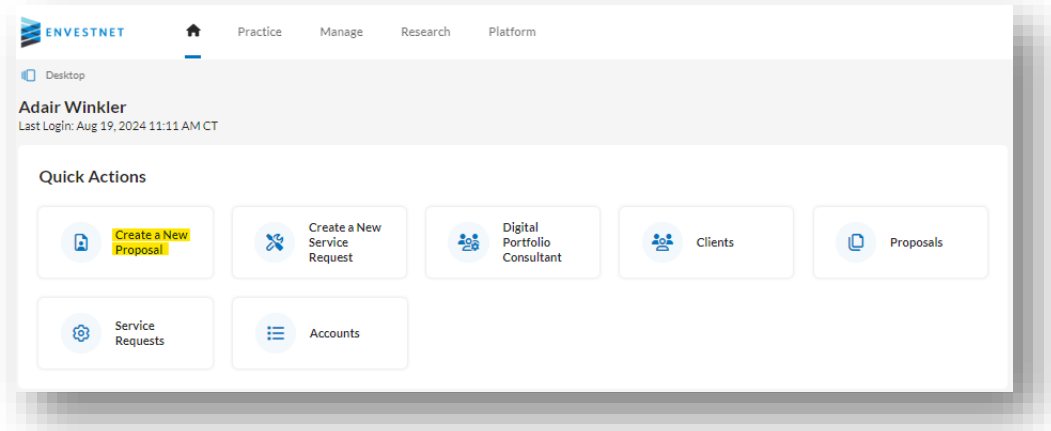
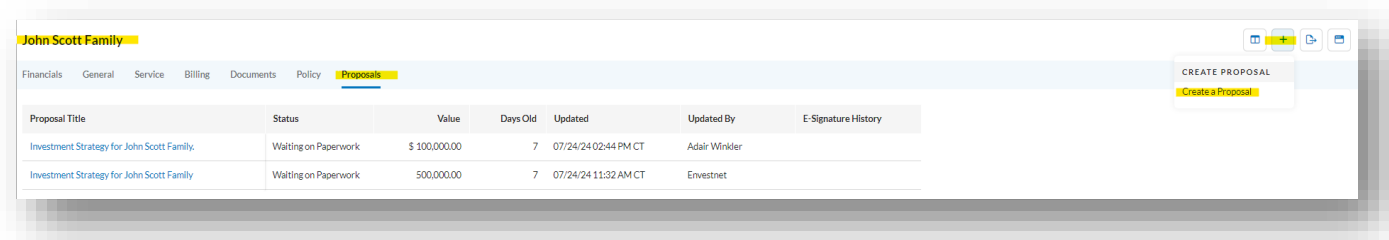


## New Account Onboarding

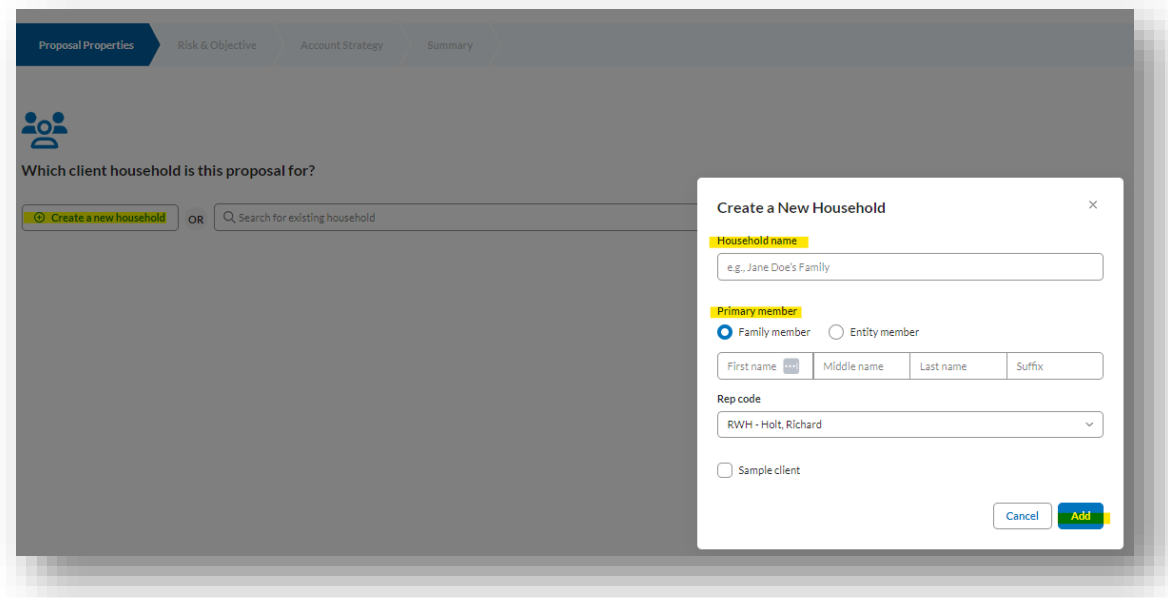
1. To create a new proposal for a new client, select Create a New Proposal under Quick Actions on your Desktop
  - a. Note: Must be launched into advisor portal to begin proposal



