

The Era of the Investor

*With great opportunity
comes great
responsibility*

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May 8, 2018



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#0518-8FX7

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Layoffs



Wages



Unemployment
4.1%



GDP

Q4-17

Q1-18

2.9%

2.3%

Q1 New Jobs: 616K

- January: 200K
- February: 313K
- March: 103K

NFIB Small Business
Optimism Index

March: 104.7

*16th month in top 5% of 45
years of surveys*

Consumer
Confidence



128.7

Data, Value & Innovation

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CURRENCY EXCHANGE RATES		
1.3305	▲	
0.0095	▼	
1.5875	▲	
0.1622	▼	
0.9220	▼	
0.9238	▲	

“A client’s last best
experience anywhere is
their new minimum
expectation **everywhere.**”







Lending

Student Loans

Personal Loans

Mortgage Loans

Auto Loans

Investments

Automated Investing

Stock Trading

Credit Cards

Overstock Store Credit Card

Club O Rewards MasterCard

No Credit Needed Leasing

Insurance

Vehicle

Home

Business

Automated Investing

Overstock FinanceHub™ has partnered with tZERO Advisors to help you on your way to long-term financial success. As a leader in automated investing, tZERO provides access to sophisticated, equity-based investment services, at a low cost.

Get Started



Sale \$156⁹⁹
Safavieh Evoke
Grey / Ivory Dis
★★★★★



Sale \$118⁹⁹
Copper Grove S
Wood Tufted Pa
★★★★★

Investing Basics

Investing is a means for
Investing comes in all st
individuals who invest. I
investment vehicle (suc
which we will discuss lat
returning, traditional bar

Read More



Modern Experiences + (Price)(Value)

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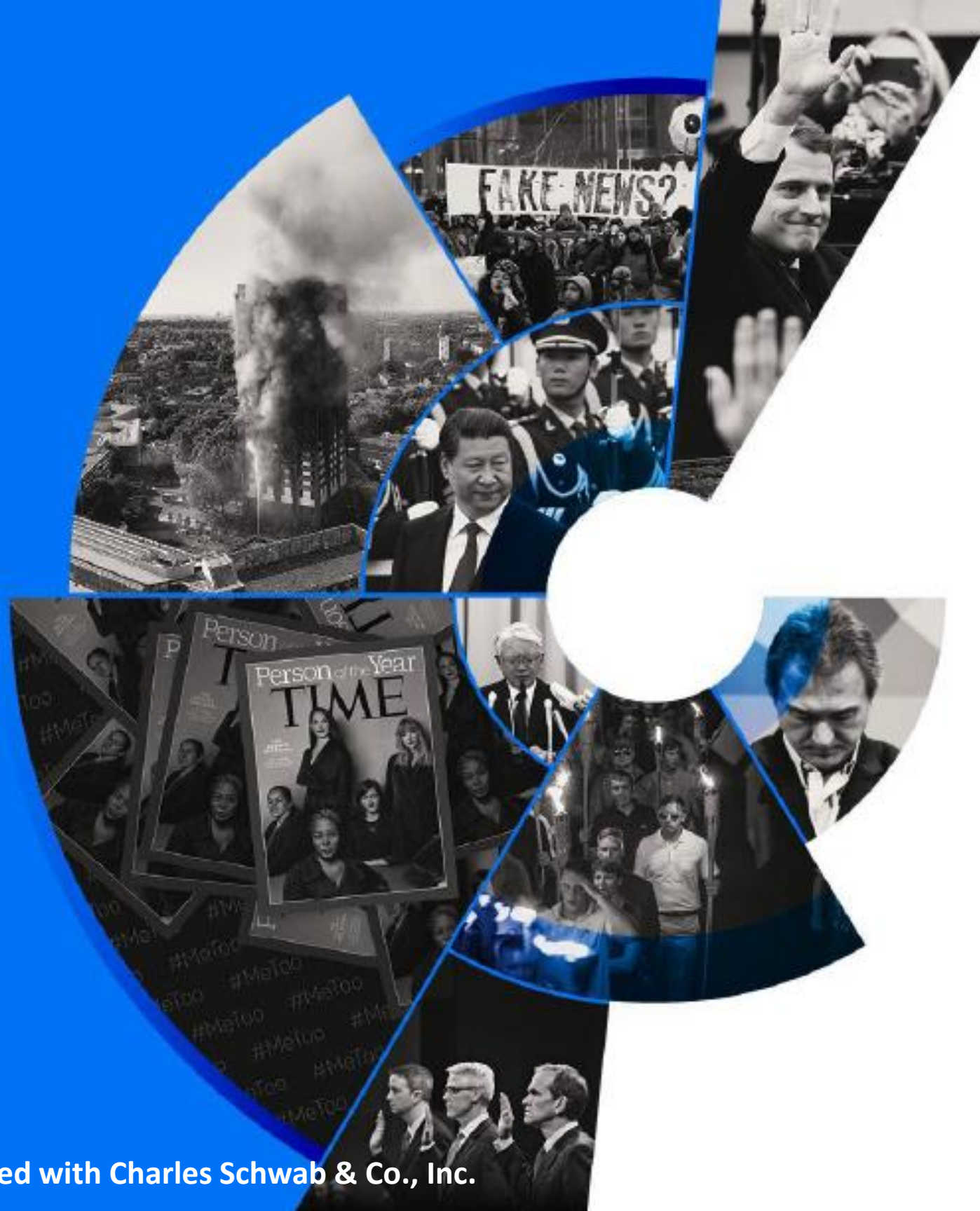
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¹ trust

