

TABLE OF CONTENTS

- 1. Outline of form requirements.....p2**
- 2. FC Client Paperwork by Account Type (non-retirement).....p3**
- 3. FC Client Paperwork for Additional Services (non-retirement).....p4**
- 4. FC Client Paperwork by Account Type (retirement).....p4**
- 5. FC Client Paperwork for Additional Services (retirement)p4**
- 6. FC Submission Procedures for Brokerage & Advisory Accounts.....p5/6**
- 7. Client Paperwork for Transferring Direct Business.....p7**
Direct business refers to accounts held directly with the annuity carrier, alternative investment sponsor, mutual fund company or 529 plan
- 8. Client Paperwork for New Direct Business.....p7**
- 9. Submission Procedures for Direct Business.....p8**
- 10. Coastal Services for Account Opening.....p8**

Business Processing Guide

Form Requirements

TRANSFERS

Transfer Form [**587367**] is required if funds are coming from another firm, and a current custodian statement dated within the last 90 days should be submitted with all transfers. *If a transfer includes Mutual Funds, then a signature validation form is needed [**590924**].*

FINRA RULE 2165

The Trusted Contact Person Form [**593442**] is required for persons over age 65, or over 18 but with evidence of cognitive or physical impairment that renders the individual unable to protect her/his own interests.

REG BI DELIVERY REQUIREMENTS

For brokerage customers, the rep's FPB and the CRS link to Coastal Equities must be sent to the customer prior to or at the time of account opening.

- For advisory customers, the advisor must send forms ADVII, ADVIIB and the link to Coastal Investment Advisors CRS. The link should be prominent in the email. You may use a simple message such as "Here is some important information about my firm:" or "Below is a link to important information about Coastal Investment Advisors:"
- When delivering the disclosures via email please BCC FormCRS@coastal-one.com with the customers last name and first name in the subject line. If you are delivering by hand or mail, please keep a log of delivery on the attached excel spreadsheet. We will be looking at that prior to approving accounts or transactions.
- **If the advisor is dual registered with BD and RIA, a recommendation to open an advisory account would require the advisor to send the ADVII, ADVIIB, FPB and both CRS links to the customer.**
- Additional delivery requirements of the CRS is triggered if a customer has not received one within the previous 30 days at the time they choose to open a new account, add complex products, add an options agreement, add a margin agreement, switch from brokerage to advisory or advisory to brokerage, and if they are doing direct business (Alts, Variables, etc.).

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Business Processing Guide

FC Client Paperwork by Account Type (*non-retirement*)

Account Type

Required Forms

Individual

See FC Submission Procedures for Brokerage & Advisory Accounts on pg. 6

Joint

Signed by all owners

Account Application **569315**

Associated Persons Form (for each associated person/s) **565858**

Custodial/UTMA/UGMA

Signed by custodian

Minor's DOB & SSN required

Account Application **569315**

-1st page has child's information

-2nd page has Account Registration & Instructions filled out

Example: Custodian's name C/F : Child's name UTMA then the State

Associated Persons Form (has custodian's information) **565858**

Appointment of Successor Custodian **573708**

Trust

Signed by the number of trustees listed in the Trustee Certification and must list title of "Trustee" next to all Signatures. Provide Coastal with complete trust document.

Account Application **569315**

-1st page has the name of the trust

-2nd page has Account Registration & Instructions filled out

Example: *The John Smith Trust / Joe Smith Trustee*

Associated Persons Form (for each trustee) **565858**

Trustee Certification **568857** [if Statutory (state registered) Trust]

Notarization is required.

Estate

Signed by

Executor/admin/personal rep

Account Application **569315**

Associated Persons Form (for each associated person/s) **565858**

Affidavit of Domicile **587185**

Transfer Form (if money is coming from another firm) **587367** or

LOA (if money is coming from an account held at Wells Fargo

Clearing Services) **574079**

Death Certificate

Legal document appointing executor/administrator

Corporation

Signed by authorized person/s

C-Corps need certified copy of articles of incorporation and Corporate Resolution authorizing Individuals who will have control of the account

Account Application **569315**

Associated Persons Form (for each associated person/s) **565858**

Corporate Resolution Form **587183**

Certification of Beneficial Owner(s) **593269**

Customer Risk Profile Questionnaire [**Coastal**]

Partnership/LLC

Signed by authorized person/s

Account Application **569315**

Associated Persons Form (for each associated person/s) **565858**

Partnership Authorization **578628**

Customer Risk Profile Questionnaire [**Coastal**]

Certificate of Beneficial Owner(s) form **593269**

568427 for LLC **OR 578628** for Partnership

529 Plan

Signed by authorized person/s

Account Application **569315**

Associated Persons Form (for each associated person/s) **565858**

529 Application **592189** (**only if Omnibus 529 Plan**)

529 College Savings Plan Worksheet [**Coastal**]

Business Processing Guide

FC Client Paperwork for Additional Services (non-retirement)

Additional Service

Add Check Writing/Debit Card

Add Power of Attorney

Add Third Party

Add Margin

Add Option Trading

Add ACH Instructions

Wire Form

Letter of Authorization

Required Forms

Advantage Account Application Form (personal **569941** or non-personal **569942**)

Joint Owner/Associated Persons Form **565858** must accompany copy of complete POA

Joint Owner/Associated Persons Form **565858** must accompany copy of complete POA
Third Party Form **595375** [must be notarized]

Margin Form **544498**

Option Form **544465**

ACH/Money Transfer Authorization Form **584478**
Allows for transfers between your brokerage account and your designated bank account. Transfers can be on-demand or periodic and can include distributions from securities like dividends and capital gains sent to your designated bank account. Supervisor will call client at phone number of record to confirm new instructions.

