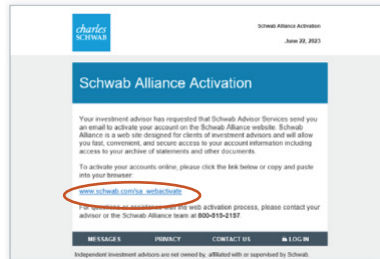


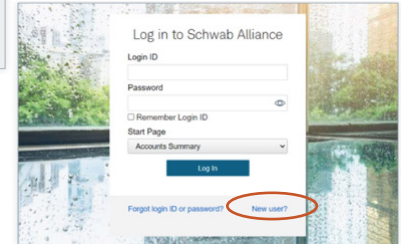
# Instructions to log into Schwab Alliance

## Step 1: Initiate your online enrollment.

(A) Ask your advisor to initiate your online enrollment. You will receive an email with a link to get started. If the link has expired, ask your advisor to resend it.

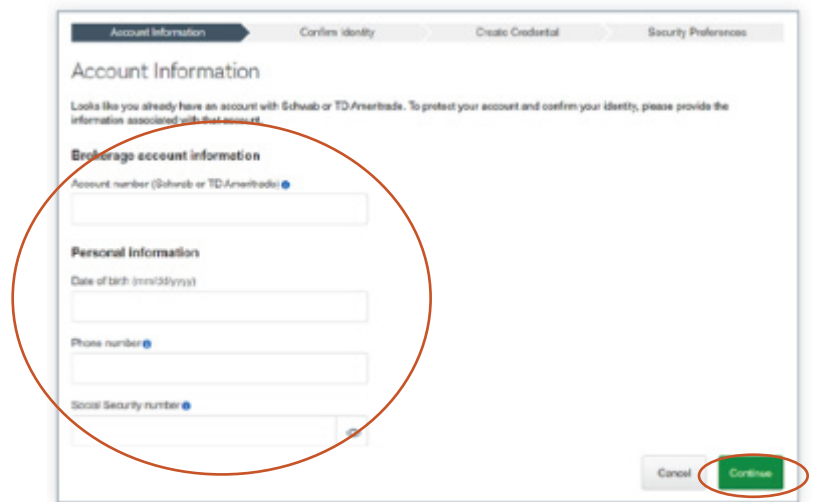


(B) Go to schwaballiance.com and click "New user?"



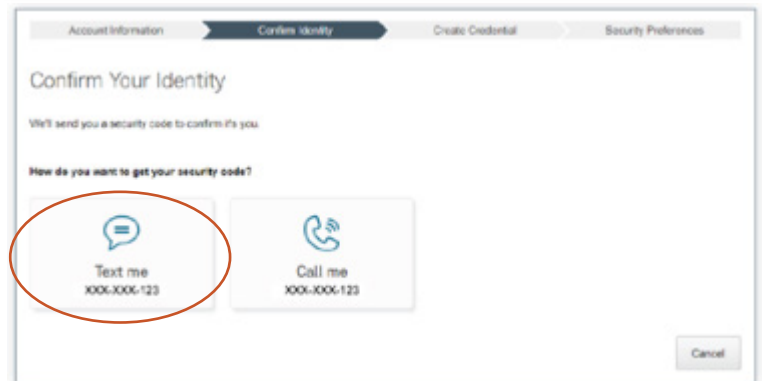
## Step 2: Verify your personal information.

Enter your information such as Social Security number and brokerage account number through the secure interface. Your account number can be found in an account statement or your account verification letter. If you own more than one account, you can enter any one of those account numbers.



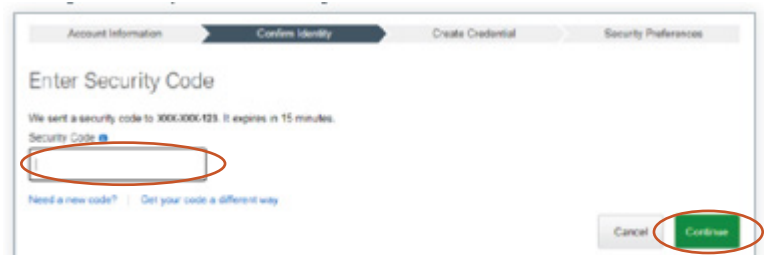
## Step 3: Confirm your identity.

As an additional layer of security, Schwab will text a security code to your mobile phone or call you directly.



## Step 4: Enter the security code.

Type the security code provided by Schwab.



# Instructions to log into Schwab Alliance



## Step 5: Create your login ID, password, and security question and answer.

Create a login ID and password unique to this account. Choose a secret question and answer to make any future password resets easier.

Answers must be at least five characters and can include spaces but not contain symbols (e.g., !@#%).

For your own security, do not share this information with anyone, including your advisor.

## Step 6: Acknowledge your login ID and password.

You will receive confirmation that your login ID and password were created.

Click “Continue to Schwab” to log in.

## Step 7: Review and accept user agreements.

Review the user agreements and check the box for each to accept the terms.

## Step 8: Enroll in paperless delivery. (Optional)

Sign up for electronic delivery of key account documents. You can enroll all eligible accounts or select specific accounts for eDelivery of documents.

Enhance your account security by adding two-factor authentication and device verification. Visit the Security Center on Schwab Alliance for more information. Questions? Contact your JNBA Advisory Team for assistance.

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