BILL'S HOME TECH
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BILL'S COMPLETE MANUALS

Brokerage & Retirement Account Sites

Fidelity, Vanguard and Schwab logins, statements, tax forms and beneficiaries — explained in plain English, one safe step at a time

A plain-English guide to the websites that hold your savings

Take your time — looking around can't hurt anything

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For the Fidelity, Vanguard and Schwab websites and apps · facts current November 2026

What's Inside

This is your guide to the websites and apps of three big investment firms: Fidelity, Vanguard and Schwab. It shows you how to sign in safely, turn on two-step sign-in, find your statements and tax forms, name beneficiaries and a trusted contact, and spot the scams aimed at retirement savers. It covers how to use the websites only, never what to do with your money. Read it in any order and at your own pace. If a screen looks a little different on your account, the idea is still the same.

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PART 1

Getting Started

What the Fidelity, Vanguard and Schwab websites are for, how to be sure you're on the real one, and how to set up a sign-in that keeps your savings locked up tight.

CHAPTER 1

A Note from Bill

Hello, and welcome. I'm Bill, and for more than 30 years I've helped people get comfortable with technology, here in Portage County and beyond. This guide is for anyone with savings at one of three big investment firms: **Fidelity**, **Vanguard** or **Charles Schwab**, whether you opened an IRA years ago, kept a 401(k) from a former job, or inherited an account and suddenly have a website to deal with.

Those websites hold important things: your statements, your tax forms, the names of the people who will inherit the account, and the security settings that keep strangers out. This guide shows you, slowly and in plain English, where each of those things lives and how to look after them.

GOOD TO KNOW

This guide is about the websites, not about investing

Everything here is about **how to use the websites and apps**: signing in, finding documents, updating settings and staying safe. It never tells you what to buy, sell or keep, which funds to choose, or how to handle taxes. Those are money decisions. Questions about them belong with the firm itself, a licensed financial advisor, or your tax preparer. I'm a technology helper, not a financial advisor.

WHAT THIS DOES FOR YOU

What this guide does for you

It helps you sign in with confidence, turn on the strongest protection each firm offers, pull up a statement or a 1099 when you need one, keep your beneficiaries and trusted contact up to date, and recognize the fake texts and phony "representatives" that target retirement savers. You'll know where things are, so you never have to rely on a stranger to find them for you.

Who this guide is for

- Anyone with an IRA, a brokerage account or a workplace retirement plan at Fidelity, Vanguard or Schwab.
- Anyone who gets a paper statement and wonders whether they should be looking at it online instead.
- Family members helping a parent keep track of accounts and paperwork.

- Anyone who just got a worrying text or call about their "retirement account" and wants to check it safely.

The big promise: looking can't hurt

Clicking around to *look* at your account is safe. Viewing a statement, opening a tax form or reading your beneficiary list changes nothing. The places to slow down are the ones that move money or change who controls the account: transfers, withdrawals, trades, and changes to your address, phone number or bank links. This guide points those out every time, and none of its steps ask you to move money.

You're never stuck alone

Take this at your own pace and in any order. If you get stuck, call or text me at **(330) 200-8042**. I can sit with you while you sign in and set things up, and you stay in charge of your own account the whole time.

— Bill

CHAPTER 2

What These Websites Are For

Fidelity, Vanguard and Schwab are three of the largest investment firms in the country. Each one runs a website and a phone app where you can see and manage the accounts you have with them. The three look different, but they all do the same everyday jobs.

What you can do on the website or app

- **See your balances** and what's in each account.
- **Read and download statements**, going back years.
- **Get tax forms** such as the 1099 and 1099-R at tax time.
- **Go paperless**, so documents arrive by email instead of the mailbox.
- **Name or update beneficiaries**, the people who inherit the account.
- **Add a trusted contact** the firm can call if they're worried about you.
- **Change security settings**, like two-step sign-in and passkeys.
- **Keep your address, phone and email current**.

Kinds of accounts you may see

Account type	What it usually is
IRA or Roth IRA	An individual retirement account you opened yourself, or one rolled over from a job.
Brokerage account	A regular (non-retirement) investment account. Schwab and Fidelity may call it an individual or joint account.
Workplace plan, like a 401(k) or 403(b)	A plan your employer set up. It often has its own separate website (see Chapter 22, *Workplace Plans Have Their Own Websites*).
Inherited IRA	An account you received from someone who passed away.
Cash management or bank-style account	Some firms offer checking-like accounts alongside investments.

GOOD TO KNOW

One firm, two websites

If your account came through a job, the firm may run it on a different website than its regular one. Fidelity's workplace site is **NetBenefits**, and Vanguard has a separate sign-in for employer retirement plans. Chapter 22, *Workplace Plans Have Their Own Websites* explains how to tell which one you need.

HEADS UP

We're not going near the Trade button

Every one of these sites has buttons to buy, sell and move money. This guide doesn't cover them, on purpose. If you're unsure whether a button moves money, don't click it. Call the firm first.

CHAPTER 3

Getting to the Real Website

The single most important habit in this guide is getting to the **real** website every time. Scammers build copies of investment-firm sign-in pages that look perfect. The copy steals your username and password the moment you type them. The good news: it's easy to avoid if you always come in through the front door.

The real addresses

Firm	Type this address yourself
Fidelity	**fidelity.com** (workplace plans: **netbenefits.com** or the NetBenefits link on fidelity.com)
Vanguard	**vanguard.com** (it may take you to investor.vanguard.com, which is also Vanguard)
Charles Schwab	**schwab.com**

Three safe ways in

1. **Type the address** into the bar at the top of your web browser yourself, then press Enter.
2. Once you're on the real sign-in page, **save it as a bookmark** (a favorite). From then on, use the bookmark.
3. Or use the firm's **official app**, downloaded from the Apple App Store or Google Play Store. Check that the developer listed is the firm itself.

SCAM ALERT

Don't sign in from a link in a text or email

A message that says "Your account is locked, sign in here" is the oldest trick there is. Even if the message is real, you lose nothing by ignoring its link and going to the site yourself. Chapter 29, *Fake Texts and Emails* has the details.

HEADS UP

Careful with search results

Typing "Fidelity login" into a search engine can show ads at the top, and fake sites sometimes buy ads. Typing the address directly, or using your bookmark, skips that risk.

TIP

Look for the lock and the name

On the real site, the address bar shows the firm's real name followed by **.com**, like **schwab.com**, with nothing odd in front of it. An address like "schwab-account-verify.com" or "fidelity.secure-login.net" is not the firm.

CHAPTER 4

Setting Up Online Access

Having an account at a firm doesn't automatically give you a website login. If you've only ever gotten paper statements, you may need to **register for online access** first. It's a one-time job that takes about ten minutes.

