LADENBURG
AN OSAIC COMPANY

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$ymbil
Save Your Money By Investing with Ladenburg®

Required Information to Have on Hand Before Getting Started

For the investor:

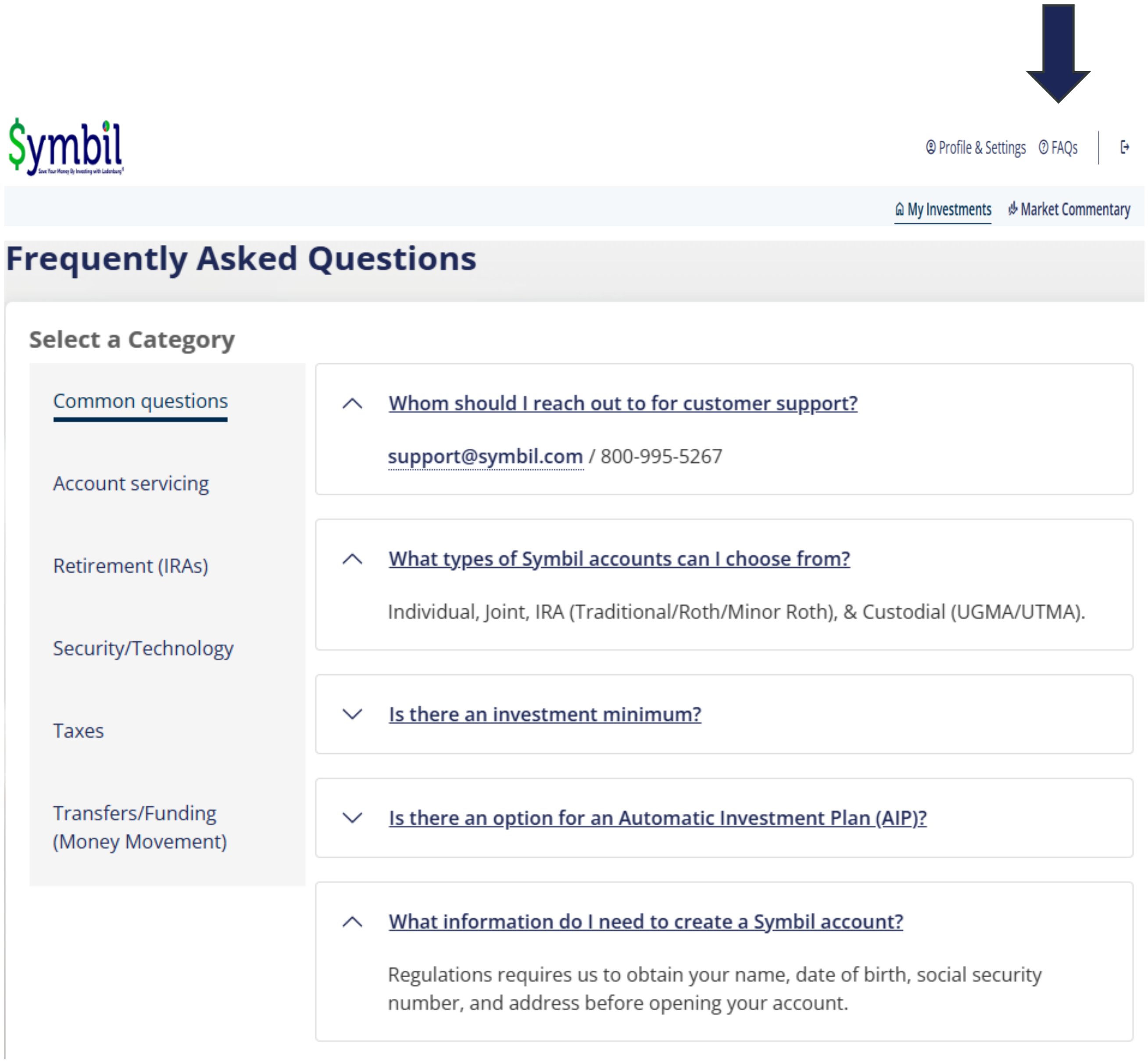
- Name
- Address
- Social Security Number
- Phone Number
- Email Address
- Bank Information

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.



