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MBL Advisors

Enhancing Client Security With a Trusted Contact Person

Your well-being and financial security remain top priorities at MBL Advisors. As part of our ongoing commitment to protecting our clients' interests, we periodically highlight steps which may provide additional layers of security, especially as life evolves and unexpected situations arise.

One such step you can take to enhance your protection and security is designating a Trusted Contact Person on brokerage accounts held with our custodian, Charles Schwab.

What is a Trusted Contact Person?

A **Trusted Contact Person ("TCP")** is someone you may choose to authorize (i.e., a family member, close friend, or professional advisor) whom Schwab and MBL Advisors may contact on your behalf in specific, limited circumstances. For example, if there are concerns about potential financial exploitation, difficulty reaching you, or questions about your health or well-being, Schwab and our team may reach out to your TCP to help ensure that your best interests are protected.

Importantly, a named TCP does *not* have access to view your accounts, move assets, or make any financial decisions on your behalf. Naming a Trusted Contact is entirely voluntary, and you may add, update, or remove this person at any time. Industry regulators like FINRA particularly encourage this practice for investors over age 65. And we believe it to be a prudent consideration for clients of any age.

How do I update my accounts to add a TCP?

If you would like to add a Trusted Contact Person (TCP) to your accounts, we're happy to initiate the process for you and prepare the paperwork for electronic signature via DocuSign.

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