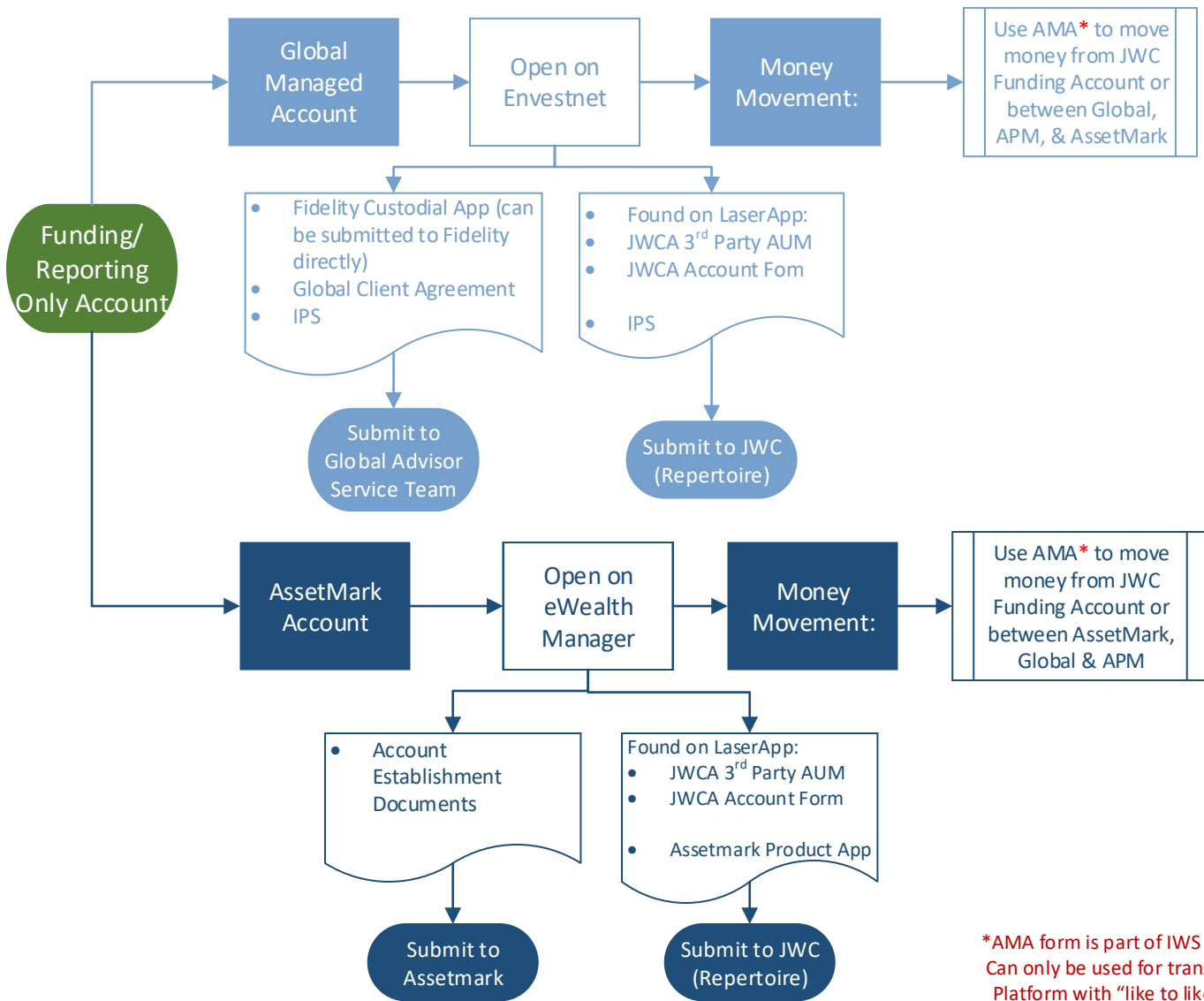
