Remote Client e-Signature Guide for Advisors

Remote Client e-Signature is a new, streamlined functionality that will allow your clients to electronically sign the required account opening documents in a secure, online environment.

What you need to know:

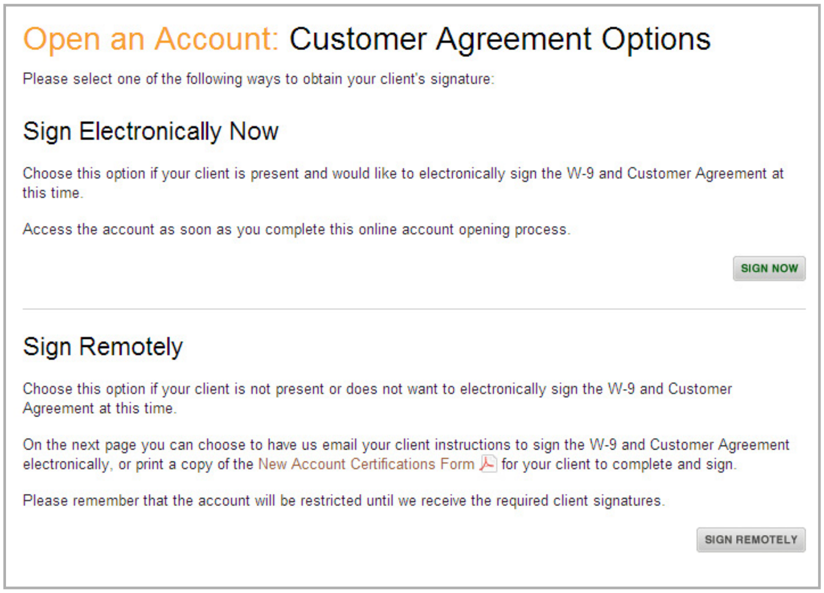
- Remote Client e-Signature is easy to use and will only take a few moments of your and your clients' time
- This is an additional way for your clients to sign new account documents and for you to gather the required client signatures when you open new accounts
- You can also have your clients electronically sign in the office or sign on paper just like you do today
- Also like today, trading will be restricted until your client has signed the required account certifications
- You will receive an email when your client has successfully signed the required documents

We've designed Remote Client e-Signature to be extremely easy-to-use for you and your clients and created this guide to help walk you through the process. However, if you have any questions, please don't hesitate to contact our Folio Institutional Customer Service Team at **1-888-485-3456**.

Signature Selection

Instructions:

- We've updated the signatures pages (shown below) to incorporate Remote Client e-Signature (Remote e-sign) in the account creation path on Folio Institutional
- You are now presented with new options when creating an account: **Sign Now** or **Sign Remotely**. However, we are not removing the current ways that your clients can sign the required documents
  - **Sign Now** mirrors our current **Client is in Office** path
  - **Sign Remotely** offers you two ways to gather required signatures
    1. Remote e-sign (new)
    2. Print and sign (current)



Open an Account: Customer Agreement Options

Please select one of the following ways to obtain your client's signature:

Sign Electronically Now

Choose this option if your client is present and would like to electronically sign the W-9 and Customer Agreement at this time.

Access the account as soon as you complete this online account opening process.

SIGN NOW

Sign Remotely

Choose this option if your client is not present or does not want to electronically sign the W-9 and Customer Agreement at this time.

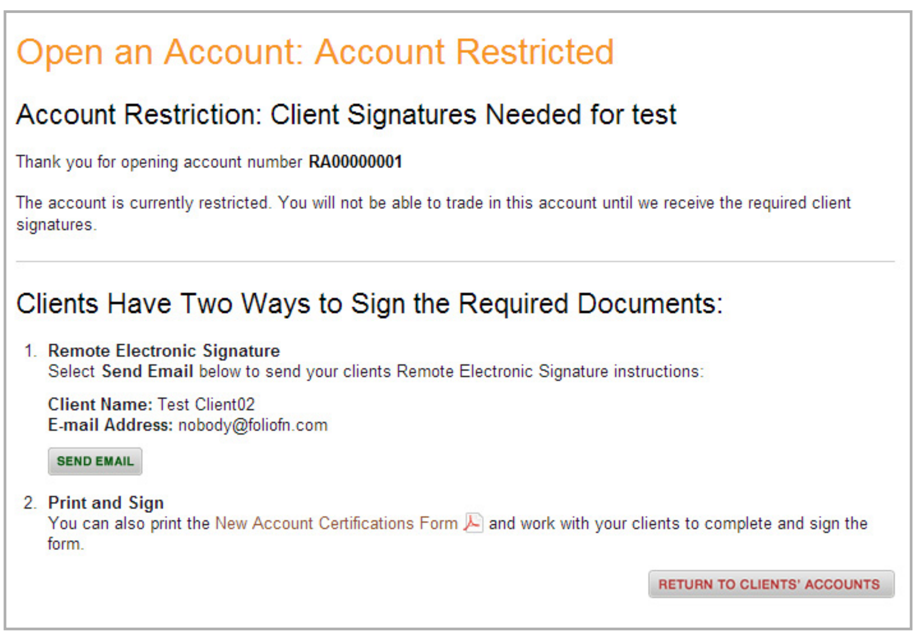
On the next page you can choose to have us email your client instructions to sign the W-9 and Customer Agreement electronically, or print a copy of the New Account Certifications Form for your client to complete and sign.