noun

Assured reliance on the character, ability, strength, or truth of someone or something



2018 Edelman Trust Barometer

Global Report

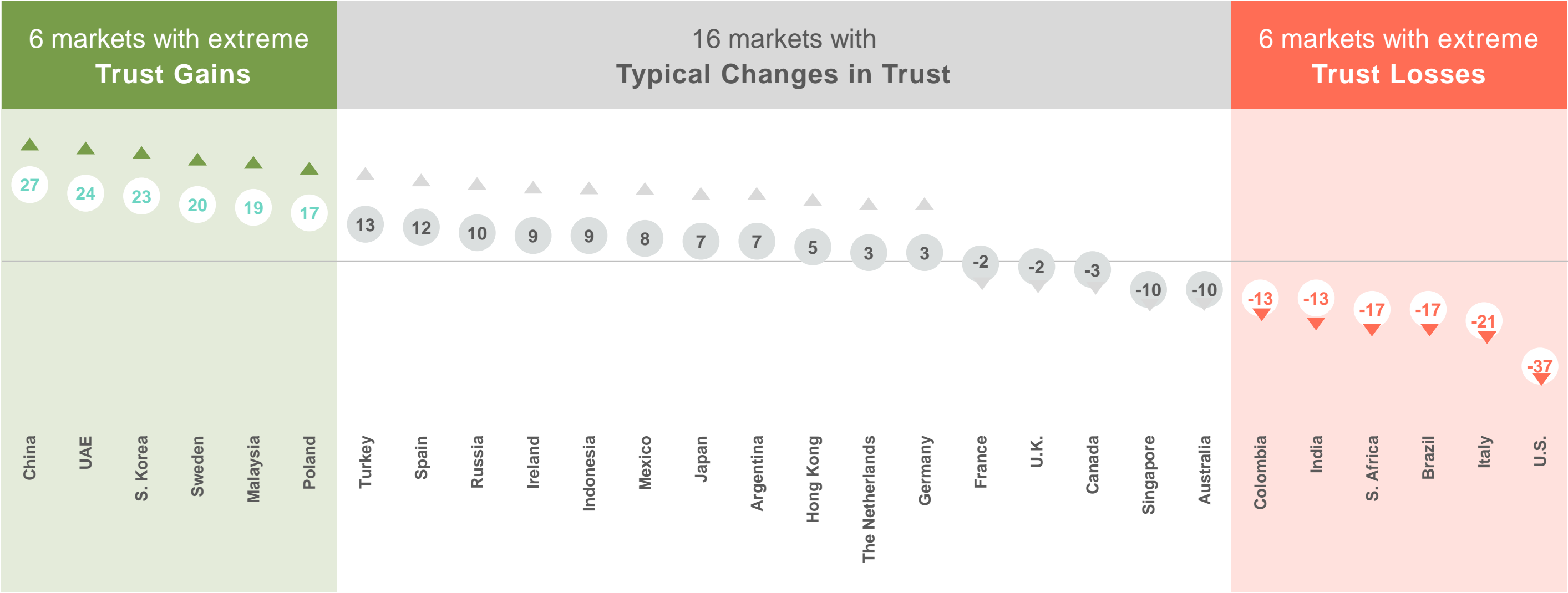
#TrustBarometer

Edelman is unaffiliated with Charles Schwab & Co., Inc.



The Polarization of Trust

Aggregate percentage point change in trust in the four institutions, and change from 2017 to 2018

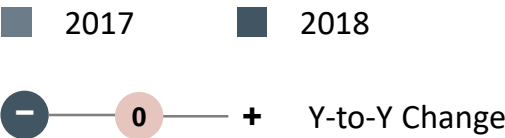


Source: 2018 Edelman Trust Barometer. Trust Volatility Measure. The net year-over-year (2017-2018) percentage point change across the four institutions (TRU_INS). General population, 28-market global total. For more details on how the Trust Volatility Measure was calculated, please refer to the Technical Appendix.



Trust Crash in U.S.

Change from 2017 to 2018



