



# WELCOME!

**Signature Financial Solutions**



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# SFS Advisors' Website

## Start Utilizing the SFS Advisors' Website!



**Our intranet is your one click access to our company's digital workspace.**

This integrated resource platform gives you the tools and resources in one location. The website is updated daily giving you the most current and relevant information and material to assist you in your practice.

Access firm meetings & events, marketing materials, operations updates, practice management webinars, company directories, how-to manuals, and download our most requested forms.

You can also view weekly headlines, financial market updates, market commentary, Firm Playbook, New Account Guide and more.

We even have a **Fun Zone!** View recipes, local festivals & events, trivia, and entertaining photos.



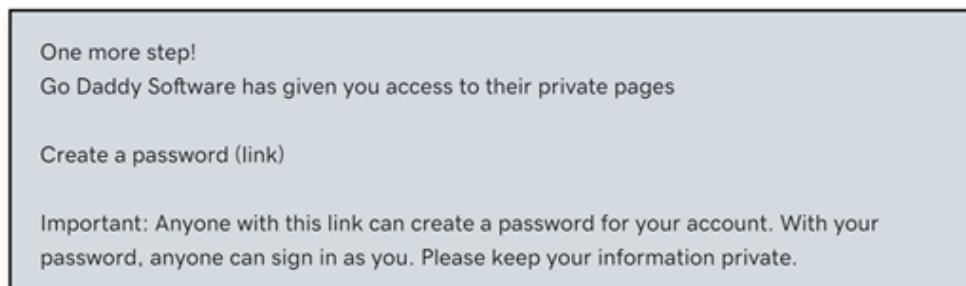
## Registration

Login instructions have been emailed to you. The website address is: [sfs-advisors.com](https://sfs-advisors.com). Your username is your e-mail address. If you need further assistance accessing the website, or have any questions, please contact Chrissy Oakley: 813.868.6906 | [coakley@sfsfirm.com](mailto:coakley@sfsfirm.com)

**[SFS ADVISORS' WEBSITE: https://sfs-advisors.com](https://sfs-advisors.com) | **[SFS ADVISORS' WEBSITE GUIDE](#)****

## Email Preview

Your members will receive an email like this:



# Welcome!

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Being new to our Firm brings excitement and confusion. What to do first? Where to go to get it done? Who do I call? For compliance, it can be overwhelming. As a result, the Firm has created this Onboarding Checklist of requirements needed to be completed during your first days. Together, we will set a date and time convenient to your schedule to complete the OBA requirements, Personal Securities Accounts, the ADV Part2b (when applicable) and discuss Firm Training (which will be identified by red balls next to each required training course).

RegEd houses almost all New Hire requirements. To access RegEd, click on the link under Launch Apps in V2020. Within 30-days of your active registration date with the Firm you must complete:

## **Registered Persons in a Branch Office:**

- Disclose your outside business activities (OBAs)
- Disclose your personal securities accounts
- Complete the Electronic Storage Certification
- Complete the SPM Certification
- Complete the AML Training course
- Complete the Rollover IRA Course
- Complete the Structured Products and Structured Annuities Course
- Complete the Modern Variable Annuity Contract Benefits Course
- Complete the Privacy/Cybersecurity New Hire Course
- Complete Reg BI Training Courses (3)
- Complete Liquid Alternative Funds Training Course

## **Non-Registered Persons in a Branch Office:**

- Disclose your outside business activities (OBAs)
- Disclose your personal securities accounts

## **Outside Business Activities**

Disclose your OBAs to the Firm via the OBA Manager tool on the RegEd website (one disclosure per OBA). Whenever you are going to begin a new OBA, an on-going OBA changes or you no longer participate in this activity, you are required to maintain the accuracy of these disclosures by updating them on an 'as needed' basis.

## **Regulation Best Interest (Reg BI) Training**

The Firm has developed the following set of training courses that are mandatory for all newly affiliated Financial Professionals and Registered Assistants.

- Course 1: Regulation Best Interest and Form CRS
- Course 2: Delivery of Form CRS and Broker-Dealer Firm Brochure
- Course 3: Duty of Care for New Accounts and Subsequent Investments

## **Personal Securities Accounts – Located under Launch Apps**

All Registered and Nonregistered persons are required to disclose personal securities accounts in which you have a beneficial interest through the Protegent Personal Trading Assistant (PTA).

