



Prepared for: John Q. Advisor

Projected Transition Date: TBD

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## I. Overview

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.

In conjunction with **Laser App software**, Triad has designed a transition model that will enable you to pre-populate most of your client transfer forms 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.

## II. Transition Check List

### REGISTRATION

#### Securities

- Obtain and complete the Registration & Licensing kit and send to Jesslyn Kelly in our Registration Department.
- Once received, Corey Pugh will assign pending Rep/Branch ID's.

#### RIA

- If you have your *own RLA*, 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 *RLA*, 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@triad-advisors.com](mailto:marilyn@triad-advisors.com).

### TRANSFER 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.
- Read Triad BD/RIA Written Supervisory Procedures on INFO.

**TECHNOLOGY (INFO, Investigo, Streetscape, myStreetscape)**

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

**III. Moving Your Accounts**

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.

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.

## 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: [johngadvisor@1stfinancial.com](mailto:johngadvisor@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

1 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 mailed until the compliance department approves and you're properly registered with Triad Advisors.

**(Your Compliance approved Letterhead)**

June 14, 2008

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 January 2009. 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)

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

<b>Dividends:</b>	_____	_____
	Cash	Reinvest
<b>Capital Gains:</b>	_____	_____
	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 \_\_\_\_\_

#### IV. 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.

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.

There are three types of brokerage applications:

##### **Brokerage Account Application**

This application should be used for all brokerage business with the exception of Premiere Select Retirement accounts and accounts requesting Checkwriting/Debit Card features

##### **Brokerage Access Application**

This account features limited checkwriting (minimum check amount of \$500 - minimal fee may apply for checks written for less than \$500) with an optional Visa Classic Debit/ATM card for an annual fee of \$50.00 and margin borrowing privileges. Check re-orders are \$5.00 plus there is a \$5000 minimum total initial investment requirement to establish this account. This application can be used for most brokerage accounts and there are no additional fees

##### **Brokerage Portfolio Application**

This account features unlimited checkwriting, Visa Gold Debit//ATM card tax lot accounting, performance reporting, margin borrowing privileges, third-party research and real-time quotes, financial management tools and online bill paying. There is no fee for check book re-orders plus checks can be written for any amount. The minimum total initial investment is \$15,000 and there is an annual fee of \$100.00. This application can be used for most brokerage accounts.

Listed below are some types of accounts and the documents required to establish them:

##### **Individual Account**

- Brokerage Account Application (or Brokerage Access or Brokerage Portfolio, if checking account desired).
- Fee Agreement, if applicable.
- Brokerage Portfolio/Brokerage Access Account Establishment and Maintenance application if adding checking to brokerage account, if desired.

##### **Joint Account**

- Brokerage Account Application (or Brokerage Access or Brokerage Portfolio for checking accounts).
- Fee Agreement, if applicable.
- Brokerage Portfolio/Brokerage Access Account Establishment and Maintenance application if adding checking to brokerage account, if desired.

**Corporation Account**

- Brokerage Account Application (or Brokerage Access or Brokerage Portfolio for checking accounts) signed by at least one authorized person as defined by the corporate resolution.
- Corporate Resolution including the corporate seal. If no seal is available, the corporation must also provide its Articles of Incorporation.
- Fee Agreement, if applicable.
- Brokerage Portfolio/Brokerage Access Account Establishment and Maintenance application if adding checking to brokerage account, if desired.

**Custodial Account for a Minor (UGMA/UTMA)**

- Brokerage Account Application (or Brokerage Access or Brokerage Portfolio for checking accounts) signed by the Custodian. Information required is on the Custodian; however, the minor's social security number is also requested.
- Fee Agreement, if applicable.
- Brokerage Portfolio/Brokerage Access Account Establishment and Maintenance application if adding checking to brokerage account, if desired.

*P.S. Only one Custodian and one Minor per UGMA/UTMA account. Margin is not allowed.*

**Estate Account**

- Brokerage Account Application (or Brokerage Access or Brokerage Portfolio for checking accounts) signed by the Executor/trix. Information required is on the executor/executrix.
- Affidavit of Domicile
- Letter of Testamentary / Court Appointment (certified within 60 days)
- Certified copy of Death Certificate (certified within 60 days)
- Fee Agreement, if applicable
- Brokerage Portfolio/Brokerage Access Account Establishment and Maintenance application if adding checking to brokerage account, if desired.
- Letter of Authorization from the executor/trix, if applicable, to journal the assets from the decedent's account to the estate account.

