

Table of Contents

Section I: Getting Started – Pages 4-5

Section II: Account Opening – Pages 6-7

- Page 6: Account Types
- Page 7: Beneficiaries

Section III: Account Funding – Pages 8-14

- Pages 8-11: PLAID Verification and Special Instructions
- Pages 12-13: Automated Investment Plan
- Page 14: Account Transfer Information



Required Information to Have on Hand Before Getting Started

For the investor:



Name



Address



Social Security Number



Phone Number



Email Address



Bank Information

For the investor's beneficiary:



Name



Address



Social Security Number



Phone Number



Email Address

Questions

You have access to the FAQ Guide at the top of each page on the Symbil website in case you have any questions along the way.



[Profile & Settings](#) [FAQs](#) [Help](#)

[My Investments](#) [Market Commentary](#)

Frequently Asked Questions

Select a Category

Common questions

Account servicing

Retirement (IRAs)

Security/Technology

Taxes

Transfers/Funding
(Money Movement)

^ [Whom should I reach out to for customer support?](#)

support@symbil.com / 800-995-5267

^ [What types of Symbil accounts can I choose from?](#)

Individual, Joint, IRA (Traditional/Roth/Minor Roth), & Custodial (UGMA/UTMA).

v [Is there an investment minimum?](#)

v [Is there an option for an Automatic Investment Plan \(AIP\)?](#)

^ [What information do I need to create a Symbil account?](#)

Regulations requires us to obtain your name, date of birth, social security number, and address before opening your account.

Getting Started



Answer 6 Questions to Build Your Profile.



Confirm Email.



Open an Account.



Getting Started

- Answer 6 questions to help build your profile.
- The questions are intended to better understand your time horizon, objectives, goals, and risk tolerance.
- It will recommend a portfolio specifically for you.

What is your investment objective for this specific account?

How long do you plan on keeping this account invested?

Which of the following best reflects your expectations for this investment?

Assuming you invest for at least 10 years, in the course of any given year, which of the following range of returns would be most acceptable to you?

Tolerating losses in some years is part of investing. Based on your initial investment, what is the largest loss you would comfortably tolerate during a 1 year-time-frame?

Risk Tolerance is defined as investor's ability to accept periodic losses for potential to realize long-term gains. How would you rate your risk tolerance?



Account Opening

Account Types

Account types which are supported on the Symbol platform.

- Individual
- Joint
- Retirement (Traditional IRA, Roth IRA)
- Custodial (UGMA, UTMA)
- Minor Roth – a minor Roth IRA permits a minor to contribute earned income to a tax-advantaged retirement account. A custodian holds and invests the money until the child reaches age of majority

Account type cannot be modified later, contact support@symbol.com for questions.

Open an account

Account type

Account type

Applicant

Beneficiaries

Review & Confirm

Agreements & Disclosures

Account type

Choose your account type for this investment account

Country of citizenship

United States of America

What type of account do you wish to open?

Retirement ^

Individual

Joint

Retirement

Custodial

What type of retirement account?

Traditional IRA ^

Traditional IRA

Roth IRA

Roth IRA Minor

Account Opening

Beneficiaries

A beneficiary is an individual (likely a family member) that is designated to receive assets if the account holder dies. A retirement account always names a beneficiary to the account. Have your beneficiary's personal data available prior to starting the Symbil process. Once you are done, you will be asked to review or edit any last details if necessary.

If you want to add a beneficiary later, you can do so on the Investor Portal under the account profile tab by selecting participants and click the add button.

Review & Confirm

Agreements & Disclosures

Beneficiary relationship

Spouse

Spouse

Non-spouse Individual

Personal details

First name

Middle name

Last name

Date of birth (MM/DD/YYYY)

MM/DD/YYYY

Tax ID type

SSN (Social S...

SSN (Social Security Number)

Enter digits only — no dashes or spaces

Email address

Phone number

Address

Primary beneficiary residence country

United States of America

Primary beneficiary residence address line 1

Primary beneficiary residence address line 2 (optional)

City

State

Select

ZIP code

Add additional primary beneficiary

Add contingent beneficiary

Account Funding

Funding your account is the last step to being on your way to digital investing.

Helpful hints:

- Ensure your primary address on your bank account matches your address on your new Symbol account
- Make sure your name matches - if married update it to your new name.
- Consider adding an automatic investment plan where you can contribute funds each month, quarterly, semi annually or annually.
- Start by selecting Fund this account.