Wire Form **594623** Allows for same day, one-time disbursement or standing instructions. Supervisor will call client at phone number of record to confirm. The charge is \$25 for a domestic wire.

Letter of Authorization (LOA) **574079** Allows for a recurring transfer of cash, one-time disbursement or standing instruction for cash and securities moving via journal to another account, assets to another financial firm or check to a designated payee.

FC Client Paperwork by Account Type (retirement)

Account Type

**Traditional IRA/Rollover IRA
Roth IRA/SEP IRA**

Simple IRA

ESA

Beneficiary/Inherited IRA

Other (retirement or non)

Required Forms

Account Application **569315**
IRA Enrollment Form **544472**
Rollover Worksheet (if transferring from a different firm)
Rollover/Transfer Best Interest form [**Coastal**]

Account Application **569315**
IRA Enrollment Form **54472**
Form 5304-SIMPLE **581158**

Account Application **569315**
ESA Enrollment Form **558348** & Disclosure **554183**

Account Application 569315
1st page has the registration (ex. John Smith Bene, Joe Smith Dec'd)
IRA Enrollment Form **544472**
IRA Enrollment Form of deceased account
Copy of Death Certificate
Beneficiary Claim Form **589432**

Please refer to the InfoMax story titled "**Account Opening Reference Main Menu**"
Note: all legal entities require the Customer Risk Profile Form [**Coastal**]

Business Processing Guide

FC Client Paperwork for Additional Services (retirement)

Additional Service

Add periodic or one-time only IRA Distribution*

Make periodic or one-time only IRA Contribution

Required Forms

IRA Distribution Form **585254**

Use this form to request a one-time distribution or to establish or modify a scheduled recurring distribution. Review all instructions on the form with client. One-time distribution requires an additional service request.

Contribution Authorization Form **585702**

This form is used to make a contribution into an IRA, Roth, SEP, SIMPLE, or Education Savings Account (ESA). It should be completed by the IRA owner, Employer (if SEP or SIMPLE), or responsible party (ESA).

FC Submission Procedures for Brokerage & Advisory Accounts

If opening an **Advisory Account**, the below items are needed in addition to the new account paperwork:

Coastal Advisory Program held at First Clearing

- Coastal Advisory Agreement
- Advisory Agreements need to have account numbers prior to client signature
- A request needs to be submitted to First Clearing after the Coastal Advisory Agreement is approved & account is opened. Note, if you are changing an existing brokerage account to an advisory account, you need to code it as advisory after you change it to the advisory FP code

Wells Fargo Advisory Program held at First Clearing

- Coastal Advisory Agreement
- Wells Fargo Advisory Agreement for the corresponding WFA Advisory program needs to be faxed to 844-879-1133

Advisory account held away from First Clearing

- Coastal Advisory Agreement
- Coastal Advisory Account Info Form

Business Processing Guide

FC Submission Procedures for Brokerage & Advisory Accounts (con't)

Submission of First Clearing Accounts

InfoMax story "Account Open Reference" lists all information that is entered when opening an account:

1. Gather client information.
2. Open the account in SmartStation via *Service Requests>New Account Opening ("NAO")*.
3. After the NAO service request is submitted, an action item is routed to supervisors for review and approval. *Your supervisor does not need to sign the forms since the account is reviewed and approved electronically.*
4. Within 24 hours after the NAO service request is submitted, FC creates a NAO packet in Image Access with a single signature page that you need to send to your client/s to sign, and then fax to FC within 30 days of account opening to **844-879-0939**. FC also sends a copy of the NAO packet to the client's address of record, but **it doesn't contain the signature page.**
Note: back-up withholding occurs once non-qualified accounts are funded if the signature page is not returned; however, the withholding will be reversed if it is returned within 30 days from account opening.
5. Send funds to be deposited into the account or submit the ACAT service request via *Service Requests>Asset Movements>ACAT Transfer*.
6. *If the account is a Coastal Advisory Account (not a WFA Advisory Account), you need to code it as advisory. Submit a Service Request via Account Updates>Additional Transaction>Other:*
Commission Schedule (for S/B/O/MF) to your commission schedule #. If you are unsure of your commission schedule #, please email commissions@coastal-one.com
*MANO Code to **916***
*Product Class Code to **AAPP***
*Discretionary Code to **X***
7. If the account is a Coastal or WFA Advisory Account, the client will still need to sign the *Coastal Advisory Agreement*, but it does not need to be sent to First Clearing. The Coastal forms should be sent to your supervisor for approval, and then your supervisor will send the copies to Coastal's home office for processing and to add to the fee billing sheet.
8. Confirm the signature page is "Received and Archived" in the Account Information tab on SmartStation within 30 days of account opening.

