



A Guide To Your Charles Schwab Account



How to log in, protect your account, and move money

1. OPENING YOUR ACCOUNT

Your account is opened in your name in one of two ways, then invested once we finalize your portfolio strategy. Just review and sign.

DocuSign

Arrives as **Amy Fike via DocuSign**

From: dse_na2@docuSign.net

Reply-to: amy@yourfinancialva.com

You'll verify with security questions and a text code.

Schwab Digital Workflow

Arrives as **THE WEALTHPLAN LLC**

From: donotreply@mail.schwab.com

Subject: *ACTION REQUESTED: Documents from THE WEALTHPLAN LLC are ready for your review*

Click **Review Envelope** to sign directly through Schwab. Expires in **30 days**.

2. LOGGING IN

1

Go to schwab.com

Click "New User"

2

Verify it's you

Account number, SSN,
and phone on file

3

Create your login

Login ID and password

4

Log in going forward

schwab.com

All accounts under your Social Security number appear online. In the Accounts section, click the **gear icon** ⚙️ to rename your accounts. I also suggest viewing them as **ungrouped** so it's clean.



The Schwab Mobile App

Check balances, deposit checks, and view statements from your phone. Turn on Face ID or fingerprint login for faster, safer access.

3. PROTECT YOUR ACCOUNT: THREE LAYERS

LAYER 1

You

☐ Two-step verification: Profile → Security Settings

☐ Alerts for withdrawals and new logins: Profile → Alerts & Notifications

☐ Current phone, email, and address (verify your cell): Profile → Personal Information

☐ Trusted contact, someone we can reach with a concern. They can't access your money.

☐ Beneficiaries, primary and backup: Account Details → Beneficiaries

LAYER 2

Schwab

Limited View by default, which locks down trading to protect you from fraud. Ask me to upgrade you to Standard View.

SIPC member: protects the securities in your account if a brokerage firm fails. It does not protect against market losses.

LAYER 3

Me

I call to hear your voice before any money moves, plus a text or email.

I'm alerted on trades in your account.

If something looks off, I can have Schwab lock your account.

How to Spot a Scam

Schwab will never

Call, text, or email asking for your password

Move money without your written authorization

If something feels off

Don't respond or click any links

Call me or Schwab at 1-800-515-2157

Spouse access: your spouse can view your accounts (but not transact) under their login after you both sign the **View Only Authorization** form. Ask and I'll set it up.

4. MOVING MONEY IN & OUT

Method	How	Timing	Best for
Bank transfer	Link under Accounts → Transfer & Pay → External Accounts	1–2 days	Regular contributions
Branch drop-off	Any Schwab branch: schwab.com/branches	Shows right away; may be held up to 5 days	Large checks
Mobile deposit	Schwab app	After Schwab reviews it	Smaller checks
Mail	Addresses below	Mail time + processing	No branch nearby

Linking a bank: Schwab verifies instantly or sends two small micro-deposits to confirm. Note that some accounts limit how money moves.

Writing Your Check

John Smith		No. 1042	Date _____
PAY TO THE ORDER OF	Charles Schwab FBO John Smith	\$ _____	
_____		DOLLARS	
MEMO	Acct #1234-5678	_____	

FBO means "for the benefit of." Use your own name and Schwab account number. I can give you the number, or a Schwab Specialist at the branch can help.

Mail checks by regular or overnight mail. Use the closest location to you.

El Paso · US Mail

Charles Schwab & Co., Inc.
P.O. Box 982603
El Paso, TX 79998-2603

El Paso · Overnight

Charles Schwab & Co., Inc.
1945 Northwestern Drive
El Paso, TX 79912-1108

Omaha · US Mail

Charles Schwab & Co., Inc.
P.O. Box 2380
Omaha, NE 68103

Omaha · Overnight

Charles Schwab & Co., Inc.
200 S 108th Ave
Omaha, NE 68154

Moving an Account From Another Firm

I start the transfer; you just send me a recent statement from the old firm, securely through **Encyro**. Allow **7–10 business days**.

Withdrawals & Wires

Money can only be sent to you, at your bank on file. Once you authorize it, I confirm by phone and by text or email before sending. **Allow 5–7 business days**. I avoid wires when possible: wire fraud is common, and a wire is hard to reverse.

IRA withdrawals are taxable, so we'll set withholding first. Moving money yourself? Check with me so it doesn't disrupt any trades.

5. STATEMENTS, TAX DOCUMENTS & FEES

Statements

Under **Accounts** →
Statements & Documents.
Save each year-end copy. Go
paperless under **Profile** →
Communication Preferences.

Your Advisory Fee

Billed monthly in arrears (after
each month ends) and
deducted directly from your
account. You'll see it on your
Schwab statements. I can also
generate an invoice at your
request.

Tax Docs: Wait Until Mid-March To Download

Schwab often issues
corrections after initial delivery.
Filing on an earlier version
could cause complications.

6. WHEN LIFE CHANGES, UPDATE SCHWAB & ME



Marriage or Divorce

Beneficiaries,
name, spousal
access



New Child Beneficiaries



Move Address



Retirement Withdrawals and tax withholding



Loss of a Spouse Call me first

7. WHO TO CALL

Call Me For

Your accounts, contributions, withdrawals, and
overall investment strategy: **(516) 400-7111**.

Call Schwab For

Login issues, locked accounts, or platform
questions: **1-800-515-2157**.

David Warshaw, CFP®

FOUNDER & PRIVATE WEALTH ADVISOR

The WealthPlan LLC

(516) 400-7111 david@thewealthplan.com www.thewealthplan.com Book a meeting

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