

The Charles Schwab logo is displayed on a blue rectangular background. The word "charles" is written in a white, lowercase, cursive font, and "SCHWAB" is written in a white, uppercase, sans-serif font below it.

Schwab & TD Ameritrade

F2 Strategy released an independent 5-part Insight Series to support TD Ameritrade Institutional firms as they transition their technology to Schwab Advisor Services. The series covers a range of areas they need to attend to during the conversion and best practices to optimize their businesses during this period of transition.

TABLE OF CONTENTS

- | | | | |
|----------|---|-----------|--|
| 2 | Part 1: Preparing Your Business for Change | 11 | Part 4: Preparing Your Vendors for Change |
| 5 | Part 2: Preparing for Operational Change | 13 | Part 5: Post-Change Areas to Optimize |
| 8 | Part 3: Preparing Your Clients for Change | | |

Part 1: Preparing Your Business for Change

The wealth management industry is keenly aware that Schwab bought TD Ameritrade (TDA) in 2019 and is in the process of completing the merger. According to [Schwab in October 2022](#), the company remains on track to transition the vast majority of TDA accounts to Schwab over the Labor Day weekend. The transition affects thousands of TD Ameritrade firms that need to transition their myriad of technology systems and platforms to Schwab's systems over the next year.

This series of articles will guide these firms through the process of converting their systems, as well as help them take this time as an opportunity to help them achieve stronger outcomes for their businesses. The first article focuses on strategic considerations.



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Strategic Considerations Regarding Large Scale Technology Conversions

This is an acquisition-driven technology conversion versus a needs-based/obsolescence conversion. Acquisition-driven conversions are rare opportunities for you to unlock previous constraints and help your business enhance its technology beyond what was available in the past. In addition, they provide the time and space to look at your technology strategy for complex business processes holistically rather than piece by piece as individual systems are upgraded.

We seldom get an opportunity to sit down and review what we do and why we do it. Many wealth management firms' processes and client experiences evolved organically over many years. Nobody questions them and everybody (including your clients) are likely so used to them, that they are never questioned. Your conversion process is an AMAZING time to do some spring cleaning. Eliminate old, outdated processes that drag down efficiency or weigh on the client experience. Your goal during this conversion period should be to use your time wisely to come out of this

conversion a better, more efficient and technology-adopting company.

Start by viewing this conversion from two perspectives. From the business lens, ask 'what do you want to achieve?' and from the technology lens, ask 'what needs to be replaced, enhanced, or maintained to achieve it?' Have the courage to consider ditching the old tools that you're used to in favor of the new, integrated ones. There is a high likelihood that integration and ubiquity within the new custodian framework will outweigh specific tool functions you grew used to over the years. Specific areas that should be addressed include:

- **Workflow documentation and efficiency**
Understand your current workflows and explore ways to increase their efficiency.
- **New capabilities**
You need to look for places where new tools, for example, digital onboarding, can amplify your business and make you more attractive to clients and next-gen/beneficiaries.

- **Data clean up**
We gather a lot of data, but it is not useful if we don't clean, store and analyze it properly. You need to own your data and let it drive client experiences and operational efficiency.
- **Third-party integrations management**
Within your ecosystem of tools that will remain throughout the conversion and ones that will be reconsidered, determine how the integration points might change.

Beyond systems, examine your holistic technology strategy. What does your client experience look like today and what could it look like tomorrow that would make it even better? (Schwab & TD Ameritrade Part 2 will focus entirely on the specifics of preparing clients for change.) If you are considering a change to your technology, do so in a way that does not interfere with the conversion or add complexity where it may not be needed.

Ask are clients using TDA's AdvisorClient? If so, why and how often? Do clients have access to other client portals and if so, why and how often are they accessing those? Does this conversion give us an opportunity to consolidate the number of portals a client accesses and streamline their experience?

Change Management

There are three areas of change management to address: internal processes, external client expectations and internal staff. To manage change in each of these areas, firms should employ several tactics.

First, leadership centralization. To maintain maximum effectiveness for change management and progress quickly, centralize the process by appointing one team member or a small group of team members as the leader of this transition. This person or team is dedicated to understanding the impacts to all of the stakeholders. They will document how to proceed; plan how and when to communicate to clients; and liaise between your firm, clients, and Schwab.

