



January 2017

# Liberty Account Creation

## User Guide

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## Quick Start Guide

For those familiar with the account opening process in TCAdvisor and with using other areas of the Liberty application, the following Quick Start Guide provides the basic information you need to get up and running with creating accounts in Liberty. Please refer to individual sections for more information.

1. [Navigate](#) to the Account Registration area by selecting Pending Accounts from the Select a list drop-down in the account [Search Bar](#).
2. Click on the [Create Account](#) button.
3. Enter account information in the [Account Details](#) screen, click Continue when done.
4. Associate models to the account in the [Model Allocations](#) screen, click Continue when done.
5. Associate one or more representatives to the account in the [Representatives](#) screen, click Continue when done.
6. Associate primary and contingent beneficiaries in the [Beneficiaries](#) screen, click Continue when done.
7. Associate the account to a fee family and assign individual fee schedules in the [Fees](#) screen, click Continue when done.
8. Establish systematic contributions or distributions for the account in the [Systematics](#) screen.
9. Create account opening paperwork in the [Forms](#) screen which can then be viewed and printed for client signature. If enabled, use [eSignature](#) to send your forms out for signature.
10. Create new statement families from the [Statement Families](#) screen so they can be tied to client accounts in the Account Details screen.
11. [Copy an existing Account](#) to create additional account types for an investor.

## General Usage Notes

- No conversion of data is needed to use the Account features within Liberty. The data displayed on Liberty comes from the same books and records system that the data on TCAdvisor comes from. Data entered into Liberty is immediately visible on TCAdvisor and data entered into TCAdvisor is immediately visible on Liberty.
- Always tab off of or click off of a field after entering data. This tells the Liberty application that you are done entering data in the field and allows it to validate the entry.

- Unlike TCAdvisor, you will be able to edit certain information without clicking an Edit button. The user documentation gives further information about the specific behaviors you will experience where this sort of editing is allowed.
- Error and Informational messages are generally displayed at the top of the screen and contain helpful information regarding errors or actions about to be taken. Please pay special attention to these messages as you complete actions within Liberty.
- Liberty has the same robust user authorizations as TCAdvisor so we can tailor user access to authorize only those areas you deem appropriate.
- As with most web-based applications, you should use the navigation options provided within Liberty rather than your browser's back button. Using the browser's back button will typically take you back to the *Analytics* page, which may not be your desired result.
- As with most web-based applications, you should use the **sign out** link in Liberty to exit the application rather than simply closing the browser window.
- **Reset** and **Cancel** actions will not save your changes. Reset will clear any entered data and allow you to start over. Cancel will exit the modification screen without saving your changes.
- Navigating away from a page by clicking on another area within the application will not save your changes. For example, if you change an email address on the Account Details page, and then click on the Return to Account Search button, you will be navigated to account search and your changes will not be saved.

## Messages

There are several messages you will see as you perform actions within Liberty. In general, messages appear at the top of the screen with a colored background.



Information has been successfully saved.

Informational messages appear with a blue background and an "I" icon. These messages typically confirm that you have successfully completed some action.



Representative Listed on Statement must have one selection in order to save.

Critical messages

appear with a red background and an 'x' icon. These messages indicate that something needs to be corrected before you can proceed.

## Navigation

The tabs at the top of your screen define major areas of functionality within Liberty

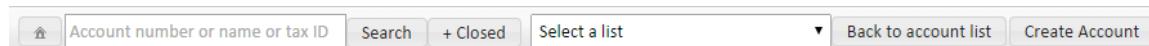


The **Analytics** tab is the landing page for financial professionals, including investment advisors, office managers, and representatives. The appearance and available options may vary depending on your role. You can always return to the **Analytics** tab by clicking on the Home link located under your name in the upper right corner of the Liberty screen.



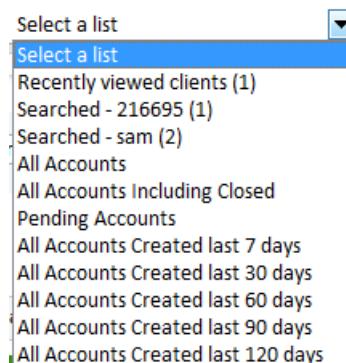
## Search Bar

The Search Bar at the top of the screen is always visible and allows you to quickly navigate to the search results page. Navigation to additional areas is available from the account search results page. Click **Create Account** to quickly start the account opening process in the [Account Registration](#) area.



Search for an existing account by typing an account number, name or tax id into the search box and clicking the Search button. By default the search results will not include closed accounts. If you want to include closed accounts in your search use the **+Closed** button instead of the **Search** button.

The **Select a list** drop-down is automatically populated with a set of standard lists.



In addition to the above your drop-down will include any lists created in TCAdvisor.

When searching or retrieving a list of accounts, if only one match is found, you will be taken directly to the *Overview* tab for that account. From there you can navigate to other areas.

If multiple matches are found, you will be taken to the *Account Search Results* screen. From there you can navigate to other areas. See [Account Search Results](#) for more information.

## Account Search Results

The ***Account Search Results*** screen provides access to creating, editing and viewing account information. Access the ***Account Search Results*** screen by clicking the **Search** button or by selecting a list from the **Select a list** drop-down.

The screenshot shows the 'Pending Accounts' search results. The top navigation bar includes tabs for Analytics, Trading, Client Management, Prospecting Tools, Documents, and My Profile. Below the tabs are links for Accounts, Representatives, Statement Families, and Households. The search bar is set to 'Pending Accounts'. A filter dropdown is set to 'Pending' and another dropdown shows 'All Representatives'. A 'Reset' button is available. The main table displays 148 of 582 results, with columns for Account, Household, Name, Status, Type, Create Date, Representative, and Value\*. Each row has a 'Go To' button with a dropdown menu containing 'Account Details', 'Model', 'Trade Overview', and 'View All Combined'. At the bottom, there are buttons for 'Create Reports' and 'Create Account'.

