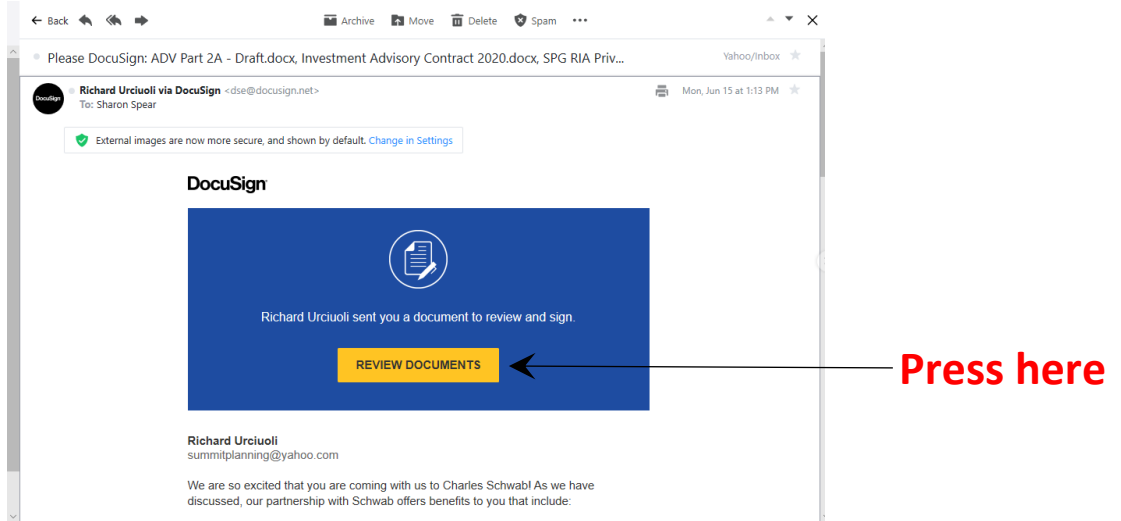
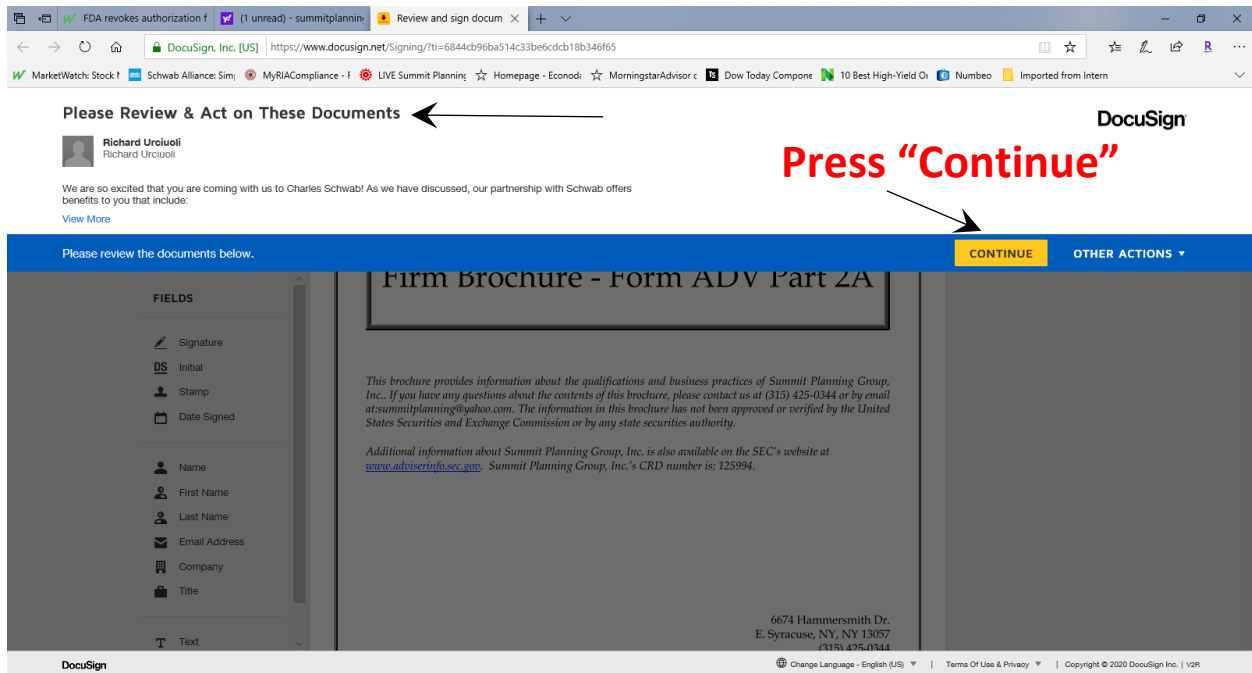


