



# HighPoint Paperwork Guide

These procedures explain the detailed processes for opening new accounts, setting up financial planning or consulting arrangements, and ongoing supervision of services. Please become familiar with each step of the process, as exceptions will not be made for missed or incomplete paperwork.

A checklist is included at the end of this document for your reference. You are not required to submit this checklist, but it is meant as a desktop guide.

## 01. New Account Opening

### 01.01 Deliver Form CRS

During your first meeting with a prospect, the first thing you need to do is deliver the Form CRS for HighPoint and LPL. You must deliver HighPoint's form CRS as well as LPL's Form CRS. These are two separate documents. These documents are required to be delivered prior to making any recommendations for a client account, including the recommendation of an account type.

- HighPoint's current Form CRS can be found on HighPoint's website under the Advisor Portal. This document will be updated on the portal and should not be saved locally on your computer. Log delivery of HighPoint's Form CRS on the HighPoint Disclosure Delivery Log. The log is an Excel template that you must update on a cumulative basis. For hybrid advisors, the log must be uploaded to your branch files in ClientWorks at the end of each quarter. For IFA only advisors, the log must be sent to HighPoint at the end of each quarter.
- LPL's current Form CRS can be found on the Resource Center. Log delivery of LPL's Form CRS on the Form CRS tool in ClientWorks. Go to Menu, Compliance, Form CRS. You will be prompted to choose Mail, Email, or Hand delivery. If you emailed Form CRS to the client, choose Hand delivery from the menu. Choosing email will prompt LPL to send another copy to the client via email.

### 01.02 Obtain Risk Tolerance Questionnaire

Each client is strongly recommended to complete a written risk tolerance questionnaire prior to account opening. You can use a questionnaire developed by an approved outside service (Riskalyze, for example) to assist in determining the client's overall investment objective.

### 01.03 Obtain Rollover Rationale Form

For any rollover from an employer-sponsored plan, you must complete a Rollover Rationale Form. The form confirms that you provided only education on the available options and did not make a recommendation to the client to roll over an employer-sponsored retirement account. DAMAs for rollover accounts will be rejected by HighPoint without this form on file.

### 01.04 Deliver Disclosure Documents

Deliver HighPoint's disclosures to the Client. Current disclosure documents can be found on HighPoint's website under the Advisor Portal. These documents will be updated on the portal and should not be saved locally on your computer. The documents can be attached to a DocuSign envelope as PDF attachments.

1. Form ADV Part 2A
2. Form ADV Part 2A Appendix (for LPL SWMII accounts only)



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3. Form ADV Part 2B – This form is specific to each advisor and will not be saved on the Advisor Portal.
4. HighPoint Privacy Notice

### 01.05 Complete Custodian's New Account Paperwork

Fill out the Custodian's new account form. When completing the form, verify suitability and account information with the client prior to signing. After the forms have been signed, any changes require client initials and date.

1. LPL:
  - a. New account paperwork is generated in ClientWorks. Step by step instructions can be found in the Resource Center.
  - b. For SWMII accounts, ensure the client is designated to receive all proxy materials. You are not permitted to vote proxies on behalf of clients.
2. TD Ameritrade:
  - a. New account paperwork is generated through Veo One. Step by step instructions can be found in Account Management under Account Wizard.
  - b. An Outside Advisory Account Form is required for all accounts (F1-HYB). That form is submitted to [f1hyb@hiptpartners.com](mailto:f1hyb@hiptpartners.com).
  - c. TD paperwork should be sent to [tdpaperwork@hiptpartners.com](mailto:tdpaperwork@hiptpartners.com) to be saved in the client file at HighPoint.
3. Fidelity
  - a. New account paperwork is generated through WealthScape. Step by step instructions can be found on the OnLine Reference page in WealthScape.
  - b. An Outside Advisory Account Form is required for all accounts (F1-HYB). That form is submitted to [f1hyb@hiptpartners.com](mailto:f1hyb@hiptpartners.com).
4. AssetMark (Referral/Co-Manager Agreements):
  - a. New account paperwork is completed through eWealthManager. Step by step instructions can be found in the Service Center.
  - b. A suitability questionnaire is required by AssetMark for all accounts (AssetMark form).
  - c. AssetMark clients do not require a DAMA.
  - d. A copy of the AssetMark agreement and suitability questionnaire must be sent to [DAMA@hiptpartners.com](mailto:DAMA@hiptpartners.com) to be saved in the client file at HighPoint.

### 01.06 Complete the HighPoint Agreement

#### 01.06.01 Discretionary Asset Management Agreement (DAMA)

Complete the HighPoint DAMA using the attached instructions on Exhibit A, B, or C (descriptions below). DAMAs can be signed electronically on DocuSign or in hard copy, depending on the Advisor's access level and the client's preference.

The current DAMA template is available on DocuSign or on the HighPoint website in the Advisor Portal. When a new DAMA template is released, there will be a two-week grace period, after which outdated DAMAs will not be accepted.

You do not have discretion to trade in the client account until the DAMA has been fully executed (signed by Client, Advisor, and HighPoint). After the forms have been signed, any changes require client initial and date.



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The DAMA mailbox is not to be used for Custodian forms. This mailbox can only be used to submit and process HighPoint forms.

The HighPoint DAMA and Custodial forms must be completed in separate DocuSign envelopes. Submitting in the same envelope will cause the system to incorrectly populate the forms, and they will have to be redone.

- **Exhibit A** describes the instructions for completing the DAMA via DocuSign. This option is only available if you have access to ClientWorks. If using this option, the DAMA will be uploaded to the client file in ClientWorks once it is completed.
- **Exhibit B** describes the instructions for completing the DAMA and F1-HYB via DocuSign for outside custodians. This option is only available if you have access to ClientWorks. If using this option, the DAMA will be saved to the client file at HighPoint once it is completed.
- **Exhibit C** describes the instructions for completing a hard copy DAMA and F1-HYB. If using this option, the DAMA will be saved to the client file at HighPoint or on ClientWorks once it is completed.

### 01.06.02 ERISA 3(21) Agreement

Advisors can act as a co-fiduciary on ERISA plans in a 3(21) arrangement. Complete the ERISA 3(21) Agreement electronically on DocuSign or in hard copy. The ERISA Agreement must be signed by the Advisor, authorized Plan representatives, and HighPoint.

The Agreement must identify all services you will be required to provide to the Plan. On an annual basis, you must attest to the completion of stated services on the Annual ERISA Summary Review Form.

The current ERISA 3(21) Agreement template is available on DocuSign or on the HighPoint website in the Advisor Portal. When a new Agreement template is released, there will be a grace period of two weeks, after which outdated Agreements will not be accepted.

The ERISA 3(21) Agreement does not give you discretion to trade in any Plan participant accounts or to make changes to the Plan investment options. The Plan sponsor must approve the selection and replacement of Plan investment options. After the forms have been signed, any changes require an initial and date by the authorized Plan representatives.

### 01.07 Fees

Advisory fees are charged quarterly in advance based on the market value of the account on the last day of the preceding quarter. Fees are partially refunded for accounts that terminate during the quarter.

Fees must match between the DAMA and the new account paperwork at the Custodian. If fees do not match, the forms may be sent for rework and a new client signature.

Fees can be lowered at any time without client signature. Clients should be notified of the reduction in fees. To increase fees for a client account, a new DAMA must be completed. There are no exceptions to this requirement.



