

Investment Proposal Center: Frequently Asked Questions

[General User Questions](#)

[IPC Search Options](#)

[IPC Data](#)

[Customizing Reports and Client Use](#)

[Contacts and Help](#)

General User Questions

What is the Investment Proposal Center? The Investment Proposal Center¹ (IPC), powered by Informa Investment Solutions, Inc. ("Informa"), is a robust tool that allows you to streamline your research and analysis process. With the IPC you can research and analyze money managers and investment products—specifically, separately managed accounts (SMAs), mutual funds and exchange traded funds (ETFs)—and generate differentiated, client-specific proposals.

Will I need to maintain a separate username and password for the IPC? No, the IPC uses single sign-on technology from www.schwabadvisorcenter.com. New users and users with password resets will need to wait until the next business day to gain access to the IPC. Additionally, at this time, the IPC does not provide a "super user" capability to monitor its use by multiple users.

What web browsers does the IPC allow? The IPC application requires Microsoft Internet Explorer 10.0 or higher, Firefox, Chrome, or Safari.

How do I upload equity and mutual fund holdings that I have saved as a file on my computer? Holdings now may be uploaded via a template in the IPC rather than manually. Under the "Accounts" charm, click the "Upload Holdings" button for a formatted spreadsheet. Fill out the spreadsheet and follow the instructions to upload holdings into IPC.

How do I upload my own documents and firm logo onto the proposal pages? Upon launching the IPC, you will find a navigational link for "Settings." This option will take you to a page that has a sub tab for "Logos" and another sub tab for "Documents." From here, you can browse for files on your computer to upload for use in the IPC.

[Back to Top of FAQs](#)

IPC Search Options

Why does the IPC tool not associate the strategy I have selected with the Schwab platform in which the strategy is available, using the color-coding feature? If the manager you have selected participates in the Informa PSN database, but the IPC does not associate that strategy to its related Schwab platform, there may be a discrepancy in the name of the strategy or other information passed between Schwab's system and the PSN database. Contact the IMCG at 877-202-4716 for further information.

How long after a strategy is added to one of Schwab's platforms will it be viewable in the IPC with the color-coding feature? Generally, firms will reflect Schwab's color coding one week after being added to a Schwab platform, if the firm is already reporting data to Informa. Firms new to Informa will generally be added to the IPC two business days after they have been published in the Informa PSN database. If you are a money manager and you have a strategy available at Schwab, you must provide the Informa Manager Neighborhood codes to Schwab's Money Manager Relations team (MMR) for the color coding feature to be turned on. To obtain the Manager Neighborhood codes or to begin reporting strategy information to Informa, please access the [Global Manager Neighborhood](#) web page or email Informa's Data Services department at psndata@informais.com or call (800) 662-4874 and follow the prompts for Data Services. To provide this information to Schwab, contact MMR at MoneyManagerRelations@schwab.com

Can I use strategies that are not available at Schwab? Yes. Any SMA strategy that reports into Informa or any mutual fund and/or ETF that reports into Morningstar can be researched and used in proposals.

Why do some of the investments I've entered into my Product List not show up in the "Portfolio Construction" tab of the client proposal? When creating a client proposal, if you don't allocate dollars or a percentage to an asset class, you won't be able to view any products within that asset class as you move through the tool to the "Portfolio Construction" page. Please also note that some strategies or funds that don't fall into the traditional main asset classes of Modern Portfolio Theory (Large Cap, Small Cap, International Equity, and Fixed Income) can sometimes be categorized as "Specialty/Other" or possibly in a different asset class within the PSN database due to Informa's criteria for asset class assignment.

Why am I unable to locate the firm or strategy I have selected for my clients anywhere in the IPC? The IPC only shows those SMAs that are reported to Informa and mutual funds and/or ETFs that are included in the Morningstar database. Please review the [Global Manager Neighborhood](#) web page to see what SMA strategies are available at Schwab or [contact the IMCG](#) for information on the SMA manager and strategy availability.

Can I add individual equities to my proposed portfolio? No. The IPC is a tool focused on providing proposal generating capability for SMAs, mutual funds and ETFs. The IPC does not allow for proposals that recommend individual securities, bonds, alternative investments, annuities, or other custom holdings. You agreed in the IPC User Agreement not to use it for that purpose.