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?

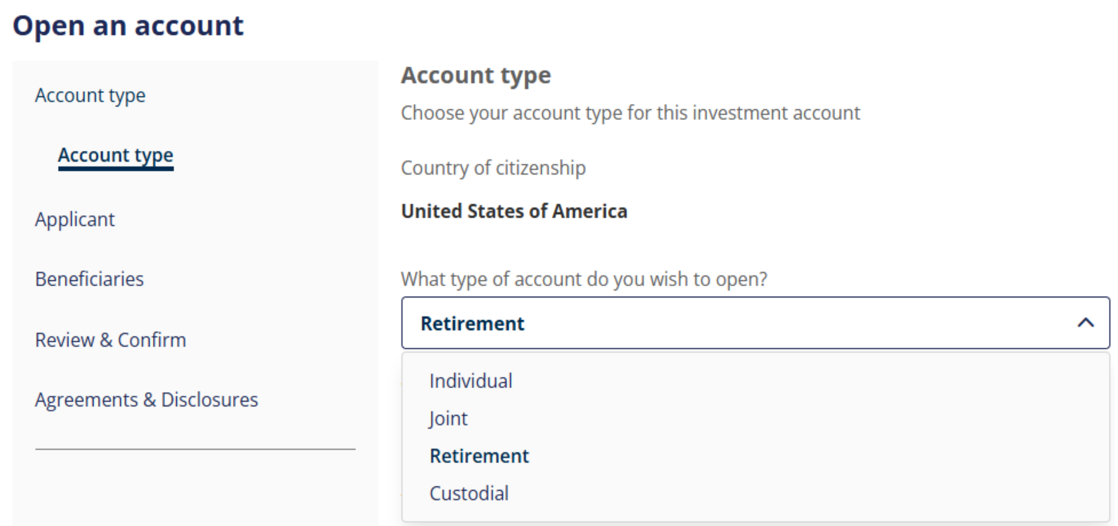
Account Opening

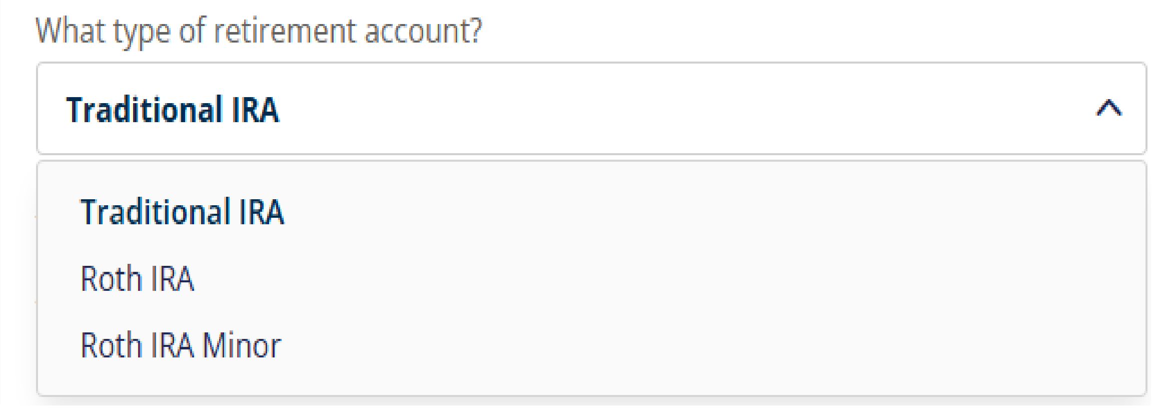
Account Types

Account types which are supported on the Symbil 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@symbil.com for questions.