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For LPL clients, you may create your own tiered fee schedule to be applied in ClientWorks. The procedures for creating a tiered fee schedule are available on the Resource Center in ClientWorks. Tiered fees will be applied once the account is funded, so the DAMA should reflect the name of the tiered fee structure you are using in ClientWorks. Do not list a tiered fee schedule that has not been approved.

For LPL MWP clients, fee tiers will be applied once the account is funded. The DAMA should reflect the Advisor's portion of the total fee. For example, if a client will be charged 1% for the program fee and 0.5% for the advisory fee, the DAMA should reflect 0.5%.

### 01.08 Annual Client Meeting Review

You are required to meet with advisory clients at least every 12 months to review the accounts under your management. For senior clients, you are recommended to meet twice annually if there are concerns about diminished capacity. Meetings can be in person, virtual, or by phone. Email reviews will be accepted only in rare circumstances.

Annual client meetings must be documented in writing on the Annual Client Meeting Review Form (F450) and accessible to HighPoint. The F450 must include written details regarding changes to a client's account, risk tolerance, or financial circumstances.

*(References to a CRM without an export are not permitted. If you use Redtail or Salesforce as your CRM, you may create a template within your CRM that contains all fields on the F450. That template must be approved by HighPoint prior to use as an Annual Client Meeting Review Form. Your CRM template must be completed annually for each client, exported as a PDF, and uploaded to the client account folder.)*

## 02. Financial Planning & Consulting

### 02.01 Requirements and Responsibilities

HighPoint's DAMA only covers the management of the investments in the account listed on the agreement. Financial Planning and Consulting services are outside the scope of the DAMA. Therefore, you are required to have a Financial Planning or Consulting Agreement on file for any client for whom you are providing additional services, including, but not limited to, preparation of a written financial plan, cash flow/budget analysis, retirement planning, education planning, major purchase planning, life or disability insurance needs, long-term care needs, estate planning, tax planning, review of a client's outside investments or retirement accounts, and business consulting.

You must have the appropriate agreement on file, even if you are not charging a fee for the additional services.

All documents related to Financial Planning & Consulting services should be sent to [fpca@hiptpartners.com](mailto:fpca@hiptpartners.com).

### 02.02 Financial Planning & Consulting Options

There are various ways you can structure and charge for financial planning and consulting services.

- Flat Fee: A flat fee for one-time financial planning and consulting services provided to the client.
- Hourly Rate: An hourly fee for one-time financial planning and consulting services provided to the client.



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- Ongoing Fee: A subscription fee charged at a pre-determined interval that will cover ongoing financial planning and consulting services.
- WealthVision Access: An annual fee to the client for access to their own WealthVision website.

### 02.03 One-Time Financial Planning/Consulting Services

These instructions apply to clients for whom you are providing financial planning or consulting services one time. All documentation must be submitted to [fpca@hiptpartners.com](mailto:fpca@hiptpartners.com) for processing.

#### 02.03.01 Financial Planning/Consulting Agreement

If you are providing Financial Planning/Consulting services on a one-time basis for a client, you must have an agreement on file. The Financial Planning/Consulting Agreement (FPCA) must be fully completed prior to performing any services for the client. The form must be completed in its entirety, and partially completed forms will not be accepted. The form can be completed through DocuSign or by hand. If completing by hand, write legibly and use blue or black ink.

The FPCA must outline the specific services you will be providing to the client. The client should verify the financial information prior to signing the agreement. If the client has an existing advisory account, the financial information should be consistent between the FPCA and the client's other accounts.

Once the FPCA is signed, the client must initial and date any changes.

#### 02.03.02 Fees

Financial Planning/Consulting one-time clients can pay through a pre-determined payment method: client check, journal from a non-retirement account, or ACH/credit card through AdvicePay. Fees charged via journal or AdvicePay will be collected/invoiced in one payment upon completion of the financial plan.

Checks must be submitted with the Check Submittal Form. Checks must be attached to the FPCA or the completed financial plan. Checks received without these documents will be returned to the sender within 24 hours of receipt. Checks must be payable to HighPoint Planning Partners, LLC. If a check is received at the inception of the planning relationship, the services must be completed within 6 months from the date the check is received. Failure to complete the services will result in a refund to the client.

#### 02.03.03 Required Documentation

Financial plans must be created using an approved financial planning software. A list of approved software is available on the Advisor Portal on HighPoint's website. New vendor requests must be made in writing to Compliance and will go through due diligence prior to being approved.

The financial plan produced through the software must include all applicable disclosures and disclaimers. If the software includes a client signature page to acknowledge receipt, the plan must be signed by the client.

Completed financial plans and consulting documentation must be sent to [fpca@hiptpartners.com](mailto:fpca@hiptpartners.com).

### 02.04 Ongoing Financial Planning/Consulting Services

These instructions apply to clients for whom you are providing services on an ongoing basis.



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### **02.04.01 Financial Planning/Consulting Subscription Agreement**

The Financial Planning/Consulting Subscription Agreement (FPCSA) must be fully completed (signed by Client, Advisor, and HighPoint) prior to performing any services for the client. The form must be completed in its entirety, and partially completed forms will not be accepted. The form can be completed through DocuSign or by hand. If completing by hand, write legibly and use blue or black ink.

The FPCSA must outline the specific services you will be providing to the client on an ongoing basis. The client should verify the financial information prior to signing the agreement. If the client has an existing advisory account, the financial information should be consistent between the FPCSA and the client's other accounts.

Once the FPCSA is signed, the client must initial and date any changes.

### **02.04.02 Fees**

The client may choose to have fees charged monthly, quarterly, semi-annually, or annually. Fees are paid in arrears, starting on the date the FPCSA is signed by HighPoint. Once the agreement is signed, fees will begin being collected on the next occurring invoice date. Payment may be accepted via check or through AdvicePay. Any change to the payment frequency or method will require a new FPCSA. Fees may not be collected in advance of the execution of an FPCSA.

Checks must be payable to HighPoint Planning Partners, LLC. Checks must be submitted using the Check Submittal Form.

Each Advisor will be charged a \$45/month fee to use AdvicePay. Credit card transactions will incur a 5% service charge, which will be charged to the Advisor.

### **02.04.03 Required Documentation**

At least every 12 months, you will be required to attest to the services provided using the Financial Planning and Consulting Annual Attestation. Changes to the client's financial information must be noted on the annual attestation, and any documentation provided to the client must be attached to the annual attestation. For advisory clients, the FPCSA attestation can be done in conjunction with the annual advisory review, but the FPCSA review must be documented on a separate form than the F450. The documentation should be sent via email PDF to [FPCA@hptpartners.com](mailto:FPCA@hptpartners.com). If the annual attestation is not completed, the FPCSA will be subject to termination.

### **02.04.04 WealthVision**

If the FPCSA includes access to WealthVision, the payment will be collected in the method stated on the agreement.

