

Corestone Account™

Frequently Asked Questions

This document will help you answer the most commonly asked questions about Corestone Account™.

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JULY 2012



GENERAL

What are some of the major benefits of Corestone Account that I can highlight to my clients?

Our asset management account has numerous benefits:

- > **BillSuite™**
 - BillSuite, which includes options for electronic bill delivery, bill payment and auto pay, is available at no additional charge with every Corestone Account with check writing at all account levels. Note: BillSuite is accessed through NetExchange Client® and NetExchange Investor™ and will only be available to those users. Investors will need to ask their firm for BillSuite.
- > **RewardSuite™**
 - RewardSuite is offered at no additional charge to enrolled Corestone Account Gold and Platinum level investors with a debit card. Platinum level investors with RewardSuite enjoy enhanced benefits, such as airline rewards with fewer restrictions, as well as concierge services online or by phone.
- > **ATM access**
 - With more than 6,500 free ATMs, the PNC Bank network provides access to cash 24 hours a day, seven days a week, with no ATM withdrawal charges. In addition, over 43,000 surcharge-free Allpoint® network ATMs are available. As an added benefit, if investors use an ATM outside of the PNC Bank network, limited monthly ATM withdrawal fees will be reimbursed for Gold and Platinum accounts up to monthly limits.
- > **Gold and Platinum VISA® debit card functionality**
 - PNC Bank debit cards are easier to use with a choice of signature or personal identification number (PIN)-based functionality. Investors can obtain cash back (subject to store limits) by simply swiping their debit card and entering their PIN. Daily spending limits are higher and each card holder has his or her own limit, providing greater flexibility and control.
- > **Retrieve images of cancelled checks**
 - Investors enrolled in NetExchange Client and NetExchange Investor can retrieve images of cancelled checks simply by clicking on “Details” link where the check appears in the “History” section.

What are the benefits to me or my firm?

Corestone Account is a turnkey offering that brings more assets into view and allows them to be managed in one place. Deposits are handled just like deposits to a regular brokerage account. It is easy to open and fully supported with a dedicated customer service team available for account questions Monday through Friday, 8:30 a.m. to 6 p.m. (ET), with 24/7 live service available for all debit card-related questions. Offering financial solutions like Corestone Account can enhance your relationship with your clients. For instance, a number of clients using BillSuite often make their asset management account the central point of their financial life, which can strengthen your relationship with investors.

How many tiers are available to investors?

Corestone Account offers four tiers—Silver, Silver Plus, Gold and Platinum. All tiers offer distinct features that will appeal to your clients.

What are some of the benefits the Silver and Silver Plus tiers offer investors?

Silver accounts offer investors easy access to funds, unlimited check writing, daily cash sweep, online bill payment, telephone access and more. Silver Plus accounts include all the benefits of Silver as well as the convenience of a Visa debit card. In addition, the Silver Plus tier is an affordable entry point that can easily be upgraded as asset levels build. Plus, there is no annual fee for new accounts for the first year!

What are some of the benefits the Gold and Platinum tiers offer investors?

Gold accounts offer investors all the benefits of the Silver and Silver Plus levels, as well as enhanced reporting, expense tracking, free dividend reinvestment, purchase and travel protection, and a complimentary, points-based rewards program. Platinum accounts include all the benefits of the Silver, Silver Plus and Gold levels. In addition, there are higher withdrawal limits, discounts on check orders and stop payments at no additional charge. The rewards program features higher point accumulation, concierge services and minimal travel restrictions.

OPERATIONS

What materials do I need to enroll a client in Corestone Account?

You will need the Corestone Account brochure, application and agreement. All are available via the Resources page in NetX360[®]. Also, there is a dedicated page on NetX360 featuring a full range of materials related to Corestone Account. This page is searchable by using the term “corestone-assets.”

What is Allpoint?

Allpoint is a network of 43,000 ATMs that offers Corestone Account investors surcharge-free access.

Where are Allpoint ATMs located?

Allpoint’s ATMs are located at retailers in all 50 states in the U.S., Puerto Rico, Mexico, Australia and the United Kingdom. Current participating retailers include CVS/pharmacy[®], Kroger[®], Target[®] and Walgreens[®]. Investors can use the ATM locator at AllpointNetwork.com to find the nearest Allpoint ATM.

How does Allpoint’s ATM locator work?

Investors simply type either their ZIP code or city and state into the ATM locator on AllpointNetwork.com and the locator will list the addresses of all Allpoint ATMs within 50 miles of their location, up to a maximum of 50 locations.

How many times can an investor use an Allpoint ATM?

Investors receive an unlimited number of surcharge-free transactions at Allpoint ATMs.

Will investors incur a fee for using an Allpoint ATM?

No. However, if a surcharge message appears during a transaction at an Allpoint ATM, investors should accept the surcharge. Per Allpoint's website, investors will either not be charged or Allpoint will refund the surcharge. Investors may incur a surcharge if they use an ATM outside the PNC Bank or Allpoint network.

