USER GUIDE

Liberty Office and Client Management

February 18

TRUST COMPANY OF AMERICA
BE MORE YOU

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General Usage Notes

- 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.
- Like most web-based applications, you will be able to edit certain information without clicking an Edit button. The user documentation gives further information

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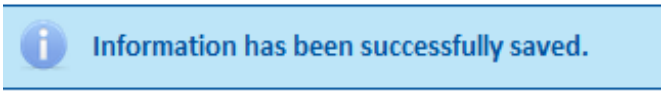
about the specific behaviors you will experience where this sort of editing is allowed.

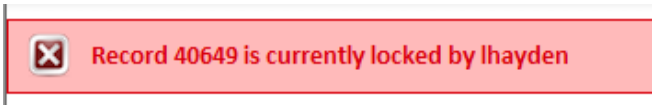
- Error and Informational messages are generally displayed at the top of the screen and contain helpful information regarding errors or actions about to be taken. Please pay special attention to these messages as you complete actions within Liberty.
- Liberty has robust user authorizations so we can 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.

Messages

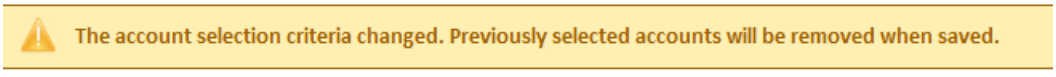
There are several messages you will see as you perform actions within Liberty. In general, messages appear at the top of the screen with a colored background.



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



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



Important messages appear with a yellow background and an "!" icon. These messages typically mean something about your request has changed, but you will be allowed to continue.

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General Information

Menu Options

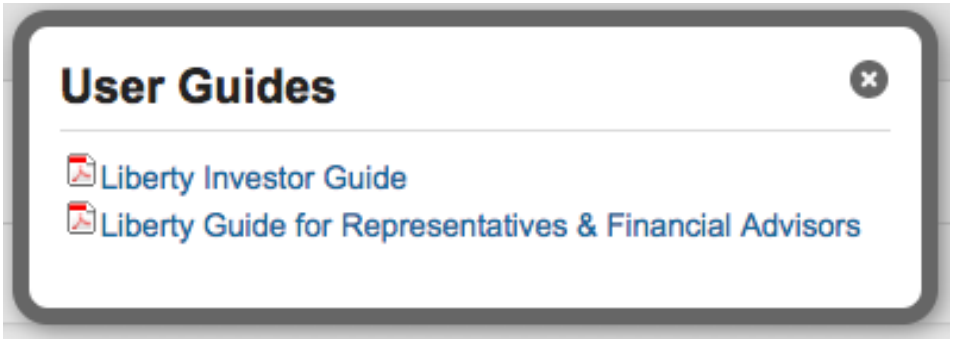
Menu options are located in the upper right-hand corner and are visible no matter where you navigate to within Liberty.

Home – returns you to your initial landing page when logging into Liberty, typically the Analytics tab.

Bulletins – allows you to view bulletins. The number in red reflects the must-read bulletins, the number in blue reflects the number of regular bulletins.

Forms – opens a separate browser window and navigates you to a website where you can find required forms for performing certain actions on your account. Click the browser window with Liberty displayed to return to Liberty.

User Guides – opens a separate dialog box with a listing of available user guides in PDF form. Depending on the browser settings, the file will download or open in a browser window.



Agreement – displays the Liberty User Agreement you agreed to when first logging into Liberty. Click Home to return to viewing your account.

Suggestions – allows you to send an email to the Liberty team. While the team loves to get feedback, please do not email client personal information or make trading requests via this link.

Diagnostics – used for trouble-shooting user reported issues with Liberty and to view the status of the Liberty application. Click Home to return to viewing your account.

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Sign Out – click the sign out link to log out of Liberty. Always sign out of Liberty when you are done.

Notifications

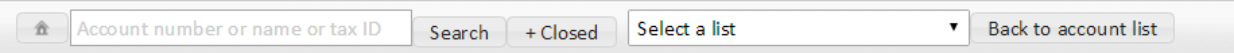
The Notifications bar displays important messages from your investment advisor and from Trust Company of America. New message summaries appear in the Notifications bar. Messages are created with an expiration date decided by either TCA or your investment advisor. Messages will automatically disappear once they are expired.

If the message is longer than can be displayed in the bar, click **Read more** to view the full message.

Click the page selection buttons to view older messages.

Click **Hide notifications** to temporarily remove the **Notifications** bar from view.

Search Bar

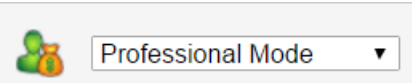


Use the Search Bar to find Investor accounts. Type an account number, name or tax id in the search box and click the Search button to search against new or active accounts. Click the +Closed button to include closed accounts in your search. Select an account list from the drop-down to view search results based on an account list. Click the Back to account list button to navigate back to your active search results.

See the Client Management Accounts section for more search options.

View Mode

When viewing account information, you may see a Mode dropdown:



By default, you are in Professional Mode. Change the selection to Client Mode to change the Liberty display to be more similar to what the end clients see.

Create Account

The Create Account button allows you quick access to creating new accounts without having to navigate to the Client Management tab.

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Sorting Tables

Click on the title of any column to sort the information being viewed. Your sort will be marked with a sort arrow and information can be sorted chronologically, numerically, or alphabetically, depending on the information in the column. The default order is generally newest to oldest for chronological transactions or highest to lowest dollar value for holdings. Click the heading again to reverse the sort. Columns with text data (such as security names or transaction types) can be sorted alphabetically A to Z or Z to A.

Export Data

Most of the tables in Liberty can be exported in a variety of formats. Exportable tables will have an **Export Data** link in the top right corner which opens a screen with format options. Exports will include at least all visible columns and sometimes include additional data not included in the Liberty table. Available formats include:

CSV (Comma Separated Value): CSV files are commonly used to collect data from one program, such as Liberty, and paste it into another application such as a database or spreadsheet application (for example, Microsoft Excel). CSV files typically retain the structure of the data but do not keep the formatting. For example, bold or colored text will not be retained but the structure of the data is retained.

Adobe Acrobat: Creates a PDF file viewable in Adobe Acrobat (or other compatible PDF readers).

Microsoft Excel: Opens the data as a new Microsoft Excel spreadsheet file.

XML (Extensible Markup Language): The XML file format allows you to share both the format and the data to and from the web. When selected, this method formats the information in a manner suitable for XML files.

Printing

To print any page in Liberty as it is displayed on the screen, use the print functionality in your browser application. Your browser may prompt you to include headers/footers and background graphics. Select to include background graphics to have the printed information match as closely as possible to the Liberty view.

To print forms such as statements or tax documents, print directly from the window the form opens in, or save the file to your computer for later printing.

To print exported items (above), use the print functionality in the application to which the data is exported (Acrobat, Excel, etc.).

Advisor Bulletins

TCA notifies Investment Advisors of important activity such as pending transaction items or system alerts affecting client accounts with system bulletins.

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To ensure these important communications are not overlooked, the Bulletins window appears automatically upon logging into the system.

For ease of identification, a count of outstanding Bulletins is provided under your name in the upper right corner of the Liberty screen.

Bulletin notifications fall into several broad categories:

- Assets Transferred In
- Assets Transferred Out
- Cash Deposits
- Cash Withdrawals
- Errors from Trade Order Updates
- Overdrafted Accounts
- Pending Distributions
- Potential Overdrafts
- Recommended Trade Orders for Systematic Distributions
- Rule 22c2 Trade Restriction
- Rule 22c2 Expired Trade Restriction
- System Maintenance
- Terminated Accounts
- Tickets Executed
- Tickets Not Posted
- Tickets Posted

Representative Bulletins

Investment Advisors have the ability to opt in their Representatives to receive representative-level bulletins on the accounts that they have access to. Just like Investment Advisors, TCA notifies Representatives of important activity such as account closures, account openings.

To ensure these important communications are not overlooked, the Bulletins window appears automatically upon logging into the system.

For ease of identification, a count of outstanding Bulletins is provided under your name in the upper right corner of the Liberty screen.

Representative Bulletin notifications fall into several broad categories:

- Accounts Opened
- Assets Transferred In
- Potential Overdrafts
- Cash Deposits
- Terminating Accounts

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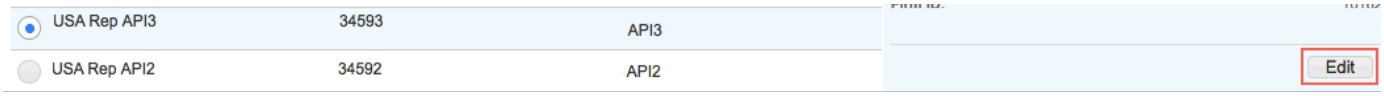
- Transfers Initiated
- Cash Withdrawals
- Assets Transferred Out
- ACATS Transfers Out of TCA

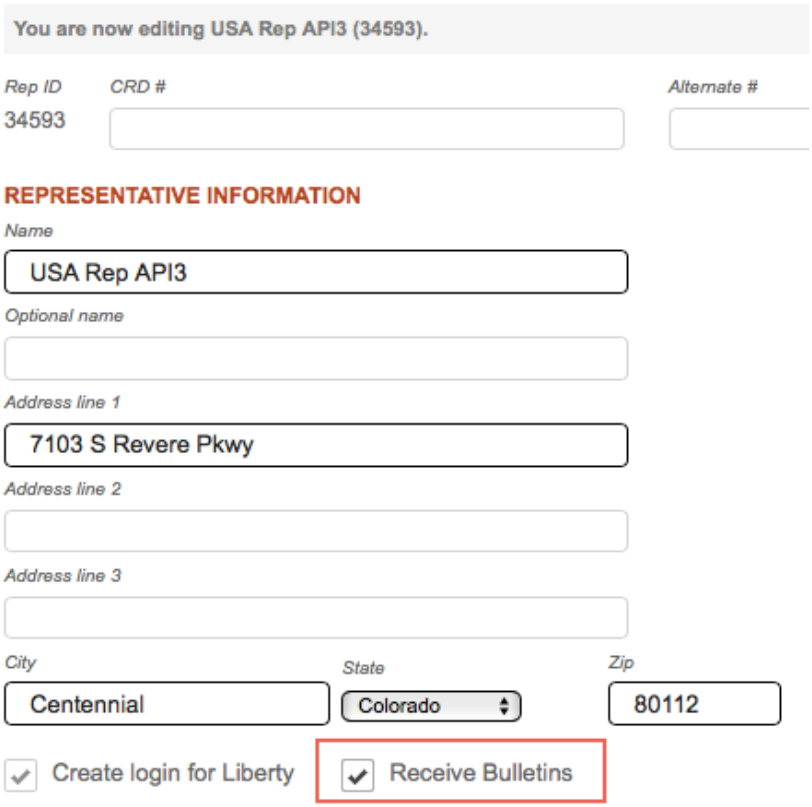
Representative Bulletin Opt-In

Investment Advisors can choose to opt-in their representatives to receive bulletins.

1. Click on the **Client Management** tab in Liberty.
2. Select the **Representatives** link in the sub-navigation.
3. Select the Representative.
4. Click the Edit button.



5. Select the checkbox labeled '*Receive Bulletins*'
6. Click **Save** in the Action Dock.



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Bulletins Quick Start Guide

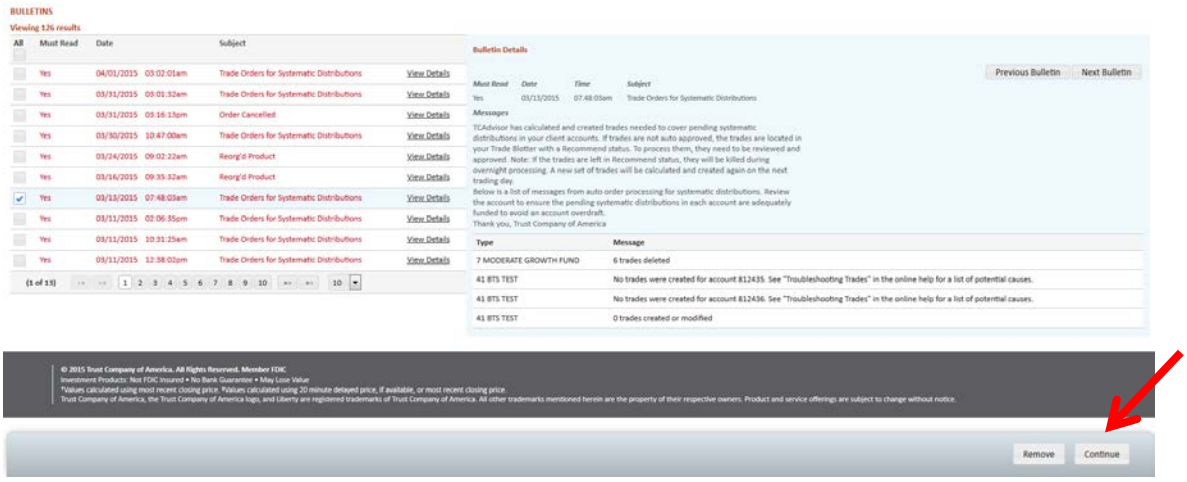
The following Quick Start Guide provides the basic information you need to get up and running using *Bulletins* on Liberty. Please refer to individual sections for more information.

1. You will be presented with a list of bulletins upon first logging into Liberty.
2. View the details of any/all bulletins by clicking the View Details link.
3. Clicking the Previous Bulletin or Next Bulletin buttons will allow you to quickly review your list of bulletins.
4. When you are ready, you can select the bulletins you want to delete and press the Remove button or simply click Continue to close the *Bulletins* display and navigate to your Liberty home page.
5. Navigate to *Bulletins* by clicking on the *Documents* tab and selecting the *Bulletins* link to see a full list of your bulletins.
6. The *Bulletins* link in the top navigation menu provides an easily identifiable count of the outstanding bulletins. “Must read” items are noted in red, while “standard” bulletins are displayed in blue.

Bulletins Landing Page

If you have outstanding bulletins you will be taken to the Bulletins landing page upon first logging into Liberty. All “Must Read” bulletins will be noted in red, with “standard” messages indicated in black.

To continue to your Liberty home page, simply view the bulletins that are of interest to you and hit the **Continue** button in the lower right corner of the page.



A dialog box will be displayed to alert you of any unread “Must Read” bulletins.

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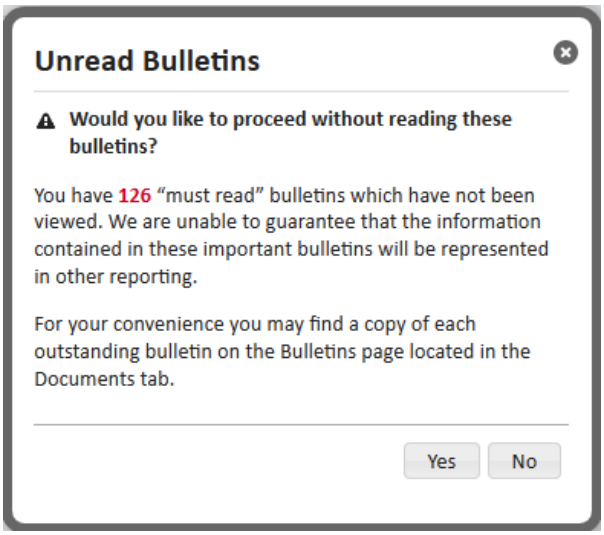
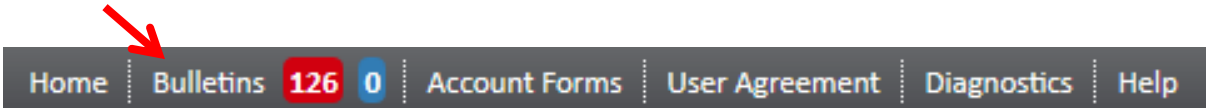


For your convenience, each bulletin will appear on the *Bulletins* screen for 5-30 days (the duration varies by the type of bulletin). Of course, you can remove any bulletin at your convenience if you no longer need to view it.

Navigating to the Bulletins List

The tabs at the top of the screen define major areas of functionality within Liberty. The *Bulletins* page is located under the Documents tab.

You can quickly navigate to your bulletins list by clicking on the *Bulletins* link located under your name in the upper right corner of the Liberty screen.



The link contains a count of outstanding "must read" (noted in red) and "standard" bulletins (noted in blue). The bulletins list and corresponding counter will automatically refresh each hour.

As with other screens in Liberty, the appearance and available options of the Bulletins page may vary depending on your assigned permissions.

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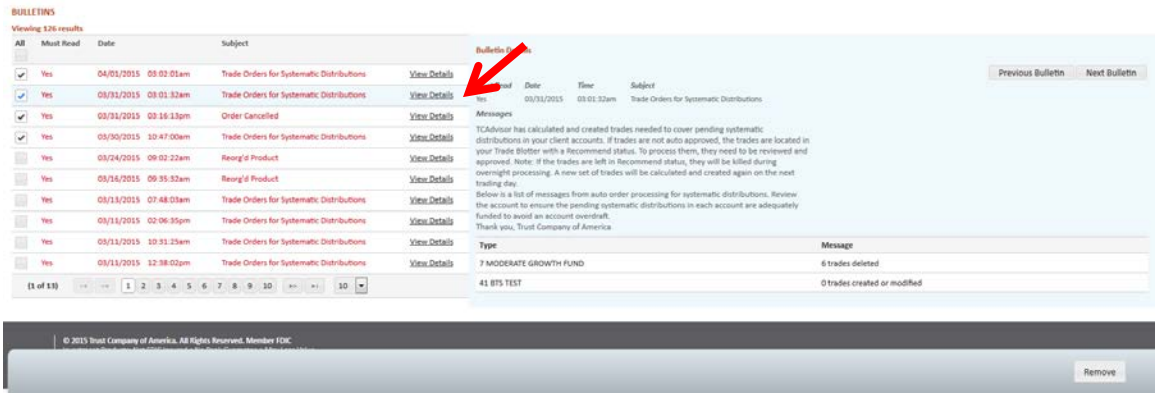
Viewing Bulletins

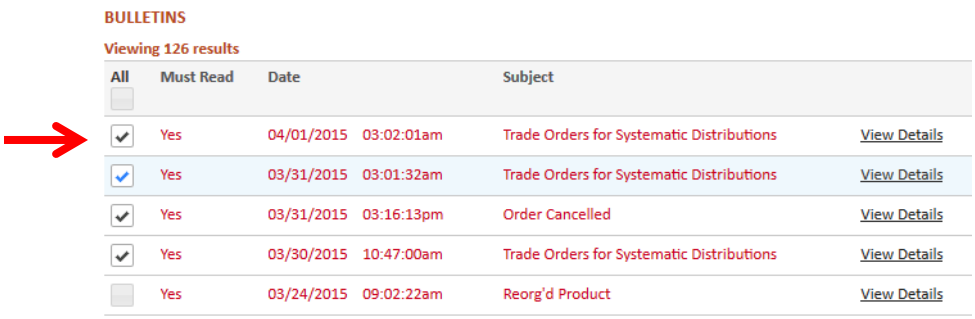
To view the details of a bulletin on the screen click the *View Details* link for the desired bulletin in the summary list displayed on the left side of the page.



The bulletin details will then display on the right side of the screen. For easy identification, the selected bulletin will be highlighted with a blue background in the summary list.

Click the **Previous Bulletin** or **Next Bulletin** buttons to quickly view the details for the previous/next communication in your bulletins list.

Once a bulletin is viewed, it is marked with a check mark in the summary list.



BULLETINS

Viewing 126 results

All	Must Read	Date	Subject	
☑	Yes	04/01/2015 03:02:01am	Trade Orders for Systematic Distributions	View Details
☑	Yes	03/31/2015 03:01:32am	Trade Orders for Systematic Distributions	View Details
☑	Yes	03/31/2015 03:16:13pm	Order Cancelled	View Details
☑	Yes	03/30/2015 10:47:00am	Trade Orders for Systematic Distributions	View Details
☐	Yes	03/24/2015 09:02:22am	Reorg'd Product	View Details

Removing Bulletins

To remove a bulletin, simply mark the checkbox in the right-most column for the desire entry and click the **Remove** button.

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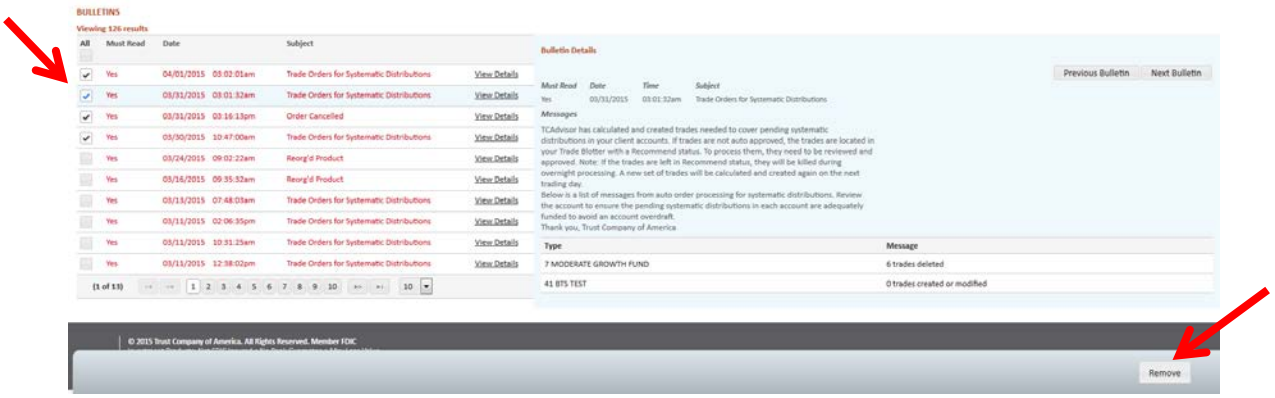
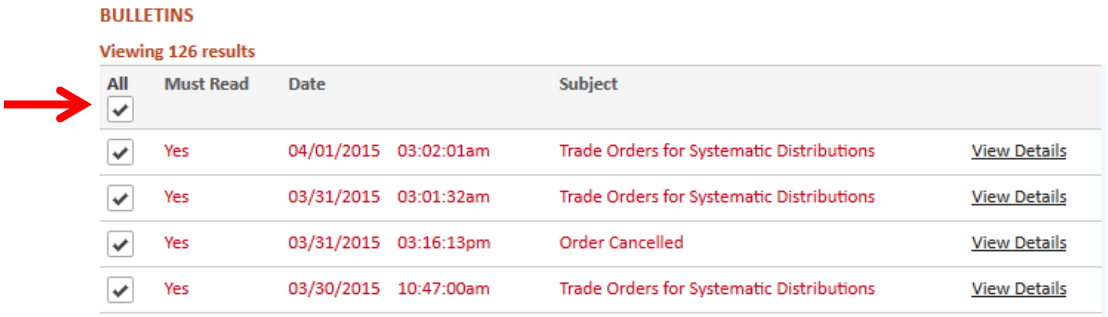
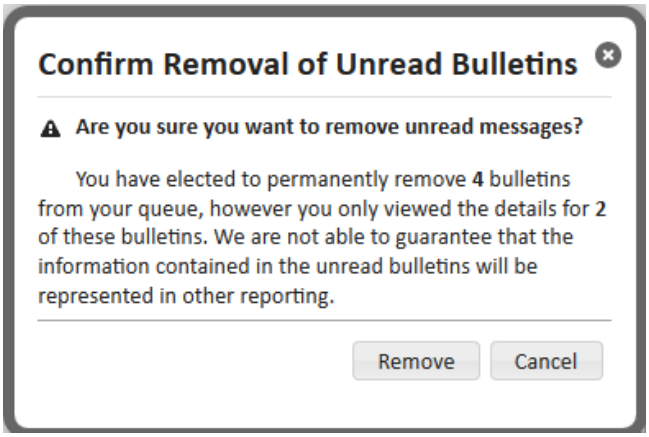


Click the *All* check box to select all bulletins in the list. Click the box again to de-select all items.



A confirmation message will be displayed if any of the selected bulletins have not been viewed. Click **Remove** to proceed with deleting the bulletins or **Cancel** to return to forgo the request.



Keep in mind that once a bulletin is removed, it can no longer be viewed in Liberty. If you are an Investment Advisor and need to retrieve a bulletin that has been removed, contact Trust Company of America. For representatives, contact your Investment Advisor.

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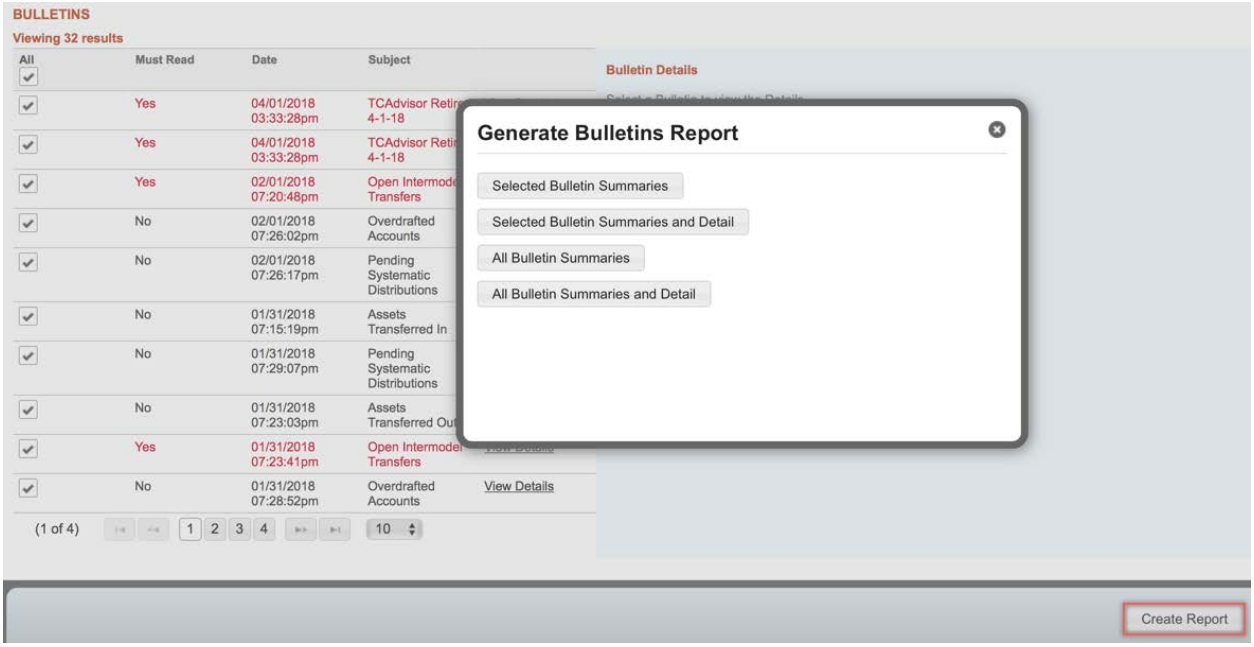
Bulletins are automatically removed as they “expire”, which can range from 5-30 days depending on the specific bulletin.

Bulletin Report

Select **Create Report** in the *Action Dock* to generate a report of bulletins that can be printed or viewed on a separate screen while navigating through Liberty. The report options allow printing of just summary data or summary and detail data. One or more reports can be selected to print.



Reminders

Reminder notifications can be setup on account memos and fall into several broad categories:

- Complaint and Resolution
- Distributions
- MASTER
- Mutual Fund Requirements
- New Asset Transfers In
- Scheduled Distribution
- Transfer Note
- Transfer Out
- Wire Instructions

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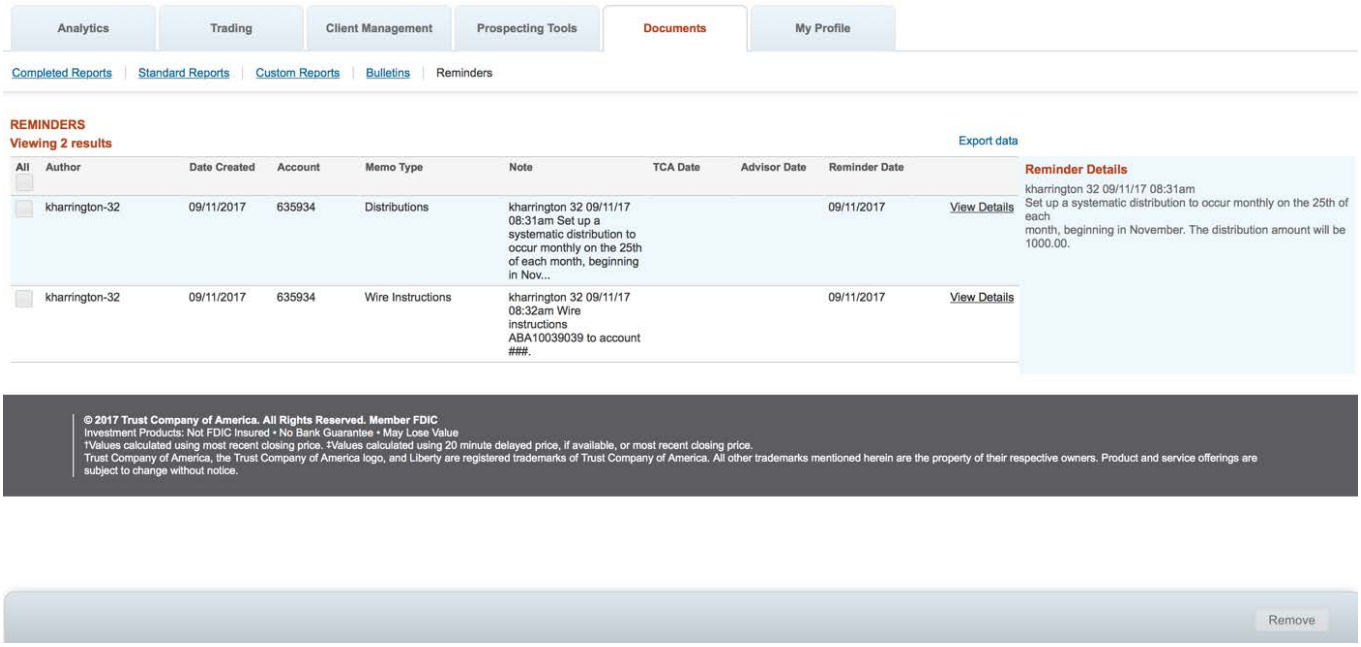
Reminders Landing Page

Reminders can be set on Memos at the account level by going to *Account Registration* and clicking on the *Memos* tab. Only users who create the reminder will have access to view and remove that reminder from the list. See the Memos section of this guide for details on creating and editing memos and setting reminder dates.

If you have outstanding reminders you will be taken to the Reminders landing page after addressing any outstanding Bulletins in Liberty.

To continue to your Liberty home page, simply view the reminders that are of interest to you and click the **Analytics** tab.



You can remove any reminder from the list at your convenience if you no longer need to view it.

Navigating to the Reminders List

The tabs at the top of the screen define major areas of functionality within Liberty. The *Reminders* page is located under the Documents tab. You can quickly navigate to your reminders list by clicking the *Reminders* link in the sub-navigation menu.

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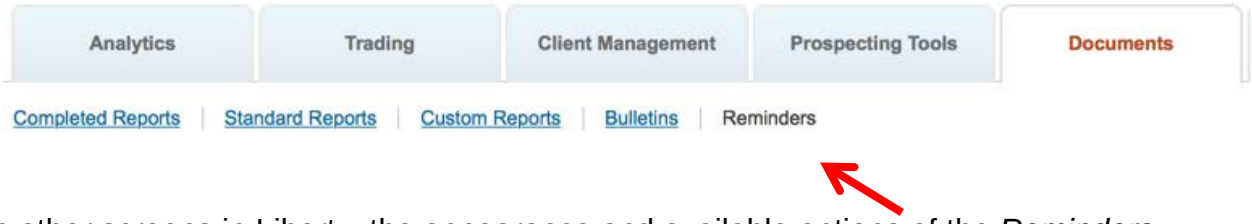


As with other screens in Liberty, the appearance and available options of the *Reminders* page may vary depending on your assigned permissions.

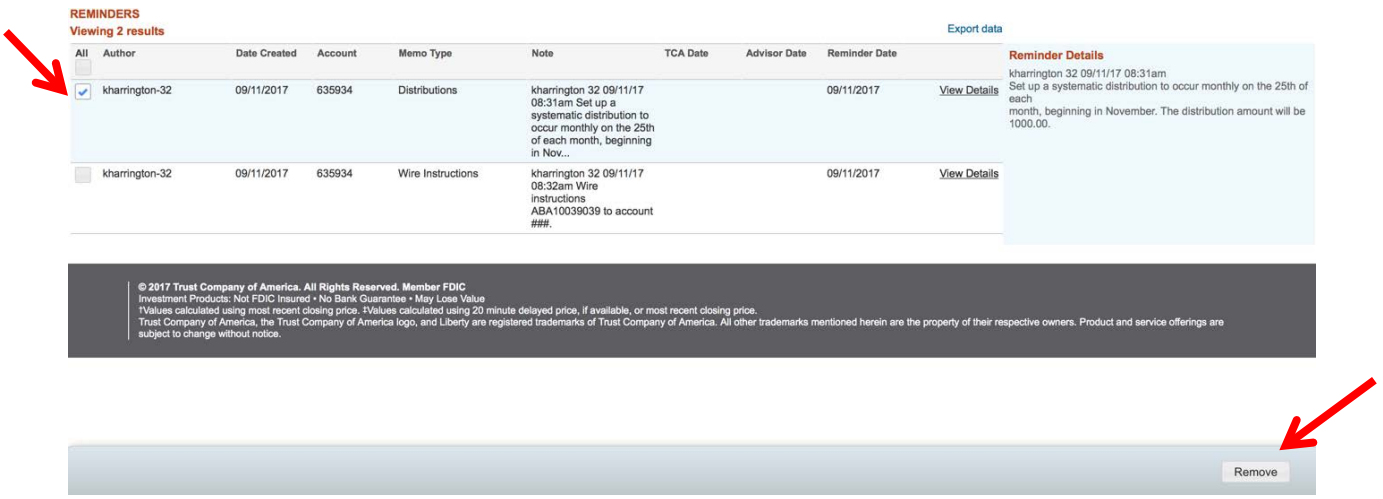
Viewing Reminders

To view the details of a reminder on the screen click the *View Details* link for the desired reminder in the summary list displayed on the left side of the page.

The reminder details will then display on the right side of the screen. For easy identification, the selected reminder will be highlighted with a blue background in the summary list.

Removing Reminders

To remove a reminder, simply mark the checkbox in the right-most column for the desired entry and click the **Remove** button.



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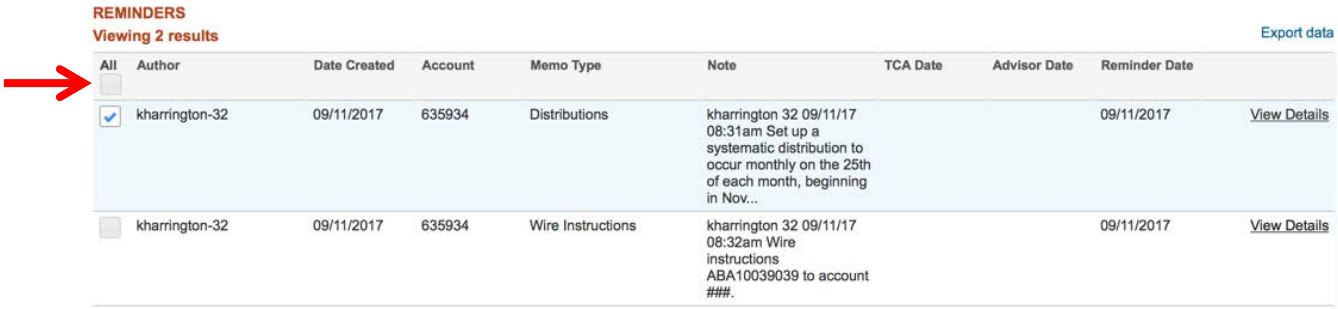
Click the *All* check box to select all reminders in the list. Click the box again to de-select all items.



