



Institutional Custodial Services Exclusively for Independent Registered Investment Advisors

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Dear Investment Professional:

Welcome to Shareholders Service Group. We have completed the set up process for your firm, and you can begin using our services for your clients. To help you get started with us we have included this copy of our ***Quick Reference Guide***.

Shareholders Service Group was created to provide high-quality, dedicated services for independent financial advisors, without "channel conflicts" or advice services that would compete with your business. Our management team has a proven track record of building and managing brokerage and custodial platforms renowned for their customer service. All of the members of our management team are owners in the firm, and they share the firm's vision and principles:

- Providing responsive service
- Offering excellent value
- Being a trusted partner to independent advisors
- Helping advisors to exceed their clients' expectations

This Quick Reference Guide includes important information on how to contact us and work with different SSG departments and associates. It also includes information and instructions regarding common operational service and trading needs, such as:

- Establishing new accounts
- Transferring assets
- Deposits and withdrawals of funds
- Processing management fee payments

We have developed a personal and flexible service model for advisors that custody their client assets with us. Our brokerage technology and custodial services are helping advisors to be more efficient, more productive and more successful. We are committed to providing your firm with the same experience.

We appreciate the opportunity to serve you and your clients. Please do not hesitate to contact me directly at 858-530-1031 if you have any questions.

Sincerely,

Peter Mangan
CEO
Shareholders Service Group, Inc.

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Accessing Your Accounts at SSG

Your Firms Master Account and IP Number

SSG has established a **master account** for your firm. This master account can be used for:

1. Collection of management fees deducted directly from client accounts
2. Payment of various sundry items, i.e. research service fees, portfolio management system fees, etc.
3. Cash management service (check writing/debit card feature)

SSG assigns each advisory firm a three digit **investment professional (“IP”) number** or Advisor Number. This IP number is used to organize your firm’s accounts under your view. Access to client accounts listed under your firm’s SSG IP number will be restricted to authorized associates from your firm only.

At the start of your relationship with SSG you should have received three e-mails:

1. **Welcome to Shareholders Service Group:** The email contains the following:
 - Your Firms IP or Advisors Number
 - Two attached documents the SSG “Reference Guide” and our Fee Schedule
2. **Important Set-up Information from Shareholders Service Group:** This email contains the following:
 - Your Firms NetX360 Login ID
3. **Important Set-up Information from Shareholders Service Group:** SSG Valet Email:
Passwords are delivered over the phone for added security.

If you have not received the above e-mails please contact us at 800-380-7370.

* Please note the password for your NETX360 user **ID will require resetting every 60 days**. Additionally, if your NETX360 user ID is not utilized during a 60 day period, it will be placed in an inactive status.

Accessing NetX360

NetX360 is your account viewing and trading platform. It offers one complete solution to track your clients, executed trades and conduct research. There are three ways to access your accounts via NetX 360:

NetX360 the Windows Desktop Version - We strongly recommend that you use this version of the product. It is the most robust version of the product. You simply download it to your desktop. It requires that you run Windows and be connected to the web at all times. You do not need to download any data daily.

NetX360 the Web Version – This is a web product that has many of the same functionality as the desktop version. However, it does not have block trading or model portfolio trading capabilities.

NetX360 Mobile – You can access your accounts via Android, Blackberry, iPad, iPhone and Windows Mobile.

Accessing NetX360:

To log into **NetX360:**

Click on the following link and enter your NetX360 user credentials: www.netx360.com

Downloading the Windows Desktop Version of **NetX360** using:

Click on this link or paste it into your browser: www.netx360.com

Follow these steps:

- On this screen DO NOT login. Instead click on the word download in second paragraph on the right side of the page. It looks like this: Learn about Pershing’s Digital Experience and [download the](#) NetX360 desktop application.
- Login using your NetX360 Credentials
- Follow the instructions to install the product.
- After it is installed, you will have an icon on your desk top. You will access NetX360 using the icon on your desktop or directly from your Start menu in Windows. You will not need to access it via your web browser

To become more familiar with the functionality of any NETX360 product, please contact us for a demonstration or watch one of our many recorded webinars.

SSG Valet

You can download operational forms (in fillable PDF format) and access various other features through SSG Valet located on the [www.ssginstitutional.com website](http://www.ssginstitutional.com). To access:

1. Go to www.ssginstitutional.com
2. Click RIA Login in the upper right hand corner
3. Enter your SSG Valet user credentials
4. Below the welcome video you will notice options for Forms, SSG Webinars and other features.

Many of the items for establishing new accounts will be covered in this guide going forward. Also remember you are always welcome to call us with questions. We pride ourselves on customer service. **CONTACTING SSG**

When you call SSG at our 800 number, anyone who answers the phone stands ready to assist you. If they cannot directly answer a question they will research the question or connect you to a specialist. You can contact SSG at the following:

Telephone	(800) 380-7370 Toll-Free (858) 530-1031 Local
Fax	(858) 530-1820
Mailing Address	9845 Erma Road Suite 312 San Diego, CA92131
E-Mail Addresses	Operations: service@ssginstitutional.com Marketing: info@ssginstitutional.com

All service requests should be sent to the SSG service email, service@ssginstitutional.com

SUBMITTING DOCUMENTS TO SSG

SSG will accept a significant number of documents via fax, or scan and email. However, there are a couple of documents that must be submitted in original format (**with original signatures**). Eligible documents can be sent via fax to **(858) 530-1820, or email “service@ssginstitutional.com”**. For security purposes, we recommend password protecting documents that are submitted via email. Please call us to set up a default password for your firm.

Below are guidelines for determining which documents can be submitted via fax (or scanned images sent by e-mail) and which documents must be mailed in original format to SSG:

Document Type		E-mail/Fax Accepted	Original Only
1	14b-1 Objecting	X	
2	Account Transfer Form (ACAT transfer)	X	
3	Account Transfer Form (From non-ACAT firm)		X
4	Account Transfer Form (mutual fund transfer)	X	
5	ACH Authorization Form		X
6	Asset Movement Authorization	X	
7	Cash Disbursement Form	X	
8	Certificate of Sole Proprietorship	X	
9	Checkwriting-- Corestone Application		X
10	Corporate Resolution Form	X	
11	Dealer-Agent of Record Change Form	X	
12	Fee Choice Agreement	X	
13	Fee Payment Authorization	X	
14	Loan Advance		X
15	Margin Agreement		X
16	Mutual Fund Periodic Purchase or Redemption (SRS)	X	
17	New Account Form	X	
18	Online Access Form	X	
19	Option Agreement		X
20	Outgoing Federal Funds Wire Request	X	
21	Partnership Agreement Form	X	
22	Precious Metal Agreement	X	
23	Private Investment Form	X	
24	Research Services Selection Form	X	
25	Resource Checking Application		X
26	Retirement Account Adoption Agreement	X	
27	Retirement Account Contribution Form	X	
28	Retirement Account Distribution Request Form	X	
29	Trading Authorization Form	X	
30	Trustee Certification of Investment Powers ("TCIP")	X	

For a complete list go to the SSG Website and access our complete list of all forms and documents in Alphabetical order and select the [Documents Matrix](#).