△ **Informed Public**
23-point decrease
Fell from 6th to last place



▲ **General Population**
9-point decrease
Fell from 8th to 18th place

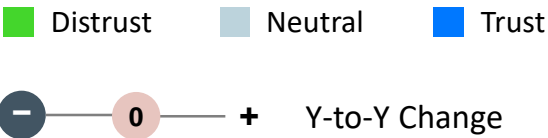


 **NGOs**  **Business**  **Government**  **Media**

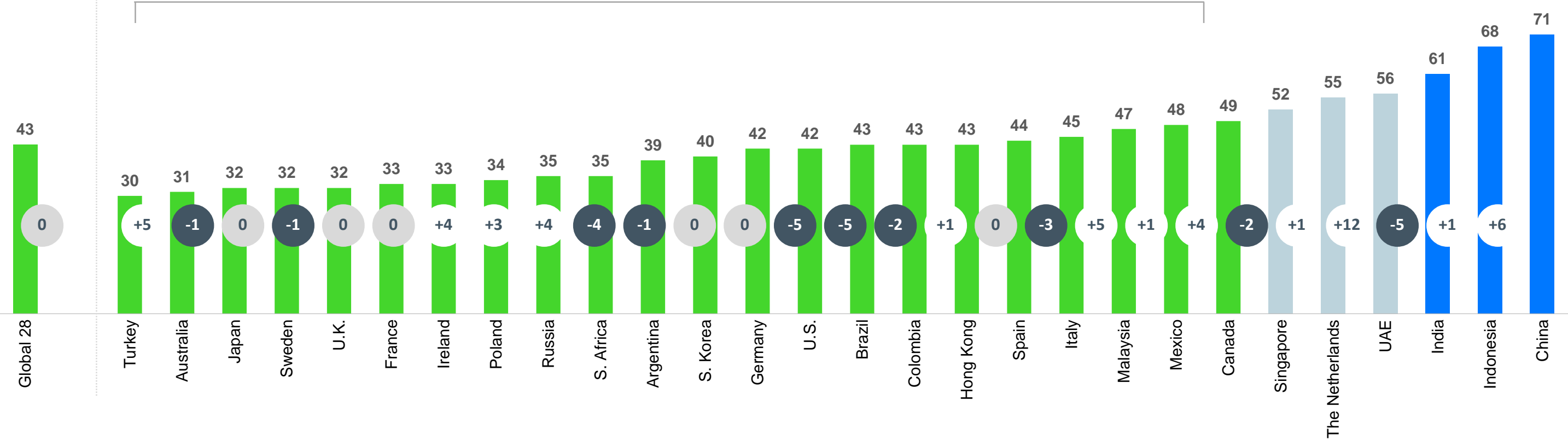
Source: 2018 Edelman Trust Barometer. TRU_INS. Below is a list of institutions. For each one, please indicate how much you trust that institution to do what is right using a nine-point scale, where one means that you “do not trust them at all” and nine means that you “trust them a great deal.” (Top 4 Box, Trust) Informed Public and General Population, U.S. The Trust Index is an average of a market's trust in the institutions of government, business, media and NGOs. Informed Public and General Population, U.S.

