



# ACCOUNT PROTECTION

## THROUGH CHARLES SCHWAB & COMPANY

### Hilltop Wealth Solutions has partnered with Charles Schwab & Company as our custodian.

Charles Schwab has more than 30 years of experience in working with independent investment advisors. With more than 3.0M plus accounts at Schwab Advisor Services and serving more than 7,500 registered investment advisor firms, they have the experience, strength and protection required for our client investment platform.

### Charles Schwab & Co. Inc., SIPC coverage

- **Protection for securities and cash by the Securities Investor Protection Corporation (SIPC):** Accounts of Charles Schwab & Co., Inc. (including those held by clients of investment advisors with Schwab Institutional®) are insured by SIPC for securities and cash in the event of broker-dealer failure.
- SIPC provides up to \$500,000 of protection for brokerage accounts held in each separate capacity (e.g., joint tenant or sole owner), with a limit of \$250,000 for claims of uninvested cash balances.

### ADDITIONAL PROTECTION THROUGH LLOYD'S OF LONDON AND OTHER LONDON INSURERS

Additional brokerage insurance – in addition to SIPC protection – is provided to Charles Schwab & Co., Inc. accounts through underwriters in London. Schwab's coverage with Lloyd's of London and other London insurers, combined with SIPC coverage, provides protection of securities and cash up to an aggregate of \$600 million. This protection is limited to a combined return to any customer from a Trustee, SIPC, and London insurers of \$150 million – including cash of up to \$1,150,000. This additional protection becomes available in the event that SIPC limits are exhausted.

Protection is also provided for accounts that are your insured deposits (such as checking and savings) should your FDIC-insured bank fail. The Federal Deposit Insurance Corporation (FDIC) is a United States government corporation providing deposit insurance to depositors in U.S. commercial banks and savings institutions. If your FDIC-insured bank fails, basic FDIC insurance amount is \$250,000 per depositor, per bank, per ownership category.

### Charles Schwab & Co. Inc. Security Guarantee

Schwab wants each client to have the highest level of confidence that they protect your personal and financial information. That is why Schwab offers the *Schwab Security Guarantee* which promises that Schwab will cover 100% of any losses in any of your Schwab accounts due to unauthorized activity. Please read the full guarantee and its terms at [schwaballiance.com](http://schwaballiance.com).

More information about SIPC coverage is available at [www.sipc.org](http://www.sipc.org).