

# Equity Compensation Plan Participant Survey

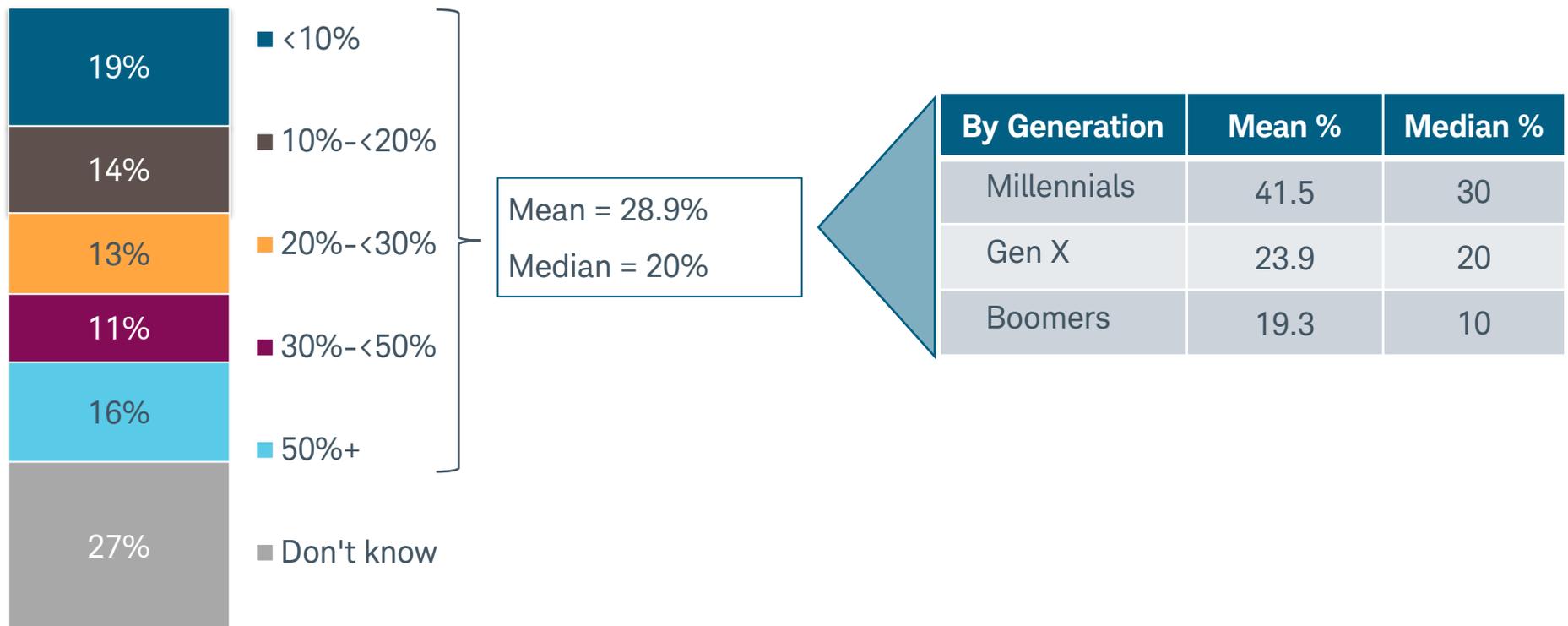
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*charles*  
SCHWAB

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# On average, equity compensation makes up almost 30% of employees' net worth – and even more among Millennials

