

FREQUENTLY ASKED QUESTIONS

Corestone® Asset Management Account

WHAT ARE THE BENEFITS TO ME OR MY FIRM?

Corestone is a turnkey offering that brings more assets into view and allows them to be managed in one place. Deposits are handled just like deposits to a regular brokerage account. It is easy to open an account and accountholders are supported by a dedicated client service team, available for questions, Monday-Friday between 8.30 a.m. and 6 p.m. (ET), with 24/7 live service available for all bill payment and debit card-related questions.

Offering financial solutions like Corestone can enhance your relationship with your investors. For instance, a number of investors who use BillSuite use their asset management account as the central point of their financial life.

WHAT MATERIALS DO I NEED TO ENROLL AN INVESTOR IN CORESTONE?

You will need the Corestone brochure, application and agreement. All are in the Marketing Center in NetX360®.

NEW—Pershing now offers an Electronic-Only Account Application for clients who want to establish an electronic checking account and/or debit card. (Electronic Checking account is simply Pershing providing the routing and checking account number.) The Corestone Electronic-Only Application can be used to open Silver, Gold and Platinum accounts. It does not allow the investor to select a paper checkbook.

HOW DO I OPEN AN ELECTRONIC-ONLY CORESTONE® ACCOUNT IN CLIENT ONBOARDING?

If your firm is using Client Onboarding and is already entitled for 'What Would You Like To Do Next?' AMA Suite and eSignature, no additional Business Functional Entitlements (BFEs) in the Entitlement Management Service are required.

After navigating to Client Onboarding's 'What Would You Like To Do Next Screen' and completing the AMA Instructions, select 'electronic' checking account and/or debit card. (Selecting a 'regular' (paper) checkbook will drive the Traditional Corestone application and will require a wet signature.)

If your firm does not already have the entitlements needed, please contact your Account Manager.

MY FIRM DOES NOT USE CLIENT ONBOARDING. ARE WE STILL ABLE TO ACCESS AND USE THE CORESTONE ELECTRONIC ONLY APPLICATION?

Yes. Your account manager can provide you with the Corestone Electronic-Only Application, which can be eSigned using any approved eSignature vendor.

CAN MY CLIENT DECIDE TO ADD A CHECKBOOK LATER?

Yes. Clients opening an electronic checking account and/or a Corestone Visa debit card, can later add a paper checkbook by completing the traditional Corestone Account Application with a wet signature.

IS THERE A CLIENT SERVICE TELEPHONE NUMBER FOR INVESTORS?

For investment account questions, Corestone investors may call Client Service at (800) 547-7008, Monday through Friday, from 8.30 a.m.-6 p.m. (ET). Investors outside of the United States can reach Pershing's Client Service Department by calling collect at (610) 382-8380, during the hours mentioned. For questions regarding debit cards and bill payment, Client Service is available 24 hours, seven days a week at the same numbers.

DO INVESTORS NEED TO ACCESS NETXINVESTOR TO USE BILLSUITE?

Yes. Investors will need to access NetXInvestor to use BillSuite.

HOW MUCH TIME IS NEEDED FOR A NEW CORESTONE INVESTOR TO BE APPROVED FOR BILLSUITE?

Once the application has been submitted, it usually takes three to four business days to complete the approval process. Upon approval, new investors can access BillSuite the next business day.

CAN INVESTORS VIEW COPIES OF CHECKS ONLINE?

Yes. Investors can view check copies online as long as they have access to NetXInvestor. Investors can simply click on the Details link on the check in the History section to pull an image of the front and back of the check.

WILL INVESTORS HAVE TO UPDATE THEIR AUTOMATED PAYMENTS?

Yes. Investors must update any automated payments with their new debit card or checking account information.

CAN INVESTORS USE THEIR VISA CARDS FOR PIN-BASED TRANSACTIONS AND RECEIVE CASH BACK AT REGISTERS AND WHERE IS THAT OPTION AVAILABLE?

