

## FAQ

[60] Roth IRAs

Category

Question

Am I eligible to convert?

Answer

the income limit(s) were removed in 2010. however, income limits on roth ira annual contributions will still apply. a provision in the tax increase prevention and reconciliation act of 2005 (tipra) allows more people to convert to roth iras by removing the modified adjusted gross income (magi) limitations on conversions from a traditional ira to a roth ira.

## FAQ

Category

Question

Answer

[30] Customers Outside US

Are all of Alligiance's products and services available to customers residing outside of the United States? No, our product and service offerings for customers and prospective customers who reside outside of the United States are limited. While the questions below provide a general overview of those limits, because so much is dependent on the particulars of your specific situation, we suggest you call us at 800-555-1212 free to learn about how they apply to you. If you are calling us from outside the United States, please visit [Alligiance Phone Numbers](#), for customers traveling abroad to see a list of available international phone numbers available.

## FAQ

### [39] Portfolio Margin

Category	
Question	Are portfolio margin accounts subject to margin calls?
Answer	<p>yes, portfolio margin accounts are subject to margin maintenance, minimum equity, and pattern day trade calls. margin maintenance calls arise when an account holds positions whose value exceeds the account holder's house or exchange surplus. once a maintenance call has been issued, the account holder generally has 1 business day to meet the call; otherwise the account is subject to liquidation. in cases where a large margin call is issued or an account has a low equity percentage relative to its margin requirements, the account may be liquidated in less than 1 business day. if the value of a portfolio margin account falls below the minimum account equity requirement of \$150,000, a minimum equity call is issued. in the event this happens, the account holder has 3 business days to bring the account back into compliance. if this doesn't happen, the account holder will be restricted from opening new positions or adding to current positions in that account. if the value of the account is still below \$150,000 after 30 days from the issuance of the minimum equity call, the portfolio margin feature will be removed from the account, and the account will become subject to reg t margin requirements. removal of portfolio margin approval from an account can result in the issuance of a margin call. portfolio margin accounts are also subject to pattern day trade rules. if the account holder day trades more than 4 times his or her start-of-day exchange surplus, plus 4 times the start-of-day net cash at any given time during the day, a day trade call is issued. this amount is lower for non-marginable securities, and securities with increased exchange requirements. portfolio margin accounts have 3 business days to meet a day trade call.</p>

## FAQ

Category	[66] Beneficiaries and Stretching Tax Advantages of Assets
Question	Are Qualified Charitable Distributions (QCDs) available for IRAs in 2015?
Answer	<p>in 2015, qualified charitable distributions (qcds) were permanently extended. for a distribution to qualify as a qcd, it must meet all of the following requirements: taxpayer must be over the age of 70 ½. total of all distributions does not exceed the maximum of \$100,000 per taxpayer. distributions are made directly from an ira to the charity. written receipt is obtained from each recipient charity. note: recipient charity is qualified as a 501(c)(3) organization per irs regulations. you may also want to consider the following when making a qcd: donations count toward any ira minimum required distributions for the year. married individuals filing a joint return may exclude up to \$100,000 donated from each spouse's own ira (\$200,000 total). amounts excluded from gross income are not deductible. donations from an inherited ira are eligible if the beneficiary is at least age 70 ½. donations from an ongoing sep or simple ira aren't eligible. donations from a roth ira are eligible. note: private foundations, supporting organizations, or donor-advised funds do not qualify for qcd contributions. please consult your tax advisor if you have specific questions about your eligibility for this exemption.</p>

## FAQ

### [57] Earning and Redeeming Points

Category

Question

Answer Are Reward points earned taxable?

consult your tax advisor should you have questions about the taxability of your points.

## FAQ

[4] Mobile

Category

Question

Are the check photos stored anywhere on my mobile device?

Answer

no, the photos are not stored on your device.

## FAQ

### [95] Advisory Fees and Schedules

Category	
Question	Are there any additional charges to my account?
Answer	<p>you will not pay any additional sales loads, short-term trading fees, commissions, or redemption fees for the investments purchased or sold in your portfolio advisory services account. as a result, the investment management team can put more of your money to work for you because your account is not charged additional sales expenses. investments in separately managed accounts (smas) are subject to the management and operating expenses of the sma manager, which are charged through the advisory fee. in funding your account, any securities that strategic advisers, inc. sells will be subject to redemption and other applicable fees, including commissions on sales of securities; however, under certain circumstances</p>

## FAQ

[62] General

Category

Question

Are there any exceptions?

Answer

one exception is roth iras. you are not required to take mrds from your roth ira during your lifetime, and you cannot satisfy your traditional ira mrd requirement with a withdrawal from a roth ira.another exception is retirement plan accounts, if you are still working. if you continue to work beyond age 70½, and do not own more than 5% of the business you work for, you may be able to defer taking mrds from your current employer's keogh, 401(k), 403(b), or other employer-sponsored retirement plan until april 1 of the calendar year after the year in which you retire. please consult your plan administrator to learn more.

## FAQ

### [51] Alligiance Visa Gold Check Card

Category	
Question	Are there any fees with the Alligiance Visa Gold Check Card?
Answer	<p>there is no annual fee on the alligiance visa gold check card. other institutions may assess atm fees for use of atms in their network. alligiance cash management account customers or alligiance accounts coded premium, private client group, or held by customers with householded annual trading activity of 120 or more stock, bond, or options trades, will be reimbursed for atm fees charged by other institutions. please review your alligiance check card agreement (pdf) for specific information on reimbursement caps or limits. for each foreign transaction, there is a foreign transaction fee (currently, 1 percent of the transaction for non-u.s. dollar transactions), which will be included in the amount charged to your account. this charge may apply whether or not there is a currency conversion.</p>

## FAQ

Category	[17] Quicken and QuickBooks
Question	Are there any instances in which Alligiance data varies from the manner in which it is displayed by Alligiance?
Answer	yes, some transaction types do not appear in the information displayed once you download your account. you can always refer to your account on <a href="http://alligiance.com">alligiance.com</a> or your regular account statements for an accurate representation of your account history.

## FAQ

Category	[60] Roth IRAs
Question	Are there any limitations on going back to a Roth IRA after I recharacterize?
Answer	if you converted an amount from a traditional ira to a roth ira and subsequently recharacterized that amount back to a traditional ira, that amount cannot be reconverted back to a roth ira before either the beginning of the calendar year following the calendar year of the conversion, or the end of the 30-day period beginning on the day of the recharacterization, whichever is later. consult your tax advisor regarding your eligibility to complete a reconversion.

## FAQ

### [22] Activity Orders

Category	
Question	Are there any stock or option orders that are not eligible for average price trade reporting?
Answer	closing transactions in which specific tax lots are selected are not eligible for average pricing. if you submit a specific share closing trade, opening trades for that same position on that day may not be eligible for average pricing.

## FAQ

[4] Mobile

Category

Question

Answer

Are there any types of checks that are not accepted?

alliance will not accept the following check types through this service:checks made payable to cashaltered checkschecks in a foreign currency or drawn on a foreign bankpost-dated checksstale-dated checks (generally, checks dated more than 180 days prior to receipt)unsigned checksmoney ordersthird-party checkstraveler's checksstarter kit checks

## FAQ

### [58] Benefits and Rules

#### Category

#### Question

Are there income limits to contribute to an IRA?

#### Answer

there are no income limits for traditional iras,<sup>2</sup> however there are income limits for tax deductible contributions.there are income limits for roth iras. as a single filer, you can make a full contribution to a roth ira if your income is less than \$114,000 (\$114,000 - \$129,000 for a partial contribution) in 2014 and \$116,000 (\$116,000 - \$131,000 for a partial contribution) in 2015. if you are married filing jointly, you can make a full contribution to a roth ira if your income is less than \$181,000 (\$181,000 - \$191,000 for a partial contribution) in 2014 and \$183,000 (\$183,000 - \$193,000 for a partial contribution) in 2015.

## FAQ

Category	[4] Mobile
Question	Are there restrictions on the amount of money that can be deposited?
Answer	for most accounts, there is a maximum amount you can contribute each day. you will be presented with this information as you proceed with your deposit. for retirement accounts, we'll present both prior and current year contribution limits. there are no maximum limits for rollover transactions.

## FAQ

Category	[54] Electronic Funds Transfer (EFT)
Question	Are there restrictions on the amount of money that can be transferred via EFT?
Answer	yes, generally, allegiance brokerage accounts have a maximum transfer amount of \$100,000. allegiance fund accounts have a maximum transfer amount of \$250,000 for deposits and \$100,000 for withdrawals. additional restrictions apply depending on your situation. you will be provided with an explanation of these and other terms of use during enrollment and/or usage of the service.

## FAQ

Category	[51] Alligiance Visa Gold Check Card
Question	Are there transaction limits with my card for purchases and ATM transactions?
Answer	yes, please refer to your alligiance check card agreement (pdf) for limits.

## FAQ

### [22] Activity Orders

Category

Question

Can Alligiance cancel limit orders?

Answer

yes, alligiance reserves the right (but is not obligated) to cancel open orders when the limit price becomes unrealistic in relation to the market price. a cancellation notice will be mailed to you promptly in this event, and you may place a new order if you wish.

## FAQ

### [59] Rollovers

Category

Question

Can I add more money to my IRA later?

Answer

yes, you can add money to your ira with either annual contributions or you can consolidate other former employer-sponsored retirement plan assets or iras. some people choose to make their annual contributions to their ira so that they only have to keep track of one account. this may be right for you if you have no desire to roll these assets back to a qualified retirement plan at a future employer. assets can be commingled and still be eligible to roll into another employer plan in the future; however, it is at the discretion of the receiving plan to determine what type of assets can be rolled over.

## FAQ

Category

[15] Other Personal Information

Question

Can I add or update beneficiaries for my accounts online?

Answer

yes, you can review and make changes to your account beneficiaries under your profile. note that not all accounts are eligible for electronic updates. learn more about beneficiary updates.

## FAQ

### [41] Managing Your Account

Category	
Question	Can I calculate hypothetical trades on margin?
Answer	allligiance's margin calculator lets you calculate the impact of hypothetical equity trades on your margin balances and buying power while also factoring in the specific margin requirements for your account. with the margin calculator, you can:check the impact several margin trades will have on your overall margin balances.determine how many shares you may purchase of a particular security.determine how many shares of a specific security to sell to meet a margin call.estimate the cost of placing a trade on margin for a specific account.for illustrative purposes only

## FAQ

### [60] Roth IRAs

Category

Question

Can I change my mind?

Answer

you may have the ability to recharacterize (revert) your roth ira back into a traditional ira. some reasons for considering a recharacterization include:your roth ira investments decreased in value since you converted.your taxable income is higher than you expected.the additional taxable income that is the result of converting a traditional ira into a roth ira puts you into a higher federal tax bracket.you won't have enough cash to cover the tax bill.you should consult a tax advisor to more fully understand the regulations surrounding recharacterization and conversions.reverse a previous roth ira conversionlog in required

## FAQ

### [58] Benefits and Rules

Category

Question Can I convert my existing Traditional IRA to a Roth IRA?

Answer

yes, most investors, regardless of their income, can convert eligible retirement savings to a roth ira. please speak with your tax advisor about your specific situation and whether this may make sense for you.

## FAQ

### [19] Positions

Category	
Question	Can I customize how the information on this page is displayed?
Answer	yes, you can group open positions by accounts or symbols using the group by dropdown menu. you may also choose to view them without any groupings, in one long list. the grouping setting you choose will be saved for your next session. you can also filter information by security type using the show dropdown menu. note: filtering choices will reset to the default view each time you return to the open positions page.

## FAQ

[49] Alligiance

- |          |  |
|----------|--|
| Category | Can I designate a Alligiance Cash Management Account as a checking account in Quicken?   |
| Question | quicken recognizes a alligiance cash management account as a checking account when you follow these steps:from the main menu in quicken, choose tools >accounts list.select the investment account to which you'd like to add a linked checking account, then click the edit button.on the general information tab on the account details window, choose "yes" to "show cash in a checking account." quicken will prompt you to back up your data file.once the backup is complete, the linked checking account is created in quicken with the same name as your investment account, plus the suffix "cash." click the ok button to save your changes. |
| Answer   |  |

## FAQ

Category	[57] Earning and Redeeming Points
Question	Can I direct my rewards deposit into a friend or family member's eligible Alligiance account?
Answer	yes, having the alligiance rewards visa signature card allows you to direct your rewards points to a friend or family member's eligible alligiance account. for example, a grandparent can help with a grandchild's college fund by depositing points into a alligiance-managed 529 plan account. many other alligiance accounts are eligible for this benefit, including brokerage, retirement or cash management accounts.

## FAQ

[48] Full View

Category

Question Can I download Full View data to another program?

Answer

yes, you can download transactions data from full view to excel (csv/xls).

## FAQ

Category	[17] Quicken and QuickBooks
Question	Can I download my Alligiance NetBenefits accounts?
Answer	yes you can, however only for quicken and if your plan allows, you may be able to download your alligiance 401(k), 403(b), or 457 accounts into quicken. if you need assistance importing your alligiance netbenefits account information, call 800-581-5800.

## FAQ

Category	[17] Quicken and QuickBooks
Question	Can I download my employer-sponsored account information?
Answer	yes you can, however only for quicken and your plan allows. if your plan allows, you may be able to download your allegiance 401(k), 403(b), or 457 accounts into quicken. if you need assistance importing this type of account information, call 800-581-5800.

## FAQ

### [19] Positions

#### Category

#### Question

Can I enter or edit the cost basis information for a security?

#### Answer

yes, you may enter or edit cost basis information. first, gather background documents such as trade confirmations and account statements. you may also want to review the details of your consolidated form 1099. once you're ready, under the positions tab, select the security for which you want to enter or edit cost basis information, then select lots. under the cost basis column, you'll see the "edit cost" link, which will take you to the edit cost basis page.note: updating your cost basis overrides any previously provided cost basis for the selected lots. you cannot update the basis for shares if the cost basis has been provided by allegiance.

## FAQ

[17] Quicken and QuickBooks

Category

Question

Can I export all of my account information?

Answer

in quicken, you can export your investment holdings and account balances, along with 90 days of transaction history for your personal accounts. in addition, you can get transaction history up to 24 months. if you need assistance please contact allegiance at 800-544-7931. if your plan allows, you may be able to download your allegiance 401(k), 403(b), or 457 accounts.note: some transaction types do not appear in the information displayed once you download your account. you can always review your account online or on your regular account statements for an accurate representation of your account history.in quickbooks, you can export your transaction history for the last 90 days of transaction history for your personal brokerage accounts. on subsequent downloads, allegiance will transmit incremental days of new transaction history since the previous download. therefore, we suggest customers download account information regularly within 90 days period.if you need assistance please contact allegiance at 800-544-7931. if your plan allows, you may be able to download your allegiance 401(k), 403(b), or 457 accounts in quicken.note: some transaction types do not appear in the information displayed once you download your account. you can always review your account online or on your regular account statements for an accurate representation of your account history.

## FAQ

### [63] Calculating MRD

Category

Question

Can I find my MRD estimates anywhere else?

Answer

depending on your retirement status, you may see your mrd in account history or on the withdraw from ira or convert to a roth ira pages once you're logged in.

## FAQ

Category	[59] Rollovers
Question	Can I leave a portion of my 401(k) in an old employer's plan and roll the remaining amount to an IRA?
Answer	plans have different rules and requirements for 401(k) assets. some 401(k) plans offer equal flexibility to both current and former employees while others place restrictions on withdrawal types and frequency. for example, some plans may allow partial withdrawals while others may require that you either leave all the funds in the plan or perform a full rollover or cash payout. please check the plan's rules for more information.

## FAQ

Category	[59] Rollovers
Question	Can I leave my former employer-sponsored retirement plan assets in my current plan indefinitely?
Answer	no, generally, you must begin to take withdrawals, known as minimum required distributions (mrds), from all your retirement accounts (excluding roth iras) no later than april 1 of the year following the year in which you turn age 70½. check with your plan administrator to see if there are any other rules that may require the money to be taken out prior to you turning age 70½. for example, many plans require that accounts smaller than \$5,000 be cashed out or rolled over. learn more about mrds.

## FAQ

[59] Rollovers

Category	
Question	Can I move an existing IRA from another institution to Alligiance?
Answer	yes, visit <a href="#">ira transfers</a> for a quick overview of the online process.

## FAQ

[53] Checkwriting

- |          |   |
|----------|---|
| Category |   |
| Question | Can I order custom style checks (i.e., duplicate checks) and accessories? |
| Answer   | yes, please contact a alligiance representative at 800-555-1212.          |

## FAQ

[48] Full View

Category

Question Can I pay my bills through Full View?

Answer

no, full view will enable you to view your bills and information from bill payment services—such as billpay — all in one place, but you cannot pay your bills through full view.