## Exhibit A

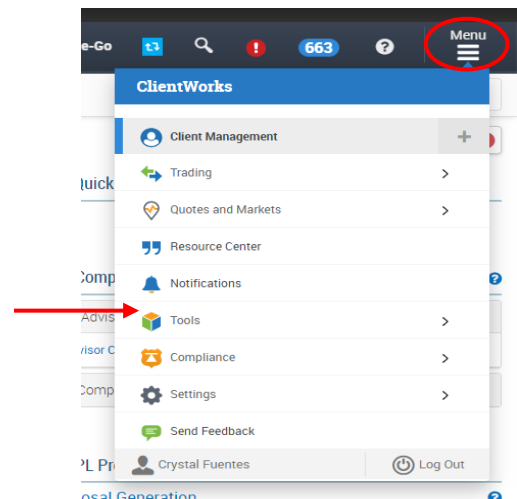
# LPL E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA)

The DAMA is required for every advisory account that is opened.

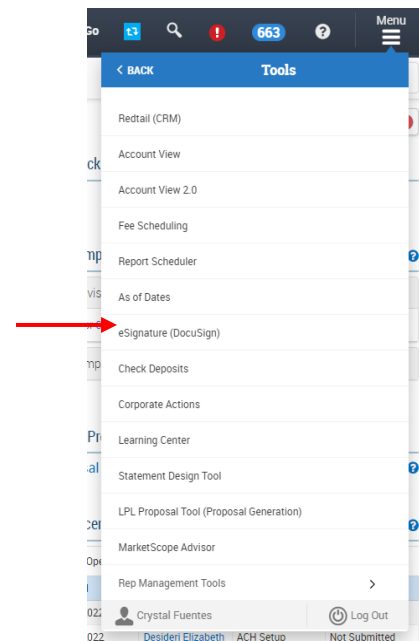
When sending the DAMA through eSignature, you must send the DAMA separately from all other account paperwork. The DAMA must be reviewed through [DAMA@hiptpartners.com](mailto:DAMA@hiptpartners.com) before it can be signed and completed by the compliance department.

### Step by Step Guide

**Step 1:** Log into ClientWorks. To select the e-Signature tab, first choose the Menu and have the drop-down options show, then select Tools.



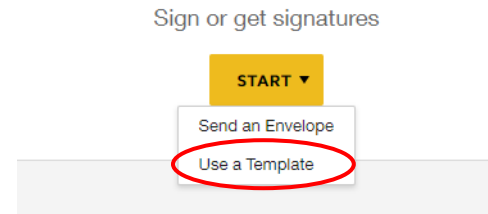
**Step 2:** Select the E-Signature option.



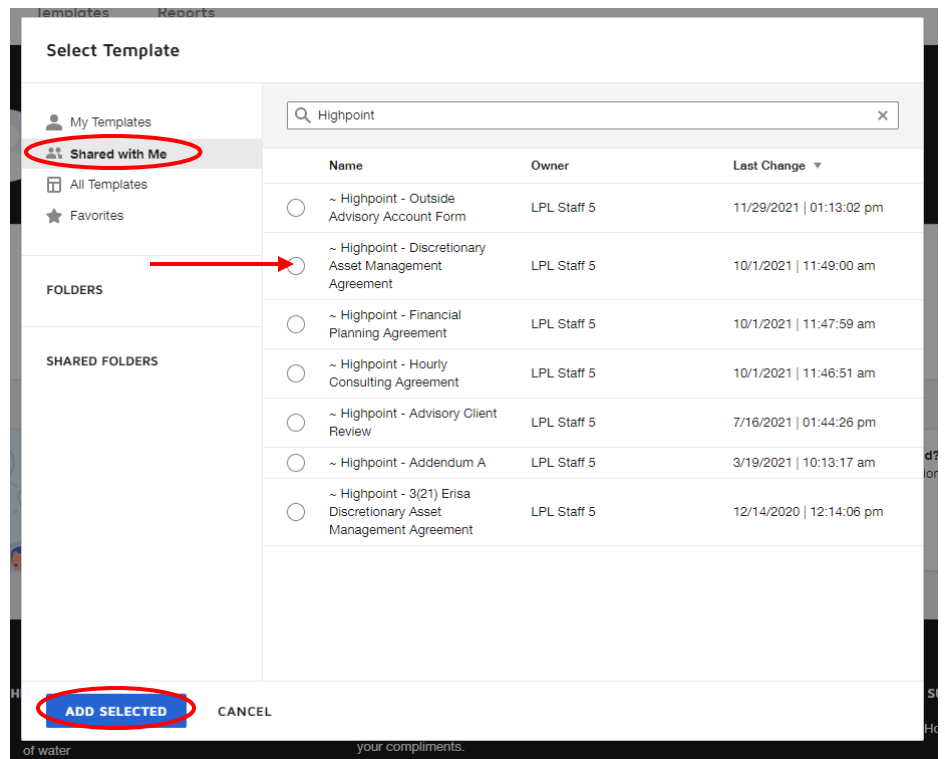
## Exhibit A

# LPL E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA)

**Step 3:** The E-Signature home page will then open, and you can then select the “Start” drop down. From there you select the “Use a Template” option.



**Step 4:** Select “Shared with Me” and then type ‘HighPoint’ in the search box. (You must hit enter for the search to begin if you do not do this the search will not begin). Select “HighPoint – Discretionary Asset Management Agreement” then “Add Selected.”





## Exhibit A

# LPL E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA)

**Step 5:** The recipients page will then open. The first recipient is always the client. You will enter the client's name, and email address. Next, add access authentication by entering the last 4 digits of the client's social security number or a prior established access number.

There are two (2) Account Holder boxes. If you only have one client you can remove the second holder box with the trashcan on the right.

The screenshot shows the 'Account Holder 1' and 'Account Holder 2' sections. Each section has a 'Name' field, an 'Email' field, and an 'Access Code' field. The 'Access Code' field is highlighted with a red arrow. A trashcan icon is circled in red on the right side of the 'Account Holder 2' section. The page includes 'NEEDS TO SIGN' and 'CUSTOMIZE' dropdown menus.

**Step 6:** The second recipient is the advisor. You will enter the advisors name and email address. Next, add access authentication by entering the last 4 digits of the advisor's ss number or a prior established access number.

There are two (2) Advisor boxes. If you only have one advisor you can remove the second holder box with the trashcan on the right.

The screenshot shows the 'Advisor 1' and 'Advisor 2' sections. Each section has a 'Name' field, an 'Email' field, and an 'Access Code' field. The 'Access Code' field is highlighted with a red arrow. A trashcan icon is circled in red on the right side of the 'Advisor 2' section. The page includes 'NEEDS TO SIGN' and 'CUSTOMIZE' dropdown menus.

## Exhibit A

# LPL E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA)

**Step 7:** The third signer is the Admin Reviewer. The name will be 'DAMA Reviewer,' email address [dama@hiptpartners.com](mailto:dama@hiptpartners.com), and access code (0219).

The screenshot shows the configuration for the 'Admin Reviewer' signer. A red arrow points to the 'Admin Reviewer' header. Below it, the 'Name' field contains 'DAMA Reviewer' and the 'Email' field contains 'dama@hiptpartners.com'. A second red arrow points to the 'Access Code' section, which includes a text input field with '0219' and explanatory text: 'Codes are not case-sensitive. You must provide this code to the signer. This code is available for you to review on the Envelope Details page. Your template requires this recipient to have an access code.'

**Step 8:** The final signer will be the 'Branch Manager', the name for this will be Michelle Juras, the email address is [michelle.juras@hiptpartners.com](mailto:michelle.juras@hiptpartners.com), and the access code is 2651.