Keep in mind that even though a reminder has been removed from the reminders list, the memo can still be viewed in Liberty by going to the account and clicking the **Memos** tab in *Account Registration*.

Analytics

Summary Section

The Summary section provides investment advisors with a tool to view statistical and quantitative analysis on their account base in order to make better business decisions and to optimize business processes. It is composed of three sub-sections:

- Current Statistics
- Activity Over Time
- Analytics Detail

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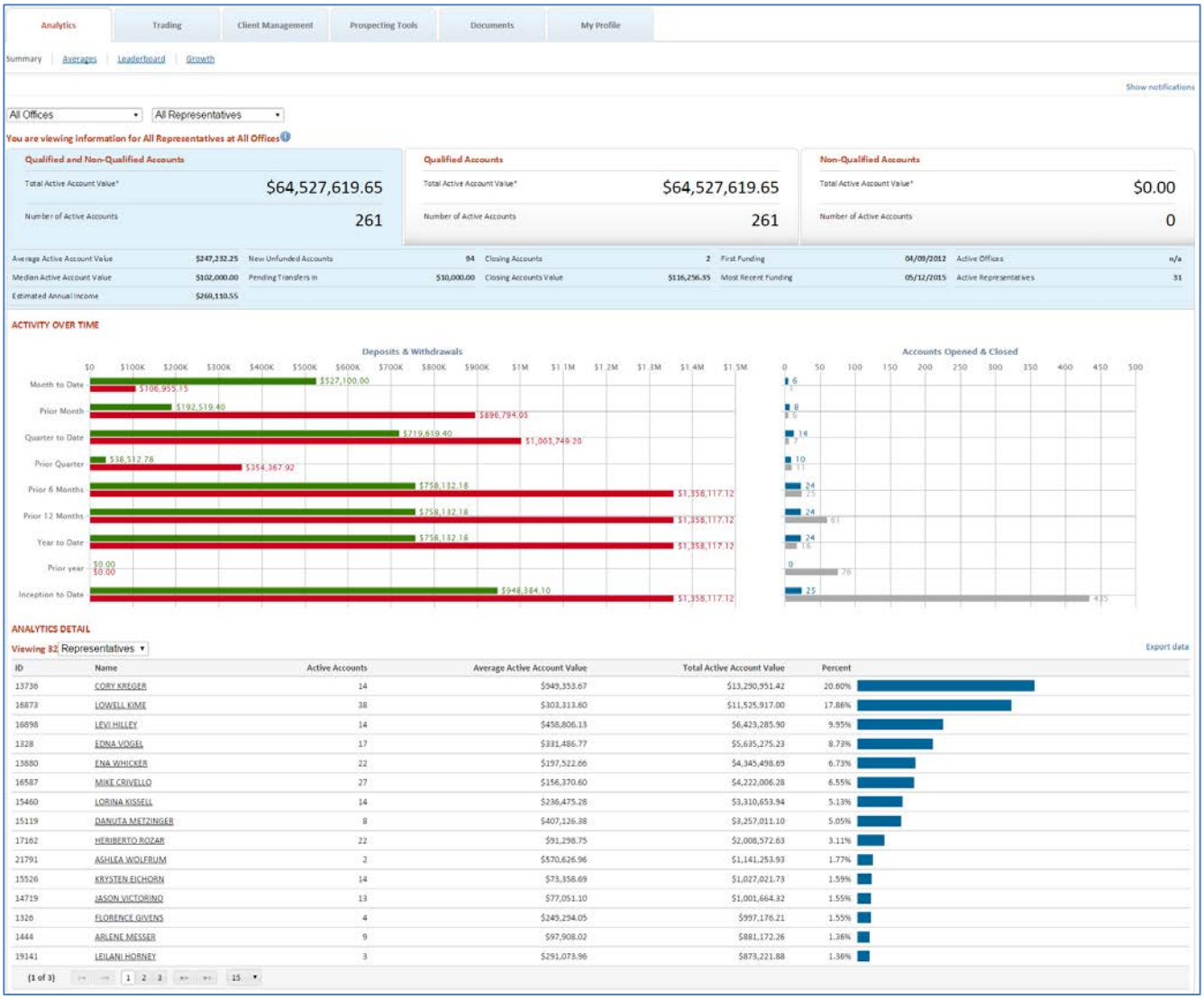

Current Statistics

Current statistics, located in the upper section of the Analytics homepage, shows summaries of your account value, activity, holdings and details. The section consists of three panels allowing you to view current statistics in terms of All Accounts, or broken down into either Qualified or Non-Qualified Accounts. The active selection will be highlighted in blue.

All Accounts:

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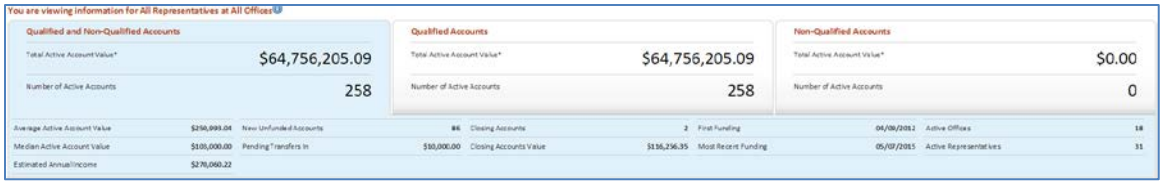
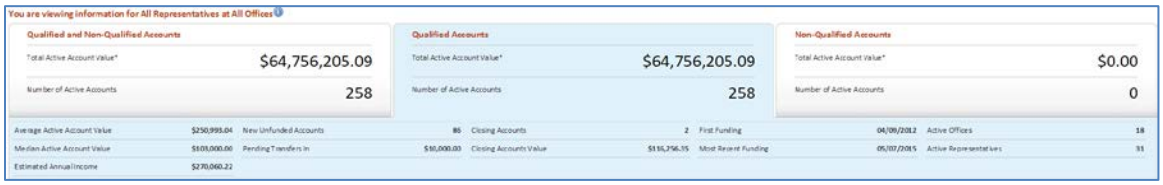
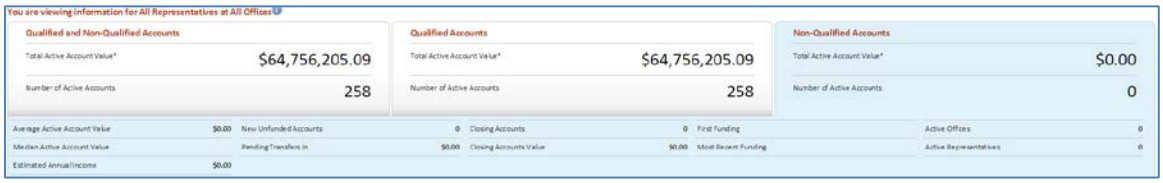


Qualified Accounts:



Non-Qualified Accounts:



Activity Over Time

Activity Over Time shows Deposit & Withdrawal activity and Accounts Opened & Closed activity for predefined time-periods.

Analytics Detail

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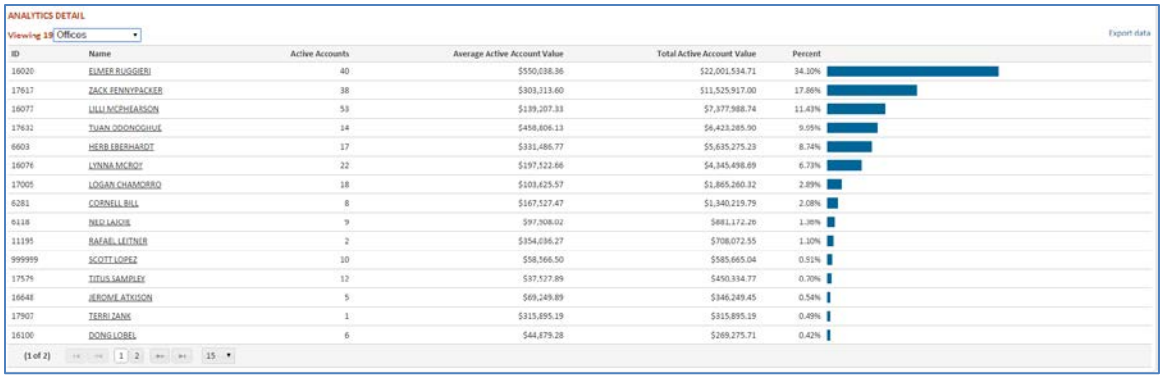
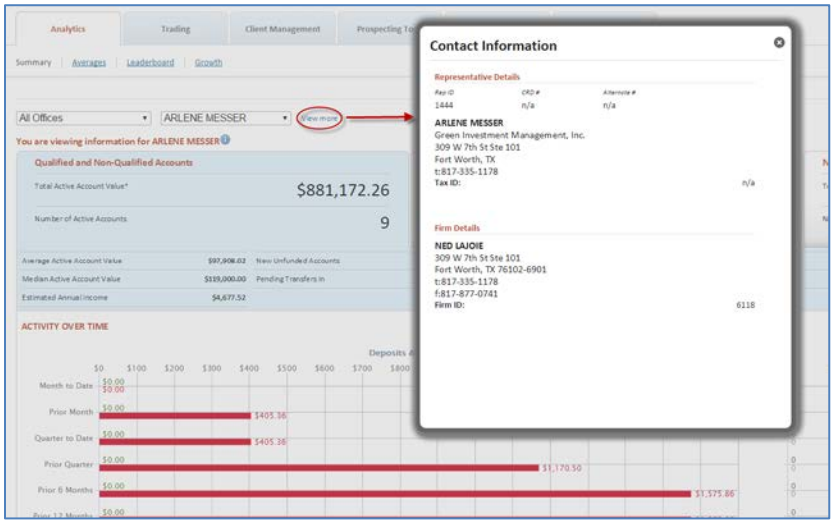


The Analytics Detail table displays key information of Offices, Representatives and Investors. The table allows you to drill down through your book of business with just a few clicks:

All Offices → Office → All Representatives → Representative → Investors →Account

View More

Contact details and other information for Offices and Representatives can be viewed by clicking on the View More link



Analytics Data Definitions and Rules

Field	Definition
Accounts Closed	Based on accounts that had an exit term date applied to the account during the defined time period.
Accounts Opened	Based on journal posting date, contains the total number of accounts that received their first deposit during the defined time

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	period.
Active Accounts	Any account with a positive market value with no establish term date.
Active Offices	Number of unique offices with at least one active account.
Active Representatives	Number of representatives with at least one active account.
Average Active Account Value	Total Assets/Active Accounts
Closed Accounts	Any account with an exit term date.
Closing Accounts	Any account with an establish term date and no exit term date
Closing Accounts Value	Total current value of accounts with an establish term date and no exit term date. The Total assets value only shows the value of active accounts. When an established term date is placed on an account, that accounts market value will be deducted from the total asset value and will appear under the Closing Accounts Value.
Deposits	Based on journal posting date, contains the sum of cash flows into the accounts during the defined time period. This includes both transfers in kind and cash deposits.
First Funding	The account first funding date is recorded when a new account gets its first deposit or transfer in. The first funding date defines the earliest deposit/transfer in that was recorded for the entity (Rep, firm, etc).
Median Active Account Value	The value of the median active account. This value will be recalculated on a nightly basis.
Most Recent Funding	Defines the most recent date that an account under the defined entity (Sales rep, firm, etc) received its first deposit or transfer in.
New Unfunded Accounts	Any account with no market value and no establish or exit term date, with or without an open date.
Total Active Account Value	The sum of the market values of the ‘Active Accounts’. In the case of multiple reps with allocated commission percents, this value will include the apportioned market values. This value will

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	be incrementally updated during the day to account for deposits and withdrawals, and rebuilt nightly to incorporate changes in asset prices.
Withdrawals	Based on journal posting date, contains the sum of cash flows out of the accounts during the defined time period. This includes both transfers in kind and cash withdrawals.

Account Changes

If an account is moved from one representative to another representative, the historic performance earned by the original representative will remain with that representative, although the current assets under management will be increased for the new representative and similarly decreased for the old representative.

This rule also applies at the Firm/Broker Dealer level, in the event that the new representative is associated with a different firm then the original representative. The system will not, however, count the event as an account closure under the old representative and account opening under the new representative.

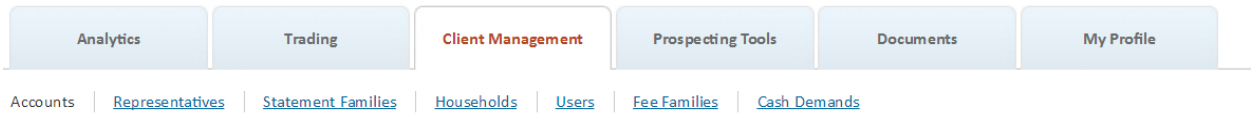
Accounts with Multiple Representatives

On accounts with multiple representatives defined, the system will apportion deposits, withdrawals and market value based on the percent fee associated to each representative on the account. All representatives where the defined percent fee is greater than 0, however, will get credit for open accounts, closed accounts, etc. The system will automatically exclude special associated representatives that are only associated for the purpose of providing batch exports to other data services.

Trading

The Trading tab includes access to all trade building functions within Liberty. These functions are described in a separate Liberty Trading Guide.

Client Management - Accounts



The Accounts screen under the Client Management Tab allows you to search for accounts and is where you are directed when a Search request returns more than one account.

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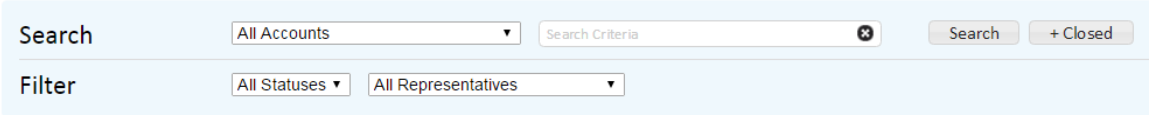
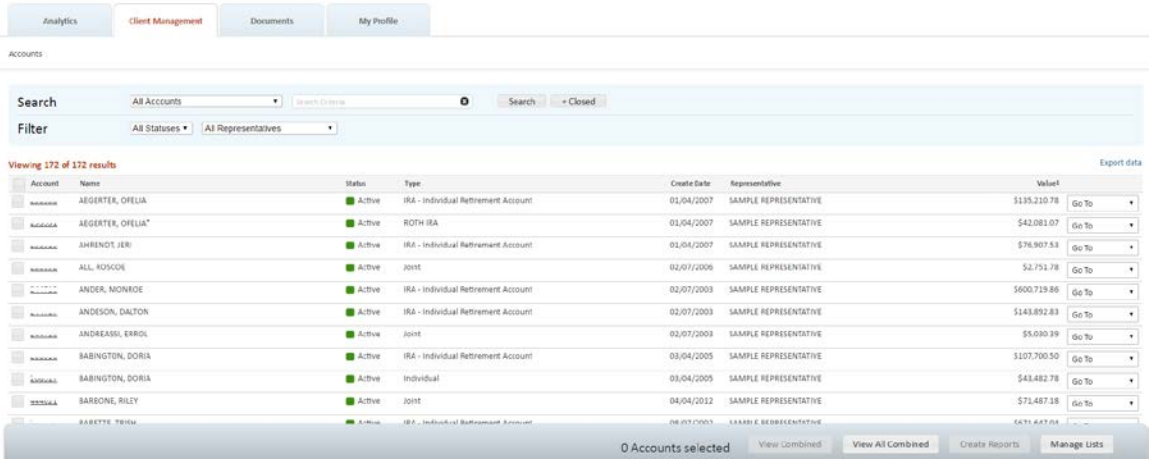
Accounts - Search and Filter



Search based on a list of accounts by selecting the list from the drop-down or type in part of a client name, tax id or account number in the Search Criteria box. Click the Search button to select against active accounts or click the +Closed button to include closed accounts in the search results.

Once you have completed a Search, you can refine your search results using the filter options. Filter options include filtering by account status and by Representative (note only certain users have access to more than one Representative at a time).

Viewing Search Results



- Your search results include the account number, name (alpha-sort), Status, Type, Create Date, Representative and Value.
- An asterisk (*) next to the account name indicates that the account is the primary account in a statement family.
- Search results can be sorted by clicking any of the column headers in the search results table.
- To navigate to the Overview tab for any account listed in the search results, click the underlined account number.
- Use the Go To drop-down on the far right to navigate directly to additional areas depending on your access.
- To view the **Household** data associated with an account, click the household name link in the Household column. Note this option is not available to all users.

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Accounts - View Combined

To combine multiple accounts in one view, click the check box in the account row. A check mark will appear in that row. Continue to select all the accounts to be grouped and then click the View Combined button in the lower right.

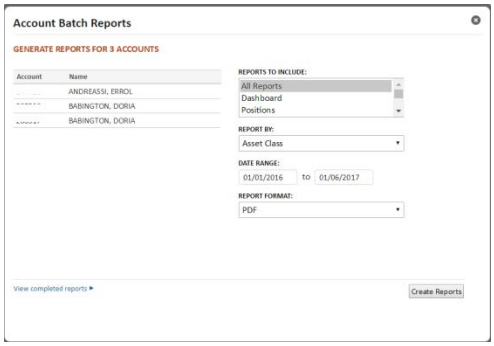
Use the View All Combined button to quickly view an entire search result set as one account. Note you do not need to click the check boxes for each account in order to activate the View All Combined button.

Note: If you have a large search result set then the view all combined function may take several minutes to complete.

Accounts - Create Reports

You can select one or more accounts in your search results and then generate individual Portfolio Report packages for them.

- To generate a Portfolio Report for a single account or a group of accounts from the account search results page, search for the accounts to be included in the report or click the **Select a List** drop-down to open a list of accounts in the search results.
- Click the checkbox at the top of the checkbox column to select all accounts or click the check box in the specific account row(s) you want to report on and then click the Create Reports button in the bottom right of the screen.
    - Choose one or more **Reports to include** from the drop-down. To select multiple reports, click on the reports while holding the CTL or Shift key.
    - Select a **Report by** option to break down the reports by Asset Class, Asset Sub-class, Model, or Security.
    - Choose a **Date Range** for your report.
    - Select a **Report Format** to produce your report in PDF or Excel format
    - Click **Create Reports** to generate your report.



- Click **View completed reports** to navigate to the Completed Reports area under the Documents tab.

  Note: Reports may take several minutes to complete, click the Go button in Completed Outputs to refresh the display to see if your reports are done or complete other tasks while reports are being generated.

- Click **Home** on the right-hand side of the banner to return to the Overview tab.

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Pending Transactions

The pending transactions table displays any transactions that are pending completion. These include pending dividends, distributions and, in certain cases, trades.

The Pending Transactions table can be filtered for all models or individual models. The default display is for all models.

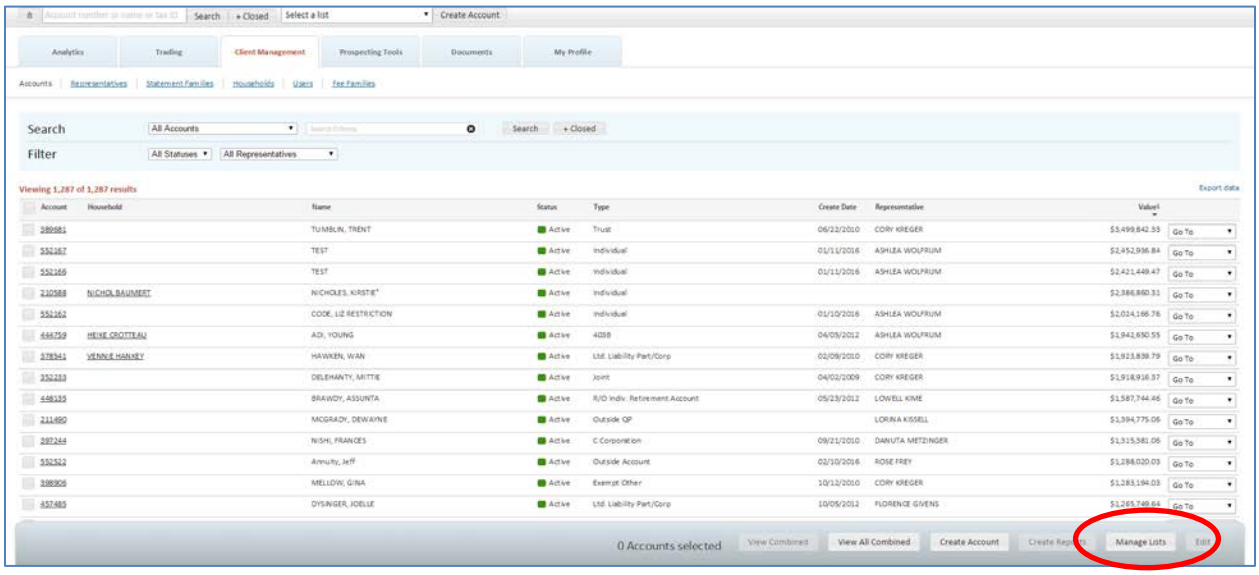
Manage Lists

The **Account List** function allows Investment Advisors to select a group of accounts and assign a name to the group. Account Lists may be shared with others or private to their creator. Account Lists are used for the following purposes:

- Reports
- Trades
- Account Management

Manage Lists Navigation

Account List Management is accessed from the Accounts section of the Client Management tab. Click on the “Manage Lists” button in the action dock:



Within the Manage List section, you have the ability to Create, Import, Modify or Delete an existing Account List.

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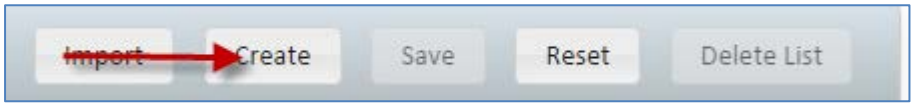
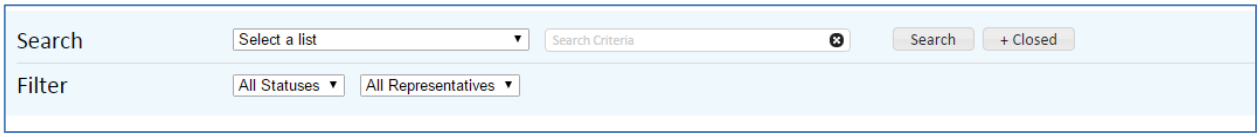
Manage Lists - Create

From the Manage Lists page, click on Create:

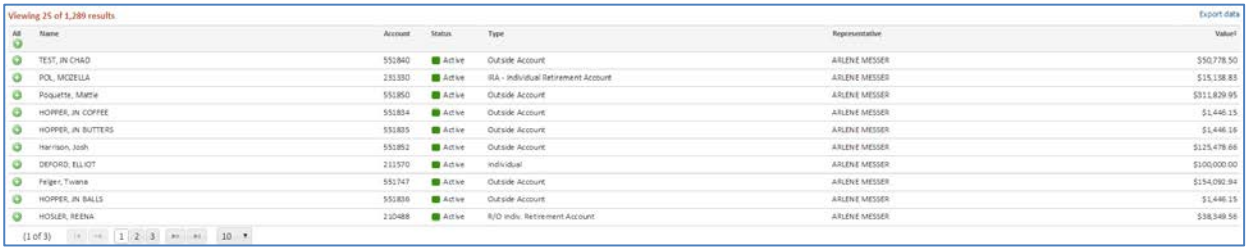
- 

Selecting Accounts for Inclusion

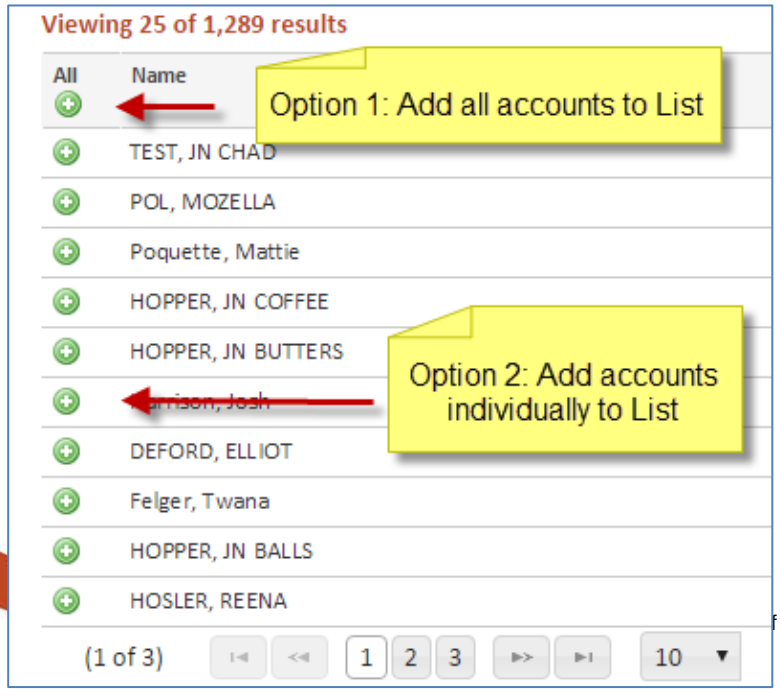
- To select accounts for inclusion on the List, you can search for an account by name or number, or filter by status or representative. Additionally, you can select an existing Account List to serve as the basis of the new Account List:



- The selected accounts will be displayed in a sortable table for inclusion on the new Account List:



- The selected accounts can optionally be further refined by clicking on the individual green Add icon for inclusion on the new Account List. Alternately, all selected accounts can be added the new Account List by clicking on the green Add All icon:



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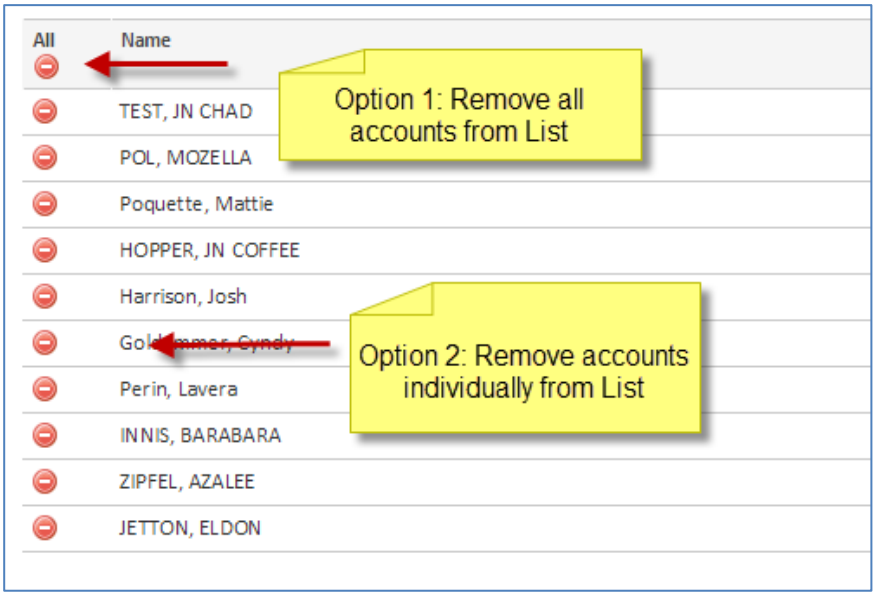
- The accounts added to the new List will display below the accounts result table. Accounts can be removed if necessary by clicking on the Remove or Remove All icons:



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Naming an Account List

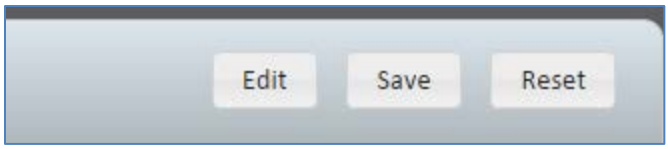
Once the appropriate accounts have been selected and added to the list, enter the name of the Account List in the text box:

Account Lists are shared by default. When a new Account List is created, it will be visible to other users within your organization.

If you wish to keep the list private, simply uncheck the “Shared” checkbox.

Saving an Account List

Simply click the “Save” button on the Action Dock:



There is no the upper limit to the amount of list that can be saved. An Account List must have a name and at least one account in order to be saved.

Modifying an Account List

Account List can be modified from the Manage List screen within the Client Management tab.

Upon opening Manage List, All accounts will be automatically displayed. All accounts will serve as the basis for further modification of existing account Lists:

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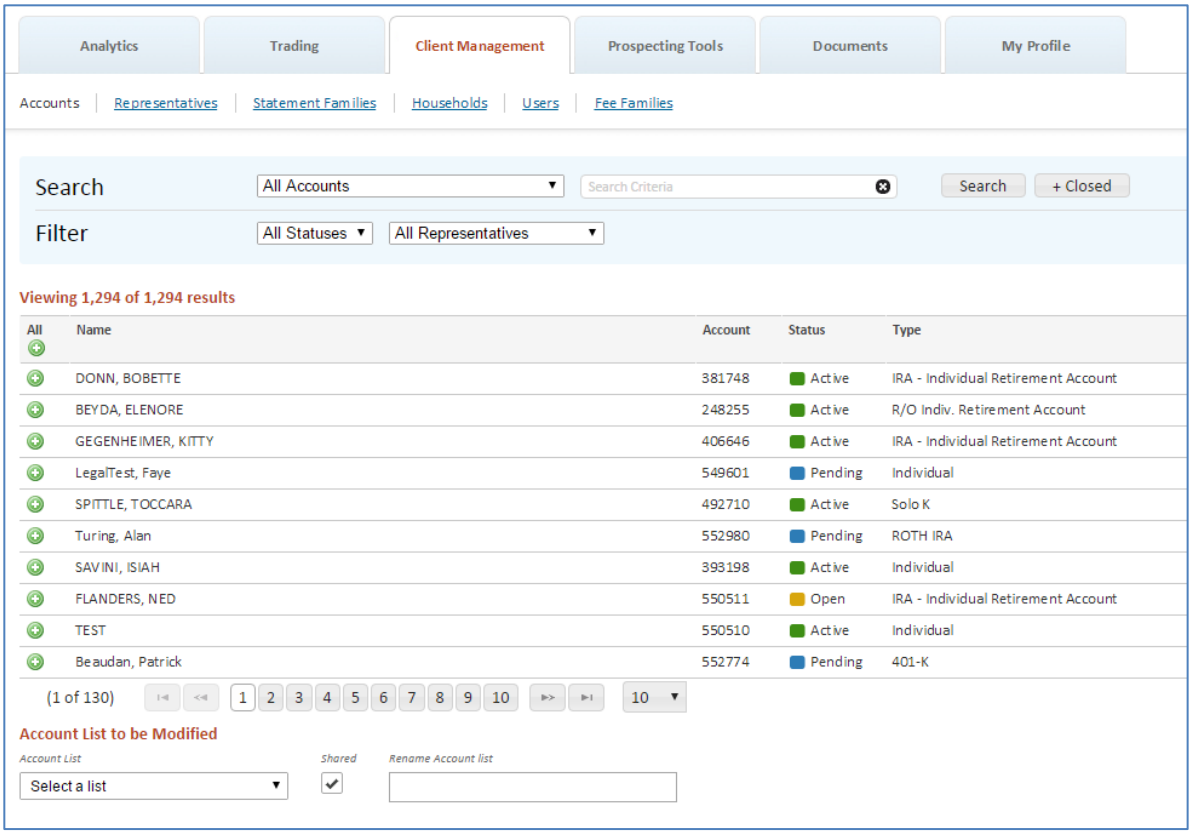

Select the appropriate List from the “Account List to be Modified” dropdown control:

Once the List is selected, the accounts contained in the selected List will display in the lower table:

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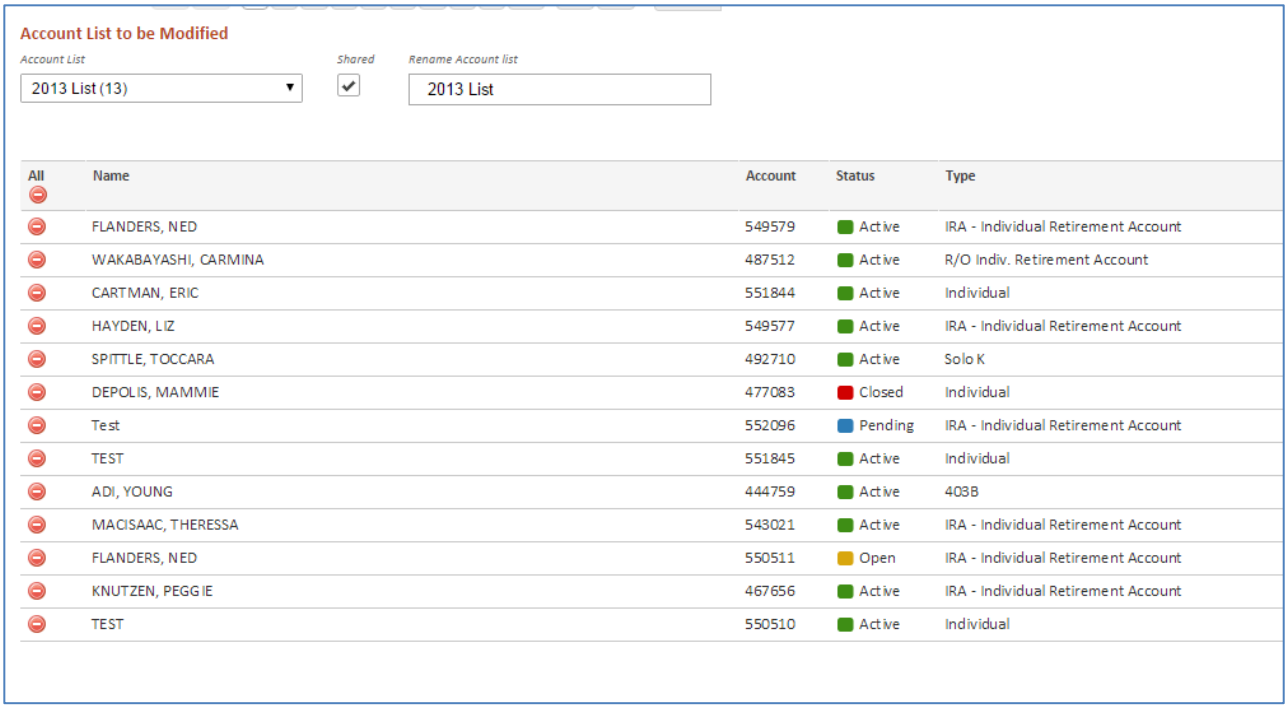


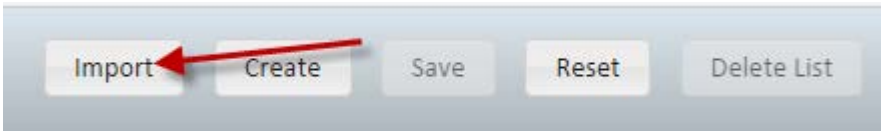
From this screen, the selected Account List can be renamed, privacy settings changed, and Accounts removed.

Accounts can be added from the upper table containing All Accounts.

Manage Lists - Import

You may import a list of account IDs to use as a list in Liberty.

- Click the Import button in the cation dock:



- Enter the Account List Name you wish to apply to the imported list and click the OK button. Note: The format of the imported file must be a single column and contain a list of valid account identification numbers.

