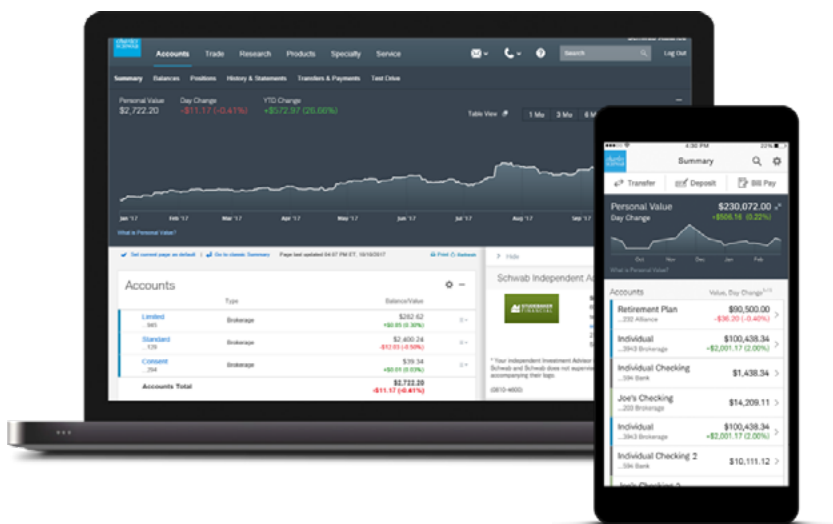


Easy,  
secure  
access

Signing up for Schwab Alliance gives you access to your account information virtually anytime, anywhere, while saving time and paperwork.

Designed for investors like you, our website and mobile app enable you to stay informed about your accounts while still relying on the one-on-one guidance provided by your independent advisor.

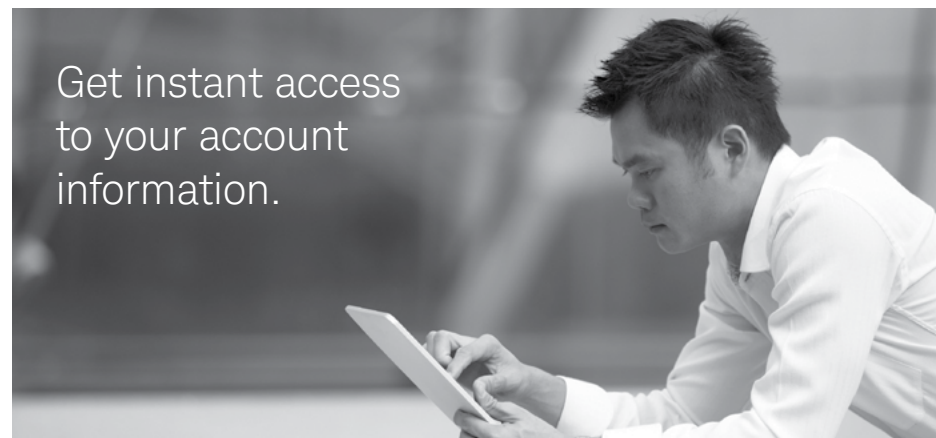


For illustrative purposes only.

## Monitor your accounts easily and securely

- Get instant access to your account information online, or on-the-go with the Schwab mobile app.
- Stay informed on the status of requests and securely approve transactions.
- Keep your contact information up to date so you can be notified.
- Count on secure, paperless delivery of important documents, including account statements, trade confirmations, and tax reports.\*
- Conveniently deposit checks with a click of the camera on your phone or tablet.
- Grant View Only access to third parties, such as CPAs, attorneys, and family members.
- Enhance your account security by adding two-factor authentication.

Ask your advisor to initiate your online access to Schwab Alliance—it's free, fast, and easy.



Get instant access  
to your account  
information.

\*You must be listed as the account owner to enroll in electronic delivery.