The screenshot shows the configuration for the 'Branch Manager 1' signer. A red arrow points to the 'Branch Manager 1' header. Below it, the 'Name' field contains 'Michelle Juras' and the 'Email' field contains 'michelle.juras@hiptpartners.com'. A second red arrow points to the 'Access Code' section, which includes a text input field with '2651' and explanatory text: 'Codes are not case-sensitive. You must provide this code to the signer. This code is available for you to review on the Envelope Details page. Your template requires this recipient to have an access code.'

**Step 9:** At the very end of the page, you may personalize a message that all the recipients will receive. In the 'Email Subject' enter the clients full name and last four (4) numbers of the account. **(Last name, First name DAMA – Last four numbers of account)**

The screenshot shows the 'Message to All Recipients' configuration screen. The 'Email Subject' field is circled in red and contains the text 'Please review & sign your document'. Below it, the 'Email Message' field is empty. Character counts are shown: 'Characters remaining: 66' for the subject and 'Characters remaining: 10000' for the message.

After all the information has been entered and a personalized message is added, you will then select the 'Next' button on the lower right-hand corner.

# Exhibit A

## LPL E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA)

**Step 10:** The DAMA will then open and this is where you will enter the client's account information.

Complete:

- the account number
- Rep ID
- client information
  - o name(s)
  - o address
  - o email address
- advisor(s)
- annual fee

**Discretionary Asset Management Agreement**

HIGHPOINT ADVISOR GROUP

Account Number: 12345678

Rep ID: AB12

Instructions: Complete all sections of this Discretionary Asset Management Agreement ("Agreement") and email to DAMA@hptpartners.com.

**1. Client Information**

John Smith  
Client Name(s)

742 Evergreen Terrace  
Street Address, City, State, Zip Code

smithjohn@email.com  
Email Address - By providing an email address, you consent to electronic delivery, as described in Section 24 of the attached disclosure document.

**2. Investment Advisor Information**

Advisor  
Investment Advisor Representative(s)

**3. Asset Based Fees for Investment Supervisory Services**

HighPoint Advisor Group (HPAG) shall provide the services described in this Agreement for the account listed above for the agreed upon annual fee. See Section 3 of the Disclosures for a more detailed description of the fee calculation.

Annual Fee % 1.23

**4. Acknowledgment and Completion.** By signing below, I acknowledge that I have received, read, understand, and agree to the terms of this Agreement. I also understand and acknowledge receipt of the HPAG Privacy Notice, Form ADV Part 2A, Wrap Brochure (as applicable), and Brochure Supplement for the Investment Advisor Representative providing the services under this Agreement. This Agreement must be filed concurrently with a corresponding custodial application containing information about suitability and client risk tolerance. Section 14 describes arbitration provisions that may be enforced by both parties.

Client Signature	Full Name Client Name (print)	Date Signed Date
Investment Advisor Representative Signature	Full Name Investment Advisor Representative Name	Date Signed Date
HPAG Authorized Signature	Full Name HPAG Authorized Name (print)	Date Signed Date

\*You do not need to do anything further with the signature areas. They will be assigned to be completed in the order that they were input from the steps above.

**Step 11:** Be sure all the information is correct because once you hit send you will no longer be able to make any changes. Once all the information has been entered you can select 'Send' on the lower right-hand corner.

## Exhibit B

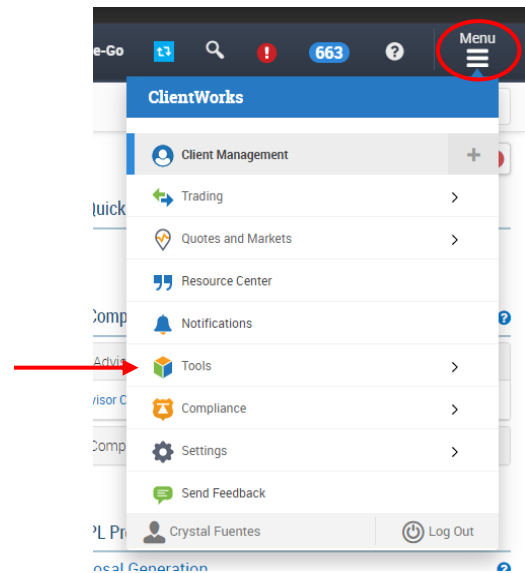
# Outside Custodian E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA) and RE-F1-HYB

The DAMA is required for every advisory account that is opened. The DAMA cannot be processed or reviewed without the F1-HYB.

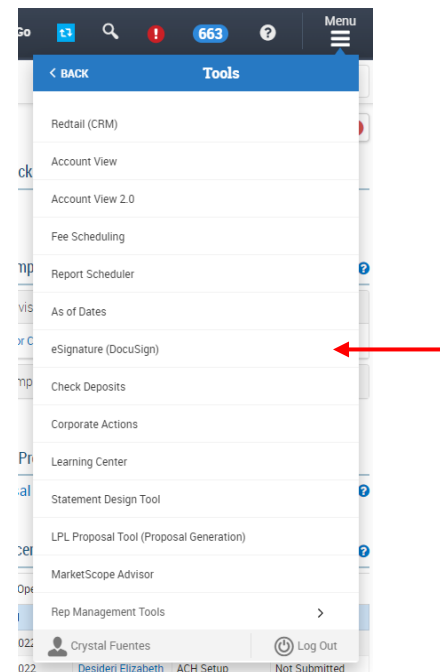
When sending the DAMA through eSignature, you must send the DAMA separately from all other account paperwork. The DAMA must be reviewed through [DAMA@hiptpartners.com](mailto:DAMA@hiptpartners.com) before it can be signed and completed by the compliance department.

### Step by Step Guide

**Step 1:** Log into ClientWorks. To select the e-Signature tab, choose the Menu and have the drop-down options show, then select Tools.



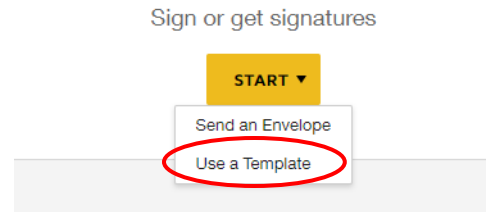
**Step 2:** Select the E-Signature option.