Yes. Investors may use their debit cards for PIN-based transactions for cash back at participating retailers (subject to store limits).

CAN INVESTORS USE THEIR VISA CARDS FOR REAL-TIME PAYMENTS SUCH AS APPLE PAY?

Yes. The Corestone Visa is enabled for Apple Pay.

IS EXPENSE CODING OFFERED?

Expense coding is included at no additional charge for Gold and Platinum investors.

CAN INVESTORS ENROLLED IN CORESTONE DOWNLOAD INFORMATION TO QUICKEN®?

Yes. To do so, the file must first be converted to a Quicken Interchange Format (QIF) file. Once the file has been created, investors can manually import the file from their account into Quicken by following: File > Import > QIF.

CAN INVESTORS ESTABLISH AUTOMATED CLEARING HOUSE REQUESTS WITH ANOTHER BANK WITHOUT INVOLVING THE FIRM?

Yes. Investors can do so by providing the bank with the routing number and checking account number at the bottom of their checks.

SHOULD INVESTORS NOTIFY PERSHING'S CLIENT SERVICE DEPARTMENT OF TRAVEL PLANS SO IT CAN PLACE NOTES ON THE CARDS?

Yes. Investors should notify Pershing's Client Service Department of travel plans so it can place notes on the cards. Client Service may be reached at (800) 547-7008, Monday through Friday, from 8.30 a.m.-6 p.m. (ET). Investors outside of the United States can reach Pershing's Client Service Department by calling collect at (610) 382-8380, during the hours mentioned above. We issue a unique card number for each investor and use a monitoring system to help alert us to potentially fraudulent transactions. Anytime investors travel, notifying us of the dates and locations will allow us to quickly resolve any alerts with minimal disruption of service.

WHAT IS ALLPOINT?

Allpoint is a network of 55,000 ATMs in the U.S. and a number of other locations outside the U.S. Corestone investors have surcharge-free access to 43,000 Allpoint ATMs in the U.S.

WHERE ARE ALLPOINT ATMS LOCATED?

Allpoint ATMs are at retailers in all 50 states in the United States, Puerto Rico, Mexico, Australia and the United Kingdom. Current participating retailers include CVS/pharmacy®, Kroger®, Target® and Walgreens®. Investors can use the ATM locator at AllpointNetwork.com to find the nearest Allpoint ATM.

HOW DOES ALLPOINT'S ATM LOCATOR WORK?

Investors simply type either their ZIP code or city and state into the ATM locator on AllpointNetwork.com, and the locator will list the addresses of all Allpoint ATMs within 50 miles—up to 50 locations.

HOW MANY TIMES CAN AN INVESTOR USE AN ALLPOINT ATM?

Investors receive an unlimited number of surcharge-free transactions at Allpoint ATMs.

WILL INVESTORS INCUR A FEE FOR USING AN ALLPOINT ATM?

No. However, if a surcharge message appears during a transaction at an Allpoint ATM in the U.S., investors should accept the surcharge. Per Allpoint's website, investors will either not be charged or Allpoint will refund the surcharge. Investors may incur a surcharge if they use an ATM outside the PNC Bank or Allpoint network.

DOES ALLPOINT HAVE A MOBILE APP?

Yes. Allpoint has an app available for Android™ and iPhone®.

To access the app from an Android:

- Click **Applications**
- Click **Market**
- Type **Allpoint in the search field**
- Click **Allpoint Global Surcharge-Free ATM Network**
- Click **Free Download**

To access the app from an iPhone:

- Click **App Store**
- Type **Allpoint in the search field**
- Click **Allpoint Global Surcharge-Free ATM Network**
- Click **Free**
- Click **Install**
- Type **Username and Password**

Rewardsuite

WHAT ARE REWARDSUITE BONUS POINTS?

These are additional points that RewardSuite members can earn, on top of the regular points earned from debit card purchases. Bonus points have the same value as regular points; however, bonus points can be earned above and beyond the annual cap for earning regular points. A schedule of possible bonus point earnings may be found at myrewardsuite.com.

