eQuipt®

GUIDE

Your Custom Account Portal

View your investment accounts online at raaequipt.com or download the **RAA eQuipt** mobile app on your iOS or Android device. Use this guide to learn how to sign up and navigate **eQuipt**.

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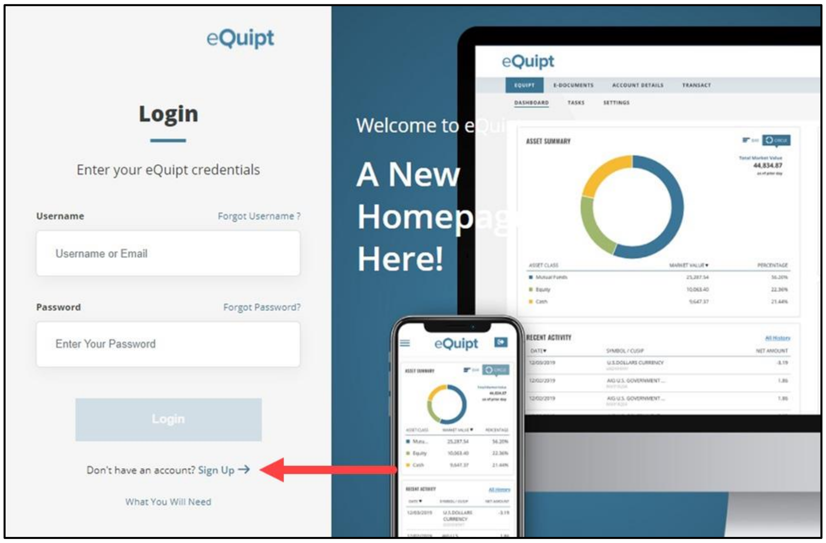
eQuipt Features

- View all your brokerage accounts through a single login:
    - Automatically view all accounts established under your Social Security number.
    - Link and view additional accounts within your household.
    - View important investment account information including, balances, holdings, activity, order statuses (as of close of business the previous day), and more
- Customize eDelivery preferences for account communications
- Access account communications including statements, tax documents, trade confirmations, etc.
- Pay for financial planning services via a bank account or credit/debit card
- Deposit checks directly into your account by using your mobile device’s camera (available in the **RAA eQuipt** mobile app)

Sign Up

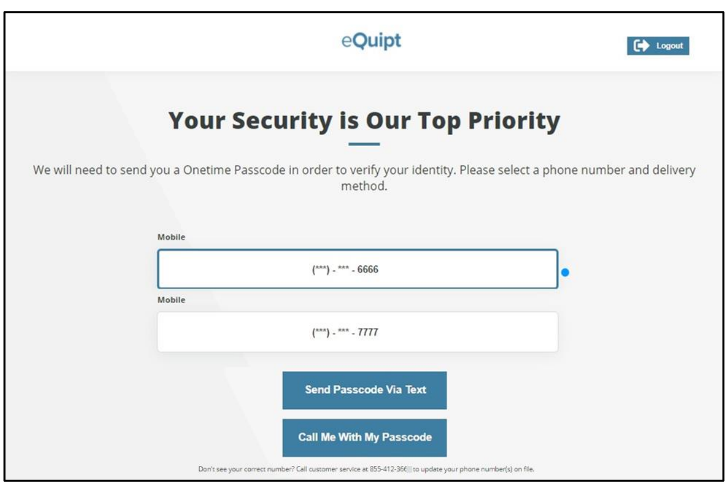
To sign up for **eQuipt**, follow the registration process below:

1. Go to www.raaequipt.com and click **Sign Up** on the login screen (shown below). In certain situations, your financial professional may send you a link that takes you directly to Step 2, below.

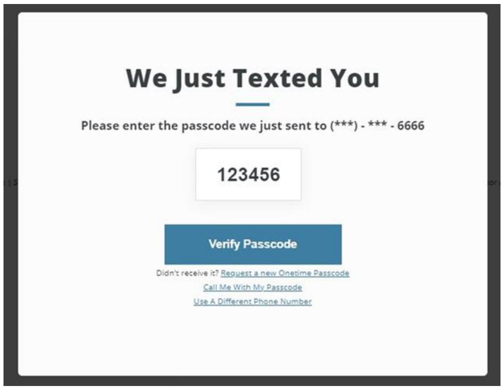


2. If you began your enrollment process by clicking an email link sent by your financial professional, you will be asked to provide your Social Security number. If you initiated the enrollment process yourself using the **Sign-Up** link mentioned in Step 1, you will be asked to provide your Social Security number and any one of your Pershing Account Numbers. Click **Next** to continue.

3. Complete the security process to verify your identity:
   - The first prompt will display the phone number/s on file for you.
   - Select the number where you want to receive the security code (if only one number is on file it will be preselected). Then select **Send Passcode via Text** or **Call Me With My Passcode**.

