

# Schwab Stock Slices®

## How to own them.

The new owner's guide to what Schwab  
Stock Slices are and what to do with them.

charles  
SCHWAB

*Own your tomorrow.*

# First off, Congrats!

**You own a slice of the pie.**

Owning the newest shoes or phone is great, but how many of your friends own an interest in the company that makes them? Now you do. That's what Schwab Stock Slices® are!

# Before we dive in, tell us who you are.

My name is:

My age is:

I live in:

The person I want to be like is:

The person who gave me this is:

The Schwab Stock Slices® I got were:

# What are some of your favorite things?

Food:

City:

School subject:

Celebrity:

TV show:

Hobby:

Movie:

Clothing brand:

Activity:

App:

Color:

Game:

# Talk the talk.

## Basic information about stocks.

Since you're new to investing, you should know some of the basics and terms.

If a company wants to raise money to help it grow and expand, it can sell stocks, which are shares in the company. Once you have stock, you're a "shareholder."

So why do people buy stock? They're hoping the company does well, because as the company's value goes up, so does the value of the stock. If you sell the stock, you can make a profit; or hold on to it and hope the value goes up even more.

But stocks don't always go up. There's always "risk" to investing. The value of your stock could go down, or the company could go out of business, and you could lose what you've put in.

Once you start investing, you have a "portfolio." Along with stocks, portfolios can also include bonds, property, commodities (like oil and wheat), and even cash.

Sometimes stocks are sold in fractions. A fractional share is when you own less than one whole share of a company. This allows you to invest in stocks based on a dollar amount, so you may end up with a fraction of a share, a whole share, or more than one share. There are differences in the rights you have when you own less than one share though, so we suggest you learn more about this at [www.schwab.com/stocksllices](http://www.schwab.com/stocksllices).

# WORD SEARCH

V R V D I Q R P O M F B E A R J C S Z  
Z E S S O U M Q R S H C Y N M M O M O  
U T A H C W E U W O W E D S H A R E S  
J U N C A B N O H A F K Z P F R P S Y  
T R X N A R C T L L R I V Q R K O G V  
R N R Y G U E L U H C E T A R E R K A  
A M G I E A S H F R L P Y J M T A N L  
D L F H S T I E O S N V S D R W T H U  
I O Y T R K Q P I L O W T C A M I W E  
N S P E K B T R L G D C L J O T O U D  
G S E A E B S T O C K E X C H A N G E  
E T Z S R B U L L R M G R Y K Y L X G  
T M R O L R I L P L B J E B Y R O C P  
V B K Z E R E L Y Q P O R T F O L I O  
D E Y Q B Q U J S H A R E H O L D E R  
R K S T O C K O M Y O S P G C F Y Z A

Stock | Market | Shareholder | Loss | Downturn | Shares  
Corporation | Portfolio | Profit | Value | Return | Broker  
Bear | Bull | Wall Street | Risk | Trading | Stock Exchange

# What's the **plan** for your big plans?

**Making some big dreams and ambitions happen takes money.**

Good thing you have some Schwab Stock Slices® in your back pocket; they can be the foundation for your future investment portfolio, and that can be a launching pad for reaching your goals. But the first step is writing them down.

Want to start a designer clothing label? Or buy your own private island? (Hey, you never know!) When you know where you want to go, you can be more confident about getting there.

# My amazing experiences list.

What are your top 10 long-term goals?

