Schwab User Guide

Harbour Investments, Inc.

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Schwab Education Resources

RIA Ed Center (login required)

Schwab Service Guide (login required)

Client Learning Center Website: https://welcome.schwab.com/alliance

Support

Schwab Service Team – Premier Wealth Group 12 (PWG 12)

800-464-7690

Monday–Friday
8:00am–6:00pm ET

HarbourServiceTeam@schwab.com

Primary Service Contact	
Becca Summerville	866-273-1847 rebecca.summerville@schwab.com

Primary Service Contact #2	
Ashley Gonzalez	866-291-2554 ashley.gonzalez@schwab.com

Schwab Advisor Website (SAC) – https://advisorservices.schwab.com/advisor/login

Online support available through Schwab Advisor Center

RIA EdCenter On-demand Education regarding navigating SAC, Opening & Funding New Accounts, Moving Money & Schwab Alliance website for clients.

Service Guide Searchable how-to guide for everything Schwab related.

Other Schwab Contacts	
iRebal Support:	**855-640-2472**
Trade Desk:	**800-367-5198**
Tech Support:	**800-647-5465**

Mailing Address for Checks or Transfers

Charles Schwab & Co., Inc.
AS Document Control

P.O. Box 982600 El Paso, TX 79998-2600	1945 Northwestern Drive El Paso, TX 79912

Harbour Advisory Team Support – advisory@harbourinv.com 608-662-6100

Julie Nelles	Dan Wipperfurth	Angie Hellenbrand
Jennica Valdez	Kyle Kopitzke	Megan Smith

Navigating Schwab Advisor Center

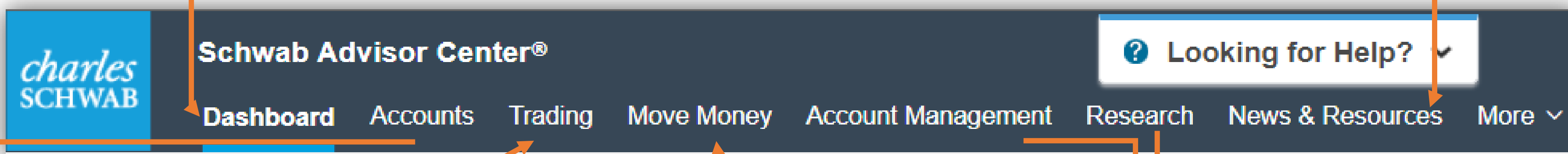
https://advisorservices.schwab.com/

Dashboard

Customize your own SAC Dashboard to view AUM, Top 10 Holdings, asset flows, bulletins, status, alerts and more.

News & Resources

Find News & Resources regarding financial products, practice management, tech adoption, compliance, and events & education.



Trading

- Equity, option & mutual fund order entry
- Automatic MF investing
- Fixed Income Trading
- iRebal & Portfolio Rebalancer

Move Money

Initiate new money movements, view status and history of previous money movements, view recurring money movement and tax withholding settings.

Account Management

- Access Forms Library
- Initiate Digital Workflows
- Access Schwab DocuSign

Accounts

- Activity & Alerts - Account level or master level (see tracking paperwork -pg 5).
- Balances – Individual account balance or consolidated list of account balances by master.
- Positions – Account level positions or consolidated master level.
- Reinvest – View and change reinvestment option by position.
- Transactions – View account or master level transactions.
- Cost Basis – View account level cost basis.
- RMD – View or export RMD data for all accounts.
- Documents – Access statements, confirms, tax forms by account or download by master.
- Profiles – View account and/or client profile.

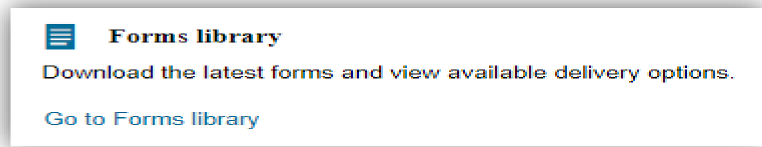
Research

- Access Schwab's research on markets, Stocks, Mutual Funds, EFTs & Fixed Income.
- Tools allows you to set up a watch list and create screeners. Look under Mutual Fund Quick Screener for the Institutional No Transaction Fee List.

Go to Schwab's RIA EdCenter for a quick on-demand guide on Getting to know Schwab Advisor Center.