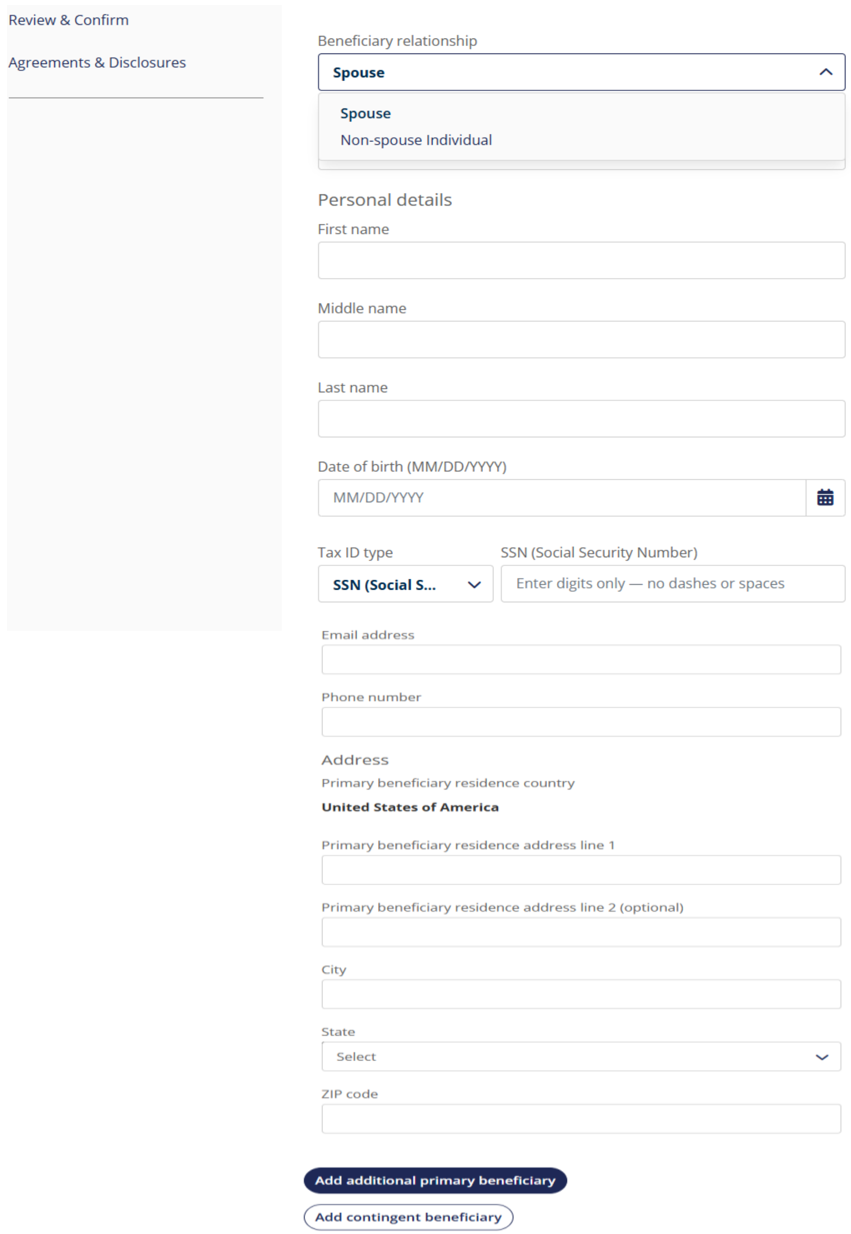


Account Opening

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.