Please remember that the account will be restricted until we receive the required client signatures.

SIGN REMOTELY

New Signature Option: Sign Remotely

When **Sign Remotely** is selected, there are two ways to gather required signatures: **Remote Electronic Signature** and **Print and Sign**, as shown below:



Open an Account: Account Restricted

Account Restriction: Client Signatures Needed for test

Thank you for opening account number **RA00000001**

The account is currently restricted. You will not be able to trade in this account until we receive the required client signatures.

Clients Have Two Ways to Sign the Required Documents:

1. **Remote Electronic Signature**
   Select **Send Email** below to send your clients Remote Electronic Signature instructions:

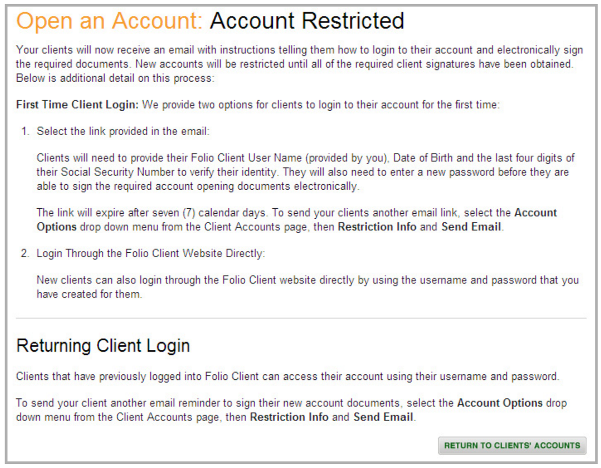
   Client Name: Test Client02
   E-mail Address: nobody@foliofn.com

   SEND EMAIL
2. **Print and Sign**
   You can also print the New Account Certifications Form and work with your clients to complete and sign the form.

RETURN TO CLIENTS' ACCOUNTS

Send Email Instructions

- We will send an email to your client when you select the **Send Email** option
  - Please ensure that your client has a *valid email address* before the email is sent
- Email instructions will differ for clients that have already logged in versus clients who have not (see details below)
  - New clients that have never logged in will receive email instructions with a verification link that will direct them to the verification page (see pg. 2 of the Remote Client e-Signature Guide for Clients for reference). Your client can also log in using the username and password that you created for them
  - The link sent in the email will be valid for seven (7) calendar days
  - If the link expires, you can send your clients another email by going to the **Restrictions Info** page and selecting **Send Email**
  - Existing clients do not need to verify their identity and will be sent email instructions thatdirects them to login using their regular username and password


Open an Account: Account Restricted

Your clients will now receive an email with instructions telling them how to login to their account and electronically sign the required documents. New accounts will be restricted until all of the required client signatures have been obtained. Below is additional detail on this process:

First Time Client Login: We provide two options for clients to login to their account for the first time:

1. Select the link provided in the email:

   Clients will need to provide their Folio Client User Name (provided by you), Date of Birth and the last four digits of their Social Security Number to verify their identity. They will also need to enter a new password before they are able to sign the required account opening documents electronically.

   The link will expire after seven (7) calendar days. To send your clients another email link, select the **Account Options** drop down menu from the Client Accounts page, then **Restriction Info** and **Send Email**.

2. Login Through the Folio Client Website Directly:

   New clients can also login through the Folio Client website directly by using the username and password that you have created for them.