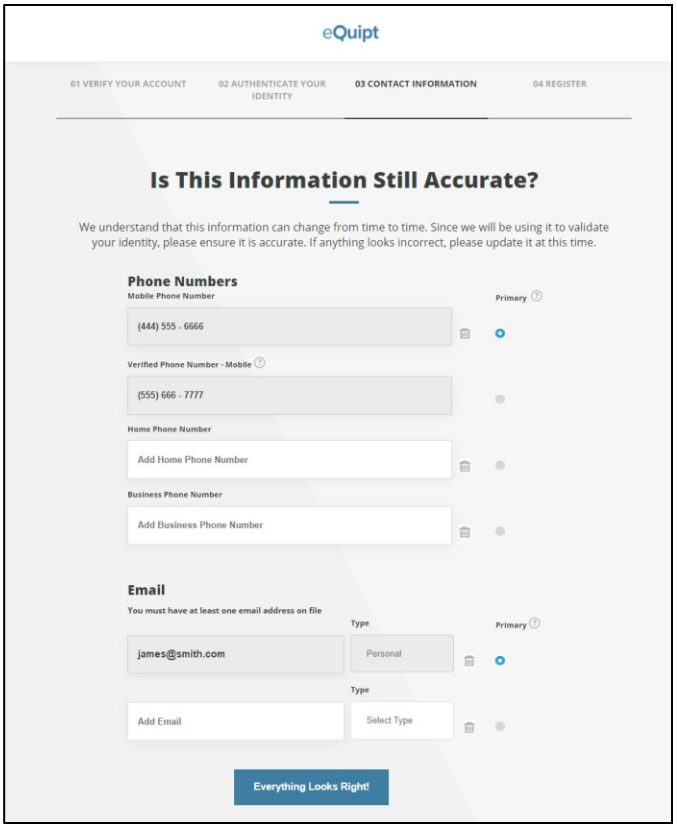


- Next, a security code will be sent to you via text message or phone call (generally within a few seconds).

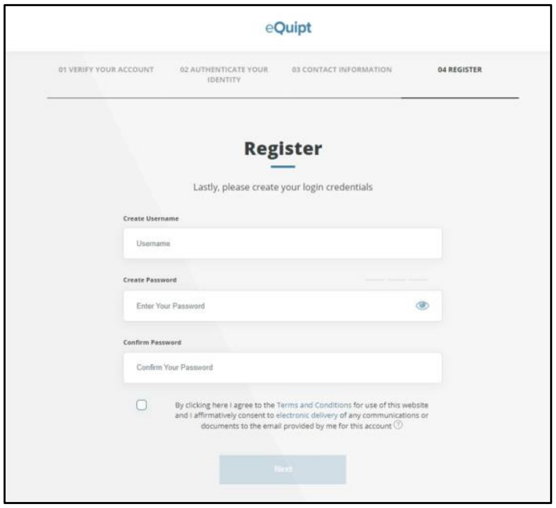


- Once you receive the passcode on your device, input the passcode and click **Verify Passcode** to continue. You may also be asked to complete this process in future logins for security purposes.

4. Review your phone number(s) and email address(es) for accuracy. You can edit or delete any incorrect entries or add new entries as needed. Click **Everything Looks Right** when you are ready.



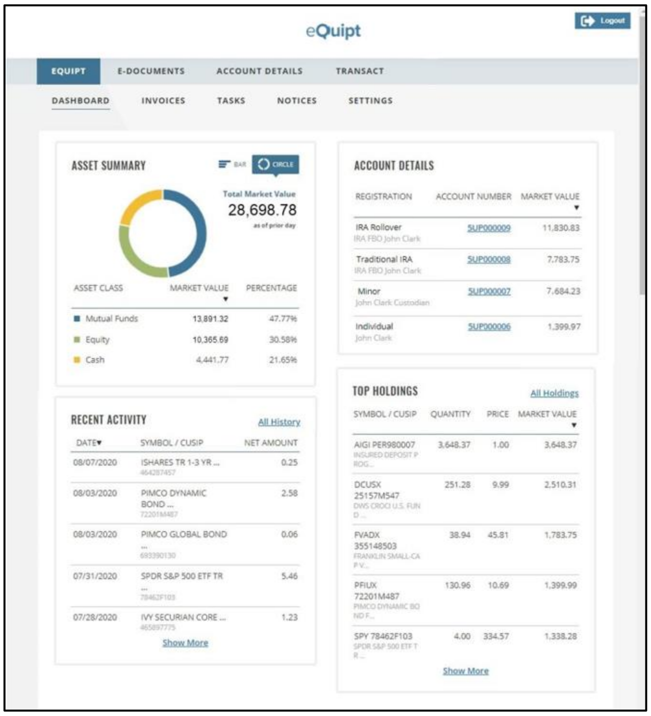
5. Lastly, create a username and password, mark the checkbox to agree to the terms described, and click **Next**. Your enrollment process is complete. Remember to add www.raaequipt.com to your browser's Favorites list!



View Accounts on the Dashboard

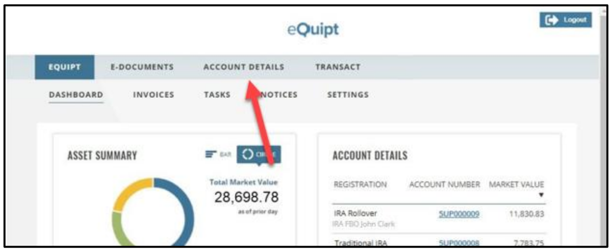
The first page you'll see after logging into **eQuipt** is the Dashboard. (NOTE: The top left of the screen shows you are in the eQuipt tab, Dashboard sub-tab.) From here you can view your portfolio as of the previous business day's market close, including your:

- Account values
- Top 5 holdings (Select "Show More" to view your top 10 holdings)
- Five most recent account activities (Select "Show More" to view your 10 most recent activities)
- Overall asset allocation

