



Advisor Technology.

Digital Account Open.

Digitally open new accounts quickly and easily.

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Current Limitations

Account types currently not available in Digital Account Open:

- Donor Advised Fund (DAF) accounts
- Private Trust Services (PTS) accounts

Registration types currently not eligible for Electronic Signature through Digital Account Open:

- Inherited IRAs owned by an Estate or Trust
- Minor owned Roth IRAs / Inherited Roth IRAs / Inherited IRAs
- Trusts where one or more Trustees is an organization (e.g. another Trust)
- Tenants in Common owned by Trusts
- UGMA / UTMA
- Guardianship / Conservatorship
- Business Accounts including Partnership, Sole Proprietorship, Private/Public Corporation
- Tax Exempt / Non-Profit
- Endowment
- Foundation
- Qualified Plans
- Account Owner or Joint Owner is not a US Citizen

Investment types currently not eligible for Electronic Signature through Digital Account Open:

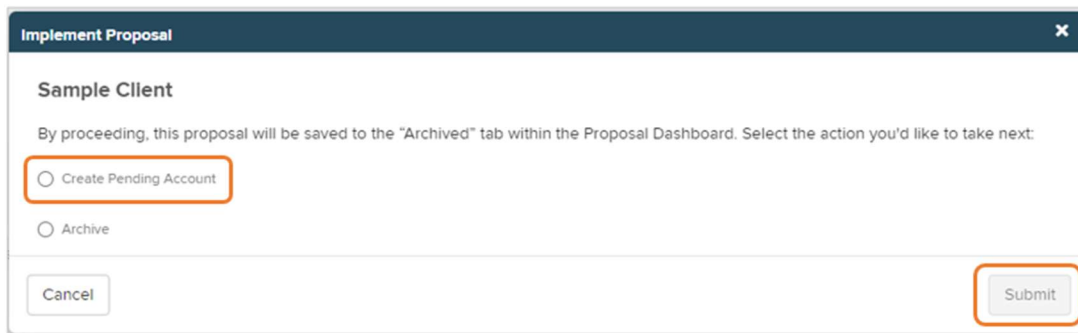
- City National Rochdale Custom High Net Worth (CNR) accounts

Access

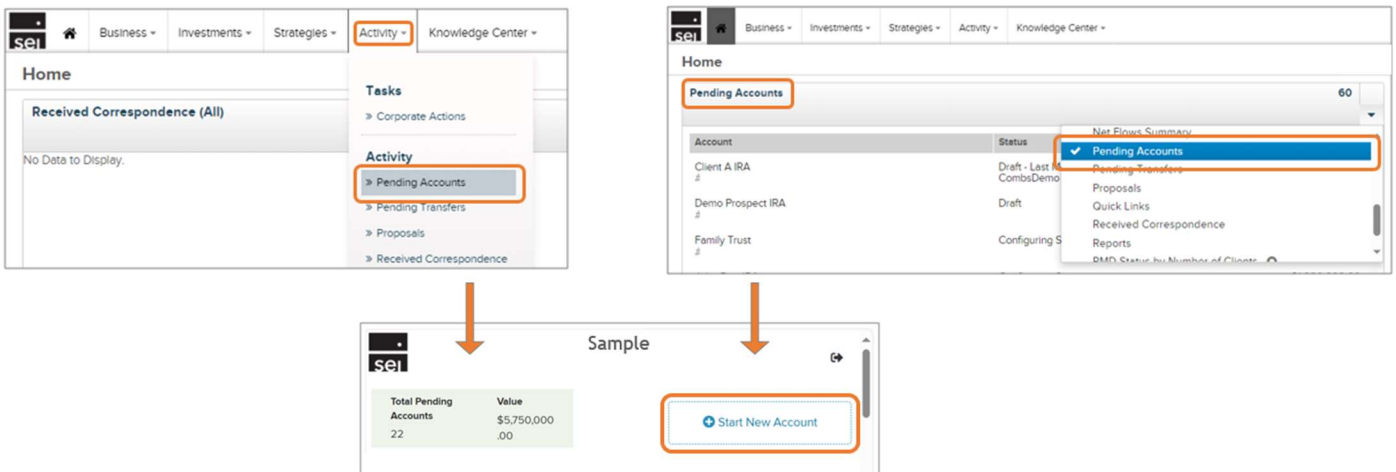
Digital Account Opening can be accessed from the Advisor Center homepage by selecting [Open New Account](#) under Actions in the Business tab.



You can also begin the [Digital Account Open](#) process by selecting [Implement](#) directly from your proposal in Proposal Builder, then selecting [Create Pending Account](#) and [Submit](#).



Additionally, [Digital Account Open](#) can be accessed from the [Pending Accounts](#) page by selecting [Start New Account](#). The Pending Accounts page can be accessed from your Advisor Center homepage under the Activity tab or by selecting the Pending Accounts portlet.



Account Selection

The screenshot shows the 'New Account' form with a 'New Account Open Guided Tour' button at the top right. Under the 'IRA Accounts' section, there are three input fields: 'Traditional IRA', 'SEP IRA', and 'Roth IRA'. Below these is a link 'More IRA Accounts' highlighted with an orange box. Under the 'Non IRA Accounts' section, there are three input fields: 'Individual', 'Joint Tenants with Rights of Survivorship', and 'Trust'. Below these is a link 'More Non IRA Accounts' also highlighted with an orange box. At the bottom left is a 'Cancel' button and at the bottom right is a 'Create Account' button with a plus icon.

The first step in digitally opening an account is to select the type of account you'd like to open. You'll see the three most common types of IRA and non-IRA accounts displayed, but you can view all options by selecting [More IRA Accounts](#) or [More Non-IRA Accounts](#).

Once your account type is selected, you'll be prompted to enter the Primary Account Owner (or Entity) name. Begin typing the legal name of the primary owner/entity. If the name exists within SEI's system, it will populate as a search result and can be selected. Otherwise, you can select [Create New](#).

The screenshot shows the 'New Account' form with the 'IRA Accounts' section selected, showing 'Traditional IRA' and a 'Change' button. Below this is the 'Primary Account Owner' section, which is highlighted with an orange box. It contains a search input field with the placeholder text 'Please enter 2 characters' and a 'Create New' button. At the bottom left is a 'Cancel' button and at the bottom right is a 'Create Account' button with a plus icon.

The screenshot shows the 'New Account' form with the 'Primary Account Owner' section filled out with 'Penelope' as the first name and 'Test' as the last name. Below this is the 'Primary Advisor' and 'Office Location' section, which is highlighted with an orange box. The 'Primary Advisor' dropdown is set to 'Independent Advisor Solutions'. At the bottom left is a 'Cancel' button and at the bottom right is a 'Create Account' button with a plus icon.

Next, you'll be prompted to select the [Primary Advisor](#) and [Office Location](#). If there's only one advisor or location, the field will default to that selection. If applicable to your firm, you may also be prompted to enter an Account Group ID.

New Account

IRA Accounts
Traditional IRA Change

Primary Account Owner
First Name: Penelope, MI: , Last Name: Test, Suffix: ⌵

Primary Advisor
Advisor, SEI Test ⌵

Add Additional Advisor

Office Location
Independent Advisor Solutions ⌵

Investment Program

- Mutual Fund Strategies or Custom Strategies
- Managed Account Solution
- Distribution Focused Strategies
- Custom High Net Worth Strategies

Cancel Create Account

Once you've entered the Advisor and Office Location information, you'll be given the option to [Add an Additional Advisor](#).

Next, select your [Investment Program](#).

Finally, select [Create Account](#). Once Create Account has been selected, the account will be saved and will be available on the Pending Accounts Dashboard for updating and editing until the account is opened or deleted.

New Account

IRA Accounts
Traditional IRA Change

Primary Account Owner
First Name: Penelope, MI: , Last Name: Test, Suffix: ⌵

Primary Advisor
Advisor, SEI Test ⌵

Add Additional Advisor

Office Location
Independent Advisor Solutions ⌵

Investment Program

Mutual Fund Strategies or Custom Strategies Change

Cancel Create Account

Completing the Application

Once you've created the account, you'll be taken to a [Checklist Screen](#) to complete the application.

Each section will turn green once the required information has been entered. All sections need to be complete (or deferred) in order to proceed to digital signatures (if eligible).

Account opening documents can still be downloaded and printed from Digital Account Open for physical signatures even when required information is missing, but all required information will need to be completed before submitting the documents to SEI for processing.

Some sections of the checklist that are not required for account opening will provide the option to defer the section, and the information can be added after the account has been opened.

At any point, you can select [Save & Exit](#) at the bottom of the screen to save your work in progress.

The top line of the Checklist Screen will display the [Account Name](#) and the [Preassigned Account Number](#).

The screenshot shows the SEI 'New Account' checklist. At the top, the account name 'Penelope Test' and IRA type are displayed. The 'Account Overview' section is highlighted in green and contains the following information:

Preassigned Account Number	[Account Number]
Account Type	Traditional IRA
Primary Account Owner	Penelope Test
Primary Advisor	Advisor, SEI Test
Advisor Group ID	
Office Location	Independent Advisor Solutions
Investment Program	Mutual Fund Strategies or Custom Strategies

Below this section are other checklist items: IRA Owner, Investment Summary, Account Rebalance Settings, Funding Instructions, Advisor Fee, Standing Instructions, Other Details, and IRA Beneficiaries. At the bottom, there are buttons for 'Print Documents', 'Save And Exit', 'Add Account', and 'Digital Signatures'. A callout box highlights a three-dot menu icon next to the 'Account Overview' section, with a 'Delete' button appearing below it.

