2013 Transition Guide
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Welcome & Overview

Welcome to Triad Advisors! All of us at Triad are committed to making your decision to join us a great one.

Now that you have decided to join us, we know your first concern is moving over your clients’ accounts as quickly and smoothly as possible. We have created this Transition Reference Guide to help you in that process.

Guiding you efficiently through your transition period is as important to us as it is to you. While this is often a time of uncertainty for many advisors, our experience proves that virtually 100% of clients make the change with you. You have built a successful practice because of the trust and personal relationships you have established with your clients—not because of the brokerage firm holding the account.

At Triad, our specialists are determined to make your transition transparent to your clients, eliminate downtime and ensure that you and your staff become intimately familiar and comfortable with our personnel, procedures and resources.

Triad’s transition process uses Laser App software that will enable you to pre-populate most of your client account and transfer forms from your database at the click of a button, saving your staff countless hours of paperwork preparation. Every step of the way, a member of our team will be there to direct you to the key individuals within our firm, follow up on any outstanding items and guide you in completing the various forms required to transition your business. Some key transition services Triad provides include:

- Working with you to develop a customized timeline and transition plan that will best suit you and your practice.
- Ensuring that you are comfortable with Triad’s forms, policies and procedures.
- Helping with initial licensing material completion, including the U4.
- Timely approval of business cards, letterhead and other business related materials.
- Tracking your brokerage account transfers from start to finish.

Triad recognizes the importance of a timely and smooth transition of your business and is committed to providing you with prompt and efficient ongoing service. We are proud of the excellent customer service we offer to all of our advisors and especially our new advisors.

We look forward to getting to know you and your business.
Transition Check List

Registration

Securities
☐ Obtain and complete the Registration & Licensing kit and send to our Registration Department.
☐ Once received, your Transition Coordinator will assign pending Rep/Branch ID’s.

RIA
☐ If you have your own RIA, send Triad the copies of your Form ADV, Parts I & II and copies of your client agreements.
☐ If you want to be registered under Triad Advisors RIA, obtain an IAR Kit from Registration.

Variable Insurance Appointments/Reappointments
☐ E-mail a list to licensing@triad-advisors.com of carriers with whom you would like to be re-appointed. Once the completed paperwork is received (along with copies of your state insurance licenses) and your securities registration is approved through Triad, your paperwork will be sent to each individual carrier for processing.

OSJ Only
☐ Once you have been designated as the OSJ you can request a Signature Guarantee Stamp by emailing Marilyn Hosten at marilyn.hosten@triad-advisors.com.

Transfer of Accounts - What types of transfers will you have?

Individual Transfers for Mutual Funds, Variable Annuities and Alternative Investments:
☐ Complete the Change of Dealer Form for change of Dealer/Representative.
☐ Complete the Triad Account Application for each current direct account (i.e. alternative investments, direct mutual fund or variable insurance products).
☐ Send both the Change of Dealer Form and Triad Account Application to the client for signature.
☐ Send Change of Dealer Form directly to product sponsor. Send the Triad Account Application and a copy of the Change of Dealer form to Triad’s Compliance Department via email at Compliance@triad-advisors.com.
☐ Establish a client account record on Investalink for each direct client.

ACAT Transfer for securities and products held within a brokerage account:
☐ Complete an NFS Brokerage Account Application and Transfer of Assets form for each account to be transferred.
☐ Obtain your client’s signature on all appropriate documents.
☐ Attach the most recent client statement to the Transfer of Assets form and send along with the NFS Brokerage Account Application to Triad’s Brokerage Services Department. (Statement must be dated within 90 days.)
☐ If National Financial will be the custodian on qualified accounts, complete the appropriate Premiere Select Retirement Application, Transfer of Assets form, and a Statement dated within 90 days.

Compliance
☐ Send prototype stationary, business cards and website information to Triad’s Compliance Department for approval.
☐ Send compliance-approved stationary & business cards to be printed (sample included).
☐ Send Announcement letter to Compliance for approval (sample included).
☐ Read Triad BD/RIA Written Supervisory Procedures on iLink under the Compliance section.
Technology (iLink, Investigo, Streetscape, myStreetscape)

- Log-on to the iLink site to familiarize you (and your staff) with Triad Forms and Procedures.
- Access to Investigo will be provided through iLink upon your transition, if desired.
- Access to Streetscape will be provided through iLink upon your transition (if applicable).
- Once NFS Accounts are transferred and funded, request myStreetscape (for clients) Login ID and Password from the iLink site under the Technology Section.

Moving Your Accounts-General Expectations

The entire Triad Team is excited about your affiliation with Triad Advisors. We are committed to keeping you **ON TARGET** during your transition period.

Moving your accounts is one of the first and most important steps. The length of time it takes to change the broker/dealer information on accounts varies by product type and product sponsor.

Variables such as the level of sophistication of computer systems, level of service from individual product sponsors, seasonal influences like year-end or tax deadlines, etc. will have an effect on your account transfer. The following list is a guideline so that you can have a reasonable expectation as to when the transfer of your accounts should be complete.

Please Note: These times begin when Triad or the Product Sponsor / Company has received the paperwork in good order.

### EXPECTED PROCESSING TIME

<table>
<thead>
<tr>
<th>Product Type</th>
<th>Type of Transfer</th>
<th>Time Required</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mutual Funds</td>
<td>Individual Transfer</td>
<td>15 business days</td>
<td>Transfer depends on client response.</td>
</tr>
<tr>
<td>Variable Annuities</td>
<td>Individual Transfer</td>
<td>20 business days</td>
<td>Transfer depends on client response. After you have been reappointed with insurance provider.</td>
</tr>
<tr>
<td>Variable Life</td>
<td>Individual Transfer</td>
<td>20 business days</td>
<td>Transfer depends on client response. After you have been reappointed with insurance provider.</td>
</tr>
<tr>
<td>General Securities</td>
<td>ACATS</td>
<td>15 business days</td>
<td>All transfer paperwork must be signed and dated by client.</td>
</tr>
<tr>
<td></td>
<td>NFS to NFS</td>
<td>7 to 10 days</td>
<td>All transfer paperwork must be signed and dated by client.</td>
</tr>
<tr>
<td>Managed Accounts</td>
<td>ACATS</td>
<td>15 business days</td>
<td>Same as above plus new fee agreement will be required.</td>
</tr>
</tbody>
</table>
I. New Advisor Set-Up

**Transition:**
John Clayton & LaTisha Gregory, Transition
(800) 720-4003 - Phone
(678) 405-5699 - Fax
transition@triad-advisors.com

- Contacts for all transition related questions

**Licensing:**
Melissa Melito & Kristin Livingston, Licensing
(888) 713-8334 - Phone
(678) 990-4176 - Fax
licensing@triad-advisors.com

- Transferring of your Securities Licenses via Form U4
- Variable insurance reappointments
Transition Timeline

6 weeks before transfer:
- Hold conference call with Transition Coordinator and select a transition date setting up weekly calls.
- Begin contacting clients and preparing client master list.
- Review forms needed for account transfers (i.e. Triad Account Application and Change of Broker-Dealer Form)
- iLink Test Username/Password will be provided. Take the time to access and review Triad’s procedures.

5 weeks before transfer:
- Download Laser App Software and begin organizing client account information for conversion.
- Complete and return all licensing & registration paperwork (including completed U4, Rep Agreement, etc).
- Begin printing/preparing client transfer paperwork for transition.
- Triad will assign RR, RIA and Branch numbers.

