



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 Corestone®, our flexible asset management account. It lets you handle all of your daily activities—checking, investing, bill payments and much more—in one place.<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

With four different account levels there is a Corestone account to meet your specific needs.

All investors receive:

- › Daily sweep of cash, Direct deposit at no charge
- › Unlimited check writing and initial check order at no charge
- › Apple Pay® mobile wallet compatibility
- › BillSuite®, our online bill-paying service<sup>2</sup>
- › Free voice response and live support

Corestone also delivers significant additional benefits depending on the account tier, including:

- › Free 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 all 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 around the world, including free transactions at over 55,000 Allpoint® network ATMs.<sup>3</sup> Pay for your purchases on the go with a Silver Plus, Gold or Platinum Visa debit card and through the Apple Pay mobile wallet compatibility

## 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, Gold and Platinum members 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.

Gold and Platinum account holders can see enhanced cost basis reports for their 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 brokerage 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. You can upgrade your benefits at any time to get the best value from Corestone.

## Choose the Account That's Right for You

		SILVER	SILVER PLUS	GOLD	PLATINUM
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			\$10.00	\$7.50
Free stop payment orders				•	
Cash	Free access to over 55,000 Allpoint network ATMs		Up to \$500 daily	Up to \$1,500 daily	Up to \$3,000 daily
	Fee reimbursement on non-network ATMs			Up to \$5 monthly	Up to \$10 monthly
Reporting	Online check image retrieval (front and back) <sup>4</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	Live client service for your investment account questions, Monday-Friday between 8:30 a.m. and 6 p.m. (ET)	•	•	•	•
	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, mobile wallet, by card or online—while earning the rewards you deserve.

- › Unlimited check writing
- › Free BillSuite online bill payment offering flexible reports and email alerts
- › Visa debit card for Silver Plus, Gold and Platinum accounts, plus purchase and travel protection at Gold and Platinum levels
- › Discounts on standard wallet checks for Gold and Platinum accounts
- › Free stop payment orders for Platinum accounts

## 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. For details, please see [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. The excess of SIPC insurance program is valid through February 10, 2024 for Pershing LLC accounts. It provides the following protection for Pershing LLC's global client assets:

- > An aggregate loss limit of \$1 billion for eligible securities—in total for all client accounts custodied at Pershing
  - > A per-client loss limit of \$1.9 million for cash awaiting reinvestment—within the aggregate loss limit of \$1 billion
- SIPC and the excess of SIPC insurance policy do not protect against loss due to market fluctuation.

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.

Lloyd’s currently holds an A+ rating from Standard & Poor’s® (S&P®), an A rating from A.M. Best and an AA-rating from Fitch. These ratings are based on the financial strength of the company and are subject to change by the rating agencies at any time.<sup>5</sup> For more information about Lloyd’s, please see [www.lloyds.com](http://www.lloyds.com).

## Get the Most From Your Debit Card

DEBIT CARD BENEFITS <sup>6</sup>	SILVER PLUS	GOLD	PLATINUM
<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 compatible</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>Auto rental discounts</b> —Special discounts on most rental vehicles at participating locations		•	•
<b>Price protection program</b> —Refunds on the difference between the purchase price and advertised price			•
<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. By choosing the Gold or Platinum levels, you can gain all of the benefits of this powerful asset management account.

## How to Open an Account

- › Read the Corestone agreement for details
- › Complete the Corestone account application
- › Sign the application and return it to your advisor

## Find the Answers You Need

Client service for debit card and bill payment 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. Support for investment account questions is available Monday through Friday, from 8:30 a.m.-6 p.m. (ET).

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

<sup>2</sup> Available solely for NetXInvestor® users. Please contact your advisor to initiate BillSuite.

<sup>3</sup> Allpoint is America's largest surcharge-free ATM network with thousands of retail locations nationwide.

<sup>4</sup> Not available to investors participating in IRA Resource Checking\*.

<sup>5</sup> Ratings as of September, 2019

<sup>6</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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