What to have ready

- Your **Social Security number** (the firm uses it to find your account).
- An **account number** from a recent statement, if the site asks for one.
- Your **date of birth** and the **address** the firm has on file.
- A **mobile phone** that can receive texts, and an **email address** you check.

The general steps

1. Go to the firm's real website (see Chapter 3, *Getting to the Real Website*) and look for a link such as **Sign up**, **Register** or **Set up online access** near the sign-in box.
2. Confirm who you are with your Social Security number and other details.
3. Choose a **username** and a strong **password** (see Chapter 5, *A Password That Protects Your Savings*).
4. Confirm your phone number with the code the firm texts to you.
5. Sign in, then go straight to the security settings and turn on two-step sign-in (see Chapter 6, *Two-Step Sign-In Explained*).

GOOD TO KNOW

You're the one who starts it

Registration is something *you* begin, on the firm's real site. No real firm will call or text you to "finish setting up your online account" and ask for your Social Security number. If that happens, it's a scam.

TIP

Write down which email and phone you used

The firm sends security codes and alerts to the phone and email you give it. Use ones you'll keep. The "Keep this handy" table in Chapter 36, *Your Account Websites Cheat-Sheet* has space to note them.

HEADS UP

Already registered years ago?

If the site says you already have a login, don't create a second one. Use the **Forgot username or password** link instead. Chapter 13, *Locked Out or Forgot Your Password* walks through it.

CHAPTER 5

A Password That Protects Your Savings

Your investment account password guards more money than almost any other password you have. It deserves to be the strongest one, and it should never be used anywhere else.

What makes a good one

- **Long:** at least 12 to 16 characters. Length matters more than odd symbols.
- **Unique:** not used for email, shopping, Facebook or anything else.
- **Not personal:** no pet names, birthdays, grandkids' names or street addresses.
- **A short phrase works well:** several unrelated words strung together are long and easy to remember.

Where to keep it

A **password manager** is the safest place. It remembers every password for you and fills it in only on the real website, which also protects you from look-alike sites. Apple's Passwords app, Google Password Manager and others all work. If you prefer paper, keep a written list at home in a safe place, never in your wallet or on a sticky note by the computer.

STAY SAFE

If the same password is used elsewhere, change it today

When a shopping site or email service is breached, criminals try the stolen passwords on investment sites. A unique password stops that cold. Change it in your account's security settings.

SCAM ALERT

No real firm asks for your password

Fidelity, Vanguard and Schwab employees never need your password. Anyone who asks for it, on the phone, by text or by email, is a scammer. Hang up.

TIP

Even better: skip the password

Fidelity and Vanguard now let you sign in with a **passkey** instead of typing a password at all. Chapter 10, *Passkeys and Security Keys* explains how.

PART 2

Signing In Safely

Two-step sign-in, passkeys, voice verification and remembered devices at Fidelity, Vanguard and Schwab, plus what to do if you're locked out.

CHAPTER 6

Two-Step Sign-In Explained

Two-step sign-in (firms also call it two-factor authentication, 2FA or multi-factor authentication) means that a password alone isn't enough to get into your account. After you type your password, the firm also asks for something only you have, usually your phone.

What it does for you

If a criminal ever gets your password, from a data breach or a fake website, they still can't get in without your phone. It's one of the most effective protections you can turn on, and it costs nothing.

The common kinds of second step

Second step	How it works
Text or phone-call code	The firm sends a short number to your phone; you type it in. Simple and common.
Approve in the firm's app	A notice pops up on your phone; you tap to confirm it's you.
Authenticator app	An app such as Google Authenticator or Microsoft Authenticator shows a changing code.
Passkey	Your phone or computer confirms it's you with your face, fingerprint or screen lock. See Chapter 10, *Passkeys and Security Keys*.
Security key	A small physical key you plug in or tap. The strongest option, and optional.

SCAM ALERT

The code is for you alone

A sign-in code is like the key to your front door. The firm will never call and ask you to read it back. If anyone asks for your code, it's a scam, no matter how official they sound. The FTC gives exactly this warning about verification codes.

TIP

Which one should you pick?

Any of them is far better than none. Codes by text are the easiest to start with. If you're comfortable with your phone, approving in the firm's app or using a passkey is quicker and even safer. The next three chapters show each firm's settings.

GOOD TO KNOW

Keep your phone number current

If you change phone numbers, update it with the firm right away, before you lose the old number. Otherwise the codes go to a phone you no longer have. See Chapter 19, *Keeping Your Contact Details Current*.

CHAPTER 7

Fidelity: Sign-In Security

Fidelity calls its two-step sign-in **multi-factor authentication**, or MFA. Once you've logged in, you turn it on in your security settings and choose how you'd like to get your second step. Fidelity's workplace site, NetBenefits, keeps the same switch in its **Security Center**.

Fidelity's second-step choices

- **Push notifications** to Fidelity's mobile app, which you tap to approve.
- **One-time security codes** sent to your phone.
- **An authenticator app** that shows a changing code.
- **Passkeys**, which use the same fingerprint, face scan or PIN you use to unlock your phone or computer. A passkey can live on the device itself or in a password manager that syncs it.

Turn it on

1. Sign in at **fidelity.com** (typed yourself or from your bookmark).
2. Open your **Profile** and look for your security or login settings. (On NetBenefits, open the **Security Center**.)
3. Find two-factor authentication at login and choose **Enable**.
4. Choose your method, such as a security code or the Fidelity app, and follow the prompts to confirm your phone.
5. Sign out and back in once to see how it works.

GOOD TO KNOW

"Remember this device"

When Fidelity asks for your code, you can check **Remember this device**. That adds the computer or phone to your trusted list, which you can review in your security settings. Trusted devices are asked for the extra step only now and then, and Fidelity still asks for it before certain sensitive transactions. Fidelity says never to remember a public device, such as a library computer.

TIP

Have a backup method

Fidelity notes that if you've set up another strong option, such as an authenticator app or push notifications, you may be able to use it to get back in if you lose the device that holds your passkey.

CHAPTER 8

Vanguard: Sign-In Security

At Vanguard, a **security code** sent by text or phone call is a required second step. You can also add a **passkey**, which uses your phone's or computer's face, fingerprint or PIN, or a physical **security key**.

Find your security settings

1. Sign in at **vanguard.com**.
2. From the **My Accounts** menu, choose **Profile & account settings**.
3. Select **Security**.
4. Review how you receive security codes, and add a passkey or security key if you'd like.

