



Corestone™ is a powerful asset management account that gives you a complete portfolio snapshot in one statement.

### Key Features

- Several account tiers for you to choose from with no charge for the annual fee for the first year for all levels
- Unlimited check writing with no per check minimum and free initial check supply
- Billsuite™, our easy-to-use online bill payment and presentment system, is offered at no additional charge for all tiers<sup>1</sup>
- RewardSuite™ loyalty rewards program is offered at no additional charge for Gold and Platinum tiers
- 24/7 live client service for all bill payment and debit card inquiries. Investment account questions may be answered Monday-Friday between 8:30 a.m. and 6 p.m. (ET)
- VISA® debit cards may be used at 24 million merchant locations and over 1 million ATMs worldwide<sup>2</sup>
- Surcharge-free cash access at nearly 50,000 ATMs worldwide with limited monthly reimbursements at non-network ATMs for Gold and Platinum levels

Corestone features include an intuitive online bill pay system, premium tiers, an attractive rewards program and more. By consolidating your assets in one place, Corestone allows you financial flexibility.

A number of account tiers are available to meet your varying needs:

- > Silver accounts offer easy access to funds, unlimited check writing, online bill payment, telephone access and more.
- > Silver Plus accounts include all the benefits of Silver as well as a VISA debit card.
- > Gold accounts include 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, loyalty rewards program.
- > Platinum accounts include all the benefits of the Gold level. In addition, there are higher transaction and withdrawal limits, discounts on check orders and stop payments at no charge. The rewards program features higher point accumulation, concierge services and travel rewards with minimal restrictions.

### View your wealth from a new perspective

We understand that tracking your assets can be challenging. With Corestone, you gain a comprehensive view of your cash, investments, income and spending on a single statement. You can see your financial picture, including how much your money has earned, what your investments are worth and where your money is being spent.

Online account access and optional electronic statements can also save you time and reduce your paperwork. Going paperless provides a secure, convenient and environmentally friendly alternative to the traditional mail delivery of these documents. Plus, to make tax preparation easier, individuals at the Gold and Platinum levels receive enhanced cost basis reporting for investments along with a detailed year-end summary of expenses by category.

### Manage your household finances

Corestone can help you easily manage your finances with individual cards with unique numbers for each member of your family, along with separate spending and ATM withdrawal limits for each card. Through SelectLink®, a service available at no additional charge, you can also consolidate all of your investment accounts on a single statement and view the total net worth of each account and your entire household. With Corestone, you benefit from a simpler, clearer view of your wealth.

## What Can an Asset Management Account Do for You?

- Help you manage your day-to-day checking, investing and bill payment activities
- Allow you to consolidate your assets in one place
- Enable you to write as many checks as needed

ACCOUNT FEATURES	SILVER	SILVER PLUS	GOLD	PLATINUM
Direct deposit	•	•	•	•
Unlimited check writing with no per-check minimum	•	•	•	•
Free bill payment and electronic check presentment with BillSuite	•	•	•	•
Online check image retrieval (front and back) <sup>3</sup>	•	•	•	•
24/7 automated voice response service for all account and debit card related questions	•	•	•	•
24/7 live client service for all bill payment and debit card-related questions	•	•	•	•
Live client service for your investment account questions, Monday-Friday between 8:30 a.m. and 6 p.m. (ET)	•	•	•	•
The ability to use a checking account for electronic fund transfer, insurance payment and trust payment needs	•	•	•	•
Visa debit card		•	•	•
No additional charge to access 6,500 PNC Bank ATMs and over 43,000 Allpoint® network ATMs		Up to \$500 daily	Up to \$1,500 daily	Up to \$3,000 daily
Dividend reinvestment			•	•
Purchase protection and travel benefits			•	•
RewardSuite loyalty program is available at no additional charge; visit myrewardsuite.com and select the reward of your choice			1 point/ \$1 spent	1.5 points/ \$1 spent
Discounts on standard wallet checks			20% off regular price	40% off regular price
Fee reimbursement on non-PNC ATMs			Monthly limits may apply	Monthly limits may apply
Enhanced cost basis reporting for investments			•	•
Expense coding and tracking			•	•
Statements record expenses by category			•	•
Year-end account summary of expenses by category			•	•
No additional charge for stop payment orders				•

<sup>1</sup> Available solely for NetInvestor™ users.