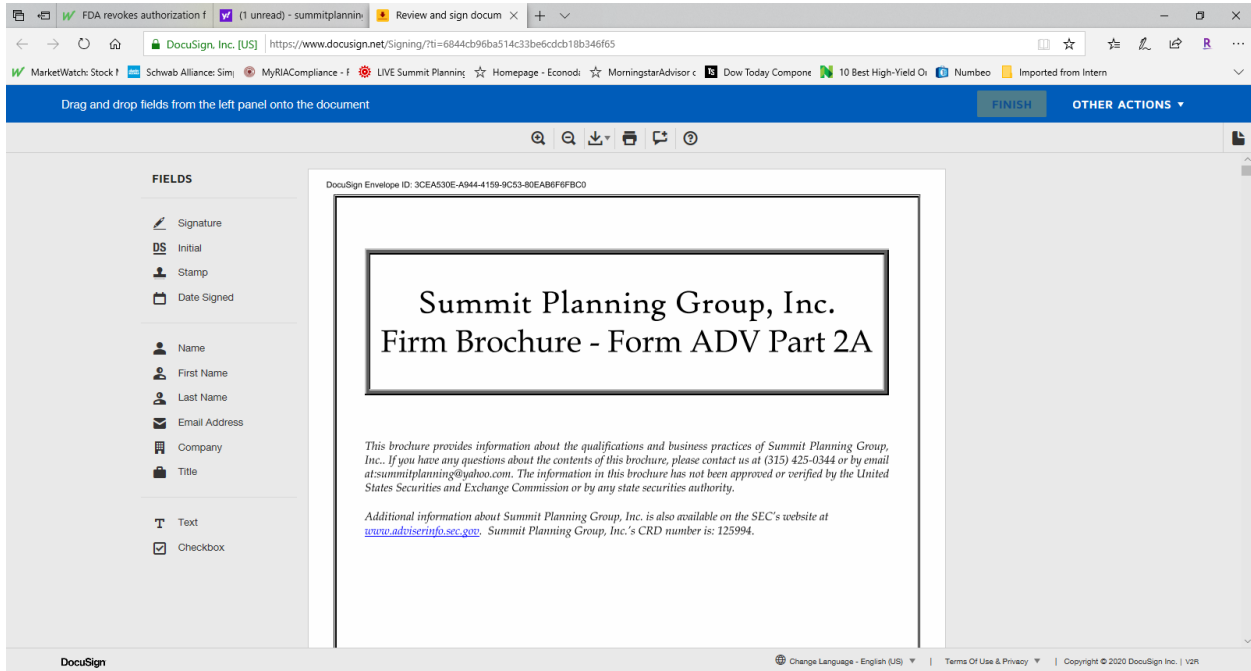
You should have received email from us with your new contract and other required documents. You will be able to open everything by simply mouse-clicking the “Review Documents” button contained in that email.



