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Your KWB Team



At KWB Wealth, you can expect a friendly — and real — person to answer your calls, email, and pick up right where we left off. To make sure your questions are addressed by the right teammate, please use this guide.

WEALTH MANAGERS



Kerry Bubb



Diana Sailer



Michael Razzouk



Quentin Bubb



Rachel Bubb



Claire Olmstead

- Investment selection/ portfolio construction
- Estate planning / living trust questions
- Retirement plans
- Financial planning
- Notification of any significant life updates

ASSOCIATE WEALTH MANAGERS



Leslie Carnahan



Aaron Garcia

- Basic financial planning updates
- Estate planning / living trust questions
- General tax information
- Cash flow planning

PORTFOLIO MANAGEMENT



Steve Gormley



Ricky Salinas

- Technical investments and strategies
- Market and economic trends
- Individual stocks and bonds
- Trading

CLIENT SERVICE



Jamie Vickery



Perla Caballero



Nancy Abdalla



Jose Martinez

- Changes to contact information
- Paperwork processing
- Online account access
- Request for funds
- Update banking information
- LPL correspondence & information

CLIENT EXPERIENCE



Katie Reynosa



Cori Parks

- KWB event coordination
- Support new client onboarding
- General tax information and coordination with client CPAs

SCHEDULING



- Coordination and scheduling of appointments
- General office information and assistance with office navigation

Pam Gormley • email: pam@kwbwealth.com



909.307.8220 office • 800.478.8934 toll-free
kwbwealth.com • invest@kwbwealth.com



ONLINE ACCOUNT ACCESS

From our website, you can access all three online account portals available to you. We recommend you bookmark our Client Tools page for easy future access. kwbwealth.com/client-tools



Here is a quick breakdown of how we advise using each online portal:

LPL ACCOUNT VIEW

- View statements/tax statements
- Cost basis information
- Initiate deposits into your LPL account from your outside bank account
- Go paperless!

KWB CLIENT PORTFOLIO

- Account performance
- Asset and model allocation
- Investment breakdown

KWB LIVE WELL PLAN

- The main hub we suggest you use. Once set up, you can access your financial plan and KWB Client Portfolio.
- Your financial plan includes your net worth, investments, and overall financial trajectory.

Once you have created your user IDs and passwords for all three accounts, you can link your **KWB Live Well Plan** and **KWB Client Portfolio**:

1. Visit kwbwealth.com/client-tools
2. Click on the site of your choice or Click Access my Plan under KWB Live Well Plan.
3. Once logged on, you should see this on the top taskbar of the home page.



4. The * highlighted above allows you to toggle between your Live Well Plan and KWB Client Portfolio. Click on the * and move between sites.

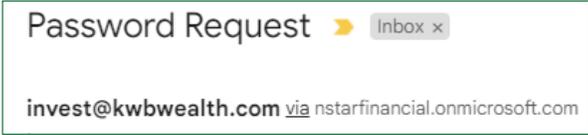
Please don't hesitate to contact any KWB team member if you need assistance or want to schedule time to walk through the setup process. We are happy to help!



Use this site to see:

- Account performance
- Asset and model allocation
- Investment breakdown

1. Our office will take care of enrolling you. We will register you only when you are ready to complete the process, as the link we sent you is only good for 24 hours.
2. Once enrolled, you will receive an email from **invest@kwbwealth.com** that looks like the image below:



3. A new user login has been created for you in the KWB Wealth system. Please use the username listed in the body of the email (your email address) and click the link provided to create your password and finish the account establishment. ***This link expires in 24 hours.***

4. Change password, given the format rules:

5. Once completed, you will be asked to re-sign in using the UserID and password you just created.

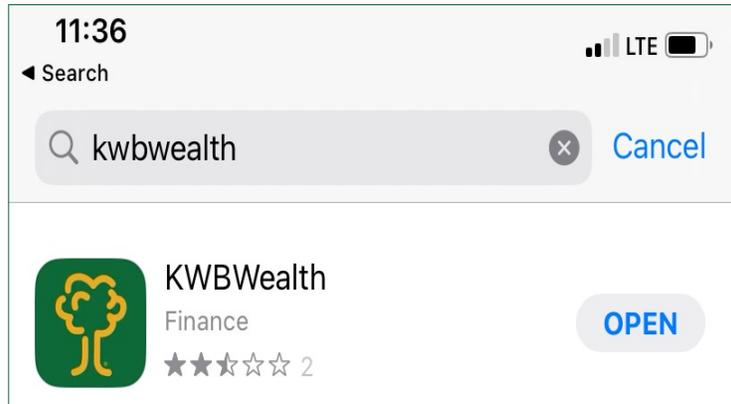
6. If the link expires, please call our office at 909-307-8220. We will resend the link.
7. Please note that if you do not sign into the site for a year, our office will need to reset you as a user with a new link.



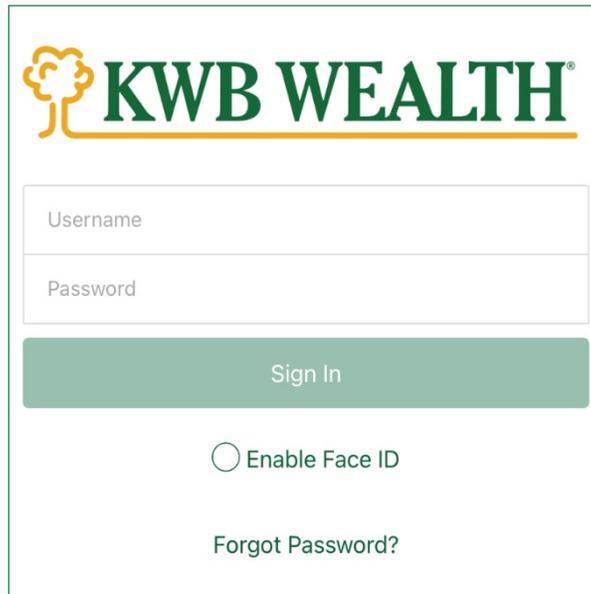
MOBILE APP ACCESS:

Once you've enrolled in your KWB Client Portfolio portal, download our mobile app.

1. Go to the App store on your iPhone/Android device.
2. Search for: **KWBWealth**



3. Download the application.
4. Enter your KWB Client Portfolio credentials (same userID and password).
 - a. UserID is your primary email address.
 - b. Password same as prior, or you can set up FaceID to login to the site via face recognition.
5. Click **Sign-In**.





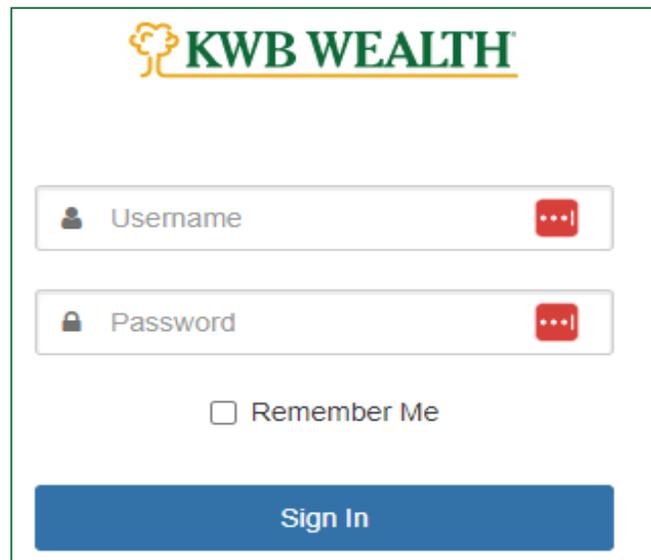
We recommend this site as your integrated view of your financial plan and accounts. Use this site to see:

- Your financial plan laid out in a simple, user-friendly format
 - Your total net worth
 - Overall trajectory and success of your goals and financial plan
1. Our office will enroll you and will do so when you are ready to complete the process, as the **link expires in 7 days.**
 2. Once enrolled, you will receive an email from **invest@kwbwealth.com**. See image below:



3. Click **REGISTER NOW**
4. You will be redirected to the initial sign-in page and requested to create a password.

Your username will always be your email address (same email address as one you received the invitation link.)
5. If the link expires, please give our office a call at 909-307-8220. We will resend the registration link.
6. Bookmark this page for easy access to all our portals: **kwbwealth.com/client-tools**

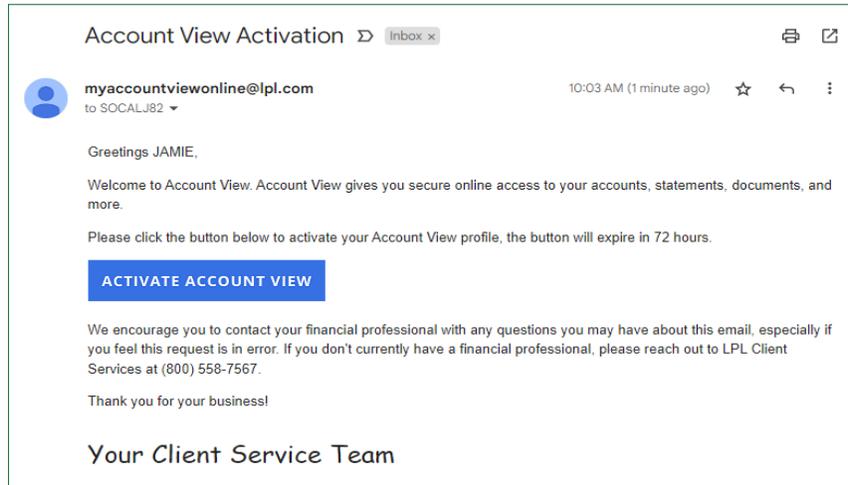




Use this site to see:

- View statements/tax statements
- Modify delivery preferences: electronic or paper delivery
- View account transactions
- View cost basis of investments
- Initiate deposits into your LPL account from your outside bank account

1. Our office will enroll you and will do so when you are ready to complete the process, as **the registration link is only valid for 72 hours.**
2. Once enrolled, you will receive an email from myaccountviewonline@lpl.com . Please click on the **ACTIVATE ACCOUNT VIEW** button in blue.



3. You will then be asked to enter the last four digits of your SSN and email. The social security number you input should be the social number of the person the email invitation was sent to. If you share an email address, the social will then be that of the primary account holder.

For security purposes, please enter the following information.
 If you are not the primary account holder, please contact your financial professional to continue.

Last 4 digits of Social Security Number or Tax Identity Number

Email ID

CONFIRM

Reset Cancel

ACCOUNTVIEW Powered by LPL Financial



- Click confirm and you will then be prompted to create a password
- Click confirm to be redirected to the **Account View** main page to log in with the credentials created.

- LPL’s Account View requires two-factor identification. Please have your cell phone readily available. LPL will provide you with a 6-digit code via phone call or text. Please select your preferred delivery option.

- Enter the code as given.

YOU ARE NOW ENROLLED.

***Please note that signing up for account view will automatically enroll you in electronic delivery of statements. If you would like physical documents in place of electronic, please follow these steps:**

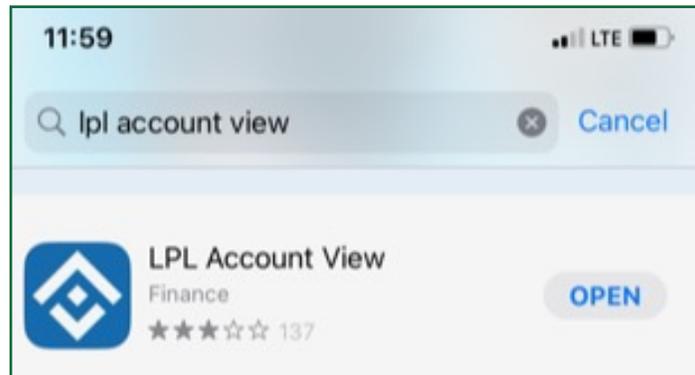
- On the homepage, please click **PAPERLESS**, located in the middle of the banner on top of page.
- From here you can select your preference for delivery of statements, trade confirmations etc.



MOBILE APP ACCESS:

Once you have access to LPL's Account View, download the LPL mobile app.

1. Go to the App store on your iPhone/Android device.
2. Search for: **LPL Account View**



3. Download the application.
4. Enter the same user ID and password credentials as when enrolled in LPL's Account View.
 - a. UserID is your primary email address.
 - b. Password same as prior, or you can set up FaceID, allowing you to log in to the site via face recognition.

5. Click Sign-In

How to Enroll and Navigate



**KWB
Client Portfolio**

Click to watch video



**KWB
Live Well Plan**

Click to watch video

ACCOUNT VIEW POWERED BY



Click to watch video

COMPREHENSIVE FINANCIAL PLAN**TAX PLANNING**

- Tax loss harvesting
- Roth conversion strategies
- Inherited asset planning
- Investment tax statements provided to your CPA
- Annual review of tax return
- Charitable giving

INSURANCE

- Review of existing policies
- Insurance needs analysis
 - Long term care
 - Liability policies
 - Key employee insurance
 - Medicare advice

ESTATE PLANNING

- Facilitate trust preparation
 - Revocable, Irrevocable and Asset Protections trusts
 - Power of Attorney, Health Care Directives, Will
 - Charitable Designation trusts
- Beneficiary updates across all assets
- Managing estate taxes
- Tax efficient gifting
- Managing generation transfers
- Guardianship of minors

INVESTMENT PLANNING

- Withdrawal strategies
- Time horizon planning
- Employee Stock Option Planning
- Account consolidation
- Restricted stock unit planning and Employee stock ownership plans

RETIREMENT PLANNING

- Social Security analysis
- Goal and vision setting
- Cash flow projections
- Executive Compensation Plans
- Roth funding strategies
- Income Needs Analysis
- Annuities and pension
- Funding and asset allocation recommendations for employer sponsored plans
- Self-employed and small business plans

LEGACY PLANNING

- College planning
- Business Succession and exit strategies
- Gifting during lifetime
- Educating Beneficiaries
- Planning for elders

EXTRAS

- Various Educational Webinars and client appreciation events throughout the year
- Specialized blog posts from our team



TAX DOCUMENTS	YES	NO
<p>Are you filing income tax returns? <i>If so, consider the following:</i></p> <ul style="list-style-type: none"> Keep at least three years of state and federal tax returns and supporting documentation on file. Supporting documentation includes records that prove any income, deductions, or credits claimed (W-2, 1099, end of year statements from banks and investment accounts). Depending on the state (like CA), you may need to keep tax <ul style="list-style-type: none"> 25% of gross income, keep six years of tax returns on file. If you are claiming a loss for worthless securities or bad debt deduction, keep records for seven years. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you made taxable gifts or received an inheritance? If so, keep all 709s that you file, and any 8971s or 706s issued to you, along with any supporting documentation in your permanent records.</p>	<input type="checkbox"/>	<input type="checkbox"/>

HEALTHCARE DOCUMENTS	YES	NO
<p>Will you apply for Medicaid (perhaps due to long-term care expenses)? If so, keep all financial statements and records of transactions for the previous five years to support your application for Medicaid, as there is generally a five-year look-back provision.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have a Health Savings Account (HSA)? If so, keep all medical receipts from the date the HSA was opened.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Did you write off medical expenses on your tax return? If so, keep records for as long as you keep your tax returns (generally three years).</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you on Medicare? <i>If so, consider the following:</i></p> <ul style="list-style-type: none"> Keep your Medicare Summary Notices for at least a year, or until your bill is paid in full. (continue on next column) 	<input type="checkbox"/>	<input type="checkbox"/>

HEALTHCARE DOCUMENTS (CONTINUED)
<ul style="list-style-type: none"> If you are enrolled in an employer drug plan that is considered creditable. Keep your annual "Notice of Creditable Coverage" provided by your employer. This is needed if you enroll in Part D at a later time.

LEGAL DOCUMENTS	YES	NO
<p>Are you a U.S. citizen? If so, keep a copy of your Social Security card, birth certificate, and passport.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you a foreign national? If so, keep all documents related to your entrance into the United States, such as passport, Green Card, and I-94.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have an estate plan? If so, keep a copy of your Will, Trust(s), Powers of Attorney (General and Health Care), Living Will, and beneficiary designations on file, and store the originals in a safe place. Also, consider giving copies to people that play an important role in your estate plan, such as your agents, Executor(s) and Trustee(s).</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you currently married? If so, keep your marriage certificate on file, which may be needed in case of a name change, proof of marriage for insurance benefits, and for obtaining a joint mortgage. If you have a prenuptial agreement, store your original copy in a safe place.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you been divorced? If so, keep your divorce papers on file.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you served in the military? If so, keep your military discharge papers as they may be needed to prove your eligibility for veteran's benefits.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have a safety deposit box? If so, keep the necessary information to find and access the safety deposit box.</p>	<input type="checkbox"/>	<input type="checkbox"/>



ASSET & DEBT RELATED DOCUMENTS	YES	NO
<p>Do you have any investment accounts or bank accounts? <i>If so, consider the following:</i></p> <ul style="list-style-type: none"> ● Keep the most current statements on file* (paper or electronic). ● Keep the End of Year statement on file until you complete your tax return. ● If you own investments purchased before 2012 (the year that custodians were required to track cost basis), keep records of what you paid for the non-covered investments in the event you sell them in the future, as the 1099 may not report cost basis. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you maintain any retirement accounts? <i>If so, consider the following:</i></p> <ul style="list-style-type: none"> ● Keep documentation on any contributions and withdrawals. ● If you took a Coronavirus-Related Distribution, keep your withdrawal request and 1099-R. ● If you made a Roth conversion. keep records showing the conversion. ● If you made non-deductible traditional IRA contributions. keep Form 8606 until the account is fully withdrawn to track cost basis. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you a small business owner? <i>If so, consider the following:</i></p> <ul style="list-style-type: none"> ● Federal EIN, business formation documents, ownership agreements, and any business licenses. ● Payroll records, employment tax records, and receipts for all expenses. ● Business asset records, such as purchase and sales invoices, deeds and titles. ● Records of employee benefits, such as retirement plan documents. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have any debts (student loans, mortgage, etc.)? If so, keep the loan documents until the loan is paid off. Once the loan is paid off, keep documentation on file proving that the loan has been paid in full. <i>(continue on next column)</i></p>	<input type="checkbox"/>	<input type="checkbox"/>

ASSET & DEBT RELATED DOCUMENTS (cont.)	YES	NO
<p>Do you own property (automobiles, real estate)? <i>If so, consider the following:</i></p> <ul style="list-style-type: none"> ● Keep any deeds, titles, settlement statements, or bills of sale on file until you decide to sell the property. ● Keep documentation showing purchase-related fees that were capitalized on file until you decide to sell the property. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have a home office for which you receive a tax deduction (perhaps you are self-employed)? If so, keep all receipts for any housing/home office-related expenses (such as utility bills and mortgage statements) to prove the home office deduction.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you made any improvements to your home? If so, keep any receipts related to the home improvement as they may be used to substantiate any adjustments to the cost basis for your property.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you own real property in multiple states? If so. keep detailed records proving which state you lived in for the majority of the year (receipts, or travel itineraries). It is especially important if you are concerned about your state income tax liability and/or establishing residency.</p>	<input type="checkbox"/>	<input type="checkbox"/>

OTHER DOCUMENTS	YES	NO
<p>Do you have any higher education (college, certifications)? If so, keep copies proving that you completed the coursework.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have any insurance policies (homeowners, disability, life insurance)? If so, keep the most current policies on file.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you currently employed? If so, keep any contracts signed, including any non-solicit or non-compete agreements.</p>	<input type="checkbox"/>	<input type="checkbox"/>

* Here at KWB, your last 6 years' worth of LPL investment statements will be kept on file.



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For informational purposes only. Not investment, tax, or legal advice.