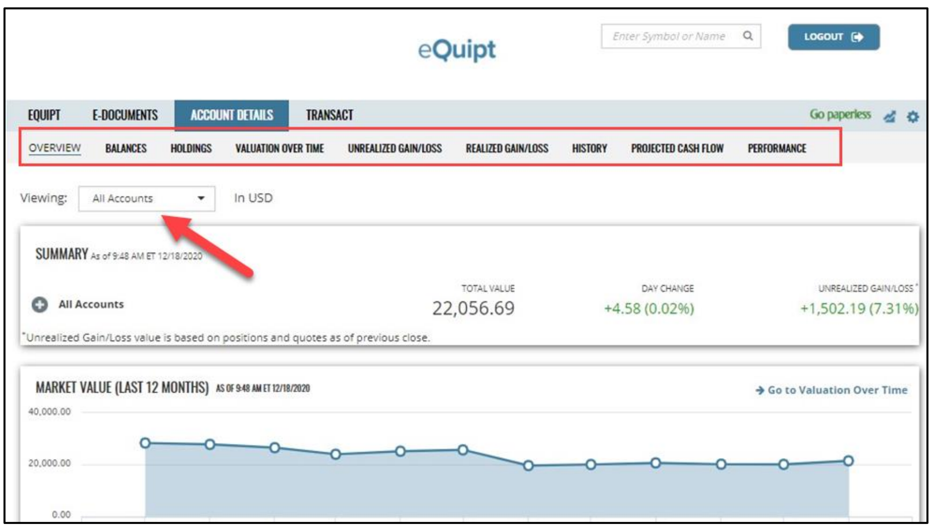


View Accounts in Account Details

1. For detailed information about each of your investment accounts, access the **Account Details** tab:



2. In the **Account Details** tab, select which account you want to view from the Viewing menu (or leave the default of **All Accounts**). Then select which page to view from the row of sub-tabs (balances, holdings, history, etc.)



Customize eDelivery Preferences

As an account holder, you will receive communications about your account(s), including statements, trade confirmations, disclosures, tax documents, etc. You can choose whether to receive each of these communication types in paper or electronically.

NOTE: When you initially sign up for **eQuipt**, you are enrolled in electronic delivery for all communication types *except* statements and tax documents. You can change these settings at any time as described below.

Paper Delivery
If you select paper delivery, communications will be mailed to your address of record and a PDF version will also be available in **eQuipt.** Depending on account type, fees may apply for paper delivery of trade confirmations (please speak to your financial professional for more information).

Electronic Delivery (eDelivery)
If you select eDelivery, you will receive an email notification when a communication is available to view in **eQuipt** as a PDF.

To edit your eDelivery settings, complete the steps below (see screenshot below and on next page):

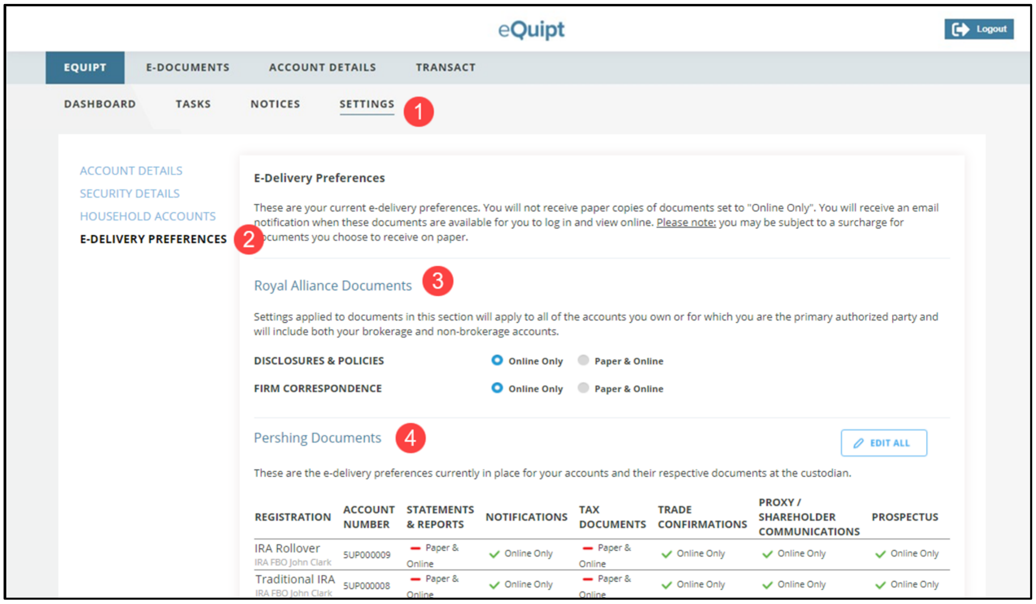
1. In the **eQuipt** tab, select **Settings** page.

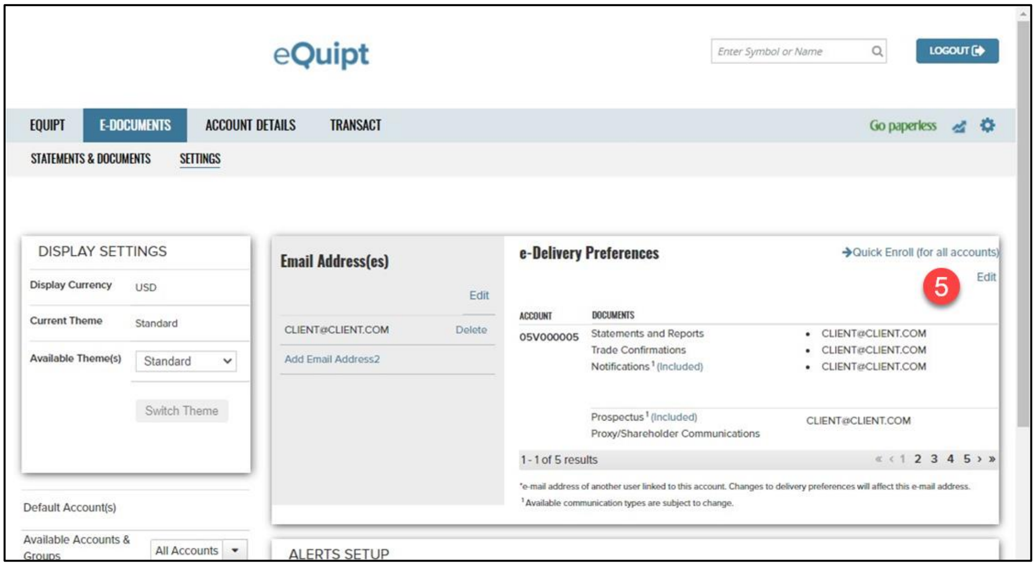
2. Select **e-Delivery Preferences** on the left.