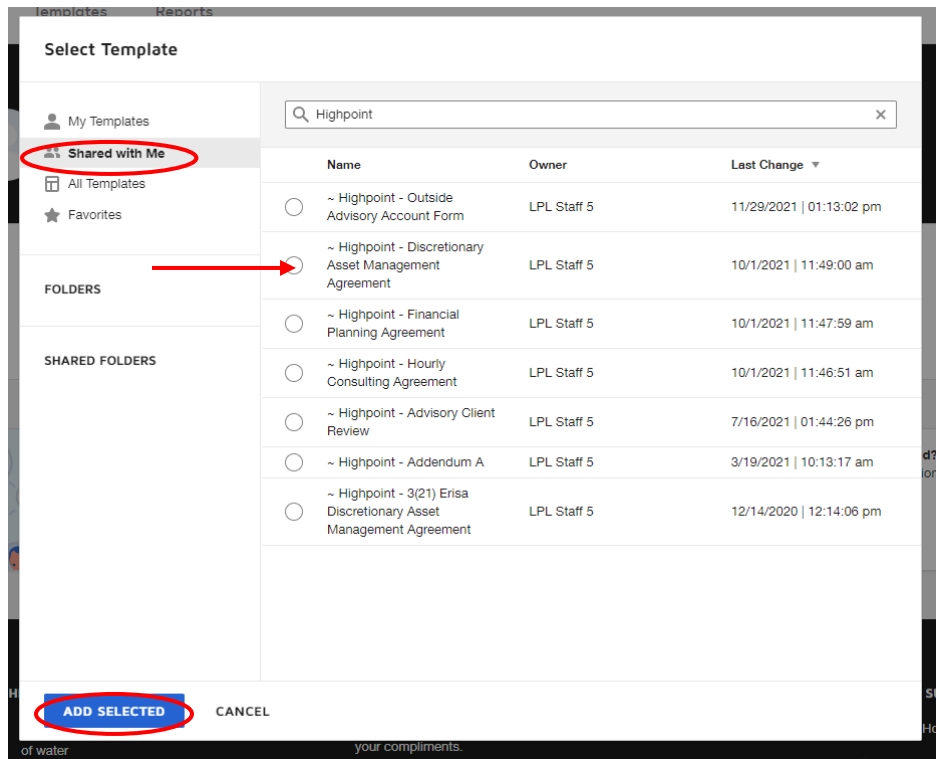
## Exhibit B

# Outside Custodian E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA) and RE-F1-HYB

**Step 3:** The E-Signature home page will then open, you can then select the “Start” drop down. From there you select the “Use a Template” option.



**Step 4:** Select “Shared with Me” and then type ‘HighPoint’ in the search box. (You must hit enter for the search to begin if you do not do this the search will not begin). Select “**HighPoint – Discretionary Asset Management Agreement**” then “Add Selected.”



## Exhibit B

# Outside Custodian E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA) and RE-F1-HYB

**Step 5:** The recipients page will then open. The first recipient is always the client. You will enter the client's name and email address. Next, add access authentication by entering the last 4 digits of the client's social security number or a prior established access number.

There are two (2) Account Holder boxes. If you only have one client, you can remove the second holder box with the trashcan on the right.

Account Holder 1

NEEDS TO SIGN CUSTOMIZE

Name \*

Email \*

Access Code

Enter access code \*

Codes are not case-sensitive.  
You must provide this code to the signer.  
This code is available for you to review on the Envelope Details page.  
Your template requires this recipient to have an access code.

Account Holder 2

NEEDS TO SIGN CUSTOMIZE

Name \*

Email \*

Access Code

Enter access code \*

Codes are not case-sensitive.  
You must provide this code to the signer.  
This code is available for you to review on the Envelope Details page.  
Your template requires this recipient to have an access code.

**Step 6:** The second recipient is the advisor. You will enter the advisor's name and email address. Next, add access authentication by entering the last 4 digits of the advisor's ss number or a prior established access number.

There are two (2) Advisor boxes. If you only have one advisor you can remove the second holder box with the trashcan on the right.

Advisor 1

NEEDS TO SIGN CUSTOMIZE

Name \*

Email \*

Access Code

Enter access code \*

Codes are not case-sensitive.  
You must provide this code to the signer.  
This code is available for you to review on the Envelope Details page.  
Your template requires this recipient to have an access code.

Advisor 2

NEEDS TO SIGN CUSTOMIZE

Name \*

Email \*

Access Code

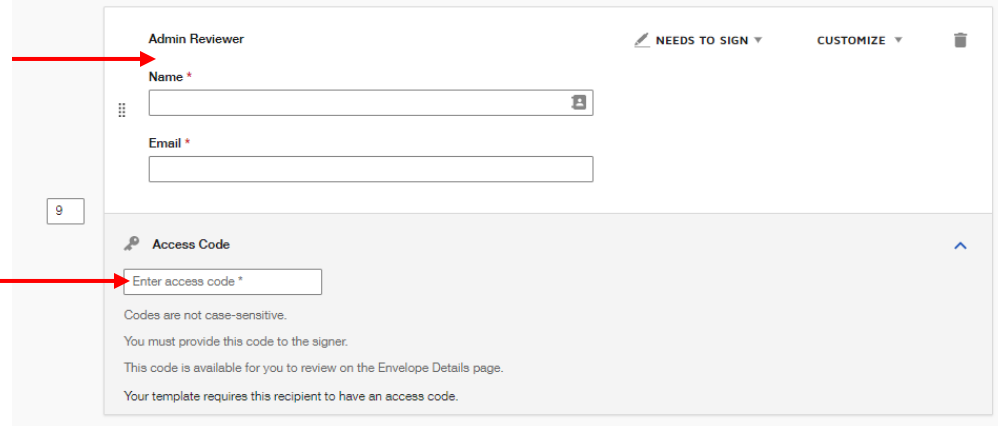
Enter access code \*

Codes are not case-sensitive.  
You must provide this code to the signer.  
This code is available for you to review on the Envelope Details page.  
Your template requires this recipient to have an access code.

## Exhibit B

# Outside Custodian E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA) and RE-F1-HYB

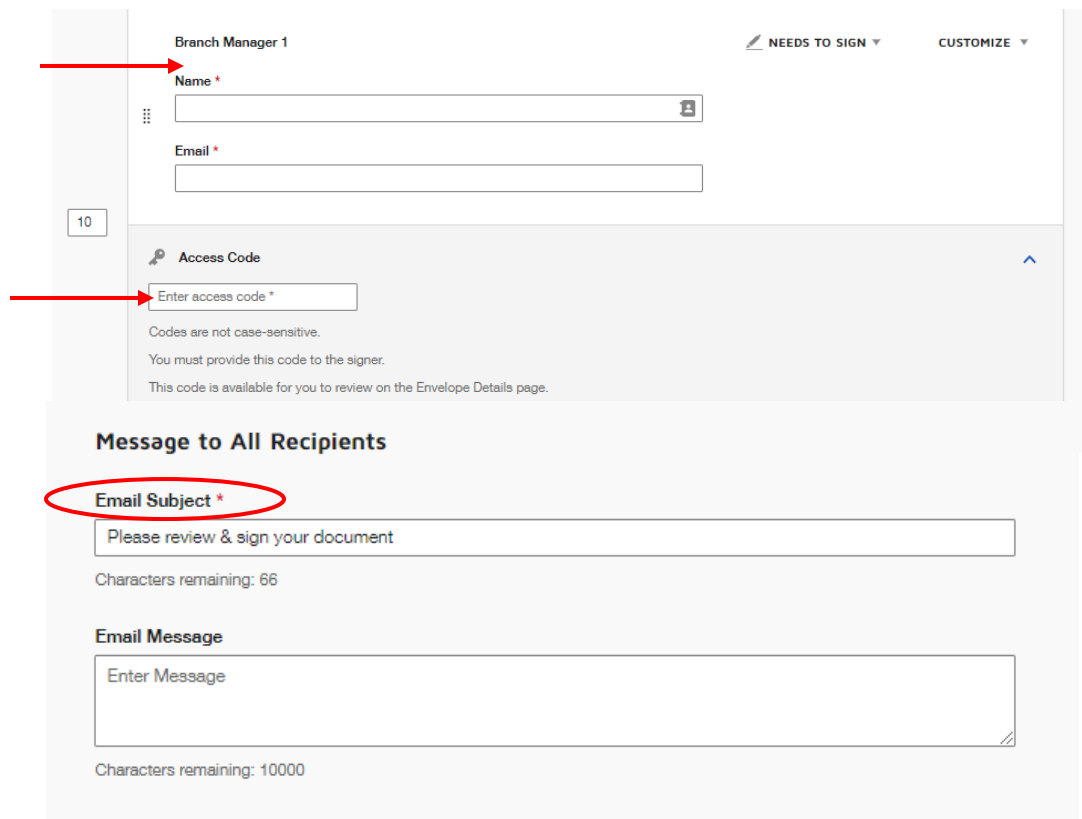
**Step 7:** The third signer is the Admin Reviewer. The name will be 'DAMA Reviewer' using email address [dama@hiptpartners.com](mailto:dama@hiptpartners.com). The access code is (0219).



