Welcome to the electronic approvals resource guide

This guide is divided into six sections that you can navigate by clicking the boxes below. They provide an overview of the experience and resources for you and your clients when you use these new tools.

Advisor experience and tools

See introduction and advisor resources »

Open accounts electronically »

Send wires electronically »

Client experience and tools

See Client Learning Center »

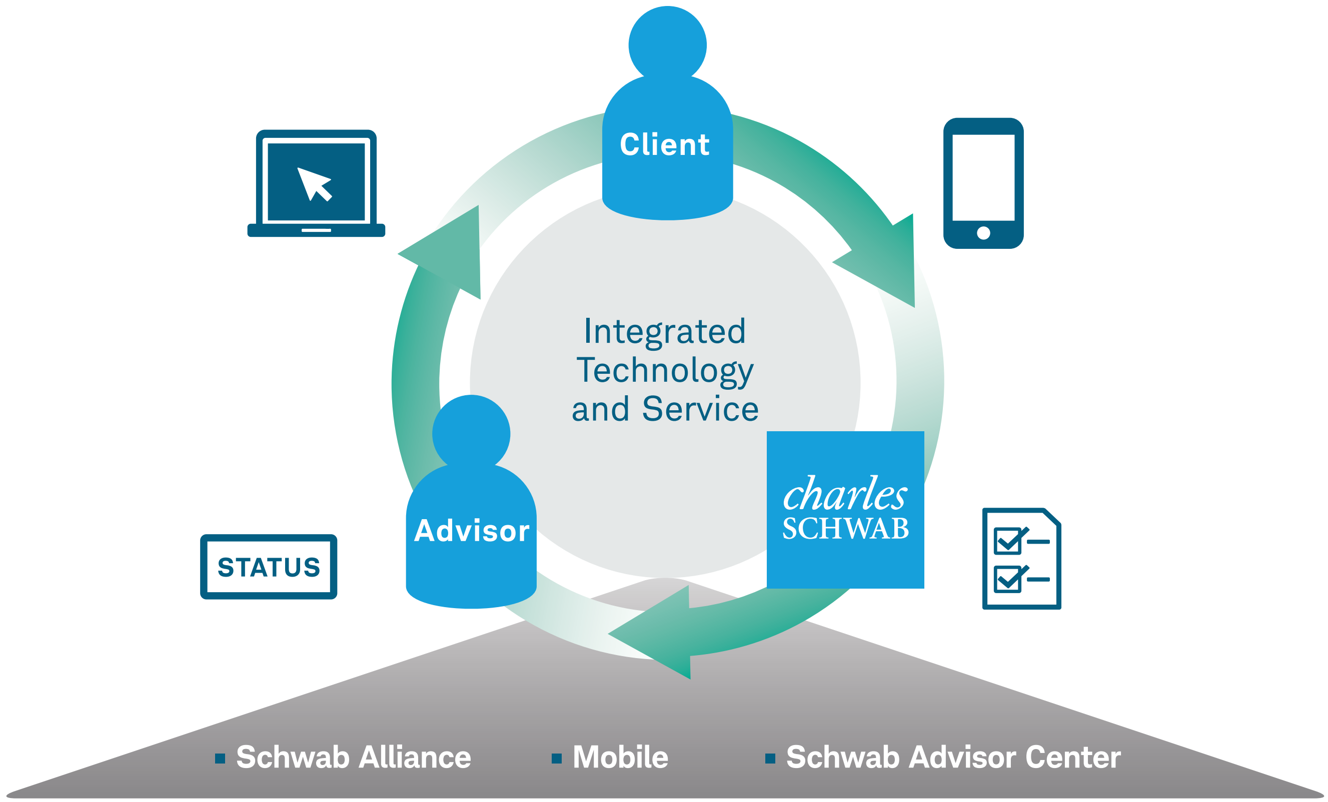
Open accounts electronically »

Send wires electronically »

Next »

New tools and resources make it easier for you and your clients to do business with Schwab

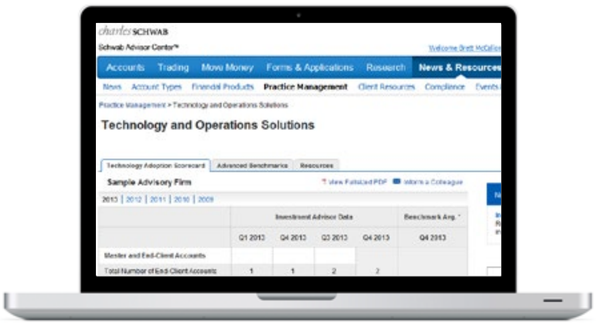
- We've replaced a number of time-consuming, complicated processes with streamlined tools that give you and your clients the best possible experience.
- This guide is intended for your use—it explains how these tools help you and your clients get the most from this quicker, more transparent, paperless experience.
- In this section you'll find support resources that help you get started.

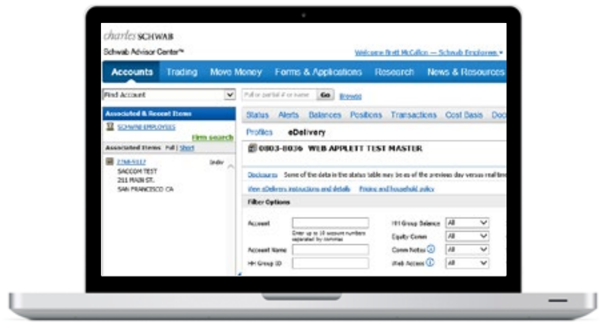


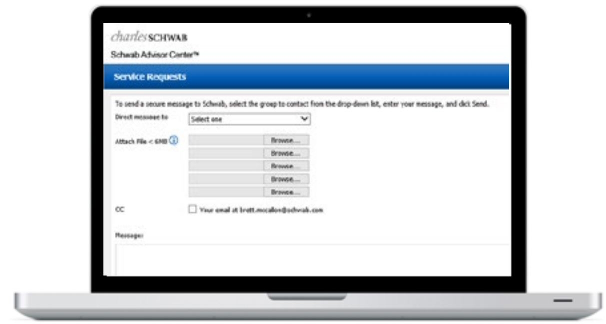
Advisor resources

Help your clients get online, and submit important forms to Schwab electronically.

Click on the blue text to navigate through this guide.Use the navigation in the upper left to return home or to the beginning of each section.







Check >>

Learn how many clients are using Schwab Alliance at a glance.

Invite >>

Invite Clients to Schwab Alliance with a few clicks.

Submit >>

Submit forms easily through Service Requests.

Check your clients' Schwab Alliance status

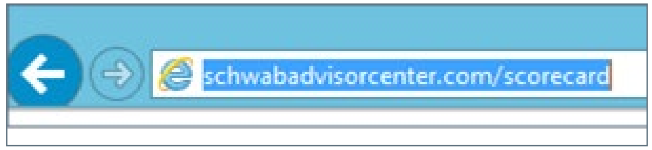
How many of your clients have signed up?

Use the technology adoption scorecard to see the percentage of your clients using Schwab Alliance.

1. The scorecard is accessible at **schwabadvisorcenter.com/scorecard**

2. Use the Schwab Alliance Usage section to review the percentage of your clients who have Schwab Alliance credentials.

1



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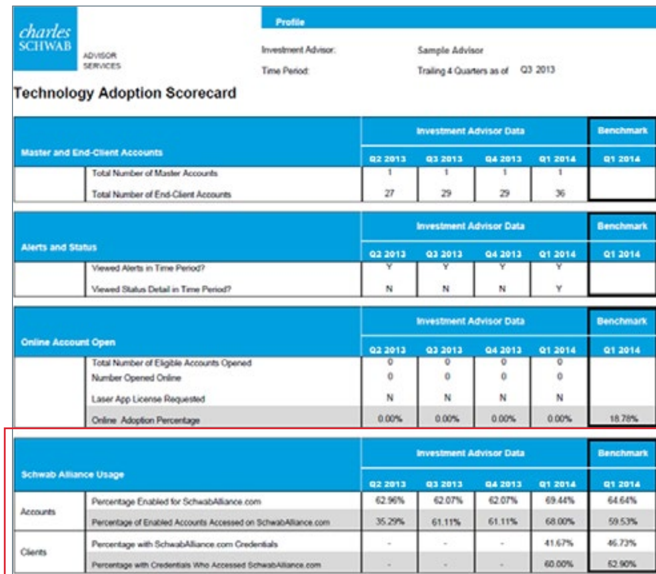


Schwab Alliance Usage		Investment Advisor Data Q2 2013	Q3 2013	Q4 2013	Q1 2014	Benchmark Q1 2014
Accounts	Percentage Enabled for SchwabAlliance.com	62.96%	62.07%	62.07%	69.44%	64.64%
	Percentage of Enabled Accounts Accessed on SchwabAlliance.com	35.29%	61.11%	61.11%	68.00%	59.53%
Clients	Percentage with SchwabAlliance.com Credentials	-	-	-	41.67%	46.73%
	Percentage with Credentials Who Accessed SchwabAlliance.com	-	-	-	60.00%	52.90%