Things Vanguard explains

- Once you register a **security key** on the Security tab, Vanguard asks for it each time you log in.
- You can choose to have Vanguard **remember your device**, but Vanguard encourages you to keep the extra step on, especially on shared computers.
- You can create up to **five passkeys**. To add another, remove one under **Manage passkeys**, and remove it from your device's settings too.
- If you have more than one Vanguard account, Vanguard suggests checking the security settings for each.

TIP

Keep the code phone handy

Because codes go to your phone by text or call, keep that phone charged and near you when you sign in. If your number changes, update it in Profile & account settings first (see Chapter 19, *Keeping Your Contact Details Current*).

GOOD TO KNOW

Workplace plan at Vanguard?

Employer retirement plans at Vanguard have their own sign-in and settings. See Chapter 22, *Workplace Plans Have Their Own Websites*.

CHAPTER 9

Schwab: Sign-In Security

Schwab's two-step verification can use a simple tap in the **Schwab Mobile** app: when you sign in, your phone asks you to confirm it's you. You choose whether Schwab asks every time or only on computers and phones it doesn't recognize.

Turn it on

1. First, download the **Schwab Mobile** app from your phone's app store and sign in to it at least once.
2. On a computer, sign in at **schwab.com**.
3. Open **Profile**, then **Security Settings**.
4. Under two-step verification, choose **Always at login**, or **Only on untrusted devices**.
5. Choose the Schwab app as your method and save.

TIP

Which choice?

Always at login is the tightest: even your own computer asks each time. **Only on untrusted devices** is more convenient at home and still stops a stranger signing in from somewhere else. Either is much safer than a password alone.

GOOD TO KNOW

Managing trusted devices

To see which computers and phones Schwab trusts, go to **Profile > Security Settings > Previous Login**. Choose **Untrust** next to any device you no longer use, such as an old phone you sold or gave away.

SCAM ALERT

A tap you didn't expect means "no"

If your phone asks you to approve a Schwab sign-in that you didn't start, don't approve it. Someone may have your password. Decline, then change your password and call Schwab at the number on schwab.com.

CHAPTER 10

Passkeys and Security Keys

A **passkey** is a newer way to sign in without typing a password. Your phone or computer keeps a secret key and unlocks it with your face, fingerprint or the screen-lock PIN you already use. There's nothing for a scammer to steal or trick you into typing, because a passkey only works on the real website.

What it does for you

- **No password to remember or type.**
- **Fake websites can't use it.** A passkey made for vanguard.com won't work on a look-alike site.
- **Quicker sign-in:** a glance or a touch and you're in.

Where each firm stands

Firm	Passkeys
Fidelity	Supports passkeys on your device or in a password manager. Set one up in your security settings after you log in.
Vanguard	Supports passkeys and security keys. Create one under My Accounts > Profile & account settings > Security; up to five.
Schwab	Uses two-step verification with the Schwab Mobile app. Check Schwab's Security Settings for current options.

Set one up (Vanguard example)

1. Sign in at vanguard.com on the phone or computer you'll use.
2. From **My Accounts**, go to **Profile & account settings**, then **Security**.
3. Choose to create a passkey and follow the prompts; your device asks for your face, fingerprint or PIN.
4. Next time you sign in, choose to use your passkey instead of your username and password.

GOOD TO KNOW

Losing the phone doesn't lose the account

If the device with your passkey is lost, you can still sign in with your password and second step, then remove the old passkey. That's why it helps to keep a second option, like codes to your phone or an authenticator app, set up as a backup.

CHAPTER 11

Voice Verification and Phone Passwords

When you call your firm, they have to be sure it's really you. Two of the three firms can recognize your voice, which saves you answering security questions and makes it harder for an impostor to pretend to be you.

Schwab Voice ID

Schwab Voice ID builds a voiceprint so Schwab's phone system and representatives can confirm it's you. It doesn't replace your **verbal password**; it adds a layer on top. Schwab says that once you add a verbal password to an account, it becomes the main check Schwab uses before discussing the account or taking instructions by phone.

1. Call Schwab at **800-435-4000** (or the number on schwab.com).
2. Ask the representative to set up a **verbal password** if you don't have one.
3. Ask to enroll in **Voice ID** and follow the short prompts.

Fidelity MyVoice

Fidelity has a similar free service called **MyVoice**. You enroll during an ordinary phone call, and after that Fidelity's system recognizes your voice when you call. The step-by-step setup is in the "Ways to Make Life Easier" topic of the web version of this guide.

SCAM ALERT

The firm doesn't call you to "verify your voice"

Voice enrollment happens when *you* call the firm. If someone calls you and asks you to say "yes" or repeat phrases to "set up voice security," hang up.

TIP

Make the verbal password unguessable

Don't use a pet's name or birthday. Something only you would think of, and that nobody could look up on Facebook, is best.

CHAPTER 12

Remembered Devices

All three firms can **remember** a computer or phone you sign in from, so you aren't asked for a code every time. That's convenient at home. It also means anyone who can pick up that device can get further, so be choosy about which devices you let it remember.

Good places to say "remember"

- Your own home computer that has a password or PIN on it.
- Your own phone, protected by a passcode, face or fingerprint.

Never say "remember" on

- Library, hotel or senior-center computers.
- A friend's or relative's phone or tablet.
- Any device you share with others who don't have their own login.

GOOD TO KNOW

How each firm handles it

Fidelity offers **Remember this device** when it asks for your code. Vanguard lets you choose to have it remember your device, though it encourages keeping the extra step on. Schwab lets you require two-step verification only on untrusted devices, or always, and lists trusted devices under **Profile > Security Settings > Previous Login**.

STAY SAFE

Before you sell or give away a phone or computer

Sign out of the firm's app and website, remove the device from your security settings where the firm offers that, and then erase the device. Your account's door shouldn't leave the house with an old gadget.

TIP

Sign out on shared computers

If you ever use a computer that isn't yours, choose **Log out** when you finish and close the browser window completely.

CHAPTER 13

Locked Out or Forgot Your Password

It happens to everyone: a forgotten password, too many wrong tries, or a new phone that doesn't get the codes. You can get back in safely, and the safest way always starts on the firm's own website.

Reset it yourself

1. Go to the firm's real site by typing the address (see Chapter 3, *Getting to the Real Website*).
2. Under the sign-in box, choose the link such as **Forgot username or password?**
3. Confirm who you are with the details the site asks for, such as your Social Security number and date of birth.
4. Enter the code the firm sends to your phone or email on file.
5. Choose a new, unique password (see Chapter 5, *A Password That Protects Your Savings*) and sign in.

When you need to call

If the reset doesn't work, or the codes go to an old phone number, call the firm at the number on its own website. Vanguard, for example, says it can recover a username or reset a password after you provide key identifying details, and lists **877-662-7447** (Monday to Friday, 8 a.m. to 8 p.m. Eastern) for help with your username.

