

Account Aggregation on Schwab Alliance

- Account aggregation is an optional service for clients of advisors via SchwabAlliance.com that allows your client to collect financial information from accounts at different (non-Schwab) institutions including: investment, bank, credit cards, loans and real estate.
- We have received a request to provide your client with access to the Account Aggregation feature, either by you or directly by your client. By enabling the feature, clients will be able to link their non-Schwab accounts by providing their third-party account credentials directly to Schwab's Service Provider.
- Once added by your client, external accounts will appear on the summary page of SchwabAlliance.com. Advisors will not be able to view the external accounts on SchwabAdvisorCenter.com.

How It Works

1 Enrollment

Once your client is enrolled in the Account Aggregation service, an 'Add a Non-Schwab Account' link will appear at the bottom of the accounts list on the Summary Page. Clients will be offered the choice to add an account, or add Real Estate.

2 Terms Acceptance

Clients must check a box, located at the bottom of the Terms, to provide their consent before being able to Continue.

3 Adding an Account

Clients can search across 15,000+ financial institutions, or select from one of 6 Popular sites. Clients will need to provide their non-Schwab site credentials directly to Schwab's Aggregation Services provider. Depending on the amount of data being collected, the newly collected non-Schwab account data may take several minutes to appear.

4 Managing Non-Schwab Accounts

Clients will be able to edit their credentials and remove non-Schwab accounts directly on SchwabAlliance.com.

1 External

My Savings Account	Savings as of 2 hours ago	\$9,044.78	≡
My Checking Account	Checking as of 2 hours ago	\$89.78	≡

+ Add a Non-Schwab Account Learn More

2 Aggregation Services End User Terms

Agree to Aggregation Services End User Terms.

associated with Schwab Services. From time to time, Schwab may ask you to review other important disclosures or agreements about a Schwab Service. By using the Aggregation Services, you acknowledge the following:

- You understand and intend that this Agreement is a legally binding agreement and the equivalent of a signed, written contract;
- You will use the Aggregation Services, and our web sites generally, in a manner consistent with applicable laws and regulations and in accordance with the terms and conditions of this Agreement and any other applicable rules, guidelines or other conditions that govern the use of a particular Schwab Service, as they may be amended by Schwab from time to time, with or without prior notice to you; and
- You understand, accept, and have received this Agreement and its terms and conditions.

You can review the most current version of this Agreement at any time by selecting either the End User Terms link located on ia.schwab.com or the Agreements link located on schwab.com. (0817-7BD4)

By checking this box, I acknowledge that I have received and reviewed the Aggregation Services End User Terms.

Continue

3 Add a Non-Schwab Account

Link Another Account

Log In

Bank of America www.bankofamerica.com secure.bankofamerica.com

Please enter your Bank of America online account credentials.

Online ID

Passcode

Re-enter Passcode

Next

4 External

My Savings Account	Savings as of 2 hours ago	\$9,044.78	≡
My Checking Account	Checking as of 2 hours ago	\$89.78	≡

+ Add a Non-Schwab Account Learn More

External Total \$9,134.56

Disclosures

Edit Remove