OPENING NEW ACCOUNTS

A New Account Form & Driver License are required for establishing accounts for your clients. Additionally, depending upon the type of account, additional documentation may be required. Please refer to the **New Account Matrix** below to determine what additional documentation may be required.

New Account Matrix

Account Type	Required Documents	Optional Documents (Indicates Optional Feature Is Permitted)
Individual (Taxable) TODI	New Account Form Copy of clients driver's license	Margin Agreement Option Agreement Cash Management (Corestone) Application Transfer on Death document
Joint Tenant <ul style="list-style-type: none"> • JTWROS • Tenants In Common • Community Property • TODJ 	New Account Form Copy of clients driver's license	Margin Agreement Option Agreement Cash Management (Corestone) Application Transfer on Death Joint Account
Custodial <ul style="list-style-type: none"> • UTMA/UGMA 	New Account Form Copy of clients driver's license	
Trust	New Account Form Trustee Certification of Investment Powers Copy of trustee's driver's license	Margin Agreement Option Agreement Cash Management (Corestone) Application
IRA <ul style="list-style-type: none"> • Traditional • Rollover • Roth 	New Account Form Retirement Account Adoption Agreement Copy of clients driver's license	Option Agreement Retirement Check writing (must be age 59 ½)
Education Savings Account <ul style="list-style-type: none"> • Coverdell 	New Account Form Retirement Account Adoption Agreement Copy of clients driver's license	
IRA <ul style="list-style-type: none"> • SEP 	New Account Form Retirement Account Adoption Agreement Form 5305-SEP Copy of clients driver's license	Option Agreement Retirement Check writing (must be age 59 ½)
IRA <ul style="list-style-type: none"> • SIMPLE 	New Account Form Retirement Account Adoption Agreement Form 5304-SIMPLE Copy of clients driver's license	Option Agreement
Qualified Retirement Plan <ul style="list-style-type: none"> • Profit Sharing • Money Purchase 	New Account Form Retirement Account Adoption Agreement Copy of clients driver's license	
Corporate	New Account Form Organization Questionnaire Form Corporate Resolution Certification Copy of clients driver's license	Margin Agreement Option Agreement Cash Management (Corestone) Application
Limited Liability Company	New Account Form Organization Questionnaire Form LLC Operating Authority Form Copy of clients driver's license	Margin Agreement Option Agreement Cash Management (Corestone) Application
Sole Proprietorship	New Account Form Certification of Sole Proprietorship Copy of clients driver's license	Margin Agreement Option Agreement Cash Management (Corestone) Application
Partnership	New Account Form Organization Questionnaire Form Partnership Agreement Copy of clients driver's license	Margin Agreement Option Agreement Cash Management (Corestone) Application

Please contact our **New Accounts Department** for questions regarding any account type not listed above.

OPENING NEW ACCOUNTS (cont'd.)

There are a number of program types to choose from when establishing client accounts. The program type, selected on the New Account Form, will determine the manner in which transaction fees will be charged. The available program types include:

Program Matrix

Program Type	Description
Standard Brokerage	Applicable transaction fees are charged to the client account on a per transaction basis.
Advisor's Choice Brokerage	Transaction fees are diverted away from client accounts and instead charged to the advisor's master account.
Fee Choice Brokerage	An asset-based brokerage fee service. Clients will pay a fixed quarterly fee based on total assets, regardless of the number of transactions. This program is designed for actively traded accounts.

Completing The New Account Form

The SSG *New Account Form* can facilitate the opening of up to six (6) separate client accounts. Please note it is important to provide complete information on the *New Account Form*. Missing information may lead to a delay in the establishment of a new account.

Following are guidelines for properly completing the *New Account Form*.

Page	Section	Required Information
1	Account Registration	<ul style="list-style-type: none"> • Account holder name(s) • Legal address (must be a physical street address; cannot be a PO box) • Mailing address (if different from legal address)
1	Registration Types	<ul style="list-style-type: none"> • Check all registration types that apply • Include all pertinent additional registration information, i.e. trust date for trust accounts, minor's date of birth for custodial accounts, tenancy clause for joint accounts
2	Financial Information & Identification Information	<ul style="list-style-type: none"> • Date of birth • Identification information • Investment objective • Annual income • Tax bracket • Employment information
3	Additional Information	<ul style="list-style-type: none"> • Bank account reference (bank name and address) • Responses to USA PATRIOT Act-related questions (questions #2, #3, #4) • Source of funds
3	Cash Processing	<ul style="list-style-type: none"> • Money market sweep selection (check one) • Dividend and interest instructions
4	Fee Payment & Trading Authorization	<ul style="list-style-type: none"> • Clients should initial either <i>Discretionary Trading</i> or <i>Non-Discretionary Trading</i> section • To have management fees deducted directly from the account, clients should initial the <i>Fee Payment</i> section • For internet access to the account, clients should initial the <i>Online Access</i> section
4	Taxpayer Information & Certification	<ul style="list-style-type: none"> • Primary account holder's social security number • Joint account holder's social security number (if applicable) • Tax payer identification number (if applicable) • Country of citizenship and country of permanent residence for each account holder • Primary account holder's name, signature, and date signed • Joint account holder's name, signature, and date signed (if applicable)

DEPOSITING FUNDS

Funds can be deposited into client accounts in the following manner:

Deposit Type	Details
Check	<p>Checks should be made payable to “Pershing LLC”. Please note deposits made by check are subject to a 5 business day hold. Funds will not be available for disbursement until the holding period has lapsed. However, funds will be immediately available for use in the purchase of securities.</p> <p>Personal and business checks are acceptable.</p> <p>Cashier’s checks must be \$10,000 or more. Under \$10,000 are not accepted.</p> <p>Checks should be mailed to: <div style="text-align: center;"><i>Shareholders Service Group 9845 Erma Road, Suite 312 San Diego, CA92131</i></div> </p>
ACH	<p>ORIGINAL PAPERWORK REQUIRED</p> <ul style="list-style-type: none"> • ACH Authorization Form • Voided check from bank account where draft is to occur • Or copy of clients statement with full account number/registration/bank logo • Deposits are restricted to established accounts – ACH is not for initial funding of a new account. • Limits on deposits equal to equity of account or \$50k whichever is less.
Federal Funds Wire	<p>Funds deposited via federal funds wire should be sent to:</p> <div style="text-align: center;"> <p><i>Bank of New York New York NY ABA # 021-000018 A/C Pershing LLC A/C# 8900512385</i></p> <p><i>Further credit to: {Customer Name} {Customer’s SSG Account #}</i></p> </div> <p>SSG does not charge a fee to receive federal fund wires. However, a fee may be charged by the sending institution.</p>
Direct Deposit	<p>A completed Direct Deposit Authorization Form should be provided to either the client’s employer (payroll department) or the appropriate government agency.</p>
Mobile Deposit	<p>Download NetxInvestor Mobile App-</p> <ul style="list-style-type: none"> • Menu – Transact – Mobil Deposit • Take a picture of the front and back of your check • Choose Account – Enter Amount – Select Reason • Maximum deposit is \$100,000.00 per check • No limit on number of checks per day

For further details, please contact our *Asset Movement Department*.

WITHDRAWING FUNDS

Funds can be withdrawn from client accounts in the following manner:

Withdrawal Type	Details
Check	<p>Requests can be submitted directly through NetX360:</p> <ul style="list-style-type: none"> • Click SERVICE & OPERATIONS • Select ASSET MOVEMENT • For CATEGORY, select WITHDRAWALS • For TRANSACTION, select CHECK REQUEST • Enter amount • Enter print location (California or New Jersey) • Enter mode of delivery (regular mail or overnight delivery) • NOTE: overnight delivery charge is \$25 <p>Requests can also be submitted to SSG via:</p> <ul style="list-style-type: none"> • Telephone • E-mail • Fax <p>Third party check requests must be submitted in writing and are subject to approval. For such requests, please use the SSG Cash Disbursement Request Form. Requests require a notary and can be faxed or emailed to SSG.</p>
ACH	<p>ORIGINAL required documents include: (See ACH Procedures on SSG forms website)</p> <ul style="list-style-type: none"> • ACH Authorization Form • Voided check or statement from bank account where draft is to occur • Joint signatures if bank or brokerage account is joint <p>NOTE: Disbursements via ACH can be processed either on a periodic basis or on an ad hoc basis. IRA distribution form required if account is a qualified account. Please call Advisor Services for processing assistance.</p>
Federal Funds Wire	<p>Disbursements via federal funds wire must be submitted in writing. For such requests, please use the SSG Outgoing Wire Request Form.</p> <p>Wiring instructions should include:</p> <ul style="list-style-type: none"> • Bank name • Bank address • Bank ABA routing number • Bank account number • Bank account title/registration <p>A few items to note regarding federal funds wire disbursements:</p> <ul style="list-style-type: none"> • Requests can be faxed to SSG • All applicable account holders must sign the request • Wire disbursement fee is \$35 and \$50 for Foreign • Third party wire requests are typically not permitted (exceptions may be granted for wires sent to escrow companies for real estate transactions) • Wire disbursement requests to foreign banking institutions are not available under most circumstances. Please contact us for the specifics.

For further details, please contact our *Asset Movement Department*.

TRANSFERRING ASSETS

To transfer assets from other financial institutions, please submit the following documentation:

1. Account Transfer Form
2. A copy of the client's most recent account statement from the delivering institution

Following are details regarding the various types of account transfers:

Transfer Type	Description	Transfer Details	Estimated Processing Time
ACAT	Transfer of assets from: <ul style="list-style-type: none"> • Brokerage institutions 	Transfer paperwork for ACAT transfers can be faxed to SSG. Assets must be transferred in kind. The ACAT system is unable to facilitate liquidation instructions.	7-10 business days
Non-ACAT	Transfer of assets from: <ul style="list-style-type: none"> • Trust companies • Banking institutions • Mutual fund companies (liquidation requests only) 	Original documentation is required for all non-ACAT transfers. Please mail non-ACAT paperwork to SSG's home office. Instructions can be submitted to: <ul style="list-style-type: none"> • liquidate assets (and transfer the resulting cash) • transfer assets in kind 	15-20 business days
Mutual Fund	Transfer of assets from: <ul style="list-style-type: none"> • Mutual fund companies (transfer of mutual fund shares in kind) 	Most mutual fund companies will accept faxed copies of account transfer documentation. However, a few institutions may require original documentation.	10-15 business days
Direct Rollover	Transfer of assets from: <ul style="list-style-type: none"> • Employer sponsored retirement plan (i.e. 401k, 403b, profit sharing plan, etc.) 	Employer distribution paperwork may be required. Please contact the employer's plan administrator for document requirements. Original documentation is required for all direct rollover transfers. Please mail direct rollover paperwork to SSG's home office.	15-20 business days

NOTE: Please be sure to complete all necessary information on the Account Transfer Form. Incomplete information may result in processing delays.

To learn how to track your transfers in NETX 360 go to **“Understanding Transfers in Items for Attention”** in the Items for Attention section of this guide.

For account transfer-related questions, please contact our *Asset Movement Department*.

MANAGEMENT FEE PROCESSING

SSG Standard Fee Deduction Service

SSG offers standard management fee deduction services. Fee requests should be submitted in **spreadsheet format and sent via e-mail** to service@saginstitutional.com. There is no charge for this service.

Fee deduction requests should include:

1. Your SSG investment professional (“IP”) number
2. Your firm’s master account number
3. Client account number
4. Fee amount
5. Billing period
6. A statement from your firm confirming that written notification regarding the fees has been provided to clients

Following is a sample format for submitting fee requests.

Note: You can find the template for the below sample in the forms section of SSG Valet by searching *Management/Advisory Fee Template*.

<i>XYZ Capital Management has sent client’s simultaneous written notification of the amounts invoiced showing the amount of the fees and the specific manner in which the fees are calculated, including the time period(s) and value of assets, if any, on which the fees are based. Our invoices comply with specific SEC or State rules that may apply.</i>			
Advisory Firm Name:			XYZ Capital Management
SSG IP Number:			012
Master Account Number:			987-654321
Client Name	Account Number	Fee Amount	Billing Period
Doe, John	123-456789	\$845.00	1 st Quarter 2012
Doe, Jane	123-987654	\$2,141.00	1 st Quarter 2012
Lincoln, Abraham	123-444444	\$975.00	1 st Quarter 2012
Washington, George	123-111111	\$1,776.00	1 st Quarter 2012

A few items to note regarding the **SSG Standard Fee Deduction Service**:

1. Sufficient cash to meet the fee request must be available in clients’ accounts. If sufficient funds are not available, SSG will not process the fee request for any deficient accounts. SSG will advise you regarding any accounts for which the fees cannot be processed.
2. Requests received by 10:00am PT should be processed same day.
3. Requests received after 10:00am PT will be handled on a best efforts basis for same day processing; otherwise, the request will be processed the next business day.
4. A confirmation e-mail will be sent once the fee deductions have been processed.
5. Funds will be available for disbursement the following business day.