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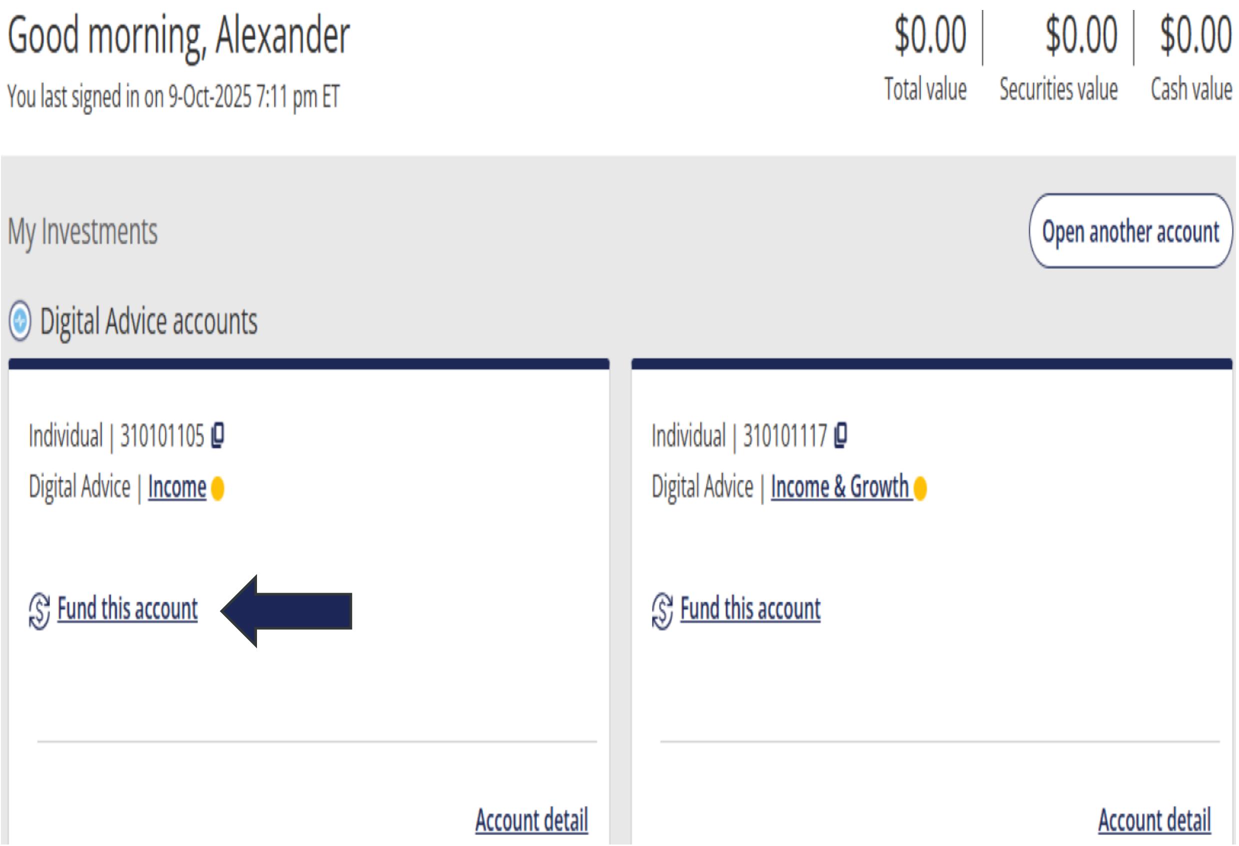
Account Funding

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 Symbil 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.



