Focus Financial Network, Inc
Service Check-In

05/07/2026

Premier Wealth Group

Own your tomorrow

Classification: Schwab Internal

We aim to build **strong partnerships** with our clients

Two-Way Feedback

Service Team Pulse Check

Relationship Feedback

Operational Excellence

Rework & Efficiency

Technology Adoption

Proactive Communication

Digital Enhancements

News Items & Best Practices

We use **two-way feedback** to enact positive change

Service Team Pulse Check

Relationship Feedback

We use **two-way feedback** to enact positive change

Service Team Pulse Check	Relationship Feedback

We believe **operational excellence** is key to healthy advisor economics

Advisors who master their Operational Excellence will have **more capacity** for their clients

Rework creates **costly interactions** between advisors and Schwab

Reworked requests take an average of **twice as long** to complete.

Legacy paper requests average **22% higher** rework rates for Premier Wealth Group advisors vs digital processes

Data taken from Schwab internal operations reporting systems. Reporting tracks Service Requests received from January 2024 to December 2024 for all Premier Wealth Group RIAs that have been received via DocuSign, digital workflow, and service request upload.

We use data to better **understand** your firm's operations. Top call drivers:

Move Money

One-time vs recurring
E-auth vs Docusign vs wet signature
Setting up recurring transactions

Retirement and RMDs
RMD Tab usage and reporting.
Inherited IRA Distributions
Qcd setup, sloa best practices
I401k, sep, simple contribution rules

Digital workflows
Better understanding in progress
Understanding which workflow to use
Locating signed docs and receipts
Understanding advisor ability vs needing client authorization

SAC Navigation
Account Profile Tab
Understanding Service Guide
Understanding Looking for Help Tool

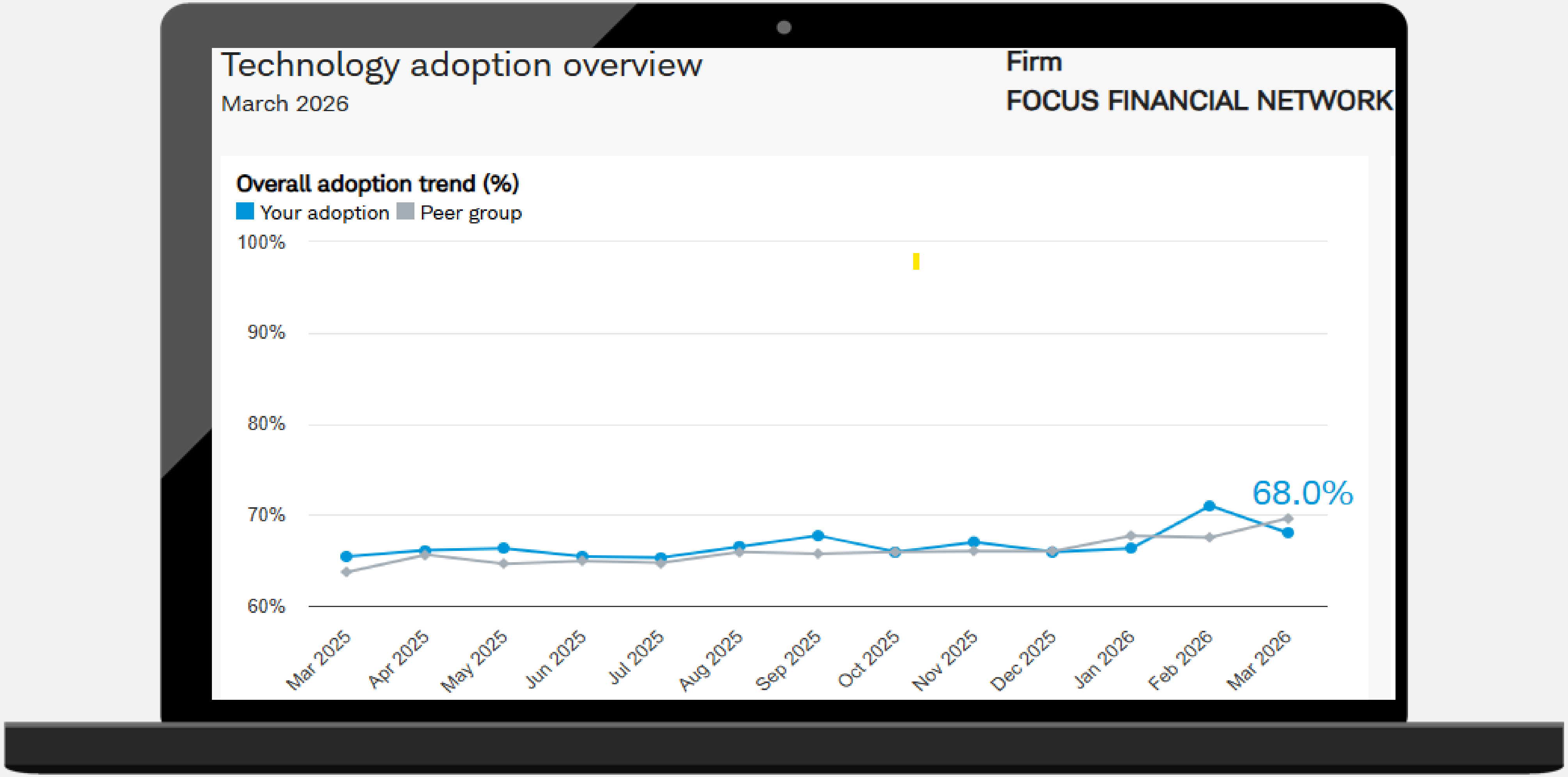
We identify **rework drivers** and explore resolutions

