

Affirmations, Certifications, and Disclosures

Personal Trading | Affirmations, Certifications, and Disclosures | Case Management | Gifts, Entertainment, and Contributions

Having the capability for employees to easily affirm, certify, and disclose certain information is a critical component of a sound and effective compliance program. Our Affirmations, Certifications, and Disclosures tool can make the compliance process easier by automating the distribution, collection, follow-up, and retention of important documents. Working in conjunction with the Personal Trading tool, it allows employees to easily attest to brokerage accounts, transactions, and holdings. Flexible and easy to use, this centralized system simplifies the process for compliance officers and employees.

Increase efficiency and capabilities.

Intelligent and adaptable, this tool gives you the ability to easily create and electronically distribute questionnaires on a regular basis, as well as to track and record the approval of employee accounts. It allows employees to more easily attest to their accounts, transactions, holdings, and gifts. The technology also:

- Allows you to tailor your distribution lists and send information to individuals or one or more groups of employees.
- Creates an audit trail that can significantly reduce the amount of time needed for related administrative tasks.
- Automatically sends reminders to employees who haven't responded and can carry acknowledgments forward to the next review period, saving everyone time.

Get started quickly and easily.

This tool comes preloaded with a library of the most commonly used compliance forms, including:

- Policy acknowledgments
- Outside business activities
- Outside brokerage accounts
- Private securities transactions
- Criminal/disciplinary activity
- U4 updates
- Quarterly transactions reporting
- Annual holdings disclosures
- Political contributions

Create your own templates.

If you can't find what you need in the template library, you can easily edit the existing forms or create your own templates—without IT assistance. This provides enormous flexibility.

Help ensure information is seen and addressed.

The tool has a checks-and-balances system to help ensure that new policies, updates, and important communications are seen. It also:

- Requires employees to open the forms you send before affirming them.
- Sends reminders to employees until they complete their affirmations.
- Lets you set up automatic distribution of questionnaires to new employees.
- Allows you to route information to individual employees or groups of employees.

Make it easier for employees to comply.

The tool was designed to make it easier for busy employees to disclose information and acknowledge policies and procedures. The system:

- Automatically routes policies and disclosures to the appropriate approvers for each employee.
- Carries policies and disclosures over to the next request period, so employees don't have to enter information again and again.
- Sends helpful reminders, including a link to the relevant form, when tasks need to be completed.

Get reports when you need them.

Not only will you have access to a robust database of standard reports, but you'll also be able to generate ad hoc reports on demand, giving you the critical information you need to manage your disclosures and produce specific information as requested.

Get started. | Call 1-877-589-4276. | Get details at 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.

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.

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