Schwab Estate Services

Throughout the estate settlement process there can be a lot of paperwork to handle. You can manage everything carefully, one step at a time, with knowledgeable assistance from Schwab.

Benefits

- Single point of contact—Schwab provides beneficiaries, executors and agents with a single point of contact to help facilitate the transfer of assets.
- Save time—Settling an estate can be complicated. Schwab can guide you through the process, allowing you to focus on other important matters.
- Accuracy and thoroughness—Schwab can help ensure that affairs of the estate are handled with diligence.

Features

- Assigned a single contact source through major life transitions—Schwab provides a single point of contact through life-stage transitions for continuity and peace of mind, including:
  - The settlement of divorcing client's assets at Schwab.
  - The settlement of deceased client's assets at Schwab.
  - Durable Power of Attorney (DPOA) processing for Schwab retail accounts.
- Liquidation and transfer of assets—Assets in a Schwab One® Estate Account[1] will be distributed according to your instructions. Once documentation requirements are fulfilled, you can either:
  - Distribute securities and/or liquidate securities and distribute cash proceeds to beneficiaries, or
  - Transfer cash and/or securities to beneficiaries' accounts at Schwab.

When you, as executor, make transfers directly into accounts at Schwab held by the beneficiaries, Schwab can provide them with a variety of investing services.

- Prompt transfer of title—Schwab can streamline the process of registering the decedent's securities in the name of the estate or transferring title of the underlying assets in the account to the heirs.[2]
- Titling and account services—Schwab can help you title your accounts appropriately, update beneficiary designations, establish powers of attorney, and consolidate assets to make your estate easier to manage.

Important details to remember

You'll need some or all of the following documents to fulfill your role as executor:

- Certified copies of your Letters Testamentary or Letters of Administration from the appropriate probate court, dated within 12 months.
- Tax Identification Number, or "TIN" (also known as Employer Identification Number, or "EIN"), for the estate itself, obtained from the IRS. (Note: Do not use the decedent's Social Security number.)
- Tax waiver forms, where applicable. Tax waiver forms are issued by the state tax board in connection with state inheritance tax laws, if any.
- Certified copies of the death certificate for use with insurance companies and government or private benefits agencies, or when dealing directly with stock transfer agents.

Helpful resources

- Easy account management—The Schwab One® Estate Account can help you manage the estate's assets whether you need to consolidate assets or buy and sell securities. You can also pay taxes and cover debts and expenses with the account's free checkwriting capability.
- Individual trustee services—Schwab can help serve as a corporate trustee on trust accounts. Schwab can ensure that the trust is administered objectively, without emotional bias, by handling everything from the investments, ongoing administration and recordkeeping, and preparation and filing of any annual trust income tax returns. For more information, contact Charles Schwab Trust Company at **1-800-745-7721**.
- Diverse investment services—Schwab's wide range of investment resources can support you in carrying out your investment duties. Whether you need little or no investment help, want occasional assistance, or wish to delegate the investment management responsibility to a third-party advisor, Schwab has alternatives to fit each situation. For more information, contact our Investor Development Team at **1-866-855-9102**.
- Efficient and comprehensive valuation of assets—The Schwab Securities Valuation Service allows executors to price marketable estate securities promptly, in compliance with IRS regulations.

Other solutions for your estate planning needs, including:

- College savings plan. Help fund education goals for a family member.
- Insurance services.[3] Protect your family and your future.
- Charitable giving services. Choose a trust or donor-advised fund account.[4]
- A personal financial plan. Implement a fee-based, comprehensive plan to move you toward your financial goals.
- Estate planning workshops. Contact your local Schwab branch for information.
- Connect with a professional. Call us at **1-800-435-4000** to discuss your planning needs.

How to contact us

Call Schwab's Estate Services Department at **1-888-297-0244**.

Schedule an appointment at a Schwab branch near you at schwab.com/branch.

Access our estate planning tools and information at schwab.com/estateplanning.

[1]Account minimums may apply.

[2]Certain fees may apply.

[3]Charles Schwab & Co., Inc., a licensed insurance agency, distributes certain insurance and annuity contracts issued by non-affiliated insurance companies. Not all products are available in all states.

[4]DAFgiving360™ is the name used for the combined programs and services of Donor Advised Charitable Giving, Inc., an independent nonprofit organization which has entered into service agreements with certain subsidiaries of The Charles Schwab Corporation. DAFgiving360 is a tax-exempt public charity as described in Sections 501(c)(3), 509(a)(1), and 170(b)(1)(A)(vi) of the Internal Revenue Code.

Important Trust and Estate Planning Information

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Charles Schwab & Co., Inc. ("Schwab") is affiliated with Charles Schwab Trust Company ("CSTC"), the corporate trustee for Schwab Personal Trust Services ("SPTS").

The Charles Schwab Corporation provides a full range of brokerage, and financial advisory services through its operating subsidiaries. Its broker-dealer subsidiary, Charles Schwab & Co. Inc. (Member SIPC), and its affiliates offer investment services and products.

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