4 weeks before transfer:
- Hold conference call with Transition Coordinator to make sure all transition items have been addressed.
- Prepare list of variable insurance carriers for reappointment and email to licensing@triad-advisors.com.
- Continue reviewing/printing client transfer paperwork for transition.

3 weeks before transfer:
- Obtain compliance approval on all marketing items including business cards, letterhead, website, etc.
- Hold conference call to review National Financial and direct business account paperwork and procedures.
- Hold conference call to review Advisory Services and procedures.

2 weeks before transfer:
- Print Compliance approved client announcement letters on new letterhead.
- Hold conference call with Transition Coordinator to make sure all transition items have been addressed.
- Hold conference call with Marketing to discuss Products and Marketing, including Ash Brokerage and Triad University.
- Complete the SMARSH sign-up

1 week before
- Hold conference call with Transition Coordinator to make sure all transition items have been addressed.

Transfer day:
- Submit resignation letter to broker/dealer and fax or email a copy to your Transition Coordinator.
- Triad electronically submits your Form U4 to FINRA.
- Pending approval, securities licenses are transferred to Triad from former broker/dealer.
- Reappointment paperwork is faxed to insurance carriers.
- Overnight all transition forms to your clients for signature.

After Transfer:
- For direct business, fax the client signed change of dealer forms directly to the Mutual Fund/Insurance Company and send a copy to Triad along with the original Triad Account Application.
- Follow up with clients for whom you have not yet received signed transfer forms.
- If you are a DST/Vision User change your B/D affiliation via their website (under the administration tab).
Depending on your branch structure you may use one of the three following disclosure formats:

1) Securities offered through Triad Advisors Member FINRA/SIPC (securities only)
2) Securities and Advisory Services offered through Triad Advisors Member FINRA/SIPC (securities and advisory offered under Triad’s Corporate RIA)
3) Securities offered through Triad Advisors Member FINRA/SIPC; Advisory Services offered through XYZ, Inc. XYZ, Inc. is not affiliated with Triad Advisors (advisory offered under the firm's own corporate RIA)
Sample Client Announcement Letter

Please note: This cannot be use until the compliance department approves and you're properly registered with Triad Advisors.

(Your Compliance approved Letterhead)

January 4, 2013

Mr. John Doe
5185 Peachtree Parkway
Suite #280
Norcross, GA  30092

Dear client:

The purpose of this announcement is to inform you of an important operational change we will be making in the month of March 2012. We will be changing our current broker-dealer from (broker dealer ABC) to Triad Advisors, an independent firm based in Atlanta. This change will not affect any investment positions held in your account, nor will there be any cost to you to make this change. The primary reason for converting to Triad Advisors is our overriding goal to provide our clients superior investment services.

This decision was not easily nor hastily made. In fact it was one we contemplated for several months. Since being associated with (broker dealer ABC) over the past few years we have worked very hard to maintain the high quality of service to which you are accustomed and deserve. Unfortunately, due to limitations within (broker dealer ABC) we have concluded that they can no longer provide the services necessary to meet our clients’ needs.

The new broker-dealer we selected, Triad Advisors, was selected after several months of due diligence on our part. We found that the services available through Triad Advisors will better enable us to offer customized solutions to serve our clients. We have the utmost confidence in their abilities and feel their business philosophies and objectives mesh well with ours.

We intend for the relationship with Triad Advisors to be long term so that we can provide stability for our clients in the future. Triad is a member of the Financial Industry Regulatory Authority (FINRA), as well as the Securities Investor Protection Corporation (SIPC).

We are enclosing various forms that require your signature. Please fill in any missing information, sign where indicated, and return the forms to us in the envelope provided. Your account will be set up in the same manner as it is currently.

Thank you again for your business and we continue to appreciate and value your confidence and support.

Sincerely,

Your Name
Your Title

Securities offered through Triad Advisors Member FINRA/SIPC
Advisory Services offered through XYZ, Inc. XYZ, Inc. is not affiliated with Triad Advisors
Transitioning and Processing Direct Business

Overview
Direct business comes in multiple forms and will be discussed individually with the required paperwork for each. Regardless of the direct business category, Triad requires our Account Application and a copy of the change of dealer form emailed to Compliance@triad-advisors.com for review and approval. The Triad Change of Dealer form (page 10) is universal in nature so it is not required to go to each carrier to acquire their form which should assist greatly in this process. However, Triad will accept the product sponsor’s form if an advisor feels more comfortable using their form in lieu of Triad’s form – pick one or the other but not both. Next, a client record or account needs to be created on Investalink using the information from the Account Application. This allows Triad to capture and maintain the clients suitability information, even on assets held away, to meet the regulations surrounding books and records.

Variable Annuities and Variable Life
Variable business needs to be reappointed with Triad as the broker dealer of record so to initiate the transition of that portion of the business all that is required is a list of carriers. Send that list to the Transition team and they will coordinate with the Licensing team to prep the documents and send for completion. The reappointments will not be processed until the transition is completed and the advisor is onboard and the Licensing team will submit to the carriers at that time. As a result, here are the requirements to move:

- Reappointment Paperwork
- Change of Dealer form
- Triad Account Application
- Establish client account in Investalink

Mutual Funds, 529 Plans & Other Direct Business
Other forms of direct business like 529 plans, mutual funds, and anything held direct at the product sponsor are transitioned through the Change of Dealer process. Unlike annuity and insurance carriers you do not need to be appointed, but the change of dealer process moves these assets to Triad as the broker-dealer of record. As a result, here are the requirements to move:

- Change of Dealer form
- Triad Account Application
- Establish client account in Investalink

Fixed Insurance
Fixed insurance does not have to be run through Triad so it can stay direct whether that is run through the firm’s own general agency (GA) or a 3rd party general agent (BGA). Direct business of that nature needs to be indicated on the Outside Business Activities page in the NACI packet in the same fashion that RIA business is disclosed when being held away and under the firm’s corporate RIA. Also, as noted in the NACI packet, the only exception is Equity Index Annuities as existing business is fine to stay direct but any new business needs to be run through our insurance partner Ash Brokerage.

Investalink Account Creation
As mentioned, this task is required primarily for regulatory purposes but in addition to meeting the Books and Records requirement, this allows DST to link the account records so all direct & NFS business can be seen through Investalink in one view. They can be inputted manually or there is a tool that allows information to be exported from your current system into a spreadsheet and then imported into Investalink to reduce the amount of data entry. Since the creation of the account record in Investalink is primarily for regulatory purposes and does not impact the physical movement of the account, we recommend assigning this task with a lower priority as you can enter those over time while you spend these initial efforts getting the actual accounts moved over. Ultimately, it needs to be completed but it is not as timely as getting the accounts moved so plan accordingly.
Triad Advisors

**Change of Dealer for All**

**Alternative Investments/Mutual Funds/Variable Products**

Instructions: Send directly to product sponsor via mail or fax. Send a copy to the Triad Home Office along with a Triad New Account Form (TNAF) for each account. (Use a separate COD form for each account registration and product sponsor)

This will authorize you to change the broker/dealer information on my/our accounts as follows:

<table>
<thead>
<tr>
<th>Product Name</th>
<th>Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Account Registration: ________________________________________________  
(Exactly as it appears on statement)

Social Security Number: ________________________________________________

Client Address: ________________________________________________________

City, State, Zip: ________________________________________________________

From: Former Dealer: ________________________________________________

Address: _____________________________________________________________

City, State, Zip: ________________________________________________________

Former Advisor (if applicable): ______________________  Advisor #: ________

To: Current Dealer:  Triad Advisors  
Branch Name: ______________________  
Address: ______________________

5185 Peachtree Parkway  
Suite 280  
Norcross, GA  30092  

Current Advisor: ______________________  Branch ID: ________  Advisor ID: ________

Client Signature(s)  
X_________________________ Date__________________  
X_________________________ Date__________________

All owners must sign exactly as shown on account

Account Instructions:

<table>
<thead>
<tr>
<th>Dividends:</th>
<th>Capital Gains:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>Cash</td>
</tr>
<tr>
<td>Reinvest</td>
<td>Reinvest</td>
</tr>
</tbody>
</table>

**Attention Product Provider:** Thank you in advance for your timely processing of this request. Please sign and date the bottom of this page as proof of confirmation of the completion of this Change of Dealer. Please fax this form to (678) 291-9706 Attn. Compliance or email at compliance@triad-advisors.com.

