at Schwab for at least one year or Schwab may charge back the Bonus Award.

Must open an eligible retail brokerage account.

The offer does not apply to accounts managed by independent investment advisors, the Schwab Global Account™, ERISA-covered retirement plans, certain tax-qualified retirement plans and accounts, or education savings accounts.

Stand-alone High Yield Investor Checking accounts do not qualify, but will when combined with a brokerage account.

Must enroll in the Referral Bonus Award.

- The Bonus Award will be deposited to the enrolled account within approximately one month of account open.
- The offer is limited to one per account, with no more than one account enrolled per client.
- The offer is not transferable, saleable, or valid in conjunction with certain other offers and is available to U.S. residents only.

Employees, contractors, or persons similarly associated with Schwab or a Schwab affiliate; their spouses; and employees of any securities regulatory organization or exchange are not eligible.

Consult with your tax advisor about the appropriate tax treatment of the Bonus Award before enrolling in the offer. Any related taxes are your responsibility. For taxable accounts, the value of all Schwab offers received will be reported as Other Income on your Form 1099-MISC if, when combined with Other Income earned, the value totals \$600 or more during the calendar year. Recent IRS guidance may impact your ability to make more than one IRA to IRA rollover in a one-year period.

Schwab reserves the right to change the offer terms or terminate the offer at any time without notice. Schwab may decline requests to enroll in the offer at its discretion. Other restrictions may apply. Schwab may decline requests to enroll in the offer at its discretion.

Charles Schwab received the highest numerical score in the J.D. Power 2016–2018 Full Service Investor Satisfaction Study. 2018 study based on 4,419 total responses from 18 firms measuring opinions of investors who used full-service investment institutions, surveyed November–December 2017. Your experiences may vary. Visit jdpower.com.

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

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