

Getting Started with Guided Wealth Portfolios

Step 1: Create Your Guided Wealth Portfolios (GWP) User Account (less than a minute)

Using the link your advisor provided, go to your advisor's GWP website and enter your preferred email address and a password to create your user account. Choose an email address you use, as you'll receive important GWP information and portfolio updates via email.

Step 2: Help Us Understand You (less than five minutes)

Answer a few questions about you, your retirement timeline, and your views on risk, so we can determine the best investment strategy for you.

Let's get started

Please tell us a little bit about yourself

My name is First Name Last Name

I am years old and my annual income is \$

I am and I have kids

I want to retire when I am about years old

The best phone number to reach me at is

NEXT

At the end of the short questionnaire, you'll see your suggested investment strategy. Your strategy takes into account your views on risk and how long you have until retirement. Typically, the longer you have until retirement, the more aggressive your investment strategy should be. For example, if you have 30 or more years to retirement, you'll receive a strategy of aggressive growth, and we'll use your responses to the risk questions to make changes that fit your preferences as you get closer to retirement.

Thanks!

Your recommended investment strategy is **Aggressive Growth**

Need to change your answers? [Start over](#)

Now let's connect to your investment accounts so we can give you a personalized plan

CONTINUE

[< Back to previous question](#)

Step 3: Get Your Sample Recommendations (less than 10 minutes)

Next, you'll have a choice of what information you'd like to provide, which GWP will use to perform a free analysis and provide sample recommendations for your account. You can compare what your portfolio looks like today with GWP's suggested portfolio.

- If you have existing investment accounts, you can choose to connect them to GWP. This will allow GWP to analyze your existing accounts and show you what a portfolio would look like if you decided to move your accounts into GWP. Please note that linking accounts at this stage of the process won't result in any changes as to who manages these accounts—it's just so you can see what a transition to GWP would look like.
- If you don't have any investment accounts or don't want to move over existing investment accounts, you can choose to fund an account from cash. By selecting this option, you can view what a GWP portfolio would look like with the amount you want to invest.

GUIDED WEALTH PORTFOLIOS

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Link your accounts for analysis

We'll analyze your accounts first. You can choose to enroll later.

 LPL Financial

 Vanguard

 Fidelity
INVESTMENTS

charles SCHWAB

E*TRADE

Search for your brokerage or 401(k) plan

+ MANUALLY ADD ACCOUNT

\$ ADD CASH FROM BANK ACCOUNT

Link accounts

If you're linking existing investment accounts, you'll need the usernames and passwords you use to log into your investment institutions' websites (where you view accounts today). If you don't currently view your accounts online, you may need to contact your institutions to set up online access to your accounts.

Want to link an existing LPL account? You'll need your My Account View login credentials. If you don't have access to Account View today, you can go to www.myaccountviewonline.com to set up a profile. If you have access, but forgot your username and/or password, go to www.myaccountviewonline.com and click on "Trouble logging in?" to reset one or both.

When you're ready to go, click on your financial institution's logo (if it appears onscreen) or use the search bar to locate your financial institution by entering your institution's name or the URL for your institution's website (i.e., www.myaccountviewonline.com). Once you locate your institution, enter the username and password for your institution's website to connect your accounts. GWP doesn't store your credentials and uses bank-level encryption, so your information is safe.

It can take a couple of minutes for GWP to connect with your financial institution. If you see a spinning arrow, don't worry—the platform is working to ensure it has your accurate information. If you have accounts at more than one institution, you'll need to go through this step for each one.

If you'd prefer, you can instead choose to manually report your existing accounts. Simply select the "Manually Add Account" option. However, your enrollment process may take longer, as you'll need to provide more information.

Add cash from a bank account

If you want to open a GWP account with cash, select the "Add Cash From Bank Account" button. To see what you could potentially achieve with GWP, enter how much you'd like to invest.

Step 4: Apply for GWP Managed Service (less than five minutes)

Click on the “Open a GWP Account” button to go to the GWP account application and begin the account transfer process.

OPEN A GWP ACCOUNT

To complete the GWP application, you'll need:

- Social Security number or Tax ID number
- Driver's license or passport
- Employer's address

For funding with cash, you'll also need:

- Bank account number
- Routing number
- A digital copy of a voided check/bank statement

Applying for a joint account? Make sure to have your spouse's information available.

In most cases, your entire enrollment will occur online using DocuSign paperwork. If the GWP team has questions about your account application, you may get your DocuSign forms via email after the team reviews your accounts. Once you've signed the forms, GWP will begin the process of transferring your accounts.

Step 5: Enjoy GWP Management

All you have to do is keep your information, such as income and retirement age, up to date. GWP will handle reinvesting any dividends or working to reduce capital gains with tax-loss harvesting. We'll never spam you: you can control your email preferences, getting as much or as little communication as you like.

Guided Wealth Portfolios (GWP) is a centrally managed, algorithm-based, investment program sponsored by LPL Financial LLC (LPL). GWP uses proprietary, automated, computer algorithms of FutureAdvisor to generate investment recommendations based upon model portfolios constructed by LPL. FutureAdvisor and LPL are non-affiliated entities. If you are receiving advisory services in GWP from a separately registered investment advisor firm other than LPL or FutureAdvisor, LPL and FutureAdvisor are not affiliates of such advisor. Both LPL and FutureAdvisor are investment advisors registered with the U.S. Securities and Exchange Commission, and LPL is also a Member FINRA/SIPC.

All investing involves risk, including loss of principal. No strategy assures success or protects against loss. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk

References to tax strategies that the GWP service investment management considers in managing accounts should not be confused with tax advice. LPL Financial does not provide tax advice. Clients should consult with their personal tax advisors regarding the tax consequences of investing.

This material has been prepared by LPL Financial.

To the extent you are receiving investment advice from a separately registered independent investment advisor, please note that LPL Financial LLC is not an affiliate of and makes no representation with respect to such entity.

Not FDIC or NCUA/NCUSIF Insured | No Bank or Credit Union Guarantee | May Lose Value | Not Guaranteed by Any Government Agency | Not a Bank/Credit Union Deposit