Top level accountability that can provide client and internal advisor perspective is a critical component. A chief operating officer or director of operations would be the ideal person for this leadership role. Smaller firms that don't have a dedicated head of operations role should use this opportunity to consider its importance within the firm. An operational leader can improve your business by dedicating one person to think about workflow, technology, and compliance and how they can cohesively work together. Additionally, someone in a client experience role, such as a manager of advisors, vice president of strategy, vice president of client experience who has spearheaded the client experience playbook for how advisors operate within a firm can be a strong change leader as well.

Next, focus on communication. F2 Strategy Executive in Residence, Jen Fox, wrote that "[change leadership](#) is incremental, additive, visionary, and storytelling." Your firm needs to ensure that your team is ready for the change, not just that they have knowledge of it.

A critical part of communicating about change is to remember that even though clients and staff may be told about the process or technology changes or upcoming policies to be implemented; without context and repetition, the listener is often lost when the change actually comes. Establish a communications timeline that repeatedly reassures them that they will receive the same level of advice and services, they will see some improvements, and that some processes will be different (which is not bad).

Fox recommends that change leaders acknowledge past successes, demonstrate how this change will enhance their work, provide tools and role play, develop repeatable processes and check in to see how messages are resonating with both employees and staff.

Finally, use technology tools such as project management software like Asana, to coordinate across all team members. This will help with operations, automation, onboarding and provide long term value to your firm.

Again, this transition is a good opportunity to make other changes. It's highly likely you haven't examined your legacy processes in many years. Don't just replicate the old way of doing business or convert your old processes to new systems. List out those processes and compare them to your new tools to explore better ways of doing business.

Avoiding Potential Pitfalls

A transition of this magnitude is a lot to stay on top of, but mistakes can be costly. There are two major pitfalls to focus on.

The first is assuming your vendors are ready for the change. It is imperative to proactively confirm with the providers of your current tech stack that they are plugged into Schwab and to understand what they are doing to prepare for transition. If you find they are not ready or willing to handle the transition, it's time to decide if they are the right vendor for you going forward. This is such an important topic we will have another article dedicated just to vendor management.

The second is under communicating. The risks of under communication will lead to headaches down the road. Remember that when you send out an email, not everyone will read it or read it at the same time. Repeat messages, put them in different formats, and consider multiple methods of communications.

Holistic Evolution of Your Business

This conversion is an important time to embrace a strategic and holistic approach to developing or evolving business processes and upgrading technology. By seizing a rare opportunity for good, you'll position your business for a higher level of success over the long term.

Part 2: Preparing for Operational Change



Greg Elliott
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As we drill down to focus on the specific elements of the transition a large and time-consuming part of the process will be preparing for operational and technology changes.

This article will guide you through a checklist of key action items. It is organized by when you should do them as you prepare for the Labor Day weekend transition. Expect many of the items to be done right away, with a lull in the middle, and a final push just before conversion. That lull will be a good time to undertake some of the platform training so that your team is ready for the transition.

Our to-do list adds our expertise in executing Schwab's high level action plan for advisors located within its Transition Planning Guide. You should refer to that transition guide for all the specific details.

The Operations To-Do List

Late First Quarter/Early Second Quarter 2023

- **Designate a Firm Security Administrator (FSA)**
This is one of the earliest steps you should take.

Why: Schwab gives firms direct access to manage security controls. The FSA will manage users and permissions at your firm. It is important to note that Schwab will not automatically grant users access to accounts on their platform. The designated FSA will configure each user's settings prior to the transition.

- **Journey Map Your Operational Processes**
Document the current state and highlight the different touches and pain points along your processes. Future state might not yet be known for some time, but having a clear picture of your current state will put you at an advantage during and after the conversion.

Why: When you go through the Schwab new

processes don't just replicate one-to-one. Use your identified pain points to work with your new Schwab relationship management team to remove steps in the process that causes your team more work than necessary.

- **Engage Your Current Third-Party Technology Integration Providers**

Your providers should offer their transition strategy as well as recommendations for best practices for how to prepare for the transition. For example, there are minor differences in the file specs and data points which may require them to contact Schwab Advisor Platform Support to ensure there are no gaps that impact your firm's needs.

Why: Ensure they support the same integration capabilities with Schwab and understand the plan for activating the integration and converting former TDA account numbers to the new Schwab numbers. Doing this now will give you more time if you find you must make a vendor change.

- **Explore Ways to Leverage APIs**

If you have customized development through API, take steps to understand what the API library capabilities are and look at other endpoints and efficiencies that can be gained

Why: TDA's and Schwab's API libraries are somewhat similar, but the new system could offer opportunities to add to the client and advisor experience.