Firm	Main customer phone line (from the firm's own pages)
Fidelity	800-343-3548
Vanguard	877-662-7447
Schwab	800-435-4000

SCAM ALERT

"We locked your account, call us" is backwards

If *you* are locked out, you'll see it on the real website when you try to sign in. A text, email or pop-up that says you're locked out and gives you a number to call is a scam. Use the number in this guide or on the firm's real site.

TIP

Too many tries? Wait a bit

After several wrong passwords, sites may pause sign-in for a while. Rather than guessing again, use the Forgot link.

PART 3

Statements, Tax Forms & Paperwork

Where each firm keeps your statements and 1099s, how paperless delivery works, and how to keep your address, phone and email current so nothing important goes astray.

CHAPTER 14

Finding Your Statements

A **statement** is the firm's regular report on your account: what's in it, what came in and went out, and the balance at the end of the period. Every firm keeps years of them online, so you can pull one up whenever you need it: for a family member, a lawyer, a loan application or your own records.

What it does for you

- No more hunting through drawers for an old paper statement.
- You can save a copy on your computer or print just the page you need.
- You can check that everything on the statement is something you recognize.

Where to look at each firm

Firm	Where statements live
Fidelity	Sign in at fidelity.com, then open **Accounts & Trade > Documents**. Statements are listed by date.
Vanguard	Sign in at vanguard.com and look in your account menu for statements or documents. The labels can vary by account type.
Schwab	Sign in at schwab.com, then open **Accounts > Statements & Tax Forms**. Change the date range (for example, **Last 5 Years**) to see older ones.

Open and save one

1. Sign in on the firm's real website (see Chapter 3, *Getting to the Real Website*).
2. Go to the statements or documents area shown in the table above.
3. Pick the month or quarter you want and click it. It usually opens as a PDF.
4. To keep a copy, use your browser's **Download** or **Save** button. To print, use its **Print** button.

TIP

How far back can you go?

Fidelity and Schwab both say most documents stay online for up to **10 years**. For anything older, call the firm and ask for a copy.

HEADS UP

Read it, but don't act on a hunch

If something on a statement looks unfamiliar, don't move money to "fix" it. Call the firm at the number on its own website and ask what the line means. See Chapter 32, *Calling the Firm Safely*.

CHAPTER 15

Finding Your Tax Forms

Each winter, the firms post the tax forms you or your tax preparer need, such as the **1099** for a regular brokerage account or the **1099-R** for money taken out of an IRA or retirement plan. You can download them yourself instead of waiting for the mail, and hand them straight to whoever does your taxes.

GOOD TO KNOW

Finding forms, not filling them out

This chapter only shows you *where* the forms are. What they mean for your taxes is a question for your tax preparer or the firm. This guide doesn't give tax advice.

Fidelity

1. Sign in at **fidelity.com**.
2. Open **Accounts & Trade**, then look for **Tax Forms & Information** (tax forms also appear among your **Documents**).
3. Choose the tax year and open the form.

Fidelity says most tax forms are posted online by the IRS deadline of **February 15**, and the consolidated 1099 can come later if Fidelity uses an extension. If your account came through a job, such as a 401(k), the tax forms are on **NetBenefits**, not fidelity.com (see Chapter 22, *Workplace Plans Have Their Own Websites*).

TIP

The online copy has extra pages

Fidelity notes that the online PDF of its 1099 includes supplemental information that the mailed copy leaves out. Your tax preparer may want those pages.

Vanguard

Vanguard says to expect forms from about **mid-January through mid-March**, depending on the form and the account. It publishes a **tax form schedule** page each year with the online and mailing dates. If you get documents electronically, Vanguard emails you when they're ready. Tax forms for **employer plan** accounts aren't currently available online at Vanguard, so those come by mail.

Schwab

1. Sign in at **schwab.com**.
2. Open **Accounts > Statements & Tax Forms**, then choose **Tax Forms**.
3. During tax season the page opens to the **1099 Dashboard**, which shows each form as **available**, **pending** or **corrected**. An account that won't get a form shows **Won't be issued**.
4. Click a form to open it. You can also see your forms in the Schwab Mobile app.

HEADS UP

Corrected forms happen

Firms sometimes post a **corrected** 1099 after the first one. If one appears, give it to your tax preparer. The firm's site, not a phone call or email out of the blue, is the place to see it.

SCAM ALERT

"Your tax form is ready, click here"

Scammers copy tax-season emails. Even when the email is real, go to the firm's website yourself to open the form, rather than tapping a link in the message.

CHAPTER 16

When Tax Forms Arrive

Tax forms don't all show up on the same day. Firms release them in waves, and a form for a regular brokerage account often arrives later than a simple IRA form, because it brings several forms together. Knowing that saves a lot of worry in February.

What each firm says about timing

Firm	When forms usually appear
Fidelity	Most forms online by February 15; the consolidated 1099 may be later if Fidelity extends.
Vanguard	From about mid-January through mid-March; see Vanguard's yearly tax form schedule page.
Schwab	In waves: the first usually at the end of January, with more in February. You get an email when your 1099 is online or mailed.

If a form seems to be missing

1. Check the firm's schedule page or the status on its tax forms screen first. It may simply not be out yet.
2. Make sure you're looking at the right account and the right tax year.
3. Remember that not every account gets every form. Vanguard, for example, says some forms are only issued above a small dollar amount or when tax was withheld, and Schwab shows **Won't be issued** where no form is coming.
4. Still missing after the posted date? Call the firm at the number on its own website.

TIP

Download once, keep in one folder

Make a folder on your computer called something like "Taxes 2026" and save every form into it as it arrives. When it's time to see your preparer, everything is in one place.

GOOD TO KNOW

Workplace plans may be separate

A 401(k) or similar plan often sends its own tax form from its own website or by mail. See Chapter 22, *Workplace Plans Have Their Own Websites*.

CHAPTER 17

Going Paperless

Paperless delivery (firms also call it e-delivery or eDelivery) means the firm emails you when a new statement or form is ready, instead of mailing it. The document itself stays safely on the website, where you sign in to see it.

What it does for you

- Less mail with your account details sitting in the mailbox.
- Documents are ready the moment they're posted.
- Years of documents in one place, with nothing to file.

Fidelity

1. Sign in, then open **Accounts & Trade > Documents**.
2. On the far right, find **Delivery** and choose **Edit Delivery Preferences**.
3. Choose which kinds of documents go electronic. You can keep paper for some.
4. Save. Fidelity says changes take effect within 24 hours.

