

*charles* SCHWAB

Enhance your U.S. investing opportunities  
with the help of an experienced guide.



**Schwab International Services**

# Put our in-depth research, customized guidance

**As an international investor, relying on a professional who understands your U.S. investing needs can help you capture U.S. market opportunities and make a world of difference. With more than 30 years of experience in U.S. investing, Schwab has the insight, knowledge and resources to help you explore the potential of this dynamic market.**

**We start by finding out what matters to you most and where you want your investments to take you. Then we work with you to make sure you get the combination of research, customized advice and trading resources that are right for you.**

**Whether you want help and guidance in reaching your financial goals or the latest technology to follow your own course, our expertise can mean your opportunity.**

and trading technology to work for you.



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# Start with our fact-based research. Use our market insight to explore U.S. opportunities.

Whether you're a new or experienced investor in the fast-paced U.S. markets, having the right information can mean the difference between seizing and losing an opportunity.

At Schwab, you have easy access to objective, timely research to help you focus and refine your strategy. Talk to us about your goals and objectives and we'll point you to the facts, expert market insight and third-party perspectives that can give you an edge in building and maintaining your U.S. portfolio.

## **OBJECTIVE STOCK RATINGS**

Schwab Equity Ratings® is a proven equity selection methodology for identifying stocks that we believe will outperform or underperform the equities market over the next 12 months.<sup>1</sup> Using an objective and disciplined approach, Schwab Equity Ratings are assigned to approximately 3,000 of the largest (by market capitalization) U.S.-headquartered stocks every week. We apply a disciplined, systematic analysis to evaluate each stock we rate.

Unlike traditional brokerage firms, we rate an equal number of stocks "buy" as we do "sell." This objective approach allows you to apply our easy-to-use "A" to "F" rating system as one component of your research when evaluating U.S.-headquartered stocks and investment opportunities.

When you want specific information to help you make the most of U.S. markets, we provide in-depth research you can use to enhance your strategy.



## **BROADEN YOUR PERSPECTIVE**

Investing in the U.S., the world's largest financial market representing more than 6,000 companies worldwide, means a wider choice of investment opportunities—across borders and across industries.

## **ACTIONABLE INVESTING STRATEGIES FROM SCHWAB EXPERTS**

Our team of investment experts at the Schwab Center for Financial Research<sup>2</sup> can help you understand what's happening in the U.S. markets and how key events can impact your decisions. From economic indicators to new tax laws to interest rate changes, the insights and perspectives of our experts can help you turn market changes into market opportunities.

## **THIRD-PARTY NEWS AND ANALYSIS**

To give you a broad perspective on the U.S. markets, we provide access to a variety of viewpoints from other leading firms. Tap into the experience and investment ideas of industry-leading sources such as Argus Research, Thomson Reuters First Call and Standard & Poor's.<sup>3,4</sup>

## **SOPHISTICATED ONLINE SCREENING TOOLS AND MORE**

Wherever you are, you have access to sophisticated screening and monitoring tools to help you search, compare and stay on top of your investments.



# Turn to a Schwab Financial Consultant for customized guidance and personal service.

Sometimes relying on a personal guide can be the best way to navigate a foreign market. With Schwab Private Client™ eligible clients partner with a Financial Consultant who works with them to develop a customized U.S. investment strategy and map out a plan of action designed to build momentum and produce results over the long term.

## **PERSONAL GUIDANCE**

Your Financial Consultant gets to know you, reviews your current investing approach and helps you refine your goals. Together you'll discuss how you want to approach your U.S. investing strategy, explore different scenarios and establish a cohesive plan.

## **A TAILORED INVESTMENT PLAN**

Your Financial Consultant develops and guides your overall financial strategy and draws upon the expertise of Schwab specialists in many fields to help refine your investment plan. You have the benefit of additional insight from experts in areas like managed accounts, portfolio planning, fixed income and more.

You also have the support of a dedicated Portfolio Consultant who will analyze research, screen investments and make recommendations that can help your investment decisions.

When you want personal guidance to help you understand and maximize your U.S. investing potential, we offer you a detailed plan of action.