Management Fee Processing Options

I. Submit spread sheet to service center for processing

- Best practice is to submit management fee deduction requests in an Excel spreadsheet format via e-mail to service@suginstitutional.com.
 - NOTE: Excel spreadsheets are imported directly into NetX360. This helps to expedite processing times and reduces the potential for data entry errors.
- Encrypt the spreadsheet with a password. Be sure to provide the password in a separate e-mail.
- Do not send the fee deduction request e-mail to multiple recipients; this will help to avoid duplicate processing of your request.
- A confirmation e-mail will be sent upon receipt of your management fee deduction request.
- DO NOT mask and/or truncate account numbers.
- DO NOT include dashes (-) in the account number.
- Requests above five accounts must be submitted via email; fax submissions are subject to processing delays.
- Requests submitted in PDF format as attachments to an e-mail are also subject to processing delays and should be avoided

II. Import Management Fees Directly to Netx360 (Call to request PDF instructions and Template)

A Few of the Benefits Include:

- Ability to enter fees on demand, without cost to you. Single account entry or multiple accounts are easy to process.
- Validation process displays which accounts has insufficient funds.
- Ability to customize the fee description for each client.
- Extended cutoff time. Enter fees up until 3:30 PST.

III. Create Management Fee Schedule in Netx360 (Call to request PDF instructions)

There are three steps in setting up Management Fee Center to process your billing:

- Step 1 - Create one or more fee schedules.
- Step 2 - Attach accounts to those schedules.
- Step 3 - Set and verify the billing parameters for the accounts.

Fee Prep Service

SSG also offers an expanded management fee service known as *Fee Prep*. This service includes:

- Calculation of management fees
- Invoice creation
- Invoice mailing service (optional)

Please contact our *Fee Processing Services Department* for pricing and other information regarding this service.

Data Downloads

We offer data downloads to many third party technology systems. This includes financial planning, performance reporting, risk metric and other solutions used by Advisors. If you are using any third party technology For additional information or to establish a data download, please contact Steve Sundquist in our *Business Services Department* at ssundquist@ssginstitutional.com.

The download site must be established before data can be provided for your system. Contact our office for the required forms and instructions.

Portfolio Management Software Systems

Through special arrangements provided by SSG, advisors can subscribe to web-based portfolio management software systems (on a discounted basis) offered by Albridge Solutions, Black Diamond or by Investigo Corporation.

If you wish to use these products, please contact our office for the required forms and instructions. For further information or to participate in a demonstration regarding one of these systems, please contact Steve Sundquist in our *Business Services Department* at ssundquist@ssginstitutional.com.

SSG Cost Basis & Quarterly Performance Reports

In addition to support for outside systems, SSG offers advisors and their clients informative portfolio performance reports as well as cost basis reporting. Contact our office for more information and for required forms and instructions. SSG's **Cost Basis & Quarterly Performance Report Service** offers the following features:

Service	Features
Cost Basis Service	<ul style="list-style-type: none"> • Cost basis captured automatically with each trade • Online maintenance screen to enter cost basis data for trades executed prior to initiating the service with SSG • Detailed tax lot accounting for all positions (up to 50 tax lots per position) • Data for fixed income holdings showing original and adjusted cost basis, ratings, next call feature, and yield to maturity • Month-end account statements provide unrealized gain/loss information on each position • Quarter-end account statements display realized gain/loss information year-to-date • Online access to a complete schedule of gains and losses for the current year-to-date as well as the prior calendar year available for advisors • Online access to cost basis information available for clients
Quarterly Performance Reporting Service	<ul style="list-style-type: none"> • Two levels of reporting detail (Standard or Extended) • Performance information by position, asset class, and account • Detailed tax lot information, with unrealized gains and losses • Year-to-date realized gains and losses • Asset allocation pie chart and performance measurement charts • Hard copy performance reports mailed to clients after each calendar quarter • Combined mailing service available (“Householding”) • Household summary page for clients with multiple accounts • Online access to PDF format version of reports available for advisors
Performance Measurement Service only	<ul style="list-style-type: none"> • Online performance information by month is available for advisors • Performance data is captured from the date the account begins subscribing to the service • Properly formatted screens and charts can be printed locally by advisors • Online details show month-to-date as well as year-to-date performance • Reports can show performance in comparison with most major market indices • Performance for many variable annuities can be captured and included

For sample reports, pricing information, subscription forms, or other information, please contact Steve Sundquist in our *Business Services Department* at ssundquist@ssginstitutional.com.

ITEMS FOR ATTENTION

Items for Attention acts as an FYI or a to-do list for your firm.

To View All IFAs:

1. Go to: **NetX360®>Accounts>Single Account>IFA>All IFAs.**
2. In the **Account** field, type an account number or select an account number from the list, and then click **Go.**

Note: To view **Items for Attention** for multiple accounts:

- **Advisor/IP** - Go to: **NetX360>Accounts>Advisor/IP>IFA >All IFAs.**
- In the **IBD/OFF/IP** field, type an office and IP number or select an IBD and IP number from the applicable lists and click **Go.**
- **All Accounts** - Go to: **NetX360 >Accounts>All Accounts>IFA>All IFAs.**

Note: To view detail for any items in IFA, click the link in the **No. of Items** column, and use the available filters.

Follow all incoming and outgoing transfers for your firm.

Keep abreast of stock offerings and reorganization items.

FYIs	No. of Items	As of Date*
Incoming Account Transfers	11	07/20/2012
Outgoing Account Transfers	1	07/20/2012
Mandatory Offers	8	07/20/2012
Good 'Til Cancel Expiring Orders	5	07/20/2012
IRA Participant Contributions	11	07/20/2012
Insufficient Funds for Periodic Distributions	7	07/20/2012
Required Minimum Distribution	1	07/20/2012

Stay on top of Client IRA Contributions and RMD's.

Make sure client accounts have sufficient cash available for periodic distributions they have setup.