## FAQ

Category	[4] Mobile
Question	Can I pay Portfolio Advisory Service or other Alligiance managed account fees using mobile check deposit?
Answer	unfortunately, not at this time. all checks for advisory fees must be mailed to alligiance at one of the following addresses:u.s. mail:alligiance investmentspo box 5000atlanta, ga 30084-8617overnight/certified mail:alligiance investments100 crosby parkwaykc1k, osg prep pas feescovington, ky 41015

## FAQ

Category	[17] Quicken and QuickBooks
Question	Can I perform trades in my account using Quicken?
Answer	no. although quicken and/or quickbooks has in-product links to alligiance's online trading capability, you must access your account on <a href="http://alligiance.com">alligiance.com</a> to trade in your account.

## FAQ

Category	[17] Quicken and QuickBooks
Question	Can I perform transactions like Bill Payments and Money Transfers in my account using Quicken or QuickBooks?
Answer	no. although quicken and quickbooks has in-product links to alligiance's online capability; you must access your account on alligiance.com to transact in your account. we suggest you enroll in the free alligiance billpay to pay your bills through alligiance.com. your processed bill payment transactions will be automatically downloaded into quicken and quickbooks when you use the account download service.

## FAQ

[31] Stocks

Category

Question

Can I place orders when markets are closed?

Answer

you can place your brokerage orders when markets are opened or closed. however, orders placed when the markets are closed are subject to market conditions existing when the markets reopen, unless trades are made during an extended hours trading. note: all orders are valid only for that particular premarket or after-hour trading session. any equity requirement necessary for trade approval will be based upon the most recent closing price of the security that you intend to buy or sell. because of fluctuating conditions, the ultimate execution price may differ at times from the most recent closing price. for orders placed prior to market open, allegiance may wait for the primary exchange to open before commencing trading in a particular security. please use caution when placing orders while the market is closed. securities may open sharply below or above where they closed the previous day. allegiance reserves the right to refuse to accept any opening transaction for any reason, at its sole discretion.

## FAQ

[59] Rollovers

Category

Question

Can I roll my money into a Roth IRA?

Answer

most people are eligible to convert their 401(k) to a roth ira; however, it is important to be aware of the potential tax implications. if you have money in a designated roth 401(k), you can roll it directly into a roth ira without incurring any tax penalties. however, if the 401(k) funds are pre-tax, then converting to a roth ira will be a taxable event. nevertheless, a conversion has the potential to help minimize future taxes and maximize retirement savings. there are several factors to consider when deciding if converting to a roth ira may be right for you. call allegiance for more information about converting your savings to a roth ira.

## FAQ

### [59] Rollovers

Category	
Question	Can I roll over an old 401(k) that has both pre-tax and after-tax money in it?
Answer	<p>you can, but it is important to select the right ira for your needs. a traditional (or rollover) ira is typically used for pre-tax assets because savings will stay invested on a tax-deferred basis and you won't owe any taxes on the rollover transaction itself. however, if you roll pre-tax assets into a roth ira, you will owe taxes on those funds. for after-tax assets, your options are a little more varied. you can roll the funds into a roth ira tax-free. you also have the option of taking the funds in cash or rolling them into an ira along with your pre-tax savings. if you choose the latter option, it is important that you keep track of the after-tax amount so that when you start taking distributions, you'll know which funds have already been taxed. irs form 8606 is designed to help you do just this. however, before making a decision, please consult with a tax advisor about your specific situation.</p>

## FAQ

Category

Question

Answer

[60] Roth IRAs

Can I roll over assets from my workplace retirement account at a former employer directly to a Roth IRA?

yes, you can choose to convert an eligible rollover distribution from your old 401(k) directly to a roth ira. you will owe taxes on the amount of pretax assets you roll over. note: if you have assets in a designated roth account (i.e., roth 401(k)) and would like to roll these to an ira, you can only do so to a roth ira.

## FAQ

### [59] Rollovers

Category

Question

Can I roll over assets into my Traditional IRA?

Answer

yes, you can but it's important to be aware that if you do roll pre-tax 401(k) funds into a traditional ira, you may not be able to convert those funds back into an employer-sponsored retirement plan. contact your tax advisor for more information.

## FAQ

Category	[59] Rollovers
Question	Can I roll over my existing 401(k) assets into an IRA while I am still working?
Answer	generally, you cannot roll over funds from your active 401(k), but there are some exceptions. for example, some plans allow for "in service" withdrawals at age 59½. if you are under age 59½, or if your plan does not have that withdrawal provision, you may be able to withdraw (or roll over) specific types of contributions. for example, if in the past you rolled money directly from an old 401(k) into your current plan, you may be able to move that money out of your plan into an ira.

## FAQ

### [58] Benefits and Rules

Category	
Question	Can I roll over my old 401(k) from a previous employer to my Roth or Traditional IRA?
Answer	generally, yes. contact our rollover specialists, and they'll guide you through the entire process—from beginning to end. call 800-555-1212 to get started.

## FAQ

### [20] Balances

Category

Question

Answer

Can I see specific share information in my transaction history?

specific share information does not display in the transaction history. if you specified tax lot shares for an order, you can see this information on the confirmation you receive via u.s. mail, or online under accounts & trade > statements after an order executes.

## FAQ

### [32] Mutual Funds

Category

Can I sell a non-Alligiance fund and buy a Alligiance fund with the proceeds?

Question

you can sell a non-alligiance fund and buy a alligiance fund with the proceeds. this type of transaction is called a cross family trade, where you sell mutual fund assets in one mutual fund family to purchase mutual fund assets in a different fund family. the settlement date for the sale portion of the transaction is one business day later than the trade date. therefore, the purchase takes place on the next business day following the sale. on the sale of your mutual funds, you will receive the next available price, and on the purchase of your mutual funds, you will receive the next business day's price.

Answer

## FAQ

Category	[51] Alligiance Visa Gold Check Card
Question	Can I set up my Alligiance Visa Gold Check Card to use Apple Pay TM?
Answer	not yet, but we plan to offer this service in the future and will let you know when it becomes available.

## FAQ

### [22] Activity Orders

Category

Question

Can I specify or change tax lots after a trade executes?

Answer

yes, you can specify different lots to be depleted on a closing trade the day after it executes by utilizing the reassign lots feature. you may select from the lots available at the time the trade executed if they have not been reassigned in another trade. lot reassigments must be made by 9 p.m. et on settlement date.reassigning lots on a trade does not impact the price at which the trade executed, but it may impact performance and tax reporting on your trading activity.

## FAQ

### [22] Activity Orders

Category

Question Can I specify tax lot shares when placing a cancel and replace order?

Answer

no, if you attempt to change the quantity for an order with specified tax lot shares by canceling and replacing, the replacement order will have no tax lot shares specified. the shares will be sold using the first in/first out (fifo) accounting method.

## FAQ

[65] Yearly MRD

Category

Question

Can I still contribute to my IRAs while taking MRDs?

Answer

you can contribute to a roth ira after age 70½ as long as you have compensation and meet the income eligibility requirements. otherwise, you generally cannot contribute to any other kind of ira in the year you turn age 70½ or any year thereafter.

## FAQ

Category	[51] Alligiance Visa Gold Check Card
Question	Can I still swipe my chip-enabled card to pay?
Answer	yes. if a merchant is not yet chip-activated, simply continue to swipe your card as usual.

## FAQ

### [50] Cash Manager

Category	
Question	Can I suspend or remove the Cash Manager feature from my Alligiance Cash Management Account?
Answer	yes, you can temporarily suspend or permanently remove the cash manager feature at any time. if you permanently remove cash manager, you can reestablish it by setting it up again.suspending cash manager you can suspend cash manager for up to 10 business days. you may wish to suspend cash manager if you are anticipating a transaction in your account that would cause your balance to fall below your minimum target balance and you do not want money moved automatically from your funding accounts. cash manager will automatically reactivate after 10 business days or you can reactivate it yourself before 10 business days by visiting the cash manager preferences page and selecting the reactivate option.removing cash manager you can remove the cash manager feature from your account by clicking remove on the cash manager preferences page. when your cash manager status is removed, all your cash manager preferences are deleted. you can reestablish cash manager on your alligiance cash management account by completing the setup process again. set your cash manager status to remove only when you want to permanently remove cash manager from your alligiance cash management account.

## FAQ

[31] Stocks

Category

Question Can I trade in extended hours?

Answer yes, allegiance offers extended hours trading, which allows allegiance brokerage customers to trade certain stocks before and after the standard market hours. learn more about extended hours trading.

## FAQ

### [36] Basket Trading

Category	
Question	Can I trade individual securities within the basket, or do I have to trade the basket as a whole?
Answer	after you purchase your basket you can buy and sell individual securities within the basket at any time.

## FAQ

Category	[58] Benefits and Rules
Question	Can I transfer my IRA from another institution?
Answer	yes, visit <a href="#">ira transfer</a> for a quick overview of the online process.

## FAQ

### [19] Positions

Category	
Question	Can I use cost basis information and unrealized gain or loss information from my Open Positions page for tax reporting purposes?
Answer	<p>the cost basis (and related gain and loss) information made available to you on the open positions page is not intended, nor should it be construed as legal or tax advice. alligiance makes no warranties with respect to, and specifically disclaims any potential liability resulting from, tax positions which you might take in reliance on such information. you should consult your tax advisor for additional information which may be relevant to your individual tax situation. the cost basis and unrealized gain/loss information on the open positions page may not reflect intraday transactions, including trading activity. when intraday transactions are not included, the message pending update will be displayed. the open positions page may also not reflect all adjustments necessary for tax reporting purposes. you should verify cost basis and corresponding gain/loss information provided by alligiance against your own records when calculating reportable gain or loss resulting from a sale. you are solely responsible for the accuracy of cost basis and gain/loss information reported to federal, state, and other taxing authorities. unless otherwise specified, alligiance determines cost basis at the time of sale based on the first in, first out (fifo) method (for unrestricted securities other than open-end mutual funds) or the average cost method (for open-end mutual funds). consult your tax advisor for further information. please note that holding period information provided by alligiance does not reflect the "5-year long-term capital gains" classification, which took effect for certain tax payers on january 1, 2001.</p>

## FAQ

### [51] Alligiance Visa Gold Check Card

Category	
Question	Can I use my card to make purchases?
Answer	yes, you can use your chip-enabled alligiance visa gold check card for purchases just like a credit card wherever visa is accepted. some merchants may require a signature to authorize a purchase while other transactions do not (e.g.; internet, mail order, and gas stations). the amount of the purchase will be withdrawn from your available to withdraw balance and the debit will be posted to your alligiance account within five business days.

## FAQ

[50] Cash Manager

Category	
Question	Can I use my current bank account as a Cash Manager funding account?
Answer	yes, it is possible to use your current bank account as a last choice funding account to restore the allegiance cash management account minimum target balance. you must first create an electronic funds transfer (eft) link between the allegiance cash management account and your bank account. please note that there could be a prenote waiting period of approximately 7 to 10 calendar days associated with the establishment of this eft link. once the eft prenote period has been completed, and the link has been fully established, it will take up to four business days for an executed eft transaction to be processed through the automated clearing house (ach) network before the cash will be available in the allegiance cash management account.

## FAQ

### [57] Earning and Redeeming Points

Category	
Question	Can I use my points to initially fund a newly opened Alligiance account?
Answer	no, you can only redeem rewards into a previously opened and currently funded alligiance account. if your account isn't adequately funded, the rewards points won't transfer into the account. minimum investment requirements vary by account type.

## FAQ

[4] Mobile

Category

Can I use the service to deposit checks into an IRA?

Question

yes, you can deposit checks into any of these iras:traditional roth roth ira for minor traditional rollover roth rollover sep (simplified employee pension plan) is there a limit to how much i can contribute to my ira? yes; here are the ira contribution limits for 2015 and 2016. traditional or roth ira you can contribute up to \$5,500 each year. if you're age 50 or older, you can add an additional \$1,000 for a yearly total of \$6,500. sep ira employers can make sep contributions up to \$53,000 each year. what is the deadline for making contributions to my ira? while you can make ira contributions year round, april 18, 2016 is the last date to make contributions for tax year 2015. all subsequent contributions will count towards the following year. residents of ma or me have until tuesday, april 19 to make a 2015 ira contribution. if you'd like to make a contribution on april 19, please call us at 800-555-1212. here are some deadlines to keep in mind if you're making a contribution on april 18: online: 11:59 p.m. et, monday, april 18, 2016 by mail: postmarked by monday, april 18, 2016 note: if you mail your contribution on or close to april 18, please retain proof of postmarking. what is the deadline for making a prior year contribution using mobile check deposit? the deadline for prior year contributions is 11:59 p.m. et on april 18, 2016. however, consider making your contribution during market hours (prior to 4 p.m. et). that way, we can alert you to any issues with your submission. submissions submitted after-market hours will not trigger this alert. for more information on prior year contributions, please visit [alliance.com/ira](http://alliance.com/ira) or call us at 800-555-1212.

Answer

## FAQ

[4] Mobile

Category

Question Can I use the service to fund a new account?

Answer

yes, you can fund many new accounts. you'll see a list of eligible accounts in the app.

## FAQ

### [58] Benefits and Rules

Category

Question

Can I withdraw money from my IRA?

Answer

under certain conditions, you can withdraw money from your ira without penalty. the rules vary depending on the type of ira you have. generally, for a traditional ira, distributions prior to age 59½ are subject to a 10% penalty in addition to federal and state taxes unless an exception applies. starting at age 59½, you can begin taking money out of your ira without penalty, but you will still be responsible for taxes that might be due. starting at age 70½, minimum required distributions (mrds) begin—you can calculate how much you will be required to take using this mrd calculator. you can also use our retirement distribution center to get estimated mrds for your alligiance iras (traditional iras, sep iras, simple iras, rollover iras, and all small-business retirement plans). our system also keeps track of all withdrawals and allows you to set up automated distributions. learn more about our retirement distribution center. for a roth ira, you can take a penalty-free, federal tax-free distribution of contributions at any time. provided you have met the five-year aging requirement, and one of the following conditions, you may also take a tax-free and penalty-free distribution of earnings: over age 59½, death or disability, first-time home purchase. note: there are no mrds for roth iras during the lifetime of the original owner. please review withdrawing from your ira for more information.

## FAQ

### [57] Earning and Redeeming Points

Category

Question

Answer Can my points expire?  
any points you earn will not expire.

## FAQ

### [58] Benefits and Rules

Category

Question

Can someone help me with my investing?

Answer

yes, alligiance can help in a number of ways, which can give you as much or as little involvement in the management of your portfolio as you want. you can choose from one-on-one guidance from a alligiance representative or use our online tools, such as our planning & guidance center.we also offer professional money management through portfolio advisory service.4

## FAQ

### [50] Cash Manager

Category	
Question	Can the automatic investment (AI) service be a Cash Management Account feature, and used with the Cash Manager feature?
Answer	yes, the automatic investment (ai) service can be set up on either a allegiance cash management account or on a cash manager funding account. please note that the ai service is currently available from an outside account to a allegiance account.if you want a funding account to have the ai account feature, you must establish ai on the account before linking it to the allegiance cash management account via cash manager. if an account is already linked as a funding account, and you want to add ai, you must first de-link the account, add in the ai, and then re-link the account to the allegiance cash management account via cash manager.generally, during the overnight processing cycle for money movement associated with a allegiance account, ai is processed first, followed by personal withdrawal service (pws) second, and then cash manager third. this means that if a allegiance cash management account or a cash manager funding account has a mix of the above money movement features enabled, available funds will be moved based on the processing priority outlined above. any money movement transaction which impacts the account's core cash balance (for example: purchase, wire check redemption, ira contribution) may affect pws, ai, or cash manager money movement.

## FAQ

### [50] Cash Manager

Category  
Question  
Answer

Can the personal withdrawal service (PWS) be a Cash Management Account feature, and used with the Cash Manager feature? yes, the personal withdrawal service (pws) can be set up on either a allegiance cash management account or on a cash manager funding account. generally, during the overnight processing cycle for money movement associated with a allegiance account, automatic investment (ai) is processed first, followed by pws second, and then cash manager third. this means that if a allegiance cash management account or a cash manager funding account has a mix of the above money movement features enabled; funds will be moved based on the processing priority outlined above. any money movement transaction which impacts the account's core cash balance (for example: purchase, wire check redemption, ira contribution) may affect pws, ai, or cash manager money movement.

## FAQ

### [65] Yearly MRD

Category

Do I have to take my MRD if I am still working?

Question

yes, with certain exceptions:in some circumstances you may delay mrds from any retirement plan for a current employer, such as a keogh, 401(k), 403(b), or other employer-sponsored retirement plan account until you retire. if you are still working and have other tax-deferred retirement accounts in previous employers' plans, you must satisfy your mrd for those other accounts each year beginning when you reach age 70%.roth iras are also an exception, as they are not subject to mrds while the original account owner is still living.

Answer

## FAQ

### [32] Mutual Funds

Category	
Question	Do I need to "sell" from my Core account to create cash for my mutual fund purchase?
Answer	you do not need to "sell" from your core account to create cash to purchase a mutual fund. for brokerage accounts, the trade will settle automatically if there is enough cash available in your core account.

## FAQ

[4] Mobile

Category

Do I need to endorse my check?

Question

institutional checks do not need to be endorsed and should be payable to allegiance management trust company (fmtc)/fbo [account holder's name]. other checks deposited through the service should be endorsed "for deposit only to my allegiance account." additionally, checks made payable to allegiance account owner(s) should be endorsed with the payee signature(s). we can also accept checks endorsed and payable to regional bank service co. (nfs)/ fbo [account holder's name].

