



CORESTONE™
ACCOUNT

The Core of a Solid
Financial Portfolio





A Simple Way to Centrally Manage Your Finances

Your financial life can be complex. Multiple accounts and separate statements can make managing your money a challenge. Now you can simplify your finances with a Corestone™ account, our flexible asset management account. It lets you handle all of your daily activities—checking, investing, bill payments and much more—in one place. Corestone combines nearly all aspects of your finances, so that you can save time, streamline your paperwork and more easily manage your money.

More Flexibility, Greater Convenience

With four different account levels for individuals, along with corporate versions, there is a Corestone account to meet your specific needs.

All investors receive:

- > Direct deposit at no charge
- > Unlimited check writing and initial check order at no charge
- > BillSuite™, our online bill-paying service¹
- > Free voice response and live support

Corestone also delivers significant additional benefits depending on the account tier, including:

- > Free Visa® debit card with access to cash through a network of over 1 million ATMs worldwide
- > Free RewardSuite™ loyalty program with ways to earn points for air travel, gift cards or cash
- > Discounts for replacement check orders
- > A full range of concierge services

Corestone Keeps You in Control

Corestone lets you keep all your financial assets in one place, while allowing you to track your spending, write checks, make purchases on the go or get cash when you need it.

Manage All Your Daily Transactions in One Place

Corestone makes it easy to deposit, move and access your money. You can establish secure, convenient direct deposit from your paycheck, Social Security, pension, IRA distribution or other sources of income. You can access cash any time through ATMs around the world, including free transactions at 8,000 PNC Bank ATMs and over 43,000 Allpoint® network ATMs.² Pay for your purchases on the go with a Silver Plus, Gold or Platinum Visa debit card. You can also use EasyPay™ to transfer outside funds at any time by telephone from other checking accounts to pay bills or purchase securities using Corestone.

Keep Every Dollar Working Hard for You

Corestone works automatically to help you earn more from your idle cash. Each day, the uninvested cash in your portfolio is swept automatically into your choice of sweep accounts. To help capture the full return potential of your equity investments, Gold and Platinum members can also have dividends automatically reinvested in the same securities at no added cost.

Gain a New Perspective on Your Finances

Corestone offers you a complete view of your cash, investments, income and spending in a single account. This way, you can easily track your activity and see your financial picture at a glance. You can see how much your money has earned, what your investments are worth and where your money has been spent.

Gold and Platinum account holders can see enhanced cost basis reports for their investments, as well as expenses sorted by category on monthly statements and year-end summaries. You can save time and streamline your paperwork with online account access and e-delivery for your statements.

Through the SelectLink® service, you can also consolidate all of your brokerage accounts on a single summary statement and view the complete net worth of each account or your entire household. By giving you fingertip access to account information, Corestone helps you make more informed choices about your finances.

A Range of Choices to Fit Your Needs

Whether you are just starting to build wealth, or already hold a large portfolio, you can find the right package of features—all included in one account. You can upgrade your benefits at any time to get the best value from Corestone.

Choose the Account That's Right for You

Investments	Daily sweep of uninvested cash
	Dividend reinvestment
Deposits	Direct deposit
Spending	Unlimited check writing with no per check minimum
	Free bill payment and electronic check presentment with BillSuite
	The ability to use a checking account for electronic fund transfer, insurance payment and trust payment needs
	Visa debit card
	Purchase protection and travel benefits
	RewardSuite loyalty program, available at no additional charge
	Discounts on standard wallet checks
	Free stop payment orders
Cash	Free access to 6,500 PNC Bank ATMs and over 43,000 Allpoint network ATMs
	Fee reimbursement on non-network ATMs
Reporting	Online check image retrieval (front and back) ³
	Enhanced cost basis reporting for investments
	Expense coding and tracking
	Statements record expenses by category
	Year-end account summary of expenses by category
Service	Live client service for your investment account questions, Monday-Friday between 8:30 a.m. and 6 p.m. (ET)
	24/7 live client service for all bill payment and debit card-related questions
	24/7 automated voice response service for all account and debit card-related questions
	Full range of concierge services including limousine transportation, passport and visa assistance, sightseeing tours and more