Forms

Located on Schwab Advisor Center under Account Management, Forms Library



Commonly Used Forms

	Non-Qualified		Qualified	
Function	**Individual/joint**	**Trust**	**IRA/Roth/Sep*/Simple***	**Notes:**
Account Opening - Application	Schwab One Account Application for Personal Accounts (13582)	Schwab One Trust Accounts (35101)	IRA Account Application (10539)	IA Firm Name: Harbour Investments, Inc. Service Team: PWG – 12 *Sep & Simple may req additional forms
Account Funding	Transfer of Account (10864) and/or ACH (MoneyLink) (20124)		Transfer of Account (10864) or IRA Distribution (for ACH) (12179)	Must include statement for all transfers
Distributions	ACH (MoneyLink) (20124)		IRA Distribution (12179)	
Add or Change Beneficiary	Designated Beneficiary Plan Agreement (TOD) (12439)		Section 7 of App or Beneficiary Designation Form (12461)	

- Wrap Fee Biling (ie Advisor billed for trading fees) requires the Schwab Wrap Fee Agreement (on HI website) with every application.
- Inherited IRAs have a separate application for Individuals, Estates, Organizations and Trusts.
- To designate per stirpes or per capita for IRA beneficiaries use the Beneficiary Designation Form.
- Tax withholdings greater than the required Federal (and State) minimum can be changed without a form once the initial election has been made on an account. To reduce withholding below the Federal (and State) minimum an IRA distribution form or Tax Withholding Election form is required.

Tracking Paperwork

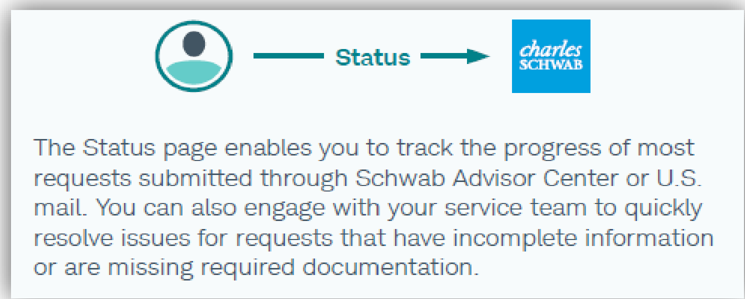
In Schwab Advisor Center

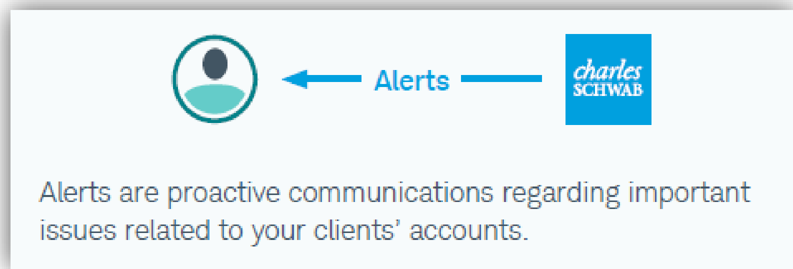
Schwab paperwork uploaded to Atlas will be sent to Schwab by Harbour via a service request.

Once Schwab has received paperwork via a service request, DocuSign, digital submission or mail it can be tracked in SAC.

Navigate to: Accounts; Activity; Status.

Status is updated in real time as progress is being made on paperwork submissions. This is also where you can respond or add additional information to a work item that needs action. Check the status page daily (or throughout the day) and address items that need action directly with Schwab.





Navigate to: Accounts; Alerts.

Alerts provide notification from Schwab regarding important issues relating to accounts. On the Alerts page, use the settings link to customize the alerts you see, the frequency (immediately or daily) of the alerts and how they are delivered (SAC website only or also via e-mail).

A full guide about [Tracking requests on SAC] can be found on Schwab's RIA EdCenter.

Electronic Check Deposits

Check deposit instructions can be found on SAC Service Guide

Schwab Advisor Center Mobile application: *How to use mobile app found in Service Guide*

1. Download Schwab Advisor Center on mobile device.
2. Use the same login ID, password, and dual authentication as desktop application.
3. Search for the account.
4. Click on the “check and pen” icon and follow the on-screen prompts to enter the dollar amount and take photos of check.

**Single check deposit limit is S3M

**Split checks are not supported through the mobile app.

Schwab Advisor Center: *Full instructions found in the SAC Service Guide.*

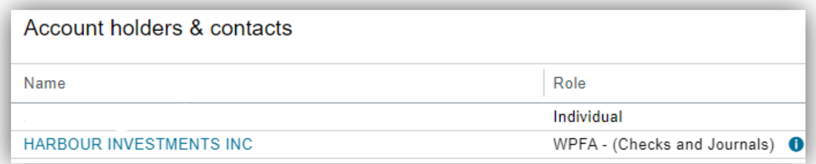
- In SAC navigate to the “more” menu item and click on “Check Deposit”.
- Upload front and back image of check and follow on-screen prompts to enter the account number and amount of check.