Account	Household	Name	Status	Type	Create Date	Representative	Value*	Action
812468	Account, Faye's		Pending	403B	11/03/2014	FLORENCE GIVENS	\$0.00	Go To
812490	ARMIE AMPLER	Adams, John"	Pending	Individual	10/30/2014	ARDIS BALBOA	\$0.00	Go To
812323	Sam's Family	Adams, Samuel"	Pending	Individual	10/16/2014	LEO FUQUAY	\$0.00	Go To
812383		Adams, Samuel	Pending	Individual	10/17/2014		\$0.00	Go To
812560		Chapman, Rex	Pending	IRA - Individual Retirement Account	11/12/2014		\$0.00	Go To
812401		Client, Joe	Pending	457 Govt	10/22/2014		\$0.00	Go To
812606		Client, John P	Pending	UGMA & UTMA	11/14/2014		\$0.00	Go To
812229		Client, Sample	Pending	Individual	11/11/2014	FLORENCE GIVENS	\$0.00	Go To
812602		Contact, New	Pending	Individual	11/13/2014		\$0.00	Go To

Once in the ***Account Search Results*** screen, you can filter your search results, navigate to other areas for an account, produce portfolio reports, combine accounts for viewing or create a new account. Use the check-boxes on the left to select accounts for viewing combined or creating reports. Use the **Go To** menu on the right to navigate to areas specific to the account.

## Creating a New Account

Click **Create Account** to navigate to the *Account Registration* area and start the process of creating an account. Alternatively, click on the **Go To** drop-down and select *Account Details* to edit or view an existing account in the *Account Registration* area.

Note: A quick way to view all pending accounts is to select the Pending Accounts list from the Select a list drop-down. This gives you a list of all accounts that are in the process of being opened.

## Registration Steps

The steps on the left side of the *Account Registration* area guide you through the process of creating an account and provide quick-links to specific types of account information. Once account details are entered you can click on a step to go directly to that section of the account.

## Account Details

*Account Details* contains the account registration information and other details of the account, including *Personal Identification Information* entry fields. Once the required fields in *Account Details* are completed, all other *Registration Steps* are enabled. Required fields are outlined in Red.

- **New - Personal Identification Information**

Complete the *Personal Identification Information* by providing the primary owner's information, as required by the US PATRIOT ACT.

PERSONAL IDENTIFICATION INFORMATION			
Citizenship Status	Please Select	Identification Type	Identification Number
		Select ID Type	
			Expiration Date
			State (if applicable)
			Select State

- Fill in primary client's patriot information for all fields provided. If using a driver's license or state ID all 5 fields are required.
- Custom Fields are listed at the bottom of the screen if defined for your firm.

- **Select Statement Family** takes you to the Select Statement Family screen where you can find and attach a statement family to the account.

### Select Statement Family

You are now editing Jane Hanchett's Joint account (811781).

Filter

art

Selected

Remove

Statement Family Name	Primary Account	Family Id
ARTIE AMSLER	KIMBERLY KOVALCIN	19333
JANNIE TRENHOLM	LYNN MINEHART	24139

Done

Cancel

- Use the **Remove** button to remove the account from an already selected statement family.
  - **Done** keeps your changes and takes you back to the account details screen. You must use the **Save** or **Continue** button in the account details action dock to commit your changes.
  - **Cancel** discards any changes made and returns you to the account details screen.
  - If you cannot find the appropriate statement family to associate to the account you may need to create the statement family.  
Please see [Create New Statement Family](#) for instructions on how to create a statement family.
- Clicking **Back to Account List** takes you back to the *Account Search Results* screen. Clicking on a **Registration Step** will take you to the related screen.

*Caution! Changes will be lost if you navigate away from the page prior to clicking Save or Continue.*

- Once any data is populated or changed, the **Reset** button will be enabled.
- **Reset** resets the page to what it was prior to any changes being made.
- Once required information is populated the **Continue** and **Save** buttons will be enabled.
- **Continue** saves your changes and automatically navigates you to the next step.
- **Save** commits your changes and leaves you on the current step.
- Always tab off of fields after entering information to make sure the information is recorded appropriately.
- Information is not saved unless you see the confirmation message



## Model Allocations

The *Model Allocations* screen contains the models associated to an account. Use the radio button to view either allocations or model instructions.

Type	Model	Allocation	Deviation	Contribution	Distribution	Market Value
Standard	3-DOME-DOMESTIC GROWTH FUND A	50.00%	0.00%	50.00%	50.00%	\$0.00
Standard	2-DOME-DOMESTIC MODEL	50.00%	0.00%	50.00%	50.00%	\$0.00
Other Assets	0-OTH-Other Assets	0.00%	0.00%	0.00%	0.00%	\$0.00
Total Allocation: 100.00%   Total Deviation: 0.00%   Total Contribution: 100.00%   Total Distribution: 100.00%   Total Market Value: \$0.00						

To change model allocations, set model instructions or add model comments, click the **Edit** button.

### Edit Model Allocations

Account model allocations are not valid. Account model allocations must total 100% and all details must be between 0% and 100%. Deviation must be between 0% and 5%.

You are now editing John Doe's Individual account (811860).

**ADD MODEL**  
Select model to add to table below:

▼

EDIT MODEL    MODEL COMMENTS

Model	Allocation	Deviation	Contribution	Distribution	Special Handling	Remove Model
0-OTH-Other Assets	0.00%	0.00%	0.00%	0.00%	No Special Handling	
3-DOME-DOMESTIC GROWTH FUND A	100.00%	0.00%	100.00%	100.00%	No Special Handling	
2-DOME-DOMESTIC MODEL	100.00%	0.00%	100.00%	100.00%	No Special Handling	
200.00%		200.00%		200.00%		

- The Other Assets model is the default model assigned to a new account and cannot be removed.
- Add Model** by selecting a model from the drop-down and clicking the **Add** button.
- Remove** a model by clicking the in the far right column.
- Allocation, Contribution and Distribution columns must total 100%.
- Deviation must be a percent between 0% and 5%.