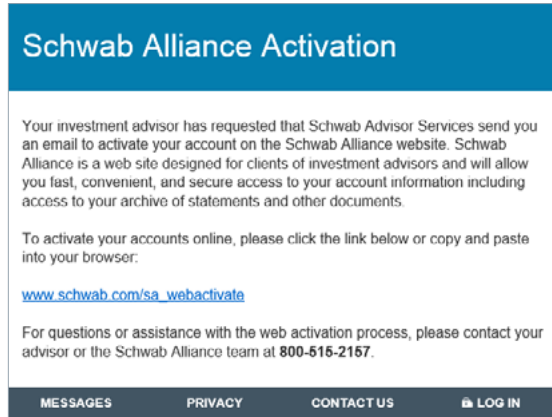
# Set up account access one of two ways

Select an option and then follow steps 2–8 beginning on the next panel.

## OPTION 1

### 1 The easiest way: Ask your advisor to initiate your online enrollment

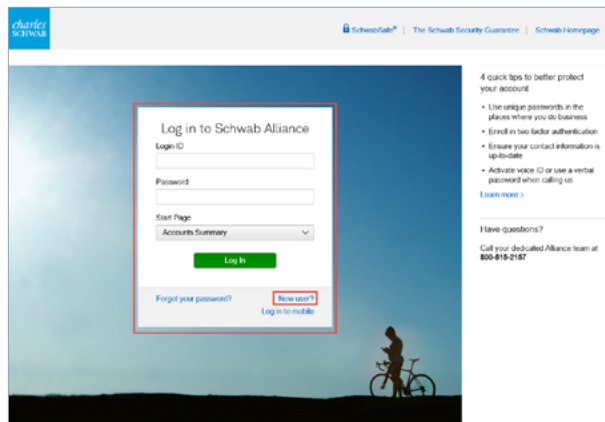
You'll receive an email with a link to get started. If the link has expired, ask your advisor to resend.



## OPTION 2

### 1 Initiate enrollment on your own

Go to [schwaballiance.com](http://schwaballiance.com) and click “New User?”



Note: Always use caution when logging in away from home. Visit Schwab Safe on the Schwab Alliance homepage for more tips on online security.

### 2 Verify your personal information

You'll need to enter information such as your Social Security number and brokerage account number through our secure interface. Your account number is the eight-digit number at the top of your statement. If you own more than one account, you can enter any one of those account numbers.

charles SCHWAB

1 Personal Information 2. Verify 3. ID & Password 4. Acknowledgment

New Schwab user? Create a Schwab login.

Once we verify your identity, you will create a login ID and password. Don't have an account yet? Open one online. If you need help call Schwab at 1-800-435-4000 if you are within the U.S. and outside the U.S. call +1-415-667-8400.

Brokerage Account Number

Date of Birth mm/dd/yyyy

Phone Number

Social Security Number or Gov't Issued ID Number \*

Cancel Continue

### 3 Verify your identity

As an additional layer of security, Schwab will text an access code to your mobile phone or call you directly.

charles SCHWAB

1 Personal Information 2. Verify 3. ID & Password 4. Acknowledgment

Verify your identity.

For your protection, we need to verify your identity before proceeding. Please choose one of the authentication methods. If you need help call Schwab at 1-800-435-4000 if you are within the US and outside the US call +1-415-667-8400.

- Schwab will text your mobile phone with an access code  
If your mobile phone is accessible, we can send the access code via text message.  
• XXX-XXX-2789
- Schwab will call you with an access code

Cancel Continue

## 4 Enter the verification code

Type in the access code provided by Schwab.

The screenshot shows the Schwab account setup process at the 'Verify' stage. A progress bar at the top indicates four steps: 1. Personal Information, 2. Verify (current), 3. ID & Password, and 4. Acknowledgment. The main heading is 'Enter the verification code.' Below it, a message states: 'Text in progress to: XXX-XXX-2789 (Please allow up to one minute to receive the text)'. There is a text input field for the 'Access Code'. Below the field, there are two links: 'I want to use a different phone number or method' and 'I didn't receive an access code and want to try this number again'. At the bottom right, there are 'Cancel' and 'Continue' buttons.

## 5 Create your login ID, password, and security question and answer

Create a login ID and password unique to this account. Choose a secret question and answer to make any future password resets easier. Answers must be at least five characters in length and can include spaces, but cannot contain symbols (e.g. !@#%). For your own security, do not share this information with anyone, including your advisor.