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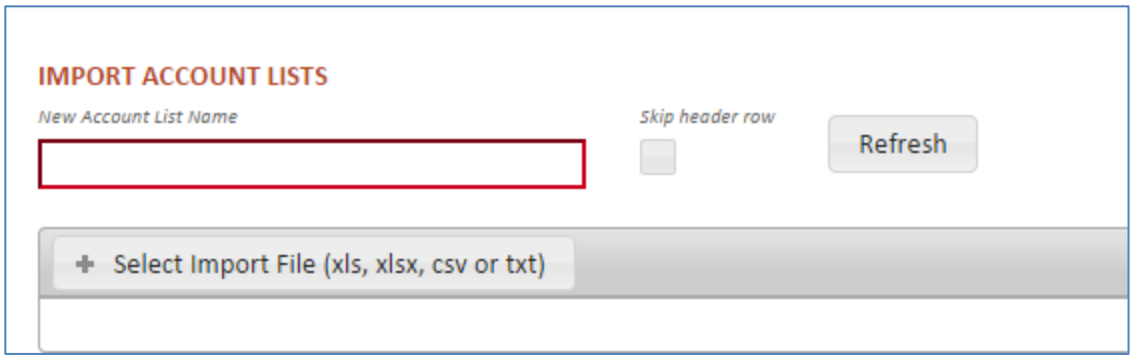
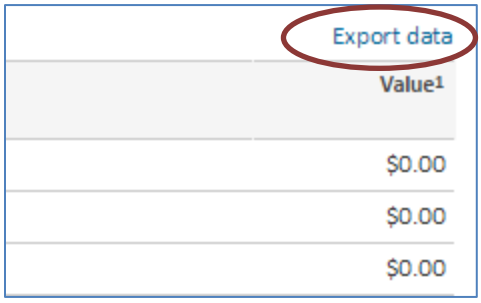


- Choose the file you wish to import and click on the Open button.

Manage Lists - Export

On the Manage List page, select the list you wish to export, and click on the Export data link on the upper right-hand side of the table. You will be prompted to select a format.



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Create/Modify Account

Accounts are created or modified in the Account Registration area of Liberty. While most account information is also visible in the Investor inquiry sections of Liberty, modifications and new accounts can only be created in the Account Registration area. Account Registration also displays complete information about the account.

Create/Modify Account Quick Start Guide

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.

Create/Modify Account - Navigation

Users can access the Account Details area to create a new account from several areas in Liberty:

- Create Account button in the Search Bar
- Create Account button in the Accounts Action Dock
- Copy button when viewing an existing account in Account Details
- Account Details from the Go To drop-down in Account Search Results

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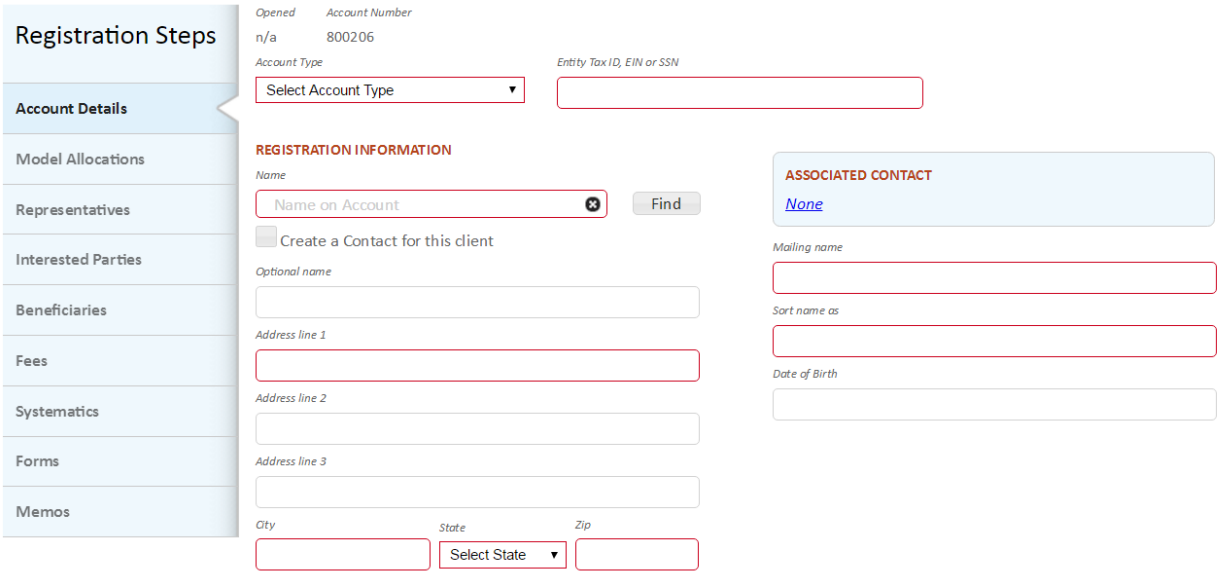
Create/Modify Account - Registration Steps

The steps on the left side of the Registration are in the account details section of Liberty guides you through the process of creating an account and provides 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.

Create/Modify 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.

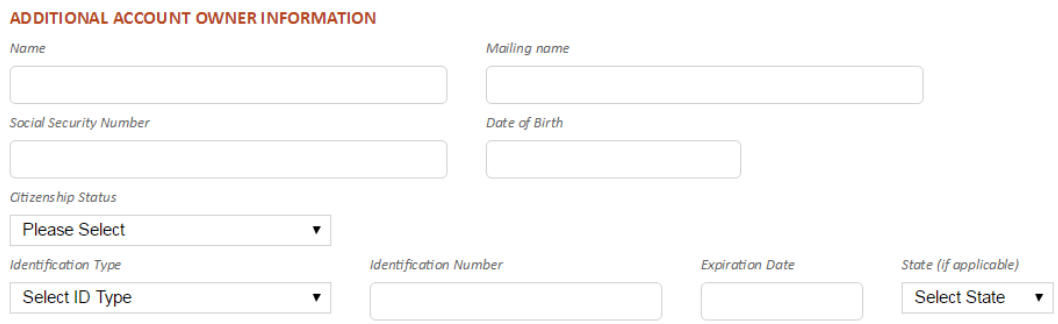


Registration Information

Complete the required information for the Investor. Contact information is only available to those that subscribe to TCA's Contact feature.

Additional Account Owner Information

The information entered here is for the Joint owner of the account.



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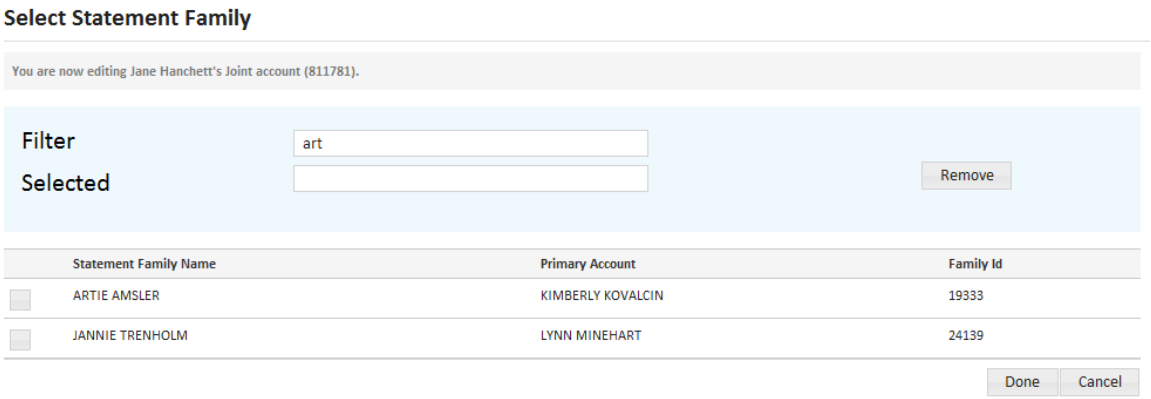
Additional Information

Provide optional information for the account. The Prior Account Id can be used as an alternate way to search for the account.

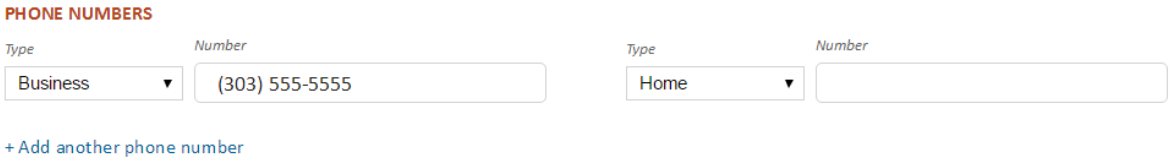
Select Statement Family takes you to the Select Statement Family screen where you can find and attach a statement family to the account.



- 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.

Phone Numbers

Allows you to enter multiple phone numbers for the investor. Entering at least one phone number is recommended so the investor can use the text messaging feature of reset password.



Personal Identification Information

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

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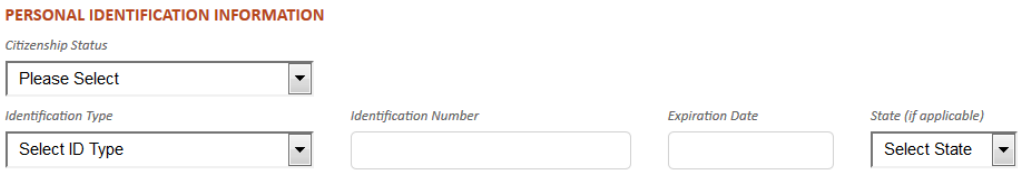


- Fill in primary client's patriot information for all fields provided. If using a driver's license or state ID all 5 fields are required.
- Custom Fields are listed at the bottom of the screen if defined for your firm.

Create/Modify Account Action Dock

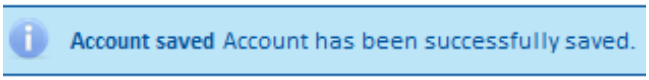
Return to Search takes you back to the *Account Search Results* screen.

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** returns 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. Information is not saved unless you see the confirmation message



Note: Always tab off of fields after entering information to make sure the information is recorded appropriately.

Create/Modify Account - Model Allocations

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

You can also change the account's Tax Lot Relief Method for taxable accounts. See Tax Lot Relief Methods for more information.

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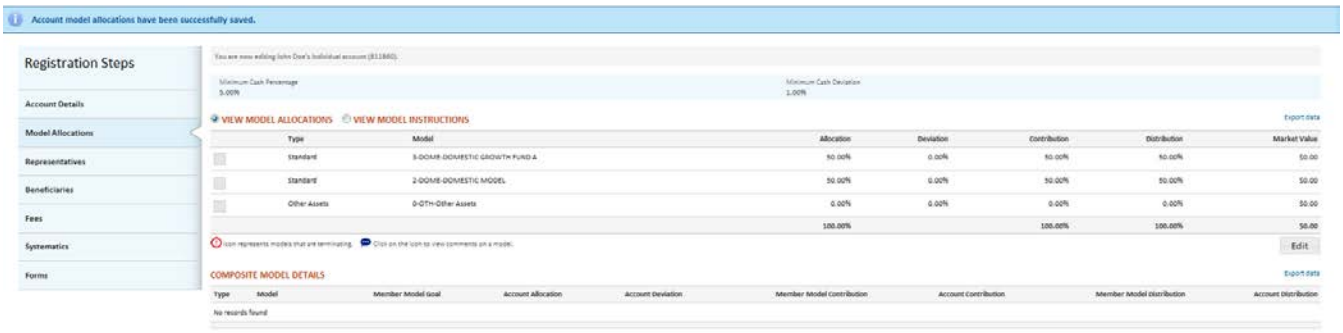
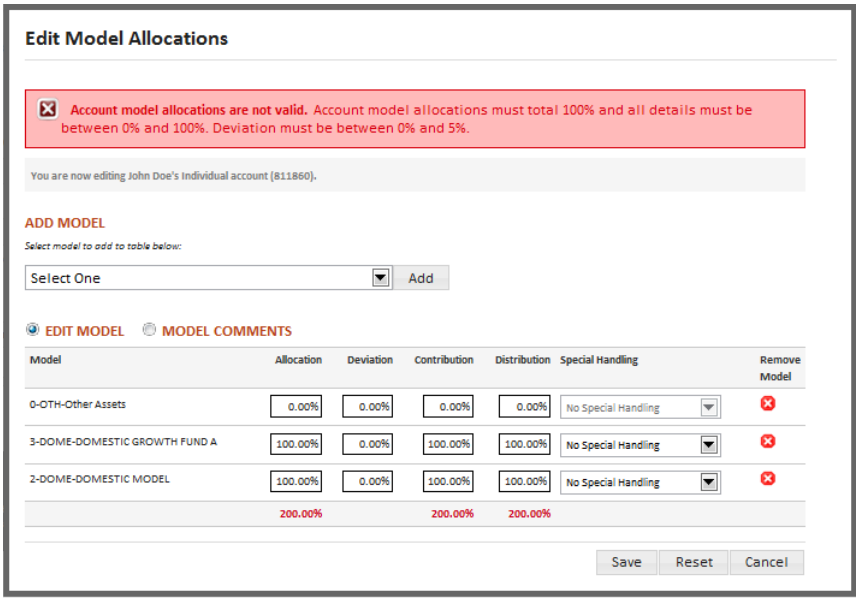


To change model allocations, set model instructions or add model comments, click the **Edit** button.



- 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.

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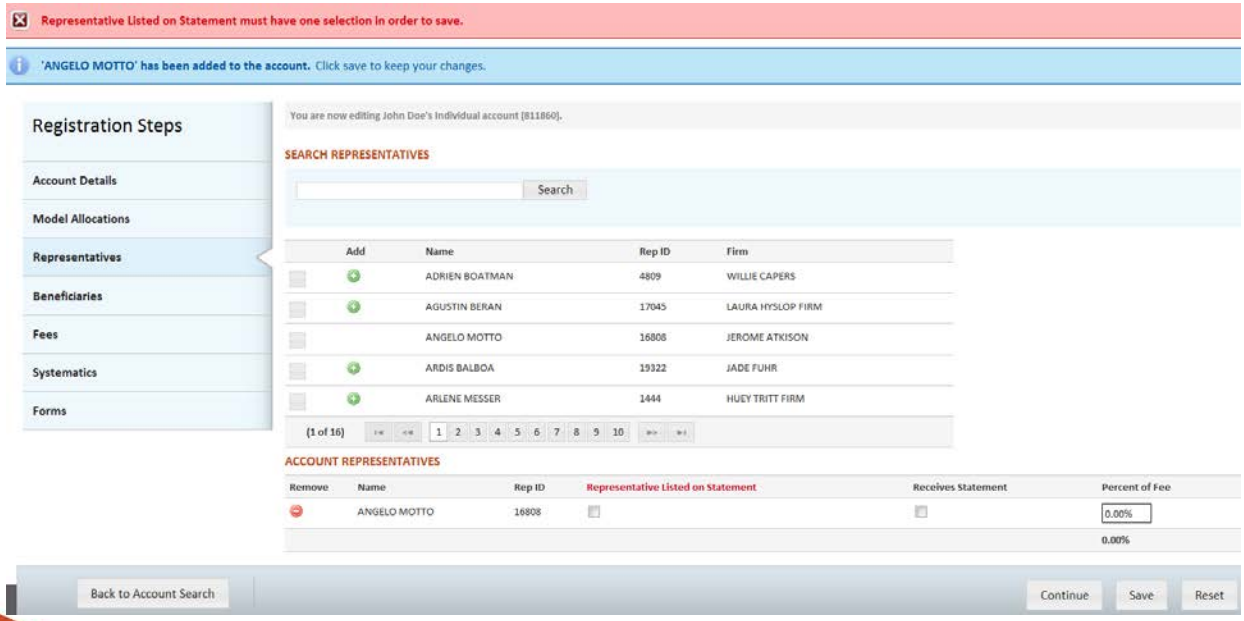
- **Sell, Model Process, Sweep:** Holdings will be swept to other model(s) as allocated the next time model processing takes place. This option is only available for IAs using model closure tracking.
- **Sell, Nightly Batch, Hold:** When selected, a model will be automatically sold out via Trust Company 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

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.

Create/Modify Account - Representatives

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



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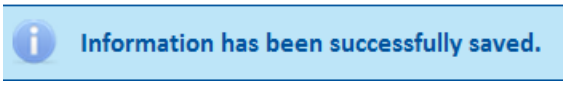
- **Search** retrieves all representatives. To limit the search results, enter all or part of the representative's name in the Search box.
- Click on the check-box in the left-most column of the search results to view *Representative Details* to confirm you are selecting the correct representative.
- 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.

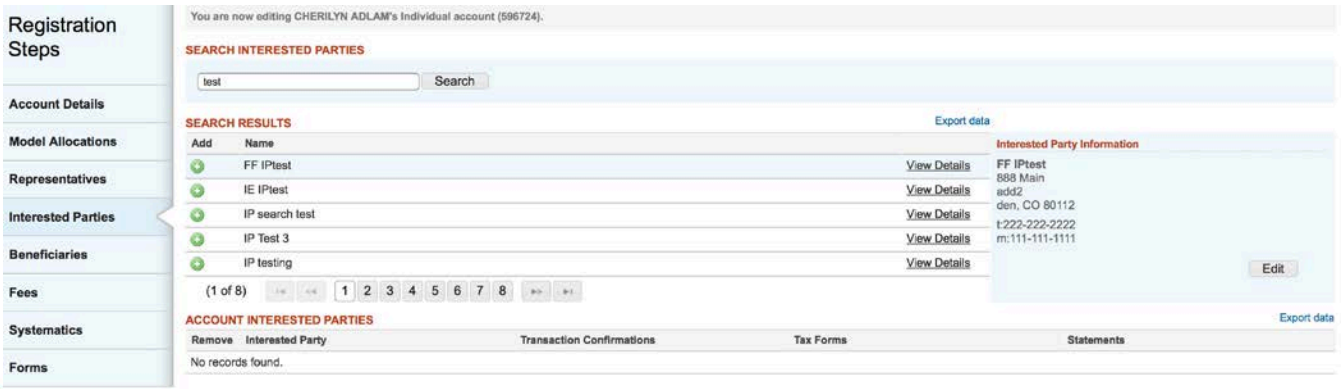
  Caution! Changes will be lost if you navigate away from the page prior to clicking Save or Continue.

- 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



Create/Modify Account - Interested Parties

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



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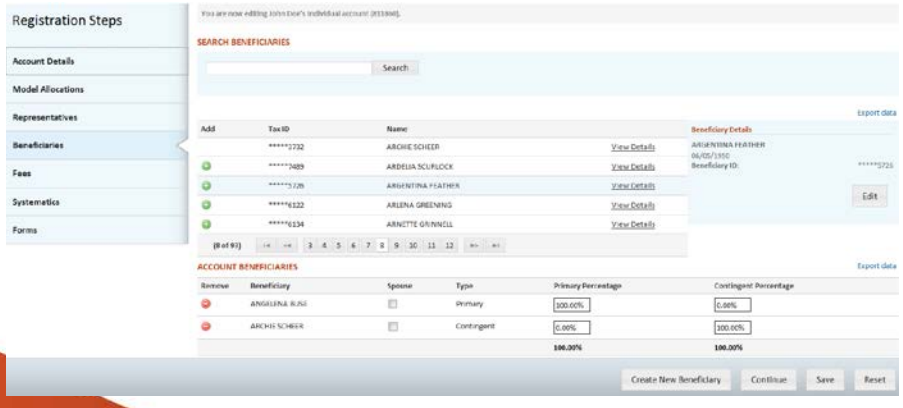
- **Search** retrieves all interested parties. To limit the search results, enter all or part of the interested party's name in the Search box.
- Click on the **View Details** link to the right of each search result to view interested party detail to confirm you are selecting the correct interested party.
- 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

Create/Modify Account - Beneficiaries

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



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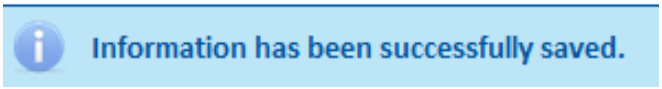
- **Search** retrieves all beneficiaries. To limit the search results, enter all or part of the beneficiary's name in the Search box.
- View details by clicking on the **View Details** link to the right of the Name in the search results table.
- Edit beneficiary details by clicking on the **Edit** button.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

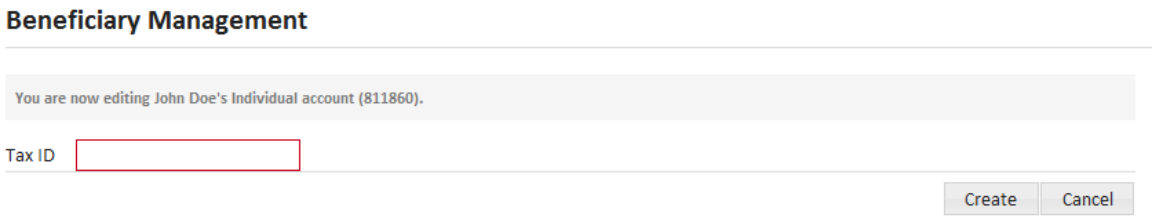
  Caution! Changes will be lost if you navigate away from the page prior to clicking Save or Continue.

- 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



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.



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

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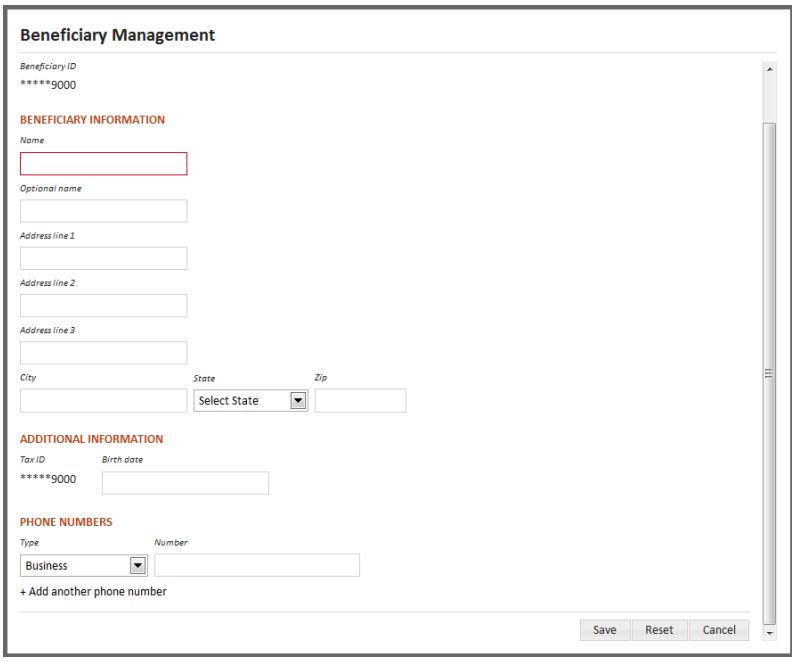
Note: If you enter a Tax ID for a beneficiary that is tied to accounts outside of your firm, you will be asked to contact your Relationship Manager and will not be allowed to create the beneficiary. Your Relationship Manager can help associate the beneficiary to your firm.

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



- 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.

Create/Modify Account - Fees

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

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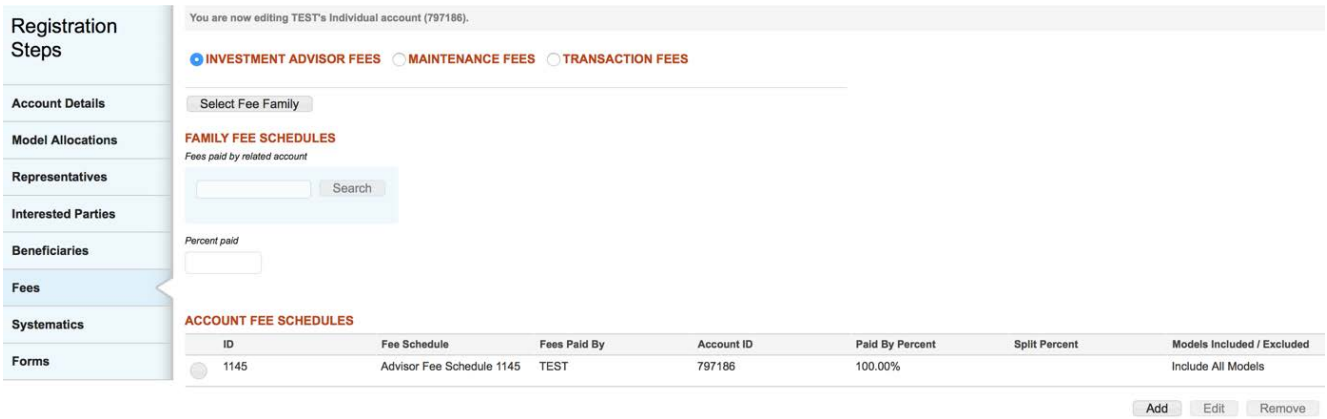

Investment Advisor Fees

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.

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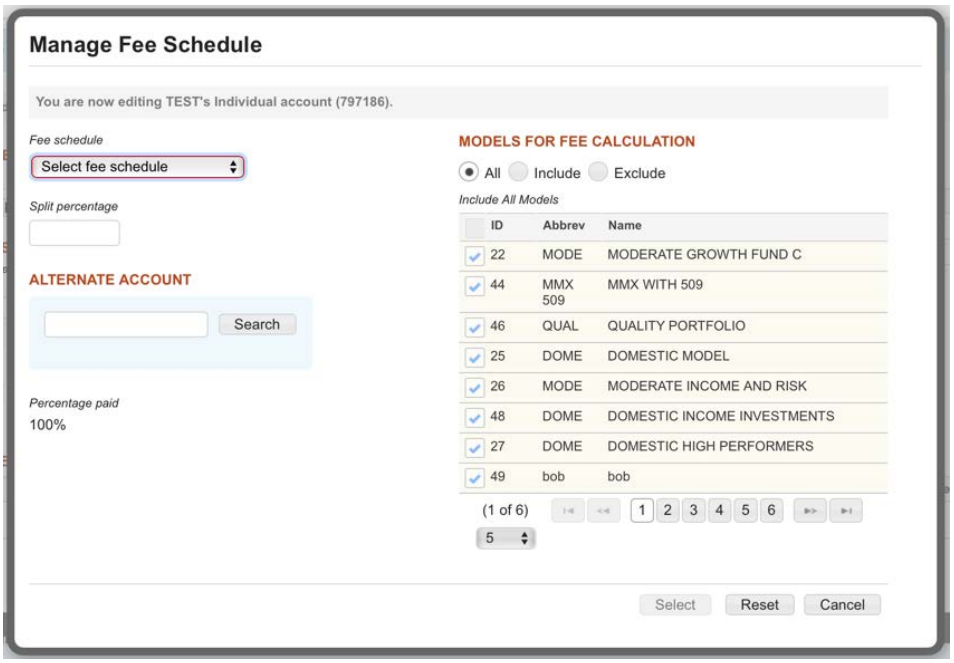
Account Fee Schedules

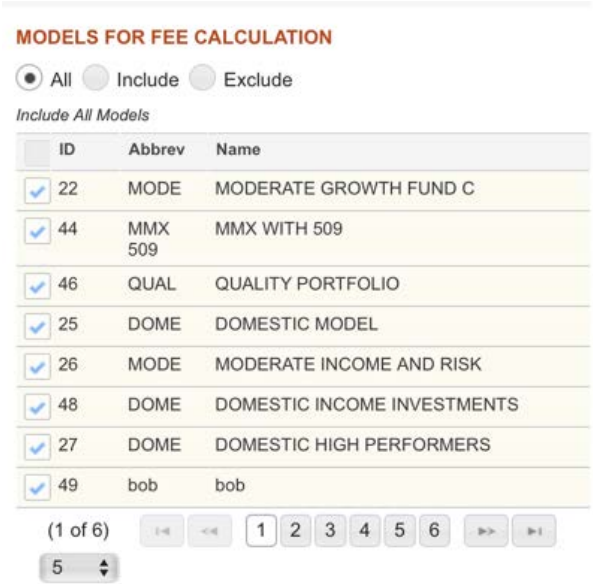
The bottom table defines fee schedules tied to the individual account. An account can have Fee Schedules and/or Family Fees. By default, all valid fee schedules defined for your firm will be used to calculate charges for the client account.

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. Select the fee schedule you want to add from the dropdown.



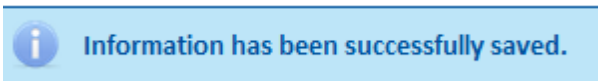
- If an alternate account will be paying the fees calculated from this schedule then search for the account in the **Alternate Account** search box.
- Once an alternate account is selected you can enter the percent of the fee the alternate account is to pay. Any remaining percent is paid by the client account.



- To select All, Include or Exclude models for the Fee Calculation, use the ID field checkboxes.
- 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



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:

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

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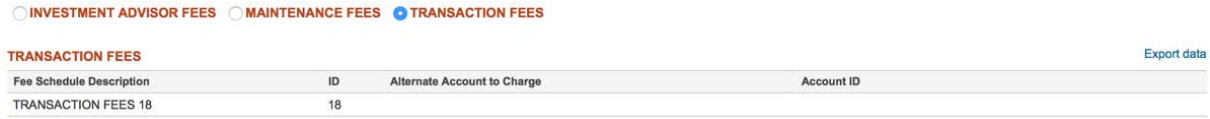
Transaction Fees

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:

1. From the *Account Overview*, select **Account Details**. On the registration menu, select **Fees**.
2. Click on the *Transaction Fees* radio button.



Create/Modify Account - 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. Systematics can only be edited when the systematic is in Suspended status. Once the systematic has been approved, it can no longer be edited in Liberty. All new distributions/contributions created initially reflect a Suspended status.

Note: Once systematic information is entered into Liberty, a completed and signed distribution form is required to activate the systematic. The systematic will display a Suspended status until TCA receives the appropriate form in good order and TCA has activated the systematic. Once the systematic has been activated, the status will change to Active.

Create Systematic Distributions

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.

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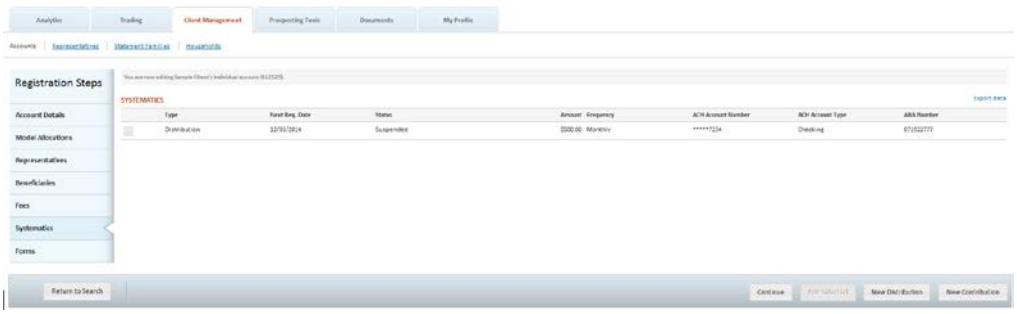
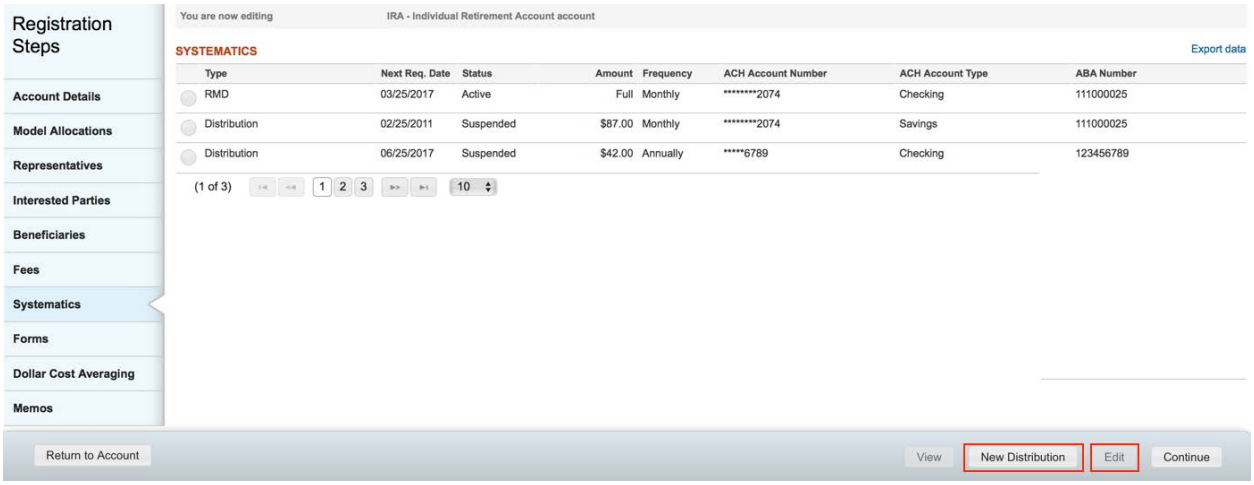


General Distributions

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



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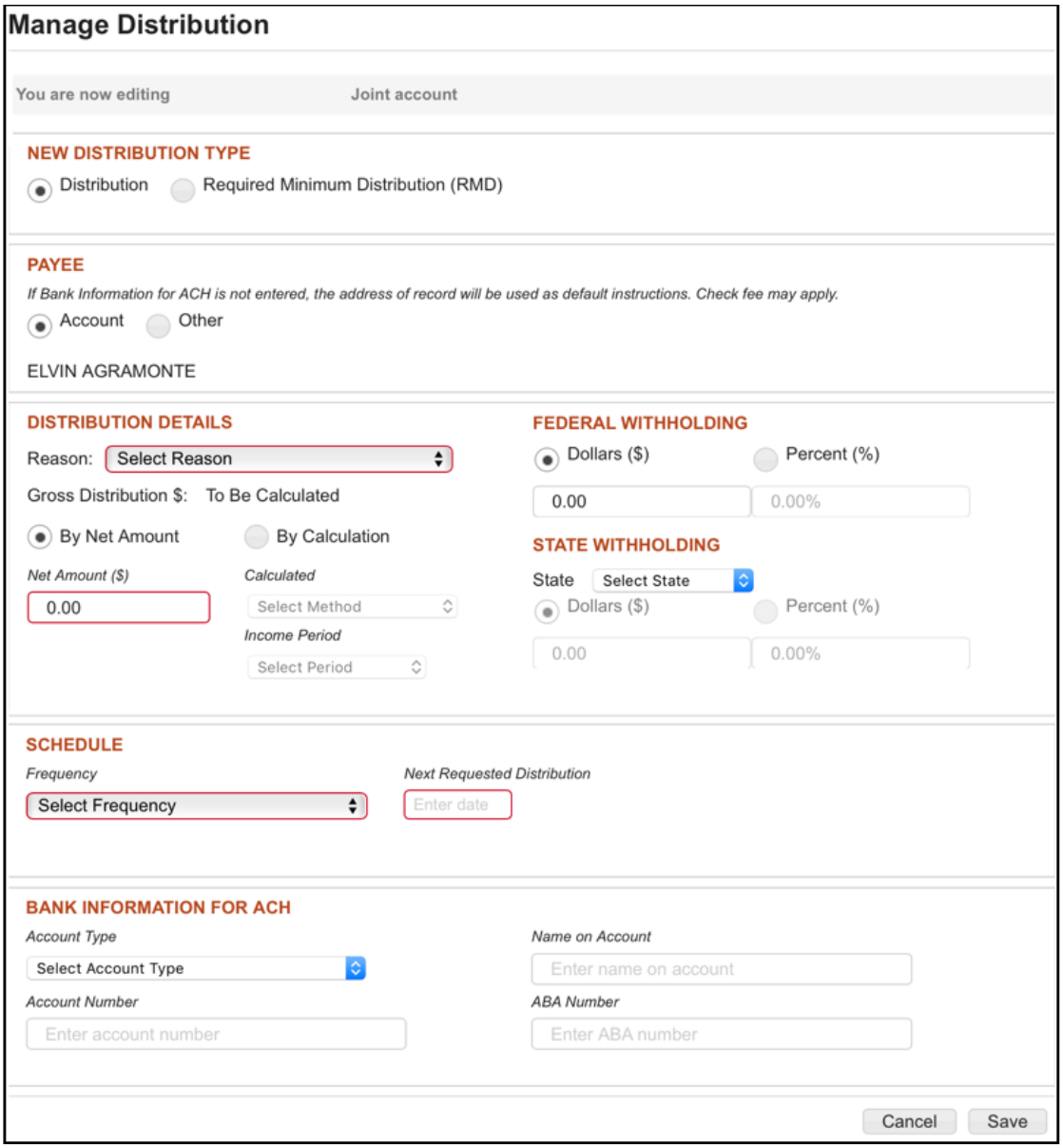

- Select New Distribution Type:
  - Distribution
- Select Payee type:
  - Account (Holder)
  - Other - You will be prompted to enter information regarding the alternative person receiving distributions from the account including Name, Address, City, State and Zip.
- Fill out the Distribution Details section.
  - Select Reason. Available options are:
    - **Normal**
    - **Disability**
    - **Premature**
    - **Substantially Equal Periodic Payments**

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        - **Early SIMPLE IRA**
    - Select 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 ACH distribution date to the 5th or 25th 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.
    - **Name on Account** - the name on the bank account at the financial institution receiving the distribution. This field is restricted to 22 characters.
    - **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. The address of record will be used as default instructions. A check fee may apply.
- Always tab off of fields after entering information to make sure the information is recorded appropriately.