1

---

2

---

3

---

4

---

5

---

6

---

7

---

8

---

9

---

10

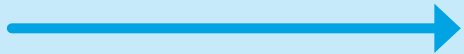
---



# Get going early.

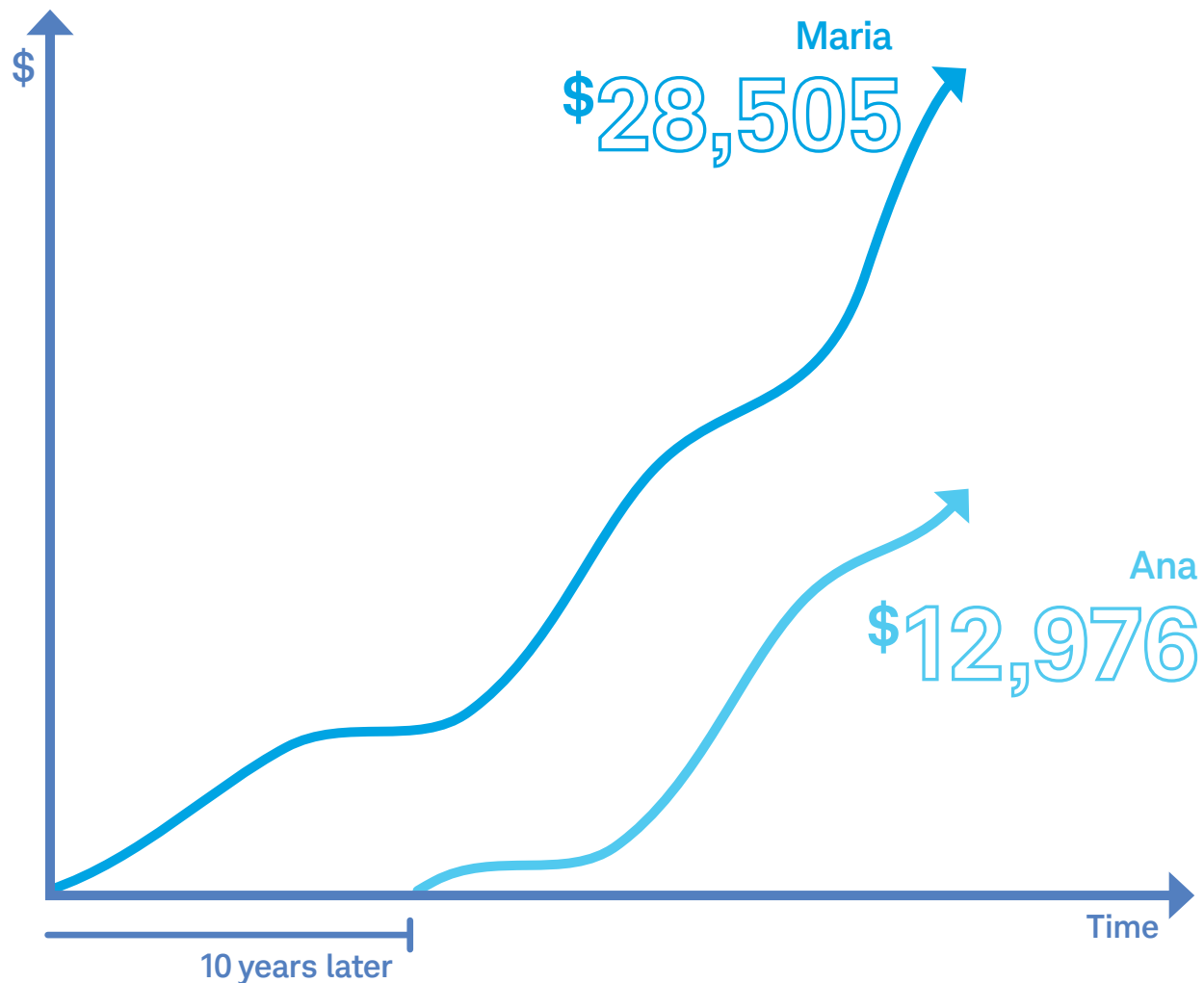
When you start investing money at an early age—even before you're 18—your money has more time to potentially grow, even through market ups and downs. And if you add more money to your investments regularly, your portfolio has the potential to really grow.