**Partnership Account**

- Brokerage Account Application (or Brokerage Access or Brokerage Portfolio for checking accounts) completed, signed and dated by at least one general partner.
- Partnership Agreement signed by all general partners. If all the general partners do not sign, then documentation must be provided that confirms the number of partners needed to sign on the account.
- Fee Agreement, if applicable.
- Brokerage Portfolio/Brokerage Access Account Establishment and Maintenance application if adding checking to brokerage account, if desired.

**Transfer on Death (TOD)**

- Brokerage Account Application
- Supplemental Application for TOD Account
- Fee Agreement, if applicable.
- Brokerage Portfolio/Brokerage Access Account Establishment and Maintenance application if adding checking to brokerage account, if desired.

*P.S. Margin is not allowed.*

**Trust Account**

- Brokerage Account Application (or Brokerage Access or Brokerage Portfolio for checking accounts) completed, signed and dated by all trustees.
- Trust Certification of Investment Powers (TCIP) form completed, signed and dated by all Trustees.
- Corporate Resolution (applicable only when a trustee is an entity such as a bank or financial institution).
- Fee Agreement if applicable.
- Brokerage Portfolio/Brokerage Access Account Establishment and Maintenance application if adding checking to brokerage account, if desired.

**Investment Club Account**

- Brokerage Account Application (or Brokerage Access or Brokerage Portfolio for checking accounts) completed, signed and dated by authorized person of the investment club (only one authorized person is permitted).
- Investment Club Account Form completed, dated and signed by all members of the investment club and witnessed. The authorized person must be listed on the form in order to trade and write checks.
- Fee Agreement if applicable.
- Brokerage Portfolio/Brokerage Access Account Establishment and Maintenance application if adding checking to brokerage account, if desired.

**Foreign Account**

- Brokerage Account Application
- W-8
- Various other documents may be required depending on the status of the alien and treaty with the country, to properly report income and administer withholding on sales proceeds.

**Non-Prototype IRA or Retirement Plan**

- Brokerage Account Application (or Brokerage Access or Brokerage Portfolio for checking accounts) completed, signed and dated by all trustees.
- Trustee Certification of Investment Power (TCIP) form completed, signed and dated by all Trustees.
- Corporate Resolution (applicable when a trustee is an entity such as a bank or financial institution.
- Fee Agreement if applicable
- Brokerage Portfolio/Brokerage Access Account Establishment and Maintenance application if adding checking to brokerage account, if desired.

**NFS (Prototype) Premiere Select Retirement Accounts**

It is mandatory that the Beneficiary Page included in the application be completed. Information must include the beneficiary's(ies) name(s), social security number(s) and date(s) of birth.

Checkwriting is allowed in all retirement accounts with the exception of the Simple and Keogh Accounts providing the account holder is at least 59 ½ years old.

Only certain option transactions are allowed – covered writing and purchasing calls or puts.

*P.S. Payment on trades in retirement accounts are due on settlement date plus 2 since retirement accounts are not allowed to apply for extensions of time. Margin borrowing is also not allowed in any retirement account.*

**Establishing Premiere Select Traditional/Rollover/Roth/SEP IRA Accounts**

- Premiere Select Traditional/Rollover/Roth/SEP IRA Application
- Premiere Select IRA Check Writing Application, if applicable
- Fee Agreement and Financial Advisory Services Fee Request Form, if applicable

**Premiere Select Keogh Account (PSP and MPPP)**

- Profit Sharing Plan Application (#005 for PSP and #006 for MPPP)
- Brokerage Agreement/Plan Contribution Form

*P.S. The Beneficiary Section may have to be signed by the participant's spouse, with a witness to the signature.*

**Simple IRA Account**

- Premiere Select Simple IRA Account Application (Simple Employee Kit)
- Company Profile (Simple Employer Kit)
- Adoption Agreement (Simple Employer Kit)
- Sample 60-day Notice
- Contribution Transmittal Form (Should be included with deposits for employer/employee contributions)

### **IRA Beneficiary Distribution Account**

- Premiere Select IRA Application
- Certified copy of death certificate
- Copy of the beneficiary page from the decedent's IRA application
- Fee Agreement, if applicable.

