

Administration Workflow:

Compliance:

- IAC- Review for completeness.

Common Nigo's:

- Missing Client(s) initials
- Missing Client(s) signature(s)
- Missing Advisor Signature
- Incomplete Questionnaire

Note: Without a complete IAC I cannot process Charles Schwab paperwork. (I can send in the application without the ACAT). I can accept an email copy of the client IAC.

For Discretion, I can accept an email confirmation from the client stating they want their advisor to have discretion.

Charles Schwab:

- Reviewing Paperwork
- Processing Paperwork in Veo or Move It (transitions)
- Following up with Nigo's

Note: Most Nigo's can be answered through email without requiring new paperwork from clients.

Most common Nigo's is "The Patriot Act, If the SSN on the application is correct: In accordance with the USA Patriot Act, we will need further documentary evidence for this account. Please obtain a copy of a CURRENT government issued photo ID ---AND--- SSN CARD for the client mentioned above."

Orion: Reports & Billing

Fee Schedules

- Entering Fee Schedules, currently have 102 different fee schedules!!

Advisors

- Entering Advisors Payout.
- Assigning Clients to correct advisor.

Docupace: Compliance Review & Client Document Storage

- Uploading Documents
- Creating client files
- Archiving

On Boarding-Administration & Compliance:

Silver Oak Securities, Inc.:

1. OBA Submittal
2. 3050 Letter

Craig LeFeber:

1. ADV 2B
2. IAR Agreement
3. Advertising Review submittals
 - a. Email Disclosure
 - b. Business Cards

Charles Schwab:

1. Authorized Agent Designation
2. Rep Code Request Questionnaire
3. Veo Access Form
4. ROI (links for Orion & Albridge)

Note: Once you have received your advisor codes and you have access to Veo you can start gathering documents online to meet with your clients. Make sure you visit <http://www.brightftr.com/> for the IAC and the Wrap Brochures for your clients. Without the IAC you will not get paid.

All advisors joining Charles Schwab will send Lourdes all required documents for processing. For advisors who would like to use DocuSign, you will have to add the BFWM IAC Template to their "envelope" to send to clients, by adding the template it will add Lourdes email for approval before sending to Charles Schwab. If documents are sent directly to Charles Schwab, there is no way for Lourdes to know new business was added and you will not be paid.

For Backups: Rochester Office.

Charles Schwab: When Lourdes is out of the office, Melissa Florin and Keith E. Condemi can sign IAC's for approval.

Orion: Billing will be set up for processing prior to Lourdes leaving the office, Keith Condemi can answer billing question on her absence.

Docupace: Documents will be uploaded by Colleen Herlehy.