

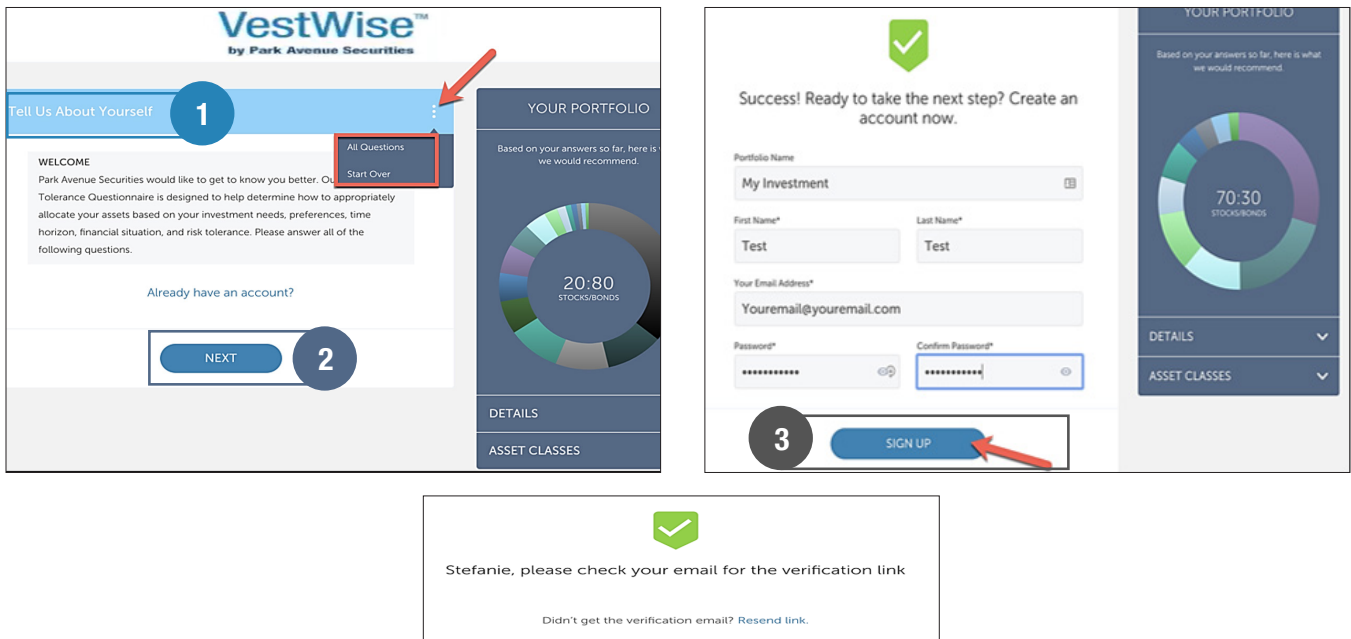
SUMMARY

Establishing a Risk Tolerance Questionnaire (RTQ) in VestWise™ is the first step to opening an account. The RTQ is required to help recommend a model portfolio for you (“Model Portfolio”). As you answer the RTQ, you will be guided to the recommended Model Portfolio, “Your Portfolio” on the right side of the screen, based on the answers you provide. **Note:** VestWise accounts must be opened electronically; paper applications cannot be accepted. Please contact your advisor if you have questions or would like to discuss other investment advisory program options.

TAKING THE RISK TOLERANCE QUESTIONNAIRE

Risk Tolerance Questionnaire

From the VestWise “Get Started” screen, you will be asked to complete a Risk Tolerance Questionnaire (RTQ). The questions are in sequential order. To continue, click **NEXT**.



- 1** Select **Tell us About Yourself**.
Note: **All Questions** and **Start Over** are available by clicking the 3 dots in the upper right
Select **Next** to continue and complete the RTQ.
- 2** As you make selections, the recommended Model Portfolio will update on the right.
Select the **Details** or **Asset Classes** links on the right to view complete details on your recommended Model Portfolio.
- 3** Once your profile is established, select the **Sign Up** button to open an account.
After Selecting **Sign Up**, check your email for a registration link and additional information.