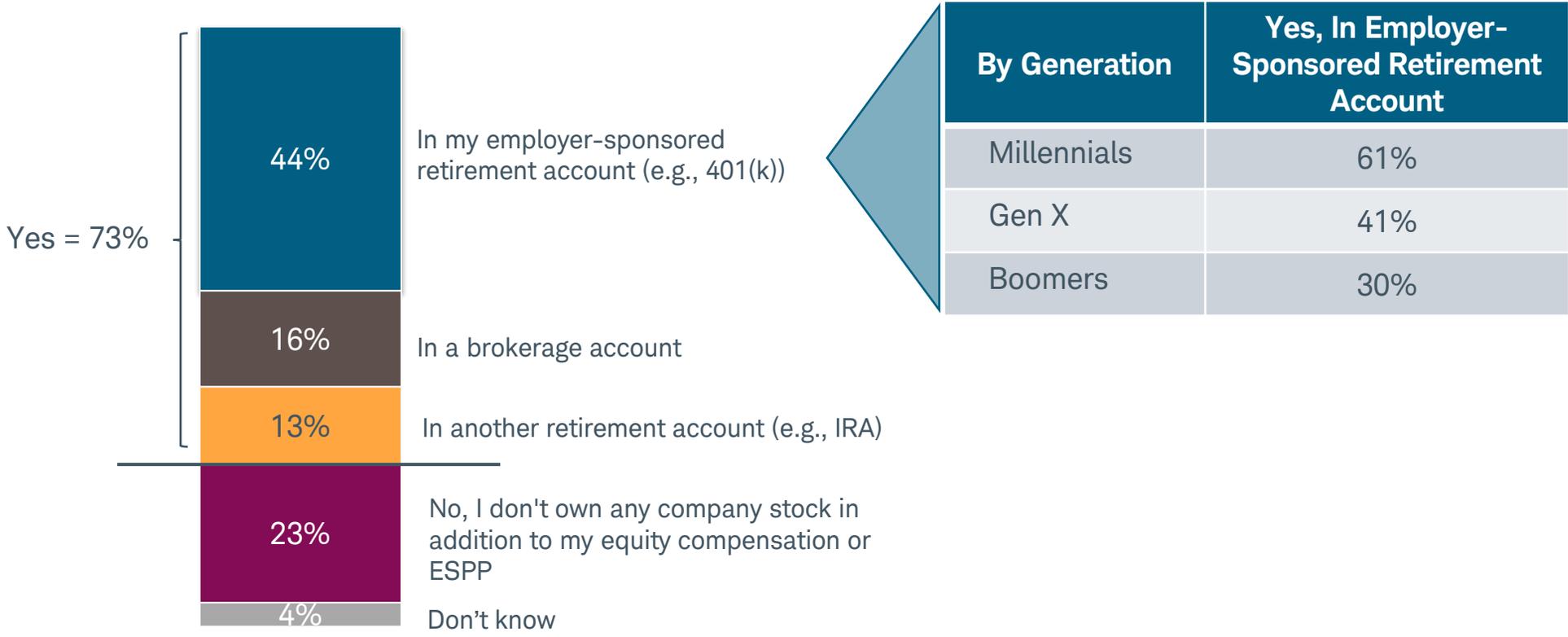
Percentage of net worth made up of equity compensation  
Total



Q. What percent of your net worth is made up of your equity compensation? Your best estimate is fine. (Base: Total = 1,000)

# Almost three-quarters of employees own company stock outside of their equity compensation or ESPP – most often in a workplace retirement account

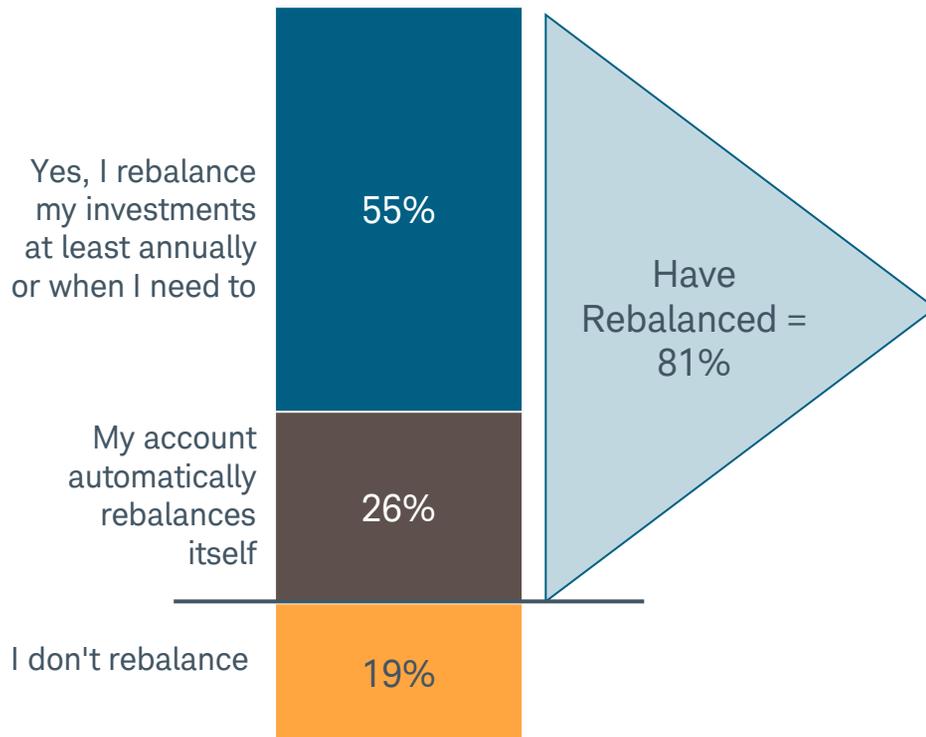
Own company stock outside of equity comp. or ESPP  
Total



