



## 2011 Transition Guide

Prepared for: John Q. Triad

Projected Transition Date: TBD

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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 joined 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.

We believe that guiding you efficiently through your transition period is an intricate part in transferring your business as quickly and as smoothly as possible. Your successful and timely transition 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. Our transition team will work closely with you to customize a detailed Transition Plan, outlining the critical elements of your transition.

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. 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, Corey Pugh 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](mailto: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](mailto: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 New Account Form for each current direct account (i.e. alternative investments, direct mutual fund or variable insurance products).
- Send both a copy of the Change of Dealer Form and Triad New Account Form to the client for signature.
- Send Change of Dealer Form directly to product sponsor. Send the original Triad New Account form and a copy of the Change of Dealer form to Triad's Compliance Department.

#### 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 copy of the privacy statement of current B/D to Compliance for review.
- 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.
- 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			
Product Type	Type of Transfer	Time Required	Notes
Mutual Funds	Individual Transfer	15 business days	Transfer depends on client response.
Variable Annuities	Individual Transfer	20 business days	Transfer depends on client response. After you have been reappointed with insurance provider.
Variable Life	Individual Transfer	20 business days	Transfer depends on client response. After you have been reappointed with insurance provider.
General Securities	ACATS	15 business days	All transfer paperwork must be signed and dated by client.
	NFS to NFS	7 to 10 days	All transfer paperwork must be signed and dated by client.
Managed Accounts	ACATS	15 business days	Same as above plus new fee agreement will be required.

# I. New Advisor Set-Up

**Transition:**

Corey Pugh, AVP Transition & Training  
(888) 713-8334 - Phone  
(678) 990-4176 - Fax  
[corey@triad-advisors.com](mailto:corey@triad-advisors.com)

- Point person for all transition related questions

**Licensing:**

Kristin King/Kelly Walraven, Licensing  
(888) 713-8334 - Phone  
(678) 990-4176 - Fax  
[licensing@triad-advisors.com](mailto: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 Corey Pugh, Transition Manager and select a transition date setting up weekly calls.
- Beginning contacting clients and prepare client master list.
- Review forms needed for account transfers (i.e. Triad New Account Form and Change of Broker-Dealer Form)
- iLink Username/Password will be issued. 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 and fingerprint cards).
- Begin printing client transfer paperwork for transition.
- Print client announcement letters on new letterhead.
- Triad will assign RR, RIA and Branch numbers.

### 4 weeks before transfer:

- Hold conference call with Corey Pugh to make sure all transition items have been addressed.
- Obtain compliance approval on all marketing items including business cards, letterhead, website, etc.
- Prepare list of variable insurance carriers for reappointment and email to [licensing@triad-advisors.com](mailto:licensing@triad-advisors.com).
- Continue reviewing/printing client transfer paperwork for transition.

### 3 weeks before transfer:

- Hold conference call with Tisha Gregory to review National Financial account transfer paperwork and procedures.
- Hold conference call with Michael Bryan to review Advisory Services and procedures.

### 2 weeks before transfer:

- Hold conference call with Corey Pugh to make sure all transition items have been addressed.
- Hold conference call with Jeff Rosenthal to discuss Products and Marketing, including Ash Brokerage and Triad University.

### 1 week before

- Hold conference call with Corey Pugh to make sure all transition items have been addressed.

### Transfer day:

- Submit resignation letter to broker/dealer and fax copy to Corey Pugh at (678) 990-4176.
- 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 New Account Form.
- 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).
- Ensure set up with SMARSH for email retention
- Set-up a Technology Demo with Corey Pugh.

## Sample Business Card

Your company logo/Company name

1 Financial Advisor Blvd.  
Suite #1000  
Dow Jones, NY 11111

John Q. Advisor  
President

Phone: (800) 123-4567  
Fax: (888) 123-4567  
E-mail: [johnqadvisor@1stfinancial.com](mailto:johnqadvisor@1stfinancial.com)  
Web: [www.1stfinancial.com](http://www.1stfinancial.com)

Securities offered through Triad Advisors Member FINRA/SIPC  
Advisory Services offered through XYZ, Inc. XYZ, Inc. is not affiliated with  
Triad Advisors

## Sample Stationary

Your logo/company name

123 Financial Advisor Blvd., Suite #1000 Dow Jones, NY 11111  
Phone: (800) 123-4567 Fax: (888) 123-4567 Web: [www.1stfinancial.com](http://www.1stfinancial.com)

Securities offered through Triad Advisors Member FINRA/SIPC  
Advisory Services offered through XYZ, Inc. XYZ, Inc. is not affiliated with  
Triad Advisors

## 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 14, 2011

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 2011. 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

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:

<u>Product Name</u>	<u>Account Number</u>
1) _____	_____
2) _____	_____
3) _____	_____
4) _____	_____
5) _____	_____