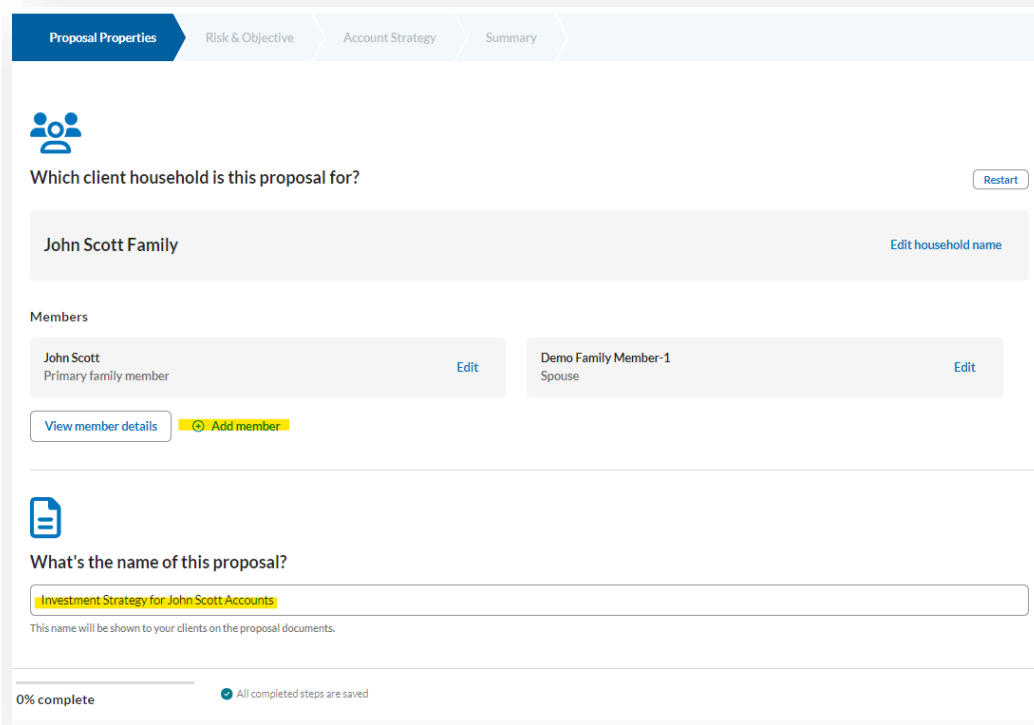
2. To create a new proposal for an existing client, access the Proposal tab of the client household and click the '+' to Create New Proposal



