



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:**

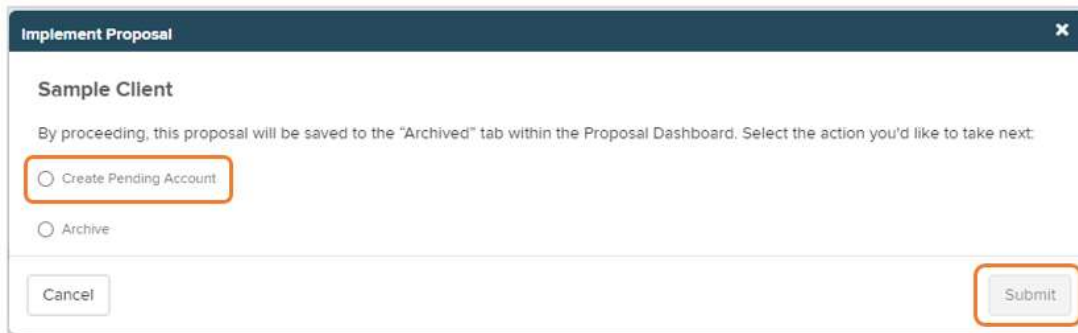
- City National Rochdale Custom High Net Worth (CNR) accounts

# 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 blue button at the top right that says 'New Account Open Guided Tour'. Under the 'IRA Accounts' section, there are three radio button options: '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 two radio button options: 'Individual' and 'Joint, Tenants with Rights of Survivorship'. 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.

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

The screenshot shows the 'New Account' form with 'Traditional IRA' selected. Below this is a 'Change' button. The 'Primary Account Owner' section is populated with a search result. Below this is the 'Primary Advisor' section, which has a dropdown menu highlighted with an orange box. Below the dropdown menu is the 'Office Location' section, which also has a dropdown menu highlighted with an orange box. At the bottom left is a 'Cancel' button and at the bottom right is a 'Create Account' button.

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 Account  
Traditional IRA Change

Primary Account Owner  
First Name: [ ] Last Name: [ ] Birth Date: [ ] Suffix: [ ]

Phone Number  
Advisor ID: [ ]

**Add Additional Advisor**

Investment Program  
 Mutual Fund Strategies or Custom Strategies  
 Managed Account Options  
 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 Account  
Traditional IRA Change

Primary Account Owner  
First Name: [ ] Last Name: [ ] Birth Date: [ ] Suffix: [ ]

Phone Number  
Advisor ID: [ ]

**Add Additional Advisor**

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.

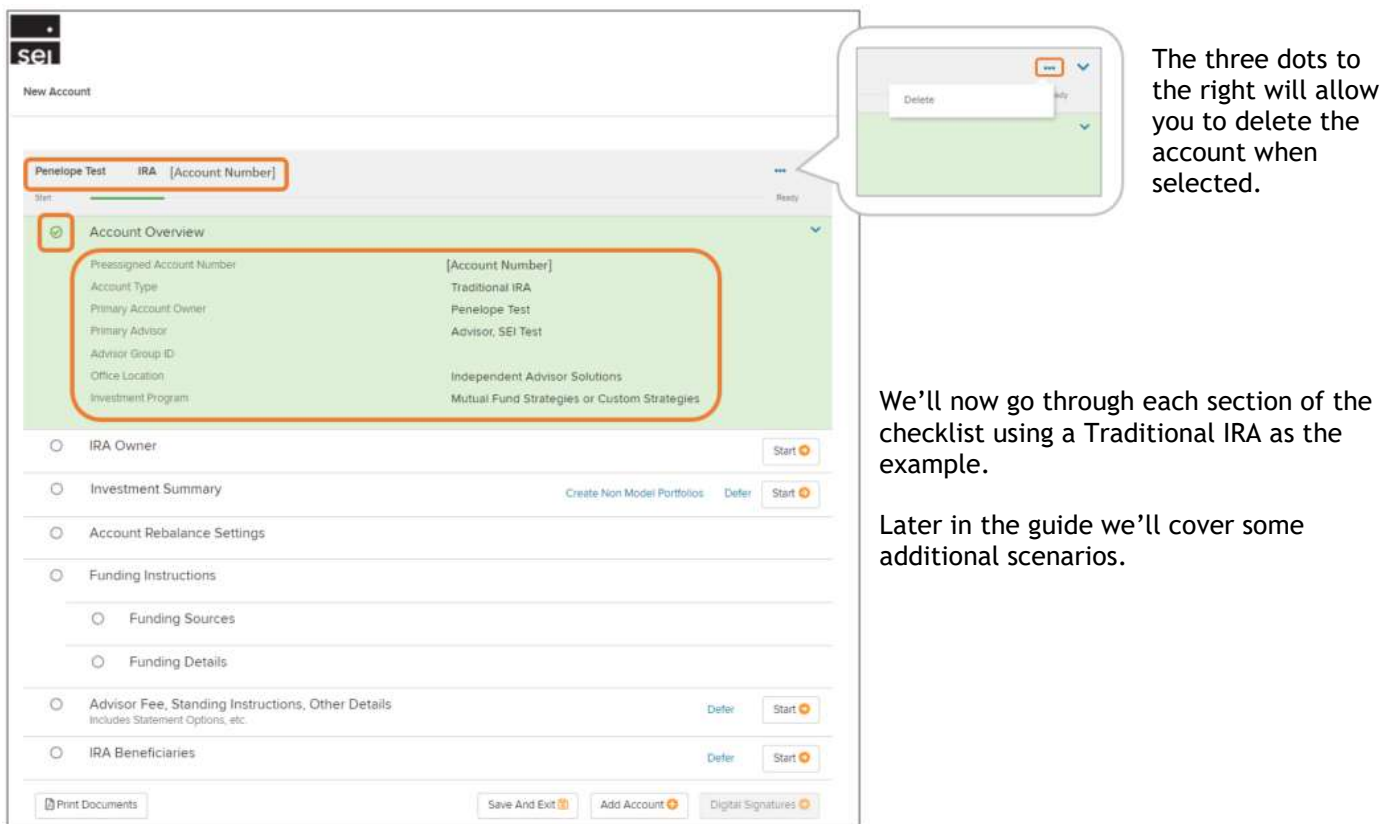
Each section will turn green once the required information has been entered. All sections need to be complete (or deferred) in order to proceed to digital signatures (if eligible).