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/ \_\_\_\_\_  
5185 Peachtree Parkway Address: \_\_\_\_\_  
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:**

Dividends: \_\_\_\_\_  
Cash \_\_\_\_\_ Reinvest \_\_\_\_\_

Capital Gains: \_\_\_\_\_  
Cash \_\_\_\_\_ Reinvest \_\_\_\_\_

**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](mailto:compliance@triad-advisors.com).

Signature \_\_\_\_\_ Title \_\_\_\_\_

Print Name \_\_\_\_\_ Date \_\_\_\_\_

**Estimated Initial Start-Up & Transition Budget Worksheet**

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

**Monthly Expenses:**

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

**Actual Costs:**

\$ \_\_\_\_\_

## II. Brokerage Services

### Establishing and Transferring Your Accounts

**Operations:**

Tisha Gregory

(888) 713-6445 - Phone

(770) 840-7648 - Fax

[tisha@triad-advisors.com](mailto:tisha@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.

**Fee Account Operations:**

Debora Rayford

(800) 720-4003 – Phone

(770) 840-7648 – Fax

[Debora@triad-advisors.com](mailto:Debora@triad-advisors.com)

**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\*\*\*\***

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

**Quick Reference Table for NFS New Account paperwork requirements**

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

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**
  - Limited checkwriting (minimum check amount of \$500)
  - 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
  - \$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 together 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 it's 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'

Triad no longer accepts checks made payable directly to the 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/Ownership' 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

(800) 720-4003 - Phone

(678) 405-5699 - Fax

[michael.bryan@triad-advisors.com](mailto: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: Registration

You must affiliate with an RIA before opening any fee-based account. If you need information on establishing your own RIA or joining Triad's corporate RIA, please contact Corey Pugh via email at [corey@triad-advisors.com](mailto:corey@triad-advisors.com).

### Step 2: General Paperwork

Advisor Managed Accounts	Private Managed Accounts	LAMP Accounts	Odyssey Accounts	Managed Account Solutions
<b>Retirement Accounts</b>				
<ul style="list-style-type: none"> <li>NFS Premiere Select IRA Application</li> <li>Financial Advisory Services Fee Request Form</li> <li>Investment Management Agreement</li> <li>Transfer of Assets Form</li> <li>Recent Financial Statement</li> </ul>	<ul style="list-style-type: none"> <li>NFS Premiere Select IRA Application</li> <li>Financial Advisory Services Fee Request Form</li> <li>PMA Agreement</li> <li>Copy of Manager's Agreement</li> <li>Transfer of Assets Form</li> <li>Recent Financial Statement</li> </ul>	<ul style="list-style-type: none"> <li>NFS Premiere Select IRA Application</li> <li>Financial Advisory Services Fee Request Form</li> <li>LAMP Client Agreement</li> <li>Transfer of Assets Form</li> <li>Recent Financial Statement</li> </ul>	<ul style="list-style-type: none"> <li>NFS Premiere Select IRA Application</li> <li>Financial Advisory Services Fee Request Form</li> <li>PMA Agreement</li> <li>Odyssey Disclosure</li> <li>Transfer of Assets Form</li> <li>Recent Financial Statement</li> </ul>	<ul style="list-style-type: none"> <li>NFS Premiere Select IRA Application</li> <li>Addendum to the IRA Application</li> <li>Statement of Investment Selection</li> <li>Transfer of Assets Form</li> <li>Recent Financial Statement</li> </ul>
<b>Non-Retirement Accounts</b>				
<ul style="list-style-type: none"> <li>NFS Brokerage Account Application</li> <li>Investment Management Agreement</li> <li>Transfer of Assets Form</li> <li>Recent Financial Statement</li> </ul>	<ul style="list-style-type: none"> <li>NFS Brokerage Account Application</li> <li>PMA Agreement</li> <li>Copy of Manager's Agreement</li> <li>Transfer of Assets Form</li> <li>Recent Financial Statement</li> </ul>	<ul style="list-style-type: none"> <li>NFS Brokerage Account Application</li> <li>LAMP Client Agreement</li> <li>Transfer of Assets Form</li> <li>Recent Financial Statement</li> </ul>	<ul style="list-style-type: none"> <li>NFS Brokerage Account Application</li> <li>PMA Agreement</li> <li>Odyssey Disclosure</li> <li>Transfer of Assets Form</li> <li>Recent Financial Statement</li> </ul>	<ul style="list-style-type: none"> <li>NFS Brokerage Account Application</li> <li>Statement of Investment Selection</li> <li>Transfer of Assets Form</li> <li>Recent Financial Statement</li> </ul>

### Step 3: 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 4: 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 5: 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 SISGoing 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 6: 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 15<sup>th</sup> business day of the quarter in the month following the end of the quarter.
5. Advisors are paid on the 1<sup>st</sup> 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 3<sup>rd</sup> 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

### Operational Support

Debora Rayford, Advisory Services Specialist  
Lucita Broussard, Advisory Services Specialist

