

ACCESS YOUR INVESTMENTS ONLINE

NetXInvestor® is an innovative and intuitive investor platform at your fingertips day and night, giving you instant access to account and tax statements, trade confirmations and more.

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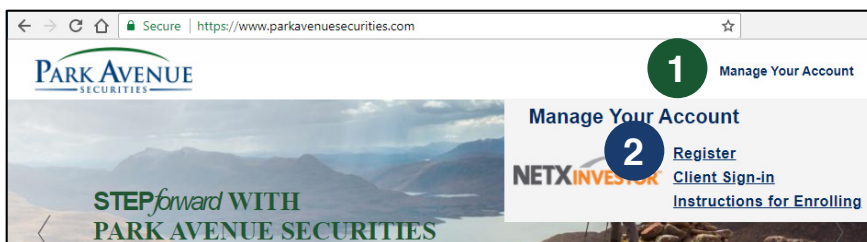
SUMMARY

Use NetXInvestor to easily access your Park Avenue Securities accounts. This guide offers instructions for client registration on NetXInvestor as well as troubleshooting tips to ensure a smooth registration.

Benefits

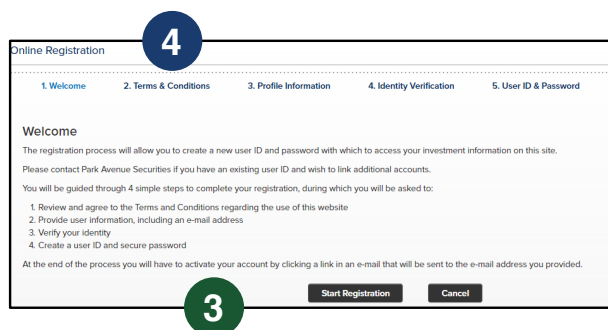
Access www.parkavenuesecurities.com

1. Select **Manage Your Account**
2. Select **Register** to begin the initial registration process



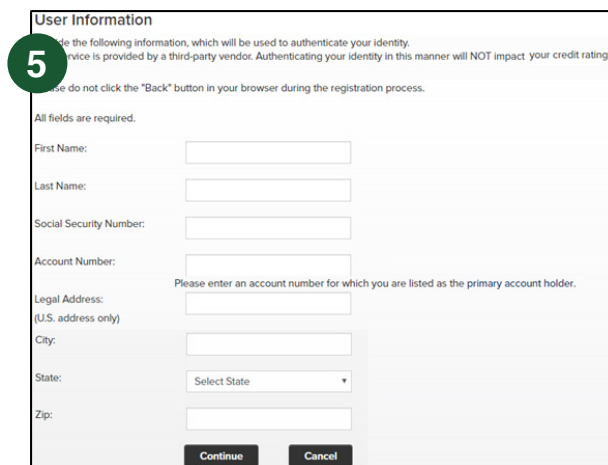
Begin Registration Process

3. Select **Start Registration** and complete the registration screens
 - **Note:** Self-registration is not available for entity accounts
 - **Note:** Please complete each registration screen within 5 minutes as the process will time out
4. **Agree** to Terms and Conditions



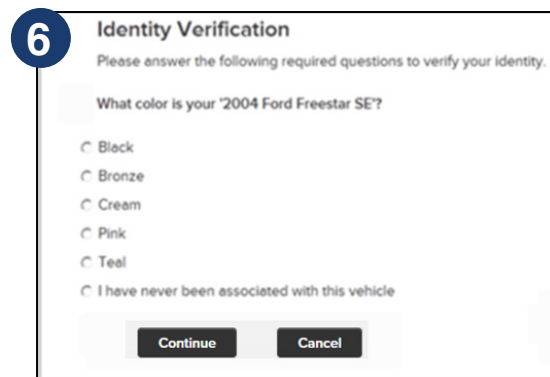
Profile Information

5. Complete **User Profile Information**
 - Name must be as it appears on the account
 - Use primary name if there are multiple on the account
 - SSN must be the primary account owner
 - Account number must be a valid Park Avenue Securities account number
 - Do not use spaces or dash (-) in SSN or Account number
 - Address must be legal US address



Identify Verification

6. Three knowledge-based questions are asked to help verify the account owner's identity
 - Questions are based on the primary account owner
 - Questions are obtained from public databases which may include property records, DMV records, and vehicle registration records. Answers are not retained.
 - If one of the three questions is answered incorrectly, a 4th question will be presented. This 4th question must be answered correctly for the process to continue



User ID and Password

1. Create a **User ID** and **Password** to access NetXInvestor

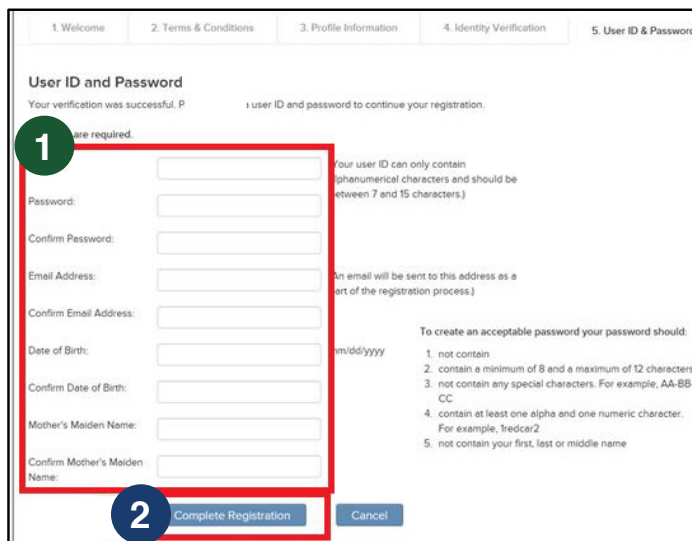
- User ID should not contain SSN or last 4 digits of SSN or the account number
- User ID must be 7-15 alphanumeric characters
- Password must be 8-12 alphanumeric characters
- Information including date of birth and mother's maiden name is gathered to facilitate password resets in the future

2. Select **Complete Registration**

- An email will be sent within 15 minutes to complete the registration
- Follow instructions in the email to finalize the registration process

3. Select the **Click here** link in the registration email to finalize the registration process

- The registration process must be finalized within 3 days
- If the link is not selected within 3 days, the process will need to be restarted
- Once complete, a final confirmation and welcome email will be sent



Initial Login

To log in and view account communications, visit www.parkavenuesecurities.com and log in using your newly created user ID and password. Checking **Remember Me** will simplify this process in the future.

1. You will be asked to setup a Security Email Address
2. You must set up four security questions and provide answers
3. The final step of security verification is to review all the selections made.
4. **Note:** Checking **Remember Me** ensures that you do not have to answer these questions on every log-in.

eDelivery Enrollment

1. To sign up for e-delivery, select **Go Paperless** from the top right of any page.
2. Select **Quick Enroll** to enroll all account communications automatically or select **Edit** to enroll accounts and communications individually.
3. If you chose **Edit**, you must check the box next to the account communications you wish to receive electronically. You can return to this screen and update preferences at any time.

4. If you choose to receive proxy and shareholder communications electronically, you will be asked to enter a four-digit numerical Personal Identification Number (PIN), then select **Save PIN**.
5. When finished, select **Save**.

Confirming Electronic Delivery

1. On the next screen, select **I agree** to give your consent to receive electronic account communications
2. After agreeing, you will see a pop-up screen confirming your choices. In addition, you will receive an e-mail confirmation as well as a letter, for security purposes. Upon enrollment, it takes five business days for electronic delivery preferences to be confirmed. After that, you will only receive chosen account communications electronically.

Accessing Electronic Documents

1. You will receive an e-mail when a new account communication is available to view online. To view the communication, log in to NetXInvestor and select **Communications**, then make a selection from the list

Account Linking

Account Linking enables you to link all accounts which have the same Social Security number as yours. Through account linking, you can access all your account information from one place.

1. On the **NetXInvestor** home page, click the **Settings** icon.
The **Settings** page displays.
2. In the **Account Linking** section, select the account to link by clicking on the check box and click **Submit**.

Note: You can link any or all accounts only if you had created your User ID via online self-registration

Temporary Password - Agency Initiated Online Registration

If your Financial Representative initiated your NetXInvestor Login ID as part of your new account opening process, your **Temporary Password** is the following:

- The first **two letters** of your Mother's **Maiden Name** (capital letters)
- Your date of birth (MMDDYY)

For example, if your mother's maiden name is Smith and your date of birth is August 10, 1974 your temporary password is: SM081074

Account Linking

We have detected that you have access to the following accounts. You can link any or all of these accounts to this user id.

| | ACCOUNT | MAILING ADDRESS |
|--------------------------|-----------|-------------------------------------------------|
| <input type="checkbox"/> | 52D000000 | JOHN DOE 1 MAIN STREET ANY TOWN, NJ 00000 |

Submit

SUMMARY

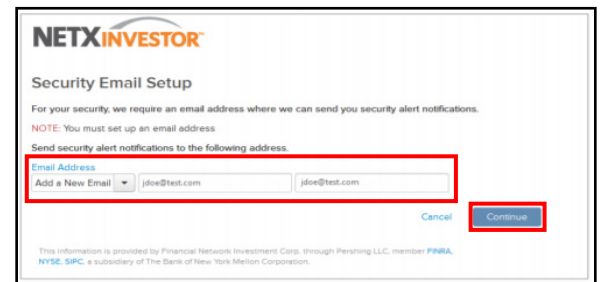
NetXInvestor just got more secure with One-Time Passcode (OTP). OTP allows you to authenticate your login by sending a temporary code to a pre-registered device via text message or voice message and expedites the login process.

OTP Benefits

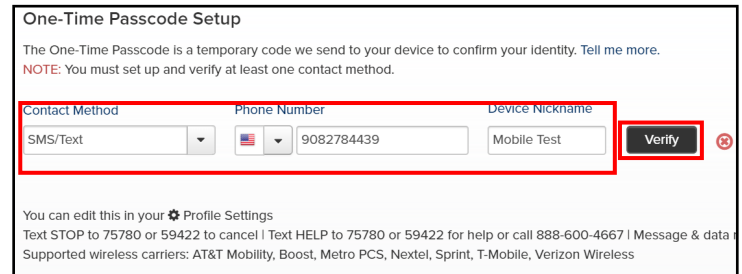
- OTP protects your online information from unauthorized access.
- Forgotten passwords, NetXInvestor lockouts, or authenticating a new device no longer require a call to the PAS Service Desk.
- OTP is delivered instantly and securely.
- Allows you to regain access to NetXInvestor any time of day.

How do I setup an OTP?

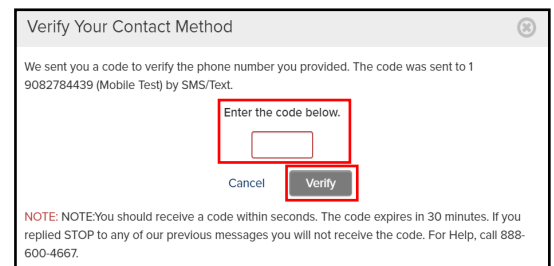
1. Once logged into NetXInvestor, the **Security Email Setup** page displays
 - Enter your email address in the fields provided and click **Continue**.



2. The One-Time **Passcode Setup** page Displays
 - Select a **Contact Method** from the list (Voice Call or SMS/Text), provide appropriate information in the fields that display and click **Verify**.



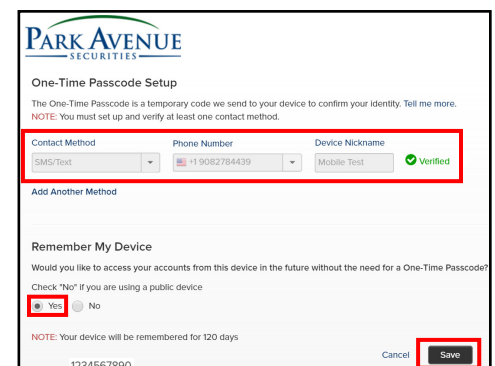
3. Verify Your **Contact Method** window displays
 - Enter the passcode that was sent to your selected contact method and click **Verify**.



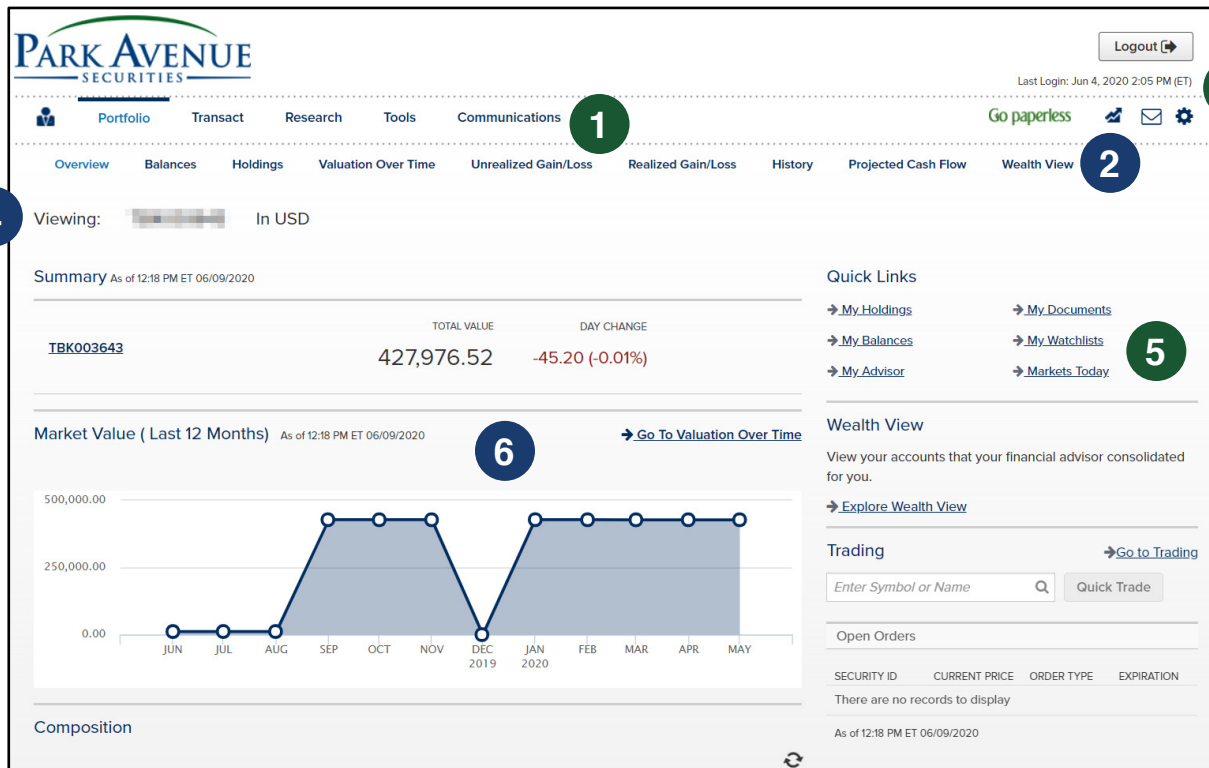
4. The **One-Time Passcode** page displays the contact method is successfully verified.

Note: To access NetXInvestor from this device in the future without a passcode, you should select YES for Remember My Device and click Save.

Tips: It is recommended that you set up more than one contact method. If you did not receive a code, click Send New Code. Your code expires 30 minutes after it is sent.



Portfolio > Overview & General Navigation



The screenshot shows the NetXInvestor Portfolio Overview page. The top navigation bar includes links for Portfolio, Transact, Research, Tools, and Communications. A sub-menu bar below it lists Overview, Balances, Holdings, Valuation Over Time, Unrealized Gain/Loss, Realized Gain/Loss, History, Projected Cash Flow, and Wealth View. The main content area displays a summary of the portfolio (TBK003643) with a total value of 427,976.52 and a day change of -45.20 (-0.01%). A line chart shows the market value over the last 12 months. On the right, there are quick links to My Holdings, My Balances, My Advisor, My Documents, My Watchlists, and Markets Today. Below these are sections for Wealth View, Trading, and Open Orders.