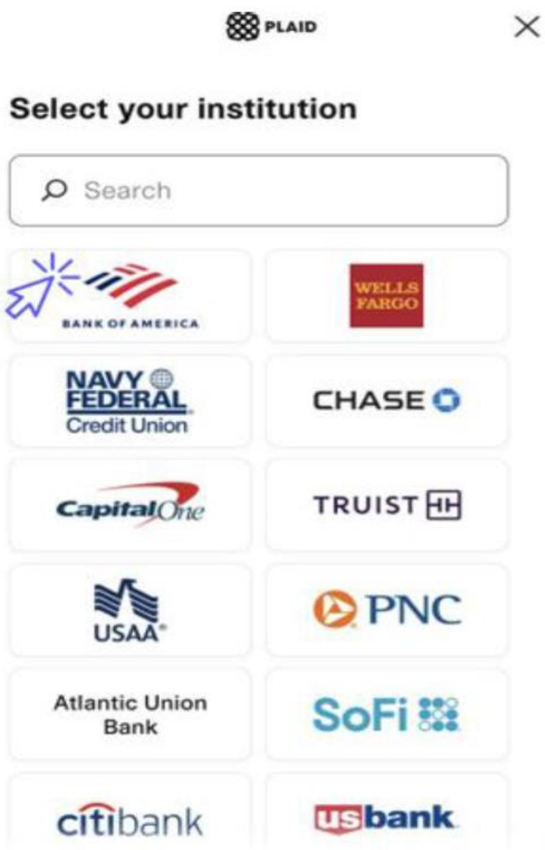
Account Funding

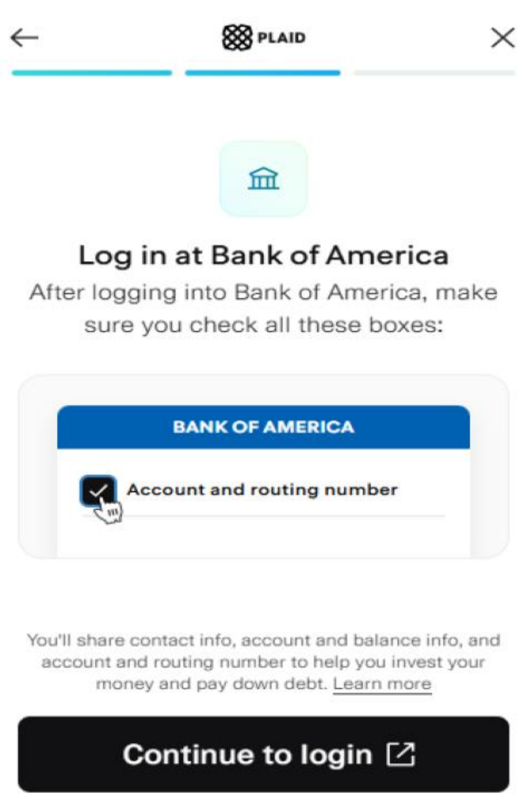
Plaid Verification and Funding

The digital financial technology system used to link your bank account to Symbil 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.





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

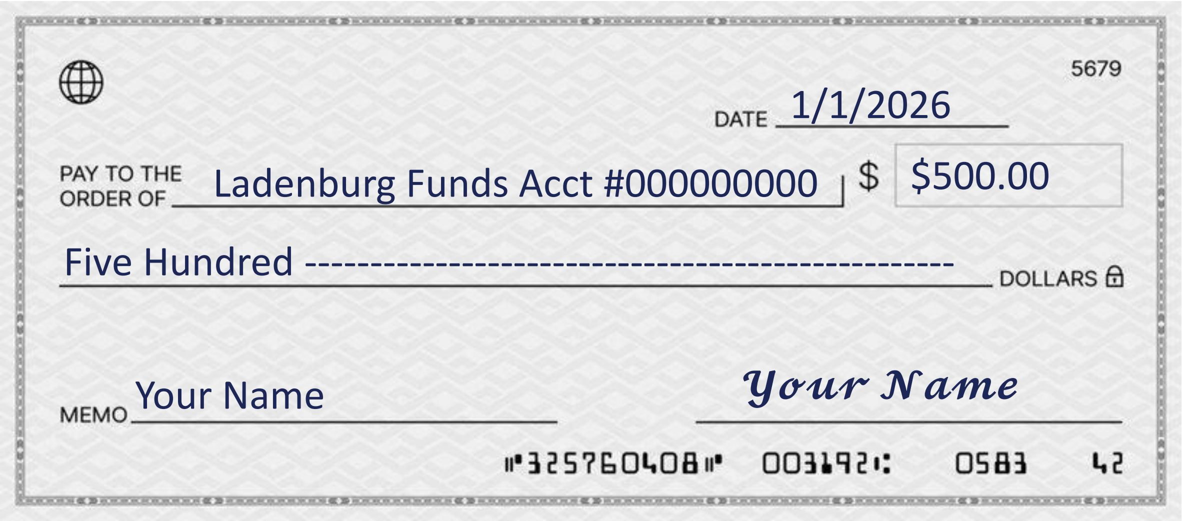
Overnite:

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.