Some account types require the client to sign multiple pages, but they are all included in the section titled 'Documents Requiring Your Signature' (example: Trust accounts also require a signature on the TCIP if a client lives in one of the states listed on the last page of the TCIP.)

Business Processing Guide

Client Paperwork for Transferring Direct Business

Type of Direct Business

Variable Annuities, Alternatives Investments, Mutual Funds, 529s

Required Forms

- Coastal New Account Form (if the customer does not have a First Clearing account).
- Company's Change of Broker Dealer Form
- Copy of latest statement
- *If transferring a Qualified Alt, then the OIL Form **561731** is also required.*

Client Paperwork for New Direct Business

Variable Annuities

You must be appointed with the company before submitting applications and insurance licensed in the client's state of residence before submitting applications. It is the responsibility of the rep to submit and secure appointments with the annuity provider. If you want to sell a direct VA at FC, then the policy can be linked to a FC account via a service request

Alternative Investments

*The AI Insight Education Module must be completed prior to selling any alternative investment. **If you do not see the module, please contact Supervision.***

*Please check with your supervisor if the alt can be held at First Clearing. If the account needs to be held at CNB or Mainstar, you must use the CNB or Mainstar new account paperwork and include a **Mainstar Notice of Permission Form***

- Coastal Customer Profile Form—if client does not have a First Clearing account
- Coastal VA/Life Disclosure Form
- Company's Application
- LOA (if funds are coming from a brokerage account)
- Coastal Customer Profile Form (Coastal Customer Profile Additional Holder, if needed)
- Company's Application
- **New Alts Forms:** CEI Alt order ticket & CEI statement of financial condition.
- LOA (if funds are coming from a brokerage account) **574079** or Outside Investment Indemnification Letter ('OIL') (if funds are coming from a qualified acct.) **561731** (You must write 'solicited' or 'unsolicited' at the top of the OIL letter before submitting to First Clearing)
- For CNB IRA Non-ACAT Transfers, please complete the CNB Custody Transfer Request Form. Complete form and include as part of the Alternative Investment paperwork.

Complex Products

- Complex Product Qualification Form
- Risk Tolerance Quiz

Mutual Funds

- Coastal Customer Profile form
- Company's Application
- Breakpoints Checklist & Worksheet
- Breakpoints Disclosure Statement
- If applicable—Switch Letter, Letter of Intent

529

- Coastal Customer Profile form
- Company's application
- 529 College Savings Plan Worksheet **[Coastal]**

Business Processing Guide

Submission Procedures for Direct Business*

1. Complete and sign the required forms (rep & client).
2. Email completed forms to your supervisor for principal review.
3. Your supervisor will email the signed forms back to you and Coastal's home office (you do not need to send copies to Coastal).
4. **4a.Old Business:** Fax the change of broker dealer form to the company (*do not include the Coastal forms*).

4b.Qualified New Business: send the application (*do not include the Coastal forms*) to the chosen custodian (First Clearing, CNB or Mainstar)

First Clearing: email lprequests@firstclearing.com, or mail to Wells Fargo Clearing Services, 1 North Jefferson Ave, MAC: Hoo6-09Y, St. Louis, MO 63103.

Mainstar Trust: email customerservice@mainstartrust.com, or mail to Mainstar Trust, 214 W 9th St, Onaga, KS 66521.

CNB: email irainfo@communitynationalbank.net or email or mail to Community National Bank, Custody Division, P.O. Box 225, Seneca, KS 66538.

4c. Non-Qualified New Business:

Email or mail the application to the company (*do not include the Coastal forms*).

If funds are coming from a brokerage account, then submit a service request to transfer the funds.

*Customer Risk Profile Questionnaire [Coastal] required for all business entity accounts (Corporations, Partnerships, LLCs).

Coastal Services for New Account Opening

Coastal home office is available to open and process new accounts (both First Clearing and Direct) for a fee of \$50.00 per account. If you would like to use this service, please reach out to Operations: Operations@coastal-one.com.

How to Access Forms

Issuer of Forms

First Clearing

Coastal

Mainstar Trust

CNB

Location of Forms

InfoMax Website

https://my.advisor-connection.com/infomax/ccg/operations/forms/forms_main/forms_main.aspx?srcApp=search

Note: you must be logged into Pulse secure in order to access InfoMax

Coastal's Website

1. Go to: Coastal-one.com
2. Click "Account Login" in the thin ribbon, at the top right of the screen
3. Click 'Log In' under the Coastal Advisor Portal, and enter in the following username and password:

Username: coastal / Password: jointhewave17

4. There are three different sections:

BD Rep Forms—forms for Coastal Equities, Inc

RIA Rep Forms—forms for Coastal Investment Advisors, Inc.

Rep Information— forms for informational purposes

Mainstar Website

Mainstartrust.com/forms

Note: the pre-filled Mainstar Notice of Permissions form is available on Coastal's website under the 'BD Rep Forms' section

Cnbservice.net *Note: please see Coastal for access*