

From Schwab and Allianz

The Institutional Share Purchase Program makes it easier to save for your future.



No set-up fees. No cancellation penalties.

Other account fees and fund expenses apply.¹

Invest as little as \$100 as often as you like.

Now is a great time to make the most of your trading and investment potential. Allianz and Schwab have partnered to offer a program exclusively for employees. The Institutional Share Purchase Program (ISPP) makes it easier than ever to help grow your portfolio contributions:

- Purchase Allianz Funds—Institutional Class online, with no investment minimum and no transaction fees for online purchases, ever.²
- Set up an Automatic Investment Plan (AIP) to make recurring investments of \$100 or more, whenever you like.
- No set-up fees and no penalties: cancel or pause your ISPP plan at any time (other account fees and expenses apply).

Charles Schwab is dedicated to making it easy for you to make investments today that can help pave the way to a better tomorrow. Take advantage of this new program, and you can be on your way!

Own your tomorrow®

Get started today: Visit schwab.com/504018 to open an account.

Investors should consider carefully information contained in the prospectus, including investment objectives, risk, charges and expenses. You can request a prospectus by calling 800-435-4000. Please read the prospectus carefully before investing.

¹ See the [Charles Schwab Pricing Guide for Individual Investors](#) for comprehensive details on fees.

² Schwab's short-term redemption fee of \$49.95 may be charged on redemptions of funds held for 90 days or less. Funds are also subject to management fees and expenses.

Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed.