Guide to digital address change tools

You can now use Schwab's newest, most efficient, and most secure digital tools to initiate address changes for your clients' accounts, with no paper required. The system then sends the request to your client to approve online or with a few taps on their mobile device—similar to the electronic approvals for move money transactions.

This guide is a step-by-step walk-through of the experience for you and your clients. For additional information and answers, please consult our FAQ.





To access the tool, use the two new links on the **Forms & Applications** page. **1** The **Change client address** link initiates a new process. **2** Use the **View & manage digital envelopes** link to continue working on a previously saved envelope or to check on the status of an existing request.

Charles SCHWAB		Welcome A	dvisor Log out Support ~ Q
Forms & Applications			Exit Forms & Applications
UPDATE: Effective routing for cost basis service requests.			×
Give clients the flexibility to review and approve documen Open Open an account Use the digital account open tool Our new tool supports many popular account types. View & manage digital envelopes 0	ts anytime, anywhere. Account maintenance Change client address Convert an account to an Institutional Intelligent Portfolios® account C	Request a journal (tr accounts), wire trans Transfer assets or ac from a non-Schwab Check asset transferab	ey ansfer assets between Schwab sfer, check, or MoneyLink® ccounts account
PDF forms library			Q Symbol lookup
Select Master Account (Optional) Select Account	(Optional)	Forms	Updates
Master Account 0800-XXXX \$ No Account :	Selected	Downloa <u>Add</u> updated	d a list of Advisor Services Forms, 7/1/2018.



You can choose the client's name from the Recent Contacts list and drag-and-drop it into the space indicated.
 Or you can search for a client based on name or on Social Security or account number.

Charles Schwab Advisor Center®			Welcome Advisor	Log out
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ddress Change				Exit Forms & Applications
1. Select Client	2. Edit Addresses	3. Finalize Envelope	4. Submission	Confirmation
Recent Contacts	Select Clien	t		
■ Nancy Nickel	Select client profile	to update by searching or choosing	g from Recent Contacts.	
≡ Bill Bucks	Search name, acc	ount #, or SSN Q 2		
		or		
≡ Dora Dollar	Drag and d	rop contact here		
= Chris Cashmoney				
1 2 3 4 5 6 Next				Save and Exit Next



 Once you've selected a client, you'll see all accounts for which that client has authority to approve an address change.
 Next, choose the master account to which you would like to send alerts and status updates.
 Then click Next to begin updating addresses.

Address Change 1. Select Client 2. Edit Addresses 3. Finalize Envelop Recent Contacts • Select Client = Nancy Nickel Select client profile to update by searching or choose	Exit Forms & Applica e 4. Submission Confirmation
Address Change 1. Select Client 2. Edit Addresses 3. Finalize Envelop Recent Contacts • Select Client Select Client = Nancy Nickel Select client profile to update by searching or choose	Exit Forms & Applicate e 4. Submission Confirmation
1. Select Client 2. Edit Addresses 3. Finalize Envelop Recent Contacts Select Client Nancy Nickel Select client profile to update by searching or choose 	4. Submission Confirmation
Recent Contacts● Select Client ≡ Nancy Nickel Select client profile to update by searching or choose	
■ Nancy Nickel Select Client Select client profile to update by searching or choose	
■ Nancy Nickel Select client profile to update by searching or choose and the	
	posing from Recent Contacts.
■ Bill Bucks	
Dora Dollar Nancy Nickel	×
Accounts	
1234-XXXX 4567-XXXX	v
3456-XXXX	
Select the master account where you would like	address change alerts to be sent.

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On the **Edit Addresses** page, you will see all the addresses currently associated with the client you've selected. 1 Click the **Edit** link to update an existing address, 2 or you can use the **Add Alternate Address** link to add a new address to the client's profile. 3 If this client would prefer that mail for all accounts be delivered to a single address, check that box and choose the address from the **drop-down list**. 4 If mail for different accounts should be assigned to specific addresses, use the drop-down list to choose the right address for each account.