Media Now Least Trusted Institution

Percent trust in media, and change from 2017 to 2018



Distrusted in 22 of 28 of markets

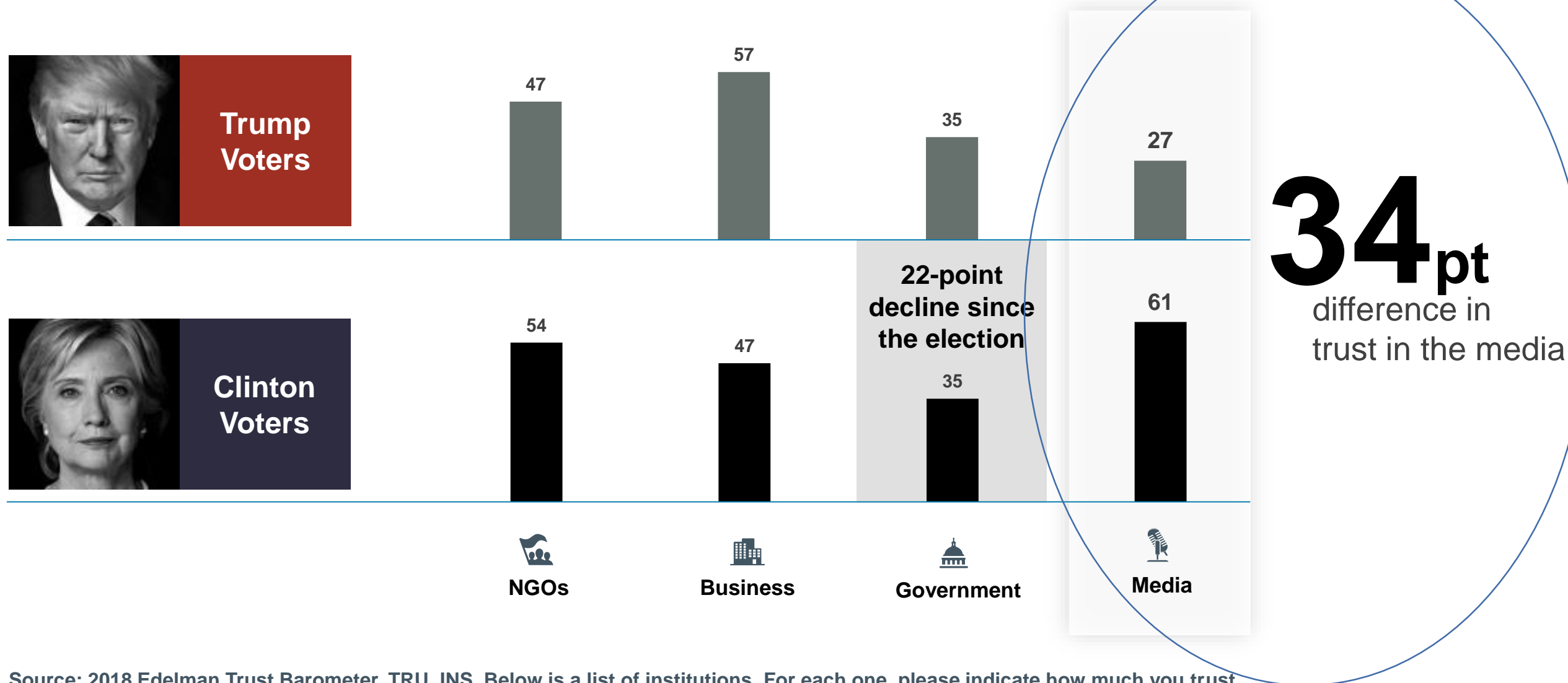


Source: 2018 Edelman Trust Barometer. TRU_INS. [MEDIA IN GENERAL] Below is a list of institutions. For each one, please indicate how much you trust that institution to do what is right using a nine-point scale where one means that you “do not trust them at all” and nine means that you “trust them a great deal.” (Top 4 Box, Trust) General population, 28-market global total.



