

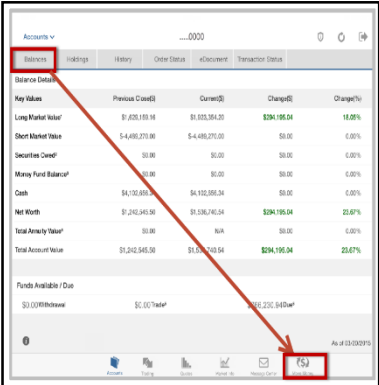
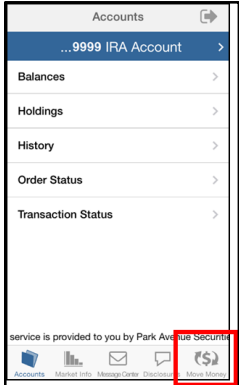
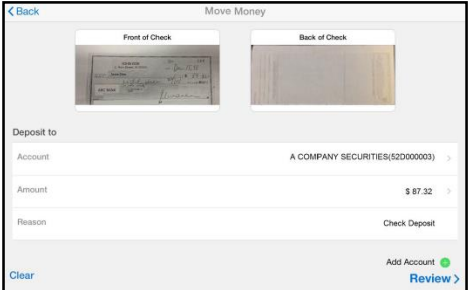


Summary: The Park Avenue Securities Mobile App provides you with an essential solution for managing your investments on the go. If you do not have an existing user ID and password, please follow the self-registration prompts on parkavenuesecurities.com, under Manage Your Account.

<p>Benefits of the Park Avenue Securities Mobile App</p>	<p>With many of the same features as the desktop version application, the Park Avenue Securities Mobile App allows you to check balances, positions, quotes, access statements and tax documents and leverage the Mobile Check Deposit feature.</p>
<p>Step 1: Download the App</p> 	<p>Download the Park Avenue Securities App to your device from the Apple App Store (for iPad or iPhone) or from Google Play (for Android devices). The Park Avenue Securities 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.</p>
<p>Step 2: Launch The Park Avenue Securities Mobile App & Login</p>	<p>Open the Park Avenue Securities Mobile app from your device. On the Login screen:</p>  <ol style="list-style-type: none"> User ID: use the same credentials that you use to login to parkavenuesecurities.com Check Remember me or Remember User ID to save time the next time you log in Click Continue to proceed with the login process <p>Tip: Use the Quick Quote box to find a stock quote quickly</p>
<p>Balances Displays</p>	<p>Tablet View</p>  <p>Phone View</p> 
<p>Select Move Money to complete a Mobile Check Deposit</p> <p>Note: Checks should be made payable to Pershing LLC FBO Client Name</p>	<ol style="list-style-type: none"> On the Balances page, tap Move Money in the bottom panel. The Move Money page displays. Take a photo of the front and back of the check. Follow the screen prompts to enter the check amount, select the desired accounts and enter the deposit amount. If prompted, select a reason code for the deposit. Review Deposit Details and tap Submit. 

<p>Cut Off Times</p>	<p>Check deposits submitted after 3:00 PM EST will be processed the next business day.</p> <p>Check deposits are not processed on Saturdays, Sundays or on New York Stock Exchange and bank holidays.</p>
<p>Client - Frequently Asked Questions</p>	<p>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.</p> <p>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 \$25,000 via mobile check deposit. Checks over \$25,000 are not eligible for Mobile Check Deposit via NetXInvestor, and should be deposited locally or sent directly to Pershing.</p> <p>What are the acceptable check deposits? Please contact your Financial Representative to confirm acceptable check requirements.</p> <p>What are the fees for Mobile Check Deposit? There is no additional cost to use Mobile Check Deposit. However, per user fees for NetXInvestor may apply.</p> <p>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.</p> <p>Can I pay maintenance fees? You cannot pay maintenance fees through Mobile Check Deposit.</p> <p>How should I endorse the check? You must sign the back of the check.</p> <p>Are the check photos stored anywhere on my mobile device? No. The photos and any account information are not stored on your mobile device.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>

Issue	Description
Amount exceeds limit	The amount you entered exceeds the maximum deposit limit of \$[amount] 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.