



The Core of a Solid Financial Portfolio



# A Simple Way to Centrally Manage Your Finances

Your financial life can be complex. Multiple accounts and separate statements can make managing your money a challenge. Now you can simplify your finances with a Corestone® Platinum account, which enables you to combine your cash management and investing in one place. It provides you with a debit card and lets you handle other daily financial activities like checking, investing, bill payments and much more.<sup>1</sup> Corestone combines nearly all aspects of your finances, so that you can save time, streamline your paperwork and more easily manage your money.

## More Flexibility, Greater Convenience

All investors receive:

- > Daily sweep of cash
- > Unlimited check writing
- > Apple Pay® mobile wallet compatibility
- > 24/7 voice response and live support
- > Visa® debit card with access to cash through a network of 55,000 ATMs
- > Discounts for replacement check orders
- > A full range of concierge services

## Corestone Keeps You in Control

Corestone lets you keep your financial assets in one place, while allowing you to track your spending, write checks, make purchases on the go or get cash when you need it.

## Manage All Your Daily Transactions in One Place

Corestone makes it easy to deposit, move and access your money. You can establish secure, convenient direct deposit from your paycheck, Social Security, pension, IRA distribution or other sources of income. You can access cash any time through ATMs, including free transactions at over 55,000 Allpoint® network ATMs.<sup>2</sup> Pay for your purchases on the go with a Visa debit card or Apple Pay mobile wallet.

## Keep Every Dollar Working Hard for You

Corestone works to help you earn more from your idle cash. Each day, the uninvested cash in your portfolio is swept automatically into your choice of sweep accounts. To help capture the full return potential of your equity investments, you can also have dividends automatically reinvested in the same securities at no added cost.

## Gain a New Perspective on Your Finances

Corestone offers you a complete view of your cash, investments, income and spending in a single account. This way, you can easily track your activity and see your financial picture at a glance. You can see how much your money has earned, what your investments are worth and where your money has been spent.

You can see enhanced cost basis reports for your investments, as well as expenses sorted by category on monthly statements and year-end summaries. You can save time and streamline your paperwork with online account access and e-delivery for your statements.

Through the SelectLink® service, you can also consolidate all of your accounts on a single summary statement and view the complete net worth of each account or your entire household. By giving you fingertip access to account information, Corestone helps you make more informed choices about your finances.

## A Range of Choices to Fit Your Needs

Whether you are just starting to build wealth, or already hold a large portfolio, you can find the right package of features—all included in one account.

## Account Features

Investments	Daily sweep of uninvested cash
	Complimentary dividend reinvestment
Deposits	Direct deposit
Spending	Unlimited check writing with no per check minimum
	Free bill payment and electronic check presentment with BillSuite
	The ability to use a checking account for electronic fund transfer, insurance payment and trust payment needs
	Visa debit card
	Apple Pay mobile wallet compatibility
	Purchase protection and travel benefits
	Reorders of wallet checks
	Free stop payment orders
Cash	Free access to 55,000 Allpoint network ATMs
	Fee reimbursement on non-network ATMs
Reporting	Online check image retrieval (front and back) <sup>3</sup>
	Enhanced cost basis reporting for investments
	Expense coding and tracking
	Statements record expenses by category
	Year-end account summary of expenses by category
Service	24/7 live client service for all bill payment and debit card-related questions
	24/7 automated voice response service for all account and debit card-related questions
	Full range of concierge services including limousine transportation, passport and visa assistance, sightseeing tours and more

## Streamline Your Purchases and Bills

Conveniently manage your spending the way you want by check, card, mobile wallet or online.

- > Unlimited check writing
- > BillSuite online bill payment offering flexible reports and email alerts
- > Visa Platinum debit card featuring purchase and travel protection
- > Free stop payment orders

## Understanding the Protection of Assets

### **Securities Investor Protection Corporation® (SIPC®) Coverage**

Pershing is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure available upon request or at [sipc.org](http://sipc.org).

### **Excess of SIPC Coverage Through Underwriters at Lloyd's and Other Commercial Insurers**

In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits from certain underwriters in Lloyd's insurance market and other commercial insurers.

An excess of SIPC claim would only arise if Pershing failed financially and client assets for covered accounts—as defined by SIPC—cannot be located due to theft, misplacement, destruction, burglary, robbery, embezzlement, abstraction, failure to obtain or maintain possession or control of client securities, or to maintain the special reserve bank account required by applicable rules.