- Special Handling allows you to set handling instructions for the assets within the associated model.
  - **Hold, Do Not Sell:** When selected, the model will not participate in any trading activity.
  - **Sell, Model Process, Hold:** When selected, a model will be sold out the next time model processing takes place. For IAs using model closure tracking, the holdings will be sold and the cash will stay in the model.
  - **Sell, Model Process, Sweep:** Holdings will be swept to other model(s) as allocated the next time model processing takes place. This option is only available for IAs using model closure tracking.
  - **Sell, Nightly Batch, Hold:** When selected, a model will be automatically sold out via Trust Company of America automatic batch process. For IAs using model closure tracking, the holdings will be sold and the cash will stay in the model.
  - **Sell, Nightly Batch, Sweep:** Holdings will be swept to other model(s) as allocated via Trust Company of America automatic batch process. This option is only available for IAs using model closure tracking.
- Always tab off of fields after entering information to make sure the information is recorded appropriately.
- **Reset** reverts the page to what it was prior to any changes being made and leaves the user on the Edit Model Allocations screen.
- **Cancel** exits the Edit Model Allocations screen without saving any changes.
- **Save** commits your changes and exits the Edit Model Allocations screen.
- Information is not saved unless you see the confirmation message



Account model allocations have been successfully saved.

Once your model changes have been saved, click the **Continue** button in the action dock to move to the next step in the account registration process or select a step from the menu on the left.

## Representatives

On the *Representatives* screen you can add representatives to the account.

You are now editing John Doe's Individual account (811860).

**SEARCH REPRESENTATIVES**

Add	Name	Rep ID	Firm
<input type="checkbox"/>	ADRIEN BOATMAN	4809	WILLIE CAPERS
<input type="checkbox"/>	AGUSTIN BERAN	17045	LAURA HYSLOP FIRM
<input type="checkbox"/>	ANGELO MOTTO	16808	JEROME ATKISON
<input type="checkbox"/>	ARDIS BALBOA	19322	JADE FUHR
<input type="checkbox"/>	AIRLENE MESSER	1444	HUEY TRITT FIRM

(1 of 16) [Navigation icons] 1 2 3 4 5 6 7 8 9 10 >> >>

**ACCOUNT REPRESENTATIVES**

Remove	Name	Rep ID	Representative Listed on Statement	Receives Statement	Percent of Fee
<input type="checkbox"/>	ANGELO MOTTO	16808	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0.00%
0.00%					

[Back to Account Search](#) [Continue](#) [Save](#) [Reset](#)

- **Search** retrieves all representatives. To limit the search results, enter all or part of the representative's name in the Search box.
- Click on the check-box in the left-most column of the search results to view *Representative Details* to confirm you are selecting the correct representative.
- Add representatives by clicking on the in the search results.
- Remove representatives by clicking on the in the Account Representatives table.
- Representative Listed on Statement must be selected for one representative.
- Receives Statement must be selected for any representatives that need to receive copies of client account statements.
- Percent of Fee column must total either 0% or 100% in order to save.
- Always tab off of fields after entering information to make sure the information is recorded appropriately.
- Clicking **Back to Account List** takes you back to the *Account Search Results* screen. Clicking on a **Registration Step** will take you to the related screen.

*Caution! Changes will be lost if you navigate away from the page prior to clicking Save or Continue.*

- Once any data is populated or changed, the **Reset** button reverts the page to what it was prior to any changes being made.
- Continue** saves your changes and automatically navigates you to the next step.
- Save** commits your changes and leaves you on the current step.
- Information is not saved unless you see the confirmation message



## New Interested Parties

On the *Interested Parties* screen you can add interested parties to an account in Open or Pending status.

The screenshot shows the 'Interested Parties' section of the account creation interface. On the left, a vertical navigation menu lists steps: Registration Steps, Account Details, Model Allocations, Representatives, Interested Parties (which is highlighted), Beneficiaries, Fees, Systematics, and Forms. The main area displays a search interface for 'SEARCH INTERESTED PARTIES' with a search bar and results table. The results table shows eight entries, each with a green circular icon, a name, and a 'View Details' link. To the right of the table is a panel titled 'Interested Party Information' showing details for the first entry: FF IPtest, address 888 Main, add2 den, CO 80112, phone t:222-222-2222, and fax m:111-111-1111. There are 'Edit' and 'Export data' buttons at the bottom of this panel. Below the search results is a table for 'ACCOUNT INTERESTED PARTIES' with columns for Remove, Interested Party, Transaction Confirmations, Tax Forms, and Statements. A note states 'No records found.'

- Search** retrieves all interested parties. To limit the search results, enter all or part of the interested party's name in the Search box.
- Click on the **View Details** link to the right of each search result to view interested party detail to confirm you are selecting the correct interested party.
- Edit the selected interested party by clicking the **View Details** link and then clicking on the **Edit** button.
- Add interested parties to the account by clicking on the in the search results.
- Remove interested parties by clicking on the in the Account Interested Parties table.
- Transaction Confirmations must be selected for any interested party that needs to receive copies of client account transaction confirmations.
- Tax Forms must be selected for any interested party that needs to receive copies of client account tax forms.

- Statement must be selected for any interested party that needs to receive copies of client account statements.
- Clicking **Return to Account** takes you back to the *Account Overview* screen. Clicking on a **Registration Step** will take you to the related screen.

