



THE BIG IDEA

Your investments are held in custody at Charles Schwab & Co. Use this guide as your go-to reference for navigating your account.

1. Setting Up Your Online Access

1. Go to schwab.com and click "New User"
2. Follow the prompts using your **Schwab account number**, **Social Security Number**, and **phone number on file**
3. Create your Login ID and password
4. Log in going forward at client.schwab.com

The Schwab Mobile App

Schwab's mobile app (iOS & Android) is great for checking balances on the go — but functionality is limited compared to desktop. For anything beyond a quick balance check, use client.schwab.com.

2. Securing Your Account

Enable Two-Step Verification

Turn this on after your first login. It requires a one-time code sent to your phone whenever you sign in from a new device. Enable it under **Profile** → **Security Settings**. Make sure Schwab has your current mobile number — that's where security codes and fraud alerts are sent.

Schwab Will Never Ask for This

Schwab will never call, text, or email asking for your password — or request that you move funds without written authorization. If something feels off, don't respond or click any links. Call me or Schwab Alliance directly at 1-800-515-2157.

3. Adding or Updating Beneficiaries

Beneficiary designations ensure your assets transfer directly to the people you choose — without going through probate. To add or update: log in → select your account → **Account Details** → **Beneficiaries**. You can assign primary and contingent beneficiaries with percentages. Review after any major life event — marriage, divorce, a new child, or the loss of a loved one.

4. Adding a Trusted Contact

What is a Trusted Contact?

Someone Schwab (or I) can contact if there are concerns about your account — suspected financial exploitation, inability to reach you, or a health concern. **A trusted contact cannot access your money or make transactions.**

To add one: **Profile** → **Personal Information** → **Trusted Contact**. Most clients name a spouse, adult child, or close family member.

5. Accessing Your Statements

1. Log in at client.schwab.com
2. Go to **Accounts** → **Statements & Documents**
3. Filter by date range or document type

Statements go back several years. I recommend saving year-end statements for your records. To go paperless, opt in under **Profile** → **Communication Preferences** → **eDelivery** — faster, more secure, and less clutter.

6. Customizing Your Dashboard

These take about 5 minutes total and make a real difference — especially if you have more than one account.

Set Up Alerts

Get notified by email or text for large withdrawals, new device logins, or balance thresholds. Find it under **Profile** → **Alerts & Notifications**.

Rename Your Accounts

Replace default names with something clear like "Retirement IRA" or "Joint Account" under **Account Details** → **Nickname**.

Ungroup Your Accounts

Displays each account separately with its own balance. Look for the display settings on your main dashboard.

Your account is set to Limited View by default.

This protects you by disabling trading and restricting certain account actions — helping guard against fraud. If you'd like full trading capabilities, reach out and I can upgrade your access to **Standard View**.

7. Tax Documents: Timing Matters

Your tax documents are in the same **Statements & Documents** section — but please read this before downloading.

Important — Wait Before Downloading

Hold off until **mid-March** to send to your accountant as Schwab routinely issues corrections in the weeks after initial delivery. Using an early version could mean filing an amended return — extra time and cost.

8. Keeping Your Information Current

Schwab uses your contact info for security alerts, tax documents, and account notices. Keep these current:

Mailing Address

Profile → **Personal Information** → **Address**. Confirm your home address and mailing address match — Schwab stores them separately and they can fall out of sync. An outdated or mismatched address can delay tax documents and may result in account restrictions.

Email

Profile → **Personal Information** → **Contact**. Used for eDelivery of statements and account notices.

Phone

Profile → **Personal Information** → **Contact**. Used for security codes and fraud alerts. **Be sure to verify your number:** after adding or editing, Schwab will send a verification code to confirm. Have access to the phone before you start.

Please notify me of any changes too — I want my records and Schwab's to stay in sync.

9. Linking a Bank Account

1. Go to **Accounts** → **Transfers & Payments** → **External Accounts**
2. Enter your bank's routing and account numbers
3. Schwab will either verify your bank instantly or send two small micro-deposits to confirm — follow the prompts to complete

Transfers typically take **1–2 business days**. If you move money yourself, please coordinate with me first — I want to make sure there's enough cash available in the account so it doesn't disrupt any trades.

Prefer to Have Me Handle It?

You can authorize me through paperwork to send money directly to your bank on file. Once that's in place, I simply require a quick verbal confirmation — by phone or text — before processing. Please allow **5–7 business days** to receive funds in the event I'm out of the office.

10. How Schwab Links Your Accounts

Schwab organizes accounts by **Social Security Number (SSN)**. All accounts tied to your SSN — individual, IRA, joint — will appear together under your login once access is set up.

Viewing a Spouse's Account

You cannot automatically see your spouse's accounts — even if they are also Schwab clients. To grant view-only access, a **View Only Authorization DocuSign** must be completed. Reach out to me and I'll initiate it on your behalf.

11. Questions? Here's Who to Call

Schwab is your custodian — they hold your assets. I handle your plan and investments. If Schwab can't answer a question, it's probably one for me.

Contact Me First

For anything involving your Schwab accounts, contributions, withdrawals, & overall investment strategy — I'm your first call.

Schwab Alliance Support

For login issues, locked accounts, or platform questions, call Schwab Alliance at **1-800-515-2157**.