

# Which account type would you like to open?

CHOOSE ONE

## Brokerage

### Individual

Single ownership of the account.

### Joint Tenant with Rights of Survivorship

Your share of the account will pass to the surviving owner(s) in the event of your death.

### Tenants in Common

Your share of the account will pass to your estate in the event of your death.

### Community Property

Ownership of the account by a married couple. Each spouse has a one-half interest in the account assets. Your share of the account will pass to your estate in the event of your death.

*Note: This may not be available in all states.*

### Custodial

Under the Uniform Transfer to Minors Act (UTMA) or the Uniform Gifts to Minors Act (UGMA), a custodial account consists of assets belonging to a minor that are managed by a custodian until the custodianship terminates.

*Note: Age of majority may vary by state.*

## Revocable Living Trust

*Images of your trust documents must be uploaded during the application process*

### Single Trustee

This offer is only for clients with a Revocable Living Trust where the grantor and the trustee are the same person(s). Please confirm that the trust is revocable and that the grantor(s) and the trustee(s) are the same person(s). In order to qualify for this offer, the trust must have been established in the U.S. and all trustees must be U.S. residents.

### Two Trustees

This offer is only for clients with a Revocable Living Trust where the grantor and the trustee are the same person(s). Please confirm that the trust is revocable and that the grantor(s) and the trustee(s) are the same person(s). In order to qualify for this offer, the trust must have been established in the U.S. and all trustees must be U.S. residents.

## Retirement

### Roth IRA

When you open a Roth IRA, contributions and any earnings grow tax-free and qualified withdrawals can be taken tax-free.

*Note: You aren't eligible for a Roth IRA if your earned income is above a certain level.*

### Traditional IRA

You won't pay taxes on earnings until you make withdrawals, and some contributions may be tax-deductible.

### Rollover IRA

Moving retirement savings from your retirement plan at work, like a 401(k), into an Individual Retirement Account (IRA).

### Inherited IRA

For assets inherited from an IRA, get the same IRA tax advantages and ability to withdraw funds according to a set schedule.

### Minor Inherited IRA

For assets inherited by a minor from an IRA, get the same IRA tax advantages and ability to withdraw funds according to a set schedule.

## Small Business Retirement

### SEP IRA

The simplest of all plans to administer, a SEP IRA lets you make sizable contributions for yourself and eligible employees. You can vary contributions from year to year, and even skip a year.

### SIMPLE IRA

By opening a Schwab SIMPLE IRA, you can save for retirement, reduce your taxes, and benefit from your employer's contributions to your account. If your employer has already established a Schwab SIMPLE Plan, you can apply for your SIMPLE IRA account.