

# Digital onboarding roadmap

Our digital onboarding capabilities on Schwab Advisor Center<sup>®</sup> are the fastest, easiest, and most secure way to open client accounts.

Explore the roadmap below to see how your experience evolves as we continue to add new features.

New  
features

Coming  
next



## Open common account types

- Schwab One<sup>®</sup> (Individual, Joint Tenant, Tenants in Common, Community Property, Custodial)
- IRA (Contributory, Roth, Rollover, Inherited for individuals)
- Revocable and Irrevocable Living Trust
- Schwab Charitable<sup>™</sup> donor-advised
- Institutional Intelligent Portfolios<sup>®</sup>
- Wrap master eligibility

- Organizational accounts
- IRAs (SEP, SIMPLE)
- Managed accounts and TAMPs
- Pledged asset lending



## Streamline additional setup and actions

- Options trading and margin
- Add an IRA or Schwab One beneficiary
- Expanded eligibility for up to 16 common advisor documents
- ACAT asset transfer (TOA)
- Link external bank account (Schwab MoneyLink<sup>®</sup>)
- Check requests SLOA
- Internal cash transfers (journals) SLOA
- Prime Broker enrollment
- Wrap fee agreements
- IRA distribution setup (check requests, internal cash transfers, Schwab MoneyLink)

- Non-ACAT asset transfer (TOA)
- Asset-based pricing
- Checkwriting and debit card capabilities on brokerage accounts
- Power of attorney



## Deliver a better client experience

- Account open and key setup actions, including funding in a single digital envelope
- Guided workflow seamlessly enrolls client in Schwab Alliance, enabling eAuthorization of future transactions, and registers client in paperless delivery of statements
- Secure, streamlined onboarding experience validates data to eliminate errors and reduce delays in client follow up
- Account numbers are received instantly after eAuthorized documents are submitted
- Track detailed status events as digital envelope progresses
- Import data with third-party integrations from Advyzo, Black Diamond, Envestnet | Tamarac, Orion, and Practifi
- Start the onboarding process with limited client information and enable clients to add/edit their information digitally before submitting to Schwab
- Clients complete and upload required documents (e.g., trust documents) directly to Schwab
- Ability to recall, edit, and resend digital envelope

- Multiple account open and setup actions within a single digital envelope
- Automated linking of additional firm masters (SL and BT)
- Continued integration expansion with leading third-party vendors
- Ongoing enhancements to expand digital onboarding capabilities, benefits, and features

This material is for institutional investor use only. This material may not be forwarded or made available, in part or in whole, to any party that is not an institutional investor.

Schwab Advisor Services™ includes the custody, trading, and support services of Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer and member SIPC. Schwab Performance Technologies (“SPT”) provides technology solutions to independent investment advisors (“Advisors”), while Schwab provides them and their clients with custody, trading, and related support services.

SPT and Schwab are separate companies affiliated as subsidiaries of The Charles Schwab Corporation, but their products and services are independent from each other.

Schwab Advisor Center® is a website of Schwab for the exclusive use of advisors who custody at Schwab.

Independent investment advisors are not owned by, affiliated with, or supervised by Schwab.

Institutional Intelligent Portfolios® (“IIP”) is a technology and service platform made available by SPT to independent investment advisors who maintain a business relationship with Schwab Advisor Services. IIP is used by Advisors to provide their clients with an automated investment management service.

Brokerage products, including the Schwab One® brokerage account, are offered by Schwab.

**Brokerage Products: Not FDIC-Insured. No Bank Guarantee. May Lose Value.**

Schwab Charitable is the name used for the combined programs and services of Schwab Charitable Fund™, an independent nonprofit organization. Schwab Charitable Fund has entered into service agreements with certain affiliates of The Charles Schwab Corporation. Use of certain features requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and mobile connection limitations.

Schwab Alliance is a website of Schwab for the exclusive use of clients of advisors who custody with Schwab. Requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and your mobile connection limitations. Functionality may vary by operating system and/or device.

The Schwab Mobile Deposit service is subject to certain eligibility requirements, limitations, and other conditions. Enrollment is not guaranteed, and standard hold policies apply.

Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade, maintenance, or for other reasons.

To learn more about the Schwab Security Guarantee, go to [schwab.com/schwabsafe/security-guarantee](https://schwab.com/schwabsafe/security-guarantee).

©2021 Charles Schwab & Co., Inc. All rights reserved. Member SIPC. TWI (0621-15BX) MKT115250-00 (06/21)  
00262768



*Own your tomorrow.*