3. The "Royal Alliance Documents" section enables you to set your eDelivery preferences for Disclosures & Policies, and Firm Correspondence (hover over each category for a description).

4. The "Pershing Documents" section shows the eDelivery settings for each of your Pershing accounts (NOTE: This section only displays if you have active Pershing account). To change these settings, click **Edit All** in the top right.

5. This will take you to **E-Documents** tab > **Settings** page (shown in the second screenshot).
   - Choose either **Quick Enroll** or **Edit** in the top right corner.
   - **Quick Enroll** will turn on eDelivery for all communications (including statements and tax documents)
   - **Edit** enables you to make individual selections for each communication type for each account.





Access Communications

Most account communications will be available in **eQuipt** and depending on the type of communication, they will either display in the Notices page or in the E-Documents page.

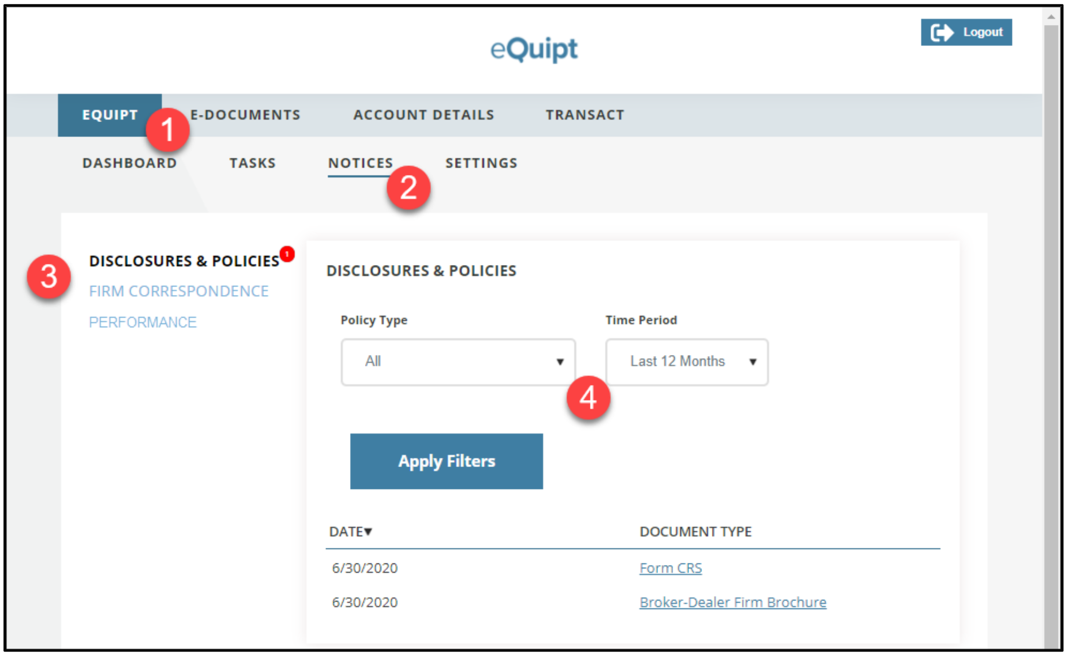
Notices

The Notices page provides access to the following types of communications:

- Account Disclosures
- Firm Correspondence:
    - Welcome Letter (sent when you open your first new account)
    - Address Change letters (sent when your address has been updated and when you open additional accounts)
    - Change Letters (sent when your financial or other information has been updated).
- Performance Reports (for fee-based advisory accounts)

To access Notice communications:

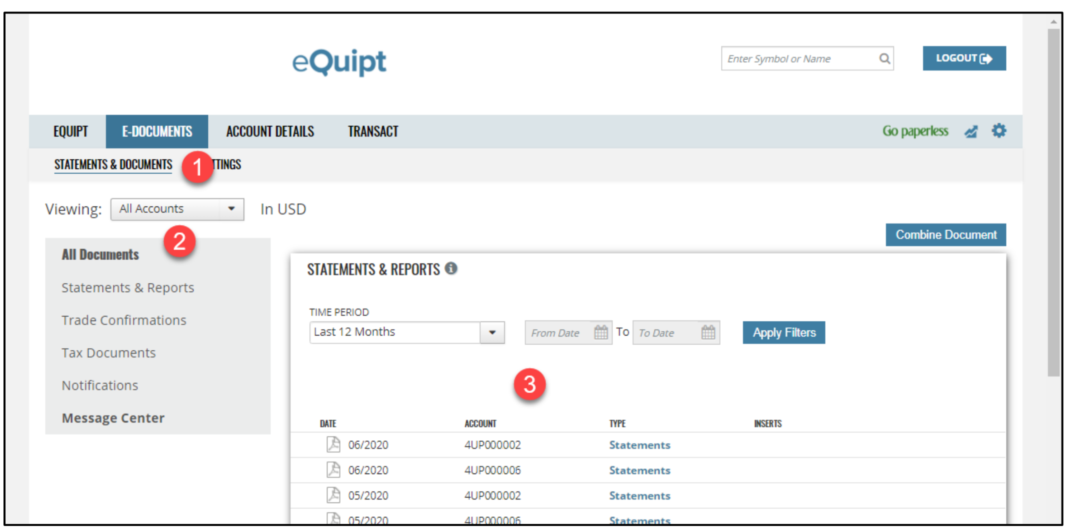
1. Select the **eQuipt** tab
1. Select the **Notices** sub-tab
2. Select **Disclosures & Policies**, **Firm Correspondence**, or **Performance** from the options on the left
3. Within the selected tab, select the communication to view. You can filter the document list by account, date range, communication type, etc. then click **Apply Filters.**



