Firm Security Administration

A step-by-step guide to setting up your team and firm on Schwab Advisor Center®

Safeguarding your firm and client data is Schwab’s No.1 priority. As a firm security administrator (FSA), you play a critical role in controlling access to your clients personal and account information.

There are several tasks that you will need to complete for any Veo One® users who require access to the Schwab platform, as well as for ongoing maintenance and monitoring of access levels for all members of your firm.

Since we know there are differences in the size and complexity of how firms are set up, we have created this guide to walk you through only the steps that would be applicable for your firm type.

Review the important instructions on the next page on how to navigate this guide based on your firm profile.
Please read: Important instructions for using this guide

The legend below helps you choose which profile best represents your firm. Once you select the most appropriate numbered icon for your firm, you can navigate this guide by clicking that numbered icon to the right of the Next button in the bottom-right of all pages.

By doing so, you will only be brought to pages that are applicable to the firm profile that best represents your firm.

On the next page you will see a main topics menu. You may use it to get to the areas in the guide that you are interested in reviewing. Once you get to the landing page for each topic, simply continue to follow the numbered icon path for your firm profile.

You can click Home in the upper-left corner of any page to return to the main topics menu on the next page.

Choose the most appropriate numbered icon that represents your firm

<table>
<thead>
<tr>
<th>TD Ameritrade (TDA) accounts only</th>
<th>TD Ameritrade and Schwab accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>1   one user</td>
<td>&lt; 50 rep codes/master accounts</td>
</tr>
<tr>
<td>2   2-20 users</td>
<td>&lt; 50 rep codes/master accounts</td>
</tr>
<tr>
<td>3   &gt; or &lt; 20 users</td>
<td>&gt; 50 rep codes/master accounts</td>
</tr>
</tbody>
</table>
To get started, select a topic below to view the recommended steps along with helpful tips and resources. Remember to follow the numbered icon path for the firm profile that best fits your firm.

Main topics

- Transition and FSA role overview
- FSA setup process
- Providing access to Schwab Advisor Center
- Support and resources

Tip

To search this guide press Ctrl + F and type keywords or phrases.
Overview of your firm’s transition

Schwab Advisor Center has robust security features that allow you to directly manage user access and permissions, including which individuals can trade or move money for client accounts. As part of the transition process from Veo One® to Schwab Advisor Center, you will need to complete the setup for all existing Veo One users to whom your firm wishes to grant access to Schwab’s platform.

Things you should know before you begin:

- We will import all of your Veo One users to Schwab Advisor Center to make the setup process easier.
  - All Veo One users with trade or move money authority will be imported as “Authorized Agents” who are permitted to place trades or move money on Schwab Advisor Center or by phone
  - All other users will be imported as information only agents who can only access firm information on Schwab Advisor Center and by phone but will not be able to trade or move money

- Your client granted you authority to take certain actions on their behalf, which is stored on the TD Ameritrade platform. We will transfer to Schwab’s systems all the existing client authorizations granted to your firm, including trading authority, limited power of financial advisor, and any other pertinent authorizations.

- You will need to review the account access and security permissions for all users we have imported to Schwab Advisor Center and then invite the appropriate authorized agents to set up their Schwab credentials.

Please note: Additional documentation may be required if you change permissions from what is on file at TD Ameritrade.

Click Next for a step-by-step walk-through of the process to transition your Veo One users to Schwab Advisor Center.
What the FSA is

At Schwab the FSA is an important role that gives the individual the ability to add, remove, and change other users’ access to Schwab Advisor Center, as well as to grant permissions so others at your firm can use important platform functionality. Your first job as FSA will be coordinating your firm’s conversion from TD Ameritrade to Schwab, which is covered in this guide. The FSA is also responsible for a variety of ongoing routine tasks related to Schwab Advisor Center. These include:

- Adding new users
- Removing users who have left your firm
- Creating security groups to easily assign specific functionality and master account access to multiple users
- Verifying annual third-party data access
- Helping with user maintenance including password reset requests and authentication device assignments
- Adding or removing security group access for individual users as needed

Additional training will be available to address ongoing FSA responsibilities closer to the time of conversion.
FSA setup process: Log into Veo One

Start by logging into Veo One as you normally would.
FSA setup process: Start your Schwab Advisor Center registration

If your firm has designated you as an FSA for Schwab Advisor Center, you will see an automatic popup in Veo One once your firm has been given access to Schwab’s platform. The message will invite you to set up your firm on Schwab Advisor Center.

Create your Schwab Advisor Center credentials

Hello! It's time to get set up with Schwab Advisor Center. As a Firm Security Administrator, you'll be responsible for managing your firm's access. First, we need you to register.

Click Register Now to get started.

If you click Later, you will be prompted to begin the setup process again the next time you log into Veo One.
FSA setup process: Use your existing ID or create a new one

You will be automatically redirected to a Schwab page, where you can choose how to set up your new Schwab login ID.

- **Use Veo One ID**
  - Advisor123

- **Create a New Login ID**

If your current Veo One ID meets Schwab’s requirements, you can use the same login for both platforms.

You can create a new login ID for Schwab Advisor Center.
FSA setup process: Create a new login

If you choose to create a new ID—or if your Veo One ID does not meet Schwab’s requirements—you will be prompted to create new credentials.

You will see an overview of the ID creation process. Note that enrolling in two-factor authentication is a mandatory part of creating your Schwab ID.

