

Getting Started with Guided Wealth Portfolios

Step 1: Create Your Guided Wealth Portfolios (GWP) User Account (less than a minute)

Using the link your advisor provided, go to your advisor's GWP website and enter your preferred email address and a password. Choose an email address you use, as you'll receive important GWP information and updates about your portfolio via email. Whenever you return to GWP, you'll use this email address and password to log back in.

Step 2: Help Us Understand You (less than five minutes)

Answer a few questions about you, your retirement timeline, and your views on risk, so we can determine the best investment strategy for you.

Let's get started

Please tell us a little bit about yourself

My name is First Name Last Name

I am years old and my annual income is \$

I am and I have kids

I want to retire when I am about years old

The best phone number to reach me at is

NEXT

At the end of the short questionnaire, you'll see your suggested investment strategy. In general, the longer you have until retirement, the more aggressive your investment strategy should be. If you have 30 or more years to retirement, you'll receive a strategy of aggressive growth, and we'll use your responses to the risk questions to make changes that fit your preferences as you get closer to retirement.

Thanks!

Your recommended investment strategy is **Aggressive Growth**

Need to change your answers? [Start over](#)

Now let's connect to your investment accounts so we can give you a personalized plan

CONTINUE

[< Back to previous question](#)

Step 3: Choose Your Path (less than 10 minutes)

At this stage, you'll have a choice:

- If you have existing investment accounts, you can choose to connect them to GWP. This will allow GWP to analyze your existing accounts and show you what a GWP portfolio would look like. You'll be able to compare what you're doing today with what GWP suggests. Please note that linking accounts at this stage of the process won't result in any changes as to who manages these accounts—it's just so you can see what a transition to GWP would look like.
- If you don't have existing investment accounts, you can choose to use cash to fund a GWP account. If you want to open an IRA account with cash, please talk to your advisor before getting started.

Select an option to get started

Analyze your existing investment accounts
We'll recommend ways to potentially improve your current portfolio

CONNECT YOUR ACCOUNTS

Fund your account with cash
We'll help you open a new investment account with money in your bank account

START INVESTING

BACK

Link accounts

If you're linking existing investment accounts, you'll need the usernames and passwords you use to log into your investment institutions' websites (where you view accounts today). If you don't currently view your accounts online, you may need to contact your institutions to set up online access to your accounts.

Want to link an existing LPL account? You'll need your My Account View login credentials. If you don't have access to Account View today, you can go to www.myaccountviewonline.com to set up a profile. If you have access, but forgot your username and/or password, go to www.myaccountviewonline.com and click on "Trouble logging in?" to reset one or both.

When you're ready to go, either click on your financial institution's logo (if it appears onscreen), use the search bar to locate your institution, or simply enter the URL for your institution's website (i.e., www.myaccountviewonline.com) to locate it. Then enter your username and password for the institution's website to connect your accounts. GWP doesn't store your credentials and uses bank-level encryption, so your information is safe.

Connect all your investment accounts to see if you're on track to reach your goals.

For the most precise advice, we recommend securely connecting your investment accounts.

Fidelity NetBenefits Vanguard Fidelity charles SCHWAB E*TRADE

Search for your brokerage or 401(k) plan

+ Manually Report Your Investments

NEXT: YOUR PERSONALIZED DASHBOARD Back to previous step

It can take a couple of minutes for GWP to connect with your financial institution, so if you see a spinning arrow, don't worry—the platform is doing its work to ensure it has your accurate information. If you have accounts at more than one institution, you'll need to go through this step for each one.

Once the account linking is complete, you'll see a comparison of your existing strategy and GWP's recommended strategy.

If you'd prefer, you can instead choose to manually report your existing accounts. Simply select the "Manually Report Your Investments" option. This will still allow you to see a comparison of your existing strategy and GWP's strategy.

+ Manually Report Your Investments

Choose to fund an account with cash

If you want to open a GWP account with cash, select the “Start Investing” button. To see what you could accomplish with GWP, enter how much you’d like to invest. A graph will show how much you could potentially save for retirement with GWP.

Step 4: Apply for GWP Managed Service (less than five minutes)

If you decided to fund your account with cash, you’ll need your bank account and routing number for the account you want the cash to come from. After entering these numbers and some personal information, you’ll automatically be taken through the application process.

If you linked existing accounts, click on the [Manage My Investments](#) button to go to the GWP account application and begin the account transfer process.

MANAGE MY INVESTMENTS

To complete the GWP application, you’ll need:

- Social Security number or Tax ID number
- Driver’s license or passport
- Employer’s address

For funding with cash, you’ll also need a digital copy of a voided check/bank statement. Applying for a joint account? Make sure to have your spouse’s information available.

In most cases, your entire enrollment will occur online using DocuSign paperwork. If the GWP team has questions about your account application, you may instead get your DocuSign forms via email after the team reviews your accounts. Once you’ve signed the forms, GWP will begin the process of transferring your accounts.

Step 5: Enjoy GWP Management

All you have to do is keep your information, such as income and retirement age, up to date. GWP will handle reinvesting any dividends or working to reduce capital gains with tax-loss harvesting. We’ll never spam you: [you can control your email preferences](#), getting as much or as little communication as you like.

Guided Wealth Portfolios (GWP) is a centrally managed, algorithm-based, investment program sponsored by LPL Financial LLC (LPL). GWP uses proprietary, automated, computer algorithms of FutureAdvisor to generate investment recommendations based upon model portfolios constructed by LPL. FutureAdvisor and LPL are non-affiliated entities. If you are receiving advisory services in GWP from a separately registered investment advisor firm other than LPL or FutureAdvisor, LPL and FutureAdvisor are not affiliates of such advisor. Both LPL and FutureAdvisor are investment advisors registered with the U.S. Securities and Exchange Commission, and LPL is also a [Member FINRA/SIPC](#).

All investing involves risk, including loss of principal. No strategy assures success or protects against loss. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

References to tax strategies that the GWP service investment management considers in managing accounts should not be confused with tax advice. LPL Financial does not provide tax advice. Clients should consult with their personal tax advisors regarding the tax consequences of investing.

This material has been prepared by LPL Financial.

Not FDIC or NCUA/NCUSIF Insured | No Bank or Credit Union Guarantee | May Lose Value | Not Guaranteed by Any Government Agency | Not a Bank/Credit Union Deposit

Tracking #1-602886 (Exp. 05/19)