Understanding Transfers in Items for Attention

You can view the status of incoming and outgoing transfers in your items for attention. To find your items for attention, click on the "Account" tab at the top of NetX360. A drop-down box will open. Under the column "Advisors/IP" you will see "IFA" (Items for Attention). Click on "IFA". This will show you all open items that may need your attention as well as other notices for your firm.

To status transfers, go down to "Incoming Transfers" and click on the blue number to the right. This will open up all pending transfers for your firm.

You will see different types of words and acronyms under the "Status Type" depending on the type of transfer being processed, e.g., "ACAT", "Non-ACAT" and "Mutual Fund" transfers.

For ACAT transfers, from other brokerage firms, the request description will read "NSCC" and list the company name that is being transferred from. Below are each status and its meaning:

- Pending Processing - Transfer has been submitted but has not hit the ACAT system yet.
- Request - Transfer has been submitted to delivering firm and transfer is in beginning stages.
- Review Accelerated - Meaning: The assets will be here in 2 business days.
- Settling - The funds will be in the clients account the following business day-tomorrow.
- Closed - The transfer is complete and the assets are in the clients account.

Understanding Transfers in Items for Attention (cont'd.)

For Non-ACAT's, the request Description will always read "Non-NSCC" and list the company name being transferred from. Below are each status and its meaning:

Not-released - Transfer has been submitted and pending being sent to the delivering firm for processing.

Released - Paperwork has been sent to the mutual fund company. Completion time from this point is normally 3 to 7 business days depending on the fund company.

To status a non-ACAT that has been released, click on "Pending Processing" in the status column. In this next window you will have the details of the work item. In the middle of the screen in purple you will see "Follow-up History", by clicking this you will find the follow up notes we have obtained from the delivering firm. We follow up on Non-ACAT transfers 10 business days after submittal.

For In-kind Mutual fund transfers, the Request Description will always read "Non-NSCC Partial". Below are each status and its meaning:

PPW-Paperwork Pending- Transfer has been submitted and pending being sent to the Mutual Fund Company for processing.

Released - Paperwork has been sent to the mutual fund company. Completion time from this point is normally 3 to 7 business days depending on the fund company.

ANCILLARY SERVICES

SSG offers a number of ancillary account features/services for advisors and their clients. Following are details regarding a number of these features/services.

Feature/Service	Description	Required Document
Corestone	Check writing and debit card service	Corestone Application
IRA Resource Checking	Check writing for IRA accounts (clients must be age 59 ½ or older)	IRA Resource Checking Application
NetxInvestor	Online account access for clients	Email request, Online Client Access Form or New Account Form (clients must initial appropriate section on Page 4 of New Account Form)
Model Portfolio Brokerage	A service where model portfolios you create will be applied towards client accounts and rebalanced automatically on a periodic basis	Model Portfolio Brokerage Service Agreement

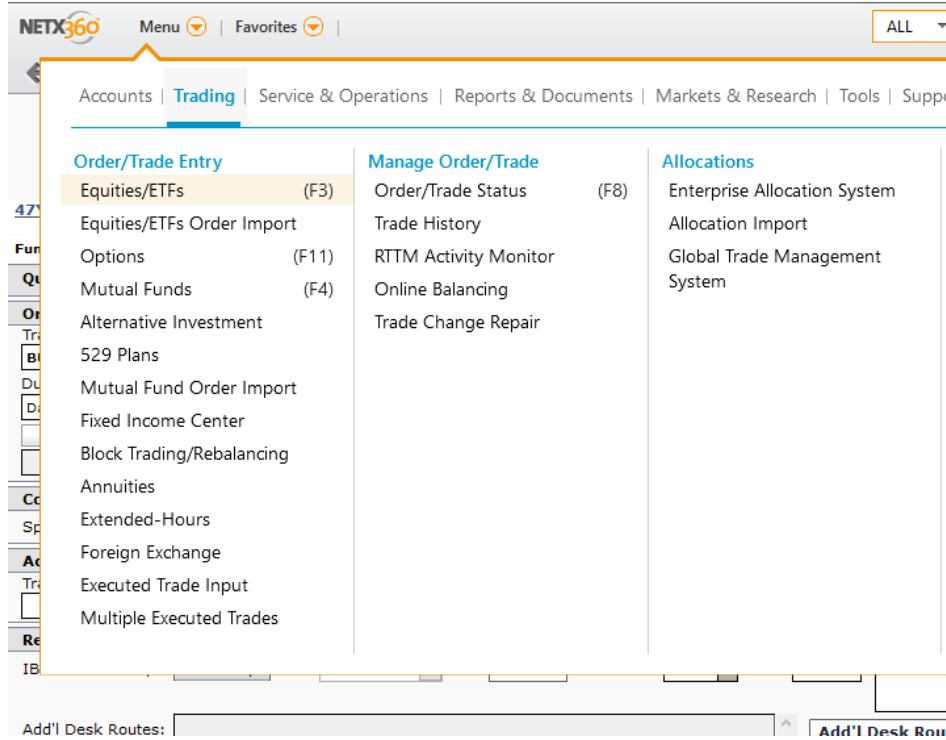
For assistance with placing trades online through the NetX360 system, please contact our office at (800) 380-7370 and ask to speak with our Trading Desk.

Trading Equities and ETF's

Opening the Trading Screen

Trades involving individual equities (including closed end/exchange traded funds) can be placed directly through NetX360. Here are the steps for entering such trades:

1. Menu > Trading > Order/Trade Entry > Equities/ETF
2. Select **EQUITY/ETF's TRADING** (See Below)



Entering an Equity/ETF Trade

1. Enter the account number and hit the Enter key (NOTE: be sure you can see the account number to the right of the **ACCOUNT** box on in the left hand corner of the trading screen tab)
2. Enter the **ORDER DETAILS** (explanations below)
3. After all **ORDER DETAILS** have been entered, click **REVIEW BEFORE SENDING**
4. Review all details of the trade
5. If trade details appear correct, click **SEND ORDER**
6. If trade details require revision, click **BACK TO TRANSACTION** and re-enter the trade details accordingly
7. Review the status of the trade in the **ORDER/TRADE STATUS** screen (located under both the **ACCOUNT** tab and the **TRADING** tab)

