
# Unleash Your Potential as a Financial Consultant!

Are you ready for a career worth owning — one that challenges the status quo? We want you to bring your positive demeanor, curiosity, competitive spirit and passion for delighting clients to the Schwab Financial Consultant position.

You will be part of a team of Financial Consultants made up of a diverse workforce of skilled professionals creating and leading a growing practice.

## At Schwab you have:

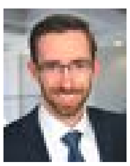
- **Competitive** and **stable compensation**
- True **work-life integration**
- **Creative autonomy** to utilize your expertise
- The **resources and tools** you need to be able to holistically help your clients reach their goals
- **Leadership** that will champion your development and long-term success
- The backing of a firm that stands apart in the industry, **empowering** you to go as far as your ambition and unique talents take you.

# Hear From Our Financial Consultants

They say Schwab is rewarding, collaborative, supportive, has strong leadership and is innovative.

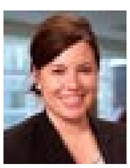
**Cathleen**
**VP, Financial Consultant – Scottsdale, AZ Branch**

"The women at Schwab have earned the right to be here and we treat each other with so much respect. It's not about putting another woman down to get ahead — it's about helping everyone win here."



**Kristofer**
**VP, Financial Consultant – National Branch**

"As a Financial Consultant, I start each day knowing that I have the power to have an impact on the financial and future lives of my clients."



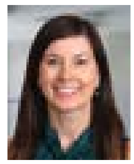
**Cherie**
**VP, Financial Consultant – Chicago Lincoln Park Branch**

"As a Schwab FC, I've never had to have a formal discussion about work life balance with management because it's so deeply ingrained in our culture. I know exactly what's expected of me, but I have the freedom to hit my goals and fulfill my responsibilities in a way that makes sense for me and my family. I appreciate that now more than ever and I'm so grateful to work for a firm that respects all aspects of my life, not just the person who shows up during normal business hours."

"Schwab sets us up for success when it comes to building our practice. We're given a book of business from day one AND qualified leads through various business channels. More importantly, we're encouraged to grow our practice in an organic way, through deep and meaningful relationships with clients and prospects. Honestly, it's about quality over quantity and it just makes me enjoy the work I do every day."

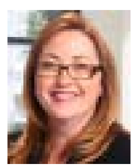
**Aaron**
**VP, Financial Consultant – National Branch**

"My role as a Charles Schwab Financial Consultant is to help ensure clients maintain growth. Growth in the confidence we are doing what is in their best interest. Growth in knowing their family is moving towards their financial goals is as important to me as it is to them. Growing and moving forward with your Charles Schwab Financial Consultant together."



**Lydia**
**VP, Financial Consultant – Schaumburg Branch**

"In my role as VP Financial Consultant, and a mother of two young children, I've been in the fortunate position to get to know clients' families, relate to their family dynamics, and understand their life values by preparing and reviewing their financial plan. This helps me create actionable steps in regards to their financial priorities by leveraging our wealth management resources. In addition, being part of Women's Interactive Network at Schwab (WINS), I've been able to meet great professional women across different departments nationwide and build continuous support around various challenges we all face together."



**Dawn**
**VP, Financial Consultant – Little Rock Branch**

"Making the move to Charles Schwab & Co., Inc. was the best decision for me and my family. The opportunities and compensation have exceeded my expectations. I am happy to work in a team environment where my contributions are appreciated. The corporate culture is one that focus on the client's needs and takes care of its employees. I plan to retire from Schwab."

**Hari**
**VP, Financial Consultant — Chicago, Lincoln Park Branch**

"I love working at Schwab because a seamless client experience is ingrained in the ethos of everything we do. I also love the spirit of collaboration and innovation that underlies the firm's culture: a premium is placed on challenging the status quo to create additional value for our clients. Lastly, I love the fact that Schwab takes its civic duty seriously: the firm constantly strives to be a responsible corporate citizen through client advocacy, philanthropy, and financial literacy. I'm proud to work for a firm that has become a trusted leader in the financial services space by empowering investors to take ownership of their financial futures."