3. For new client proposal, you will enter Household Name and Primary Member information

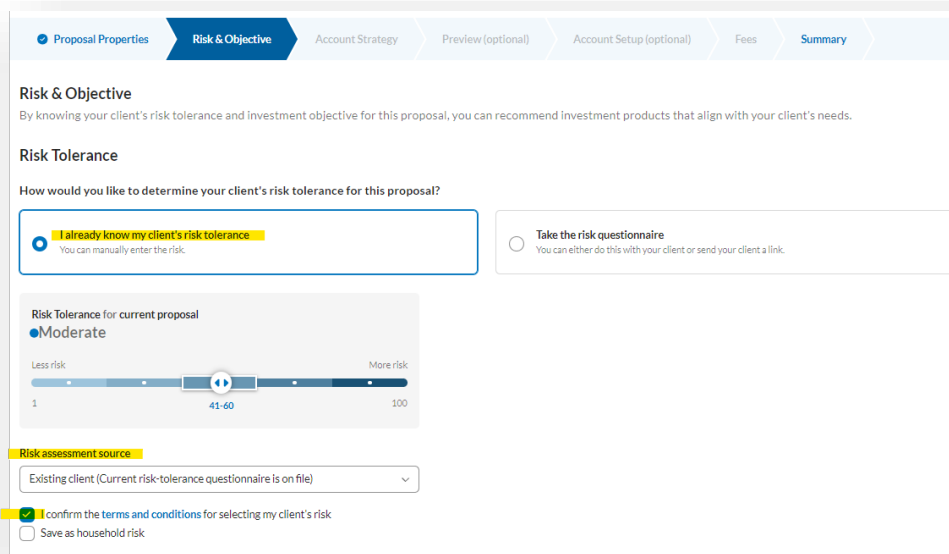


4. For existing households, this data will prepopulate and give you the option to Add Member and edit Proposal Name



The screenshot shows the 'Proposal Properties' step of the onboarding process. The navigation bar includes 'Proposal Properties', 'Risk & Objective', 'Account Strategy', and 'Summary'. The main content area asks 'Which client household is this proposal for?' with a 'Restart' button. Below this, the 'John Scott Family' household is listed with an 'Edit household name' link. The 'Members' section shows two members: 'John Scott' (Primary family member) and 'Demo Family Member-1' (Spouse), each with an 'Edit' link. There are 'View member details' and 'Add member' buttons. The 'What's the name of this proposal?' section has a text input field containing 'Investment Strategy for John Scott Accounts' and a note: 'This name will be shown to your clients on the proposal documents.' At the bottom, a progress indicator shows '0% complete' and 'All completed steps are saved'.

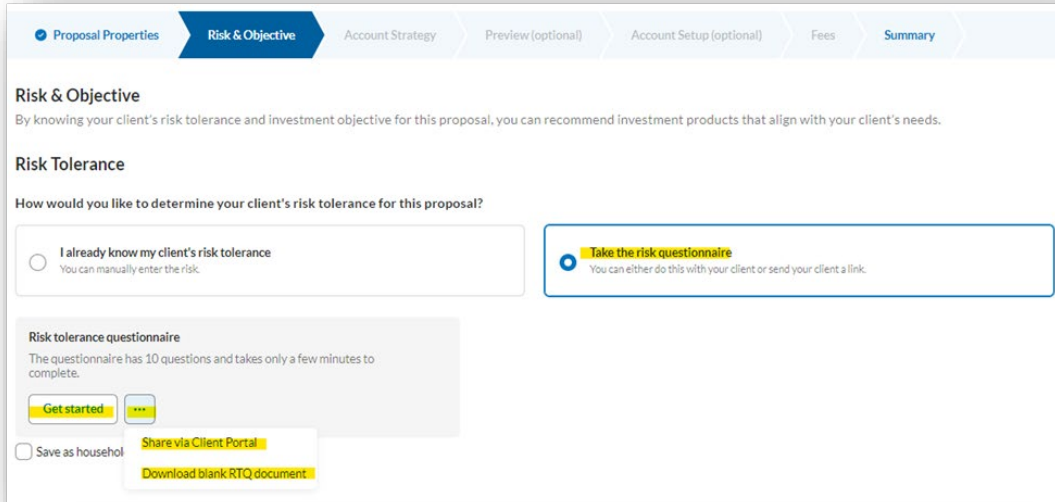
5. To determine the client's risk tolerance, you have a few options:
  - a. If you already have this documented, select I already know my client's risk tolerance