U.S. Trust in Media Diverges Along Voting Lines

- Percent trust in each institution, Trump vs. Clinton voters

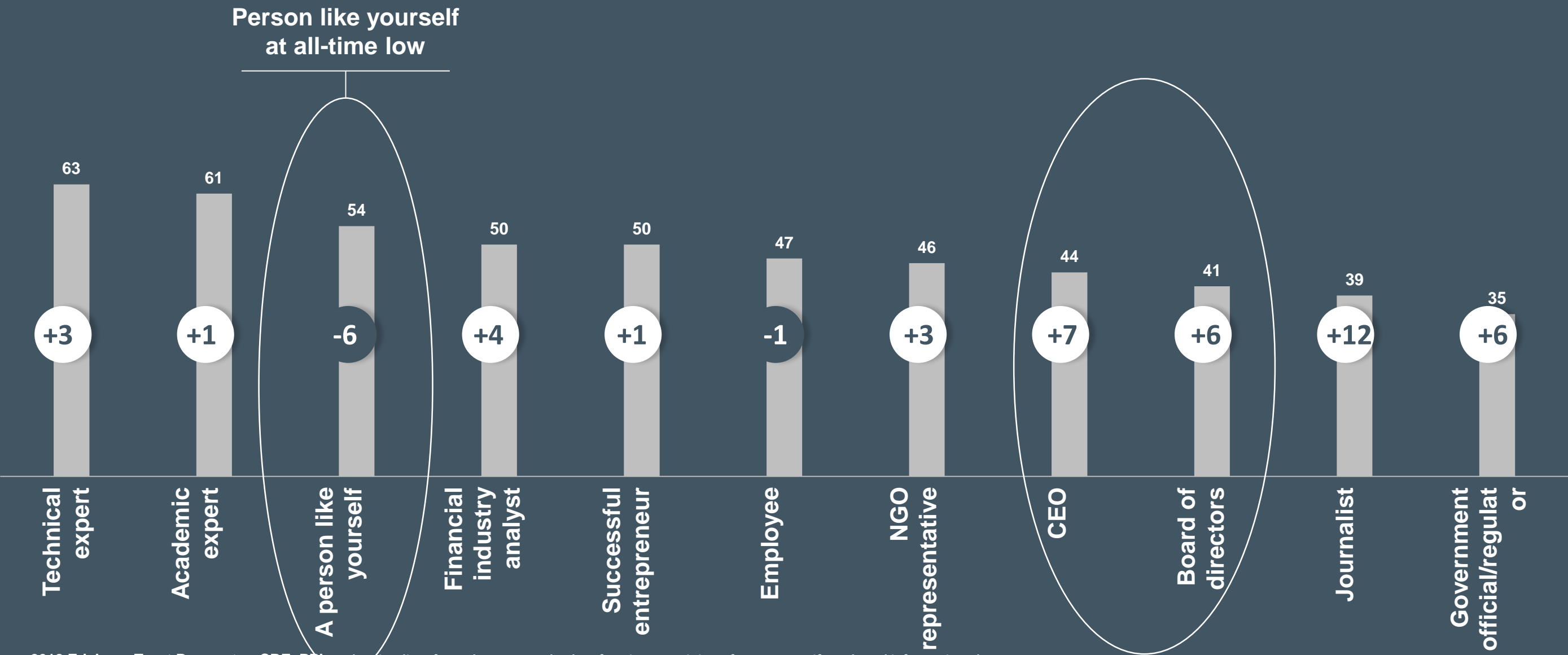


Source: 2018 Edelman Trust Barometer. TRU_INS. Below is a list of institutions. For each one, please indicate how much you trust that institution to do what is right using a nine-point scale, where one means that you “do not trust them at all” and nine means that you “trust them a great deal.” (Top 4 Box, Trust) S11. For whom did you vote for in the last Presidential election? General population, U.S., among Trump (n=373) and Clinton (n=502) voters.