Trading Screen Definitions

<p>Account: If you navigated directly from the client account under the Account tab, the account number will automatically be populated into this field. Otherwise you will need to enter the account number and hit the 'Enter' key. Be sure the correct account number and account registration appears to the right of this field before proceeding.</p>	<p>Transaction: Choose your transaction type (Buy, Sell from Position, etc). If you choose Sell from Position, the system will bring up a listing of the equity positions held in the account. Double clicking on the security in question will bring up the symbol in the Symbol field.</p>
<p>Quantity: Enter the number of shares to be traded.</p>	<p>Symbol: Enter the symbol of the security to be traded. You can search for a security by clicking on the blue "Sec. Search" button that is located in the upper right portion of the screen.</p>
<p>Order Type: Choose your order type (Market, Limit, Stop, etc.).</p>	<p>Limit Price: This field is used for entering Limit orders.</p>
<p>Stop Price: This field is used for entering Stop orders.</p>	<p>Duration: This field is used to indicate the duration of the order. Day, GTC (for 60 days), etc.</p>
<p>Acct Type: Cash or Margin (margin agreement must be on account file).</p>	<p>Add'l Order Data: Add any additional information for your order (i.e. "Next Day Settlement, Cash-Same Day settle, Not Held").</p>
<p>Discretion Exercised: No – This represents the relationship between you and your client. Advisors can select what is appropriate.</p>	

ABT570196 SHAREHOLDERS SERVICE GROUP, INC.9845 ERMA ROAD SUITE 312 SAN DIEGO CA 92131-1084

Funds Available to Trade

Quick Trade: (B/S/SS Qty Symbol Price) Example: B 10 XYZ 1

Order Details

Transaction: Quantity: Symbol:

Order Type: Limit Price: Stop Price:

Duration: Acct Type:

Additional Order Data:
 All or None
 Not Held
 Do Not Reduce Price
 Do Not Increase Shares

Trailers/Comments:

Discretion Exercised:

Today's Balances Order Status Margin Requirements Quotes				
Currency: USD				
	Cash	Margin	Short	
1 Opening Values				
2 Cash Mgmt Balance:	N/A	N/A	N/A	
3 MTD Accrual:	N/A	N/A	N/A	
4 Market Value:	N/A	0.00	N/A	
5 Trade Date Value:*	N/A	1.34	N/A	
6				
7 Net Worth:	1.34			
8				
9 Current Values				
10 Trade Date Balance:*	N/A	1.34	N/A	
11 Trades:*	N/A	0.00	N/A	
12 Checks:*	N/A	0.00	N/A	
13 Others:*	N/A	0.00	N/A	
14 Totals:*	N/A	1.34	N/A	
15				
16 \$ Change from Opening:*	N/A	0.00	N/A	
17 % Change from Opening:	N/A	0.00	N/A	

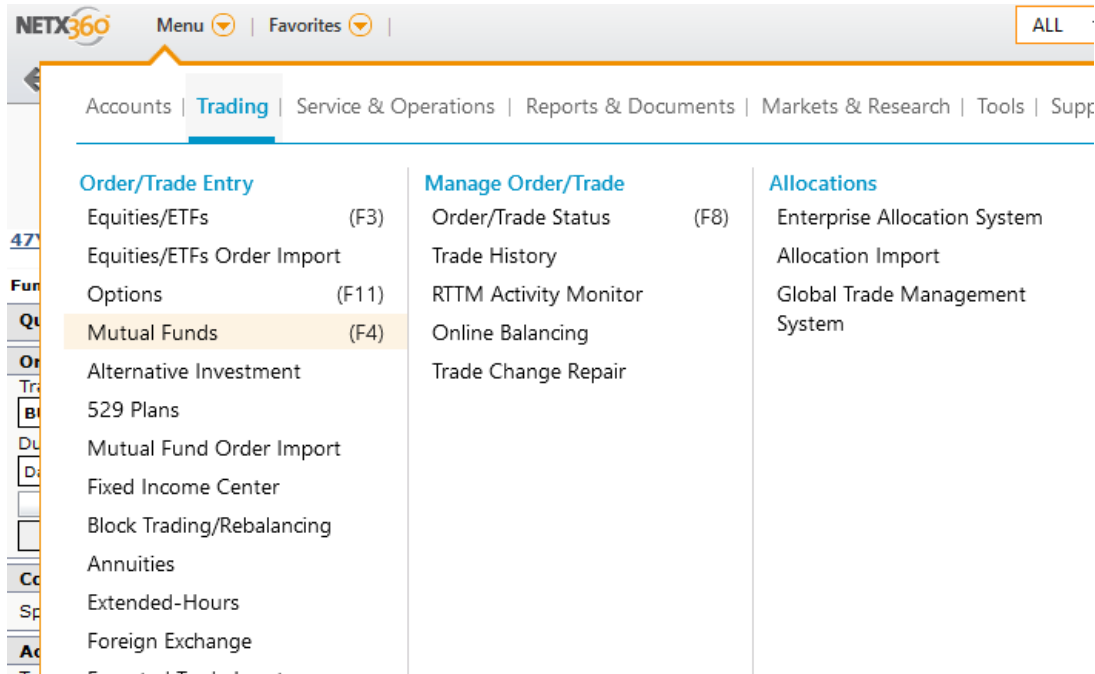
<p>Today's Balances- Cash balances are available under this tab.</p>
<p>Order Status- Information regarding pending trades can be accessed from this tab.</p>
<p>Margin Requirements- This tab provides margin accounting details for applicable accounts.</p>
<p>Quotes - You can obtain real time price quotes from this tab or use the quick quote to the right.</p>
<p>NOTE: Real time quote information is available on a subscription basis. Please contact our office for pricing information.</p>

Trading Mutual Funds

Opening the Trading Screen

Trades involving open-end mutual funds (both load and no-load funds) can also be placed directly through NetX360. Here are the steps for entering such trades:

1. Menu > Trading > Order/Trade Entry > Mutual Funds
2. Select Mutual Funds Trading (*See Below*)




Entering a Mutual Fund Trade

1. Enter the account number and hit the Enter key (NOTE: be sure you can see the account number to the right of the **ACCOUNT** box)
2. Enter the **ORDER DETAILS** (explanations below)
3. After all **ORDER DETAILS** have been entered, click **REVIEW BEFORE SENDING**
4. Review all details of the trade
5. If trade details appear correct, click **SEND ORDER**
6. If trade details require revision, click **BACK TO TRANSACTION** and re-enter the trade details accordingly
7. Review the status of the trade in the **ORDER/TRADE STATUS** screen (located under both the **ACCOUNT** tab and the **TRADING** tab)