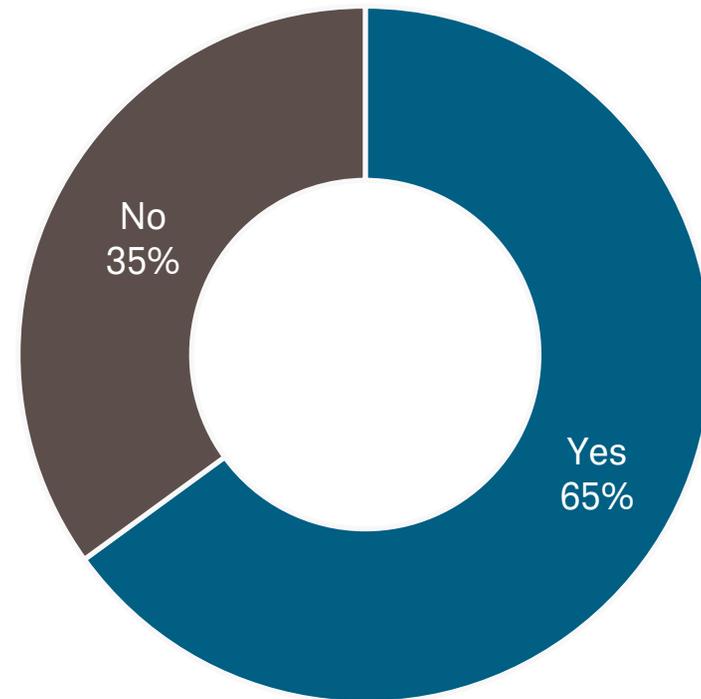
Q. Do you own any company stock outside of your equity compensation or ESPP? If so, where is it held? (Base: Total = 1,000)

# Four in five employees have rebalanced their investment accounts in the past 12 months; two-thirds consider equity compensation when rebalancing

Have rebalanced investment account in past 12 months  
Total



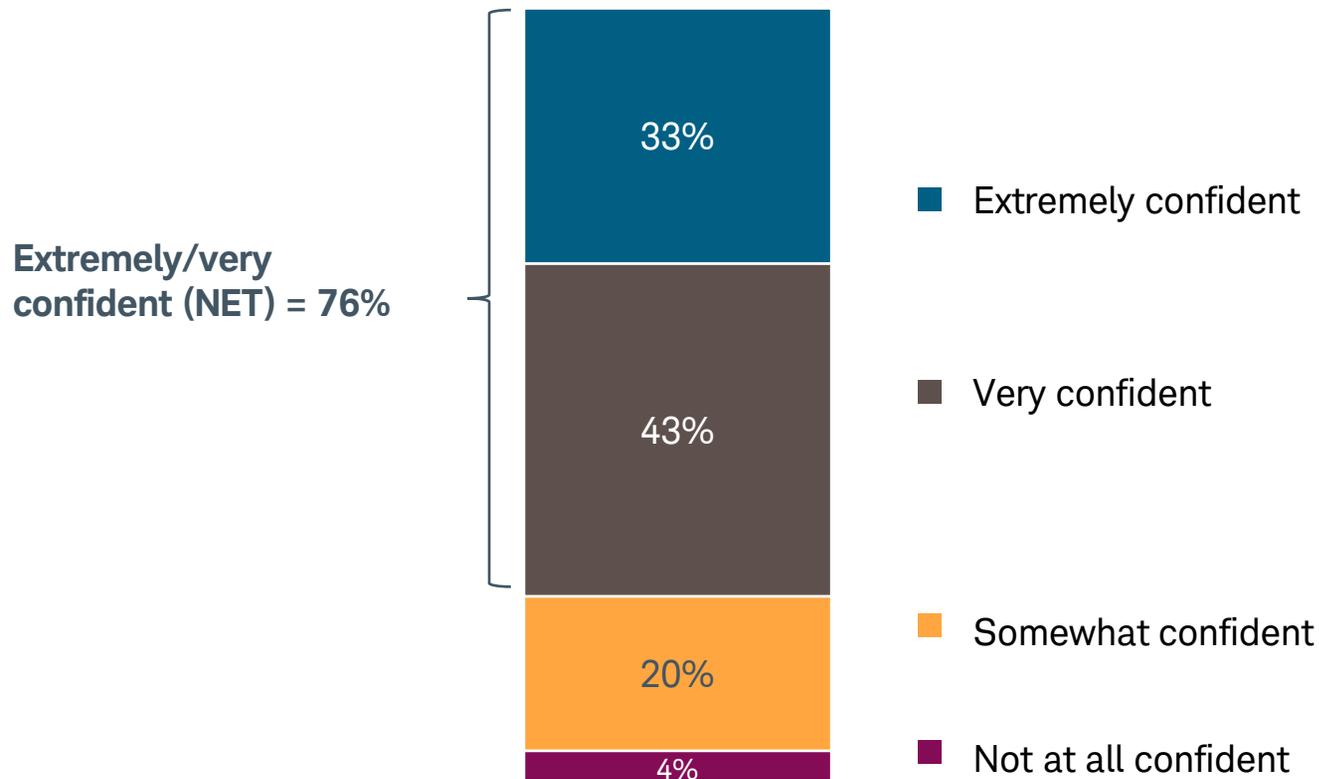
Consider equity comp. or ESPP when rebalancing  
If have rebalanced



