

Client eSign Process



Key Terms:

eSign In person: Signing in your Advisor's office

eSign Remote: Signing in a location outside of your Advisor's office

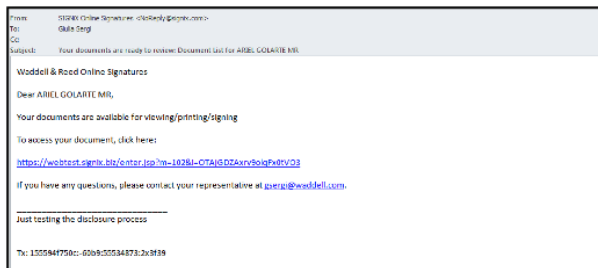
KBA: Knowledge Based Authentication, also known as challenge questions.

SMS: Short Message Service (text message). A text message is provided with a code that authenticates you.

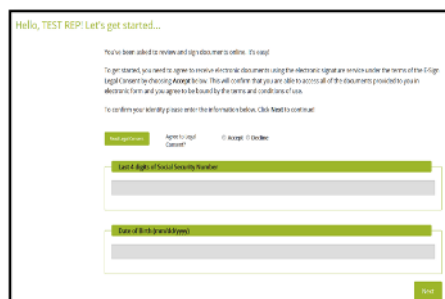
KBA

Remote: You will receive an email containing a link that begins the eSign process.

In-Person: A pop-up will appear on the advisor's computer beginning the eSign process with the KBA questions.



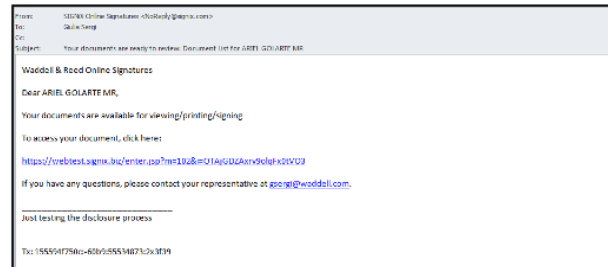
Follow the instructions on the screen and enter last 4 digits of your SSN and Date Of Birth and Click "Agree"



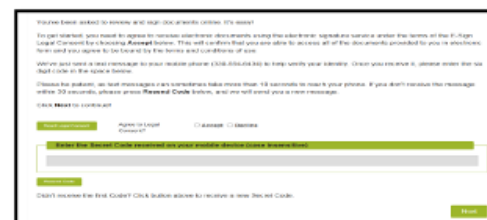
SMS Text

Remote: You will receive an email containing a link that begins the eSign process.

In-Person: A pop-up will appear on the advisor's computer beginning the eSign process.

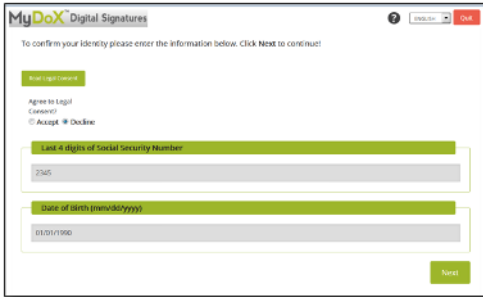


Follow the instructions on the screen and Click "Agree". Clicking agree gives consent for the SMS message to be sent. Note: This can take up to 15 minutes to receive



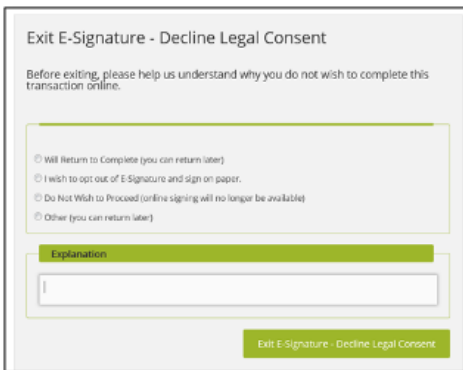
KBA

***If you choose not to agree and stop the eSign process you will need to enter the last 4 digits of your SSN, choose decline and click next.



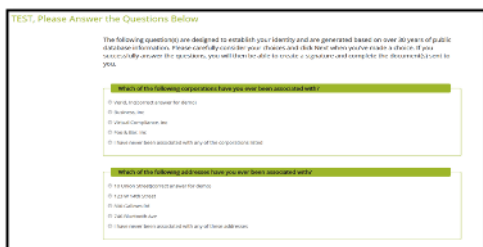
The screenshot shows a web browser window titled "MyDoX Digital Signatures". The page asks the user to confirm their identity by entering the last 4 digits of their Social Security Number and their date of birth. There are input fields for both, with "2345" entered in the SSN field and "01/01/1980" in the date of birth field. A "Next" button is visible at the bottom right.