1. Navigation Bar

- **Portfolio** – account/group level details
- **Transact** – money movement & bill pay
- **Research** – Market commentary and news
- **Tools** – Stock watchlist, educational resources
- **Communication** – eDelivery and communication settings

2. Sub-Menu Bar

- Menus specific to the items selected in the navigation bar

3. Go Paperless, Market Snapshot, Messages, and Settings – quick links to access:

- Paperless document settings
- Market snapshot delivers market details
- Messages
- Settings to change password, contact info, one-time passcode information, account linking, account grouping

4. Viewing dropdown

- Use this dropdown to change accounts or account groups in view

5. Quick Links

- Easily access frequently used tools and site locations

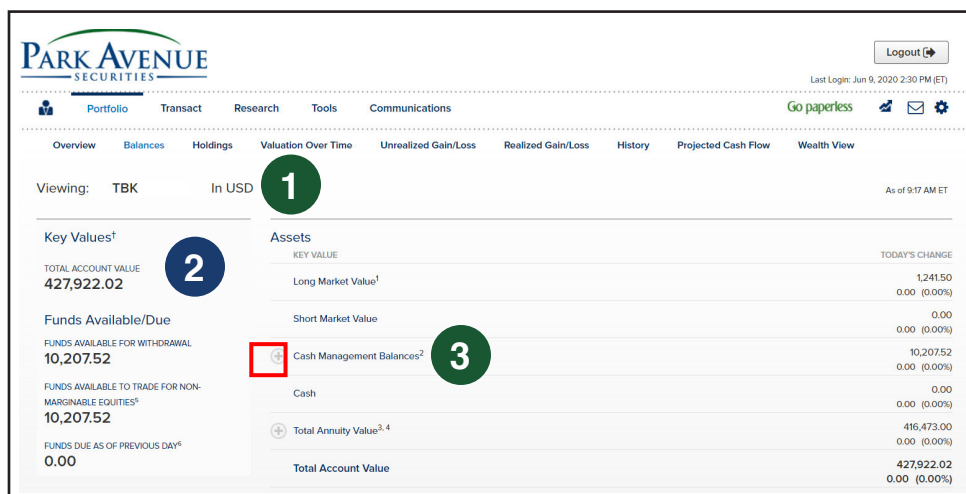
6. Market Value, Composition, Portfolio Movers

Charts update with most recent market information and provide insights into:

- current value
- asset allocation
- top portfolio movers

Portfolio > Balances

The Portfolio > Balances tab provides real-time balances information



1. Viewing Dropdown – change to view accounts or groups

2. Key Values

- Total Account Value
- Funds Available/Due
- Funds Available to Trade

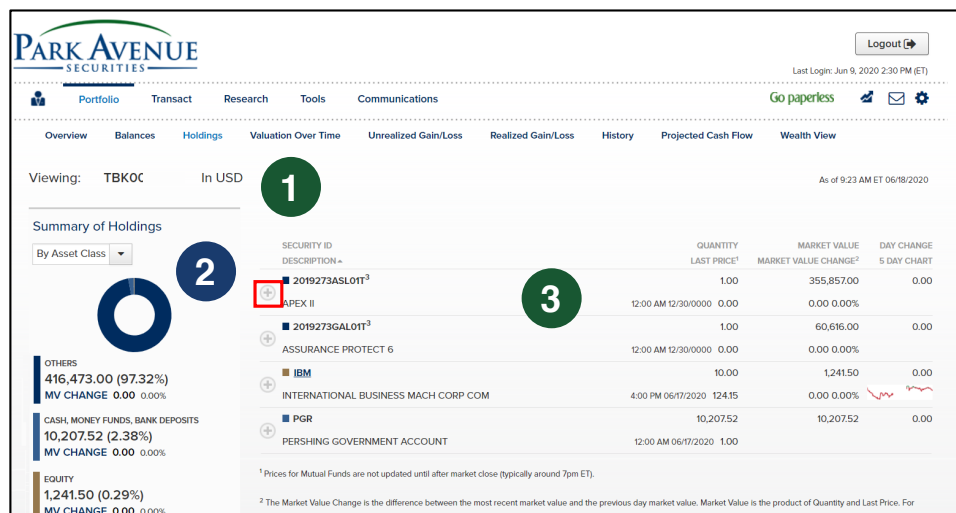
3. Assets

- Long & Short Market Value
- Cash Management Value
- Annuity Values

Tip: select the + icon next to categories to view more details

Portfolio > Holdings

The Portfolio > Holdings tab provides details on account/group holdings



1. Viewing Dropdown – change to view accounts or groups

2. Summary of Holdings

- Dropdown to view by Asset Class of Top Holdings

Note: Securities displayed are not a recommendation

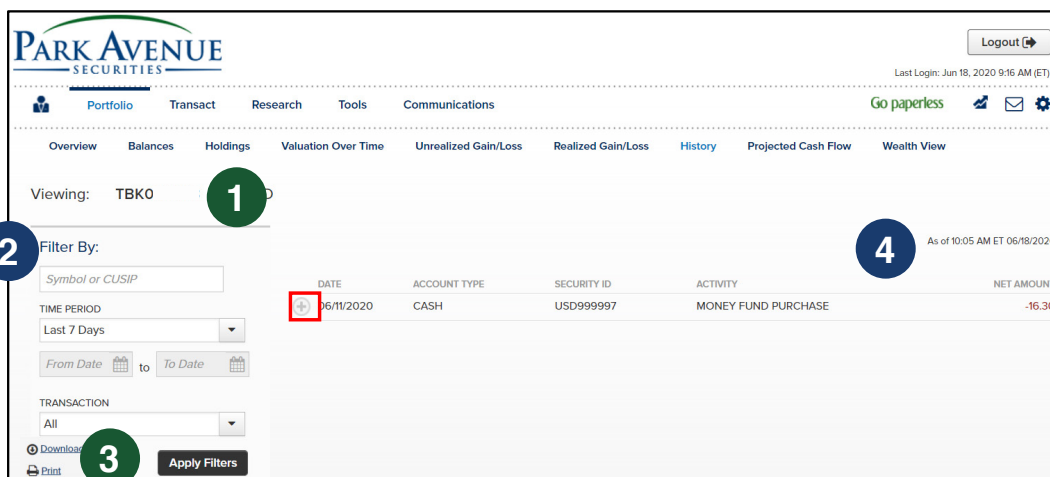
3. Holdings list

- Use column headers to sort
- Right-hand column shows daily change and a 5-day chart

Tip: select the + icon to view more details for that holding

Portfolio > History

Portfolio > History displays the portfolio activity with filter and download capabilities.



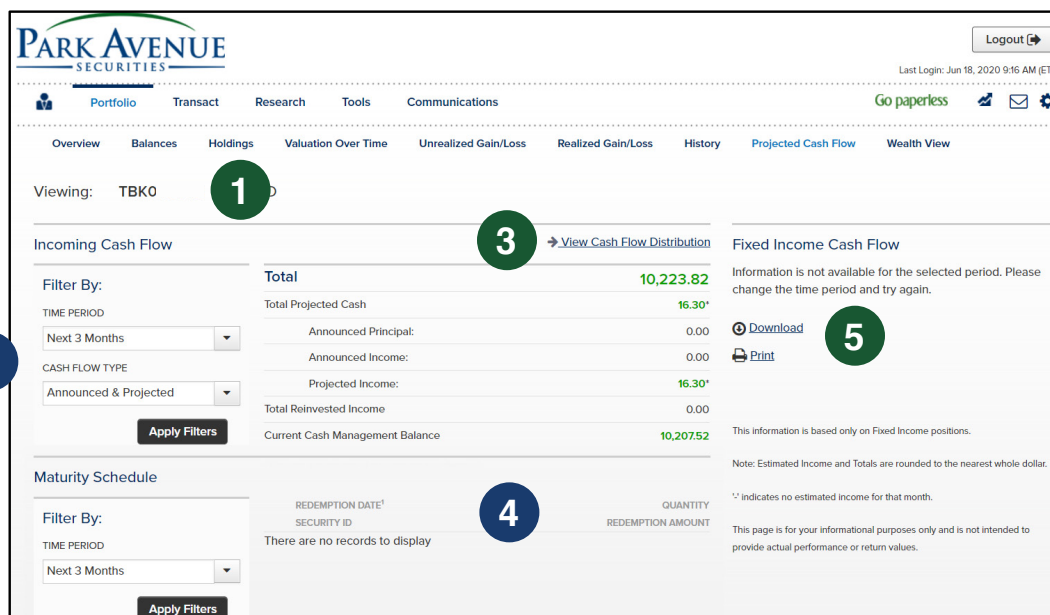
1. Viewing dropdown – change to view accounts or groups
2. Filter By
 - Filter by CUSIP, time period, and transaction type
3. Download and Print
 - Download the activity report as an Excel file