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 screen. At the top, the account name 'Penelope Test' and the preassigned account number '[Account Number]' are displayed. The 'Account Overview' section is highlighted in green, indicating it is complete. This section contains a table with 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 the 'Account Overview' section, there are several other checklist items, each with a 'Start' or 'Defer' button:

- IRA Owner (Start)
- Investment Summary (Create Non Model Portfolios, Defer, Start)
- Account Rebalance Settings
- Funding Instructions
  - Funding Sources
  - Funding Details
- Advisor Fee, Standing Instructions, Other Details (Includes Statement Options, etc.) (Defer, Start)
- IRA Beneficiaries (Defer, Start)

At the bottom of the screen, there are buttons for 'Print Documents', 'Save And Exit', 'Add Account', and 'Digital Signatures'. A callout box points to a three-dot menu icon in the top right corner of the 'Account Overview' section, which contains a 'Delete' option.

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:  MI:  Last Name:  Suffix:

Previous Last Name(s) - Optional:

Date of Birth:  Taxpayer ID:

Marital Status:

**Required Regulatory Information**

Source of Funds:  Investor's Primary Bank:

Country of Citizenship:

**Legal Address**

Country:

Address 1:  No PO Boxes

Address 2 - Optional:

City:  State:  Zip Code:

**Mailing Address**

Use legal address

**Contact Information**

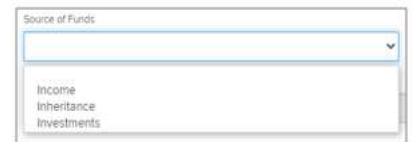
E-mail Address - Optional:  Phone - Optional:

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.



Source of Funds

- Income
- Inheritance
- 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.

### Edit Account Owners

New Selection

Edit Previous Selections

Penelope Test (Primary)



# 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.

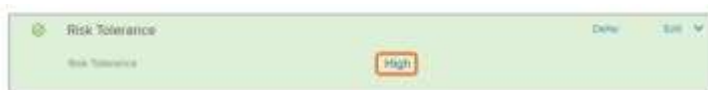


This section is not required for account opening, so you’re given the option to [Defer](#). Selecting Defer will mark the section as complete and in good order. While this section isn’t required for account opening, it is required for adding investment selections to the account. If you opt to defer, 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.



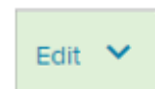
# Investment Summary

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).



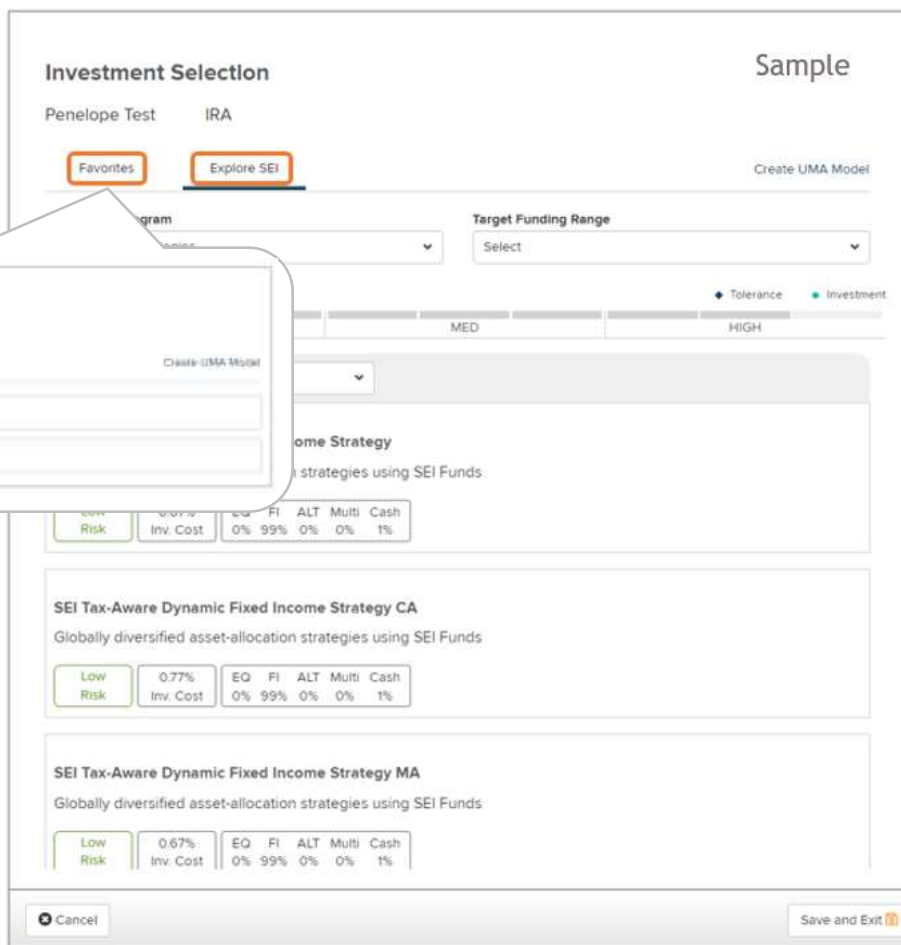
If not deferring this section or creating a non model portfolio, select [Start](#).