Q. Have you rebalanced your portfolio for your investment or retirement account in the past 12 months? (Base: Total = 1,000)  
Q. Do you consider your equity compensation or ESPP when you rebalance your account? (Base: Have Rebalanced = 807)

# Three in four employees are confident making decisions about their equity compensation with the help of an advisor

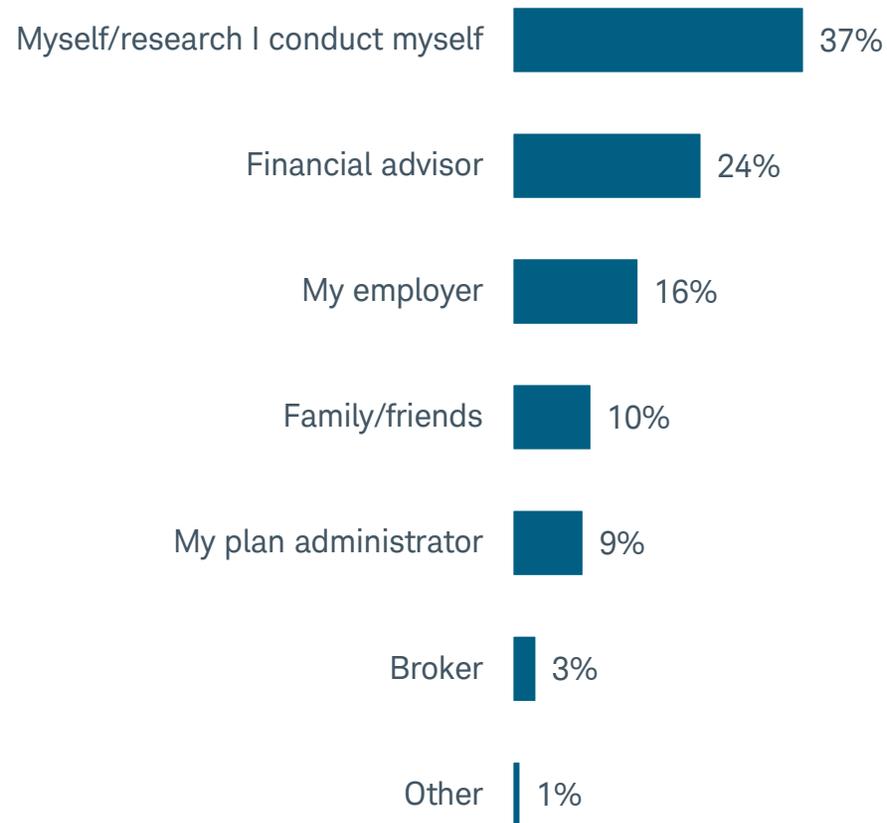
Confidence in decision-making with help of an advisor  
Total



Q. How confident would you be in your ability to make the right decisions about your equity compensation or ESPP if you had the help of a financial advisor? (Base: Total = 1,000)

