



# The Financial Organizer

ORGANIZE YOUR FINANCES, SIMPLIFY YOUR LIFE



PROCASH PLUS®

## Organize Your Finances, Simplify Your Life

Like most people, you probably maintain a number of accounts, each to handle a different aspect of your finances. Would you like a complete view of your investments and cash holdings so your finances are easier to control? Now there's a way to get organized—the ProCash Plus® asset management account.

### One Account Puts You in Control

ProCash Plus is your financial organizer. It turns an ordinary investment account into a powerful asset management tool that consolidates your investing, checking, and MasterCard® services into one convenient account. Plus, all of your account activity is organized for you on one, comprehensive statement providing a complete picture of your portfolio—including your cash—empowering you to track and monitor your finances with ease.



### The Smart Way to Manage Your Finances

Whether you invest in stocks, bonds, mutual funds, annuities, or even options and precious metals, you will have all the power of your investment account plus the convenience of cash management features—resulting in easy money management. You'll see how much your money has earned, what your investments are worth, and where your money has been spent. Each quarter your realized investment gains and losses are reported to help you gauge your investment performance. And during tax season, you have all you need to prepare your taxes accurately and easily.

## The Features and Services to Meet Your Needs

You'll have what it takes to consolidate your assets in a single account, simplify the way you manage your investing, checking, saving, and spending—and add powerful performance reporting to your portfolio. Choose from three levels—Platinum, Gold, or Silver—that provide a selection of features and money-saving benefits.

### Silver Level

**Unlimited Check Writing.** Write an unlimited number of checks, in any amount, at any time, and earn money market fund yields until your checks clear. Payee information can be referenced both online and on your monthly account statement (online only for ProCash Plus Silver accounts).

**Daily Cash Sweep.** Each day, uninvested cash is automatically swept into your choice of one of several taxable or tax-free money market funds or an FDIC insured deposit account.<sup>1</sup>

**Direct Deposit.** Checks from your employer, pension plan, or Social Security earn money faster when you utilize electronic direct deposit.

**CashCall™.** This automated voice-response service provides account support 24 hours a day, 7 days a week. Gain immediate access to account information, including balances, deposit and withdrawal activity, and checking and debit card transactions. Simply dial (800) 547-7008.

**Excess Account Protection.** Your assets are protected for the net equity of your securities positions and cash in your account. The Securities Investor Protection Corporation (SIPC) provides \$500,000 of net equity protection, including \$100,000 for claims for cash awaiting reinvestment.<sup>2</sup> You'll also receive additional protection on terms similar to SIPC for account net equity in excess of \$500,000.

### Gold Level

You will have all the features of the Silver level, *plus* these additional benefits:

**First Year Free.** Use ProCash Plus and the RewardSuite™ points-based loyalty program with no annual fees for the first year when you open a new ProCash Plus Gold or Platinum account.

**MasterCard® Convenience.** Your MasterCard debit card acts like a check when you pay for goods and services wherever MasterCard debit cards are accepted.

**Worldwide ATM Access.** ATM fees are waived with your MasterCard debit card at more than one million ATM locations around the world.<sup>3</sup>

**MasterCard Travel Assistance Services.** When you are away from home, MasterCard has you covered with information on travel requirements and currency exchange rates, road assistance services, luggage recovery services, burglary coverage, and more. See the MasterCard Services section for additional program details.

**Cost-Basis Calculations.** ProCash Plus automatically handles calculations that could take you hours to do on your own. With accurate cost-basis information provided on your monthly statements, you know your potential gain or loss before you make any important investment decisions.

**Dividend Reinvestment.** Increase your earning potential by automatically reinvesting dividends in full and fractional shares of the same security at no cost. Or, distributions can be deposited into the money market fund of your choice.<sup>1</sup>

**Consolidated Statement.** You always have the status of your finances at your fingertips, including investment transactions, portfolio holdings, cleared checks, MasterCard purchases, money market fund activity, and more.<sup>4</sup>

**Year-End Account Summary Statement.** This service maintains a record of all your expenses by category when you write a simple code on your checks, or use your MasterCard debit card for purchases. At year-end you know your tax-deductible items, all withdrawals and deposits, all electronic transactions, and year-end cost basis, so tax preparation will be easier.