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SCHWAB							Support~ Q
ddress Change							
1. Select C	lient	2. Edit Addresses		3. Finalize Enve	lope	4. Submission Confirma	tion
dit Addresses Change client addresses and ac	count preferences. See the Service Guide	for more information about th	ne different types of profile ad	ddresses.			
Nancy Nickel							
Client Profile Addresses							
Edit or add addresses associ	ated with this client.						
🕈 Home 🛛 Edit	1 🔤 Mailing Edit	🖽 Business Edi	t 🛛 🖓 Al	Iternate Edit			
211 Main Street	2423 E Lincoln Dr Phoenix AZ 85016	1958 Summit Pa Orlando, EL 328	ark Dr 🕀 Ad	dd Alternate Address	2		
		Address conf	irmed.				
Client Account Preference	25						
Select where account mail wi	ll be sent.						
 Send mail for all accounts 	to Select	× 3					
Account	Current Address		New Address				
1234-XXXX	🖬 4150 Kinross Lakes	Pkwy, Richfield, OH 44286	1958 Summit Park Dr, 0	Orlando, FL 32810 🗸 🗸 🗸 🗸			
2345-XXXX	📼 2423 E Lincoln Dr, Pl	hoenix, AZ 85016	No change	~			
3456-XXXX	🔒 211 Main Street, Sa	n Francisco, CA 94105	✓ No change				
			1 211 Main Street San	Francisco, CA 94105			

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When you click the **Edit** link for an address, you have the option of **1** using the **drop-down list** to assign an existing address from the account or **2** entering a new address; for example, you can designate an existing Alternate address as a New Home address. Once you've finished, **3** click **Continue**. Please note that each address entered will be validated to ensure timely mail delivery.

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SCHWAB								Support~ Q
Address Change		Edit Home Address			,	×		
1. Select Clier	nt 🔶	1. Edit Address	6	2. Confirm Add	ress		4. Submission Co	nfirmation
Edit Addresses Change client addresses and accou	unt preferences. See the Service Guide for r							
New yor Nilsland		Current Home 2050 Ro Westlak	anoke Road e, TX 76262					
Nancy Nickel		New Home						
Client Profile Addresses	d with this client	Select from existing addres	ses or enter a new	address.				
Home 6 Edit	B Mailing Edit	Select		×				
211 Main Street	2423 E Lincoln Dr	Address (Line 1)						
San Francisco, CA 94105	Phoenix, AZ 85016							
		Address (Line 2)						
Client Account Preferences						2		
Select where account mail will b	e sent.	Address (Line 3)						
Send mail for all accounts to		City	State		Zip			
Account	Current Address	,	Select	~	-F			
1234-XXXX	🛱 4150 Kinross Lakes Pkwy							
2345-XXXX	📾 2423 E Lincoln Dr, Phoen			С	Continue	3		
3456-XXXX	🕈 211 Main Street, San Fra	ncisco, CA 94105	No change		~			
				_		_		



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1 Review all changes before submitting them to your client for approval, then 2 click **Next**.

charles Schw	vab Advisor Center®				Welcome Advisor	Log ou
						Support ♥ Q
Address Change						
1. Select Clie	ent >	2. Edit Addresses		3. Finalize Envelope	4. Submission Co	onfirmation
Review Changes Review the requested changes to	client addresses and account preference	s. Address updates will be processed a	after they are authorized b	y the client using the electronic :	authorization tool.	
Nancy Nickel						
Client Profile Addresses						
A Home O	🕿 Mailing	Business	9 Alternate			
211 Main Street	2423 E Lincoln Dr	1958 Summit Park Dr	None			
San Francisco, CA 94105	Flidenix, AZ 85010	Unando, FL 32810				
Client Account Preferences	3				U	
Account	Current Address		New Address		_	
1234-XXXX	🕮 4150 Kinross Lakes P	Pkwy, Richfield, OH 44286	No change			
2345-XXXX	📟 2423 E Lincoln Dr, Ph	oenix, AZ 85016	No change			
3456-XXXX	🕈 211 Main Street, San	Francisco, CA 94105	No change			
				Save and Exit Previous	Next 2	

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1 Confirm the email address and phone number for the approving client before you send the digital envelope for authorization. If the information is correct, 2 click **Send envelope to client**.

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SCHWAB								Support∽ Q
Digital Envelopes								
1. Selec Finalize Digital Envelope	t Client	2. Edit Ad	dresses		3. Finalize Envelop	e	4. Envelope Sent	Save and Exit
Digital Envelope Name AddressChange: Nancy	Nickel	Edit			Envelope ID COA1021815	17314		
Schwab Documents and Please complete and rev	Signers iew the information be	elow.The account updates include	ed in this digital enve	lope will be m	nade after the client(s) provi	ide their digital approval.		
Туре	Signers: Name	Email	Phone Number	Web Access	Recent Mobile 1 Access	Portfolio Selection	Actions	
AddressChange	Nancy Nickel	nancy.nickel@email.com	123-456-7890	Yes	No		Edit	1
						Back	Send envelope to client	2

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1 You'll see a confirmation that the digital envelope has been sent to the client. 2 Click the **Envelopes in Progress** link to review the envelope's status. You will also find a link to this status page on the **Forms and Applications** page.