Click Start to proceed.

Tip

Two-factor authentication is designed to protect your firm’s and clients’ information by adding a quick security step each time anyone logs into the platform. It takes just a few seconds to access the Symantec® VIP mobile or desktop app and enter a onetime code in addition to your login and password. We explain the process in more detail on the following pages.
FSA setup process: Finish credential creation

You will be prompted to create and confirm your password and security question.

Be sure to note the requirements for both password and security question before you decide on your new credentials.
For enhanced security, you will be required to enroll in two-factor authentication as part of the credential creation process. Note that each credential ID is unique and cannot be shared among users at your firm.

You can download and install the Symantec VIP app to your mobile device, then enter the credential ID and security code to set up access.

If you prefer, you can download the Symantec VIP app to your computer’s desktop instead.

Once you have entered the required information, click **Enroll** to proceed.
FSA setup process: Log into Schwab Advisor Center

Next you will see the Schwab Advisor Services home page, where you enter your newly created credentials to log in.

Enter the Login ID and Password you just created, then click Log in to enter Schwab Advisor Center.
Next use the Symantec VIP app you downloaded to your desktop or mobile device to generate a security code to enter to complete the two-factor authentication process.

Enter the six-digit code displayed on the app...

...then click Continue to proceed.
FSA setup process: Review and agree to the User Agreement

The first time you log in, you will be asked to accept the Schwab Advisor Center User Agreement.

Review the User Agreement, then click the checkbox to agree to the terms.

Click Next to continue.
Next you are asked to provide some additional information to complete your user profile. These details are used for security checks, to help confirm your identity, and to contact you when necessary.

Fill in the empty fields...

...then click **Next** to continue.

**Tip**

Be sure the phone number and email address you use for your profile are accurate, and that you can access them easily, as Schwab may use them for security measures, when timely responses are important.

### Update your Profile

Please ensure that your profile information is correct. Schwab may use this information to verify your identity and send you notifications when changes are made to your security profile.

<table>
<thead>
<tr>
<th>Firm Name</th>
<th>Firm ID</th>
<th>User ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>STUDEBAKER FINANCIAL, LLC</td>
<td>123456</td>
<td>BOND_2022</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>First Name</th>
<th>Middle Initial (Optional)</th>
<th>Last Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billy</td>
<td></td>
<td>Bonds</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Office Phone Type</th>
<th>Office Phone Number</th>
<th>Ext</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Phone</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mobile Phone Type</th>
<th>Mobile Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Phone</td>
<td>123-456-7890</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:billy.bonds@email.com">billy.bonds@email.com</a></td>
</tr>
</tbody>
</table>
Next the user selects the option that most closely describes your role at your firm.

You must choose at least one of these roles. If you perform more than one role, however, select all that apply.

Click **Complete** to proceed.
FSA setup process: Acknowledge preview access

You will see a message reminding you that your firm currently has preview-only access to Schwab Advisor Center, as well as an overview of what you can and cannot currently do on the Schwab platform. The preview period will end upon account conversion, when your firm will have access to all functions on the platform.

Tip
During the preview period your TD Ameritrade accounts will not be fully active and some features of the platform will be restricted.

Verify that you understand your preview-only access by clicking Confirm and Continue.
You should now see your firm’s Welcome to Schwab page. This is the same view the non-FSAs at your firm will see once they log in, except for the Security admin box on the right.

This area is available to all firm members once they log in.

Click the Begin user transition link to start assigning security permissions and inviting colleagues to create their Schwab credentials.

This Security admin box is visible only to you and any other FSAs you designate.
Providing access to your firm

As you complete your setup tasks, the Security admin module will update your progress to help you keep track of what actions you still need to take.

Refer to the Security admin module to track your progress.
Providing access to your firm

Now that you have access to Schwab Advisor Center, the next step is to review and confirm the users who should be invited to create Schwab credentials. The steps are outlined below. To drill down into any part of the process, click any of the three steps—or click Next to view the entire process step-by-step.

1. Evaluate

If your firm has more than one user, review the list of Veo One users being transitioned to Schwab Advisor Center.
- Add new users to the list
- Remove users from the list

2. Establish user IDs

If your firm only has TD Ameritrade accounts, you will need to invite each user to create their Schwab Advisor Center credentials.
- Action: From the Security Center page, you can send an invitation to each user to create their credentials either individually or in bulk.

If your firm has both TD Ameritrade and Schwab accounts, ensure each user has a Schwab Advisor Center login ID.
- Action: From the Security Center page, you can link a user to their existing Schwab Advisor Center login ID. Using the linking function will ensure that you do not end up with two logins for a user.

3. Assign access

If your firm has more than one user, review your firm’s security profile status.
- Assign FSA permissions
- Assign non-FSA permissions
  - Assign individual user permissions: use this path if your firm has < 20 users and < 50 master accounts.
  - Assign to user security groups: use this path if your firm has > 20 users and/or > 50 master accounts. This path may also be used by firms with any number of users or master accounts.
Review transition list: Open security administration

When you are logged into Schwab Advisor Center, go to the Dashboard tab and click the Begin user transition link in the Security admin box.

Click the Begin user transition link to assign security permissions and invite colleagues to create their Schwab credentials.
Review transition list: Invite users to the platform

The Security Center page has a separate tab that lists all Veo One users who have been identified as part of your firm’s transition. Your first step is to review the users listed. This page is where you (1) invite colleagues to create their credentials and (2) assign their security permissions.