An Opportunity for Brands

— 0 + Y-to-Y Change

Percent who rate each spokesperson as very/extremely credible, and change from 2017 to 2018



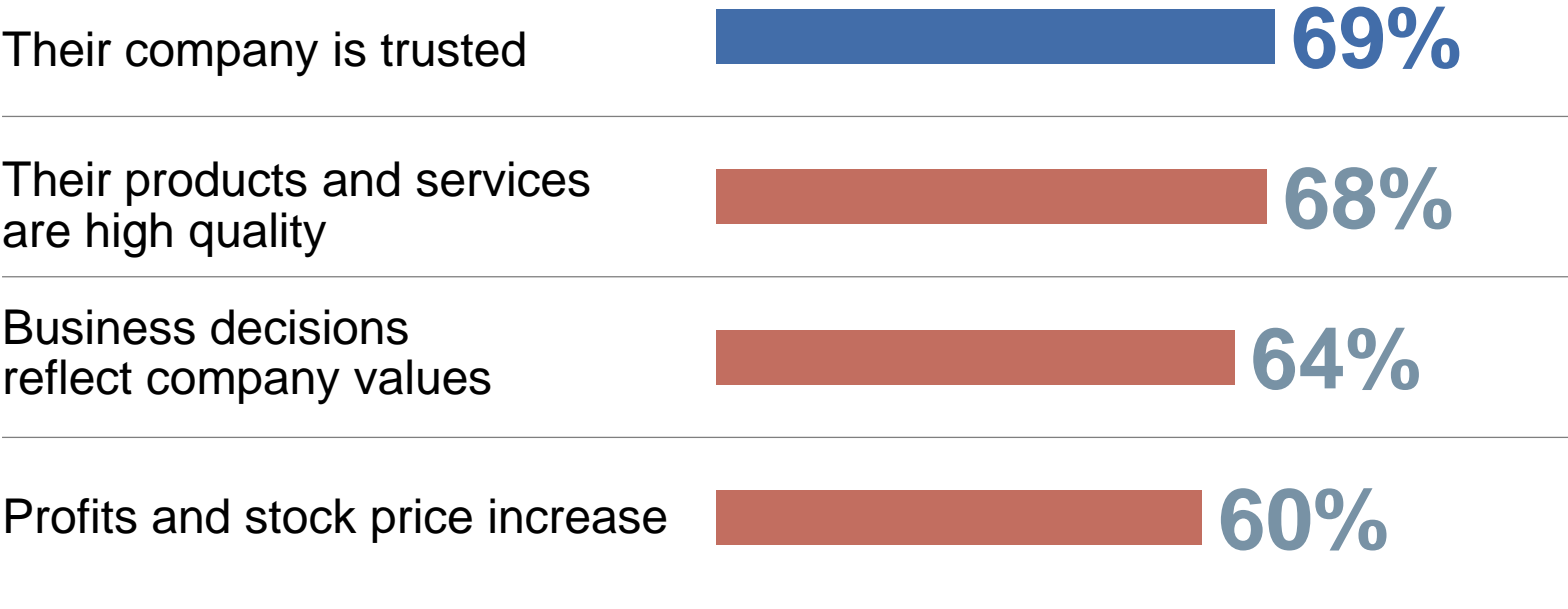
Source: 2018 Edelman Trust Barometer. CRE_PPL. Below is a list of people. In general, when forming an opinion of a company, if you heard information about a company from each person, how credible would the information be—extremely credible, very credible, somewhat credible, or not credible at all? (Top 2 Box, Very/Extremely Credible), question asked of half of the sample. General population, 28-market global total.

