Direct Held Business (This is not all-inclusive, call office for unique situations)

Step 1: Reg BI requirement:

- **CRS -** Reps gives out at the earlier point: ***prior*** to or at the time of to making an initial recommendation (Call to action)
- **Level 2 Disclosure -** Reps provides when opening an account. Home page; **http://www.kcdfinancial.com/**

Step 2: Required Forms:

The most ***CURRENT*** Forms can be found on our private page at: **https://www.kcdfinancial.com/ Rep Login>Forms.**

Direct Held Set Up: (In Smart Office)

- ***Reg BI NAF Form*** *(includes in order, Situation Worksheet, Risk Tolerance, CRS & other Electronic Disclosure Consent, Text Consent, Account Information Form, Investment Policy.*
- Brief email explaining to us what is taking place.
- *Customer Disclosure Brochure*

Step 3: Circumstance Forms *(select the appropriate ones)*

- ***If funding by a VA or VL, complete the VA & VL Redemption Form***

BD Change:

- *BD Change Form (1 account type per form, per client)*
- *Notice Change Form (Companies form or sponsor form)*

Qualified Funds: (In Smart Office Fiduciary is "YES")

- **IRA Rollover Form (Employee Sponsored Program to Client **or** Custodian) (Used when funds come from 401K, Profit sharing, etc.)*
- **IRA to IRA Rollover Form (Custodian to Client to Custodian) (Used when funds come from an IRA)*
- *IRA Work Sheet (excel work sheet, every time)*
- *Reg BI Optimizer (**Required for company sponsored accounts being moved: 401k, profit sharing, etc.**)*

Variable Annuity:

- *VA Investment Disclosure*
- *VA Share Class*
- *Vendor Documents (include all pages Vender Fee Schedule & Sub-Account costs)*
- Statement of Suitability (over 65, short term surrender, horizon variance, other)

Mutual Funds:

- *KCD Mutual Fund Disclosure*
- *Vendor Docs*

529/Coverdell:

- *Must include minor information*
- *529 Plan Investment Disclosure*

POA/TOD: - *Must include POA/TOD Information and POA Documents*

SEP/Simples: *SEP prototype required*

Trust Accounts:

- *Must include all TTEE information*
- *Copy of Trust Documents, including trust cert.*

Non-Qualified Corp Account:

- *Beneficial Ownership Form*
- *Corp Resolution- Showing Authority to act on behalf of corporation*

Estate Account:

- *Estate documents, Letter of Testamentary, Affidavit of Domicile*

LLC Account:

- *Articles of Incorporation*
- *Plan Formation Document(s)*
- *TPA: Third Party Agreement (If Qualified account)*

Alternative Held Business (This is not all-inclusive, call office for unique situations)

Step 1: Reg BI requirement:

- **CRS -** Reps gives out at the earlier point: ***prior*** to or at the time of to making an initial recommendation (call to action)
- **Level 2 Disclosure -** Reps provides when opening an account. Home page; **http://www.kcdfinancial.com/**

Step 2: Required Forms:

The most ***CURRENT*** Forms can be found on our private page at: **https://www.kcdfinancial.com/ Rep Login>Forms.**

Alternative Held Set Up: (In Smart Office)

- ***Reg BI NAF Form*** *(includes in order, Situation Worksheet, Risk Tolerance, CRS & other Electronic Disclosure Consent, Text Consent, Account Information Form, Investment Policy.*
- *Alternative Disclosure*
- *Vendor Docs*
- Brief email explaining to us what is taking place
- *Customer Disclosure Brochure*
- ***If funding by a VA or VL, complete the VA & VL Redemption Form***

Step 3: Circumstance Forms (select the appropriate ones)

BD Change:

- *BD Change Form (1 account type per form, per client)*
- *Notice Change Form (Companies form or sponsor form)*

Alternative:

- *Illiquidity Letter (needed if ≥ 20%)*
- Suitability statement
- *Client signed Hold Harmless Letter (used if rep and/or KCD feel investment is not in client's best interest and client wants to move forward with the purchase)*

Qualified: (In Smart Office Fiduciary is "YES")

- *IRA Worksheet*
- *Include custodial documents.*
- *Reg BI Optimizer (**Required for company sponsored accounts being moved: 401k, profit sharing, etc.**)*
- **IRA Rollover Form (Employee Sponsored Program to Client **or** Custodian) (Used when funds come from 401K, Profit sharing, etc.)*
- **IRA to IRA Rollover Form (Custodian to Client to Custodian) (Used when funds come from an IRA)*

Estate Accounts:

- *Estate Documents, Letter of Testamentary, Affidavit of Domicile*

POA/TOD:

- *Must include POA/TOD Information and POA Documents*

Trust Accounts:

- *Must include all TTEE information and Copy of Trust Documents, including trust cert*

LLC Account:

- *Articles of Incorporation*
- *Plan Formation Document(s)*
- *TPA: Third Party Agreement (If Qualified account)*

Non-Qualified Corp Account:

- *Beneficial Ownership Form*
- *Corp Resolution- Showing Authority to act on behalf of corporation*

Brokerage Held Business (This is not all-inclusive, call office for unique situations)

Step 1: Reg BI requirement:

- **CRS -** Reps gives out at the earlier point: ***prior*** to or at the time of to making an initial recommendation (Call to action)
- **Level 2 Disclosure -** Reps provides when opening an account. Home page; **http://www.kcdfinancial.com/**

Step 2: Required Forms:

The most ***CURRENT*** Forms can be found on our private page at: **https://www.kcdfinancial.com/** **Rep Login>Forms.**