You will also be prompted to provide a response as to why you didn't continue.



The screenshot shows a form titled "Exit E-Signature - Decline Legal Consent". It asks the user to provide an explanation for why they do not wish to complete the transaction online. There are four radio button options: "Will Return to Complete (you can return later)", "I wish to opt out of E-Signature and sign on paper.", "Do Not Wish to Proceed (online signing will no longer be available)", and "Other (you can return later)". Below the options is a text input field for the explanation and an "Exit E-Signature - Decline Legal Consent" button.

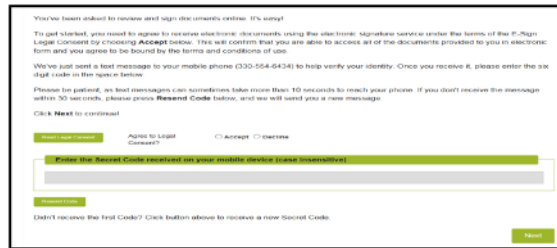
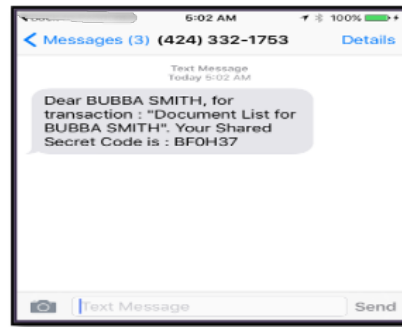
You will be asked a series of test questions that are designed to verify your identity



The screenshot shows a test screen titled "TEST: Please Answer the Questions Below". It contains two multiple-choice questions. The first question asks which of the following companies have you ever been associated with, with options: "None of the above", "Bancorp One", "Virtus Capital Services", and "Hess Oil, Inc.". The second question asks which of the following addresses have you ever been associated with, with options: "145000 3rd Street", "145000 3rd Street", "145000 3rd Street", and "145000 3rd Street".

SMS Text

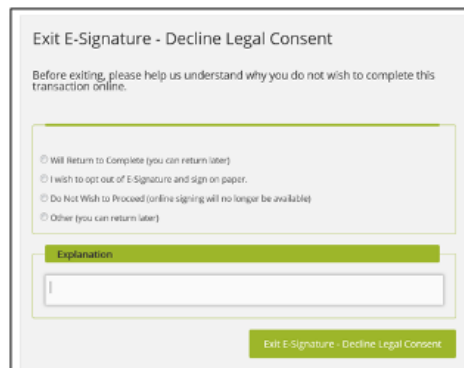
You will receive a text message with the shared verification code to add in to the instructions on the web page.



The screenshot shows a mobile device screen displaying the same KBA form as seen in the desktop version. It includes the "Agree to Legal Consent?" section with "Accept" and "Decline" options, and the "Enter the Secret Code" field. A "Next" button is at the bottom right.

****If you choose not to agree and stop the eSign process you will need to enter SMS message code, choose decline and click next.

You will also be prompted to provide a response as to why you didn't continue.



The screenshot shows a form titled "Exit E-Signature - Decline Legal Consent". It asks the user to provide an explanation for why they do not wish to complete the transaction online. There are four radio button options: "Will Return to Complete (you can return later)", "I wish to opt out of E-Signature and sign on paper.", "Do Not Wish to Proceed (online signing will no longer be available)", and "Other (you can return later)". Below the options is a text input field for the explanation and an "Exit E-Signature - Decline Legal Consent" button.

You will now create a “signing password”. This will be used later to verify your intention to sign a document and also return to view documents that have been previously signed. You will also select which signature font to use.

JENNIFER, Let's Create Your Signature

First, choose a Signing Password. This password will protect your electronic signature and let you access your signed documents after you've finished. Then, choose the style of your signature and initial from the options below.

Please enter a signing Password of 6-12 characters with at least 1 letter and 1 number. Your signing Password should be secret to you and yet easy to remember.

Select your Signing Password

Confirm your Signing Password

Choose a signature font Draw your own signature

Signature Font

JENNIFER.SMITH
 JENNIFER SMITH
 JENNIFER SMITH
 JENNIFER SMITH
 JENNIFER SMITH
 JENNIFER SMITH

On to View / Sign

Now you are ready to review and sign the documents. If you would like to read through the documents click “Let Me Review”. If you are ready to sign your documents click” GO!”

Ready To Review and Sign?

