BULL RUN INVESTMENT MANAGEMENT
BRIM

CLIENT GUIDE

# How to Add Money to Your Schwab Individual 401(k)

Schwab does not accept its normal online bank transfer into an Individual 401(k), so the Transfer tool on schwab.com will not work for this account. This guide covers the ways that do work, and how to make sure the money lands in the right bucket.

## Step 1. Decide which bucket the money goes in

Your Individual 401(k) holds two kinds of contributions. Schwab needs to know which one you are sending, because the limits, deadlines and paperwork are different. If you do not say, Schwab records the money as an employee contribution. Once a deposit is posted, its designation is final.

| | Employee contribution (salary deferral) | Employer contribution (profit sharing) |
|---|---|---|
| What it is | Money you set aside out of your own pay. | Money your business puts in for you. |
| 2026 limit | $24,500, plus an $8,000 catch-up at age 50 or older ($11,250 at ages 60–63). | 25% of your W-2 pay, or 20% of net self-employment income if you are not incorporated. Both buckets together are capped at $72,000, not counting the catch-up. |
| Deadline | In the account by **December 31** if your business is a corporation (S-corp or C-corp). Sole proprietors have until the tax filing deadline, not counting extensions. | By the business tax return due date, including extensions. For a calendar-year S-corp that is **March 15**, or September 15 on extension. |
| Where it comes from | Withheld from your pay. Tell your payroll provider or CPA the amount so it shows on your W-2. | Paid by the business, from the business bank account. |
| How you can send it | Bill pay, check, direct deposit, or wire. | Check or wire only, with the Contribution Transmittal Form marked as an employer contribution. |

**Have these ready before you start**

- Your Schwab 401(k) account number (XXXX-XXXX). It is on your statement and in your Schwab login.
- Which bucket the money is, and the plan year it counts for.
- Your business EIN and address, if the deposit needs the Contribution Transmittal Form.
- Your CPA's number for the year, so the total stays inside the limits.

**What does not work for this account**

- Schwab's online transfer or MoneyLink pull from an outside bank. That is the button that fails.
- Schwab Mobile Deposit. The app will not let you pick this account.
- Direct deposit for an employer contribution. Employer money goes by check or wire with the form.

## Step 2. Send the money

METHOD 1 · EASIEST · WORKS FROM ANYWHERE, ONE-TIME OR ON A SCHEDULE

### Bank bill pay

1. Log in to your bank's website or app and open **Bill Pay**.
2. Add a payee: **Charles Schwab & Co., Inc.** Use the Schwab mailing address for your state (see the address box below).
3. In the payee's account-number field, enter your **Schwab 401(k) account number** (eight digits, XXXX-XXXX). This prints on the check and is how Schwab routes the money. If there is a memo field, add "2026 401(k) employee contribution."
4. Enter the amount. Choose one-time, or set it to repeat monthly or on your pay dates.
5. Your bank prints and mails the check. Allow about a week. Email us when you set it up so we can watch for it and invest it when it posts.

METHOD 2

### Write and mail a check

- Payable to: **Charles Schwab & Co., Inc.**
- Memo line: your account number, plus "2026 401(k) employee contribution" or "2026 401(k) employer contribution."
- Employer or mixed contribution: include the Contribution Transmittal Form (Step 3).
- Mail it to the Schwab address for your state.
- Do not use Schwab Mobile Deposit. It is not available for Individual 401(k) accounts.

**East** — residents of AL, AR, CT, DC, DE, FL, GA, IL, IN, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NH, NJ, NY, OH, PA, RI, SC, TN, VA, VT, WI, WV

**Charles Schwab & Co., Inc. · P.O. Box 2339 · Omaha, NE 68103**

Overnight: 200 S. 108th Ave., Omaha, NE 68154

**West** — residents of AK, AZ, CA, CO, HI, IA, ID, KS, MT, ND, NE, NM, NV, OK, OR, SD, TX, UT, WA, WY

**Charles Schwab & Co., Inc. · P.O. Box 982600 · El Paso, TX 79998-2600**

Overnight: 1945 Northwestern Drive, El Paso, TX 79912-1108

Do not mail checks to a branch.

METHOD 3 · EMPLOYEE CONTRIBUTIONS ONLY

### Direct deposit from your bank

1. Log in to schwab.com. Go to **Transfer & Pay**, then **Routing Numbers & Direct Deposit**, and select your Individual 401(k). Schwab shows the routing number and account number to give your bank.
2. At your bank, add Schwab as a direct-deposit or external-transfer destination using those numbers, and send the money. You push it from the bank side; pulling it from inside schwab.com is the transfer that fails. A payroll provider can also send your deferral here every pay period.
3. Schwab records everything that arrives this way as an employee salary deferral. Do not use it for an employer contribution.

METHOD 4

### Wire, or a transfer from another Schwab account

- **Wire:** accepted for either bucket. Ask us for Schwab's wire instructions before you send. Wires cannot be recalled, and your bank may charge a fee.
- **Another Schwab account:** if you also have a Schwab brokerage or business account, cash can be moved from it into the 401(k) and designated as a contribution. Call us and we will arrange it with Schwab.

## Step 3. The Contribution Transmittal Form

One page. Required when any part of a deposit is an employer contribution, or when the money is for a prior plan year. Optional for a plain employee contribution, since that is Schwab's default.

- **Section 1:** your business name, EIN and address. Plan type: Schwab Individual 401(k).
- **Section 2:** the plan year, your name, your account number, and the amount split between the Elective Deferral and Employer columns.
- **Section 3:** sign as the employer.
- **Send it:** upload it in Schwab's Message Center (log in, then Service, Message Center, Upload Document), fax it to 1-888-526-7252, or mail it with the check. Ask us and we will send it to you pre-filled for e-signature. Download the form at schwab.com/resource/contribution-transmittal-form.

## After you send it

- Tell us. We watch for the deposit and invest it as soon as it posts.
- Keep the confirmation (bill-pay record, check image, or transfer receipt) with your tax file.
- Tell your CPA the amount and the bucket. Employee contributions are reported on your W-2 if you are incorporated. Employer contributions are deducted on the business return.
- Once the plan holds $250,000 or more, it files Form 5500-EZ every year. We will flag it when you get there.

## Questions?

If anything here is unclear, call or email and we will walk you through it.

**info@bullrunim.com · (703) 344-6844 · bullrunim.com**

Bull Run Investment Management, LLC is a registered investment adviser. This guide is general information and is not tax or legal advice. Contribution limits and deadlines are set by the IRS and change each year; the figures shown are for 2026. Confirm your own numbers with your CPA before you contribute. Charles Schwab & Co., Inc. is the custodian of your account and is not affiliated with Bull Run Investment Management. Mailing addresses, fax numbers and procedures are as published by Schwab as of September 2026 and may change.