

Schwab Advisor Center[®] Digital Roadmap

As of June 2022

Technology innovation is core to Schwab's culture. We are continuously looking for ways to bring you better digital tools to help you run a more efficient business, provide a better client experience, and minimize fraud. We want to keep you informed of upcoming enhancements to Schwab's technology ecosystem to help you plan your strategy to leverage the new features coming your way.

Follow the links below to view the enhancements planned for each time period.



Enhancements

Launched
H1 2022

Launching
H2 2022

Launching
2023+

Launched: H1 2022



Schwab Advisor Center

User experience

Upgrades include improved navigation across the site and a new expandable header design that helps you more easily identify which client's accounts are in view.

Mobile deposit

A new check deposit capability allows advisors to deposit checks on behalf of their clients via the Schwab Advisor Center mobile app.

Digital onboarding

Saved key firm documents

Upload and store frequently used documents (client welcome letter, advisory agreement) in the digital onboarding workflow to be reused across clients/digital envelopes—saving you time with envelope creation.

Multiple accounts in one envelope

Open and fund multiple accounts for a client household with a single, secure digital envelope.

Digital account maintenance

New fully digital account maintenance workflows offer digital client approval via eAuthorization for IRA beneficiary management and Schwab MoneyLink® setup.

Money movements

A new import transactions feature allows you to submit a large number of transactions across multiple master accounts through a CSV file upload. The tool is starting with cash journal transactions that don't require client authorization and is adding check support in H1 2022.

Salesforce integration

Updates to the Schwab Advisor Center integration for the Salesforce app will enable it to work with both the Financial Services Cloud and Sales Cloud versions of Salesforce.



Schwab Advisor Portfolio Connect®

A new billing workflow is in development to offer an improved, streamlined experience.



Anticipated launch: H2 2022



Schwab Advisor Center

Dashboard view

A new dashboard view with multiple modules you can customize, displaying important information at a glance.

User experience

Global style changes to the user experience include a refresh of the design and navigation and the addition of aggregated views of balances and positions up to the firm level, plus:

- Quick links will be added to the account header, providing easy access to relevant workflows.
- Nicknames capability will make it easy to differentiate accounts.
- An updated account switcher will enable faster access to accounts and better information, such as nickname, total market value, and available cash.

An improved Balances page will support all context views (firm, master, account, account holder, and group).

A redesigned Forms and Applications page will be renamed Account Maintenance and include improved information about the digital workflows available for your top requests.

An upgrade to the Firm Profiles page will provide an enhanced look and feel to improve ease of use. Key features include a redesigned grid allowing you to pin important columns and reorder columns with drag-and-drop capability. An all-new firm-level Profiles view will allow you to view all accounts from all master accounts you have access to on a single consolidated page.

Digital account maintenance

New fully digital account maintenance workflows offer digital client approval via eAuthorization for account transfers, beneficiary management, and account access management, including limited and full-trade authority and view-only roles.

DocuSign

Upcoming enhancements include the ability to auto-fill forms with Schwab data, use templates to reduce errors, leverage full use of the DocuSign console for a better advisor experience, and enjoy a state-of-the-art API connection between DocuSign and Schwab Advisor Center.

Alerts

New trading alerts including block execution, confirmation, expired order, option exercise request, option expiration, and expiring good-till-date order.

Data delivery

Status page

The data delivery Status page will provide Advisor Services Data Delivery participants with a self-service solution to check on the availability of the current business day's data files for download.

File enhancements

The security information file is being updated with additional attributes for options and fixed income securities.

Application Program Interface

Four new APIs are in development for:

- Quotes
- Trading
- iRebal®
- Standing letters of authorization



Schwab Alliance®

A new Client Summary page will act as a personalized entry point focused on delivering a modernized, streamlined experience and will include a household view, modularized information blocks displaying at-a-glance data, and one-click access to important information.



Schwab Advisor Portfolio Connect

New-firm level dashboard modules and performance summary drill-downs are being added.



Anticipated launch: 2023+



Schwab Advisor Center

User experience

Planned upgrades include a modernized positions page, additional navigation improvements, and a multi-factor authentication requirement for all users.

Mobile app

Enhancements include the enablement of status and push notifications.

Digital onboarding

Enhancements will accommodate Schwab Personalized Index accounts and complex account types like managed accounts.

Digital account maintenance

eAuthorization (digital client approval) capability enables additional account maintenance workflows.

Additional digital workflows include options trading application and IRA distributions.

Money movements

The Move Money tab will be redesigned with a modernized user experience.

eAuthorization capabilities will also become available for position journals and organizational accounts.

Users will be able to designate specific lots through move money for position journals and use cost basis strategies. Cost basis information will also be available for each lot within the tool.

The import transactions feature will be enhanced with support for Schwab MoneyLink transactions and wires that don't require client authorization.

Future dated wire transactions up to 90 days will also be available.

Pledged asset line

A new digital origination experience will provide a foundational pledged asset line (PAL) overview and a clear path forward to explore PAL options and easy access to the application process from Schwab Advisor Center.

Mutual fund automatic investment plan

The automatic investment plan feature will allow you to set up automatic mutual fund investment instructions to support dollar-cost averaging into funds and to schedule recurring disbursements.



Schwab Alliance

Upcoming enhancements will simplify the credential creation experience.



Schwab Advisor Portfolio Connect

Enhancements include modernization of the user experience and the addition of models and blended index benchmarks.



iRebal

iRebal is TD Ameritrade's customizable rebalancing platform for advisors; it will be integrated into Schwab Advisor Center, retaining the same feature set as is available today. iRebal includes the Model Market Center, which provides access to hundreds of models from third-party model providers.



thinkpipes®

thinkpipes is TD Ameritrade's advanced trading platform for advisors; it will be integrated into Schwab Advisor Center, retaining the same feature set as is available today.



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Advisors using iRebal set account-level preferences based on client needs and establish asset allocation parameters based on selected investment models. Tax or investment efficiencies achieved or losses realized in accounts rebalanced by iRebal are the result of such preference and parameter settings.

iRebal offers a flexible tax harvesting feature that allows you to set various loss thresholds for taxable accounts and total loss targets for portfolios and choose a replacement security for each harvested security. Once the thresholds have been set, iRebal identifies eligible losses in taxable accounts and shows you the securities that fit the criteria that you have defined.

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