The screenshot shows the 'Risk & Objective' step of the onboarding process. The navigation bar includes 'Proposal Properties', 'Risk & Objective', 'Account Strategy', 'Preview (optional)', 'Account Setup (optional)', 'Fees', and 'Summary'. The main content area is titled 'Risk & Objective' and includes the text: 'By knowing your client's risk tolerance and investment objective for this proposal, you can recommend investment products that align with your client's needs.' Under 'Risk Tolerance', it asks 'How would you like to determine your client's risk tolerance for this proposal?' with two radio button options: 'I already know my client's risk tolerance' (selected) and 'Take the risk questionnaire'. Below this, a slider shows 'Risk Tolerance for current proposal' set to 'Moderate' on a scale from 1 (Less risk) to 100 (More risk). The 'Risk assessment source' dropdown is set to 'Existing client (Current risk-tolerance questionnaire is on file)'. At the bottom, there are two checkboxes: 'confirm the terms and conditions for selecting my client's risk' (checked) and 'Save as household risk' (unchecked).

## New Account Onboarding

- b. To determine a client's risk tolerance, select Take the risk questionnaire. You will have the option to take the questionnaire, share via client portal, or download blank copy to present to the client.



The screenshot shows the 'Risk & Objective' step in the onboarding process. The navigation bar includes: Proposal Properties, Risk & Objective (active), Account Strategy, Preview (optional), Account Setup (optional), Fees, and Summary.

**Risk & Objective**  
By knowing your client's risk tolerance and investment objective for this proposal, you can recommend investment products that align with your client's needs.

**Risk Tolerance**  
How would you like to determine your client's risk tolerance for this proposal?

I already know my client's risk tolerance  
You can manually enter the risk.

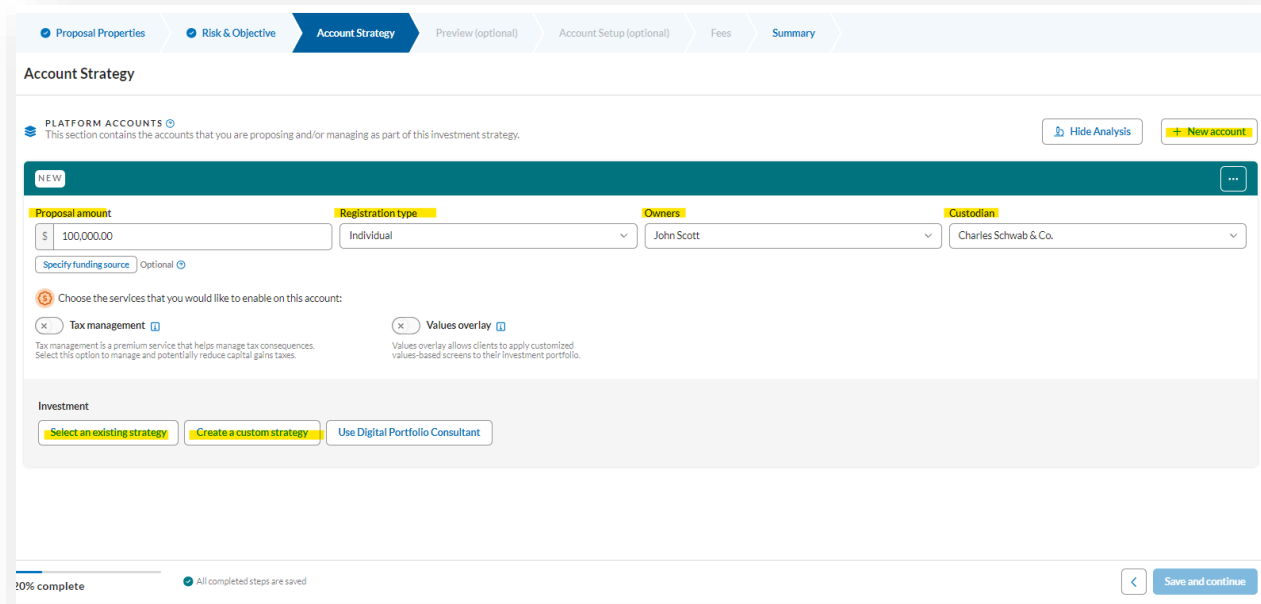
Take the risk questionnaire  
You can either do this with your client or send your client a link.