*P.S. The application only would be required if transferring assets from another IRA BDA account from another firm. If transferring from a decedent's account within NFS, all of the above will be required.*

### **Transfer of Assets**

#### **Automated Customer Account Transfer (ACAT)**

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.

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.

Non-ACAT transfers can oftentimes 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.**

*Please note: For both ACAT and Non-ACAT transfers, the time periods indicated for processing is true only if the transfer paperwork is in good order when submitted to NFS and to the contra firms.*

### **Completing A Transfer of Assets Form**

#### **Full In-Kind ACAT or Non-ACAT (All eligible assets)**

Complete each section, where applicable, indicating either sections A, B, or C under the "Transfer Instructions" section.

#### **Partial Account or Mutual Fund Transfer**

Complete each section, where applicable, indicating either sections A, B, or C under the "Transfer Instructions" section.

*P.S. If each mutual fund position has a different fund account number, they must be listed individually under Section B. Also, the CD maturity date cannot be more than 60 days from the date of the transfer request to be acceptable.*

## **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'

Direct rollovers can be processed for any of the following types of retirement plans:

- 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)

*P.S. Triad should receive a copy of the current company transfer request form together with a copy of a recent statement (dated within 90 days). Oftentimes the current plan administrator will require a 'Letter of Acceptance' from NFS. In order to provide this, Triad must submit a copy of the transfer request and statement to NFS who will then fax us the letter of acceptance which we could either fax or mail to the current plan administrator.*

## **ACAT or NON-ACAT DELIVERIES**

Instructions to deliver an account from Triad/NFS to another financial institution are initiated by the receiving firm. Triad seldom, if ever, receives a copy of the instructions.

P.S. NFS no longer accepts full liquidation instructions for delivering to another financial institution.

### **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 follow:

Payable to National Financial Services, LLC or NFS, LLC- if it's the client's own personal check being deposited  
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 small 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'

### *NFS Brokerage Account Trading on Streetscape*

#### **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

## V. Triad Managed Account Platforms (TMAP)

Our 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 accounts: Pinnacle, Summit, Apex and Crown.

### Pinnacle Account

The *Pinnacle Account* is one of the most comprehensive, cost-effective asset management accounts available today. *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.

### Summit Account

The *Summit Account* is a comprehensive mutual fund wrap account managed by the financial advisor. 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**. In order to offer clients maximum flexibility and one consolidated brokerage statement, individual equities, bonds, and options can also be traded at deeply discounted transaction rates. The minimum account size for *Summit* is \$50,000 in assets.

### Apex Account

The *Apex Account* is a “fee plus transaction charge” platform managed by the financial advisor, with no account minimum. 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 a deeply discounted transaction charge.

### Crown Account

The *Crown Account* is a “fee plus transaction charge” account managed by the financial advisor, 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 account size, it may be the perfect stepping stone to the Summit and Pinnacle accounts.

All of our TMAP 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 legal registrations available
- Consolidated, easy to read monthly priced statements
- Performance reporting options - we can either provide you a download so you can create your own reports, or provide a turnkey report
- 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

## VI. Opening a TMAP Account

### **Step 1: Registration**

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

### **Step 2: Paperwork**

The following forms are required to open all TMAP accounts:

- Brokerage Account Application
- Investment Advisory Agreement (Select Summit, Pinnacle, Crown or Apex)
- Limited Trading Authorization Form (if applicable/not permitted under Triad's RIA)
- For Triad RIAs, present the client with copy of Triad's ADV
- For Independent RIAs, present the client with copy of your ADV

\*All original paperwork must be mailed to the home office for processing.

Triad Advisors  
Attn: New Accounts  
5185 Peachtree Parkway  
Suite #280  
Norcross, GA 30092

**Step 3:** There is additional paperwork required for different account scenarios and features. There are as follows:

- Premiere Select IRA Application (For Retirement Accounts)
- Financial Advisory Services Fee Request Form (For Retirement Accounts)
- Brokerage Portfolio/Brokerage Access Account Establishment and Maintenance form
- NFS Annuity Posting Program Request Form (For posting eligible VAs to client brokerage statement)
- Periodic Investment Plan (PIP) Form (for periodic fund purchases)
- Systematic Withdrawal Plan (SWP) Form (for systematic fund sells)

**Step 4:** If an ACAT transfer is involved, log in to Streetscape and click on the Service Center tab to fill out the Transfer of Assets Form. Fill out one form for each account that is transferring.