Invite clients to Schwab Alliance

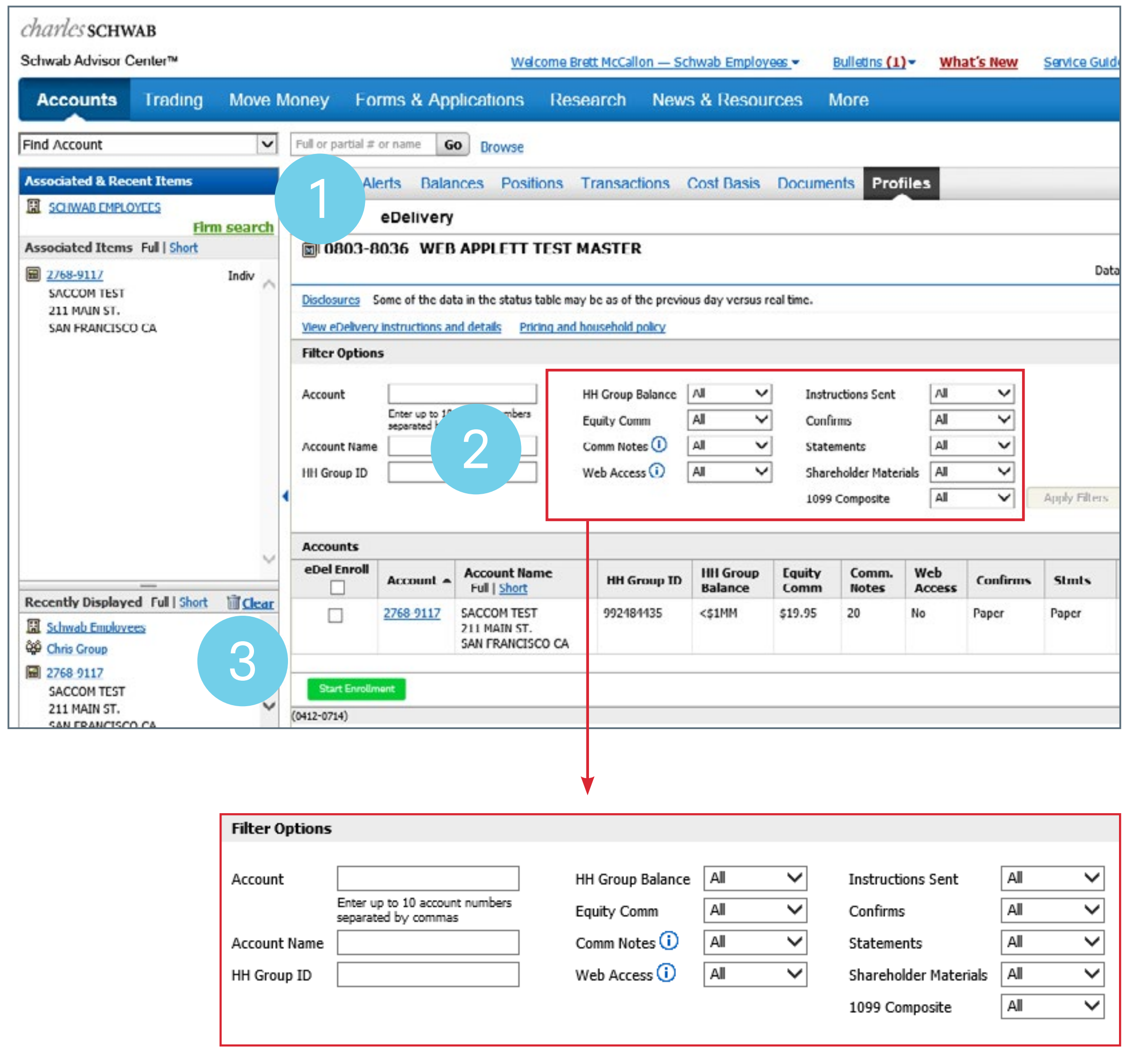
Online access is key to using electronic tools.

Easily invite your clients to join Schwab Alliance using Schwab Advisor Center.

1. Click the **eDelivery** tab on the Profiles page.

2. Set the Web Access menu to “No” to see all clients without Schwab Alliance Access.

3. Click any or all of the accounts, and then click Start Enrollment.



Submit forms through Service Requests

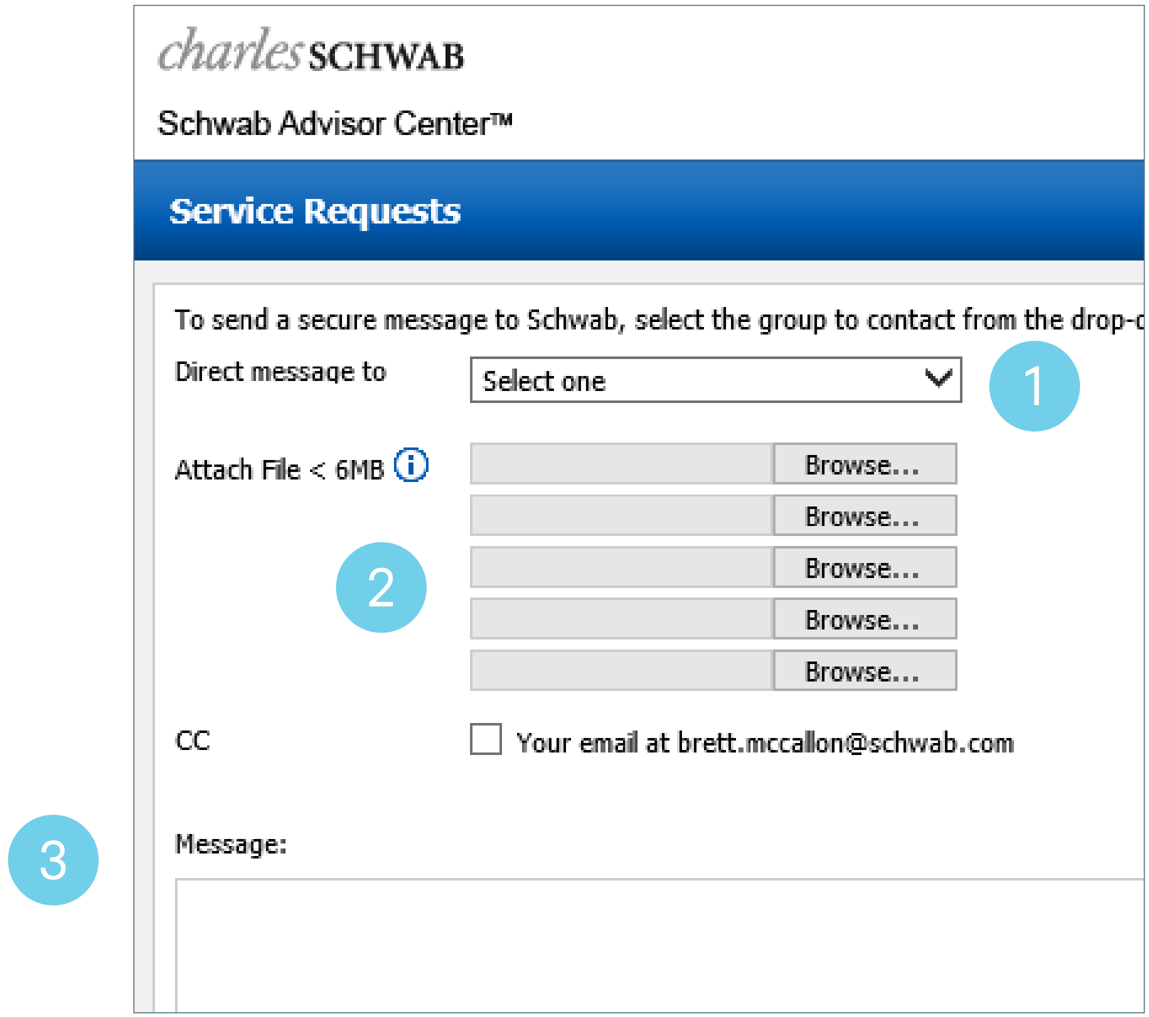
Easily send important documents to Schwab.

Instead of faxing, you can now securely submit up to five files at once directly to your service team through the Service Requests interface, found under the support menu on Schwab Advisor Center.

1. Select the group you'd like to contact.

2. Attach up to five files.

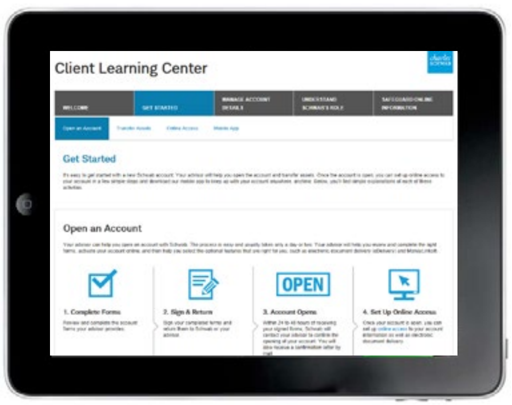
3. Enter a message to accompany your files, and then submit.



Client Learning Center

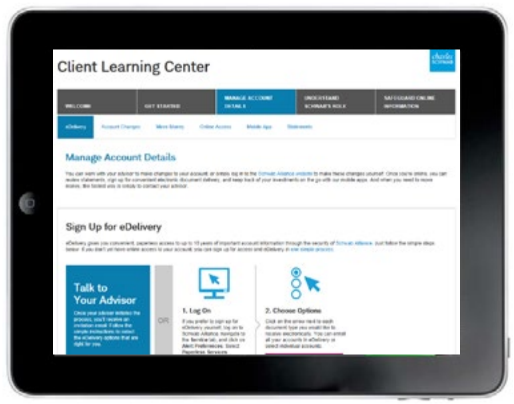
The Client Learning Center is a shared resource that you and your clients can use together.

Click on the blue text to navigate through this guide.Use the navigation in the upper left to return home or to the beginning of each section.



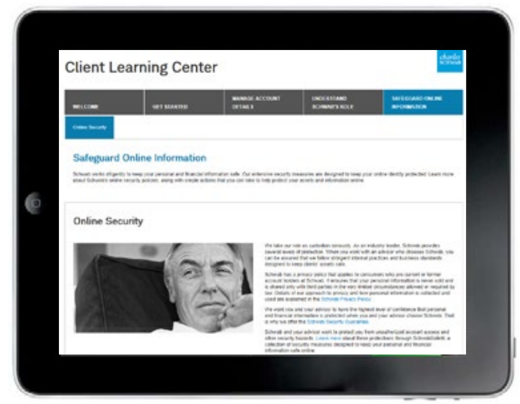
Get started >>

Walk clients through opening an account and more.



Manage details >>

Review making account changes, moving money, and more.



Online security >>

Help your clients keep their online data safe.

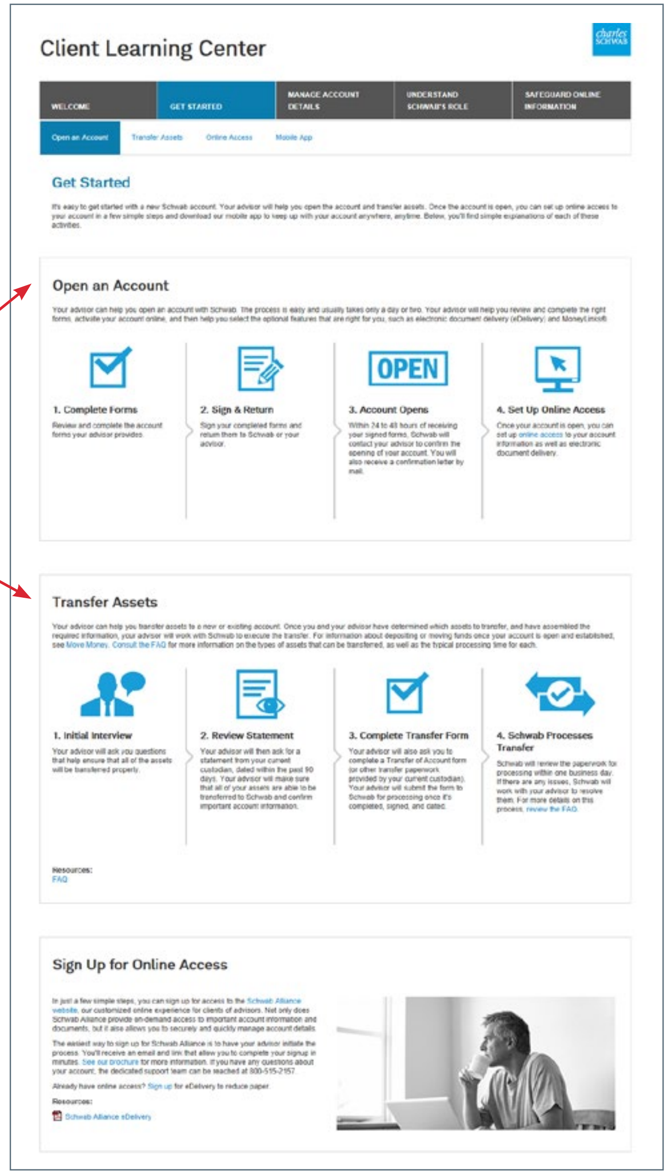
Get started

Help new clients understand important processes.