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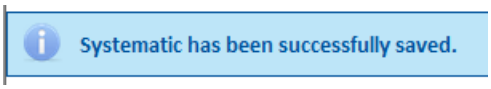
- **Cancel** exits the Manage Distribution screen without saving any changes.
- **Save** commits your changes and exits the Manage Distribution.
- Information is not saved unless you see the confirmation following confirmation message:



The IRA Distribution Request form is now auto-populated with the data entered into the systematic distribution or systematic RMD. See Forms below to understand how to access forms in Liberty.

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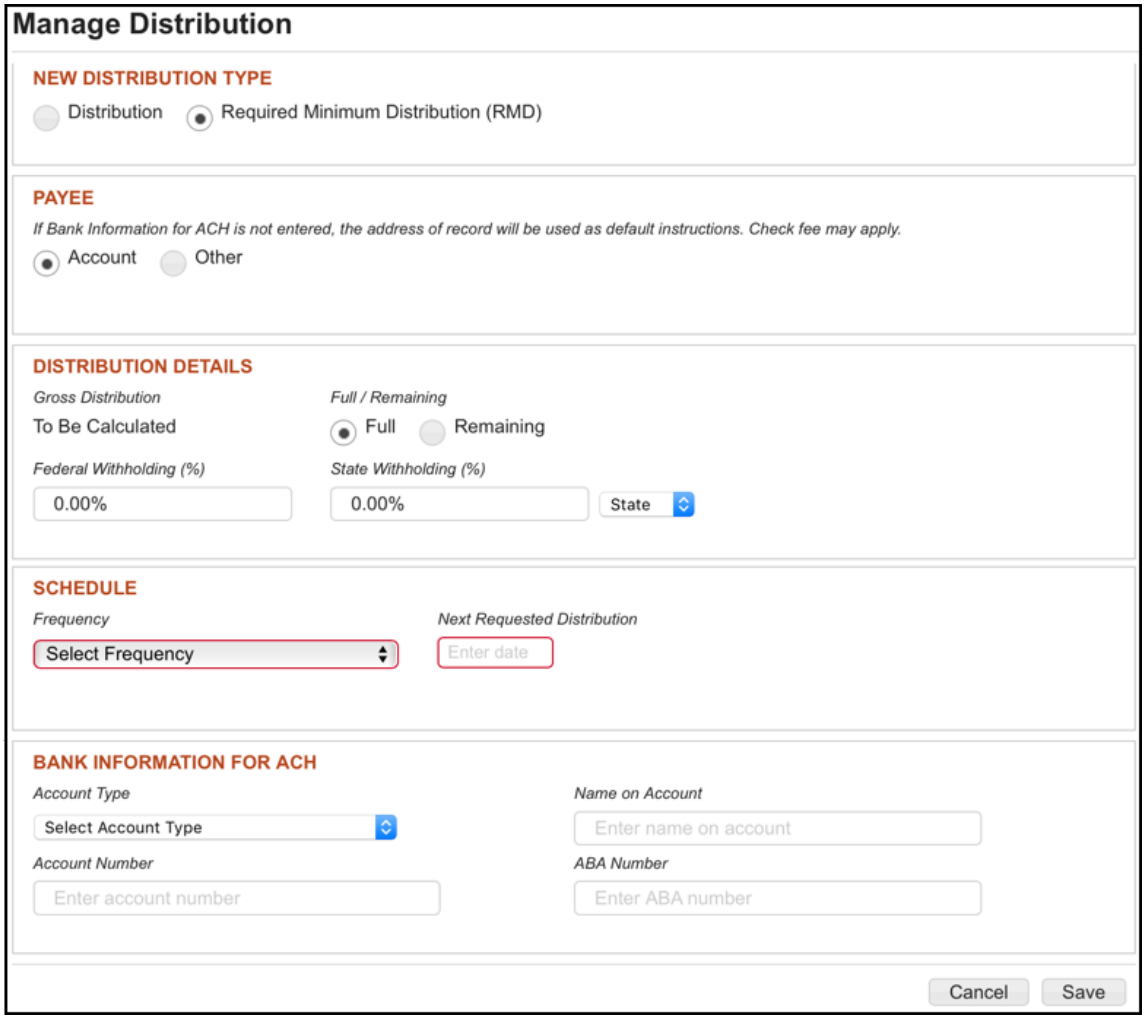
Required Minimum Distributions (RMDs)



- Select New Distribution Type:
  - Required Minimum Distribution (RMD)
- Select Payee type:
  - Account (Holder)
  - Other - You will be prompted to enter information regarding the alternative person receiving distributions from the account including Name, Address, City, State and Zip.
- Fill out the Distribution Details section. Select Full or Remaining.
- Federal Withholding may be entered as a Percent only.
- Select the state that the withholding amount should be reported to. State Withholding may be entered as a Percent only.
- Select the Frequency for the distribution.
  - **Annually**
  - **Monthly**
  - **Quarterly**

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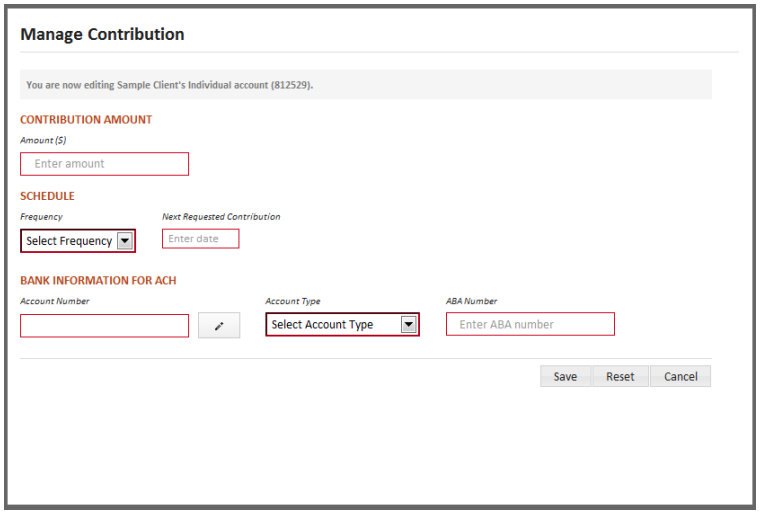
    - **Semi-Annually**
- Enter the Next Requested Distribution to define when the first distribution should be taken from the account. Note that although TCA supports sending distributions on any date, Liberty currently restricts the ACH distribution date to the 5th or 25th of the month. This will be revised 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.
    - **Name on Account** - the name on the bank account at the financial institution receiving the distribution. This field is restricted to 22 characters.
    - **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. The address of record will be used as default instructions. A check fee may apply.
- 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:

The IRA Distribution Request form is now auto-populated with the data entered into the systematic distribution or systematic RMD. See Forms below to understand how to access forms in Liberty.

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.



- Enter the Amount of the contribution.
- Select the Frequency for the distribution.

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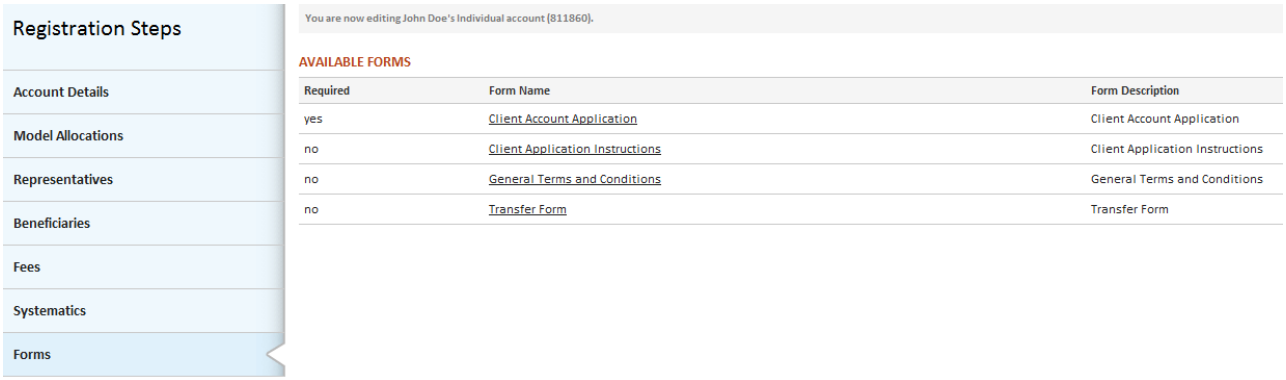
    - **Annually**
    - **Monthly**
    - **Quarterly**
    - **Semi-Annually**
- Enter the Next Requested Contribution to define when the first contribution should be deposited into the account. Note that although TCA supports receiving contributions on any date, Liberty currently restricts the next contribution date to the 5th or 25th 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

Create/Modify Account - Forms

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



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.

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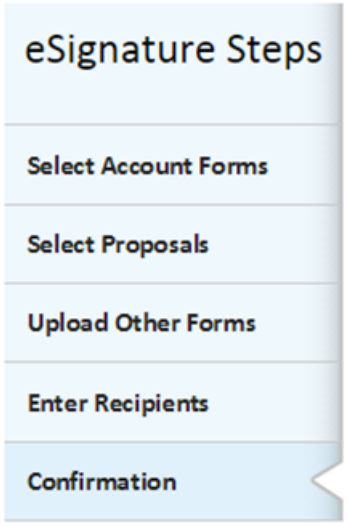
Create/Modify Account - eSignature Steps



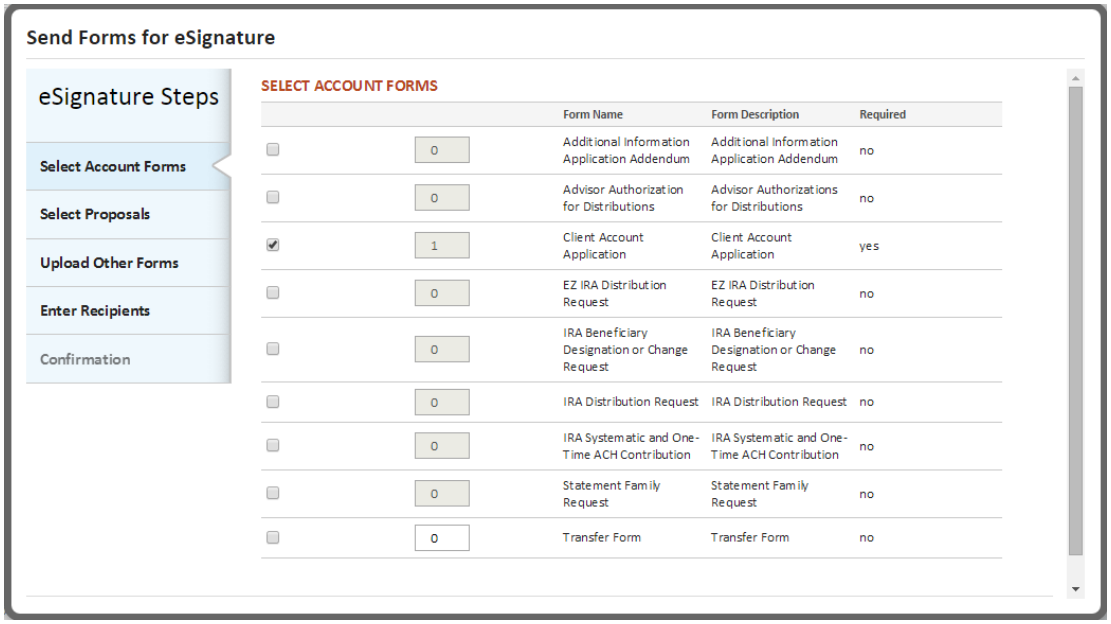
You will be walked through the eSignature process in a series of short steps:

- Select the TCA forms for inclusion in your envelope.
- Select to include a Proposal, if available.
- Upload other required documents, such as asset management agreements or broker-dealer paperwork.
- Define the recipients of the envelope and send it out for eSignature
- Once sent, you will receive confirmation that your envelope has been successfully sent

The following information is specific to the new account opening flow, to learn more about eSignature refer to the Liberty eSignature User Guide.

Select Account Forms

- You will be presented with a list of all TCA forms available for inclusion in the envelope.
    - Required forms must be included
- Select additional forms via checkbox
- Indicate the number of copies of each form to include in the envelope



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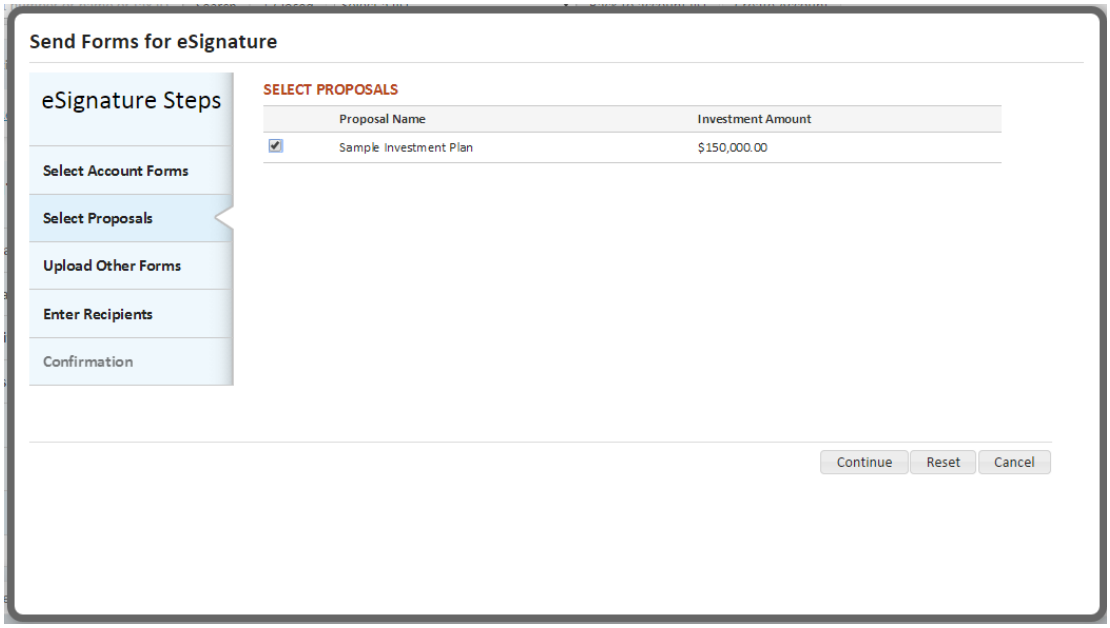
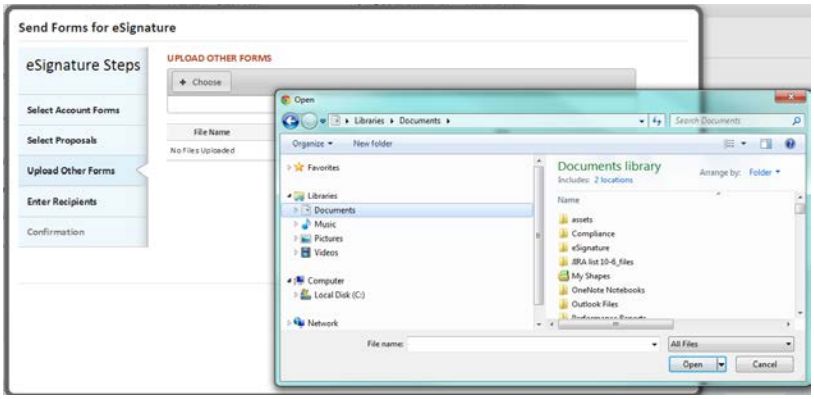
Select Proposals

- If applicable, a list of proposals associated to the account will be presented. Add documents to the Envelope via check box.



Upload Other Forms

- Clicking the **Choose** button will bring up a window that allows you to upload documents you have saved on your computer or network drive. See Appendix A for instructions on adding a signature tag to these forms. Here are some examples of the types of forms you may want to include for eSignature:
    - Prefilled via LaserApp
    - Marketing Materials
    - Advisory agreements
    - Broker – Dealer paperwork



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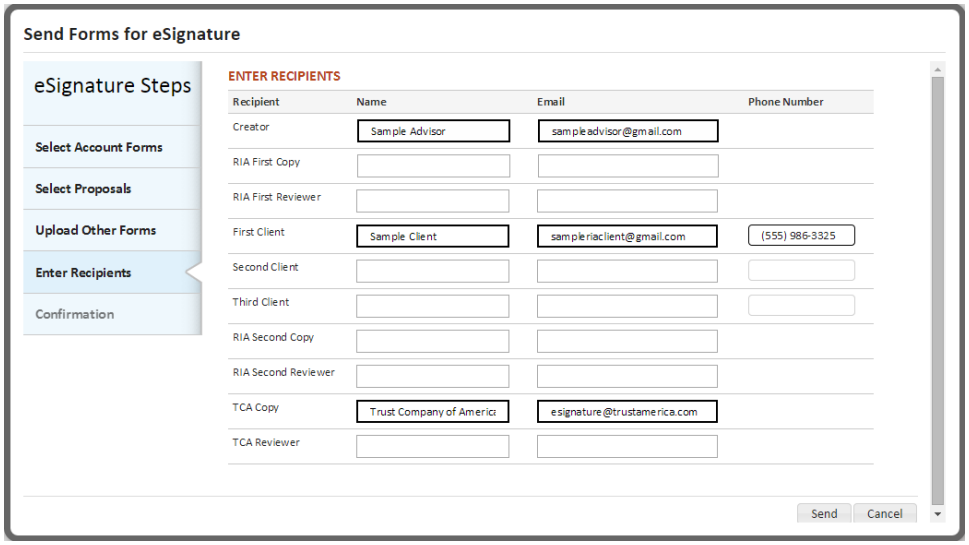
Enter Recipients

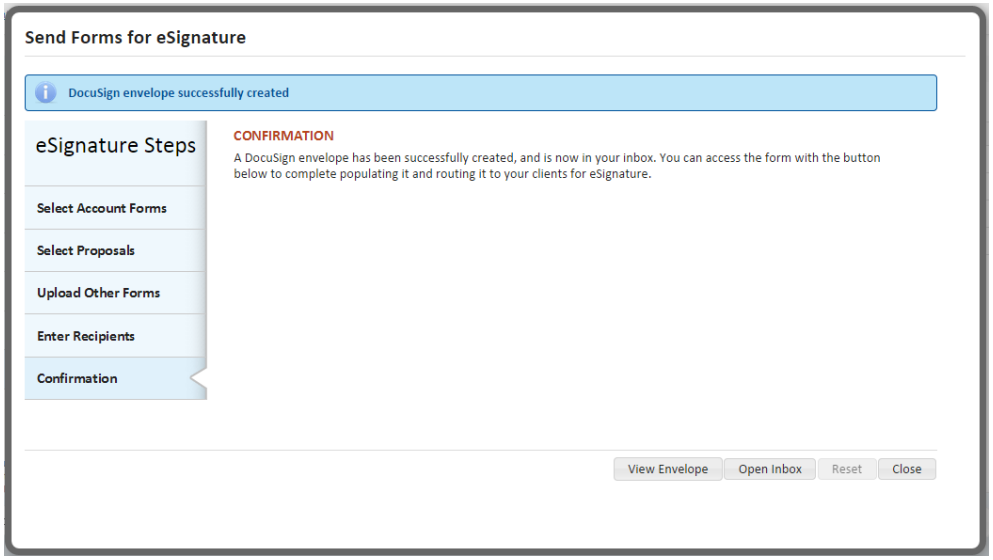
- Setting up your eSignature workflow was done when establishing your account, eliminating the need to enter this information.



- Email information for your clients will be pre-populated from the Account Details screen.
- You may need to enter phone information for your clients so the DocuSign phone authentication process can be completed.
- Your workflow setting will determine what information can be edited.

Confirmation

- You will receive an on screen success message once your envelope has been sent
- You can choose **View Envelope** and confirm signing
- You can **Open Inbox** to view the status of the envelope. This will bring you to the Envelopes page under the Documents tab.



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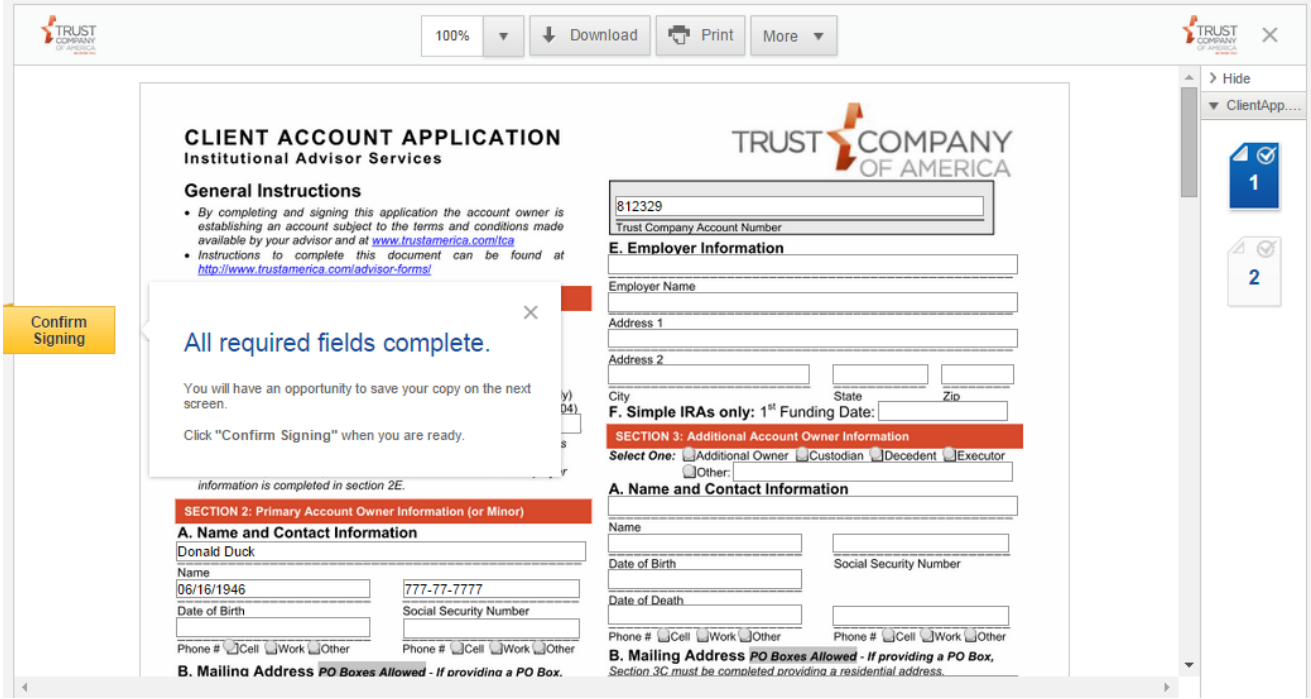
DocuSign Workflow

- The Envelope creator must first confirm signing.
    - This can be done by selecting the **View Envelope** button on the Confirmation page.
    - It can also be done from the Envelopes section of the site.
- You can edit or add new information to the form.
- You can review all documents that have been included in the Envelope.
- When ready, **Confirm Signing**.



View the status of submitted envelopes in the Envelopes screen under the Document tab.

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Create/Modify Account – Dollar Cost Averaging

Dollar Cost Average schedules are used to create periodic movements of cash from the Non-Modeled to Models with defined contribution percents. Investment advisors may define a dollar cost averaging schedule during the new account process or add a schedule to an existing account to run whenever contributions are received.

Note: Currently, dollar cost averaging cannot be set up in Liberty for funds coming through the ACATS system. Please contact your Relationship Manager to set up a schedule using funds transferred via ACATS.

Schedules may move a percentage of the total contribution from the Non-Modeled to an account's model allocations and may include definitions for minimum and maximum per contribution amounts. In addition, a schedule may begin Immediately when the deposit has posted or may be Delayed to the next scheduled period after the deposit has posted to the account.

Note: Transfers from the Non-Modeled to Models will appear on the Receipts Report.

Withdrawals from an account impact the schedule's duration. Once the Non-Modeled has zero dollars available to move, the Dollar Cost Average Schedule will cease. For example:

> If an account has an initial deposit in the amount of $10,000.00 and the intent is to move $1,000.00 to the model on a monthly basis, a 10-month schedule is created. However, if $2,000 is withdrawn from this account, the 10-month schedule will not run in the 9th and 10th months because the Non-Modeled will not have any dollars available to move to the model. Note: This example assumes no additional contributions have been made to the account.

Create/Edit a new Dollar Cost Averaging Schedule

Select the account. Under **Registration Steps**, select **Dollar Cost Averaging**. Click **Edit** in the Action Dock.

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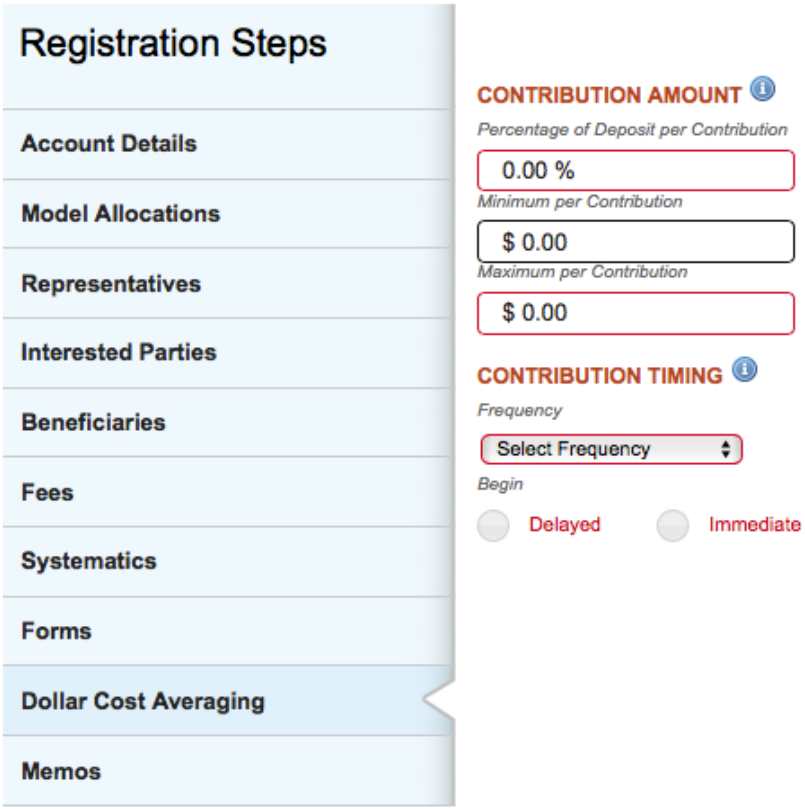

Enter the *Contribution Amount* information:

1. Define the dollar amounts to be invested in the client models each period. Required fields are outlined in red.

    - **Percentage of Deposit per contribution** - Total percentage amount per deposit to be moved to the model.
    - **Minimum per contribution** - Minimum amount per contribution to be moved to the model.
    - **Maximum per contribution** - Maximum amount per contribution to be moved to the model.

Enter the *Contribution Timing* information:

1. Define the frequency for moving cash to the model. Required fields are outlined in red.

    - **Last Day of the Quarter**
    - **Monthly** – Enter the Day of the Month <1-31>
    - **Quarterly** – Enter the Day of the Quarter <1-92>
    - **Weekly** – Select the Day of the Week <Monday-Friday>

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Note: If the dollar cost average event falls on a weekend or holiday, the schedule will process on the next business day.

Enter the *Begin date* information:

1. Define the timing to begin dollar cost average events based on the post date of the deposit.

    - **Delayed** - Cash is moved during the next scheduled period after a deposit has been posted.
    - **Immediate** - Cash is moved during the current scheduled period after a deposit has been posted.
    - **Day of Week/Day of Month/Day of Quarter** - Enter the specific day for processing.

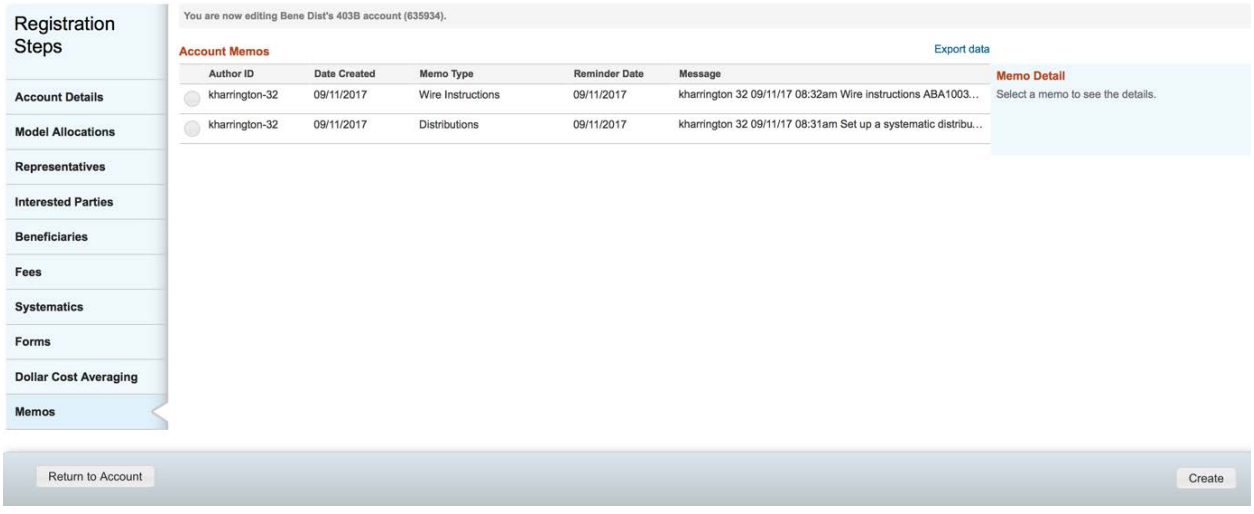
Remove a Dollar Cost Averaging Schedule

To remove an existing Dollar Cost Averaging Schedule, click the **Remove** button in the Action Dock.

Note: Active schedules are NOT removed and will process until the schedule has been satisfied or there are no available funds remaining in the Non-Modeled to process the schedule.

Create/Modify Account - Memos

The *Memos* screen lets you enter memos for an account. Anyone with required permissions and access to the account can create and edit memos.



To create a new memo, click the **Create** button in the lower-right area of the screen.

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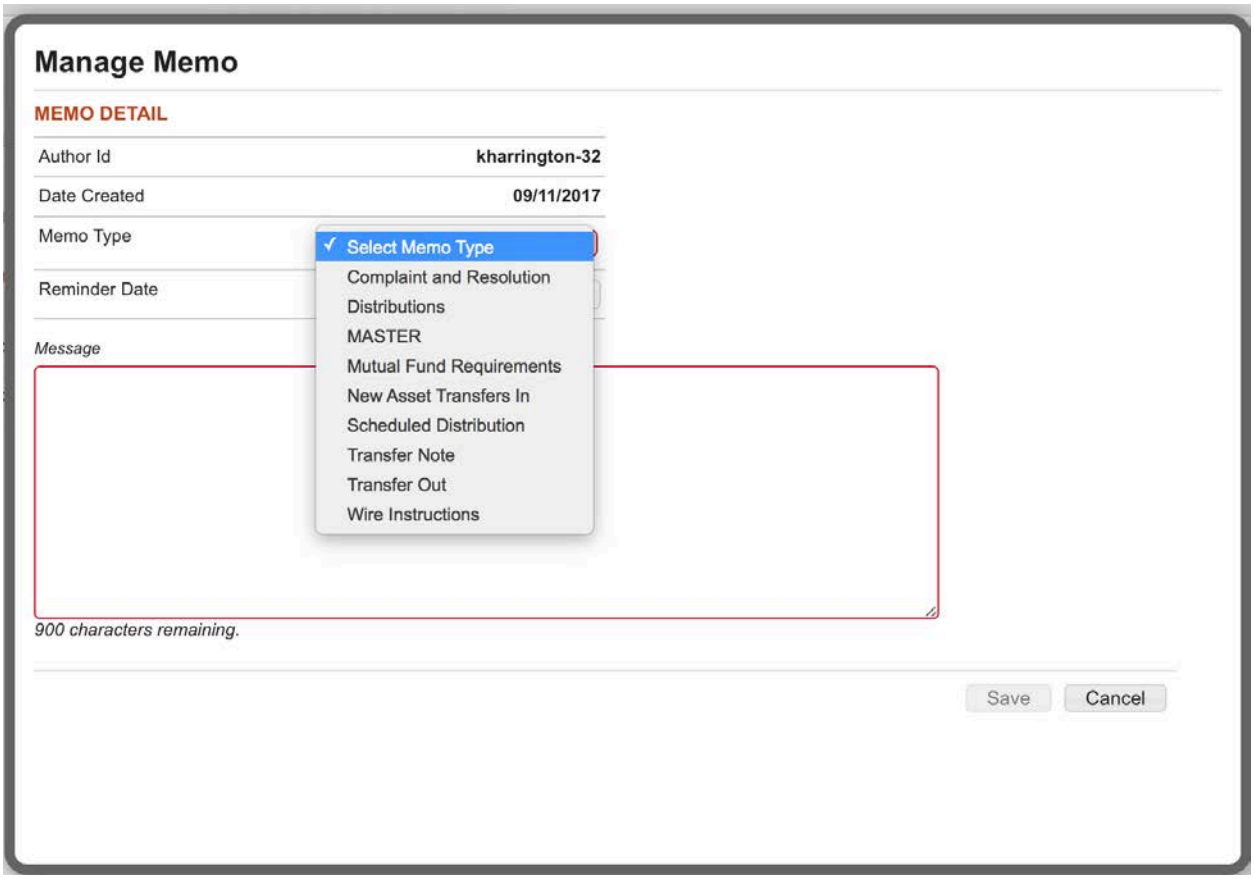
In the *Manage Memo* dialog box, select the *Memo Type* and enter a *Message*. These fields are required.