<sup>2</sup> Source: VISA, 2014.

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

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## RewardSuite™

Enroll in the complimentary RewardSuite™ program and earn points to redeem for valuable rewards

In addition to providing you with a simple way to manage your day-to-day financial needs and long-term investments, Corestone Account® gives you the ability to earn points for your daily spending, as well as bonus points, that you can redeem for cash, air travel, gift cards and other valuable rewards.

Visit [myrewardsuite.com](http://myrewardsuite.com) or contact your advisor to enroll for free in RewardSuite. For program support, visit [myrewardsuite.com](http://myrewardsuite.com) or call 1-877-697-7865 from 8 a.m. to midnight (ET) daily.



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## Enroll in RewardSuite™ and Earn Valuable Rewards

RewardSuite™ is a complimentary loyalty rewards program available to Corestone™ accountholders who have a Gold or Platinum Visa® debit card. When you use your Gold or Platinum debit card, you can earn points that can be redeemed for cash, air travel, gift cards and other items. Gold cardholders earn 1 point for every dollar spent (up to an annual maximum of 250,000 points); Platinum cardholders earn 1½ points for every dollar spent (up to an annual maximum of 500,000 points). For a complete list of rewards, please visit myrewardsuite.com.

### Watch Your Points Add Up

RewardSuite regular points earned for everyday spending, combined with bonus points, can add up. In the example below, if you upgrade your Corestone Account from Silver to Platinum you can earn 43,500 points, or more than enough for a free roundtrip flight in the continental U.S. What could be easier — or more rewarding! Visit myrewardsuite.com or contact your advisor for information on how you can enroll for free in RewardSuite.

Upgrade to Platinum level	5,000 points
Sign up for RewardSuite	5,000 points
Sign up for BillSuite	2,500 points
Celebrate anniversary as asset management accountholder	1,000 points
Spend \$20,000 on your Visa debit card	30,000 points
<b>Total</b>	<b>43,500 points</b>

## Bonus Points

	Points
<b>For Silver/Silver Plus clients</b>	
Upgrade to Gold level	2,500
Upgrade to Platinum level	5,000
<b>For Gold clients</b>	
Upgrade to Platinum level	2,500
Enroll in RewardSuite loyalty program	2,500
Enroll in BillSuite™ bill-payment service	1,250
Annual bonus at each 12-month anniversary	500
Referral rewards (for both the referrer and the referee)	500
<b>For Platinum clients</b>	
Enroll in RewardSuite loyalty program	5,000
Enroll in BillSuite bill-payment program	2,500
Annual bonus at each 12-month anniversary	1,000
Referral rewards (for both the referrer and the referee)	1,000
The RewardSuite loyalty program is available only for Gold and Platinum level clients. There is no charge to participate.	
Platinum level clients may earn up to an annual maximum of 500,000 regular points (1.5 points for every dollar spent); Gold level clients may earn an annual maximum of 250,000 regular points (1 point for every dollar spent). Bonus points can be earned in addition to these annual maximums for regular points.	

## Earn More Great Benefits With Your Account

RewardSuite is just one of the many exciting benefits available with your Corestone account. In addition to using your account to handle your daily financial activities — checkwriting, investing, bill-paying and more — you can also earn points for everyday spending as well as bonus points by:

- > Upgrading your Corestone account to a higher level (for example, from Silver to Platinum)
- > Enrolling in the RewardSuite program
- > Enrolling in the BillSuite online bill-payment program
- > Celebrating an anniversary as a Corestone accountholder

Bonus points are also awarded to accountholders who encourage their friends, family members or others to open a Corestone Account. Both the new accountholder and the individual making the referral can earn points.

# RewardSuite™

RewardSuite™ is a loyalty rewards program that lets you earn points that may be redeemed for a wide variety of valuable rewards, such as travel, gift cards and cash. It is available to clients who use the Visa® Gold or Platinum debit card linked to their Corestone Account®.