The screenshot shows a form for adding a signer. At the top, it says "Admin Reviewer" with a "NEEDS TO SIGN" status and a "CUSTOMIZE" dropdown. Below this are fields for "Name \*" and "Email \*". A red arrow points to the "Name" field. Below the email field is an "Access Code" section with a sub-header "Access Code" and a field "Enter access code \*". A red arrow points to this field. Below the field are instructions: "Codes are not case-sensitive. You must provide this code to the signer. This code is available for you to review on the Envelope Details page. Your template requires this recipient to have an access code."

**Step 8:** The final signer will be the 'Branch Manager.' The name for this will be Michelle Juras, the email address is [michelle.juras@hiptpartners.com](mailto:michelle.juras@hiptpartners.com), and the access code is 2651.

**Step 9:** At the very end of the page, you may personalize a message that all the recipients will receive. In the 'Email Subject' enter the client's full name and last four (4) numbers of the account. **(Last name, First name DAMA – Last four numbers of account)**



The screenshot shows two parts of the form. The top part is for adding a signer, labeled "Branch Manager 1" with a "NEEDS TO SIGN" status and a "CUSTOMIZE" dropdown. It has fields for "Name \*" and "Email \*". A red arrow points to the "Name" field. Below the email field is an "Access Code" section with a sub-header "Access Code" and a field "Enter access code \*". A red arrow points to this field. Below the field are instructions: "Codes are not case-sensitive. You must provide this code to the signer. This code is available for you to review on the Envelope Details page." The bottom part of the form is titled "Message to All Recipients" and has a field for "Email Subject \*", which is circled in red. Below this field is a text input with the placeholder "Please review & sign your document" and "Characters remaining: 66". Below that is a field for "Email Message" with the placeholder "Enter Message" and "Characters remaining: 10000".

After all the information has been entered and a personalized message is added, you will then select the **'Next'** button on the lower right-hand corner.

## Exhibit B

# Outside Custodian E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA) and RE-F1-HYB

**Step 10:** The DAMA will then open and this is where you will enter the client's account information.

Complete:

- the account number
- Rep ID
- client information
  - o name(s)
  - o address
  - o email address
- advisor(s)
- annual fee

**Discretionary Asset Management Agreement**

Account Number: 12345678

Rep ID: AB12

Instructions: Complete all sections of this Discretionary Asset Management Agreement ("Agreement") and email to DAMA@hightpartners.com.

**Client Information**

John Smith  
Client Name(s)

742 Evergreen Terrace  
Street Address, City, State, Zip Code

smithjohn@email.com  
Email Address - By providing an email address, you consent to electronic delivery, as described in Section 24 of the attached disclosure document.

**Investment Advisor Information**




Advisor  
Investment Advisor Representative(s)

**Asset Based Fees for Investment Supervisory Services**

HighPoint Advisor Group (HPAG) shall provide the services described in this Agreement for the account listed above for the agreed upon annual fee. See Section 3 of the Disclosures for a more detailed description of the fee calculation.

Annual Fee % 1.23

**4. Acknowledgment and Completion.** By signing below, I acknowledge that I have received, read, understand, and agree to the terms of this Agreement. I also understand and acknowledge receipt of the HPAG Privacy Notice, Form ADV Part 2A, Wrap Brochure (as applicable), and Brochure Supplement for the Investment Advisor Representative providing the services under this Agreement. This Agreement must be filed concurrently with a corresponding custodial application containing information about suitability and client risk tolerance. Section 14 describes arbitration provisions that may be enforced by both parties.

 Client Signature	Full Name Client Name (print)	Date Signed Date
 Investment Advisor Representative Signature	Full Name Investment Advisor Representative Name	Date Signed Date
 HPAG Authorized Signature	Full Name HPAG Authorized Name (print)	Date Signed Date

\*You do not need to do anything further with the signature areas. They will be assigned to be completed in the order that they were input in the steps above.

**Step 11:** Be sure all the information is correct because once you hit send you will no longer be able to make any changes. Once all the information has been entered you can select 'Send' on the lower right-hand corner.



## Exhibit B

# Outside Custodian E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA) and RE-F1-HYB

### Step by Step Guide to Complete the RE-F1-HYB

Repeat steps 1-3 from the DAMA process

**Step 4:** Select “Shared with Me” and then type ‘RE-F1-HYB’ in the search box. (You must hit enter for the search to begin if you do not do this the search will not begin). Select “**Outside Advisory Account Form**” then “Add Selected”.

The screenshot shows a 'Select Template' window. On the left, there are categories: 'My Templates', 'Shared with Me' (circled in red), 'All Templates', and 'Favorites'. A search box at the top right contains 'RE-F1-HYB'. Below the search box is a table with columns: 'Name', 'Owner', and 'Last Change'. The table contains one entry: 'Outside Advisory Account Form [RE-F1-HYB]' with owner 'LPL Staff 4' and last change '11/16/2020 | 01:16:25 pm'. A red arrow points to a radio button next to this entry. At the bottom, there are two buttons: 'ADD SELECTED' (circled in red) and 'CANCEL'.

A recipients window will pop open. Please select the ‘Advanced Edit’ button to complete the form fully.

The screenshot shows a recipients window with an 'Access Code' field containing the text 'Enter access code \*'. At the bottom, there are three buttons: 'SEND', 'ADVANCED EDIT' (circled in red), and 'DISCARD'.

## Exhibit B

### Outside Custodian E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA) and RE-F1-HYB

**Step 5:** The first recipient is the advisor. You will enter the advisor's name and email address. Next, add access authentication by entering the last 4 digits of the advisors ss number or a prior established access number.

There are two (2) Advisor boxes. If you only have one advisor, you can remove the second holder box with the trashcan on the right.

The screenshot shows two identical 'Advisor' boxes. The first box, labeled 'Advisor 1', has a 'Name' field and an 'Email' field. Below it is an 'Access Code' section with an 'Enter access code' field and explanatory text: 'Codes are not case-sensitive. You must provide this code to the signer. This code is available for you to review on the Envelope Details page. Your template requires this recipient to have an access code.' The second box, labeled 'Advisor 2', is identical but has a trash can icon circled in red in its top right corner. A red arrow points to the 'Name' field in the first box, and another red arrow points to the 'Enter access code' field in the first box. A small box with the number '7' is on the left of the first box, and a box with '8' is on the left of the second box.

**Step 6:** The RE-F1-HYB needs to also be reviewed by HighPoint before the Branch Manager can sign. The name will be RE-F1-HYB Reviewer. The email address is [f1hyb@hiptpartners.com](mailto:f1hyb@hiptpartners.com)

The screenshot shows a single recipient box. The 'Name' field contains 'RE-F1-HYB Review' and the 'Email' field contains 'f1hyb@hiptpartners.com'. A red arrow points to the 'Name' field. Below the box is a button labeled 'ADD RECIPIENT' which is circled in red. A small box with the number '11' is on the left of the box. The interface also shows 'NEEDS TO SIGN' and 'CUSTOMIZE' options in the top right.