Business is Expected to Lead, Building Trust is Job One

Percent who say that CEOs should take the lead on change rather than waiting for government to impose it

64%

Most Important Expectations for a CEO



Source: 2018 Edelman Trust Barometer. CEO_AGR. Thinking about CEOs, how strongly do you agree or disagree with the following statements? (Top 4 Box, Agree), question asked of half of the sample. CEO_EXP. Below is a list of potential expectations that you might have for a company CEO. Thinking about CEOs in general, whether they are global CEOs or a CEO who oversees a particular country, how would you characterize each using the following three-point scale? (Most important responsibility, code 3), question asked of half of the sample. General population, 28-market global total.

Innovation & Protection

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1.3305	▲	
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0.9235	▲	

Our responsibility is
greater than ever

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Personal data has become the most
important currency

Protecting Sensitive Data

Collection: Limit the collection of sensitive data to that which is directly relevant and necessary to accomplish a specified purpose.

Usage: Preventative and detective controls to limiting access to sensitive data to authorized users.

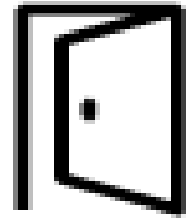
Sharing: Policies to protect information when it needs to be shared with external entities.

Protecting Sensitive Data

Disposal: Securely eradicate, dispose, or destroy sensitive data when appropriate.

Overarching Program Best Practices: Controls and policies to maintain a robust information security environment.

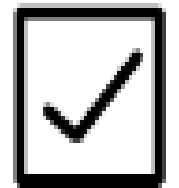
SIFMA Data Aggregation Principles



▪ Access



▪ Security & Responsibility

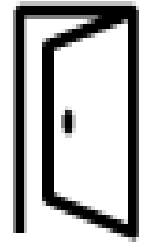


▪ Transparency & Permissions



▪ Scope of Access & Use

SIFMA Data Aggregation Principles



Access

Customers may use third parties to access their financial account data and SIFMA member firms believe such access should be safe and secure.

SIFMA Data Aggregation Principles

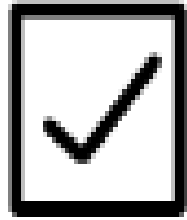


Security & Responsibility

Customers should not have to share their confidential financial account credentials (personal IDs & passwords) with third parties.

Customers deserve assurances that anyone accessing their financial account data will keep it safe and secure, adopt the same data and security standards followed by regulated financial institutions, and take full responsibility for any data that they receive and provide to others.

SIFMA Data Aggregation Principles



Transparency & Permissions

Customers should first receive a clear and conspicuous explanation of how third parties will access and use their financial account data, and then be able to consent affirmatively to this activity before it begins.

Customers should be able to withdraw their consent easily and at any time with confidence that third parties will delete and stop collecting their financial account data and delete any access credentials or tokens.

SIFMA Data Aggregation Principles

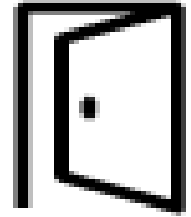


Scope of Access & Use

Customer information available to share with third parties typically includes financial account data such as holdings, balances, and transaction information, and does not include other non-public and confidential personal information.

For customer protection, account activities such as third-party trading, money or asset movement, client verification, and other services that go beyond financial account data aggregation should be subject to separate agreements and require separate informed affirmative consent.