[debora.rayford@triad-advisors.com](mailto:debora.rayford@triad-advisors.com)  
[lucita.broussard@triad-advisors.com](mailto:lucita.broussard@triad-advisors.com)

### Consultative Support

Michael Bryan, Senior Vice President  
Amy Rehn, Assistant Vice President

[michael.bryan@triad-advisors.com](mailto:michael.bryan@triad-advisors.com)  
[amy.rehn@triad-advisors.com](mailto:amy.rehn@triad-advisors.com)

## IV. Fees and Commissions

**Advisory Fees:**

Debora Rayford  
(800) 720-4003 – Phone  
(770) 840-7648 – Fax  
[debora@triad-advisors.com](mailto:debora@triad-advisors.com)

**Commissions:**

Jason Sigmon  
(888) 713-8440 - Phone  
(770) 405-5700 – Fax  
[jason.sigmon@triad-advisors.com](mailto:jason.sigmon@triad-advisors.com)

- Primary contact for any commission related inquiries.

**National Financial Fees**

<u>DESCRIPTION OF FEE</u>	<u>AMOUNT OF FEE</u>
Alternative Investment Annual Valuation	35.00 (per cusip, maximum of three)
Brokerage Access Check Book Reorder	5.00
Brokerage Access Annual Debit Card (Optional)	50.00
Brokerage Portfolio w/Visa Gold Card - Annual	125.00
Brokerage Portfolio w/Visa Platinum – Annual	150.00
CD Statement (Branch Monthly)	20.00
CD Confirm (Branch Monthly)	25.00
Confirm Copy Request	2.00 per trade
Employee Stock Option Purchase Processing	35.00 per transaction
Extension Request	12.00 to client (plus \$40.00 to rep)
Fed Funds Wire	15.00
Inactive Custody & Recordkeeping -Annual	30.00
Ink Refill Pad for Signature Guarantee Stamp	10.00
Legal Stock Return	60.00 per cusip
Legal Stock transfer	90.00 per cusip
Limited Partnership Re-Registration	As charged by Transfer Agent
Logo Request for Statements/Confirms (Addition or Change)	350.00
Mutual Fund Company Trade Correction Request	40.00
Overnight Check ( Rep may use own carrier)	25.00
Overnight Check (Saturday delivery, if applicable)	40.00
Physical Reorganization	40.00 per cusip
NFS Prototype IRA Annual Maintenance	35.00
Returned Check	25.00
Restricted Stock Safekeeping Fee – Monthly	5.00 per certificate
Retirement Distribution Request- Manual	20.00
***Rule 144 (Restricted Stock) Processing	150.00 per transaction
Rule 144 (Restricted Stock) Sales w/o NFS Approval	50.00
Safekeeping of Registered Certificates – Monthly	5.00 per cusip
Signature Guarantee Stamp Program Fee (E-A) – Initial & Annual	from 150.00 to 1,000.00
Signature Guarantee Stamp Additional User Fee – Initial & Annual	25.00
Statement Copy Request	5.00 per acct per month
Stop Payment	25.00
Transfer and Ship- DRS	15.00
Transfer and Ship – Non DRS (Physical Certificate)	220.00
Transfer of Assets ( TOA) Delivery (Non-retirement Accounts)	40.00
Transfer of Assets Delivery ( Prototype Retirement)	75.00

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

If you have any questions about the Brokerage Account Fees please contact Brokerage Services at (888) 713-6445 or [brokerageservices@triad-advisors.com](mailto:brokerageservices@triad-advisors.com).

## Ticket Charges through National Financial

### Mutual Funds\*

No Load	\$ 13
Load	\$ 13*
Redemption	\$ 13
Exchange (same fund family)	\$ 13
PIP/SWIP	\$ 1.00
Trade Correction	\$ 40.00

### Equities

OTC:	\$ 8 plus 0.0125 per share
Listed:	\$ 8 plus 0.0125 per share
Syndicate Offerings (IPOs)	\$15

### Options

\$ 19 + \$ 1.25 per contract

### Fixed Income

Municipal Bonds	\$ 25
Government Bonds	\$ 25
Zero Coupon Bonds	\$ 25
Mortgage Backed Bonds	\$ 25
CDs	\$ 25
UITs	\$ 25
OTC Corporate Bonds	\$ 25
Listed Corporate Bonds	\$ 25

### Foreign

Foreign Stock (Non-ADR)	\$ 90
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### Other

Annuities	\$ 40 per transaction
Limited Partnerships	\$ 20 per transaction
Precious Metals	\$ 40
Service Fee per trade	\$4.50 <b>charged to client</b>
Alternate Investment (If purchased through NFS)	\$50.00 <b>charged to client</b>

\*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.

## 2011 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 24 installments throughout the year, numbered 1 through 24 with the last 2 digits designating the applicable year, i.e. 111 is for the first pay period of the year 2011 and 2411 would be the last pay period of the year 2011.