Schwab

1. Sign in, then open **Profile > Paperless**.
2. Choose the documents you want delivered electronically.
3. To keep getting paper for something, such as tax forms, scroll down and uncheck **Enrolled** next to it.

Vanguard

Vanguard offers e-delivery for statements, tax forms and other documents, and emails you when they're ready. Look for delivery or paperless preferences under **Profile & account settings**. Some documents, such as employer plan tax forms, still come by mail.

HEADS UP

Paperless only works if the email is right

Fidelity notes that if you keep getting mail after you switch, the email address on file may be wrong. Check it first (see Chapter 19, *Keeping Your Contact Details Current*).

GOOD TO KNOW

You can always switch back

Paperless isn't permanent. Fidelity says you can go back to paper at no charge, and you can request a paper copy of a document by calling. If a family member helps with your paperwork and prefers paper, that's fine too.

CHAPTER 18

Saving and Printing Documents Safely

Statements and tax forms carry your name, address, account numbers and sometimes part of your Social Security number. Once you download one, it's sitting on your computer. A few habits keep those files as safe as the website itself.

Good habits

- Save them to **one folder** you'll remember, such as Documents > Investments.
- Use a computer that has its own password or PIN, so nobody else can open your files.
- Don't save account documents on a library or shared computer. If you must print there, delete the download afterward.
- Shred old paper statements instead of tossing them in the trash.

Sending a form to your tax preparer

1. Ask your preparer how they'd like to receive documents. Many have a secure upload site.
2. If you use email, send it only to the address you already know is theirs.
3. Don't send account documents to anyone who contacted *you* first asking for them.

SCAM ALERT

Fake "tax preparer" or "IRS" requests

A stranger asking you to email your 1099 or statement "to process your refund" is a scam. Hand documents only to the people you chose.

TIP

Name files so you can find them

When you save, rename the file with the firm, the form and the year, such as "Schwab 1099 2025". It makes finding it next year much easier.

CHAPTER 19

Keeping Your Contact Details Current

Your firm sends security codes to your phone, alerts and paperless notices to your email, and some documents to your mailing address. If any of those is out of date, important things go to the wrong place, including the codes that let *you* in.

Where to update them

Firm	Where your details live
Fidelity	Your **Profile** (personal information and address, plus communication preferences).
Vanguard	**My Accounts > Profile & account settings**, under your personal information.
Schwab	**Profile** at schwab.com.

When to check them

- **Before** you change phone numbers or carriers.
- When you move, even across town.
- When you stop using an old email address.
- Once a year, as a habit.

STAY SAFE

A change you didn't make is a red flag

Firms often send a notice when your address, phone or email changes. If you get one and didn't make the change, call the firm right away at the number on its own website. See Chapter 33, *If Someone Got Into Your Account*.

HEADS UP

These are the settings scammers want

Someone trying to take over an account wants to change the phone and email first, so the alerts and codes go to them. Never let anyone "update your details for you" over the phone or through remote access.

CHAPTER 20

Account Alerts

Alerts are short emails, texts or app notices the firm sends when something happens on your account: a sign-in from a new device, a change to your contact details, money moving in or out, or a new document. They work like a doorbell for your account.

What it does for you

If someone else ever gets in, an alert can tell you within minutes instead of weeks later on a statement. The firms' security guarantees also expect you to review your account and alerts promptly (see Chapter 28, *Security Guarantees, in Plain English*), so alerts help you keep your side of that bargain.

Turn them on

1. Sign in on the firm's website.
2. Look in your **Profile** or settings for **Alerts**, **Notifications** or **Communication preferences**.
3. Turn on alerts for sign-ins, contact-detail changes and money movement at a minimum.
4. Choose how you get them: email, text or the app.

GOOD TO KNOW

Fidelity's choices

Fidelity's communication preferences let you opt in to emails about account activity, and Fidelity also offers text alerts.

SCAM ALERT

A real alert never needs a link

Treat any alert as a reason to go to the website yourself and look. Fake "alerts" are the most common way scammers start (see Chapter 29, *Fake Texts and Emails*).

CHAPTER 21

Using the Phone Apps

Each firm has a free app for iPhone and Android. The app shows the same accounts as the website and is often the easiest way to check a balance, open a statement or approve a sign-in.

Getting the real app

1. Open the **App Store** on an iPhone or iPad, or the **Google Play Store** on an Android phone.
2. Search for the firm's name: Fidelity, Vanguard or Schwab.
3. Before you tap Get or Install, check that the developer listed is the firm itself, not a look-alike.
4. Open the app and sign in with the same username and password as the website.

GOOD TO KNOW

Schwab's app does double duty

The **Schwab Mobile** app is also how Schwab confirms it's you at sign-in: you tap to approve on your phone. You need to sign in to the app at least once before you can choose it for two-step verification (see Chapter 9, *Schwab: Sign-In Security*).

If the app stopped working

1. Close the app completely and open it again.
2. Check for an update in the App Store or Play Store.
3. Restart the phone.
4. If it still won't sign in, delete the app and install it again from the store. Your accounts are safe; they live at the firm, not on the phone.

STAY SAFE

Lock your phone

With the app on your phone, your phone's passcode, fingerprint or face lock protects your account too. Make sure it's turned on.

HEADS UP

No "helper" apps

Never install an app because a caller or a pop-up told you to, especially screen-sharing or remote-control apps. See Chapter 31, *Remote-Access Scams*.

CHAPTER 22

Workplace Plans Have Their Own Websites

If your account is a **401(k)**, **403(b)** or other plan set up through a job, the firm usually runs it on a separate workplace website with its own sign-in, phone line and paperwork. That's why some people have two logins at the same firm.

How the three firms handle it

Firm	Workplace accounts
Fidelity	Workplace plans live on **NetBenefits** (netbenefits.com). Tax forms for those plans are there too, not on fidelity.com.
Vanguard	Employer plans have their own Vanguard site and a separate participant line, **800-523-1188**.
Schwab	Workplace plans may use a separate Schwab site. Your plan's welcome letter or HR department will tell you which.

How to tell which site you need

1. Look at a recent statement. The website address printed on it is the one to use.
2. If it came through a former employer, the statement may still list that plan's site.
3. Still unsure? Ask your employer's HR or benefits office, or call the number on the statement.

GOOD TO KNOW

Some changes go through the employer

For some workplace plans, beneficiary changes and other paperwork go through the plan or your employer's plan administrator rather than the firm's regular site. Fidelity, for example, says to contact your plan administrator to update beneficiaries on employer plans.

TIP

Turn on two-step sign-in there too

A workplace site is a separate login, so it needs its own strong password and two-step sign-in. Fidelity's NetBenefits has the switch in its Security Center.