The three dots to the right will allow you to delete the account when selected.

We'll now go through each section of the checklist using a Traditional IRA as the example.

Later in the guide we'll cover some additional scenarios.

Account Overview

The [Account Overview](#) section will already be complete when you reach the Checklist Screen. This information was provided previously in the Account Selection steps. You'll see that the section is green, indicating that it's in good order and all required information has been provided. This is also indicated by the green checkmark in the circle to the left of the section title.

You can see a summary of the information contained in this section, along with the preassigned account number, when the section is expanded.

Owner

Edit Account Owners

IRA Owner

Employee of the Registered Investment Advisory Firm?

First Name: Penelope MI: Last Name: Test Suffix:

Previous Last Name(s) - *Optional*
Separate names with commas

Date of Birth mm/dd/yyyy: Taxpayer ID:

Marital Status:

Required Regulatory Information

Source of Funds: Investor's Primary Bank:

Country of Citizenship: United States

Legal Address

Country: United States

Address 1: 1 Freedom Valley Drive No. P.O. Boxes

Address 2 - *Optional*

City: Oaks State: PA Zip Code: 19456

Mailing Address

Use legal address

Contact Information

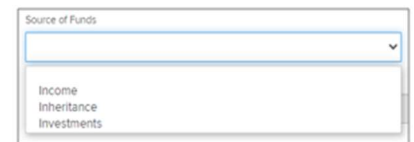
E-mail Address - *Optional*: Phone - *Optional*:

Selecting the [Start](#) button in the **Owner** section of the checklist will open the [Edit Account Owners](#) screen. If the account owner already has information stored within the system, some of that information will automatically populate in the applicable field.

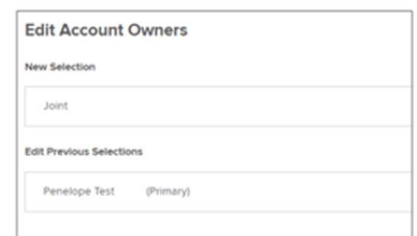
All fields are required unless marked as optional.

A US address (not a PO Box) is required to open an account with Digital Account Open.

The [Source of Funds](#) dropdown will allow you to select from Income, Inheritance, and Investments.



Some fields may be different depending on the type of account. For example, a joint registration will prompt you to enter information for a joint owner as well as the primary owner. Additional scenarios will be covered later in this guide.



Risk Tolerance

Depending on the investment program chosen and your firm’s advisory agreement with SEI, you may have a [Risk Tolerance](#) section in your checklist.

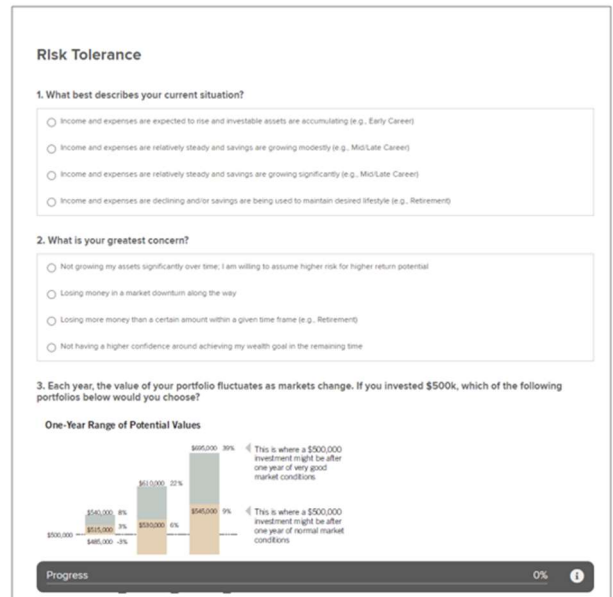
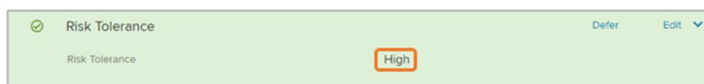


This section is not required for account opening, so you’re given the option to [Defer](#). Selecting Defer will mark the section as complete and in good order. While this section isn’t required for account opening, it *is* required for adding investment selections to the account. If you opt to defer, you will not be able to make any investment selections or add funding instructions at this time. You will still have the option to create and fund a non model portfolio.

If not deferring this section or creating a non model portfolio, select [Start](#).

Complete the [Risk Tolerance Questionnaire](#) (RTQ).

When complete, the Checklist Screen will display the risk level when the section is expanded.



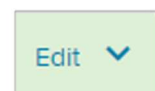
Investment Summary

The [Investment Summary](#) section allows you to select the investments in your account. This section is not required for account opening, so you’re given the option to [Defer](#). Selecting Defer will mark the section as complete and in good order.



You’re also given the option to [Create Non Model Portfolios](#). The portfolio options are Asset Transit, Advisor Guided, Client Directed, and Holding Money Market. The option to create certain non model portfolios may be restricted based on your firm’s permissions.

Selecting Create Non Model Portfolios will mark the section as complete and in good order, however you can select [Edit](#) to add model investments to the account in addition to the non model portfolio(s).



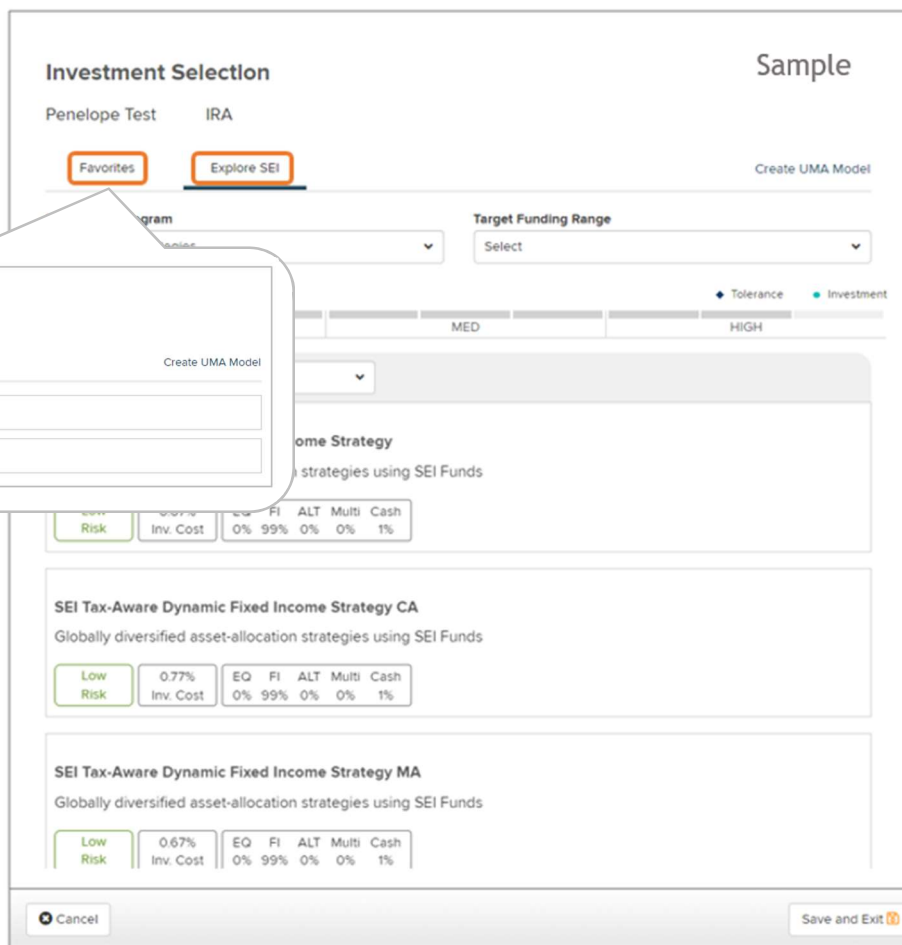
If not deferring this section or creating a non model portfolio, select [Start](#).

After selecting Start, you'll be taken to the Investment Selection screen. The investment selections available to you will be based on the Investment Program chosen during the initial account creation.

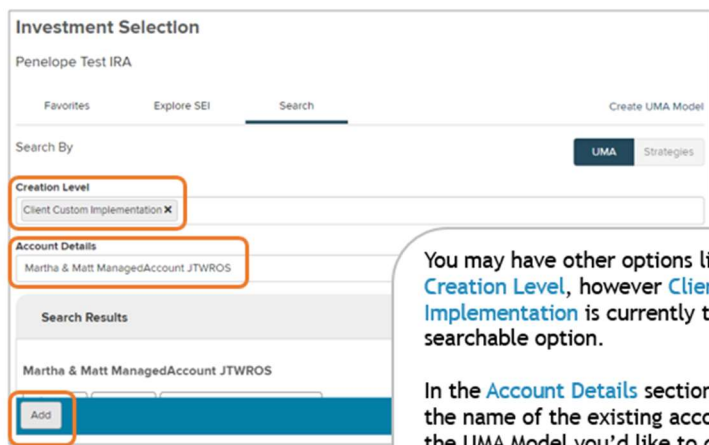
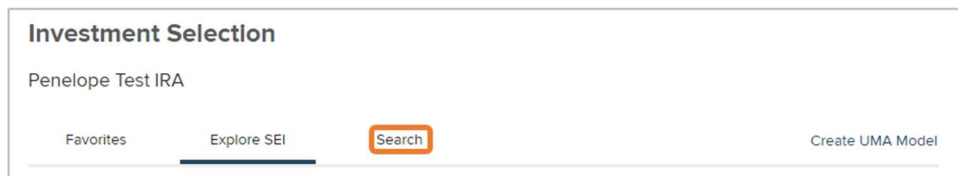
You'll have the option to view the investment selections by **Favorites**. Favorites will include any previously used selections, as well as any Firm Custom Strategies (if applicable).