E-Documents

Account-level communications such as statements, trade confirmations, and tax documents can be reviewed in the E-Documents tab:

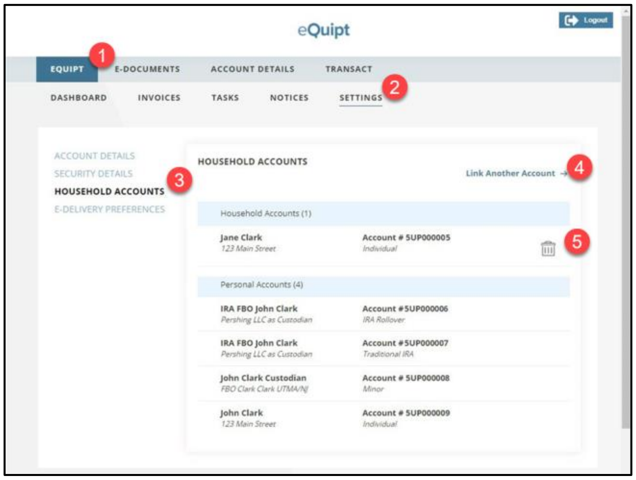
1. Click the **E-Documents** tab and select the **Statements & Documents** sub-tab.
2. From the Viewing Menu, Select the desired account (or select **All Accounts**) and select the type of document to view (or select **All Documents**).
3. Select the desired time frame, click **Apply Filters**, and your documents will display below.



Link Household Accounts

eQuipt provides you with access to all brokerage accounts that are active under your Social Security number, using a single login. Brokerage accounts for other people in your household (spouse, children, etc.) can be linked to your login as well. NOTE: Accounts for entities (trusts, businesses, etc.) can only be linked by sending the request to your financial professional.

1. Click the **eQuipt** tab
2. Select **Settings**
3. Select **Household Accounts**
4. Click **Link Another Account.** Next, you will be asked to provide the information about the account being linked including its *Royal Alliance Account Number, Last 4 digits of Social Security number, Date of Birth*, and *Zip Code*. Once you have input this information, click the **Link** button.
5. If you ever need to unlink the account, click its **trashcan icon**



Setting Account Nicknames and Groups

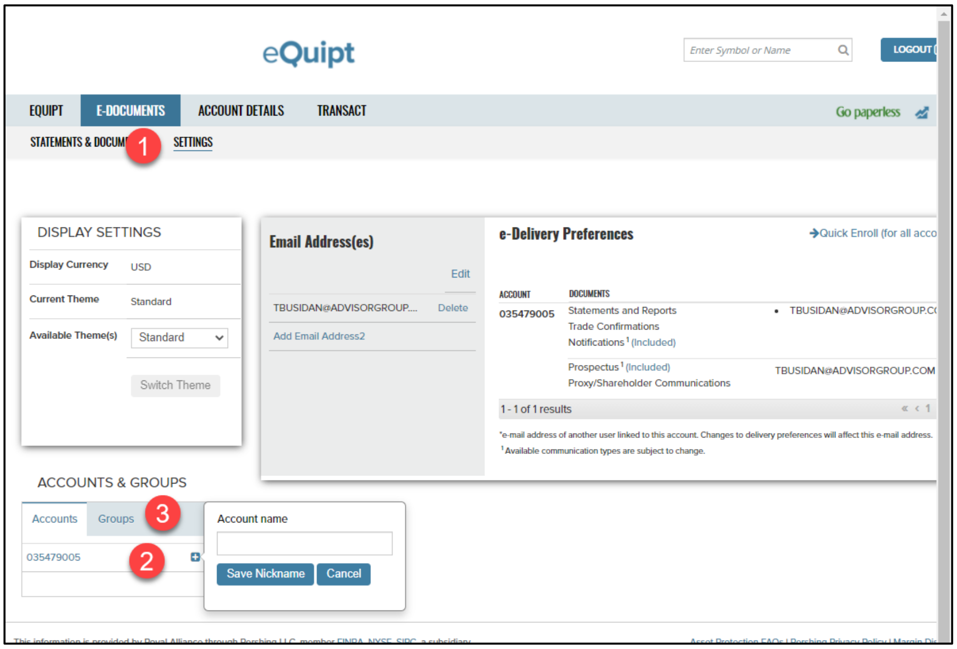
If you have multiple accounts, or multiple accounts of the same type, (e.g. multiple UGMA accounts or multiple trusts) you may want to assign nicknames to accounts to make them easier to identify and/or create account groups to view information for the group (e.g. balances, holdings, activity, etc.). For example, if you have two IRA accounts and an individual account, and you want to view information just for the two IRAs, you can do so by creating an account group.

Nicknames

1. Click the **E-Documents** tab and select the **Settings** sub-tab.
2. In **Accounts & Groups**, click the **+** to the right of each account to assign a nickname to it.