- **Review all TDA Veo One Users**

Review and deactivate any users that your firm does not want setup as authorized agents on Schwab's platform now and again just before the transition.

Why: Schwab will import all existing Veo One users to the Schwab Advisor Center to assist the FSA with user setups and you don't want to authorize anyone who should not have access.

- **Review and Refine Rep Codes**

Close rep codes that are no longer used by your firm now and again close to the transition date.

Why: TDA will automatically convert every active rep code to an FA master account at Schwab. Delete rep codes that aren't being utilized now to avoid having master numbers on the system that you won't use.

Second Quarter 2023

- **Log in to Schwab Advisor Center, Attend Events, and Start Training**

All operations users of Schwab Advisor Center should log in, start training on the new systems, and attend Schwab events to gain familiarity ahead of the transition. Follow Schwab's schedule of recommended training courses.

Why: We anticipate three to five months of training will be necessary to be comfortable with the system.

- **Update Client Accounts Information, Preferences, Authorizations, and Paperless Settings**

This process is a good time to determine if your clients want any changes and look for opportunities to improve client experience. For example, do they receive paper statements today? Try to convert them to electronic statements.

Why: Account structure, types, registrations, data, preferences, authorizations such as trading authorization, and features will convert with no additional paperwork.

- **Address Your Firm's Single Sign-On Capabilities and Cybersecurity Policies**

Establish who will be involved in reworking the SSO—your internal IT team or MSP. If it is the MSP, contact them now. This is also a good time to review your [cybersecurity policies](#) to ensure that you are using the most up-to-date tools and procedures to protect your clients' and your firms' sensitive data.

Why: A new due diligence review and agreement between your firm and Schwab is required before the firm can implement SSO.

- **Ensure Your Third-Party Managers are Available on Schwab**

Reach out to any TAMPs and third-party money managers to make sure they will still be available and that they have a transition plan for continuing services on Schwab's platform.

Why: While there won't be many, if they don't plan on being part of Schwab's managed solutions, you'll need to find alternative solutions.

Close to Transition (Third Quarter 2023)

- **Review Client Direct Deposit and ACH**

Instructions Catalog the clients who have auto-payments coming in prior to conversion so that you can refer to that list one month after the conversion to identify those clients who didn't change their bank instructions.

Why: If the direct deposit or ACH was set up directly on a third-party platform such as the client's bank, those instructions will need to be updated with the third party post transition. Work with clients to make those changes or encourage them to set up their direct deposit or ACH instructions directly on TDA's platform as those instructions will be transferred over to the Schwab platform.

- **Make a List of Open Orders to Transfer** Set up a process with the trading team to ensure any Good til Canceled (GTC) orders clients want to roll over are set up on Schwab post-conversion

Why: Current GTC orders will be canceled upon conversion.

- **Review your Back Office Alerts** Catalog what type of account maintenance, move money requests, digital account opening status alerts you have set up.

Why: Active and historical account related alerts will not be transitioned to Schwab Advisor Center; however, after the transition, you may enable alerts on Schwab Advisor Center and receive them for new activities occurring on the platform.

- **Archive Your Veo One Data Files from the Inception of Your Rep Codes**

Why: If you leverage a third-party vendor portfolio management system, you will have access to your historical TDA data that has already been populated into the system. Regardless, we recommend taking steps to

download and archive all Veo One data back to inception. Doing so will give your firm easy access to historical data if needed in the future (such as a portfolio management system platform migration). There are firms like NDex Systems that also help support storage of legacy data on your behalf.

Other Operational Considerations

There are many opportunities to improve your firm's operations as a result of the transition to Schwab.

For example, some of TDA's trading tools such as thinkpipes and iRebal are strong and desirable platforms. They will remain and will become available to former TDA firms and Schwab firms. All firms will be able to leverage these TDA technologies in ways that increase benefits around efficiency and client experience.

In addition, Schwab has more estate planning, trust services, banking and lending, alternative investments, and mutual funds options available. This is an exciting time to explore ways to take your business to the next level with their new product offers.

Finally, multi-custodial firms will likely have the chance to limit their exposure to custodians and streamline operations. If this is something your firm plans to engage in, think about how you will reallocate your custodial specialists once that reduction process is complete.