The default view will be **Explore SEI**, which allows you to sort and filter all the investment selections available for the investment program chosen.



If you selected Managed Account Solution for your investment program, you'll also have the **Search** option.



You may have other options listed for **Creation Level**, however **Client Custom Implementation** is currently the only searchable option.

In the **Account Details** section, enter the name of the existing account with the UMA Model you'd like to duplicate.

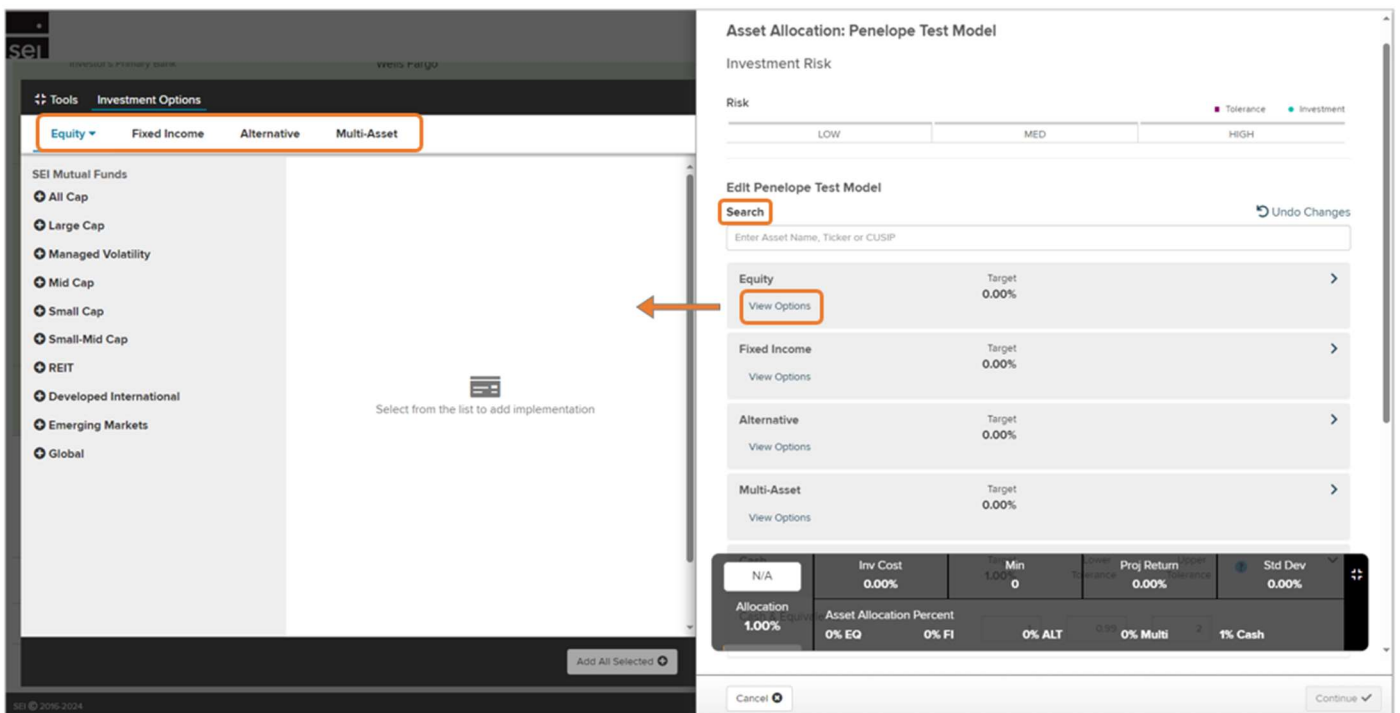
Hover over the model you'd like to duplicate and select **Add**.

The **Search** option will allow you to search for an existing custom UMA model assigned to an existing account. You can then assign that UMA Model to the new account.



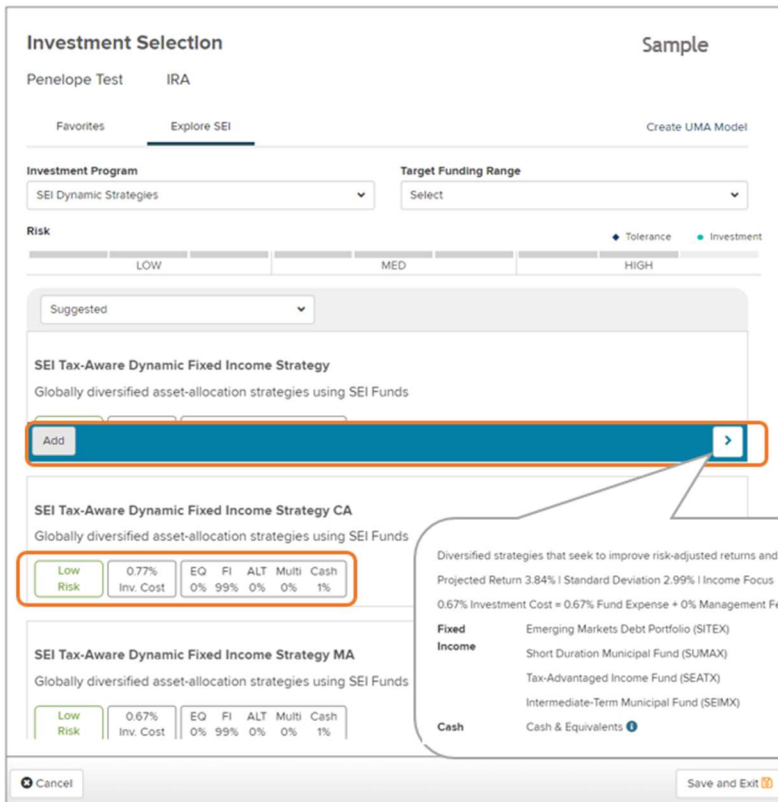
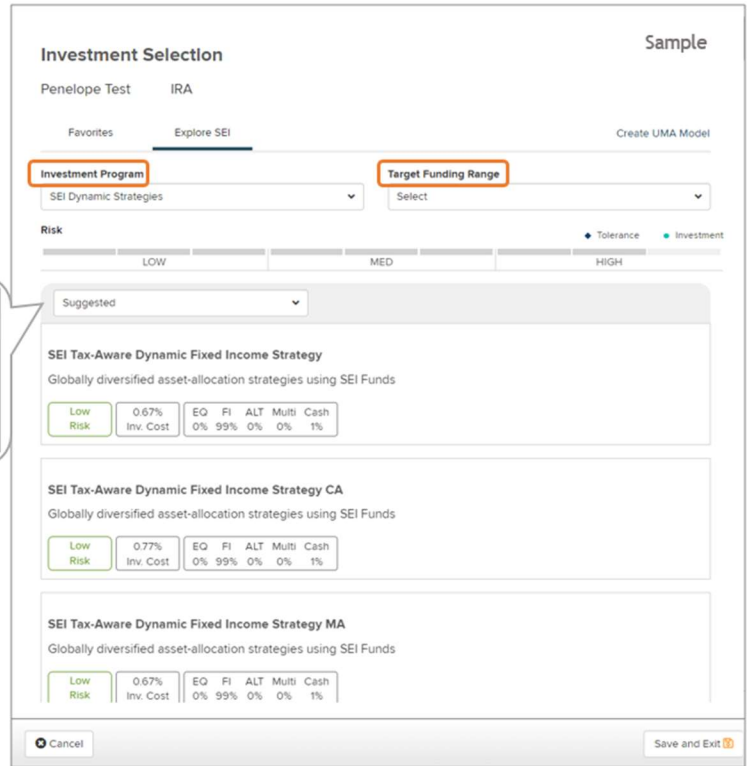
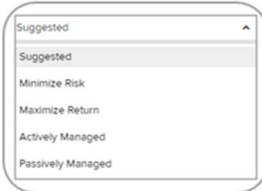
Both the Mutual Fund Strategies and Managed Account Solution investment programs also give you the option to [Create UMA Model](#).

Choosing [Create UMA Model](#) will open the [Asset Allocation](#) screen. Here you can search for assets by asset name, ticker, or CUSIP, or you can select assets by viewing all options by allocation. Selecting [View Options](#) will open the Tools screen, where you can expand the available options by allocation.



The next section of the [Investment Selection](#) screen allows you to filter and sort your investment options.