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.

The next column relates to fees on managed accounts at NFS. Fees are normally debited from client's accounts around the 20<sup>th</sup> of each month. To interpret how fees are paid, for the 110 commission cycle, fees that have been debited from client accounts prior to and including the 21st of December of 2010, will be paid on this cycle.

NFS no longer allows Retirement accounts to carry a debit balance. As a result, managed accounts that do not have sufficient funds to debit the full amount of the calculated fee will now be placed in a 'pending' fee status.

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 2010 are paid on January 31, 2011.

The final column represents the payroll date. The date checks are prepared and mailed to our associates. If you prefer direct deposit, funds are available in your bank by noon on that day. A form is available on-line or can be provided upon request.

2011 Commission/Fee Schedule

TRIAD ADVISORS  
2011 Commission/Fee Payout Schedule

Commission Period	What is Paid				Check/Deposit Date
	National Financial Trades Settled Between	Direct Business Checks Received	Fees Debited From Client's Accts By:	National Financial 12b1 Trails for period ending	
111	12/13/10 thru 12/31/10	12/27/10 thru 01/07/10	See note at bottom 12/21/10	12/31/10	01/14/11
211	01/03/11 thru 01/14/11	01/11/11 thru 01/24/11			01/31/11
311	01/18/11 thru 01/28/11	01/25/11 thru 02/07/11	Quarterly Fee Run 01/24/11	01/28/11	02/14/11
411	01/31/11 thru 02/11/11	02/08/11 thru 02/18/11			02/28/11
511	02/14/11 thru 02/25/11	02/22/11 thru 03/07/11	02/22/11	02/25/11	03/14/11
611	02/28/11 thru 03/11/11	03/08/11 thru 03/24/11			03/31/11
711	03/14/11 thru 03/25/11	03/25/10 thru 04/07/11	03/21/11	03/25/11	04/14/11
811	03/28/11 thru 04/08/11	04/08/10 thru 04/21/11			04/29/11
911	04/11/11 thru 04/29/11	04/25/11 thru 05/06/11	Quarterly Fee Run 04/21/11	04/29/11	05/13/11
1011	05/02/11 thru 05/13/11	05/09/11 thru 05/23/11			05/31/11
1111	05/16/11 thru 05/27/11	05/24/11 thru 06/07/11	05/21/11	05/27/11	06/14/11
1211	05/31/11 thru 06/10/11	06/08/11 thru 06/23/11			06/30/11
1311	06/13/11 thru 06/24/11	06/24/11 thru 07/08/11	06/21/11	06/24/11	07/15/11
1411	06/27/11 thru 07/08/11	07/11/11 thru 07/22/11			07/29/11
1511	07/11/11 thru 07/29/11	07/25/11 thru 08/05/11	Quarterly Fee Run 07/22/11	07/29/11	08/12/11
1611	08/01/11 thru 08/12/11	08/08/11 thru 08/24/11			08/31/11
1711	08/15/11 thru 08/26/11	08/25/11 thru 09/08/11	08/19/11	08/26/11	09/15/11
1811	08/29/11 thru 09/09/11	09/09/11 thru 09/23/11			09/30/11
1911	09/12/11 thru 09/30/11	09/26/11 thru 10/07/11	09/22/11	09/30/11	10/14/11
2011	10/03/11 thru 10/14/11	10/10/11 thru 10/24/11			10/31/11
2111	10/17/11 thru 10/28/11	10/25/11 thru 11/07/11	Quarterly Fee Run 10/21/11	10/28/11	11/15/11
2211	10/31/11 thru 11/11/11	11/08/11 thru 11/21/11			11/30/11
2311	11/14/11 thru 11/25/11	11/25/11 thru 12/07/11	11/21/11	11/25/11	12/14/11
2411	11/28/11 thru 12/09/11	12/08/11 thru 12/21/11			12/30/11

**Note: Advisors with accounts that have pending fees will not be paid any collected fees until the 2nd pay period of the month (i.e. fees will not be paid for any account in which the pending fees were not resolved).**

If you have any questions on the payment of advisory fees please contact Debora Rayford at 770-840-7444 or [debora.rayford@triad-advisors.com](mailto:debora.rayford@triad-advisors.com)

If you have any questions on the payment of commissions please contact Jason Sigmon at (888) 713-8440 or [jason.sigmon@triad-advisors.com](mailto:jason.sigmon@triad-advisors.com)

## V. Technology Solutions

**Technology:**

Technology Department.

866-744-0876- Phone

(678) 405-5700- Fax

[technology@triad-advisors.com](mailto:technology@triad-advisors.com)

Responsibilities include but not limited to:

- Familiarizing advisors with Fetter, Investigo, Streetscape and other National Financial systems.