Additionally, you may enter an optional *Reminder Date* by selecting a date from the calendar. Visit the Reminders section for more information on accessing memo reminders.

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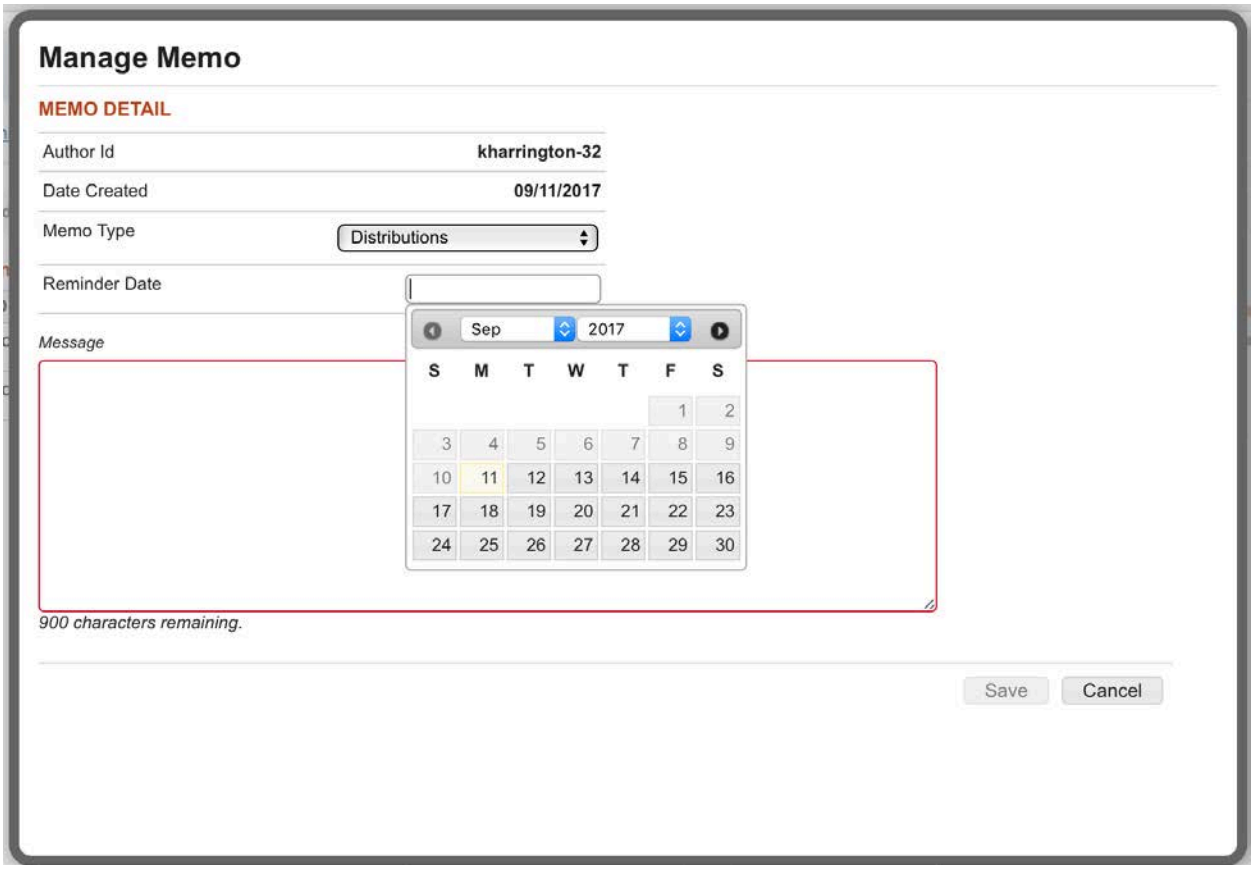

Once finished, click **Save** to save the memo or **Cancel** if you wish to return to the *Memos* screen.

On the *Memos* screen, 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.*

Create/Modify Account - 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.

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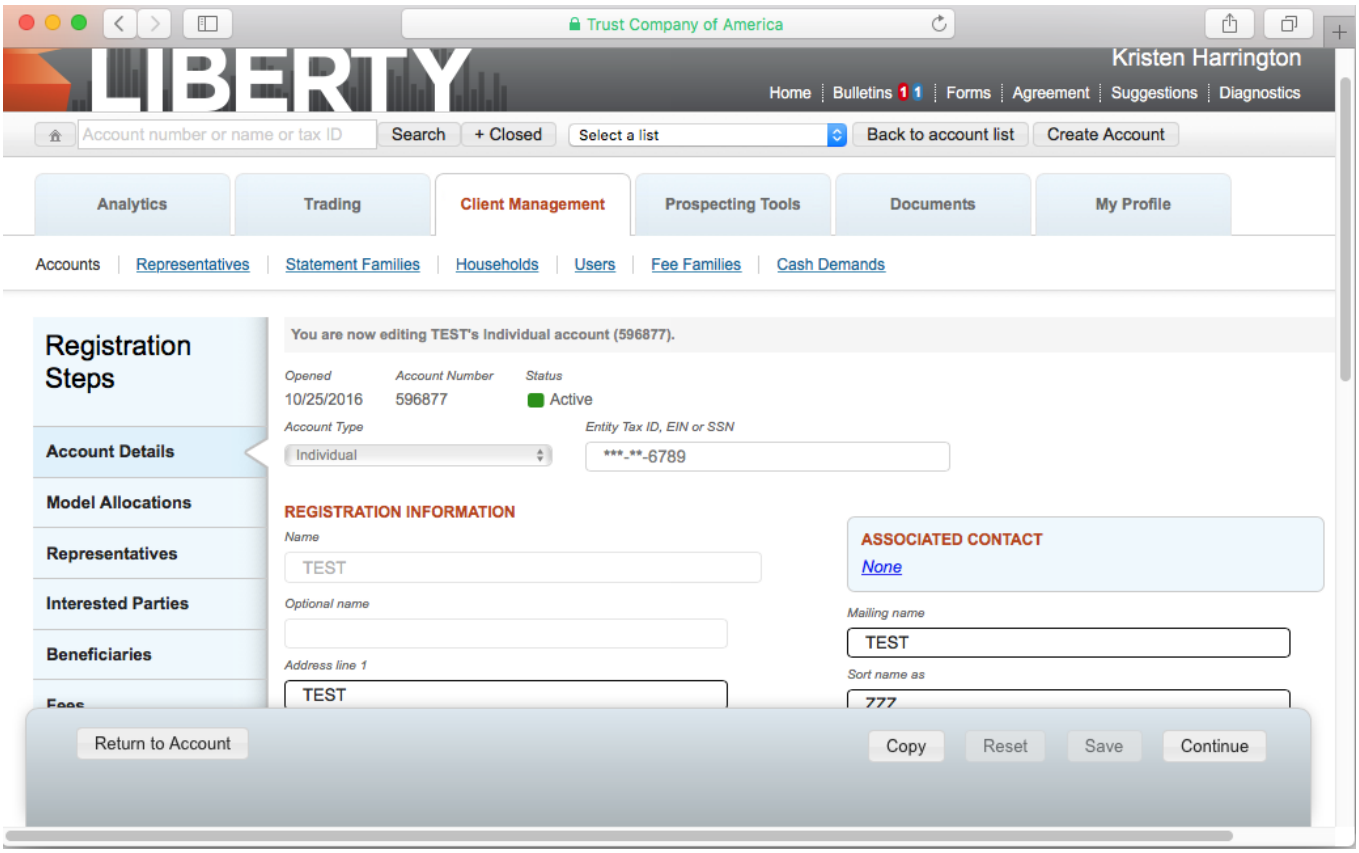

A window will display, allowing you to select what data you would like to copy. *Account* is default selected, which will copy basic account information such as Entity Tax ID, EIN, or SSN and Name, Address, City, State, Zip, DOB, Email Address, Statement Frequency, and Phone Numbers.

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.

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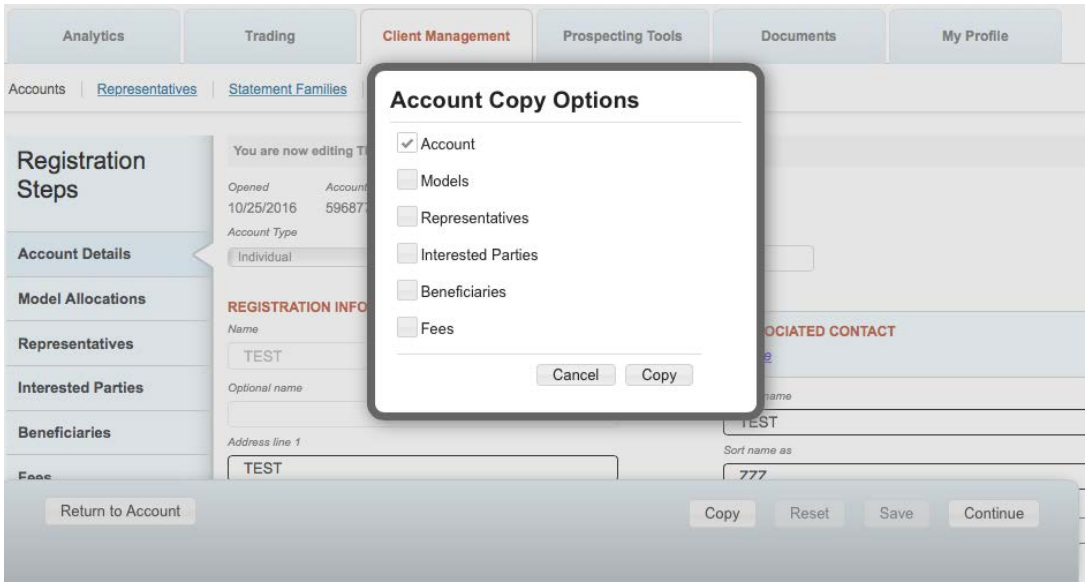
Once you have made your selections, click **Copy** to create a new account with the copied data. **Cancel** takes you back to the existing account details page.



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.

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.

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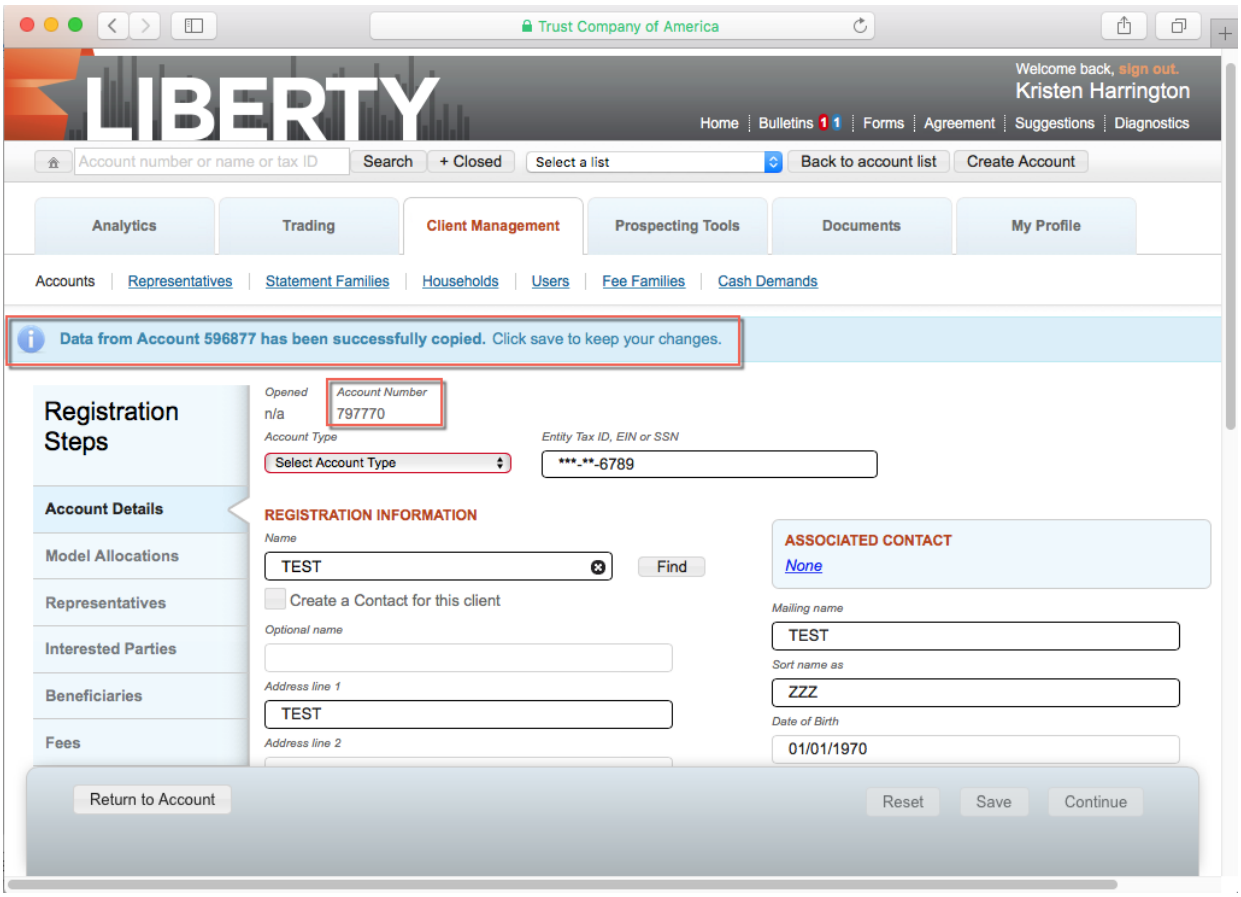

- **Return to Account** takes you back to the *Account Details* for the existing account and cancels creating the new account.
- **Reset** clears the data on the new account screen.
- **Save** commits the data to the new account and leaves you on the current page.
- **Continue** saves the data and takes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

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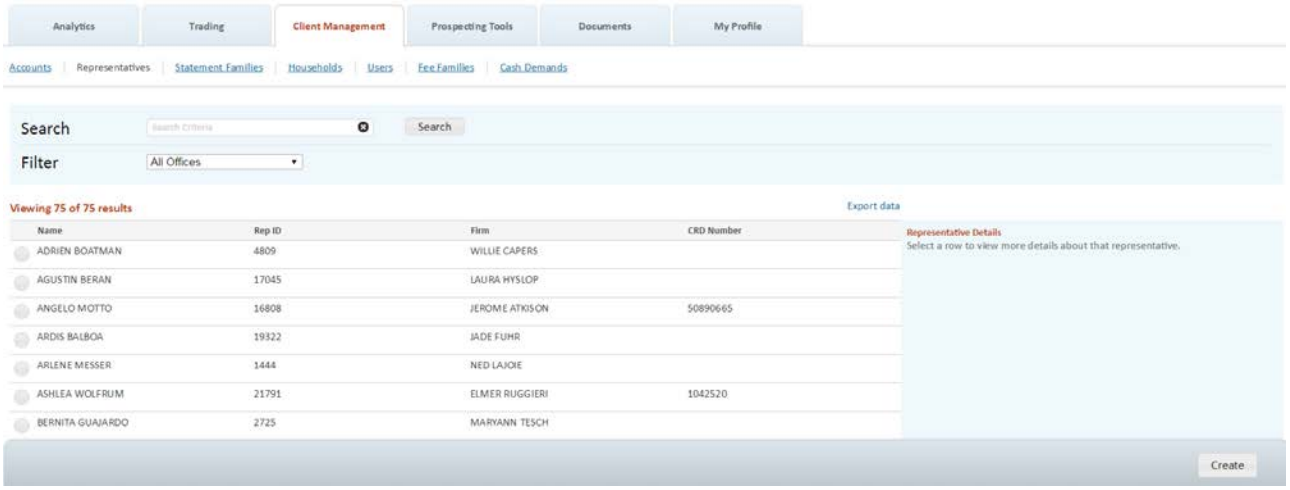
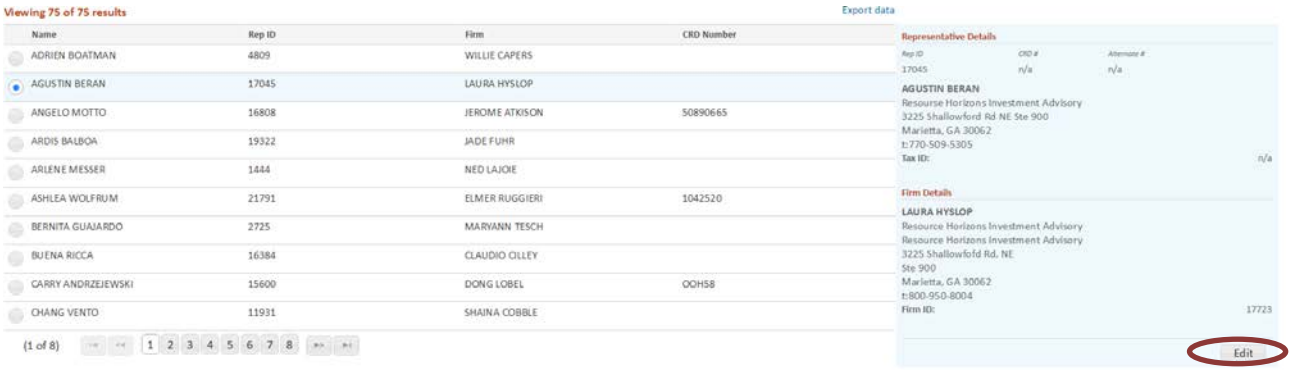
Client Management - Representatives

Navigate to the Representatives screen to search for an existing representative or to create a new one.



Click the Search button to retrieve all representatives or enter all or part of a representative's name to limit the search results. Use the Filter to narrow the results down to a particular office.



Select a row to view more details about the representative and to access the Edit button in order to modify the representative.

Click the **Create** button to create a new representative.

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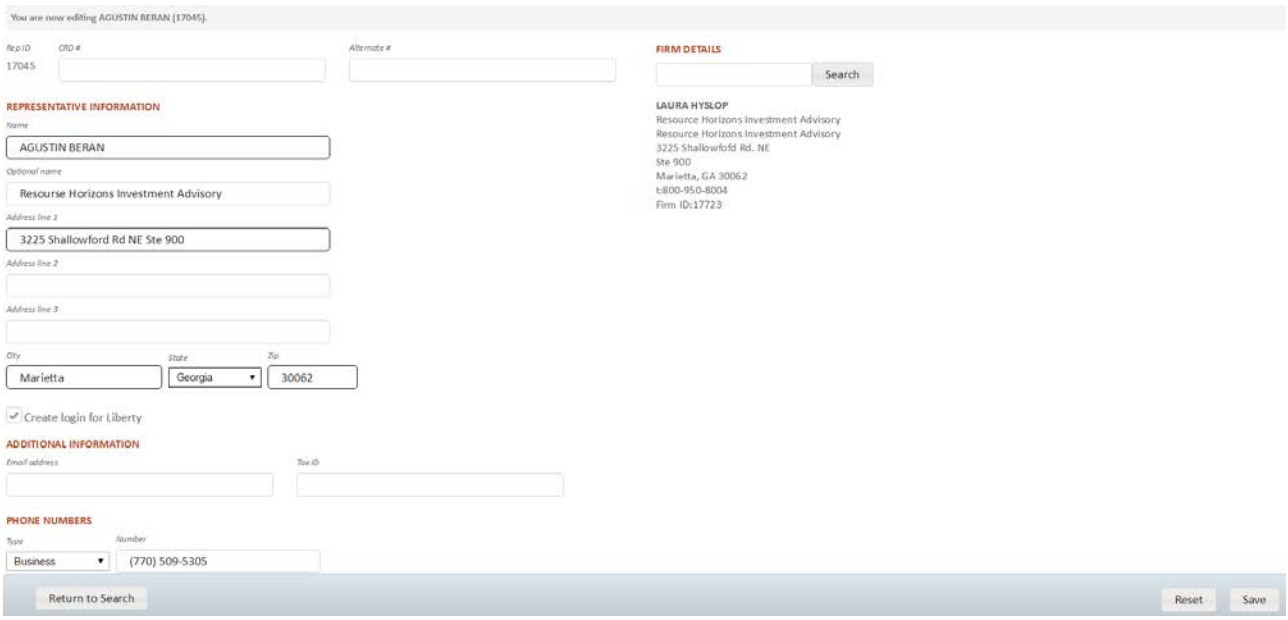
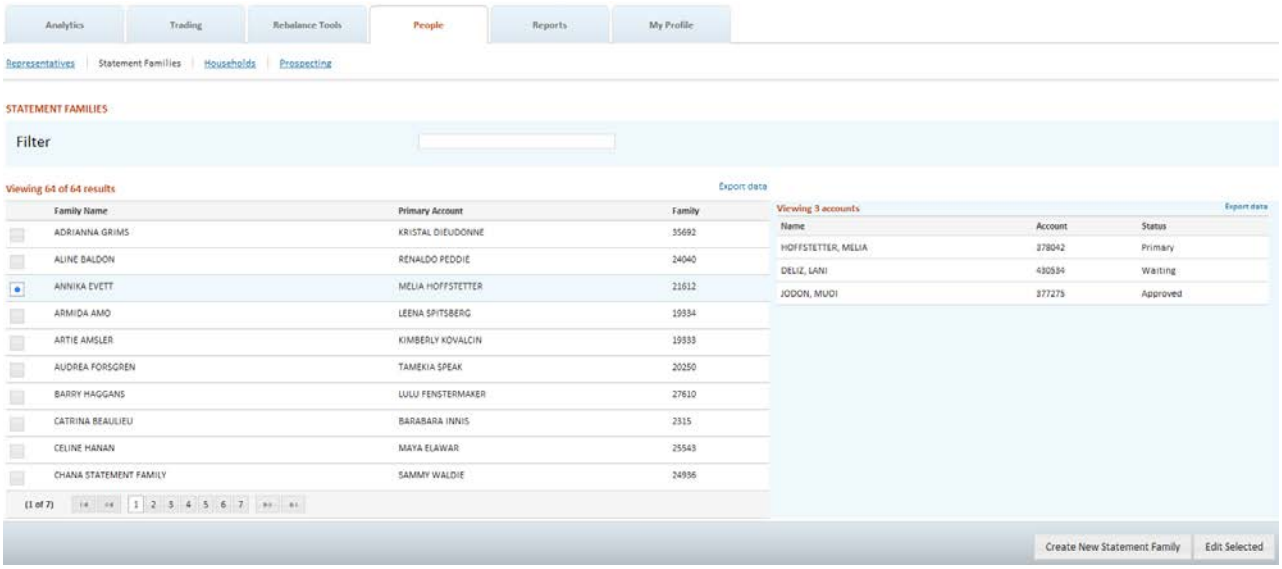


Enter as much information as possible about the representative, including their CRD #, name, address, email address and phone number(s). Select a Firm (Office) to associate the representative with. If you do not see the representative's firm listed please contact your Relationship Manager. You must create the representative before they can be added to any client accounts.

Client Management - Statement Families

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



- Enter text in the Filter box to limit the search results

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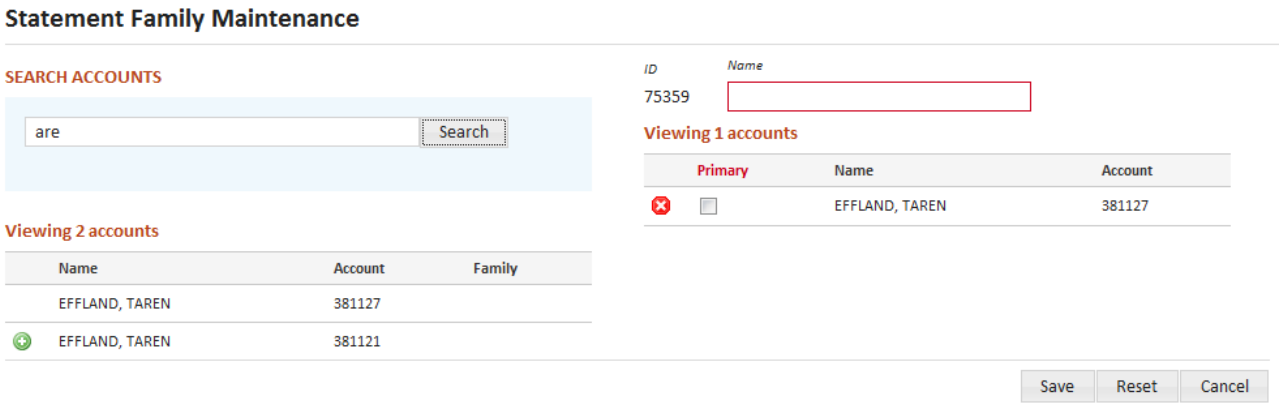
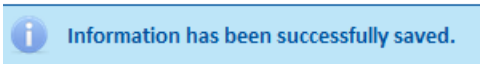
- Click on the check-box in the left most column to view all accounts in the statement family
- Click on the check-box in the left most column and click the **Edit** button to edit the selected statement family.
- Click **Create** on the action dock in the lower portion of the page to create a new statement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



- 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 tc 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



Client Management - Households

Households allow you to track information about your client that may not be specific to a single account. TCA has the ability to customize some of the fields you see in the Households screen. Please contact your Relationship Manager if you want to learn more about this feature.

If you have access to Households then you can view accounts that are associated with a statement family in a single Household view. You can get to this view directly from the

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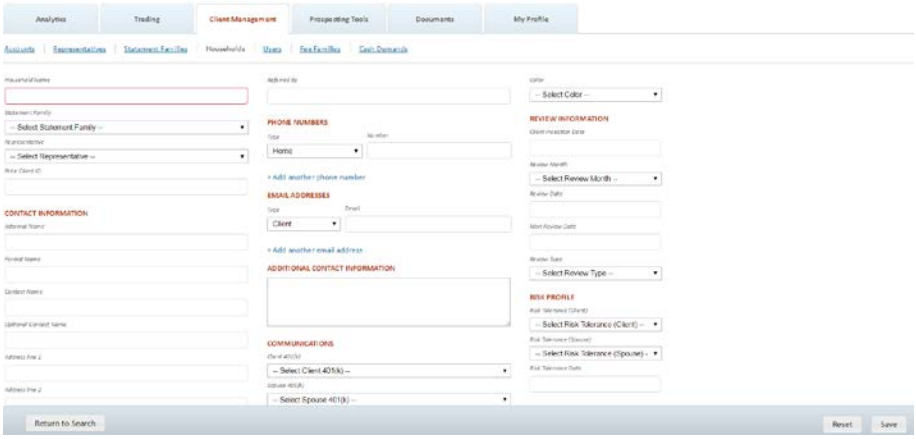
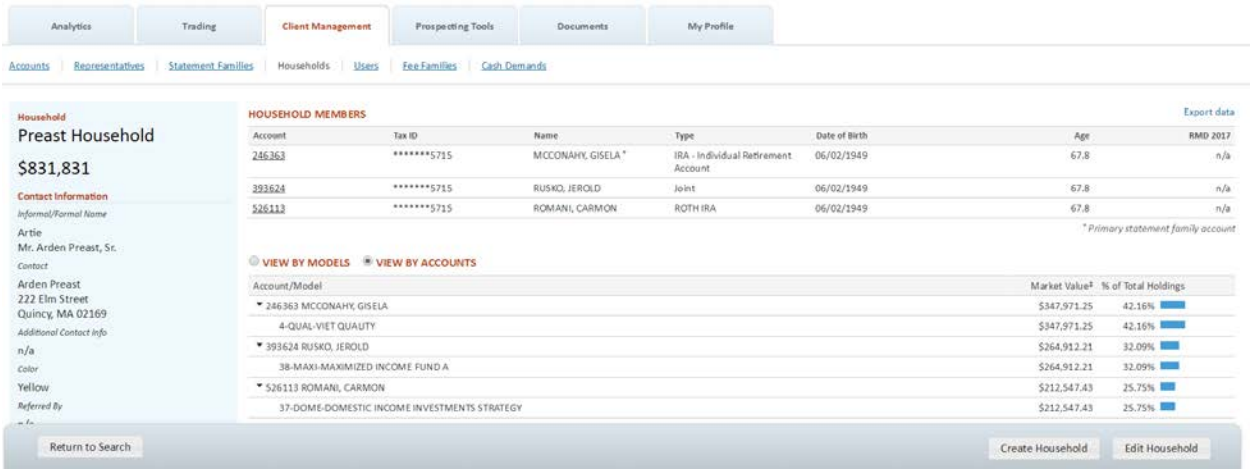
Account Search screen by clicking on the name in the Household column. This household view simply compiles information from all members of the family, but it is not a true Household record. You can elect to create a household from this view, or you can create a new household directly from the Households screen under Client Management.



The only required field when creating a Household is the household name itself. If you want to associate accounts to the household then select the Statement Family that represents the accounts to be associated with the household.

Enter as much or as little of the remaining information as desired and then click Save. The information you enter here is then available for viewing in the Households view in the blue bar on the left of the screen.



From the Households search results screen under Client Management you can create one or more Household reports. Select the household you want to report on and click the Create Reports button.

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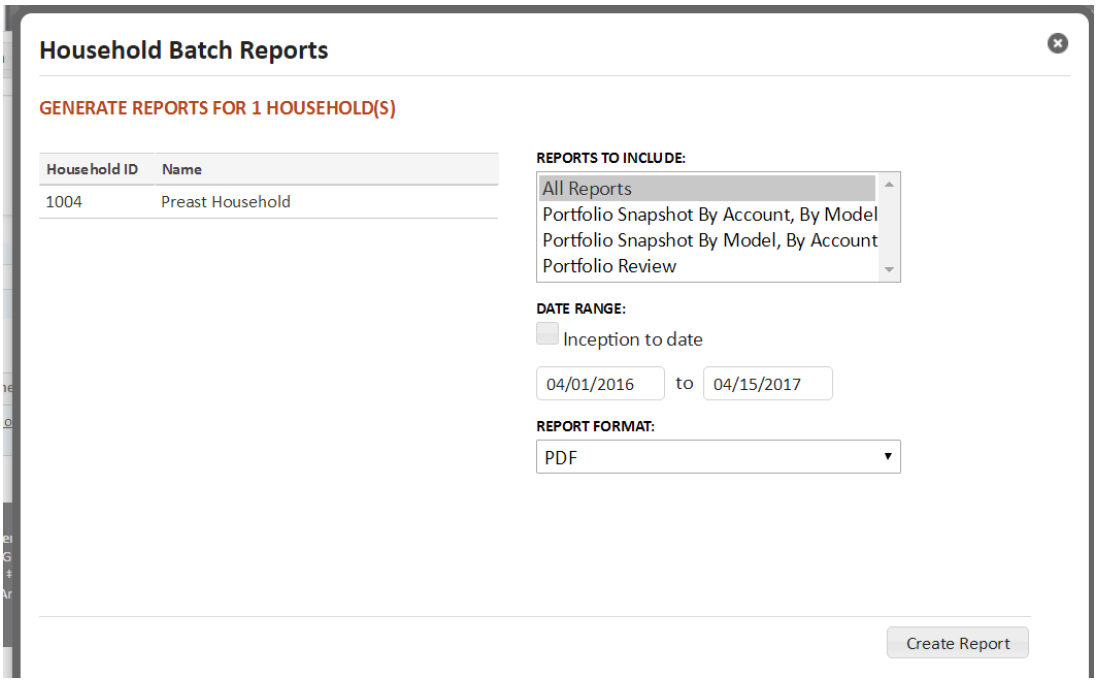
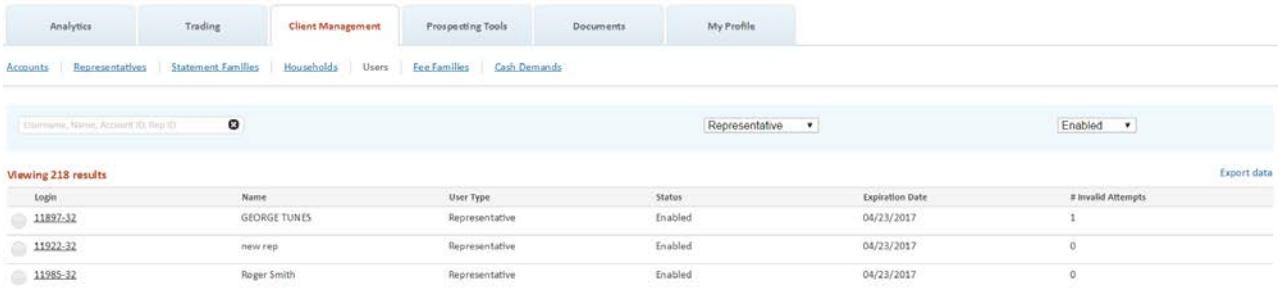


Select All Reports or one or more individual reports. Select the date range and format for your report and then click the Create Report button. Your report will be generated and displayed in a separate window. These reports can be branded with your firm's logo, contact your Relationship Manager for more information.

Client Management - Users

The Users area is where you can manage user passwords, disable/enable users and view permissions.



Search for a specific user by entering their name, user name, account id or rep id into the search box. You may also filter users by user type by selecting the user type from the dropdown. User type refers to the type of user the login is associated with. Valid types are Representative, Investor, Office Manager (Firm) or Investment Advisor. The

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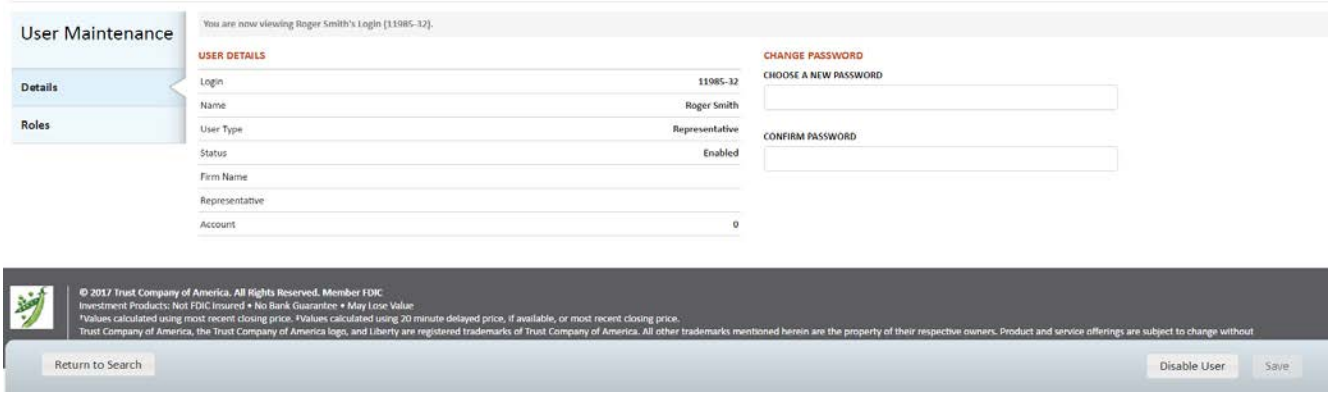
Status filter allows you to select users based on their current status Enabled, Disabled, Expired or Locked.

Click on the Login link to edit or view more details. Alternatively, you can click on the radio button and then click on the Edit button in the action dock.

When viewing a user you can reset their password, Disable or Enable them or view the user's defined Roles. Roles give you an idea of what permissions the user has within the Liberty application.



If the user id has been disabled, you can re-enable it by changing their password. To disable a user id click on the Disable User button in the action dock.