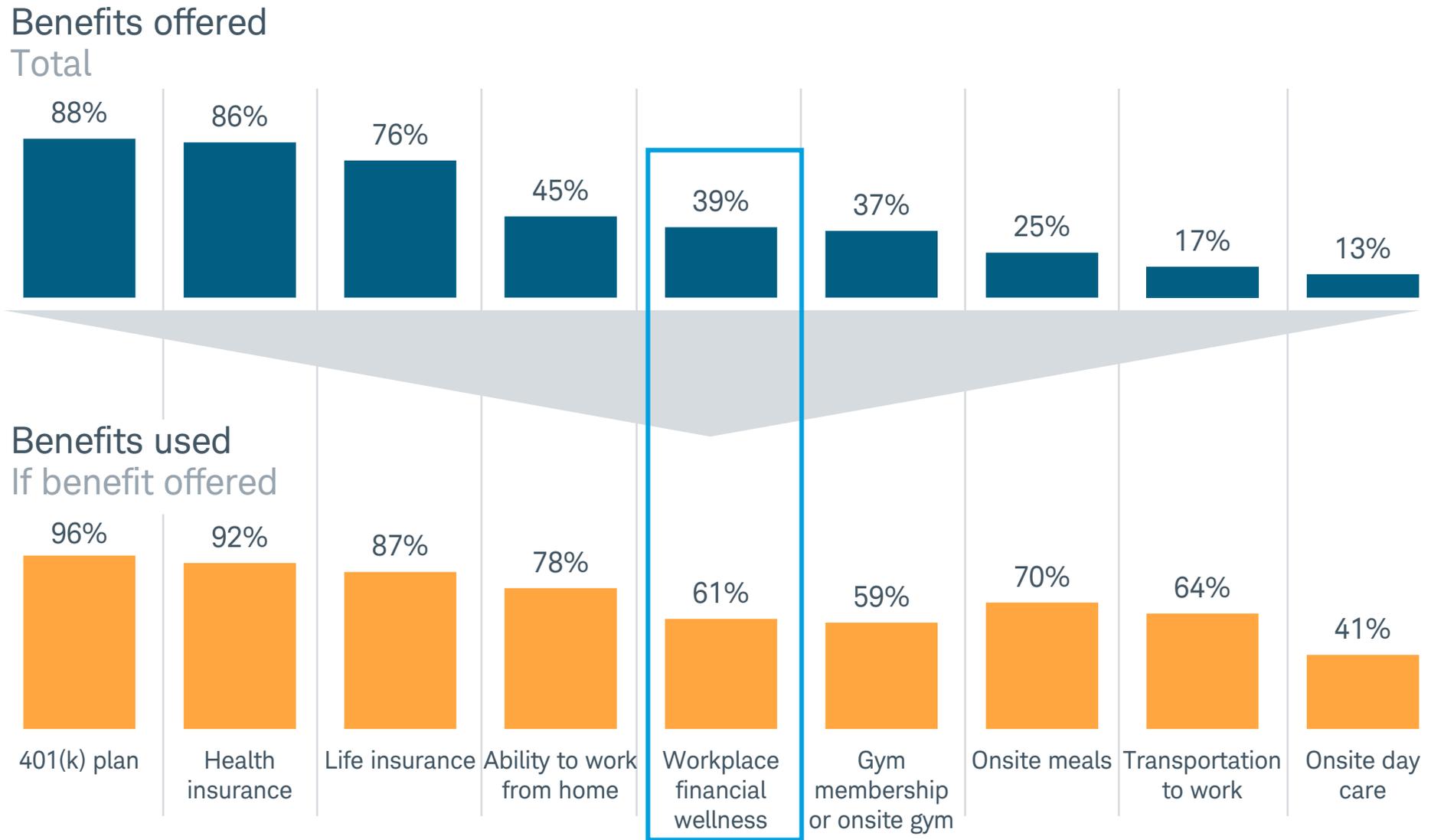
# Employees are most likely to get advice on how to manage their equity compensation from self-directed research

Where most advice on managing/making decisions regarding equity compensation comes from  
Total



Q. Where do you get most of your advice on how to manage and make decisions regarding your equity compensation or ESPP? (Base: Total = 1,000)