Signature: ___________________________  Title: ___________________________

Print Name: ___________________________  Date: ___________________________
Estimated Initial Start-Up & Transition Budget Worksheet

<table>
<thead>
<tr>
<th></th>
<th>Estimated</th>
<th>Actual Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office</td>
<td>Initial Deposit</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>3 Months Rent</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Renovation/Painting</td>
<td>$300-$1,000</td>
</tr>
<tr>
<td>Furniture</td>
<td>Desks/Chairs</td>
<td>$200-$500</td>
</tr>
<tr>
<td></td>
<td>Reception area furniture</td>
<td>$500-$1,000</td>
</tr>
<tr>
<td></td>
<td>File Cabinets</td>
<td>$125 each</td>
</tr>
<tr>
<td></td>
<td>Miscellaneous</td>
<td>$200</td>
</tr>
<tr>
<td>Office Equipment</td>
<td>Computer each</td>
<td>$1,500-$2,500</td>
</tr>
<tr>
<td></td>
<td>Printer</td>
<td>$400</td>
</tr>
<tr>
<td></td>
<td>Fax</td>
<td>$350-$500</td>
</tr>
<tr>
<td></td>
<td>Copier</td>
<td>$2,000- $3,000</td>
</tr>
<tr>
<td></td>
<td>Scanner</td>
<td>$500-$2000</td>
</tr>
<tr>
<td>Phones</td>
<td>Equipment</td>
<td>$1,000-$1,500</td>
</tr>
<tr>
<td></td>
<td>Installation</td>
<td>$250</td>
</tr>
<tr>
<td>Marketing</td>
<td>Business Cards</td>
<td>$200- $400</td>
</tr>
<tr>
<td></td>
<td>Letterhead</td>
<td>$200- $400</td>
</tr>
<tr>
<td></td>
<td>Initial Misc. Office Supplies</td>
<td>$250</td>
</tr>
<tr>
<td></td>
<td>Advertising Expenses</td>
<td>$500- $1500</td>
</tr>
<tr>
<td></td>
<td>FINRA Registration &amp; Transfer Fee</td>
<td>Approx. $75/state</td>
</tr>
</tbody>
</table>

Monthly Expenses:

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual FINRA Registration Fees</td>
<td>Varies</td>
<td></td>
</tr>
<tr>
<td>Errors &amp; Omissions Insurance/Fidelity Bonding</td>
<td>$260/month/Rep</td>
<td></td>
</tr>
<tr>
<td>Health Insurance</td>
<td>$250- $500</td>
<td></td>
</tr>
<tr>
<td>Property &amp; Casualty Insurance</td>
<td>$50- $100</td>
<td></td>
</tr>
<tr>
<td>Employee Salaries</td>
<td>$2500- $3500</td>
<td></td>
</tr>
<tr>
<td>Office Lease</td>
<td>$1000- $3000</td>
<td></td>
</tr>
<tr>
<td>Office Supplies</td>
<td>$100- $300</td>
<td></td>
</tr>
<tr>
<td>Postage</td>
<td>$75- $150</td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td>$150- $250</td>
<td></td>
</tr>
<tr>
<td>Telephone Expense</td>
<td>$250- 500</td>
<td></td>
</tr>
<tr>
<td>Internet Connection</td>
<td>$50- $150/ office</td>
<td></td>
</tr>
<tr>
<td>Misc. Monthly Expenses</td>
<td>$50-$100</td>
<td></td>
</tr>
</tbody>
</table>

Actual Costs: $
II. Brokerage Services

Establishing and Transferring Your Accounts

Operations:
Claire Marshall
(888) 713-6445 - Phone
(770) 840-7648 - Fax
Claire.marshall@triad-advisors.com

- Main contact for questions on operational issues for brokerage accounts during transition.
- Provide new rep training on operational policies and procedures.
- Assist primarily on documentation needed for New Accounts and ACAT/Non ACAT Transfers.
Quick Reference Table for NFS ACAT Transfer paperwork requirements

****All Transfers MUST be accompanied by a copy of a current custodian statement dated within the last 90 days****

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Triad / National Financial Documents</th>
<th>Additional Outside Documents</th>
<th>Additional Features that require Additional Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual / Joint</td>
<td>• Brokerage Account Application signed by all holders</td>
<td>None</td>
<td>• Brokerage Access/Portfolio form for Checkwriting / Debit Card</td>
</tr>
<tr>
<td></td>
<td>• Transfer of Assets Form (TOA)</td>
<td></td>
<td>• Margin Application</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Options Application</td>
</tr>
<tr>
<td>Trust (under</td>
<td>• Brokerage Account Application signed by all trustees</td>
<td></td>
<td>• Brokerage Access/Portfolio form for Checkwriting / Debit Card</td>
</tr>
<tr>
<td>Agreement or under</td>
<td>• Trustee Certification of Investment Powers (TCIP)</td>
<td></td>
<td>• Margin Application</td>
</tr>
<tr>
<td>Will)</td>
<td>• Transfer of Assets Form (TOA)</td>
<td></td>
<td>• Options Application</td>
</tr>
<tr>
<td>IRA / Rollover IRA</td>
<td>• Premiere Select IRA Application</td>
<td>• Copy of Death Certificate</td>
<td>• Options Application</td>
</tr>
<tr>
<td>Roth IRA / SEP IRA</td>
<td>• Transfer of Assets Form (TOA)</td>
<td>if moving assets from Triad IRA into IRA-BDA</td>
<td></td>
</tr>
<tr>
<td>IRA / IRA-BDA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corporation</td>
<td>• Brokerage Account Application signed by at least one authorized person</td>
<td></td>
<td>• Brokerage Access/Portfolio form for Checkwriting / Debit Card</td>
</tr>
<tr>
<td></td>
<td>as stated in the corporate resolution (all information is required on the</td>
<td></td>
<td>• Margin Application</td>
</tr>
<tr>
<td></td>
<td>application for that person)</td>
<td></td>
<td>• Options Application</td>
</tr>
<tr>
<td></td>
<td>• Corporate Resolution including seal. If no seal, must provide Articles of</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Incorporation.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Transfer of Assets Form (TOA)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Custodial</td>
<td>• Brokerage Account Application signed by custodian. (SSN and Date of Birth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(UGMA/UTMA)</td>
<td>are required for the minor)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Transfer of Assets Form (TOA)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estate Account</td>
<td>• Brokerage Account Application signed by executor/trix.</td>
<td></td>
<td>• Affidavit of Domicile</td>
</tr>
<tr>
<td>(Executor/trix)</td>
<td>• Transfer of Assets Form (TOA)</td>
<td></td>
<td>• Letter of Testamentary / Court Appointment (dated with in 60 days)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Certified copy of Death Certificate (cert with in 60 days)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• LOA from executor to move assets from decedents account (if decedent's account already at Triad)</td>
</tr>
</tbody>
</table>

Please contact brokerage services (770) 840-7444 for specific questions on other account types
(Partnership, Unincorporated Association, Limited Liability Company, Non-Prototype accounts, etc)
Establishing New NFS Brokerage Accounts

All new Account Applications must be completed, signed and dated by ALL account holders and reviewed, signed and dated by the Registered Representative and the OSJ – even if one and the same. If you have Home Office OSJ, your OSJ will sign it once submitted.