PART 4

Beneficiaries, Trusted Contacts & Family

Where to see and update who inherits each account, how to name a trusted contact the firm can call, and how family members can help without sharing your password.

CHAPTER 23

What a Beneficiary Designation Is

A **beneficiary** is the person, or people, you name to receive an account when you pass away. For IRAs and many other accounts, the name on file with the firm is what the firm goes by. That's why it's worth knowing where to see it and how to keep it up to date.

GOOD TO KNOW

Who to name is your decision, not this guide's

This guide shows you where the beneficiary screens are and how to use them. It doesn't suggest who to name, how to split an account, or how it fits with a will or trust. Those questions belong with the firm, an estate attorney or a licensed advisor.

Words you'll see on the screen

Term	What it means
Primary beneficiary	The person or people who receive the account first.
Contingent beneficiary	Who receives it if no primary beneficiary is living.
Percentage or share	How the account is divided when more than one person is named. The shares usually must add up to 100%.
Transfer on death (TOD)	A way to name beneficiaries on a regular (non-retirement) account.
Spousal consent	A signed agreement some accounts need if a married person names someone other than their spouse.

Things the firms point out

- **Each account has its own list.** Schwab notes that designations don't carry over from one account to another automatically.
- **Life events are a reason to look.** Schwab suggests reviewing designations after events like a marriage, divorce, birth or death, or at least every three years.
- **Some changes need paper.** Certain account types can't be updated online and need a form.

TIP

Look first, change later

Just viewing your beneficiaries changes nothing. It's a good first step: sign in, look at who's listed on each account, and write it down. Then decide, with whoever helps you plan, whether anything needs updating.

CHAPTER 24

Updating Beneficiaries at Each Firm

All three firms let you see and update beneficiaries for most accounts online. You'll usually need each person's full name and date of birth. Have that handy before you start.

Fidelity

1. Sign in at **fidelity.com**.
2. Open your **Profile**, then the **Beneficiaries** page.
3. Choose the account, then add, view or update the people listed.
4. If you're married and your spouse needs to consent to a change, Fidelity prompts you with instructions.

Fidelity says that 529, trust and entity-type beneficiaries can't be updated online and must be sent in writing. For workplace plans, contact your employer's plan administrator. Fidelity's help page for this is **fidelity.com/beneficiary**.

Vanguard

1. Sign in at **vanguard.com**.
2. From the **My Accounts** menu, choose **Profile & account settings**.
3. Select **Beneficiaries** and follow the instructions.

For a Vanguard **workplace plan** such as a 401(k), click **Profile** at the top right of the plan site and use **Add a primary beneficiary** on the Beneficiary information card. If a married person names someone other than their spouse there, Vanguard needs a signed, **notarized** spousal consent form, and the change doesn't take effect until Vanguard processes it. For beneficiary questions, Vanguard lists **800-662-2739**.

Schwab

1. Sign in at **schwab.com**.
2. Go to **schwab.com/beneficiaries**, or open **Profile** and look for beneficiaries.
3. Choose each account in turn. Schwab keeps a separate designation for every account.

HEADS UP

Nobody else should do this for you on the phone

Changing a beneficiary is something you do yourself, signed in on the real site, or with the firm on a call *you* placed. A caller offering to "update your beneficiaries" is a scam.

TIP

Print or save a confirmation

After a change, look for a confirmation screen or email and save a copy with your important papers.

CHAPTER 25

Naming a Trusted Contact

A **trusted contact person** is someone you name so the firm has a person to call if it can't reach you or is worried about you, for example if it suspects someone is taking advantage of you. Brokerage firms are required by industry rules to make reasonable efforts to ask for one.

What a trusted contact can and can't do

A trusted contact…	Details
Can be contacted by the firm	To help reach you, to confirm your health status, or if the firm suspects financial exploitation.
Can tell the firm	Who your legal guardian, executor, trustee or power of attorney is.
Can't trade or move money	A trusted contact has no authority over the account.
Isn't a power of attorney	Naming someone doesn't give them access to your accounts.

The person must be at least 18. FINRA, the industry regulator, has also proposed letting firms use the term **emergency contact** for the same thing, so you may see either name.

Adding one at each firm

Firm	Where to add a trusted contact
Fidelity	Add one online after you sign in; you'll need the person's phone number and physical address, and their relationship to you (email is optional). Changes take effect right away. Help: **fidelity.com/trustedcontact**.
Vanguard	Listed among your personal information under **Profile & account settings**.
Schwab	Select **Profile**, then **Trusted Contact**. Schwab allows up to two, and only the account holder can add, change or remove them. You can also call 800-435-4000.

WHAT THIS DOES FOR YOU

Why it's worth five minutes

If a scammer ever talks you into something unusual, or if the firm simply can't reach you, it has someone you chose to call. And because a trusted contact can't touch the money, naming one doesn't give anyone control.

TIP

Tell the person

Let the person you name know about it, and what it means, so they aren't surprised if the firm calls.

CHAPTER 26

Letting Family Help Safely

Many people want a son, daughter or friend to help keep an eye on their accounts. The safe way to do that is never to share your password. Instead, use the firm's own ways to give someone a defined role.

The options, from lightest to strongest

Option	What it means
Sit together	They help while you sign in yourself. You stay in control; nothing changes on the account.
Trusted contact	The firm can call them if it's worried. No access to the account (see Chapter 25, *Naming a Trusted Contact*).
Account authority	Fidelity, for example, has forms to let family members or other trusted parties view your accounts or make changes. The firm sets the exact level.
Power of attorney	A legal document that lets someone act for you. The firm will have its own rules and forms for accepting one.

STAY SAFE

Why sharing a password is a bad idea

The firms' security guarantees generally don't cover activity by someone you gave your sign-in details to. Using the firm's own forms keeps everyone's role clear and keeps your protection in place (see Chapter 28, *Security Guarantees, in Plain English*).

GOOD TO KNOW

Power of attorney is a legal step

Setting one up is a job for an attorney, and the firm decides how it accepts the paperwork. Call the firm and ask what it needs before anyone signs anything.

A helper for seniors and families

FINRA runs the **Securities Helpline for Seniors** at **844-574-3577**, Monday to Friday, 9 a.m. to 5 p.m. Eastern. You can call with questions or concerns about a brokerage account.

CHAPTER 27

When a Loved One Passes Away

If someone you love had an account at one of these firms, the website itself usually can't settle things for you. A phone call to the firm starts the process, and it can go at a gentle pace. You don't have to do it all in one day.

What to have ready

- A recent statement, or the account number if you have it.
- A copy of the death certificate. Ask the funeral home for several copies.
- Your own identification and contact details.
- Any paperwork naming an executor or trustee, if there is one.