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igital Envelo	pes					
	1. Select Client	2. Edit Addresses	3. Fin	alize Envelope	4. Envelope Se	ent
Digital Enve	elope Sent					
5						
🕑 Your di	igital envelope has been sent to the client(s).	1				
Envelope name		Included in e	nvelope			
AddressChar	nge:	Address (Change Request			
What's nex	t?					
1. Each signer	receives an email with a link and instructions a	about how to access the envelope, review th	e documents in it and electro	onically sign them, as applica	ble.	
2. Each signer time from the	has 15 days to act. An automatic reminder go Envelopes in Progress par 2 there are mul	es out 24 hours before the envelope expires tiple signers, the reminder will go to the nex	b. You can also resend the er t signer in the queue.	mail to access the envelope a	any	
3. Once client(s	s) have approved the envelope, it will be sent t	to Schwab for processing.				
Check on the s	status of your envelope					
Create a new e	envelope					
Frequently Ask	ced Questions					

experience »

Client's

Your client's approval experience

Once you've submitted the digital envelope, your client can approve the changes, using either a desktop computer or a mobile device. Choose from the two samples below to review what your client sees during each process.

Please note: The desktop experience reflects what a client who has existing Schwab accounts and Schwab Alliance login credentials will see during the approval process, while the mobile experience reflects what a Schwab client without Schwab Alliance login credentials will see. The additional steps reflected in the mobile experience are very similar to those that a client without Schwab Alliance credentials would experience when approving via desktop computer, as well.







Once the envelope has been submitted, your client will **receive an email from Schwab**, indicating that you've initiated a change to their account that requires their approval. **1** Your client will click the **Review Changes** button to begin the process.



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1 Your client will enter their Schwab Alliance credentials and click **Login**. 2 If they don't have login credentials, the client will click **New User** and follow the guided process for creating a login ID and password.

<i>charles</i> schwab	Account Maintenance	6 877-913-5545 [+ Log Out
	Enter your Schwab Login ID an	d password.
	Your Independent Investment Advisor* Your Studenaker *Not affiliated with Schwab.	



1 Once logged in, your client will review the changes you've initiated and 2 click **Approve** to implement them. If your client chooses to decline, no changes will be made to the addresses on the account.

<i>charles</i> SCHWAB		Account Maintenance	♣ 877-913-5545 [+ Log Out
	Re	eview your address updates.	
vi Ir R	ou've asked to make the following updates. If any of thi all the information is correct, select Accept . eview the information below carefully. Please respond v his update applies only to the account(s) listed below.	s information is incorrect, select Decline. You can let us know why you declined on the next page. within 15 days. If you are moving between states, read this important information about tax implicatio	ns.
	Change your Home (Legal) address From 1958 Summit Park Dr Orlando, FL 32810	To 211 Main Street San Francisco, CA 94105	
	No Accounts Affected Switch address for your account(s) From Maling Address 2423 E Lincoln Dr Phoenis, AZ 85016	To Home (Legni) Address 211 Main Street San Francisco, CA 94105	1
	Accounts Affected Individual 1234-XXXX		
		Decline Approve 2	



Your client then reviews and consents to using electronic records and signatures by 1 clicking the I consent checkbox. 2 The client then clicks I agree to the terms and conditions before 3 clicking Submit to complete the address change.