Use the Client Learning Center's Get started section with new-to-Schwab clients.

1. The process of opening accounts and transferring assets are explained in a simple workflow format. When electronic approval for forms becomes generally available, this workflow will be updated with training material for clients.

2. Clients will also find information that walks them through signing up for Schwab Alliance and downloading the mobile app.



Manage details

Walk existing clients through a range of processes.

The Client Learning Center helps clients understand how they can work with you to maintain account details.

1. Simple workflows explain how you can help clients do everything from change their address to setting up power of attorney.

2. When electronic authorization for wires becomes generally available, the Move Money section will be updated to provide training material for clients.

1

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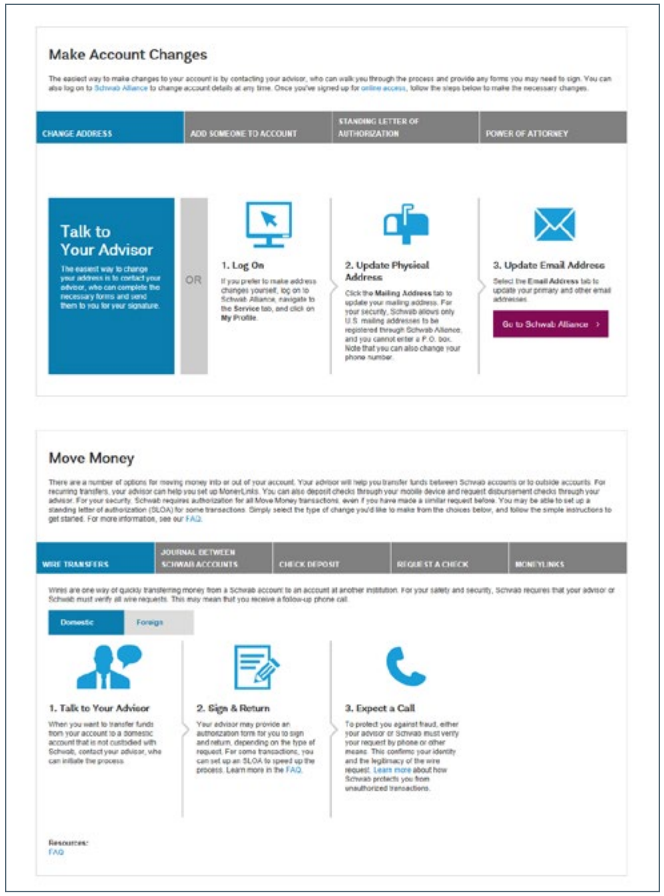


Online security

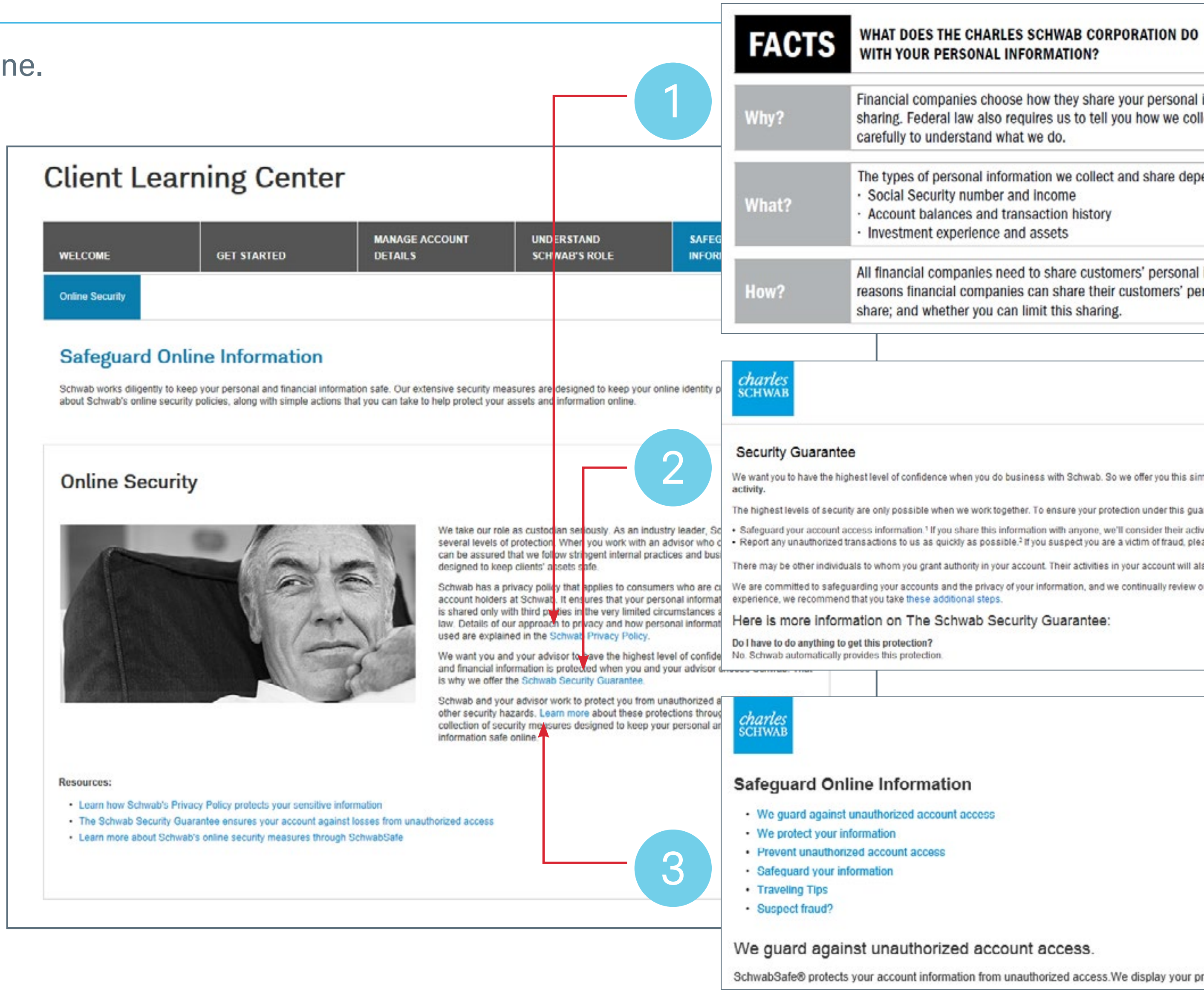
Help your clients stay safe online.

Use this section to review the ways that you, your clients, and Schwab can work together to protect your clients' online data.

1. Clients can review Schwab's privacy policy. Schwab's security guarantee offers extra protection against unauthorized activity.

2. Schwab's security guarantee offers extra protection against unauthorized activity.

3. Review best practices that clients can use to keep their information safe online.

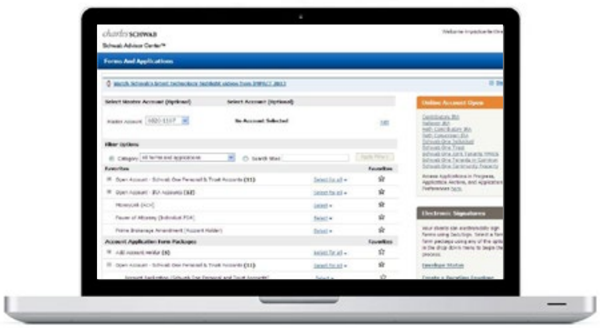


For illustrative purposes only. Please see complete documents for full details.

Open accounts electronically (advisor)

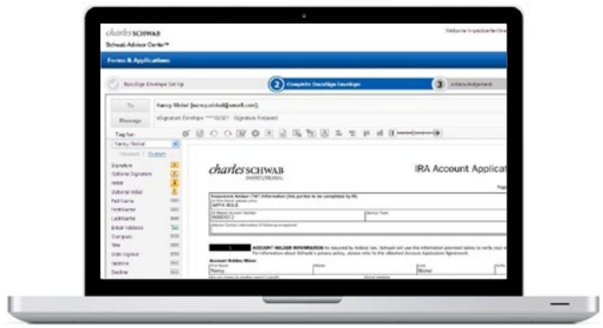
In three simple steps, send an electronic envelope to your clients.

Click on the blue text to navigate through this guide.Use the navigation in the upper left to return home or to the beginning of each section.



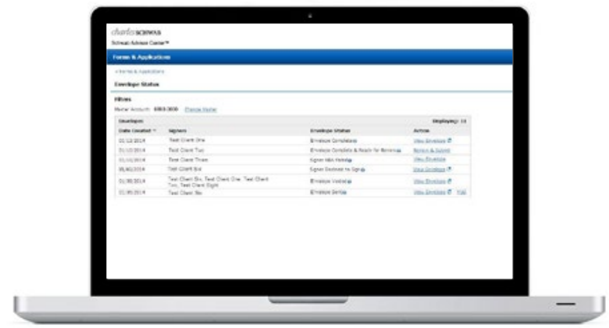
Create envelope »

Create an **eSignature** envelope, and add completed or partially completed Schwab forms.



Tag forms and send »

Review and tag all fields clients are required to complete and/or sign.



Track progress »

Continuously monitor the envelope's progress to ensure it's completed.

Create the electronic envelope

A new envelope is only a few steps away.

Use any method you use today to pre-fill all forms, then save them as a .pdf on your computer.