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.

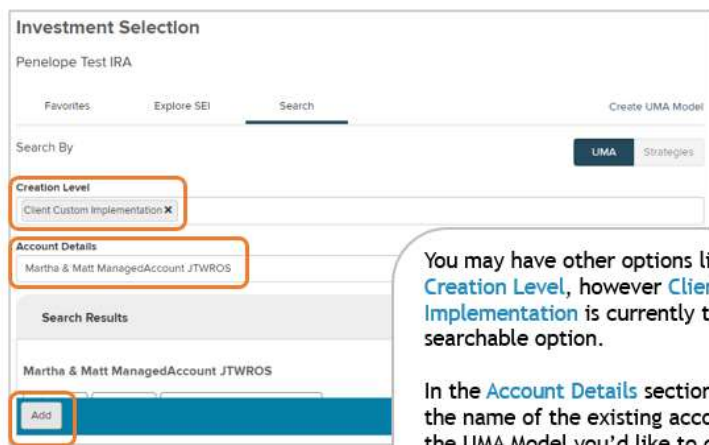
You'll have the option to view the investment selections by **Favorites**. Favorites will include any previously used selections, as well as any Firm Custom Strategies (if applicable).



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.

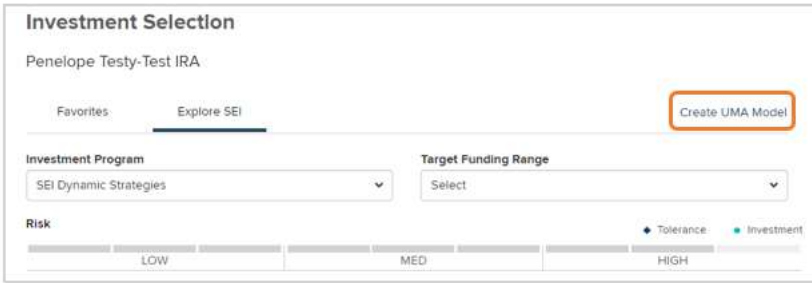


You may have other options listed for **Creation Level**, however **Client Custom Implementation** is currently the only searchable option.

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

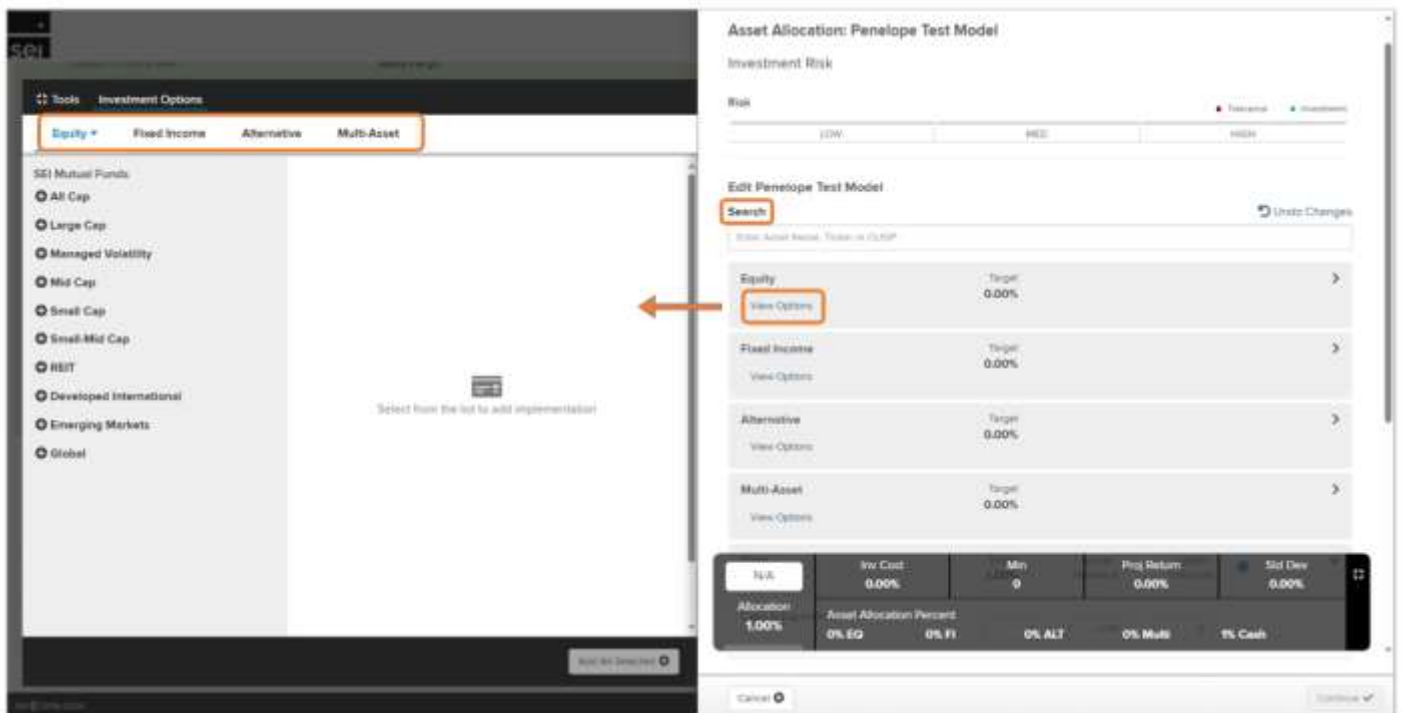
Hover over the model you'd like to duplicate and select **Add**.