\*Be sure to move the review email recipient before the Branch Manager using the 8 dots on the left. The recipient number should be '9'

## Exhibit B

### Outside Custodian E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA) and RE-F1-HYB

**Step 7:** The final signer will be the 'Branch Manager.' The name for this will be Michelle Juras, the email address is [michelle.juras@hiptpartners.com](mailto:michelle.juras@hiptpartners.com), and the access code is 2651.

9

Name \*  
RE-F1-HYB Review

NEEDS TO SIGN CUSTOMIZE

Email \*  
f1hyb@hiptpartners.com

Branch Manager 1

Name \*

Email \*

10

Access Code

Enter access code \*

Codes are not case-sensitive.  
You must provide this code to the signer.  
This code is available for you to review on the Envelope Details page.  
Your template requires this recipient to have an access code.

**Step 8:** At the end of the page, you may personalize a message that all the recipients will receive. In the 'Email Subject' enter the clients full name and last four (4) numbers of the account. **(Last name, First name RE-F1-HYB – Last four numbers of account)**

**Message to All Recipients**

Email Subject \*

Please review & sign your document

Characters remaining: 66

Email Message

Enter Message

Characters remaining: 10000

To continue editing the document you will select the 'Next' option.

# Exhibit B

## Outside Custodian E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA) and RE-F1-HYB

**Step 9:** The RE-F1-HYB will then open and this is where you will enter the account information.

Complete:

- rep ID
- RIA firm name
- primary advisor
- date opened
- new or existing account
- name of external custodian
- the external account number
- residency information
- registration type
- account registration
- investment objective
- financial information and experience
- annual fee

OAA

Rep.

Instructions: To be completed concurrently when opening an account with an external custodian for a Financial Advisor's outside advisory firm. Fax the completed form to Advisory Compliance at (858) 202-8350 or email to [repimaging\\_email@lpl.com](mailto:repimaging_email@lpl.com).

---

**Account Information**

RIA Firm Name:  Primary Advisor:  Date Opened:  This form is for:  New Account  An Existing Account\*

Name of External Custodian:  External Custodian Account Number:

\* For existing accounts, use this form to report a change in the account holder's legal name, investment objective, and/or financial information.

---

**Section I: Account Information**

**Residency Information**  
 Account Holder's current residency status: (choose only one)  
 U.S. Citizen  Resident Alien  Non-Resident Alien Country of Citizenship:

**Registration Type**

<input checked="" type="radio"/> Individual	<input type="radio"/> Personal Trust	<input type="radio"/> Partnership
<input type="radio"/> Joint Tenants With Rights Of Survivorship	<input type="radio"/> IRA/SEP/SIMPLE	<input type="radio"/> Investment Club
<input type="radio"/> Tenants in Common	<input type="radio"/> Qualified Retirement Plan/403(b)/7	<input type="radio"/> Guardianship/Conservatorship
<input type="radio"/> Tenants by Entirety	<input type="radio"/> Corporate	<input type="radio"/> Estate
<input type="radio"/> Community Property	<input type="radio"/> Limited Liability Company	<input type="radio"/> Other (Please specify below)
<input type="radio"/> Custodian for Minor	<input type="radio"/> Non-Profit Organization	<input type="text"/>

---

**Account Registration**

Account Registration:

---

**Section II: Investment Objective**

Select the investment objective that most accurately reflects the goals for this account (choose only one):


A. Income with Capital Preservation. Designed as a longer term accumulation account, this is the most conservative investment objective. Emphasis is placed on generation of current income and prevention of capital loss.

B. Income with Moderate Growth. Emphasis is placed on generation of current income with a secondary focus on moderate capital growth.


C. Growth with Income. Emphasis is placed on modest capital growth with some focus on generation of current income.

D. Growth. Emphasis is placed on achieving high long-term growth and capital appreciation. There is little focus on generation of current income.

E. Aggressive Growth. Emphasis is placed on aggressive growth and maximum capital appreciation. No focus on generation of current income. This objective has a very high level of risk and is for investors with a longer time horizon.

  
 Member FINRA/SIPC

RE-F1-HYB  
 Revised 1018



Page 1 of 2

OAA

**Section III: Financial Information and Experience**

**Investment Information**

Enter the letter that corresponds to the correct range:

Annual income?  Net worth? (exclusive of home)  Liquid net worth?  Approximate account value?

A. \$1 - \$25,000	B. \$25,000 - \$49,999	C. \$50,000 - \$99,999	D. \$100,000 - \$249,999
E. \$250,000 - \$499,999	F. \$500,000 - \$749,999	G. \$750,000 - \$999,999	H. \$1,000,000 and over

Source of Account Holder Wealth and Income (inheritance, employment salary, sale of real estate, etc.):

Federal income tax bracket? (%)

Investment Experience (number of years):

Annuities  Mutual Funds  Partnerships  Margin  Stocks  Bonds  Options

None  Other (please specify):

---

**Section IV: Annual Fee**

**Annual Fee Information**

Annual Fee rate  % Note: If the account is billed on a tiered, incremental, or breakpoint fee schedule, enter the approximate rate expressed on an annualized basis.

## Exhibit B

# Outside Custodian E-Signature Instructions for Sending the HPAG Discretionary Asset Management Agreement (DAMA) and RE-F1-HYB

\*You do not need to do anything further with the signature areas. They will be assigned to be completed in the order that they were input from previous steps.









**Step 10:** Once all the information has been entered you can select 'Send' on the lower right-hand corner. Be sure that all the information is correct because once you hit send you will no longer be able to make any changes.

**Section V: Acknowledge and Execution**


**1. Branch Use Only**

I hereby certify that:

- (1) I acknowledge that LPL's supervision of my activities with respect to this account is mandated by FINRA Notices to Members 94-44 and 96-33 and agree to submit to surveillance by LPL. Information contained in this form is relied upon by LPL to perform such supervision. I acknowledge that although LPL may have a supervisory obligation with respect to certain of Advisor's activities, Advisor has complete and sole responsibility for compliance with applicable regulations to which the Hybrid RIA is subject.
- (2) The information contained in this form is consistent with any account holder information obtained separately by Advisor.
- (3) I agree to notify LPL of any changes to the account holder's legal name, investment objective or financial information.
- (4) I may not participate in any securities transactions or strategies for this account which are not approved products or strategies available in an LPL SWM account.

	_____ Signature (unless same as Branch Manager)		_____ Financial Advisor Name (print)		_____ Rep ID		_____ Date (required)
	_____ Joint Financial Advisor Signature (unless same as Branch Manager)		_____ Financial Advisor Name (print)		_____ Rep ID		_____ Date (required)
	_____ Branch Manager or CCO Signature (required)		_____ Branch Manager or CCO Name (print)		_____ Rep ID		_____ Date (required)

RE-F1-HYB  
Revised 1018



Page 2 of 2

## Exhibit C

# Instructions for Sending a Hard Copy HPAG Discretionary Asset Management Agreement (DAMA)

The DAMA is required for every advisory account that is opened.