1. From the Forms and Applications page, choose the Create a DocuSign Envelope option.

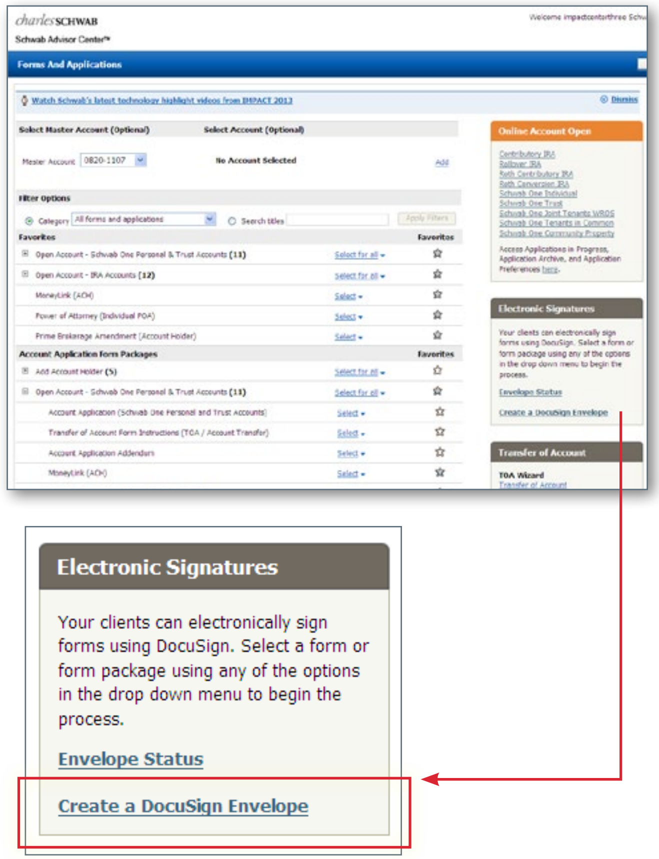
2. Choose the master account from the drop-down menu.

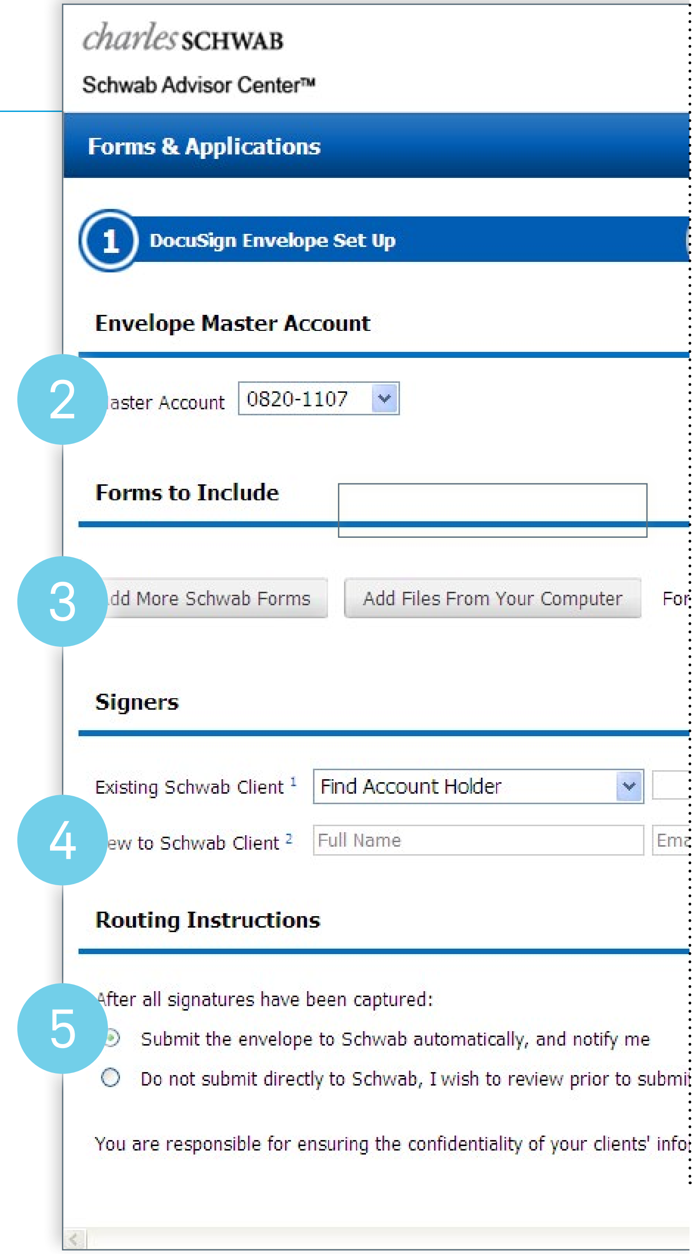
3. Add the forms you saved to your computer.

4. Choose up to six signers—be sure to add them in the order they should sign, as the envelope will proceed from first to last.

5. Decide whether you want to review the envelope before it's submitted to Schwab.

1





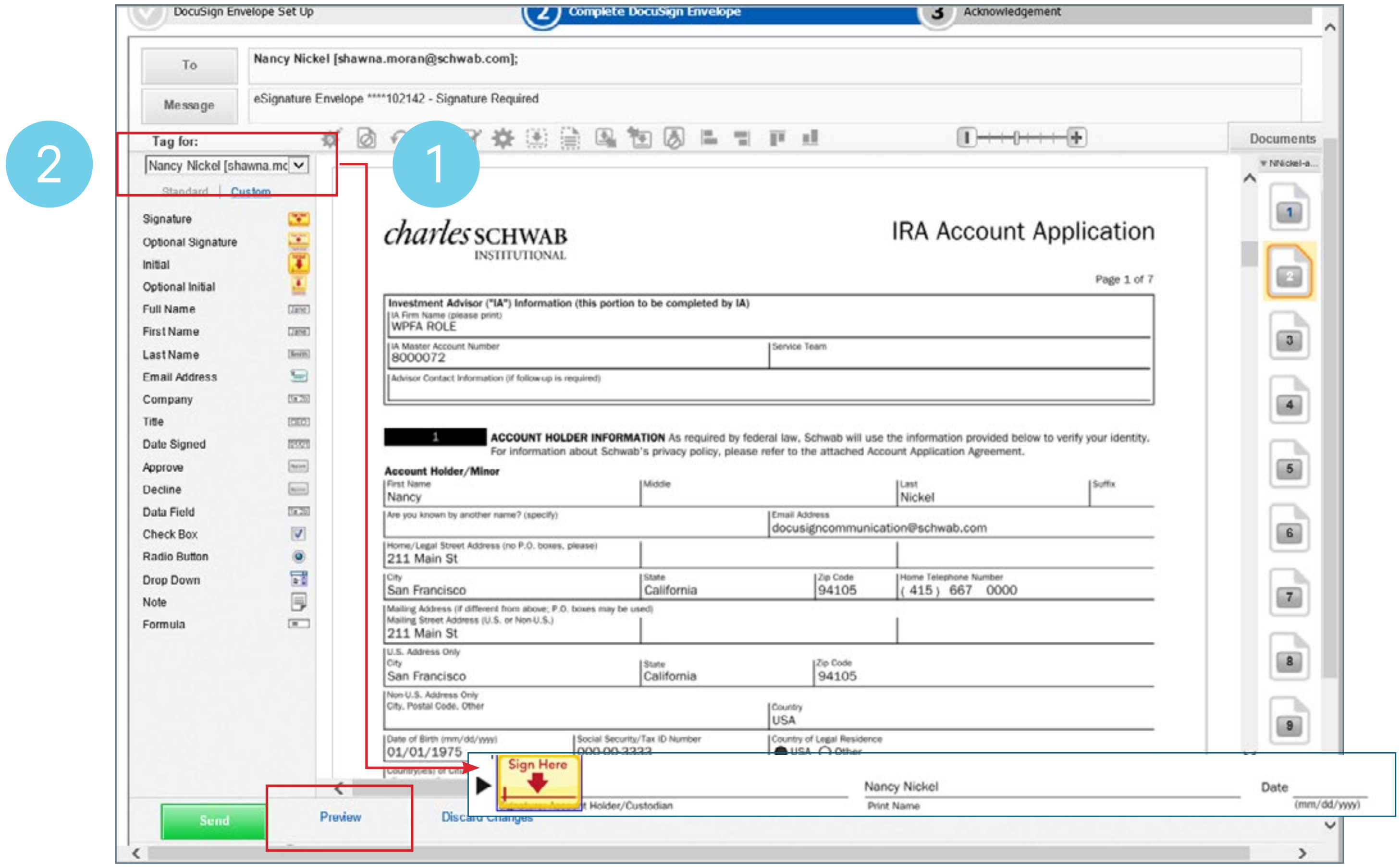
Tag Forms and Send

Drag-and-drop tags for your clients to follow.