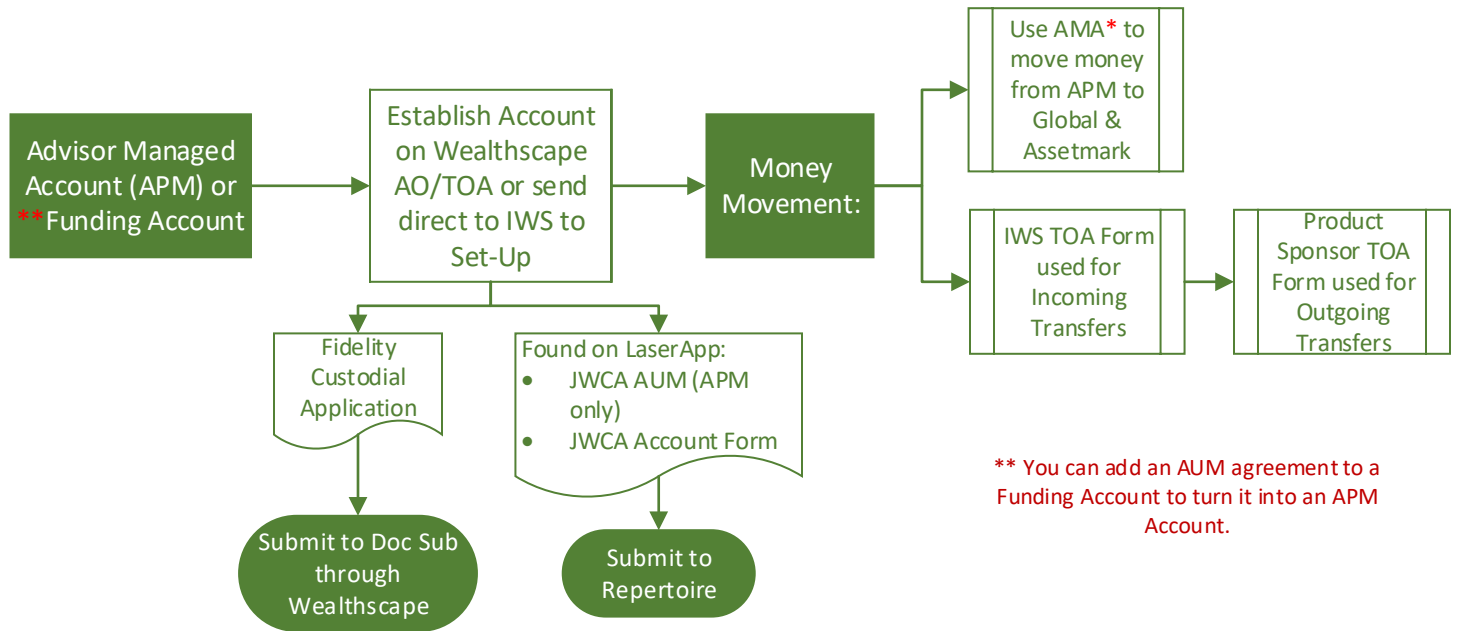