WITH REWARDSUITE, WHAT BONUS POINTS WILL INVESTORS EARN WHEN UPGRADING THEIR ACCOUNTS?

In addition to the points earned by using their Visa debit card, investors may earn bonus points for:

- Upgrading to the Gold or Platinum levels.
- Enrolling in the RewardSuite loyalty program.
- Enrolling in the BillSuite online bill-payment program.
- Celebrating an anniversary as a Corestone accountholder.
- Making direct deposits totaling \$1,000 or more into Corestone.
 - Referring friends or family members who open a Corestone account.³ Referrers and referees are awarded points as follows:
 - Gold level: 500 points
 - Platinum level: 1,000 points

To earn referral points, your investors will need to let their advisor know when they have referred an account. Then, a Service Center request should be submitted, using the path: AMA/Resource Checking > Misc. AMA/Res. Checking Issues > AMA Account. The account numbers of both the referring party and the new account must be included. Pershing will then add the points to each party's account. Please allow two to three days for bonus points to be credited to the accounts.

HOW CAN AN INVESTOR ENROLL IN REWARDSUITE?

If your client doesn't have an asset management account, or is currently a Silver or Silver Plus account holder, ask him or her about upgrading to Gold or Platinum. If your client is already a Gold or Platinum account holder, you or your sales assistant may send a Service Center request into Pershing, and then your client can log in to myrewardsuite.com and complete the registration by using his or her brokerage account number.

WHAT ARE THE INVESTOR BENEFITS OF REWARDSUITE?

Travel—Access flexible online booking for travel, air, hotels, car rentals, cruises and more.

Gift Cards and eCertificates—Order gift cards for national retailers and restaurants, including Amazon.com®, Bed, Bath & Beyond®, Best Buy®, Dillard's, ExxonMobil™, Flowers.com®, Gap, Hard Rock Café®, Home Depot®, L.L. Bean®, Macys, Outback Steakhouse®, Staples®, Starbucks®, Target® and other popular businesses.

Cash—Redeem rewards for up to \$5,000 in cash for deposit directly into a linked Corestone account.

The program is included at no additional cost as part of the Gold and Platinum levels.

WHAT ARE THE EXTRA BENEFITS OF REWARDSUITE AT THE PLATINUM LEVEL?

- Faster earning capability for Platinum level accounts, at the rate of 1.5 points per dollar spent, compared to 1 point per dollar on Gold level accounts.⁴
- More flexible air ticketing, including last minute arrangements with no 21-day advance or Saturday night stay-over requirements.
- Full range of concierge services, including limousine transportation, passport and visa assistance, arrangement of special experiences, sightseeing tours and more.

HOW VALUABLE ARE THE BONUS REWARDS?

Investors who upgrade their accounts or sign up for additional services can earn bonus points as outlined below.

| For existing Silver and Silver Plus investors | Bonus Points |
|--|---------------------------------|
| Upgrade to Gold level | 2,500 |
| Upgrade to Platinum level | 5,000 |
| For existing Gold investors | Bonus Points |
| Upgrade to Platinum level | 2,500 |
| Enroll in RewardSuite loyalty program | 2,500 |
| Enroll in BillSuite online bill-payment program | 1,250 |
| Annual bonus at each anniversary of opening the account | 500 |
| Referral rewards (points awarded to the individual making the referral and the individual opening the account) | 500 |
| Direct deposits of \$1,000 or more | 125 per month or 1,500 per year |
| For existing Platinum tier investors | Bonus Points |
| Enroll in RewardSuite loyalty program | 5,000 |
| Enroll in BillSuite online bill-payment program | 2,500 |
| Annual bonus at each anniversary of opening the account | 1,000 |
| Referral rewards (points awarded to the individual making the referral and the individual opening the account) | 1,000 |
| Direct deposits of \$1,000 or more | 250 per month or 3,000 per year |

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