1. Tag forms by dragging the icons onto the areas of the form that your clients should complete.

2. If there are multiple signers, use the drop-down menu to choose one at a time, and tag the form for each signer.

3. Before you send the envelope, you can preview the forms to ensure they are properly tagged for each signer.



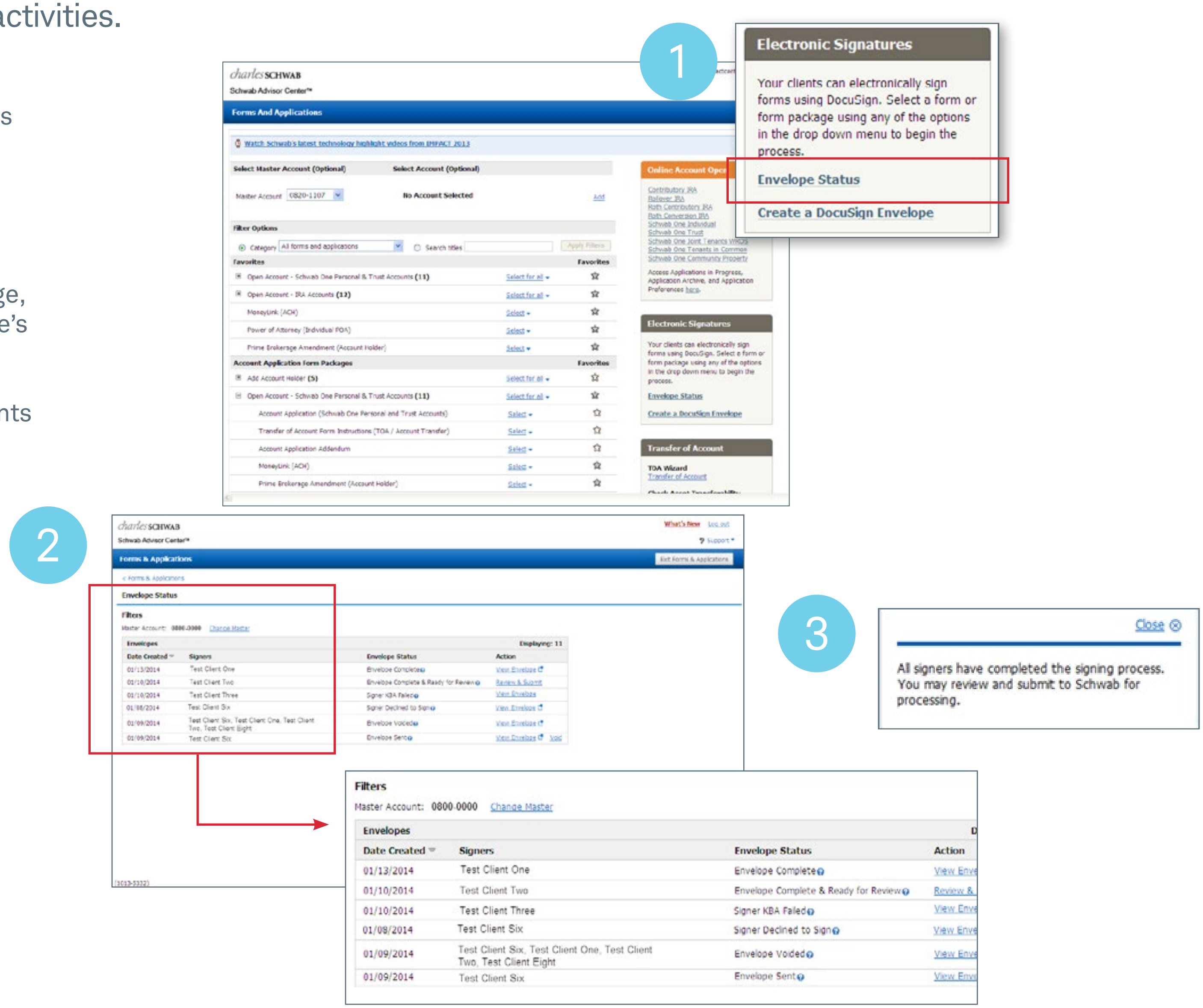
Track progress

Easily stay on top of all activities.

1. You can track the envelope's status from the link on the Forms and Applications screen, or from the Alerts screen.

2. On the Envelope Status page, you can review the envelope's complete workflow history.

3. Click to review the documents prior to submission if you elected that option when sending the envelope.



Open accounts electronically (client)

The system navigates your client through the signing process.

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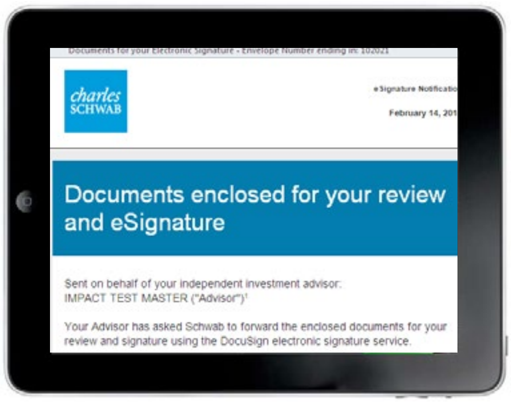
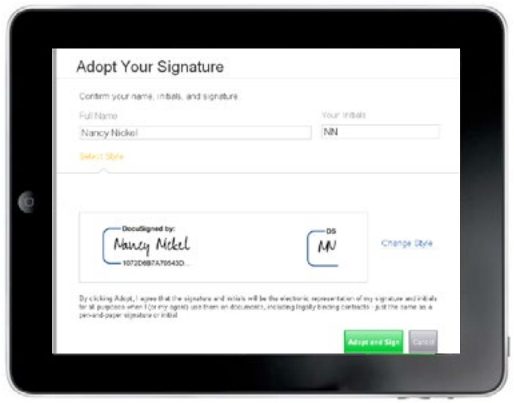


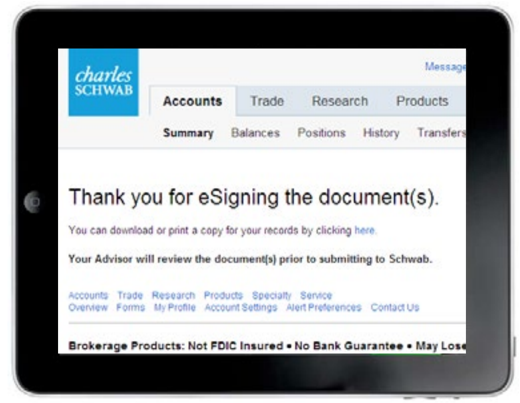
Notify »

Clients receive an email and verify their identities.



Sign »

All clients choose a signature and complete and sign documents.



Confirm »

Once the client confirms signature, the envelope proceeds to the next signer or is returned if complete.

Client is notified and authenticates

Clients verify their identity in a few steps.

New-to-Schwab and current clients use different methods to verify identity.

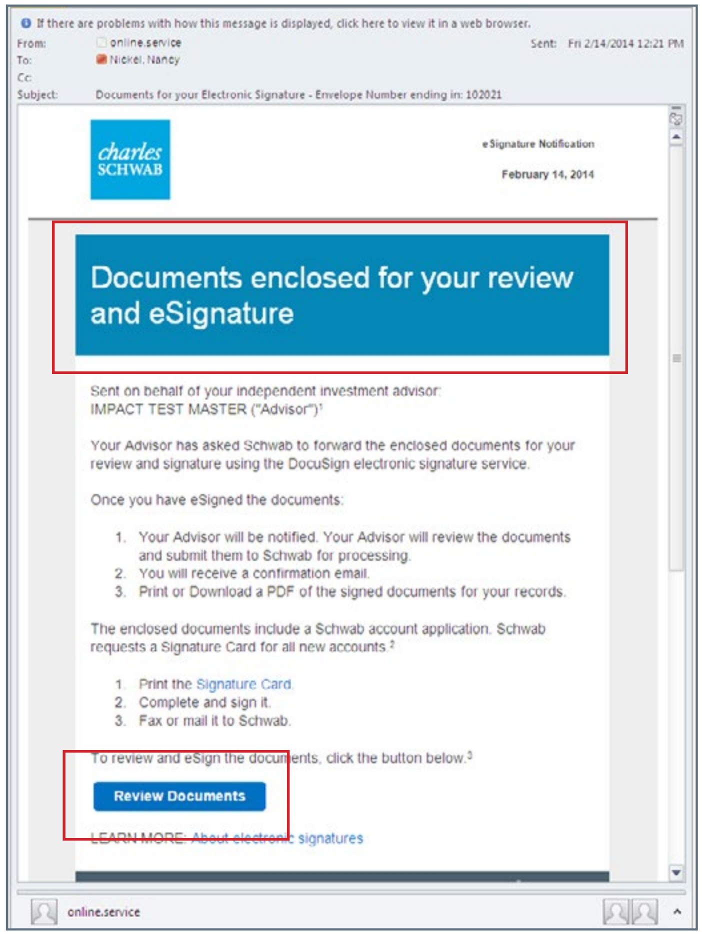
1. All clients receive an email with a link to the electronic envelope. Current clients can also access envelopes through the Message Center on Schwab Alliance.

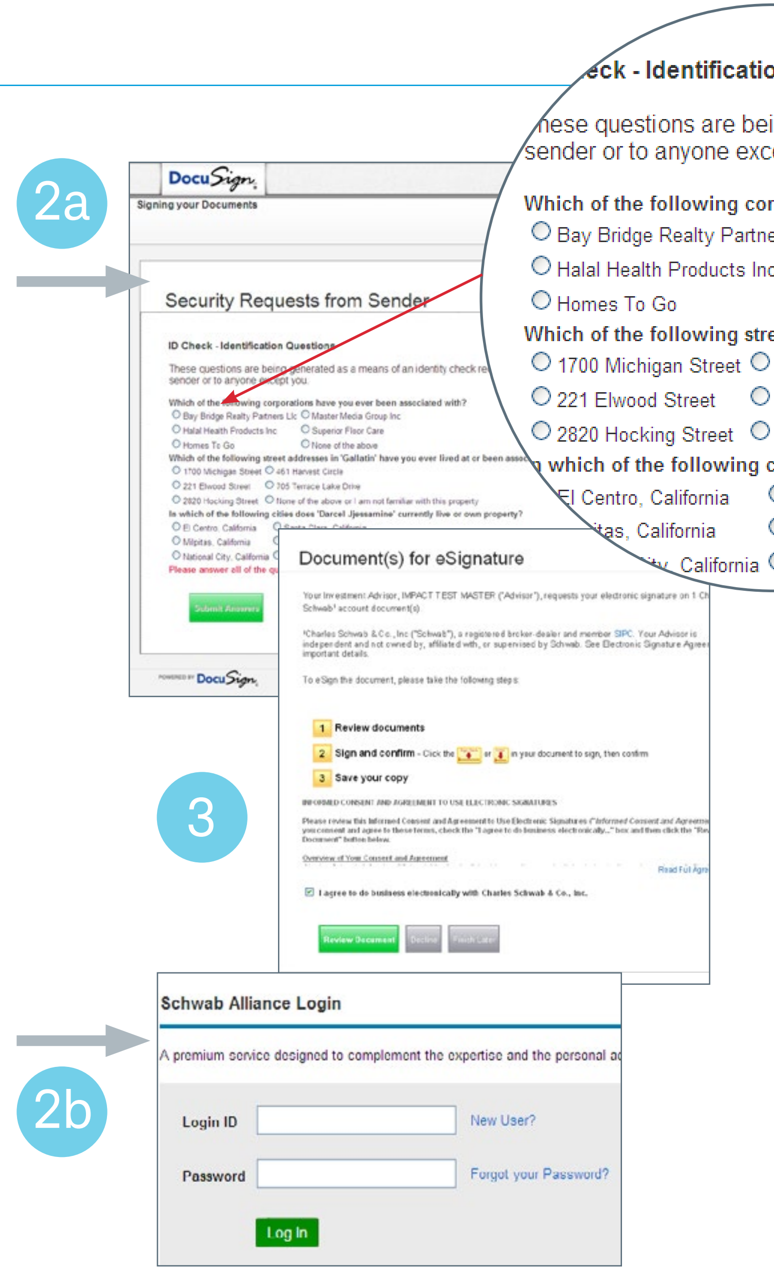
2a. New clients are taken to DocuSign, enter their personal information, then answer knowledge-based-questions (KBA) to complete the process.

2b. Current clients log in using their Schwab Alliance credentials.

3. Once identity is verified, all clients consent to electronic authorization, and are then taken to the documents for signature.

