



eQuipt®

GUIDE

Your Custom Account Portal

View your investment accounts online at equipt.osaic.com or download the **Osaic eQuipt** mobile app on your iOS or Android device. Use this guide to learn how to sign up and navigate **eQuipt**.

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eQuipt Features

- View all your brokerage accounts through a single login:
 - Automatically view all accounts established under your Social Security number.
 - Link and view additional accounts within your household.
- View important investment account information including balances, holdings, activity, order statuses (as of close of business the previous day), and more
- Customize eDelivery preferences for account communications
- Access account communications including statements, tax documents, trade confirmations, etc.
- Pay for financial planning services via a bank account or credit/debit card
- Deposit checks directly into your account by using your mobile device's camera (available in the **Osaic eQuipt** mobile app)

Sign Up

To sign up for **eQuipt**, follow the registration process below:

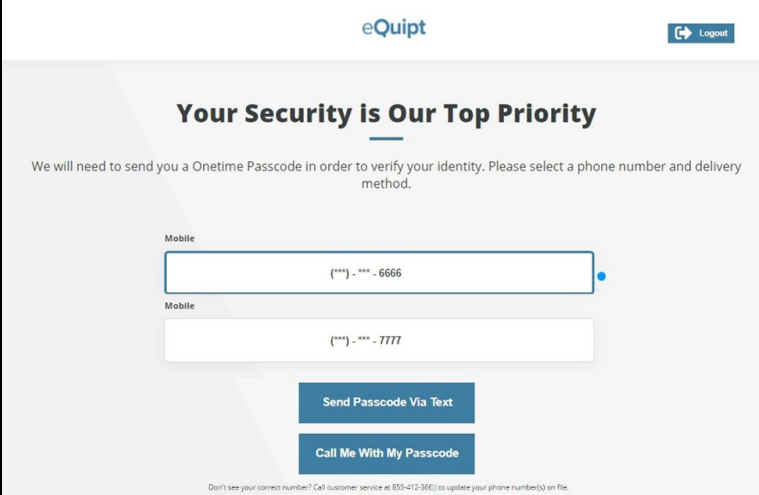
1. Go to equipt.osaic.com/ and click **Sign Up** on the login screen (shown below). In certain situations, your financial professional may send you a link that takes you directly to Step 2.

The screenshot shows the eQuipt login interface. The 'osaic' logo is on the left and 'eQuipt' is on the right. The main heading is 'Login' with a sub-heading 'Enter your eQuipt credentials'. There are two input fields: 'Username' (with a 'Forgot Username?' link) and 'Password' (with a 'Forgot Password?' link). A 'Login' button is positioned below the fields. Underneath the button is the text 'Don't have an account? Sign Up ->' with a red arrow pointing to the right. At the bottom of the page, there is a small section titled 'What You Will Need' followed by a block of fine print regarding securities and investment advisory services.

2. If you began your enrollment process by clicking an email link sent by your financial professional, you will be asked to provide your date of birth, last 4 digits of your Social Security number, and your zip code for verification. If you initiated the enrollment process yourself using the **Sign-Up** link mentioned in Step 1, you will also be asked to provide any one of your Osaic account numbers for verification. Click **Next** to continue.

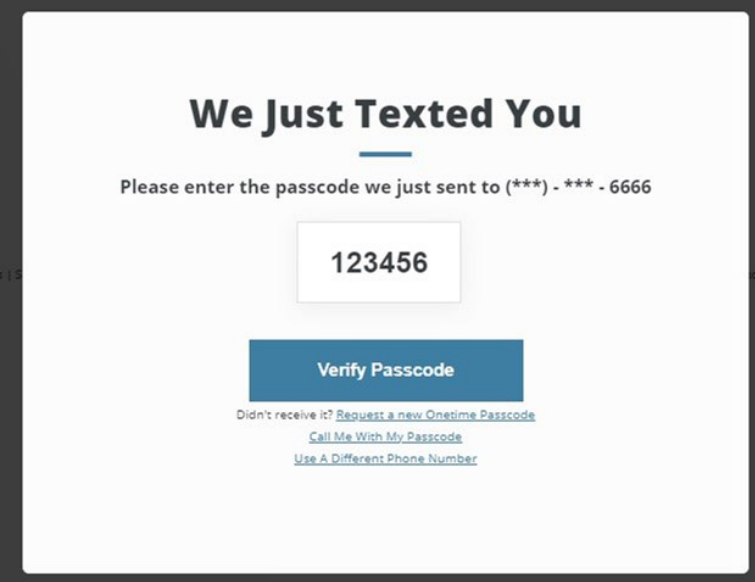
3. Complete the security process to verify your identity:

- The first prompt will display the phone number/s on file for you. Select the number where you want to receive the security code (if only one number is on file it will be preselected).
- Select **Send Passcode via Text** or **Call Me With My Passcode**. A security code will be sent to you generally within a few seconds.