Does Allpoint have a mobile app?

Yes. Allpoint has an app available for Android™ and iPhone®.

To access the app from an Android:

- > Click **Applications**
- > Click **Market**
- > Type **Allpoint** in the search field
- > Click **Allpoint Global Surcharge-Free ATM Network**
- > Click **Free Download**

To access the app from an iPhone:

- > Click **App Store**
- > Type **Allpoint** in the search field
- > Click **Allpoint Global Surcharge-Free ATM Network**
- > Click **Free**
- > Click **Install**
- > Type **username** and **password**

Do investors need to access NetExchange Client or NetExchange Investor to use BillSuite?

Yes. Investors will need to access NetExchange Client or NetExchange Investor to use BillSuite.

How much time is needed for a new Corestone Account holder to be entitled for BillSuite?

Once the application has been submitted, it usually takes three to four business days to complete the approval process. Upon approval, new account holders can access BillSuite the next business day.

Is there a customer service telephone number for investors?

For general account questions, call Customer Service at (800) 547-7008, from 8:30 a.m. to 6 p.m. (ET), Monday through Friday. Investors outside of the United States can reach Pershing's Customer Service Department by calling collect at (610) 382-8380, during the hours mentioned above. For questions regarding debit cards, customer service is available 24 hours, seven days a week at the same number.

Should investors notify Pershing’s Customer Service Department of their travel plans so they can place notes on their cards?

Yes. Investors should notify Pershing’s Customer Service Department of travel plans so they can place notes on the card accounts. Customer Service may be reached at (800) 547-7008, from 8:30 a.m. to 6 p.m. (ET), Monday through Friday. Investors outside of the United States can reach Pershing’s Customer Service Department by calling collect at (610) 382-8380, during the hours mentioned above. We are issuing a unique card number for each account holder and are using a monitoring system to help alert us to potentially fraudulent transactions. Anytime investors travel, notifying us of the dates and locations will allow us to quickly resolve any alerts with minimal disruption of service.

Can investors use their Visa cards for PIN-based transactions and receive cash back at registers where that option is available?

Yes. Investors may use their debit cards for PIN-based transactions for cash back at participating retailers (subject to store limits).

Is expense coding offered?

Expense coding is included at no additional charge for Gold and Platinum investors.

Can investors view copies of checks online?

Yes. Investors can view check copies online as long as they have access to NetExchange Client or NetExchange Investor. Investors should simply click on the “Details” link on the check in the “History” section to pull an image of the front and back of the check.

Will clients have to update their automated payments?

Yes. Clients must update any scheduled automated payments with their new debit card or checking account information.

Can clients enrolled in Corestone Account download information to Quicken®?

Yes, but to do so, the file must first be converted to a Quicken Interchange Format (QIF) file. Once the file has been created, clients can manually import the file in their account into Quicken by following this path:

File > Import > QIF.

Can clients establish Automated Clearing House (ACH) requests with another bank without involving the firm?

Yes. Clients can do so by providing the bank with the routing number and checking account number at the bottom of their checks.

FEES

What are the fees for Corestone Account?

Below is a summary of some of the fees associated with Corestone Account. **Note:** Firms can increase fees or apply a different agreed upon fee schedule with Pershing to investors. Check with your firm or Relationship Manager on your specific fees.

> Standard Annual Fees

<u>Corestone Account Tiers</u>	<u>Fees</u>
Silver	\$25 ¹
Silver Plus	\$50
Gold	\$100
Platinum	\$150
Corporate Gold	\$150
Corporate Platinum	\$250

¹Effective July 1, 2012; \$25 fee will be waived for Corestone Accounts that have \$25,000 or more in average month-end closing cash sweep balances.

- > **Stop Payment fees** are \$25. However, Platinum investors will not pay a fee for stop payments.
- > **Non-Sufficient Funds (NSF) fees** are \$25. Many banks charge \$30 to \$40 per check or debit incurred. Investors who maintain adequate account balances and those with access to available margin can avoid NSF fees altogether.
- > **Overnight fees** are \$20 for both domestic and international packages.

Are there charges for ATM withdrawals?

Pershing does not add charges for transactions that occur outside the network of 6,500 PNC Bank ATM machines and over 43,000 surcharge-free Allpoint network ATMs. Many banks are introducing new charges of \$2 to \$3 on their customers in addition to network and bank charges that have been around for years. Total fees can add up to more than \$5 per transaction. Investors pay only the fees levied by any bank outside of the PNC Bank network. In addition, investors receive a reimbursement of the first \$5 per month of non-network ATM fees (for Gold) and the first \$10 per month (for Platinum).

Is there a monthly fee for BillSuite?

There is not a monthly fee for BillSuite. It is available to all accounts with check writing at no additional charge. However, monthly access fees for NetExchange Client will still apply.

Note: Rates and product features are subject to change in the future. You will be notified of any changes at least 30 days prior to implementation.

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