**Step 5:** If the client is funding the account with a check, have the check made out to NFS, LLC FBO (*account registration*) and make sure to reference the account number on the check. All checks should be sent to Triad's home office for processing.

\* Please note that most of our forms can be pre-populated online on Triad's INFO site under "Printable Forms" and are also available in LaserApp.

If you require any assistance with TMAP accounts, please contact Debora Rayford at 800-720-4003 or [debora@triad-advisors.com](mailto:debora@triad-advisors.com).

**VII. Transition Budget Worksheet**

**Estimated Initial Start-Up Budget:**

		<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>	\$207/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:**

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

## VIII. Technology Solutions

**INFO** – The advisor’s gateway to information and product availability through Triad. Through **INFO** 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.

**Laser App Software-** Laser App is an easy to use, interactive form-filling system for the independent financial advisor. Laser App uses your broker/dealer, advisor, and client data to assist in filling out the tedious and redundant fields in securities, annuity, clearing firm, and broker/dealer forms. A free 30 day trial is extended to all new Triad advisors.

**Streetscape** – National Financial’s web-based account management system allows you to manage your brokerage business as well as TMAP accounts (Pinnacle, Summit, Apex and Crown) through one comprehensive platform. Streetscape delivers- though a single, integrated platform- one of the most advanced technology solutions available to help streamline your business operations for maximum efficiency. Its robust market data, account management tools and business building solutions will enhance how you conduct business. Streetscape is \$26.00 per month with other upgrades available upon request.

**Investigo** - Investigo is a leading web-based account aggregation and reporting solution designed for the independent financial professional. Investigo aggregates and stores all trade activity, indefinitely, for both brokerage business and direct business. It also creates FINRA-compliant ledgers for your trades, correspondence, accounts. In addition to providing reporting capabilities, it can also provide: Online Document Storage/Imaging, Contact Management, Integration with LaserApp, Integration with Morningstar Principia Pro and Advisor Workstation, Integration with MoneyGuidePro, and client access. Investigo is \$150.00 per month.

**myStreetscape**– 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. The cost of myStreetscape is \$10.00 per 100 users (billed to the advisor.)

**Advisor CHANNEL**– a sophisticated trading and reporting system for investment advisors and third party administrators that streamlines order entry, portfolio management systems integration, and account management. For access and/or additional information please contact the technology department.

**MoneyGuidePro-** MoneyGuidePro is used for any advisor who wants to use financial planning to expand client relationships and increase sales. Whether you've done a lot of planning in the past, or a little, or none, MoneyGuidePro will make it easy for you to provide your clients with professional, high-value financial plans that fit their exact needs. Plus, its online collaboration capability offers a powerful new way to interact with and empower your client. Collaboration lets you work with any client, anywhere in the world at any time without leaving your home or office. It uses a high-tech approach to provide a high-touch service.

**Financial Profiles Software** – A comprehensive financial analysis tool that enables financial services organizations to close more sales and increase revenue. It's easy to understand and use, yet contains the power and flexibility to meet your clients' needs. Profiles+ Professional is a complete financial analysis tool that allows advisors provide financial strategies on a wide range of client needs-from simple needs analyses to complex, tax-sensitive analyses.

**EISI NAVI Plan** – EISI's online and desktop financial planning tools are designed to meet the needs of all segments of the financial planning industry. The company's powerful *NaviPlan* desktop tools are ideal for independent advisors. EISI's advisor desktop tools offer industry-leading functionality, fully-customizable professional reports, world-class training and technical support and allow for the comprehensive treatment of estate planning strategies, incomes, expenses, assets & liabilities, stock options and federal & state/provincial taxes over the life of a client. Through your affiliation with Triad, we have made a 20% discount available to you.

## IX. Fidelity Practice Advantage

To succeed in today's competitive environment, many broker/dealers are becoming more keenly focused on attracting new assets and improving profitability, identifying these initiatives as key ongoing priorities. National Financial's corporate discount program, Practice Advantage, gives our advisors access industry leading products and services designed to attract new clients, improve profitability and create a more efficient practice. Through Practice Advantage advisors can leverage Fidelity's buying power for discounted rates on a wide range of business solutions including technology systems, compliance programs, research providers and marketing tools.

