

100% paperless, 100% focused on clients. A CEO's drive to go digital builds a better business.

From its beginnings, Clear Sky Wealth was designed to be a digitally enabled practice. "As our client base grew, we didn't necessarily want to grow our staff in order to deliver outstanding client experiences," says Founder and CEO Stephanie Barnier. Today, nearly all of Clear Sky's clients use digital tools to access account information, view reports, and approve requests. More importantly, her staff has more time to build deeper connections with clients.



Get the most out of the tools you have in place.

"For us, less is more. We don't want to just stack up a bunch of technology just to have it. Right now we're learning how to get the most out of Portfolio Connect so we can use it for efficient reporting, billing, and better workflows."



Focus on automating routine tasks to save time.

"Prioritize digital investments that help you with recurring tasks. For instance, before we went digital, client invoicing was a huge lift for us. Now that we've automated that task, it's much faster and easier—and our clients don't miss getting paper statements."



Use digital tools as your default.

"From day one, Clear Sky clients receive their account documents through DocuSign, and once the account is open, they're set up with other digital tools that support their specific needs. Clients can opt for paper, but thanks to our hands-on approach, few do."



Invest in building your CRM to fit your business.

"If you're just starting up your CRM, the back-end work required can feel like a big investment of time and money. When we went through the process, I'll be honest, I actually thought, 'Gosh, why am I paying people to help me get the infrastructure in place?' But that effort did end up paying big dividends for us. And we've never looked back."

"Our investment in technology has paid big dividends for our business. There's no doubt."

Stephanie Barnier

Founder and President
Clear Sky Wealth



Clear Sky Wealth



San Diego



3 employees



Founded 2018



\$65M AUM

Schwab tools I rely on

- Schwab Advisor Center® tools: DocuSign and move money with eAuthorization
- Schwab Advisor Portfolio Connect®
- Institutional Intelligent Portfolios®
- Schwab Alliance

Key third-party tools

- Orion
- Redtail
- eMoney
- ShareFile
- Video conferencing
- RingCentral

How they did it: Secure video conferencing becomes an integral part of Clear Sky's business practice

Clear Sky always offered video conferencing as an alternative to in-office visits. But during COVID, video meetings became the only way to connect. Now, nearly 100% of clients connect with their advisors via video conferencing—and it's been a positive way to encourage client adoption of other digital tools.



Hire a security consultant

We did our due diligence. We asked our IT consultants what layers of security we should add to our video conferencing to be as secure as possible. Their third-party verification also helped us answer clients' security concerns.



Utilize all the security measures you can

We use a number of safeguards for every video-conferencing meeting. We approve attendees before they're able to join the conference. We ask clients to turn on their video to verify them by face. We also generate a new password for each meeting. It seems like a lot, but it gives our clients confidence.



Use video conferencing to encourage adoption of other tools

What's most important is how you support clients, not where. With video conferencing, we can share our screen, walk clients through digital processes, and empower them to manage key parts of their accounts with Schwab's digital tools. It's been great for us.

Ready to give your team more time to spend with your clients?

No matter where you are on your digital journey, we've got you covered.



Learn how to jumpstart your digital journey
advisorservices.schwab.com/jumpstart

For educational purposes only.

Schwab Advisor Services™ includes the custody, trading, and support services of Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer and Member SIPC, and the technology products and services of Performance Technologies, Inc. ("PTI"). Schwab and PTI are separate companies affiliated as subsidiaries of The Charles Schwab Corporation, but their products and services are independent of each other. PTI's integration solutions integrate data about accounts custodied at Schwab.

API integration is available through Schwab OpenView Gateway®, which is provided by PTI. Single sign-on is provided by PTI. Daily data files and trading integration are available through Schwab. Schwab OpenView Gateway® and Schwab OpenView MarketSquare® are services of PTI.

References to third parties (whether such parties are vendors participating in a service of PTI or independent advisors using a service of a participating vendor) are not an endorsement or recommendation of, an opinion (favorable or unfavorable) or advice about, or a referral to any product or service of any third party. Advisors are solely responsible for evaluating, selecting, and purchasing products and services offered by third-party vendors. Unless indicated otherwise, third parties are independent and not affiliated with PTI or its affiliates.

Schwab Performance Technologies® ("SPT") provides technology solutions to independent investment 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 Portfolio Connect® is a product of SPT.

Institutional Intelligent Portfolios® ("IIP") is a technology and service platform made available by SPT to independent advisors who maintain a business relationship with Schwab Advisor Services.

Charles Schwab & Co., Inc., and Charles Schwab Bank® are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products, including the Schwab One® brokerage account, are offered by Charles Schwab & Co., Inc., Member SIPC. Deposit and lending products are offered by Charles Schwab Bank, Member FDIC and an Equal Housing Lender.

Schwab affiliates earn revenue from the underlying assets in IIP accounts. This revenue comes from managing Schwab ETFs or Schwab Funds® and providing services relating to certain third-party funds that can be selected for the portfolio and from the cash feature on the accounts. Revenue may also be received from the market centers where ETF trade orders are routed for execution. Tax-loss harvesting is available for clients with invested assets of \$50,000 or more in their IIP account. Clients must be enrolled to receive this service. Cash balances held in the Sweep Program at Schwab Bank are eligible for FDIC insurance up to allowable limits per depositor, per account ownership category.

Brokerage Products: Not FDIC Insured | No Bank Guarantee | May Lose Value

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

Schwab does not provide legal, tax, or compliance advice. Consult professionals in these fields to address your specific circumstance.

The mention of third-party firms is not, and should not be construed as, a recommendation, endorsement, or sponsorship by Schwab. These firms are not affiliated with or employees of Schwab.

©2021 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC.

JUT (0321-1VET) MKT114506CSW-00 (04/21)

00261261

charles
SCHWAB

Own your tomorrow.