Account Updates:
Account Conversions
Beneficiary changes
Transfer of Assets

Distributions:
Journal requests
Unclear instructions/missing
Equities vs Mutual Funds

New Accounts:
Incomplete applications
Missing Trust pages
Signature date missing
Docusign not authenticated properly

We **build efficiency** through technology adoption



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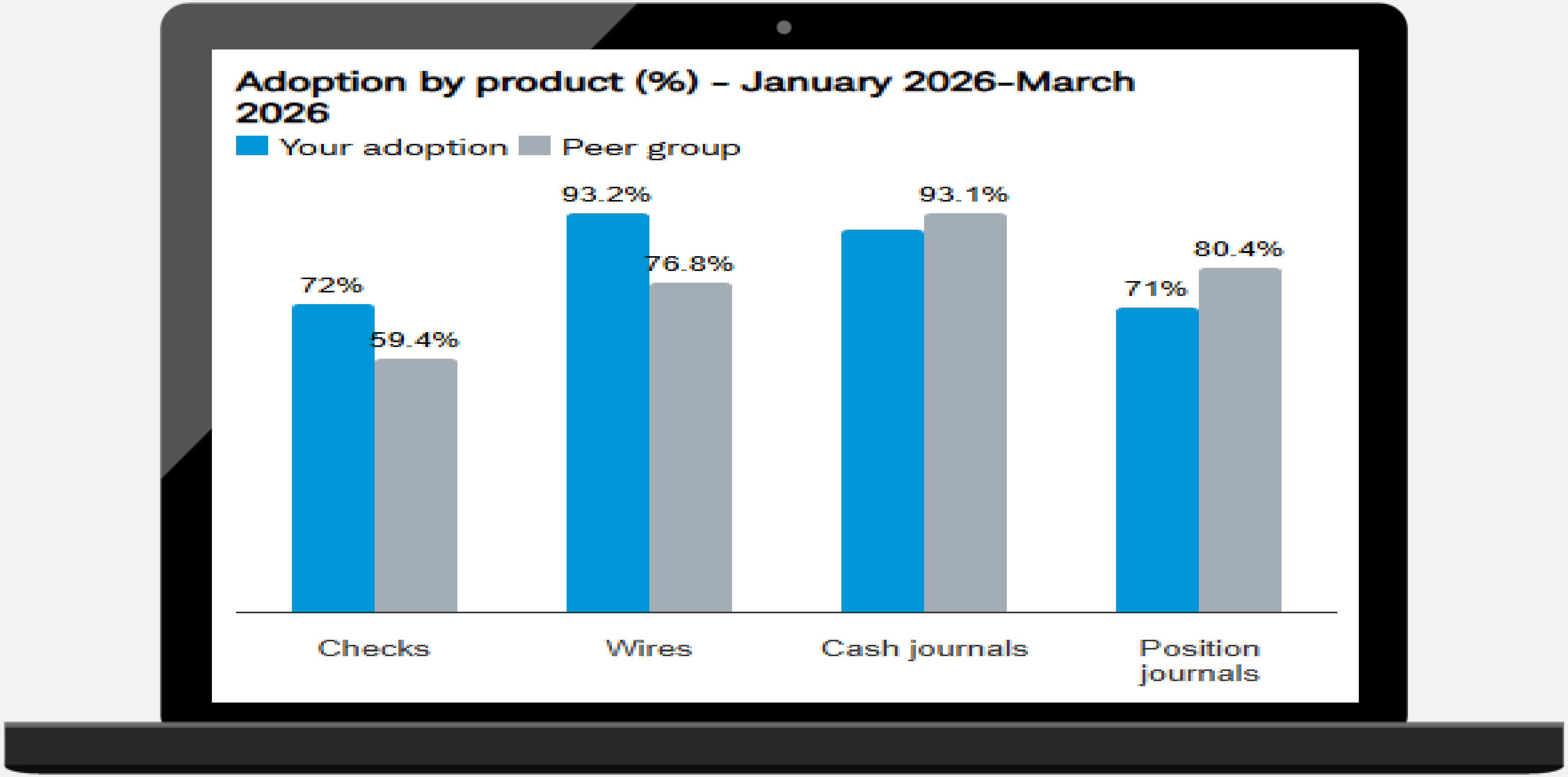