## Technology Solutions

**iLink** – The advisor’s gateway to information and product availability through Triad. Through **iLink** you will be able to locate commission schedules, links to product companies, practice management ideas, access to Compliance and Brokerage Services departments, printable forms and applications, as well as research tools.

## Streetscape®

Online Brokerage Technology Solution Helps Build Your Business.

Streetscape® is designed to help meet the unique needs of your business. It will help you to better serve your customers, increase your efficiency, which may help you reduce costs and improve accuracy.

### Key Features & Benefits

- Intuitive navigation allows you to quickly access primary functions
- Persistent account search lets you rapidly look up an account by short name or account number from every page
- Account information stays with you as you navigate to different functions
- Stock symbols remain visible as you move between quotes and research
- Numerous start page options let you choose the first page you see
- Portable, so it can be accessed from virtually anywhere at anytime

### Customer Accounts

- **Robust Search Tools** – Search your book of business with a variety of search criteria, such as net worth, available cash, securities held, or registration
- **Real-time positions, balances, and transaction history** – View updated market valuations on accounts, and updated price and market value on individual positions
- **Tax lot accounting** – Provide your customers with cost basis and gain/loss information on their accounts, including account and position level detail
- **Statements, tax documents, and confirmations** – Obtain 36 months of online statements, current year tax documents, and confirms

### Market Data & Research

- **Latest news and market data** – Access a wide array of real – time or streaming information and news on markets, industries, and securities
- **Online research and reports** – Review thousands of independent reports, analyses, market data, commentary, and comprehensive tools from names like Lehman Brothers, Standard and Poor’s®, Argus, and Morningstar®

### Reporting

- **Extensive online reports** – Can help identify opportunities, track production, and identify potential risk on your customer accounts

### Planning Tools

- **Planning Tools** – Use interactive tools to help you quickly evaluate a full range of investment scenarios for your customers

Triad Advisors, Inc.

Technology

	STREETSCAPE BASIC	STREETSCAPE SELECT	THOMSON ONE .COM
<b>QUOTES</b>	\$26.25	\$76.25	\$200
Quotes (per day)	Unlimited	100	Streaming
MAXXquote	n/a	Real-time	Included
Hypothetical Portfolio	n/a	Included	Included
Watch List	Included	Included	Included
<b>MARKET INFORMATION</b>			
Market Summary	Delayed	Real-time	Real-time
Market Movers	Delayed	Real-time	Real-time
Exchange Stats	Delayed	Real-time	Real-time
World Markets	Delayed	Real-time	Real-time
Economic Calendar	Included	Included	Included
Market Pulse	n/a		Included
News	MarketWatch	MarketWatch	PR Newswire
<b>ADVANCED FEATURES</b>			
Real-Time Dynamic Alerts	n/a	n/a	Real-time
Real-Time Position Watch	n/a	Real-time	Real-time
Time and Sales (real-time static)	n/a	n/a	Included
Option Chain	n/a	Included	\$20
Business Pulse	n/a	n/a	Included
Bond Pricing	n/a	n/a	Included
Stock Stats	n/a	n/a	Included
LIBOR/IBOR	n/a	n/a	Included
Foreign Exchange Rates	n/a	n/a	Included
Fundamentals	Included	Included	Included
Thomson Stock Reports	n/a	n/a	\$18
Thomson Stock Reports Plus	n/a	n/a	\$35
StreetEvents	n/a	n/a	\$15
<b>NEWS SERVICES</b>			
Dow Jones Business News	n/a	\$15	n/a
Dow Jones News Science	n/a	\$95	\$95
MarketWatch News	n/a	Included	n/a
Reuters– Category/Market News	n/a	\$15	n/a
Business Wire	n/a	n/a	Included
Market Wire	n/a	n/a	Included
PrimeNewswire	n/a	n/a	Included
TF/Next News	n/a	n/a	\$65
Reuters News Service	n/a	n/a	Included
Thomson Reuters Market View	n/a	n/a	Included
<b>CHARTING/HISTORY</b>			
Historical Charting	Included	Included	Included
Intraday Charting	Included	Included	Included
Advanced Studies & Trendlines	n/a	n/a	Included

MUTUAL FUNDS			
Morningstar® Profile and Screener	Included	n/a	n/a
Morningstar® Analytics	\$25	\$25	n/a
RESEARCH			
National Financial also provides one of the most comprehensive research offerings available. Please refer to the Research Offering Fact Sheet for the complete offering.			

### Morningstar® Advisor Workstation

Morningstar® Advisor Workstation <sup>SM</sup> Enterprise Edition provides advisors with investment planning, client presentation, portfolio analysis, and investment research tools. Advisors can efficiently analyze investments and portfolios to give recommendations using reports and information that clients can understand. Enterprise Edition is licensed to large institutions as a Web-based modular platform designed to work with an organization's other systems and applications.

#### Pricing:

\$2450 per year, separate accounts and additional \$250 per year.