## Example



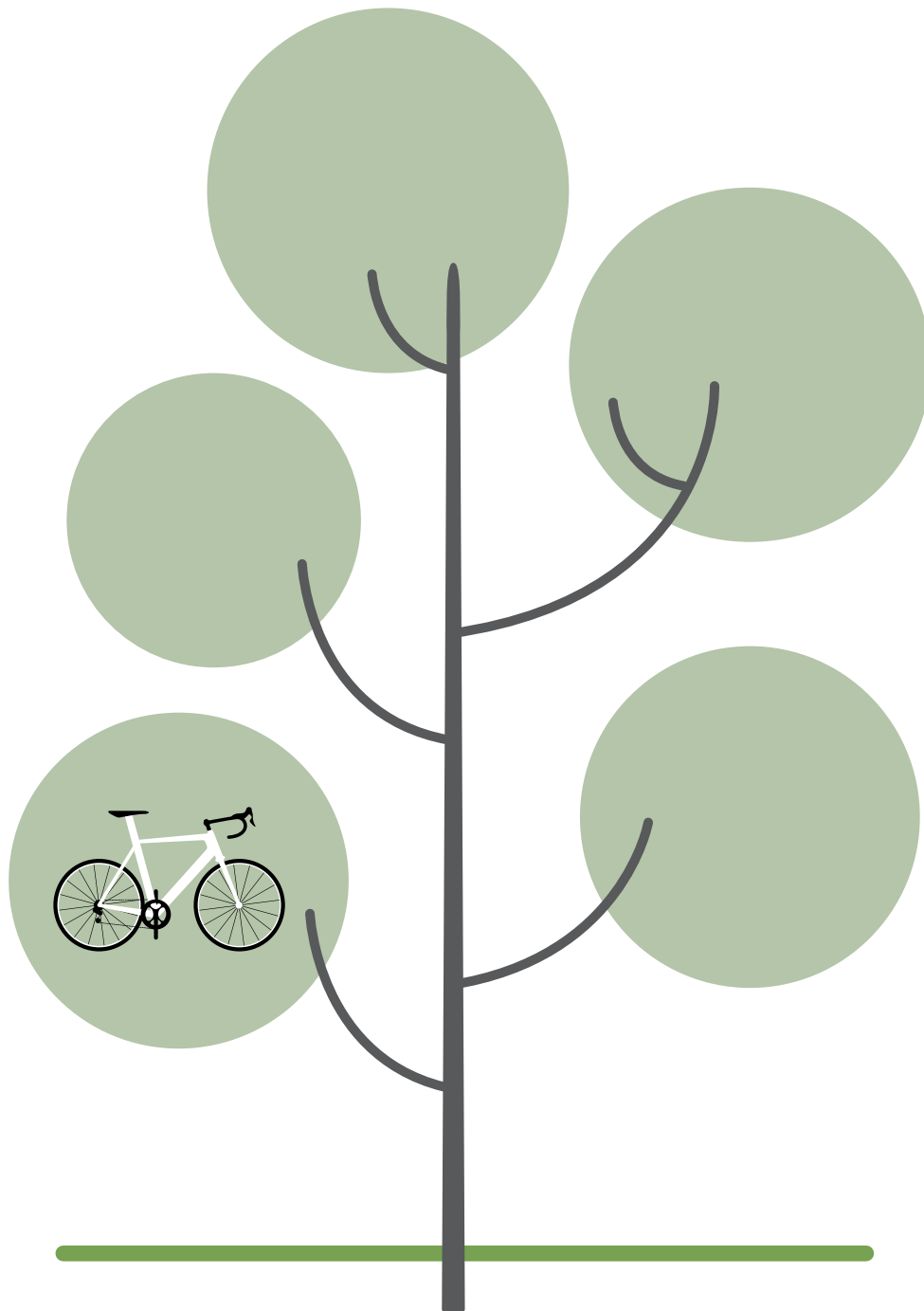
Maria and Ana each invested \$500 every year on January 1 for 10 years—whether the market was up or down. *But Maria started investing 20 years ago and Ana only started 10 years ago.* So even though they both invested \$5,000, Maria now has almost \$15,500 more than Ana because she's been in the market longer.