You can filter by [Investment Program](#) and [Target Funding Range](#). The sorting of the selections displayed will default to [Suggested](#), but can also be sorted by [Minimize Risk](#), [Maximize Return](#), [Actively Managed](#), and [Passively Managed](#).



The investment selections will display their risk level, cost, and allocation. If there's a minimum investment amount, that will also be displayed here. You can hover over a selection and select the arrow to display the specific holdings and their allocation percentages.

Select [Add](#) to choose the investment.

Investment Summary Sample

Penelope Test IRA

Risk

LOW MED HIGH

SEI Dynamic Growth Strategy

High Risk 1.03% Inv. Cost EQ FI ALT Multi Cash 74% 13% 0% 12% 1%

\$50,000.00

The amount entered is the proposed funding amount.

Additional Investment

Once you've selected an investment, you'll be taken to the [Investment Summary](#) screen. You'll be able to see the risk level of the investment, and if you've completed a Risk Tolerance Questionnaire earlier in the checklist, you'll see the investor's risk here as well.

Next you'll add the proposed amount that will be used to fund this investment.

You can add additional investment portfolios by selecting [Additional Investment](#), or you can select [Save and Exit](#) if done.

Investment Summary Sample

Penelope Test IRA

Risk

LOW MED HIGH

SEI Dynamic Growth Strategy

High Risk 1.03% Inv. Cost EQ FI ALT Multi Cash 74% 13% 0% 12% 1%

\$50,000.00

The amount entered is the proposed funding amount.

SEI Stability Defensive Strategy

Low Risk 0.60% Inv. Cost EQ FI ALT Multi Cash 7% 61% 3% 28% 1%

\$25,000.00

The amount entered is the proposed funding amount.

Additional Investment

Total	\$75K	Min	\$0	Fund Exp	0.89%
				Mgmt Fee	0%
				Platform Fee	0%
				Inv Cost	0.89%

Cancel Save and Exit

If you selected [Additional Investment](#), you'll follow the same process to make the additional selection(s).

You'll now see a list of your selected investments on the Investment Summary page. The top of the page will display the combined risk level of the portfolios. At the bottom of the screen, you'll be able to see the total of all investments, the investment minimum funding amount (if applicable), as well as the total investment cost for all investments.

Select [Save and Exit](#) when your selections are complete.

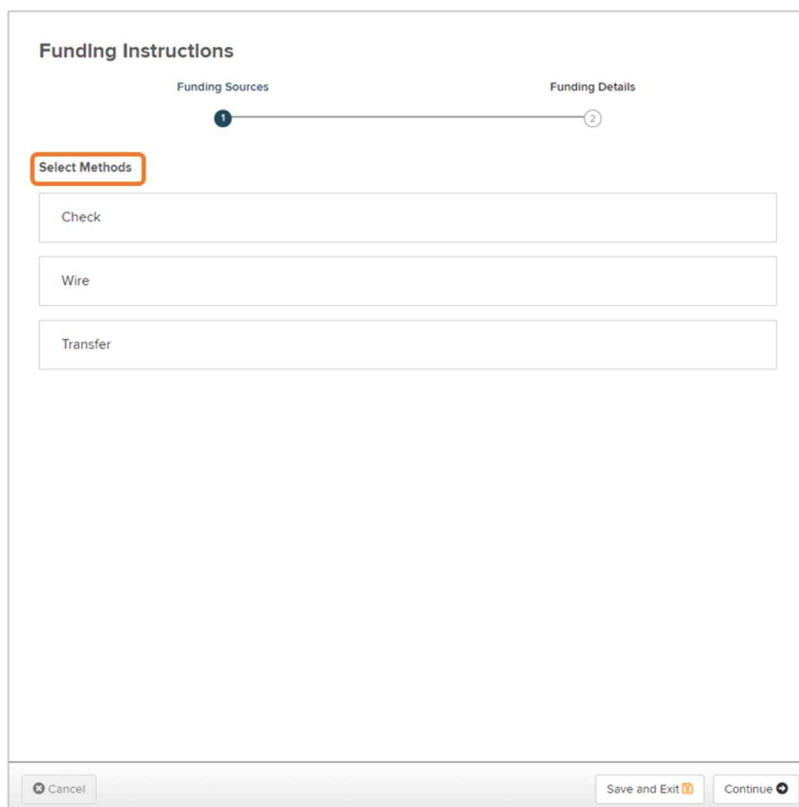
Funding Instructions

The [Funding Instructions](#) section allows you to select the funding sources and funding details of your account. This section is not required for account opening, so you're given the option to [Defer](#). Selecting Defer will mark the section as complete. If not deferring this section, select Start.



A screenshot of a form titled "Funding Instructions". It contains three radio button options: "Funding Instructions", "Funding Sources", and "Funding Details". To the right of the "Funding Instructions" option are two buttons: "Defer" (highlighted with an orange border) and "Start" (with a plus icon).

Funding Sources



A screenshot of the "Funding Instructions" screen. At the top, there is a progress bar with two steps: "Funding Sources" (marked with a '1') and "Funding Details" (marked with a '2'). Below the progress bar is a "Select Methods" button (highlighted with an orange border). Underneath are three input fields labeled "Check", "Wire", and "Transfer". At the bottom of the screen are three buttons: "Cancel", "Save and Exit" (with a plus icon), and "Continue" (with a plus icon).

After selecting start, you'll be taken to the [Funding Sources](#) screen.

You can choose from [Check](#), [Wire](#), or [Transfer](#) to start.

Once you complete one funding source, you'll have the option to select additional sources.

Check

The [Check](#) funding method can be selected when the account will be funded with a physical check made payable to SEI Private Trust Company.

Enter the amount of the proposed cash funding.

If not utilizing any of the digital methods available for depositing a check to SEI, the check can be physically mailed to one of the addresses listed on this screen. Be sure to reference the SEI account number on the check.

If this is the only funding source for the account, you can select [Continue](#). If there are additional checks, or additional funding sources, select [Save and Add Funding Source](#).

The screenshot shows the 'Funding Instructions' form for a Check funding method. At the top, there are two tabs: 'Funding Sources' (selected) and 'Funding Details'. Below the tabs, a blue box contains the word 'Check' and a 'Change' link. Underneath, the 'Check Details' section is titled 'Make check payable to SEI Private Trust Company'. A text input field for 'Proposed Cash Funding' contains '\$0.00' and is highlighted with an orange border. Below this, there are two columns of addresses. The left column is for 'Regular Mail' and the right column is for 'Overnight Delivery', both addressed to SEI Private Trust Company. At the bottom of the form, there are four buttons: 'Cancel', 'Previous', 'Save and Add Funding Sources' (highlighted with an orange border), and 'Continue'.

Wire

[Wire](#) should be selected when the account will be funded with a wire transfer.

Enter the amount of the proposed wire funding.

Be sure to provide the wire instructions listed on this page, including the account name and preassigned account number, to the investor.

If this is the only funding source for the account, you can select [Continue](#). If there are additional wires, or additional types of funding sources, select [Save and Add Funding Source](#).

The screenshot shows the 'Funding Instructions' form for a Wire funding method. At the top, there are two tabs: 'Funding Sources' (selected) and 'Funding Details'. Below the tabs, a blue box contains the word 'Wire' and a 'Change' link. Underneath, the 'Proposed Cash Funding' text input field contains '\$0.00' and is highlighted with an orange border. Below this, the 'Forward wire to:' section lists the Wells Fargo Bank address in San Francisco, CA, and the ABA and account numbers for SEI Private Trust Company. A note at the bottom states 'Send wires with further credit to SEI Account Number and SEI Account Name.' At the bottom of the form, there are four buttons: 'Cancel', 'Previous', 'Save and Add Funding Sources' (highlighted with an orange border), and 'Continue'.

Transfer

Select [Transfer](#) if the account will be funded through a Trustee to Trustee Transfer from an outside custodian. (Internal transfers from another SEI account should be initiated from the existing account through the Transfer Cash action, or the Internal In-Kind Asset transfer form.)

The screenshot shows the 'Funding Instructions' form with three callout boxes highlighting key sections:

- Account Type of Delivering Account:** A list of radio button options including Estate, Individual (Non-IRA), Inherited IRA, Inherited Roth IRA, Profit Sharing, Roth IRA, SEP IRA, SIMPLE IRA, Joint, Traditional IRA (selected), Transfer on Death, Trust, UGMA, UTMA, 401(k), 403(b), and Other.
- Delivering Account Owner Details:** Fields for Investor's Taxpayer ID (001-02-0000), Transferring From (Penelope Test), Account Name (Penelope Test), Account Number (123456), Address (12711 North Meridian Street, Carmel, IN 46032), and Contact Name (Transfers, Phone: (800) 421-5475).
- Transfer Properties:** Fields for Estimated Total Amount (\$0.00) and Transfer Instructions (Full liquidation, Full in-kind, Partial).

Navigation buttons at the bottom include Cancel, Previous, Save and Add Funding Sources (highlighted), and Continue.

Select the [Delivering Account Type](#).

Enter the details for the [Delivering Account](#) and [Delivering Custodian](#). The investor tax ID, delivering account number and delivering custodian info are required.

Enter the [Estimated Transfer Amount](#), and select the [Transfer Instructions](#).

(See the next page for more information on [Transfer Instructions](#).)