Part 3: Preparing Your Clients for Change



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The relationships you build with clients are some of the most important aspects of a wealth management business—more important than the numbers you put on paper. Therefore, it's important to thoughtfully prepare clients for what's ahead and maintain their confidence during the transition. You can also take the opportunity to show new benefits and increased value in your advisor-client relationship.

Large scale technology conversions like TDA-Schwab will impact end clients in at least three ways: their behavior, their custody of assets, and how they access information. This article will provide ways for you to establish a strategy and a timeline for preparing your clients for this imminent transition in each area. With advisors scheduled to complete their transition to Schwab over the Labor Day weekend, the timing suggested will align with that plan.

The Impact on Client Behavior

Clients understandably have questions about the transition. “What does this mean for me?” “I just transitioned all of my accounts to a new advisor, does this mean I have to do that all over again?” “Will I have access to the same services?” “Will my advisor still be able to provide me with the same attention I've come to expect?”

Client personas can be extremely helpful while preparing answers to these questions. When you have a sense of your client types and their needs, it will be easier to understand what and how you should communicate. Tactically, to effectively build a comprehensive communications plan, create a checklist for each client persona. The checklist will be different for each persona and will include a mix of the following advisor and/or client actions:

- **Client document preservation**

Understand what history and documents will transfer over for clients. Schwab will maintain four years of account history, 10 years of account statements, seven years of tax documents, and two years of trade confirmations. For records beyond this, a

special request will be required. While 10 years is enough from a compliance and regulatory standpoint, it may not be enough for your long term clients. Plan what you will need for your clients that you've had for more than 10 years and get those documents ahead of the conversion. Consider using a centralized document vault to manage pre-Schwab documents and post-Schwab documents. You don't want to be looking for documents later after conversion.

- **ACH/direct deposit instructions**

Help clients identify which instructions are set up directly on the TDA platform, as those will be automatically transferred to Schwab. If a client set up instructions on a third-party platform such as their bank or through an account aggregator platform to initiate deposits to TDA, they will have to update those instructions themselves. Clients may not know which are which and they may have both. If this isn't addressed ahead of time, clients may find certain instructions aren't carried over.

- **Payment features such as checks and debit cards**
While this is less common, it should still be part of the checklist. For a certain period of time, clients will be notified about outstanding checks and they will receive new checks and debit cards if they've used these within the past 24 months. If they haven't done anything within the last 24 months, they will need to update the instructions (this could be of particular concern to retirees.)
- **2024 tax preparation**
Clients will likely receive tax documents from both TDA and Schwab for 2023 for times representing pre and post-conversion. Remind them to look for two documents in January 2024 before they send information to their accountants or file their taxes.
- **Open orders**
Discuss any open orders with clients. Good til Canceled (GTC) orders will be canceled upon conversion so if you're using these with any clients, it's a good time to reach out to determine if you want those to continued, and if so, set up a process with the trading team to ensure the order is entered on Schwab post-conversion.

The Impact on Custody of Client Assets

Custody will change as a result of the transition. One common question when the TDA-Schwab deal was first announced was how this process would occur and would clients open new accounts or file additional authorization forms. The answer is that the vast majority will not have to take action themselves. A new account will be opened automatically with a new 8-digit account number that will be accessed through Schwab Alliance.

The rare registration types not supported by Schwab will require additional inputs from clients. In these instances they will likely receive direct

communications from Schwab which you will have notice about and can be ready to support your clients that have to repaper.

The Impact on Client Access

A big step in this process will be to prepare your clients for conversion from AdvisorClient to Schwab Alliance. Rather than just mapping the AdvisorClient experience to Schwab Alliance, now is a great time to assess your overall client portal experience – do clients have to access multiple portals for different information? Is there a better way to consolidate activities so clients have one portal?

As you've likely noted, many features are the same on both platforms. However, Schwab Alliance will bring a few added benefits to you and your clients. One clear benefit for advisors is the white labeled experience which makes it look more unified and doesn't feel like they are leaving the advisor's office. Another is the single login which delivers a more unified client experience by reducing the amount of logins they need to manage their accounts.

Take this time to assess your current client experience. Are you able to provide all of the services your clients need? Are there any opportunities to expand your service offerings through availability of products from Schwab? Are there any products /services you're currently offering that you won't be able to under Schwab? For example, if you hold any securities not supported on Schwab you may be able to carry those over, but you won't be able to add to them. Create a plan for how to manage or replace those going forward.