1



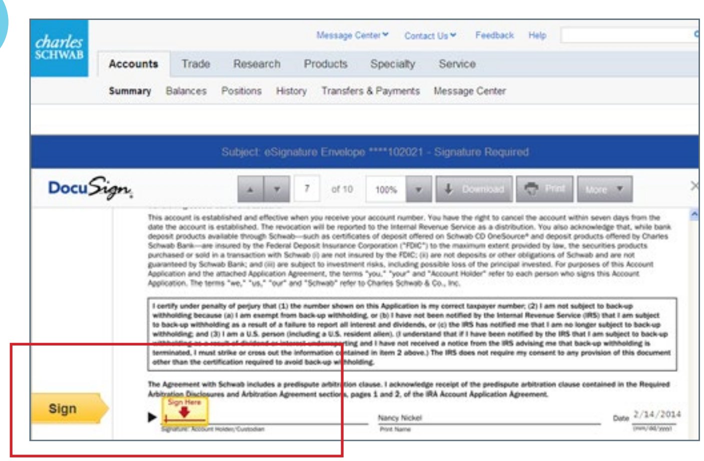


Client signs

Clients complete each section you've tagged.

1. The client signs or completes each field tagged by the advisor, clicking the Next button to proceed to the next one.
2. The client can choose a premade signature, or draw a new one with their mobile device.
3. The client is notified when all fields are complete.

1



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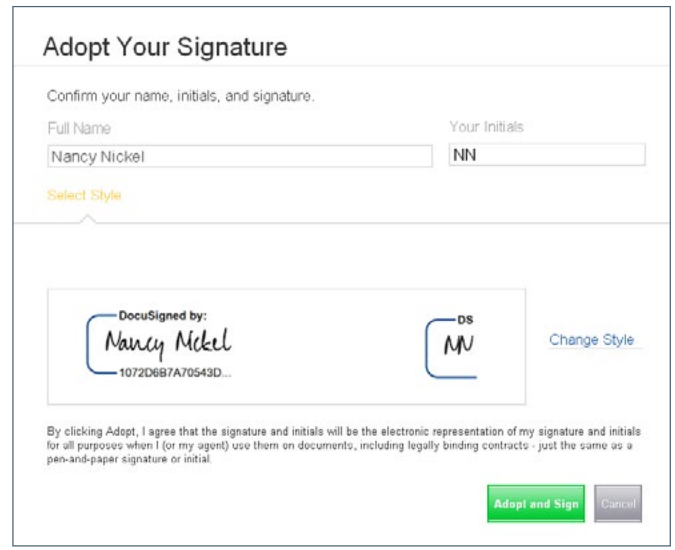

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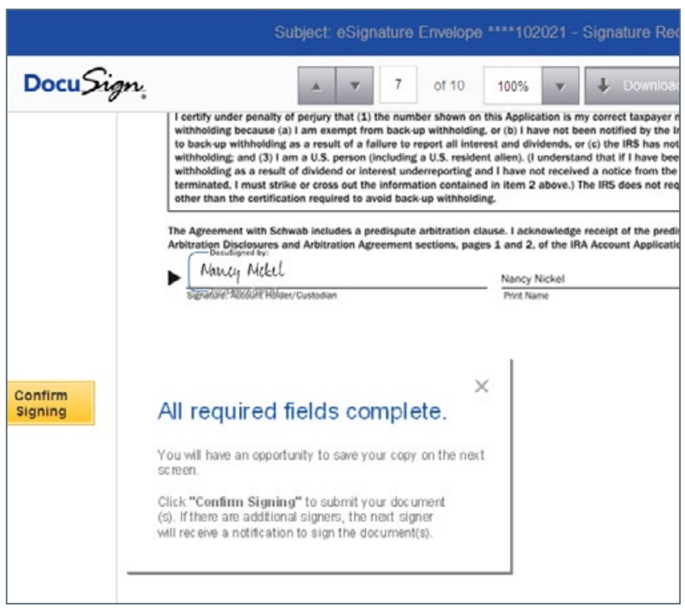


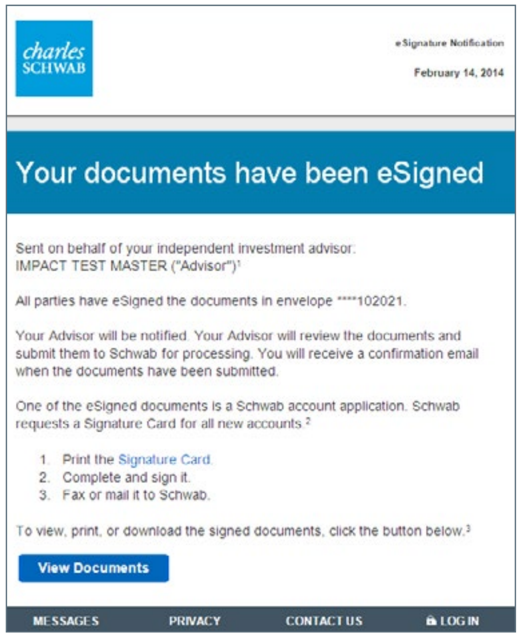
Client confirms

The envelope proceeds to the next step.

1. At this point, the client will receive a confirmation email. If there are multiple signers, the next signer will receive a notification email. If not, the envelope returns to the advisor for review or to Schwab for processing.

2. If the envelope includes an account open form, your client will be asked to sign a Signature Card. While not required to open the account, having a hand-written signature on file will ensure prompt processing of future transactions and enable checks or debit cards to be mailed for this account.

1



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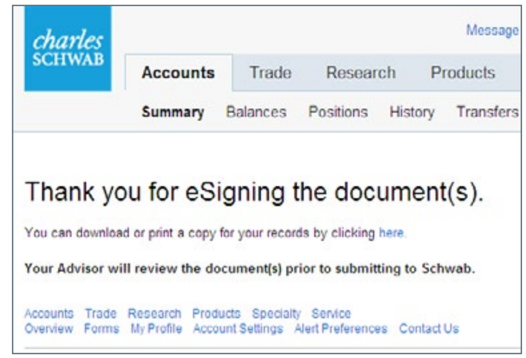

Send wires electronically (advisor)

Using familiar tools, it's easy to create and send an electronic wire request.

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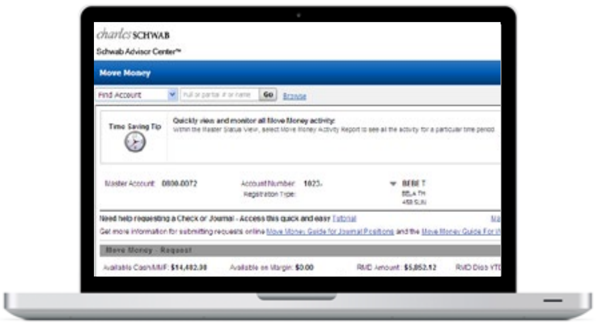
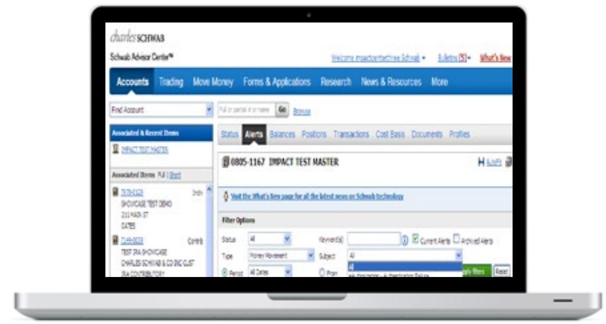




Initiate »

Initiate a wire using the Move Money tool on Schwab Advisor Center.

Submit »

Verify wire details, and submit to notify your client that the wire is ready for confirmation.

Monitor wire »

Throughout the authorization process, use alerts to stay informed.

Initiate wire

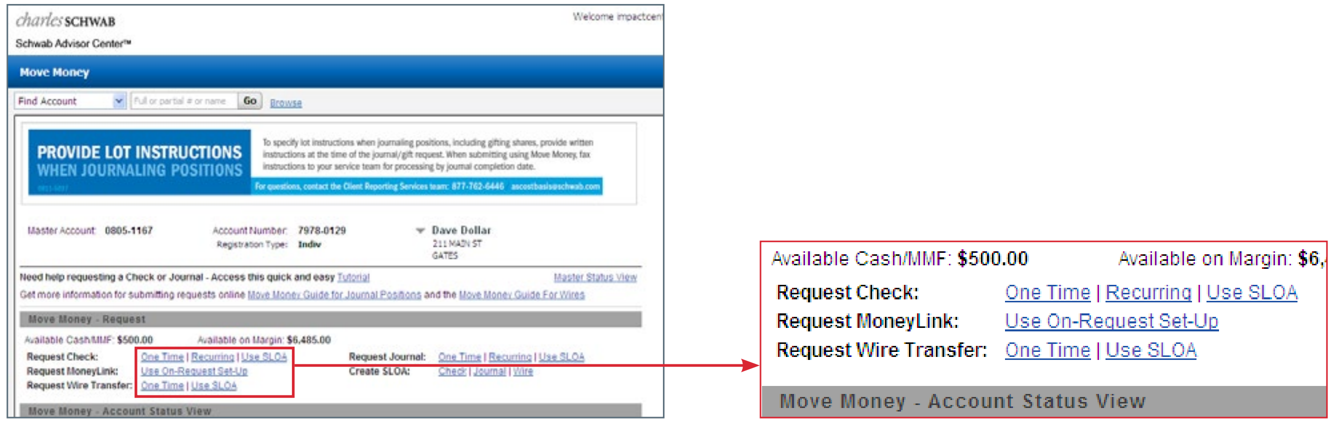
Visit Schwab Advisor Center to get started.

1. To initiate an electronic wire, go to Move Money in Schwab Advisor Center® to submit the request. Currently, electronic authorization is only available for One Time, third-party wires from a brokerage account.

2. Input the details for the wire.

> **Tip:** Remember to verbally verify all email based wire requests to ensure validity.