### 1. Evaluate

#### Security Center

<table>
<thead>
<tr>
<th>Name</th>
<th>Registration status</th>
<th>Security profile status</th>
<th>Veo One User ID</th>
<th>Schwab User ID</th>
<th>Email</th>
<th>Phone</th>
<th>More Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nancy Nickel</td>
<td>Invite required –</td>
<td>Assign security</td>
<td>nnickel_123</td>
<td><a href="mailto:nancy.nickel@email.com">nancy.nickel@email.com</a></td>
<td>123-456-7890</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Send</td>
<td>permissions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Remove user</td>
</tr>
<tr>
<td>Bill Bucks</td>
<td>Invite required –</td>
<td>Assign security</td>
<td>bbucks_123</td>
<td><a href="mailto:bill.bucks@email.com">bill.bucks@email.com</a></td>
<td>234-567-8901</td>
<td>Remove user</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Send</td>
<td>permissions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dora Dollar</td>
<td>Invite sent to Veo</td>
<td>Assign security</td>
<td>ddollar_123</td>
<td><a href="mailto:dora.dollar@email.com">dora.dollar@email.com</a></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>One – Cancel</td>
<td>permissions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The system auto-populates the members of your firm based on Veo One records. To ensure that all of your current active users are included, download the User Profile cross-reference file and review it against your firm’s records.

Learn more about cross-reference files >

Tip

If you need to add or remove users from the list, see detailed instructions beginning here.
Review transition list: Downloading your cross-reference files

While you are reviewing the automatically generated list, you can use the cross-reference files to help ensure that the list is complete and comprehensive. Select one of the file types to download it.

To access your firm's cross-reference files, click **Download your migration files** dropdown menu on the right of the **Veo One User Transition** tab and select any document to download.
This screen details how each of the first three cross-reference files helps you review and confirm the various data types that have been transferred for your firm from Veo One to Schwab Advisor Center.

1. Evaluate

### Master Account Mapping File
- Schwab Master Account: 0800-XXXX
- Master Account Type: FA
- REP/OIP Type: REP
- REP or OIP Code: 2201
- Master Account Source: No
- Master Account Source Name: Rep Code: ZZ01

### Client Sub-Account Mapping File
- Schwab Sub-Account: 1234-XXXX
- TDA Account Number: 12345-6789
- Account Name: Nancy Nickel
- Account Registration: Indiv

### User Profile Mapping File
- Veo One User ID: nnickel
- Schwab User ID: nnickel2
- Schwab Security Permissions: Accounts - Access BP&T, Accounts - Access To Export, ...
- Rep Code Permissions: BSJ4, 2L1
- OIP Permissions: CS2NB
- Schwab Master Account: 0800-XXXX, 0801-XXXX...

**Tip**
For more information about master accounts, please visit the Transition Planning Guide and click the Rep codes and master accounts link from the Topic index or press Ctrl + F to search for master accounts.

The **master account mapping file** lets you compare the new Schwab master account number with the Veo One rep code or OIP code.

The **client sub-account mapping file** lets you compare the Schwab sub-account with the TD Ameritrade account number for each client account.

The **user profile mapping file** helps you see how each Veo One user’s rep code and OIP permissions are mapped to Schwab security permissions, as well as the master accounts that each user may access by default.
The next type of cross-reference file you will use is the **Veo One groups reference file**. Use this spreadsheet to review the TD Ameritrade accounts that were assigned to groups of users at your firm and to identify the new numbers for those same accounts at Schwab.