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.



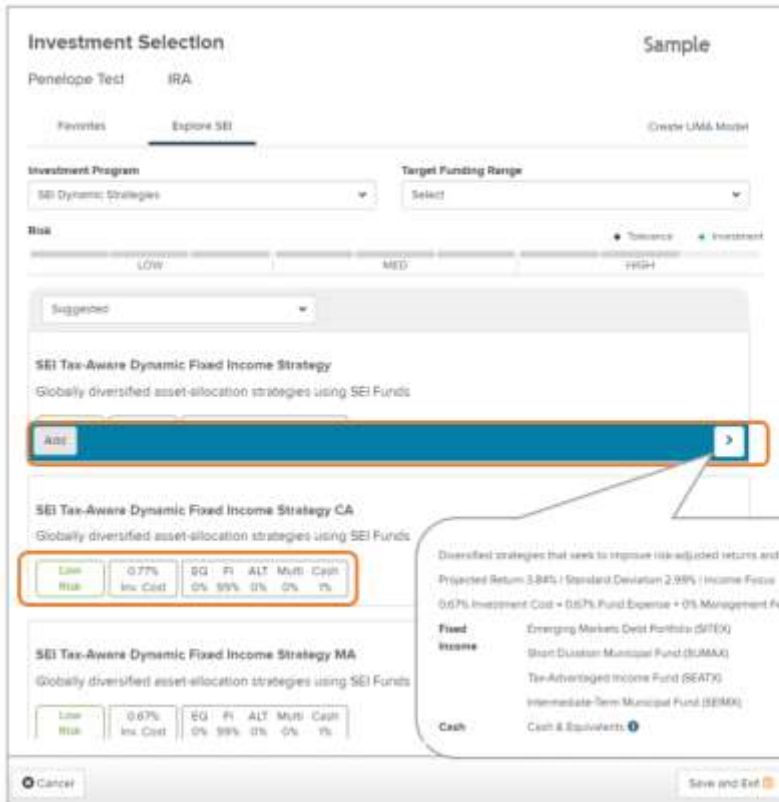
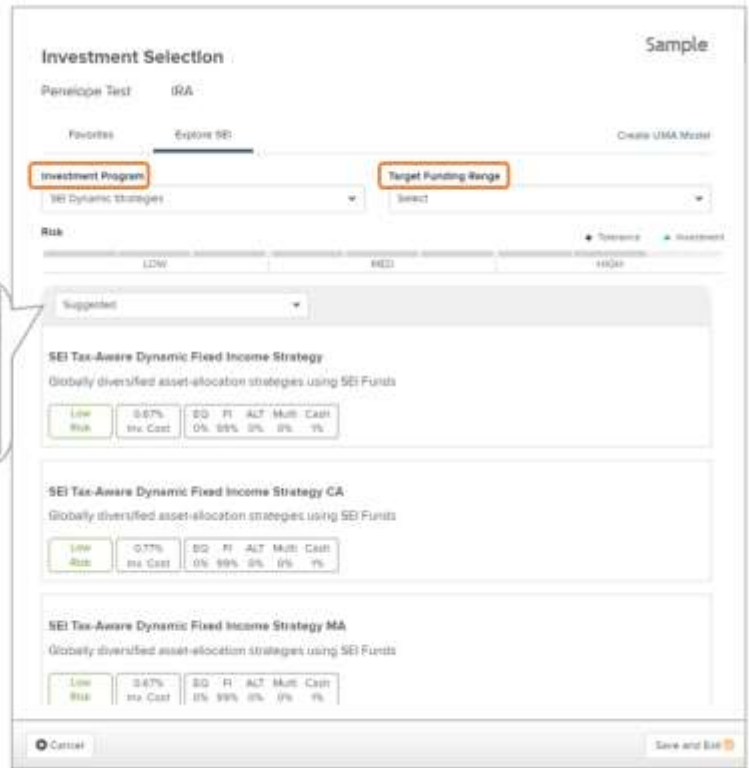
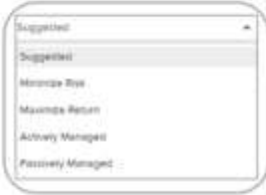
Both the Mutual Fund Strategies and Managed Account Solution investment programs also give you the option to [Create UMA Model](#).

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 ■ Tolerance ■ Investment

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 ■ Tolerance ■ Investment

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 <b>\$75K</b>	Min <b>\$0</b>	Fund Exp Mgmt Fee 0.89%	0.89%
		Platforms Fee 0%	
		Inv Cost	<b>0.89%</b>

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 web form titled "Funding Instructions". It features 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 a red box) and "Start" (with a plus icon).