**Risk tolerance questionnaire**  
The questionnaire has 10 questions and takes only a few minutes to complete.

Save as household
 

- 
-

- 6. Next, you will select the strategy for each account you are onboarding. Start by entering Proposal Amount, Registration Type, Owner, and Custodian. You have the option to Create a Custom Strategy or Select from an Existing Strategy (models that have been built for your firm on Manage tab).
  - a. If you are onboarding multiple accounts, you will click +New Account and repeat this process for each account.



The screenshot shows the 'Account Strategy' step in the onboarding process. The navigation bar includes: Proposal Properties, Risk & Objective, Account Strategy (active), Preview (optional), Account Setup (optional), Fees, and Summary.

**Account Strategy**

PLATFORM ACCOUNTS ⓘ  
This section contains the accounts that you are proposing and/or managing as part of this investment strategy.

NEW

Proposal amount	Registration type	Owners	Custodian
\$ 100,000.00	Individual	John Scott	Charles Schwab & Co.

Optional ⓘ

Choose the services that you would like to enable on this account:

Tax management ⓘ  
Tax management is a premium service that helps manage tax consequences. Select this option to manage and potentially reduce capital gains taxes.

Values overlay ⓘ  
Values overlay allows clients to apply customized values-based screens to their investment portfolio.

**Investment**

10% complete  All completed steps are saved

## New Account Onboarding

- When Selecting an Existing Strategy, select applicable program. A window will pop up with models that fall within your client's selected risk tolerance. You can expand this selection by clicking on Risk Class and expanding the risk range to include.

**Select a program** ✕

Investment amount      \$100,000.00

Owner                      John Scott

Custodian                 Charles Schwab & Co.

Registration type        Individual

**Program**

[Help me understand the program types >](#)

Unified Managed Account

PMC Foundation Portfolios

FSP Program

Advisor as Portfolio Manager (APM)

Cancel
Start selecting

**Select Investment Product** Program: Advisor as Portfolio Manager (APM)

**Account Strategy**

Proposal amount  
\$50,000.00

Registration type  
Individual

Owners  
Test Family

Custodian  
Charles Schwab & Co.