Answer

## FAQ

[50] Cash Manager

Category

Question Do I need to have more than one funding account?

Answer

no, only one funding account is needed to set up cash manager. however, if that one funding account is a bank account, no overdraft protection can be provided.

## FAQ

Category	[17] Quicken and QuickBooks
Question	Do I use my Alligiance.com password to download my account data, or do I need a new password?
Answer	the password you use to download your account data is the same password you use for alligiance online trading and fast phone access. if you have forgotten your password, you can establish a new password online, which takes just a few minutes.

## FAQ

Category	[14] Username and Password
Question	Do I use the same password and username for my employer-sponsored accounts, personal accounts, and all other Alligian
Answer	yes, the same username and password should be used to access all of your alligiance accounts through any of our service channels including: <a href="http://alligiance.com">alligiance.com</a> (brokerage accounts, mutual funds, personal retirement accounts, such as <a href="http://iras.netbenefits.com">iras.netbenefits.com</a> (employer-sponsored accounts, such as 401(k), 403(b), 457, health savings accounts, pensions, and <a href="http://hr/payroll/charitablegift.com">hr/payroll/charitablegift.com</a> (charitable gift funds) accounts) <a href="http://workplacealligiance.com">workplacealligiance automated service telephone (fast)</a> wireless access through alligiance mobile alligiance representative phone support

## FAQ

### [22] Activity Orders

Category

Question

Answer

Does placing a substitute order automatically cancel a previous order?

no, orders are not canceled automatically by an identical order or an order at a different price for the same security. you must cancel a previous order if you place a substitute order.

## FAQ

[34] General

Category

How are commissions assessed for good until canceled orders?

Question

the commission for a good 'til canceled order is assessed at the time your order is executed.if your order receives multiple executions on a single day, you will be assessed one commission. for good 'til canceled orders that receive executions over multiple days, a commission is assessed for each day in which there is an execution.good 'til canceled orders that do not execute are not charged a commission.

Answer

## FAQ

### [19] Positions

Category

Question

How are distributions calculated and posted to an account?

Answer

mutual funds that accrue income daily, such as many bond and money market funds, pay a monthly dividend equal to the sum of each day's share balance multiplied by the fund's daily mill rate. therefore, the distribution amount you receive may not equal the monthly mill rate sum multiplied by your month-end balance. changes in your fund's share balance throughout the month will affect the distribution you receive at the end of the month.mutual funds that do not accrue income daily, such as many equity funds, may declare a distribution on a specified date (often monthly or quarterly). the amount of distribution you receive in this instance is equal to the number of shares you hold on the record date multiplied by the per share distribution amount.

## FAQ

[32] Mutual Funds

Category

Question

How are funds priced?

Answer

mutual funds are priced based on the next available price. for allegiance funds that price daily, the next available price is calculated based on the 4 p.m. market close. non-alliance funds may have different policies. see the fund's prospectus for more information.

## FAQ

### [22] Activity Orders

Category

Question

How are Good 'til Canceled orders handled?

Answer

if a good 'til canceled order receives multiple executions on multiple days, each day's executions are averaged separately.  
executions from one trade date will not be averaged with executions from another trade date.

## FAQ

### [63] Calculating MRD

Category

How are MRDs taxed?

Question

mrds are taxed as ordinary income for the tax year in which they are taken and will be taxed at your applicable individual federal income tax rate. mrds may also be subject to state and local taxes. if you made non-deductible contributions to your ira, you must calculate your mrd based on the total balance, but your taxable income may be reduced proportionately for the after-tax contributions. please consult a tax advisor to learn more.

Answer

## FAQ

Category	[57] Earning and Redeeming Points
Question	How are my points that are redeemed as a cash contribution into my Alligiance account going to be invested?
Answer	points redeemed as a cash contribution into a alligiance account will be deposited into the core position of your brokerage, alligiance cash management account, or alligiance ira account.if you are depositing into a alligiance-managed 529 account, it will be deposited at the closing day market price on the day the funds are transferred into your alligiance account.they are invested according to the standing allocation instructions on the designated account.

## FAQ

Category	[57] Earning and Redeeming Points
Question	How are points redeemed into a Alligiance account?
Answer	<p>you can choose to have your points automatically redeemed for a cash deposit into your eligible alligiance account(s) on a monthly basis, or you can choose to accrue points and redeem them on demand at any time. automatic redemption setup you can set up your alligiance rewards for automatic redemption by adding your eligible alligiance account(s) to receive cash deposits. if you need further assistance, call cardmember service at 888-555-1212. at the end of each month, if you have reached the 5,000 point minimum, your points will automatically be converted to the equivalent dollar amount and that amount will be deposited into your designated eligible alligiance account. on demand redemptions if you do not want your points automatically deposited into your alligiance account(s), you can choose to accrue points continuously and redeem them at any time you choose once you have reached the 5,000 point minimum. if you need further assistance, call cardmember service at 888-555-1212.</p>

## FAQ

### [20] Balances

Category

Question

How are real-time balances calculated?

Answer

to calculate real-time information, alligiance revalues the entire account, including the prices of the underlying securities. to generate real-time information, alligiance also recalculates margin equity and margin debit to arrive at a new total account value and other real-time balances.when real-time information is used, the account is fully marked to market. this means the entire account is revalued, beginning with the prices of the underlying securities in the account, as available and recalculating margin equity and margin debit to arrive at a new total account value and other realtime balances. remember, real-time balances are only a "snapshot" of your account taken at a particular point in time. in other words, real-time balances could be subject to wide swings from one revaluation to another, depending on market volatility and the beta of your account.real-time balances are provided for informational purposes and alligiance is not guaranteeing their accuracy, nor is alligiance liable for any losses due to trading decisions you make on the basis of this information.

## FAQ

### [92] General Account Information

Category

How can I add or change an email address on my account?

Question

having an email address associated with your account gives you access to our online mailing solutions as well as the ability to receive account and product service emails. add or change your email addresslog in required

Answer

## FAQ

[53] Checkwriting

Category

Question

How can I cancel a check order?

Answer

please contact a alligiance representative at 800-555-1212.

## FAQ

### [22] Activity Orders

Category

Question

How can I cancel a pending order?

Answer

you can attempt to cancel an open or partially filled order for most types of securities. to attempt to cancel an order that has not yet executed, select the order, then select the cancel button that displays under the row. review the order details in the attempt to cancel box and select yes if this is the order you want to cancel.you'll see a cancel order placed message, identified by a unique cancellation order number. confirmation of a cancellation order does not necessarily mean the order has been canceled, only that an attempt to cancel the order has been placed.for mutual fund cross family trades, your order first appears as a single order identifying both the sell and the buy. you can attempt to cancel the entire order at this time. when the sell executes, the orders will appear as a separate sell and buy order. you can attempt to cancel only the buy order at this time.all orders pending cancellation are subject to previous execution of the original order. attempts to cancel orders are performed on a best efforts basis. there is no guarantee that an open order can be canceled, in whole or in part.

## FAQ

### [22] Activity Orders

Category

How can I cancel, or cancel and replace, an annuity order?

Question

to attempt to cancel, or cancel and replace, an annuity order, call an annuity representative before market close (usually 4 p.m. et, monday through friday), at 800-634-9361.

Answer

## FAQ

### [82] Handling Account Transactions

Category	
Question	How can I conduct monetary transactions online?
Answer	<p>a number of monetary transactions can be processed on alligiance.com. withdrawals from a whiterock income portfolio account are limited to 25% of your account net worth per day up to a maximum of \$100,000. online money movement capabilities for blackrock diversified income portfolio accounts include: cash transfers between your alligiance accounts; contributions to your ira; withdrawals from your ira fund; transfers between your blackrock diversified income portfolio account and your bank account; to access online money movement options on alligiance.com: log in to your blackrock diversified income portfolio account. select accounts &amp; trade from the main navigation menu; select the transfer money/shares link, then choose whether you'd like to transfer into, between, or out of your alligiance accounts. using the dropdown menu, select the account you would like to transfer from. designate the account you would like the money transferred to. please note that certain restrictions apply. you may contact your portfolio specialist for more information. generally, redemption requests for blackrock diversified income portfolio accounts must be received before 12 p.m. eastern time for same-day processing.</p>

## FAQ

### [9] Account Services

#### Category

#### Question

How can I contact Alligiance?

#### Answer

representatives are standing by to help, any time of the day or night. for general and account-specific questions current customers: you'll be asked to enter your username and password using the keypad on your phone. you can save time by translating letters into numbers now. for example, if your username is fredb27, you would enter 3733227. for special characters, use an asterisk. 800-555-1212 employer-sponsored benefit plans 800-835-5097 all domestic phone numbers phone numbers for customers traveling abroad online chat with a representative send a secure message

## FAQ

[58] Benefits and Rules

Category

How can I contribute to my Alligiance IRA?

Question

you can learn about contributing to your account by visiting the contributing to your ira page. another way to put your savings on autopilot is

Answer

## FAQ

[18] Summary

Category

How can I create custom groups to organize my accounts?

Question

to create your own groups, select the customize link above the listing of your accounts. under "create a custom group," use the field provided to name a custom group. once the custom group is created, it will appear in the dropdown next to each account. you can then select that group from the dropdown for each individual account you want to add to that group. you may create up to 10 custom groups. you can delete a custom account group, but you cannot delete a default account group.

Answer

## FAQ

Category	[90] Handling Account Transactions
Question	How can I establish an additional Alligiance Equity-Income Strategy account?
Answer	to establish an additional account for your household, contact your alligiance representative who can help you complete another investor profile questionnaire, as your objectives for this account may differ from your existing account.

## FAQ

Category	[75] Handling Account Transactions
Question	How can I establish an additional Alligiance Portfolio Advisory Service account?
Answer	to establish an additional account for your household, contact your portfolio advisory services representative or any member of your client management team who can help you complete another investor profile questionnaire, as your objectives for this account may differ from your existing account. note: the minimum initial investment for an additional alligiance portfolio advisory service account is \$50,000.

## FAQ

Category	[94] Handling Account Transactions
Question	How can I establish an additional Alligiance Tax-Managed U.S. Equity Index Strategy account?
Answer	to establish an additional account for your household, contact your alligiance representative who can help you complete another investor profile questionnaire, as your objectives for this account may differ from your existing account.

## FAQ

Category	[82] Handling Account Transactions
Question	How can I establish an additional BlackRock Diversified Income Portfolio account?
Answer	to establish an additional account for your household, contact your portfolio specialist or client management team who can help you complete another investor profile questionnaire, as your objectives for this account may differ from your existing account. note: the minimum initial investment for an additional blackrock diversified income portfolio account is \$100,000.

## FAQ

Category	[86] Handling Account Transactions
Question	How can I establish an additional Breckinridge Intermediate Municipal Separately Managed Account ?
Answer	to establish an additional account for your household, contact your alligiance representative who can help you complete another investor profile questionnaire, as your objectives for this account may differ from your existing account.

## FAQ

[20] Balances

Category

Question

How can I filter transaction history information?

Answer

you can filter history information by using the dropdown to select the transaction type you want to show, then select the go button. for brokerage accounts, for example, you can filter by dividends/interest, fees, investment activity, deposits (all or direct deposit only), transfers (all, between alligiance accounts, from your bank, to your bank), and withdrawals.you can also choose to show all transactions. to clear filtering criteria, select show all transactions, then choose filtering criteria again.

## FAQ

### [22] Activity Orders

Category	
Question	How can I get information about electronic funds transfer (EFT) transactions in brokerage and college savings plan accounts? All EFT transactions in brokerage and 529 college savings plan accounts are not displayed on the activity tab under orders. Call a Alliiance representative at 800-555-1212 for information about a brokerage account EFT request, or 800-544-1914 for information about a college savings plan account EFT request.
Answer	

## FAQ

### [9] Account Services

#### Category

#### Question

How can I gift stock out of my brokerage account?

#### Answer

requests to gift stock out of your brokerage account must be made in writing and submitted to alligiance, either by bringing a letter of instruction to a alligiance investor center, or by mail at the addresses provided below.your letter of instruction should include the following information:the names and guaranteed signatures of all of the account ownersthe brokerage account numberthe current address of record for the accountyour daytime phone numberwhether or not you want the gift to be anonymousa description of the securities being delivered, including the complete security name, number of shares (or dollar amount), and cusip numberin addition, you will need to include information specific to the type of gift you are making.for gifts to accounts within alligiance, please provide:the social security number associated with your account.the alligiance account number of the recipient.if you are sending your gift to another alligiance account and the total amount is \$10,000 or less, no signature guarantee is required. gifts sent to alligiance accounts take one to four days to process.for gifts to accounts within alligiance, your letter of instruction should be mailed to:alligiance investmentsattn: account reregistration servicespo box 33002atlanta, ga 30084-0039for gifts made directly to another person, please provide:the full name and address of the recipient, either a person or an institution.the social security or tax identification number of the recipient.if the recipient is a minor, the person's date of birth, so the transfer agent may verify whether the minor's age.for gifts sent to an account at another bank, please provide:name, address, and depository trust company (dtc) number of the bank.contact person's name and department at the bank handling the account.bank account number, if applicable.full name and address of recipient.the social security or tax identification number of recipient.for gifts sent to a brokerage account outside of alligiance, please provide:the name, address, and dtc number of receiving broker.the recipient's social security number and account number at the receiving broker.for these types of gifts, your letter of instruction should be mailed to:alligiance investmentsattn: toa deliveriespo box 33002mailzone kc1batlanta, ga 30084-0033gifts sent outside of alligiance take two to four weeks to process.

## FAQ

[18] Summary

Category

Question

How can I hide an account?

Answer

you can hide certain accounts by selecting the customize link above the listing of your accounts. under "name and group your accounts," an option to "hide this account" will be available for the accounts you can hide individually, such as those with a zero balance, credit card accounts, or other accounts you're authorized to view. check the box for the accounts you want to hide. you can also hide your account balances and today's change, or hide your workplace savings accounts such as 401(k) or 403(b) accounts, by checking the appropriate box under "set your display preferences."

## FAQ

### [76] Advisory Fees and Schedules

Category

Question

How can I lower my advisory fee?

Answer

consider the benefits of consolidating assets. the more you invest with us, the lower your advisory fee could be. you can also lower the advisory fee percentage for your immediate family members (whether or not they live with you) by grouping accounts together. for additional details, please ask a alligiance representative for details or view the fee aggregation policy and form.

## FAQ

### [92] General Account Information

Category

How can I make changes to my account?

Question

for account registration (e.g., individual, trust, joint tenant): contact your allegiance representative at 800-544-3455 for change of address/phone: contact a service specialist at 800-544-3455 for interested party information: send a letter of instruction to: allegiance investments po box 33002 atlanta, ga 30084-0017 or contact a service specialist at 800-544-3455 for beneficiary information: complete the following: a letter of instruction, or for non retirement accounts, allegiance designated beneficiary form and agreement (pdf) and return to: allegiance investments po box 33002 atlanta, ga 30084-0002 for retirement accounts, allegiance ira beneficiary designation form (pdf) and return to: allegiance investments po box 33002 atlanta, ga 30084-0042 deposits, withdrawals, and transfers choose the most convenient way to move your money log in required

Answer

## FAQ

### [82] Handling Account Transactions

Category	
Question	How can I make deposits to my account?
Answer	<p>to make a deposit by check to your blackrock diversified income portfolio account, make your check payable to regional bank service co.. be sure to include your account number on your check and send it to:alligiance investments p o box 33002 atlanta, ga 30084 - 0003 to transfer funds to your account by bank wire services, provide the following information to your bank:chase manhattan bank, new york, ny routing number: 021-000-021fcc regional bank service co.alligiance portfolio advisory service account 066196-221fbo: (customer name)for final credit to:y9x-xxxxxx (insert your account number)be sure to notify your representative of any expected bank wires. note that your bank may charge a fee for money wiring.any cash you deposit to your account will be immediately invested in a alligiance money market fund, and then portioned to various investments according to the blackrock diversified income portfolio, generally within two business days.</p>

## FAQ

### [18] Summary

Category

Question

How can I name and group the accounts on my Summary tab?

Answer

to create account nicknames or to group your accounts, use the customize link at the top of your list of accounts. there, you'll be able to:give an account a nicknamegroup your accounts to suit your needscreate custom names for your account groups

## FAQ

[53] Checkwriting

Category

Question

How can I obtain a check image?

Answer

check images are provided with your statement and available online for 18 months through alligiance.com. simply log in, select history within the activity tab or select action dropdown and click on the check image link to view/print the front or back of the check.

## FAQ

### [51] Alligiance Visa Gold Check Card

Category

How can I order a replacement card?

Question

If your current card is damaged or worn, you can request a replacement card from your cash management, manage money & payments page on [alligiance.com](http://alligiance.com) or by calling check card services at 800-323-5353.

Answer

## FAQ

[53] Checkwriting

Category

Question How can I place a stop payment on a check?

Answer

please contact a alligiance representative at 800-555-1212. a stop payment fee may apply. stop payment requests do not guarantee nonpayment of checks and are dependent on whether the check is still outstanding in the clearing cycle.