# More time in the market is more time to potentially grow your money.



Schwab Center for Financial Research with data from Morningstar. The index representing the hypothetical portfolio is the S&P 500® from January 1, 2002–December 31, 2021, for Maria, and from January 1, 2012–December 31, 2021, for Ana, and is for illustrative purposes only. Indexes are unmanaged, do not incur fees and expenses, and cannot be invested in directly. The end amount includes capital appreciation and dividends. Dividends are assumed to be reinvested when received. Fees and expenses would lower returns. The actual rate of return will fluctuate with market conditions.

**Past performance is no guarantee of future results.**



**If you can picture it,  
you can plan for it.**

Need some new earbuds or a mountain bike? Investing may not be right for those, but saving is a great way to help you reach short-term goals. Draw some of the more immediate things you want, and start saving for them.



You  
have

so much  
**potential.**

Always keep growing.

# Take charge of your journey.

Part of being an investor is choosing what to own. If an investor doesn't like what they have, if it's not performing the way they want, if there's an industry or company they're more interested in, they have the flexibility to sell it and reinvest their money in something else. It's totally their choice.

# This or That

Circle the companies you're interested in\*

Nike	Under Armour
Apple	Google
Netflix	Amazon
T-Mobile	Verizon
Facebook	Twitter
Hasbro	Walt Disney
Coca-Cola	Monster Beverage
Ulta Beauty	Estee Lauder Co.
Electronic Arts	Nvidia

\*Investors can actually own all of them if they want. But it's a good idea to start thinking about what interests you so you can research the company. And don't forget bonds and other investments in your portfolio.

The companies appearing here are used for informational purposes only to identify the public companies whose fractional shares may be available for purchase through the Schwab Stock Slices® program, and this does not indicate any relationship, sponsorship, or endorsement between Charles Schwab and any of the companies listed.

It's  
your  
**future.**

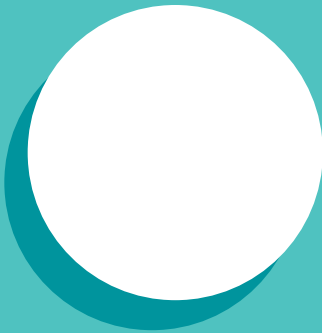
**Start creating it.**

# Confidence

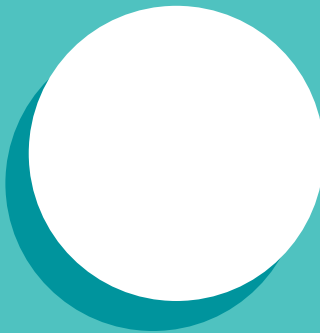
How do you feel about things in your life?

(Add an emoji sticker that shows your mood.)