## Key Features

- **Ease of use.** Points are earned for all eligible<sup>2</sup> Visa Gold or Platinum debit card transactions.
- **Generous rewards points.** Gold cardholders can earn up to an annual maximum of 250,000 points; platinum cardholders can earn up to an annual maximum of 500,000 points. Points must be redeemed within a three-year period.<sup>3</sup>
- **Convenient program support.** Participants can check their account balances, search their point earnings and request rewards 24 hours a day, at myrewardsuite.com. Information is also available from service representatives at (877) 697-7865 between the hours of 8 a.m. and midnight (ET) daily.
- **Simplified tracking.** Monthly brokerage statements feature a special Reward Points section that shows an account's starting balance, points earned, points redeemed and ending balance.

For program support, visit [myrewardsuite.com](http://myrewardsuite.com) or call (877) 697-7865.

## Easy Ways to Earn Points

The RewardSuite program is available to Gold and Platinum level asset management account holders at no additional cost. Gold clients may earn one point for every dollar spent (up to a maximum of 250,000 points); Platinum clients may earn 1.5 points for every dollar spent (up to a maximum of 500,000 points).<sup>1</sup>

In addition, clients enrolled in RewardSuite may earn additional points for completing the qualifying activities outlined below. These bonus points, which may be earned in addition to the program's annual limits, have the same redemption value as regular points.

## Bonus Points

For Existing Silver and Silver Plus Clients	Bonus Points
Upgrade to Gold level	2,500
Upgrade to Platinum level	5,000
For Existing Gold Clients	Bonus Points
Upgrade to Platinum level	2,500
Enroll in RewardSuite program	2,500
Enroll in BillSuite online bill-payment program	1,250
Annual bonus at each anniversary of opening the account	500
Referral rewards (points awarded to the individual making the referral and the individual opening the account) <sup>4</sup>	500
For Existing Platinum Clients	Bonus Points
Enroll in RewardSuite program	5,000
Enroll in BillSuite online bill-payment program	2,500
Annual bonus at each anniversary of opening the account	1,000
Referral rewards (points awarded to the individual making the referral and the individual opening the account) <sup>4</sup>	1,000

## The Benefits of RewardSuite

Bonus points may be redeemed for such valuable rewards as:

- > **Travel.** Access flexible online booking for travel, including airline carriers, hotels, car rentals, cruises and more.
- > **Gift cards and e-certificates.** Order gift cards and electronic gift certificates for retailers and restaurants such as: Amazon.com, Bed, Bath & Beyond, Best Buy, Dillard's, ExxonMobil, Flowers.com, Gap, Hard Rock Café, Home Depot, L.L. Bean, Macys, Outback Steakhouse, Staples, Starbucks, Target and other businesses.
- > **Cash back.** Get up to \$5,000 in cash deposited directly into your linked asset management account.

## Frequently Asked Questions

**What is the cost of RewardSuite?**

RewardSuite is available for no additional fee to Corestone™ accountholders who have Gold or Platinum Visa debit cards.<sup>5</sup>

**Are points earned on all transactions?**

Points are earned on all purchase transactions whether they are debit or credit transactions. Points are also earned regardless of whether the transaction is PIN or signature-based. Cash advances and ATM transactions do not qualify as purchase activities.

**Are points accumulated per account or per debit card?**

Points accumulate for the overall account profile associated with the asset management account and not by individual debit card. If an account has multiple debit cardholders, the points are accumulated for the overall account and not individually by cardholder.

**Do the points expire?**

Points will remain in the account for three years until the end of the quarter in which they are earned. For example, if 500 points are earned in May 2013, and not cashed in for redemption, these points will remain in the account until the end of June 2016. Redeemed and expired points will be based on a first-in, first-out process.

**What happens to points if an account is closed?**

Accountholders who close their asset management accounts have up to six months to reopen their accounts in order to access and redeem their rewards points. After that time points are permanently forfeited.

The associated asset management account must be open and in good standing in order to redeem points.