Charles SCHWAB	Account Maintenance	€ 877-913-5545 [+ Log Out
Pro	vide your consent to use electronic signatures and ag and conditions.	ree to the terms
- Consent	to use electronic records and signatures	
By • A • U as • U	clicking or touching the "I consent" box below, you: cknowledge that you will be providing an electronic signature as part of this authorization. nderstand that by selecting "I consent," you are providing your legal signature, and creating a legally binding agreement to this authorizati if you had signed a paper copy with an ink pen. nderstand that Schwab will retain and store a record of this authorization with your electronic signature.	on and the related terms and conditions,
✓ I cons	ent. 1	
- Agree to	terms and conditions	
ו נ ק ער ניק ניק ניק ניק ניק ניק ניק ניק ניק ניק	uthorize Charles Schwab & Co., Inc. to make this change to my Schwab account pursuant to the instructions provided by my Investment acknowledged and agree that I have all requisite authority in conformity with applicable laws, regulations and, if applicable, trust agreeme browab account pursuant to the instructions provided by my Investment Advisor. Thereby agree to indemnify and hold Schwab harmless from and against any loss, claim, damage, or liability arising out of or resulting from son the instructions provided by my Investment Advisor and this authorization that Schwab in good faith believes to be genuine. Inderstand that these instructions are permanent unless changed or revoked by any person with authority on my Schwab account and th t on these instructions, I understand that Schwab may require a n ectronically or in writing.	Advisor. Ints to authorize this change to my any action taken by Schwab in reliance at Schwab reserves the right to decline to lew instruction be authorized either
☑ I agre	e. 2	
	Back Submit 3	



1 The next screen confirms that the process has been completed successfully. 2 Your client then clicks the **Logout** button to exit.

<i>charles</i> scнwав	Account Maintenance	€ 877-913-5545 [→ Log Out	
You've successfully accepted your address update(s).	1		
You've acce	epted your address update(s).		
Your advisor will be notified. Plea you may have.	ase make sure to update your address(es) on any other Schwab accounts		
	Logout 2		



Once the envelope has been submitted, your client will **receive an email from Schwab**, indicating that you've initiated a change to their account that requires their approval. **1** From a mobile device, your client will click the **Review Changes** button to begin the process.





If your client does not have a Schwab Alliance login, the system will authenticate their identity by providing an **access code**. 1 The client indicates their preference for receiving the code either by text message or automated call. 2 The client then clicks **Continue**.

charles SCIWAB	Account Mainter	nance	c
Your S To verify that you want to i minutes after Send my	Security is Our Pr it's really you, Schwab will send an eceive the code, then click Continu we send it. / access code by: Message mated Call Your Independent Investment INVERTIGATION COMP	riority n access code Choose how I. The code expires in 30 Continue Advisor* • wab.	
🗗 Log Out			
Brokerage Product	is: Not FDIC Insured • No Bank Guarantee Footnotes	p • May Lose Value	



 Your client enters the access code on the next screen, then
 clicks Continue to complete the authentication process and proceed to approve the digital envelope.

	Acco	ount Maintenan	ce	د	
An access co If you have no code	de has been ser ot received your	nt to XXX-XXX-0156 access code, you can	request a new a	ccess	
Enter Act	cess Code				
				Continue	
	Your Inde	pendent Investment Advi	sor*		
	Your Inde শ	pendent Investment Advi	sor* 🕕		I
	Your Inde	Pendent Investment Advi	sar*		
E+ Log Out	Your Inde	Pendent Investment Advi	sor* 0		



Because this client does not have Schwab Alliance credentials, the system will prompt him or her to **1 create a login ID and password** and select a security question. The client then clicks **2 Next**. Clients with existing Schwab Alliance credentials will skip this step. Next, your client will be prompted to **3 login** with these new credentials.

Create a login ID and password for your Schwab account.	€ client.schwab.	
Once entered here, your login ID and password can only be changed after your account is open.		
Login ID At least 6 characters		
Password Passwords are case-sensitive	Log in to Schwa	ab Alliance
At least 8 characters At least 1 number At least 1 letter		
Confirm Password	Password	
Security Question		
Select ~	Accounts Summary	~
Back Next 2 Cancel Account	Log In	
	 Forgot your password?	New user? Log in to mobile



 Once logged in, your client will review the changes you've initiated and 2 click **Approve** to implement them. If your client chooses to decline, no changes will be made to the addresses on the account.

<i>charles</i> schwaß	Account Maintenance	¢
R	eview your address updates.	
You any Dec on	I've asked to make the following updates. If y of this information is incorrect, select cline. You can let us know why you declined the next page.	f
If a Rev res	Il the information is correct, select Accept. view the information below carefully. Please pond within 15 days. If you are moving	•
bet abo Thi	ween states, read this important informatic out tax implications. s update applies only to the account(s) liste	on ed
bel	ow.	1
	From 1958 Summit Park Dr	
	Orlando, FL 32810	
	211 Main Street San Francisco, CA 94105	
	No Accounts Affected 1234-XXXX	



Your client then reviews and consents to using electronic records and signatures by 1 clicking the I consent checkbox. 2 The client then clicks I agree to the terms and conditions before 3 clicking **Submit** to complete the address change.



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