SAMPLE EMAIL

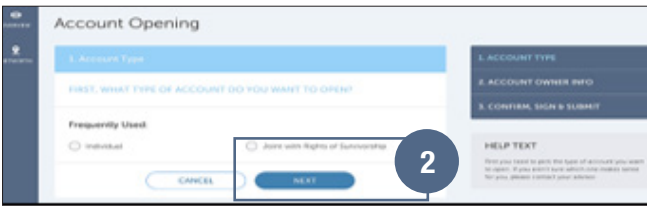
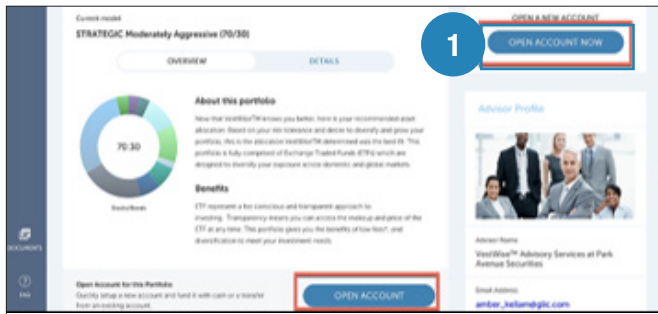
Tip: Add donotreply@vestwise.com to your email Safe List or check your Spam/Junk folders



Note: The link in the email is **ONLY valid for 12 hours**. Please click the link as soon as possible to complete your VestWise registration. Select **Forgot Password** to receive a new link.

OPENING AN ACCOUNT

Once the Risk Tolerance Questionnaire has been completed, the option to **Open Account** will be available.

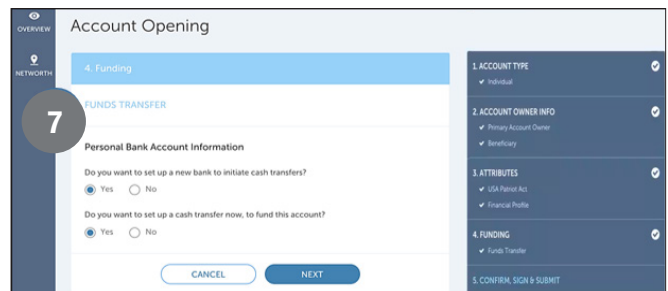
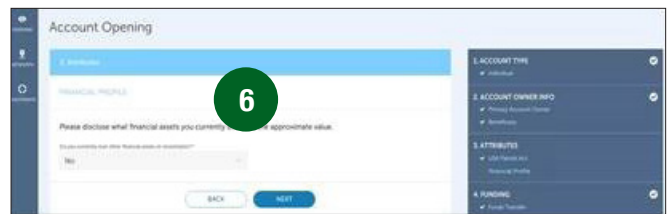
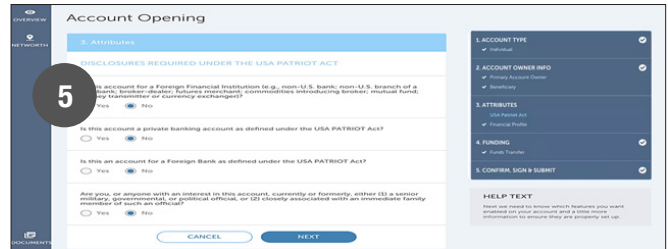
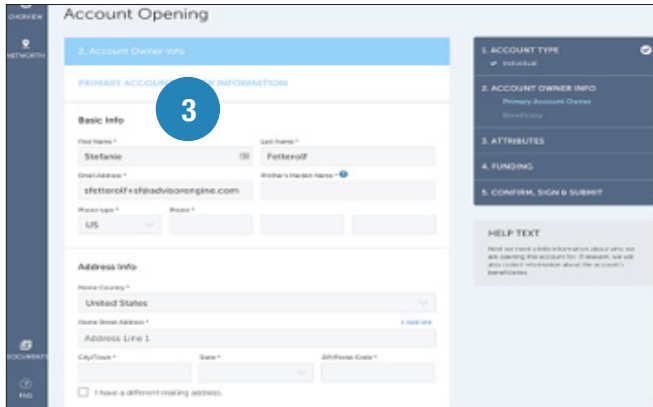


1 Select **Open Account**.

2 Select the desired **Account Ownership** option and select **Next**.

- **Individual:** Owned by a single person. In an individual account, you will be the only person who has access to the assigned advisor and the ability to control the account or deposit funds.
- **Joint with Rights of Survivorship:** Owned by two people. In a joint account, both individuals will have access to control the account and deposit or withdraw funds. Both individuals will have access to the assigned advisor when and where they want.

OPENING AN ACCOUNT CONTINUED...



- 3 Enter the required **Account Owner Information**.
- 4 Select whether a **Beneficiary** should be added to the account.
- 5 **The USA Patriot Act** requires the following questions be completed prior to account opening.
- 6 **The Financial Profile** requires you to list any currently owned financial assets
- 7 Accounts can be funded via ACH transfer. Select **Yes** to setup ACH instructions and fund the account.
 - ACH transfers typically take 1-3 business days
 - ACH transactions are limited to \$100,000

Tip: If you would like to deposit more than \$100,000, contact your advisor or refer to the VestWise FAQs for Wire and Check instructions.