1



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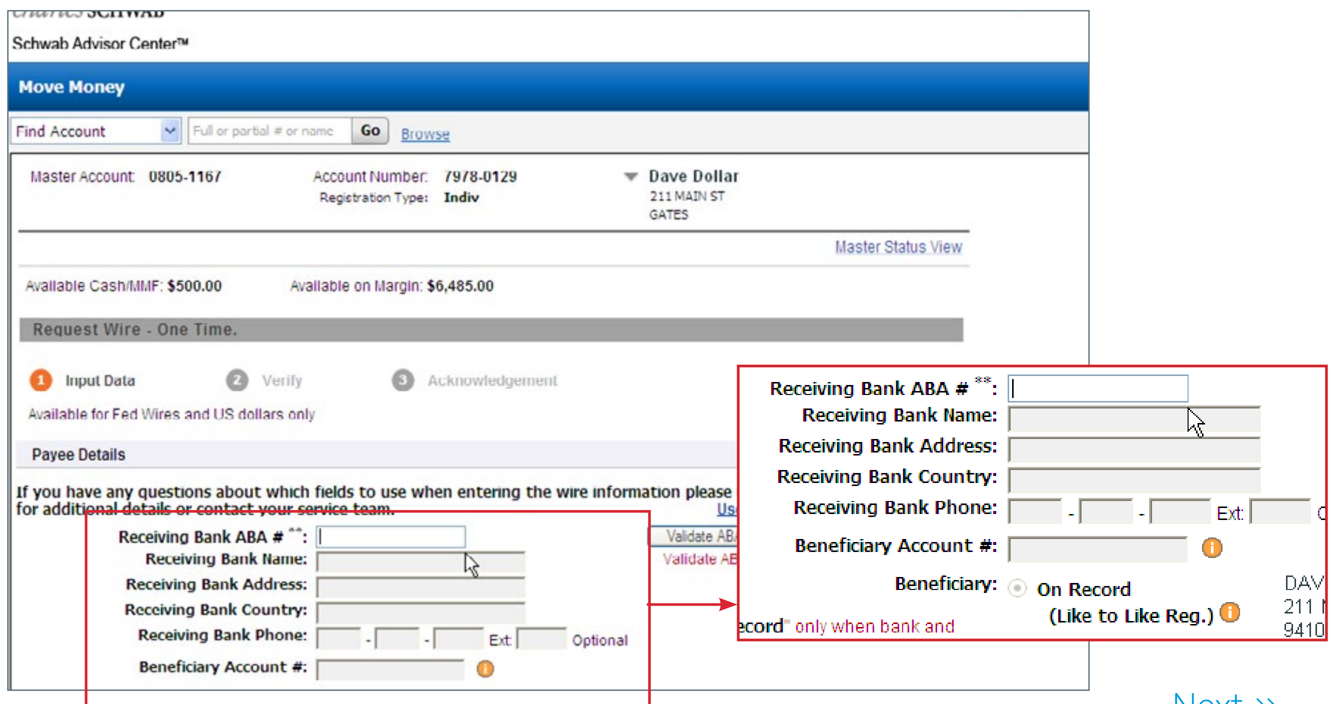
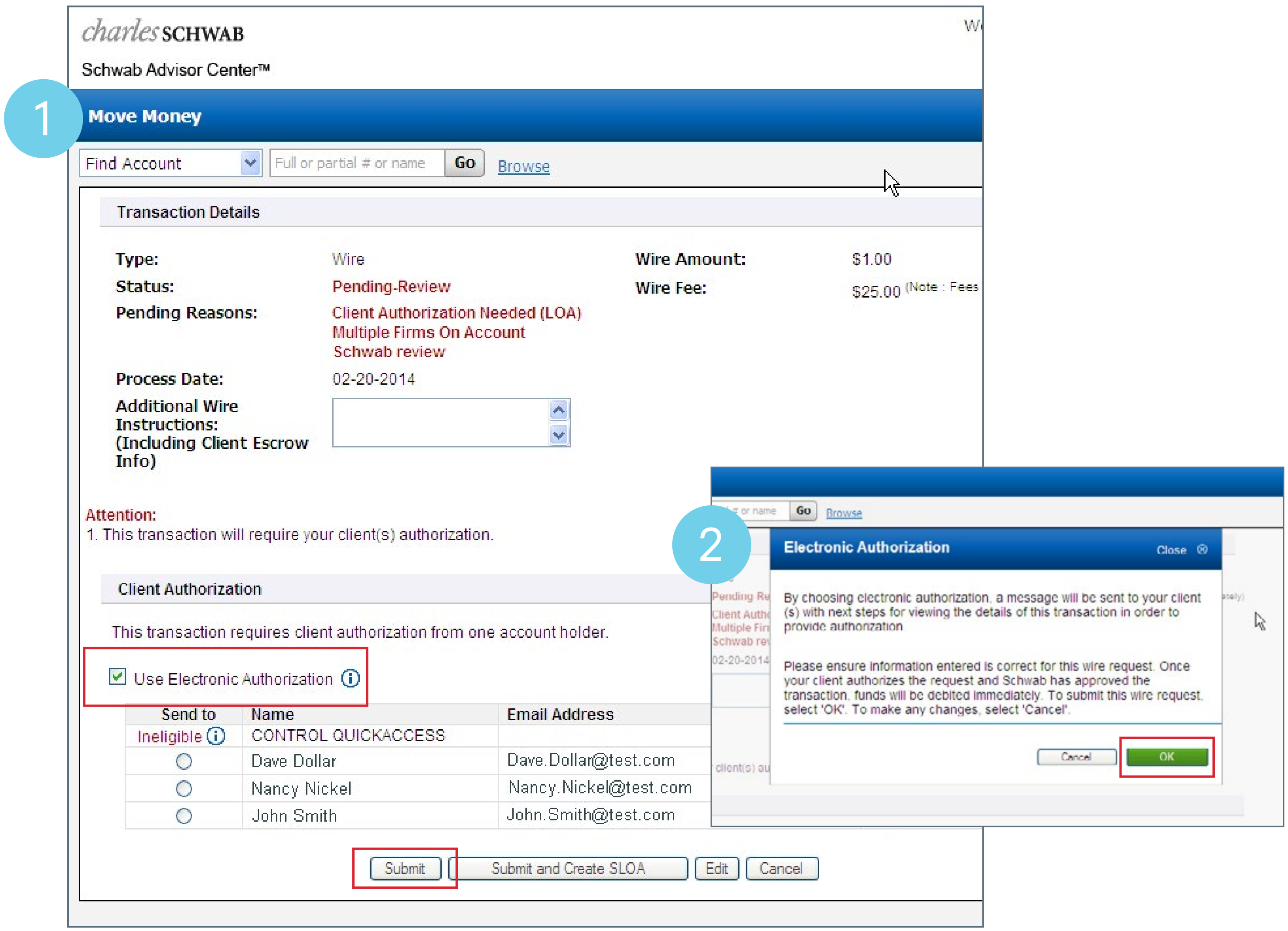


Verify and submit

In a few clicks, the wire is ready for your client's approval.

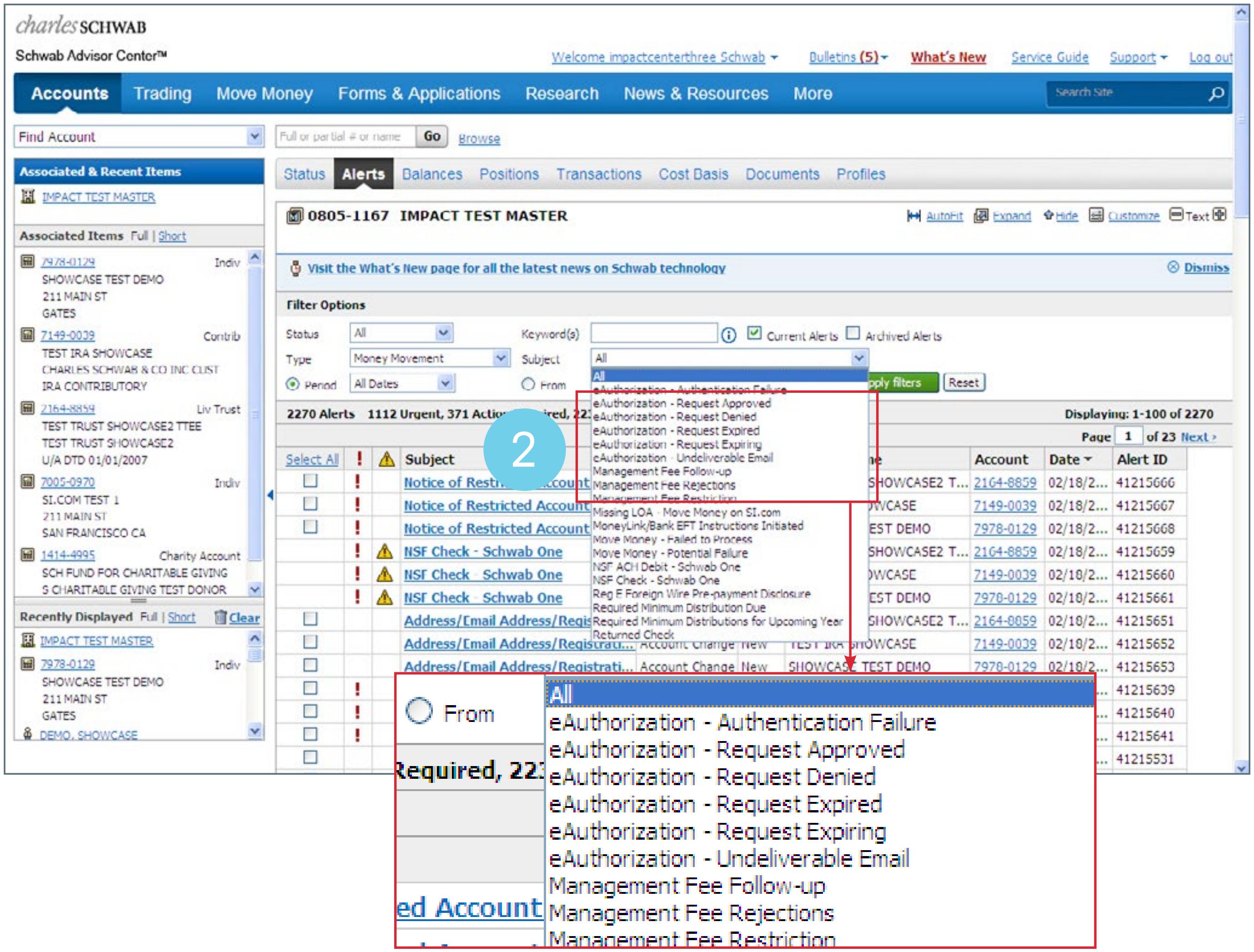
1. While 'Verifying' the Wire, choose the new 'Use Electronic Authorization' check box Select the account holder who should approve the wire.
   - Click Submit to initiate the Wire.
2. When prompted with the Electronic Authorization message, click OK to confirm.



Monitor wire

Stay informed throughout the approval process.