4. Activity display

Tip: use the + icon to expand activity line details such as viewing the check image on check transactions

Portfolio > Projected Cash Flow

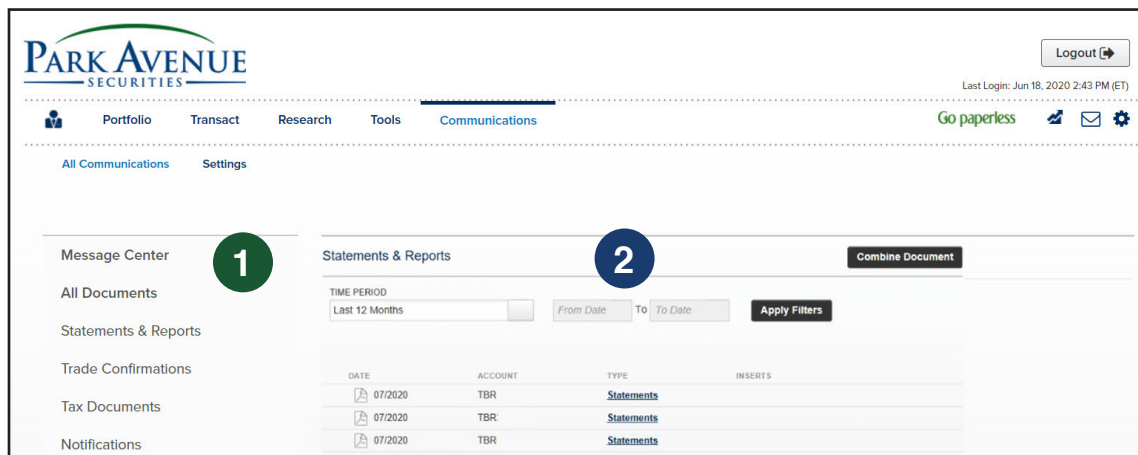
Portfolio > Projected Cash Flow displays projected dividend and income schedule as well as any upcoming fixed income maturities.



1. Viewing dropdown – change to view accounts or groups
2. Filter By:
 - Time Period and Cash Flow Type
3. Total Projected Incoming Cash
 - Use **View Cash Flow Distribution** for more details
4. Total Upcoming Maturities
5. Download and Print
 - Download Projected Cashflow as an Excel file

Communications > All Communications

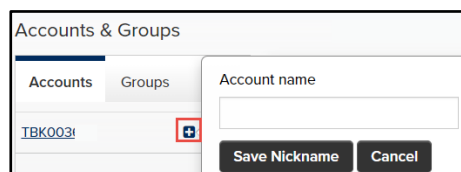
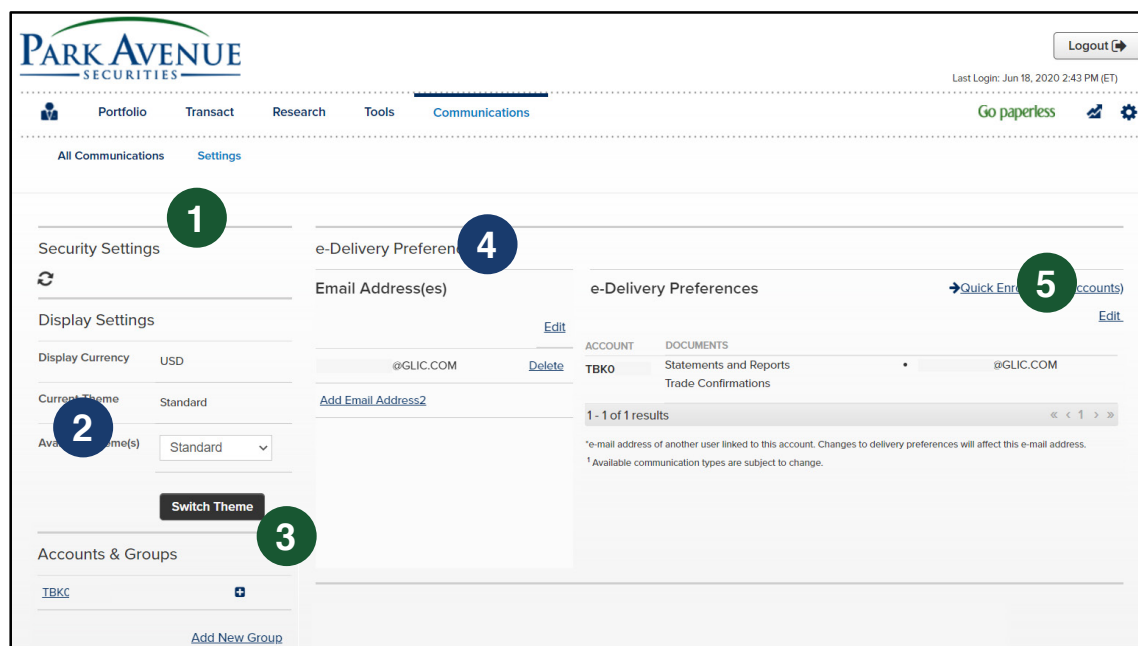
Communications > All Communications displays statements, reports, confirmations, tax documents, and notifications sent via eDelivery.



1. Use the categories on the left to filter for specific document types
2. Available documents display in the **Messages** section

Communications > Settings

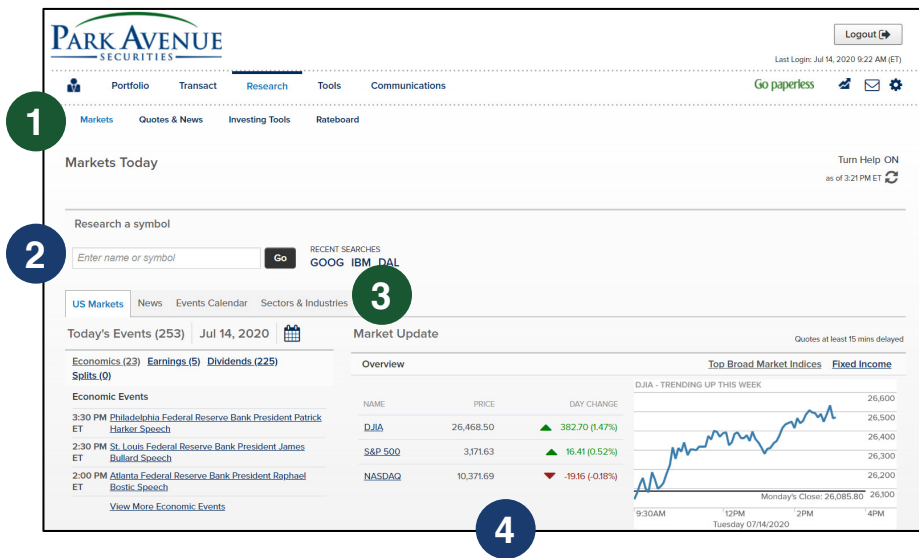
Communications > Settings allows you to change NetXInvestor security and display settings, eDelivery preferences, Account Groupings, and Account Nicknames.