*Caution! Changes will be lost if you navigate away from the page prior to clicking Save or Continue.*

- Once any data is populated or changed, the **Reset** button reverts the page to what it was prior to any changes being made.
- **Continue** saves your changes and automatically navigates you to the next step.
- **Save** commits your changes and leaves you on the current step.
- Information is not saved unless you see the confirmation message



**Save Successful.** The Interested Party record has been saved.

## Beneficiaries

On the *Beneficiaries* screen you can add beneficiaries to an account.

The screenshot shows the 'Beneficiaries' section of the registration steps. On the left, a sidebar lists steps: Registration Steps, Account Details, Model Allocations, Representatives, Beneficiaries (selected), Fees, Systematics, and Forms. The main area has a header 'SEARCH BENEFICIARIES' with a search bar. Below it is a table of search results:

Add	Tax ID	Name	Beneficiary Details
	*****3732	ARCHIE SCHEER	<a href="#">View Details</a>
	*****7489	ARDELIA SCURLOCK	<a href="#">View Details</a>
	*****5726	ARGENTINA FEATHER	<a href="#">View Details</a>
	*****6122	ARLENA GREENING	<a href="#">View Details</a>
	*****6134	ARNETTE GRINNELL	<a href="#">View Details</a>

Below the search results is a table for 'ACCOUNT BENEFICIARIES':

Remove	Beneficiary	Spouse	Type	Primary Percentage	Contingent Percentage
	ANGELINA BUSE	<input type="checkbox"/>	Primary	<input type="text" value="100.00%"/>	<input type="text" value="0.00%"/>
	ARCHIE SCHEER	<input type="checkbox"/>	Contingent	<input type="text" value="0.00%"/>	<input type="text" value="100.00%"/>

At the bottom are buttons: Create New Beneficiary, Continue, Save, and Reset.

- **Search** retrieves all beneficiaries. To limit the search results, enter all or part of the beneficiary's name in the Search box.
- View details by clicking on the **View Details** link to the right of the Name in the search results table.
- Edit beneficiary details by clicking on the **Edit** button.
- Add Beneficiaries by clicking on the in the search results.

- Remove Beneficiaries by clicking on the  in the Account Beneficiaries table.
- Spouse may be selected for one and only one beneficiary.
- Primary Percentage must be between 0% and 100% for each primary beneficiary. The total of all primary beneficiaries defined must be 100%.
- Contingent Percentage must be between 0% and 100% for each contingent beneficiary. The total of all contingent beneficiaries defined must be 100%.
- Always tab off of fields after entering information to make sure the information is recorded appropriately.
- Clicking **Back to Account List** takes you back to the *Account Search Results* screen. Clicking on a **Registration Step** will take you to the related screen.

*Caution! Changes will be lost if you navigate away from the page prior to clicking Save or Continue.*

- Once any data is populated or changed, the **Reset** button reverts the page to what it was prior to any changes being made.
- **Continue** saves your changes and automatically navigates you to the next step.
- **Save** commits your changes and leaves you on the current step.
- Information is not saved unless you see the confirmation message



Information has been successfully saved.

## Create New Beneficiary

New beneficiaries are created from the **Beneficiaries** step in *Account Registration*. Click on the **Create New Beneficiary** button in the action dock to create a new beneficiary.

### Beneficiary Management

You are now editing John Doe's Individual account (811860).

Tax ID

Enter the Tax ID of the beneficiary you wish to create and click the **Create** button.

Note: If you enter a Tax ID for a beneficiary that is tied to accounts outside of your firm, you will be asked to contact your Relationship Manager and will not be allowed to create the beneficiary. Your Relationship Manager can help associate the beneficiary to your firm.

After you click **Create** you will be brought to the full *Beneficiary Management* screen.

The screenshot shows the 'Beneficiary Management' screen. At the top, it displays the 'Beneficiary ID' as '\*\*\*\*\*9000'. Below this is a section titled 'BENEFICIARY INFORMATION' containing fields for 'Name' (with a red border), 'Optional name', 'Address line 1', 'Address line 2', 'Address line 3', 'City', 'State' (with a dropdown menu labeled 'Select State'), and 'Zip'. Under 'ADDITIONAL INFORMATION', there are fields for 'Tax ID' (containing '\*\*\*\*\*9000') and 'Birth date'. In the 'PHONE NUMBERS' section, there is a table with columns 'Type' (containing 'Business') and 'Number' (with a dropdown menu). A link '+ Add another phone number' is also present. At the bottom right are buttons for 'Save', 'Reset', and 'Cancel'.

- Name is the only required field for defining a beneficiary.
- **Save** saves the beneficiary information.
- **Cancel** exits the screen without saving the beneficiary.
- Once returned to the *Beneficiaries* screen you can search for the beneficiary you just created and add it to the account.

## New Fees

On the Fee screen, there are 3 selections—Investment Advisor Fees, Maintenance Fees, and Transaction Fees. Investment Advisor Fees is selected by default.

The screenshot shows the 'Fees' section of the registration process. The 'Investment Advisor Fees' radio button is selected. On the right, under 'FAMILY FEE SCHEDULES', there is a search bar and a table titled 'ACCOUNT FEE SCHEDULES' with one row:

ID	Fee Schedule	Fees Paid By	Account ID	Paid By Percent	Split Percent	Models Included / Excluded
1145	Advisor Fee Schedule 1145	TEST	797186	100.00%		Include All Models

Buttons for 'Add', 'Edit', and 'Remove' are at the bottom right.

## Investment Advisor Fees

### *Fee Families*

When you select *Investment Advisor Fees*, you can assign the account to a fee family and/or assign individual fee schedules to the client account.

The top part of screen defines fee family information. Fee families are used to combine individual accounts' market values in order to take advantage of breakpoints defined in their fee schedule.