All Fee Agreements must be completed, signed and dated by all account holders and reviewed signed and dated by the Investment Advisory Representative and the Registered Investment Advisor – even if one and the same.

Brokerage Account Application

This application should be used for all brokerage business with the exception of Premiere Select Retirement accounts. The following information is required for all parties (owners, trustees, corporate officers, etc). If any of these items are missing, the application will be held, and the account will not be established, until the information is obtained.

For ALL accounts

Full Name
Date of Birth
SSN
Driver’s License Information (or other government issued ID)
Full Legal Address
Phone Number
Employer Information and Affiliation
All questions in Section 4 (Suitability)
Signature and Date
Registered Rep Signature and Date

For accounts with an Entity (Trust, Corporation, etc)
Entity Name
Tax ID Number
Trust Date (if a Trust)
Legal Address

Premiere Select Retirement Account Application (NFS Prototype)

This application is to be used for all retirement accounts (IRA, IRA Rollover, Roth IRA, SEP IRA, and IRA-BDA). The following information is required. If any of these items are missing, the application will be held, and the account will not be established, until the information is obtained.

For ALL Retirement Accounts:

Full Name
Date of Birth
SSN
Driver’s License Information (or other government issued ID)
Full Legal Address
Phone Number
Employer Information and Affiliation
All questions in Section 5 (Suitability)
Beneficiary Information (Must provide Full Name, Date of Birth, SSN and % share for each beneficiary listed)
Signature and Date
Registered Rep Signature and Date

For IRA-BDA Accounts, all requested information in Section 3 on page 2 (Original Depositor Full Name, Date of Birth, Date of Death, SSN and which type of IRA-BDA Account it is and how it will be funded) is required.
Checkwriting Privileges

We offer two types of Checkwriting accounts – Brokerage Access and Brokerage Portfolio.

- **Brokerage Access**
  - Unlimited checkwriting
  - No annual fee
  - Optional Visa Classic Debit/ATM card for an annual fee of $50.00
  - Check re-orders are $5.00
  - $5000 minimum total initial investment

- **Brokerage Portfolio**
  - Unlimited checkwriting
  - Visa Gold Debit/ATM card or *Visa Platinum Debit Card with rewards (*additional fees may apply)
  - $125.00 Annual Fee
  - Performance Reporting
  - Online Bill-Pay
  - Checkbook re-orders are included
  - $15,000 total initial investment

### Transfer of Assets

To transfer assets from one financial institution to another, a client would need to submit the Transfer of Assets Form along with a copy of a statement dated within 90 days. This form should be used for both ACAT and Non-ACAT transfer requests.

Once the TOA form is received in good order, ACAT transfers usually take 7-10 business days **AFTER** the contra firm has validated the assets to be delivered. ACAT firms mostly consist of brokerage companies such as National Financial Services, LLC, Charles Schwab, Pershing, Merrill Lynch, etc.

Once the TOA form is received in good order, Non-ACAT transfers can often times take 6-8 weeks for completion. Non-ACAT firms usually consist of mutual fund companies, banks, annuity companies, etc.

**Partial transfers from any financial institution are considered Non-ACAT Transfers.**

The following information is required on the TOA form:

**Receiving Account Information (Triad Account)**
- Account #
- Account Name (Full Name, must match delivering account exactly. If Joint or Custodial, both names and SSNs must be provided)
- SSN / Tax ID for each name or entity name provided

**Delivering Account Information**
- Account #
- Account Name
- Delivering Firm Name
- Firm Address

Account type must be selected for both Receiving and Delivering accounts.

In Section 3, you must select an option.

All account owners must sign and date in Section 4.

A statement from the delivering account must be provided. It must be dated within 90 days, and show the account name and registration, Account Number, a total value and a listing of the assets in the account.

*If transferring from a Mutual Fund company and each Mutual Fund position has its own account number, please list each of those account numbers in section 3B.*
Direct Rollovers

Direct Rollover transfers are handled between the current plan administrator and the client. The client establishes a self-directed IRA account with Triad through National Financial then advises his/her current plan administrator that he/she wishes to rollover her retirement plan account. The current plan administrator would give the client the transfer form to complete. The client would then indicate NFS as the receiving firm/custodian and provide the NFS account number and registration. All checks should be payable to NFS FBO ‘The client’s name’ but mailed to Triad Advisors home office. For direct rollovers from an Annuity company, the client can either use this method or use the Transfer of Assets form and complete section C, option 4 under ‘Transfer Instructions’

The following types of accounts can be processed via a Direct Rollover:
- Non-prototype 401(k)
- 403(b)
- Other company sponsored Savings Plans
- Annuity (unless the client opts to have the annuity liquidated via the Transfer of Assets Form)

Check Deposits into NFS Brokerage Accounts

Checks for deposit into brokerage accounts at Triad Advisors, held with National Financial Services, LLC, should always be made payable as follows:

- Payable to National Financial Services, LLC or NFS, LLC – if check is a personal check of the account holder
- Payable to NFS FBO the Account Holder – if check is considered ‘third party’
- Payable to ‘account holder’

Checks should be dated within six months from the date of deposit or may be deemed 'stale dated' by the bank. The NFS account number should always be stated on the front of the check.

The branch office should always submit a check log when sending checks in for deposit.

If a check needs to be allocated to more than one account, it should be accompanied by an LOA from the authorized signer of the check and should state the account numbers, names and dollar amount to be credited to each account. Each amount, when added, should match the total amount indicated in dollars and words on the check.

Checks for deposit into a Premiere Select Retirement Account should state, in addition to the account number, one of the following retirement codes;
- CYC (current year contribution)
- PYC (prior year contribution)
- ROC (rollover contribution)
- SEP (SEP contribution - which can only be reported in the year it was deposited)
- KCT (Keogh contribution)
- TCU (Trustee to Trustee transfer)

A signature guaranteed Letter of Authorization is required from the authorized signer of the check when the name on the check does not match that of the account holder. The letter should also indicate the NFS account number, the account holder's name, the check number and amount to be deposited.

Company checks should be made payable to NFS FBO the account holder and accompanied by a 'Letter of Sole Proprietorship/Oweship' on company's letterhead. The letter should state: I/We am/are the sole owner(s) of____________________. This letter authorizes you to accept checks drawn on____________________for deposit into the account of____________________account number____________________. The letter needs to be signed by all owners.

A 'One and the Same' letter is required when there is a difference in the name on the check and the name on the account. For example, a check may indicate 'A. Ronald Smith' and the account may state Arnold R. Smith, or the check may state 'William R. Gold, MD' and the account may state 'Bill Gold, MD'
Streetscape – Quick Reference

As you know, Streetscape is the workstation you will use to view and work on your accounts. As you are going through transition, and beyond, the following functions will be critical.