The screenshot shows the Schwab account setup process at the 'ID & Password' stage. A progress bar at the top indicates four steps: 1. Personal Information, 2. Verify, 3. ID & Password (current), and 4. Acknowledgment. The main heading is 'Choose your Login ID and password.' Below it, there are four input fields: 'Login ID' (with a note 'At least 6 characters'), 'Password', 'Confirm Password', and 'Security Question' (with a dropdown menu). Below the 'Security Question' field is a 'Security Answer' field. At the bottom right, there are 'Cancel' and 'Create Login' buttons.

## 6 Acknowledgment

You will receive confirmation that your login ID and password were created. Click on the "continue to your account" link to log in.

The screenshot shows the Schwab account setup process at the 'Acknowledgment' stage. A progress bar at the top indicates four steps: 1. Personal Information, 2. Verify, 3. ID & Password, and 4. Acknowledgment (current). A green checkmark icon is followed by the text: 'You successfully created your Login ID and password.' Below this, a smaller line of text says: 'Your login ID and password are ready to continue to your account.'

## 7 Review and accept user agreements

Review the user agreements and click "Agree" for each to accept their terms.

The screenshot shows the Schwab account setup process at the 'Online User Agreements' stage. A progress bar at the top indicates two steps: 1. Online User Agreements (current) and 2. Document Delivery. The main heading is 'Electronic Services Agreement (Agreement 1 of 2)'. Below it, there is a scrollable text area containing the terms of the agreement. At the bottom right, there are 'Exit' and 'Agree' buttons.

## 8 Enroll in paperless delivery

Sign up for electronic delivery of key account documents. You can enroll all eligible accounts or select specific accounts for documents you wish to enroll.

The screenshot shows the Schwab account setup process at the 'Document Delivery' stage. A progress bar at the top indicates two steps: 1. Online User Agreements and 2. Document Delivery (current). The main heading is 'Online Addendum to Electronic Services Agreement (Agreement 2 of 2)'. Below it, there is a scrollable text area containing the terms of the addendum. At the bottom right, there are 'Exit' and 'Agree' buttons.

Enhance your account security by adding two-factor authentication and device verification. Visit the Security Center on the [Schwab Alliance website](#) for more information. Contact a Schwab Alliance specialist at 1-800-515-2157 or ask your investment advisor if you have questions.

# Setting up mobile access

## 1 Download the Schwab mobile app

Visit the app store for your mobile device and search for “Schwab mobile.”



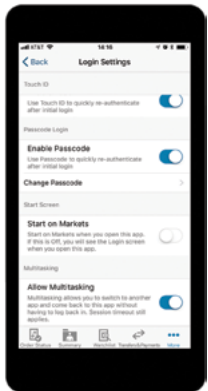
## 2 Log in to access your account

Use the same Schwab Alliance credentials you use online.



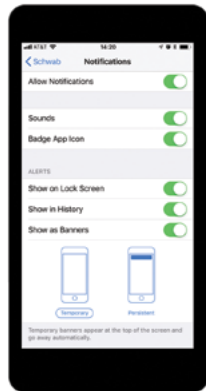
## 3 Check your mobile app settings

Navigate to “More” and select “Profile & Settings” and then “Login Settings.” Scroll to the bottom and turn on “Allow Multitasking” to approve transactions electronically from your device.



## 4 Turn on push notifications (for iOS/Apple devices only)

Navigate to your device “Settings” and select “Notifications.” Ensure that the Schwab app is in the list of included apps. You can choose to display alerts on “Lock Screen”, “History” and “Banners.” Alerts will notify you of money movement requests requiring your approval.



Sign up for online access today, or call a Schwab Alliance specialist at **1-800-515-2157**

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. Android is a trademark of Google, Inc. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. iTunes, App Store, iPhone, and iPad are trademarks of Apple Inc. © 2019 Charles Schwab & Co., Inc. (Schwab). All rights reserved. Member SIPC. TWI (1019-9SDH) MKT70909FM-02 (10/19)