## FAQ

Category	[17] Quicken and QuickBooks
Question	How can I receive further assistance with the account download service?
Answer	if you need further assistance downloading your allegiance account information into quicken or quickbooks, please call allegiance at 800-544-7931 and a specialist will be able to assist you.

## FAQ

[92] General Account Information

Category

How can I reduce mailbox clutter?

Question

with edelivery, you can receive electronic versions of statements and confirms. sign up for edelivery todaylog in requiredyou can also ask your allegiance representative about having strategic advisers, inc. act on your behalf for proxy voting.

Answer

## FAQ

[53] Checkwriting

Category

Question How can I reorder checks and deposit slips?

Answer

you can reorder standard checks (same as previous order) and deposit slips via allegiance.com.

## FAQ

[53] Checkwriting

Category

How can I request a cancelled check?

Question

to receive cancelled checks written in the past year, send your account number, check numbers, and dates to us via secure customer email.

Answer

## FAQ

[20] Balances

Category

Question

How can I sort transaction history information?

Answer

depending on the type of account, you can sort transaction history by selecting the appropriate column heading for information such as date, account name, description, type, and amount. for example, you can sort by amount to look for a cleared check or by date to look for a dividend that was paid during a particular month.

## FAQ

[35] Advanced

Category

How can I track gain and loss of securities in my basket?

Question

baskets display unrealized net change detail for both purchased and saved baskets. purchased baskets will display a current market value of the basket in its entirety as well as for individual positions. although the percent net change of a purchased basket will account for additional purchases, liquidations, and certain corporate actions, it does not provide true tax cost basis of your positions within the basket.securities that are liquidated entirely from a basket will not be tracked in basket detail. you can view cost detail for individual positions within a basket from the unrealized net change screen.

Answer

## FAQ

Category	[95] Advisory Fees and Schedules
Question	How can I track the quarterly advisory fee associated with my account?
Answer	alligiance tax-managed u.s. equity index strategy fees are displayed on your monthly account statements, which provide a summary of all activity in your account and the current market value of your investments. your fees will be automatically withdrawn from your account approximately 45 days after quarter end. the payment transaction will be listed under the account summary and transaction detail sections of your monthly statement.

## FAQ

[19] Positions

Category

Question

How can I view my cost basis without wash sale adjustments?

Answer

to view your cost basis information without wash sale adjustments, from the show dropdown menu, select the show unadjusted cost basis option. these values may include other adjustments for corporate actions, stock splits, commissions, or other events, which would normally influence the cost basis calculation. these values are supplied as additional views of information and should not be used for tax reporting, or considered to be tax advice. should you have any questions about wash sales and how they may affect your accounts, please consult your tax advisor.

## FAQ

### [82] Handling Account Transactions

Category

Question

How can I withdraw from my account?

Answer

when you withdraw money from your account, you may have a check sent to you, have money wired to your bank account, or have funds transferred to another alligiance account.to request a one-time withdrawal or to schedule withdrawals on a regular basis, choose the most convenient way to move your moneylog in required.note: if the check is to be sent to an address that is not reflected on your account, a signature-guaranteed letter of instruction is required. you can obtain a signature guarantee in person at some banks, and at many brokerage offices.

## FAQ

[34] General

Category

Question

How do dividend distributions affect open orders?

Answer

although different exchange rules may exist for adjusting orders when a security pays a dividend, the general rule is that good 'til canceled (gtc) orders below the market are adjusted for the dividend amount. the price of your order will be automatically reduced on the "ex-dividend" date by approximately the amount of the upcoming dividend unless you note it as a do not reduce (dnr) when you place the order. orders below the market include: buy limit, sell stop loss, sell stop limit, sell trailing stop loss, sell trailing stop limit.

## FAQ

### [22] Activity Orders

Category	
Question	How do Good 'til Canceled orders impact the records I see on Alligiance.com?
Answer	on the day the order is executed, you are able to see all of the individual trade executions on the positions and activity tabs. the day after your order is executed, you will see one average priced record for each order on the positions and activity tabs.

## FAQ

[77] General Account Information

Category

How do I access help in My Oracle Support?

Question

a customer id, also known as a username, is a unique identifier that you establish to use in place of your social security number when logging in to your alligiance accounts. learn more or establish a customer id/username.

Answer

## FAQ

[29] General

Category

Question

How do I add or change the features offered on my account?

Answer

many account features can be added or changed online, including:applying for atm and credit cards.establishing automatic investments and withdrawals.signing up for electronic document delivery.updating bank information.signing up for checkwriting.signing up for bill payment.reordering checks and deposit slips.signing up for margin and options trading.view a full list of account features that you can update.some changes must be made with a signed paper form per industry regulations.

## FAQ

### [36] Basket Trading

Category

Question

How do I allocate my basket?

Answer

allocation weightings for baskets can be established using dollars, shares, or percentage. if you do not select an allocation method, the default allocation will be dollars.

## FAQ

### [38] Requirements

#### Category

#### Question

How do I apply for portfolio margin?

#### Answer

To apply for portfolio margin, please call 800-555-1212. Our representatives will walk you through the application process, which includes completing an interview questionnaire. You will also need to sign and return the portfolio margin supplemental account agreement. Our application review process includes a review of your application, your financial suitability, and a credit check by our risk management credit committee. Generally, the process takes 5–7 business days. Once your application has been reviewed, a Alligiance representative will notify you of its status.

## FAQ

Category	[55] Automatic Withdrawals
Question	How do I authorize billers to debit my eligible accounts directly?
Answer	if you wish to authorize billers to debit your eligible accounts* directly, you will need to provide:alliance's aba or routing number (101205681)your 17-digit alliance account number formatif you have the checkwriting feature, use your alliance checks to find and provide your 13-digit account number format: if your account type is:formatting instructionsnonretirement brokerage accounts beginning with x, y or zwhen asked for the account number:use 39900000 followed by your alliance brokerage account number. substitute the following numbers for the letters in your account number:x use number 5y use number 6z use number 7all other nonretirementbrokerage accounts39900001 followed by your 9-digit account number note: as an alternative to direct debits, you can use alliance billpay with ebills to schedule regular or one-time payments to your biller.alliance accounts are considered a checking account for direct debit purposes.* only nonretirement brokerage accounts are eligible for direct debit.

## FAQ

[32] Mutual Funds

Category

Question

How do I buy, sell, or sell to buy mutual funds?

Answer

placing a mutual fund trade online is easy. the order isn't "official" until you review all the information and click place order.there's never a commission for allegiance mutual fund trades, though other fees and expenses may apply. see the fund's current prospectus for details. you can place a mutual fund trade anytime.

## FAQ

[19] Positions

Category

Question

Answer

How do I calculate cost basis for shares sold under the Taxpayer Relief Act of 1997?

the taxpayer relief act of 1997 created a second mid-term share category, which was subsequently eliminated by tax legislation in 1998. if you sold shares in 1997 using this category, you should contact the irs or your tax advisor for instructions on calculating cost basis for this sale.

## FAQ

### [63] Calculating MRD

Category

Question

How do I calculate my MRD?

Answer

Generally, your MRD is determined by dividing the adjusted market value of your tax-deferred retirement account as of December 31 of the prior year by an applicable life expectancy factor taken from the Uniform Lifetime Table (PDF). Our MRD calculator can help you determine what to withdraw. We also offer the Retirement Distribution Center which can help you manage your withdrawals. This free service keeps track of how much you've withdrawn to date, allows you to set up automatic withdrawals, and provides estimated MRDs for your Alligiance IRAs (Traditional IRAs, SEP IRAs, SIMPLE IRAs, Rollover IRAs, and all small-business retirement plans). Learn more about our Retirement Distribution Center.

## FAQ

### [36] Basket Trading

Category

Question

How do I cancel a basket?

Answer

all orders in a basket are market orders. you can attempt to cancel an individual order from the order details screen if an order has not executed, and re-enter a new order in basket trading. however, use caution when entering the new order as most market orders receive an execution.cancel and replace functionality is not available on basket trades.

## FAQ

[32] Mutual Funds

Category

Question

How do I cancel an order?

Answer

you can attempt to cancel an unexecuted order after it has been placed. to do this, go to the orders page, select your order, and choose cancel.you must request a cancellation of your order before the closing price is calculated. for allegiance funds, the attempt to cancel has to be initiated before 4 p.m. on the day of the trade. pricing times for non-alliance funds vary. to check pricing rules, see the fund's prospectus.for illustrative purposes only

## FAQ

[31] Stocks

Category

Question

How do I cancel, or cancel and replace an order?

Answer

if the order has not yet been executed, you can attempt to either cancel, or cancel and replace it. you can cancel an order by logging into your portfolio and selecting orders from the dropdown menu for the account. to cancel and replace an order, find the order that you would like to replace and choose attempt to cancel and replace. on the following screen, you will be able to make changes to the order quantity, order type, price, time in force, and conditions. about canceling and replacing orders are not canceled automatically by an identical order or an order at a different price for the same security. you must cancel a previous order if you place a substitute order. allegiance cannot be responsible for any executed orders that you fail to cancel. a transaction resulting from a failure to cancel such an order will be applied to your account, and you will be responsible for that trade. also, an attempt to cancel an order is subject to previous execution of that order. cancellation requests are handled on a best-efforts basis. confirmation of a cancellation order does not necessarily mean the previous order has been canceled, only that an attempt to cancel the order has been placed. by submitting a cancel and replace order, you are instructing allegiance to cancel your prior order. once we receive a verified cancel status for the original order, the replacement order is sent to the marketplace. like attempt to cancel orders, attempt to cancel and replace is subject to previous execution of the original order. allegiance reserves the right (but is not obligated) to cancel open orders when the limit price becomes unrealistic in relation to the market price. a cancellation notice will be mailed to you promptly in this event, and you may place a new order if you wish. additional market conditions may warrant a cancellation of your order without prior notification. some examples include, but are not limited to, exchange rulings, stock delistments, erroneous executions, corporate actions, stock halts or other abnormal market conditions. establish a allegiance alert to have notifications of trade events, including cancellations, emailed to you or sent to your mobile device.

## FAQ

### [20] Balances

Category	
Question	How do I change a Alligiance Account in Quicken to recognize cash transactions like a checking account?
Answer	quicken recognizes cash transactions in a alligiance account, as it would in a checking account, when you follow these steps:after a successful download of your history data into quicken, choose tools > accounts list from the main menu.choose the investment account to which you'd like to add a linked checking account, then select the edit button.on the general information tab on the account details window, choose yes to "show cash in a checking account." quicken will prompt you to back up your data file.once the backup is complete, the linked checking account is created in quicken with the same name as your investment account, plus the suffix cash. select the ok button to save your changes. quicken converts all transactions in the investment account to their transfer equivalents. for example, buy transactions are converted to buy x transactions, and sell transactions are converted to sell x transactions.

## FAQ

Category	[14] Username and Password
Question	How do I change my username, password, and other login information?
Answer	you can change your username, password, or security questions any time at your profile. after logging in, select security settings, then log in/password.

## FAQ

### [28] Transaction Lock

Category

Question

How do I change the chart time frame?

Answer

a dropdown menu lets you choose multiple chart time frames ranging from intraday to five years of data. in addition, support and resistance data points provided by recognize\* offer a look at short-, medium-, and long-term thresholds to help inform your trading decisions.\*recognize and allegiance investments are not affiliated.

## FAQ

### [22] Activity Orders

Category

Question

How do I change the quantity for a specific shares order?

Answer

To change an order and specify tax lot shares, cancel the original order and enter a new order specifying the tax lot shares again. You must wait until the original order has been canceled (has a status of canceled) before placing a replacement order. Otherwise, both the original and the replacement order might be filled.

## FAQ

### [28] Transaction Lock

Category

Question

How do I change the support and resistance levels?

Answer

a dropdown menu lets you choose from several different support and resistance time frames to provide a look at short-, medium-, and long-term trading thresholds. you may choose support and resistance time frames independent from your chart time and frequency choice. support and resistance data is provided by recognize\*. \*recognize and allegiance investments are not affiliated.

## FAQ

### [52] Alligiance BillPay

Category	
Question	How do I contact Alligiance for help with Alligiance BillPay?
Answer	to contact us regarding alligiance billpay enrollment, send us an email or contact a alligiance billpay representative at 800-544-5703. representatives are available to answer your questions 7 days a week, 24 hours a day.

## FAQ

[60] Roth IRAs

Category

Question

How do I convert to a Roth IRA?

Answer

deciding whether to convert to a roth ira is not a simple decision. before you begin the process, there are things you can do to prepare:create a retirement plan, or review the one you have.consider consolidating your accounts to simplify your finances and make it easier to manage your investments.determine how you plan to pay the taxes created by your conversion.use the roth conversion evaluator to help with your decision.

## FAQ

Category	[51] Alligiance Visa Gold Check Card
Question	How do I create a new PIN if I do not have a PIN or forgot my current PIN?
Answer	please call check card services at 800-323-5353 and use our automated system to create a custom pin. you can change your pin at any time through the automated system once per day. to expedite the call, be sure to have your debit card, alligiance account number and social security number available.

## FAQ

[31] Stocks

Category

Question

How do I deposit securities to my Alligiance Account?

Answer

endorse the certificates exactly as they are registered on the face. the registration must correspond with the name as shown on your brokerage account.write "to regional bank service co. llc" on the line between "appoint" and "attorney" on the back of your certificate. (regional bank service co. llc is the clearing agent for alligiance investments.) write your brokerage account number on the top right face of the certificates.only originals (no photocopies) are acceptable. make sure to keep all paperwork together in the same package.send the certificates to this address:alligiance investments attn: banking services mail zone kc1n 100 crosby parkway covington, ky 41015for security, you may send your certificates by registered mail.securities not in good order securities that are not in good order are not negotiable, and proceeds from their sale cannot be released to you until the certificates have cleared transfer.  
the settlement date is the day on which payment for securities bought or certificates for securities sold must be in your account. settlement dates vary from investment to investment; please see the table below for details.when you buy a security, payment must reach alligiance by the settlement date.when you sell a security, alligiance will credit your account for the sale on the settlement date.for options and other securities settling in one day, you must have sufficient cash or margin equity in your account when your order is placed.settlement times by security type  
the securities markets have circuit breakers that will halt trading in all securities for a period of time in the event of a severe market decline. in the event of a decrease in the s&p 500 index at pre-defined circuit breaker levels, securities will be temporarily halted at each circuit breaker level once per day.circuit breaker levels&p 500 index decline  
percentage market impact 17%15 minute trading halt\*213%15 minute trading halt\*320%trading halted for all securities until the next trading day\*please note, level 1 and 2 circuit breakers do not halt trading after 3:25 pm et.alligiance routes your stock orders to various market centers/exchanges, which may differ in the way they will be handling orders during periods of time when a market-wide circuit breaker is in effect. alligiance will continue to communicate the status of any open trades via the orders page of your portfolio. however, due to market/security volatility, the status of your order may be delayed.  
in order to address extraordinary market volatility in individual securities, the securities markets have also implemented a limit up-limit down mechanism that will prevent trades in certain stocks from occurring outside of specified price bands.trades for individual exchange-listed or national market system (nms)stocks will be prohibited from occurring at a set percentage higher or lower than the average security price in the preceding five minutes during certain market hours. the following has been effective since december 8, 2013:securities includedtrading hoursaverage security priceprice

## FAQ

### [16] Microsoft Excel

Category  
Question  
Answer

How do I download my account information from Alligiance.com to Microsoft Excel?  
by clicking the download button on the history page, you can export data from your account history on alligiance.com directly into microsoft excel in csv (comma-separated values) format. this will export your account transaction details. if you have a alligiance cash management account, you can filter for specific types of transactions.

## FAQ

### [57] Earning and Redeeming Points

Category

How do I earn Alligiance Rewards points?

Question

you earn 2 points for every \$1 that you spend on net purchases (purchases minus credit and returns) that you charge with your alligiance rewards visa signature card. in order to earn points, your account must be in good standing according to the terms of your cardmember agreement.alligiance rewards visa signature cardholders earn 2 points for every \$1 in net purchases. net purchases are defined as total purchases minus the following: credits to your account, returns, fraudulent charges, and other types of transactions that do not count towards the net amount on a billing cycle basis.transactions that do not earn rewards points include:you do not earn points on credits to your account, returns, balance transfers, fraudulent charges, and other types of transactions that do not count towards the net amount.

Answer

## FAQ

### [52] Alligiance BillPay

Category

How do I establish Alligiance BillPay?

Question

Answer

to establish alligiance billpay, log in to [alligiance.com](http://alligiance.com) and select manage account features within customer service.

## FAQ

### [43] Day Trading

Category

Question

How do I find my pattern day trader balance?

Answer

the balances page provides account information, including day trade buying power and margin call information, to assist with monitoring your account. this information is only available to accounts classified as pattern day trader.additionally, you can view margin restrictions and detailed day trade information such as your day trade designation and number of day trade liquidations in the past 12 months—along with help links—to better understand how they impact your margin trading.if you are eligible, you will see your intraday buying power displayed along with your regular margin buying power information. if a margin call is issued on your account, the balances page displays the type and amount, and provides links to additional details on the margin call summary page.if you are not a day trader, the margin buying power field on the balances page (not the day trade buying power value) provides you with key account information.