## **Personal Securities Accounts Requirements for New Affiliates**

Upon hire, you will need to disclose all personal securities accounts within **10 (ten) calendar days** of affiliation.

- All personal securities accounts must be through one of the Firm's [approved custodians](#).

## **Electronic Storage Certification**

The Firm strongly encourages the use of Document Management (aka Docupace) as your compliance storage system. While this is optional, 98% of our advisors subscribe to this system for books and records tracking and audit functionality. Whether you choose to maintain manual paper files or subscribe to Docupace, you will need to disclose if you are using electronic storage.

- Registered and Nonregistered assistants are covered under their advisor's subscription.

### **Newly Affiliated 30-Day Requirements for Corporate Investment Advisor Representatives (IARs) only:**

If you are affiliated as an Investment Advisor Representative (IAR) of the Firm's Corporate RIA (meaning you conduct fee-based business under the umbrella of the Firm's RIA registration) or dually registered under both the firm's Corporate RIA and your own Independent RIA, you are required to complete the IAR Code of Ethics and the Form ADV Part 2B Brochure Supplement within 30 days of your active registration date with the Firm.

#### **IAR Code of Ethics**

If you are an affiliate Investment Advisor Representative (IAR) of the Firm's Corporate RIA (meaning you conduct fee-based business under the umbrella of the Firm's RIA registration), you are required to complete the Code of Ethics Certification.

- If you are a registered or non-registered assistant who supports an Investment Advisor Representative affiliated with the Firm's Corporate RIA, you too must complete the Code of Ethics Certification in RegEd within 30 days of your affiliation with the Firm.

#### **Form ADV Part 2B Brochure Supplement**

If you are an affiliate Investment Advisor Representative (IAR) of the Firm's Corporate RIA (meaning you conduct fee-based business under the umbrella of the Firm's RIA registration), you must complete the Form ADV Part 2B Supplement Brochure.

#### **90 Day Requirements**

Within 90 days of your active registration date with the Firm you must complete:

##### **Anti-Money Laundering for Newly Affiliated Registered Personnel**

It is the policy of the Firm and its Senior Management to prohibit and actively prevent money laundering and any activity that facilitates money laundering or the funding of terrorist or criminal activities. Protecting the Firm against money laundering and complying with AML rules, regulations and policies is the responsibility of every employee, financial professional, First Line Supervisor, and other associated personnel of the Firm. **In light of this policy every newly affiliated registered individual is required to complete the above-mentioned course within 90 days of affiliation.**

##### **Rollover IRA Course**

Designed for guidance when recommending a rollover or transfer of assets in an employer-sponsored retirement plan to an Individual Retirement Account (IRA) or marketing IRAs and associated services. A plan participant terminating employment has options in handling their qualified assets. Each option has advantages and disadvantages, fees, expenses, withdrawal options, tax treatment, required minimum distributions in addition to the participant's unique needs that must be considered. FINRA provided guidance in RN 13-45.

##### **Structure Products and Structured Annuities Course**

The purpose of this course is to familiarize financial professionals with the basics of structured products and index linked annuities. The focus is on general terminology, common methodologies of calculating returns, and suitability considerations. This course assumes the participant has a basic understanding of fixed and variable annuities, as well as a nominal familiarity with standard derivative instruments such as call options and put options.

##### **Modern Variable Annuity Contract Benefits**

This course will review the basic features and benefits of deferred variable annuities and will examine the enhancements generally found in modern deferred variable annuity contracts. In this course we will discuss the basic features and benefits of deferred variable annuity contracts, learn how benefits are calculated under a traditional deferred variable annuity death benefit provision and under its various enhancements, discuss the secondary guarantees provided by the various guaranteed living benefits available under a deferred variable annuity contract suitability and other requirements imposed on the purchase or exchange of a deferred variable annuity by FINRA Rule 2330.

##### **Privacy/Cybersecurity New Hire Course**

This course will cover important and timely topics related to Privacy and Cybersecurity issues. With regard to Privacy, we will address important steps you can take to protect our clients' confidential information, as well as that of our

financial professional and home office employees. The course will also address important Cybersecurity topics that we must all be familiar with to help protect our clients and our business from unauthorized access and other threats.

