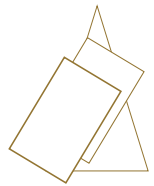


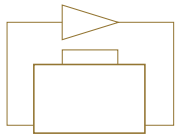
1 IDC

An information disclosure form allows your advisor to share specific information regarding your accounts with designated people or firms. You can set an expiration date. Commonly used for CPAs, Attorneys, Mortgage Brokers, and relatives to be able to inquire about accounts.



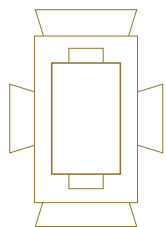
2 Trading Authorization

Gives your agent the right to place and confirm trades in the account. They can not change account owner or request payout.



3 Cash Management Services Additional User

This allows designated people to write checks and disperse funds from your investment accounts, not limited to the benefit of the account owner.



4 Power of Attorney

A Legal document giving another person the ability to act "as you". These can be spring-able (requiring a condition to be met) or in force upon signing. Generally extends to personal assets only (not trusts or business positions). Power of attorney extends to all assets and accounts.

G

Guardianship

If you are incapacitated prior to executing a valid power of attorney, the court may assign a representative to care for your financial affairs. May be required to periodically return to the court to account for spending.

T

Trustee

When you have a trust set up, the trustee has the responsibility to manage all resources for the benefit of the beneficiary. Your trust may have a successor trustee if you are unable or unwilling to serve. This may delegate all responsibilities of the trust to the trustee.

D

What Happens after Death?

Once an account owner passes away 1-G cease to be effective. Depending on your estate planning documentation or Executor/Personal Representative or successor trustee may take a more active role settling the estate.