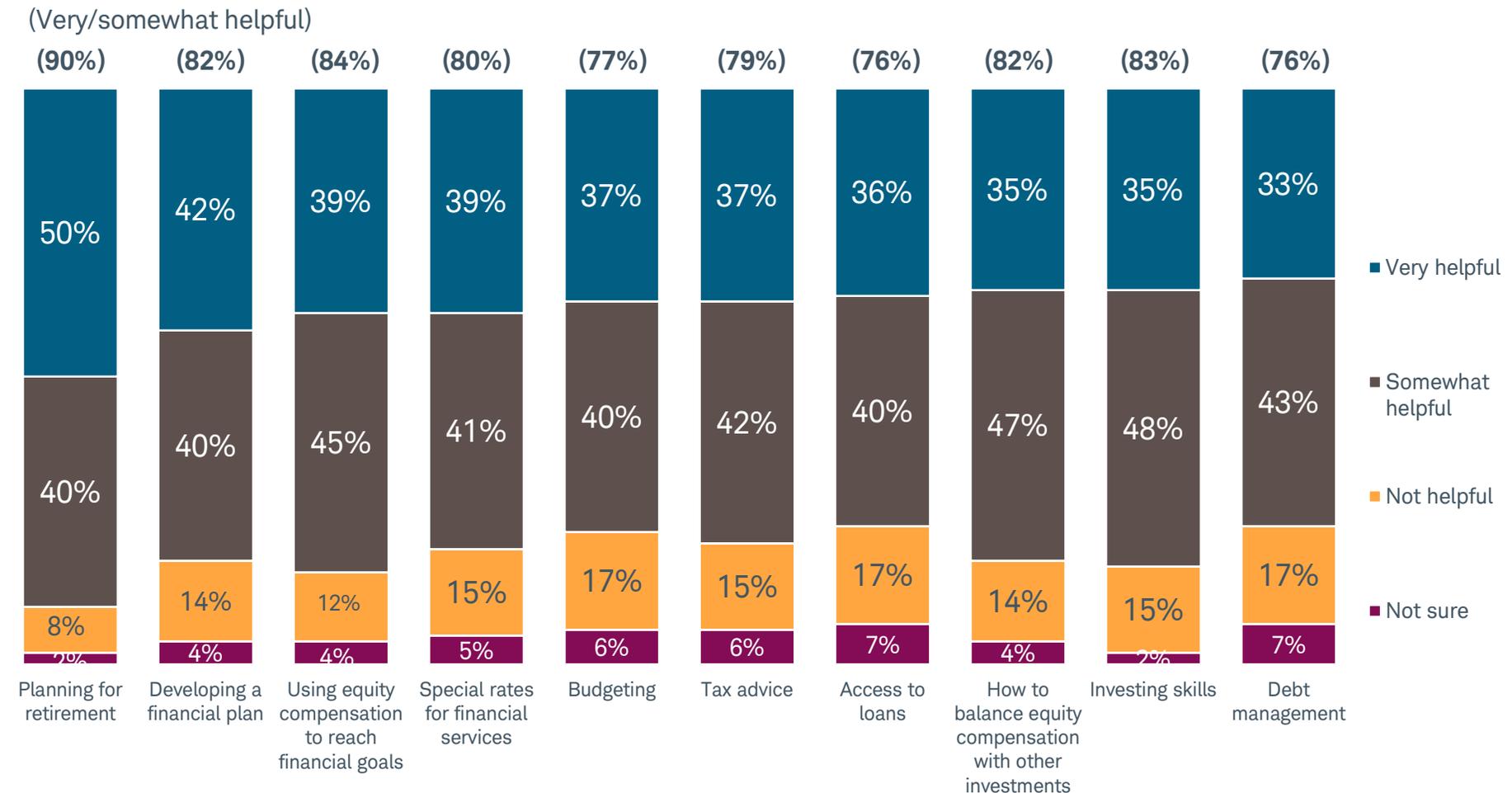
# Though financial wellness programs are not universally offered, six in ten employees who have access use them



Q. Which of the following benefits does your employer offer, and which of those benefits do you personally use (Base: Total = 1,000, Benefit Offered = Varied)

# Financial wellness programs are most helpful for planning for retirement, developing a financial plan, equity compensation