Viewing Accounts

In the light blue/grey box at the top of each page, there is an Account Search box. You can use this box to pull up your accounts quickly. Just enter the account number (no dashes) or the customer’s last name or short name to pull up the account. Accounts will appear immediately upon establishment by the home office.

Viewing / Following a Transfer of Assets

You will be able to view the Transfer of Assets progress once initiated by the home office.

Click on Service & Ops, then Account Transfers, then View / Manage Asset Transfers. Enter the Receiving (Triad) Account number or Last Name, then click Search. Click on the Blue underlined Transfer ID # for the details of the Transfer (including any notes added by National Financial or the Contra-Firm).

Placing orders on Streetscape

When placing orders through Streetscape please follow these guidelines:
   Click on Trading
   Select the type of security that you wish to trade
   Enter the account number and all required information
   When trading mutual funds, verify client’s eligibility for breakpoints
   Verify order before submitting

Checking open order status on Streetscape

To check if an order has been submitted or executed follow these guidelines:
   Click on Trading
   Click on Order Status
   Enter the account number and click enter. This will show all OPEN orders.
   Make any order changes or cancellations as needed

Viewing trade confirmation information on Streetscape

To check the confirmation information on all executed trades follow these guidelines:
   Click on Trading
   Click on Order Status
   Enter the account number and click enter. This will show all EXECUTED orders.
   Make any order changes or cancellations as needed
III. Triad Managed Account Platforms (TMAP)

Fee Based Accounts & Services:
Michael Bryan, SVP Advisory Services
(800) 720-4003 - Phone
(678) 405-5699 - Fax
michael.bryan@triad-advisors.com

- Main home office contact for all fee based account questions and inquiries
- Helping advisors identify fee based goals and objectives and transition to a fee based model
- Providing sales and marketing support for advisory business
- Marketing extension for all third party money managers
- Helping advisors identify the most appropriate asset management programs for clients
Triad Managed Account Platforms (TMAP)

Advisor Managed Accounts
Our advisor managed fee-based accounts are designed for all types of clients and Investment Advisors. Regardless of the account size, investment objectives, products or legal registration, we have an account designed for each unique situation. Because one size does not fit all, we utilize four distinct fee advisor managed accounts: Summit, Pinnacle, Apex and Crown.

Summit Account
Summit is a mutual fund wrap account. Clients in Summit enjoy access to a broad menu of top performing mutual funds, both no-load and load waived funds (purchased at Net Asset Value, NAV). In Summit, mutual funds can be purchased, sold or exchanged with no transaction charges to the client. In order to offer clients maximum flexibility and one consolidated brokerage statement, individual equities, bonds, UITs and options can also be traded at deeply discounted transaction rates. The minimum account size for Summit is $50,000 in assets.

Pinnacle Account
Pinnacle is a comprehensive, cost-effective pure wrap account. Pinnacle clients enjoy a wide range of investment options including top performing mutual funds, individual equities, fixed income products and money markets accounts. Account activity is completely free from any commission or transaction charges. Because the costs of your investment advice and product implementation are wrapped up into one asset management fee, Pinnacle is easy to understand and is competitively priced. The minimum account size for Pinnacle is $150,000 in assets.

Apex Account
Apex is a “fee plus transaction charge” account with no minimum asset size requirement. Clients in Apex have access to a broad menu of mutual funds, individual equities, bonds, options and competitive daily swept money market funds. While the advisor sets the management fee, clients in Apex pay deeply discounted transaction charges for all investment products.

Crown Account
Crown is a “fee plus transaction charge” account with no administrative or service fee. Clients in Crown have access to a broad menu of mutual funds, individual equities, bonds, options and competitive daily swept money market funds. Because Crown has no minimum asset size requirement, it may be the perfect stepping stone to the Summit and Pinnacle accounts.

All of our Advisor Managed Accounts have the following major benefits:

- 100% payout of the RIA's Fee - no double dipping
- No ticket charges to the advisor
- Quarterly or monthly billing cycles
- All NFS registrations available
- Consolidated, easy to read monthly statements
- Performance Reporting - we can provide you a download so you can create your own reports or recommend a solution such as MAS Reporting Only Services starting at 10bps
- Access to 7,000+ mutual funds, both no-load and load-waived
- You make the investment decisions - you and your client have control and flexibility
- Systematic investments/withdrawals available
- Electronic trading
- Client approved marketing brochures
- Accounts held at National Financial Services LLC and insured up to $100,000,000
Third Party Management Accounts

There are many reasons advisors choose to gain assistance in portfolio management. Outsourcing security research, portfolio construction, account monitoring and trade execution frees you to spend more time on client relationships, enhancing your firm’s services and prospecting for new clients. Triad offers multiple solutions including: 1) PMAs  2) Odyssey  3) Turnkey Asset Management Platforms (TAMPs).

Private Managed Accounts (PMAs)

We offer consultation when you seek a third party investment solution either to support your business model or for situational needs. We choose PMA strategic partners based on the value they offer to the investor, their ability to support our advisors and their differentiating qualities. Working directly with these managers means greater manager accessibility and a reduction in expenses versus traditional “platforms.” Below is a sampling of our unique PMAs:

- Advisors Asset Management
- Al Frank Asset Management
- Aurora Investment Counsel
- Capstone Asset Management
- Ladenburg Asset Management
- Lindner Capital Advisors
- Stadion Money Management
- Rochdale Investment Management

Odyssey

Triad collaborated with one of the country’s most respected research and investment firms, Rochdale Investment Management, to develop an asset management system that is flexible and cost efficient. Odyssey is a mutual fund modeling system with 90 different possible implementations based on Modern Portfolio Theory. This solution is 35bps and the minimum account size is $25,000. This web-based management solution provides your clients with a fee-based, fully diversified portfolio and is an ideal way to consolidate directly held mutual fund assets into one convenient brokerage account while receiving a reoccurring fee for the advice you provide.

To learn more, visit the Advisory Services section of the iLink website to view a demo of the system or contact Amy Rehn at 800-720-4003 for personalized training.

TAMPs

You may choose to take advantage of our approved TAMP, Managed Account Solutions (MAS). MAS is a result of collaboration between national Financial Services and Envestnet (one of the world’s largest third party asset managers). MAS offers fee-based asset management through Separate Accounts, Unified Managed Accounts, Multi-Manager Accounts and Mutual Fund Portfolios. This web-based program is a complete end-to-end solution, offering research and portfolio analysis on the front-end and performance reporting on quarterly basis on the back-end.