Getting started

1. Find the firm's phone number on its own website or on a statement (see Chapter 32, *Calling the Firm Safely*).
2. Call and tell them you're reporting the death of an account holder. They'll explain their process and the forms they need.
3. Write down the name of the person you spoke with, the date, and any reference number.
4. Keep copies of everything you send.

GOOD TO KNOW

Don't sign in as them

Even if you know a loved one's password, don't use it to sign in or move anything. Let the firm guide the process, so everything is done properly.

SCAM ALERT

Scammers read obituaries

Calls or emails right after a death that claim an account must be "released" for a fee, or that ask for account details, are a known scam. Only deal with the firm through the number on its own website.

FROM BILL

Questions about the money

What to do with an inherited account is a decision for you, the firm and your advisors. Where I can help is the technology: finding statements, setting up your own login, or organizing documents.

PART 5

Scams, Guarantees & Getting Help

The security guarantees the firms offer and what they expect from you, the scams aimed at retirement savers, and exactly what to do if something goes wrong.

CHAPTER 28

Security Guarantees, in Plain English

All three firms promise to reimburse you if someone gets into your account and takes money **without your permission**. That's reassuring, but each promise comes with conditions. Knowing them helps you stay covered.

The three guarantees

Guarantee	What it promises
Fidelity Customer Protection Guarantee	Covers losses from unauthorized activity in covered accounts that happen through no fault of your own.
Vanguard's online fraud reimbursement	Reimburses assets taken in an unauthorized online transaction when you've met Vanguard's responsibilities.
Schwab Security Guarantee	Covers losses in Schwab accounts caused by unauthorized activity. The full terms are linked from Schwab's Security Knowledge Center.

What the firms expect from you

- **Review your account, statements and alerts promptly** and report anything odd right away. Fidelity's terms can exclude claims reported late.
- **Keep your contact details current** (see Chapter 19, *Keeping Your Contact Details Current*).
- **Cooperate with the investigation**, which may include a police report or a signed statement.
- **Keep your sign-in details to yourself.**

What usually isn't covered

- Activity by someone you gave your sign-in details to, or gave authority to act for you.
- Transactions *you* made, even if a scammer talked you into them. Vanguard says these may count as authorized.
- Losses caused by your own negligence, and things like taxes, legal fees or lost opportunity.
- Some account types. Vanguard excludes annuities and 529 plans; Fidelity's guarantee doesn't cover card or check fraud, which fall under other agreements.

HEADS UP

The biggest gap: being talked into it

A guarantee protects you from strangers breaking in. It may not protect you if a scammer persuades *you* to move the money yourself. That's why the scam chapters that follow matter so much.

CHAPTER 29

Fake Texts and Emails

The most common scam aimed at investment accounts starts with a message that looks like it's from your firm: "Unusual sign-in detected", "Your account has been locked", "Confirm your identity to avoid suspension". The link leads to a perfect copy of the sign-in page.

Signs it's fake

- It creates **urgency**: act now, or your account will be closed or frozen.
- It includes a **link** or a **phone number** for you to use.
- It asks you to **confirm** your password, code, Social Security number or account number.
- The sender's address or the web address is slightly off.

What to do instead

1. Don't tap the link or call the number in the message.
2. Open the firm's app, or type its address yourself (see Chapter 3, *Getting to the Real Website*).
3. Sign in and look. If there's a real problem, you'll see it there.
4. Still unsure? Call the firm at the number on its own website.
5. Delete the message. You can report it at **ReportFraud.ftc.gov**.

SCAM ALERT

"Account locked" means sign in yourself

If a message says your account is locked, the safe response is always the same: go to the website or app yourself. If you really are locked out, you'll find out there, and you can reset it safely (see Chapter 13, *Locked Out or Forgot Your Password*).

TIP

Already clicked?

Don't panic. If you typed your password on the page, go to the real site now and change it, check that two-step sign-in is on, and call the firm. See Chapter 33, *If Someone Got Into Your Account*.

CHAPTER 30

Impostor "Representatives"

Some scammers phone you pretending to be from your firm's "fraud department", or from a government agency. They may already know your name and which firm you use. Their goal is to get you to read them a code, give them access, or move money.

What impostors say

- "We've detected fraud. Move your savings to a safe account while we investigate."
- "Read me the code we just sent so we can verify you."
- "Don't tell anyone, including the people at your branch. They may be involved."
- "Withdraw cash, buy gold or gift cards, or use a crypto ATM to protect your money."

SCAM ALERT

Nobody real tells you to move money to protect it

The FTC is clear: anyone who tells you to move your money to protect it is a scammer. A real firm will never ask you to transfer savings to a "safe" account, withdraw cash, or read back a code.

Hang up and call back

1. Say "I'll call the firm myself," and hang up. You don't need to be polite.
2. Don't use a number the caller gave you, or one that showed up on caller ID. Both can be faked.
3. Call the number on the firm's website, your statement or the back of a card from the firm (see Chapter 32, *Calling the Firm Safely*).
4. Ask whether there's really a problem with your account.

STAY SAFE

Secrecy is a giveaway

A real firm never asks you to keep a call secret from your family or your bank. If a caller does, that alone tells you it's a scam.

CHAPTER 31

Remote-Access Scams

In a **remote-access scam**, a caller or a pop-up talks you into installing a program that lets them see and control your computer. Then, while you sign in to your account "so they can help", they watch everything, or take over.

How it usually starts

- A pop-up warning, with a loud alarm, saying your computer is infected and to call a number.
- A call or email about a "refund" or a renewal you don't remember buying.
- A search result or ad for "support" that isn't really the company.

SCAM ALERT

Never open your account while a stranger is on your computer

No real company needs to see your investment account to fix a computer. If anyone asks you to sign in while they're connected, end the call and turn off the computer.

If you already let someone in

1. Hang up and turn off the computer, or disconnect it from the internet.
2. From a *different* device, change your investment account password and email password.
3. Call the firm at the number on its own website and tell them what happened.
4. Have the computer checked and the remote program removed before you use it for banking again.
5. Report it at **ReportFraud.ftc.gov**.

FROM BILL

This is exactly what I help with

Cleaning up a computer after a remote-access scam, and checking that the remote program is really gone, is the kind of job I do in a Digital Safety Check-Up. See Chapter 35, *When to Call Bill*.

CHAPTER 32

Calling the Firm Safely

When something worries you, calling the firm is often the quickest way to an answer. The key is making sure *you* dial the real number.

Where to find the real number

- The firm's own website, typed in yourself.
- A recent paper or online statement.
- The numbers in the table below, checked against the firms' own pages in November 2026.