### **Liquid Alternative Funds Training Course**

This course is designed to provide an overview of the evolving liquid alternative funds investment segment and reinforce understanding of both the fund structure and some of the common strategies employed by liquid alternative funds. Do to the potentially complex strategies utilized by liquid alternative funds, understanding these products is critical.

### **Sales Practice Manual Certification**

Registered Persons in the Branch and Home Office Employees are required to certify that they have reviewed and will abide by the Firm's Sales Practice Manual.

### **Additional Required Courses**

There are additional required courses that may be required depending on your product mix. Please note: You may be notified by email if you have not met the requirement and will be instructed to complete a specific course within 15 days of receipt of the email.

### **EMAIL AND BUSINESS CARDS AND MARKETING**

Communication is the key to any successful business person. It is important that we make this a priority to help you set up your laptop, phone, and any other device you may wish to use to conduct business.

1. For every device used for business, you will need to have Entreda installed. Information on Entreda can be found under the Cybersecurity section within this brochure.
2. For every device where you are using email, it will require your signature block and disclosures for compliance purposes. File/Options/Mail/Signatures. Please ensure the boxes for New, Replies and Forwards are checked off.
3. Business card – Every person will have a title. The name, title, DBA, address, and disclosures will be sent to AdTrax for their review prior to use. If the title you are looking to use is not currently approved for use, it can be submitted for their review. There are some prohibited titles which we can review. Once approval is granted and before going to print, please submit a copy for a final look.
4. Texting – If you subscribe to MyRepChat, you will be able to use Texting.
5. Marketing pieces will need to be preapproved prior to use. Contact Chuck Ruddy: [cjruddy@sfsfirm.com](mailto:cjruddy@sfsfirm.com) or 561-417-8240 for assistance.

### **FLORIDA 2-15 License with the Florida Department of Financial Services**

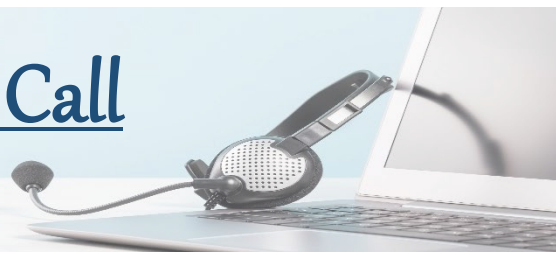
Please log onto FLDFS – DICE. <https://dice.fldfs.com/>

1. Update your business address.
2. Ensure you have a current email address and phone number on file. Their means of communication is via email.
3. Review your CE for current status.
4. For advisors who have a company name, the name will also need to be submitted as an OBA and then listed separately as an Insurance Agency.

# Firm Contact Support-Who to Call



## Who to Call



### Compliance

☎ Lyn: 561-417-8259

- Audits
- Books & Records
- Checks & Docupace
- Client Reassignments
- Complaints
- Correspondence
- Email/Computer Encryption
- Onboarding
- Outside Business Activity
- RegEd/CE Inquiries
- Advertising Notifications
- Event Reimbursements



### Operations

☎ Bev: 813-868-6687

- Processing New Business
- Portfolio Development
  - ❖ Best Interest Consultations
- eQuipt/Salesforce/OneView /Document Management
- Signature Guarantee
- SF, TRP, TRS Support
- Vendor Support
- Compensation Inquiries
- Platform Support



### Marketing

☎ Chuck: 561-417-8240

- Advertising Submissions
- Lead Vendors/Approvals
- Practice Management Support
- Seminar Development
- Social Media
- Video Marketing Support



### Administration

☎ Chrissy: 813-868-6906

- Advisor Website Inquiries
- Boardroom Calendar Reservations
- Firm Technology Support (Software/Hardware)
- Windstream Phone Systems
- Mail/Overnight Deliveries
- Non-Proprietary Appointments
- Office Manuals/Directories
- Office Supplies & Maintenance



### Client Services

☎ Alice: 813-314-2380

- Forms
- Investment Services
- Life Insurance Service
- RAA New Account/Service Support
- Redtail

