HOW TO OPEN OR TRANSFER RIA ACCOUNTS

Direct fee based accounts

- **Complete and mail to KCD**
  - KCD New Account form
  - KCD Investment Advisory Services Agreement
  - Third Party Management firm paperwork (if applicable)
  - Copy of existing account statements (if available)
- **Provide to Client:**
  - KCD Customer Information Brochure
  - KCD Form ADV Part 2A and Part 2B-your Individual Disclosure Brochure
  - Letter of explanation if mailing forms to client
  - Copy of KCD NAF if they request it (they will get signed one from us)
- **KCD will:**
  - Approve Advisory Agreement
  - Send signed KCD NAF and verification letter to client
  - Upload copy of approved NAF to Prosperity to be printed for your files

Brokerage / fee based accounts

- **Complete and mail to KCD**
  - KCD New Account form
  - KCD Investment Advisory Services Agreement & RIA Clearing-Election Form
  - KCD Brokerage Disclosure Form
  - HTS New Account form (by type of account)
  - HTS Account Transfer form if appropriate
  - Copy of existing account statements
- **Provide to Client:**
  - KCD Customer Information Brochure
  - KCD Form ADV Part 2A and Part 2B-your Individual Disclosure Brochure
  - Letter of explanation if mailing forms to client
  - Copy of KCD NAF if they request it (they will get signed one from us)
- **KCD will:**
  - Open client account
  - Send signed KCD NAF and verification letter to client
  - Upload copy of approved NAF to Prosperity to be printed for your files
  - Open account and forward original HTS paperwork to Dallas for transfer
- **HTS will:**
  - Send verification letter to client
  - Process transfer per instructions