## FAQ

### [51] Alligiance Visa Gold Check Card

Category

How do I get a chip-enabled debit card?

Question

chip-enabled debit cards will be provided when your current card is replaced at expiration, lost, stolen, or compromised. you may also request to receive a replacement card at any time from your cash management, manage money & payments page on [alligiance.com](http://alligiance.com) or by calling check card services at 800-323-5353.

Answer

## FAQ

[29] General

Category

Question

How do I give someone else the right to view or transact in my account?

Answer

you can add a trading authorization to allow another person to trade in your account:limited trading authorization allows buying or selling securities in your account.full trading authorization allows buying and selling securities as well as withdrawing money from your account. full trading authorization has limitations for some types of accounts.to get started, fill out a form available in account access rights.

## FAQ

### [22] Activity Orders

Category

How do I increase the font size of text on the Activity tab?

Question

to increase font size (or zoom in on the page) in most popular web browsers, press and hold ctrl while pressing the "+" button on your keyboard. to decrease font size (or zoom out), press and hold ctrl while pressing the "-" button. for mac users, use the command and "+" or "-" keys instead. you can also adjust font size using your browser's settings.

Answer

## FAQ

[20] Balances

Category

How do I increase the font size of text on the Balances tab?

Question

to increase font size (or zoom in on the page) in most popular web browsers, press and hold ctrl while pressing the "+" button on your keyboard. to decrease font size (or zoom out), press and hold ctrl while pressing the "-" button. for mac users, use the command and "+" or "-" keys instead. you can also adjust font size using your browser's settings.

Answer

## FAQ

[19] Positions

Category

Question

How do I increase the font size of text on the Positions tab?

Answer

to increase font size (or zoom in on the page) in most popular web browsers, press and hold ctrl while pressing the "+" button on your keyboard. to decrease font size (or zoom out), press and hold ctrl while pressing the "-" button. for mac users, use the command and "+" or "-" keys instead. you can also adjust font size using your browser's settings.

## FAQ

[18] Summary

Category

How do I increase the font size of text on the Summary tab?

Question

to increase font size (or zoom in on the page) in most popular web browsers, press and hold ctrl while pressing the "+" button on your keyboard. to decrease font size (or zoom out), press and hold ctrl while pressing the "-" button. for mac users, use the command and "+" or "-" keys instead. you can also adjust font size using your browser's settings.

Answer

## FAQ

### [28] Transaction Lock

Category

How do I increase the font size of text on Transaction Lock(TM)?

Question

to increase the font size or zoom in on the page in most popular web browsers, press and hold ctrl while pressing the "+" button on your keyboard. to decrease the font size or zoom out, press and hold ctrl while pressing the "-" button. for mac users, use the command and "+" or "-" keys instead. you can also adjust the font size using your browser's settings.

Answer

## FAQ

### [33] Order Execution

Category

Question

Answer

How do I know at what price my order will get executed?

this depends on what type of security you are trading. see the mutual funds section above for information about mutual fund pricing. for equity and options trading, the execution price you'll receive will be dependent on a number of factors. for many equities and options, the most recent price might be from seconds ago, though it could be minutes, hours or even days, for less liquid securities. instead of relying on the most recent, last trading price, a better indication is the bid price and ask price. the ask price is often referred to as the offer price. the nbbo (national best bid and offer) is a consolidated quote that represents the highest bid and lowest offer for a security across all exchanges and/or market centers. it is updated continuously during market hours. along with the bid price and ask price, there is also an indication of size, representing how many shares are willing to be bought (bid size) and sold (ask size) at those prices. for equities, the size indicated should be multiplied by 100. a bid size of 5 actually represents 500 shares willing to be purchased at the bid price. if you are placing a market order (hoping to receive the next available price), the nbbo is an indication of the price you could receive. for buy orders, the best offer price is the best indication of the price at which an order is likely to be filled. the best bid price is the best indication of the price at which a sell order will be filled. however, if the size of your buy order is larger than the size available at the ask, you should expect that some of your order might execute at a price higher than the ask. in addition, there are various market conditions that can cause orders to be executed at better or worse prices than the bid and ask. while the bid and ask price are displayed to investors and other market participants, there can also be non-displayed orders at, inside, or outside of the bid and ask prices. there is the potential that your order will execute against a non-displayed order that is resting between the bid and ask, which could improve your execution price. for orders placed prior to market open, alligiance may wait for the primary exchange to open before commencing trading in a particular security. also, in fast market conditions, there could be orders ahead of yours that deplete all available shares at the bid or ask, moving prices in or out of your favor by the time you place your trade. news events, market volatility, market outages, and other circumstances can all impact the execution price that you receive. you should always use caution with market orders as securities prices can change sharply.

## FAQ

[59] Rollovers

Category

Question

How do I know if I am eligible for a rollover?

Answer

generally there must be a distributable event. the most common eligibility event is when an individual leaves the service of their employer. other reasons may include attainment of age 59½, death, or disability. please contact your plan to determine whether or not you are eligible for a distribution and, therefore, a rollover.

## FAQ

Category	[66] Beneficiaries and Stretching Tax Advantages of Assets
Question	How do I know if I am qualified to make a QCD?
Answer	the irs requires that:the taxpayer is over the age of 70%.distribution(s) do not exceed the maximum of \$100,000 per taxpayer.distributions are made from an ira.written receipt is obtained from each recipient charity.

## FAQ

### [56] Card Information

Category

Question

Answer

How do I make mobile payments with my Alligiance Visa Signature Card?

whether you're an apple, samsung or android user, mobile purchases are possible and offer you an easy way to pay using your card. simply add your card to your device and get started.all of the payment technologies use a form of encryption to create virtual card numbers – meaning your card's information isn't shared with a merchant.apple payit's simple to get started with applepay. there are no apps to download, you simply need to add your credit card.add your credit card to the iphone wallet by taking a picture of it with your iphone's camera.add your security code – found on the back of your card.use apple pay. hold your phone near a payment terminal. apple pay automatically launches and you approve your purchase with a finger print.samsung payyou'll need your credit card and your phone to setup samsung pay. simply use the phone's camera to add your card. and then, when you want to use samsung pay at checkout, just swipe upwards on your screen.add your card with the phone's camera. secure it with a fingerprint and pin number.wide coverage – works nearly everywhere you can swipe your card.hold phone near terminal to pat and a subtle vibration confirms payment.android paytmwith android pay, you simply unlock your phone and hold it near the retailer's contactless terminal.use android pay wherever you see its symbol or the visa paywave symbol.in-app payments. it's also simple to use android pay inside many popular apps. no need to remember a password - just use android pay.

## FAQ

Category	[66] Beneficiaries and Stretching Tax Advantages of Assets
Question	How do I name a beneficiary?
Answer	a designated beneficiary is an individual, charitable organization, estate, or other entity that you have named to receive any assets in your account upon your death. update your beneficiaries .you may also complete a beneficiary form.

## FAQ

Category	[51] Alligiance Visa Gold Check Card
Question	How do I obtain an additional card for a joint account owner?
Answer	to request an additional card for a joint account holder, you may either complete and submit the atm/debit card application (pdf) or call us at 800-alligiance.note: cards are limited to one per registered owner on the account.

## FAQ

[49] Alligiance

Category

How do I open a Alligiance Cash Management Account?

Question

the easiest way to open a alligiance cash management account is to enroll online. visit open an account to enroll online or to download and print an application. accounts with trust registrations must be opened using a paper application.

Answer

## FAQ

### [58] Benefits and Rules

Category

Question

How do I open a Alligiance IRA?

Answer

open the ira you are interested in online. it takes just a few minutes.11. you must be at least 18 to open an ira at alligiance.

## FAQ

[31] Stocks

Category

Question

How do I pay for trades?

Answer

retirement accounts trades placed in retirement accounts must be paid for from assets present in the core account at the time of placing the trade.brokerage accounts trades placed in a brokerage account are settled according to these rules:we will settle the trade with the balance in your core account if no other funds are received.if your core account balance is too low to cover the trade, you may:add funds to your core account.pay for your trade with your margin account, if you have one.\* your margin account will be used automatically if it contains sufficient marginable securities to pay for your purchase.to avoid using your core account balance to settle a trade, deposit additional money via electronic funds transfer, check, or wire transfer to alligiance.alligiance reserves the right to require 100% of the purchase price in your account to cover special purchases or first-time trades (e.g., stocks under \$5, or one-day-settlement products). retirement accounts are not eligible for margin. \*we reserve the right to require equity of up to 100% of the proposed trade's value in any account. alligiance may waive this requirement for customers with previous alligiance credit history or mutual fund assets on deposit. first-time traders with alligiance brokerage services llc, are required to deposit at least 25% of the value of the trade. retirement accounts require 100% of the proposed trade's value at the time the trade is placed.

## FAQ

[32] Mutual Funds

Category

Question

How do I place a trade?

Answer

you have three options for placing a trade:you can buy a mutual fund.you can sell a mutual fund you own.you can sell a mutual fund you own, and use the proceeds to buy a mutual fund within the same family (exchange) or from a different fund family (cross family trade).for illustrative purposes only

## FAQ

### [28] Transaction Lock

Category

Question

How do I place an Option trade?

Answer

on the options tab, transaction locktm will display an option chain for a single selected strike price across all the available expirations for that strike. by default, the closest at the money strike will populate in the chain.use the strike dropdown to change strike prices.use the c/p dropdown to switch between displaying calls and puts.use the weekly toggle to show or hide weekly options.click any expiration to expand each option contract so you can view additional details, including probabilities, \* delta, and implied volatility.click bid or ask to quickly populate a trade ticket.key upcoming events to be aware of, including earnings and dividend dates, will display between the appropriate expirations on the option chain.open option orders appear as orange flags and will display at the respective strike price on the price axis within transaction lock. click on the order flag to edit or cancel.if you already know the contract that you want to trade, click the green trade button on the top of transaction lock and choose calls & puts in the transaction type dropdown for quick access to the options trading ticket.\* probability of finishing above or below strike price is calculated by convergex, a third party research provider, using expiration date, strike price and 90 day historical volatility. to calculate probability using other inputs, please visit the probability calculator.

## FAQ

[31] Stocks

Category

Question

How do I place an order?

Answer

log in and choose a trade type , then select an account, symbol, and order type to start your order.for illustrative purposes only

## FAQ

[31] Stocks

Category

Question

How do I preview an order?

Answer

before you submit an order online, a preview screen allows you to review all the details of the order. you can edit or cancel the order before submitting it. for illustrative purposes only

## FAQ

[32] Mutual Funds

Category

Question How do I preview my order?

Answer after entering information about the fund you want to buy or sell, click preview order to review your order before you place it. you can change or cancel your order on the order verification page.for illustrative purposes only

## FAQ

### [82] Handling Account Transactions

Category

Question

How do I receive cash from my account?

Answer

contact your portfolio specialist to request a one-time withdrawal or setup automatic withdrawal instructions on your account. options for withdrawal depend on your account details and may include:transfer of money directly to another allegiance account.deposit of funds to your bank account via electronic funds transfer.request to have a check mailed to you.

## FAQ

[31] Stocks

Category

Question

How do I receive proceeds from sales?

Answer

alligiance will credit the proceeds of a sale to your core account on the settlement date. proceeds will automatically be used to pay down any margin debt if you have any, and the balance will remain in your core account. you may also have a check for the proceeds mailed to you.brokerage customers with checkwriting may write checks against the proceeds of a sale on or after the settlement date. this amount is reflected in the cash available to withdraw balance.

## FAQ

### [28] Transaction Lock

Category

Question

How do I replace an order?

Answer

once an order is placed, canceling and replacing is as effortless as selecting the order flag on the slider and dragging to the new desired price for equity/etf orders. you can also edit other trade details such as quantity or time in force (tif).

## FAQ

[31] Stocks

Category

Question

How do I review orders I have placed?

Answer

once you have placed an order, you can view its status online. view your portfolio and select orders from the dropdown menu for your account. you can also view your order history or set up an alert to receive execution notifications.

## FAQ

Category	[15] Other Personal Information
Question	How do I set up and manage alerts for my personal accounts?
Answer	a variety of alerts are available for your personal accounts under alerts , where you can create alerts, modify existing alerts, and manage how you receive alerts.

## FAQ

### [22] Activity Orders

Category

Question

How do I sign up for average price trade reporting?

Answer

accounts are not automatically enrolled in average price trade reporting. you can add this feature to your account by calling your allegiance representative at 800-555-1212.

## FAQ

### [17] Quicken and QuickBooks

Category	
Question	How do I suppress Redemption and Purchase from Core transactions seen in Quicken?
Answer	<p>to better support our customers, we've updated the fdic core cash position in quicken. now, an fdic core cash position will be treated as cash instead of as a security. this will suppress additional end of day net activity (purchase and redemption of fdic core) which displays daily for accounts that have an fdic core cash holding. follow the steps below and this will then provide a more accurate cash available balance in quicken and suppress any redemption and purchase core activity from displaying. you will only need to make this change once.step 1) remove your consolidated fdic holding. this can be accomplished by the following steps:in quicken's main menu go to edit &gt;transactions&gt;new.enter transaction as [remove – shares removed] in the drop down.select [consolidated fdic] in the security name drop-down.select specify lots button to remove for each lot for the account that it is held.step 2) select the cash link (shown below) to update you current cash value in quicken.once completed, these steps will not be required again for future downloads. this will also suppress unnecessary core purchase and redemption transactions from displaying.note: if you have not already been deleting extra core transactions from their existing transaction view, it may be required to delete extra activity seen as core fdic insured buy/sell transactions in the existing quicken registry.if the following message is being presented, it can also be addressed by following the steps below.step 1) keep the box checked an</p>

## FAQ

[18] Summary

Category

Question

How do I trade?

Answer

it's easy. launch a trade ticket from anywhere in the new experience by selecting trade in the black bar on top of each page. trade from the positions tab by selecting a security that you would like to trade to expand the row and show the trade button.

## FAQ

### [9] Account Services

Category

Question

How do I transfer money online between my bank and my Alligiance account?

Answer

to transfer money online between your bank and your alligiance account you must initiate an electronic funds transfer (eft). learn more about efts. for employer-sponsored accounts, your plan may offer the ability to set up bank account information for loan or withdrawal payments. to see if you are eligible and for details on how to set up bank information, log in to the electronic payments section of your employer-sponsored account.

## FAQ

### [28] Transaction Lock

Category

Question

How do I update the market and account data?

Answer

use the refresh link at the top of the transaction locktm page to update quotes, charts, orders, positions, and news.

## FAQ

### [28] Transaction Lock

Category

How do I update the news feed?

Question

current news headlines are available for the selected symbol on the news tab. scroll down through the headlines to load additional news items. select a headline to access additional details. note: headlines proceeded by an "\*" do not contain additional story detail; they are headlines only. select refresh at the top of the page to update current headlines.

Answer

## FAQ

[51] Alligiance Visa Gold Check Card

Category

How do I use my chip-enabled debit card?

Question

insert the chip end of the card into the chip-activated terminal with the chip facing up.keep the card in the terminal throughout the transaction and select debit or credit when prompted. (keep in mind, you may need to enter a pin or sign for your purchase based on your selection.remove your card when prompted and take your receipt.

Answer

## FAQ

Category	[14] Username and Password
Question	How do I use my username with the Alligiance telephone services?
Answer	usernames and passwords containing letters need to be translated to numbers to enter them in a alligiance phone system (like fast, or if you call a representative). use your telephone keypad to convert the letters to numbers. here's an example: this illustration shows a typical telephone keypad layout. to enter a username, for example, smith123, press or say 7-6-4-8-4-1-2-3. note: even if you're using a wireless device with a keypad that's different from the one above, you must use this standard keypad to convert any letters in your username and password to numbers before entering them in the phone system.

## FAQ

[35] Advanced

Category

Question

How do I use watch baskets?

Answer

after you construct a basket and indicate the amount you are planning to allocate to the basket, you can either place a trade for the securities in the basket or save the basket for review, tracking, or subsequent purchase. you can save up to 20 baskets in the basket trading application. you can continue to make adjustments to the contents of the basket before you decide to purchase it.watch baskets display net change detail based on current market value versus market value as of the last time you saved the watch basket.

## FAQ

### [19] Positions

Category	
Question	How do I view additional information about how a value was calculated?
Answer	<p>select the row for a specific security to expose more information, then select lots to see how the security's value was calculated. for certain fixed income products that pay principal, such as mortgage-backed securities, a factor is used to determine the current face value of the position, since the face value of the position changes over time. because the product pays principal over its lifetime, its face value is likely to deteriorate over time, and therefore, typically, the factor is less than one. for example, to determine the most recent value of a fixed income product with a factor, price is multiplied by quantity and factor, and that number is divided by 100. for factored securities, as well as all fixed income securities, both the most recent value and previous value use the price determined as of the previous day's close of business valuation. if a portion or all of the position is sold during the day, the price and factor of the security will continue to be based on the previous day's close of business valuation (although the value fields will reflect the intraday change in quantity).</p>

## FAQ

### [41] Managing Your Account

Category

Question

How do I view my balance?