Symbil also allows you to use a check to deposit funds into your Symbil 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

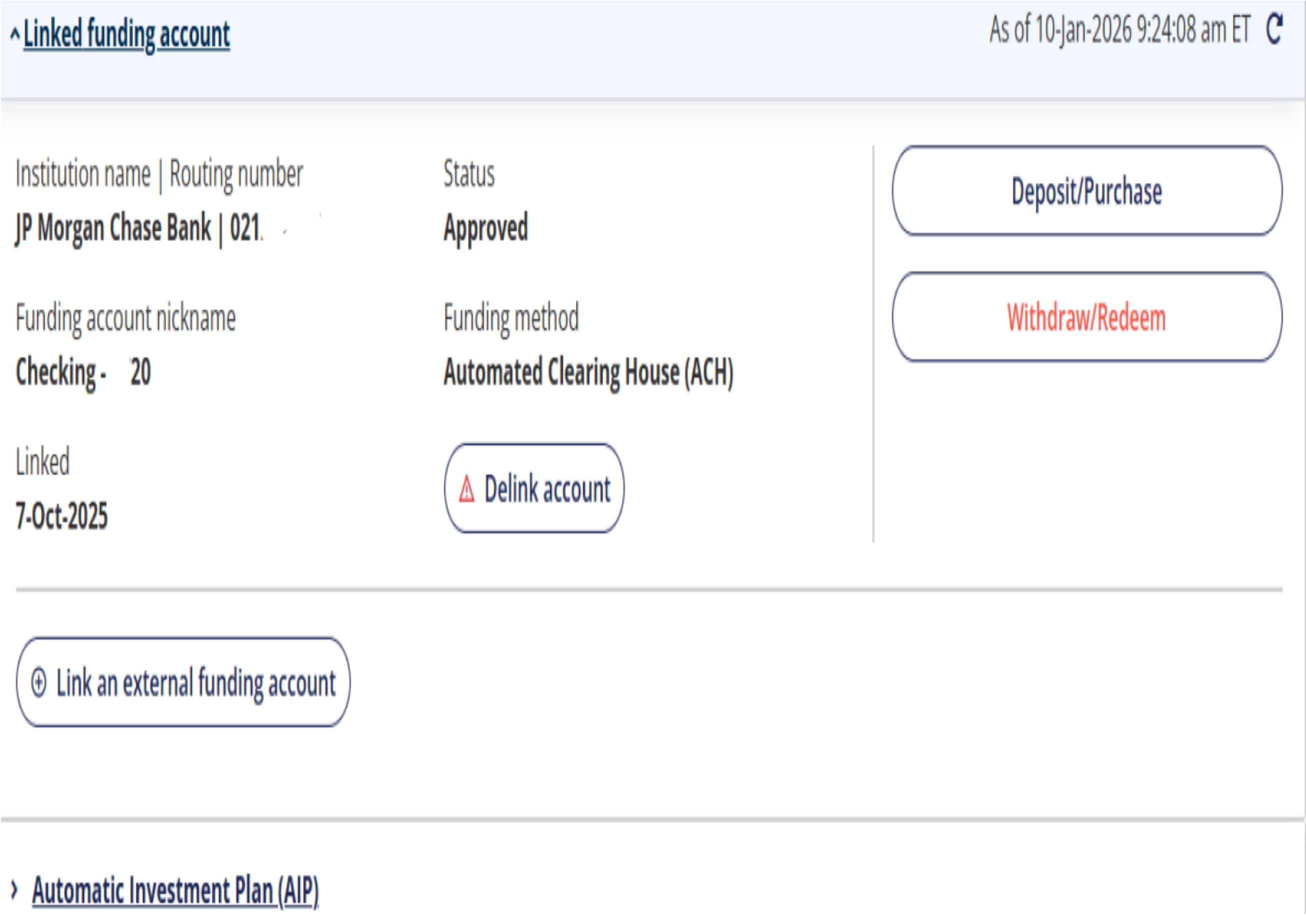
Overnite Mail:
Ladenburg Funds
225 Pictoria Drive Suite 450
Cincinnati OH
45246

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.