Trading Screen Definitions

<p>Account: If you navigated directly from the client account under the Account stab, the account number will automatically be populated into this field. Otherwise you will need to enter the account number and hit the 'Enter' key. Be sure the correct account number and account registration appears to the right of this field before proceeding.</p>	<p>Transaction: Choose your transaction type (Buy, Redemption, Exchange). If you choose either Redemption or Exchange, the system will bring up a listing of the mutual fund positions held in the account. Double clicking on the fund in question will bring up the symbol in the Symbol field.</p>
<p>Sec.ID Value: Enter the symbol or the CUSIP of the security to be traded. You can search for a security by clicking on the blue Sec. Search button on the upper right side of the screen.</p>	<p>Amount: Enter the dollar amount for your purchase. For redemptions, you can choose the Full box to redeem all shares, or you can enter a specific share or dollar amount (be sure either Currency or Dollar is properly selected in the drop down box).</p>
<p>NAV Indicator: This field is used only for orders involving load funds. As a registered investment advisor, you are eligible to purchase load funds on a load waived basis (at "NAV" or "Net Asset Value"). To purchase a load fund at NAV, select Yes.</p>	
<p>Reinvest: Dividend/Income and Capital Gains: These fields are used for indicating your reinvest option.</p>	<p>Discretion Exercised: No – This represents the relationship between you and your client. Advisors can select what is appropriate.</p>

Funds Available to Trade 

Order Details

Transaction: Sec.ID Value: Amount: Currency: NAV Indicator:

Reinvest: Reinvest: Discretion Exercised: Comments:

Fund Details:

Today's Balances

Currency:

		Cash	Margin	Short
1	Opening Values			
2	Cash Mgmt Balance:	N/A	N/A	N/A
3	MTD Accrual:	N/A	N/A	N/A
4	Market Value:	N/A	0.00	N/A
5	Trade Date Value:*	N/A	1.34	N/A
6				
7	Net Worth:	1.34		
8				
9	Current Values			
10	Trade Date Balance:*	N/A	1.34	N/A
11	Trades:*	N/A	0.00	N/A
12	Checks:*	N/A	0.00	N/A
13	Others:*	N/A	0.00	N/A
14	Totals:*	N/A	1.34	N/A

Today's Balances Reflects funds to withdrawal not funds to trade

Order Status- Information regarding pending trades can be accessed from this tab.

Margin Requirements- This tab provides margin accounting details for applicable accounts.

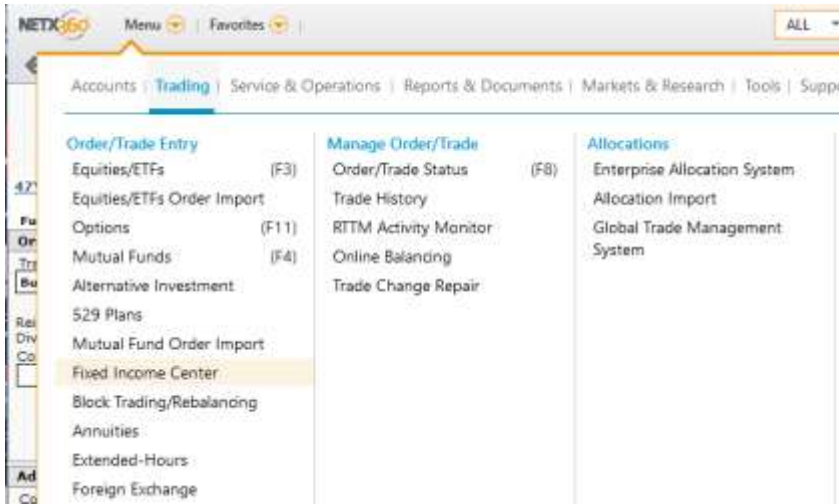
Quotes - You can obtain real time price quotes from this tab or use the quick quote to the right.

NOTE: Real time quote information is available on a subscription basis. Please contact our office for pricing information.

Trading Fixed Income Securities

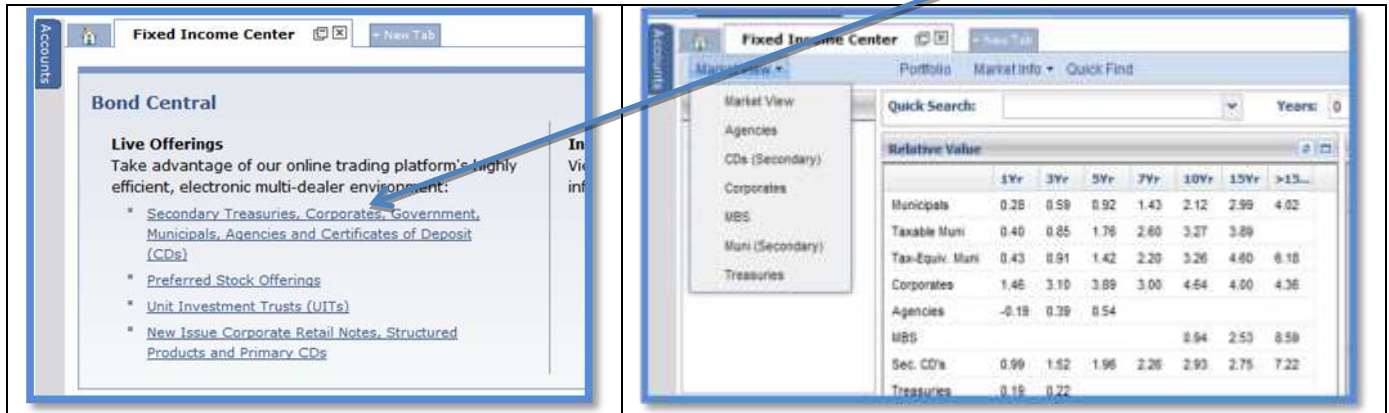
Trades involving Fixed Income are outlined below:

