



DISCLAIMER - I am not a Financial Advisor and do not work for any Brokerage Firm. The opinions given are of my own and are not to be used as professional advice. These are my findings and can hopefully help you to make informed decisions on investing. Consult a Broker or Lawyer before making any investment.

Advantages of Schwab Investments

There are several really good investment brokerage houses. As I mentioned in my Vanguard Investments review, I have used about 10 over my 30 years of investing, and am now using just 3 where I actively manage my ROTH IRA portfolios.

If you are unfamiliar with the varying types of investments, read my articles on the definitions of the main 4.

(Stocks, ETF (Exchange Traded Funds), Mutual funds, and bonds. The First 3 are in article one, bonds are in a separate article.

<https://lifecanbesimple.net/blog/investment-categories>

<https://lifecanbesimple.net/blog/what-is-a-bond>

Advantages of Schwab Investments:

1. They are a full brokerage offering a wide range of investments.
2. Schwab offers many of its own Mutual Funds and hundreds of others.

3. Schwab's offerings on ETFs are broad and good. You can buy their brand or purchase from a wide variety of other companies such as I-Shares and Blackrock and most all others.
4. All purchases are made without fee except for Mutual Funds with a load which you should try to avoid.
5. Purchases may be made by investments as low as \$5 using their Schwab Stock Slices program. Most Blue Chip and NYSE stocks are available. It consists of all the S&P 500 Stocks which make up some of the best and biggest companies. You can code each one to reinvest the dividends in additional shares as quarterly/yearly dividends are paid.
6. Schwab has excellent research and investment advice.
7. Bonds and CDs may be purchased for as little as \$1,000. Many offerings are available by banks and brokers.
8. Around three times a month, Schwab prepares a market letter making recommendations on what to consider in the upcoming week on the market. Their perspectives and advice are normally very informative and accurate.
9. The phone app is also easy to use and very intuitive.

Disadvantages of Schwab:

1. Very difficult to find anything wrong with Schwab. They are very good.
2. Money transferred in by online transfers is not available to invest until it clears the bank. (normally around 3 days.)
3. ETFs must be purchased at full price. (No partial shares of ETFs that I have found.)
4. On Schwab Stock Slices, you must rekey the Company Stock ID or Company Name and select it to purchase, even on additional additions. There should be a way to just select the ones to invest from your current holdings.

So in conclusion, overall Schwab Investments is an excellent brokerage. I

have a large number of Stock Slices and several mutual funds in my Schwab Roth IRA

IRAs are excellent for making long-term investments. We did an article on IRAs which is listed below.

Advantages / Differences in IRAs:

<https://lifecanbesimple.net/blog/differences-in-roth-and-traditional-iras>

We will cover Fidelity Investments next week and show its pros and cons.

See Schwab Investments Website

www.Schwab.com



List of All Investment Articles

<https://lifecanbesimple.net/investments.html>

List of all Minimalism Articles

<https://lifecanbesimple.net/minimalism.html>

www.lifecanbesimple.net

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