RewardSuite at a Glance	Gold Level	Platinum Level
No additional fee	✓	✓
Points earned per eligible dollar spent	1 point per \$1 spent	1.5 points per \$1 spent
Annual limit on points earned	250,000	500,000
Redemption choices	Cash, expanded air travel choices, hotel bookings, car rentals, e-certificates and gift cards	Cash, expanded air travel choices, ability to redeem for airfare using a combination of points and cash, hotel bookings, car rentals, e-certificates and gift cards
Simplified tracking on monthly brokerage statement	✓	✓
Redeem online or via telephone	✓	✓
Individuals who close their asset management accounts have up to six months to reopen their accounts in order to access and redeem their rewards points	✓	✓
Points expire after three years	✓	✓
Earn the same number of points regardless of where money is spent	✓	✓
Live representative assistance is available daily between 8 a.m. and midnight (ET)	✓	✓
Flexible air travel booking with no Saturday stay or 21-day advanced booking restrictions		✓
Concierge services with online and 24/7 live telephone assistance with travel and entertainment needs (contact RewardSuite Complete Assistant at completeassistant.vipdesk.com 24 hours a day, seven days a week, or call (800) 344-7154)		✓

<sup>1</sup> Bonus points are earned in addition to the program's annual limits and have the same value as regular points.

<sup>2</sup> Approved purchases net of returns or credits

<sup>3</sup> Points will remain in the account for three years until the end of the quarter in which they are earned.

<sup>4</sup> Employees of Pershing/BNY Mellon and their affiliates, including, but not limited to, Pershing Advisor Solutions LLC and Registered Investment Advisers ("RIAs") that utilize Pershing Advisor Solutions, or employees of your financial institution or employees of an introducing broker-dealer clearing through Pershing and the family members of any such employee are not eligible for bonus points for a referral. Referrer cannot be a beneficial owner or authorized party to the referred account and have either account qualify for bonus points. Points are earned when a new or existing client opens an asset management account or other asset management account through a Pershing-affiliated broker-dealer or Pershing Advisor Solutions-affiliated RIA, or is referred by an existing RewardSuite user at the same broker-dealer or RIA. Eligibility is at the discretion of Pershing LLC/BNY Mellon Broker-Dealer Services and terms may be changed and/or program may be suspended at any time without prior notice. Limited to 10 referrals per year for a maximum of 10,000 referral bonus points in a given year for referrers.

<sup>5</sup> Standard annual fee applicable to Gold and Platinum accounts apply.

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# BillSuite™

## What is BillSuite™?

BillSuite enables investors to view, pay and manage their bills online 24 hours a day, seven days a week. The service allows for both electronic and paper bills so that investors can receive and pay their bills online, eliminating the possibility of lost or misplaced paper bills.

## Features

- > **Receive and review all bills online.** Bills paid through BillSuite will arrive securely online via NetExchange Client®. Investors can see when an electronic bill arrived and when it was paid, as well as keep online notes on payments. Reports can also be run based on payee, category, payment date or amount paid.
- > **Seamless access.** Investors access their BillSuite account seamlessly through NetExchange Client without having to enter a separate logon identification or password.
- > **Account consolidation is easy.** With BillSuite, investors receive both bill payment and brokerage account information on one statement.
- > **Receive e-mail alerts.** When a bill arrives, investors can receive an e-mail notification. They can also receive a reminder that a bill is coming due or a notification that a bill they normally receive has not arrived.
- > **Maintain complete control.** Investors can decide whom to pay, how much to pay, when the payment will be made, as well as which bank or brokerage account(s) they want to use to make the payments. They can also choose to manually authorize each payment or set up automatic payments or specific rules.
- > **Keep track of payment records.** Every bill is stored securely online for a full year and offline for up to eight years. Investors can easily export this information to a Microsoft® Excel or Comma Separated Values (CSV) file. It is easy to view bill details and receive bill reminders online and group bills into preset or self-created groupings.

- > **Free, reliable and easy to use.** BillSuite, which features an intuitive dashboard interface and a bill payment guarantee, is included with asset management accounts at no additional charge.
- > **Get account help.** Live customer support is available Monday through Friday, 8 a.m. to 8 p.m. (ET) by calling (800) 547-7008.

## Steps for New Asset Management Account Investors

1. **Enrollment:** New asset management account investors should check the box on the application to initiate BillSuite.
2. **Logon:** After logging on to NetExchange Client, investors are automatically logged in to BillSuite. From the site home page, navigate to the Accounts page, then to the new BillSuite tab, select the account they wish to access and click on “Launch BillSuite.”
3. **Add payees:** After accessing the BillSuite site, new investors can add their payees.