## EXPLORE NEW DIRECTIONS

From London to Copenhagen to Hong Kong, foreign private issuers from around the world list their securities on the New York Stock Exchange.

Once you've agreed on a strategy, your Portfolio Consultant constructs a diversified portfolio that's in line with your goals and helps you implement your plan.

### ONGOING ADVICE AND PERSONAL SERVICE

You'll be kept up-to-date on market developments and your financial progress. Periodic portfolio reviews keep you informed on overall investment performance. A comprehensive annual consultation gives you an opportunity to review your strategy and make appropriate changes to your investment plan.

In addition to the benefits of having a relationship with your Financial Consultant, you also have direct access to a Dedicated Team for portfolio advice, plan implementation, investment recommendations and account service.

The Schwab Private Client™ service is available for clients residing outside the United States only where Schwab permits. Schwab Private Client is a fee-based service. Please ask to see the *Schwab Private Client Disclosure Brochure* for important information about this service.

### EXPANDED FEATURES

To assure that you'll have the most current information, you'll receive consolidated Quarterly Portfolio Reports that summarize your account activity and provide customized performance information in addition to a monthly Schwab Premium Statement containing gain/loss information.

You can also sign up for email alerts, sent only when your investments show activity. And you'll be invited to join our experts at online seminars and events.



# Use our trading technology to chart your own course.

**Trading relies on precise timing. So we make sure you have access to an array of trading tools and resources that can take you quickly to the heart of the U.S. markets. Plus we can put you in touch with experienced trading specialists who can give you strategic insight and real-time trading support.**

## **EASY ONLINE ACCESS TO TRADING**

Placing trades, researching investments, managing your accounts—you can do it all easily and efficiently via [www.schwab-global.com](http://www.schwab-global.com). Our industry-leading trading technology is accessible almost anywhere in the world.<sup>5</sup>

From one convenient source, you can access your accounts, get daily market updates and tap into advanced research from both Schwab and third-party experts. Plus you can get email alerts on stocks you're following, receive Schwab eConfirms™ on your trades and much more.

With the account management, investing and web trading tools you'll find on [www.schwab-global.com](http://www.schwab-global.com), you're ready to act on U.S. market opportunities wherever you are.

When you want an edge in today's fast-moving markets,  
we give you the trading tools you need to stay on top of the game.



## **ACCESS NEW OPPORTUNITIES**

No other international financial market comes close to the size, accessibility, transparency and liquidity of the U.S. stock markets.

## **STREETSMART PRO®—OUR MOST ADVANCED TRADING PLATFORM**

However often you trade, you can take advantage of StreetSmart Pro.<sup>6</sup> This sophisticated trading software gives you an in-depth view of U.S. stock and option market activity, streaming market updates, including NASDAQ Level II quotes, interactive technical charts, risk and account management tools and more—on a single, customizable display.

With this fast, reliable and advanced trading platform, you can test strategies, filter and scan for securities in specific market segments, and protect profits and limit losses with conditional orders and alerts.

## **EXPERIENCED TRADING SPECIALISTS**

There's more to trading than tools. That's why, if you trade frequently, you have ready access to trading specialists who can help you zero in on potential trading opportunities, discuss your stock selections and fine-tune our trading platforms to maximize their benefit to you.

From exploring new strategies to technical troubleshooting to executing special or complex orders, our specialists are ready to help you trade.



# Enjoy a combination of choice, value and flexibility designed to help you succeed.

Whether you like to handle your own investments or want our guidance in pursuing your U.S. financial goals, we make it easy and cost-effective to invest and manage your money.

## **A FULL RANGE OF INVESTMENTS**

As a Schwab international client, you can choose from a broad range of U.S. securities and investments that take advantage of international opportunities, including:

- Stocks listed on U.S. exchanges
- American Depositary Receipts (ADRs)
- U.S.-listed exchange-traded funds (ETFs), including ETFs of non-U.S. indices
- Offshore mutual funds (for non-U.S. persons)
- Managed Accounts
- Options
- Fixed income investments (including U.S. government and corporate bonds and commercial paper)
- Stocks traded in more than 40 non-U.S. markets

Qualified clients may also apply for a margin lending feature.