The screenshot shows the eQuipt login page with a security verification prompt. At the top, the eQuipt logo and a 'Logout' button are visible. The main heading is 'Your Security is Our Top Priority'. Below this, a message states: 'We will need to send you a Onetime Passcode in order to verify your Identity. Please select a phone number and delivery method.' There are two 'Mobile' phone number input fields. The first field contains '(***). - *** - 6666' and is selected with a blue dot. The second field contains '(***). - *** - 7777'. Below the fields are two buttons: 'Send Passcode Via Text' and 'Call Me With My Passcode'. At the bottom, there is a small link: 'Don't see your correct number? Call customer service at 855-412-3666 to update your phone number(s) on file.'

- Once you receive the passcode on your device, input the passcode and click **Verify Passcode** to continue. You may also be asked to complete this process in future logins for security purposes.



The screenshot shows the eQuipt passcode verification screen. The main heading is 'We Just Texted You'. Below this, a message states: 'Please enter the passcode we just sent to (***) - *** - 6666'. There is a text input field containing the passcode '123456'. Below the field is a blue button labeled 'Verify Passcode'. At the bottom, there are three links: 'Didn't receive it? Request a new Onetime Passcode', 'Call Me With My Passcode', and 'Use A Different Phone Number'.

4. Review your phone number(s) and email address(es) for accuracy. You can edit or delete any incorrect entries or add new entries as needed. Click **Everything Looks Right** when you are ready.

The screenshot shows the eQuipt '03 CONTACT INFORMATION' step. At the top, a progress bar indicates the steps: 01 VERIFY YOUR ACCOUNT, 02 AUTHENTICATE YOUR IDENTITY, 03 CONTACT INFORMATION (active), and 04 REGISTER. The main heading is 'Is This Information Still Accurate?'. Below this, a message states: 'We understand that this information can change from time to time. Since we will be using it to validate your identity, please ensure it is accurate. If anything looks incorrect, please update it at this time.'

Phone Numbers

- Mobile Phone Number:** (444) 555 - 6666. It is marked as 'Primary' with a blue dot.
- Verified Phone Number - Mobile:** (555) 666 - 7777. It is marked with a grey dot.
- Home Phone Number:** Add Home Phone Number. It is marked with a grey dot.
- Business Phone Number:** Add Business Phone Number. It is marked with a grey dot.

Email

You must have at least one email address on file

- James@smith.com:** Type: Personal. It is marked as 'Primary' with a blue dot.
- Add Email:** Select Type. It is marked with a grey dot.

At the bottom, there is a blue button labeled 'Everything Looks Right!'.

5. Lastly, create a username and password, mark the checkbox to agree to the terms described, and click **Next**. Your enrollment process is complete. Remember to add equipt.osaic.com to your browser's Favorites list!

The screenshot shows the eQuipt '04 REGISTER' step. At the top, a progress bar indicates the steps: 01 VERIFY YOUR ACCOUNT, 02 AUTHENTICATE YOUR IDENTITY, 03 CONTACT INFORMATION, and 04 REGISTER (active). The main heading is 'Register'. Below this, a message states: 'Lastly, please create your login credentials'.

Create Username: Username

Create Password: Enter Your Password

Confirm Password: Confirm Your Password

By clicking here I agree to the Terms and Conditions for use of this website and I affirmatively consent to electronic delivery of any communications or documents to the email provided by me for this account.

At the bottom, there is a blue button labeled 'Next'.

View Accounts on the Dashboard

The first page you'll see after logging into eQuipt is the Dashboard. (NOTE: The top left of the screen shows you are in the eQuipt tab, Dashboard sub-tab.) From here you can view your portfolio as of the previous business day's market close, including your:

- Account values
- Top 5 holdings (Select "Show More" to view your top 10 holdings)
- Five most recent account activities (Select "Show More" to view your 10 most recent activities)
- Overall asset allocation

The screenshot displays the eQuipt dashboard interface. At the top, the 'osaic' logo is on the left, the 'eQuipt' logo is in the center, and a 'Logout' button is on the right. Below the logos are navigation tabs: 'EQUIPT' (selected), 'ACCOUNT DETAILS', and 'TRANSACTION'. Underneath these are sub-tabs: 'DASHBOARD' (selected), 'TASKS', 'E-DOCUMENTS', and 'SETTINGS'.

The main content area is divided into four sections:

- ASSET SUMMARY:** Features a donut chart showing asset allocation. The total market value is 28,698.78 as of the prior day. Below the chart is a table:

ASSET CLASS	MARKET VALUE	PERCENTAGE
Mutual Funds	13,891.32	47.77%
Equity	10,365.69	30.58%
Cash	4,441.77	21.65%
- ACCOUNT DETAILS:** A table listing account information:

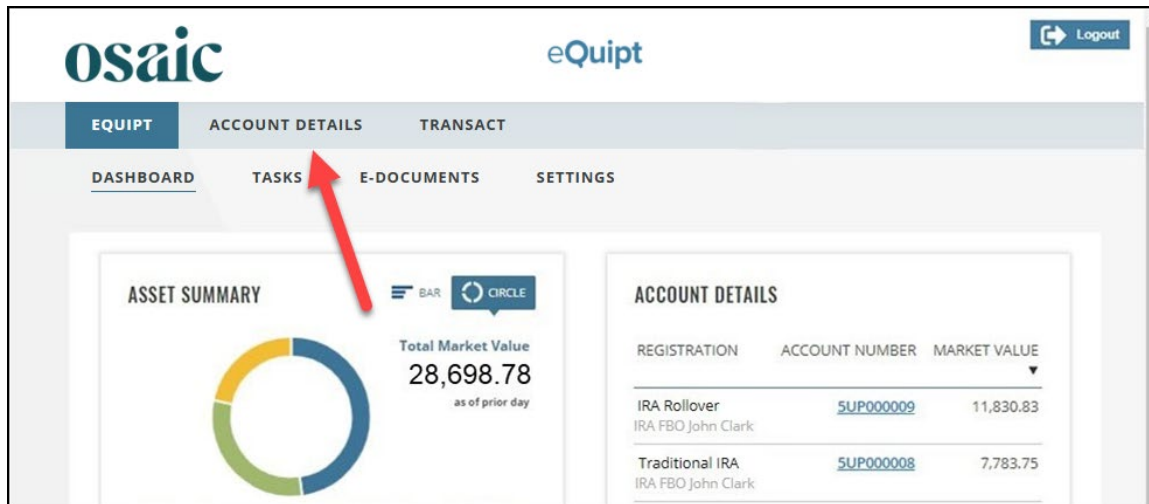
REGISTRATION	ACCOUNT NUMBER	MARKET VALUE
IRA Rollover IRA FBO John Clark	SUP000009	11,830.83
Traditional IRA IRA FBO John Clark	SUP000008	7,783.75
Minor John Clark Custodian	SUP000007	7,684.23
Individual John Clark	SUP000006	1,399.97
- RECENT ACTIVITY:** A table showing the most recent transactions:

DATE	SYMBOL / CUSIP	NET AMOUNT
08/07/2020	ISHARES TR 1-3 YR ... 464287457	0.25
08/03/2020	PIMCO DYNAMIC BOND ... 72201M487	2.58
08/03/2020	PIMCO GLOBAL BOND ... 693390130	0.06
07/31/2020	SPDR S&P 500 ETF TR ... 78462F103	5.46
07/28/2020	IVY SECURIAN CORE ... 465897775	1.23
- TOP HOLDINGS:** A table listing the top holdings in the portfolio:

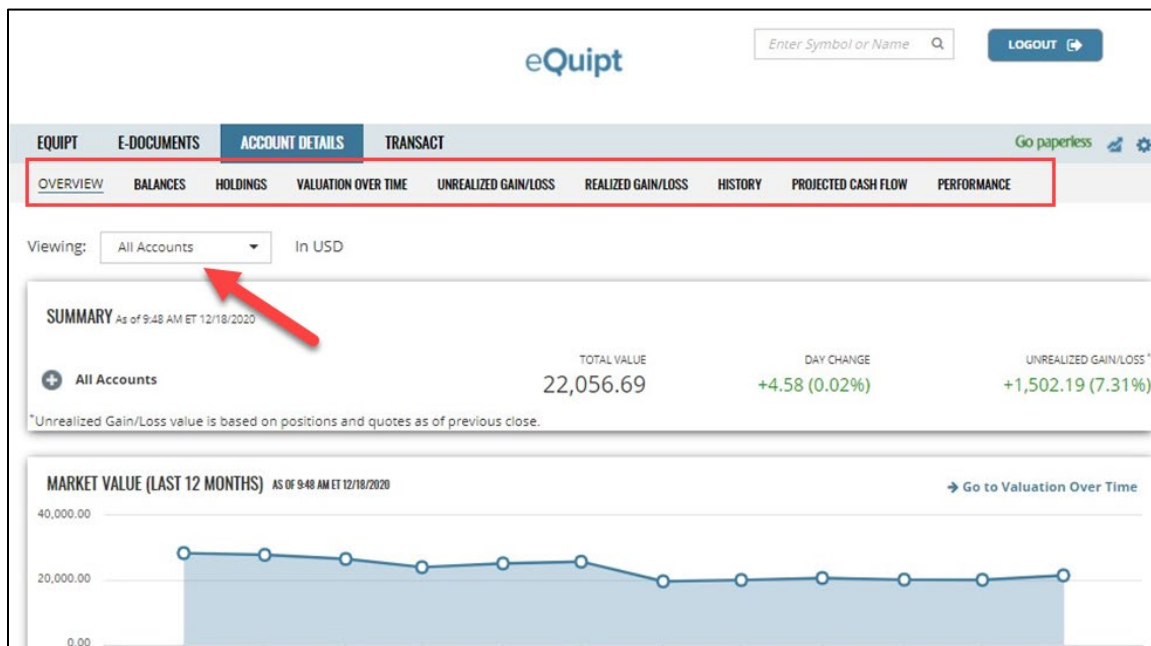
SYMBOL / CUSIP	QUANTITY	PRICE	MARKET VALUE
AIGI PER980007 INSURED DEPOSIT P ROG...	3,648.37	1.00	3,648.37
DCUSX 25157M547 DWS CROCI U.S. FUN D ...	251.28	9.99	2,510.31
FVADX 355148503 FRANKLIN SMALL-CA P.V...	38.94	45.81	1,783.75
PFIUX 72201M487 PIMCO DYNAMIC BO ND F...	130.96	10.69	1,399.99
SPY 78462F103 SPDR S&P 500 ETF T R ...	4.00	334.57	1,338.28

View Accounts in Account Details

- For detailed information about each of your investment accounts, access the **Account Details** tab:



- In the **Account Details** tab, select which account you want to view from the Viewing menu (or leave the default of **All Accounts**). Then select which page to view from the row of sub-tabs (balances, holdings, history, etc.)