# Interview Process

1. Apply online
2. Phone interview with member(s) of Talent Acquisition
3. Learn more about the role, share your background & expertise with us, ask questions
4. Online assessment (when applicable)
5. Meet the team: may include phone and interactive video interviews
6. Verbal contingent offer
7. Signed offer letter
8. Background process including drug, credit and criminal check
9. Welcome to Schwab!

# Career Progression

In the Branch network there are many paths that can be taken based on individuals career goals. Here's an example.

**FINANCIAL CONSULTANT** → **SR. FINANCIAL CONSULTANT**

**ASSISTANT BRANCH MANAGER** → **BRANCH MANAGER** → **REGIONAL MARKET EXECUTIVE**

# Benefits At A Glance

The Benefits of Being A Financial Consultant at Schwab

## Total Pay For Today

- You receive a base salary for serving clients
- You also receive Relationship Pay, in additional to Solutions Pay.
  - Relationship Pay compensates you for maintaining relationships with, and providing service to, clients in their practice
  - Solutions Pay compensates you for attracting new clients and assets to Schwab and recommending appropriate products and portfolio management services.
- You are also eligible to participate in Schwab's Key Contributor Program, which provides stock awards to high-performing employees
- You can participate in Schwab's Employee Stock Purchase Plan
- You can participate in Schwab's tax-advantaged HSA, where you can contribute pre-tax dollars to pay for expenses during the year or in the coming years; even in retirement. Schwab also contributes to your HSA. Money in your HSA rolls over year of year, and you can invest and potentially grow your balance.
- You can participate in Schwab's Education Reimbursement Program (with department budget and manager approval).

## Financial Future For Tomorrow

- You may be eligible to participate in a Career Achievement Award Program, which rewards and retains our top talent for being dedicated to Schwab and our clients upon retirement.
- You can participate in Schwab's 401(k) plan.
- You are entitled to no-cost financial planning sessions specific to your needs with our Employee Branch and Advice Services. Consultations can include: retirement planning, investment advice, debt management, education planning, estate planning, budgeting.

## Work and Life Balance

- Currently, you have the opportunity to perform your role in a remote work environment with expected variable flexibility moving forward.
- Your vacation time begins accruing from the first month following your start date and carries over each year, to a maximum accrual of 200 hours. Vacation accrual rates increase based on years of service. You also receive eight paid holidays plus two floating holidays and sick time.
- You are also eligible for Schwab's sabbatical program — which offers a 28 day paid sabbatical that you are eligible for after five years of employment and every five years thereafter.

# FAQs

**Q: When, where, and how long is training?**

**A:** Training is scheduled with the next Financial Consultant University class, which is facilitated once a month. The Branch Manager will partner with Training on enrollment of new hires for the next scheduled class. This training class is a **virtual** with a live trainer and other new hires and doesn't require any travel. There will also be ongoing training through the onboarding process by local leaders and business partners.

**Q: What does support look like for Financial Consultants at Schwab?**

**A:** The support is extensive. From subject matter experts in all capacities of wealth planning needs, you will have dedicated partners to help you along the way. In addition to service support teams, you will have planning coaches who will help you craft your business, provide ongoing trainings and promote growth in your career.

**Q: What does Schwab do from a marketing perspective to help Financial Consultants grow their business?**

**A:** We have clients waiting for you to call and make introductions. Each Branch Manager manages these client lists according to their preferences; there is a tremendous number of clients who are not currently working with a Financial Consultant and can be provided for outreach efforts. You will also be provided auto generated and pre-sourced leads from other business departments with prompt follow-up including new account openings, online triggers, local marketing, and event sourcing. You will also have a "marketing book" to help grow your practice in hopes to more deeply engage the relationship.

**Q: How much time is expected to be spent working in the office vs. meeting with clients at their home, office, or elsewhere?**

**A:** This may vary per branch, however with the support of your Branch Manager, you may find a combination of in-office, virtual, and onsite visits – based upon the needs of the location and client preferences.

**Q: How would you describe the branch culture at Schwab?**

**A:** In Schwab's Branch Network we work as a team. We strive to support one another and share best practices consistently. We value open and honest feedback and communication. We celebrate in each other's successes and also seek to challenge one another when appropriate to promote growth.