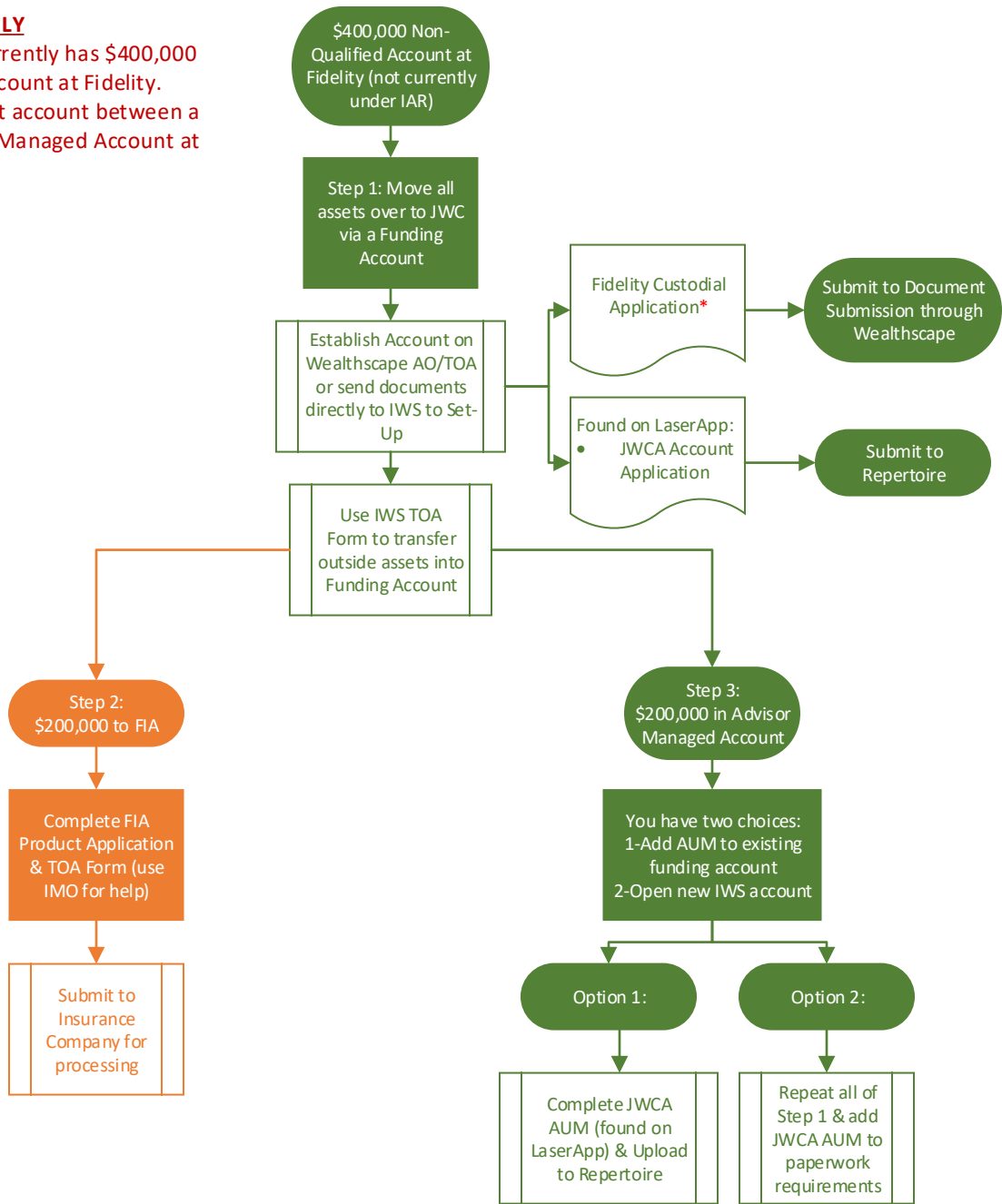
Account Opening Process



Example #1

IAR ONLY

Scenario: New client, currently has \$400,000 in a Non-Qualified account at Fidelity.
 Advisor would like to split account between a Index Annuity & Advisor Managed Account at IWS

