

MEMORANDUM

To: File No. S7-07-18

From: Frank Buda
Counsel to Commissioner Robert J. Jackson
U.S. Securities and Exchange Commission

Date: February 4, 2019

Re: Discussion with Charles Schwab

On January 8, 2019, Commissioner Robert J. Jackson met with officials from Charles Schwab. Among the topics discussed were the Commission's proposed Regulation Best Interest and Form CRS.