If there is a strategy listed in the IPC that is not available at Schwab, can I still use that strategy? Most likely. If you prefer to use a strategy that is not currently available at Schwab, contact your Schwab Relationship Manager for instructions on how to have the manager/strategy added to one of the platforms.

[Back to Top of FAQs](#)

IPC Data

How long after the quarter end is a manager's performance information viewable in the IPC?

The IPC is switched to a new quarter approximately three weeks after the end of the quarter. At this point, a significant percentage of the completed quarter's returns should be available from PSN managers. PSN returns are updated nightly as they become available from managers.

Can I generate a proposal with yield and dividend information separated out from one another? For Funds, Dividend Yield and SEC Yield are shown side by side on the Product Factsheet. For equity MAs, Dividend Yield is in the Equity Characteristics section and for fixed income MAs, average yield to maturity is in the Fixed Income Characteristics section.

How do I use a benchmark as a proxy for another investment in a blend portfolio? Once you have made your selection of active products, you will be prompted to blend the portfolio. This function is performed on the "Portfolio Construction" tab, which also offers a button that reads "Add Indices." This feature will allow you to add one or more benchmarks to your overall portfolio blend. Once added, you will be required by the system to assign percentage weights to those selections in order to generate reports.

How were the questions in the Investment Policy Statement created? The questions were compiled by Schwab. These are sample questions for your consideration that you should supplement as you think appropriate. These questions should not be regarded as an indication by Schwab of how to determine suitability. Per the IPC user agreement, you have responsibility for all suitability determinations for your clients.

Who created the asset allocation models? The Schwab Center for Financial Research (SCFR) created the allocation models. These are sample asset allocations for your consideration. Per the IPC user agreement, you have responsibility for all asset allocation determinations for your clients. SCFR is a division of Schwab.

Are returns for SMAs, mutual funds and ETFs gross or net of fees? SMA returns can be gross or net of the manager's fee and in some cases both may be provided and shown as a "Mixed" return. When SMA returns are used in a proposal, a page titled "Qualitative Description of Return Set" is force printed for inclusion in the proposal. If the blended performance includes SMA returns that are gross of manager fees, the performance presented will be higher than if those returns were presented net of manager fees. Mutual fund and ETF return information is net of fund fees.

Does the system include portfolio optimization capabilities, like Monte Carlo simulation? Yes. Monte Carlo simulation and Mean Variance Optimization are available in the IPC. The available performance history for these tools is 30+ years. The minimum number of simulations for use in the Monte Carlo tool is 500, with a maximum of 5,000. The IPC's default setting is 5,000, but you can change that setting to any number between 500 and 5,000.

When I run a single manager profile for SMAs, why am I getting empty fields returned? Empty fields showing in Fact Sheets or Firm Profiles are due to that information not being reported by the manager of that strategy. Schwab does not have responsibility for this data, and therefore, does not have the ability to input any missing information. Contact the manager with any questions on missing data.

[Back to Top of FAQs](#)

Customizing Reports & Client Use

Can I save my firm's model portfolio into IPC? Yes. You can save your firm's model portfolios in the "My Models" tab which is located in the "Build a Report" tab.

Can I use IPC materials with clients? You can provide an IPC-generated proposal to a client only in connection with a "one-on-one" communication between you and the client in accordance with the guidelines for "one-on-one" communications contained in the "About this Document" and "Explanatory Notes" pages included in the proposal. **Per the IPC User Agreement, you are required to deliver all disclosure pages generated by the IPC for a proposal to any client to whom you deliver that proposal.** For further information, please refer to the IPC User Agreement on www.schwabadvisorcenter.com.

Can I edit/customize the Risk Tolerance Questionnaire or IPS statement for blend proposals? No. These proposal features are optional for each user. They cannot be modified from their existing state.

Can I get the Risk Tolerance Questionnaire or the Goal Questionnaire for the Investment Policy Statement in PDF format on the IPC? Yes. You can find PDF versions of the Risk Tolerance Questionnaire and the Goal Questionnaire by clicking the Dashboard Charm, then the Disclosures link.