**Optional Borrowing Power.**<sup>5</sup> Maintain an optional credit line at competitive rates typically lower than most major credit cards. Check or MasterCard purchases that exceed your cash or money market fund balance(s) are automatically covered if you elect to use your optional borrowing power. And, there is no extensive approval process or set repayment schedule.

## Platinum Level

Platinum account holders enjoy these premier services *in addition to the features of the Silver and Gold levels*:

**No Annual Maintenance Fee Individual Retirement Account (IRA).**<sup>6</sup> Platinum account holders qualify for a no annual maintenance fee IRA with Pershing LLC as Custodian. If your account is owned jointly, one IRA fee will be waived per account holder.

**Live Customer Support.** Contact our live 24-hour customer support team any time at (800) 547-7008. If traveling abroad, call (201) 413-4625 (collect) during regular business hours.<sup>7</sup>

**Guaranteed Low Price.** The Guaranteed Low Price program<sup>8</sup> allows you to take advantage of sale prices without the need to wait for the big sale when using your Platinum MasterCard. See the MasterCard Services section for additional program details.



## Convenience Services

Take advantage of these optional offerings to maximize your ProCash Plus account.

**BillSuite™ Online Bill Payment and Presentment Service.** For a nominal fee, you can view, manage, and pay your bills from your ProCash Plus account online 24 hours a day, 7 days a week. BillSuite combines electronic and paper bills into a single source, so you can:

- › Receive and review all bills in a secure, online environment
- › Track when bills arrive and when they are paid
- › Run reports by payee, category, payment due date, or amount paid
- › Receive e-mail alerts when a bill arrives, when it is coming due, and if a bill that is normally received has not arrived
- › Store your bills securely online for a full year and offline for up to eight years

To enroll in BillSuite, simply log on to NetExchange Client® or your financial organization's online brokerage platform and click on the BillSuite Tab.<sup>9</sup>

**RewardSuite™ Points-Based Loyalty Program.**

For a nominal fee, RewardSuite offers reward options based on your MasterCard debit card usage, including:

- › Gift cards to leading restaurants and stores, including Outback Steakhouse®, Barnes and Noble®, ExxonMobil®, Home Depot®, Macy's®, Dillard's®, Best Buy®, Target®, and many more
- › Air travel with no restrictions—including no blackout dates
- › Gift certificates for Hyatt® and Marriott® resorts and spas
- › Cash—one percent cash back on eligible purchases deposited directly to your ProCash Plus account

Redeeming points is simple. Visit [www.myrewardsuite.com](http://www.myrewardsuite.com), log on to your account, and select the reward of your choice. You can also call (877) 697-7865.

For more information, including a detailed list of all currently available rewards, or to activate your account, visit [www.myrewardsuite.com](http://www.myrewardsuite.com).<sup>10</sup>

**SelectLink® Comprehensive Account Summary.**

SelectLink is a complimentary offering which consolidates all your brokerage account statements into one package. SelectLink displays the total value of the linked accounts in a clear, concise summary that includes the net worth of each account, as well as the total net worth of the household. In addition, SelectLink classifies the portfolio of the household by asset category, and displays the percentage of each.

Contact your financial organization to sign up for SelectLink.

**EasyPay™ Funds Transfer System.**

This convenient, easy-to-use service allows you to transfer funds from other checking accounts to your ProCash Plus account, enabling you to promptly pay for the purchases of securities (avoiding the interest occurred on late payments) and transfer funds for future investments.<sup>11</sup> Initiate transfers by telephone 24 hours a day, 7 days a week.

The EasyPay Customer Assistance Center is available between 8:30 a.m. and 6:30 p.m. (ET) on business days by calling (800) 603-3567.

To enroll, ask your financial organization for an EasyPay Express Enrollment Form.