<table>
<thead>
<tr>
<th>Group name</th>
<th>Veo One User ID</th>
<th>Sequence Number</th>
<th>SAC User ID</th>
<th>TDA accounts</th>
<th>SAC accounts</th>
<th>Total # of accounts the user has...</th>
</tr>
</thead>
<tbody>
<tr>
<td>NE Region</td>
<td>nnickel</td>
<td>1</td>
<td>nnickel2</td>
<td>12345-XXXXX, 23456-XXXXX,...</td>
<td>1234-XXXX, 2345-XXXX,...</td>
<td>52</td>
</tr>
<tr>
<td>SW Region</td>
<td>bbucks</td>
<td>1</td>
<td>bbucks3</td>
<td>34567-XXXXX, 45678-XXXXX,...</td>
<td>3456-XXXX, 4567-XXXX,...</td>
<td>7</td>
</tr>
<tr>
<td>SW Region</td>
<td>ddollar</td>
<td>2</td>
<td>ddollar4</td>
<td>56789-XXXXX, 67890-XXXXX,...</td>
<td>5678-XXXX, 6789-XXXX,...</td>
<td>7</td>
</tr>
<tr>
<td>SW Region</td>
<td>ppenny</td>
<td>2</td>
<td>ppenny2</td>
<td>78901-XXXXX, 89012-XXXXX,...</td>
<td>7890-XXXX, 8901-XXXX,...</td>
<td>7</td>
</tr>
<tr>
<td>NE Region</td>
<td>hhalfdollar</td>
<td>1</td>
<td>hhalfdollar2</td>
<td>12345-XXXXX, 23456-XXXXX,...</td>
<td>1234-XXXX, 2345-XXXX,...</td>
<td>52</td>
</tr>
<tr>
<td>SW Region</td>
<td>ffund</td>
<td>1</td>
<td>ffund3</td>
<td>34567-XXXXX, 45678-XXXXX,...</td>
<td>3456-XXXX, 4567-XXXX,...</td>
<td>7</td>
</tr>
<tr>
<td>SW Region</td>
<td>mmutual</td>
<td>2</td>
<td>mmutual4</td>
<td>56789-XXXXX, 67890-XXXXX,...</td>
<td>5678-XXXX, 6789-XXXX,...</td>
<td>7</td>
</tr>
<tr>
<td>SW Region</td>
<td>quarter</td>
<td>2</td>
<td>quarter3</td>
<td>78901-XXXXX, 89012-XXXXX,...</td>
<td>7890-XXXX, 8901-XXXX,...</td>
<td>7</td>
</tr>
<tr>
<td>SW Region</td>
<td>ccashmoney</td>
<td>2</td>
<td>ccashmoney2</td>
<td>78901-XXXXX, 89012-XXXXX,...</td>
<td>7890-XXXX, 8901-XXXX,...</td>
<td>5</td>
</tr>
<tr>
<td>SW Region</td>
<td>ffund</td>
<td>1</td>
<td>ffund4</td>
<td>34567-XXXXX, 45678-XXXXX,...</td>
<td>3456-XXXX, 4567-XXXX,...</td>
<td>5</td>
</tr>
<tr>
<td>NE Region</td>
<td>hhalfdollar</td>
<td>1</td>
<td>hhalfdollar2</td>
<td>12345-XXXXX, 23456-XXXXX,...</td>
<td>1234-XXXX, 2345-XXXX,...</td>
<td>10</td>
</tr>
<tr>
<td>NE Region</td>
<td>bbonds</td>
<td>1</td>
<td>bbonds2</td>
<td>12345-XXXXX, 23456-XXXXX,...</td>
<td>1234-XXXX, 2345-XXXX,...</td>
<td>11</td>
</tr>
<tr>
<td>SW Region</td>
<td>sstocks</td>
<td>2</td>
<td>sstocks2</td>
<td>78901-XXXXX, 89012-XXXXX,...</td>
<td>7890-XXXX, 8901-XXXX,...</td>
<td>11</td>
</tr>
</tbody>
</table>

Learn more about **Creating Custom Groups**.
The final type of cross-reference file is the **Schwab Security Permissions file** which provides a quick reference guide of all the security functions for your firm with descriptions of each. This will help you, as the FSA, better understand the permissions you are granting to other users.

### 1. Evaluate

<table>
<thead>
<tr>
<th>Category</th>
<th>Security Permission</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts</td>
<td>Access Account Information</td>
<td>View Balances, Positions, Transactions, Order Status, respond to Alerts</td>
</tr>
<tr>
<td>Accounts</td>
<td>AccessBP&amp;T</td>
<td>View only Balances, Positions and History tab</td>
</tr>
<tr>
<td>Accounts</td>
<td>Access Profiles</td>
<td>View Profiles tab</td>
</tr>
<tr>
<td>Accounts</td>
<td>Access Schwab Alliance View Update</td>
<td>Access to change Schwab Alliance Webview</td>
</tr>
<tr>
<td>Accounts</td>
<td>Access to Export</td>
<td>Export table data in Client &amp; Account Servicing</td>
</tr>
<tr>
<td>Accounts</td>
<td>Profiles Export</td>
<td>Export data from the Profiles tab</td>
</tr>
<tr>
<td>Accounts</td>
<td>Send Email</td>
<td>Send secure communications to Schwab and order prospectus</td>
</tr>
<tr>
<td>Accounts</td>
<td>View Global Search</td>
<td>Access to all search functions</td>
</tr>
<tr>
<td>Cost Basis</td>
<td>Access Cost Basis</td>
<td>View Cost Basis</td>
</tr>
<tr>
<td>Cost Basis</td>
<td>Access Cost Basis Edit</td>
<td>Edit Cost Basis for most lots in unrealized Gain/Loss</td>
</tr>
<tr>
<td>Documents</td>
<td>Access Client Reports</td>
<td>View Documents, Statements, Confirms and Tax Records at a client account level</td>
</tr>
<tr>
<td>Documents</td>
<td>Access Report File Downloads</td>
<td>View Documents, Statements and 1099 Data for bulk reporting at a master account level</td>
</tr>
<tr>
<td>eDelivery</td>
<td>Access eDelivery Enrollment</td>
<td>View eDelivery enrollment at master account level</td>
</tr>
</tbody>
</table>
Add or Remove Users from your Veo One User list

- If someone at your firm needs to be added or removed from the automatically populated list during June-August, you will need to submit a Veo One user form to TD Ameritrade or make the change in Veo Admin Manager if your firm has access to this tool.
- Adding and removing users will first be applied in Veo One and the update will be applied in Schwab Advisor Center during a data refresh in August.
- You may invite the new Veo One user to establish credentials in Schwab Advisor Center, once you see their name listed in the prefilled list.
Add or Remove Users from your Veo One User list (continued)

- **Important note:** During June-August, you should submit the Veo One user request to add or remove a user from your prefilled list.
- The exception is that you may use the **Create a new user** link for users who should have View Only access and you are not granting trade or move money access.