Customize eDelivery Preferences

As an account holder, you will receive communications about your account(s), including statements, trade confirmations, disclosures, tax documents, etc. You can choose whether to receive each of these communication types in paper or electronically.

Paper Delivery

If you select paper delivery, the communication will be mailed to your address of record. A PDF version will also be available for you in **eQuipt**. Note, however, that your account may be subject to a monthly paper fee if it is set to receive communications via paper delivery (there are exceptions including tax documents and certain account types; please contact your financial professional with any questions).

Electronic Delivery (eDelivery)

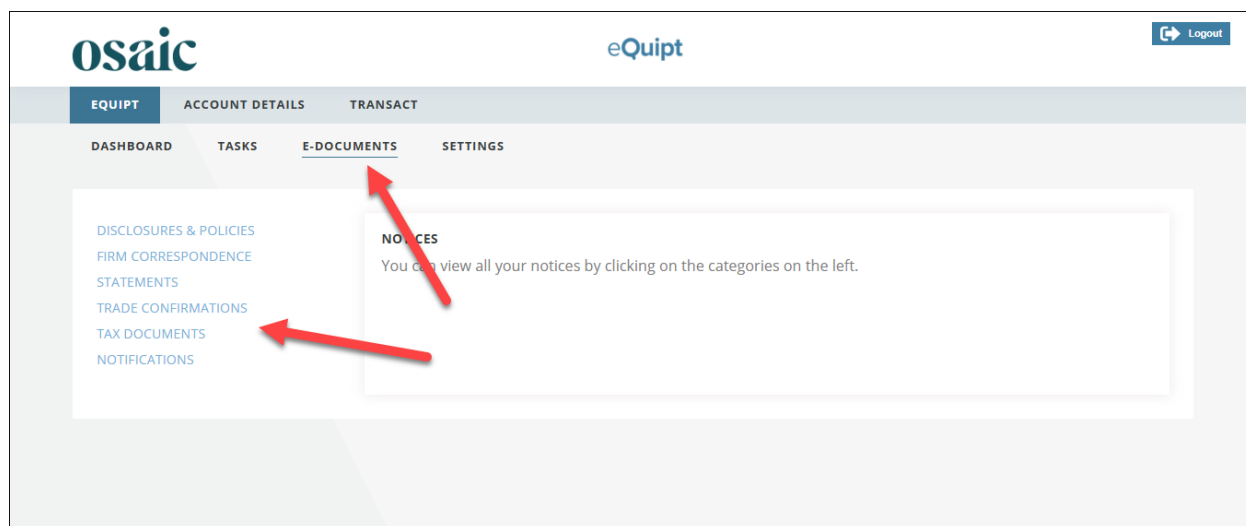
If you select eDelivery, you will receive an email notification whenever a new communication is generated. The communication will be available in PDF format in **eQuipt**. There is no fee for eDelivery.

NOTE: When you initially sign up for **eQuipt**, you are automatically enrolled in eDelivery for all communication types except tax documents. You can change these settings at any time as follows:

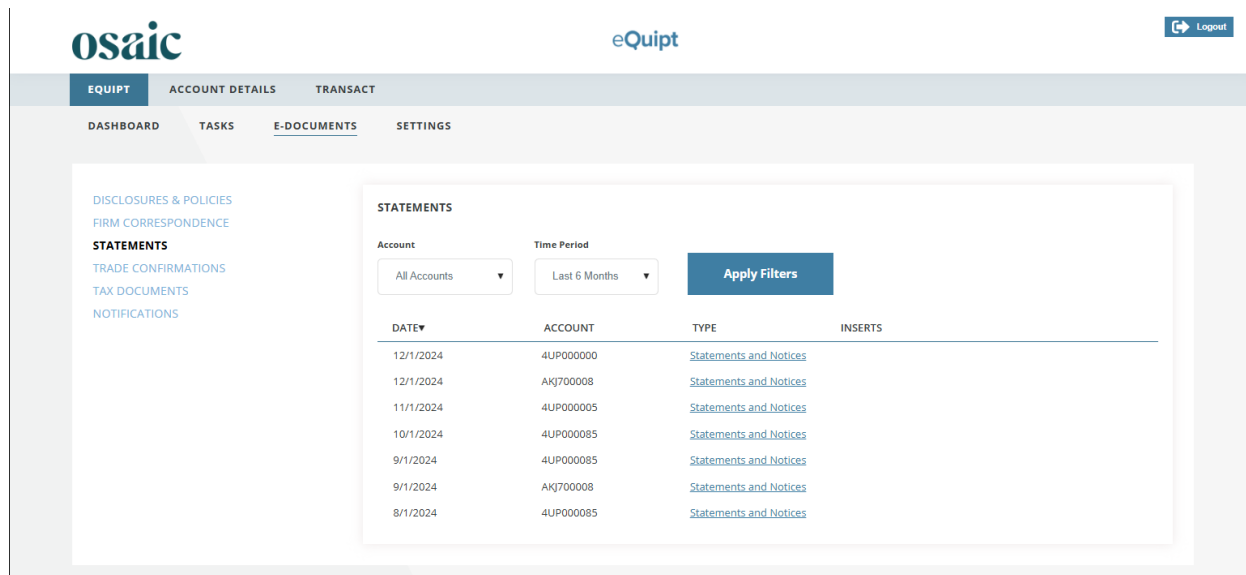
1. In the **eQuipt** tab, select the **Settings** page.
2. Select **e-Delivery Preferences** on the left.
3. The “Osaic Documents” section in the top half of the screen enables you to set your eDelivery preferences for Disclosures & Policies and Firm Correspondence (hover over each category for a description). You can toggle between **Online Only** and **Paper & Online**
4. The “Pershing Documents” section in the bottom half of the screen enables you to set your eDelivery preferences for each of your Pershing accounts. To change these settings, click **Edit All**
5. On the next screen, select the **eDelivery Preferences** box
 - Click the **Quick Enroll** option if you would like to turn on eDelivery for all communications (including statements and tax documents) for all accounts
 - Click the **Edit** link next to e-Delivery Preferences if you would like to make individual selections for each communication type for each account.

Access Communications

When a communication is generated, it will be available for you to view in the **E-Documents** page in **eQuipt**. On the **E-Documents** page, select the document type using the sidebar on the left (e.g. Statements, Trade Confirmations, etc.):



On the following page, use the filters at the top to select the desired account to view, the date range to view, etc. then click **Apply Filters**. In the results list, click the link to view and it will launch as a PDF.



Link Household Accounts

eQuipt provides you with access to all brokerage accounts that are active under your Social Security number, using a single login. Brokerage accounts for other people in your household (spouse, children, etc.) can be linked to your login as well. NOTE: Accounts for entities (trusts, businesses, etc.) can only be linked by sending the request to your financial professional.

1. Click the **eQuipt** tab
2. Select **Settings**
3. Select **Household Accounts**
4. Click **Link Another Account**. Next, you will be asked to provide the information about the account being linked including its *Account Number*, *Last 4 digits of Social Security number*, *Date of Birth*, and *Zip Code*. Once you have inputted this information, click the **Link** button.
5. If you ever need to unlink the account, click its **trashcan icon**

The screenshot displays the eQuipt user interface. At the top right, there is a 'Logout' button. The main navigation bar includes 'EQUIPT', 'ACCOUNT DETAILS', and 'TRANSACTION'. Below this, a secondary navigation bar lists 'DASHBOARD', 'INVOICES', 'TASKS', 'E-DOCUMENTS', and 'SETTINGS'. The 'SETTINGS' menu item is selected, and its sub-menu is visible, with 'HOUSEHOLD ACCOUNTS' highlighted. A red circle '1' points to the 'EQUIPT' tab, '2' to the 'SETTINGS' menu item, '3' to the 'HOUSEHOLD ACCOUNTS' sub-menu item, '4' to the 'Link Another Account' button, and '5' to the trashcan icon next to the first household account entry.

HOUSEHOLD ACCOUNTS	
Household Accounts (1)	
Jane Clark 123 Main Street	Account # 5UP000005 Individual
Personal Accounts (4)	
IRA FBO John Clark Pershing LLC as Custodian	Account # 5UP000006 IRA Rollover
IRA FBO John Clark Pershing LLC as Custodian	Account # 5UP000007 Traditional IRA
John Clark Custodian FBO Clark Clark UTMA/NJ	Account # 5UP000008 Minor
John Clark 123 Main Street	Account # 5UP000009 Individual

Setting Account Nicknames and Groups

If you have multiple accounts, or multiple accounts of the same type, (e.g. multiple UGMA accounts, or multiple trust accounts, or multiple retirement accounts, etc.) you may want to assign nicknames to accounts to make them easier to identify and/or create account groups to view information for the group (e.g. balances, holdings, activity, etc.). For example, if you have two IRA accounts and an individual account, and you want to view information just for the two IRAs, you can do so by creating an account group.