Transfer Properties

Transfer Properties

Estimated Total Amount
\$75,000.00

Transfer Instructions
Full liquidation Change

Transmit cash by
 Wire Check
Fee may apply

All assets have been liquidated
 Yes No

If selecting **Full Liquidation**, you'll be asked to select whether the cash should be transmitted to SEI via check or wire, and whether or not the assets have been liquidated.

Transfer Properties

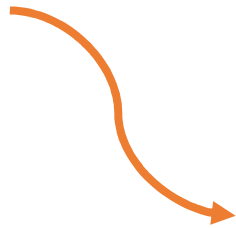
Estimated Total Amount
\$75,000.00

Transfer Instructions
Full in-kind Change

Transmit cash by
 Wire Check
Fee may apply

Select Investment to Transfer to

If selecting **Full In-Kind**, you'll be asked to select whether any cash positions should be transmitted to SEI via check or wire, and which portfolio (if opening more than one) should receive the transfer.



Transfer Properties Sample

Estimated Total Amount
\$75,000.00

Transfer Instructions

- Model Investments**
 - SEI Dynamic Growth Strategy
 - SEI Stability Defensive Strategy
- Non Model Investments**
 - Client Directed

Select Investment to Transfer to

Transfer Properties

Estimated Total Amount
\$75,000.00

Transfer Instructions
Partial Change

Transmit cash by
 Wire Check
Fee may apply

For liquidated assets, all have been liquidated
 Yes No
Answer 'No' if no assets will be liquidated.

Identify Asset(s)
Search

If selecting **Partial**, you'll be asked to select whether any cash positions should be transmitted to SEI via check or wire and whether or not the assets have been liquidated (if applicable).

Transfer Properties

Estimated Total Amount
\$75,000.00

Transfer Instructions
Partial Change

Transmit cash by
 Fee may apply

For liquidated assets, all have been liquidated
 Answer 'No' if no assets will be liquidated.

Identify Asset(s)

Search
SEIC

You'll also be asked to identify any assets that are being transferred in-kind.

Search by Ticker or CUSIP.

Identify Asset(s)

SEI Investments Co

SEIC Amount

Quantity
Dollar Amount
100%

Liquidate
In Kind

Model Investments

SEI Dynamic Growth Strategy

SEI Stability Defensive Strategy

Non Model Investments

Client Directed

Once you've selected your asset, indicate whether you're transferring a **quantity** of shares, a specific **dollar amount**, or **100%** of the asset. Next, enter the **amount** of shares or the dollar value, then select whether this will be transferred **in-kind** or **liquidated**.

Finally, select which **investment portfolio** should receive this portion of the transfer (if applicable).

If you have more than one asset to be included in the Partial Transfer, you can select Additional Asset and repeat these steps.

When your **Funding Sources** are complete, select **Continue** to complete the **Funding Details**.

Funding Details

Funding Instructions

Sample
Funding Details

Funding Sources Funding Details DCA Schedule

Include Dollar Cost Average (DCA) Yes No

Include Special Funding Instructions Yes No

Proposed Total Transfer Amount \$10,000.00

Proposed Total Cash Funding \$100,000.00

Transfer from AMERICAN FUNDS DISTRIBUTORS, INC. - 5504 \$50,000.00
Check \$50,000.00

Model Investments

SEI Dynamic Growth Strategy

Proposed Cash Funding % 50.00% Proposed Cash Funding \$ \$50,000.00 In Kind Transfer Instructions *

SEI Stability Defensive Strategy

Proposed Cash Funding % 25.00% Proposed Cash Funding \$ \$25,000.00 In Kind Transfer Instructions *

Non Model Investments

Client Directed

Proposed Cash Funding % 0.00% Proposed Cash Funding \$ \$0.00 In Kind Transfer Instructions Full in-kind

Transfer from Morgan Stanley Funds - 5857 - Full Inkind

Dollar Cost Average

Proposed Cash Funding % 25.00% Proposed Cash Funding \$ \$25,000.00

Proposed Total Cash Funding 100.00%

The **Funding Details** screen begins by giving you the option to add a Dollar Cost Average (DCA) portfolio, as well as to add any special funding instructions.

Below that, you'll see a summary of the total transfer and cash funding amounts.

Next, enter the percentage of the total cash funding amount that will be allocated to each portfolio. If you chose Yes for Dollar Cost Averaging, the DCA Holding Money Market portfolio will be included in the list of portfolios.

The Proposed Total Cash Funding status bar will display the percentage of cash accounted for, and will turn green when you've reached 100%.

Select **Continue** if you've chosen yes for Dollar Cost Averaging, or **Save & Exit** if you've chosen no. If you chose no, you can skip ahead to page 19 of this guide.

If you chose yes for Dollar Cost Averaging, you'll be taken to the **DCA Schedule** screen.

Funding Instructions

Funding Sources Funding Details DCA Schedule

Allocated to Dollar Cost Averaging \$25,000.00

DCA Starts on

Schedule by

Total sum by end date

Fixed Schedule Contribution

First, choose whether to begin DCA upon receipt of funding, or on a specific date.

Next, choose the contribution scheduling method.

Total Sum by End Date

Funding Instructions Sample

Funding Sources Funding Details DCA Schedule

Allocated to Dollar Cost Averaging \$25,000.00

DCA Starts on

Schedule by

End Date mm/yyyy

Frequency

The Amount & Number of Occurrences shown are estimates and subject to change based on when funds are received.
For Starts on Receipt, this calculation assumes funds are received today.

Daily - \$81.43 per day for 307 days

Weekly - \$568.18 per week for 44 weeks

Monthly - \$2,500.00 per month for 10 months

[Total Sum by End Date](#) will allow you to select the date that the DCA contributions will be completed. Using that date and the DCA start date, a daily, weekly, and monthly approximate contribution amount will be calculated.

Select a frequency.

Invest Residuals?

Invest In

You'll then be given the option to invest residuals and to select the portfolio to invest in (if applicable).

Select [Save & Exit](#).

Fixed Schedule Contribution

Funding Instructions

Funding Sources Funding Details DCA Schedule

Allocated to Dollar Cost Averaging \$25,000.00

DCA Starts on

Schedule by

Contribution Amount

Frequency

Daily - \$500.00 per day for 50 days

Weekly - \$500.00 per week for 50 weeks

Monthly - \$500.00 per month for 50 months

[Fixed Schedule Contribution](#) allows you to select a specific contribution amount.

Once you've entered the desired DCA contribution amount, the duration of the contribution schedule will be calculated for each frequency option.

Select a frequency.

Invest Residuals?

Invest In

You'll then be given the option to invest residuals and to select the portfolio to invest in (if applicable).

Select [Save & Exit](#).

Advisor Fee, Standing Instructions, Other Details

The [Advisor Fee, Standing Instructions, Other Details](#) section is where you can set up the advisor fee, select the contribution type and year for IRA accounts, add standing instructions for contributions and distributions, add the account to an existing consolidated statement group, and add Backup or FATCA withholding when applicable.

This section is not required for account opening, so you're given the option to [Defer](#). Selecting Defer will mark the section as complete. If not deferring this section, select [Start](#).

Advisor Fee, Standing Instructions, Other Details
Includes Statement Options, etc. [Defer](#) [Start](#)

Payment of Advisor Fees

Payment of Advisor Fees
 Automatically deduct per flat rate fee
 Automatically deduct per fee schedule
 Add to Existing Fee Group
 No automatic advisory fee

The first section allows you to select your [Advisor Fee](#). If you need to create a tiered fee schedule, you can do that through the [Manage Fees](#) action found under the Business tab on your home screen. If you need to create a new fee group, that can be done through the [Manage Fee Groups](#) action, also found under the Business tab.

Contribution Details

Contribution Details
 Contribution type selected will determine IRS tax reporting.
Contribution Type - *Optional*

Regular or Spousal Contribution
Transfer from a Traditional/SEP IRA
Rollover from a retirement plan
Indirect Rollover from a Traditional/SEP IRA

[Contribution Details](#) will only be available when opening IRA accounts. The contribution types to choose from will be determined by the type of IRA being opened.

If choosing [Regular of Spousal Contribution](#) as the contribution type, you'll be asked to select the [Contribution Year](#). The previous year will only be listed as an option from January 1st through the April tax deadline date of the current year.

Contribution Details
 Contribution type selected will determine IRS tax reporting.
Contribution Type - *Optional*

Contribution Year



Standing Instructions

Standing Instructions is an authorization from the investor to set up ACH or Wire contributions *from* and/or distributions *to* the bank account listed in the standing instructions without the investor needing to sign additional forms for those transactions in most cases. Setting up Standing Instructions is optional, but is highly recommended as a best practice.

Standing Instructions for first party only - *Optional*

i Standing instructions for checks will be set up automatically for the address provided in the account owner section. Additional \$20 fee is charged per withdrawal by wire.

Set Up Standing Instructions For **▲**

▼

Contributions & Distributions

Contributions Only

Distributions Only

▼

First, select whether you want to set up standing instructions for contributions only, distributions only, or both contributions and distributions.

Account Type **Checking** Savings

Account Name (First Party Only)

Account Number

For Further Credit Yes **No**

i Wire only (Not ACHs) are supported for For Further Credit

ACH ABA Routing Number Also Applies to Wire

Bank

City - *Optional* State - *Optional* Zip Code - *Optional*

Select Checking or Savings for the bank account type.