## Steps for Existing Asset Management Account Investors

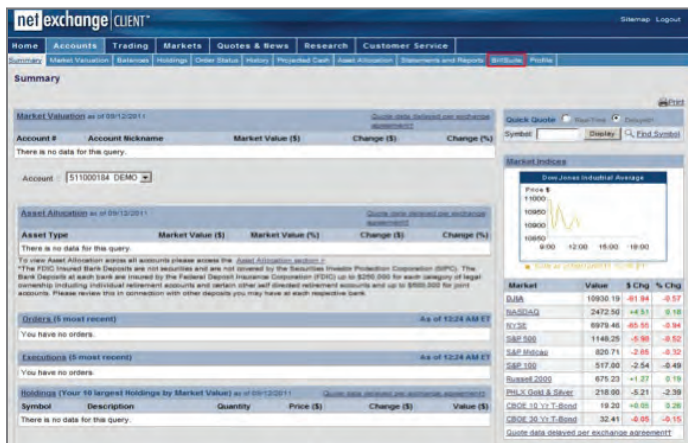
1. **Enrollment:** Investors who converted from ProCash Plus to the new asset management account—regardless of whether they had the old BillSuite—need to contact their financial professional to initiate new BillSuite. Old BillSuite investors who have not yet gone through the conversion, or are using an outside funding account, should continue to use the old BillSuite until their accounts are converted and they receive their new checks. Please note that the old BillSuite will be discontinued after February 29, 2012.
2. **Logon:** After logging on to NetExchange Client, investors are automatically logged in to BillSuite. From the site home page, navigate to the Accounts page, then to either the old BillSuite tab (prior to completion of conversion) or new BillSuite tab (after completion of conversion) and follow the prompts.



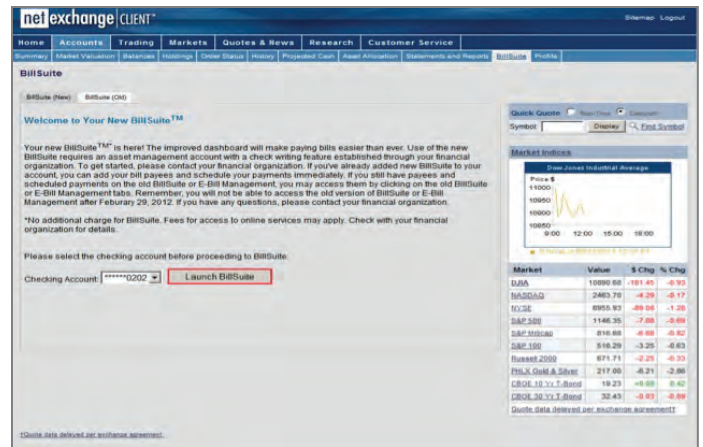
## Navigating to BillSuite



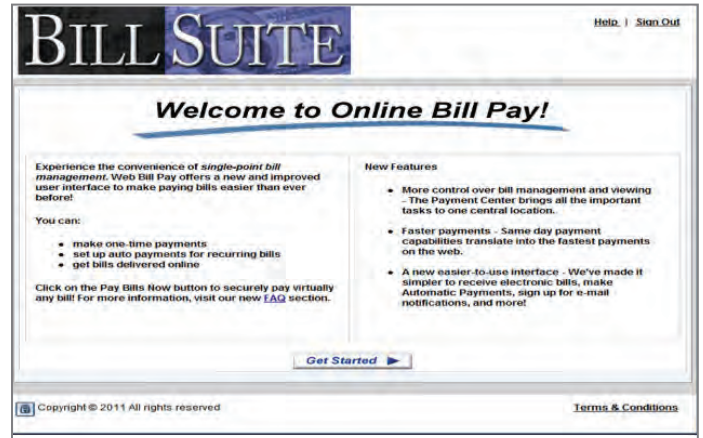
Site home page. Visitors will see this screen when entering NetExchange Client.



Accounts page. Visitors can navigate to the BillSuite site by clicking on the highlighted tab.



New BillSuite tab. Visitors will see this screen after clicking on the new BillSuite tab. To access BillSuite, click on the “Launch BillSuite” button.



Main BillSuite page. This is the home page for BillSuite that provides instructions to investors on how to make one-time payments, schedule recurring payments and receive bills online.

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