

Need funds? Please notify our office with advance notice.

(Minimum 2-5 business days) so that we can account for a trade's settlement cycle, cash disbursement method, and applicable paperwork.



HOW TO SUBMIT CASH OR TRADE ORDERS

To proactively safeguard your identity, an account owner's **verbal authorization is required** for all trade orders and asset movement requests. This includes deposits and withdrawals, and any applicable solicited and unsolicited trades.

Request Channel	Meet Authentication Requirements?
Phone call	Yes, knowledge-based questions may be asked.
Email message	No, verbal authorization must be provided before we can move forward with your request.
Voice message	No, verbal authorization must be provided before we can proceed with your request. We cannot accept instructions via voice mailbox message.
SMS text message	No, verbal authorization must be provided before we can move forward with your request.

PROCESSING TIME ESTIMATES

For accounts held at Pershing LLC or Cetera Investment Services (CIS) only.

Event	Estimated Processing Time*
New account opening	1-3 business days
Linking a personal bank account	1-3 business days
Incoming general transfer	5-10+ business days
Incoming complex transfer	7-21+ business days
Outgoing account transfer	N/A - initiate from receiving account side
Trades to free up cash	Settlement cycle depends on position type being sold



Asset Movement

PROCESSING TIME ESTIMATES

For accounts held at a firm like Franklin Templeton, Pacific Life, or American Funds.

Event	Estimated Processing Time*
New account opening	5-7 business days
Linking a personal bank account	1-3 business days
Incoming general transfer	7-21+ business days
Incoming complex transfer	7-21+ business days
Outgoing account transfer	N/A - initiate from receiving account side
Trades to free up cash	Settlement cycle depends on position type being sold

*Estimated time ranges only and subject to change without notice. Timeline starts once paperwork has been submitted and does not include any unforeseen delays, including, but not limited to, processing rejection, error, federal holiday, or system updates.

FAQ

Why are the estimated processing times longer for complex transfer events?

Each investment firm or custodian has their own set of paperwork requirements, protocols, and processing times that are not in our control. For example, some servicing requests require a medallion stamp, which must be requested through an internal process before a physical copy is mailed to the outside business. We work quickly and efficiently on our end, so that the outside business (contra) firm can review and process paperwork in a timely manner.

If I already have an account at a company like Pacific Life or American Funds, can you become the servicing agent?

In most circumstances, yes. To find out if your financial professional can become the servicing agent on your existing outside business account, please contact our office. To help us understand the account in question, you will need to be able to provide a recent account statement so we can review in greater detail.

How can I view my accounts?

For most accounts, registering on the Cetera AdviceWorks platform is recommended because you can view and link accounts from platform-supported investment, annuity, and life insurance companies. Please consult with your financial office for additional guidance on AdviceWorks, NetXInvestor, or a direct company portal. For more details, visit smithandcompanyfinancialservices.com/client-portals.

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