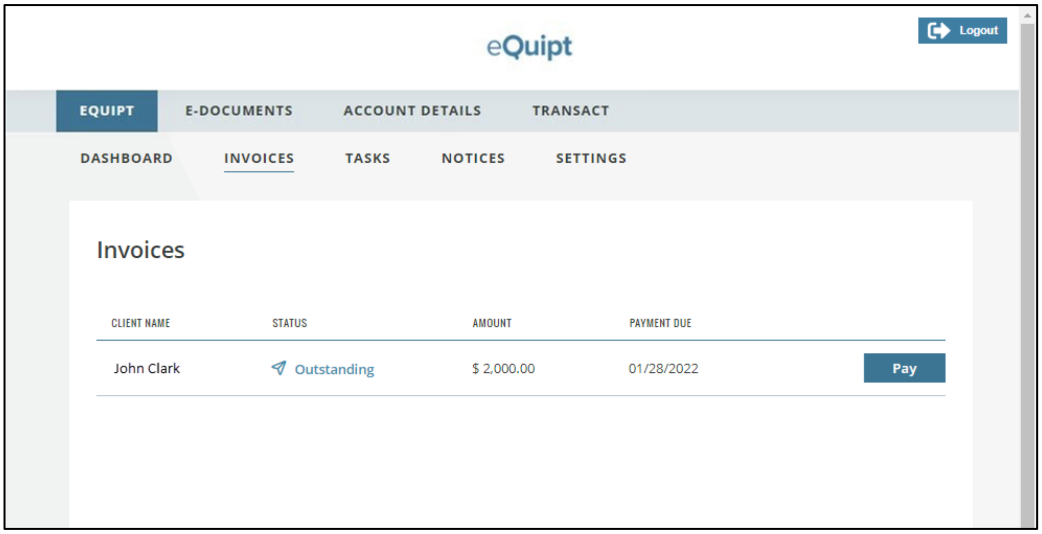
Groups

3. In **Accounts & Groups**, click the **Groups** tab. Select **Add New Group**, name the group, select the accounts, and click **Save**.



View/Pay Financial Planning Invoice

If you receive financial planning or consulting services billed to you electronically, then you will have an **Invoices** tab available within the eQuipt tab. (NOTE: This tab will not display if it is not applicable). Use the **Invoices** tab and follow the onscreen prompts to easily pay via a bank account or credit/debit card.