### 1. Evaluate

- **Create a new user**

![Screenshot of user management interface]

#### Security Center

<table>
<thead>
<tr>
<th>User</th>
<th>Credentials created</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nancy Nickel</td>
<td>Updated 11/11/2022</td>
<td>123-456-7890</td>
<td><a href="mailto:nancy.nickel@email.com">nancy.nickel@email.com</a></td>
</tr>
<tr>
<td>Bill Bucks</td>
<td>Created 11/11/2022</td>
<td>234-567-8901</td>
<td><a href="mailto:bill.bucks@email.com">bill.bucks@email.com</a></td>
</tr>
<tr>
<td>Dora Dollar</td>
<td>Updated 11/11/2022</td>
<td>123-456-7890</td>
<td><a href="mailto:dora.dollar@email.com">dora.dollar@email.com</a></td>
</tr>
</tbody>
</table>

- **Assign security permissions**
- **Invite required – Send**
- **Remove user**

- **Create a new user**

  - Enter contact information to begin onboarding:
    - **First name:** Nancy
    - **Last name:** Nickel
    - **Email:** nancy.nickel@email.com
    - **Country:** United States
    - **Phone:** 123-456-7890

- **Remove user**
Add or Remove: Trade, Move Money and Master Accounts

- When setting up users on Schwab Advisor Center, if the FSA adds or removes data (master account access) or security access in Schwab Advisor Center that is different from what has been provided in your cross-reference files, you should submit a Veo One User Access form to keep the access granted to users in Schwab Advisor Center in sync with Veo One.

- This form only needs to be completed when a user's permissions in Veo One are different from what you are setting up in Schwab Advisor Center, such as:
  - Adding or removing trade and/or move money to a user's permissions
  - Adding or removing a rep code (master) to a user profile

Note: If you do not submit the Veo One User Access form, you will limit a user to performing the permissions you granted in Schwab Advisor Center. A user may not have the same access by phone.

This process is only for TD Ameritrade rep codes that are converting. If you have existing masters on Schwab’s platform and need to make changes, you should follow current processes.

When selecting all masters on Schwab’s Authorized Agent Designation Form (AADF), this applies to your existing Schwab masters only.
Review user registration status

Once you have added and removed users and your firm list is accurate and complete, review the status of all other members of your firm. See the following pages for details and next steps for each status you may see in this column.

1. Evaluate

2. Establish user IDs

Your next steps for each user depend on their current registration status. Consult the following pages for details.
Review user registration status: New-to-Schwab firms

If your firm is new to Schwab and has no existing master accounts on Schwab Advisor Center, you should see one of the following statuses next to each name on your transition list.

1. Evaluate

2. Establish user IDs

<table>
<thead>
<tr>
<th>Status</th>
<th>Action required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Invite required</td>
<td>Start the process</td>
</tr>
<tr>
<td>Invite sent to Veo One</td>
<td>Monitor progress</td>
</tr>
<tr>
<td>Invite sent to email</td>
<td>Monitor progress</td>
</tr>
<tr>
<td>Invite expired</td>
<td>Resend invitation</td>
</tr>
<tr>
<td>Credentials created</td>
<td>Process complete</td>
</tr>
</tbody>
</table>

Credentials created: No action is required because this status indicates that the user’s Schwab credentials have been created successfully.

Invite required: Address these first because you have not yet sent an invitation to this user. Click the Send link to invite the user.

Invite sent to email: You will see this status if you have sent an invitation to the users email address on file, but the user has not yet started the credential creation process. The user can open the email, click a link, and create their credentials.

Invite sent to Veo One: You will see this status if you have sent an invitation, but the user has not yet started the process from Veo One. An invitation to create credentials will pop up when the user logs into Veo One.

Invite expired: This user did not respond to an email invitation within three days. Click Send to resend the invitation.
If your firm already works with Schwab, and therefore does have existing master accounts on Schwab Advisor Center, you should see one of the following statuses next to each name on your transition list.

(header)

1. Evaluate

2. Establish user IDs

<table>
<thead>
<tr>
<th>Status</th>
<th>Action required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schwab ID required</td>
<td>Start the process</td>
</tr>
<tr>
<td>Schwab ID not found</td>
<td>Start the process</td>
</tr>
<tr>
<td>Invite sent to Veo One</td>
<td>Monitor progress</td>
</tr>
<tr>
<td>Invite sent to email</td>
<td>Monitor progress</td>
</tr>
<tr>
<td>Invite expired</td>
<td>Resend invitation</td>
</tr>
<tr>
<td>Schwab ID linked</td>
<td>Process complete</td>
</tr>
<tr>
<td>Credentials created</td>
<td>Process complete</td>
</tr>
</tbody>
</table>

**Schwab ID required:** This user has a Veo One user ID that has not yet been linked to their already-existing Schwab ID. Click the Link an ID link to connect the IDs to each other. Learn more >

**Schwab ID linked:** Once you have successfully linked the user’s existing Veo One and Schwab IDs, you will see this status.

**Invite sent to Veo One:** When you have sent an invitation to a user who does not have a Schwab ID, you will see this status message.

**Invite expired:** If a user does not respond to an email invitation within three days, it will expire. Click Send to resend the invitation.

**Credentials created:** This status indicates that the user’s Schwab credentials have been created successfully.
Link an existing Schwab ID

Next you enter the Schwab ID you want to link to the existing Veo One user ID.

1. Evaluate
2. Establish user IDs

Start typing the name or Schwab ID, and the system will auto-populate based on a few characters.

Compare the Schwab ID details with the Veo One details to verify that you have found the right Schwab account.

