

Direct Advisory Suite Plan Overview

Individual Membership Plan

\$3000/year (\$250/month)

Research & Due Diligence

- Screeener & Watchlists
- Interactive Charting & Comparison Tools
- Morningstar Research
- Security Reports: 70+ PDF report options, including 30+ FINRA-reviewed options
- Morningstar Document Library

Data Universes

- Global:** Mutual Funds, ETFs, CEFs, Preferred Stocks, Stocks, Bonds, Separate Accounts, Models, Private Capital Funds, Insurance & Pension Funds
- US:** Money Market, 529 Plans & Portfolios, CITs, Fixed Annuity Contracts & Rates, Fixed Annuity Crediting Strategies & Contracts, Variable Annuities & Subaccounts, Variable Life & Subaccounts

Investment Planning & Risk Alignment

- Client Dashboard
- Import Client Records & Portfolios
- Portfolio Construction:** Set allocation preferences, side-by-side risk view, collapsed attribute & fee settings, optimize button
- Morningstar Portfolio Risk Score
- Risk Profiling: Digital delivery of 10 or 25-question Risk Tolerance Questionnaire, comfort range determination
- Investment Plan:** Best Interest Scorecard aligned to Regulation Best Interest (Reg BI) standards, Wealth Forecast

Portfolio Analysis & Reporting

- Interactive Portfolio Analysis: Template creation
- Interactive Web Reports:** Template selection, live components, built-in definitions & FAQs, branding controls
- FINRA-reviewed PDF Report Templates Includes:** Portfolio X-Ray, Portfolio Comparison, Investment Detail Report, Stock Intersection, Snapshot Report
- Portfolio Compare Tool: Side-by-side comparison of up to 5 portfolios or benchmarks with PDF report output
- Scenario Builder: US SEC Marketing Rule compliance hypothetical modeling

Mo (AI Companion)

- AI Chatbot & Digital Assistant Includes:** Morningstar data-sourced responses, talking point generation, relevant article sourcing, investment plan drafting, investment screening and more
- Morning Summary Email: Personalized investment updates from watchlists & Morningstar research with alternative investment highlights
- In-Product Support & guided walkthroughs

Integrations

- Intelligent Import, Schwab Overnight Daily Data, ByAllAccounts
- Third Party:** Excel, Albridge, eMoney, Redtail, MoneyGuidePro, RightCapital

Support

- Onboarding Materials:** Quick Start Guide, Welcome Guide, Introductory Webinars, Guided Click-Through Training
- Continuing Education:** Client Scenario Webinar Series, On-Demand How-To Videos, Feature Updates, Support Site

Subscription Term: Annual

Learn More: <https://www.morningstar.com/try/schwab>