



Behind the Scenes at P&A: Lead and Service Advisors

By Hannah

We're pulling back the curtain yet again with the third installment of my blog post series, "Behind the Scenes at P&A". Previous installments are linked [here](#) and [here](#). Today we're delving into the enhanced service structure our team has adopted, that of Lead and Service Advisors. By better defining these roles and the responsibilities they fulfill, I hope to not only inform you, our client, but also empower you to get future questions answered more quickly and efficiently.

We adopted the Lead and Service Advisor roles in the latter half of 2019 for the purpose of maintaining "best level" service to our clients, creating specialized roles and responsibilities for our team members, and allowing us to strategically hire new team members in the future. Now, this adoption does not negate the fact that, when you hire P&A, you hire the *whole* team. While "your" Lead and Service Advisors will generally be the most familiar with you and your financial accounts, anyone in our office can help you out. We take notes in our CRM system, and our office is open concept for a reason!

Lead Advisors, as the name suggests, take the lead on client relationships. They will drive the strategic nature of the client relationship. In other words, they'll be your primary point of contact for most strategic topics and will be the ones "running" most of the meetings you have with us. Here are five reasons you might reach out to a Lead Advisor:

1. You are faced with a large financial decision (e.g. buying a home, paying some medical bills, etc.) and would like to discuss methods of paying for it.
2. You feel uncomfortable with some market turbulence.
3. You'd like to develop a financial plan or make updates to an existing one.
4. You have a money in motion event and would like to have a strategic conversation about it.
5. You're new! You'd like to know more about P&A and potentially set up a meeting to see if we're a good fit for each other. (Check out our website for more info, too!)

Service Advisors, on the other hand, handle more of the operations and administrative duties behind client accounts. They manage the bulk of the paperwork that passes through the office and thus work closely with Schwab representatives, and they will often sit in on client meetings, too. Here are five reasons you might reach out to them:

1. You would like to make updates to your account/s regarding beneficiaries, titling, moneylink eft, etc.
2. You need assistance with online access to Schwab Alliance or the P&A Portal.
3. You would like to deposit/withdraw money from/into your Schwab accounts, be it recurring or one-time. (This includes Required Minimum Distributions!)
4. You need to update your contact info, i.e. address, phone number, email.
5. You need help with a company retirement plan rollover into an existing IRA at Schwab.

It's important to note these lists aren't comprehensive; rather, they're meant to give you an idea of why you might reach out to a Lead Advisor over a Service Advisor, or vice versa. And despite these lists, you are still more than welcome to reach out solely to your Lead Advisor or your Service Advisor or someone else entirely about your accounts. Everyone can assist, and if not, collaborate with and/or point you in the direction of someone who can!

Curious who are the Lead and Service Advisors on your accounts? You probably already work with them on a regular basis! If not, Brea at the front (or whoever answers your call) is equipped to inform and direct you. And if you're new, you can see who is a Lead and who is a Service Advisor on our "About" page [here](#).

Thanks for reading! Next month, we'll review Required Minimum Distribution rules and how your P&A team, specifically the Service Advisors, keep track of everything so you don't have to.

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