Target risk range  
Growth

Proposal amount  
\$50,000.00

Risk assessment

Filter

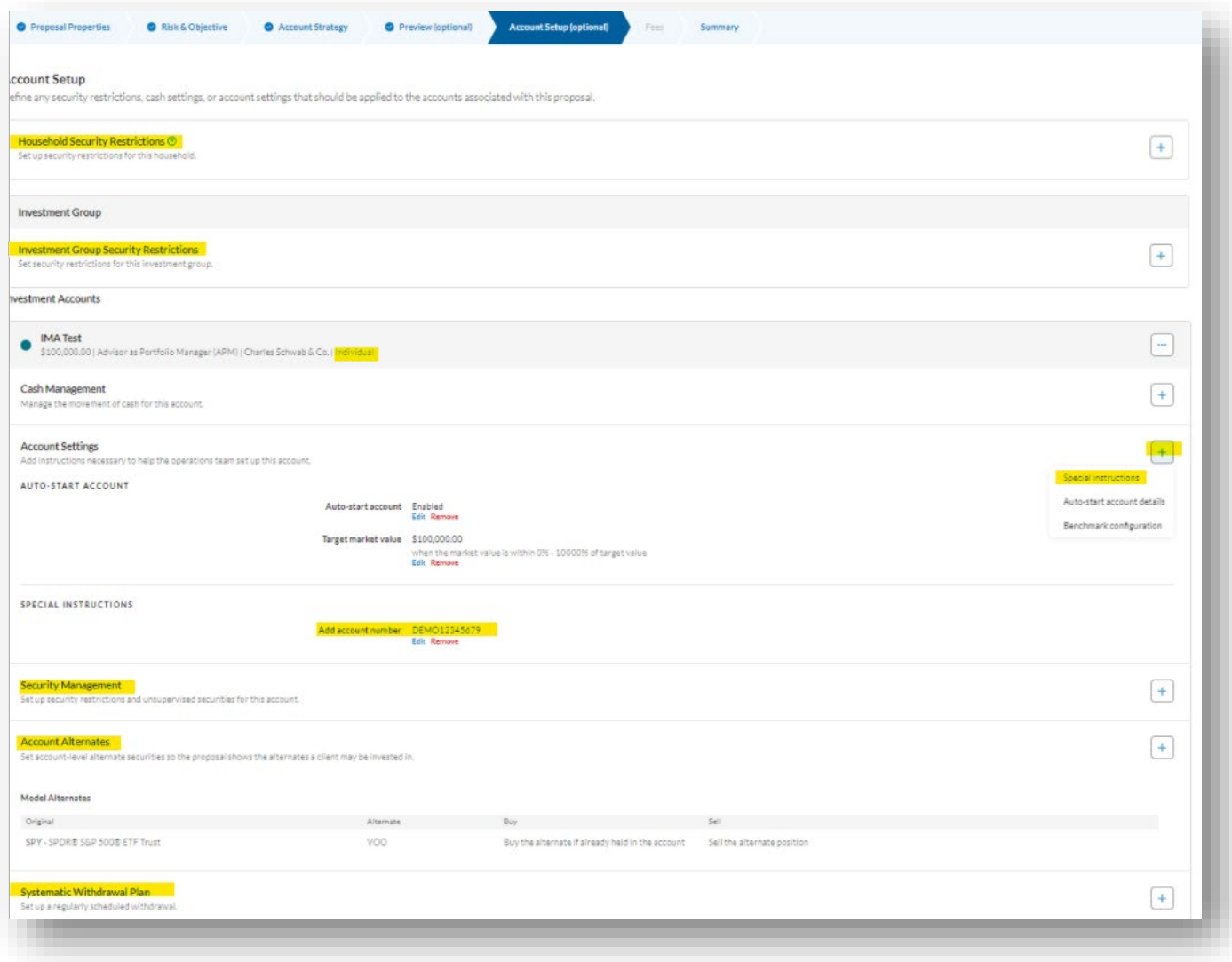
7 product matched of 49

	Product name ↑	Favorite	Risk class	Product cost
<input type="radio"/>	OWA American Funds Growth	★	Growth	0.08%
<input type="radio"/>	OWA American Funds NQ Growth	★	Growth	0.08%
<input type="radio"/>	OWA CA Hybrid Tax Aware Growth	★	Growth	0.08%
<input checked="" type="radio"/>	OWA ETF Growth	★	Growth	0.08%
<input type="radio"/>	OWA ETF Passive Growth	★	Growth	0.08%
<input type="radio"/>	OWA ETF Passive WP Growth	★	Growth	0.08%
<input type="radio"/>	OWA Hybrid Growth	★	Growth	0.08%

Next
Cancel

## New Account Onboarding

8. The Account Strategy tab allows you to add any household, investment group, or account level restrictions. You can also add any special cash instructions.
  - a. The one required piece of information to add is the account number. Account Number is added under Account Settings>+>Special Instructions.



The screenshot shows the 'Account Setup' tab in the onboarding process. The navigation bar includes: Proposal Properties, Risk & Objective, Account Strategy, Preview (optional), **Account Setup (optional)**, Fees, and Summary.