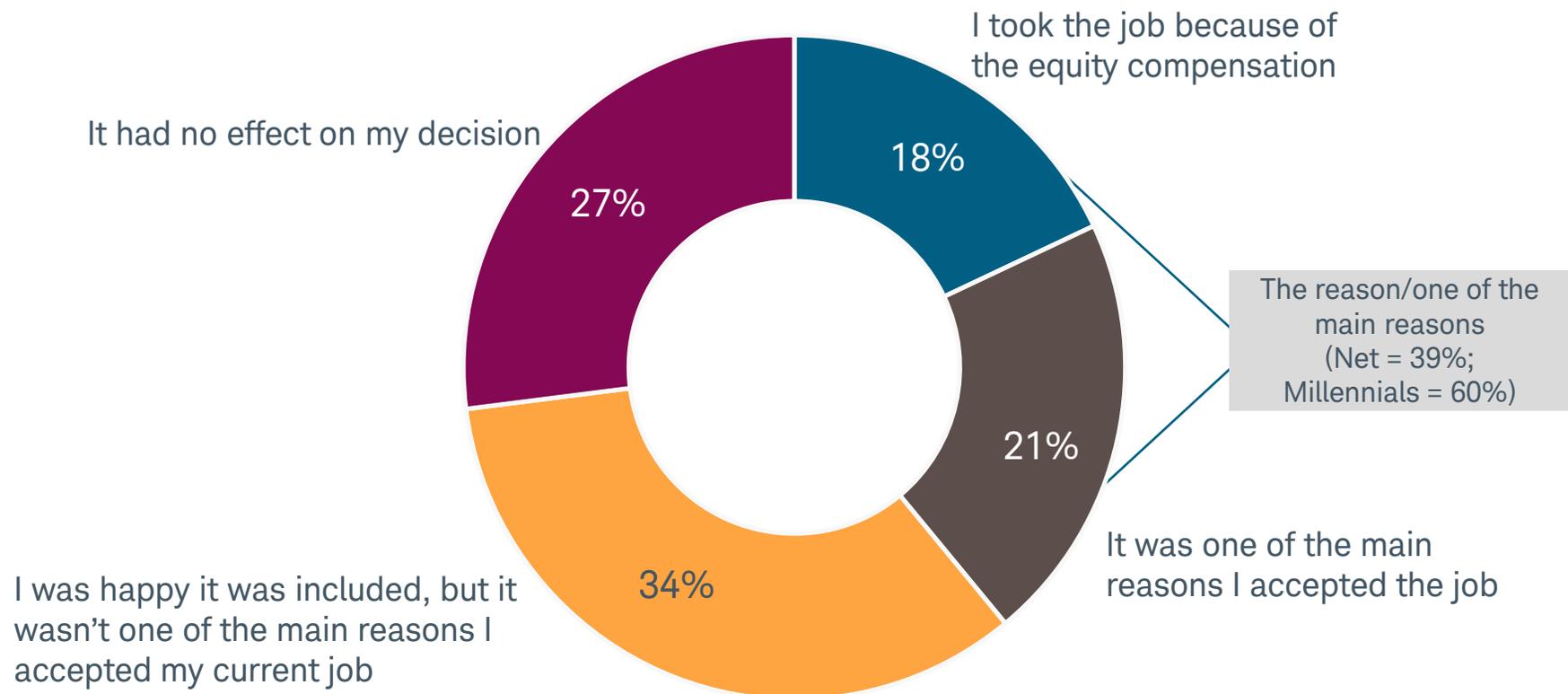
Helpfulness of company's financial wellness program  
Use financial wellness program



Q. How helpful is your company's financial wellness program in the following areas? (Base: Use Financial Wellness Program = 238)

# More than a third say equity compensation was the main reason or one of the main reasons they accepted their current job