Brokerage Held Set Up: (In Smart Office)

- ***Reg BI NAF Form*** *(includes in order, Situation Worksheet, Risk Tolerance, CRS & other Electronic Disclosure Consent, Text Consent, Account Information Form, Investment Policy.*
- *Brokerage Account Disclosure*
- *Brokerage Docs*
- Brief email explaining to us what is taking place
- *Customer Disclosure Brochure*

Step 3: Circumstance Forms (select the appropriate ones)

- ***If funding by a VA or VL, complete the VA & VL Redemption Form***

Mutual Funds: *KCD MF Switch Letter* (for HTS- if changing fund families)

Qualified Funds: (In Smart Office Fiduciary is "YES")

- **IRA Rollover Form (Employee Sponsored Program to Client **or** Custodian) (Used when funds come from 401K, Profit sharing, etc.)*
- **IRA to IRA Rollover Form (Custodian to Client to Custodian) (Used when funds come from an IRA)*
- *IRA Work Sheet (excel work sheet, every time)*
- *Reg BI Optimizer (**Required for company sponsored accounts being moved: 401k, profit sharing, etc.**)*
- *HTS Rollover Form*

Hilltop Securities:

- **Situational forms needed-** (see 3-20 Orientation on KCD website) for **HTS requirements** (ex. Trust Cert.)
- **Path for forms: Momentum**> (left side) Service Center> HTS Service Center> "type in key word" in (Search Bar across the top)

529/Coverdell: *Must include minor information*

POA/TOD: *Must include POA/TOD Information and POA Documents*

SEP/Simples: *SEP prototype required*

Trust Accounts: *Must include all TTEE information and Trust Documents, including trust cert.*

Non-Qualified Corp Account: *Beneficial Ownership Form and Corporate Resolution showing authority to act on behalf of corporation*

LLC Account: *Articles of Incorporation*, *Plan Formation Document(s)*, *TPA: Third Party Agreement (if Qualified account)*

Estate Account: *Estate documents, Letter of Testamentary, Affidavit of Domicile*

Penny Stock:

- *Penny Stock Form*
- *Penny Stock Exception*

RIA Held Business (This is not all-inclusive, call office for unique situations)

Step 1: Reg BI requirement

- **CRS -** Reps gives out at the earlier point: ***prior*** to or at the time of to making an initial recommendation (Call to action)
- **Level 2 Disclosure -** Reps provides when opening an account.
- **Form ADV Part 2 A.** Home page; **http://www.kcdfinancial.com/**

Step 2: Required Forms:

The most ***CURRENT*** Forms can be found on our private page at: **https://www.kcdfinancial.com/** **Rep Login>Forms.**

RIA Held Set Up: (In Smart Office)

- ***Reg BI NAF Form*** *(includes in order, Situation Worksheet, Risk Tolerance, CRS & other Electronic Disclosure Consent, Text Consent, Account Information Form, Investment Policy, & 3rd Party Management Company forms.*
- *Clearing BD paperwork*
- Brief email explaining to us what is taking place
- *Customer Disclosure Brochure*

Step 3: Circumstance Forms (select the appropriate ones)

- ***If funding by a VA or VL, complete the VA & VL Redemption Form***

***RIA*: (In Smart Office) IAR is Always Fiduciary – "YES"** *Beneficial Ownership Certification - RIA Change Form*

  - *Customer Disclosure*
  - *Investment Advisory Agreement*
  - *Illinois 3rd Party Addendum*
  - *HTS RIA clearing form*
  - *IRA Work Sheet (excel work sheet, every time for an IRA)*
  - *Rollover Form*

Qualified Funds: (In Smart Office Fiduciary is "YES")

  - **IRA Rollover Form (Employee Sponsored Program to Client **or** Custodian) (Used when funds come from 401K, Profit sharing, etc.)*
  - **IRA to IRA Rollover Form (Custodian to Client to Custodian) (Used when funds come from an IRA)*
  - *IRA Work Sheet (excel work sheet, every time)*
  - *Reg BI Optimizer (**Required for company sponsored accounts being moved: 401k, profit sharing, etc.**)*

POA/TOD:

  - *Must include POA/TOD Information and POA Documents*

401k/SEP/Simples:

  - *SEP prototype required*
  - *Reg BI Optimizer (**Required for company sponsored accounts being moved: 401k, profit sharing, etc.**)*

Trust Accounts:

  - *Must include all TTEE information and Trust Documents, including trust cert.*

Non-Qualified Corp Account:

  - *Beneficial Ownership Form and Corporate Resolution showing authority to act on behalf of corporation*

LLC Account:

  - *Articles of Incorporation*, *Plan Formation Document(s)*, *TPA: Third Party Agreement (if Qualified account)*

Estate Account:

  - *Estate documents. Letter of Testamentary, Affidavit of Domicile*

529/Coverdell:

  - *Must include minor information*

Additional KCD Situational Documents: (This is not all-inclusive, call office for unique situations)

- *W-9*
- *Certificate of Deposit Disclosure*
- *Stock power*

- *Change of Address*
- *Redemption of Securities to non-Securities Product*
- *VA & VL Redemption Form*

- *Communication with the Public*
- *Negative Consent Letters*

- *Penny Stock Disclosure*
- *Penny Stock Exception*

- ***Rep Required Monthly Blotter***
- ***Brokerage Transaction Disclosure***

- CIP – (Additional RegBI NAF): Additional account signers

- Allianz Disclosure (Fixed Insurance Product)