Click Save Changes to link the IDs.
Correct a mistake with linked IDs

If a user is shown on the transfer tab as having a Schwab ID but does not actually have one, check the box in the popup to indicate that the user needs a new Schwab ID.

If the user does not have a Schwab ID, click the checkbox, then click Save Changes. This will change the user's status to Invite required, and you should be able to send an invitation to Veo One.
Review security profile status

Once you have added and removed users and your firm's transition list is accurate and complete, review the status of all other members of your firm. See the following pages for details and next steps for each status type in this column.

If any security permissions have been assigned to a user, they will be noted here. Complete the following steps to add, remove, or enable these permissions.
Review security profile status: Status for all firms

You should see one of these statuses next to each name on your transition list.

Assign security permissions: You have not yet assigned security permissions to this user. Click the Assign security permissions link to them.

FSA – no action required: You have designated this user as an FSA, so you do not need to make any specific security assignments. You will see this status only if your firm has no existing Schwab accounts.

Schwab ID required: You will see this status only if your firm has existing Schwab accounts. It indicates that you cannot assign security permissions for this user until their credentials have been created or linked. Review the Registration status information earlier in this guide.

Security permissions assigned: The security assignments for this user have been completed.
Assign FSA permissions: Additional FSAs

When assigning security permissions, you first indicate whether the individual should be designated as an FSA. Remember that all FSAs in your transition paperwork already have this designation. Before you confirm any additional FSAs, ensure that they truly require that authority.

1. Evaluate

2. Establish user IDs

3. Assign access

Note that anyone you designate as an FSA must be a trade agent. If the user has trading and move money authority at TD Ameritrade now, no additional action is required. If the user does not have trading and move money authority, you must complete a Veo One User Access form prior to conversion. After conversion, you can use an Authorized Agent Designation Form (AADF), which is located in the Forms Library on Schwab Advisor Center, to add additional authority.

If this user should have access to all of your firm’s master accounts and all functions of Schwab Advisor Center, including the ability to assign and remove others’ permissions, click Yes, then click Next to proceed.
Assign FSA permissions: Confirm new FSAs

If you decide to designate this user as an FSA, you will be asked to confirm that choice before you proceed.

Click the checkbox to acknowledge that you are adding this user to the FSA security group, then confirm your choice. Note that there is no need to assign other security groups, as FSAs automatically have access to all other groups.
Assign non-FSA permissions

Next you assign the master accounts and security permissions for all non-FSAs at your firm. You can tailor a customized profile for each user or use a predefined security group.

Choose this option to tailor an individual security profile for the user. This is a good option for staff who have unique roles requiring a customized set of security permissions.

Learn more about the workflow >

Choose this option to assign a user to a predefined security group. This is a good option for members of departments with clearly defined roles requiring a consistent set of permissions.

Learn more about the workflow >
Assign non-FSA permissions: Assign individual account permissions

When assigning roles individually, your first step is to determine which of your firm’s master accounts the user should have access to and what permissions they should have for each account.

The list shows your firm’s new master accounts, as well as the rep or OIP code on which it was based. If the source of the account is available, you will also see it here.

You can give the user full access to the account or limit their access based on any of the listed categories. Once you complete the assignments, click Next.
Assign to user security groups: Security permissions

Next you can select the security permissions for the user. Schwab will pre-select permissions based on the user’s Veo One profile, but because Schwab offers a larger array of options, it is important to review the unchecked permissions to determine whether they should be added.

The pre-selected permissions are based on the Veo One settings assigned to this user, but you can add or change these designations as needed through this interface. Once you have reviewed and assigned all necessary permissions, click Next.
Assign non-FSA permissions: Assign individual security permissions

Next review the selections you have made for this user, then confirm.

You must review your selections for account access and security permissions before proceeding. Click should click the Security Permissions tab to review them.

When you have completed your review, click the checkbox acknowledging your choices, then click Confirm.
Assign non-FSA permissions: Assign existing security groups

If you choose to use predefined security groups to assign access for a user, select all the groups that apply.

From the Veo One Transition tab, click the **Assign security permissions** link to add individual users to an existing security group. When you click the link, you will see all available groups, including those you created. Assign the user to whichever group they should belong to, then click **Next**.
Assign non-FSA permissions: Confirm group assignments

Permission assignments will always ask you to review and acknowledge.

On the confirmation page, click the checkbox to acknowledge your assignments, then click Confirm to complete the process.
Schwab allows FSAs to create and add users to security groups, which bundle various permissions into a single designation. When you begin your firm’s transition, you will be able to assign users to two predesignated groups. This section walks you through creating additional groups based on your firm’s specific needs.

1. Evaluate

2. Establish user IDs

3. Assign access

Click the General Users and Security Administrators links for an existing security group to edit its permissions, master accounts, or membership.

Create a new security group for your firm to provide the same access to master accounts and security permissions. We explore this process on the following pages.
Assign to user security groups: Create a new security group

Begin by giving your new security group a descriptive name. To avoid confusion, ensure that each group you create is easily distinguishable from every other one.

Give your group a descriptive, easy-to-remember name. For example, for permissions that you assign to users who trade, choose something like “Traders.”

Click **Save & Continue** to proceed.
Assign to user security groups: Add master account access

Next you choose the master accounts to which all members of the group you are creating will have access.

Click the Edit link to add master account and custom group access to the new security group.

Assign some or all of the available actions (View, Download, Upload, etc.) to the group, then click Save Changes to continue.
Assign to user security groups: Add security functions

Now choose the security functions for the new group. You can easily add and remove security functions until you have the correct designations.