### myStreetscape®

Is an internet-based system similar to Streetscape through which clients can access their National Financial accounts, view statements and obtain tax information. Clients are only granted access with the permission of the financial advisor and are not allowed to place trades. Your clients can access account information including balances, positions, 90 day history, order status, past statements and 1099s. They can view independent company research, obtain real time quotes and set up personal quote lists to track specific securities. They can also use financial planning tools for retirement and college planning. Your clients can also choose to "go green" and suppress paper statements and/or confirms through eNotification.

### Streetscape® Fee Based Tools

Designed to help advisors manage their client portfolios, Streetscape® Fee-Based Tools brings together trading and account management capabilities with portfolio management applications into National Financial's professional workstation solution, Streetscape®. The five major functions of the offering include:

**Block Trading** - Placing a single trade that, when executed, can be allocated to multiple client accounts, with each receiving the same average share price.

**Rebalancing/Modeling** - Managing client portfolios to advisor-created or imported models and then generate trades to bring positions back to within the defined tolerances of the model.

**Account Grouping** - Grouping client accounts in order to assist with viewing positions and effecting transactions across multiple accounts.

**Data Import / Export** – Sending/Receiving client account data to/from proprietary or third party applications.

**Reporting** – Accessing reports designed to simplify the management of accounts.

**Triad Advisors, Inc.**

**Technology**

**National Financials Broker & Advisor Center**

Available via Streetscape, the Broker and Advisor center is designed to provide you with ideas, support, and tools to grow your practice. Whether you are looking for discounts to printing needs or solutions on how to implement a referral program, the Broker and Advisor Center can provide you with a wealth of information. Providing you information via multimedia, print and electronic formats allows you to learn about the multitude of solutions available. Please take a moment to view the Broker and Advisor Center by clicking on the "Resources" tab in Streetscape.

**Investigo® Created by Advisors for Advisors!**

[www.investigo.net](http://www.investigo.net)

**It's smarter!** Unlike the competition, the Investigo model creates a unified view of the client across the entire enterprise. Investigo's comprehensive, closed loop system continuously gathers and catalogues information on all of your clients' investments. By gathering and merging all relevant client data, the system not only promotes improved client relations, it dramatically enhances cross-selling and up-selling opportunities.

**It's easier!** The Investigo system is extremely easy to use. The system "works the way you do" without regard to whether the user is the client, advisor, or back office. The Investigo system was initially designed by an advisor who was dissatisfied with the CRM software systems he had purchased for use in his own business. The result is a system that is fast and easy to use, with an Advisor's emphasis on production and efficiency.

**It's less expensive!** The Investigo system can be purchased for a fraction of the price of leading competitors' products. It requires minimal up-front cost in hardware, training, and branch office roll out and can be deducted automatically from your commission statement. We will deduct \$75, the cost of the Investigo system, directly from your commission account.

**Overview of Features**

- Complete enterprise view of your clients
- Online Document Storage/Imaging
- Contact Management
- Custom Account Creation
- Online Client Access Vault
- Account Aggregation
- Account Reporting

**Triad Advisors, Inc.**

IT Solutions

**Avision Technologies-Work From Anywhere (WFA)**

<http://www.itsmanaged.net/triad>

Introducing Work From Anywhere (WFA) Cloud Services for Financial Advisors from Avision Technologies!

- Predictable pricing for all your IT needs
- Access to your business critical tools anywhere on any device at anytime
- Redundant, secure, and available 24/7/365 for your BCP

**Triad Advisors, Inc.**

**Laser App Software—Fills out forms for you!**

[www.laserapp.com](http://www.laserapp.com)

Laser App Software helps you complete applications and forms using your own client data. Software features include: Automatic population of up to 80% of the form, automated internet form updates, batch save and print, bundle groups of forms together, access tens of thousands of pages of forms, plus a 30 day trial and free technical support. Sample forms include: Triad's forms, Mutual Fund, REIT, Variable Annuity applications, Insurance applications, and NFS forms and applications. The annual cost of Laser App is \$399.00

**Triad Advisors, Inc.**

Financial Planning Software

**MoneyGuidePro—Superior Planning Made Easy**

[www.moneyguidepro.com](http://www.moneyguidepro.com)

Money Guide Pro is the only internet based financial planning program that provides sophisticated analyses and meaningful results without sacrificing ease of use. Developed for the “real world,” MoneyGuide Pro features on-line collaboration between advisors and clients, Long-Term Goal Planning, Insurance Needs Assessment, Budget, Asset Allocation, Estate Analysis, and Variability ReturnAnalyses through Stress Testing and Monte Carlo simulations. Discounted at \$995.00 annually for Triad Advisors.

**EISI Navi Plan**

[www.eisi.com](http://www.eisi.com)

Wealth-planning software suite. Discounted at \$1185.75 just mention Triad Advisors.