Next, enter the account name. This will typically be the name of the primary or joint investor. Then enter the bank account number, including all leading zeros.

If the standing instructions will be used for wire transactions, you can select Yes to add For Further Credit information.

Enter the routing number and bank name.

Dividend Payments

Dividend Payments

Payments will be reinvested in the paying portfolio ▼

Payments will be reinvested in the paying portfolio

Distribute cash dividends

Pay cash dividends to the strategy money market (rebalancing may occur)

Select how dividend payments will be handled from the **Dividend Payments** drop down.

Statements

Statements
Clients may enroll in e-delivery in their Investor Portal once Account is opened.

Account statement frequency Monthly Quarterly

Consolidate With Existing Account Chain
Consolidated statements replace account statements Yes No

Send Statement to Third Party Yes No

Select the frequency of statement delivery.

Best Practice!

Next, you can select **Yes** to add the account to an existing consolidated statement group. The frequency of the consolidated statement delivery will override the frequency chosen above, if different.

Consolidate With Existing Account Chain
Consolidated statements replace account statements Yes No

Search for Account in Existing Chain

Search for the existing statement group by the name or account number of an account in the existing group.

If you'd like to create a new consolidated statement group, please use the [Consolidated Statement Set Up/Change Form](#), located in Manage Forms at the account level. Utilizing consolidated statement groups is optional, but is highly recommended as a best practice.

Send Statement to Third Party Yes No

Search for Third Party

You can also set up a third party as a statement recipient by selecting **Yes**. You can search for a Third Party that already exists within SEI's system, or you can Create New.

Send Statement to Third Party Yes No [Edit](#)

First Name MI Last Name Suffix

Country

Address 1 No P.O. Boxes

City State Zip Code

Statement Frequency

To create a new Third Party, complete all information.

Select the statement frequency.

Security Ownership Disclosure

Security Ownership Disclosure
Unless otherwise indicated, SEI will disclose the Investor's Name, Address, and Share Position to the companies whose securities the investor holds for corporate communication purposes only.

Disclose Investor Information Yes No

Select whether or not to allow SEI to disclose the specified information to the specified recipients.

Withholding Properties

Withholding Properties

Subject to backup withholding Yes No

Exempt from FATCA withholding Yes No

Exempt payee code (if any)

Exemption from FATCA reporting code (if any)

Indicate if the investor is subject to [Backup Withholding](#) or if they are exempt from [FATCA Withholding](#).

Once you have completed this section, select [Save & Exit](#).



Beneficiaries

The final section of the checklist allows you to add IRA Beneficiaries or TOD Beneficiaries, depending on your account type.

The image shows a checklist with two items: "IRA Beneficiaries" and "TOD Beneficiaries". Each item has a radio button on the left and two buttons on the right: "Defer" (highlighted with an orange border) and "Start" (with a plus icon).

Setting up beneficiaries is optional, but is highly recommended as a best practice.

Because beneficiaries are optional, this section is not required for account opening and you're given the option to **Defer**. Selecting Defer will mark the section as complete. If not deferring this section, select **Start**.

The "Beneficiaries" configuration screen includes the following fields and options:

- Priority:** Radio buttons for "Primary" (selected) and "Contingent".
- Designation:** A dropdown menu currently set to "Standard".
- Type:** Radio buttons for "Individual" (selected) and "Organization".
- Beneficiary Information:** A search input field with the placeholder text "Please search for your desired Beneficiary".
- Relationship:** Radio buttons for "Spouse" (selected) and "Non Spouse".
- Share %:** A text input field currently showing "0.00 %".

At the bottom of the screen, there is a summary bar with the following data:

Primary	Allocated	Contingent	Allocated
0	0.00%	0	0.00%

Navigation buttons at the bottom include "Cancel", "Save and Exit" (with a plus icon), and "Additional Beneficiary" (with a plus icon).

The **Beneficiaries** page will be essentially the same whether this is an IRA account, or a non-IRA account.

The main difference will be in the options for Designation.

IRA Designations:

The dropdown menu for IRA Designations shows the following options: "Standard" (highlighted), "Per Capita", "Per Stirpes", and "To All My Children".

Non-IRA Designations:

The dropdown menu for Non-IRA Designations shows the following options: "Standard" (highlighted) and "Lineal Descendants Per Stirpes".

Select your **Priority**, **Designation**, and **Type**. Next, you can search for a beneficiary if they already exist within SEI's system, or you can opt to **Create New**.

If applicable, you'll select whether the beneficiary is a spouse or non spouse. For IRA accounts, if the investor is married, but the Primary beneficiary is a **non-spouse**, the application **will not be eligible for e-signature**, as the spouse will need

to provide a signature authorizing the beneficiary selection. Finally, select the percentage to be allotted to that beneficiary.

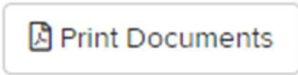
An allocation status bar for Primary and Contingent beneficiaries can be seen at the bottom of the screen. The Primary allocation must be 100% to complete this section. If adding any Contingent beneficiaries, that allocation would also need to total 100%.

To add additional beneficiaries, select **Additional Beneficiary**. When all beneficiaries have been added, select **Save & Exit**.

Next Steps

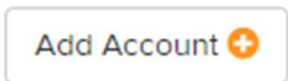
Once the checklist is complete, you'll have the option to [print](#) the account opening kit, [add an account](#), complete the checklists for any additional accounts that were added via [Implement Proposal](#), and send for [Digital Signatures](#) (if applicable).

Print



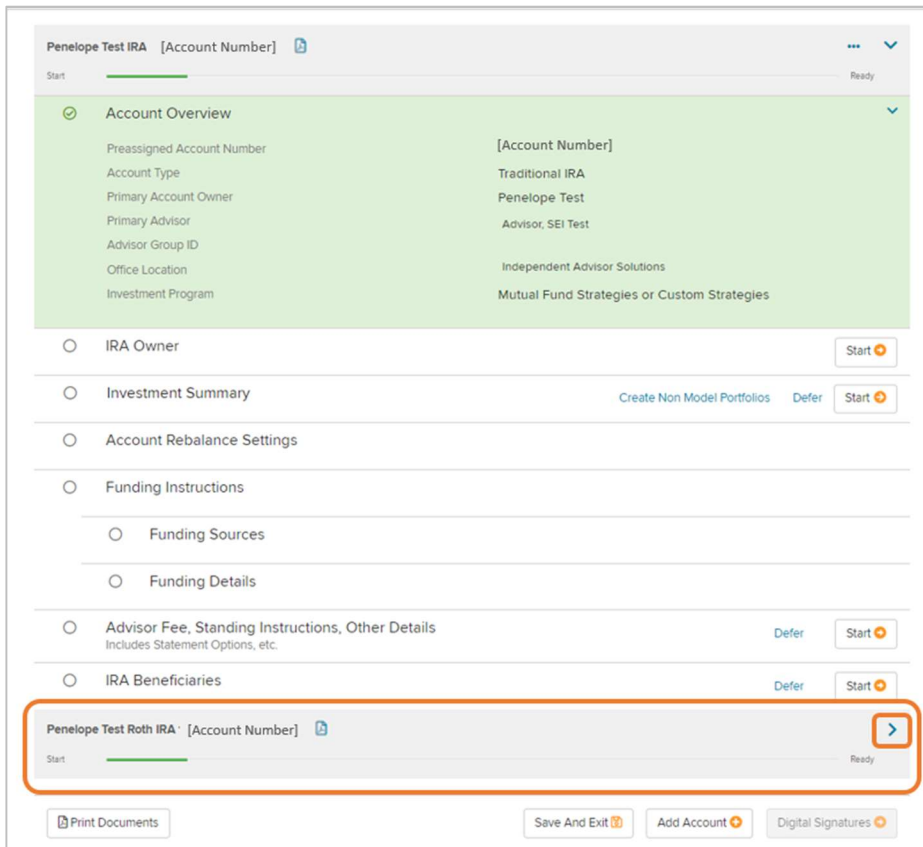
Selecting [Print](#) allows you to download and print the application kit(s) when Digital signatures aren't being used. Completed checklist sections will populate on the forms, however some sections that are only partially completed may not populate. This information can be completed manually.

Add Account



Selecting [Add Account](#) will open a new Account Selection screen. The basic Investor information already entered should prepopulate in the new account. You can add up to 9 additional accounts, for a total of 10 accounts.

Complete Additional Accounts in the Account Group Added Via Implement Proposal

A screenshot of a web application interface for setting up an account. The main section is titled "Penelope Test IRA" and shows a progress bar at the top. Below the progress bar is a checklist of sections: "Account Overview" (checked), "IRA Owner", "Investment Summary", "Account Rebalance Settings", "Funding Instructions", "Advisor Fee, Standing Instructions, Other Details", and "IRA Beneficiaries". Each section has a radio button and a "Start" button. The "IRA Beneficiaries" section is highlighted with an orange border, and a blue arrow icon is visible next to it. At the bottom of the screen, there are buttons for "Print Documents", "Save And Exit", "Add Account", and "Digital Signatures".

If the account is part of an account group created by using [Implement Proposal](#), all other accounts in the group (up to 10 total) will be listed at the bottom of the screen.