Building a Client Engagement Timeline

There are only a few months until the conversion. Start the planning and preparation process now.

Create a timeline of client communications within the planning process. Refer to Schwab's timeline of events for the conversion to align your communications with it and stay ahead of big action items your clients will need to know. In addition to integration-planning resources for advisors, Schwab offers online help for your clients. [3] And, keep in mind that Schwab will be contacting clients directly at certain points and you will want to work those communications into your schedule to provide a smooth transition for clients.

For example, 60 days prior to conversion (estimated beginning of July), Schwab will contact account holders directly to share disclosure and notify them of the conversion. Prepare your clients for this notification in June to avoid having a deluge of concerned clients calling in if they receive this notification without warning.

Also note, Schwab says that 90 days prior (early June) clients using AdvisorClient will receive in-app notifications about what they need to do to prepare their current portal for transition and 28 days prior to conversion, clients will be invited to set up credentials on Schwab Alliance. Note these times on your timeline as key points when you need to be prepared to field numerous calls and questions.

The more prepared your clients feel about the transition the better. Taking time to strategize the best messaging that will give them confidence in the new systems will solidify your relationship. Remember to present this transition in the best light by highlighting the increased value you can bring to them with Schwab's capabilities.

Part 4: Preparing Your Vendors for Change

From operations to clients, transitioning your TD Ameritrade (TDA) firm to Schwab Advisor Services affects a lot of players involved in the daily running of your business. Now that we've covered preparations for your operations teams and clients, let's examine another one of those groups impacted: your third-party vendors.

Schwab works with more than 200 third-party technology vendors and almost all of the same vendors that TDA supported. The vast majority of your processes may not change and you'll have the ability to use many of the same tools; however, your vendors need to certify that they are ready and able to make this transition with you. Vendors that will be impacted will include those related to performance reporting, billing, CRM, and others who send or receive data from TDA currently.

This is the time to reach out to all of the vendors who will be involved in the transition and confirm that they have a strategy to handle this transition on the timeline required. It is incumbent on them as your service provider to make these changes. They owe you a green light.

First, you'll want to determine if you have a problem at all. Begin by asking, "Have you already supported an advisor firm converting from TDA to Schwab?"

Potential answers the vendors could give you:

- "Yes." Great! From here they should tell you what you need to do to be ready for the transition. They should provide a list of action items.
- "No, but we're aware of it and we support clients who are on Schwab today." Also good, but this should lead to exploring issues with your vendor about multiple topics, including data mapping, process workflows, and user experiences.
- "No, we haven't done this, and no one who uses our software works with Schwab." Yikes, RED FLAG. If you get this answer, you are at your first crossroads and you must decide how important this vendor is and if you need to change vendors to one that supports the same capability and works with Schwab.

Other Points to Address before the Conversion

Beyond certification that the transition and the timing for the transition have been fully thought through, you should drill down into the specifics of how the conversion will go and what results will come out of it.



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Make sure you ask your vendors and get clear answers to the following questions:

- Is anything going to change from your perspective when I go through this transition?
- How will the day-to-day processes change in how we work together? For example, look for differences related to APIs or flat files and batch or real time.
- Do you have a different integration that allows me to do something I couldn't do before because I am on Schwab's platform? For example, more efficient account opening.
- If there are changes how will my staff be trained on them?
- Do I have the right support person (who do I call if something does go wrong during the conversion?)

Where appropriate, confirm also that you will have access to your historical TDA data that has already been populated into the system. Regardless, we recommend downloading and archiving all Veo One data back to inception. Doing so will give your firm easy access to historical data if needed in the future. There are firms like NDex that also help support storage of legacy data on your behalf.

Think Beyond the Conversion

While you are engaging with all of your vendors, take this opportunity to look beyond the parameters of the transition and ensure you have the right vendors in place to support your business where it is and where it is going. Take this opportunity to look at additional tools and vendors that could enhance your existing platform post conversion. While you won't want to change vendors unless absolutely necessary before the transition, this is an ideal time to plan for the future

vendor changes you might decide you need to make after you convert to Schwab.

Discussion questions to raise:

- **Data and Cyber Security**
Who has my client data and how much of my data do they have? How are you securing my data? What cybersecurity certifications do you have and which are you pursuing? Our internal experts wrote an article covering the basics of modern [cybersecurity](#) that can guide you through thinking about this topic as it relates to wealth management.
- **Service Offerings**
What other services do you have? Are there features that have become available as a result of moving to Schwab?
- **Pricing**
Can I negotiate this price (Are there things I'm not using and paying for?)

