

November 2021

Frequently Asked Questions



How do I access my accounts Online?

We are working through the process of setting all clients up with online access (Account View). If you would like to enroll yourself in online account access you can sign up at:

- <https://myaccountviewonline.com/login/>

You can find step by step instructions on how to register on our website:

- <https://www.cairnwealthadvisors.com/> **Client Center** – Client Resources – Account View Registration Client Guide

You will need your email address, phone number, the last four digits of your SSN, and ZIP code. Be advised that you will only be able to register accounts that are under your SSN. You can contact us and we will be able to add additional household accounts to your online access.

- Your UserID will be your full email address (e.g., client@abc.com)
- You will only be able to switch statement/document delivery preferences for the accounts on which you are the primary account holder.

I cannot login to my account and/or it is not sending me a link to reset my password.

When requesting a password reset, please ensure you are entering your email address in its entirety (e.g., client@abc.com). If you do not enter the correct UserID (full email), a link will not be sent to you. If you experience any issues, please contact our office.

Why are multiple advisors listed on my statement?

Cheryl Marquez, Brian Hsieh, David Lytle, and Steve Berglund are all advisors on the Cairn Wealth Advisors Team.

Previously, at Waddell & Reed, you saw “Cairn Wealth Advisors” or “Marquez-Hsieh Group” (prior to July 2019) on your statements and related correspondence. Although LPL requires that all advisors on the team be listed, it is important to note that your advisor has not changed.

Why am I getting so many letters and other communications from LPL?

We are aware that you are being inundated with mailings from LPL. These mailings are required by the regulators as we update your accounts on the LPL platform. The mailings should slow as we finalize our transition.

We encourage you to enroll in e-delivery of documents if you wish to not receive many of these communications in the mail. You can find instructions on how to go paperless on our website:

- <https://www.cairnwealthadvisors.com/> **Client Center** – Client Resources – Account View Go Paperless Client Guide

Did the billing frequency on my advisory account change after conversion to LPL?

Yes. Waddell & Reed transitioned from quarterly to monthly billing on all advisory accounts several years ago. At LPL, advisory accounts are billed quarterly (January, April, July, October), similar to how Waddell & Reed handled fees prior to the conversion to monthly billing.

Will I receive my tax documents from LPL or Pershing (Waddell & Reed) for the 2021 Tax Year?

For non-retirement accounts you will receive a tax document from both companies. For retirement accounts, you will only receive a tax document if you made withdrawals from your account. If you withdrew funds while your account was at Pershing (Waddell & Reed), you will receive a 1099-R from them. If you withdrew funds post conversion (July 23, 2021), LPL will issue your 1099-R.

When will I lose access to NetX Investor?

Although all accounts have migrated to LPL, you will continue to have access to NetX Investor (Pershing) through the end of October, 2022 for access tax documents or other historical information.

TurboTax and other tax software programs use your NetX Investor credentials to pull your Pershing tax data to aid in preparing your tax returns. Please use "HWA" when asked for the Financial Organization code. You will also have access to your historical statements, including statements and other communications confirming all accounts and positions have been converted to LPL.

You will also have the ability to pull tax data from LPL into TurboTax. Please reference the Client Center on our website for a detailed TurboTax Guide.

- <https://www.cairnwealthadvisors.com/> **Client Center** – Client Resources – LPL TurboTax Client Guide

What should I do if my address changes?

Please let us know as soon as possible of any change in address and we will work to get your address updated on all of your accounts and systems. However, since we are no longer an advisor of record on the Pershing platform, you will need to contact Pershing directly (Pershing Client Line: 201.761.5499) to notify them of your change in address to receive your 2021 tax and/or other documents.