## **COMPETITIVE PRICING**

We believe in fair, easy-to-understand pricing. At Schwab, you'll enjoy:

- No account service fees
- No hidden costs
- Competitively low online commissions
- Increased value for active traders

For complete pricing details, you can review the *Charles Schwab Pricing Guide for Individual Investors* available at [www.schwab-global.com](http://www.schwab-global.com).

## **EASY CASH MANAGEMENT**

To help you easily manage your cash and keep your money working for you, we offer you a variety of cash management services, including:

- U.S.-dollar checkwriting privileges
- A no-fee Visa® debit card that draws directly against your account
- Schwab Foreign Currency Wire Transfer Service

## **ACCOUNT PROTECTION AT NO COST**

Schwab international clients automatically have account protection at no additional cost. The U.S. Securities Investor Protection Corporation (SIPC) provides up to US\$500,000 of protection per client, with a limit of US\$100,000 for claims in cash balances.

Also, through an agreement with Lloyd's and other London insurers, Schwab provides additional account protection that exceeds the SIPC limits. The combined total of SIPC basic account protection and Schwab's excess coverage is limited to US\$150 million per customer, US\$1 million of which may be in cash. Schwab as a company is limited to a total of US\$600 million across all clients.<sup>7</sup>

This protection does not cover fluctuations in the market value of your securities.

# Talk to us.



Our experienced, multilingual investment professionals are ready to help you meet your U.S. investing goals. Please contact us at one of our Schwab International Investor Centers.

## Call

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**INSIDE THE U.S.:** 1-877-853-1802

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**OUTSIDE THE U.S.:** +1-415-667-7870

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## Click

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**FOR HONG KONG RESIDENTS—HONG KONG:** Charles Schwab, Hong Kong, Limited, Suites 1607–1611, 16/F, ICBC Tower, No. 3 Garden Road, Central, Hong Kong

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**OR VISIT** any one of our more than 300 branches in the U.S.

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**Not all products and services are available outside the U.S., and some are subject to country-specific restrictions.**

<sup>1</sup> Schwab Equity Ratings® are not personal recommendations for any particular investor; do not take into account the financial, investment or other objectives; and may not be suitable for any particular investor. Before buying, investors should consider whether the investment is suitable for themselves and their portfolio. Additionally, investors should consider any recent market or company news. Stocks can be volatile and entail risk, and individual stocks may not be suitable for an investor.

<sup>2</sup> The Schwab Center for Financial Research is a division of Charles Schwab & Co., Inc.

<sup>3</sup> Standard & Poor's is a registered trademark of The McGraw-Hill Companies, Inc.

<sup>4</sup> Schwab reserves the right to stop providing research from any particular provider at any time, without notice.

<sup>5</sup> Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades or maintenance, or for other reasons.

<sup>6</sup> StreetSmart Pro® is available for Schwab active trading services clients. Access to NASDAQ Level II quotes is provided for free to non-professional clients who have made 120 or more equity and options trades in the last 12 months, 30 or more equity and options trades in either the current or previous quarters or maintain US\$1 million or more in household balances at Schwab. Schwab active trading services clients who do not meet these requirements can subscribe to NASDAQ Level II quotes for a quarterly fee. Professional clients may be required to meet additional criteria before obtaining a subscription to NASDAQ Level II quotes. This offer may be subject to additional restrictions or fees, and may be changed at any time. A 1.5-Ghz or better processor, 512MB RAM or more, and a DSL or cable modem provide the best experience available for streaming data on StreetSmart.com™ and StreetSmart Pro. The speed and performance of streaming data may vary depending on your modem speed and ISP connection. Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades or maintenance, or for other reasons.

<sup>7</sup> Under the policy secured with underwriters in London, the additional protection of securities and cash extended to Charles Schwab is up to an aggregate of US\$600 million, limited to a combined return to any customer from a Trustee, SIPC, and London insurers of US\$150 million, including cash of up to US\$1 million by the Lloyd's of London and other London insurers policy. This additional protection becomes available in the event SIPC limits are exhausted.

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**Expert in U.S. Investing**