### Practice Advantage

#### Key Features:

- Cost savings of up to 50% on a wide range of third-party business services
- Research capabilities include selected free abstracts on the latest industry trends
- Customized marketing solutions through PracticeMark, an innovative online marketing program

#### Key Benefits May Help You:

- Take advantage of online access to business discounts, research, and marketing tools
- Save time and money by having a variety of services at your fingertips
- Grow your business by adding value to your customer relationships

Research Providers		
Provider	Description	Key Benefits
Cerulli Associates	Specializes in providing financial institutions with guidance in strategic positioning and new business development by blending industry knowledge, original research, and data analysis	<ul style="list-style-type: none"> <li>- Obtain selected online abstracts</li> <li>- Access to a research firm recognized by investors</li> </ul>
Forrester Research	Identifies and analyzes emerging trends in technology and their impact on business, providing companies with research, practical ideas, and objective guidance	<ul style="list-style-type: none"> <li>- Get selected free online abstracts</li> <li>- Use latest research on industry trends</li> </ul>
HNW, Inc.	Focuses on the high-net-worth marketplace, delivering insights on the attitudes and perspectives of the affluent population and investment professional market	<ul style="list-style-type: none"> <li>- Save 10% - 15% on selected services</li> <li>- Benefit from targeted research on high-net-worth investors</li> </ul>
Morningstar	Offers prominent global research capabilities and reporting tools. Advisor Workstation and Morningstar Principia are software reporting tools that can help your business	<ul style="list-style-type: none"> <li>- Take a 30% discount on Advisor Workstation</li> <li>- Receive 25% off Morningstar Principia</li> </ul>
Spectrum Group	Specializes in the affluent and retirement markets, from analysis of affluent U.S. households, retirement plan sponsors and participants, to reports on topical issues in these markets	<ul style="list-style-type: none"> <li>- Select free online abstracts</li> <li>- Obtain analysis and reporting on current investor-level issues</li> </ul>

**Continuing Education Providers**

<b>Provider</b>	<b>Description</b>	<b>Key Benefits</b>
Bloomberg Press	Allows access to your very own e-bookstore, stocked with books for financial professionals, small business entrepreneurs, and your customers	<ul style="list-style-type: none"> <li>- Take 25% off publications</li> <li>- Get online access</li> </ul>
College for Financial Planning	Offers financial planning, educational courses, and specialized programs including CFP and CFA designation classes	<ul style="list-style-type: none"> <li>- Receive a 10% discount on programs</li> <li>- Benefit from specialized CFP and CFA training</li> </ul>
FT Knowledge Financial Learning	Presents financial training on subjects ranging from accounting for derivatives to yield curves	<ul style="list-style-type: none"> <li>- Save on various discounts applied to programs</li> <li>- access training on a wide range of financial topics</li> </ul>
Michele Perkins & Associates	Provides preferred pricing on financial education, technology, training and e-learning	<ul style="list-style-type: none"> <li>- Take 10% - 15% off educational programs</li> <li>- Use training and e-learning solutions</li> </ul>
Research Center	Affords access to reports, analysis and market data from third party firms	<ul style="list-style-type: none"> <li>- Receive 25%-43% off Research Networks</li> <li>- Access research reports from Third Party vendors</li> </ul>
SkillMark From Greene Consulting	Features a Web-based wealth-management training program, including online courses, designed to help expand and deepen your wealth-management knowledge	<ul style="list-style-type: none"> <li>- Save 15%-37% on programs (based on # of orders)</li> <li>- Utilize web-based online courses</li> </ul>

**Technology Providers**

<b>Provider</b>	<b>Description</b>	<b>Key Benefits</b>
AccuDraft	Offers document software that can draft retirement documents and forms in-house	<ul style="list-style-type: none"> <li>- Take up to 75% off set up and maintenance fee</li> <li>- Benefit from forms and documents maintenance</li> </ul>
CompuCom	Works with over 1,100 technology suppliers to provide hardware and software	<ul style="list-style-type: none"> <li>- Get preferred pricing on technology products</li> <li>- Access a comprehensive selection of technology suppliers</li> </ul>
Leading Market Technologies, Inc Market Browser	Provides detailed analytics and decision-support software solutions for the financial services industry	<ul style="list-style-type: none"> <li>- Take 19.5% off two-year subscription</li> <li>- Leverage software solutions for decision support</li> </ul>
EISI NaviPlan	Presents a user friendly, wealth-planning software suite	<ul style="list-style-type: none"> <li>- Save 20% on NaviPlan and NaviPlan Extended</li> <li>- Access wealth planning software solutions</li> </ul>