Roth Conversions

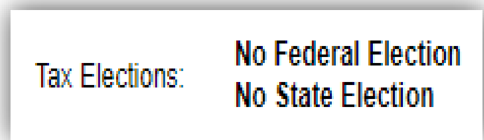
Schwab Form: IRA Distribution Form

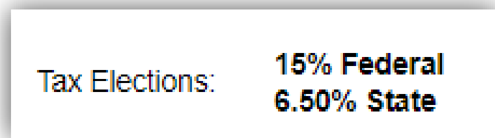
A form is <u>not</u> required if the client has 1) Granted Trading & Disbursement Authorization on the application and 2) Has tax withholding on file.

1. Trading & Disbursement Authorization – Granted on the account application or LPOA form by checking the box for Trading & Disbursement Authorization for Checks & Journals. Verify this is set up on an account through the "profile tab" in SAC and looking for Harbour Investments, Inc under the Account holders and contacts and looking for WPFA as the Role.



2. Tax withholding elections are designated on an IRA distribution form or Tax Withholding Election Form. Verify if there are tax withholdings on the Move Money tab.





***If the IRA is subject to RMD's, the RMD must be satisfied before the Roth Conversion is requested.

Roth conversions without a form can be requested through Schwab Advisor Center (Move Money) or by calling into the service team.

Note regarding changing tax withholdings on an account:
Tax withholdings above the required Federal and/or State minimum can be changed without needing a form. To reduce withholding below the Federal and/or State minimum an IRA distribution form or Tax Withholding Election form is required. Clients can change the withholding election(s) through Schwab Alliance without needing a form.

Schwab Alliance- Granting View Only Account Access

Used for clients who want to share account information online with another Schwab client.

Most often used for spouses that would like to view each other's accounts under one Schwab Alliance login.

Advisor - Grant View Only Access using Online Enrollment through SAC (*All Account holders must be enrolled in Schwab Alliance*)

- Go to Profiles page on the accounts tab of SAC for the account you would like someone other than the owner to be able to view.
- In the Account holders & contacts section, click **Add Authorized Viewer**
- Follow the on-screen prompts.
  - Section 1 - Enter contact information for the viewer. The viewer will need to enter the exact same information when they enroll. If the viewer is a current Schwab client, make sure the name entered is the same as the name on their client profile.
  - Section 2 – Select a secret word that you will share with the viewer verbally (do not e-mail).
  - Section 3 – Select the accounts the viewer will be granted to view.
- Click continue; Verify information for accuracy; click I Consent and Submit

Grant View Only Access using Paper forms

- In the forms library look for the View Only Authorization form
- Complete form and have the account owner and the authorized viewer sign the form.

Clients - Grant View Only access through Schwab Alliance

- In Schwab Alliance clients can click on Profile and select Account Access
- Click Give Account Access
- Follow on-screen prompts.

Click here for a 2 minute instructional video to share will clients.

More information regarding How to grant View Only access to Schwab accounts can be found in the SAC Service Guide.

Alliance Service team number for Clients or advisors to call with questions: 800-515-2157.

DocuSign

Advisors can use a Schwab issued DocuSign account or a Harbour issued DocuSign account to obtain client signatures on Schwab forms.

Guidelines for using Schwab issued DocuSign Account

- Authentication methods: SMS & Knowledge based or Schwab Alliance
- Add template to envelope: "Schwab non-template envelope to process".
  (*Required if no other Schwab template is used in the envelope. If getting forms from LaserApp or Harbour's website, the template should be used to ensure the envelope is sent to Schwab*).
- If the advisor is on the envelope as a signer, you must use SMS & Knowledge based or Schwab Alliance authentication for the advisor signature also.
- Add newbusiness@harbourinv.com as a recipient with an action item of CC Receives a Copy for Harbour.

Request access through SAC under the Account Management tab.

Additional guidelines can be found in the Schwab Service Guide.

Guidelines for using Harbour issued DocuSign Account

- Authentication method: SMS
- Must add template to every envelope: "Schwab CC Template"
  This template will add Harbour and Schwab as a recipient on the envelope.
- Must use document visibility so that Harbour forms and disclosures do not get sent to Schwab.

Request access by e-mailing technology@harbourinv.com.

Additional guidelines can be found on Harbour's website under the Best Practices section of Training & Resources: Getting Started with Harbour DocuSign.