

# WEEKLY COMMUNICATIONS

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January 19–25, 2026



## THANK YOU!

Thank you to everyone who donated to this year's charity, Hekab Be.

Our goal was to raise \$15,000 to fund a teacher's salary for one year, and together we raised \$21,359.10.

We're grateful for your generosity and the meaningful difference it will make.



## Pershing®

### 1099 MAILING SCHEDULE

Pershing has released their phased mailing schedule but this year they have increased the amount of delivery dates.

The first date some accounts may be able to view their 1099 online via the NetXInvestor website is January 28<sup>th</sup> or the paper version will be mailed on January 30<sup>th</sup>.

Access to the 1099 via the NetXInvestor website is free for the client and a faster method of receiving their documents so encourage your clients to sign up for eDelivery.

A message regarding the mailing schedule was included on the client's November and December statements and an additional message will be on their January statement, as well.

If you or your client has any questions about Pershing's tax season, please review the attached 2025 Tax Guide which includes information on the mailing schedule and virtually everything needed to answer questions regarding their 1099.

## Client Maintenance submissions update!

DL fields have been added to the Client Maintenance submission process to streamline user updates:

Driver's License Number	<input type="text" value="98765413214"/>
ID Exp Date	<input type="text" value="Mar 4, 2028"/>
ID Issue Date	<input type="text" value="Mar 1, 2020"/>
ID Type	<input type="text" value="--None--"/>
ID State / Country	<input type="text"/>
Passport Country	<input type="text"/>



## ARE YOU MISSING OUT ON INTEREST INCOME IN YOUR SCHWAB ACCOUNT?

If you hold cash in your Schwab investment accounts, there may be an opportunity to earn more on those idle balances.

By default, Schwab deposits and proceeds from securities sales are swept into a low-interest cash vehicle, currently yielding around 0.50%. However, Schwab also offers money market mutual funds—such as Symbol SWVXX, SNOXX, and others—that are currently paying around 3.50%.

This difference can have a noticeable impact, especially over time or with larger cash balances. Unless manually moved into a higher-yielding investment, cash may remain in the default sweep and underperform.

Keeping with Fiduciary Duties and Regulation Best Interest, it's a good time to review client accounts with little or no trading activity, or those sitting entirely in cash, to be sure they still align with the client's goals and agreed upon financial plan.

If you'd like help monitoring this, we offer a monthly Cash Report to identify uninvested balances and highlight opportunities to generate more interest.

To sign up for the report or learn more about optimizing your cash strategy, feel free to contact me at [dwyperfurth@harbourinv.com](mailto:dwyperfurth@harbourinv.com)

charles SCHWAB



Happy Birthday!

January 19  
Gerard Deprez - Green Bay, WI

January 20  
Walter Fahey - Elm Grove, WI

January 21  
Aaron Tachon - Stoughton, WI

January 24  
Jerome Jedynak - Franklin, WI

Happy Anniversary!

January 19  
Bob Sawicki - Madison, WI

January 21  
Joshua Zoerner - Kenosha, WI

January 23  
Michael Baer - Madison, WI

January 25  
Kendra Erkama - West Des Moines, IA