Select **Go** to jump right to your first action and let us guide you through the document. If you'd rather go at your own pace, choose **Let Me Review**. Simply scroll or use the **NEXT** and **PREV** buttons at the bottom corners of the screen to jump to unfinished signatures and other tasks.

Let Me Review Go

If you select the “Let Me Review” option, your document(s) will be displayed. Clicking the “Next” button within your document(s) will move you through the document to the next signature blank. Each time you click “Next”, it will take you to a task or a signature blank within the document.

Begin Document

Traditional IRA Custodial Account Agreement

Traditional Individual Retirement Custodial Account
Form 5305-A (Revised March 2002) under section 408(a) of the Internal Revenue Code (the "Code")

The Depositor whose name appears on the Adoption Agreement is establishing a Traditional Individual Retirement Account (IRA) under section 408(a) to provide for his or her retirement and for the support of his or her beneficiaries after death.

Pursuing LLC (the "Custodian") has given the Depositor the Disclosure Statement required under Regulation 1.408(a)-6(c).

The Depositor and the Custodian make the following agreement (the "Agreement").

Article I
Except in the case of a rollover contribution described in sections 402(c), 402(a)(4), 402(a)(5), 408(d)(3), or 407(c)(1)(G), an employer contribution to a simplified employee pension plan as described in section 408(k), or a recharacterized contribution described in section 408A(c)(6), the Custodian will accept only cash contributions up to \$3,000 per year for tax years 2002 through 2004. That contribution limit is increased to \$4,000 for tax years 2005 through 2007 and \$5,000 for 2008 and thereafter. For individuals who have reached the age of 50 before the close of the tax year, the contribution limit is increased to \$3,500 per year for tax years 2002 through 2004, \$4,500 for 2005, \$5,000 for 2006 and 2007, and \$6,000 for 2008 and thereafter. For tax years after 2008, the above limits will be increased to reflect a cost-of-living adjustment, if any.

Article II
The Depositor's interest in the balance in the Custodial Account is nonforfeitable.

If the Depositor dies before the required beginning date, the beneficiary's life expectancy as determined under (a) will be distributed over such spouse's death, or over the period in paragraph (c)(1) below if longer. Any interest remaining after the required beginning date will be distributed over such spouse's remaining life expectancy as determined in the year of the spouse's death and reduced by one for each subsequent year, or, if determined as being made over the period in paragraph (a)(1) below, over such period.

(ii) If the designated beneficiary is not the Depositor's surviving spouse, the remaining interest will be distributed over the beneficiary's remaining life expectancy as determined in the year following the death of the Depositor and reduced by one for each subsequent year, or over the period in paragraph (a)(1) below if longer.

(iii) If there is no designated beneficiary, the remaining interest will be distributed over the remaining life expectancy of the Depositor as determined in the year of the Depositor's death and reduced by one for each subsequent year.

(iv) If the Depositor dies before the required beginning date, the

NEXT

The next step is to eSign the documents. To put your signature on the document simply click on the “Sign” button and it will add your signature to the document. Click the “Next”, button to move to the signature blank.

The screenshot shows a document signing interface. At the top, there is a header with the text: "Once I've finished signing, please enter the intent to sign below and select Sign to indicate you are JENNIFER SMITH and are legally bound by your electronic signature(s)." Below this, there are several sections for signing. The first section is highlighted in yellow and contains the name "JENNIFER SMITH" and a "Sign" button. Below this are sections for "Printed Name", "Company Name", "Title", "Email", and "Phone Number". At the bottom right, there is a "Next" button.

Upon completion of the process a box will pop up letting you know that you have finished. If you are comfortable submitting your signature(s) on the form(s) click, “Finish.”

The screenshot shows a confirmation box titled "Finished Signing". The text inside reads: "You've completed all your document(s)! If you're finished with this document(s), tap Finish below to confirm your signature(s) and other entries on this document(s). If you want to spend more time reviewing the document(s), select Stay Here. Just hit Finish Signing when you're done." At the bottom right, there are two buttons: "Stay Here" and "Finish".

You will then be taken to a screen that will require you to enter the signing password that was created at the beginning of the process.

The screenshot shows a screen titled "Intent to Sign". The text reads: "Now that you've finished signing, please enter the intent to sign below and select Sign to indicate you are JENNIFER SMITH and are legally bound by your electronic signature(s)." Below this is a text input field with the placeholder text "Enter your Signing Password" and a "Sign" button at the bottom right.

At this point you will see a screen that lets you know you've successfully completed your electronic signature and that a notification e mail has been sent to your Advisor.



You will also receive an e mail confirmation for your records that the document(s) were successfully signed and sent to the appropriate party.