Answer

use your account's balances page to view cash and/or margin related balances at a glance:obtain real-time account valuation for your account's total value as well as other key balance information.determine how much money you have available to purchase securities (updated intraday with trade executions and money movement into and out of the account).see how much you have available to withdraw from an account either in cash or borrowing on margin.show/hide balancesfor both cash and margin accounts, your initial (default) view of the balances page displays a high-level, collapsed view of your account balances. this overview is designed to provide answers to the basic questions about an account—how much it's worth, how much you can buy, and how much you can withdraw.cash accountsfor more detailed information about your account balances, you can expand the balances table by clicking show all or you can expand an individual section by clicking the "+" sign to the left of any section name, or just clicking the name of the section. when the table is expanded for a detailed view of individual balance fields, the "+" sign becomes a "—" sign that you can click to collapse the table and return to the summary view. if all the sections of the balances table have been expanded (because you either clicked show all or expanded each section individually), you can collapse the table and return to the summary view by clicking either hide all or the "—" sign to its left.margin accountsfor more detailed information about your account balances, you can expand the balances table by clicking show all or you can expand an individual section by clicking the "+" sign to the left of any section name, or just clicking the name of the section. when a section is expanded for a detailed view, the "+" sign becomes a "—" sign that you can click to collapse that section, or you can just click the section name again to collapse that section. if all the sections of the balances table have been expanded (because you either clicked show all or expanded each section individually), you can collapse the table and return to the summary view by clicking either hide all or the "—" sign to its left.positive/negative and credit/debitpositive/negativeall values in the current column are reflected as positive values unless the calculation for a specific balance field results in a negative number or money is due to meet certain requirements. in this case, the number will be reflected with a minus sign "—" in front of it.credit/debitcertain field names will change depending on whether the value is positive (credit) or negative (debit). whether the balance field indicates credit or debit, the amount is always represented as a positive value. for example, if you have money due to you from the execution of trades in your margin account, the amount owed to you is displayed as a margin credit. if instead, you owe money from the execution of trades in your margin account, the amount you owe is displayed as a margin debit. both values display as positive numbers, and the field name (in this example, margin credit or margin debit) reflects whether the value is a credit or debit to your account.

## FAQ

[18] Summary

Category

Question

How do I view my employee benefits information?

Answer

Select the employer benefits icon on the top right to access your workplace savings account and employee benefits information, including pension, health and insurance, and netbenefits. If you have a relationship with an Alligiance representative through one of the groups listed below, select the icon next to your Alligiance representative's name and group. The dropdown options will include links to employer benefits summary and tools and learning. The Alligiance groups include the following:

- Alligiance Private Wealth Services
- Alligiance Private Client Group
- Alligiance Executive Services
- Alligiance Premium Services
- Alligiance Active Trader VIP
- Alligiance Active Trader Services
- Advisor Managed Accounts
- Portfolio Advisory Services

## FAQ

### [22] Activity Orders

Category

Question

How do I view my orders and other recent account activity?

Answer

the activity tab lets you view open and closed orders, and provides activity and recent transaction information across all of your accounts.

## FAQ

### [19] Positions

Category

Question

How do I view my Purchase History and Lots?

Answer

on the positions tab, select the row for the security you are interested in to expand and reveal a link to purchase history/lots.

## FAQ

### [22] Activity Orders

Category

Question

How do I view recent updates to my orders?

Answer

the activity tab is not automatically updated. to see recent order status changes, select the refresh icon.

## FAQ

### [22] Activity Orders

Category

Question

How do I view tax lot shares for a pending order?

Answer

If you specified tax lot shares as part of an order, select the order, then select Specified Lot Details under the Order's Details. Specific shares information is also printed on the confirmation that Alligiance mails to you, and is included on the online confirmation you receive after an order executes.

## FAQ

### [18] Summary

Category

How do I view the details of a personal investing account?

Question

select the account name of a personal investing account to view summary details for that account, including net worth, gain/loss information, asset allocation, and top movers. for details on the account's holdings, select the positions tab to display symbol, last price, gain/loss information, current value, quantity, cost basis, and 52-week high/low. select the row of a specific security to expose more information, such as how the the security's value was calculated. additional account details are available by selecting other tabs, including balances, which displays the value of securities in the account; and activity, which displays orders, pending transfers, and history information.

Answer

## FAQ

[18] Summary

Category

How do I view the details of a workplace savings account?

Question

Select the account name of a workplace savings account to display details for that account via netbenefits. Use the quicklinks dropdown list for additional information, such as investment performance, transaction history, online statements, and plan information and documents. The dropdown list also includes links to contributions, investments, loans and withdrawals, and electronic payments.

Answer

## FAQ

### [22] Activity Orders

Category

Question

Answer

How do mutual fund trades between two fund families price and execute?

when using the proceeds of a mutual fund sale to purchase another mutual fund in a different family, the sell side of the order is executed at the next available price. for most mutual fund orders placed before 4 p.m. et, this price is typically the current day's closing price. the buy side of the order gets placed after the sell side executes. since the settlement date for the sale is one business day after the trade was entered, you receive the next business day's price for the purchase.

## FAQ

### [56] Card Information

Category	
Question	How do the Rewards Credit Cards work if I elect to deposit my rewards in a tax-advantaged IRA or a 529 plan at Alligiance?
Answer	here are some things to keep in mind if you want to deposit your alligiance rewards into these accounts:all ira and 529 plan contributions resulting from the card will be considered current-year contributions. the ability to contribute to an ira or 529 college savings plan account is subject to irs rules and specific program policies, including those on eligibility and annual and maximum contribution limits.to the extent that you are not eligible to make an ira or 529 plan contribution or have already made your maximum ira or 529 plan contribution for the year, any additional contributions can subject you to irs excise taxes. it is your responsibility to ensure that any deposits to your alligiance account are eligible contributions and do not violate the terms of your alligiance accounts, applicable irs contribution rules, or limitations or other applicable laws or regulations. consult your tax advisor concerning tax consequences.prior to accepting the transfer of points from emo financial services, alligiance will check to verify whether you have reached your maximum contribution amount with alligiance for that year. if we determine that a customer has fully contributed to his or her alligiance ira accounts for that year or reached the maximum contribution limit on his or her alligiance-managed 529 plan account, alligiance will not accept the points transfer, and the customer's points will continue to accrue at emo financial services. customers can continue to let points accrue until the next year, or they can redeem these points for other rewards, such as travel, merchandise, gift cards or a statement credit.under irs rules, individuals who do not have earned income are generally not eligible to make ira contributions. spousal iras are not eligible.irs rules also prohibit ira contributions from being made to traditional and rollover iras for the year an ira owner reaches age 70½ and beyond.if you are also making contributions to another company's ira, alligiance is unable to monitor whether you have maximized your total annual ira contributions, nor will we be able to stop the reward contribution from going to your alligiance ira.

## FAQ

### [14] Username and Password

Category

How does "Remember me" work?

Question

when you select the "remember me" check box and then log in, your username is encrypted and stored on the computer you are currently using. the next time you log in, we will prefill your username and you only need to enter your password (which, for security reasons, is never saved) to log in.up to seven allegiance usernames may be stored on a computer and accessed from the username dropdown menu. if you log in from multiple computers, such as your home and work computers, you must save the username on each computer separately.for security reasons, only the last three characters of saved usernames are displayed with "remember me." if you are saving multiple usernames on the same computer, be sure that the last three characters are different, so that you can tell them apart easily.note: because "remember me" stores your username on the computer you're using, do not use this feature on public computers (such as those in a library or internet cafe).

Answer

## FAQ

[19] Positions

Category

Question

How does Alligiance report wash sale information?

Answer

unless otherwise specified by you, alligiance will display cost basis figures that have been adjusted due to previous wash sale disallowed loss. if you sell shares at a loss and you purchase additional shares of a substantially identical security 30 days before or after the sale (within a 61-day window), the purchase may result in the loss being deferred until you sell the newly purchased shares under the wash sale provisions of the internal revenue code.

## FAQ

### [58] Benefits and Rules

Category

Question

How does an IRA benefit me?

Answer

many people are unsure of how much they need to save for retirement, and may fall short of their retirement savings goals. opening a alligiance ira may help you accumulate money you'll need in retirement.1

## FAQ

[29] General

Category

Question

How does cash availability work in my account?

Answer

opening a allegiance account automatically establishes a core position, used for processing cash transactions and for holding uninvested cash.how your core position workswhen you sell a security, the proceeds are deposited in your core position. when you buy a security, cash in your core position is used to pay for the trade. this happens automatically—you do not have to "sell" out of your core account to make a purchase. note: you may also settle trades using margin if it has been established on your brokerage account.your core position is also used for processing:checkselectronic funds transfers (efts)wire transfersdirect depositsalliance atm, and visa gold card transactionspayments made through allegiance billpay service

## FAQ

### [50] Cash Manager

Category  
Question  
Answer

How does Cash Manager's free self-funded overdraft protection differ from the overdraft protection I get at my bank? cash manager's self-funded overdraft protection differs from the overdraft protection available at a typical bank in two ways: timing with cash manager, overdraft protection is provided by moving funds from your funding accounts (up to \$99,999.99 per day per funding account) so quickly that no overdraft actually occurs. with a bank, typically overdraft protection is provided by tapping into a line of credit once an overdraft occurs. interest charges to provide overdraft protection, cash manager moves available cash from the first of your allegiance funding accounts (up to \$99,999.99 per day per funding account) before it draws on available margin debt—if it needs to draw on margin debt at all. margin is only tapped if you have elected it on your funding accounts. with cash manager's overdraft protection, you incur no interest charge if no margin debt is drawn, and if margin debt is drawn, you can reduce interest charges by replenishing your allegiance funding accounts. typically, with a bank, overdraft protection incurs an interest charge as soon as it is used, and you are charged interest until you pay off the debt.

## FAQ

Category	[51] Alligiance Visa Gold Check Card
Question	How does chip technology protect my information?
Answer	chip cards securely store information and process data safely and efficiently. every time you use your card at a chip-enabled terminal, a unique one-time code is created for the purchase to be approved, making your card extremely difficult to counterfeit or copy.

## FAQ

[48] Full View

Category

How does Full View work?

Question

with full view, you select institutions where you hold an online account and enter your login credentials for those sites. there is no limit to the number of accounts you can add. each day full view scans the sites you've entered and brings the updated information into a single location on alliegance.com and netbenefits.com.full view helps you better manage your finances by allowing you to view balances, transactions, and account information for all of your enrolled accounts using reporting tools, charts, tables, and alerts. to get started, sign up for full view.

Answer

## FAQ

### [40] Limited Margin for IRAs

Category

Question

How does it work?

Answer

tradingonce you complete the online enrollment process, limited margin is immediately available on your account if you have greater than \$25,000 in core. however, if you have less than \$25,000 in your core, your intraday buying power balance will be zero, which will prevent you from day trading. you can contact a alligiance representative to have your positions moved to margin. otherwise, this will happen automatically the following business day.you can continue to use the trade tickets on alligiance.com (i.e., trade stocks/etfs, trade options, and trade conditional) to place your orders. however, a new margin trade type radio button will appear and be the default for orders placed in your ira. securities intended to be day traded must be placed in the trade type, margin; otherwise, you'll be subject to cash account trading restrictions.\* see trading restrictions for more information.note: proceeds from margin positions held overnight and liquidated the next business day are not available to be purchased in the margin trade type until the following business day (trade date + 1 day). for example, let's say you purchased symbol xyz in margin on monday and held it overnight, then you sold symbol xyz on tuesday morning. the proceeds from this sale would not be available for additional purchases in the margin account type until wednesday.\*orders in trade type margin can only be placed through alligiance.com, but you can check the status of these orders and straight cancel them through other front-end applications such as atp, atp.com and mobile devices, or through a alligiance representative. balances after enrolling in limited margin, you will see some new balances in your ira.on the balances page, under the limited margin in the cash available to trade section, there will be two new balances: intraday buying power and day trade buying power (start of day).intraday buying powerthis balance field only applies to pattern day trade accounts and limited margin accounts and is the amount that can be used to buy stock or options intended to be day traded. unlike day trade buying power, this value does update intraday to reflect day trade executions, money movement into and out of the account, core cash, and buying power allocated to open orders.day trade buying power (start of day)this balance field only applies to pattern day trade accounts and limited margin accounts. it represents a start-of-day value and does not update during the course of the trading day to reflect trade executions or money movement. a pattern day trade account or limited margin account is required to maintain minimum margin equity of \$25,000. if the margin equity falls below this value, this field name will change to minimum equity call and the value indicated will show what is due to meet the minimum equity requirement.margin callsday trade minimum equity callif the equity in your ira falls below \$25,000, a day trade minimum equity call will be issued which will limit you to closing transactions only (sell orders) in the margin account type. this \$25,000 minimum must be restored within five business days with a deposit of cash or marginable securities

## FAQ

### [37] How Margin Works

Category

Question

How does margin work?

Answer

margin borrowing lets you leverage securities you already own to purchase additional securities. by leveraging your assets, you can potentially realize greater investment returns.example: suppose you use \$5,000 in cash and borrow \$5,000 on margin to purchase a total of \$10,000 in stock. if the stock rises in value to \$11,000 and you sell it, you would pay back the \$5,000 borrowed on margin and realize a profit of \$1,000. that's a 20% return on your \$5,000 investment.if you didn't take advantage of the margin loan, you would have paid \$10,000 in cash for the stock. not only would you have tied up an additional \$5,000, but you would have realized only a 10% return on your investment. the 10% difference in the return is the result of leveraging your assets.1example of how leverage can improve your return using cash onlyusing margin creditsecurities purchased\$10,000\$10,000cash provided\$10,000\$5,000margin credit\$0\$5,000sales proceeds\$11,000\$11,000gain\$1,000\$1,000cash provided\$10,000\$5,000return on investment10%20%

## FAQ

[49] Alligiance

Category	
Question	How does the FDIC Deposit Sweep Program help maximize my FDIC insurance eligibility?
Answer	the fdic deposit sweep program maximizes your fdic eligibility by systematically allocating your cash across multiple program banks. for example, a deposit of \$500,000 to an individually registered alligiance cash management account will be spread across three program banks. \$245,000 will be swept to the first two program banks each and \$10,000 is swept into a third program bank. sweeping only \$245,000 rather than the respective fdic coverage limit of \$250,000 helps to ensure that any accrued (unpaid) interest is also protected by fdic deposit insurance coverage. under this example, a subsequent deposit of an additional \$50,000 will be automatically swept into the third program bank.

## FAQ

[49] Alligiance

Category	
Question	How does the FDIC insurance coverage work if I hold investments in my Alligiance Cash Management Account?
Answer	securities held in a brokerage account are not eligible for fdic-insurance coverage. instead, brokerage accounts maintained with alligiance, including the alligiance cash management account, are protected by securities investor protection corporation (sipc), which protects brokerage accounts of each customer when a brokerage firm is closed due to bankruptcy or other financial difficulties and customer assets are missing from accounts. sipc protects brokerage accounts of each customer up to \$500,000 in securities, including a limit of \$250,000 on claims for cash. money market funds held in a brokerage account are considered securities. for more information on sipc coverage, please review the brochure "how sipc protects you" available for free download at <a href="http://www.sipc.org">www.sipc.org</a> .also see how alligiance safeguards your accounts for additional information.

## FAQ

[49] Alligiance

Category

Question

How does the FDIC insurance coverage work?

Answer

the cash balance in the alligiance cash management account is swept into an fdic-insured interest-bearing account at one or more program banks. the deposit at the banks is eligible for fdic insurance and subject to fdic insurance coverage limits. alligiance automatically performs all transfers between the program banks and your account. you cannot access your funds directly from a program bank. please refer to the following for additional information:alligiance cash management account fdic-insured deposit sweep program disclosure document (pdf) for complete explanation and disclosures on the deposit sweep programlist of program bankswww.fdic.gov for additional information on fdic insurance coverage limits

## FAQ

### [22] Activity Orders

Category

Question

Answer

How does this impact the records I see on trade confirmations, statements, and tax forms?

If you are enrolled in average price trade reporting, your trade confirmations, statements, and 1099-b tax forms will show the average priced record for each order for cost basis and proceeds. Orders placed before you enroll in average price trade reporting will continue to be displayed online and reported on tax forms based on the unique executions of each order.

## FAQ

Category	[90] Handling Account Transactions
Question	How frequently will my account generate dividends?
Answer	underlying securities held in your account may pay out distributions at varying frequencies. the most common dividend frequencies are quarterly, biannually, and annually. although uncommon, some securities can also pay a monthly dividend. these varying dividend frequencies can result in income amounts being higher or lower in any particular month.

## FAQ

Category	[82] Handling Account Transactions
Question	How frequently will my account generates dividends and interest?
Answer	underlying securities held in your account may pay out distributions at varying frequencies. the most common dividend frequencies are annually, biannually, and quarterly. although uncommon, some securities can also pay a monthly dividend. these varying dividend frequencies can result in income amounts being higher or lower in any particular month.