To learn more, visit the Advisory Services section of the iLink website or contact Michael Bryan or Amy Rehn at 800-720-4003 for a personalized demo.
Opening a Fee-Based Account

Step 1: General Paperwork

<table>
<thead>
<tr>
<th>Advisor Managed Accounts</th>
<th>Private Managed Accounts</th>
<th>LAMP Accounts</th>
<th>Odyssey Accounts</th>
<th>Managed Account Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retirement Accounts</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• NFS Premiere Select IRA Application</td>
<td>• NFS Premiere Select IRA Application</td>
<td>• LAMP Client Agreement</td>
<td>• NFS Premiere Select IRA Application</td>
<td>• NFS Premiere Select IRA Application</td>
</tr>
<tr>
<td>• Financial Advisory Services Fee Request Form</td>
<td>• Financial Advisory Services Fee Request Form</td>
<td>• Transfer of Assets Form</td>
<td>• Financial Advisory Services Fee Request Form</td>
<td>• Addendum to the IRA Application</td>
</tr>
<tr>
<td>• Investment Management Agreement</td>
<td>• PMA Agreement</td>
<td>• Recent Financial Statement</td>
<td>• Odyssey Agreement</td>
<td>• Statement of Investment Selection</td>
</tr>
<tr>
<td>• Transfer of Assets Form</td>
<td>• Transfer of Assets Form</td>
<td>• Recent Financial Statement</td>
<td>• Transfer of Assets Form</td>
<td>• Transfer of Assets Form</td>
</tr>
<tr>
<td>• Recent Financial Statement</td>
<td>• Recent Financial Statement</td>
<td>• Recent Financial Statement</td>
<td>• Transfer of Assets Form</td>
<td>• Recent Financial Statement</td>
</tr>
</tbody>
</table>

| **Non-Retirement Accounts** | | | | |
| • NFS Brokerage Account Application | • NFS Brokerage Account Application | • LAMP Client Agreement | • NFS Brokerage Account Application | • NFS Brokerage Account Application |
| • Investment Management Agreement | • PMA Agreement | • Transfer of Assets Form | • PMA Agreement | • Statement of Investment Selection |
| • Transfer of Assets Form | • Copy of Manager’s Agreement | • Recent Financial Statement | • Odyssey Disclosure | • Transfer of Assets Form |
| • Recent Financial Statement | • Transfer of Assets Form | • Recent Financial Statement | • Transfer of Assets Form | • Recent Financial Statement |

Step 2: Account Features and Registrations

There is additional paperwork required for different account features and registrations. Listed below are just a few examples, please call with specific questions:

- Brokerage Portfolio/Brokerage Access Account Establishment and Maintenance Form
- NFS Annuity Posting Program Request Form (For linking eligible VAs to a NFS account)
- Periodic Investment Plan Form (for periodic fund purchases)
- Systematic Withdrawal Plan Form (for systematic fund sells)
- Limited Trading Authorization (not available for those under Triad’s Corporate RIA)
- Profit Sharing Plan Application

Step 3: Funding the Account

1. If an ACAT transfer is involved, please utilize the *Transfer of Assets Form* and submit with a recent copy of the client’s financial statement. Please keep in mind only assets eligible on a fee-basis should be transferred. Certain securities such as non-traded REITs and other items sold on a commission basis may not be appropriate. Contact Michael Bryan or Amy Rehn with specific questions.

2. If the client is funding the account with a check, make the check payable to NFS, LLC FBO [Account registration] and reference the account number on the check. All checks should be sent to Triad’s home office for processing.
Step 4: Paperwork Submission

1. For Summit, Pinnacle, Apex or Crown – submit all original paperwork to Triad for processing. Please note there are different agreements for each, one for those under Triad’s Corporate RIA and one for those working under an independent RIA.

2. For Odyssey, submit all original paperwork to Triad for processing. Please note a proposal must be created on the Odyssey website. The manager’s investment agreement is called the Odyssey Disclosure. Once the Odyssey account is established, you must walk through a few steps to link the account to the proposal so that management can begin. Going forward, service requests such as raising cash or changing the allocation must be processed through the Odyssey website.

3. For MAS, submit all original paperwork to Triad for processing. Please note that this paperwork will be generated on the MAS website at the end of the proposal process. The investment agreement is called the Statement of Investment Selection (SIS) and must meet the following requirements:
   a. No hand-written information or white-out
   b. The same time and date stamp must be on all pages of the SIS
   Going forward, service requests such as raising cash or changing the allocation must be processed through the MAS website.

4. For LAMP, submit all original paperwork to Triad for processing including the LAMP Client Agreement.

5. For PMAs other than LAMP, submit all original paperwork to Triad EXCEPT for the manager’s investment agreement. Please send Triad a copy of that agreement and the original directly to the manager. Service requests such as raising cash or changing an allocation must be communicated directly with the manager.

Step 5: Review for Commonly Missed Items

1. NFS Account Application
   a. Social Security Number
   b. Government Issued ID
   c. Mismatched Registrations
   d. Objective Coding

2. Investment Advisory Agreements
   a. Joint Accounts – both parties must initial and sign
   b. Advisor must sign, not initial
   c. No date=No Signature

3. Financial Advisory Services Fee Request Form
   a. Submit this for all IRA fee accounts to authorize fee debits
   b. In section 2, choose option B

4. PMA Agreement
   a. List a total fee percentage, not a breakdown of manager, advisor and custody/clearing
   b. Choose Linear or Tiered
   c. Determine the appropriate fee percentage according to the manager used – call for details

Converting An Account

Triad has created a Conversion Form that allows an efficient switch from one account type to another (i.e., Commission to Pinnacle) in lieu of all new paperwork. The following items are of special import:

   a. This process is only allowed if there is no change to registration, ownership or beneficiary information.
   b. If the account is over 3 years old, all new paperwork is required.
   c. Certain features may require additional documentation.
   d. Account numbers and history will be maintained but the account will be closed and reopened causing it to be unavailable for 3-5 days.
   e. If the account is switching from Commission to Fee, the advisor must review all holdings and ensure they are eligible on a fee-basis.

Fee Calculations, Review and Debits

1. Triad bills in advance based on the average daily balance of the account.
2. Advisors/clients can choose a monthly or quarterly fee debit schedule.
3. Fee notifications are posted on the client’s NFS statement in the month prior to the debit.
4. Fees are deducted on the 15th business day of the quarter in the month following the end of the quarter.
5. Advisors are paid on the 1st payout of the month following the debit.
6. Fee Reports are sent to all advisors for review in advance of the debit. Use this as an opportunity to check the fee calculation and to ensure adequate cash is available for the fee debit.

**Training and Education**

1. Advisory Services *Operational Training* is available every 3rd Thursday of the month at 4pm. We encourage new advisors and their staff to attend as often as they like to familiarize themselves with common errors, best practices and updates.

2. Approximately 3-4 times annually, Advisory Services hosts a webcast, *The Triad Advantage Series*, to introduce strategic partners, share best practices, discuss industry hot topics and exchange ideas. This is a great way to stay engaged and learn. Take a moment to review the previous presentations on the Advisory Services tab of our iLink website.

3. Annually Triad's Advisory Services department hosts a *Fee Symposium*. During this conference dedicated solely to fee-based business, Triad introduces strategic partners and consultants that provide industry insight and valuable tools to help grow your business. It also presents an excellent opportunity to network with your fellow fee colleagues and home office staff.

**Primary Contacts**

- **Consultative Support**
  - Michael Bryan, Senior Vice President  
    michael.bryan@triad-advisors.com
  - Amy Rehn, Vice President  
    amy.rehn@triad-advisors.com
IV.