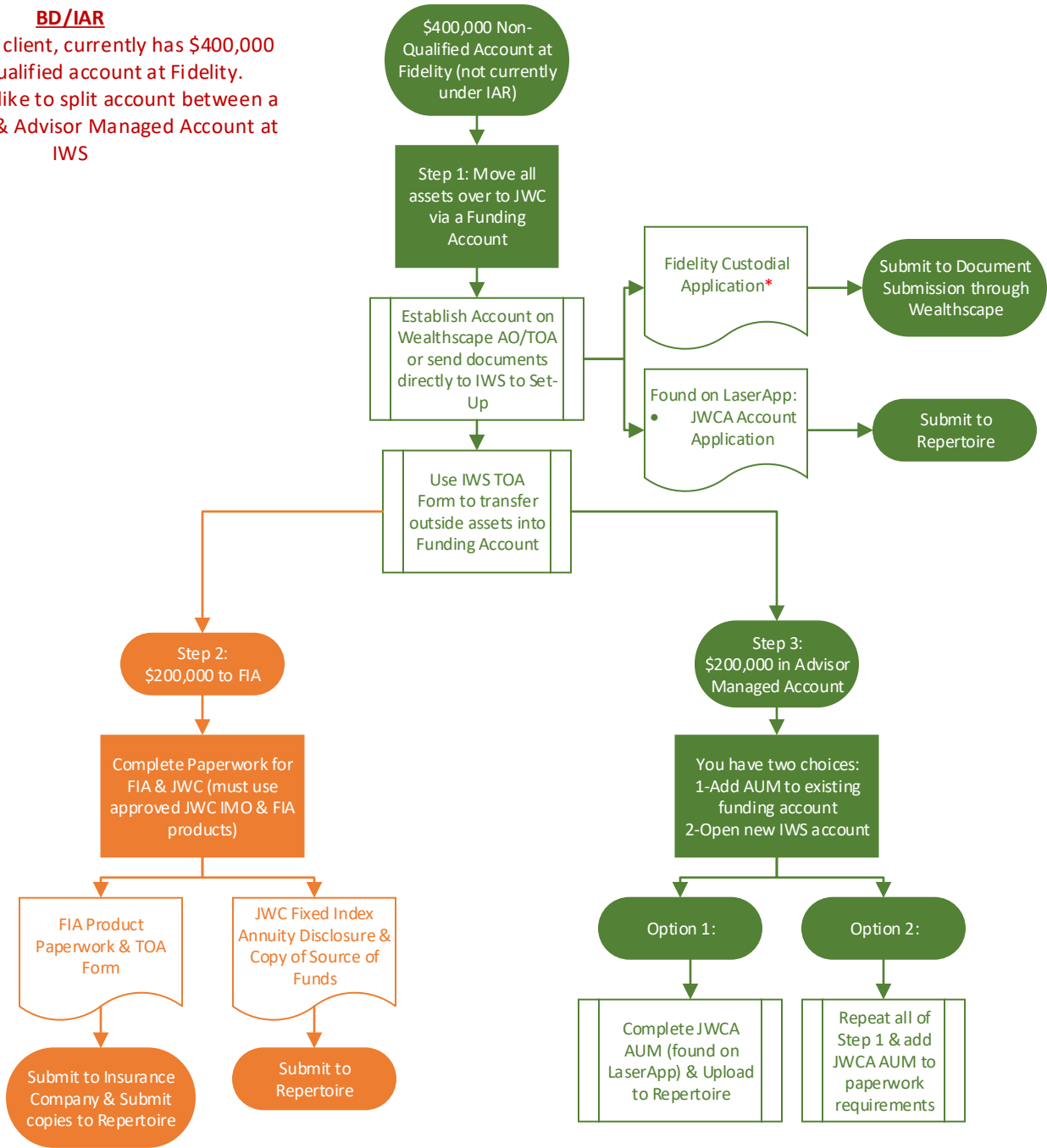


*If the Asset Movement Authorization section (found within Fidelity Custodial Agreement) is completed, then the advisor will have the ability to move money to like-registered accounts.