1. Click the **Account Details** tab and select any sub-tab *except* **Overview**, **Profile**, or **Performance**. In the below screenshot, we have clicked the **Balances** sub-tab as an example.
2. In the top left, click the account number menu (this is how you can switch between your various accounts)
3. Notice the options to **Manage Groups** and **Edit Nicknames**

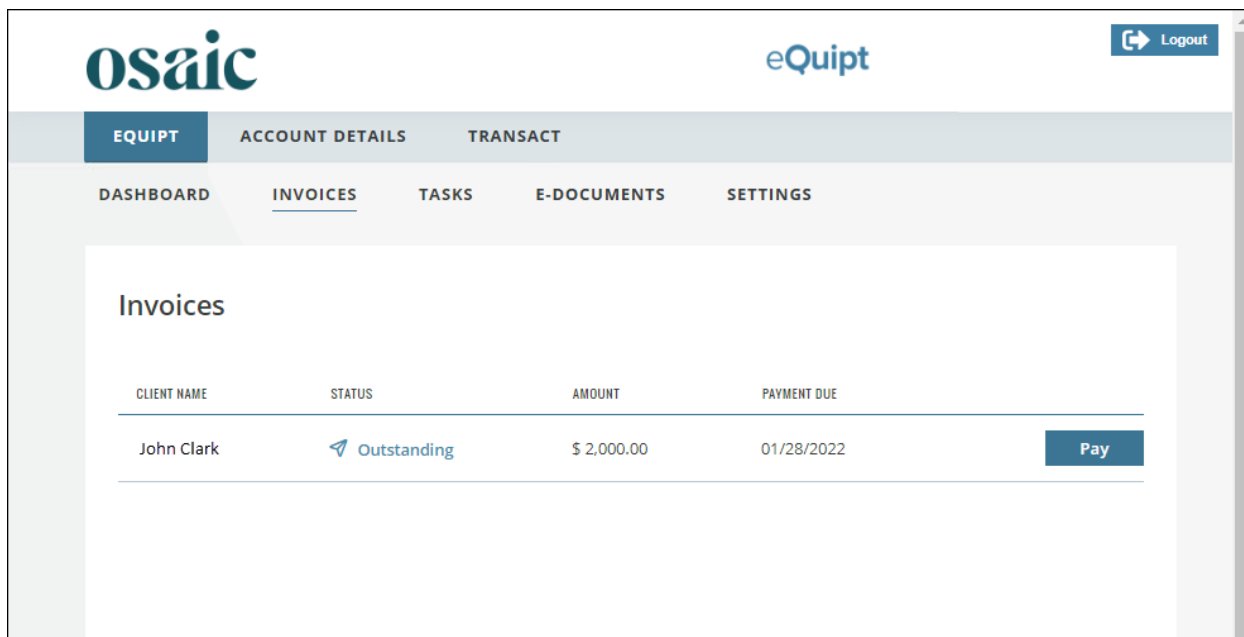
The screenshot shows the osaic account details page. The top navigation bar includes 'Equip', 'Communications', 'Account Details', and 'Transact'. The 'Account Details' sub-tab is active, with 'Balances' selected. A dropdown menu for the account number '4UP029999' is open, showing options: 'All Accounts', '4UP029999', 'AKJ709999', 'Manage Groups', and 'Edit Nickname'. A red arrow points to the dropdown menu. The main content area displays account balances for '4UP029999' as of 3:01 PM ET. The account value is \$8,360.98, with a change of \$9.90 (0.11%). Other metrics include Available Cash (\$0.00), Available to Trade (\$6,314.36), and Funds Due (\$0.00). A 'Today's Balance' section shows a donut chart and a table of balances:

Category	Value	Change	% Change
Cash Mgmt Balances	\$6,314.36	\$0.00	0.00%
Long Market Value	\$2,046.62	\$9.90	0.48%
Short Market Value	\$0.00	\$0.00	0.00%
Cash	\$0.00	\$0.00	0.00%
Total Account Value	\$8,360.98	\$9.90	0.11%

Footnote: The 'Funds Available to Trade' dollar balance includes dollar amounts related to existing open trade orders, but excludes trading commissions incurred for the current day. 'Funds Due' is calculated as of the Previous Day. The Funds Due amount does not consider amounts due for purchases, sales or other transactions executed today.

View/Pay Financial Planning Invoice

If you receive financial planning or consulting services billed to you electronically, then you will have an **Invoices** tab available within the eQuipt tab. (NOTE: This tab will not display if it is not applicable). Use the **Invoices** tab and follow the onscreen prompts to easily pay via a bank account or credit/debit card.



Utilize the Accessible Theme

If you utilize your operating system's accessibility features for assistance with visual impairments or other disabilities, you may benefit from eQuipt's Accessible Theme. The Accessible Theme changes the look and navigation of the **E-Documents**, **Account Details**, and **Transact** tabs. It does not affect any of the screens within the eQuipt tab. To toggle to the Accessible theme:

1. Click either the **E-Documents**, **Account Details**, or **Transact** tabs
2. An option for **Switch to Accessible Theme** is available in the bottom right corner of the screen

At any time, you can switch back to the Standard theme by navigating to the E-Documents> Settings page and toggling the selection in the **Available Themes** menu, then click **Switch Themes** to apply your changes.

The screenshot below shows the Account Details > Balances page in the Accessible theme (see the next page for the same screen using the Standard theme for comparison). Note that in the Accessible theme, the navigation options are moved to the left sidebar, rather than tabs along the top.