SIFMA Data Aggregation Principles



▪ Access



▪ Security & Responsibility



▪ Transparency & Permissions



▪ Scope of Access & Use

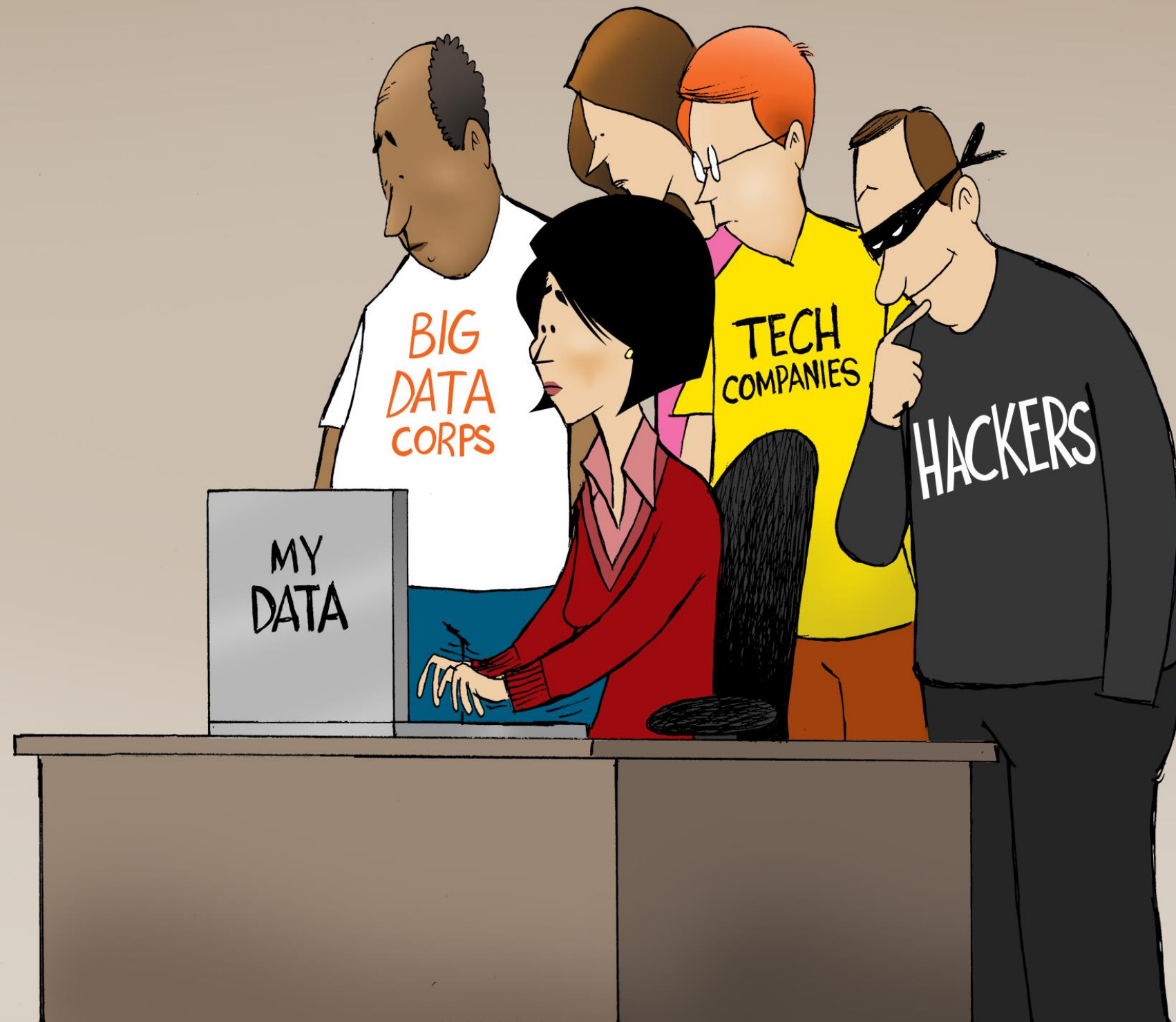
SIFMA Resources

For Investors: www.projectinvested.com



For Member Firms: www.SIFMA.org





Q&A



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Thank you



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