## Osaic Call Tree

### Dial 800-821-5100

Press 1 for Account Service and Support

Press 1 for Technical Support Services

Press 2 for General Advisor Support

Press 3 for Trading

Press 4 for All Other Inquiries

Press 2 for Advisor Service and Support

Press 1 for Technical Support Services

Press 2 for Compensation, Licensing & Registration

Press 3 for Advisory & Product Sales Support

Press 4 for Business Development, Marketing, Education, or Succession Plans

Press 5 for Transition Support

Press 6 for Recruiting

Press 7 for All Other Inquiries

Press 3 for Compliance or Supervision

Press 1 for Advertising Supervision

Press 2 for Transaction Pre-approval & Suitability

Press 3 for Anti-Money Laundering and Branch Exams

Press 4 for RegEd

Press 5 for Investment Advisory Compliance

Press 6 for Supervision Inquiries

Press 7 for All Other Compliance Inquiries

Press 4 to Dial by Extension or Name

Press 5 for All Other Inquiries



## For Investors

### Client Complaints

"Complaint" is defined as any verbal or written statement by a client, or a person acting on behalf of a client, alleging a grievance against a representative or the Firm. Representatives must immediately notify the Complaint Handling Team upon receipt of any complaint, whether verbal or written. Under no circumstances should a representative or their FLS attempt to settle a complaint without coordinating with the Complaint Handling Team.

- Department Phone: 770-690-3568 or 800-547-2382 x3,5,2
- Department Fax: 844-418-8309
- Email Address: [complaint@osaic.com](mailto:complaint@osaic.com)

## Client Services

### Clients Not Assigned to a Financial Professional

Clients who have accounts with Osaic that are not assigned to an active Osaic financial professional should contact Client Services at 877-310-4977.

## Fax Numbers

**New Accounts:** 855-635-1201

**Margin:** 855-635-1200

**Transfers:** 855-635-1202

**Cashiering:** 855-635-1198

**Investment Advisory:** 855-635-1199

**Advertising Supervision:** 844-418-8310

**Sales Supervision:** 844-434-7015

**Licensing & Registration:** 844-418-8312

## Mail Delivery

### Standard & Overnight Delivery

Osaic

20 E. Thomas Rd., Suite 2000

Phoenix, AZ 85012

### Escalation Charts

Contact information to help you determine whom you should direct your questions regarding escalating any issues you may have can be found within Support Center.

To access our escalation charts, access [Support Center](#) and search "Escalation Charts."

**Osaic's NFS General Customer Service #: 800-832-5410**

# Osaic Phone Fast Track Codes

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Dial 800-821-5100 then the numeric Fast Track Code below:

## 1. ACCOUNT SERVICE AND SUPPORT

### Technical Support (1-1)

- 1-1-1 Password Resets
- 1-1-5 General Technical Support

### eQuipt Technical Support (1-1-2)

- 1-1-2-1 eQuipt New Account Support
- 1-1-2-2 eQuipt Dashboard Support
- 1-1-2-3 eQuipt Client Portal Support
- 1-1-2-4 eQuipt Financial Planning Support

### Third Party Tech Support (1-1-3)

- 1-1-3-1 Smarsh Support
- 1-1-3-2 OneView Support
- 1-1-3-3 Morningstar Support
- 1-1-3-4 Redtail Support
- 1-1-3-5 NetX360/Wealthscape Support

### CyberGuard (1-1-4)

- 1-1-4-1 Entreda Support
- 1-1-4-2 CyberGuard Support

### Account Support (1-2)

- 1-2-1 New Account Support
- 1-2-1-1 Advisory Account Support (WMP)
- 1-2-1-2 General New Account Support
- 1-2-2 Existing Account Maintenance
- 1-2-2-1 Advisory Maintenance and (WMP) Support
- 1-2-2-2 General Account Maintenance Questions
- 1-2-3 Cashiering or Money Movement
- 1-2-4 Margin or Account Activity
- 1-2-5 Account Transfers
- 1-2-6 Advisory Client Billing (WMP)
- 1-2-8 All Other Inquiries

### Trading (1-3)

- 1-3-1 Mutual Fund Trading
- 1-3-2 Equity Trading
- 1-3-3 Fixed Income Trading
- 1-3-4 Advisory Trading (AMP)

## 2. ADVISOR SERVICE AND SUPPORT

- 2-1 Technical Support
- 2-2-1 Licensing & Registration
- 2-2-2 Compensation
- 2-2-3 On-Boarding of New Financial Professionals