Silver	Silver Plus	Gold	Platinum
•	•	•	•
		•	•
•	•	•	•
•	•	•	•
•	•	•	•
•	•	•	•
	•	•	•
		•	•
		• 1 point/ \$1 spent	• 1.5 points/ \$1 spent
		• 20% off regular price	• 40% off regular price
			•
	• Up to \$500 daily	• Up to \$1,500 daily	• Up to \$3,000 daily
		• Up to \$5 monthly	• Up to \$10 monthly
•	•	•	•
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Streamline Your Purchases and Bills

Conveniently manage your spending the way you want—by check, by card or online—while earning the rewards you deserve.

- > Unlimited check writing
- > Free BillSuite online bill payment offering flexible reports and e-mail alerts
- > Visa debit card for Silver Plus, Gold and Platinum accounts, plus purchase and travel protection at Gold and Platinum levels
- > Free RewardSuite loyalty program where you can earn points based on your Visa debit card purchase activity, with rewards such as gift cards, air travel, cash back, concierge service and more. Gold accounts earn 1 point for every dollar spent, while Platinum accounts earn 1.5 points for every dollar spent⁴
- > Discounts on standard wallet checks for Gold and Platinum accounts
- > Free stop payment orders for Platinum accounts

Protection for Your Assets

Securities Investor Protection Corporation (SIPC®) Coverage

Pershing is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure available upon request or at sipc.org.

Excess of SIPC Coverage Through Underwriters at Lloyd's and Other Commercial Insurers

In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits from certain underwriters in Lloyd's insurance market and other commercial insurers. The excess of SIPC coverage is valid through February 10, 2016 for Pershing LLC accounts. It provides the following protection for Pershing LLC's global client assets:

- > An aggregate loss limit of \$1 billion for eligible securities—over all client accounts
- > A per-client loss limit of \$1.9 million for cash awaiting reinvestment—within the aggregate loss limit of \$1 billion

SIPC and the excess of SIPC coverage do not protect against loss due to market fluctuation.

An excess of SIPC claim would only arise if Pershing failed financially and client assets for covered accounts—as defined by SIPC—cannot be located due to theft, misplacement, destruction, burglary, robbery, embezzlement, abstraction, failure to obtain or maintain possession or control of client securities, or to maintain the special reserve bank account required by applicable rules.

Lloyd's currently holds an A+ rating from Standard & Poor's® (S&P®), an A rating from A.M. Best and an AA- rating from Fitch. These ratings are based on the financial strength of the company and are subject to change by the rating agencies at any time.⁵ For more information about Lloyd's, please see www.lloyds.com.

Get the Most From Your Debit Card

Debit Card Benefits ⁶	Silver Plus	Gold	Platinum
PIN and signature-based transaction capabilities —Select credit in most cases or choose debit and enter your PIN to obtain cash back at participating retailers	•	•	•
Unique account number for each cardholder —Individual cards allow for customized spending limits	•	•	•
Warranty manager —Extended warranty protection and service agreements		•	•
Purchase security —Replacement, repair or full reimbursement for stolen or damaged items		•	•
Roadside assistance —Dependable roadside assistance when you need it		•	•
Travel and emergency assistance —Medical and legal referrals and emergency transportation		•	•
Worldwide automatic travel accident insurance —Travel expenses are covered automatically		•	•
Secondary rental coverage —Coverage up to the actual cash value of most rental vehicles		•	•
Price Protection Program —Refunds on the difference between the purchase price and advertised price			•
Auto rental discounts —Special discounts on most rental vehicles at participating locations			•
Emergency evacuation insurance —Receive up to \$10,000 for covered expenses when you charge a trip in excess of 100 miles			•
Visa concierge service —Personalized assistance for entertainment, business and travel plans			•
Lost/damaged luggage coverage —Reimbursement for lost or damaged luggage			•

Get Started Today

Simplify your life with Corestone and start managing all of your financial activities from one central place. By choosing the Gold or Platinum levels, you can gain all of the benefits of this powerful asset management account.