Click the arrow to expand and complete the [Checklist](#) for each additional account. Clicking the [PDF Icon](#) will allow you to view a read-only version of the proposal

Digital Signatures & Third Party Paperwork

Digital Signatures 

If all Checklist sections are complete (or deferred), and your firm's permissions allow, you will have the option to send for [Digital Signatures](#) using DocuSign.

Once you've selected [Digital Signatures](#), the first option you'll be given is to [Upload Documents](#). This is where you can upload additional documents or [third party paperwork](#) to be included in the e-signature envelope. **It's very important to note that these documents are solely for the office's use, and will not route to SEI's operations for processing.**

If you'd like to add any third party paperwork, select [Upload](#). If not adding third party paperwork, you can skip ahead to page 25 of this guide.



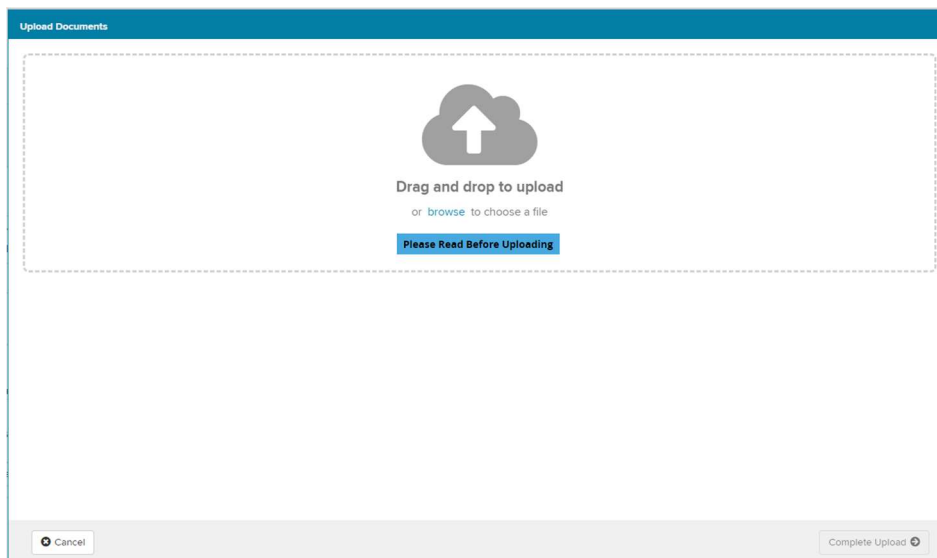
Upload Documents

 This section is only for third party paperwork. Third party paperwork will be stored at the Firm and Client level after the account has been opened. Third party paperwork will not be processed by SEI.


Attachments   Upload

No Attachments

Once you've selected Upload, you'll have the option to drag and drop or browse for files. You can upload up to 10 MB at a time. When all documents have been added, select [Complete Upload](#).



Upload Documents



Drag and drop to upload
or browse to choose a file

[Please Read Before Uploading](#)

The next section is required whether adding third party paperwork or not. It will display all signers, and their email and phone number. This information will be pulled from the information listed for them in the Account Owner section. These can be edited if a different email or phone is preferred.

You will indicate if the signer should receive a text message or phone call when they use the e-signature function. If you've included third party paperwork, the advisor will also be listed as signer. When the advisor is listed as a signer, be sure to confirm the phone number listed. The number listed for the advisor in SEI's system will be used, and that is often a general office phone number and may not be the best option.

All signers E sign via email.
Each signer must have a unique email. Email addresses cannot be shared across signers.

Signer ID	Name	E-mail Address	Authentication Phone Number	Text	Call
1	Penelope Test	PTest@Test.Test	(100) 867-5309	Text	Call
2	Test Advisor (Signing Advisor) ?	TestAdvisor@Test.com	(100) 867-5308	Text	Call

Buttons: Back to Checklist, Label Document, Request Signatures

When more than one signer is required you can choose which signer will receive the notification first by selecting the three bar icon to the left of the signer number, then dragging and dropping to reorder.

2	TEST JOINT OWNER 1	testemail2@testemail2.com	5555555555	Text	Call
1	Joint test	testemail@testemail.com	5555555555	Text	Call

Buttons: Back to Checklist, Request Signatures

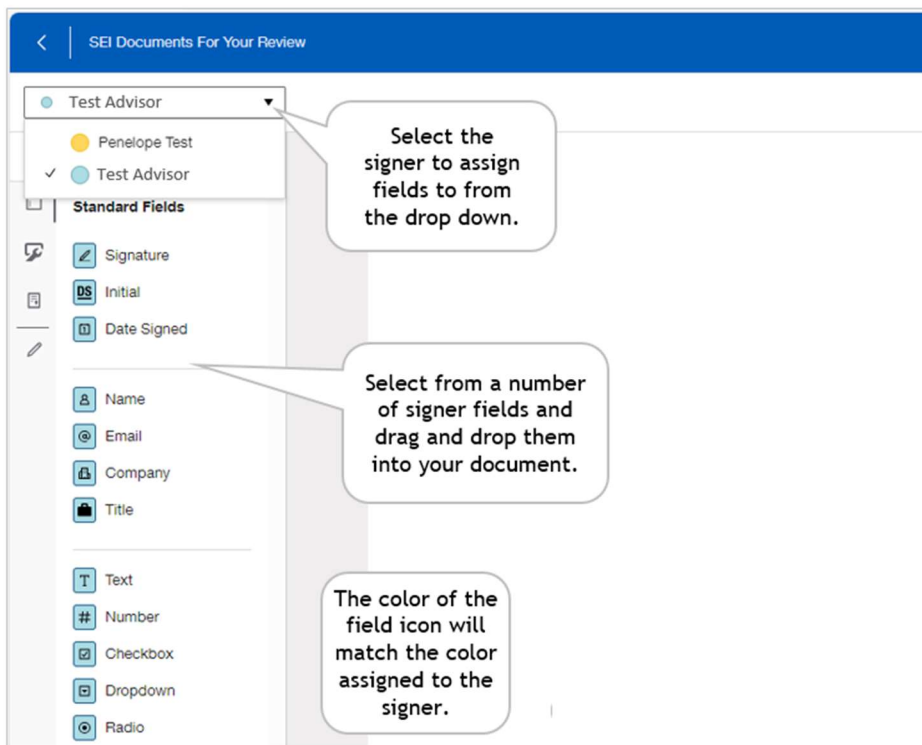
Buttons: Label Document, Request Signatures

If you've included third party paperwork, you'll now need to select [Label Document](#). If not, select [Request Signatures](#) or [Send for Approval](#), depending on your role and the firm's permissions.

Selecting [Label Document](#) will open DocuSign. Here you'll be able to add signature fields, as well as a number of other fields, to the third party documents.

The first document page that appears is the break page inserted by SEI to separate the SEI application from your third party paperwork. Scroll down to your uploaded forms and add fields as needed.

An important item to note: If you're opening an [Account Group](#) (meaning you're opening more than one account in this account opening package), an **Advisor signature is required** on at least one of the third party documents. If none of the documents contain a place for an Advisor signature, you can add a signature field anywhere on any document during the labeling process.



When complete, select Continue.



This will bring you back to the Electronic Signatures page. Select [Request Signatures](#) or [Send for Approval](#), depending on your role.

The client will receive one email from seiesignature@seic.com via DocuSign. After they've entered their verification code they will see a combined packet of account opening documents and third party paperwork (if applicable).

Actions
Edit Application
Resend Esign Request

If you need to [resend](#) an e-signature request, or [edit](#) the application, you can select the account from Pending Accounts, and select [Resend](#) or [Edit](#).

Once all signers have signed, the application will route to SEI for processing. The client(s) will receive an email from DocuSign with a link to the full packet and any third party paperwork.

Once the envelope is routed to SEI, the third party paperwork will be separated from the account opening forms, with the Digital Account Open packet moving to the SEI processing team. The application will live at the client level once the account is open.

The third party paperwork will route to the firm library once enrollment has begun. This is accessible by selecting the Business dropdown and then Download Documents & Data > Submitted Documents.

After the account is open it will also be available at the client level. There will be separate pdf documents for the application packet, the third party documents, and the DocuSign certificate of completion.

For more information on Digital Signatures, please see the [Electronic Signature through DocuSign-Advisor View](#) guide, and the [Electronic Signature through DocuSign-Client View](#) guide.

See information regarding [Broker Dealer Approvals](#) on page 30 of this guide.

Special Scenarios

Trust Owned Account

Edit Account Owners

SEI Private Trust Company supports Entity Accounts incorporated in the United States

Trust Details

Identification

Trust Name: Penelope Test Family Trust

Type of Trust: Irrevocable Trust
Revocable Trust

Taxpayer ID Type: SSN EIN

Required Regulatory Information

Source of Funds: Investor's Primary Bank:

Legal Address

Country: United States

Address 1: No. PO Boxes:

Address 2 - Optional:

City: State: Zip Code:

Upload Documents

Page of Trust document or will that appoints the Trustee(s) and all signatory and notary pages of the Trust document or will. You may upload the document now or within 30 days of SEI receiving the signed application.

Grantor Details

Grantor Name:

There are a few differences in the Account Owner section when opening a Trust Owned Account.

You'll need to select the type of trust.

The trust documents will need to be uploaded if you'd like to proceed with Digital Signatures.