Account Details » Balances

OVERVIEW

EQUIPT

» E-DOCUMENTS

▼ ACCOUNT DETAILS

Balances

Holdings

Valuation Over Time

Unrealized Gain/Loss

Realized Gain/Loss

History

Projected Cash Flow

Performance

» TRANSACTION

LOGOUT

Balances

The balances page gives you access to summary balance view of your selected accounts. Use the Account/Group View to filter the account selection displayed on this page.

Page Contents

[Select an Account or Group to View](#)
[Loans](#)

[Download](#)
[Print](#)

Select an Account or Group to View

Changing the account dropdown will change the information presented on the screen

All Accounts ▼

In USD

[Back to Page Contents](#)

As of 12:33 AM ET

Summary¹

TOTAL ACCOUNT VALUE
22,469.62

Funds Available/Due

FUNDS AVAILABLE FOR WITHDRAWAL	FUNDS AVAILABLE TO TRADE FOR NON-MARGINABLE EQUITIES ³
6,641.39	6,641.39

Assets

KEY VALUE	TODAY'S CHANGE
Long Market Value ¹	16,350.19 23.34 (0.14%)
Short Market Value	0.00 0.00 (0.00%)
+ Cash Management Balances ²	6,641.39 0.00 (0.00%)
Cash	-521.96 0.00 (0.00%)
Total Account Value	22,469.62 23.34 (0.10%)

Below is the Account Details > Balances page using the Standard theme.

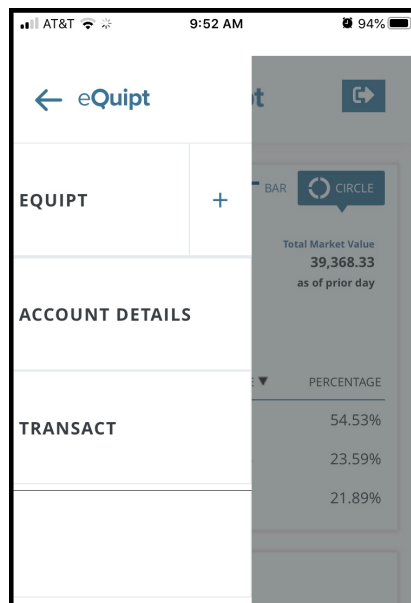
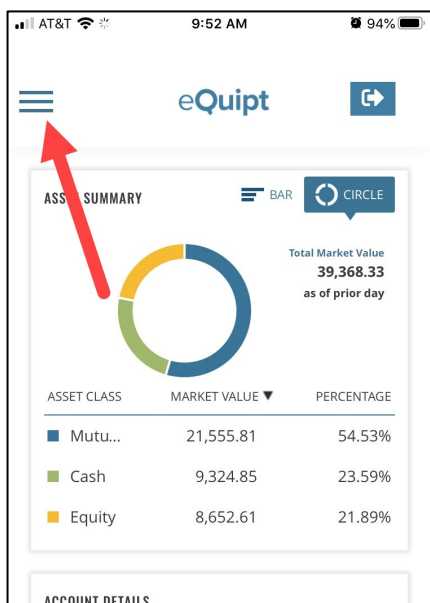
The screenshot displays the 'ACCOUNT DETAILS' section of the 'BALANCES' page. At the top, there are navigation tabs: EQUIPT, E-DOCUMENTS, ACCOUNT DETAILS (selected), and TRANSACT. A 'Go paperless' link and settings icon are in the top right. Below the tabs is a secondary navigation bar with options: OVERVIEW, BALANCES (selected), HOLDINGS, VALUATION OVER TIME, UNREALIZED GAIN/LOSS, REALIZED GAIN/LOSS, HISTORY, and PROJECTED CASH FLOW. A 'PERFORMANCE' section is visible below the navigation. The main content area includes a 'Viewing:' dropdown set to 'All Accounts' and 'In USD'. A timestamp 'As of 12:39 AM ET' is in the top right of the main area. The 'KEY VALUES' section shows: TOTAL ACCOUNT VALUE 22,468.50; Funds Available/Due; FUNDS AVAILABLE FOR WITHDRAWAL 6,641.39; and FUNDS AVAILABLE TO TRADE FOR NON-MARGINABLE EQUITIES 6,641.39. The 'ASSETS' table lists: Long Market Value (16,349.07, +22.22 (0.13%)), Short Market Value (0.00 (0.00%)), Cash Management Balances (6,641.39, 0.00 (0.00%)), and Cash (-521.96, 0.00 (0.00%)). The total account value is 22,468.50 with a change of 22.22 (0.09%). A 'Download' button is at the bottom left.

Aside from the different look and the navigation options being on the left rather than along the top, the navigation between the Standard and Accessible themes is otherwise identical, and the same screen options are available in both.

Utilize the Mobile App

eQuipt can also be accessed by downloading and installing the **Osaic eQuipt** mobile app to your Android or iOS device. The mobile app provides access to the same screens of information as the browser version, but additionally provides access to the Mobile Deposit feature.

Most of the navigation in the mobile app is the same as in a browser. However, rather than using tabs along the top of the screen to navigate, you'll use the hamburger menu ☰ icon in the top left (left screenshot below). This opens a panel on the left, where you can select which screen to view (right screenshot below).