How to Open an Account

- > Read the enclosed Corestone agreement and Financial Terms card for details about account services
- > Complete the enclosed account application
- > Sign the application and return it to your advisor

Find the Answers You Need

Client service for bill payment and debit card questions is available 24 hours a day, 7 days a week. If you have any questions, call (800) 547-7008 within the United States or, from outside the United States, make a collect call to (610) 382-8380. Support for investment account questions is available Monday through Friday, from 8:30 a.m.-6 p.m. (ET).

¹ Available solely for NetXInvestor® users. Please contact your advisor to initiate BillSuite.

² Allpoint is America's largest surcharge-free ATM network with locations in many CVS/pharmacy®, Kroger®, Target® and Walgreens® locations.

³ Not available to investors participating in IRA Resource Checking™.

⁴ Gold clients may earn an annual maximum of 250,000 points (1 point for every dollar spent); Platinum clients may earn up to an annual maximum of 500,000 points (1.5 points for every dollar spent). Bonus points can be earned on top of the 250,000 and 500,000 point annual maximum for regular points.

⁵ Ratings as of January 2015.

⁶ All benefits are subject to merchant participation, store limits and other terms and conditions. For further information on the Visa debit card terms and conditions, please call the telephone number on the back of your debit card.



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Financial Terms

Standard Fee Schedule

The following fees will be assessed as incurred directly to your account. All fees may differ at the discretion of your financial organization:

Annual Fees (no fees the first year; fees charged on anniversary of Corestone™ account opening)

Silver account ¹ :	\$25
Silver Plus account:	\$50
Gold account:	\$100
Platinum account:	\$150
Corporate Gold account:	\$150
Corporate Platinum account:	\$250

Checking Fees

Stop payments for Silver, Silver Plus and Gold accounts:	\$25
Stop payments for Platinum accounts:	None
Returned checks or ACH debits (for any reason):	\$25
Retrieve copy of paid check:	\$2.50
View copy of paid check online:	None
Overnight checkbook fee:	\$20

Visa® Fees

ATM withdrawal fee (PNC Bank or Allpoint® network) ² :	None
ATM out-of-network fee (ATM not on PNC Bank or Allpoint network):	None
ATM surcharge fee (charged by ATM not on PNC Bank or Allpoint network):	Various
Retrieve copy of paid Visa draft:	\$2.50
Foreign transaction fee (Visa fee for transactions performed outside the U.S.):	1% of the transaction
Cash advance fee (non-ATM):	0.25% of the transaction (\$2.50 minimum)
Overnight debit card fee:	\$20

Electronic Checks

Letter with checking account information:	None
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Can be upgraded to any paper check style at any time.

Personal Checks

Initial order (includes checkbook cover, check register, deposit tickets and 40 checks):	None
Reorders (includes check register, deposit tickets and 100 checks):	
Silver and Silver Plus accounts:	\$12.50
Gold and Corporate Gold accounts:	\$10
Platinum and Corporate Platinum accounts:	\$7.50

Carbon Copy Checks

Initial order (includes checkbook cover, check register and 100 checks):	\$15
Reorders (includes check register and 100 checks):	\$25

Business Checks

Initial order (includes business binder, business register, deposit tickets and 252 checks):	\$50
Reorders (includes business register, deposit tickets and 252 checks):	\$40
Reorder binder:	\$20

BillSuite™

View, pay and manage bills online 24 hours a day, seven days a week ³ :	None
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RewardSuite™

Points-based card loyalty program for Gold and Platinum card accounts only ⁴ :	None
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¹ The \$25 fee will be waived for Corestone accounts that have \$25,000 or more in average month-end closing cash sweep balances.

² More than 51,000 surcharge-free ATM locations including 8,000 PNC Bank ATM terminals (daily withdrawal limits of \$500 for Silver Plus, \$1,500 for Gold and \$3,000 for Platinum) and additional ATM access through Allpoint network, which has over 43,000 surcharge-free ATM locations in the U.S.

³ Clients using BillSuite must abide by the terms and conditions. BillSuite is accessed via NetXInvestor®.

⁴ Not available with Silver or Silver Plus accounts. Clients using the RewardSuite program must abide by the terms and conditions. For more information, please visit myrewardsuite.com.

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