**eMoney**

[www.emoneyadvisor.com](http://www.emoneyadvisor.com)

eMoney provides advisors in the high net worth market the financial planning web technology to attract top tier prospects, provide comprehensive financial planning services for increased fee revenue, and deliver exceptional service. Data aggregation, advanced planning, online document storage, CRM, and marketing communication tools - all in one platform, all for one price. Discounted at \$4800.00 annually for Triad Advisors.

## **Triad Advisors, Inc.**

Web Site Design and Hosting

### **Advisor Square**

[www.advisorsquare.com](http://www.advisorsquare.com)

Customized, professional web site design.

#### *Business Web Site Package*

Your own "dot" com address, 20 template choices, Welcome Page, Products and Services Page, One Custom Page, Links to popular sites, An "email us" feature, stock quotes, current financial news, 20+ financial calculators, 20 financial newsletters, Map to Office.

#### *Premium Web Site Package*

Business web site package plus customization options, unlimited content additions, graphic and photo additions, 80 design templates, Tell-a-friend business generator, online seminar registration, 300+ financial newsletters.

Pricing:

Visit their website for details.

### **Financial Vision**

[www.fvisions.com](http://www.fvisions.com)

Customized, professional web site design.

#### *Simple To Edit:*

With our easy to use site building tools, you'll build a comprehensive site in minutes, without the expense of custom design, and can edit your site as often as you like.

Virtually every aspect of your site can be customized. Every article, newsletter and calculator can be toggled on/off to meet your firm's needs. You can even write your own newsletters to be included on your website!

#### *Tools To Build Your Practice:*

At Financial Visions, we understand how important it is to build referral business. We include response forms, bookmarking, and "send to a friend" functions throughout the site, to encourage your clients and prospects to use your site and recommend it to others. We also provide regular updates to members on site improvements, as well as advisor specific web and email marketing tips.

#### *No More Compliance Concerns:*

A Financial Visions Web Site is the perfect solution for the financial services professional who is concerned about our industry's ever changing compliance environment. Our content is NASD reviewed and painstakingly written to meet the highest compliance standards.

*Graphic, Timely, Comprehensive:*

From its professional graphic design to its timely and comprehensive content, your clients and prospects will know that your site delivers the financial information they are looking for. And with over 30 compelling financial calculators, hundreds of articles and newsletters, and thorough market coverage your target audience will return to your website often to assist them in their day-to-day financial planning.

Pricing:

Visit their website for details.

**Emerald**

[www.emerалldirect.com](http://www.emerалldirect.com)

Customized, professional web site design.

When you brand your practice with an Emerald Web site, your prospects and clients will remember you when they need financial services. Our Web sites offer distinctive designs and state-of-the-art functions that are comparable to any custom or premium site from other providers. And they come preloaded with a wealth of FINRA-reviewed financial information.

Web Site Features

Complimentary Web site enhancements are automatically included in your Web site subscription

- Design Templates
- Powerful Site Maintenance
- Automatic Compliance Review
- Detailed Traffic Monitoring
- Seminar Promotion & Registration Tool
- Market Watch and Portfolio Manager
- "Refer a Friend" Tracker
- Comprehensive Technical Support

Interactive Content

We have over 20 years of experience writing educational content for seminar selling systems, financial newsletters, and direct-mail marketing pieces. All content is FINRA-reviewed.

- iMoney - Interactive Presentations
- Newsletter Center - Timely Information
- Research Center - Topical Articles
- Calculator Center - Financial Scenarios
- E-seminar Center - Interactive Presentations
- Quote Center - Online Request Forms

## Identity & Branding

Your Web site should be an extension of your business or corporate identity. Emerald Web sites are highly customizable for the independent agent. We are also the leading provider of branded Web sites for international broker/dealer groups. Among other components, you will be able to personalize:

- Photo, Logo, Title, etc.
- Custom Content Pages
- Custom Masthead Image
- Password-Protected Screens
- Flash Intro Library

Pricing:

Visit their website for details.

### **AdvisorsSites**

[www.advisorproducts.com](http://www.advisorproducts.com)

Customized, professional web site design.

Custom Website/Template Setup

With each site you will receive:

- Home Page with updateable welcome message
- Who we are – Bios and Photos of Personnes
- Our Services – Your online Brochure that you can update at any time
- Client Update – Bulletins and newsletter you write
- Web Resources – Creates links to other sites
- Contact Us – for visitors to ask questions, provide map to your office
- Account Lookup – Client statements linked to B/D or custodian
- Disclosure with regulatory information
- Problem Solvers – financial calculators
- Client Forms – upload Adobe Acrobat, MS word or Excel documents

## Content Packages

### Silver Content Package

Includes: A new 400 word article every month, Stock and mutual fund quotes, real time charts of major indexes, top gainers and losers in stocks, stock charts, back office for adding text, pictures, and links to your site, Three email accounts

### Gold Content Package

Includes: Silver content plus eight 400 word articles, quarterly market data bank featuring Frank Russel index data, personal portfolio tracker,

### Platinum Content Package

Includes: Gold content package plus six 800 word in-depth news features, articles of interest linking to pre selected articles on the web, twelve 400 word articles, quarterly market data bank of six colorful charts with Frank Russell data, market headlines throughout the day.