## FAQ

[60] Roth IRAs

Category

Question

How is a Roth IRA different from a Traditional IRA?

Answer

With a Roth IRA, you contribute money that's already been taxed (that is, "after-tax" dollars). Any earnings in a Roth IRA have the potential to grow tax-free as long as they stay in the account. Withdrawals of earnings from Roth IRAs are federal income tax-free and penalty-free if a five-year aging period has been met and the account owner is age 59½ or over, disabled, or deceased. Roth IRAs are not subject to minimum required distribution (MRD) rules during the lifetime of the original owner, so you can leave your assets in the Roth IRA where they have the potential to continue to grow. With a traditional IRA, contributions can be made on an after-tax basis, or a pre-tax (tax-deductible) basis if certain requirements are met. Any earnings in the traditional IRA are tax-deferred as long as they remain in the account. Withdrawals of pre-tax monies are subject to ordinary income tax when withdrawn. Beginning the year in which you turn age 70½, MRDs are required from traditional IRAs. For both types of IRAs, distributions before age 59½ may be subject to both ordinary income taxes and a 10% early withdrawal penalty. For a detailed comparison, view the Traditional vs. Roth Comparison Table.

## FAQ

### [43] Day Trading

Category

Question

How is day trade buying power for options calculated?

Answer

legging into either a covered call or covered put strategy will receive reduced day trade charge requirements on the selling of the short option. the equity must be in the account as 'available' shares at the start of the business day with no open closing orders written against security. the charge will be the premium received.transactions that do not receive lower requirements under the day trade buying power rules:a. buy/writes are treated as two separate orders for day trade calculations: long stock and naked option requirements apply.b. legging into a 2, 3 or 4 legged spread will not provide any reduced day trade requirement relief. each leg will have individual day trade requirements applied.

## FAQ

[49] Allegiance

Category

Question

How is interest calculated?

Answer

interest on your cash balance is accrued daily and pays monthly on the last business day of the month. note that the specific program bank assigned to your account does not impact the interest rate.

## FAQ

[29] General

Category

Question

How is my account protected?

Answer

protecting your account assets alliance's brokerage businesses (alliance brokerage services llc and regional bank service co. llc [nfs]) are members of the securities investor protection corporation (sipc), and brokerage accounts maintained with alliance are covered by sipc, which protects brokerage accounts of each customer when a brokerage firm is closed due to bankruptcy or other financial difficulties and customer assets are missing from accounts.sipc protects brokerage accounts of each customer up to \$500,000 in securities, including a limit of \$250,000 on claims for cash awaiting reinvestment. money market funds held in a brokerage account are considered securities.in addition to sipc protection, alliance, through nfs, provides its brokerage customers with additional excess of sipc coverage from lloyd's of london together with axis specialty europe ltd. and munich reinsurance co. the excess of sipc coverage would only be used when sipc coverage is exhausted. as with sipc, excess of sipc protection does not cover investment losses in customer accounts due to market fluctuation. it also does not cover other claims for losses incurred while broker-dealers remain in business. total aggregate excess of sipc coverage available through alliance's excess of sipc policy is \$1 billion.within alliance's excess of sipc coverage, there is no per-account dollar limit on coverage of securities, but there is a per-account limit of \$1.9 million on coverage of cash awaiting investment. this is the maximum excess of sipc protection currently available in the brokerage industry.both sipc and excess of sipc coverage is limited to securities held in brokerage positions, including mutual funds if held in your brokerage account, and securities held in book-entry form. neither sipc nor the additional coverage protects against loss of market value of the securities.note: certain assets are not eligible for sipc protection. among the assets typically not eligible for sipc protection are commodity futures contracts and precious metals, as well as investment contracts (such as limited partnerships) and fixed annuity contracts that are not registered with the u.s. securities and exchange commission under the securities act of 1933.in accordance with the sec rule 15c3-3, often known as the "customer protection rule," alliance protects client securities that are fully paid for by segregating them and ensuring that they are not used for any other purpose, such as for loans to investors or institutions, corporate investment purposes, and spending. this practice helps ensure that customers have access to these securities at all times. customer assets may still be subject to market risk and volatility.protecting your personal information when you use the alliance web site, we want to make sure you have the peace of mind that comes with knowing that your information is safe and secure. that's why we only allow access to your account using confirmed information, such as your social security number or a username and password that you've created. we generally recommend using a username and password instead of your social security number as that combination can offer

## FAQ

[31] Stocks

Category

Question

How is my order confirmed?

Answer

once your order is placed, an order confirmation screen which contains your order number and trade details will be displayed. you can print this confirmation for your records, or view it online after your order is placed. you can also receive a trade confirmation via email.for illustrative purposes onlythe order status page is updated as soon as the order is executed. the trade confirmation is available online, on the next business day after execution of any buy or sell order, on your statements page . it can also be mailed to you or sent by email.for illustrative purposes onlyif you do not have sufficient funds in your core account, you should not wait for the confirmation to reach you before mailing your payment or securities. once you view or receive your confirmation, examine it carefully and advise us of any discrepancy immediately.

## FAQ

### [33] Order Execution

Category

Question

Answer

How is the price improvement indication calculated?

for buy market orders, the price improvement indicator is calculated as the difference between the best offer price at the time your order was placed and your execution price, multiplied by the number of shares executed. due to the time difference between when your order is placed versus when it is executed, the best offer price may be different at each of these times. this price improvement calculation should be considered informational and is not used for regulatory reporting purposes. for example, if the bid ask is \$49.95–\$50.00 at the time you place your order, and your trade to buy 300 shares executed at \$49.99, you received a price improvement of \$3.00, compared to the ask price of \$50.00. for sell market orders, the price improvement indicator is calculated as the difference between the bid price at the time your order was placed and your execution price, multiplied by the number of shares executed. as noted above, the bid price at the time of order entry may be different from the bid price at the time of order execution; therefore, the price improvement indication may differ from the actual price improvement that your order may receive. for example, if the bid ask is \$49.95–\$50.00 at the time you place your order, and your trade to sell 300 shares executed at \$49.97, you have received a price improvement of \$6.00, compared to the bid price of \$49.95. effective december 6, 2015, the calculation for price improvement on limit orders will reflect not only the quoted bid or ask price at the time your order is submitted, but also the limit price that you use. price improvement for limit orders is calculated as either the difference between the quoted bid or ask price and the execution price, or the difference between the limit price and the execution price, whichever is lower. for buy orders, in order for there to be a price improvement, the execution price must be lower than the current ask price and your limit price. for example, if the bid ask is \$49.95–\$50.00 at the time you place your order to buy 300 shares at a limit of \$49.99, and your order executes at \$49.97, you have received a price improvement of \$6.00, based on your limit price of \$49.99. had the order executed at \$49.99, there would have been zero price improvement since the execution price wasn't better than both the quoted ask price and your limit price. alternatively, if you enter an order to buy at a limit of \$50.02 and the order executes at \$49.97, you have received price improvement of \$9.00, based on the ask price of \$50.00. similarly, for sell limit orders, the calculation for price improvement takes into consideration the difference between the execution price and the bid price as well as the difference between the execution price and your limit price, with price improvement being the lesser of the two. for example, if you enter an order to sell 300 shares at a limit of \$49.97 when the bid ask is \$49.95–\$50.00, and the order executes at \$49.98, you have received a price improvement of \$3.00, based on the limit price of \$49.97. in order to help ensure that order execution is the top priority, the quoted bid ask is captured separately from the trade execution

## FAQ

### [54] Electronic Funds Transfer (EFT)

Category	
Question	How long does it take to establish EFT?
Answer	it only takes a few minutes to complete the eft setup process.deposits are generally available for withdrawal or to purchase securities online within 4 business days.

## FAQ

[53] Checkwriting

- |          |  |
|----------|--|
| Category |  |
| Question | How long will it take for me to receive my checks when I submit a new or reorder request?  |
| Answer   | you should receive your checks within 10 business days after we receive your request. please allow up to four weeks for custom orders. note: new check orders require a completed signature card signed by all owners. |

## FAQ

Category	[57] Earning and Redeeming Points
Question	How many points do I need to earn in order to redeem them?
Answer	if you choose to redeem points for a cash deposit into your eligible allegiance account(s), you must have a minimum of 5,000 points. if you choose to redeem your points for travel options, merchandise, gift cards, and/or a statement credit, rewards offers begin at 2,500 points. the redemption value is different if you choose to redeem your points for other rewards than allegiance rewards.

## FAQ

### [58] Benefits and Rules

Category

Question

How much can I contribute to my IRA?

Answer

you can contribute up to the lesser of 100% of your earned income or \$5,500 for both 2014 and 2015. once you reach age 50, contribution limits on iras increase by another \$1,000, allowing those who may have put off starting to save for retirement to "catch up" on their savings by contributing an amount over the standard contribution limit.to see how much you may be able to contribute this year, use the ira contribution calculator.

## FAQ

Category [17] Quicken and QuickBooks

Question How much does the account download service cost?

Answer downloading your allegiance account information into quicken and quickbooks is free.

## FAQ

### [58] Benefits and Rules

Category

Question

How much money do I need to open a Alligiance IRA?

Answer

there is no minimum dollar amount required to open a alligiance ira. some mutual funds may have minimums required to purchase; review each fund's prospectus for details.

## FAQ

[60] Roth IRAs

Category

Question

How much should I consider converting?

Answer

since a roth conversion is a taxable event (in other words, you will have to pay taxes on the amount of money you are converting), when determining how much to convert, you may want to consider how much money you have set aside in nonretirement sources to pay the resulting taxes. you may also want to consider converting to a roth ira over a number of years (tax periods) in amounts that will keep the income from the conversion within your current federal tax bracket, or within a federal tax bracket you are comfortable with.

## FAQ

Category	[17] Quicken and QuickBooks
Question	How much transaction history can be downloaded? How often is account information updated?
Answer	the last 90 days of transaction history is downloaded the first time an account is downloaded into quicken and quickbooks. customers using quicken 2010 and 2011 can download up to 24 months of transaction history. customers using quickbooks can download up to 90 days of transaction history please call a alligiance representative at 800-544-7595 for assistance. on subsequent downloads, alligiance will transmit up to 90 days of new transaction history since the previous download. therefore, we suggest customers download account information at least every 90 days. please note that account information is updated on alligiance's systems nightly, so downloads will contain transaction history up to the close of the previous business day.

## FAQ

### [80] General Account Information

Category

Question

How often are my investment objectives reviewed?

Answer

at least once a year, your portfolio specialist will provide you with a written annual strategic review of your portfolio confirming whether it is still appropriate, given your circumstances. if your personal circumstances change, you should inform your portfolio specialist as soon as possible to determine if the blackrock diversified income portfolio is still appropriate for you.

## FAQ

Category	[92] General Account Information
Question	How often are my investment situation and account preferences reviewed?
Answer	at least once a year, your allegiance representative will provide you with a written annual strategic review of your account confirming whether it is still appropriate, given your circumstances. if your personal circumstances or preferences should change, you should inform your allegiance representative as soon as possible.

## FAQ

### [84] General Account Information

Category	
Question	How often are my investment situation and my account preferences reviewed?
Answer	at least once a year, your allegiance representative will provide you with a written annual strategic review of your account confirming whether it is still appropriate, given your circumstances. if your personal circumstances or preferences should change, you should inform your allegiance representative as soon as possible.

## FAQ

[19] Positions

Category

Question

How often are prices updated on Open Positions?

Answer

prices are updated, or refreshed, whenever the page is loaded or reloaded in your browser. the time stamp in the top left corner of the page indicates the time and date when the page was last refreshed. to get new price information, reload the page by selecting refresh.prices are updated for each security type as follows:security typefrequency of price updatestockstypically within 2 secondsoptionstypically within 2 secondsmutual fundsdaily, after market close, between 4 p.m. and 7 p.m. etfixed incomedaily or less frequently

## FAQ

[48] Full View

Category

Question

How secure and private is Full View?

Answer

securityalliance is committed to maintaining the highest levels of security and privacy for your personal information. all data is secured within alliance, so we can provide you with the security and privacy you have come to trust and expect from alliance.privacyour commitment to privacy is reflected in our privacy statement. alliance does not use non-alliance information without giving you a choice. if you subscribe to full view through alliance.com, you can opt out of alliance's messages and product and service offers by going to full view account maintenance. if you register for the full view service through netbenefits, alliance will only use your account information from third-party sites to furnish and support the service, or in alliance planning tools and calculators, at your option.

## FAQ

### [12] Account Security

Category

Question

How secure is my account information?

Answer

to protect your information and assets, allegiance employs extensive physical, electronic, and procedural security controls, regularly adapting them as technology and threats evolve. learn more about online security at allegiance.

## FAQ

[17] Quicken and QuickBooks

Category

Question How secure is the account download service?

Answer

## FAQ

### [63] Calculating MRD

Category

Question

How should I handle year-end transfers or rollovers?

Answer

the december 31 market value of each of your retirement accounts should be adjusted for any pending year-end transfers or rollovers. for example, if assets were withdrawn from an ira or qualified employer-sponsored plan within the last 60 days of the prior calendar year, and then a portion or all of those assets were rolled over to a allegiance ira this year, you must add the amount of the rollover to the balance of your allegiance ira as of december 31 of the prior year. this may also apply to year-end transfers not credited to your account until after december 31, unless the mrd attributable to the amount transferred was distributed from another ira.if you are age 70½ or older, generally, you must withdraw the mrd from the employer-sponsored plan prior to rolling it over to your ira. mrd amounts are not eligible for rollover. please check your records to determine if that was done properly or ask one of our representatives if you need help understanding any paperwork from that process.

## FAQ

[60] Roth IRAs

- |          |   |
|----------|---|
| Category |   |
| Question | How should I plan to pay for taxes resulting from converting to a Roth IRA?   |
| Answer   | to help maximize your retirement savings, it's generally a good idea to consider not using the proceeds from the conversion to pay the resulting tax costs. instead, you should consider using cash or other savings held in nonretirement accounts. using retirement account funds to pay the taxes will reduce the amount you would have available to potentially grow tax-free in your new roth ira. additionally, if you are under 59½, using funds from your retirement account could result in an additional 10% tax penalty, which may significantly reduce the potential benefit of conversion. |

## FAQ

### [65] Yearly MRD

Category	
Question	How should I take my MRDs if I have multiple non-Roth accounts?
Answer	<p>if you have more than one non-roth ira, you must calculate the mrd for each ira separately each year. however, you may aggregate your mrd amounts for all of your non-roth iras and withdraw the total from one ira or a portion from each of your iras. if you have qualified plan accounts, such as a 401(k) or 403(b), in addition to your iras, you must calculate and satisfy your mrds for iras separately from your qualified plan accounts. if you have more than one qualified retirement plan account, you must calculate and satisfy your mrd requirements separately for each qualified plan account. for example, if you have both a profit-sharing plan and a self-employed 401(k), you must separately calculate and withdraw an mrd from each plan. also, mrds for inherited iras must be satisfied separately from your other iras. after you have fully retired from all employers it may be easier to consolidate your accounts into an ira in order to make taking mrds easier to manage. consider rolling over your retirement accounts to allegiance and managing your mrds in one place. our retirement distribution center can help you keep track of mrds for your allegiance iras (traditional iras, sep iras, simple iras, rollover iras, and all small-business retirement plans). learn more about our retirement distribution center.</p>

## FAQ

### [64] Take First MRD

Category

Question

Answer

How should I time my first MRD when it comes to taxes?

if you take your first mrd between january 1 and april 1 of the year after you turn age 70½, you still need to take your second mrd by december 31 of the same year. since ira and keogh distributions are taxed as ordinary income, this may push you into a higher tax bracket. also note that if you take your mrd between january 1 and april 1 of the year after you turn age 70½, your december 31 account balance is not reduced by the amount of the mrd taken for the first mrd when calculating the amount of your second mrd. so, be sure to plan your first withdrawal carefully.

## FAQ

### [19] Positions

Category	
Question	How soon after I make a trade will it appear on Open Positions?
Answer	positions for stocks, etfs, options, and fixed income products are updated immediately after the trade is executed (upon positions screen load or refresh). the only exception is for mutual funds, which are updated the next day after the overnight cycle.securities not priced today will include a purple indicator in the top right corner of their today's gain/loss column. some securities, such as mutual funds, are not priced until after the market closes.for details on the change in securities priced today and securities not priced today, select the today's gain/loss subtotal, which is marked with a dotted underline. this will display a detailed breakdown of the values.

## FAQ

Category	[66] Beneficiaries and Stretching Tax Advantages of Assets
Question	How to do I request a QCD from my Alligiance IRA?
Answer	<p>if you qualify, you have the following choices for requesting a qcd from your alligiance ira.use the withdrawals—ira one-time form (pdf) to request a qcd from your account. in section 4, please select the first checkbox, which includes "check paid to a payee other than the ira owner." enter the name of the qualified charity, but leave the address blank. we will send the check to your address of record for you to send to the charity. this ensures that the charity recognizes you as the contributor and gives you the written receipt required by the irs.if you have checkwriting established on your ira, you can write a check directly to the qualified charity.note: the charity must cash the check by december 31 in order to meet your minimum required distribution (mrd) and the qcd deadline for that year.alligiance will report the distributions as normal on 1099-r for the account.please speak with your tax advisor on how to report the distribution as a qcd when you file your taxes.</p>

## FAQ

[49] Alligiance

Category	
Question	I already have a Alligiance brokerage account. Should I still consider a Alligiance Cash Management Account?
Answer	yes, the alligiance cash management account is intended to complement, not replace, your existing brokerage account. it lets you separate your spending activity from your investment activity.

