

Personal Trading

[Personal Trading](#) | [Affirmations, Certifications, and Disclosures](#) | [Case Management](#) | [Gifts, Entertainment, and Contributions](#)

Manually monitoring employee trading activity can be extremely difficult, inefficient, and time-consuming. Our Personal Trading technology simplifies this process by giving you an intelligent tool that automates pre-clearance activities, helps protect against potential trade violations, and monitors for insider trading. More convenient for employees too, it gives them a user-friendly interface that makes it easy to disclose their accounts and comply with your code of ethics.

Help protect against potential trade violations.

Our innovative Schwab Trade Check^{®1} technology automates the pre-clearance process and helps protect against potential trade violations. It does this by automatically checking employee trade attempts on the Schwab brokerage platform against a preset list of rules, and within seconds approves or denies the transaction. When a prohibited trade is attempted, the system alerts compliance administrators so they can address the issue, helping to give compliance departments a higher level of control and protection.

Built with a deep understanding of compliance officers' needs, this technology:

- Automates the pre-clearance process, reducing the time it takes to follow up on pre-clearance requests.
- Allows you to set customized restrictions and quickly add or remove them as business needs change.
- Helps ensure that only approved trades are executed by automatically checking against the rules that have been put in place.
- Alerts employees within seconds if their trade attempt is approved or denied, simplifying the trading process and protecting them from unknowingly making a trading mistake.
- Provides audit history of pre-clearances and order attempts.

Monitor for trading patterns.

Our insider-trading feature compares employee trades against external news from a variety of sources—including multiple news feeds, press releases, and SEC filings—to identify employee trading that may conflict with market-moving events. The system identifies exceptions based on your firm's customized guidelines and alerts you to trade requests that may require additional review. A few examples of how we monitor market events include:

- Monitoring U.S. financial market news by consulting multiple authoritative sources, such as *BusinessWeek*, CNN, and CNBC.
- Referring to company press releases from sources such as Business Wire, Marketwired, and PR Newswire.
- Reviewing financial information from the SEC's EDGAR database.

Customize for your firm's needs.

Every organization has different employee trade policies. The Personal Trading tool enables you to set parameters—by individuals or groups—around who can trade and which securities they can trade, based on your firm's unique needs. The system supports key rules such as:

- Restricted/watch lists
- Holding periods
- Excessive trading
- Front-running
- Initial public offerings
- Trading patterns
- De minimis trading
- External events (for example, press releases)

Pre-clear trade requests.

Whether you use the Schwab Trade Check® feature or not, the system makes it easy for employees to quickly pre-clear their trade requests, which will be automatically reviewed or denied according to your pre-defined business rules.

Stay on top of market changes with daily securities updates.

Our Security Master is updated from 120 exchanges worldwide, ensuring that securities market data is up-to-date. This is available at no extra charge.

Let us manage and monitor electronic brokerage feeds for you.

Our dedicated technical support team processes electronic feeds into the Schwab Compliance Technologies® platform, freeing you to focus on your supervisory tasks. Our system:

- Receives and processes thousands of data feeds on a daily basis.
 - Minimizes manual processing of paper confirmations and statements.
-

Receive timely, next-day transaction reviews.

Whether you use the Schwab Trade Check feature or not, our system can automatically check electronic or manually entered transactions from pre-clearance requests the day after they are executed in order to:

- Review electronic transactions against business rules to catch conditions such as holding period or front-running.
 - Catch instances when business rules may have been broken—alerts are automatically created and routed to the appropriate person for investigation.
-

Get reports when you need them.

In addition to a robust database of standard reports, ad hoc reports can be generated, giving you the critical information you need to manage your personal trading program. This information allows you to retrieve information by person, securities, transactions, or date ranges in real time. Standard reports are exportable and include, but are not limited to:

- Transactions and Holdings
 - Brokerage Account
 - Statement Receipt
 - Exceptions
 - Pre-clearance
 - Insider Trading
-

Get started. | Call 1-877-589-4276. | Get details at [schwab.com/compliancesolutions](https://www.schwab.com/compliancesolutions).

Taking ownership of compliance means staying ahead of the regulatory landscape, seeing the big picture, and maintaining control. But it doesn't mean doing it on your own. The Compliance Solutions employee-monitoring offer includes Schwab Designated Brokerage Services, Schwab Compliance Technologies cloud-based employee-monitoring software, and a wide range of financial products and services for employees. These solutions can help you proactively manage compliance, promote a positive employee experience, build long-term value across your business, and instill trust with clients.

¹ Schwab Trade Check is not available for Schwab Personal Choice Retirement Account® (PCRA), Company Retirement Accounts (CRAs), or Pension Trust Accounts. Schwab Trade Check is also not available for discretionary accounts, such as managed accounts; however, in such accounts, an employee may request that an investment manager restrict transactions in certain securities. Such restriction requests are subject to investment manager approval.

Neither Schwab nor Schwab Compliance Technologies, Inc. provides specific individualized legal or compliance advice. Where such advice is necessary or appropriate, please consult your own legal and/or compliance counsel.

Compliance Solutions is comprised of Schwab Designated Brokerage Services (DBS), a division of Charles Schwab & Co., Inc. ("Schwab"); and Schwab Compliance Technologies, Inc. ("SchwabCT"), formerly Compliance11, Inc. Schwab Designated Brokerage Services provides brokerage solutions for corporate clients who monitor their employees' securities activity. SchwabCT provides technology solutions for corporate clients to help facilitate their compliance technology program implementation. Schwab Compliance Technologies, Inc. and Charles Schwab & Co., Inc. are separate but affiliated entities and each is a subsidiary of The Charles Schwab Corporation.

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

The Charles Schwab Corporation provides a full range of securities brokerage, banking, money management, and financial advisory services through its operating subsidiaries. Its broker-dealer subsidiary, Charles Schwab & Co., Inc. (Member SIPC), offers investment services and products. Its banking subsidiary, Charles Schwab Bank (Member FDIC and an Equal Housing Lender), provides deposit and lending services and products.

Charles Schwab & Co., Inc., 211 Main Street, San Francisco, CA 94105