Why doesn't the Risk Assessment Questionnaire allow me to select more than one type of investment that my client previously has invested in? In answering this question, (Question #5 in the Questionnaire), you should indicate the one type of investment the client has made which has the most volatility.

Can I generate a proposal using monthly performance? No. Only quarterly performance data is available for all product types.

Does the IPC take into account tactical asset allocation decisions made by my firm? No. The IPC was not designed with this type of performance calculation in mind. The IPC calculation assumes the allocation in a proposed portfolio was rebalanced at the beginning of each quarter, every quarter, among the different strategies to restore completely the original stated target allocation. One of the IPC's greatest attributes is the ability to show your clients how various combinations of asset classes and strategies may have hypothetically performed as a whole in the past.

Can I manually add in my firm's separately managed account strategy to be saved and used in proposals? No. The IPC does not have functionality that allows a user to set up their firm's own SMA strategy in the IPC. Users have the ability to leverage combinations of the many thousands of SMAs, mutual funds, ETFs and benchmarks that are currently available in the IPC. If you have a strategy available at Schwab but is not reflected in the IPC, you must provide the Informa Manager Neighborhood Codes to the Schwab Money Manager Relations (MMR) team for the strategy to show available in one of Schwab's platform. To obtain the Manager Neighborhood codes or to begin reporting strategy information to Informa, please access the [Global Manager Neighborhood](#) web page or email Informa's Data Services department at psndata@informais.com or call (800) 662-4874 and follow the prompts for Data Services. To provide this information to Schwab, contact MMR at MoneyManagerRelations@schwab.com

Can I save a template of the report pages I'd like to show on my reports and proposals? Yes. In the "Presentation Center" tab, click on "Save Template" on the bottom of the page. Saved Report Sets and Templates can be accessed from the "Select Templates" drop down menu.

Can I upload documents in any format? Users may upload documents that can be retrieved for future reference in any of the following document types: .csv, .pdf, .doc, .docx, .ppt, .pptx, .xls, .xlsx. Documents that users want to include in presentations can only be uploaded in PDF format within the Content Library under the Settings tab or link..

Can I print the reports and proposals in landscape? Yes, proposals will only print out in landscape orientation.

Can I extract the IPC proposals to a version other than PDF? No. The relationship Schwab maintains with our vendor prohibits us from allowing this type of functionality. To request a customize proposal outside of the IPC, please [contact the IMCG](#) for assistance.

[Back to Top of FAQs](#)

Who can I contact for assistance using the IPC?

The Investment Management Consulting Group (IMCG) is available to assist with registering for bi-monthly webcasts on how to use the IPC. Please email the IMCG at Manager.Research@schwab.com to register for the next available webcast. If you still have questions after the attending the webcasts and viewing the [online tutorials](#), the IMCG is available to answer any questions you have on developing Client Proposals. Contact the IMCG at (877) 202-4716 Monday through Friday from 7:00 a.m. to 5:00 p.m. PT or via email at Manager.Research@schwab.com.

Technical Client Services, (TCS), provides **all** technical support for IPC issues, including but not limited to, password resets, document upload errors, browser errors, unresponsive page selection options and error messages while generating reports. Contact TCS at (800) 647-5465 from 5:00 a.m. to 4:00 p.m. PT or via email at techserv.si@schwab.com.

The Managed Account Service Team, (MAST), provides general support for the IPC. Contact MAST at (877) 673-7969 Monday through Friday from 6:00 a.m. to 4:30 p.m. PT or via email at mastisg.si@schwab.com.

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Information about each money manager (MM) available through the IPC is assembled by Informa from information prepared by the MM. The information about mutual funds and exchange traded funds available through the IPC is assembled by and is the proprietary information of Morningstar, Inc., ("Morningstar") an independent financial services firm. Through the IPC, Schwab merely is providing you with access to information assembled by Informa or Morningstar and is not itself providing this information.

None of the information available through the IPC constitutes an offer, recommendation or solicitation to purchase or sell any particular security or a recommendation to use a particular MM or investment product.

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