Good morning, Alexander

You last signed in on 9-Oct-2025 7:11 pm ET

\$0.00 | \$0.00 | \$0.00
Total value | Securities value | Cash value

My Investments [Open another account](#)

Digital Advice accounts

Individual 310101105 ⓘ Digital Advice <u>Income</u> ● Fund this account  Account detail	Individual 310101117 ⓘ Digital Advice <u>Income & Growth</u> ● Fund this account Account detail
---	--

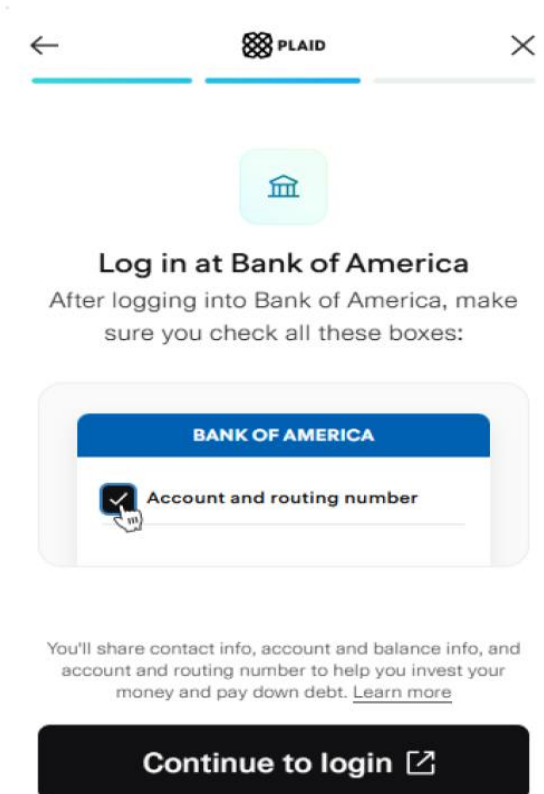
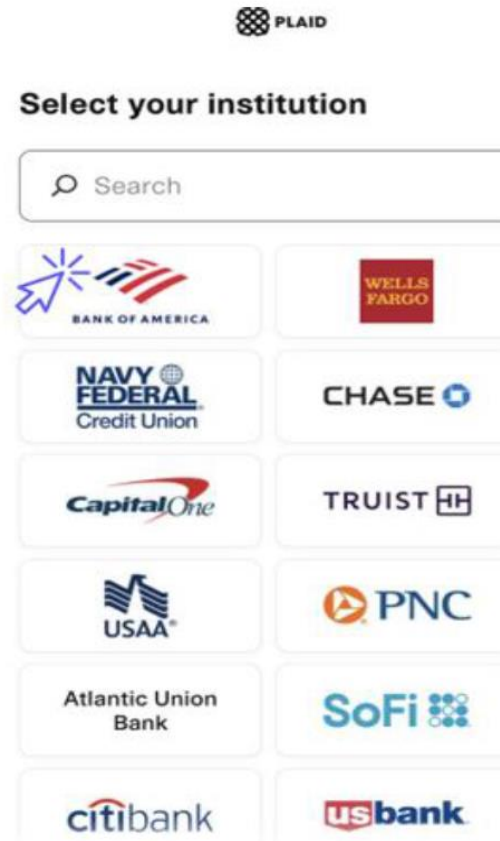
Account Funding

The digital financial technology system used to link your bank account to Symbol is called PLAID. It provides instant account verification to connect your financial account.

Begin by searching for your bank in the search tool. **If your bank does not appear, see special instructions ahead.**

Select your bank and you will be prompted to log in and select the specific account you would like the funds to be pulled from.

Plaid Verification and Funding



Special Instructions

If your bank is not included in PLAID's list of banking institutions, you will need to contact Support@Symbil.com for a Letter of Instruction (LOI) and provide one of the items below:

- Copy of a voided check. This will contain a routing number and account number at the bottom of the check;
- **OR** bank verification letter. Most banks will provide this to confirm banking information;
- **OR** bank statement. The account number should be located at the top of the page.

Once these items are obtained, please return them by one of the methods to the right:

- These documents can be submitted by:
- Fax: 402-963-9094
- Mail:

Ladenburg Funds
PO Box 541150
Omaha, NE 68154

Overnite:

Ladenburg Funds
4221 N. 203rd Street, Suite 100
Elkhorn, NE 68022

Once received, Customer Service will complete the manual funding setup on your behalf.

