

### Form CRS Delivery Requirements

#### Four instances:

1. New or prospective customers before or at the earliest of (a) recommendation of an account type, a securities transaction or an investment strategy involving securities; (b) placing an order for the retail customer; or (c) the opening of a brokerage account for the retail customer.
2. Existing customers to whom you recommended that the client: i) open a new account different from their current account(s); ii) roll over assets from a retirement account into a new or existing account or investment; or iii) be provided a new brokerage service or investment that does not necessarily involve the opening of a new account and would not be held in an existing account.
3. When completing change of broker dealer form
4. Existing customers upon request.

**The account cover page is to be used to confirm delivery of Form CRS.**



\*The Uniform Transfers to Minors Act (UTMA) allows a minor to receive gifts without the aid of a guardian or trustee.

\*The minor named in the UTMA can avoid tax consequences until they attain legal age for the state in which the account is set up.

\*When the minor beneficiary of an UTMA custodial account reaches the age of majority, the custodianship is over, and they get legal control over the account.

\*It's important to note that the age of majority is slightly different in each state. In most cases, it's either 18 or 21.



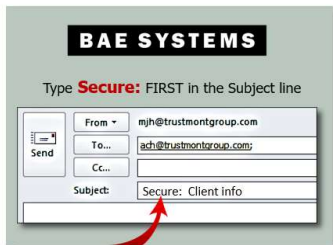
### OFFICE CHECK-UP

- \*all marketing materials submitted for approval
- \*office personnel disclosed
- \*electronic device list up-to-date
- \*voicemail disclosure added to all phones used for business
- \*all personal accounts disclosed
- \*pre-clearances submitted
- \*monthly/quarterly logs completed
- \*quarterly political contributions logs submitted
- \*OBAs approved
- \*copy of all reports submitted
- \*use of online meetings approved
- \*professional designations up-to-date and maintained
- \*social media/website approved
- \*U4 up-to-date (<https://finpro.finra.org>)
- \*all customer complaints submitted (written or oral)
- \*IS YOUR CE COMPLETED??**

SECURE



EMAIL



### 2023 Webinar Schedule

\*takes place 2-3pm EST

- February 9, 2023
- May 11, 2023
- August 10, 2023
- November 9, 2023

\*\*links to register on the website\*\*

### ALL NEW BUSINESS NEEDS PRE-APPROVED

**NOTE: new business, CPFs, negative response letters, client account changes/add-ons and checks go to Audrey in operations**