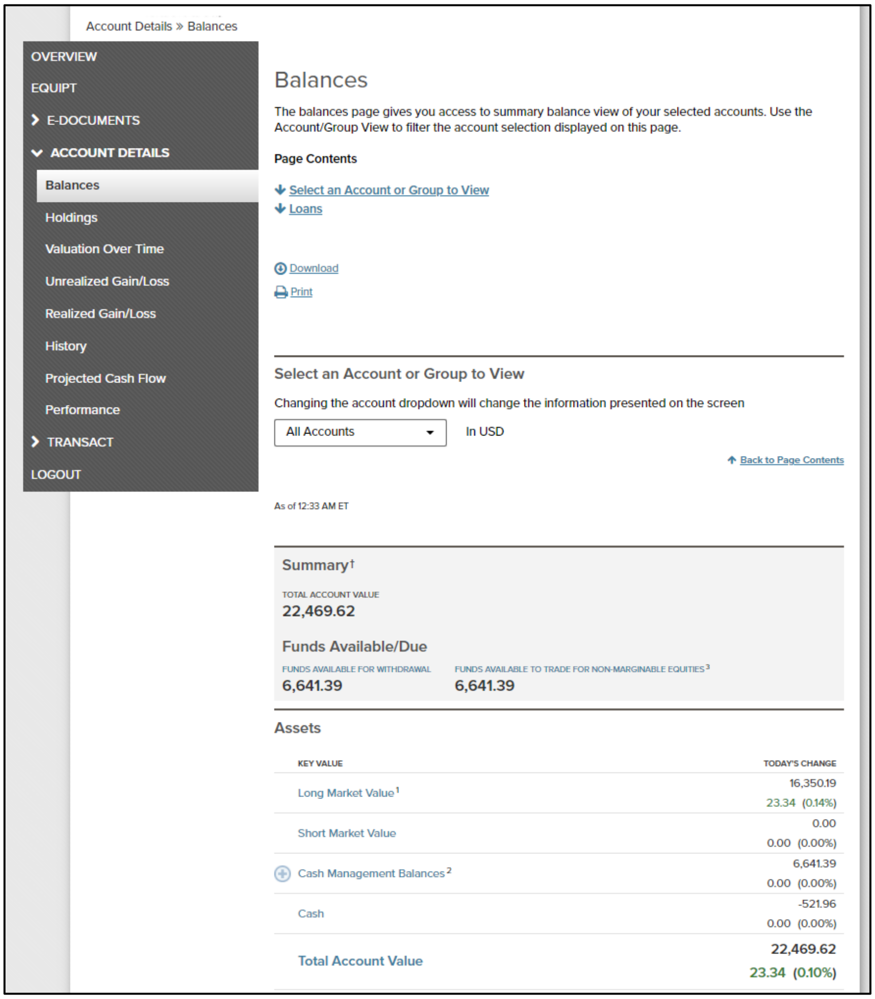


Utilize the Accessible Theme

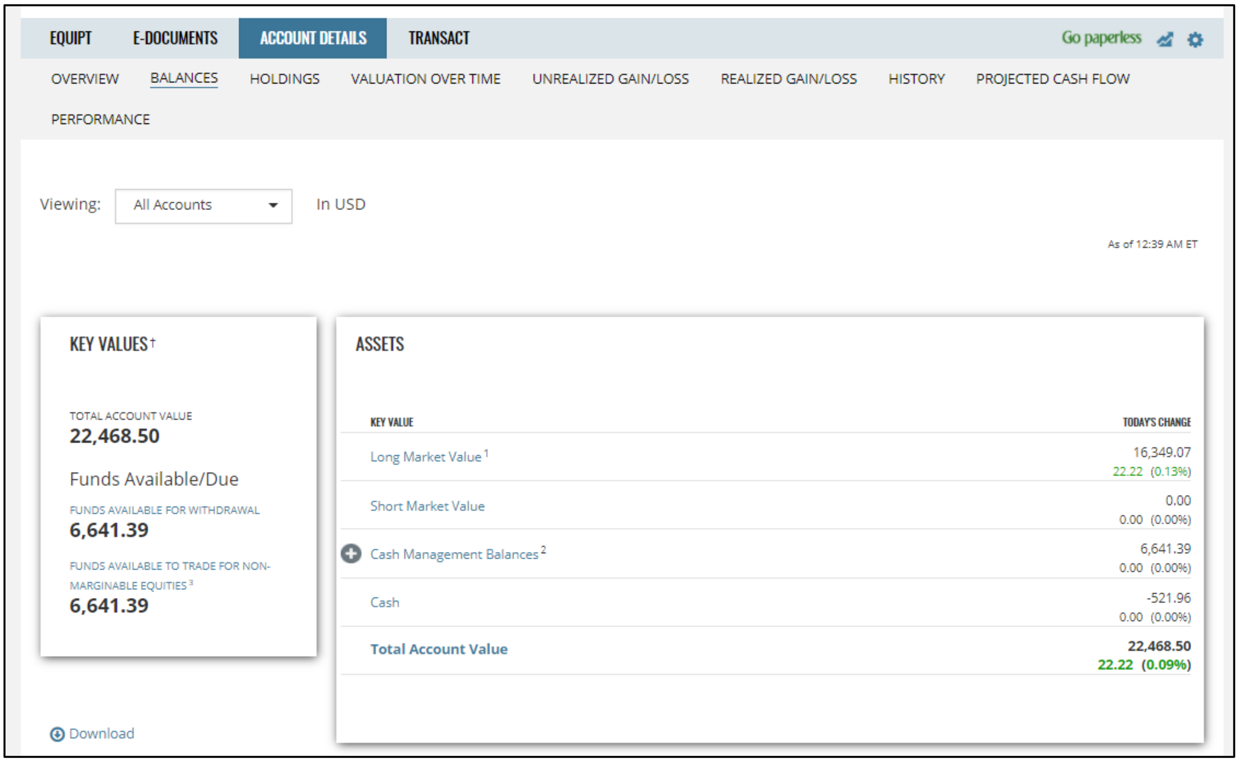
If you utilize your operating system's accessibility features for assistance with visual impairments or other disabilities, you may benefit from **eQuipt**'s Accessible Theme. The Accessible Theme changes the look and navigation of the **E-Documents**, **Account Details**, and **Transact** tabs. It does not affect any of the screens within the eQuipt tab. To toggle between the Standard and Accessible themes:

1. Select the **E-Documents** tab
2. Click **Settings**
3. Select the desired theme from the **Available Themes** menu
4. Click **Switch Themes** to apply your changes

The screenshot below shows the Account Details > Balances page in the Accessible theme (see the next page for the same screen using the Standard theme for comparison). Note that in the Accessible theme, the navigation options are moved to the left sidebar, rather than tabs along the top.



Below is the Account Details > Balances page using the Standard theme.

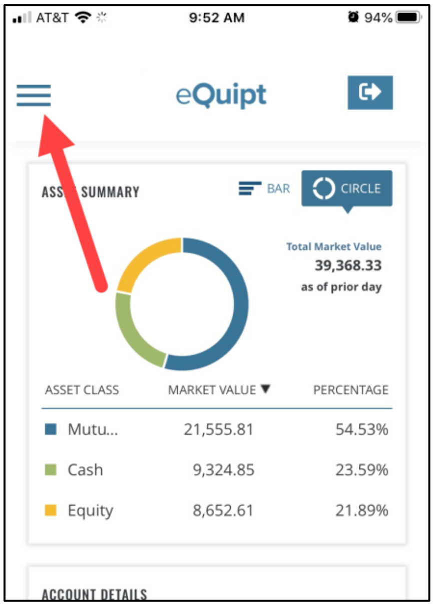


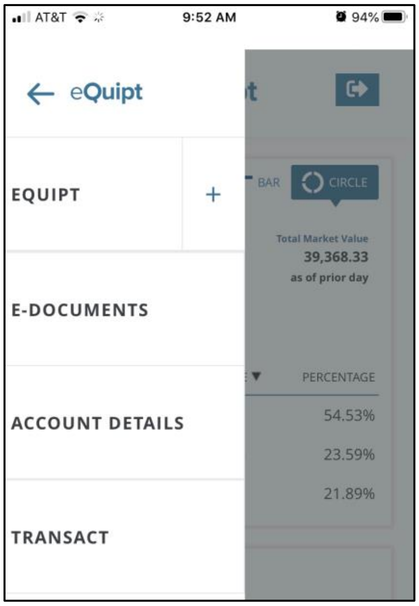
Aside from the different look and the navigation options being on the left rather than along the top, the navigation between the Standard and Accessible themes is otherwise identical, and the same screen options are available in both.