1. Update **Security Settings** like OTP and contact information
2. Change **Display Settings** and themes
3. Create customized **Account Groups** and **Account Nicknames** (select the + icon)
 - These will be visible throughout NetXInvestor
4. Update account **Email Addresses**
5. Update **eDelivery Preferences** including types of documents and accounts

Research Tab

The Research tab allows you to find up to date market data and news, search for specific company quotes and information, and setup stock market alerts.



1. Research a symbol

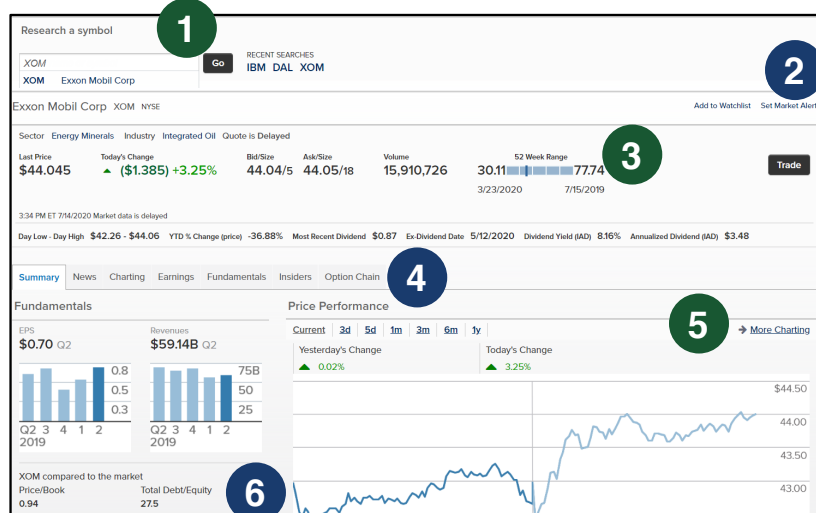
2. Enter name or symbol

3. Recent Searches

4. Market Update

1. Within **Research** navigate to:
 - **Markets** – Market news and events
 - **Quotes & News** – Sector news and stock/ETF quotes
 - **Investing Tools** – Stock/ETF screener and multi-quote comparison
 - **Rateboard** – Money market, interest, and currency rates
2. Quickly search for company information by name or symbol
3. Use the tabs to find current US Market Events, News, Events Calendar and Industries
4. Scroll down to find Market Movers, News & Commentary, Sector & Industry Outlook, and Advancers/Decliners

Research > Symbol Research



1. Research a symbol

2. Add to Watchlist

3. Current Quote, Volume, Price Range

4. Tabs for Summary, News, Charting, Earnings, Fundamentals, Insiders, and Option Chain

5. Price Performance

6. Fundamentals

1. Search for company name or symbol
2. Set **Alerts** or **Add to Watchlist**
3. Current Quote, Volume, Price Range
Note: quotes may be delayed
4. Tabs for Summary, News, Charting, Earnings, Fundamentals, Insiders, and Option Chain
5. Use different time periods on the chart
6. Scroll down for Company News, Ratings & Reports

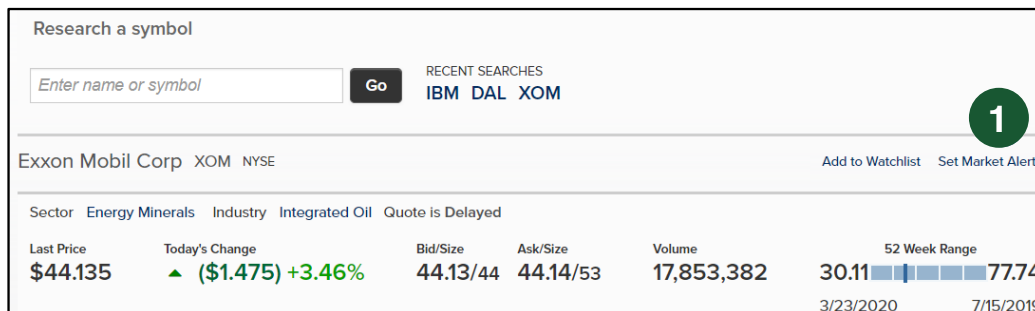
Setup Alert Delivery Methods

1. Access **Research > Investing Tools > Market Alerts > Alert Settings**
2. Enter and confirm **Primary and Secondary Email Addresses** and/or **Enter and Confirm Text Message delivery instructions**
3. Select **Submit** to save the alert delivery preferences

Research > Quotes & News > Set Market Alert

After searching for a specific stock or ETF, use the **Set Market Alert** link to create a custom alert for price or volume.

1. Select **Set Market Alert**, and agree to **Terms and Conditions**



Research a symbol

Enter name or symbol RECENT SEARCHES IBM DAL XOM

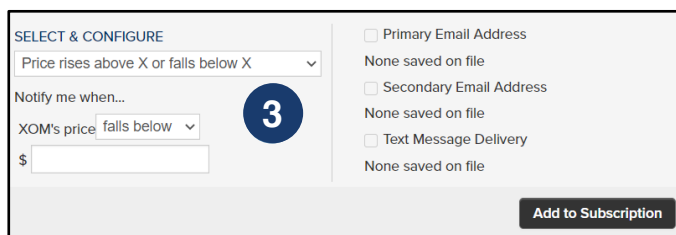
Exxon Mobil Corp XOM NYSE

Sector Energy Minerals Industry Integrated Oil Quote is Delayed

| Last Price | Today's Change | Bid/Size | Ask/Size | Volume | 52 Week Range |
|------------|--------------------|----------|----------|------------|---------------|
| \$44.135 | ▲ (\$1.475) +3.46% | 44.13/44 | 44.14/53 | 17,853,382 | 30.11 - 77.74 |

3/23/2020 7/15/2019

2. Select your alert criteria such as price changes, volume changes, or percentage change of price and volume



SELECT & CONFIGURE

Price rises above X or falls below X

Notify me when...

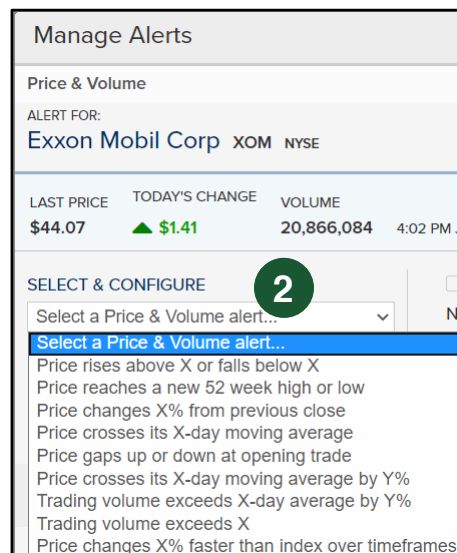
XOM's price falls below

\$

☐ Primary Email Address
None saved on file

☐ Secondary Email Address
None saved on file

☐ Text Message Delivery
None saved on file



Manage Alerts

Price & Volume

ALERT FOR:
Exxon Mobil Corp XOM NYSE

| LAST PRICE | TODAY'S CHANGE | VOLUME |
|------------|----------------|------------|
| \$44.07 | ▲ \$1.41 | 20,866,084 |

4:02 PM JU

SELECT & CONFIGURE

Select a Price & Volume alert...

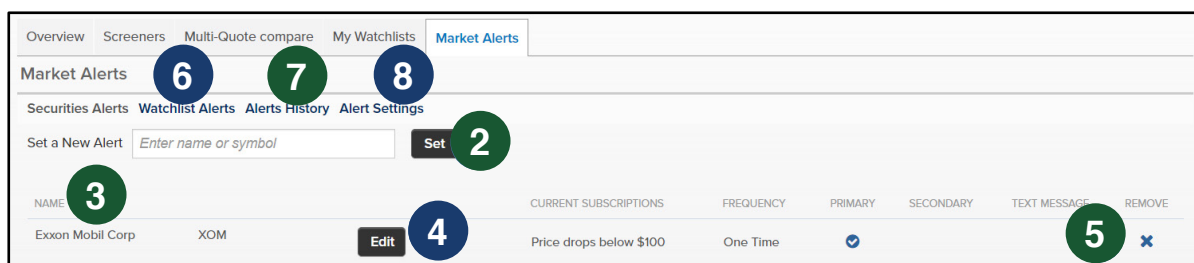
Select a Price & Volume alert...