Firm	Number	Notes
Fidelity	800-343-3548	800-FIDELITY; also used for MyVoice enrollment
Vanguard	877-662-7447	Personal investors, Mon–Fri 8 a.m.–8 p.m. Eastern
Vanguard workplace plans	800-523-1188	Retirement plan participants
Schwab	800-435-4000	Also handles trusted contacts and Voice ID

Before you call

1. Have a statement nearby so you can find your account number.
2. Write down your question so you don't forget anything.
3. Keep paper and a pen handy for the representative's name and any reference number.

GOOD TO KNOW

What the firm may ask you

The firm will confirm who you are, maybe with your verbal password or your voice (see Chapter 11, *Voice Verification and Phone Passwords*). They won't ask for your web password or for a sign-in code you didn't request.

HEADS UP

Searching for a number is risky

Fake support numbers show up in search results and ads. Use the numbers above or the one on your statement.

CHAPTER 33

If Someone Got Into Your Account

If you see a sign-in you don't recognize, a change you didn't make, or money that moved without you, act right away. Speed matters, both for stopping more damage and for staying within the firm's guarantee (see Chapter 28, *Security Guarantees, in Plain English*).

Do these in order

1. **Call the firm** at the number on its own website (see Chapter 32, *Calling the Firm Safely*). Tell them you think someone got into your account.
2. **Change your password** on the real site, from a device you trust. Make it new and unique (see Chapter 5, *A Password That Protects Your Savings*).
3. **Check your two-step sign-in** and contact details, and remove any phone, email or device you don't recognize.
4. **Change your email password** too. Your email is the key to resetting everything else.
5. **Write down** what happened, when, and who you talked to.

STAY SAFE

Report it beyond the firm

Schwab's guidance is to report unauthorized activity right away, to the firm and also to the credit bureaus and government agencies. Chapter 34, *Where to Report Fraud* lists where.

SCAM ALERT

Watch for the "recovery" scam

After a loss, people sometimes get calls offering to recover the money for a fee. That's a second scam. Real government employees won't ask you to pay them to get money back.

TIP

Tell your trusted contact

If you've named a trusted contact (see Chapter 25, *Naming a Trusted Contact*), let them know what happened. A second pair of eyes helps in the days that follow.

CHAPTER 34

Where to Report Fraud

Reporting a scam helps the authorities spot patterns and warn others, and it creates a record for you. These are official places to report, all free to use.

Where	What it's for
Your firm	Always first, at the number on its own website.
Federal Trade Commission	**ReportFraud.ftc.gov** for scams, fake texts and impostor calls.
FBI Internet Crime Complaint Center	**ic3.gov** for online fraud and money lost.
National Elder Fraud Hotline	**1-833-FRAUD-11** (1-833-372-8311), Mon–Fri 10 a.m.–6 p.m. Eastern, for people 60 and older.
FINRA Securities Helpline for Seniors	**844-574-3577**, Mon–Fri 9 a.m.–5 p.m. Eastern.

What to have ready

- Dates and times of calls, texts or emails.
- Phone numbers, email addresses or websites the scammer used.
- Any amounts and how they were sent.
- Screenshots of messages, if you have them.

GOOD TO KNOW

No shame in reporting

These scams are run by professionals and they fool careful, smart people. Reporting quickly is the smart move, not an admission of anything.

TIP

Tell your local police too

If you lost money, a police report can help with the firm's investigation. Fidelity and Vanguard both mention one as something they may ask for.

CHAPTER 35

When to Call Bill

Most of what's in this guide you can do yourself, at your own pace. But some jobs go faster, and feel safer, with someone beside you. I help with the technology. Money decisions stay with you, the firm and your advisors.

Good reasons to call

- Setting up online access for the first time and turning on two-step sign-in.
- Setting up a passkey, or a password manager to hold your account passwords.
- Finding and downloading statements and tax forms, and organizing them into folders.
- Switching to paperless and checking that your email and phone are correct everywhere.
- Sitting with you while you look at your beneficiary and trusted-contact screens.
- Checking a computer after a remote-access scam, or after you clicked a link you're not sure about.
- Teaching a family member how to help safely, without sharing passwords.

WHAT THIS DOES FOR YOU

Digital Safety Check-Up

My **Digital Safety Check-Up** is made for this: we go through your computer, phone, email and important accounts together, turn on the strongest sign-in protection each one offers, and make sure you can spot the scams aimed at your savings. You stay in charge of your accounts the whole time.

SCAM ALERT

I'll never call you out of the blue

I won't call unasked to say your account or computer has a problem, and I'll never ask for your passwords or sign-in codes. Anyone who does is not me.

How to reach me

Call or text **(330) 200-8042**, or book online at **billshometech.com/book**. Bill's Home Tech serves **Portage County, Ohio**, and I bring more than 30 years of professional experience to every visit. If you reach my assistant **Sophie** on the main line, she can answer simple questions and get you on my schedule.

FROM BILL

What it costs

My help is **$49 remote · $99 in your home**. The guides themselves, like this one, are free to read and share.

— Bill

CHAPTER 36

Your Account Websites Cheat-Sheet

The most-used places on one page. Keep it handy, save it, or print it for your files.

The real addresses

Firm	Type it yourself
Fidelity	fidelity.com · workplace plans: netbenefits.com
Vanguard	vanguard.com
Schwab	schwab.com

Where things live

I want to…	Go here
Two-step sign-in	Fidelity: Profile, security settings · Vanguard: My Accounts > Profile & account settings > Security · Schwab: Profile > Security Settings
Statements	Fidelity: Accounts & Trade > Documents · Schwab: Accounts > Statements & Tax Forms
Tax forms	Fidelity: Accounts & Trade > Tax Forms & Information · Schwab: Statements & Tax Forms > Tax Forms
Paperless	Fidelity: Documents > Edit Delivery Preferences · Schwab: Profile > Paperless
Beneficiaries	Fidelity: Profile > Beneficiaries · Vanguard: Profile & account settings > Beneficiaries · Schwab: schwab.com/beneficiaries
Trusted contact	Fidelity: fidelity.com/trustedcontact · Schwab: Profile > Trusted Contact
Trusted devices (Schwab)	Profile > Security Settings > Previous Login > Untrust

Safety in six

1. Type the address yourself or use the official app. Never sign in from a link in a message.
2. Use a long, unique password, and turn on two-step sign-in.
3. Never read a sign-in code to anyone who called you.
4. Nobody real tells you to move money to keep it safe.
5. Never let a stranger onto your computer while your account is open.
6. When in doubt, hang up and call the number on the firm's own website.

Keep this handy

What	Notes
My firm(s)	_____
Phone and email I used for codes	_____
Where my passwords are kept	_____
My trusted contact	_____
My tax preparer	_____
Firm phone number(s)	_____
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