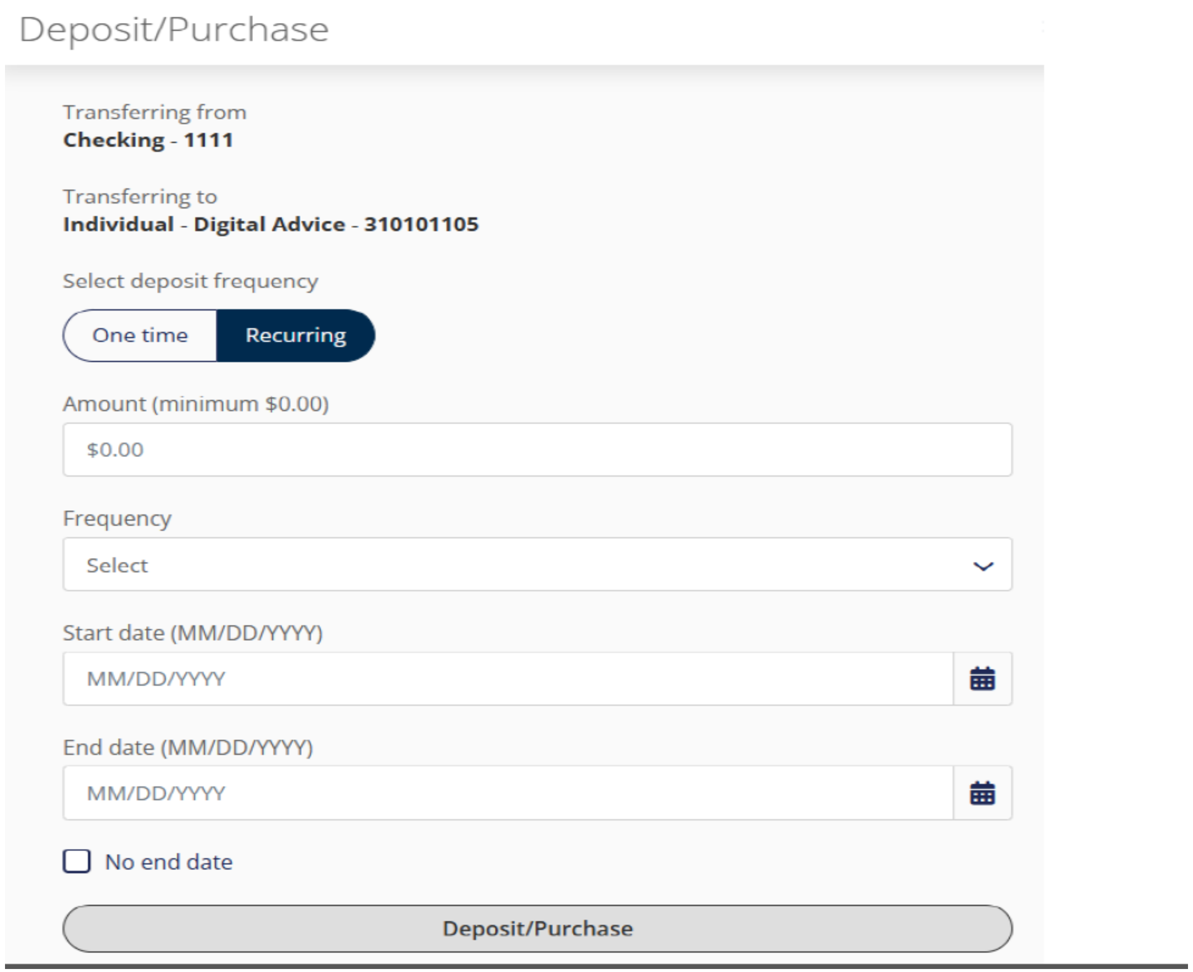


Account Funding

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.



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

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