- Price rises above X or falls below X
- Price reaches a new 52 week high or low
- Price changes X% from previous close
- Price crosses its X-day moving average
- Price gaps up or down at opening trade
- Price crosses its X-day moving average by Y%
- Trading volume exceeds X-day average by Y%
- Trading volume exceeds X
- Price changes X% faster than index over timeframes

3. Enter the desired alert criteria
4. Select a delivery method (email or text message)
5. Select **Add Subscription**
6. Existing Subscriptions for the selected stock will display

Manage Alerts and Alert History

1. Access **Research > Investing Tools > Market Alerts**
2. Set a **New Alert**
3. Existing alerts display
4. Use the **Edit** button to change alert parameters on existing alerts
5. Use the **X** to delete existing alerts
6. **Watchlist Alerts** allows you to setup daily alerts for your atchlists
7. **Alerts History** displays prior delivered alerts
8. **Alert Settings** allows you to change your delivery methods or Hold/Resume Market Alerts for specific dates



Overview Screeners Multi-Quote compare My Watchlists **Market Alerts**

Market Alerts

Set a New Alert

NAME

Exxon Mobil Corp XOM

CURRENT SUBSCRIPTIONS Price drops below \$100

FREQUENCY One Time

PRIMARY ☒

SECONDARY ☐

TEXT MESSAGE ☐

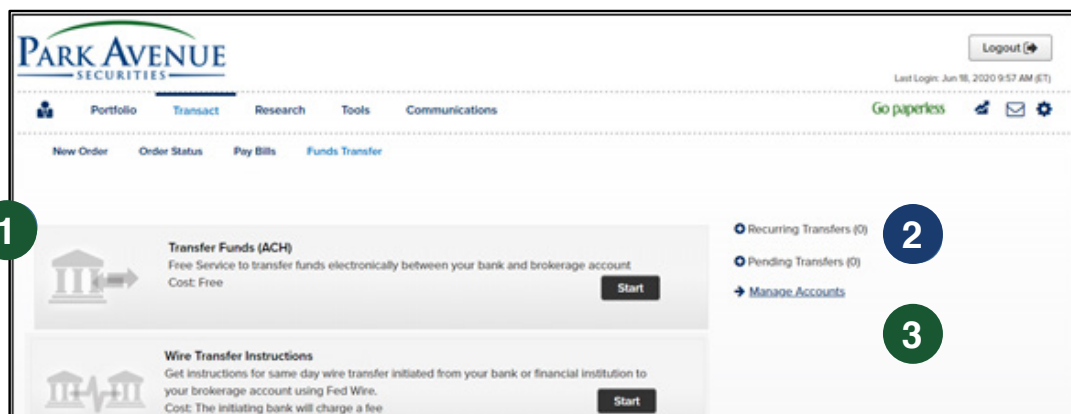
REMOVE

Transact Tab

On the Transact tab you can move money to and from linked outside bank accounts, link [new outside bank account](#), or use the [BillSuite](#) tool to pay bills from your Park Avenue Securities account.

Transact > Funds Transfer

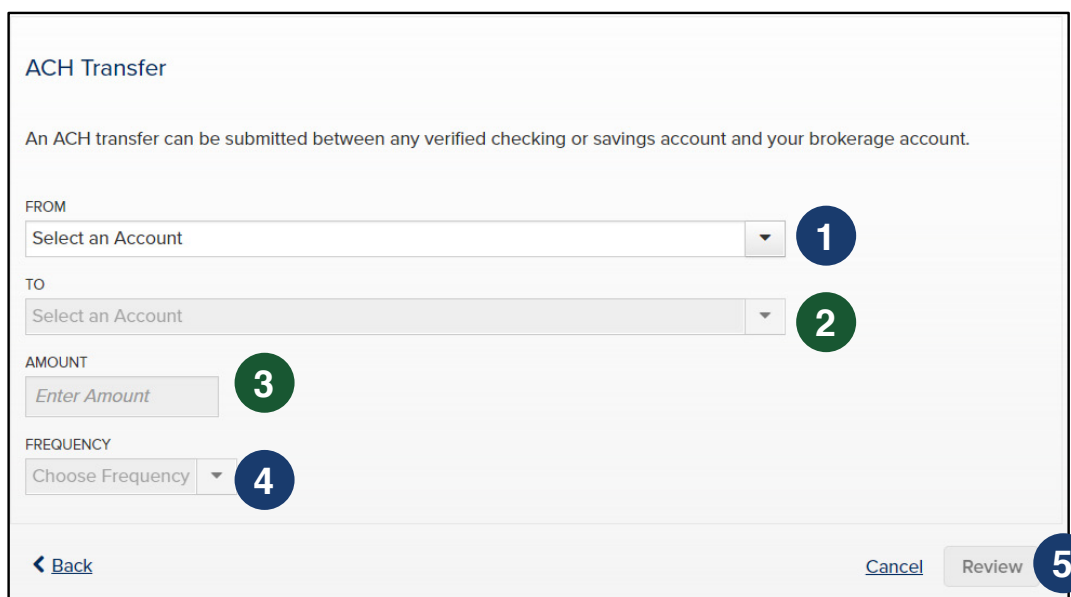
Transact > Funds Transfer allows easy access to establish ACH links and move money between Park Avenue Securities and outside financial institutions. Additionally, you can request a check and view incoming fed fund wire and deposit instructions.



1. Transfer Funds (ACH), Get Deposit & Wire Instructions
2. See Recurring and Pending Transfers
3. Manage Outside Accounts and setup outside account ACH links (see instructions on next page)

Transact > Funds Transfer > Transfer Funds (ACH)

Select **Start** next to **Transfer Funds (ACH)** to initiate a fund transfer to an existing linked account.



1. Select **From** account
2. Select **To** account
3. Enter **Amount**
4. Select **Frequency** (one-time, bi-monthly, monthly, etc.)
5. Select **Review** to verify and submit the transfer

Tip: view pending/upcoming transactions on the **Funds > Transact** tab

SUMMARY

NetXInvestor, Park Avenue Securities' client website, offers the ability to link an outside bank account to a Park Avenue Securities account. This allows easy transfer of funds between Park Avenue Securities and an outside bank, making deposits and withdrawals easy and seamless.

Setup New ACH Link – Before You Begin

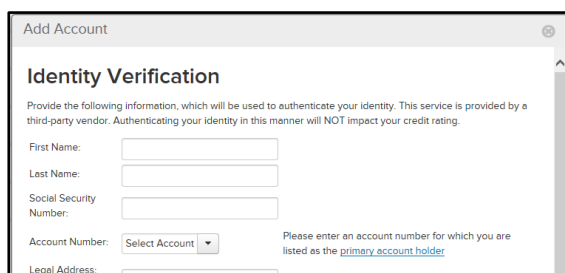
Park Avenue Securities clients can use NetXInvestor to setup new outside bank account links without the need to send forms or a voided check to their Financial Representative. Once setup, this link can be used to facilitate ad-hoc and periodic ACH transfers.

Before beginning ensure you have the following handy:

- Your NetXInvestor username and password
- A copy of a voided check or other document with account and routing (ABA) numbers
- Online access to your external bank account (for identify verification)

Setup a New ACH Link

- Login to NetXInvestor using existing username and password
- Navigate to the **Transact** tab and select **Funds Transfer**
- Select **Manage Accounts** on the right
- Select **Add Account**
- Additional security questions will be required for identity verification



Add Account

Identity Verification

Provide the following information, which will be used to authenticate your identity. This service is provided by a third-party vendor. Authenticating your identity in this manner will NOT impact your credit rating.