## Funding Sources



A screenshot of the "Funding Instructions" screen, showing a progress bar with "Funding Sources" as the active step (1) and "Funding Details" as the next step (2). Below the progress bar is a "Select Methods" button (highlighted with a red box) and a list of funding methods: "ACH" (SE Initiated), "Transfer" (SE Initiated), "Check" (Client Initiated), and "Wire" (Client Initiated). At the bottom, there are "Cancel", "Save and Exit" (with a plus icon), and "Continue" (with a plus icon) buttons.

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

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

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

## ACH

The [ACH](#) funding method should be chosen if all or part of the account funding will be coming from an ACH cash receipt.

The screenshot shows the 'Funding Instructions' form. It is divided into two sections: 'Funding Sources' (step 1) and 'Funding Details' (step 2). In the 'Funding Sources' section, 'ACH' is selected. In the 'Funding Details' section, the 'Amount' is \$0.00, and the 'Investment' is 'Select Investment to Allocate to'. The 'Frequency' is set to 'Select' and the 'Start Date' is 'dd-MMM-yyyy'. The 'Invest Cash' option is set to 'Yes'. The 'Account Owner' is 'Investor Name'. The 'Account Type' is set to 'Checking'. The 'Account Name', 'Account Number', 'ABA Routing Number', and 'Bank Name' fields are empty. The 'City - Optional', 'State - Optional', and 'Zip Code - Optional' fields are also empty. At the bottom, there are buttons for 'Cancel', 'Previous', 'Save and Add Funding Sources', and 'Continue'.

Enter the amount of the [ACH](#) receipt, then select the investment the [ACH](#) should be allocated to. Only one investment can be selected per [ACH](#) receipt.

Next, select the frequency of the [ACH](#) receipt, and the date you'd like the receipt to begin.

Select the Yes or No option to indicate whether the cash should be invested in the selected Investment Allocation.

Select Checking or Savings as the account type.

Next, enter the bank account details.

If all funding sources have been added, you can select [Continue](#). If not, you can select [Save and Add Funding Sources](#) to add additional [ACH](#) instructions, [Checks](#), [Wires](#), or [Transfers](#). You can add up to five [ACH](#) instructions per account.

## 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' screen for a 'Check' funding method. At the top, there is a progress bar with 'Funding Sources' at step 1 and 'Funding Details' at step 2. Below the progress bar, the word 'Check' is displayed in a box, with a 'Change' link to its right. Underneath, the 'Check Details' section includes the instruction 'Make check payable to SEI Private Trust Company'. A text input field for 'Proposed Cash Funding' contains '\$0.50'. Below this, there are two columns of 'Send To' addresses. The left column is for 'Regular Mail' and the right column is for 'Overnight Delivery'. Both columns list the same address: 'SEI Private Trust Company, Attn: Advisor Network Service, PO Box 1098, Oaks, WA 98456-9907'. At the bottom of the screen, there are four buttons: 'Cancel', 'Previous', 'Save and Add Funding Source', and 'Continue'. The 'Save and Add Funding Source' button is highlighted with an orange box.

## 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' screen for a 'Wire' funding method. At the top, there is a progress bar with 'Funding Sources' at step 1 and 'Funding Details' at step 2. Below the progress bar, the word 'Wire' is displayed in a box, with a 'Change' link to its right. Underneath, the 'Proposed Cash Funding' text input field contains '\$0.00'. Below this, the 'Forward wire to:' section lists the following information: 'Wells Fargo Bank, 420 Montgomery St, San Francisco, CA 94104, ABA 121000248, Account #: 2020040010196, 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 screen, there are four buttons: 'Cancel', 'Previous', 'Save and Add Funding Source', and 'Continue'. The 'Save and Add Funding Source' button is highlighted with an orange box.



## 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 specific sections:

- Account Type of Delivering Account:** A callout box highlights the 'Traditional IRA' option, which is selected. Other options include Estate, Individual (Non-IRA), Inherited IRA, Inherited Roth IRA, Profit Sharing, Roth IRA, SEP IRA, SIMPLE IRA, Joint, Transfer on Death, Trust, UGMA, UTMA, 401k, 403(b), and Other.
- Delivering Account Owner Details:** A callout box highlights the 'Investor's Taxpayer ID' (001-02-0000), 'Transferring From' (Penelope Test), 'Delivering Custodian' (AMERICAN FUNDS DISTRIBUTORS, INC. - 5504), 'Account Name', 'Account Number' (123456), 'City' (Carmel), 'State' (IN), 'Zip Code' (46032), and 'Phone' ((800) 421-5475).
- Transfer Properties:** A callout box highlights the 'Estimated Total Amount' (\$0.00) and the 'Transfer Instructions' (Full liquidation).

At the bottom of the form, the 'Save and Add Funding Sources' button is highlighted.

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

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

**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	Select	Amount	Select Action	Select Investment to Transfer to
SEIC	Select	Amount	Select Action	Select Investment to Transfer to

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

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. Please note that any [ACH](#) funding will not be listed, as the Investment Allocation was selected during the ACH set up. 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.

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

The screenshot shows the 'Funding Instructions' form for a 'Sample' account. The total amount is \$25,000.00. The 'Schedule by' dropdown is set to 'Total sum by end date'. The 'End Date' is 12/31/2024. The 'Frequency' section shows three options: Daily (\$81.43 per day for 307 days), Weekly (\$369.75 per week for 68 weeks), and Monthly (\$2,500.00 per month for 10 months). A warning message states: 'The Amount & Number of Occurrences shown are estimates and subject to change based on when funds are received. For best results, the contribution amount will be conservative.'