## Choose the Account That's Right For You

	SILVER	GOLD	PLATINUM
> Unlimited check writing	▲	▲	▲
> No per-check minimums	▲	▲	▲
> Payee information*	▲	▲	▲
> Daily cash sweep	▲	▲	▲
> Direct deposit	▲	▲	▲
> Voice-response service	▲	▲	▲
> Excess account protection	▲	▲	▲
> Bill payment and presentment**	▲	▲	▲
> Points-based loyalty program**		▲	▲
> Expense coding		▲	▲
> Debit card		▲	▲
> Worldwide ATM access		▲	▲
> MasterCard travel assistance services		▲	▲
> Cost-basis calculations		▲	▲
> Statement breakout sections		▲	▲
> Year-end account summary statement		▲	▲
> Dividend reinvestment		▲	▲
> No annual maintenance fee IRA			▲
> 24x7 live customer service			▲
> Guaranteed Low Price program			▲

\* ProCash Plus Silver accounts—online only  
\*\* Optional services

## Value-Added Benefits

Enjoy an array of services with your Gold or Platinum MasterCard debit card.<sup>12</sup>

**Travel Assistance Services.** Rely on Travel Assistance Services when you're away from home. Travel Assistance Services are your guide to many important services you may need when traveling, such as:

- **MasterTrip® Travel Assistance.** Before you begin your trip, MasterTrip provides information on travel requirements, including documentation (visas, passports), immunizations, and currency exchange rates. It will also help you locate lost or stolen travel materials, and transfer up to \$5,000 from a family member, friend, or business account should you ever encounter a travel emergency.
- **Travel Service Medical Assistance.** You'll have access to a global referral network of general physicians, dentists, and hospitals, as well as assistance refilling prescriptions with local pharmacies. In emergency situations, a stateside physician or nurse can be contacted for consultation and if necessary, this service will help arrange travel for you and your travel companions.
- **MasterLegal® Referral Service.** You'll be connected to English-speaking legal referrals or provided consultations with appropriate embassies and consulates regarding your situation. This service will also assist with transfers of up to \$5,000 in cash from a family member, friend, or business to cover legal fees or to post bail.

**Master RoadAssist® Service.** Just call (800) MC-ASSIST and the American Automobile Association (AAA) will be sent to your rescue. Road-service fees will be billed automatically to your account.

**Purchase Assurance Coverage.** MasterCard purchases are covered if stolen or damaged within 90 days of purchase.

**Extended Warranty Coverage.** Double the original warranty time period on most purchases up to a maximum of 12 months.

**Hotel/Motel Burglary Coverage.** If you become a victim of a hotel or motel burglary, you may be eligible to be reimbursed for the cost of replacing or repairing your items that have been stolen or damaged as a result of the burglary.

**Lost or Damaged Luggage Coverage.** If your checked or carry-on luggage is lost or damaged while traveling on a common carrier, you may be eligible for reimbursement for the actual cost of repairing or replacing your luggage and the personal property therein that is lost or damaged.

**Baggage Delay Coverage.** If your checked baggage is delayed in getting to you at your scheduled destination, you may be eligible for reimbursement for the actual cost of replacing, on an emergency basis, any personal articles or business effects contained therein.

**MasterCard Global Service™.** When you are out of the country and in need of assistance regarding your MasterCard debit card, you can obtain a direct link to a specially trained MasterCard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from more than 75 countries worldwide.

For more information on any of the services listed on the prior page or to file a claim, call the MasterCard Assistance Center at (800) MC-ASSIST, or en Español (800) 633-4466.

If outside of the United States, please use the appropriate toll-free MasterCard Global Service telephone number:

Australia .....	1-800-120-113
Austria .....	0800-21-8235
Canada .....	1-800-307-7309
France .....	0-800-90-1387
Germany .....	0800-819-1040
Hungary .....	06800-12517
Ireland .....	1-800-55-7378
Italy .....	800-870-866
Japan .....	00531-11-3886
Mexico .....	001-800-307-7309
Netherlands .....	0800-022-5821
Poland.....	0-0800-111-1211
Portugal .....	800-8-11-272
Spain .....	900-97-1231
United Kingdom.....	0-800-96-4767
Virgin Islands .....	1-800-307-7309

**Guaranteed Low Price.** Find a retail item you purchased with your Platinum MasterCard at a lower price within 60 days of the original purchase and you will get a refund for the difference—up to \$250.<sup>s</sup>

How to submit a claim: If, within 60 days from the original purchase date, you find a retail item advertised at a lower price, at any store, call Claims Administration to request a claim form at (800) 735-1408, 8:00 a.m. to 9:00 p.m. (ET) Monday through Friday, except holidays.