*Note: Fee Families are created in TCAdvisor. This functionality will be added to Liberty in a future release.*

- **Select Fee Family** takes you to the *Select Fee Family* search screen where you can search for and select the fee family the account should be added to.
  - Select a family using the radio button next to it. Click **Select** to return to the *Investment Advisor Fees* screen.
- Family Fee Schedules will display if a fee family has been selected.
- The **Search** field for Fees paid by related account allows you to search for an alternative account to pay all or part of the family fees. This option becomes available once a Fee Family has been selected.
- Percent Paid becomes available if a related account will be paying all or part of the family fee. If blank, the account will pay 100% of the family fee allocated to their account.

### Account Fee Schedules

The bottom table defines fee schedules tied to the individual account. An account can have Fee Schedules and/or Family Fees. By default, all valid fee schedules defined for your firm will be used to calculate charges for the client account.

**Caution! If family fees are the only fees to be charged to the client account then select an account level fee schedule that charges zero fees. If no account fee schedules are selected, then all eligible fee schedules will be used to calculate account level fees.**

- Click **Add** to add an account level fee schedule to the account using the *Manage Fee Schedule* screen.

The screenshot shows the 'Manage Fee Schedule' dialog box. At the top, it says 'You are now editing TEST's Individual account (797186)'. On the left, there's a 'Fee schedule' dropdown labeled 'Select fee schedule'. Below it is a 'Split percentage' input field with a value of 100%. Under 'ALTERNATE ACCOUNT', there's a search bar with a 'Search' button. On the right, there's a section titled 'MODELS FOR FEE CALCULATION' with three radio buttons: 'All' (selected), 'Include', and 'Exclude'. A link 'Include All Models' is available. A table lists models with columns 'ID', 'Abbrev', and 'Name'. Several models are checked: MODE (ID 22), MMX 509 (ID 44), QUAL (ID 46), DOME (ID 25), MODE (ID 26), DOME (ID 48), DOME (ID 27), and bob (ID 49). Navigation buttons at the bottom include '(1 of 6)', page numbers 1-6, and arrows. At the very bottom are 'Select', 'Reset', and 'Cancel' buttons.

- Select the fee schedule you want to add from the dropdown.
- If an alternate account will be paying the fees calculated from this schedule then search for the account in the **Alternate Account** search box.

- Once an alternate account is selected you can enter the percent of the fee the alternate account is to pay. Any remaining percent is paid by the client account.
- To select All, Include or Exclude models for the Fee Calculation, use the ID field checkboxes.

#### MODELS FOR FEE CALCULATION

All  Include  Exclude

*Include All Models*

ID	Abbrev	Name
22	MODE	MODERATE GROWTH FUND C
44	MMX 509	MMX WITH 509
46	QUAL	QUALITY PORTFOLIO
25	DOME	DOMESTIC MODEL
26	MODE	Moderate Income and Risk
48	DOME	Domestic Income Investments
27	DOME	Domestic High Performers
49	bob	bob

(1 of 6) <- << 1 2 3 4 5 6 > >>

5 ▲ ▼

- Click **Select** to add the fee schedule to the Account Fee Schedules section. Note that the fee schedule will not be saved to the account until you click the **Save** button on the *Investment Advisor Fees* action dock.
- You can remove a Fee Family or Family Fee Schedule by clicking on the  next to each.
- To remove a schedule select the radio button in the left most column of the Account Fee Schedules table and click the **Remove** button. The removal is not saved until you click the **Save** button.
- Clicking **Back to Account List** takes you back to the *Account Search Results* screen. Clicking on a **Registration Step** will take you to the related screen.
- Click **Cancel** to exit the screen without selecting or changing the fee schedule information.

**Caution! Changes will be lost if you navigate away from the page prior to clicking Save or Continue.**

- Once any data is populated or changed, the **Reset** button reverts the page to what it was prior to any changes being made.
- Continue** saves your changes and automatically navigates you to the next step.
- Save** commits your changes and leaves you on the current step.
- Information is not saved unless you see the confirmation message



Information has been successfully saved.

## Maintenance Fees

Maintenance Fees are paid to Trust Company for custody services. This information is read-only and can only be updated by Trust Company.

Fees may be paid by the investment advisor or another account. The Investment Advisor or other account may elect to pay all (100%) or a portion of the fees for an account. However, the remaining Maintenance Fee balance is paid by the client.

To view the Maintenance Fees for an account:

- From the **Account Overview**, select **Account Details**. On the registration menu, select **Fees**.
- Click on the *Maintenance Fees* radio button.

INVESTMENT ADVISOR FEES  MAINTENANCE FEES  TRANSACTION FEES

[Export data](#)

MAINTENANCE FEES						
Fee Schedule Description	ID	Fees Paid By	Account ID	Percent	Family ID	Family Description
Custodial Fee Schedule 49	49	Account		100.00%		
Custodial Fee Schedule 61	61	Account		100.00%		

## Transaction Fees

Transaction Fees are paid to Trust Company and are based on the transactions that have occurred in an account. This information is read-only and can only be updated by Trust Company.

Either the Investment Advisor or client may elect to pay all (100%) of the fees. Partial payment of Transaction Fees by another client's account is not allowed.

To view the Transaction Fees for an account:

- From the **Account Overview**, select **Account Details**. On the registration menu, select **Fees**.

- Click on the *Transaction Fees* radio button.

INVESTMENT ADVISOR FEES  MAINTENANCE FEES  TRANSACTION FEES

TRANSACTION FEES			Export data
Fee Schedule Description	ID	Alternate Account to Charge	Account ID
TRANSACTION FEES 18	18		

## Systematics

Systematics lets you define recurring distributions and/or contributions for the client account. Systematics may be added during the new account process or to an existing pending account. Once the account is opened you may not modify Systematic information on Liberty. The funds will be withdrawn from the account and may be sent electronically via Automated Clearing House (ACH) or directly to an individual via check. All new distributions/contributions initially reflect a Suspended status.

