

MEMORANDUM

TO: File No. S7-12-23

FROM: Susan Poklemba
Counsel to Commissioner Caroline Crenshaw

RE: Meeting with representatives of Charles Schwab

On February 29, 2024, Commissioner Caroline Crenshaw, Janna Berke, Susan Poklemba, and Nathan Schuur spoke with representatives of Charles Schwab, including:

- Jeff Brown (SVP, Legislative and Regulatory Affairs)
- Peter Roberson (Managing Director, Legislative and Regulatory Affairs)
- John Roeser (Managing Director and Chief Counsel of the Trading, Markets and Operations Legal Group)

Among the topics discussed were the Commission's proposal titled Conflicts of Interest Associated with the Use of Predictive Data Analytics by Broker-Dealers and Investment Advisers (Jul. 26, 2023) [88 FR 53960 (Aug. 9, 2023)].