Code: SCHWABWELCOME11

Read the [Terms and Conditions](https://enroll.schwab.com/AoUI/" \l "/getStarted" \t "_blank) for the Schwab New Client Award.

|  |  |
| --- | --- |
| **Enroll and make a qualifying net deposit of at least:** | **Earn a cash bonus of:** |
| $10,000 | $100 |
| $25,000 | $200 |
| $50,000 | $300 |
| $100,000 | $500 |

Offer valid for individuals who do not have a Charles Schwab & Co., Inc. ("Schwab") account (other than a Stock Plan Services account) and who open and make a qualifying net deposit into an eligible retail brokerage account within 45 days of enrollment in the offer. Net deposits are assets deposited into the enrolled account minus assets withdrawn from the account and transferred out of Schwab. Only outside assets new to Schwab qualify; assets transferred from affiliates other than Schwab Retirement Plan Services are excluded. Net deposits will be calculated as of the 45th day after enrollment and the cash bonus will be credited to the enrolled account within approximately one week. For taxable accounts, you must maintain the net deposit amount (less any market losses) at Schwab for at least one year or Schwab may charge back the cash bonus.   
  
**Schwab reserves the right to change the offer terms or terminate the offer at any time without notice.** The offer is limited to one per account, with no more than one account enrolled per client. 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. The cash bonus, when combined with the value received from all other offers in the last 12 months, may not exceed $5,000 per household, as defined in the Charles Schwab Pricing Guide for Individual Investors. 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. Schwab may decline requests to enroll in the offer at its discretion. Other restrictions may apply.   
  
Consult with your tax advisor about the appropriate tax treatment for this offer and any tax implications associated with receipt of the cash bonus **before** enrolling. 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.

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Read the [Terms and Conditions](https://enroll.schwab.com/AoUI/" \l "/getStarted" \t "_blank) for the Schwab Personal Referral Program Bonus Offer.

**Schwab Referral Bonus Offer: Terms and Conditions**  
New clients who do not have a Charles Schwab & Co., Inc. ("Schwab") account (other than a Stock Plan Services account), open an eligible retail brokerage account, and enroll in the offer can earn a $100 Bonus Award. The Bonus Award will be credited to the enrolled account within approximately one month of account open. For taxable accounts, the account must be maintained at Schwab for at least one year or Schwab may charge back the Bonus Award.   
  
**Schwab reserves the right to change the offer terms or terminate the offer at any time without notice**. The offer is limited to one per account, with no more than one account enrolled per client. 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. 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. Schwab may decline requests to enroll in the offer at its discretion. Other restrictions may apply.   
  
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.

**2016 Field Museum Promotion**

**Terms and Conditions**

* With a qualifying net deposit of $25,000, you can get a one-year individual membership to The Field Museum.
* With a qualifying net deposit of $50,000, you can get a one-year family membership to The Field Museum and a Field Museum Adopt a Dino.

This offer is valid 4/1/16 through 9/30/16 for individuals who make a qualifying net deposit into a taxable retail brokerage account within 45 days of enrollment in the offer. Net deposits are assets deposited into the account minus assets withdrawn from the account and transferred out of Charles Schwab & Co., Inc. (“Schwab”). Only assets new to Schwab qualify; assets transferred from affiliates are excluded. Except for accounts pledged to Charles Schwab Bank, you must maintain the qualifying net deposit amount (less any market losses) at Schwab for at least one year or Schwab may charge back the value of the award.

Upon confirmation of a $50,000 net deposit or the 50th day after enrollment, whichever comes earlier, you will be sent a redemption code to be redeemed through The Field Museum for the award for which you qualified. Redemption codes will expire on 3/31/17. The approximate retail value (ARV) of the individual membership is $95, the ARV of the family membership is $145, and the ARV of Adopt a Dino is $39. See information regarding [membership benefits](http://www.fieldmuseum.org/support" \t "_blank). Offer is subject to compliance with all requirements of The Field Museum. Membership (the “Event”) and Adopt a Dino (the “Product”) benefits and requirements are subject to change without notice.

This offer is limited to one per client. It does not apply to accounts managed by independent investment advisors, the Schwab Global Account™, business accounts, fiduciary accounts, IRA accounts, ERISA-covered retirement plans, certain tax-qualified retirement plans and accounts, or education savings accounts. The value of the award, when combined with the value received from all other offers in the last 12 months, may not exceed $5,000 per household, as defined in the *[Charles Schwab Pricing Guide for Individual Investors](https://www.schwab.com/public/file?cmsid=P-1036363&cv53" \t "_blank)*. This offer is not transferable, saleable, or valid in connection 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. Schwab may modify or withdraw the offer at any time without notice. Other restrictions may apply.

Consult with your tax advisor about the appropriate tax treatment of the offer before enrolling. Any related taxes are your responsibility. 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.

**Disclaimer of Warranties**

The Product made available through this offer is manufactured and otherwise provided by a third party. You should consult the manufacturer for applicable warranties and other terms and conditions applicable to the Product.

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