SYSTEMATICS								Export data
Type	Next Req. Date	Status	Amount	Frequency	ACH Account Number	ACH Account Type	ABA Number	
Distribution	12/05/2014	Suspended	\$500.00	Monthly	****7234	Checking	071922777	

## Distributions

To create a new systematic distribution, click on the **New Distribution** button. To Edit an existing distribution, check the checkbox in the table and click on the **Edit Selected** button.

## Manage Distribution

You are now editing Sample Client's Individual account (812529).

**PAYEE**

Account     Beneficiary     Other

Sample Client

**FEDERAL WITHHOLDING**

Dollars (\$)     Percent (%)

0.00    0.00%

**DISTRIBUTION**

Gross Distribution \$ To Be Calculated

By Net Amount     By Calculation

Net Amount (\$)

0.00    Select Method

Income Period

Select Period

**STATE WITHHOLDING**

State    Select State

Dollars (\$)     Percent (%)

0.00    0.00%

**SCHEDULE**

Frequency    Next Requested Distribution

Select Frequency    Enter date

**BANK INFORMATION FOR ACH**

Account Number

Enter ABA number

Account Type

Select Account Type

ABA Number

Enter ABA number

**Save**   **Reset**   **Cancel**

- Select Payee type:
  - Account Holder
  - Beneficiary
  - Other - You will be prompted to enter information regarding the alternative person receiving distributions from the account including Name, Address, City, State and Zip.
- Select either By Net Amount, to enter the Net Amount (the amount the client is to receive) for the distribution OR select a method from the Calculated drop-down. Available options are:
  - **Available Cash** - ALL cash not invested
  - Cash Dividends - ONLY cash dividends

- Cash Divs/Int** - ONLY cash dividends and interest
    - Divs (cash/reinvs) and Int - ALL dividends and interest
    - Reinvest Divs** - ONLY reinvested dividends
- For Calculated distributions, select the Income Period to be used when calculating the distribution amount. Available options are:
  - To Current Date** - Includes transactions from the last distribution date through the current distribution date.
  - To Prior Month End** - Includes transactions from the last distribution date through the end of the month prior to the current distribution date.
- The Gross Distribution amount is a calculated field that will update as you make selections for Distribution, Federal Withholding and State Withholding. This is the total amount that will be withdrawn from the client account.
- Federal Withholding may be entered as a Percent or Dollars.
- Select the state that the withholding amount should be reported to. Note that some states require withholding be done in whole dollars only. State Withholding may be entered as a Percent or Dollars.
- Select the Frequency for the distribution.
  - Annually
  - Monthly
  - Quarterly
  - Semi-Annually
- Enter the Next Requested Distribution to define when the first distribution should be taken from the account. Note that although TCA supports sending distributions on any date, Liberty currently restricts the next distribution date to the 5<sup>th</sup>, 15<sup>th</sup> or 25<sup>th</sup> of the month. This will be revised in a future release.
- If the distribution is to be sent via ACH, enter the Bank Information for ACH
  - **Account Number** - the unique number at the financial institution receiving the distribution
  - **Account Type** - the type of account, checking or savings, receiving the distribution
  - **ABA Number** - the American Banking Association routing number for the account receiving the distribution
- If the distribution is to be sent by check, leave the Bank Information for ACH section blank.
- Always tab off of fields after entering information to make sure the information is recorded appropriately.
- **Cancel** exits the Manage Distribution screen without saving any changes.
- **Save** commits your changes and exits the Manage Distribution.
- Information is not saved unless you see the confirmation following confirmation message:



Systematic has been successfully saved.

## Contributions

To create a new systematic contribution, click on the **New Contribution** button. To Edit an existing contribution, check the checkbox in the table and click on the **Edit Selected** button.

### Manage Contribution

You are now editing Sample Client's Individual account (812529).

**CONTRIBUTION AMOUNT**

Amount (\$)

Enter amount

**SCHEDULE**

Frequency      Next Requested Contribution

Select Frequency    Enter date

**BANK INFORMATION FOR ACH**

Account Number      Account Type      ABA Number

Enter ABA number

Save    Reset    Cancel

- Enter the Amount of the contribution.
- Select the Frequency for the distribution.
  - Annually
  - Monthly
  - Quarterly
  - Semi-Annually
- Enter the Next Requested Contribution to define when the first contribution should be deposited into the account. Note that although TCA supports receiving contributions on any date, Liberty currently restricts the next contribution date to the 5<sup>th</sup> or 25<sup>th</sup> of the month. This will be revised in a future release.

- All contributions must be done via ACH so Bank Information for ACH is required:
  - **Account Number** - the unique number at the financial institution funding the contribution
  - **Account Type** - the type of account, checking or savings, funding the contribution
  - **ABA Number** - the American Banking Association routing number for the account funding the contribution
- **Cancel** exits the Manage Distribution screen without saving any changes.
- **Save** commits your changes and exits the Manage Distribution.
- Information is not saved unless you see the confirmation message



Systematic has been successfully saved.

## Forms

The *Forms* screen lets you print pre-populated forms in order to complete the account opening process.

Registration Steps		
Account Details	You are now editing John Doe's Individual account (811860).	
Model Allocations		
Representatives		
Beneficiaries		
Fees		
Systematics		
Forms	<b>AVAILABLE FORMS</b>	
Required	Form Name	Form Description
yes	<a href="#">Client Account Application</a>	Client Account Application
no	<a href="#">Client Application Instructions</a>	Client Application Instructions
no	<a href="#">General Terms and Conditions</a>	General Terms and Conditions
no	<a href="#">Transfer Form</a>	Transfer Form

The Available Forms table will list the forms pertinent to the type of client account being created. Click on the **Form Name** link to review and print the forms. Select **eSignature** to create an electronic envelope.