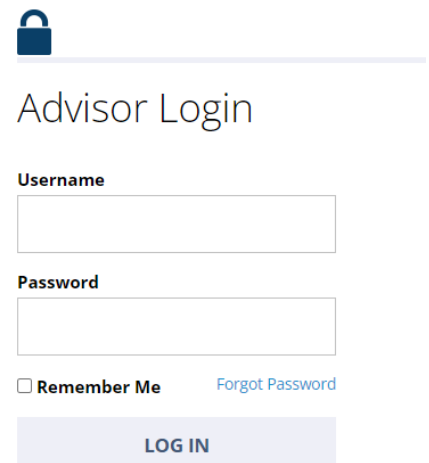
The DAMA must be reviewed through [DAMA@hiptpartners.com](mailto:DAMA@hiptpartners.com) before it can be signed and completed by the compliance department.

### Step by Step Guide

**Step 1:** The DAMA is located on the HighPoint website. To access the file you must login to the HighPoint website using the 'HighPoint Advisor Group' button.



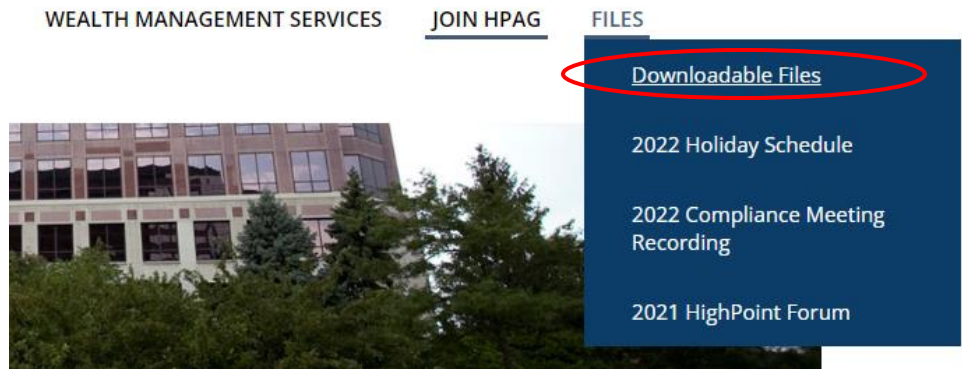
**Step 2:** Your username will be the first letter of your first name and your full last name. (Ex: John Smith will be jsmith). Your initial password will be 'HighPoint 2022'. You must change your password upon initial login.

A screenshot of the HighPoint Advisor Login form. At the top left is a blue padlock icon. Below it is the text 'Advisor Login'. The form contains two input fields: 'Username' and 'Password'. Below the 'Password' field are two links: 'Remember Me' (with an unchecked checkbox) and 'Forgot Password'. At the bottom of the form is a light blue button labeled 'LOG IN'.

## Exhibit C

### Instructions for Sending a Hard Copy HPAG Discretionary Asset Management Agreement (DAMA)


**Step 3:** After you are logged in, the 'Files' tab will then appear at the top of the page; this is where you can locate Highpoint's downloadable files.



**Step 4:** The newest version of the DAMA will be located at the top of the files list.

\*The file is editable so you can complete the form before printing.

Logged In Downloads content

-  [Discretionary Asset Management Agreement \(DAMA\)](#)
-  [Discretionary Asset Management Agreement \(ERISA DAMA\)](#)
-  [Financial Planning Agreement \(FPA\)](#)
-  [Hourly Consulting Agreement \(HCA\)](#)
-  [Addendum A](#)
-  [Check Submittal Agreement](#)
-  [Fee Exception Worksheet](#)

# Exhibit C

## Instructions for Sending a Hard Copy HPAG Discretionary Asset Management Agreement (DAMA)

**Step 5:** Complete the:

- the account number
- Rep ID
- client information
  - o name(s)
  - o address
  - o email address
- advisor(s)
- annual fee

**Discretionary Asset Management Agreement**

HIGHPOINT ADVISOR GROUP

Account Number [red circle]

Rep ID [red circle]

Instructions: Complete all sections of this Discretionary Asset Management Agreement ("Agreement"), and email to DAMA@hightpartners.com.

**1. Client Information**

Client Name(s) [ ]

Street Address, City, State, Zip Code [ ]

Email Address - By providing an email address, you consent to electronic delivery, as described in Section 24 of the attached disclosure document. [ ]

**2. Investment Advisor Information**

Investment Advisor Representative(s) [ ]

**3. Asset Based Fees for Investment Supervisory Services**

HighPoint Advisor Group (HPAG) shall provide the services described in this Agreement for the account listed above for the agreed upon annual fee. See Section 3 of the Disclosures for a more detailed description of the fee calculation.

Annual Fee % [ ]

**4. Acknowledgment and Completion.** By signing below, I acknowledge that I have received, read, understand, and agree to the terms of this Agreement. I also understand and acknowledge receipt of the HPAG Privacy Notice, Form ADV Part 2A, Wrap Brochure (as applicable), and Brochure Supplement for the Investment Advisor Representative providing the services under this Agreement. This Agreement must be filed concurrently with a corresponding custodial application containing information about suitability and client risk tolerance. Section 14 describes arbitration provisions that may be enforced by both parties.

[ ]	[ ]	[ ]
Client Signature	Client Name (print)	Date
[ ]	[ ]	[ ]
Client Signature	Client Name (print)	Date
[ ]	[ ]	[ ]
Investment Advisor Representative Signature	Investment Advisor Representative Name	Date
[ ]	[ ]	[ ]
Investment Advisor Representative Signature	Investment Advisor Representative Name	Date
[ ]	[ ]	[ ]
HPAG Authorized Signature	HPAG Authorized Name (print)	Date

**Step 6:** Once all the information has been completed and the client(s) and advisor(s) have signed the DAMA, please send the agreement to the DAMA mailbox ([DAMA@hightpartners.com](mailto:DAMA@hightpartners.com)).

\*\*Once HighPoint has received the agreement an 'authorized person' will sign. We will then upload the completed forms to ClientWorks for the account listed.





## HighPoint New Account Checklist

**\*This checklist is for your reference only and is not required to be submitted to HighPoint.**

### New Advisory Account

- Deliver HighPoint Form CRS
  - Log delivery on HighPoint Disclosure Delivery Log
- If LPL account, deliver LPL Form CRS
  - Log delivery on ClientWorks
- Obtain Risk Tolerance Questionnaire from Client (strongly recommended)
- Obtain Rollover Rationale Form (for rollover from employer-sponsored retirement plan)
- Deliver HighPoint Disclosure Documents
  - ADV Part 2A
  - ADV Part 2A Appendix (for SWMII accounts)
  - ADV Part 2B
  - Privacy Notice
  - Log delivery on HighPoint Disclosure Delivery Log
- Complete Custodian's new account paperwork
  - If not an LPL account, deliver Custodian's paperwork to HighPoint
- Complete the HighPoint Agreement (DAMA or ERISA 3(21) Agreement)

### Financial Planning & Consulting:

- Deliver HighPoint Form CRS & log delivery
- Deliver LPL Form CRS & log delivery
- Deliver HighPoint Disclosure Documents
  - ADV Part 2A
  - ADV Part 2A Appendix (for SWMII accounts)
  - ADV Part 2B
  - Privacy Notice
- Complete Financial Planning/Consulting Agreement (One Time or Subscription)