[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.

The 'Invest Residuals?' section has a 'No' button selected. The 'Invest In' dropdown menu is open, showing two options: 'SEI Dynamic Growth Strategy' and 'SEI Stability Defensive Strategy'.

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

The screenshot shows the 'Funding Instructions' form for a 'Sample' account. The total amount is \$25,000.00. The 'Schedule by' dropdown is set to 'Fixed Schedule Contribution'. The 'Contribution Amount' is \$500.00. The 'Frequency' section shows three options: Daily (\$500.00 per day for 50 days), Weekly (\$500.00 per week for 50 weeks), and 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.

The 'Invest Residuals?' section has a 'No' button selected. The 'Invest In' dropdown menu is open, showing two options: 'SEI Dynamic Growth Strategy' and 'SEI Stability Defensive Strategy'.


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.

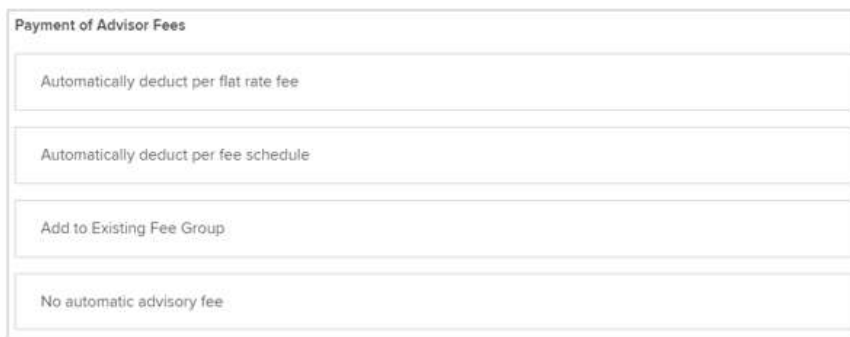
This section is not required for account opening, so you're given the option to [Defer](#). Selecting Defer will mark the section as complete. If not deferring this section, select [Start](#).



○ 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 or 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 1<sup>st</sup> through the April tax deadline date of the current year.



Contribution Details

ⓘ Contribution type selected will determine IRS tax reporting.

Contribution Type - Optional

Regular or Spousal Contribution

[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.

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

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

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.



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  Yes  No  
Consolidated statements replace account statements

Search for Account in Existing Chain

Search

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

Search

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" 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 box 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.

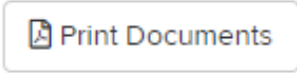
An allocation status bar for Primary and Contingent beneficiaries can be seen at the bottom of the screen. The Primary allocation must be 100% to complete this section. If adding any Contingent beneficiaries, that allocation would also need to total 100%.

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

## Next Steps

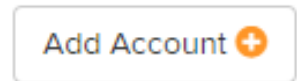
Once the checklist is complete, you'll have the option to [print](#) the account opening kit, [add an account](#), complete the checklists for any additional accounts that were added via [Implement Proposal](#), and send for [Digital Signatures](#) (if applicable).

### Print



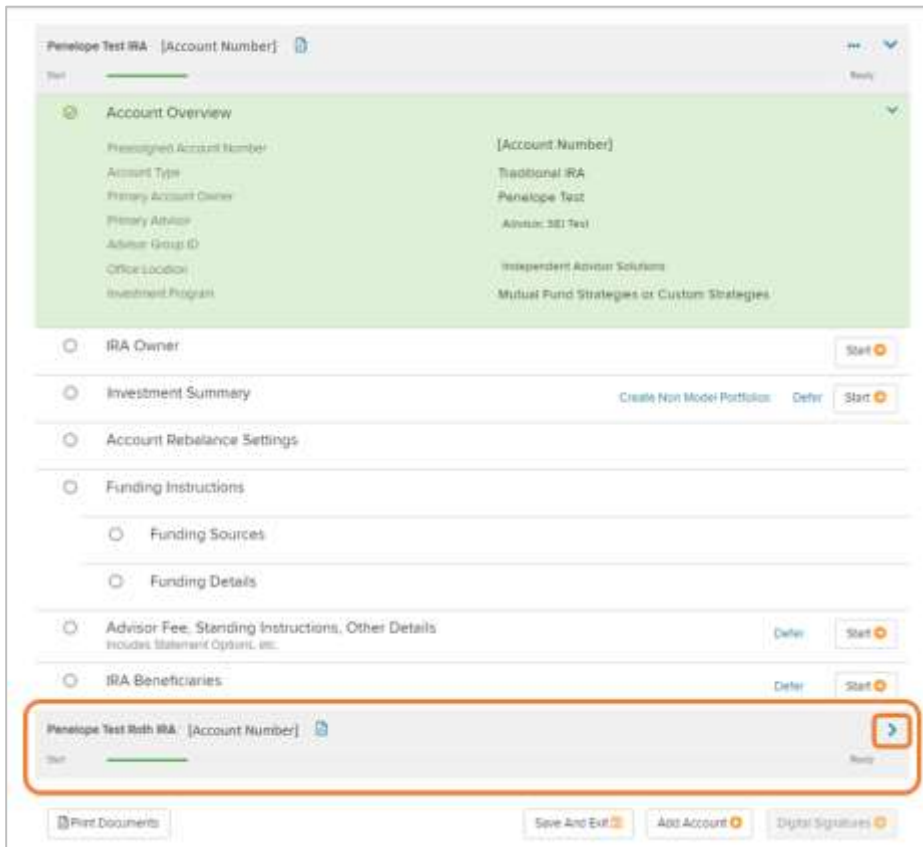
Selecting [Print](#) allows you to download and print the application kit(s) when Digital signatures aren't being used. Completed checklist sections will populate on the forms, however some sections that are only partially completed may not populate. This information can be completed manually.