## eSignature Steps

- eSignature Steps**
- [Select Account Forms](#)
- [Select Proposals](#)
- [Upload Other Forms](#)
- [Enter Recipients](#)
- [Confirmation](#)

You will be walked through the eSignature process in a series of short steps:

- You will be able to select from the available TCA forms for inclusion in your envelope.
- You will also be able to upload other required documents, such as asset management agreements or broker-dealer paperwork.
- Last, you will define the recipients of the envelope and send it out for eSignature
- You will receive confirmation that your envelope has been successfully sent
- Please reference the eSignature user guide for more information.

## Statement Family

Statement families can be viewed, edited or created in the *Statement Families* screen accessed under the *Client Management* tab.

The screenshot shows the 'Statement Families' screen with a list of accounts on the left and a detailed view on the right.

**Left Panel (List View):**

- Header: Analytics, Trading, Rebalance Tools, People, Reports, My Profile
- Breadcrumbs: Representatives | Statement Families | Households | Prospecting
- Title: STATEMENT FAMILIES
- Filter: A text input field.
- Table header: Viewing 64 of 64 results, Family Name, Primary Account, Family.
- Data rows (partial list):
 

ADRIANNA GRIMS	KRISTAL DIEDOONNE	35692
ALINE BALDON	RENALDO PEDOE	24040
<input checked="" type="checkbox"/> ANNICA EVETT	MELIA HÖFFSTETTER	21612
ARMIDA AMO	LEENA SPITSBERG	19334
ARTIE AMSLER	KIMBERLY KOVALCIN	19333
AUDREA FORSGREN	TAMEKIA SPEAK	20230
BARRY HAGGANS	LULU FENSTERMAKER	27610
CATRINA BEAULIEU	BARABARA INNIS	2315
CELINE HANAN	MAYA ELAWAR	25943
CHANIA STATEMENT FAMILY	SAMMY WALDIE	24936
- Pagination: {1 of 7}, navigation icons (left, right, first, last).
- Action dock: Create New Statement Family, Edit Selected.

**Right Panel (Details View):**

- Header: Viewing 3 accounts, Name, Account, Status.
- Data rows (partial list):
 

HÖFFSTETTER, MELIA	378042	Primary
DELUZ, LANI	430544	Waiting
JODON, MUOI	377275	Approved
- Action dock: Export data.

- Enter text in the Filter box to limit the search results
- Click on the check-box in the left most column to view all accounts in the statement family
- Click on the check-box in the left most column and click the **Edit** button to edit the selected statement family.
- Click **Create** on the action dock in the lower portion of the page to create a new statement family.

### Statement Family Maintenance

The screenshot shows the 'Statement Family Maintenance' screen with account creation and search features.

**Left Panel (Search Accounts):**

- Header: SEARCH ACCOUNTS
- Text input: are
- Search button

**Right Panel (Create New Statement Family):**

- Form fields: ID (75359), Name (input field).
- Table header: Viewing 1 accounts, Primary, Name, Account.
- Data row (partial list):
 

<input checked="" type="checkbox"/>	EFFLAND, TAREN	381127
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- Action dock: Save, Reset, Cancel.

- Name is the only required field to create a statement family. Once the family is created, new accounts can be tied to the family from the account details screen. See [Account Details](#) for more information.
- Use **Search Accounts** to find one or more accounts to tie to the statement family.

- Click the to add the account to the family.
- Click the to remove the account from the family.
- If any accounts are tied to the family then a Primary account must be selected.
- Click **Cancel** to exit the screen without saving your changes.
- Click **Save** to save your changes and return to the Statement Families search screen.
- Information is not saved unless you see the confirmation message



## New Copy an Existing Account

Select the **Go To** drop-down and select *Account Details* to edit or view an existing account in the *Account Registration* area.

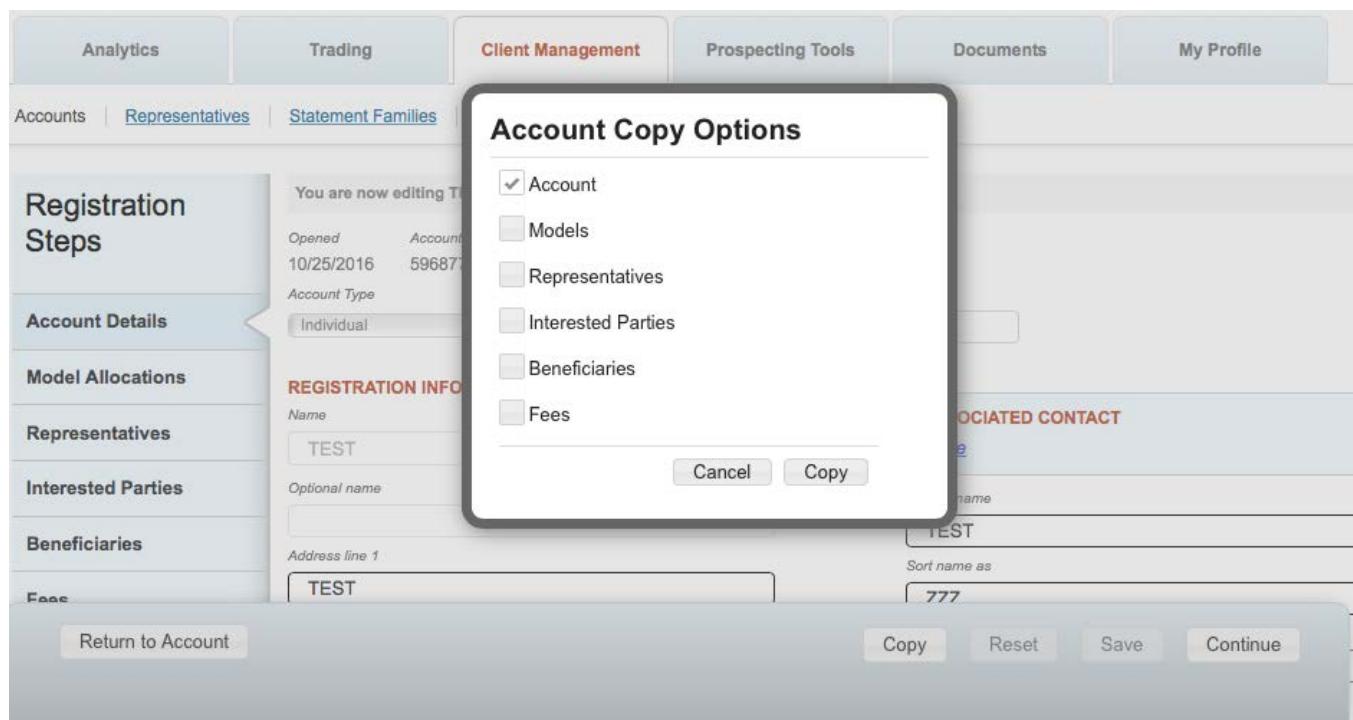
Click the **Copy** button in the Action Dock to copy the data into a new account.