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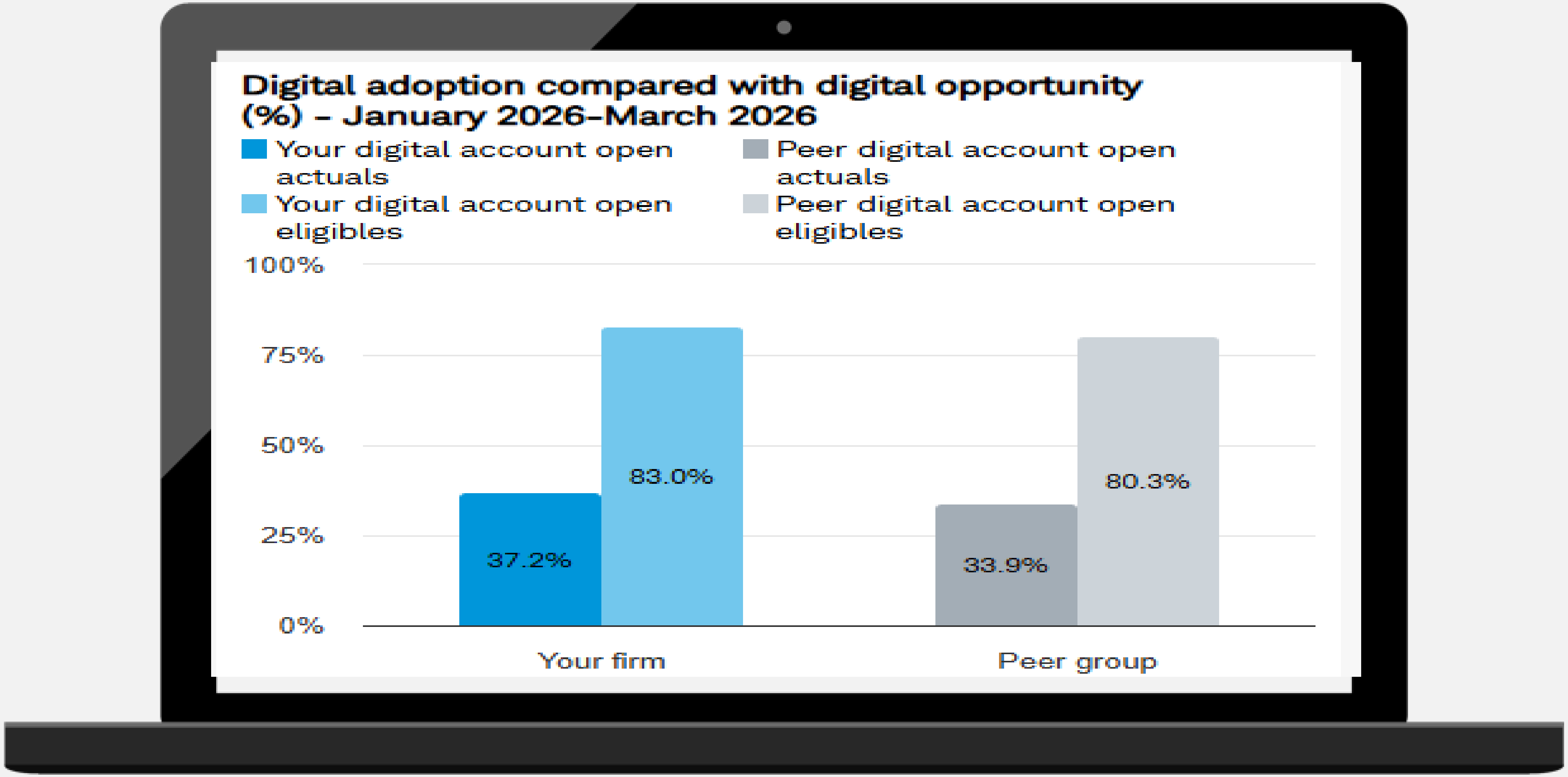

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We use **digital enhancements** to streamline the client experience

Update 1:Digital Onboarding via LPOA for Marketplace accounts. Est launch date is late Q2.

Update 2:AS Live Chat on SAC. Est launch May 2026.

Update 3: Trade Away migrated to Trading Tab. SAC enhanced verification 4/2026.

Update 4: Management fee redesign. EST launch date July 2026

We keep you **informed** on procedure updates and best practices

Update 1

IRA QCD Distribution form now allows recurring.

1

Effective March 2026

Update 2

Moneylink forms: as long as one of the Schwab account holders is also a bank account holder, their one signature and initial will suffice.

2

Reminder: Schwab does not allow any true 3rd party inbound money links. If Schwab account holder is not on the bank, then we will not allow inbound moneylink.

Update 3

Use Profile Tab and How to Resolve Account Restrictions Service guide page for codes and definitions.

3

The page is very helpful to understanding why an account is restricted and next course of action.

Update 4

Preview paperwork before sending to Schwab.

4

Prevents NIGOs and time spend fixing items.

Questions?

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