V. Fees and Commissions

**Commissions:**
Jason Sigmon  
(888) 713-8440 - Phone  
(770) 405-5700 – Fax  
Commissions@triad-advisors.com

- Primary contact for any commission related inquiries.
# National Financial Fees

<table>
<thead>
<tr>
<th>DESCRIPTION OF FEE</th>
<th>AMOUNT OF FEE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alternative Investment Annual Valuation (Registered Company)</td>
<td>35.00 per cusip (Max $500)</td>
</tr>
<tr>
<td>Alternative Investment Annual Valuation (Non-Registered Company)</td>
<td>125.00 per cusip (Max $500)</td>
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<tr>
<td>Alternative Investment Document Review Fee</td>
<td>100.00</td>
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<tr>
<td>Alternative Investment Transfer or Re-Registration</td>
<td>50.00</td>
</tr>
<tr>
<td>Annual Custody Fee (Non-Retirement Accounts)</td>
<td>30.00</td>
</tr>
<tr>
<td>Annual Maintenance Fee (NF Prototype Retirement Accounts)</td>
<td>35.00</td>
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<tr>
<td>Brokerage Access Check Book Re-order</td>
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</tr>
<tr>
<td>Brokerage Access Annual Debit Card (Optional)</td>
<td>50.00</td>
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<tr>
<td>Brokerage Portfolio w/Visa Gold Card - Annual</td>
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<tr>
<td>Brokerage Portfolio w/Visa Platinum – Annual</td>
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<tr>
<td>CD Confirm (Branch-Monthly)</td>
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<tr>
<td>CD Confirm (Rep#-Monthly)</td>
<td>25.00</td>
</tr>
<tr>
<td>CD Confirm (Multi Rep-Monthly)</td>
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<tr>
<td>CD Confirm or Statement Re-creation</td>
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<tr>
<td>CD Statement (Branch-Monthly)</td>
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<tr>
<td>CD Statement (Rep#-Monthly)</td>
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<tr>
<td>CD Statement (Multi Rep-Monthly)</td>
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<tr>
<td>Close Account Fee (Retirement Accounts)</td>
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<td>Confirm Copy Request</td>
<td>2.00 per trade</td>
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<td>Employee Stock Option Purchase Processing</td>
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<td>Legal Stock Return</td>
<td>60.00 per cusip</td>
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<td>Legal Stock Transfer</td>
<td>90.00 per cusip</td>
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<tr>
<td>Logo Request for Statements/Confirms (Addition or Change)</td>
<td>375.00</td>
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<tr>
<td>Mutual Fund Company Trade Correction Request</td>
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<tr>
<td>Non-Transferable Position held in account (Monthly)</td>
<td>6.00 per cusip</td>
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### National Financial Fees (continued)

<table>
<thead>
<tr>
<th>DESCRIPTION OF FEE</th>
<th>AMOUNT OF FEE</th>
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</thead>
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<tr>
<td>Overnight Check (Rep may use own carrier)</td>
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</tr>
<tr>
<td>Overnight Check (Saturday delivery, if applicable)</td>
<td>40.00 (min.)</td>
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<tr>
<td>Physical Reorganization</td>
<td>40.00 per cusip</td>
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<td>Restricted Stock Return to Client</td>
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<tr>
<td>Rule 144 (Restricted Stock) Processing</td>
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<tr>
<td>Rule 144 (Restricted Stock) Sales prior to NFS Approval</td>
<td>50.00 per trade</td>
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<tr>
<td>Restricted Stock Safekeeping Fee – Monthly</td>
<td>5.00 per certificate</td>
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<tr>
<td>Retirement Distribution Request- Manual</td>
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<tr>
<td>Returned (Bounced) Check</td>
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<tr>
<td>Safekeeping– Monthly</td>
<td>5.00 per cusip</td>
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<tr>
<td>Short Sale (Unauthorized)</td>
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<tr>
<td>Signature Guarantee Replacement Ink Pad</td>
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</tr>
<tr>
<td>Signature Guarantee Stamp Equipment Fee</td>
<td>100.00</td>
</tr>
<tr>
<td>Signature Guarantee Stamp (Initial &amp; Annual Fee for stamps E-A)</td>
<td>150.00 to 1,000.00</td>
</tr>
<tr>
<td>Signature Guarantee Stamp Additional User Fee – Initial &amp; Annual</td>
<td>25.00</td>
</tr>
<tr>
<td>Statement Copy Request</td>
<td>5.00 per acct per month</td>
</tr>
<tr>
<td>Stop Payment</td>
<td>25.00</td>
</tr>
<tr>
<td>Trade Extension Request</td>
<td>12.00 to client (plus 40.00 to rep)</td>
</tr>
<tr>
<td>Transfer and Ship- DRS</td>
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<tr>
<td>Transfer and Ship – Non DRS (Physical Certificate)</td>
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<tr>
<td>Transfer of Assets (TOA) Delivery (Non-Prototype)</td>
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<tr>
<td>Transfer of Assets Delivery (Prototype Retirement)</td>
<td>75.00</td>
</tr>
<tr>
<td>Wire Transfer (Fed Funds)</td>
<td>15.00</td>
</tr>
</tbody>
</table>

*Note: The advisor can elect to pay any of the above client fees*

If you have any questions about the Brokerage Account Fees please contact Brokerage Services at (888) 713-6445.
Ticket Charges through National Financial

**Mutual Funds***

<table>
<thead>
<tr>
<th>Service</th>
<th>Charge</th>
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<tr>
<td>No Load</td>
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<tr>
<td>Load</td>
<td>$13*</td>
</tr>
<tr>
<td>Redemption</td>
<td>$13</td>
</tr>
<tr>
<td>Exchange (same fund family)</td>
<td>$13</td>
</tr>
<tr>
<td>PIP/SWIP</td>
<td>$1.00</td>
</tr>
<tr>
<td>Trade Correction</td>
<td>$40.00</td>
</tr>
</tbody>
</table>

**Equities**

<table>
<thead>
<tr>
<th>Service</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>OTC:</td>
<td>$8 plus 0.0125 per share</td>
</tr>
<tr>
<td>Listed:</td>
<td>$8 plus 0.0125 per share</td>
</tr>
<tr>
<td>Syndicate Offerings (IPOs)</td>
<td>$15</td>
</tr>
</tbody>
</table>

**Options**

<table>
<thead>
<tr>
<th>Service</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$19 + $1.25 per contract</td>
</tr>
</tbody>
</table>

**Fixed Income**

<table>
<thead>
<tr>
<th>Service</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Municipal Bonds</td>
<td>$25</td>
</tr>
<tr>
<td>Government Bonds</td>
<td>$25</td>
</tr>
<tr>
<td>Zero Coupon Bonds</td>
<td>$25</td>
</tr>
<tr>
<td>Mortgage Backed Bonds</td>
<td>$25</td>
</tr>
<tr>
<td>CDs</td>
<td>$25</td>
</tr>
<tr>
<td>UITs</td>
<td>$25</td>
</tr>
<tr>
<td>OTC Corporate Bonds</td>
<td>$25</td>
</tr>
<tr>
<td>Listed Corporate Bonds</td>
<td>$25</td>
</tr>
</tbody>
</table>

**Foreign**

<table>
<thead>
<tr>
<th>Service</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreign Stock (Non-ADR)</td>
<td>$90</td>
</tr>
</tbody>
</table>

**Other**

<table>
<thead>
<tr>
<th>Service</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annuities</td>
<td>$40 per transaction</td>
</tr>
<tr>
<td>Limited Partnerships</td>
<td>$20 per transaction</td>
</tr>
<tr>
<td>Precious Metals</td>
<td>$40</td>
</tr>
</tbody>
</table>

**Service Fee per trade**

<table>
<thead>
<tr>
<th>Service</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Fee per trade</td>
<td>$4.50 charged to client</td>
</tr>
<tr>
<td>Alternate Investment (If purchased through NFS)</td>
<td>$50.00 charged to client</td>
</tr>
</tbody>
</table>

*Note: The following fund families apply a $10 surcharge on all buys and sells: CGM, Dimensional Fund Advisors (DFA), Dodge & Cox, Fairholme, Longleaf Partners, Mairs & Power, Meridian, T Rowe Price and Vanguard. These are charged to the advisor.

