

## Platform Enhancement Guide:

### Account Transfers

- We have enhanced the online account transfer process with a new dynamic listing of sending firms and improved logic for when a signature on paper is required. We have also updated the PDF form for gathering transfer information and obtaining client signatures on paper.
- These changes will decrease the number of transfer rejections and streamline the transfer process.

## Transfer an Account: Your Broker's Information

Please provide the following information about the account you want to transfer to us.

Name of Account Holder: 123456789 (123-45-6789)

Account Type: Individual

Account Number\*: 111111111  
for the account you are transferring

\*Your account number appears on your statement. The transferring institution will reject the transfer unless the account number entered here is identical to the account number at the transferring institution.

### Transferring Institution

If the transferring institution is not listed here, leave the Search Firm field blank and provide the information below.

Search Firm:	<input type="text" value="bank"/>
Firm Name:	<div><div>AloStar Bank of Commerce</div><div>Bancorp Bank (The)</div><div><b>Bank of America N.A.</b></div><div>Cardinal Bank</div><div>Central Trust Bank</div><div>City National Bank</div><div>Comerica Bank</div><div>Country Trust Bank</div><div>DBTC Americas-Private Bank</div><div>Deutsche Bank Securities Inc.</div></div>
Address 1:	
Address 2:	
Address 3:	
City:	
State or Province:	
Zip or Postal Code:	<input type="text"/>
Country:	<input type="text" value="United States"/>
Firm Phone Number:	<input type="text"/>

CONTINUE

## Client Account Signatures

- We have streamlined the new client account signatures web page to make it easier to open an account. The new Account Certifications page now only requires an "I Agree" check box instead of the client typing his/her name for the Account Certification Agreements. These changes will apply to both in-office client signatures and the remote e-Signature process.
- We are also displaying additional information for each of the account owners to allow your clients to verify the information for accuracy before continuing through the Account Opening Process.

## Open an Account: Account Certifications

Please review the information below, check **I Agree**, and select **Submit** to open the account.

### Primary Account Owner Information

NAME: Test Demo  
ADDRESS: 8180 Greensboro Drive 8th floor McLean, VA, 22102  
EMAIL: nobody@foliofn.com  
TAX ID: 123456789

### Certifications

By selecting **I Agree** below, I certify under penalty of perjury that:

1. The tax identification number under the Primary Account Owner is a true taxpayer identification number and that they are a U.S. person.
2. The Primary Account Owner listed above is not subject to backup withholding as a result of failure to report all interest and dividends, or the Internal Revenue Service (IRS) has notified them that they are no longer subject to backup withholding. The IRS does not require consent to any provision of this document other than the certifications required to avoid backup withholding.  
☐ Check here ONLY if subject to backup withholding (provision #2 does not apply).
3. I have read, understand, and agree to the terms and the conditions set forth in the Customer Agreement.
4. I agree that you do not recommend any securities or investments.
5. I agree to resolve all disputes through arbitration and not through the courts as required by the predispute arbitration agreement clause.

☐ **I Agree**

CONTINUE

## Alert Emails for Cash Withdrawals

- We have added automatic emails for pending and cancelled Cash Withdrawal Requests, so that you and your clients get updates at key points in the process.
- Advisors will continue to be notified of completed cash withdrawals via the existing daily Deposit/Withdrawal Summary email.

## Service Updates:

- **Advisor Call:** We have updated the Advisor Call Archive with the most recent presentations. The next Advisor Call will be held on Wednesday, April 24, 2013 at 4:15pm (EDT).
- There's still time for your clients to make a 2012 contribution to an IRA before the April 15<sup>th</sup> IRS deadline. They can contribute to their existing IRA or open and contribute to a new IRA online.
- Form 5498 will be posted by May 31, 2013. This form reports 2012 IRA contributions, and is not required to complete tax returns.

Please feel free to contact our Customer Service Team at **1-888-485-3456** if you have any questions.