In the end your vendor preparation work should leave you with the feeling that your vendors are ready and thoughtful about this conversion. That they can support you through it. And, that they are able to move with you on the other side of the conversion, providing you with the right services to help you grow.

Part 5: Post-Change Areas to Optimize



Doug Fritz
Co-Founder & CEO



In the very near future, all the work you've done to prepare your firm, your clients, and your vendors for the conversion to Schwab Advisor Services will be done. By the end of Labor Day weekend your transition will be complete. So what comes next? Take a breath and then think about what you can do better at your wealth management firm with this new relationship and the new tools at your disposal. Continue the practice of thinking about your business strategically and identifying what you can do to move it forward. We recommend applying two key principles: know who you are and deliver quality contact touchpoints.

Apply the F2 Strategy Philosophy: Know Thyself, Know Thy Clients

While this transition probably had a relatively low impact on your clients in terms of changes to their experience with you, it does serve as a reminder that there are times in the lifecycle of your business to adjust and make changes. In our previous four articles, we describe using technology in new ways and thinking about processes, automation, and streamlining workflows. Beyond processes and streamlining, it's essential to think about what constitutes happy and referable client relationships. Through all of our work with clients and research of their clients, we have found two truths that impact client relationships and they drive our philosophy "know thyself, know thy clients":

1. Firms that know who they are and why clients are with them have a significant advantage.

Sell to those you've sold to. Remind your clients through service and words of why they are with you. Invest in increasingly digital and tech-led experiences that reinforce your differentiation and your marketability to wealthy individuals who need your specific services. This enables you to catch more fish from smaller ponds, which is an easier, less expensive, and more results-oriented approach.

If you don't know why clients pick you, ask them. Fewer firms do this than they should. Use an annual or biennial structure to reach out to clients and find out: what they love, what they aren't getting, and what other brand relationships they love and why. Through this powerful data, you can find themes in the things that you are doing that align with your clients value as well as some areas you need to work on.

2. Firms that engage in quality contact touchpoints have stronger, happier client relationships.

In the client listening research projects we undertake for our clients, we have found consistently that the factors that contribute to highest levels of referability are different than most advisors believe. Advisors believe that their predominant value to clients is market returns. That's important, but clients say satisfaction is derived from quality contact touchpoints.

There is no statistical correlation between performance and market returns. Your top performing clients aren't more likely to refer you than your underperforming clients. On the other hand, there is a statistical correlation between quality contact touchpoints and higher net promoter scores and referability. The more often someone reaches out to a client, provides value, or engages with them leads to a direct increase in the client's satisfaction.

It's an odd shift in the traditional advisor value proposition that can feel uncomfortable, but we see it over and over. In 2023, the highest quality contact touchpoints are phone calls, zoom meetings, in-person meetings, or conferences. Note, email does not make the list of high quality contacts; these are more cathartic experiences that count more.

In a post-Schwab-conversion world, think about your cadence of contacts with your clients and spend time reviewing your client engagement process. Use tools and technology as a mechanism to engage and gather questions from clients to curate meaningful conversations about once per month. Build this philosophy into your practice and leverage marketing and financial wellness technology, as well as video conferencing to build engagement.

Weather Market Volatility and Drive Business Growth

Quality touchpoints drive critical client experiences when things are good and especially when things are bad. Staying true to your firm's differentiators and delivering that value to clients will help you weather potential storms and realize sustainable business growth. This Schwab and TDA Insight series gives you expert advice to navigate the conversion as well as take your business beyond it.

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About F2 Strategy

F2 Strategy, creator of Outsourced CTO (OCTO), is a wealthtech management consulting firm helping complex RIA, wealth, bank/trust and family office firms improve their technical capabilities to build exceptional client and advisor experiences. Led by former executives of a wide range of top-rated wealth firms and family offices, F2 Strategy combines its results-driven management strategy with industry-leading, proprietary research to create customized high-tech solutions. A diverse, creative, and people-centric company, F2 Strategy believes the right technology has the power to support, elevate, and empower us all to reach the highest level of fulfillment. F2 Strategy was founded in 2016 in San Francisco, currently has 24 employees, and works with firms representing \$1.6T in AUM.

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Get in touch for support with technology integrations, conducting client research or engaging your clients with quality contact touchpoints.

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