First Name:

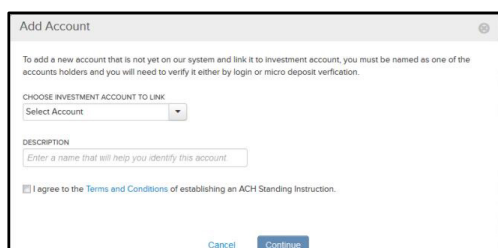
Last Name:

Social Security Number:

Account Number: Please enter an account number for which you are listed as the [primary account holder](#)

Legal Address:

- Enter the required bank, routing (ABA), and account details
- Select the Park Avenue Securities Account to use for the link



Add Account

To add a new account that is not yet on our system and link it to investment account, you must be named as one of the accounts holders and you will need to verify it either by login or micro deposit verification.

CHOOSE INVESTMENT ACCOUNT TO LINK

Select Account:

DESCRIPTION

Enter a name that will help you identify this account:

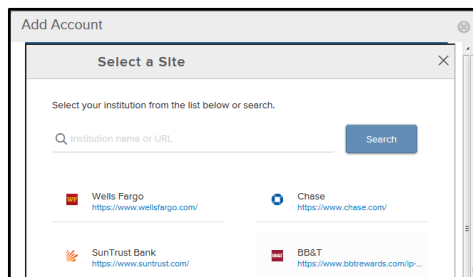
☐ I agree to the [Terms and Conditions](#) of establishing an ACH Standing Instruction.

[Cancel](#) [Continue](#)

NetXInvestor Site Navigation – Transfer Funds/ACH Link

- Select the outside bank's website

Tip: use the search at the top to narrow the results



Add Account

Select a Site

Select your institution from the list below or search.

Q Institution name or URL [Search](#)

Wells Fargo <https://www.wellsfargo.com/>

Chase <https://www.chase.com/>

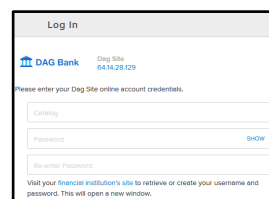
SunTrust Bank <https://www.suntrust.com/>

BB&T <https://www.bbtwards.com/p...>

- Use your outside bank's login information to confirm an account match

Tip: go to your outside bank account's website to retrieve your username

- Once the new ACH link is established, you will receive confirmation via eDelivery



Log In

DAG Bank Dag Site 64.44.20.129

Please enter your Dag Site online account credentials.

Username:

Password: [SHOW](#)

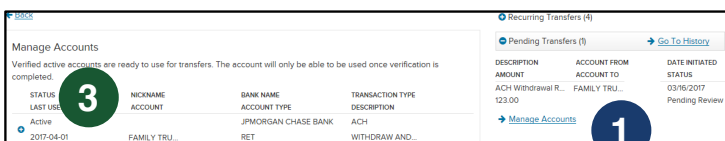
[Forgot Password](#)

Visit your financial institution's site to retrieve or create your username and password. This will open a new window.

Modify Existing ACH Links

From the **Transact > Funds Transfer** screen

1. Select **Manage Accounts** on the right
2. Existing outside ACH links will display
3. Select the **Plus** icon to access the account details and make modifications



Manage Accounts

Verified active accounts are ready to use for transfers. The account will only be able to be used once verification is completed.

| STATUS | NICKNAME | BANK NAME | TRANSACTION TYPE |
|------------|------------|---------------------|------------------|
| LAST USED | ACCOUNT | ACCOUNT TYPE | DESCRIPTION |
| Active | FAMILY TRU | JPMORGAN CHASE BANK | ACH |
| 2017-04-01 | FAMILY TRU | RET | WITHDRAW AND... |

3

1

Recurring Transfers (4)

Pending Transfers (1) [Go To History](#)

| DESCRIPTION | ACCOUNT FROM | ACCOUNT TO | DATE INITIATED |
|---------------------|--------------|------------|----------------|
| ACH Withdrawal R... | FAMILY TRU | FAMILY TRU | 03/16/2017 |
| 123.00 | | | Pending Review |

[Manage Accounts](#)

Note: NetXInvestor does not save your outside bank's username and password when completing the setup process.

Modify Pending or Recurring ACH Instructions

Use the options on the right to manage existing and pending ACH transfers

Select the **Recurring Transfers** link to view existing recurring transfers

- Select **Modify** next to the transfer you would like to update or delete

The **Pending Transfers** area displays pending ad-hoc transfers

- Use the **Status** section to see current transfer status
- Contact your Park Avenue Securities representative to modify any pending transfers

Use the **Go To History** link to access past transfer history

| + Recurring Transfers (4) | | |
|---------------------------------|---------------|-------------------------------|
| - Pending Transfers (1) | | Go To History |
| DESCRIPTION | ACCOUNT FROM | DATE INITIATED |
| AMOUNT | ACCOUNT TO | STATUS |
| ACH Withdrawal R... | FAMILY TRU... | 03/16/2017 |
| 123.00 | | Pending Review |
| Manage Accounts | | |

Important Compliance Requirements and Transfer Limitations

There are important compliance requirements and transfer limitations to be aware of before establishing an ACH link from your NetXInvestor account

- This service is only available for individual investors. Entity accounts will still need to contact their Park Avenue Securities representative to establish ACH links.

Non-Retirement Accounts

- Instructions can be setup for **Deposit** into the Park Avenue account or **Withdrawals** from the Park Avenue account
- Instructions can be either **Periodic** or **Ad-Hoc** (one time)
- Daily Limits:
 - Deposits: \$100,000 per account
 - Withdrawals: \$50,000 per account

Retirement Accounts

- Instructions can be setup for **Deposit** into the Park Avenue account
- Instructions can be **Ad-Hoc** (one time) only
- Daily Limits:
 - Deposits: \$100,000 per account

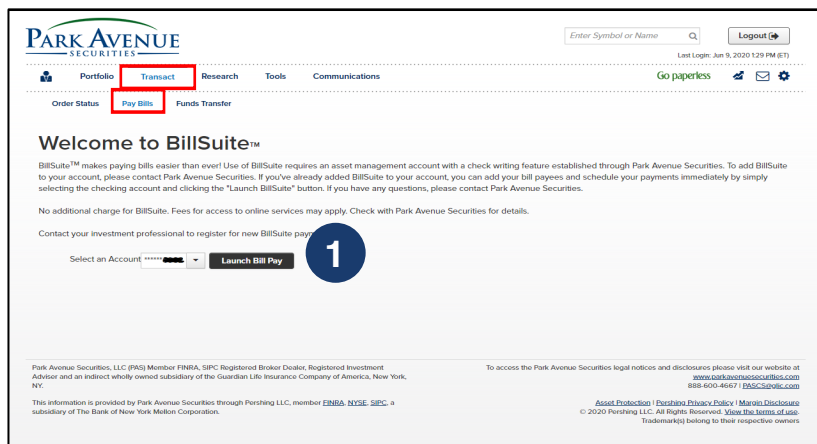
Note: Only IRA, ROTH IRA, Rollover, and ROTH Conversion IRA retirement accounts are available for NetXInvestor ACH transactions.

BillSuite

BillSuite is an easy tool to manage and pay bills directly from you Park Avenue Securities account.

Transact > BillSuite

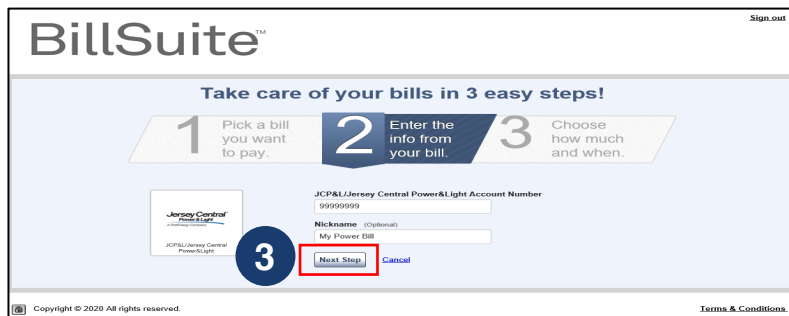
Within NetXInvestor, navigate to the **Transact** tab and select **Pay Bills**



1. Once you select an account, click **Launch Bill Pay**
2. Then, select a **Bill type** that you want to pay



3. Enter all your bill information and select **Next Step**



4. Provide a dollar amount and select a payment date for your bill. Then, select **Make Payment**



SUMMARY

The Park Avenue Securities NetXi Mobile App (PAS NetXi) provides you with an essential solution for managing your investments on the go. If you do not have an existing user ID and password, please follow the self-registration prompts on parkavenuesecurities.com under Manage Your Account.