Click Save to save your changes. When a user's password has been changed you will need to tell them what the new password is. The user will be forced to change their password to something only they know after they log in.

Please note that Representatives and Investors have the ability to reset their own passwords if they are having trouble logging into Liberty. RIAs should typically only need to reset passwords for RIA and Office Manager level logins.

Client Management - Fee Families

Investment advisors with the appropriate permissions may associate an account to a Fee Family to receive investment advisor fees at a discount or to consolidate the payment of fees utilizing the Fees paid by and Percentage Paid fields in an account's registration.

Fee Families – Navigation

Fee Families are accessed from a sub-navigation on the Client Management page:

Client Management - Fee Families

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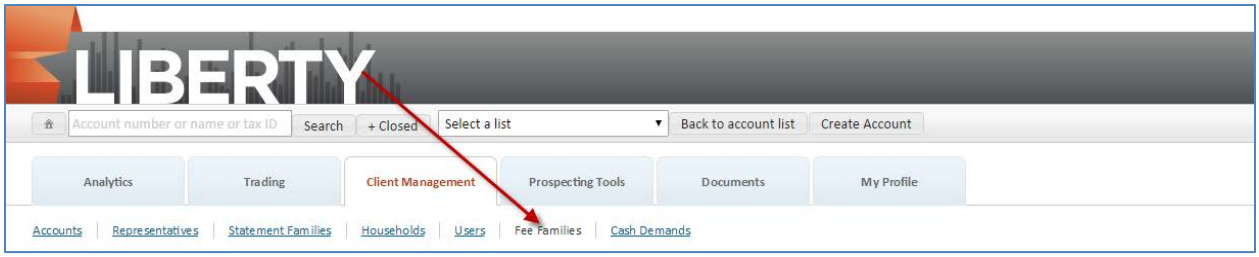
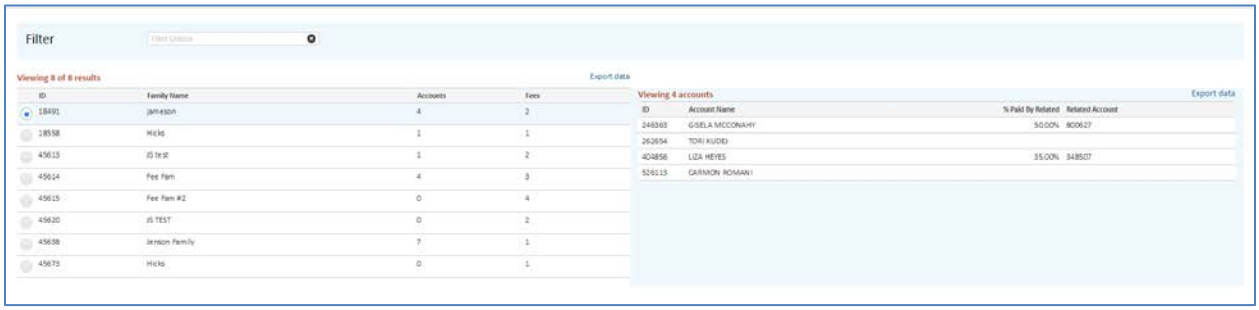
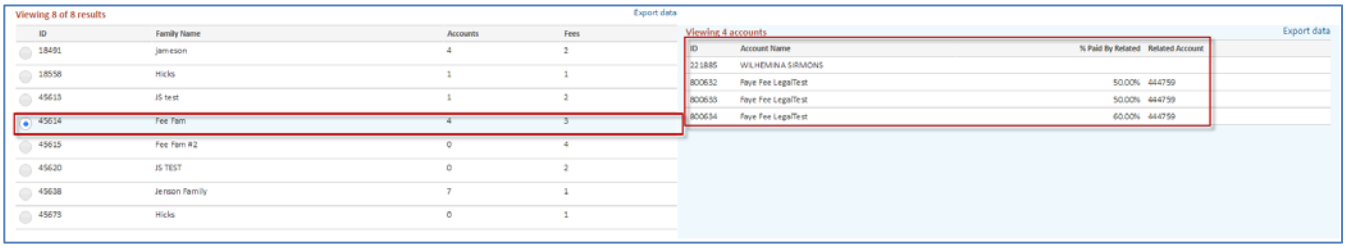


All available Fee Families will be displayed by default, with the ability to filter the results by name or ID:



View Fee Family Detail

Detail on each Fee Family is displayed on the right hand information panel. Select the radio button next to the Fee Family ID to view detail on the selected Fee Family:



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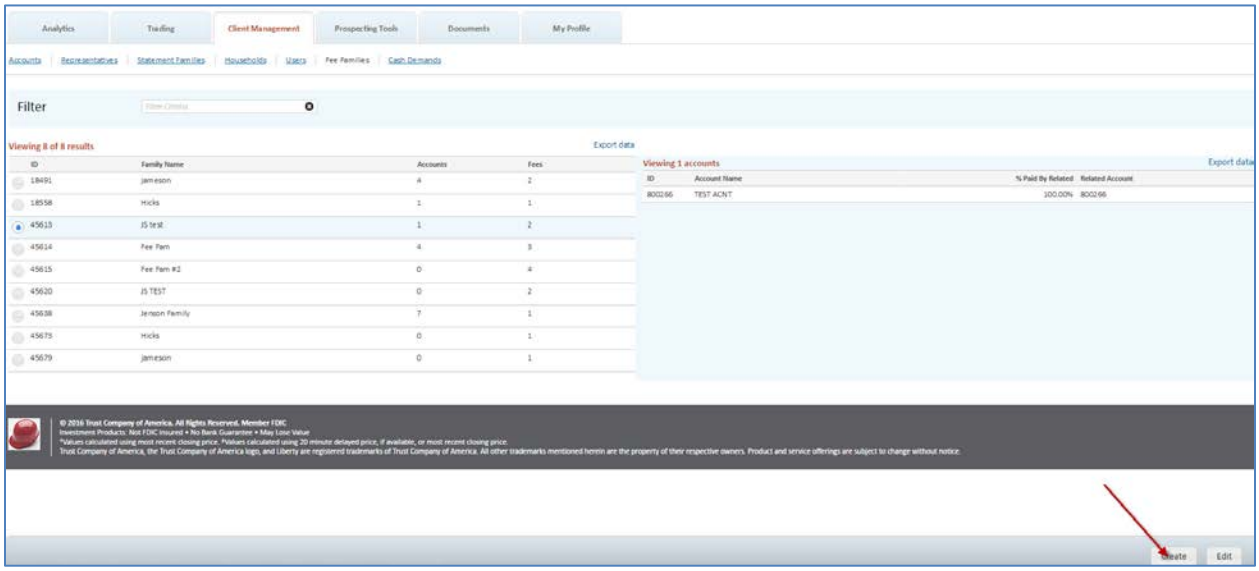
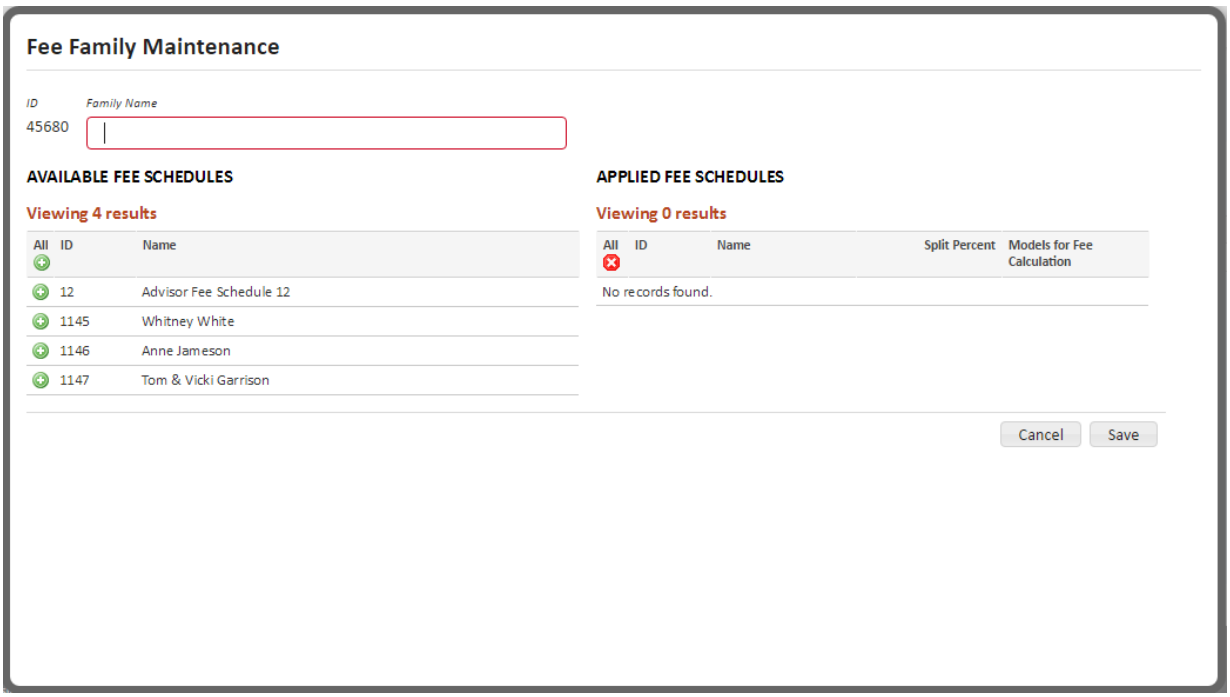
Create a Fee Family

Fee Families can be created from the Fee Family main page. Clicking on the “Create” button in the action bar will open the Fee Family Maintenance screen:



The Fee Family Maintenance screen will prompt for the new Fee Family name and present the available Fee Schedules for selection:



A new Fee Family must have the following information before it can be saved:

- Family Name.

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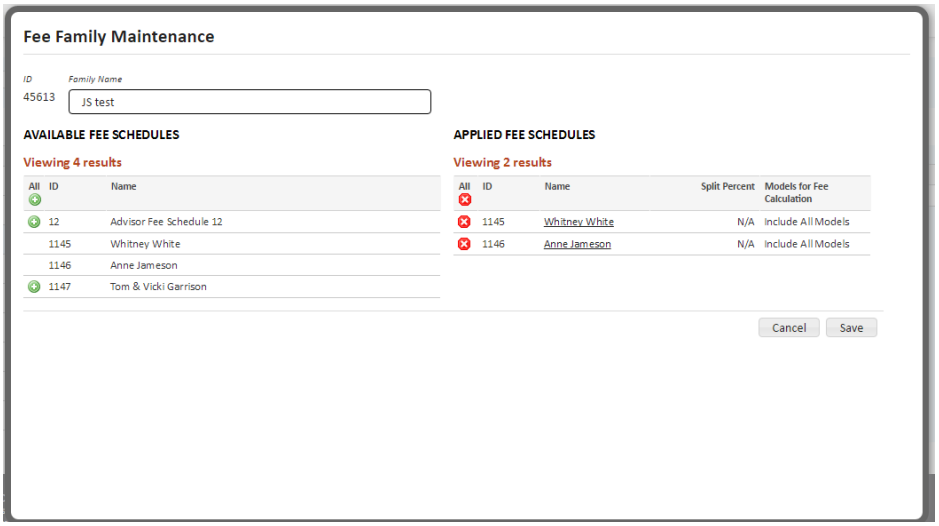
- One or more Fee Schedules must be applied.

Edit a Saved Fee Family

Saved Fee Families can be edited by selecting a Fee Family and clicking on the Edit button on the Fee Family main page:



The following edits can be made to a saved Fee Family:

- Change the Family Name
- Apply or de-select previously applied Fee Schedules.

Optional: Models for Fee Calculation

Investment advisors with the appropriate permissions may choose to include and exclude market values for consideration in the fee calculation. For more information, please contact your Relationship Manager.

Models for Fee Calculation can be accessed by clicking on the applied Fee Schedule name within the Fee Family Maintenance Screen:

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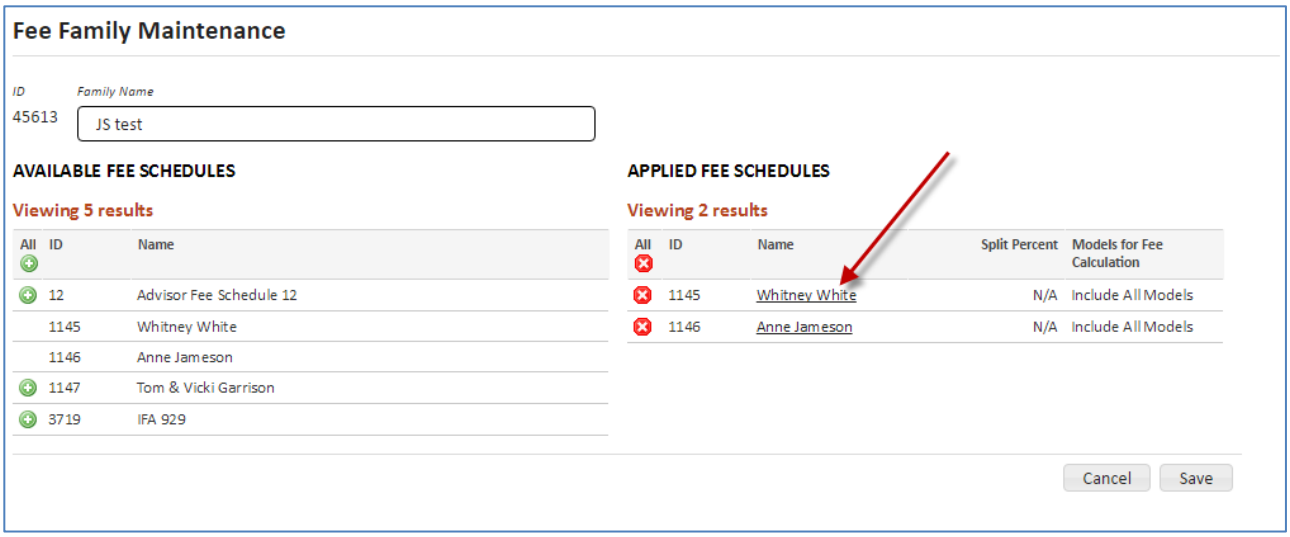

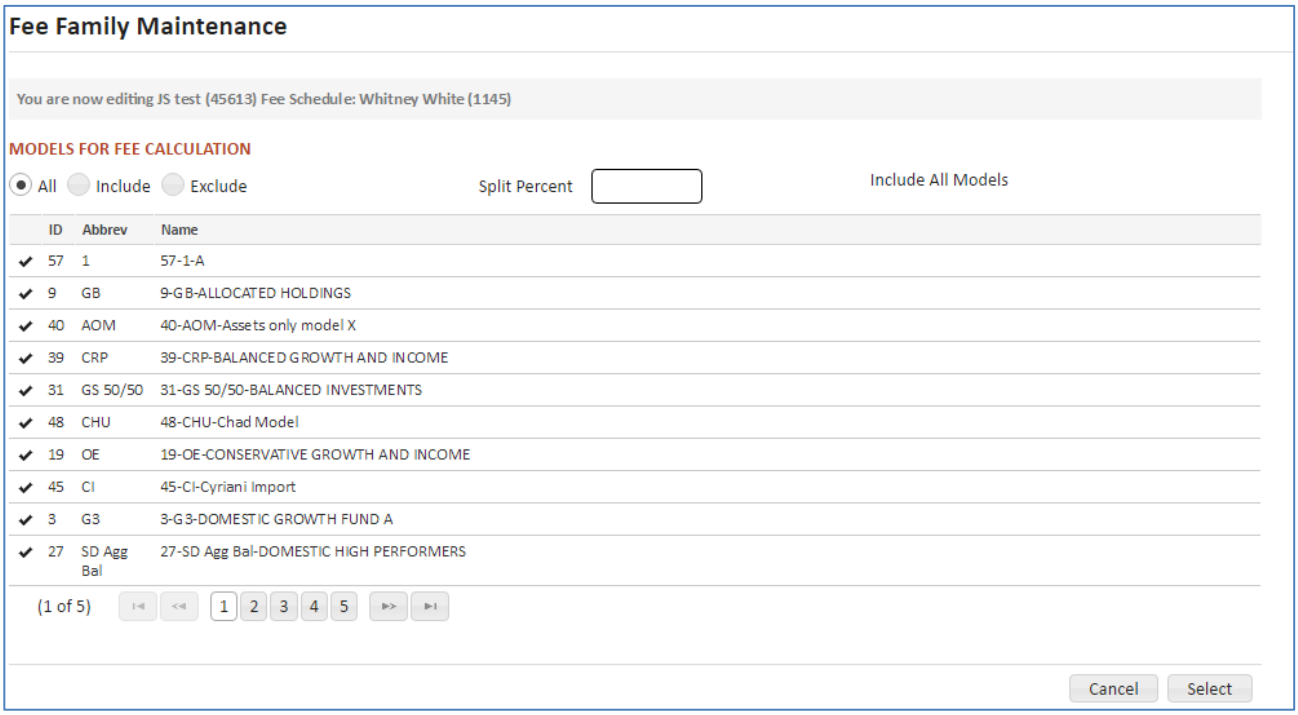

All - All of the Investment Advisor's model market values will be included in the Fee Calculation.

Include -Selected models' market values will be included in the Fee Calculation for the Fee Schedule.

Exclude - Selected models' market values will be excluded in the Fee Calculation for the Fee Schedule.

Note: If no other selection is made, all of the Investment Advisor's models will be included in the Fee Calculation.

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When Include or Exclude is selected:

Checkbox = Select Model for the Fee Calculation.

ID= Model identification number.

Abbrev = Abbreviation for Model.

Model Name = Model Name.

Client Management - Cash Demands

Cash Demands allows the online entry for cash demand requests on client accounts, eliminating the need for investment advisors to contact TCA to place the request on the account. The investment advisor may process the models to satisfy the cash demand as soon as the cash demand request has been submitted through Liberty.

View a Cash Demand

To view cash demands for all accounts, navigate to the *Cash Demands* page by selecting the *Client Management* tab and then clicking on the **Cash Demands** link.

To view cash demands for an account, select the *Transactions* tab in the *Account Overview* screen and select the *Manage Cash Demands* link under Additional Actions.

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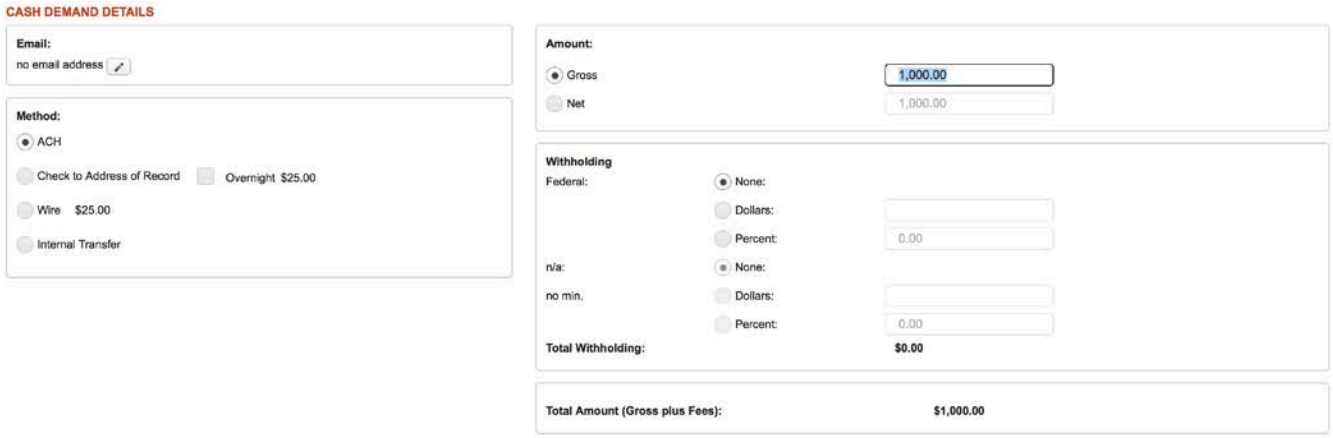
Cash Demand Search

Enter search criteria to search for a cash demand. You can search on any date range (defaults to 30 days) or by Status, Account ID, Distribution Type, Gross Amount or Net Amount. Click **Search** to filter results.

Create a New Cash Demand

Cash demands may only be entered for one account at a time and only for accounts in *Open* or *Active* status. By default, Liberty assigns the percent of the distribution by model according to the account model distribution percents. Investment Advisors may change the distribution amounts to other models held by the account.



To create a new cash demand:

- Select the **Create** button on the *Cash Demands* page.
- Enter the distribution amount in the **Gross Amount** or **Net Amount** field. A cash demand must not be entered for more than 90% of the account's value.
- Optional: The Email address of the investor. (This feature is not functional at this time.)
- Optional: Modify the **Method**. ACH is the default method selected.
- Optional: Enter the **Withholding** as a Dollar or Percent.
    - Note: Only specific account types may include withholding instructions. For Individual Retirement Accounts (IRAs) withholding amount must be 0%, 10% or greater than 10%.
- Optional: Modify the Model allocations for the distribution either **Amount of Gross** or **Percent of Gross**. The percentages must equal 100% or the total amount equals the **Total Amount (Gross Plus Fees)** amount.

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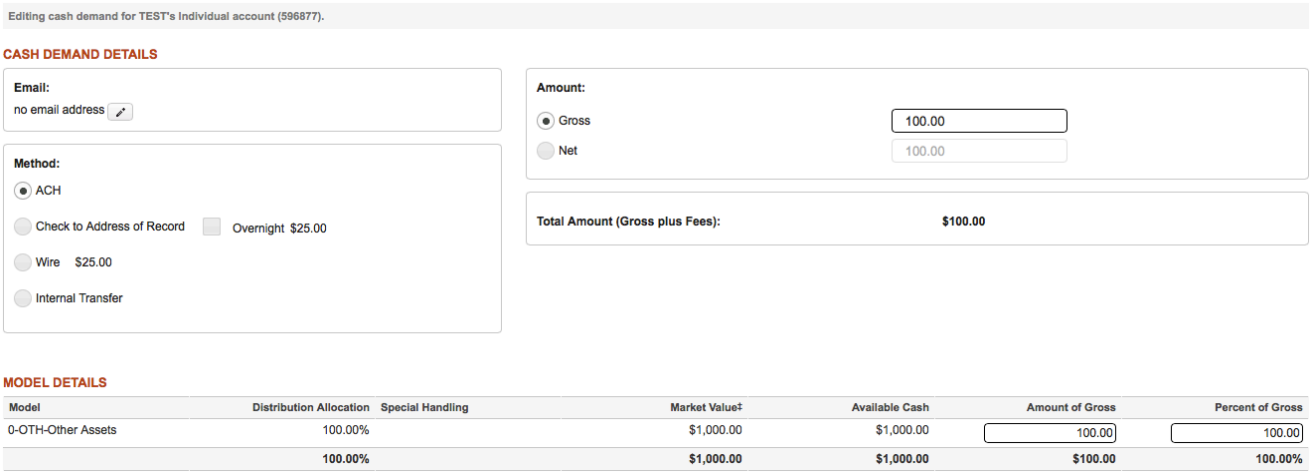
- **Save** commits your changes and leaves you on the current page. The cash demand will stay in *Open* status until it has been submitted.
    - Note: The cash demand is not added to the cash calendar until you click **Submit**.
- **Submit** saves your changes and adds a pending event to the cash calendar. Once submitted, you will be redirected back to the *Cash Demands* page.
- Clicking **Return to Cash Demands** takes you back to the *Cash Demands* screen. Clicking on **Return to Transactions** will take you back to the *Account Overview* page.
    - *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.
- Information is not saved unless you see the confirmation message.

Edit a Cash Demand

The only cash demand requests that may be edited are those requests reflecting an *Open* or *Submitted* status.



- Click on a Cash Demand ID.
- Modify the **Gross Amount** or **Net Amount** to achieve the desired objective.
- Optional: The Email address of the investor. (This feature is not functional at this time.)
- Optional: Modify the **Method**. ACH is the default method selected.
- Optional: Modify the **Withholding** as a Dollar or Percent.

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    - Note: Only specific account types may include withholding instructions. For Individual Retirement Accounts (IRAs) withholding amount must be 0%, 10% or greater than 10%.
- Optional: Modify the Model allocations for the distribution either **Amount of Gross** or **Percent of Gross**. The percentages must equal 100% or the total amount equals the **Total Amount (Gross Plus Fees)** amount.
- **Save** commits your changes and leaves you on the current page.
    - Note: The cash demand is not updated on the cash calendar until you click **Submit**.
- **Submit** saves your changes and updates the pending event on the cash calendar. Once submitted, you will be redirected back to the *Cash Demands* page.
- **Kill** removes the pending cash demand event from the cash calendar. Only cash demands in *Open* or *Submitted* status can be killed.
- Clicking **Return to Cash Demands** takes you back to the *Cash Demands* screen. Clicking on **Return to Transactions** will take you back to the *Account Overview* page.
    - *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.
- Information is not saved unless you see the confirmation message.

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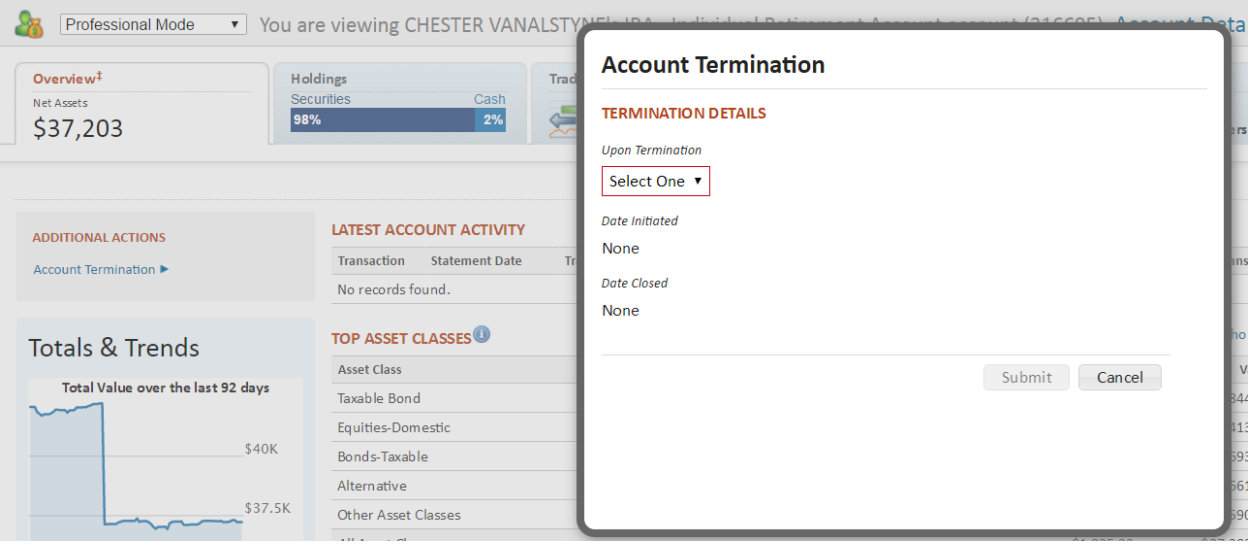
Additional Professional User Options

As a professional user, you may have access to additional functions when viewing investor accounts.

Account Termination

Account termination information can be accessed from the Overview tab when viewing an individual account. Select the Account Termination link under the Additional Actions section.



To initiate termination of an account, select either Hold or Sell from the Upon Termination drop-down and click the Submit button. The Date Initiated will automatically fill in with the current date. The Date Closed will be populated by TCA when the account has been transferred out.

Account Level Trading

Account level trading is covered in the Liberty Trading Guide.

Request Contribution

Request Contribution allows you to request that TCA pull money from an investor's bank account to deposit into their TCA account in the form of an ACH deposit.

To request a contribution, navigate to the investors account on Liberty and go to the Transactions tab. Select the Request Contribution link.

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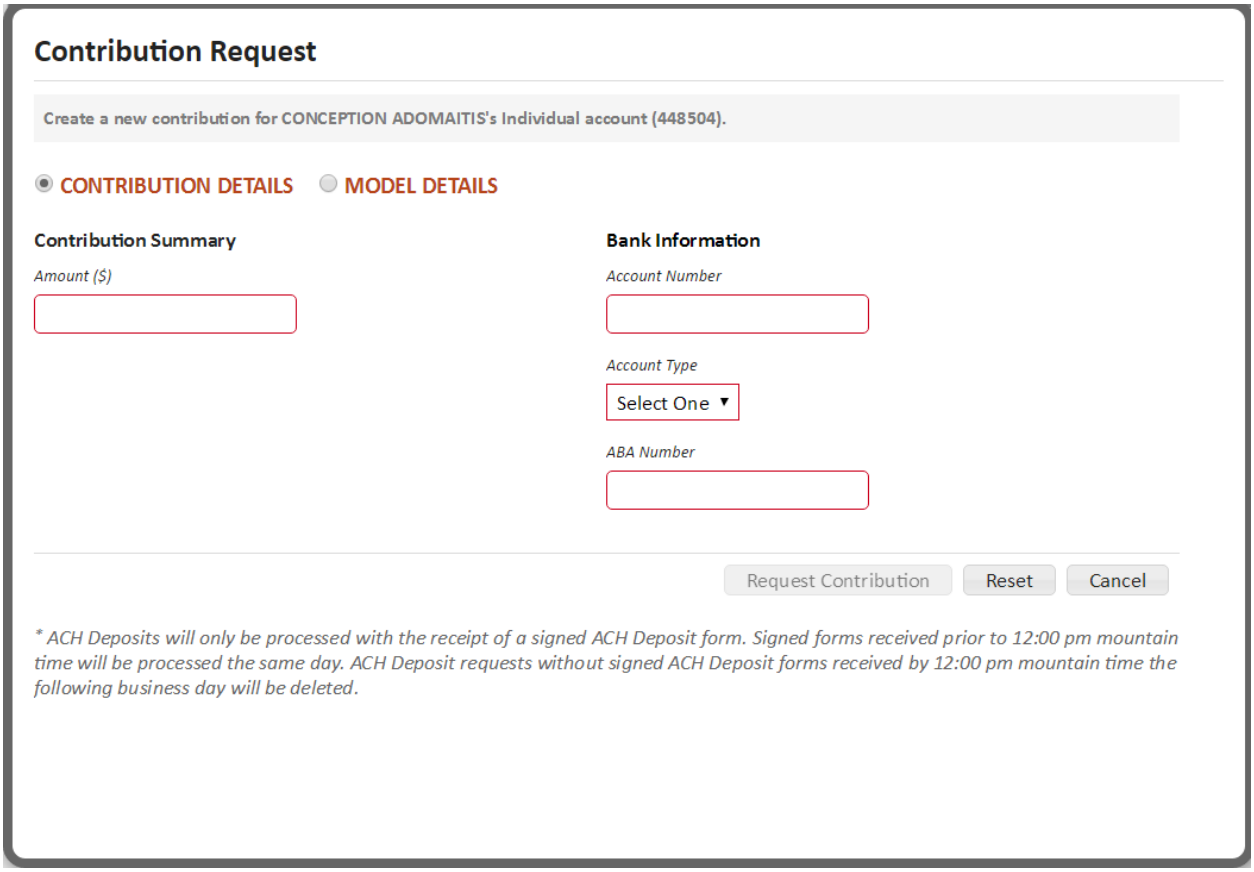

Enter the required information then click on the Model Details option to review how the contribution will be allocated to the investor's models. Click the Request Contribution button to submit the request to TCA.

Note: ACH Deposits will only be processed with the receipt of a signed ACH Deposit form. Signed forms received prior to 12:00 pm mountain time will be processed the same day. ACH Deposit requests without signed ACH Deposit forms received by 12:00 pm Mountain Time the following business day will be deleted.

Request Distribution

Online distributions are available for the following account types:

- IRA
- Rollover IRA
- Roth IRA
- Conversion Roth
- Individual
- UTMA/UGMA accounts

Online distributions are limited to a maximum gross amount of less than $100,000.

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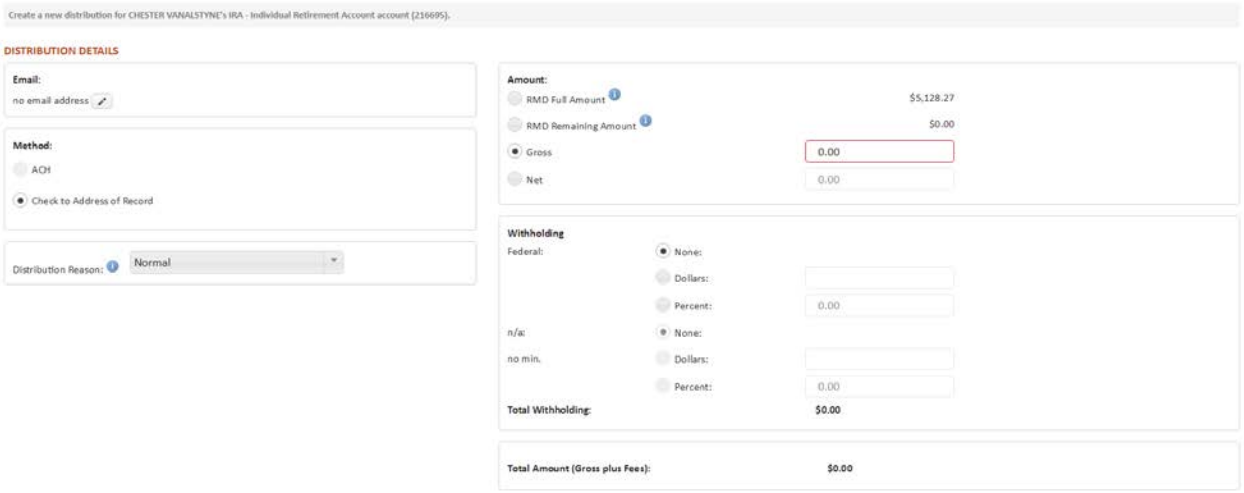
Investment Advisors and/or Representatives may process distribution requests from an account.

- Daily email notifications and Bulletins are provided to the Investment Advisor indicating the distributions processed through Liberty and any posting errors.
- If you elect to have trades automatically created and/or approved, these distributions will be included in that process.
    - You will receive separate notification if trades could not be automatically generated or approved.
    - If you do not elect to have trades automatically created, you are responsible for ensuring cash is made available for the distribution request.

From the Transactions tab, click the Request Distribution link to access the Distribution Request entry screen.

Distribution Details – contains the entry fields for requesting a distribution



Model Details – displays information regarding the model distribution percents (how the distribution will be paid from the models in the account)

Enter the following information:

- **Email** – verify the investor's email address, correct the address, or add an email address
- **Method** – Choose how your distribution will be paid (any applicable fees will be listed):

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        - **Check to Address of Record**
        - **ACH** (displays if you have established a Bank of Record for ACH transactions)
            - Choose the account number/routing number from the drop down list to which to send the ACH. Only the last four digits of the account number appear.
            - If you would like to establish a Bank of Record for ACH transactions, please contact your investment advisor for the application.
- **Amount** – Enter the amount of the distribution.
    - **Gross Amount** - Includes Federal or State withholding, if applicable.
    - **Net Amount** - This amount is automatically calculated. Excludes Federal or State withholding and fees, if applicable.
    - **RMD Full Amount/RMD Remaining Amount**– (IRA Accounts only) Displays if you are 70 ½ years or older and are required to take annual Required Minimum Distributions from your account. The calculated RMD amount will be pre-populated. Gross Amount or Net Amount should be selected and edited if a different amount will be taken.
    - **Distribution Reason** (IRA, Roth IRA, Rollover IRA accounts only) - This information is required for IRS reporting purposes. Choose the reason you are taking the distribution. For additional information, please consult your tax advisor:
        - Normal (age 59½ or older) Also used for Required Minimum Distribution (RMD) or if you intend to rollover the distribution to another retirement account within 60 days
        - Premature (under age 59½, may or may not be subject to 10% early withdrawal penalty)
        - Disability - (under age 59½; not subject to 10% early withdrawal penalty)
        - Substantially equal periodic payments - Use if the distribution is part of a series of a SEPP program
    - **Withholding**
        - Federal – choose None, enter a specific dollar amount, or enter a percentage (out to 2 decimal places)
        - State - choose None, enter a specific dollar amount, or enter a percentage (out to 2 decimal places)
            - Note: State withholding requirements vary based upon your state of residence. Screen prompts and/or auto-completed fields will assist you in ensuring the proper state tax is withheld.
- Click the **Submit** button to complete the distribution request.
    - An on-screen message will display indicating a successful or unsuccessful submittal.
    - If you receive a message preventing you from requesting an online distribution, please contact your relationship manager if you have questions.