Utilize the Mobile App

eQuipt can also be accessed by downloading and installing the **RAA eQuipt** mobile app to your Android or iOS device. The mobile app provides access to the same screens of information as the browser version, but additionally provides access to the Mobile Deposit feature.

Most of the navigation in the mobile app is the same as in a browser. However, rather than using tabs along the top of the screen to navigate, you'll use the hamburger menu ☰ icon in the top left (left screenshot below). This opens a panel on the left, where you can select which screen to view (right screenshot below).





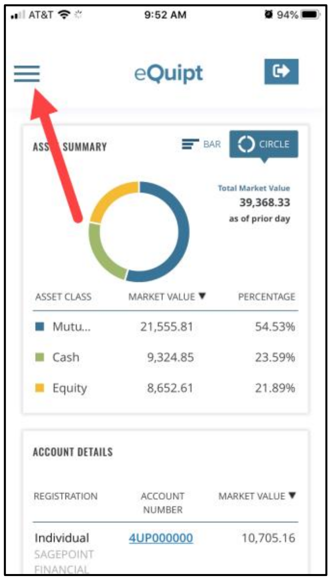
Mobile Deposit

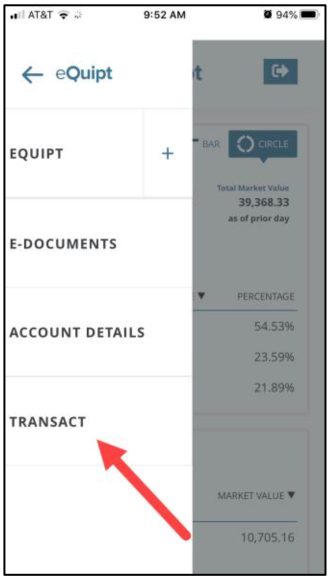
The **RAA eQuipt** mobile app enables you to deposit a check into your account(s), by using your mobile device's built-in camera.

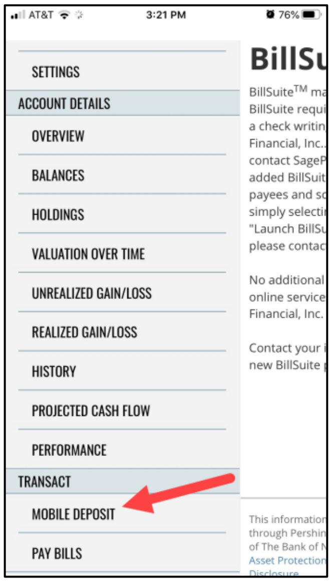
- First-party and second party checks only. NOTE: Third party checks are not eligible for mobile deposit
- Maximum check amount is $100,000
- Make checks payable to Pershing LLC; sign and write "For Mobile Deposit" on the back
- The daily cutoff time for the check to be processed the same business day is 3pm ET

To Make a Mobile Deposit

1. To begin, click the ☰ icon in the top left (see below left).
2. Select **Transact** in the navigation panel on the left (see below middle).
3. This will bring you to the BillSuite™ page, which is the default page in the Transact section. Click again on the ☰ icon in the top left.
4. Select **Mobile Deposit** (see bottom right)

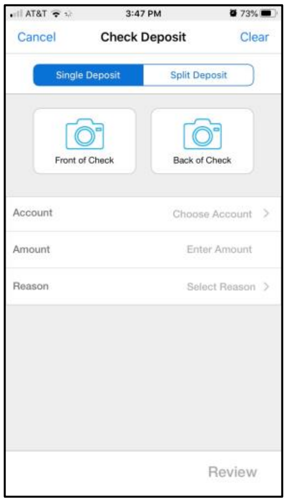






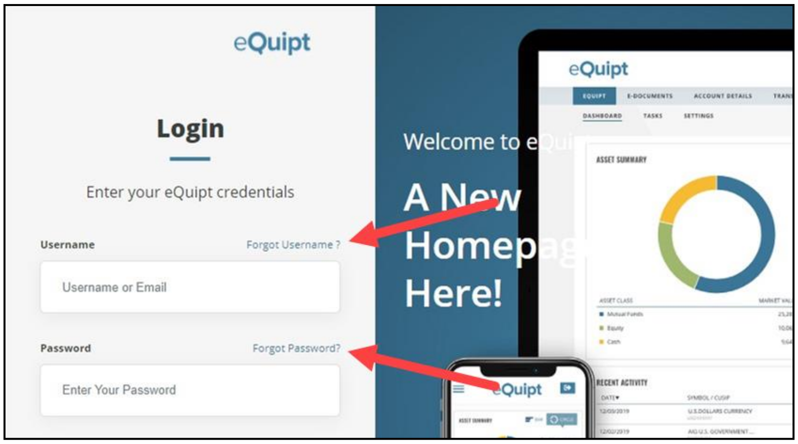
The **Check Deposit** screen (shown below) guide you through taking a picture of the front and back of the check. If you are splitting the check between multiple accounts (up to 7), switch to the **Split Deposit** tab.

1. Select the account(s) to deposit the check into from the **Account** menu (all accounts linked to your login will display)
2. Input the amount of the check
3. For IRAs, select a **Reason** for the deposit.
4. Click **Review**, then review your entries for accuracy, and click **Confirm**.



Login Assistance

If you forget your username or password, **Forgot Username** and **Forgot Password** links are available on the login screen.



- **Forgot Username**: Input your email address and click **Next** to have the username emailed to you.
- **Forgot Password**: Provide your username and complete the security process, after which you will be able to set up a new password.
- You can also update your username, password, email address, and mobile number at any time in the **eQuipt** tab > **Settings** page by accessing the **Account Details** and **Security Details** screens:

If you have any questions, please contact your financial professional.