Enter the Grantor Name.

Entering the Grantor Name will then expand the **Grantor Details** section.

If the Grantor is **not** a Trustee, or is **not the only** Trustee, you will need to complete the Trustee section of the checklist.

Complete all Grantor information and select **Save & Exit**.

Grantor Details

Grantor is a Trustee: Yes No

Grantor is the Only Trustee: Yes No

Grantor is also a Beneficiary: Yes No

First Name: MI: Last Name: Suffix:

Previous Last Name(s) - Optional:

Date of Birth: Taxpayer ID:

Primary Bank: Country of Citizenship:

Legal Address

Use Trust's Legal Address

Country: United States

Address 1: No. PO Boxes:

Address 2 - Optional:

City: State: Zip Code:

Mailing Address

Use legal address

Contact Information

E-mail Address - Optional: Phone - Optional:

Inherited IRA

Complete the [Account Owner](#) section of an Inherited IRA (including Inherited Roth IRAs) in the same way a Traditional or Roth IRA account would be completed.

Toward the bottom of the screen, you'll complete the [Beneficiary Information](#) section. In this case, the [Beneficiary](#) refers to the person who is inheriting the account.

The screenshot shows a form titled "Beneficiary Information". At the top, there is a "Beneficiary Type" section with two radio buttons: "Successor" and "Original". The "Original" button is selected and highlighted with a blue border. Below this is a section titled "Original Owner Information" which is also highlighted with a blue border. This section contains three input fields: "Name", "Date of Birth mm/dd/yyyy", and "Date of Death mm/dd/yyyy". Below these fields is a dropdown menu labeled "Relationship to New Owner".

For [Beneficiary Type](#), [Original](#) means that the decedent was the first owner of the IRA. [Successor](#) means that the decedent had inherited the IRA. In other words, the account owner is inheriting an inherited IRA.

If you selected [Original](#), enter the name, date of birth, and date of death of the decedent, as well as their relationship (Spouse or Non-Spouse) to the client. If [Successor](#) was selected, you'll enter that information for both the [Original](#) IRA owner, as well as the [Successor](#) IRA owner. You'll enter the relationship of the client to the [Successor](#) owner in this case.

SIMPLE IRA

Complete the [Account Owner](#) section of a SIMPLE IRA in the same way a Traditional or Roth IRA account would be completed, but in addition to the Account Owner section, you'll also need to complete the [Employer](#) section.

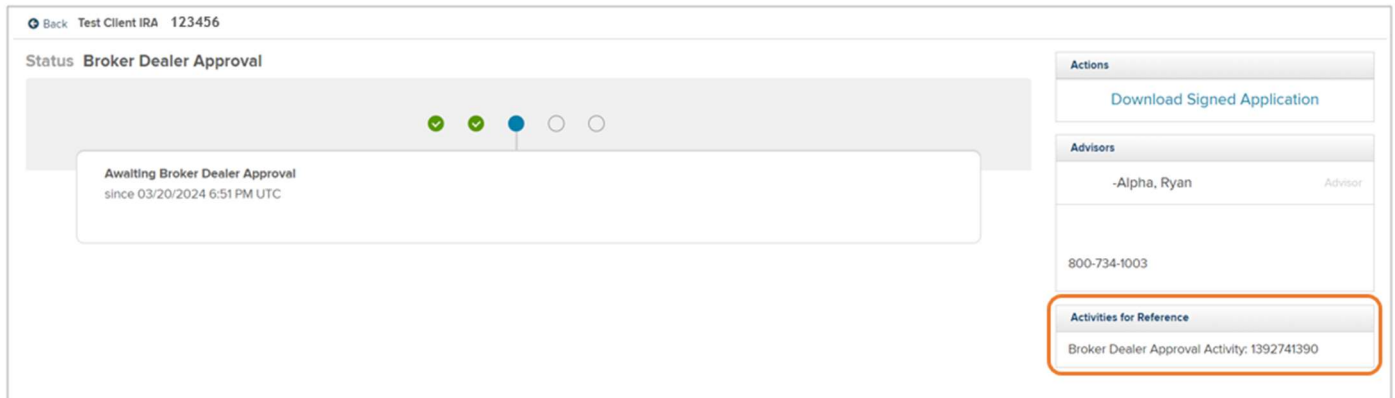
The screenshot shows a selection screen with two radio buttons. The first option is "IRA Owner" with the subtext "Provide information about the individual owning the account" and a "Start" button with a right-pointing arrow. The second option is "Employer" with the subtext "Provide Information about parties related to the account" and a "Start" button with a right-pointing arrow. The "Employer" option is highlighted with a blue border.

Broker Dealer Approvals

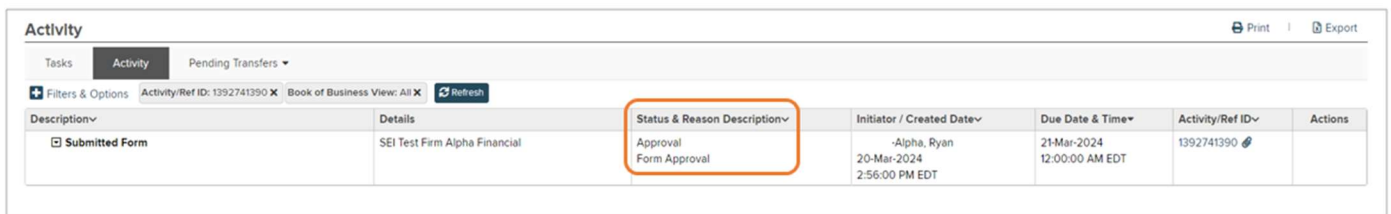
Some firms may require Broker Dealer Approval when opening a new account using e-signature. This approval process, if applicable, will take place either through [SEI Broker Dealer Center Approvals](#), or through an [Attestation of Broker Dealer Approval](#). Your Broker Dealer has chosen which of these processes will be applied.

SEI Broker Dealer Center Approval

Once all signers have completed their e-signatures, the pending account status in the Pending Accounts dashboard will update to [Awaiting Broker Dealer Approval](#) status.



A Broker Dealer Approval Activity will be generated, and the activity ID is displayed to the in the [Activities for Reference](#) section.



The status of this activity can be viewed by searching for the Broker Dealer Approval activity ID in the Activities menu in Advisor Center.

An activity is also created in the [SEI Broker Dealer Center](#), and your firm’s Broker Dealer Approval Team will be notified of an item requiring review. The Broker Dealer Approval Team will log into the SEI Broker Dealer Center to review the application, where they will have the option to approve or reject it.

If the application is **rejected**, the status of the pending account on the Pending Accounts dashboard will change to [Rejected by Broker Dealer](#). Typically, the application will now be edited to correct the errors and resubmitted to the investor for signature. When the pending account is edited, the Broker Dealer Approval activity ID on the account is removed. A new Broker Dealer Approval activity ID will be created once the investor signs the updated application. This new activity ID is displayed in the Account Status page, and the status of the account will be updated to [Awaiting Broker Dealer Approval](#).

If the application is **approved** in SEI Broker Dealer Center, the status of the account will change to [In Progress at SEI](#). The Account Status page will now display two additional activities in the Activities for Reference section: The Enrollment activity ID and the Broker Dealer Approval Activity ID.

Broker Dealer Attestation Approval

Once all signers have completed their e-signatures, the pending account status in the Pending Accounts dashboard will update to [Awaiting Download for Broker Dealer Approval](#) status.

The screenshot shows a web interface for a 'Test Client IRA 123456'. The status is 'Broker Dealer Approval'. A progress bar at the top has six circles; the first two are green with checkmarks, the third is blue, and the last three are grey. A central message box says 'Awaiting Download for Broker Dealer Approval since 03/20/2024 8:13 PM UTC' and contains a 'Print Signed Application' button. On the right, there are sections for 'Actions' (with an 'Edit Application' button) and 'Advisors' (listing 'Alpha, Ryan' as an Advisor with phone number '800-734-1003').

You now have to click [Print Signed Application](#), which will download the application to your computer. This step is required to move forward.

This is a close-up of the 'Print Signed Application' button from the previous screenshot, which is highlighted with an orange rectangular border.

The status will now update to [Awaiting Attestation of Broker Dealer Approval](#).

The screenshot shows the same web interface, but the status has updated to 'Awaiting Attestation of Broker Dealer Approval'. The progress bar now has three green checkmarks, the fourth is blue, and the last two are grey. The central message box says 'Awaiting Attestation of Broker Dealer Approval since 03/20/2024 8:13 PM UTC' and contains a button that reads 'I Attest That Broker Has Approved This Application'. The 'Actions' section now includes both 'Edit Application' and 'Download Signed Application' buttons. The 'Advisors' section remains the same.

This is a close-up of the 'I Attest That Broker Has Approved This Application' button from the previous screenshot, which is highlighted with an orange rectangular border.

The downloaded application should now be provided to your Broker Dealer Approvals Team via whatever method has been established between your firm and your Broker Dealer. Once approval has been given by your Broker Dealer, select [I Attest That Broker Dealer Has Approved This Application](#). By selecting this, you are attesting that you have provided the application to your Broker Dealer and that the Broker Dealer has given their approval to move forward.

SEI will now begin processing the application, and the status of the account will update to [In Progress at SEI](#).