



Galaria Capital
M A N A G E M E N T
Trust. Transparency. Confidence.

SEC Custody Rule: New Regulations

March 2018

[401k Newsletter, 1st Quarter 2018 \(click here\)](#)

[Special Tax Issue Newsletter, 2018 \(click here\)](#)

Greetings GCM Client!

SEC Custody Rule: **New Regulations**

"Disbursement authority" for a client's Schwab account(s), through an account application, has allowed Galaria Capital Management to initiate transfers of securities and funds on a client's behalf via check, journal, or wire transfer, and in some cases, via a MoneyLink. Depending upon the authority granted, these transfers can be done between a client's Schwab account(s) and a different Schwab account(s), an account(s) at another financial institution, or even a third-party.

Recent industry regulations, designed to protect investors, have outlined new guidelines for conducting these transactions. As a result, some of the money movements we were able to manage on a client's behalf in the past may not be possible, may require a client to initiate a request or may require a signature on a form.

If your, and/or a member of your family's, account(s)

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I. Galaria
MD, ChFC,
AAMS,
CRPS,
C(k)P, PPC

Chartered Financial Consultant
Accredited Asset Management
Specialist
Chartered Retirement Plans Specialist

have been affected, you will be receiving a letter from Galaria Capital Management with further details. Our team is prepared to provide the same great service we always have, while complying with this new policy. Thank you for your support and, as always, please do not hesitate to call us with any questions!

Certified 401(k) Professional
Pension Plan Consultant
Registered Investment Advisor



Alzena Saleem
CFP®, CRPS

CERTIFIED FINANCIAL
PLANNER™
Chartered Retirement Plans Specialist
Registered Investment Advisor



"Your net worth to the world is usually determined by what remains after your bad habits are subtracted from your good ones."

~Benjamin Franklin

Investment Planning

- Active Portfolio Management
- Retirement Planning
- Financial Planning & Education
- Asset Allocation Analysis

Insurance

- Annuities
- Whole Life, Term Life, Disability
- Long-Term Care

Small Business

Retirement Plans

- Design, Implementation & Management
- 401(k), SEP-IRA, SIMPLE-IRA
- Defined Contribution Plans & More



Our New E-mail Address!

Please make a note that as of September 1,

2017, our email address has changed from
galaria-capital@att.net to:

galaria@galariacapital.com

Questions?? Please feel free to call us directly at
1.800.957.1079 .



Access to Charles Schwab Online

Online Access:

- Review your accounts
- Elect to receive e-statements
- Review or update your beneficiaries
- And more...

As always, your account information and details are accessible 24/7 via the Charles Schwab website, www.schwab.com . If you haven't already, please be sure to take the time to create a personal "login" on the Charles Schwab website so that you are able to view your accounts. If you need assistance in creating your "login", please feel free to call 1-800-515-2157 between the hours of 8am-7pm EST to access a Charles Schwab service representative who will gladly walk you through the necessary steps.

You will need your account number(s) (listed on the documents mailed to your registered address by Charles Schwab), the account holder's Social Security Number and a computer (to access the Charles Schwab website). This phone call should take approximately 10-15 minutes. If you should have any further questions, please do not hesitate to contact us directly.



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