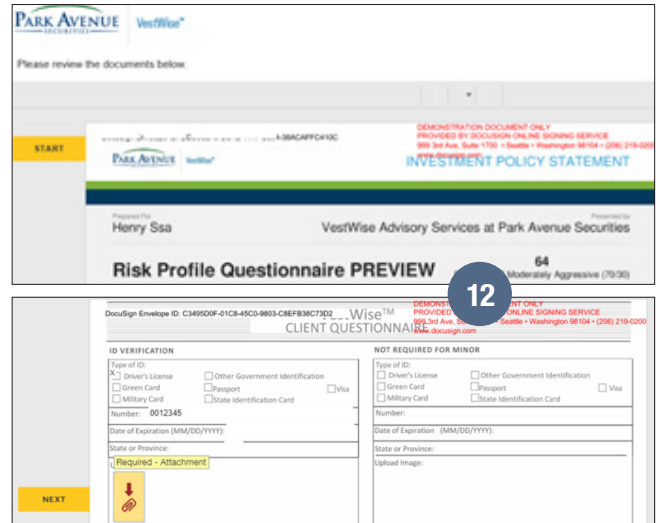
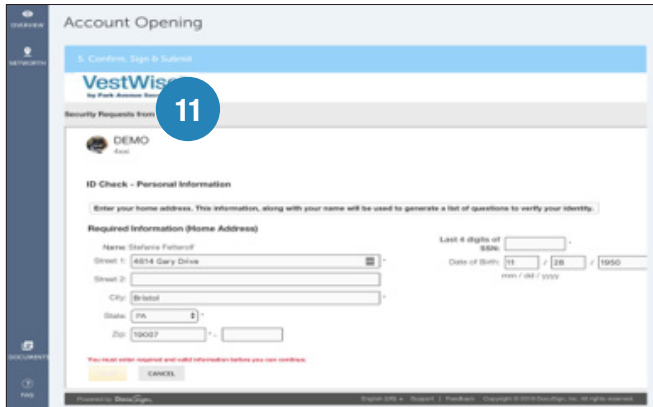
OPENING AN ACCOUNT CONTINUED...

- 8 Complete the Funds Transfer by **Adding a Bank Account and Frequency of Funds** to transfer.
 - a. ACH Transfers can be setup on a recurring or ad-hoc basis.
- 9 **Confirm, Sign & Submit** the New Account Application and additional documents, as required.
- 10 Select **Sign Now** to submit the Account Forms for review. Signatures will be captured electronically.

The eDelivery Disclosure must be accepted prior to signing the required forms.

- Review eDelivery Disclosure
- Select Acknowledge to accept the eDelivery Disclosure

OPENING AN ACCOUNT CONTINUED...



- 11 This will initiate the **LexisNexis Verification** process to allow for an electronic signature. LexisNexis will ask a series of 3 questions to verify the Account Owner’s identity.
 - a. You must answer 2 out of 3 questions correctly
 - b. If you are unable to answer the questions correctly after five attempts, you will be locked out of signing your account documents for 24 hours.

- 12 Once LexisNexis verification has been passed, you will continue to review and sign all of the PAS account opening documents via DocuSign:
 - Use the **Start** button in the upper left to begin the signing process
 - Select **Next** to navigate to each additional required signature
 - **Note:** You **must** upload your Government ID on the **Client Questionnaire** form
 - Scan or take a photo of your Government ID and save it to your device before signing
 - Select the **Required Attachment Icon** > **Upload File**
 - **Browse** your device and select your Government ID image
 - Continue to select **Next** to continue to the document signing
 - Click **Sign** on all required forms
 - Once complete, select **Finish**

Note: Once your advisor has reviewed your documents you will receive an additional acknowledgment email

Upon completion, your advisor will be notified to review your documents. Accounts should be fully opened, barring any issues, within 24-48 hours.

COMMON ACCOUNT OPENING QUESTIONS

Question	Answer
What happens if I fail the verification questions via Lexis Nexis?	After incorrectly answering the Lexis Nexis questions five times, you will be locked out of attempts for 24 hours. Once that time has passed, you will receive an email notification and can try again.
How long until my account is funded?	ACH funding generally occurs in 1-3 business days and typically cannot process same day.
How will I receive and sign documents for my VestWise™ account?	VestWise™ is a digital program. By agreeing to the terms and conditions in the client application, you have consented to the DocuSign electronic delivery and electronic signature process.

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