There are normally no ticket charges in Crown, Summit, Apex or Pinnacle Accounts. The only exception is for non-target no load trades in Summit and Pinnacle accounts which carry a $15.00 ticket charge per trade. There are transaction fees to the advisor for placing Option trades in Pinnacle accounts.
2013 Commission & Fee Payout Schedule

The commission/fee payout schedule can be found on the Triad iLink site under the heading of commission accounting. The schedule outlines commission pay dates and, more importantly, the commissions included in each respective commission period.

The first column of the payout schedule assigns numbers to the various commission cycles. Commissions are paid in 52 installments throughout the year.

The next column indicates which commission period trades executed through National Financial Services (NFS) will be paid to you. Any trade settled through NFS that occurred within the date range listed will be included in the assigned pay cycle.

Commissions generated on direct business (investments you have placed directly with mutual fund/variable annuity sponsors) are paid to you based on when Triad receives payment from the respective sponsor. Sponsor payments on direct business depend on when the trade is placed and the sponsor's commission payment schedule. You will be paid those direct commissions Triad receives within the date ranges indicated in the “Direct Business Checks Received” column.

Triad notifies representatives via e-mail of all fee accounts including those with insufficient funds approximately ten business days prior to the fee debit. If the funds are still unavailable at the time of the debit, the account will be placed in pending status. The pending status is in effect for 15 business days after the scheduled fee debit date. These fees must be cleared up during this period. If not resolved, the pending fee drops off the fee system and you will not be paid for that uncollected fee (service fees, if applicable, will be deducted from the advisor’s fees).

If an advisor has pending fees his/her fee payout will be delayed by one pay period to allow time to clear up any shortages. Advisors with no pending fee accounts will be paid in full on the first pay period of the month. This policy applies to both quarterly fees and newly established accounts.

Fees on newly established managed accounts will be paid the first pay period following funding. Thereafter, all fees will be paid on a quarterly basis as designated by the commission/fee payout schedule.

National Financial 12b-1 trails are paid monthly on the last pay cycle of each month. For instance, trails applicable to December 2012 are paid on January 31, 2013.

The final column represents the payroll date. For Direct Deposit, the funds are available in your bank by noon on that day.
If you have any questions on the payment of commissions please contact Commissions at (888) 713-8440 or commissions@triad-advisors.com
V. Insurance & Banking

Marketing & Insurance:
Jeff Rosenthal, SVP
(800) 720-4003 - Phone
(678) 405-5699 - Fax
jeff@triad-advisors.com

Responsibilities include but not limited to:

- Advisor Business Development
- Product Relationship Manager
- Insurance Concepts & Products
- Product Review & Research
- Marketing
Traditional (Fixed) Insurance Services

Triad Insurance, Inc., in conjunction with Ash Brokerage, offers products from over 200 industry leading insurance companies for life insurance, long term care, group life and health, annuities, disability, and specialized coverage for estates, businesses, charities, and executive benefits. Your gateway to Triad Insurance is through a state of the art internet site or through a toll free telephone line to distribution, sales support, marketing, proposals, and underwriting. You will also have direct access to experts who can assist you with preparing presentations as well as attorneys to work with in the more complicated cases. Best of all, in most cases, we can offer you contracts with payouts better than you are currently receiving.

Everbank Advisor

Triad Advisors, Inc. and Everbank, the nationwide division of First Alliance Bank, signed an agreement that allows you to quickly add the Power of Banking to your client offerings. The timing couldn't be better.

The Everbank Advisor program is the only program in the nation specifically designed to provide you with a fast and simple way to compete using high – value banking products that are in constant demand and immune to the “Feast or Famine” investment cycle. Banks have been offering financial planning services and products for years – why shouldn’t you be offering banking products?

Everbank, which has been providing better banking services across the nation since 1999, currently serves the banking needs of tens of thousands of clients in all 50 states. Haven’t heard of Everbank before? The reasons are simple.

Rather than spend a lot of money on mass advertising, Everbank distributes its services primarily through carefully selected alliance partners and trusted advisors. We keep costs down, and our values to you high.

Everbank is not out to be the nation’s biggest bank. Rather, their focus is on ensuring that their customers love the value and the service. Speaking of which, it’s interesting to note that referrals from satisfied customers are one of the largest sources of new “Everbankers.”

Everbank operates as a division of First Alliance Bank, a $1 billion FDIC insured banking institution headquartered in Jacksonville, Florida. IDC Financial Publishing, the nation’s leading analyst of government reporting financial institutions, consistently awards First Alliance Bank with its “superior” rank.

In 2002, First Alliance Bank and its affiliated companies originated over $8 billion in mortgage loans, and provided mortgage servicing on over $20 billion for some of the nation’s best known financial institutions.

If you have any questions or would like additional information please contact Jeff Rosenthal at (800) 720-4003 or jeff@triad-advisors.com
VI. Transition Team Contact Information
Transition Team

Transition:
John Clayton and LaTisha Gregory  
(800) 720-4003 - Phone  
(678) 405-5699 - Fax  
john.clayton@triad-advisors.com or latisha.gregory@triad-advisors.com  
Responsibilities include but not limited to:  
• Contacts for all transition related questions

Licensing:
Melissa Melito & Kristin Livingston  
(888) 713-8334 - Phone  
(678) 990-4176 - Fax  
licensing@triad-advisors.com  
Responsibilities include but not limited to:  
• Transferring of your Securities Licenses via Form U4  
• Variable insurance reappointments

Technology:
Technology Department.  
(800)720-4003- Phone  
technology@triad-advisors.com  
Responsibilities include but not limited to:  
• Familiarizing advisors with Investigo, Streetscape and other National Financial systems.

Operations:
Claire Marshall  
(888) 713-6445 - Phone  
(770) 840-7648 - Fax  
Claire.marshall@triad-advisors.com  
Responsibilities include but not limited to:  
• Main contact for questions on operational issues for brokerage accounts during transition.  
• Provide new rep training on operational policies and procedures.  
• Assist primarily on documentation needed for New Accounts and ACAT/Non ACAT Transfers.

Commissions:
Jason Sigmon  
(888) 713-8440 - Phone  
(770) 405-5700 – Fax  
Commissions@triad-advisors.com  
Responsibilities include but not limited to:  
• Primary contact for any commission related inquiries.
Compliance:
Will Brand
(888) 713-5445 – Phone
(678) 291-9706- Fax
compliance@triad-advisors.com
Responsibilities include but not limited to:

- Approving advertising and correspondence
- Reviewing websites
- Approving business cards and letterhead
- Reviewing and approving Outside Business Activities
- Questions concerning branch required files

Marketing & Insurance:
Jeff Rosenthal
(800) 720-4003 - Phone
(678) 405-5699 - Fax
jeff@triad-advisors.com
Responsibilities include but not limited to:

- Advisor Business Development
- Product Relationship Manager
- National Conference
- Insurance Concepts and Products
- Product Review and Research
- Marketing

Fee Based Accounts & Services:
Michael Bryan
(800) 720-4003 - Phone
(678) 405-5699 - Fax
michael.bryan@triad-advisors.com
Responsibilities include but not limited to:

- Main home office contact for all fee based account questions and inquiries
- Helping advisors identify fee based goals and objectives and transition to a fee based model
- Providing sales and marketing support for advisory business
- Marketing extension for all third party money managers
- Helping advisors identify the most appropriate asset management programs for clients