<b>Featured Alliance</b>		
<b>Provider</b>	<b>Description</b>	<b>Key Benefits</b>
PracticeMark	PracticeMark is designed to help you make the most of current customer relationships, as well as identify, attract, and cultivate new customers. Access the guidance and tools you need to help you quickly, easily, and effectively market your business - from developing an integrated marketing plan to producing turnkey customized collateral, ads, newsletters, and seminars.	<ul style="list-style-type: none"> <li>- Expand your marketing business</li> <li>- Streamline your costs by leveraging National Financials buying power</li> <li>- Focus your efforts with customized marketing</li> </ul>

<b>Marketing Providers</b>		
<b>Provider</b>	<b>Description</b>	<b>Key Benefits</b>
403(b) Prospecting	Offers you the ability to view and manage brokerage and 403(b) accounts online	<ul style="list-style-type: none"> <li>- Prospect for the 403(b) marketplace</li> <li>- Access accounts online</li> </ul>
Advisorsites	Provides charts, stock quotes, and portfolio tracking	<ul style="list-style-type: none"> <li>- Receive up to a 10% discount on the annual cost of Advisorsites' products and services</li> <li>- Update your web site with charts and quotes</li> </ul>
AdvisorSquare	Gives you access to financial Web site development plus a suite of "LiveOffice" internet productivity tools to assist you in using the Web	<ul style="list-style-type: none"> <li>- Take advantage of a discounted \$300 setup fee with a monthly \$110 maintenance fee</li> <li>- Benefit from innovative Web site design</li> </ul>
Buenfuturo	Provides communications products and services designed to help meet the specific needs of Hispanic - American Investors	<ul style="list-style-type: none"> <li>- Save up to 50% on products and services</li> <li>- Access communications for your Spanish speaking customers</li> </ul>
Getpress.com	Presents a full range of public relations services	<ul style="list-style-type: none"> <li>- Save up to 20% on rates</li> <li>- Utilize public relations assistance</li> </ul>
The Collaborative for Business Development	Offers sales and marketing revenue - building tools and programs for financial services.	<ul style="list-style-type: none"> <li>- Receive 10% of all programs</li> <li>- Access solutions for increased revenue</li> </ul>

Business Service Providers		
Provider	Description	Key Benefits
AOL Time Warner	Offers a wide selection of AOL Time Warner magazines including Fortune, Time, and Sports Illustrated. Subscriptions can be ordered online and come with an optional personalized gift.	- Save up to 86% off publication subscriptions
Circles	Provides access to your very own personal assistant, 24 hours a day, to help you with both personal and business activities, including: travel, planning, gifts, dinner reservations, tickets, and party planning	- Get \$10/month discounted fee - Save time with concierge services
Corporate Express	Features office and computer supplies, office furniture, imaging and computer graphics supplies, documents, and print management products that can be ordered via the internet	- Benefit from free shipping on orders of \$50 or more - Streamline your ordering process online
LiveWorld	Gives you access to Web-based presentation tools to help you conduct conference calls and possibly replace physical meeting by conducting them online	- Take advantage of a reduced setup fee of \$80/month - Create efficiencies with Web - based meetings
The Goffin Group	Offers Strategic programs and events consultation management	- Take advantage of a complimentary two hour consultation - Use customized corporate event planning
The Inkstone Co.	Provides full-service printing capabilities, including business cards and stationary packages	- Save 20% on professional printing - Utilize quality printing for your business needs

To learn more about **PracticeAdvantage**, go to INFO, click the “PracticeAdvantage” menu bar and follow the link to the **PracticeAdvantage** web site. If you have any questions or would like additional information please contact Jeff Rosenthal at (800) 720-4003 or [jeff@triad-advisors.com](mailto:jeff@triad-advisors.com).