Example #2

BD/IAR

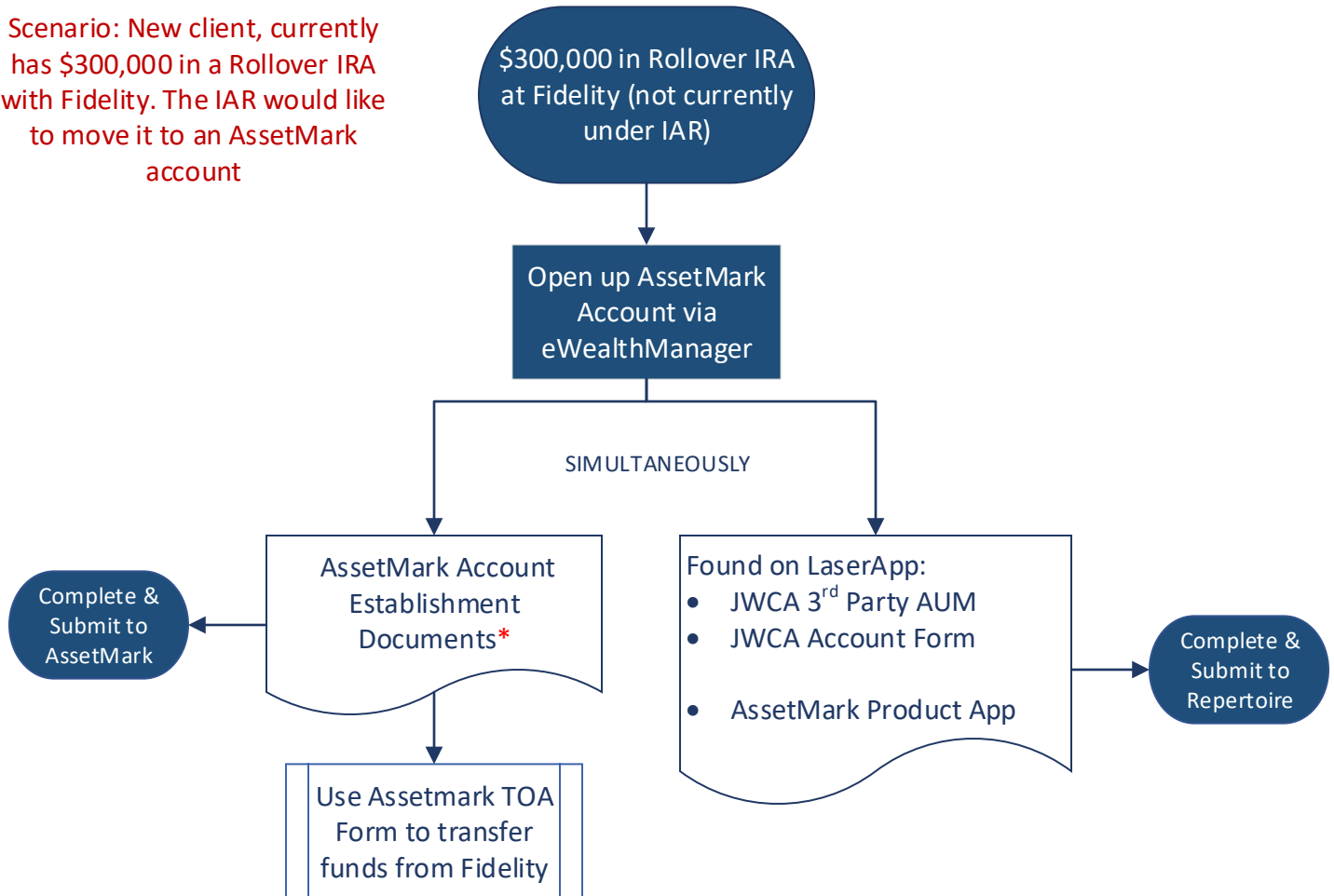
Scenario: New client, currently has \$400,000 in a Non-Qualified account at Fidelity. Advisor would like to split account between a Index Annuity & Advisor Managed Account at IWS



*If the Asset Movement Authorization section (found within Fidelity Custodial Agreement) is completed, then the advisor will have the ability to move money to like-registered accounts.

Example #3

Scenario: New client, currently has \$300,000 in a Rollover IRA with Fidelity. The IAR would like to move it to an AssetMark account



*Consider setting up Standing Payment Instructions or a Standing Letter of Authorization to move money to 3rd Party Accounts on behalf of the client. Check with AssetMark for their requirements to move assets from their accounts to other client accounts.