### 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



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.



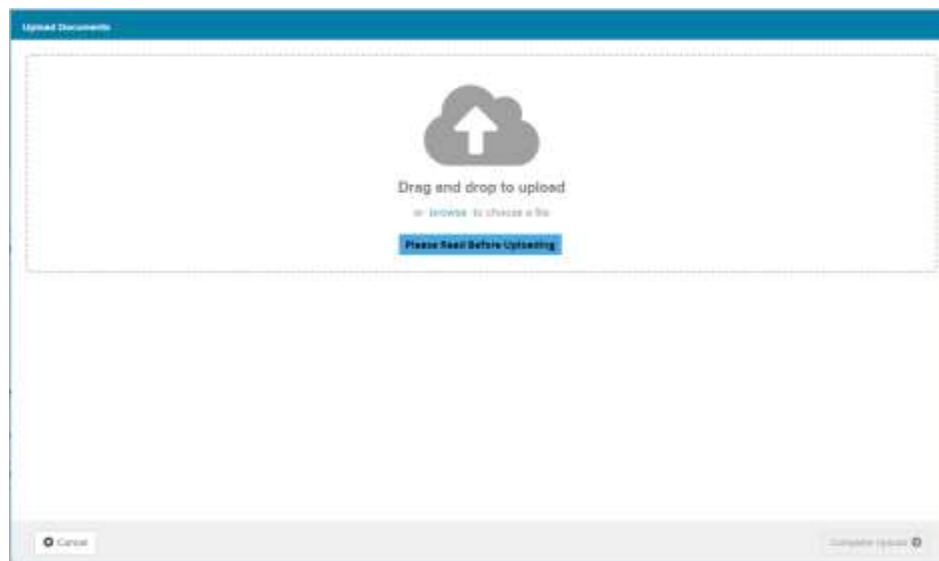
Upload Documents

**i** 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 + 

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](#)

[Cancel](#) [Complete Upload](#)

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.

≡ 1	Penelope Test	<input type="text" value="PTest@Test.Test"/>	<input type="text" value="(100) 867-5309"/>	<input type="button" value="Text"/>	<input type="button" value="Call"/>
≡ 2	Test Advisor (Signing Advisor) ?	<input type="text" value="TestAdvisor@Test.com"/>	<input type="text" value="(100) 867-5308"/>	<input type="button" value="Text"/>	<input type="button" value="Call"/>

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.

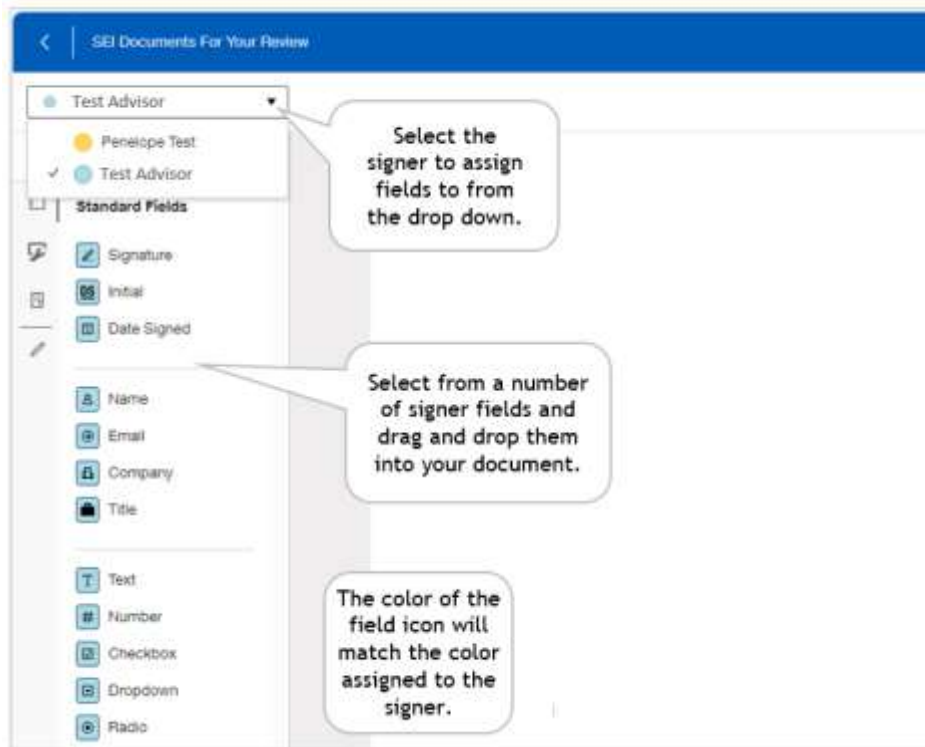
≡ 2	TEST JOINT OWNER 1	<input type="text" value="testemail2@testemail2.com"/>	<input type="text" value="555555555"/>	<input type="button" value="Text"/>	<input type="button" value="Call"/>
≡ 1	Joint Test	<input type="text" value="testemail@testemail.com"/>	<input type="text" value="555555555"/>	<input type="button" value="Text"/>	<input type="button" value="Call"/>

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.