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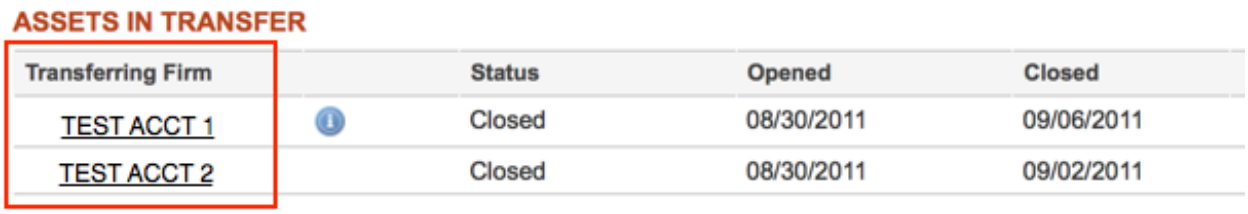
- Following a successful submittal, the distribution request displays under the Pending Transactions section of the Transactions screen.
- Other options:
  - **Reset** – clear input selections in the distribution request screen and remain in the screen
  - **Return to Transactions** – close the distribution request screen without saving the request

Assets in Transfer Notes

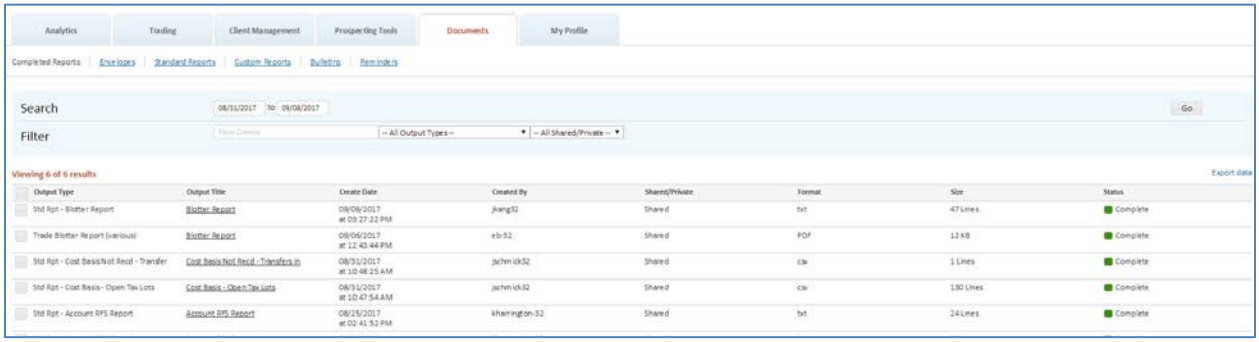
Navigate to the Transactions tab for an account and select a Transferring Firm link in the Assets in Transfer table to view transfer details. An icon notates that there are transfer notes to view.



ASSETS IN TRANSFER

Transferring Firm		Status	Opened	Closed
TEST ACCT 1		Closed	08/30/2011	09/06/2011
TEST ACCT 2		Closed	08/30/2011	09/02/2011

Documents - Completed Reports



Go to Completed Reports to retrieve scheduled reports, export files, portfolio reports and standard reports.

Click on the Output Title link to view the report. Save the report to your desktop using the browser or application the report is viewed in. Note that you may only view one report at a time within Liberty, you cannot currently select multiple items to download at once.

Use the checkbox to mark reports for deletion. Click the checkbox and then click the Remove button in the lower right corner to remove the report from your Completed Reports view. Reports will automatically be removed from Liberty after 30 days.

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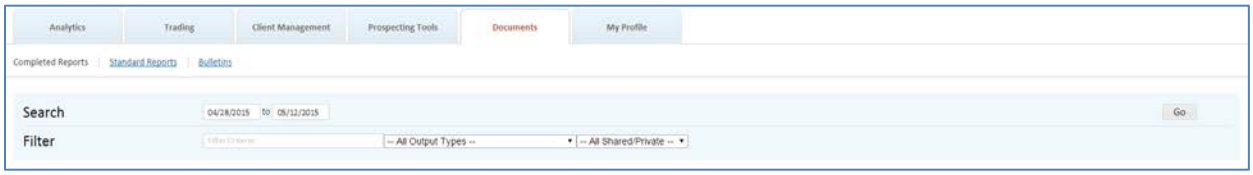
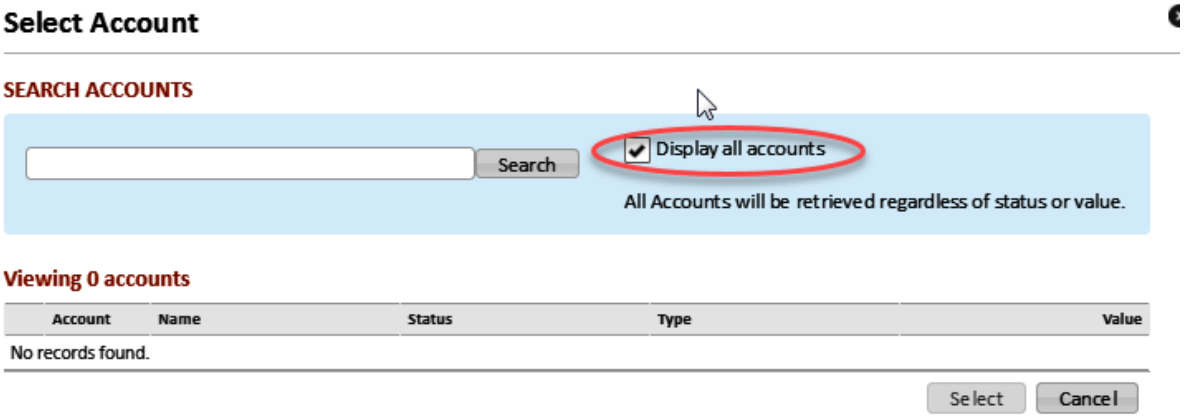
Searching Completed Reports

Completed Reports can be searched by a number of different criteria:

- Date Range based on Report create date
- Free text search
- Report title search
- Private or Shared Status



- To include closed accounts



Documents - Envelopes

The *Envelopes* screen under the Documents tab provides access to a list of envelopes that have been sent for eSignature.

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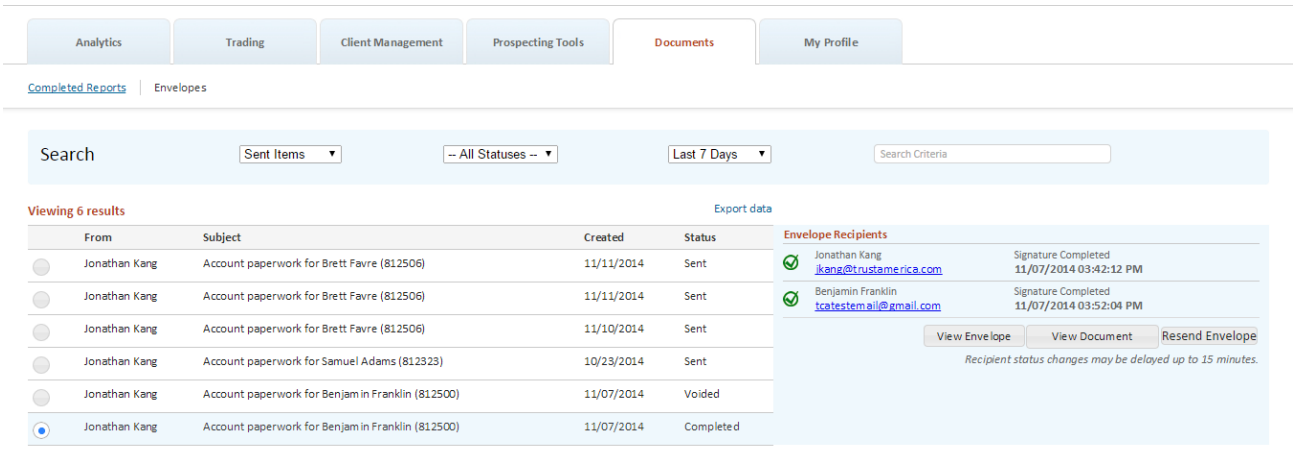

The summary table shows:

- From: The Envelope sender
- Subject: Identifies the account for which paperwork was sent
- Created: The date the envelope was created
- Status: Displays the current status of the envelope, from:
    - Sent
    - Voided
    - Completed

- Selecting an envelope will display a list of recipients, along with the status for each sender.
- The Signature Pending status is used when the Envelope has been sent to the recipient but signature has not yet been obtained.
- The Signature Completed status for an individual recipient will also show the date and time of the signature.

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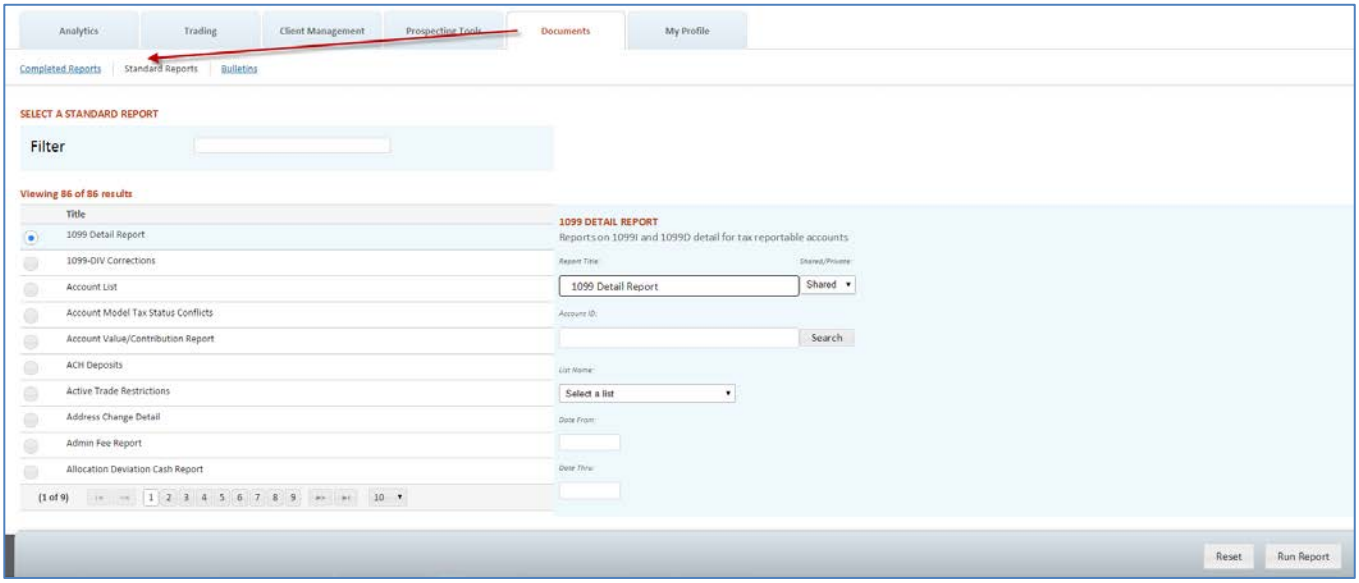
Documents - Standard Reports

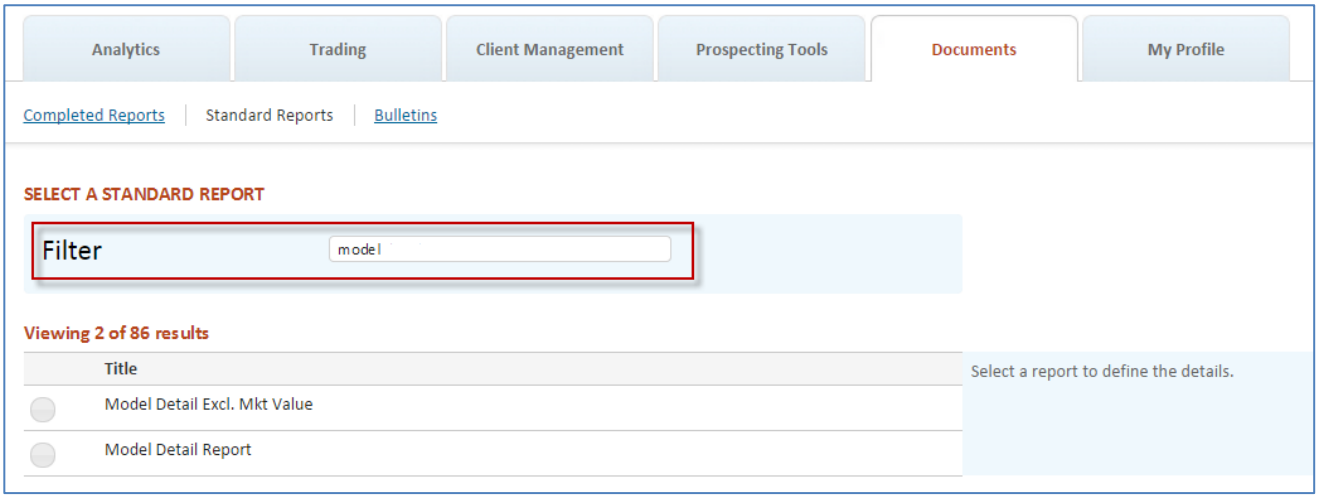
Liberty has a robust set of pre-defined reports available for Investment Advisors. To view a complete list of the available reports and descriptions, see the Standard Reports List in Appendix A of this document.

Standard Reports - Navigation

The tabs at the top of the screen define major areas of functionality within Liberty. Standard Reports are located under the Documents tab.



Reports can be searched by name using the Filter function:



Report Selection

Reports are listed alphabetically by title in a paginated table. Click on the corresponding radio button to select the report you wish to run. Once selected, the report title will be

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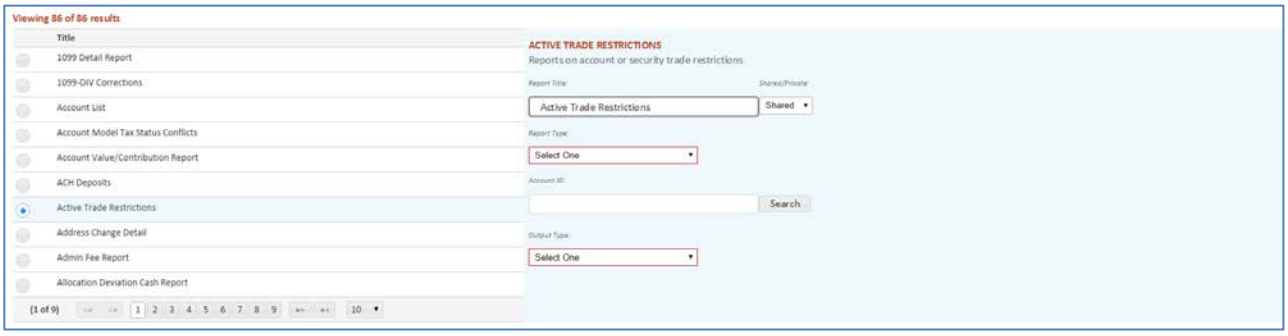
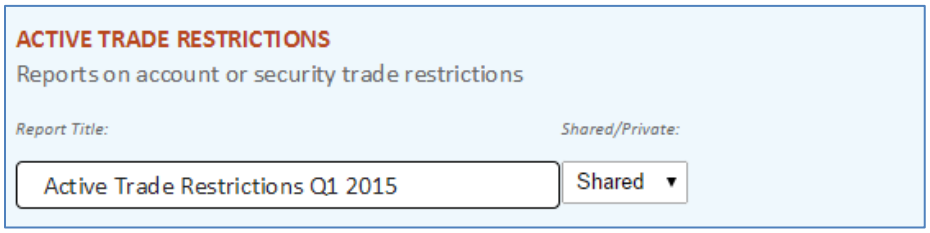
highlighted with a blue background, and entry criteria will appear on the right hand side of the page. There will be a brief description of the selected Report.



Defining and Running Reports

Criteria will vary depending on the selected report. However there are a number of common criteria.

Report Title is a freeform field containing the default Report title. The title can be changed to run and save the Report with a custom title.



Reports can be run as Shared or Private Reports. Reports are set to Shared by default. Reports which are run with a Shared status will be visible and retrievable by other users within your business who have access to Standard Reports. Reports which are run with a private status will only be visible and retrievable to the user who ran the Report.

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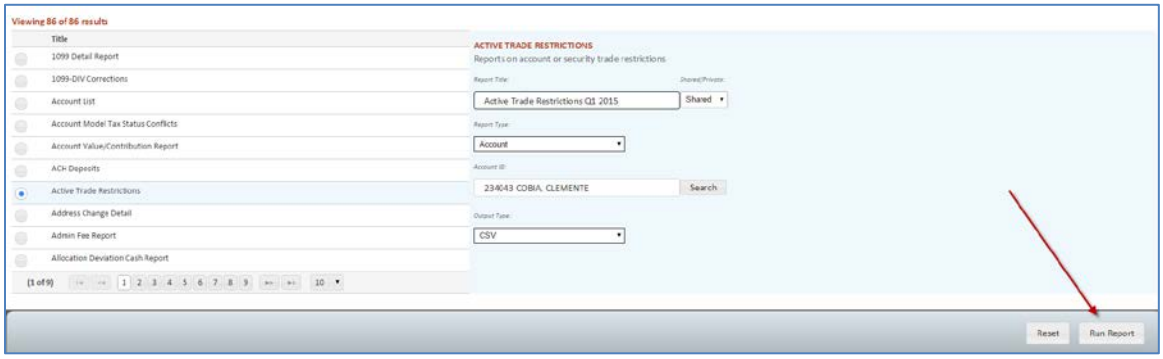
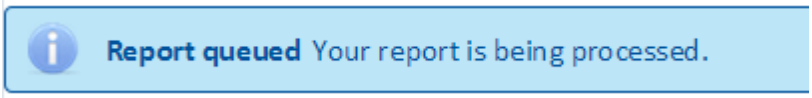
Required input fields are outlined in red. Once a value is input in the required field, the red outline will disappear.

Once all criteria have been input, click on the Run Report button within the action dock at the bottom of the page:



Caution! Clicking on the Reset button will clear all entered criteria and the Report will not be run

After running the report, a confirmation message will appear at the top of the page:



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After the Run Report button is selected, Liberty will submit the requested report and confirm the receipt of the request. While the report is being generated, you may leave the Reports area and perform other functions in Liberty.

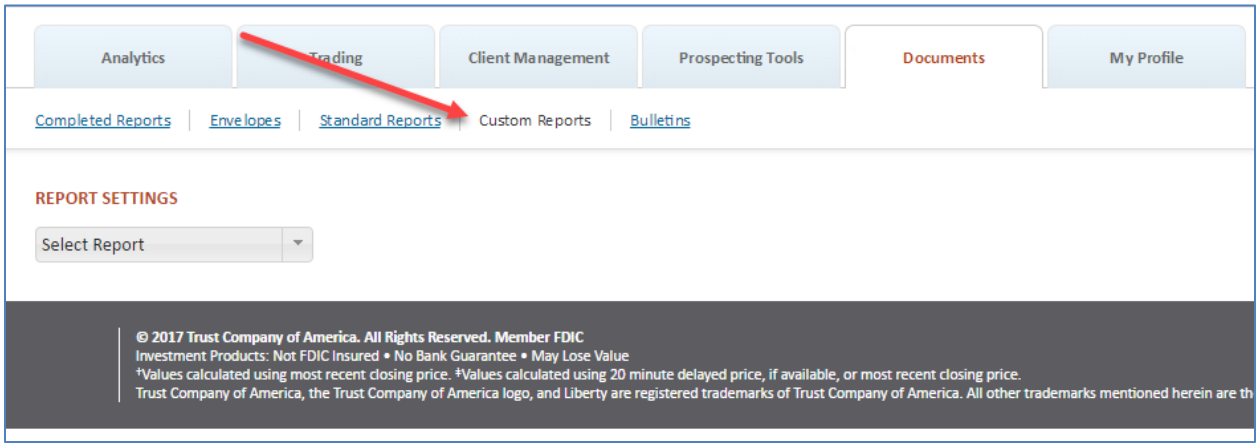
Typically, reports take only a few minutes to complete. However, if the request is for a large number of accounts or for a past date, it may take longer to generate the report. Once completed, the report will be available in the Completed Reports link located under the Documents tab.

Custom Reports

Liberty provides a way for Investment Advisors to obtain reporting information that is not contained in a standard report. The information may be exported into a Microsoft Excel-compatible format.

Custom Reports - Navigation

The tabs at the top of the screen define major areas of functionality within Liberty. Custom Reports are located under the Documents tab.



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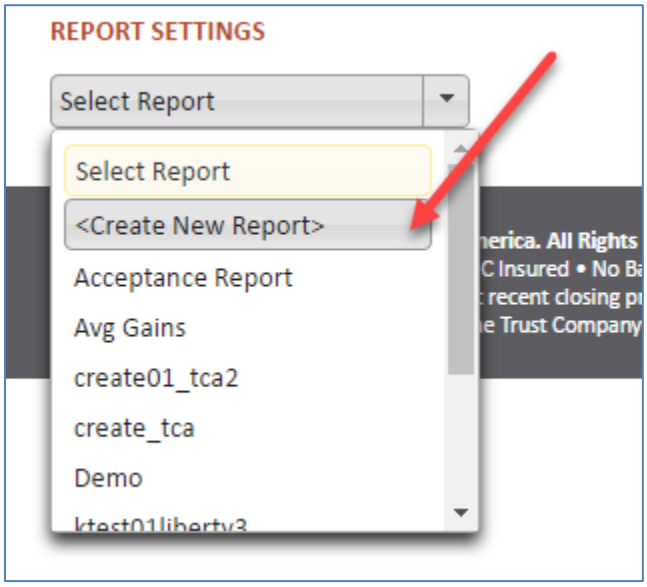
Creating a new Custom Report

Custom Report creation consists of an easy to use four step process. As each step is completed, the prompts for the subsequent step will appear automatically.

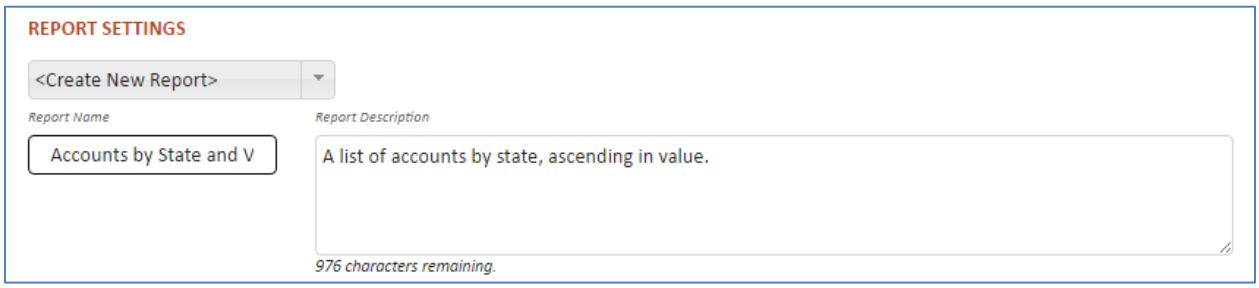
Step One - Report Settings

From the custom Reports homepage, click on the dropdown menu under Report Settings and select <Create New Report>

This will always be the first selectable option in the dropdown menu.



You will then be prompted to name the report (required), and optionally provide a description of the report.



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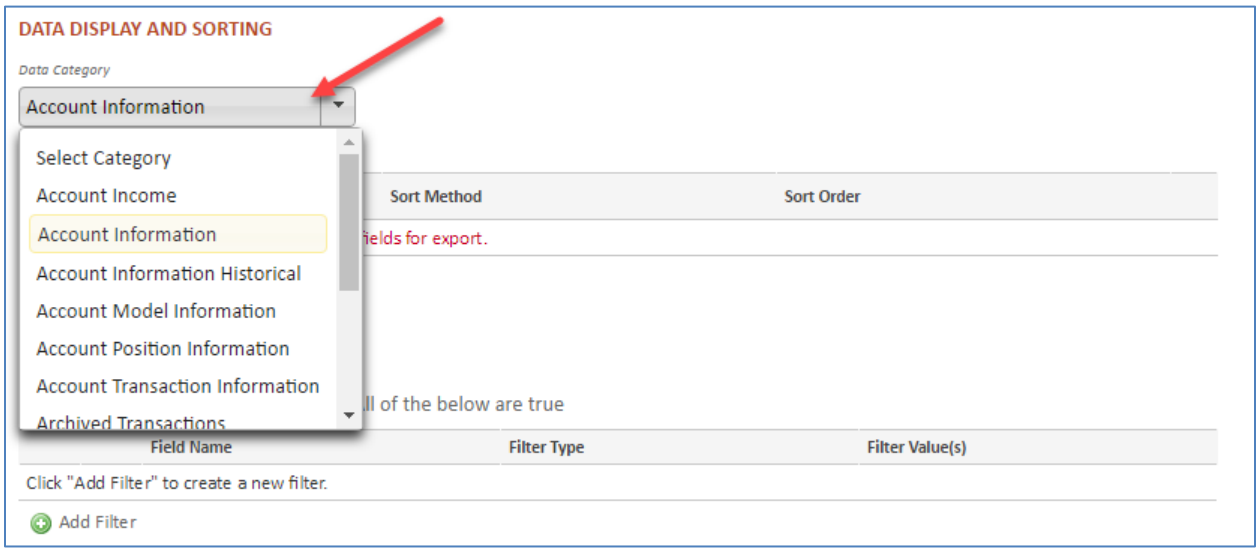
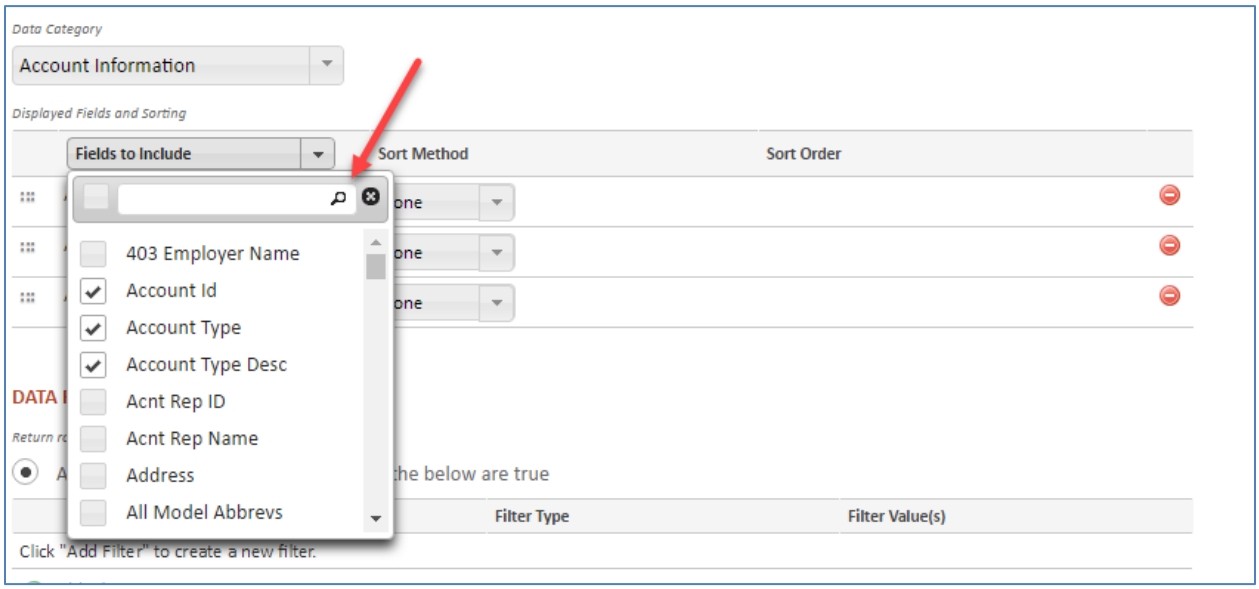
Step Two – Data Display and Sorting

Once the report has been named, you will then be prompted to define what information you wish to present and in what order it should be presented (optional).

Select a Data Category to choose which set of fields you will select form:



Then select the specific fields for inclusion on the report.



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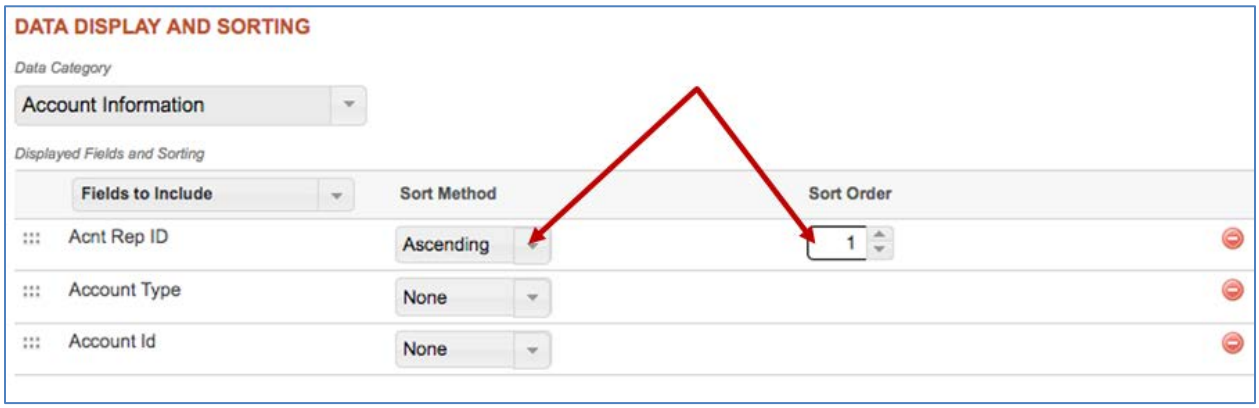
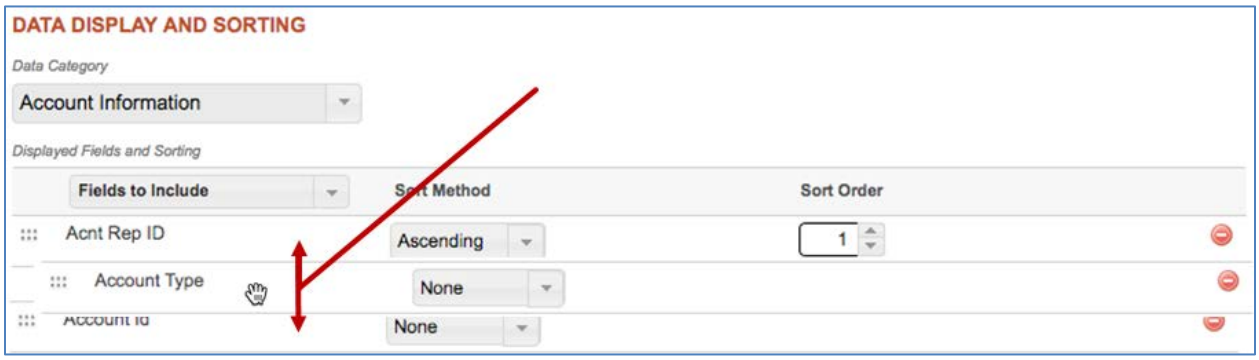
The selected fields will be presented in a table where you can make the following (optional) edits:

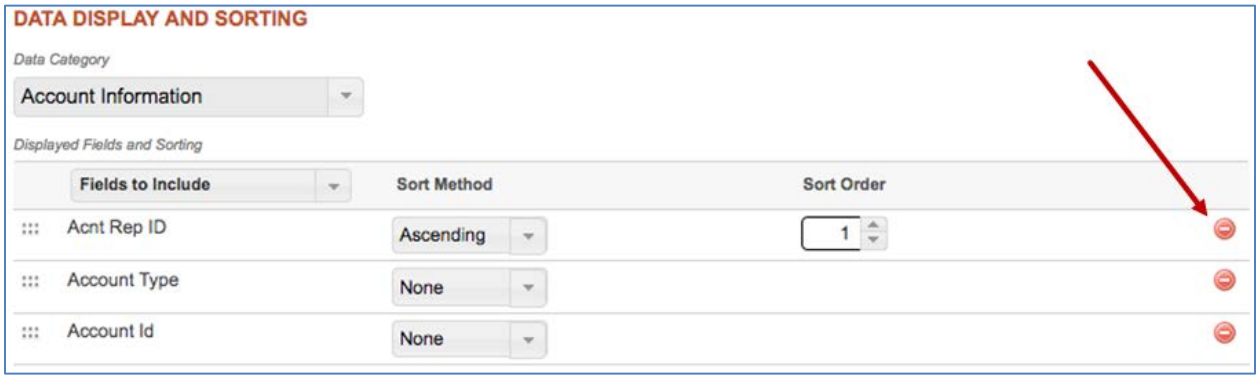
Define sort method & sort order:



Re-order field position by drag and drop:



Delete a selected field:



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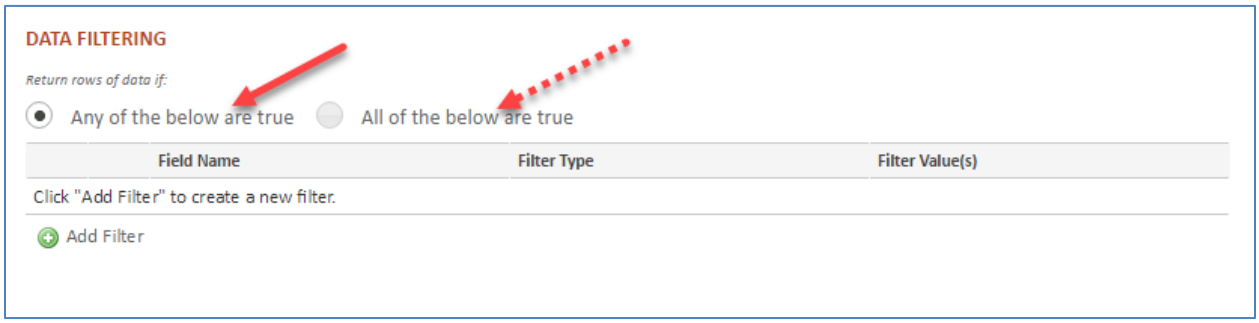
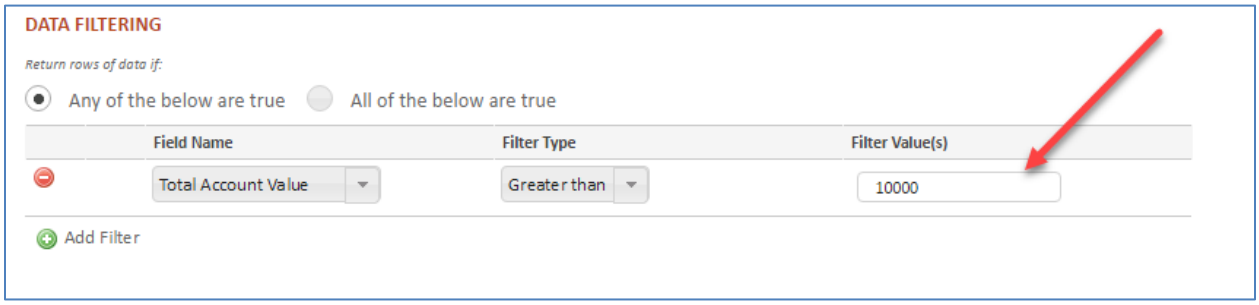
Step Three– Data Filtering

Date Filtering is the final and optional step in creating a Custom Report. It allows you to specify criteria to determine the information to be included in the report.