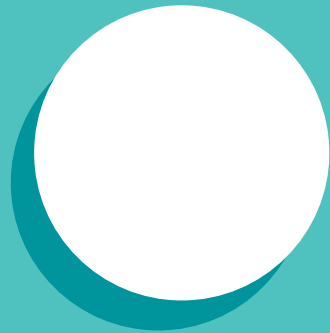
Homework



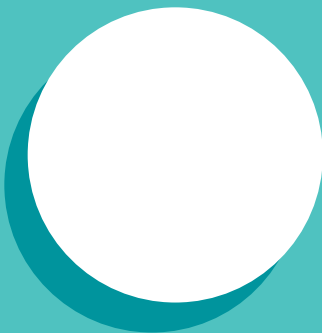
Community



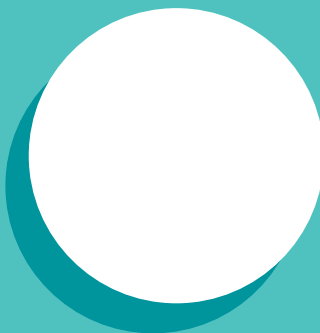
Saving money



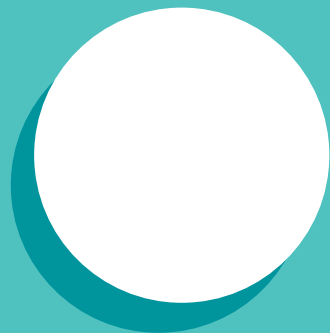
GPA



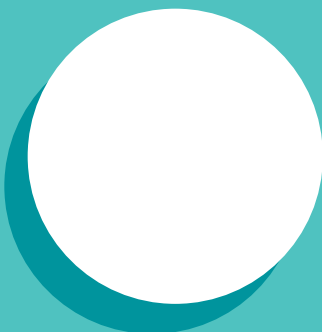
Traveling



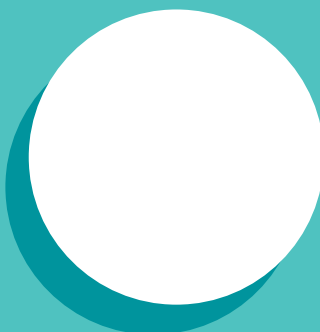
Attending college



Extracurriculars



Investing



Having a job

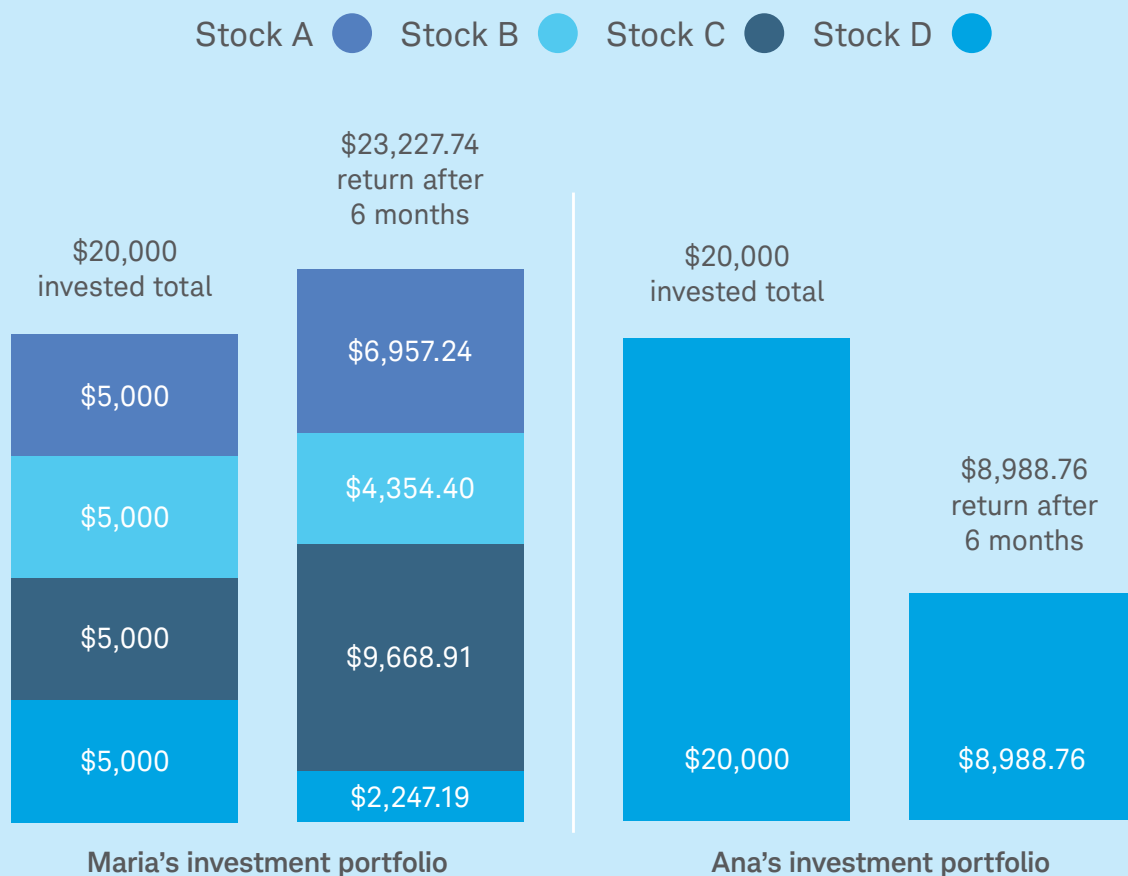




# More is often better than one.

Simply put, you want to spread out your investments in different stocks and other things like bonds, property, or precious metals. This is called diversification. So if one investment loses value (or even a few do), your losses can be evened out or lessened if your other investments gain value or hold steady.