Special Instructions cont.

Symbol also allows you to use a check to deposit funds into your Symbol account. Your check must be made payable to **Ladenburg Funds** for the benefit of (Your Name) and your account number. You can ship it via the two methods listed to the right.

Regular Mail:
Ladenburg Funds
PO Box 46707
Cincinnati OH
45246

Overnite Mail:
Ladenburg Funds
225 Pictoria Drive Suite 450
Cincinnati OH
45246

A sample check from Symbol. The check is dated 1/1/2026 and is payable to "Ladenburg Funds Acct #000000000" for the amount of \$500.00. The amount is written in words as "Five Hundred" followed by a dashed line and "DOLLARS". The memo line reads "Your Name". The check number is 5679. The MICR line at the bottom reads "⑈325760408⑈ 003192⑈ 0583 42".

Account Funding

The Linked Funding Account details will appear here once link is established.

You will be able to set up an Automated Investment Plan to pull funds from your account monthly, quarterly, semi-annually and annually.

You can delink an old account or link another funding account if needed.

^ Linked funding account

As of 10-Jan-2026 9:24:08 am ET 

Institution name | Routing number

JP Morgan Chase Bank | 021

Status

Approved

Deposit/Purchase

Funding account nickname

Checking - 20

Funding method

Automated Clearing House (ACH)

Withdraw/Redeem

Linked

7-Oct-2025

 Delink account

 Link an external funding account

› Automatic Investment Plan (AIP)

Account Funding

Establishing an automated investment plan helps to secure funds each month or specific frequency you choose to best fit your needs.

First, choose between recurring or a singular, lump sum deposit. If recurring, the following options will appear below:

- Select an amount to deposit/regularly contribute
- Choose a frequency: monthly, quarterly, semi-annually, or annually.
- You have the option to select a start date and end date or have no end date at all.
- Automatic investing is an easy way to help you save and reach your goal.

Deposit/Purchase

Transferring from
Checking - 1111

Transferring to
Individual - Digital Advice - 310101105

Select deposit frequency

One time

Recurring

Amount (minimum \$0.00)

\$0.00

Frequency

Select

Start date (MM/DD/YYYY)

MM/DD/YYYY



End date (MM/DD/YYYY)

MM/DD/YYYY



☐ No end date

Deposit/Purchase

Account Transfers

When transferring in an outside IRA account or 401(k), there are forms that must be completed for any of the actions below.

Individual Retirement Transfer of Assets Form

If you are transferring assets directly to a new or existing Ladenburg Funds IRA

- Converting a Traditional IRA into a Roth IRA.
- Transferring from an existing Traditional/Roth IRA.
- Rolling over an existing Traditional/Roth IRA.
- Requesting a direct rollover from an employer sponsored plan.
- Contact support@symbil.com for any questions.

Non-Qualified Transfer of Assets Form.

If you are transferring assets directly into a new or existing non-qualified account

Contact support@symbil.com for any questions.

800-995-5267 / support@symbil.com

\$ymbilSM is a service of Ladenburg Thalmann Asset Management, Inc. (Ladenburg), an SEC Registered Investment Adviser and subsidiary of Osaic Holdings, Inc. (Osaic). Registration does not imply a certain level of skill or training. Investors can acquire information (**ADV, Part 2(a) | Form CRS**) on the registration status and program information of our investment advisory firm at **adviserinfo.sec.gov/firm/summary/108604** or upon request. Before investing, please review the **Symbil Program Disclosure Brochure** and applicable **Mutual Fund Prospectus** for further information about the Fund's expenses and other charges. \$ymbil does not provide comprehensive investment advice or consider other assets held by clients. Ladenburg does not exercise any form of discretion over a \$ymbil client's investments. Clients have no obligation to accept any suggestions provided by \$ymbil or to invest in any of the Ladenburg Funds. The Ladenburg Funds are distributed through **Ladenburg Thalmann & Co. Inc.** a member of FINRA and SIPC and through other subsidiaries of Osaic. By using this website, you agree to the terms and conditions of the website and have reviewed **Osaic's Privacy Policy** and **Ladenburg's Privacy Notice**. Not FDIC Insured·No Bank Guarantee·May Lose Value.