As a default the query will be based on any of the criteria being true, but the condition can be changed all of the input criteria being true:



Click on the green “Add Filter” button to select the criteria*. Note: the criteria can be any of the fields in the Data Category selected in step two.*



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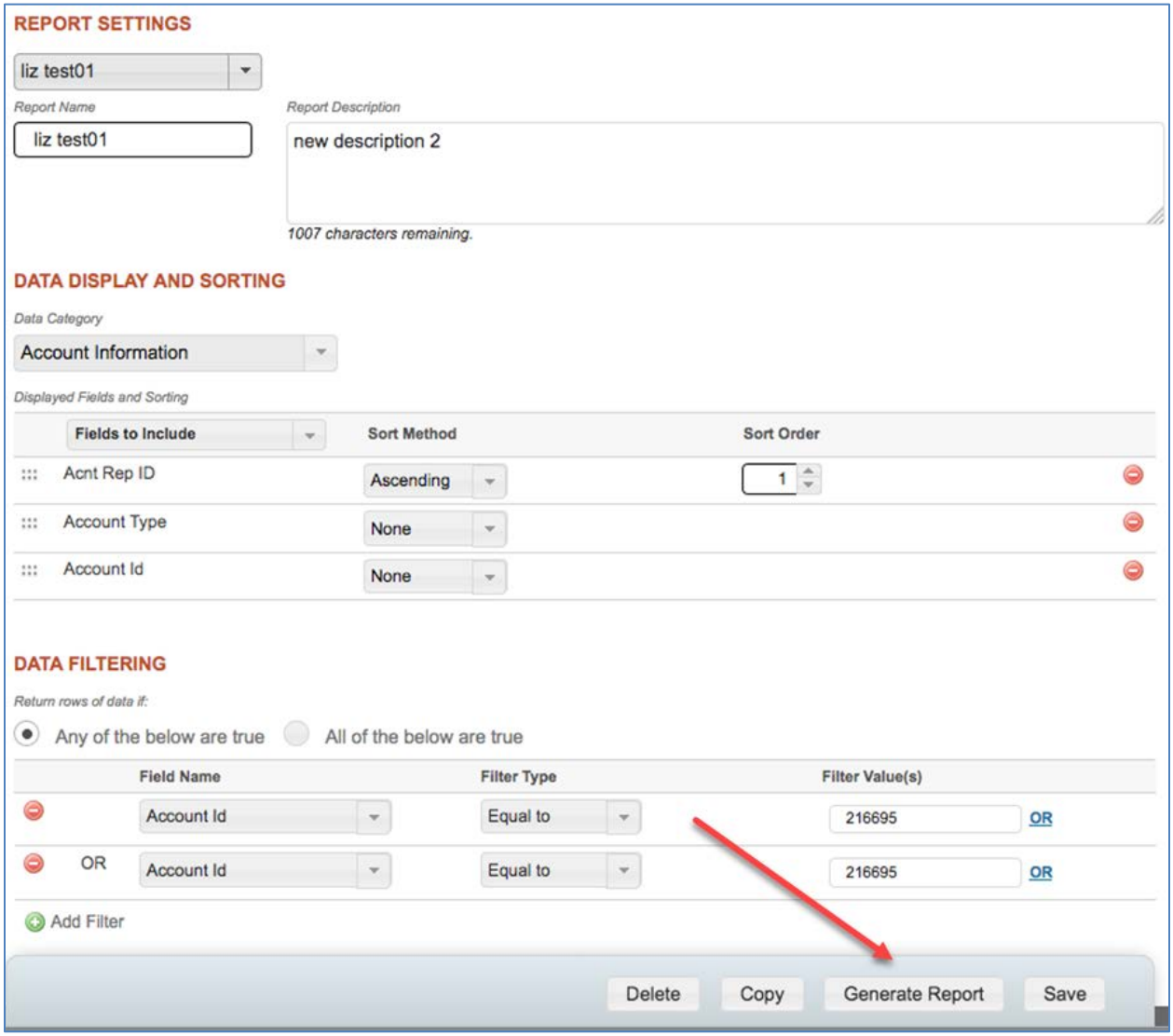
Step Four – Generate Custom Report

Once the prior steps have been completed, click “Generate Report” from the action dock. *Note: this will also save the report for later usage or editing*.



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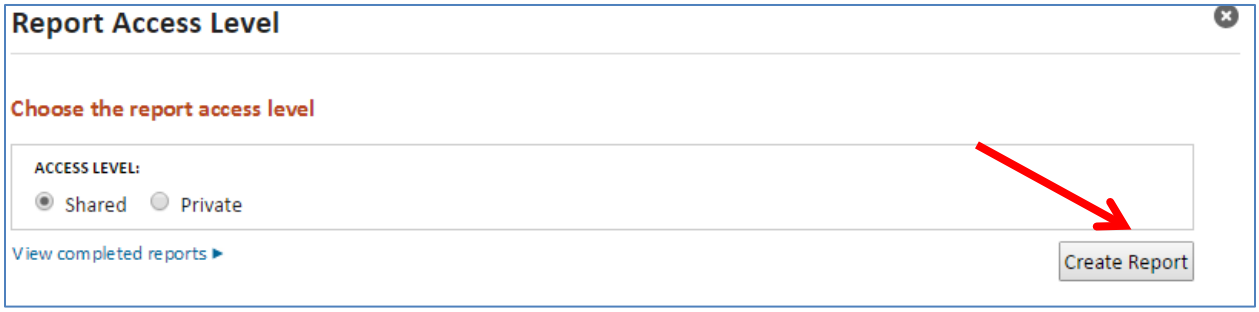
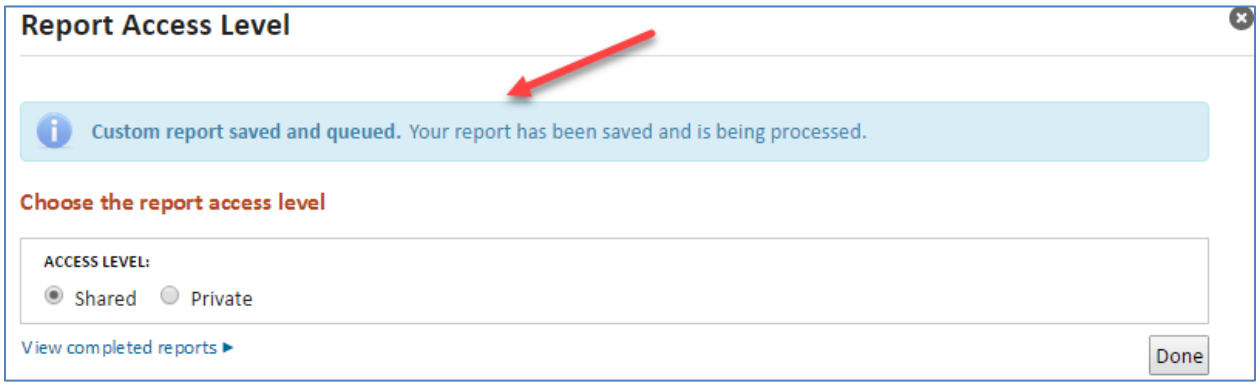
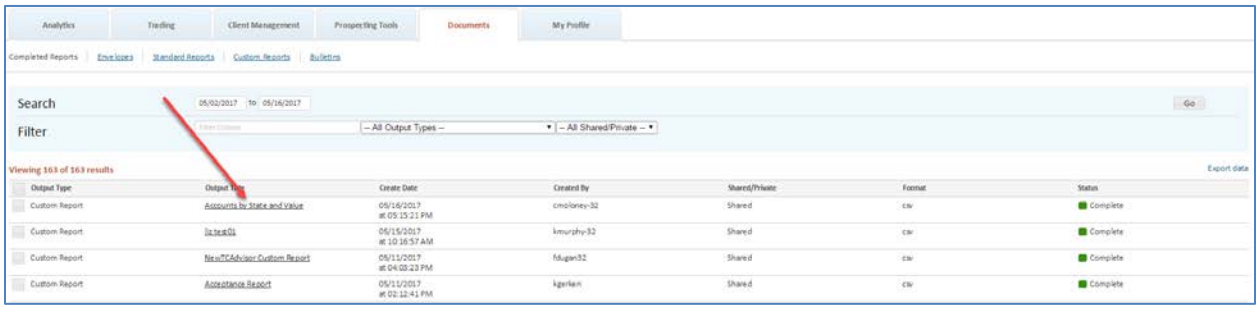
A dialog window will appear prompting you to select the access level:



Click on the “Create Report” button and you will be presented with a confirmation message:



Once the Report has processed, it can be retrieved in csv format from the Completed Reports section of the Documents tab:



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General Usage Notes for Custom Reports

- Custom Reports is the Liberty equivalent of Custom Exports in TC Advisor.
- Any Custom Reports created in TC Advisor will be available in Liberty to edit, generate and retrieve and vice-versa.
- The minimum components of a Custom Report are Title, Data Category and at least one field to display in the Report. Data Filtering is optional.
- There is no restriction to the number of Custom Reports you can save.
- Once created, a Custom Report can be edited, copied, deleted or re-run at a later date.

My Profile

The My Profile tab contains your firm's contact information as well as security settings that you can view or modify on line.

Contact Information

This section lists your firm's contact information. Representatives may also have an editable email address field, depending on user settings.

Security Authentication

Click **Edit** under the Security Question(s) or Security Image sections to update your account security authentication information.

- **Security Question(s):** Select the new question(s) from the drop-down and type the answer in the field, or just change the answer to the question(s) you previously selected.
- **Security Image:** Select an image that will be your visual confirmation that you have accessed the authentic Liberty website.

Change Password

Click **Edit**, then type your old password and the new password twice before clicking **Save**. A password strength meter appears to let you know when your password is secure enough to be usable. You are not able to save a password with a weak rating (indicated by a red bar). The Save button is activated when you have entered a medium (yellow bar) or strong (green bar) password twice.

Tax Lot Relief Methods

The cost basis for each security trade is tracked by tax lot. When trading for tax lot optimization, certain lots are selected to fulfill the shares in a trade based on the goal that is trying to be achieved. For example, if an investor is trying to offset capital losses, they could maximize their capital gains by choosing to sell lots with the largest amount of gains before those with smaller gains or losses.

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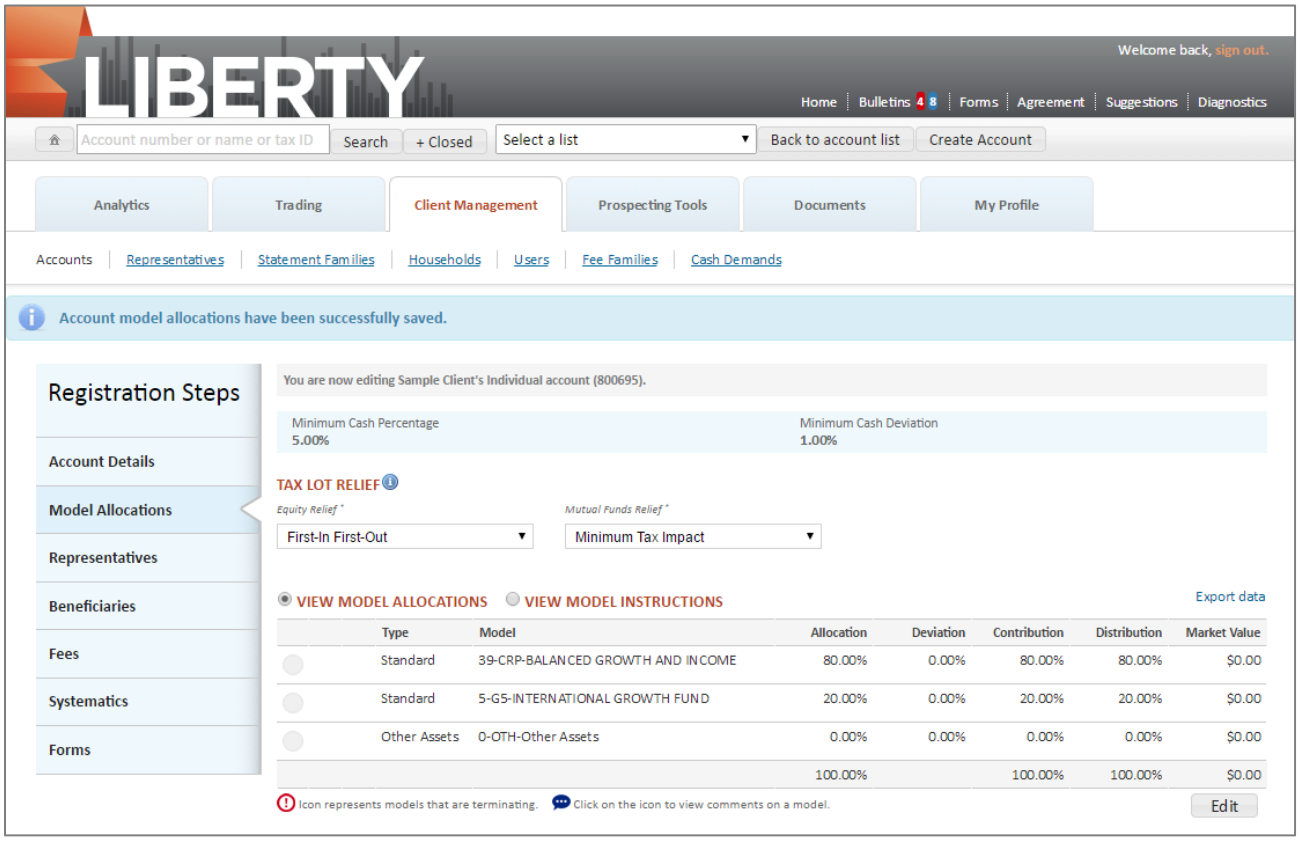
TCA is offering an easy way to select tax lots relief methods and have them automatically applied to an account during the trade order creation process.

Account Registration

Tax lot relief methods are available on taxable account types.

When creating a new account, or editing an existing account, the Models section of Account Registration will show the current relief methods being applied to the account. This will reflect the default methods set up at the RIA level. Methods can be applied for equities and mutual funds.

Tax Lot Relief selections will be applied to trades on a go-forward basis.



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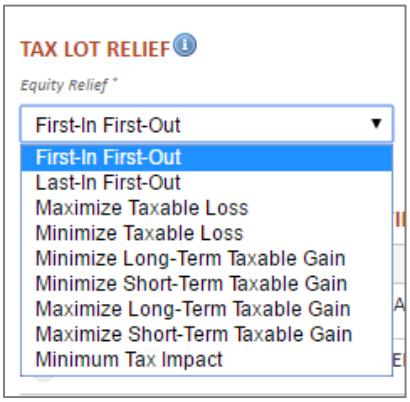
Equity Relief

The following tax lot relief methods are available as an Equity selection.

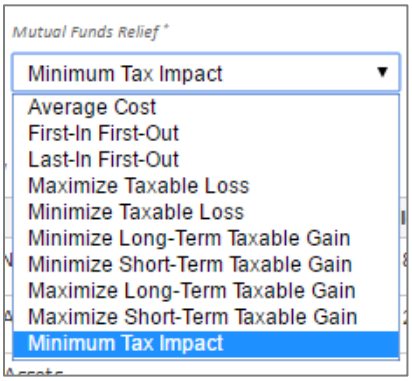
- First In - First Out
- Last In - First Out
- Maximize Taxable Loss
- Minimize Taxable Loss
- Minimize Long-Term Taxable Gain
- Minimize Short-Term Taxable Gain
- Maximize Long-Term Taxable Gain
- Maximize Short-Term Taxable Gain
- Minimum Tax Impact



Mutual Fund Relief

The following tax lot relief methods are available as a Mutual Fund selection

- Average Cost
- First In - First Out
- Last In - First Out
- Maximize Taxable Loss
- Minimize Taxable Loss
- Minimize Long-Term Taxable Gain
- Minimize Short-Term Taxable Gain
- Maximize Long-Term Taxable Gain
- Maximize Short-Term Taxable Gain
- Minimum Tax Impact



Tax Lot Relief Definitions

First In – First Out: Tax lots purchased first will be sold first. Gains and losses, as well as holding period (long- and short-term), are not considered when using this tax-lot preference.

Last In – First Out: Tax lots purchased most recently (or last) will be sold first. Gains and losses, as well as holding period (long- and short-term), are not considered when using this tax-lot preference.

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Average Cost: The average cost method is only available for mutual fund shares. The average cost is figured by taking the total price paid for all shares and dividing it by the total number of shares owned.

Maximize Taxable Loss: Individual tax lots are ranked in descending order based solely on cost. Tax lots with the largest losses are sold before those with smaller losses. If no tax lots for a particular security have losses, those with the smallest gains will be sold first.

Minimize Taxable Loss: Individual tax lots are ranked in ascending order based solely on cost. Tax lots with the largest gains are sold before those with smaller gains. If no tax lots for a particular security have gains, those with the smallest losses will be sold first.

Minimize Long-Term Taxable Gain: Individual tax lots are separated into long term and short term. Long-term tax lots are sold in order from largest losses (or smallest gain if there are no tax lots with losses) to largest gains. After all long-term tax lots are sold, short-term tax lots are ranked and sold in descending order of cost.

Minimize Short-Term Taxable Gain: Individual tax lots are separated into long term and short term. Short-term tax lots are sold in order from largest losses (or smallest gain if there are no tax lots with losses) to largest gains. After all short-term tax lots are sold, long-term tax lots are ranked and sold in descending order of cost.

Maximize Long-Term Taxable Gain: Individual tax lots are separated into long term and short term. Long-term tax lots are sold in order from largest gains to largest losses. After all long-term tax lots are sold, short-term tax lots are ranked and sold in ascending order of cost.

Maximize Short-Term Taxable Gain: Individual tax lots are separated into long-term and short-term. Short-term tax lots are sold in order from largest gains to largest losses. After all short-term lots are sold, long-term tax lots are ranked and sold in ascending order of cost.

Minimize Tax Impact: Tax lots will be sold to minimize the trade's tax impact. Lots with a loss, or the smallest gains, are the first to be sold, regardless of the holding period.

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Standard Reports List

1099 Detail Report
Displays 1099 interest and dividend detail information for tax-reportable accounts.

1099 Div Corrections
Displays 1099 DIV corrections & reallocations.

Account List
For the selected date and date type, this report displays the account number, tax ID, account name, total worth or cash, and may include the market value, if Cash Market & Total Worth is selected. This report also provides options for including terminated accounts (default) and excluding tax identification numbers (default).

Account Value/Contribution Report
Displays account total cash and total worth for all accounts requested as of the date. This report includes all accounts in the list (pending, open and terminated).

Account Model Tax Status Conflicts
Displays accounts with a model tax status different than the account type tax status.

ACH Deposits
Lists one-time ACH (Automated Clearing House) deposits with date created, creator, amount, status, model, and contribution year (on non-taxable accounts). The report can be run for a date range, a single account, an account list or all accounts, by model or for all models, and by status.

AUM Summary Reports
Provides three Assets Under Management summary reports in text format.

Active Trade Restrictions
Displays all active trade restrictions by Account or Security and the information included on the report may be limited to a specified Account(s) or Account List. The report is available in standard Comma Separated Value (CSV) format.

Address Change Detail
Displays address change information for one account, list of accounts, or all accounts for the selected date range. In addition, when a date is not provided, the report defaults to the current date. The report includes the old and new addresses as well as the user login and date the address had been last updated.

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Allocation Deviation - Cash Report

Displays the cash in accounts' models, their actual percentage, goal percentage deviation, actual shares, actual value, and goal value. Accounts are listed only if they have a higher allocation to Cash than the deviation percentage selected. Your selection in the "Including Pending" field determines what is reported in the actual shares column.

- All – Actual Shares column includes all pending activity, including trades in Recommend status
- Approved Only – Actual Shares column includes pending activity in Approved status or higher
- None – Actual Shares column includes only posted activity

For investment advisors utilizing account and model level tactics, the goal percentages for the tactic associated to the account are reflected on the report. For investment advisors utilizing model level only tactics, the goal percentages of the last tactic saved are reflected on the report. The report is available in text or standard Comma Separated Value (CSV) format.

Allocation Deviation Report

Displays the assets in accounts' models, their actual percentage, goal percentage, deviation, actual shares, actual value, and goal value. Accounts are listed only if they meet or exceed the deviation percentage. Your selection in the "Including Pending" field determines what is reported in the actual shares column.

- All – Actual Shares column includes all pending activity, including trades in Recommend status
- Approved Only – Actual Shares column includes pending activity in Approved status or higher
- None – Actual Shares column includes only posted activity

For investment advisors utilizing account and model level tactics, the goal percentages for the tactic associated to the account are reflected on the report. For investment advisors utilizing model level only tactics, the goal percentages of the last tactic saved are reflected on the report. The report is available in text or standard Comma Separated Value (CSV) format.

Annual Composite Dispersion Report (GIPS Annual Dispersion Report)

Displays model level account performance for every account included in a composite model for the year selected. The report is run for a single model for a single year. The report displays only those accounts that were in the selected model for each entire month of the selected year. The report is available in standard Comma Separated Value (CSV) format.

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Annuity Detail Report
Reports on annuity holdings as of run date. Among other things, the report lists accounts, annuity contracts, annuity values, annuity holdings, and annuity sub-products.

Asset Holders Report
Displays holders of selected securities as of the selected date.

Asset Transfer CSV Report
Displays in standard Comma Separated Value (CSV) file format account assets that are being transferred from another entity.

Asset and Transaction Report
Displays client account statements.

Assets in Transfer
Displays account assets that are being transferred from another entity.

Audit Report
Displays any update made to account or model including user name, date, and time of the change as well as the old data and new data in the fields as of the run date.

Available Cash Report
Displays the cash breakdown amount for all models and per model. This report includes all accounts in the list (pending, open, and terminated).

Blotter Report
Displays Trade Blotter information for a selected Model based on From and Thru Dates and Trade Status sorted by Instruction or Model ID & Instruction. The report includes Trade Order number, Model, Instruction, Product Exchange To Product, Symbol, Cash, Shares/Exchange Shares, Limit, Price/Exchange Price, Status, Trade Date, Trade Time, Trade Basis, and Confirm number.

Blue Sky/Red Sky Report
Displays a fund's qualified and non-qualified holdings. While blue sky laws vary from state to state, it is important that each state's statutes and regulations be reviewed.

Cash Demands
Displays all cash demand requests or may be filtered to include an account, account list, or cash demand status based on the From Date and Through Dates. The report may be sorted By Account By Status or By Status By Account and the model details may also be included. The report is available in either Text (TXT) or standard Comma

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Separated Value (CSV) formats to easily import the information into other standard spreadsheet applications.

Change in Market Value

Displays detailed security information. The report is listed by account and includes security description, model, symbol, quantity of shares, beginning date for the report, security cost, market value, short-term gains/losses, long-term gains/losses, total gains/losses, and percent of change for each security.

The report may be used to view the changes in market value of a security or analyze unrealized gains/losses. The title printed on the report indicates the type of request. Also, it may be useful to customize the Report Title field prior to clicking on the Run Report button to reflect the purpose of the report.

- Change in Market Value Report - Enter a From Date to view period-to-period changes in security value
- Unrealized Gain/Loss Report - Do NOT enter a From Date to view security information since inception

Note: If a date range is entered, ONLY use this report to validate the Changes in Market Value calculations on client statements. Inaccurate information may be presented if a date range is entered and the report is used to analyze unrealized gains and losses.

Closed Fund Report

Displays a listing by firm of all mutual funds that have been closed to new advisor accounts, investor accounts, and all new purchases. The report is generated in a Comma Separated Value (CSV) format to easily import the information into other standard spreadsheet applications.

Cross Model Validation

Displays accounts whose actual model percentages deviate from those defined in the trade setup. For deviation of asset holdings within a model, see the Allocation Deviation Report.

Composite Model Value

Reports the balance of a composite model for the previous business day. Available as a text or .csv file and can include one, several, or all of a given IA's models. If multiple models are requested, the report will include a total of the average daily balances of all the models. Available report types are Account Detail, Model Summary, or Security Detail.

Cost Basis – Open Tax Lots

Reports open tax lot information for taxable accounts(s)

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Cost Basis for Transfers Out
Reports open cost basis on in-kind transfers out for an account(s)

Cost Basis Not Received for Transfers In
Reports on transfers in for taxable accounts

Equity Model View
Displays model allocations and current holdings. Similar to the Model Detail Report with some formatting differences.

Family Accounts in Waiting Status
Displays a list of accounts in a statement family with the status of Waiting.

Family Report
Displays accounts related to a family type.

Fee Account Reconciliation
Displays Money Manager fee account debits and credits. There is an option to include a detailed "Fees by Rep" report section and an option to include terminated accounts.

Fee Assess Report
Displays the dollar amount of fees assessed per model.

Fee Invoice Conversion
This program is for advisors who bill their management fees. After the advisor has generated and sent invoices for their management fees, they can use this program to convert the fee invoices into fee assessments in their clients' accounts.

Fees Owed to Money Managers
Displays accounts that owe Money Manager fees. Displays the information by model and shows the amount of cash available and the fees owing.

Fees Owed to Trust and Money Manager
Provides a list of accounts that owe either Trust or money manager fees for the selected IA.

Gain/Loss Report
For non-equity securities, displays actual cost and average cost as well as the associated gain or loss amounts for all 1099-B reportable events. In addition, the report header displays the investment advisor's election for determining the cost basis on transfers. For equity securities, cost basis is based on actual amounts. When selecting the report for an account list, the report will also include pending, open, and terminated accounts associated with the list.

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Generate Fee Invoices
This program is for advisors who bill their management fees. Running this program will create invoices that advisors may send to their clients for payment.

Historical Account Position
Displays an account's total cash, total worth, and detailed asset information as of the date requested. The report includes all accounts in the list (pending, open and terminated).

Income PDF 2016+ Report
This is a PDF version of a report that displays gain/loss, dividend, and interest income information for a single account in a date range within a calendar year. This report is meant to be run for years 2016 going forward.

Income PDF 2015- Report
Originally called the Income report, this is a text version of a report that displays gain/loss, dividend, and interest income information for a single account in a date range within a calendar year. This report is meant to be run for years 2015 and prior.

Intermodel Transfers - Completed
Reports processed intermodel transfers for the specified account(s).

Market Value by Rep.
Reports on the market value of accounts market value (in proportion to the rep split percentage) associated with each representative. Users have the option of generating a report on a specific representative, as of a specific date, or by date type (journal, statement, or trade).

Model Allocation by Account
Displays the models and the model allocations in a selected account, an account list, or all accounts. For all accounts, leave the Account ID field blank and do not choose an Account List. The report is provided in a standard Comma Separated Value (CSV) format.

Model Average Daily Balance
Reports the average daily balance of a model for a specified date range. Available as a text or .csv file and can include one, several, or all of a given IA's models. If multiple models are requested, the report will include a total of the average daily balances of all the models. Available report types are Account Detail, Model Summary, or Security Detail.

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Model Cash Report
Displays the allocated and excess cash available to invest for accounts. The information in this report is the same as the information that is viewed in the Available Cash screen for a model in TCAdvisor.

Model Detail Excl. Mkt Value
Displays model allocations and current holdings, but excludes the market value. If no model is chosen from the drop-down list, all models will show in the report.

Model Detail Report
Displays model allocations and current holdings. If no model is chosen from the drop-down list, all models will show in the report. The report is available in either Text (TXT) or standard Comma Separated Value (CSV) formats.

Model Market Value Report
Displays breakdown of asset and cash amounts per model with account detail and account type. The report is available in either Text (TXT) or standard Comma Separated Value (CSV) formats.

Model Allocations and TWR
Report for account-level returns, model allocations, and the variance from the average for specified periods of time. The output title may be customized for easier identification. The report is available in either Text (TXT) or standard Comma Separated Value (CSV) formats to easily import the information into other standard spreadsheet applications.

Null Model Report
Displays cash and assets in the non-model.

Online Dist Standard Report
Displays details for distributions processed online through Liberty. The report can be processed for a single account, all accounts, or an account list for a customizable date range. The report is available in Comma Separated Value format.

Overdraft Report
Displays accounts with potential overdraft situations. In addition, accounts that are not overdrawn and are below the required minimum cash may be excluded from the report. The report is available in either Text (TXT) or standard Comma Separated Value (CSV) formats to easily import the information into other standard spreadsheet applications.

Pending Transfers Report
Creates a CSV file of pending asset transfer information.

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Primary Accounts for Date Range

Lists the primary account of the statement family for the selected account and date range.

Primary Acnts with Term Date

Reports primary accounts in a statement family that have a term date established.

RMD Report

Displays the ending balance as of the prior year, required minimum distribution amount, the total amount of distributions, and the total remaining distributions for accounts for the selected tax year. The report may be generated for Traditional IRAs, SIMPLE IRAs, or both. It also includes the option to include terminated accounts or accounts with Life Expectancy Payments (LEP) in the report output.

RMD Report for One Representative

Displays the ending balance as of the prior year, required minimum distribution amount, the total amount of distributions, and the total remaining distributions for accounts for the selected tax year. The report may be generated for Traditional IRAs, SIMPLE IRAs, or both and may also be limited to a specified Representative ID. The report includes the option to include accounts with Life Expectancy Payments (LEP) in the report output.

Receipts Report

Displays journals for received assets and cash holdings including cash deposits, IRA contributions, transfer-in assets, model transfers created by dollar cost average schedules, interest payments, principal payments, and cash dividends for a selected date range. The report is available in either Text (TXT) or standard Comma Separated Value (CSV) format to easily import the information into other standard spreadsheet applications.

Representative Activity Report

Displays account information to assist investment advisors and their representatives with managing their book of business. The report includes information by representative for the number accounts, assets, average funded accounts, and estimated annual income from funded accounts.

Reregistration Report

For accounts that have an established exit termination date and are reregistering assets, this report shows the account numbers, account names, and the established termination dates.

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Security Aging Report
Displays the number of days a security has been held. It selects positions for one, several, or all securities and will list account ID, account name, model, purchase date, number of days held, current share holdings, pending sells, and net shares available.

Security Net Trade Report
Displays the net amount traded on a specific day or date range for a security. The report is available in either Text (TXT) or standard Comma Separated Value (CSV) format.

Statement Family Changes
Reports changes made to the account family for the selected account or statement family.

Systematic Dist/Cont Report
For accounts that have systematic distributions and contributions, this report displays account ID, account name, the date of the event, the amount, frequency of the event, the amount of federal withholding (if any), a description of the activity, the ACH/ABA number for fund transfer, whether or not to hold payment, and Representative ID and Name. The report is available in text or standard Comma Separated Value (CSV) format.

Terminated Accounts
Displays closed accounts that have cash, assets, or outstanding fees.

Time Weighted Return (TWR) Report
Displays an account's (TWR) percentage for specified periods of time for all models and for each model. The output title may be customized for easier identification. This report includes all accounts in the list (pending, open, and terminated). TWR will NOT be reported for accounts with established termination dates. Note: Prior to generating this report, the file containing the figures to accurately calculate the percentage must be built (contact Trust Company of America representative before this report is generated).

TWR Variance Report
Report for account level returns and provides the variance from the average for specified periods of time. The output title may be customized for easier identification. The report is available in either Text (TXT) or standard Comma Separated Value (CSV) formats to easily import the information into other standard spreadsheet applications.

TWR Adhoc Period for Accounts
Reports account level returns for all accounts and lists for specified periods of time. The output title may be customized for easier identification and may be created using

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Annualized, Cumulative, or Net Gain values. The report is generated in a Comma Separated Value (CSV) format to easily import the information into other standard spreadsheet applications.

TWR Adhoc Period for a Model

Reports returns for a selected model by account for specified periods of time. The output title may be customized for easier identification and may be run for all accounts in the model or using an account list. The report may be created using Annualized, Cumulative, or Net Gain values and is generated in a Comma Separated Value (CSV) format to easily import the information into standard spreadsheet applications.

TWR Adhoc Period for all Models

Reports returns for ALL models by account for specified periods of time. The output title may be customized for easier identification and may be run for all accounts in the model or using an account list. The report may be created using Annualized, Cumulative, or Net Gain values and is generated in a Comma Separated Value (CSV) format to easily import the information into other standard spreadsheet applications.

Note: If an account participates in more than one model, the account will be listed multiple times on the report with returns calculated for each model.

TWR Monthly Model Composite Method

Displays returns for a selected model by account for a specific month based on the month end date. The output title may be customized for easier identification and may be run for all accounts in the model or using an account list. This report may be used by Investment Advisors in calculating composite Time Weighted Return (TWR) information and is generated in a Comma Separated Value (CSV) format to easily import the information into other standard spreadsheet applications. .

TWR Statement Periods Method

Reports performance for a statement end date as it will appear on client statements. This report may be used by Investment Advisors to review Time Weighted Return (TWR) information prior to releasing client statements. The output title may be customized for easier identification and the report is generated in a Comma Separated Value (CSV) format to easily import the information into other standard spreadsheet applications.

Trade Confirms Report

Displays a list of all trade transactions for a client's account or named account list. This report may be used to satisfy individual client requests for specific trades.

Note: The information contained in this report satisfies trade confirmation reporting obligations required for banks and may differ in some content from a trade confirmation

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issued by a broker-dealer. The report is intended for use by investment advisors who custody client assets in order to obtain a record of client account trade confirmations.

Trade Report

Displays trade transactions for the specified trade dates. The Summary display includes ticket, product , shares and cash information. The Detail display includes ticket, product, shares and cash information as well as a list of accounts participating in each trade.

Trade Rollup Report

Reports trade order requests (TORs) that reflect a recommend status and results if requested trades are approved which includes the symbol, product, instruction, trade basis, quantity, and dollars.

Transfer-In Report

Displays transfer-in notes entered from TCAdvisor for a selected date and includes the transfer notes, follow-up dates for actionable items, and transfer note types. The report may be requested for all accounts or a specified account and may be limited to a specified firm. In addition, the report information may be sorted by the Oldest note, Most Recent note, Account, Firm, or Date.

Note: When selecting a report for a specific account, enter the criteria in the Account(s) field and click on the Search button.

Transfers By Rep Report

Reports transfers that have been submitted by representatives for any date range.

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Additional Print Reports

A PDF record of the following can be created from Liberty and saved locally, in order to keep a permanent record:

Holdings by Tax Lot

Report will include: Symbol, Security Name, Quantity, Cost Basis, Price, Trade Date, Market Value, Unrealized Short term gain/loss, Unrealized Long term Gain/loss.

Positions Print (Holdings Tab)

Can be viewed by Model, Asset Class or Sub-Class for a single account or for a Viewed Combined.

Account Beneficiaries Report

The report will be generated from: Account Details -> Beneficiaries, About Your Account – Beneficiaries.

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