### Advisory Sales and Consulting (2-3-1)

- 2-3-1-1 Advisory Program Selection
- 2-3-1-2 Sales Consultation
- 2-3-1-3 Transitioning to Advisory

### Product Sales and Consulting (2-3-2)

- 2-3-2-1 Mutual Funds
- 2-3-2-2 Retirement Income & Annuity
- 2-3-2-3 Life Insurance
- 2-3-2-4 Alternative Investments
- 2-3-2-5 Employer Plans
- 2-3-2-6 Advanced Sales Consulting

### Business Development (2-4)

- 2-4-1 Marketing
- 2-4-2 Education and Training
- 2-4-3 Meeting and Events
- 2-4-4 Business Consulting and Coaching

### Recruiting (2-6-2)

## 3. COMPLIANCE OR SUPERVISION

### Sales Supervision - Transaction Pre-approval (3-2)

- 3-2-1 Variable Annuities
- 3-2-2 REITs and Alternative Investments
- 3-2-3 General Questions

### Supervision

- 3-1 Advertising Supervision
- 3-3 Central Supervision
- 3-4 Field Supervision
- 3-5-1 Branch Exams
- 3-5-2 Customer Complaints
- 3-6 Broker-Dealer Compliance

### RegEd (3-7)

- 3-7-1 Navigational Support
- 3-7-2 Technical Support

### Client Intelligence Unit (3-8-1)

### Anti-Money Laundering (3-8-2)

### Investment Advisory Compliance (3-9)

# Cybersecurity Requirements

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## Requirements for your Device:

1. Enable [Disk Encryption](#)
2. Install [Entreda](#)
3. Set [Screen Lock Settings](#)
4. Change [Device Password](#)
5. Enable [Auto-Remediation](#)

MAKE SURE TO BACKUP YOUR *BITLOCKER (ENCRYPTION) RECOVERY KEY* AS A HARD COPY OR UPLOAD TO SAFE & ACCESSIBLE LOCATION OTHER THAN DEVICE (THUMB-DRIVE/CLOUD PROGRAM-i.e. Google Drive/One Drive/Dropbox, etc.)

**To backup Bitlocker recovery key:** Go to Settings > search for "BitLocker Drive Encryption" > Click on *Manage Bitlocker* > *Back up your recovery key*

## Automated Cybersecurity-Entreda

Device password must be changed every 90 days. We recommend an email to be sent to [AGsupport@Entreda.com](mailto:AGsupport@Entreda.com). Provide your device name and request password auto remediation. A popup window will be sent to you to accept, after which Entreda will mediate on your behalf.

Screentime must be set to less than 15 minutes. *Settings > ScreenSaver*

## E-mail Encryption

Email is auto secured at time of creation. Create your signature block by going to File/Options/Mail/Signatures. Include your name, approved title, name of DBA, address, phone and disclosure language followed by the registered branch office phone number of the branch you are affiliated with.

Texting is permitted with a subscription to **MyRepChat**.

**Each device operates independent of the other. Setting up a desktop and laptop will require the processes to be completed on each.**

# E&O Certificates Program

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Osaic has appointed a new broker, Aon, for the placement and administration of the E&O program. With this change in brokers, the contact and instructions for obtaining your certificate of insurance or for answers to coverage-related questions have changed.

## **Online Certificate Reprint**

For Online Certificate Reprint, please visit: <https://osaic.advisors-eo.com> and click on 'Login to My Account'.

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## **First Time Access**

For first time access, select 'Register Me' located under 'New User'.

- Enter your primary email address on file with your firm and answer security questions to complete your profile.
- A temporary password will be emailed to you

## **Once you receive the email with your temporary password**

Return to: <https://osaic.advisors-eo.com>, select 'Login to My Account', select 'Returning User' and enter your email address and temporary password.

After you successfully login, you will be prompted to change your password to a new, permanent password.

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## **To access your certificate of insurance:**

- Select 'Coverage History' from the left menu
- Select 'Email PDF' or 'Download PDF' for the renewal period

After you've established your 'My Account' profile, you may return to the site as needed by logging in under 'Returning User'.

The website will also contain policy resource documents such as the E&O Handbook, which includes a summary of the policy terms, conditions, and exclusions, as well as a Claim Report Form.