Pricing:

Visit their website for details.

## Triad Advisors, Inc.

Customer Relationship Management (CRM)

### Ebix's (formerly EZ Data) SmartOffice

[www.ezdata.com](http://www.ezdata.com)

In use by industry leaders for more than two decades, Ebix CRM (formerly E-Z Data) solutions for your practice, and *agency management* are trusted across the industry to help improve marketing efforts, provide valuable reporting capabilities that drive better business decisions, and create a customer-centric environment that helps increase sales revenues. Select the solution designed to meet your specific business needs.

Pricing:

Varies depending on the subscription you purchase, but typically \$42-\$79 per month.

### Redtail

[www.redtailtechnology.com](http://www.redtailtechnology.com)

A web-based, robust, yet easy-to-use client management solution designed for Financial Professionals. Now you and everyone in your office can access the same client notes, documents, schedules, and account data. You can access it when you are away from the office and you can stop maintaining the software on your computer.

Pricing:

Discounted at \$60.00 per month for Triad Advisors.

### Smarsh CRM

[www.smarsh.com](http://www.smarsh.com)

Our financial CRM product gives you the technological platform to manage your practice with more efficiency. This leads to greater productivity, which leads to greater profitability.

Easy to implement, access and use, smarshCRM leverages Smarsh's archiving and compliance expertise, secure and redundant infrastructure, and commitment to perpetual innovation into a service crafted specifically for financial advisors and other sales professionals with long-term, relationship-based practices.

smarshCRM is a high-touch, client-centered, total workflow solution that systematically creates, simplifies, and facilitates the advisor's practice management processes.

Most CRM platforms are very complex, hard to understand and take many hours of training to use. smarshCRM is not most CRMs. Think of it like this: smarshCRM takes the difficult parts and does the heavy lifting so you increase your productivity, not your workload.

The user-friendly interface is intuitive and highlighted by drag-and-drop simplicity. There are no mysterious buttons or complex menus for abstract functions that you'll never use. No confusion. No clutter. Simple. And despite the robust processing power on the back end, you won't get "lost" in your own program.

Getting there is even easier. If you know how to use the Internet, you can use smarshCRM. There is no software installation involved. All you need is an Internet connection and your login ID and password, and you can access your account anywhere and at any time!

Pricing:

Varies depending on the subscription you purchase, but typically \$50-\$70 per month.

### **Triad Advisors, Inc.**

Marketing Technology

### **Marketing Library**

[www.marketinglibrary.net](http://www.marketinglibrary.net)

Marketing Library provides an extensive online library of marketing messages and technology that integrates seamlessly with the Triad compliance department.

### **Forefield**

[www.forefield.com](http://www.forefield.com)

Forefield is the leading provider of premier financial planning knowledge and solutions that enable financial institutions and their advisors to better serve customers. Forefield's web-based applications facilitate the communication of financial planning knowledge and advice that is current, consistent, compliant, and customized.

## **VI. Insurance & Banking**

### **Marketing & Insurance:**

Jeff Rosenthal, SVP  
(800)720-4003- Phone  
(678) 405-5699- Fax  
[jeff@triad-advisors.com](mailto: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.

## **VII. Transition Team Contact Information**

## Transition Team

### **Transition:**

Corey Pugh  
(888) 713-8334 - Phone  
(678) 990-4176 - Fax  
[corey@triad-advisors.com](mailto:corey@triad-advisors.com)

Responsibilities include but not limited to:

- Point person for all transition related questions

### **Licensing:**

Kristin King & Kelly Walraven  
(888) 713-8334 - Phone  
(678) 990-4176 - Fax  
[licensing@triad-advisors.com](mailto:licensing@triad-advisors.com)

Responsibilities include but not limited to:

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

### **Technology:**

Technology Department.  
(866)744-0876- Phone  
(678) 405-5700- Fax  
[technology@triad-advisors.com](mailto:technology@triad-advisors.com)

Responsibilities include but not limited to:

- Familiarizing advisors with Investigo, Streetscape and other National Financial systems.

### **Operations:**

Tisha Gregory  
(888) 713-6445 - Phone  
(770) 840-7648 - Fax  
[tisha@triad-advisors.com](mailto:tisha@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  
[jason@triad-advisors.com](mailto:jason@triad-advisors.com)

Responsibilities include but not limited to:

- Primary contact for Fetter Logic and any commission related inquiries.

**Compliance:**

Chet Payne

(770) 840-6042 – Phone

(678) 291-9706- Fax

[chet.payne@triad-advisors.com](mailto:chet.payne@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](mailto: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](mailto: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