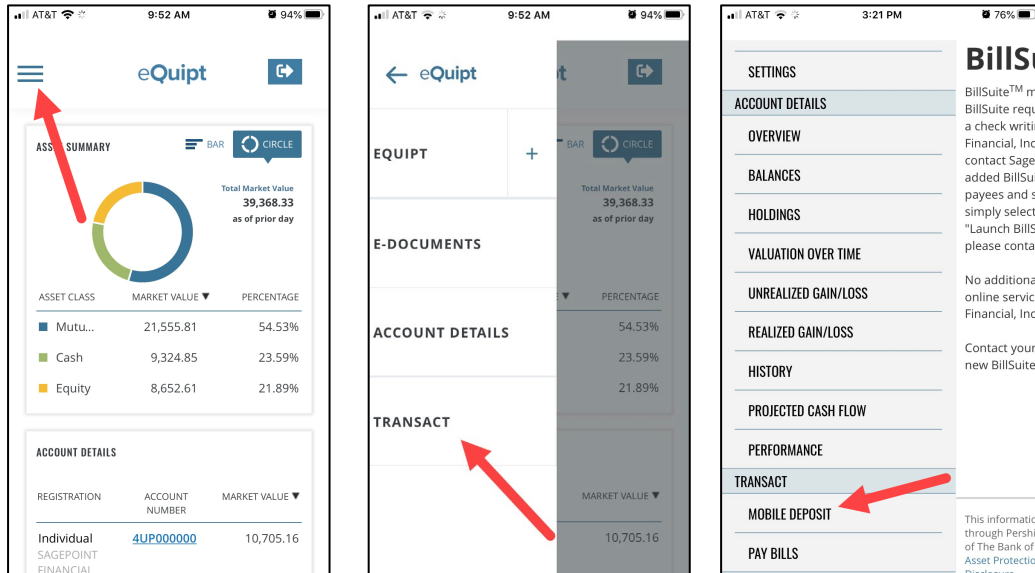
Mobile Deposit

The **Osaic eQuipt** mobile app enables you to deposit a check into your account(s), by using your mobile device's built-in camera.

- First-party and second party checks only. NOTE: Third party checks are not eligible for mobile deposit
- Maximum check amount is \$500,000
- Make checks payable to Pershing LLC; sign and write "For Mobile Deposit" on the back
- The daily cutoff time for the check to be processed the same business day is 3pm ET

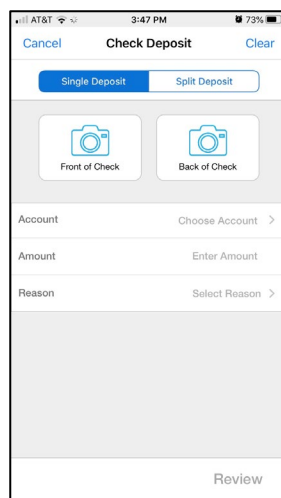
To Make a Mobile Deposit

1. To begin, click the  icon in the top left (see below left).
2. Select **Transact** in the navigation panel on the left (see below middle).
3. This will bring you to the BillSuite™ page, which is the default page in the Transact section. Click again on the  icon in the top left.
4. Select **Mobile Deposit** (see bottom right)



The **Check Deposit** screen (shown below) guide you through taking a picture of the front and back of the check. If you are splitting the check between multiple accounts (up to 7), switch to the **Split Deposit** tab.

1. Select the account(s) to deposit the check into from the **Account** menu (all accounts linked to your login will display)
2. Input the amount of the check
3. For IRAs, select a **Reason** for the deposit.
4. Click **Review**, then review your entries for accuracy, and click **Confirm**.



Login Assistance

If you forget your username or password, **Forgot Username** and **Forgot Password** links are available on the login screen.

The screenshot shows the eQuipt login interface. At the top left is the 'osaic' logo and at the top right is the 'eQuipt' logo. Below the logos is the word 'Login' in a bold font, followed by the instruction 'Enter your eQuipt credentials'. There are two input fields: 'Username' and 'Password'. To the right of the 'Username' field is a link labeled 'Forgot Username?'. To the right of the 'Password' field is a link labeled 'Forgot Password?'. Two red arrows point from the right side of the image towards these two links.

- **Forgot Username:** Input your email address and click **Next** to have the username emailed to you.
- **Forgot Password:** Provide your username and complete the security process, after which you will be able to set up a new password.
- You can also update your username, password, email address, and mobile number at any time in the **eQuipt** tab > **Settings** page by accessing the **Account Details** and **Security Details** screens:

If you have any questions, please contact your financial professional.

Securities and investment advisory services are offered through the firms: Osaic Wealth, Inc. and Osaic Institutions, Inc., broker-dealers, registered investment advisers, and members of FINRA and SIPC. Securities are offered through Osaic Services, Inc. and Ladenburg Thalmann & Co., broker-dealers and members of FINRA and SIPC. Advisory services are offered through Ladenburg Thalmann Asset Management, Inc., and Osaic Advisory Services, LLC., registered investment advisers. Advisory programs offered by Osaic Wealth, Inc. are sponsored by VISION2020 Wealth Management Corp., an affiliated registered investment adviser.

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