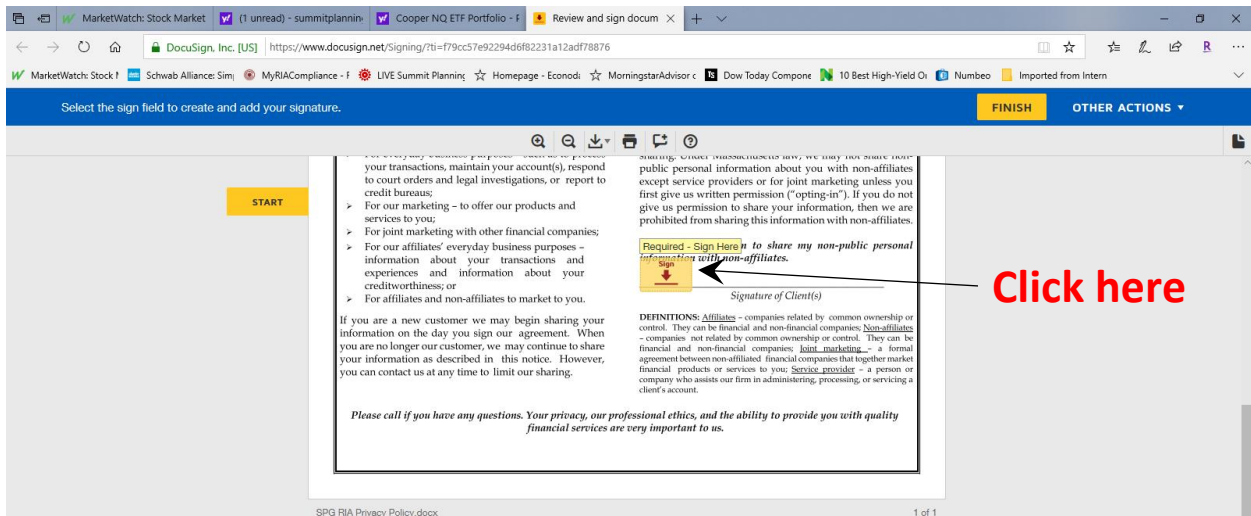
This will open DocuSign and bring you to a screen that says “Please Review & Act on These Documents” with a yellow “Continue” button below. Press Continue to open the first document. You can navigate through the documents by using you Page Up and Page Down keys.

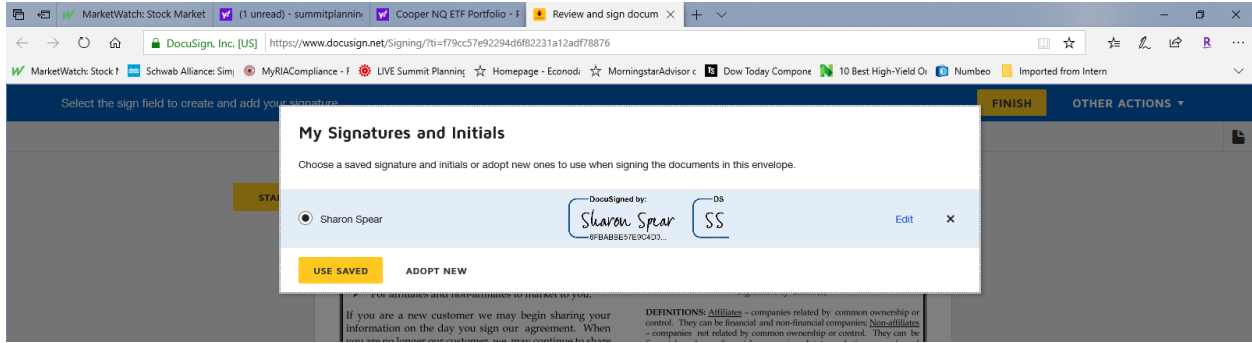


The first document will be our Form ADV (Parts 2A and 2B). You can review it by paging through its _____ **pages**. This is for your records and there is no action required with it.



Once you've reached the end of Form ADV, the next document to appear will be our Privacy Policy. **Please review it and electronically sign where indicated at the bottom of the form.** The first time you sign, you will be prompted to choose your virtual signature and initials. You may elect to use the default or adopt new ones.