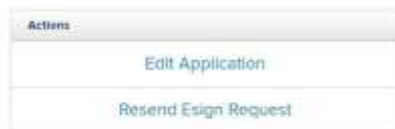


When complete, select Continue.



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](mailto: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).



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**

103 Trusts Trust Company supports Sibley Accounts incorporated in the United States

**Trust Details**

**Identification**

Trust Name  
Paragon First Family Trust

Type of Trust  
Irrevocable Trust

Trustee ID Type  
Trust

**Required Regulatory Information**

Source of Funds  
Investor's Primary Bank

**Legal Address**

Country  
United States

Address 1  
No PO Box

Address 2 - Optional

City State Zip Code

**Upload Documents**

Pages of Trust documents will then support the Trustee and all regulatory and money pages of the Trust Document or all. You may upload the documents from a folder. All docs of PDF scanning the system application.

Select File Upload Trust Documents (optional)

**Grantor Details**

Grantor Name

Cancel Save and Exit

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 Last Name Suffix  
Paragon Text

Phone Last Name - Optional  
Separate names with dashes

Date of Birth - Required  
01/01/2000

SSN - Required  
999-99-9999

Primary Bank  
Wells Fargo

Currency of Ownership  
United States

**Legal Address**

Use Trust's legal address

Country  
United States

Address 1  
No PO Box

Address 2 - Optional

City State Zip Code  
Anytown IN 40000

**Mailing Address**

Use legal address

**Contact Information**

Email Address - Optional  
P100@bank.com

Phone - Optional  
303 997 5555

Cancel Save and Exit

## 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, there 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 plus icon. The second option is "Employer" with the subtext "Provide Information about parties related to the account" and a "Start" button with a plus icon. 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.

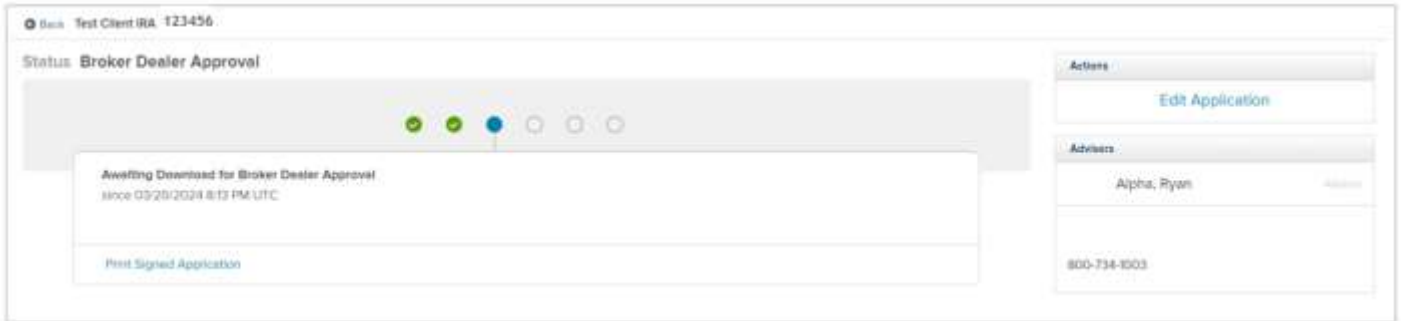
If the application is **rejected**, the status of the pending account on the Pending Accounts dashboard will change to [Rejected by Broker Dealer](#). Typically, the application will now be edited to correct the errors and resubmitted to the investor for signature. When the pending account is edited, 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.

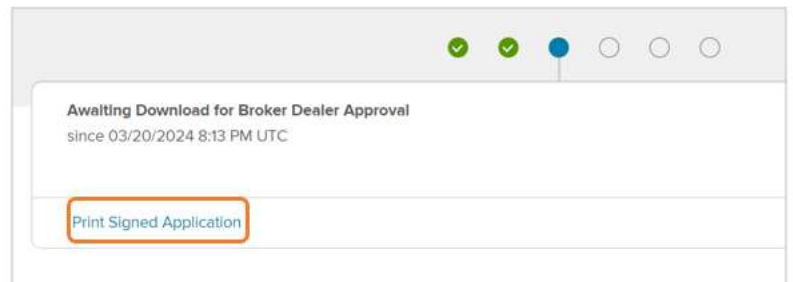


## Broker Dealer Attestation Approval

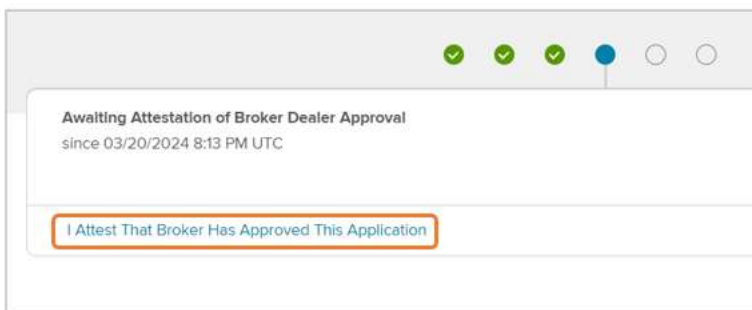
Once all signers have completed their e-signatures, the pending account status in the Pending Accounts dashboard will update to [Awaiting Download for Broker Dealer Approval](#) status.



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



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



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](#).