# FINRA Rule 2273

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FINRA Rule 2273 requires that newly-hired financial professionals deliver a disclosure document to any former clients they may contact about being affiliated with the Firm and/or transferring their assets or accounts to the Firm. The requirement continues for a period of **three months** following the date of the financial professional's affiliation with the Firm.

The new rule applies to all financial professionals who affiliate with the Firm on or after November 11, 2016.

The Rule requires delivery of a FINRA-created disclosure document whenever the financial professional (or anyone acting on behalf of the financial professional) contacts a customer who was serviced by the financial professional at his/her former broker-dealer regarding the transfer of that customer's account(s) to the new firm, or when the former customer transfers assets to an account at the Firm even absent individual contact by the financial professional or Firm.

The rule covers a broad range of communications that trigger the requirement to deliver the disclosure document. Financial professionals must deliver the disclosure if any oral or written communication is made to the former client:

- Informing the former customer that the financial professional is now associated with the Firm;
- Suggesting that the former customer consider transferring his/her assets or account to the Firm;
- Informing the former customer that the Firm may offer better or different products or services; or
- Discussing with the former customer the fee or pricing structure of the Firm.

## Written Communications

If any of the above communications are delivered to the customer in writing, the financial professional must include a copy of the disclosure document with that written communication.

## Oral Communications


If the contact with the customer is oral (either on the telephone or in person), you must advise the client that they will be receiving a disclosure document that includes important considerations in deciding whether to transfer their assets. You must then deliver the disclosure to that customer within three business days of such contact.

## Electronic Communications

If the contact with the customer is by electronic communication, such as by email, you may provide a hyperlink directly to a copy of the educational communication.

As stated, the requirements of Rule 2273 apply for a period of **three months** from the date the financial professional's Form U4 was filed with FINRA by the Firm.

## Additional Information/Documents

[Access a copy of the disclosure](#)  that must be delivered to clients is located here. Please note that this disclosure may not be added to or altered by the financial professional in any way.

[Access FINRA's Notice to Members 16-18](#) , which discusses the rules in more detail.

# Home Office Holiday Schedule-2024

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## Home Office and Market Closures

In 2024, the home office will observe the following U.S. holidays. Osaic home offices and all markets will be closed.

|                           |                            |
|---------------------------|----------------------------|
| Monday, January 1         | New Year's Day             |
| Monday, January 15        | Martin Luther King Jr. Day |
| Monday, February 19       | Presidents Day             |
| Friday, March 29          | Good Friday                |
| Monday, May 27            | Memorial Day               |
| Wednesday, June 19        | Juneteenth                 |
| Thursday, July 4*         | Independence Day*          |
| Monday, September 2       | Labor Day                  |
| Thursday, November 28**   | Thanksgiving Day**         |
| Wednesday, December 25*** | Christmas Day***           |

\*Each market will close early at 1 p.m. ET on Wednesday, Jul. 3.

\*\* Each market will close early at 1 p.m. ET on Friday, Nov. 29.

\*\*\* Each market will close early at 1 p.m. ET on Tuesday, Dec. 24.

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Pershing follows the [New York Stock Exchange® \(NYSE®\)](https://www.nyse.com/) and US Federal holiday schedules.

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## Holidays With Limited Support

All federal services, including the U.S. Postal Service and banks, will be closed. Osaic's home office will be open; however, back-office support may be limited due to these closures.

|                     |              |
|---------------------|--------------|
| Monday, October 14  | Columbus Day |
| Friday, November 11 | Veterans Day |

## Weekly Edge Holiday Schedule

Due to home office closings, there will not be a [Weekly Edge](#) for the following weeks.

Week of:

|                |                            |
|----------------|----------------------------|
| January 1      | New Year's Day             |
| January 15     | Martin Luther King Jr. Day |
| February 19    | Presidents Day             |
| April 1        | Good Friday                |
| May 27         | Memorial Day               |
| June 25        | Juneteenth                 |
| July 8         | Independence Day           |
| September 2    | Labor Day                  |
| December 3     | Thanksgiving               |
| December 23-30 | Christmas Day              |

## SFS Firm Playbook & New Account Guide

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View our Firm Playbook:

→ [PDF Version](#)

→ [Flipbook Version](#)

QR Code: Flipbook-SCAN CODE



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View our New Account Guide:

→ [PDF Version](#)

→ [Flipbook Version](#)

QR Code: Flipbook-SCAN CODE