# Get the Most From Your Platinum Debit Card

DEBIT CARD BENEFITS <sup>4</sup>
<b>PIN and signature-based transaction capabilities</b> —Select credit in most cases or choose debit and enter your PIN to obtain cash back at participating retailers
<b>Unique account number for each cardholder</b> —Individual cards allow for customized spending limits
<b>Mobile wallet compatibility</b> —Apple Pay available now, others coming soon
<b>Warranty manager</b> —Extended warranty protection and service agreements
<b>Purchase security</b> —Replacement, repair or full reimbursement for stolen or damaged items
<b>Roadside assistance</b> —Dependable roadside assistance when you need it
<b>Travel and emergency assistance</b> —Medical and legal referrals and emergency transportation
<b>Worldwide automatic travel accident insurance</b> —Travel expenses are covered automatically
<b>Secondary rental coverage</b> —Coverage up to the actual cash value of most rental vehicles
<b>Price protection program</b> —Refunds on the difference between the purchase price and advertised price
<b>Auto rental discounts</b> —Special discounts on most rental vehicles at participating locations
<b>Emergency evacuation insurance</b> —Receive up to \$10,000 for covered expenses when you charge a trip in excess of 100 miles
<b>Visa concierge service</b> —Personalized assistance for entertainment, business and travel plans
<b>Lost/damaged luggage coverage</b> —Reimbursement for lost or damaged luggage

## Get Started Today

Simplify your life with Corestone and start managing all of your financial activities from one central place.

## How to Open an Account

- > Read the [Corestone Agreement and Financial Terms](#) page for details
- > Complete the [Corestone Account Application](#)
- > Sign the application and return it to your advisor

## Find the Answers You Need

Client service for bill payment and debit card questions is available 24 hours a day, 7 days a week. If you have any questions, call (800) 547-7008 within the United States or, from outside the United States, make a collect call to (610) 382-8380.

<sup>1</sup>Check writing services are not offered on all accounts. Please contact your advisor for more information.

<sup>2</sup>Allpoint is America's largest surcharge-free ATM network with locations in thousands of retail locations nationwide.

<sup>3</sup>Not available to investors participating in IRA Resource Checking\*.

<sup>4</sup>All benefits are subject to merchant participation, store limits and other terms and conditions. For further information on the Visa debit card terms and conditions, please call the telephone number on the back of your debit card.

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## Financial Terms

### Standard Fee Schedule

The following fees will be charged to your account. However, they may differ at the discretion of your advisor.

#### Annual Fees

Platinum and Corporate Platinum account:	Waived
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#### Checking Fees<sup>1</sup>

Stop payments:	Waived
Returned checks or ACH debits (for any reason):	\$25
Retrieve copy of paid check:	\$2.50
View copy of paid check online:	Waived
Overnight checkbook fee <sup>2</sup> :	\$20

#### Visa® Fees

ATM withdrawal fee (PNC Bank or Allpoint® network) <sup>3</sup> :	Waived
ATM out-of-network fee (ATM not on PNC Bank or Allpoint network):	Waived
ATM surcharge fee (charged by ATM not on PNC Bank or Allpoint network):	Various
Retrieve copy of paid Visa draft:	\$2.50
Foreign transaction fee (Visa fee for transactions performed outside the U.S.):	1% of the transaction
Cash advance fee (non-ATM):	0.25% of the transaction (\$2.50 minimum)
Overnight debit card fee <sup>3</sup> :	\$20

#### Electronic Checks

Letter with checking account information:	Waived
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Can be upgraded to any paper check style at any time.

### Personal Checks

Initial order (includes checkbook cover, check register, deposit tickets and 40 checks):	Waived
Reorders (includes check register, deposit tickets and 100 checks):	\$7.50

### Carbon Copy Checks

Initial order (includes checkbook cover, check register and 100 checks):	\$15
Reorders (includes check register and 100 checks):	\$25

### Business Checks

Initial order (includes business binder, business register, deposit tickets and 252 checks):	\$50
Reorders (includes business register, deposit tickets and 252 checks):	\$40
Reorder binder:	\$20

### BillSuite™

View, pay and manage bills online 24 hours a day, seven days a week <sup>4</sup> :	Waived
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<sup>1</sup> Check writing services are not offered on all accounts. Please contact your advisor for more information.

<sup>2</sup> Checks or debit cards requested to be sent to an alternate address must go by overnight courier. Also, a signature is required from the recipient. The account may be subject to the overnight delivery fee.

<sup>3</sup> More than 52,000 surcharge-free ATM locations (daily withdrawal limit of \$3,000) including 9,000 PNC Bank ATM terminals and additional ATM access through Allpoint network, which has over 43,000 ATM locations in the U.S.

<sup>4</sup> Clients using BillSuite must abide by the terms and conditions. BillSuite is accessed via NetXInvestor®.