Benefits of the PAS NetXi Mobile App

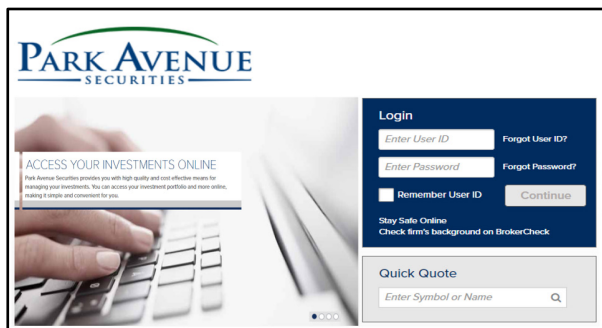
With many of the same features as the desktop version application, the PAS NetXi Mobile App allows you to check balances, positions, quotes, access statements and tax documents and leverage the Mobile Check Deposit feature.

Step 1: Download the App



Download the PAS NetXi Mobile App to your device from the Apple App Store (for iPad or iPhone) or from Google Play (for Android devices). The PAS NetXi Mobile app is also available on the Apple Watch to provide quick and easy glances at important financial activities. The main Apple Watch features include balance detail, activity screens, and holdings information.

Step 2: Launch the PAS NetXi Mobile App and Login




Open the PAS NetXi Mobile app from your device. On the Login screen:

1. **User ID:** use the same credentials that you use to login to parkavenuesecurities.com
2. Check **Remember me** or **Remember User ID** to save time the next time you log in
3. Click **Continue** to proceed with login process

Tip: Use the **Quick Quote** box to find a stock quote quickly.

Navigation

| To | Do This |
|------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| Move between pages | Tap Menu and then tap the desired page |
| Return to the home page | Tap Menu and then tap Overview |
| Return to the previous page (Android specific) | Tap the back icon  |

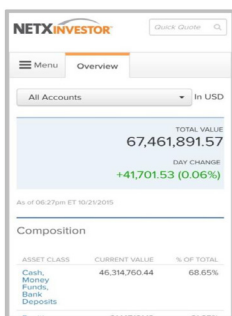
Functional Navigation

- To view the market snapshot, tap **Menu > Market Snapshot**
- To view messages, tap **Menu > Messages**
- To set e-Delivery preferences, tap **Menu > Go Paperless**
- To log out, tap **Menu > Logout**

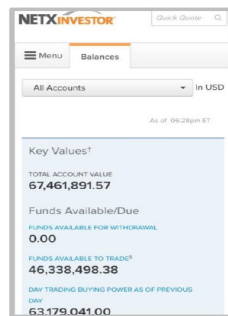
Portfolio

Note: Use the **All Accounts** dropdown to view a consolidated snapshot of accounts or to view a snapshot of a single account.

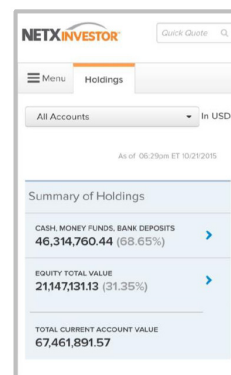
To view the snapshot of your most recent event/activities such as open orders, recently completed trades or composition of investments in the portfolio, tap **Menu > Overview**



To view the total account value of your account, funds available for withdrawal, funds available to trade and day trading power as of previous day, tap **Menu > Balances**



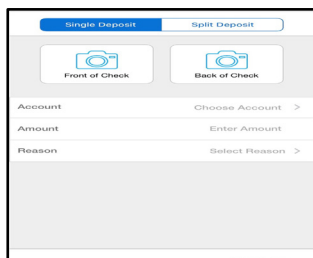
To view the holdings you hold in the portfolio, tap the **Menu > Holdings**



Park Avenue Securities Mobile App

Mobile Check Deposit

1. From the landing page, select **Deposits** in the **My Clients** section. The **Check Deposit** page displays.
2. Select **Single Deposit** and take a photo of the front and back of the check.
3. Follow the screen prompts to enter the desired accounts and enter the check amount.
4. For retirement accounts, select a deposit source code for each account.
5. **Review Deposit Details** and select **Submit**.



Note: Checks should be made payable to **Pershing LLC FBO Client Name**

Cut Off Times

Check deposits submitted after 3:00 PM ET will be processed the next business day.

Check deposits are not processed on Saturdays, Sundays or on New York Stock Exchange and bank holidays.

Client - Frequently Asked Questions

How many accounts can I deposit a single check into using Mobile Check Deposit?

You can split one check across as many as seven brokerage accounts.

Is there a limit to the amount of money that I can deposit using the Mobile Check Deposit feature?

Clients can deposit checks of up to \$250,000 via mobile check deposit. Checks over \$250,000 are not eligible for Mobile Check Deposit via NetXInvestor and should be deposited locally or sent directly to Pershing.

What are the acceptable check deposits?

Please contact your Financial Representative to confirm acceptable check requirements.

What are the fees for Mobile Check Deposit?

There is no additional cost to use Mobile Check Deposit.

Can I deposit a check to a retirement account?

You can deposit a check to both retirement and non-retirement accounts. Retirement accounts require an additional field for a deposit reason. The reason indicates what type of deposit you are making for your retirement account, such as current year contribution or IRA rollover.

Can I pay maintenance fees?

You cannot pay maintenance fees through Mobile Check Deposit.

How should I endorse the check?

If the check is made payable to Pershing, LLC no endorsement is required. Otherwise, please endorse the check as usual.

Are the check photos stored anywhere on my mobile device?

No. The photos and any account information are not stored on your mobile device.

What should I do with the check after the deposit?

After you deposit the check, the physical check must be stored in a secure location until the deposit is successfully credited to your account.

How will I know if the check has been credited to my account?

Deposits that are successfully credited display in **Account History** as **Check Received**.

Can I use an e-mailed or photocopied image of a check with the mobile check deposit feature?

No. The check images must be original for mobile check deposit to work correctly.

When can I withdraw funds?

All checks are subject to a 4-business day hold period. The funds can be traded the same day. However, they cannot be withdrawn for 4 business days after the deposit.

| Issue | Description |
|------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Amount exceeds limit | The amount you entered exceeds the maximum deposit limit of \$250,000 per check. Checks that exceed the limit cannot be deposited via mobile check deposit. |
| Amount you supplied does not match amount read by check scanner | You entered an amount that does not match the amount on the check. Enter the amount on the check to continue. |
| Image could not be read | The check image is not clear enough. Submit another image. Ensure the information on the check is clearly readable, that you are taking a picture of the check under good lighting, and the four corners of the check are aligned inside the frame. |
| MICR line could not be read | The check image is not clear enough. Submit another image. Ensure the information on the check is clearly readable, especially the imprinted ABA routing and bank account numbers (MICR line). |
| Missing/Invalid front signature | The check does not have a signature. The check should be signed in front and the photos should be retaken to continue. |
| Mobile check deposit feature unavailable | The mobile check deposit system is unavailable at this time. Try again later. |
| Not a U.S. check | This check cannot be deposited via mobile check deposit. Only checks drawn on U.S. financial institutions are eligible for mobile check deposit. |
| Reason code not selected | Select a reason code to continue. |
| Signature missing | Your check is not endorsed. Endorse your check and retake pictures to continue. |
| Split deposits do not equal total check amount | You entered the deposit amounts that do not add up to the amount of the check. Check the deposit amounts and submit your request again. |
| You did not supply the account | Select one or more account numbers to continue. |
| You did not supply the amount | Enter the amount of the check to continue. |