**Account Setup**  
Define any security restrictions, cash settings, or account settings that should be applied to the accounts associated with this proposal.

- Household Security Restrictions** (with a plus icon): Set up security restrictions for this household.
- Investment Group**
  - Investment Group Security Restrictions** (with a plus icon): Set security restrictions for this investment group.
- Investment Accounts**
  - IMA Test** (with a plus icon): \$100,000.00 | Advisor as Portfolio Manager (APM) | Charles Schwab & Co. | Individual
  - Cash Management** (with a plus icon): Manage the movement of cash for this account.
  - Account Settings** (with a plus icon): Add instructions necessary to help the operations team set up this account.
    - AUTO-START ACCOUNT**

Auto-start account	Enabled	<a href="#">Edit</a>	<a href="#">Remove</a>
Target market value	\$100,000.00	when the market value is within 0% - 10000% of target value	
		<a href="#">Edit</a>	<a href="#">Remove</a>
    - SPECIAL INSTRUCTIONS**
      - Add account number**: DEMO12345678 (with a plus icon)
      - [Edit](#)
      - [Remove](#)
  - Special instructions** (dropdown menu):
    - Auto-start account details
    - Benchmark configuration
- Security Management** (with a plus icon): Set up security restrictions and unsupervised securities for this account.
- Account Alternates** (with a plus icon): Set account-level alternate securities so the proposal shows the alternates a client may be invested in.
  - Model Alternates**

Original	Alternate	Buy	Sell
SPY - SPDR S&P 500 ETF Trust	VOO	Buy the alternate if already held in the account	Sell the alternate position
- Systematic Withdrawal Plan** (with a plus icon): Set up a regularly scheduled withdrawal.

9. Lastly, you will edit the client fee. Be sure to update each account included in the proposal. Check the box to agree the Fee Schedule and Continue

Fee Type	Rate	Amount
Client Fee	1.00%	\$1,000.00
Sponsor Fee	0.05%	\$50.00
Advisor Fee	0.95%	\$950.00

10. The Summary tab will give you an overview of all data entered in the proposal. If accounts are in good order, click Generate Paperwork

**Proposal Overview**

Investment Strategy for John Scott Accounts

Target Risk: Moderate (41-60) | Allowed Range: (1-100) | Proposal Risk: Moderate (50) | Proposal Amount: \$100,000.00 | Total Fees: \$1,000.00/yr

**NEXT STEP: Generate proposal documents**

**Risk & Objective**

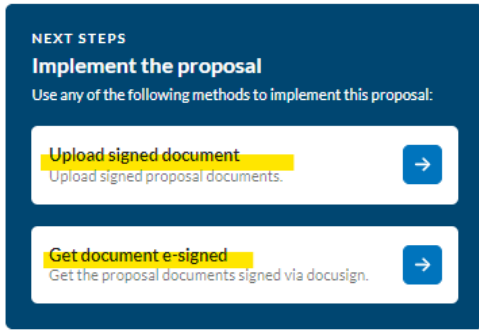
Method: Envestnet | Risk Express  
Source: Existing client  
Target risk: Moderate (41-60)

**Account Strategy**

John Scott-Individual  
Proposal amount: \$100,000.00  
Registration: Individual  
Owner: John Scott  
Custodian: Charles Schwab & Co.  
Program name: Advisor as Portfolio Manager (APM)  
Investment product: IMA Test  
Product minimum: \$5,000.00  
Discretion: Yes

## New Account Onboarding

11. You will be given the option to Upload Signed Document or Get Document e-signed. If you click the Upload option, you will download the SIS and upload signed copy. If you select to get document e-signed, a DocuSign envelope will be sent to the advisor to sign.



12. If you downloaded the SIS, once signed, you will upload it into the drop box and then click Submit for Processing. This is what turns the proposal over to Envestnet to link accounts and begin investment.
- Note: Special Instructions such as account number or Trade Hold can be added at the bottom of the upload box if this data was not entered on the Account Setup tab.