## X. 2009 Commission & Fee Payout Schedule

The commission/fee payout schedule can be found on the Triad INFO site at [www.comptel.com/advisors](http://www.comptel.com/advisors) 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. 108 is for the first pay period of the year 2009 and 2409 would be the last pay period of the year 2009.

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 108 commission cycle, fees that have been debited from client accounts prior to and including the 21<sup>st</sup> of December of 2009, 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 2008 are paid on January 30, 2009.

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.

2009 Commission/Fee Schedule

TRIAD ADVISORS  
2009 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	
109	12/13/08 thru 12/31/08	12/24/08 thru 01/08/09	See note at bottom 12/21/08	12/31/08	01/15/09
209	01/02/09 thru 01/09/09	01/09/09 thru 01/23/09			01/30/09
309	01/12/09 thru 01/30/09	01/26/09 thru 02/06/09	Quarterly Fee Run 01/23/09	01/30/09	02/13/09
409	02/02/09 thru 02/13/09	02/09/09 thru 02/20/09			02/27/09
509	02/17/09 thru 02/27/09	02/23/09 thru 03/06/09	02/23/09	02/27/09	03/13/09
609	03/02/09 thru 03/13/09	03/09/09 thru 03/23/09			03/31/09
709	03/16/09 thru 03/27/09	03/24/09 thru 04/06/09	03/20/09	03/27/09	04/14/09
809	03/30/09 thru 04/09/09	04/07/09 thru 04/22/09			04/29/09
909	04/13/09 thru 04/24/09	04/23/09 thru 05/07/09	Quarterly Fee Run 4/22/09	04/24/09	05/14/09
1009	04/27/09 thru 05/15/09	05/08/09 thru 05/21/09			05/29/09
1109	05/18/09 thru 05/29/09	05/22/09 thru 06/05/09	05/21/09	05/29/09	06/12/09
1209	06/01/09 thru 06/12/09	06/08/09 thru 06/19/09			06/26/09
1309	06/15/09 thru 06/26/09	06/22/09 thru 07/08/09	06/19/09	06/26/09	07/15/09
1409	06/29/09 thru 07/10/09	07/09/09 thru 07/22/09			07/29/09
1509	07/13/09 thru 07/31/09	07/23/09 thru 08/07/09	Quarterly Fee Run 07/22/09	07/31/09	08/14/09
1609	08/03/09 thru 08/14/09	08/10/09 thru 08/21/09			08/28/09
1709	08/17/09 thru 08/28/09	08/24/09 thru 09/04/09	08/21/09	08/28/09	09/15/09
1809	08/31/09 thru 09/11/09	09/08/09 thru 09/23/09			09/30/09
1909	09/14/09 thru 09/25/09	09/24/09 thru 10/07/09	09/22/09	09/25/09	10/15/09
2009	09/28/09 thru 10/09/09	10/08/09 thru 10/22/09			10/29/09
2109	10/12/09 thru 10/30/09	10/23/09 thru 11/06/09	Quarterly Fee Run 10/21/09	10/30/09	11/13/09
2209	11/02/09 thru 11/13/09	11/09/09 thru 11/19/09			11/27/09
2309	11/16/09 thru 11/27/09	11/20/09 thru 12/07/09	11/20/09	11/27/09	12/14/09
2409	11/30/09 thru 12/11/09	12/08/09 thru 12/21/09			12/29/09

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

If you have any questions on the payment of commissions please contact Kristi Hagan at (888) 713-8440 or [kristi.hagan@triad-advisors.com](mailto:kristi.hagan@triad-advisors.com)

## XI. Transition Timeline

### Transition Timeline for John Q. Advisor Projected Date of Transition: TBD

#### 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)
- INFO 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.

## **XII. Transition Team**

### **Transition:**

Corey Pugh, AVP Transition & Training  
(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:**

Jesslyn Kelly, Licensing Coordinator  
(888) 713-8334 - Phone  
(678) 990-4176 - Fax  
[jesslyn@triad-advisors.com](mailto:jesslyn@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 TriComm, 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:**

Kristi Davis  
(888) 713-8440 - Phone  
(770) 405-5700 – Fax  
[kristi.davis@triad-advisors.com](mailto:kristi.davis@triad-advisors.com)

Responsibilities include but not limited to:

- Primary contact for 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