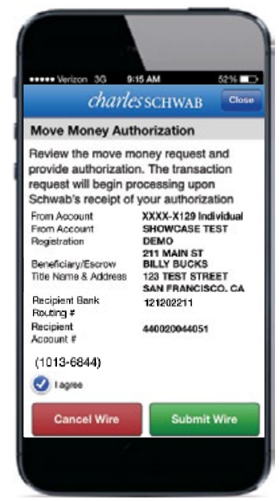
1. Keep track of electronic wires using the Alerts function on Schwab Advisor Center.
2. Select Money Movement from the Alerts drop-down menu.
3. The Alerts will provide detail on the wire's status including if the request is:
    - Approved
    - Denied by your client (and therefore cancelled)
    - Authentication failed
    - Expiring soon, or has already expired (after 7 days without approval)
    - or if the email was undeliverable



Send wires electronically (client)

Client can approve the wire with a few taps on their mobile devices.

Click on the blue text to navigate through this guide.Use the navigation in the upper left to return home or to the beginning of each section.



Notify »

Client is notified by mobile and email

Consent »

Client consents to electronic authorization

Submit »

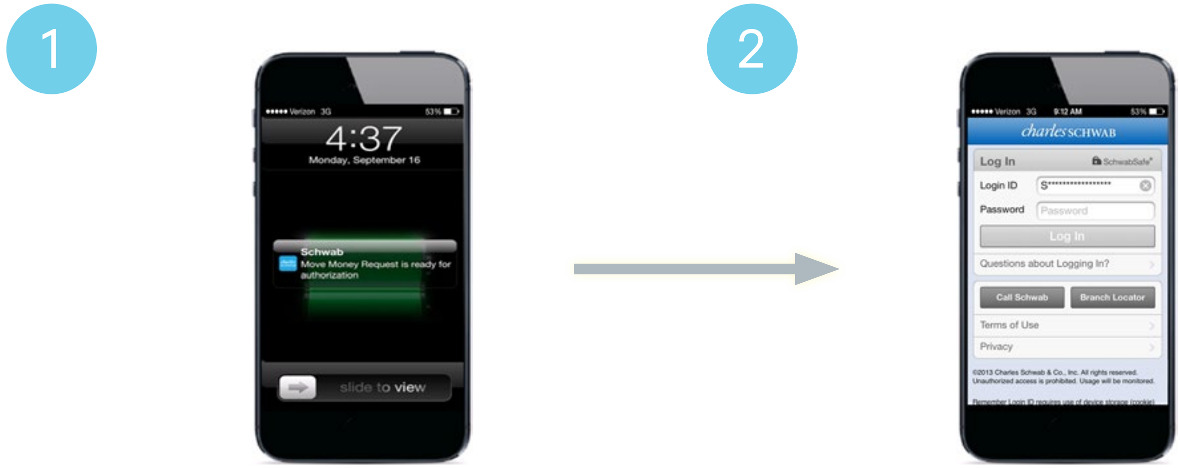
Client submits wire for processing

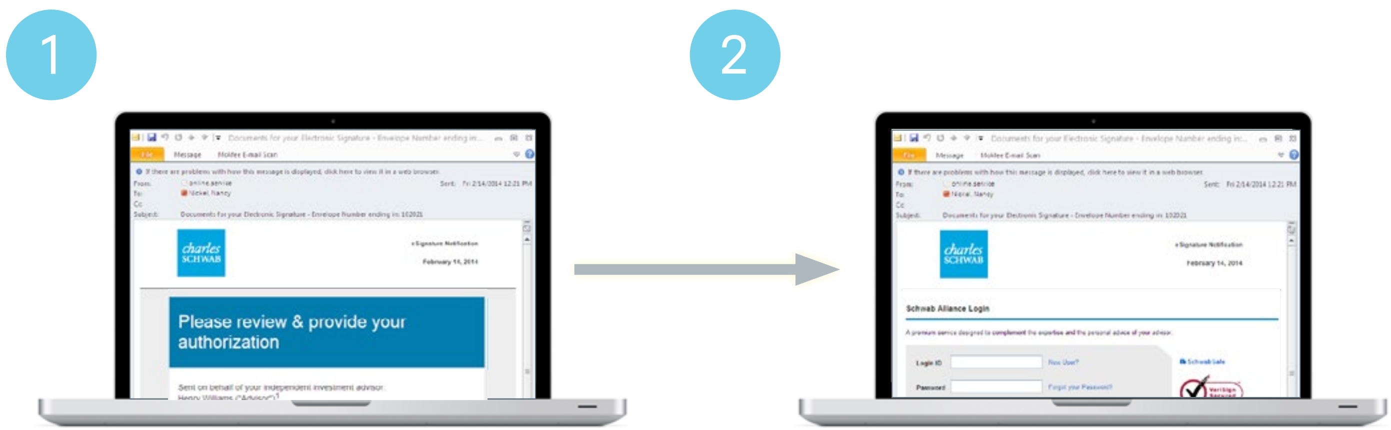
Client is notified

Clients can choose their approval method.

Clients can approve wires via their mobile device or through the Schwab Alliance website.

1. Clients receive notification of the wire via mobile and email.
2. To approve, clients use their Schwab Alliance credentials to log in through the mobile app, or through the Schwab Alliance website.

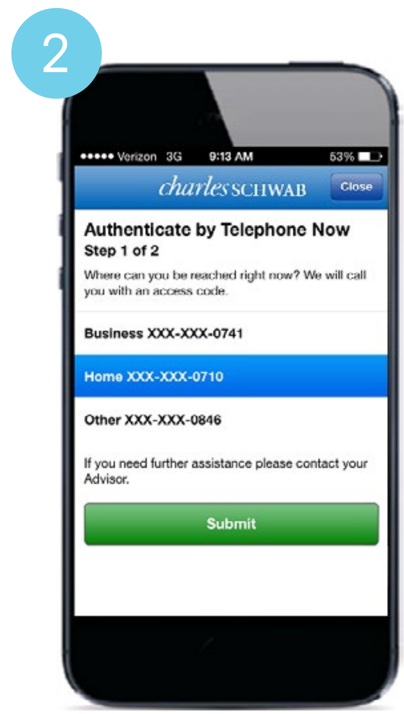


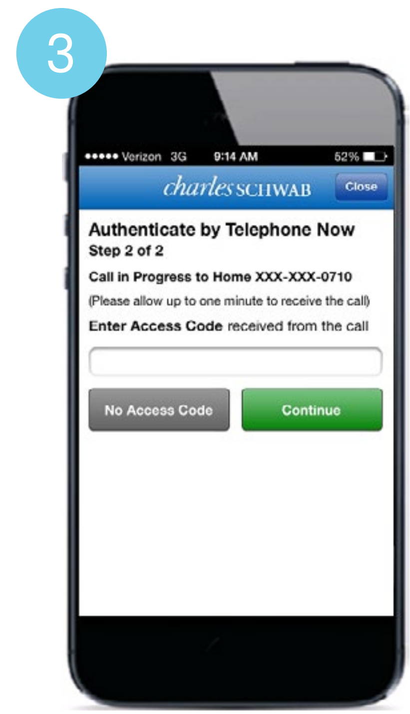


Client consents

Extra security helps to keep your clients safe.

1. For their first electronic authorization through mobile device or Schwab Alliance, clients must indicate their consent.
2. For additional security, Schwab may deliver a one-time access code via a phone call to a number chosen by the client.
3. Once clients enter the code, they can proceed to authorization.





Client submits wire

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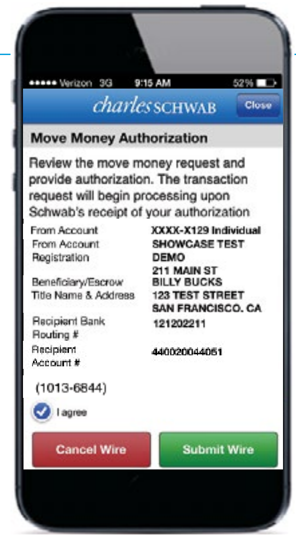
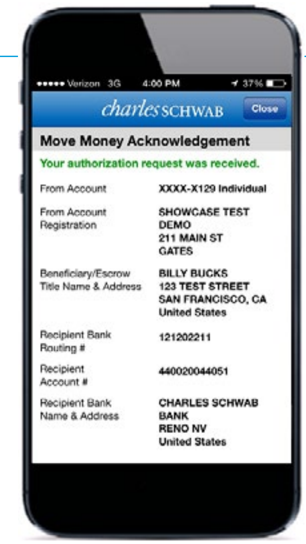
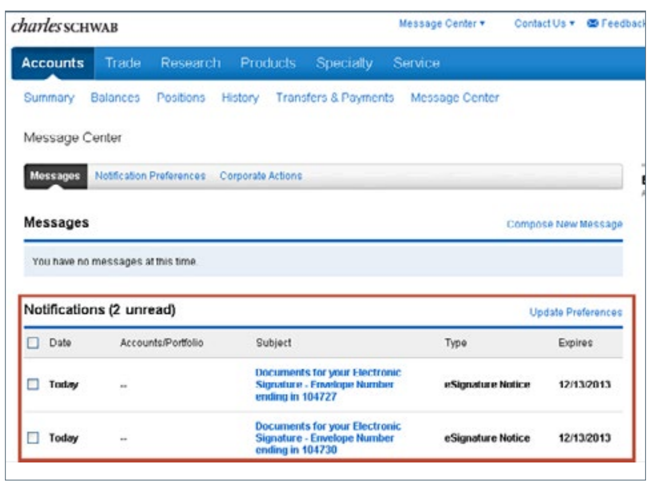


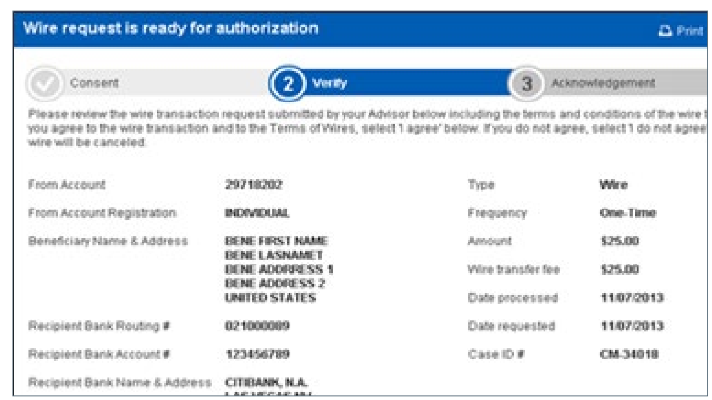


Wires can be confirmed in seconds.

1. Clients then submit the wire, either through the mobile app or through Schwab Alliance.
2. Clients can also access and approve wires through the Message Center on Schwab Alliance.

2





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Any similarity to an existing individual or account is purely coincidental.

It is anticipated that the rollout of these enhanced services will commence in 2014. Additional services not included may also be available, subject to client and marketplace demands. This information is provided for informational purposes and may be subject to change.

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