IMPORTANT INFORMATION

One of our primary goals is to ensure we set reasonable expectations for our clients, and that we can always meet or exceed those expectations. Please review the information in this document so you are informed about some of our basic procedures and timeframes.

- **E-mail Updates:** All clients receive monthly email updates and other important communications via e-mail. If you have not provided us with a current e-mail address, please contact our office to do so.
- **Technology:**
  - **Wealth Design (eMoney):**
    - Review Account Information
    - Integrate Outside Accounts
    - View copies of your document's online vs getting a paper copy
  - **Account View**
    - Review Account Information
    - Set Up paperless statements for LPL Accounts
- **Transfers:** ***(ALL Transfers can take up to 45 days)***
  - **Non-qualified accounts:** 1-2 weeks if no complications.
  - **Qualified accounts** (IRAs, 401(k), 403(b), etc.): 1-2 weeks if no complications.
  - **Annuities** (non-qualified or qualified): 3-4 weeks if no complications.
- **Statements:**
  - **LPL accounts:** Monthly if there is activity in the account; otherwise quarterly
  - **Direct Investments:** Quarterly
  - **Annuities:** Annually
- **Taxes and Tax Statements:**
  - **LPL accounts:** You will receive a Tax Reporting Statement or 1099/1099R from LPL Financial. You should keep this statement for your tax preparer.
  - **Direct Business Investments:** 1099/1099R's are issued directly from the companies holding the investments.
  - **5498's will be issued in the spring (May/June):** If you made contributions or processed a Rollover to an IRA you should receive a 5498 from LPL Financial or the Direct Business Investment.
  - **NOTE**: If you are selling investments that transferred to us, we may not have the cost basis for those investments. That information should come from your records or from your previous financial professional. However, it is sometimes possible for us to help you find a cost basis, so please call if you have any questions. We will be happy to provide any information necessary for your tax preparation. You may also have your accountant or CPA call us if necessary (we will need you to sign a Permission to Disclose Form).

- **Systematic Deposits or Withdrawals:**
    - **Periodic Investment Plans** – Many investment companies accept automatic monthly, quarterly, or annual deposits into your investments. There are forms that need to be completed to establish these programs.
    - **Systematic Withdrawal Plans** – Most investment companies allow automatic monthly, quarterly, or annual withdrawals. Proceeds can be sent to your home or directly to your bank account via electronic funds transfer (EFT). Please allow at least three weeks for your initial request to be processed. There are forms that need to be completed to establish these programs.

- **Lump Sum Withdrawals:**
    - **LPL Accounts:** We can process lump sum withdrawals for you. Please be aware of the following:
        - If there is not enough cash in your account, securities will have to be sold. The money from the securities will not be available until two business days after the trade date.
        - Signature may be required for any withdrawal request.
    - **Direct Investments:** Withdrawal process depends upon the specific company. Call our office for details.

- **IRA Contributions:** We can assist you in making your annual IRA contribution if you have earned income. These contributions can be made up to April 15th for the previous year. All checks must be made payable direct to the Fund Company or LPL Call our office for details.

- **IRA Minimum Distributions:** Most companies will calculate minimum distributions for you when you are of age. The distributions can be taken monthly, quarterly, or annually. Call our office for details.

- **Educational and Social Events:** We host several educational and social events for our clients each year. Please feel free to share your ideas with us, some of the things we have done in the past and currently do:
    - Semi-Annual Newsletter
    - Client Referral Event (Semi-Annual)
    - Coffee Tasting
    - Ice Cream Social

RIDGETOWN
INVESTMENTS