The following documents are required:

- > The sales receipt indicating the date, the store, the item, the amount of purchase, and proof of payment through your ProCash Plus Platinum MasterCard
- > A copy of the dated and printed sales advertisement or a statement signed by the store manager on store stationery, documenting the details of the sale
- > Any additional documentation requested must be received within 60 days of notification in order for the claim to remain eligible for reimbursement

Mail the completed claim form, along with all of the required documentation to:

Claims Administration  
P.O. Box 6175  
Westerville, OH 43086-6175

The claim form and other required documentation must be postmarked within 30 days of the request of the claim form.

Upon receipt of the completed claim form, accompanied by all required documentation, notification will be provided by one of the following:

- > A check for the difference will be mailed within 15 business days
- > A request for additional information will be made
- > The claim will be denied, including an explanation for the denial

## Get Started Today

You have the power to simplify your finances. Start enjoying better financial organization and control without delay. Consider opening a Gold or Platinum account to fully experience the power of ProCash Plus as a robust asset management solution.

### How to Open an Account

- › Read the enclosed ProCash Plus account agreement and Financial Terms card for details about account services.
- › Complete the enclosed account application.
- › If you open a Platinum account and already have an IRA for which Pershing LLC is Custodian, be sure to include the IRA account number on the ProCash Plus application to qualify for a no annual maintenance fee IRA. If you would like to obtain a no annual maintenance fee IRA, please contact your investment professional or financial organization for an IRA kit.<sup>6</sup>
- › Sign the application and return it to your investment professional or financial organization.
- › If you would like to participate in the complimentary dividend reinvestment program, please contact your investment professional or financial organization.

### Need Assistance?

If you have any questions or need assistance opening a ProCash Plus account, contact your investment professional or financial organization today.

<sup>1</sup> *Money market funds are sold by prospectus only. An investment in a money market fund is not insured by the Federal Deposit Insurance Corporation or any other governmental agency. Although a money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.*

<sup>2</sup> SIPC does not protect against potential loss in value of securities held within an account.

<sup>3</sup> Individual banks may charge a surcharge for use of their ATM.

<sup>4</sup> Your personal statement may differ based on the options chosen by your financial organization. The Consolidated Statement will only reflect activity occurring within the brokerage account for which Pershing LLC is custodian.

<sup>5</sup> Borrowing power is available if you have a margin account. Your credit limit is set by considering the value of your marginable securities. Be sure to consult your investment professional or financial organization to determine if a margin account is right for you. Also available on ProCash Plus Silver accounts. Further documentation is required.

<sup>6</sup> The no annual maintenance fee IRA is available only for individual and joint accounts. If your account is owned jointly, one IRA fee will be waived per account holder.

<sup>7</sup> Not available with ProCash Plus Silver and Gold accounts.

<sup>8</sup> The Guaranteed Low Price program is administered by Cardwell Agency. Guaranteed Low Price reserves the right to pay only properly documented claim requests. There is a maximum guarantee of \$250 per item and \$1,000 per account, per program

term. Program term runs annually from January to December. Provisions: The Guaranteed Low Price program will reimburse all new retail items (with a limit of three identical items) purchased with your ProCash Plus Platinum MasterCard debit card, with the following exceptions: services, any second-hand or used items, any item purchased and/or used for business or commercial purposes, consumable or perishable items (including but not limited to food, fuel, and oil), jewelry, travelers checks, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, collectibles, antiques and art objects, motorized vehicles and their parts (including, but not limited to airplanes, automobiles, boats, motorcycles, and trucks), floor models, demonstrator models and one-of-a-kind items, live animals, live plants, close-out sales, negotiated sales, one-of-a-kind sales, liquidation sales, "cash-only" sales, going-out-of-business sales, employee discounts, and items not available to the general public at the sale price (e.g., membership-based shopping services). The program applies only to items purchased in the United States of America, including Alaska and Hawaii. The program does not apply to items whose sale price is subject to variation in international currency exchange rates.

<sup>9</sup> Clients using BillSuite must abide by the terms and conditions noted for such application when accessed via NetExchange Client or their financial organization's online brokerage platform.

<sup>10</sup> Not available with ProCash Plus Silver accounts. Clients using RewardSuite must abide by the program's terms and conditions. For information, please visit [www.myrewardsuite.com](http://www.myrewardsuite.com).

<sup>11</sup> EasyPay does not charge transaction fees. However, your bank may charge a transaction fee for each debit to your checking account.

<sup>12</sup> Please read the MasterCard® Guide to Benefits for complete details.



PROCASH PLUS®

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