

## Schwab Signing Experience

### DIGITAL ONBOARDING

IND, JNT, IRA, ROTH,  
TRUST, UTMA, INH IRA

OR

### DOCUSIGN ONLY

LPOAs, PCRA, CORP, LLC,  
DAF, MINOR

SIGNING EVENT 1

#### DocuSign

Exhibits IAA PTE CRS

SIGNING EVENT 2

#### Schwab Email

Applications Margin  
Beneficiary Money Link  
TOA

SIGNING EVENT 1

#### DocuSign

Exhibits IAA PTE CRS  
Applications Beneficiaries  
LPOA Money Link