The screenshot shows the Liberty web application interface. At the top, there's a navigation bar with links for Home, Bulletins (1), Forms, Agreement, Suggestions, and Diagnostics. Below the navigation bar, there's a main menu with tabs for Analytics, Trading, Client Management (which is currently selected), Prospecting Tools, Documents, and My Profile. Under the Client Management tab, there are sub-links for Accounts, Representatives, Statement Families, Households, Users, Fee Families, and Cash Demands. The main content area is titled "Registration Steps" and is currently on the "Account Details" step. It displays account information: Opened date (10/25/2016), Account Number (596877), and Status (Active). The Account Type is set to "Individual" and the Entity Tax ID, EIN or SSN is "\*\*\*-\*\*-6789". There are sections for "REGISTRATION INFORMATION" (Name: TEST, Optional name: blank, Address line 1: TEST) and "ASSOCIATED CONTACT" (Mailing name: TEST, Sort name as: 777). At the bottom of the form are buttons for Copy, Reset, Save, and Continue. A red ribbon graphic is visible at the bottom left of the page.

A window will display, allowing you to select what data you would like to copy. **Account** is default selected, which will copy basic account information such as Entity Tax ID, EIN, or SSN and Name, Address, City, State, Zip, DOB, Email Address, Statement Frequency, and Phone Numbers.

You can also select optional data to copy such as *Models*, *Representatives*, *Interested Parties*, *Beneficiaries*, and *Fees*.

- Selecting *Models* will copy models data, model allocations, contributions, and distributions.
- Selecting *Representatives* will copy representative associations, statement preferences, and % splits.
- Selecting *Interested Parties* will copy interested parties and their statement and tax form selections.
- Selecting *Beneficiaries* will copy beneficiaries, spousal status, type, and percentage.
- Selecting *Fees* will copy family fee schedule and account fee schedules.



Once you have made your selections, click **Copy** to create a new account with the copied data. **Cancel** takes you back to the existing account details page.

A success message will appear once the account data has been copied and you will be on the account page for the account you just created. A new account number will be displayed. You must complete the required fields before the completing the account creation process.

*Note: You may get a failure message if all or part of the account data does not copy into the new account. The error message will let you know what sections did not copy and which copied successfully.*



Account saved. Account item(s) Representatives, Interested Parties, Beneficiaries, Fees have successfully been saved.  
Account item(s) Models have failed to save.

In the *Account Type* dropdown, select the account type of the new account. This field is mandatory. Mandatory fields will be notated with a red border. These mandatory fields can be different depending on the account type selected.

You can choose to edit existing data or add additional information to each screen. Ensure that you click **Save** or **Continue** to save your changes.

The screenshot shows the 'Registration Steps' page of the Liberty account creation interface. On the left, a sidebar lists steps: 'Registration Steps', 'Account Details', 'Model Allocations', 'Representatives', 'Interested Parties', 'Beneficiaries', and 'Fees'. The main form area contains the following fields:

- Opened:** n/a
- Account Number:** 797770 (highlighted with a red box)
- Account Type:** Select Account Type (highlighted with a red box)
- Entity Tax ID, EIN or SSN:** \*\*\*-\*\*-6789
- REGISTRATION INFORMATION:**
  - Name: TEST
  - Create a Contact for this client
  - Optional name: (empty)
  - Address line 1: TEST
  - Address line 2: (empty)
- ASSOCIATED CONTACT:**
  - Name: None
  - Mailing name: TEST
  - Sort name as: ZZZ
  - Date of Birth: 01/01/1970

At the bottom right are buttons: 'Reset', 'Save' (highlighted with a red box), and 'Continue'.

A blue banner at the top of the page says: 'Data from Account 596877 has been successfully copied. Click save to keep your changes.'

- **Return to Account** takes you back to the *Account Details* for the existing account and cancels creating the new account.
- **Reset** clears the data on the new account screen.
- **Save** commits the data to the new account and leaves you on the current page.
- **Continue** saves the data and takes you to the next screen in the Registration Steps.

*Caution! Changes will be lost if you navigate away from the page or click the **Return to Account** button prior to clicking **Save** or **Continue** on every step of the registration process.*

Keep stepping through each of the Registration Steps until you reach the Systematics screen. Once you click Continue on this page, your new account details will be saved and the new account will be created in the system.