Returning Client Login

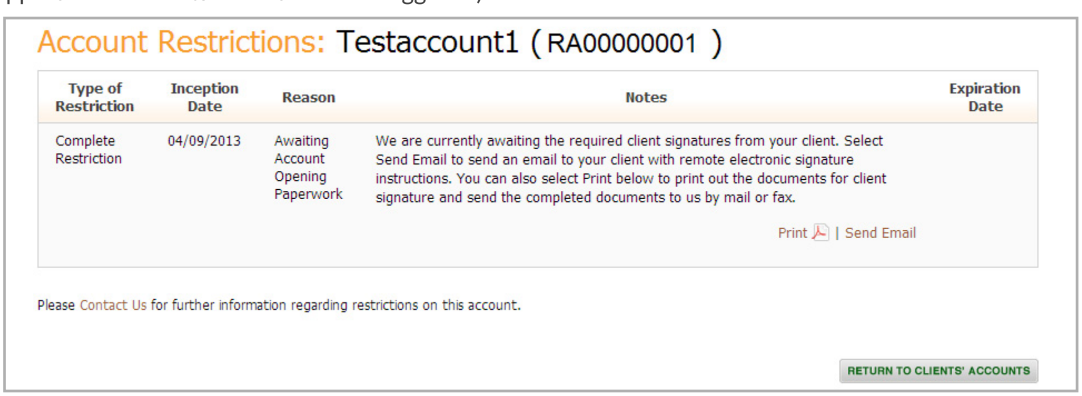
Clients that have previously logged into Folio Client can access their account using their username and password.

To send your client another email reminder to sign their new account documents, select the **Account Options** drop down menu from the Client Accounts page, then **Restriction Info** and **Send Email**.

RETURN TO CLIENTS' ACCOUNTS

Account Restriction Instructions

- We updated the look and feel of the **Restrictions Info** page as well as added the **Send Email** function to the notes section
- The **Send Email** function is currently only available for a restriction associated with **New Account Opening Paperwork** and not for other types of restrictions
  - Other restriction types will only offer the **Print** function
- The **Send Email** function will notify your clients that they need to sign the account opening paperwork
- You can use the **Send Email** function for several reasons, including:
  - Your client lost the email or accidentally deleted it or you want to send your client a reminder to electronically sign the account opening paperwork
  - The verification link provided in the email has expired
    - When you select **Send Email**, we will send email instructions (with an embedded verification link) to your clients (only applicable for clients who have never logged in)


Account Restrictions: Testaccount1 (RA00000001)

Type of Restriction	Inception Date	Reason	Notes	Expiration Date
Complete Restriction	04/09/2013	Awaiting Account Opening Paperwork	We are currently awaiting the required client signatures from your client. Select Send Email to send an email to your client with remote electronic signature instructions. You can also select Print below to print out the documents for client signature and send the completed documents to us by mail or fax. Print | Send Email	

Please Contact Us for further information regarding restrictions on this account.

RETURN TO CLIENTS' ACCOUNTS

Additional Information: Email Previews

Advisor Signature Email

You will receive an email when your client successfully signs the required documents

Account Documents Electronically Signed

Your client, [Client First Name] [Client Last Name], has successfully electronically signed the required account documents for the [Account Type Name] account ending in [Last 4 digits of Account Number].

Note: If this account has more than one owner, such as a joint account or an account with multiple trustees, then each account owner and/or Trustee must sign these documents before we remove the restriction on the account.

Client Signature Email with Verification Link (for new clients)

Welcome to Folio Client: Account Signatures Needed

Welcome to **Folio Client**—The Connection to Your Advised Accounts

Your advisor at [Firm Name] has set up your [Account Type Name] account but we need a few minutes of your time to complete the account opening process.

Click on the secure verification link below to electronically sign the required account documents. Have your Folio Client username, date of birth, and social security number available to authenticate your identity.

Link to Verifications Page

Note: The link above will expire after seven (7) calendar days. If this link expires, contact your advisor to receive a new link.

If you would prefer, you can also electronically sign the required documents at **www.folioclient.com** using the username and password provided to you by your advisor.

If you have any questions or cannot electronically sign the required account documents, contact your advisor. If you are having trouble logging into your account you can retrieve your username and password at **www.folioclient.com**.

Client Signature Email without Verification Link (for current clients)

Account Signatures Needed

Your advisor at [Firm Name] has set up your [Account Type Name] account but we need a few minutes of your time to complete the account opening process.

Log in to your account at **www.folioclient.com** using your username and password to electronically sign the required account documents.

If you have any questions or cannot electronically sign the required account documents, contact your advisor. If you are having trouble logging into your account you can retrieve your username and password at **www.folioclient.com**.