1. Evaluate
2. Establish user IDs
3. Assign access

Security Center
- Veo One User Transition
- Users
- User Security Groups
- Authentication Devices
- Accounts
- Security functions
- Members
- Edit

No Master Accounts or Custom Groups have been assigned
No security access functions have been assigned.
No members have been assigned

Click the Edit link to add security functions to the new security group.
If you assign the wrong function, highlight the one you need to remove, then click the Remove button.

Next choose from the Unassigned Functions in the left column and use the Add button to move them to the Assigned Functions column.
Assign to user security groups: Add members

Now decide which members of your firm should be added to the new security group and therefore be able to access the designated security functions for the chosen master accounts. After the group is created, you can add or remove members at any time.

To assign members, start typing a user’s name. The field will autofill based on as few as three characters. When you find the right person, click the Add button.

Tip
You can narrow down these lists by typing at least three characters in the filter field.

Click the Edit link to add members to the security group.

If you add the wrong person, highlight the name and click Remove.
Support and resources

**Institutional Information Hub.** An entire website dedicated to the TD Ameritrade Institutional transition. The site provides the latest news about the integration, including timelines, sample communications, a schedule of upcoming webcasts and training opportunities, and links to valuable resources.

**Transition Planning Guide.** Your go to resource for all things related to the conversion of your TD Ameritrade Institutional clients and accounts. The guide will help you understand the conversion and onboarding process, get an overview of Schwab’s technology and products, answer many of your questions, and point you to additional resources to help you learn more.
Appendix: Creating Custom Groups

To replicate your existing Veo One account groups, create a new account group on Schwab Advisor Center using the Schwab account numbers that correspond to the original Veo One group, then assign the Schwab Advisor Center user IDs for each member of the new Schwab account group.

Two approaches to creating custom groups for your firm

Create a custom group for each account group in Veo One and assign access to the individual users.
This may be the right approach if you only have a few users, a few account groups, or users that all need different client account data.

Create a firm level custom group that bundles access that can be shared by many of your firm's users.
This is the right approach if you have groups of users that need the same kind of client account access.

Review the next few pages for instructions on how to create custom groups on Schwab Advisor Center.
Schwab will provide the Veo One Groups Reference file two weeks ahead of conversion and then again after conversion weekend. Once you set up your Custom Groups in Schwab Advisor Center, you will need to maintain those groups with any changes that are made in Veo One.

- If you choose to setup your Custom Groups with the earlier version, you will have to maintain groups in Veo One and Schwab Advisor Center for a longer period of time.

- If you wait and setup your Custom Groups after conversion weekend with the refreshed file, you will not have to maintain groups in both systems, but these groups will not be available for your firm’s users when you start using Schwab Advisor Center after conversion.

To create Custom Groups, start on the Accounts page and select the More dropdown menu, then Launch Group Manager link.
Appendix: Creating Custom Groups (continued)

Steps to modify the Veo One Groups file prior to importing accounts.

1. Make a copy of the Veo One Groups file and modify the data and format, so you can use the Group Manager import function.

2. Make sure that the group name (column A) is unique as Schwab Advisor Center Group manager cannot have the same group name more than once. There are two scenarios that you should understand and you should modify the file as needed:
   a. Veo One Group is assigned to multiple Veo One users: Each Veo One Group will show up as a separate row on the Veo One Groups file. You should create a single group in Group Manager by removing all but one of the rows in the .csv file for that group.
   b. Veo One Group is split into multiple groups because it has more accounts than Schwab Advisor Center can support in a single group. This will show up in the Veo One Groups file with multiple instances of the Group and sequence numbers of 02 or more. If this applies to your firm, you will need to create multiple Schwab Advisor Center Custom Groups—one for each segment. The Veo One Groups file is already broken into 2,000 account groups per segment and the FSA should provide a unique group name for each segment.

3. Remove the Veo One fields that Schwab Advisor Center Group Manager does not accept: Sequence Number, Veo One User ID, Schwab User ID, TDA Account Number, Total # of accounts in group for that user.
Appendix: Creating Custom Groups (continued)

Name the group, select the group category from the dropdown list...

...then click **Add accounts**.
Appendix: Creating Custom Groups (continued)

Use the **Search** or **Browse** tabs to locate accounts.

Once selected, click **Add to Group**. Then click **Close** and **Save Changes** to save the group.
Appendix: Data Sharing Relationships

Protecting your firm's and client's data is critical to the security of your business and is our highest priority. To help you accomplish this, Schwab has developed a tool on Schwab Advisor Center which allows you to see where your client data is sent. As an FSA, you automatically have access to the Data Security Tool.

For the transition, we will convert your existing data sharing arrangements to Schwab. In the later part of July 2023, you will begin to see this information in Schwab Advisor Center. However, if there are changes your firm will want to make with firms you share data, this will need to be initiated on the TD Ameritrade platform until September 5.

By default your FSA will have access to the tool. If others in your firm should have access, your FSA can add those individuals to the relevant security groups from the Security dashboard.

When you are logged into Schwab Advisor Center, you can access the tool by selecting the Data Sharing Relationships link from the More dropdown menu.
From there, a page will display the firms and solutions providers that have access to client data.

### View Your Firm's Data-Sharing Relationships

These are the firms and solution providers that have access to your client data through Schwab-directed distributions.

