





Your Independent Custodian

Providing Asset Protection

Charles Schwab is one of the nation's leading providers of financial services, serving as custodian for more than \$1.5 trillion in client assets.






-  **Client securities are segregated from the assets of the broker-dealer.** These segregated assets are not available to general creditors and are protected against creditor's claims in the unlikely event of the company's insolvency. If Schwab were to become insolvent as a company, client assets would remain separate and could simply be moved to another custodian.
-  **The Securities Investor Protection Corporation (SIPC)** provides \$500,000 coverage for client assets that are unaccounted for due to record-keeping errors or misappropriation.
-  **Schwab maintains additional "excess SIPC" protection** from Lloyd's of London and other London insurers for up to an aggregate of \$600 million, with a return to any client of up to \$150 million.
-  **Your account is held at Schwab.** If West Oak Capital were no longer able to serve as your advisor, or if you should decide to remove West Oak Capital as advisor to your account, your account remains intact at Schwab.



Your Independent Custodian

Providing Client Services

Our dedicated service team at Schwab Institutional allows West Oak Capital to better serve clients by providing:

-  Custody, record-keeping, trade confirmations, account statements and online access for clients to view the status of their accounts.
-  Institutional trading.
-  Research about the economy, individual securities and current topics of interest.
-  Back-office support and computer software for managing client accounts.
-  Trust services and banking services.