Example: In February, Ana and Maria each invested \$20,000. Ana put all her money into one stock, while Maria put hers into four different stocks (including the one Ana invested in). Over four months, Ana's stock lost value. While that stock also was a loss for Maria, the overall value of her portfolio went up because two of the other stocks she bought gained value.



The example is hypothetical and provided for illustrative purposes only. It is not intended to represent a specific investment product, and the example does not reflect the effects of taxes or fees. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market.  
**Past performance is no guarantee of future performance.**

# Limiting choices can limit results.

**Variety can be a better chance for success.**

Investments don't always go up. They can also go down. That's why it's a good idea to have different types of investments in your portfolio, including stocks, bonds, and commodities. A diversified portfolio is like a combo

pack of your favorite snacks—you get it so you can have a variety: sweet, salty, spicy, crunchy. And you get a mix of investments because that's safer than investing in just one thing.

# Great results take

# action.

## Staying on top of investments can pay off.

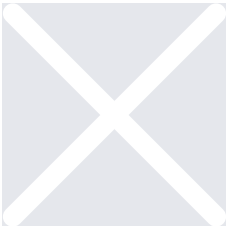
To get good at something, you have to do the work, whether it's cooking, dancing, sports, music, or investing. When you own an investment, you don't want to just sit back and expect things to turn out great. You have to do things like check your progress,

compare your results to industry benchmarks, and maybe sell one investment and buy a different one if you need to. Investing is a long journey, especially since you've started early. You have to put in the effort to get the future you want.

# Never have I ever:



(Cross out the stuff you've done.)

Missed the bus	Been to another country	Danced in the rain	Received a paycheck	Been to a school dance
Owned stock in a company	Dyed my own hair	Saved up for something	Been unfairly grounded	Moved to a new city
Met someone famous	Gotten dental work		Been caught making a TikTok	Broken a bone
Had a bad haircut	Cracked a phone screen	Gone to a sports event	Laughed until I cried	Misplaced cash
Been to a festival	Written a paper the night before	Created a Rube Goldberg	Fallen asleep in class	Been to a drive-in movie

# In 10 years I want to

Maybe investing is for you; maybe you don't know yet. No pressure. But it might be able to help you reach your goals. So if you're interested in finding out more about investing, you can:

1 □ Ask the person who gave you the Schwab Stock Slices®

2 □ Find and follow companies you're interested in

3 □ Check out investing basics at **SchwabMoneyWise.com**

**Brokerage Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value**

Investing involves risk, including loss of principal.

All company names are for illustrative purposes only and are not a recommendation, an offer to sell, or a solicitation of an offer to buy any security.

Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market.

Schwab Stock Slices® is not intended to be investment advice or a recommendation of any share available for purchase through Schwab Stock Slices. Investing can be volatile and involves risk, including loss of principal. Consider your individual circumstances prior to investing.

The “S&P 500® Index” is a product of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”), and has been licensed for use by Charles Schwab & Co., Inc. (“CS&Co.”). Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). Schwab Stock Slices is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of using Schwab Stock Slices or investing in any security available through Schwab Stock Slices, nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

The Charles Schwab Corporation provides a full range of brokerage, banking, and financial advisory services through its operating subsidiaries. Its broker-dealer subsidiary, Charles Schwab & Co., Inc. (Member SIPC), offers investment services and products, including Schwab brokerage accounts. Its banking subsidiary, Charles Schwab Bank, SSB (member FDIC and an Equal Housing Lender), provides deposit and lending services and products.

©2022 Charles Schwab & Co., Inc. All rights reserved. Member SIPC.

CC6886292 (0622-2AAH) MKT111451FM-03 (06/22)



*Own your tomorrow.*