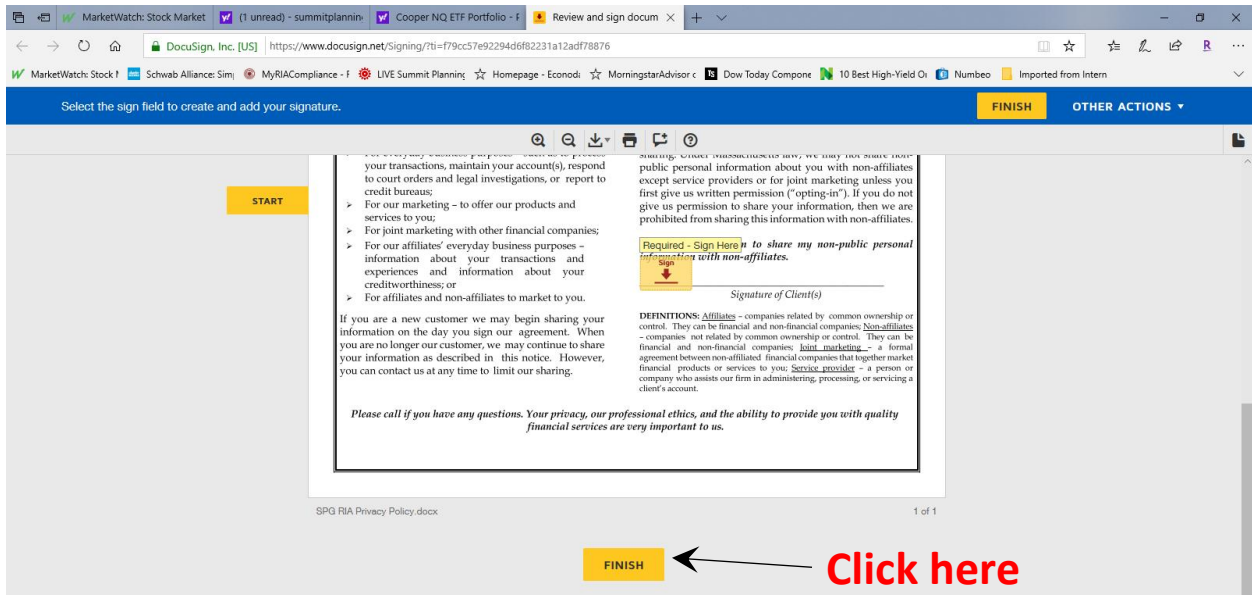




Please note that the only non-public personal information that we share will is that which is necessary for creating and managing your accounts with Charles Schwab and any vendors (including, but not limited to annuity and insurance companies, as well as their associated servicing agencies). If you have any questions on this, please contact Heidi.

After the one-page Privacy Policy, the final document to appear will be the Investment Advisory Agreement, which is eight pages long. **Please review the Agreement and the list of accounts covered by it, which is on page 7.** If there are any accounts that you would like added to the list, there is space to indicate which ones. If there is an account that should not have been included, please let Heidi Teska in our office know so she can update the agreement and resend it to you. After you've reviewed everything, you will both need to **electronically initial all areas indicated on pages 2, 4 and 7.** You will then need to **electronically sign the Investment Advisory Agreement on page 6.**

At the end of all documents, you will see a yellow "Finish" button. Press it to sign the documents back to us.



You will be prompted to save a copy of your document by setting up an account with DocuSign. **You do not have to do this** but it will enable you to create an electronic archive for can include any additional documents that we may send to you at that email address. There is no cost for this service – you need only create a password and press “Submit.” If you do not want to create an account with DocuSign, press “No Thanks.” Either way, you will receive a confirming email which will include a .pdf file which you can print for your records.

Done! Select Finish to send the completed document.

Save a Copy of Your Document

Sign up for a FREE DocuSign account today and sign all your documents electronically.

Email
summitplanning_heidi@yahoo.com

Password

Confirm Password

Country
-- select --

By clicking the 'SUBMIT' button, you agree to the [Terms & Conditions](#) and [Privacy Policy](#).

SUBMIT **NO THANKS**

Electronically sign any document.

Get signatures from others.

Sign on the go with DocuSign Mobile!

Complete this section, if you choose

Click here

Returning the completed the Investment Advisory Agreement and signed Privacy Policy, along with the completion of the Schwab account set-up and transfer paperwork, which you will receive in a separate email, is all required for this transition.

The sooner it is completed the sooner we can re-start overseeing and managing your accounts.