1. Menu > Trading > Order/Trade Entry > Fixed Income Center
2. Select Fixed Income Center(See Below)



Using Bond Central to Access Inventory

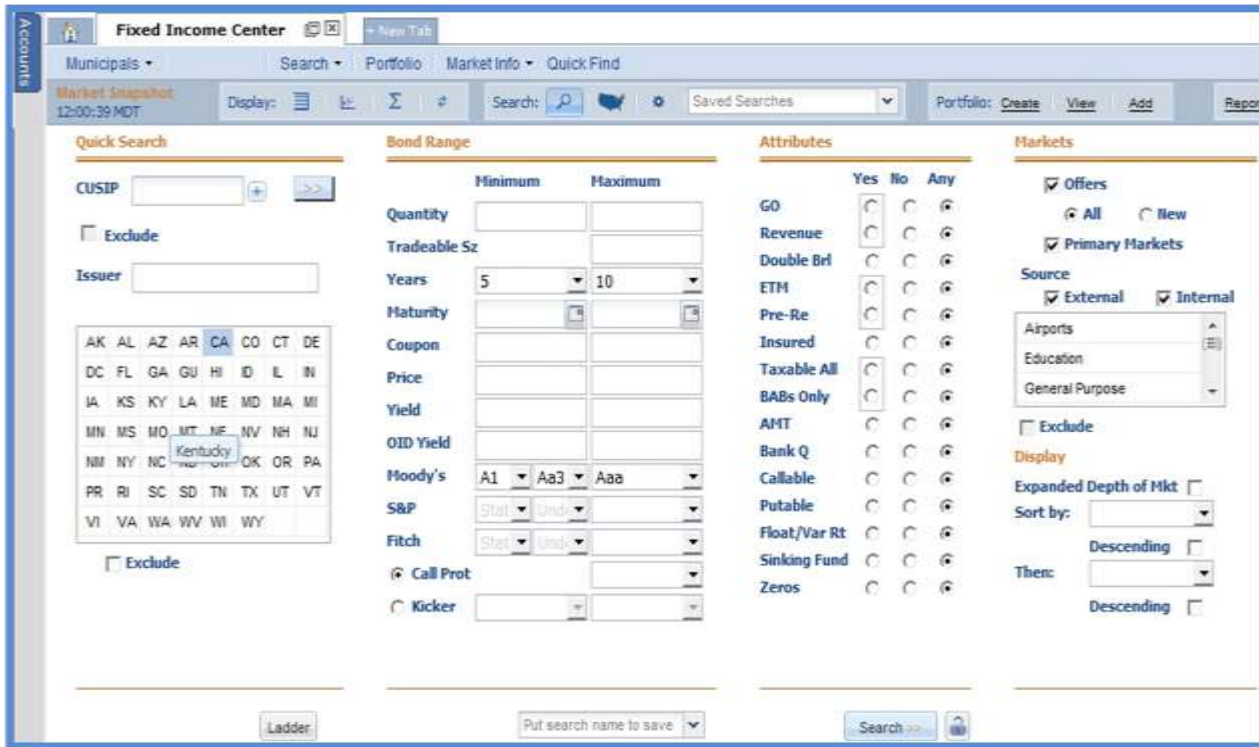
When you enter the Fixed Income Center you can choose from many options. Let's look at the secondary market and then choose Muni Secondary(see below).



Then click on Search and then choose Advanced.



In the advanced tab you can see all of the different options available to search. Once you choose your options hit the Search button below or hit Enter to see the bonds.



Then you can click on the bond you are interested in to learn more about it. There is also a help feature in the product.

Min	Of Qty	Description	Coupon	Maturity	Of YTW	Of Px	Of YTM	Sales Credit	Rating	Insurance	Call	CUSIP	Attributes
20	20	ACALANES CALIF UN HIGH SCH DIS GO REF BDS 2004 A	4.125	08/01/2021	1.797	109.023	2.979	0.00	Aa3AA-WD	AGMC	C 16@ 100	004264X05	
5	50	ACALANES CALIF UN HIGH SCH DIS GO REF BDS 2004 A	4.000	08/01/2017	0.760	112.854	1.351	0.00	Aa3AA-WD	AGMC	C 16@ 100	004264X04	
10	10	ACTON-AGUA DULCE UN SCH DIST GO BDS 2009-A	5.000	08/01/2020	1.553	122.880	1.913	0.00	Aa3AA-WD	AGMC	C 19@ 100	00507TAS3	BQ
5	15	ADELANTO CALIF ELEM SCH DIST C COPS SERIES	4.000	08/01/2018	1.552	111.950	1.921	0.00	Aa3AA-WD	AGMC	C 17@ 100	00679LAH6	
10	20	ALAMEDA CNTY CALIF PENSION OBL GO PENSION OBLIG B	0.000	12/01/2017	3.500	81.270	3.900	0.00	Aa3BBB-	NATL		011112AY5	Taxable
10	45	ALAMEDA CNTY CALIF PENSION OBL GO PENSION OBLIG B	0.000	12/01/2018	4.100	77.220	4.100	0.00	Aa3BBB-	NATL		011112AZ2	Taxable
5	5	ALBANY CALIF UN SCH DIST GO BDS 2009 S	4.500	08/01/2019	2.890	115.892	2.090	0.00	Aa3A-	AGC		01210AND3	BQ
15	15	ALBANY CALIF UN SCH DIST GO BDS 2009 S	4.500	08/01/2018	1.371	118.066	1.371	0.00	Aa3A-	AGC		01210ANC5	BQ
25	240	ALBANY CALIF UN SCH DIST GO REF BDS 2012	4.000	08/01/2021	2.100	115.563	2.100	0.00	Aa3A-			01210AK9	
5	30	ALHAMBRA CALIF UN SCH DIST EL GO SCH BDS B-1	5.850	08/01/2020	3.794	114.126	3.794	0.00	Aa3A-			016066BJ0	SF, EC, T...
5	5	ALHAMBRA CALIF UN SCH DIST EL GO SCH BDS 2009A	5.250	08/01/2019	1.543	124.630	1.543	0.00	Aa3AA-J	AGC		016066AJ1	
5	25	ALHAMBRA CALIF UN SCH DIST EL GO SCH BDS 2009A	5.500	08/01/2020	1.840	124.050	2.216	0.00	Aa3AA-J	AGC	C 19@ 100	016066AK3	
10	10	ALLAN HANCOCK CALIF JT CNTY C GO BDS 2009B	5.000	08/01/2021	1.723	121.624	2.332	0.00	Aa2AA-J	Available	EC C 19@	016730B14	EC
15	15	ALLAN HANCOCK CALIF JT CNTY C GO BDS 2009B	5.000	08/01/2019	1.270	125.027	1.270	0.00	Aa2AA-J	Available		016730B79	
20	20	ALLAN HANCOCK CALIF JT CNTY C GO BDS SERIES	4.000	08/01/2020	1.299	110.585	2.536	0.00	Aa2AA-WD	AGMC	C 16@ 100	016730AS2	

Entering a Fixed Income Trade

Once you have chosen the bond you would like to purchase you would follow these steps with our trading team. Fixed income trades must be submitted by telephone at (800)380-7370. Just ask to speak to a member of our trading team.

When submitting fixed income trades, please be sure to provide the following information:

1. Client account number
2. Trade side (BUY or SELL)
3. Amount
4. Security details (issuer, interest rate, maturity date)
5. CUSIP number

NOTE: All orders should be reviewed for accuracy on the **Orders/Trade Status** screen (found under both the **Account** tab as well as the **Trading** tab).