Role of equity comp. in decision to accept current job  
Total

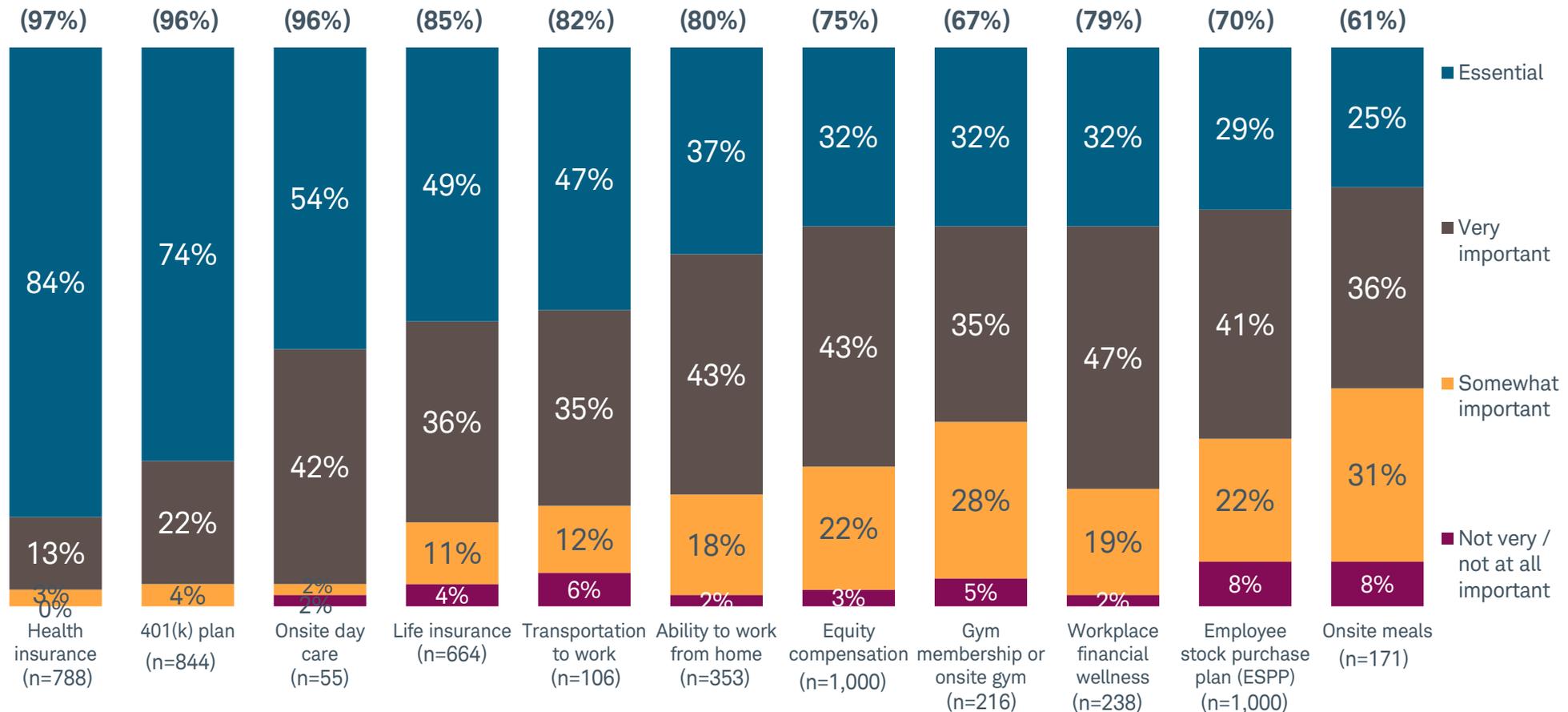


Q. What role did equity compensation or ESPP play when deciding whether to accept your current job? (Base: Total = 1,000)

# Three-quarters of employees see financial wellness and equity compensation as important benefits

## Importance of benefits If offered and used

(Essential/very important)



Q. How important are each of the following benefits offered to you by your employer? (Base: If Offered and Used = Varied)

# Employees consider equity compensation important because it allows them to participate in the growth of their company and helps them build wealth

Reasons equity compensation or ESPP is important  
Among those rating equity comp. or ESPP important



Q Why do you say that your equity compensation or ESPP is [essential/a very important benefit] to you? (Base: Those Rating Equity Comp. Essential/Very Important = Varied)

# Study Scope and Method

<b>What</b>	<ul style="list-style-type: none"><li>• This study of equity compensation participants is an online study conducted for Charles Schwab by Logica Research (formerly Koski Research)</li><li>• Logica Research is neither affiliated with, nor employed by, Charles Schwab &amp; Co., Inc.</li><li>• The sampling error is +/- 3 percentage points at the 95% confidence level</li></ul>
<b>When</b>	<ul style="list-style-type: none"><li>• The study was conducted online from July 12<sup>th</sup> through July 20<sup>th</sup></li><li>• The survey took participants 12 minutes to complete on average</li></ul>
<b>Who</b>	<ul style="list-style-type: none"><li>• 1,000 equity compensation participants who met the following criteria:<ul style="list-style-type: none"><li>• Ages 25-70</li><li>• Work for companies that offer equity compensation plans</li><li>• Currently participating in equity compensation plan</li></ul></li></ul>

# Disclosures

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

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