Updates to data-sharing relationships can take up to 2 business days to display.

<table>
<thead>
<tr>
<th>Firm Name</th>
<th>Master Accounts</th>
<th>Data Downloads</th>
</tr>
</thead>
<tbody>
<tr>
<td>NANCY NICKEL</td>
<td>0800-XXXX</td>
<td></td>
</tr>
<tr>
<td>BILL BUCKS</td>
<td>0801-XXXX</td>
<td></td>
</tr>
<tr>
<td>DORA DOLLAR</td>
<td>0802-XXXX</td>
<td></td>
</tr>
<tr>
<td>HARRY HALFDOLLAR</td>
<td>0803-XXXX</td>
<td></td>
</tr>
<tr>
<td>CHRIS CASHMONEY</td>
<td>0804-XXXX</td>
<td></td>
</tr>
<tr>
<td>QUENTIN QUARTER</td>
<td>0805-XXXX</td>
<td></td>
</tr>
<tr>
<td>PATTY PENNY</td>
<td>0806-XXXX</td>
<td></td>
</tr>
<tr>
<td>CHRISTY CURRENCY</td>
<td>0807-XXXX</td>
<td></td>
</tr>
<tr>
<td>SUZY STOCKS</td>
<td>0808-XXXX</td>
<td></td>
</tr>
<tr>
<td>BILLY BONDS</td>
<td>0807-XXXX</td>
<td></td>
</tr>
<tr>
<td>FRANCINE FUND</td>
<td>0808-XXXX</td>
<td></td>
</tr>
</tbody>
</table>

**Tip**

Advisors are required to attest to the client data sharing relationships Schwab has on file by completing the Annual Third-Party Data Attestation. You will be notified when your firm needs to take action. Learn more about the [attestation process](#).
Appendix: Add master account description

Firms may add a description to a master account as a way to help organize your information in Schwab Advisor Center. Each master account can have one account description for the firm. By default, your FSA will have access to this function. If others in your firm should have access, your FSA can add those individuals to the relevant security groups from the Security dashboard.

From the Accounts tab, select the master account for which you want to add a description, select Actions, then Edit description, and Save your changes.
Appendix: Adding iRebal and thinkpipes permissions through User Security Groups

Current TD Ameritrade iRebal® and thinkpipes® users will need security permissions enabled by the FSA to access these platforms. **Important note:** The FSA must create credentials using the Security Center, Veo One user transition workflow. Please make sure you follow the steps in Establish User IDs below. If you create a users credential outside of the instructions provided, your historical view from TD Ameritrade will be lost and will not be able to be restored.

### 1. Establish User IDs

- **If your firm only has TD Ameritrade accounts,** you will need to invite each user to create their Schwab Advisor Center credentials.
  - **Action:** From the Security Center page, you can send an invitation to each user to create their credentials either individually or in bulk.

- **If your firm has both TD Ameritrade and Schwab accounts,** ensure each user has a Schwab Advisor Center login ID.
  - **Action:** From the Security Center page, you can link a user to their existing Schwab Advisor Center login ID. Using the linking function will ensure that you do not end up with two logins for a user.
  - **Establish user IDs**

### 2. Assign permissions

- **Assign access using individual permissions**
  If your FSA assigned individual user permissions, the iRebal and thinkpipes permissions are pre-checked based on the setup at TD Ameritrade. The FSA should review these settings and confirm the access that is pre-checked.
  The FSA will also need to provide users with the new Schwab thinkpipes [download links](#) for their respective operating system.

- **Assign access using User Security Groups (USGs)**
  - If your firm assigns permissions through users security groups, this setting is not pre-checked and you must create or update an existing user security group and the iRebal or thinkpipes security functions.
    - **Assign permissions for iRebal using USGs.**
    - **Assign permissions for thinkpipes using USGs.**
Appendix: Adding iRebal permissions through User Security Groups

Understanding roles in iRebal

iRebal users can be set up with different security functions to separate roles and responsibilities in your firm. There are four security functions an FSA can enable for user based on their role in the firm.

1. **Access iRebal**: Enables basic access to iRebal. Users can:
   - Create portfolios with the same accounts that a user had access to in Veo One
   - Manage portfolio and account settings
   - Run and schedule rebalances
   - Review rebalance results

The following are additional levels of permission that iRebal users may be granted:

2. **Trading**: User may Edit, Approve, and Submit orders for execution from the iRebal Order blotter.

3. **Administrators**: User may edit the Global Settings for the iRebal environment.
   - These settings will affect all users in the environment. Some examples of Global Settings that can be controlled by administrators include default rules for cash settings, dividend reinvestment, and rebalance bands.

4. **Model and security managers**: User may Create, Edit, or Delete any model in the iRebal environment. They may also add securities to the iRebal Security master or edit trading rules.

To add security permissions to iRebal through User Security Groups, navigate to Security Center > User Security Groups

1. Select an existing or create a new User Security Group
2. Assign members to the User Security Group
3. Assign the iRebal security functions.
4. Assign data (master) access
Appendix: Adding thinkpipes access through User Security Groups

To add thinkpipes access through User Security Groups, navigate to Security Center > User Security Groups

1. Select an existing or create a new User Security Group
2. Assign members to the User Security Group
3. Assign thinkpipes security function
4. Assign data (master account) access
5. Provide thinkpipes users with the Schwab thinkpipes download links for their respective operating system:
   - Windows
   - iOS

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