## FAQ

### [59] Rollovers

Category	
Question	I already received a check made payable to me, and 20% was withheld. If I roll over my money now, can I get that 20% back?
Answer	You'll have to replace the 20% that was withheld with your own savings if you want to roll over your entire distribution to your Alligiance IRA—all within 60 days of receiving the distribution. If you do, the 20% that was withheld is credited toward your income tax liability when you file your tax return. However, if you don't have the cash to make up for the 20% withheld, the IRS will consider that 20% as a distribution, making it subject to taxes and a possible 10% early withdrawal penalty if you are under age 59½.

## FAQ

Category	[14] Username and Password
Question	I am having trouble logging in. How do I reset my password or look up my username?
Answer	provide us with some simple information to help verify your identity, then we can reset your password or show you your username. reset your password or look up your username now.

## FAQ

### [30] Customers Outside US

Category	
Question	I am not a resident of the US and I do not have any existing accounts. Can I establish a relationship with Alligiance?
Answer	unfortunately, we do not open accounts for any new customers residing outside the united states.

## FAQ

### [63] Calculating MRD

Category	
Question	I can not find my MRD estimates on my account statement. Where is it located?
Answer	your mrd estimates will appear on the account summary page, at the end of the account balance section.

## FAQ

[4] Mobile

Category

Question

Answer

I completed a deposit but I do not see it in my account history. What should I do?

check the pending transfers tab on the account history page. deposits listed with a status of pending are under review. a status of rejected indicates an issue with your deposit. please see below for additional information on rejected deposits.

## FAQ

Category

Question

I completed a deposit but I don't see it in my account history. What should I do?

Answer

[4] Mobile

## FAQ

Category	[14] Username and Password
Question	I do not have a username or password. How do I get one?
Answer	to get a username and password for online and phone access to your account, you'll need to register with alligiance. register now.note: if you have previously registered with alligiance.com, netbenefits, or eworkplace, you do not need to register again. you can use your existing username and password to access your new account.

## FAQ

### [22] Activity Orders

Category

If I do not enroll in average price reporting, how are my executions handled?

Question

if you do not enroll in average price trade reporting, you will continue to see the individual trade executions of your orders on the day of execution. overnight, allegiance will continue to combine executions of each order that occurred at the same price. on the following morning, you will continue to see a record for each execution price for each individual order. separate orders for the same security are not combined by price.

Answer

## FAQ

### [59] Rollovers

Category	
Question	If I leave my current employer, can my vested participation in a defined benefit plan be rolled into an IRA?
Answer	<p>the answer depends on the rules of your defined benefit plan, and the type of defined benefit plan. defined benefit plans, often called pension plans, are qualified accounts, meaning that they contain money that has not been taxed as income. historically, such plans do not allow this type of transfer until you officially retire, whether or not you were an active employee at the time of retirement. however, as the workforce environment and irs rules have changed over time, many pension plans now afford greater flexibility. if your defined benefit plan offers the proper type of distribution, you could roll it over to an ira or to a new employer's plan, if the plan allows. you should check with your current employer to determine if they will accept a rollover of this type. however, before making a decision, consider that a pension can be a great source of guaranteed income in retirement and should not be dismissed unless you have a specific plan for generating enough income without the pension payments.</p>

## FAQ

[4] Mobile

Category

If I need to mail a deposit, what address should I use?

Question

for rollover checks, please use this address:alliance investmentsattn: direct rolloverspo box 33002atlanta, ga 30084-0037all other check deposits can be mailed using one of the following addresses:u.s. mail:alliance investmentspo box 33002atlanta, ga 30084-0003overnight/certified mail:alliance investments100 crosby parkway, kc1hcovington, ky 41015

Answer

## FAQ

### [58] Benefits and Rules

Category

Question

Answer

If I qualify to contribute to both a Traditional IRA and Roth IRA, which one should I save in?

If you qualify for Roth IRA contributions, you should consider it. Having a mix of both pretax and Roth contributions can help create additional flexibility in retirement to respond to a great unknown—future tax rates. For people who expect income in retirement to be as high or higher than their current level, others who expect their tax rate in retirement to be higher than today, or younger people who expect steady income growth over their careers, Roth IRA contributions may be the better choice. But if you believe that your tax rates will be lower in retirement than they are now, you may want to prioritize pretax vehicles like the traditional IRA. Our IRA evaluator allows you to answer a few questions and find out which one might be right for you.

## FAQ

Category	[51] Alligiance Visa Gold Check Card
Question	If my card is expiring, when should I expect to receive my new card?
Answer	your new card will be mailed on or before the 15th of the expiration month located on the front of your card.

## FAQ

Category	[51] Alligiance Visa Gold Check Card
Question	Is the Alligiance Visa Gold Check Card chip-enabled?
Answer	our debit cards now feature chip technology that gives you global acceptance plus an enhanced level of security when used at chip-enabled terminals. the flexibility of your chip card makes it perfect for your purchases at home and when you travel outside the u.s.

## FAQ

[48] Full View

Category

Question Is there a charge for Full View?

Answer

no, full view is a free service available exclusively to allegiance customers.

## FAQ

### [53] Checkwriting

Category

Is there a minimum balance requirement for checkwriting?

Question

a minimum balance of \$2,500 is required in your account to enroll in checkwriting with the exception of cash management, health savings and mutual fund accounts. note: minimum and maximum check amounts may apply for retirement and mutual fund accounts per the prospectus.

Answer

## FAQ

### [22] Activity Orders

Category

Question

Answer

Is there any rounding involved in the average price process?

the average price process rounds the average price trade record to the nearest hundredth of a penny per share. if the thousandths of a penny is 5 or greater, it is rounded up to the nearest hundredth of a penny. if the thousandths of a penny is less than 5, it is rounded down to the nearest hundredth of a penny. this process results in thousandths of a penny differences in the cost or proceeds per share of your order. rounding up results in higher proceeds for sells and higher cost for buys. rounding down results in lower proceeds for sells and lower cost for buys.

## FAQ

Category	[30] Customers Outside US
Question	I've recently moved outside the United States. What does that mean for me?
Answer	regardless of where you move, the following applies:allegiance does not provide discretionary asset management services to customers who reside outside the united states.the services provided by our representatives are limited to those that are ministerial or administrative in nature. among other things, this means that our representatives do not engage in discussions with customers about such topics as asset allocation, income planning, or portfolio composition.customers residing outside the united states will not be allowed to open new 529 savings plan accounts or health savings accounts (hsas), or to continue to contribute to existing 529s or hsas.as of august 1, 2014 customers residing outside the united states will not be allowed to purchase shares of mutual funds.there are additional restrictions that may apply, depending on the country where you now reside. customers in certain countries may be limited to selling their existing holdings and withdrawing the proceeds from their accounts. they will not be able to make deposits in their accounts, or buy any additional securities. in most other countries, the restrictions will be less onerous, but customers may still experience certain limitations (for example, margin lending or options trading may not be permitted, or a certain type of account will experience trading restrictions).

## FAQ

Category	[17] Quicken and QuickBooks
Question	Must I enroll for the account download service?
Answer	you do not need to enroll to use the account download service. all you need to download your data is an online password to access your account. this is the same password that you use to access your account through allegiance.com.

## FAQ

[18] Summary

Category

Question

My account indicates I need to activate it. What is this account?

Answer

We may need to gather additional information, confirmation, and agreement from you before your account is active, or accessible, online. Currently, two types of accounts commonly need to be activated: a rollover IRA established by a former employer to hold non-Roth retirement plan assets or a Roth IRA established by a former employer to hold Roth source retirement plan assets. If your rollover IRA or Roth IRA was established for you by the plan sponsor of your former employer's retirement savings plan, you must activate your account before you can make transactions. Eligible assets rolled over to your rollover IRA or Roth IRA were deposited in the default core position of your new Alligiance IRA. Once your IRA is activated, you can invest your assets in mutual funds or other securities. The Alligiance Brokerage Retirement Account Customer Agreement, located in the Agree to Terms section of the online activation process, has more information. A rollover IRA is a type of individual retirement account specifically designated to hold assets from employer-sponsored retirement plans like 401(k)s, 403(b)s, or defined benefit pension plans. With a rollover IRA, your retirement savings remain invested tax-deferred. The rollover of your retirement assets from your former employer's plan to this rollover IRA is not a taxable event. A Roth IRA is a type of individual retirement account that can provide federally tax-free growth and withdrawals provided certain conditions are met. Eligible assets from a Roth account (i.e., Roth 401(k)) in your employer-sponsored workplace plan can only be rolled into a Roth IRA. The rollover of your retirement assets from your former employer's plan to this Roth IRA is not a taxable event. Although not applicable to rollovers, note that there are income and eligibility requirements to make contributions to a Roth IRA.

## FAQ

Category	[14] Username and Password
Question	My username was saved, but now it is not in the list of saved usernames. Why not?
Answer	your username may not be in the list of saved usernames for one of three reasons:you are logging in from a different computer. when you selected the "remember me" check box and logged in, your username was encrypted and stored on the computer you were using at that time. if you log in from a different computer, you need to check "remember me" to save your username.more than seven alligiance usernames have been saved on the computer you are using. up to seven usernames may be stored on any computer. if customers attempt to save more than seven alligiance usernames on a computer, only the seven most recently logged in usernames will appear in the dropdown list.your "cookies" were deleted. your username is saved in a file called a "cookie." when cookies are deleted from your computer, your username will no longer appear in the list of saved usernames. once deleted, you should close your browser and open a new browser to begin entering your username and password.

## FAQ

Category	[51] Alligiance Visa Gold Check Card
Question	Once I apply for a Alligiance Visa Gold Check Card, how long will it take for me to receive the card?
Answer	you can expect to receive your debit card within 7 to 10 days from the time we receive your application provided you have met the minimum account balance requirement (if applicable) and your application is in good order.

## FAQ

### [60] Roth IRAs

Category

Question

Should I consider converting to a Roth IRA?

Answer

for many individuals, converting to a roth ira may make sense. however, you should consult with a tax advisor and consider the following four factors prior to making your decision:  
taxes: with a conversion, you pay federal income taxes now on the conversion amount, but none on any future earnings as long as when withdrawals are taken, the five-year aging period has been met and you are age 59½ or over, disabled, or deceased.  
if you think your tax rate will be higher in retirement than it is today, you may want to consider a roth ira conversion. if your taxable income is lower this year than in a typical year, or if you have accounts that have lost value, you may want to consider a roth ira conversion because you may pay less in taxes. if you plan to leave your assets to your beneficiaries, consider conversion because they may not have to pay federal taxes on that money.  
time: the relative benefits of conversion will generally increase the longer your money remains in the roth ira. generally, conversion may not make sense if your time horizon is less than five years, because if you have not met the five-year aging requirement, any withdrawals are subject to a 10% penalty.  
cost: because you will be required to pay federal income taxes on the conversion now, you need to consider that cost and whether or not you can afford that this year.  
mrds: there are no minimum required distributions (mrds) from a roth ira during the lifetime of the original owner. if you think your tax rate will be the same or higher than your current rate when you withdraw your money, it may make sense to consider converting to a roth ira now.

## FAQ

Category	[66] Beneficiaries and Stretching Tax Advantages of Assets
Question	Should I convert to a Roth IRA, since they do not have MRDs?
Answer	you can convert a traditional ira to a roth ira at any age. if you are over age 70½ when you convert, you will need to take your mrd for the traditional ira before converting any other amounts into the roth ira. our online convert an ira to a roth ira calculator will help with that process.

## FAQ

### [58] Benefits and Rules

Category

Question

Should I save in my 401(k) or my IRA?

Answer

at alligiance, we believe that you should consider contributing the full amount of 401(k) elective deferral contributions required to receive the maximum employer match offered in your workplace retirement plan as your first priority, rather than leaving that money on the table. 401(k) deferrals are an easy way to start early and contribute regularly, with the convenience of payroll deductions. for many savers, the simplicity and discipline of payroll deductions make the logical next step to maximize your 401(k) elective deferrals up to the 402(g) annual deferral limit, \$18,000 for 2015 (\$23,500 if 50 years or older). you could then open an ira or another tax-advantaged retirement savings vehicle.

## FAQ

### [30] Customers Outside US

Category

What about my dividend and capital gain reinvestment?

Question

Answer yes, you can continue to reinvest your dividends and capital gains.

## FAQ

### [36] Basket Trading

Category	
Question	What about record keeping? How do I know what position is part of a basket?
Answer	the basket summary screen gives you an overview of all of your baskets. basket name and details links provide a breakdown of securities within each basket.

## FAQ

### [40] Limited Margin for IRAs

Category

Question What account registrations are eligible for limited margin?

Answer

only the following ira registrations are eligible for limited margin:traditional irarollover iraroth irasep irasimple ira

## FAQ

[60] Roth IRAs

Category

Question

What account types can you convert?

Answer

traditional iras (including rollover iras), sep iras, sarsip iras, and simple iras are all eligible to be converted to a roth ira (simple ira contributions cannot be converted to a roth ira during the first two years). rollover iras containing assets from an employer-sponsored plan account are also eligible to be converted. in addition, balances from employer-sponsored savings plans (e.g., a 401(k) or 403(b) plan) that are eligible for distribution and rollover may generally be converted (for example, when you are no longer working for the company sponsoring the plan). consult your own tax advisor.

## FAQ

### [19] Positions

#### Category

#### Question

What accounts are displayed on Open Positions?

#### Answer

open positions displays personal investing and workplace savings accounts associated with your social security number (ssn). charitable gift accounts that you can access through alligiance.com will not appear on the open positions tab. you may adjust what is shown by selecting a specific account using the account selector on the left side of the screen.

## FAQ

Category	[51] Alligiance Visa Gold Check Card
Question	What accounts are eligible for a Alligiance Visa Gold Check Card?
Answer	the alligiance visagold check card is available on nonretirement brokerage accounts and the alligiance cash management account with individual, joint tenant, and trust registrations. retirement accounts, corporate accounts and accounts with foreign or military addresses are not eligible. to add a card to accounts with trust registrations, please use the atm/debit card application (pdf).

## FAQ

### [53] Checkwriting

Category

What accounts are eligible for checkwriting?

Question

checkwriting is available on nonretirement brokerage and cash management accounts with individual, joint tenant, business and trust registrations, custodial accounts, health savings accounts, mutual fund accounts, and traditional retirement accounts. note: you must be at least 59 ½ years old to add checkwriting to a retirement account.

Answer

## FAQ

### [57] Earning and Redeeming Points

Category	
Question	What Alligiance accounts are eligible for a deposit?
Answer	eligible accounts include most nonretirement registrations as well as traditional ira, roth ira, rollover ira, sep ira, and alligiance-managed 529 college savings plan accounts. the ability to contribute to an ira or 529 college savings plan account is subject to irs rules and specific program policies, including those on eligibility and annual and maximum contribution limits. the list of eligible registration types may change without notice at alligiance's sole discretion. for more information about whether a particular registration is eligible, please call 1-800-alligiance (1-800-555-1212).

## FAQ

### [12] Account Security

Category

What are Extended Validation Certificates?

Question

alligiance uses extended validation (ev) certificates as an additional security measure. ev certificates are issued to websites only after rigorous validation of their identity. web browsers reflect this higher level of identity assurance with prominent and distinct trust indicators, such as the green address bar in internet explorer and mozilla firefox, and advanced green indicators in the latest versions of opera and google chrome.

Answer

## FAQ

[31] Stocks

Category

Question

What are individual stock price bands (Limit Up-Limit Down)?

Answer

in order to address extraordinary market volatility in individual securities, the securities markets have also implemented a limit up-limit down mechanism that will prevent trades in certain stocks from occurring outside of specified price bands. trades for individual exchange-listed or national market system (nms)stocks will be prohibited from occurring at a set percentage higher or lower than the average security price in the preceding five minutes during certain market hours. the following has been effective since december 8, 2013:securities includedtrading hoursaverage security priceprice band percentageprice band percentage during market open/close\*all nms stocks, excluding rights and warrants (tier 2)9:30 a.m. et –4:00 p.m. etmore than \$3.0010%\*\*20%\$0.75 and up to and including \$3.0020%40%less than \$0.75lesser of \$0.15 or 75%\$0.30 or 150% (upper band only)\* price band percentages will generally be doubled at the market open (9:30 a.m. et –9:45 a.m. et) and at the market close (3:35 p.m. et –4:00 p.m. et) to accommodate more typical trading patterns during those time periods.\*\* tier 1 securities (stocks in the s&p 500 index, russell 1000 index and certain etps) priced over \$3.00 utilize a 5% price band. alligiance routes your stock orders to various market centers/exchanges, which may differ in the way they will be handling orders during periods of time when a limit up-limit down halt is in effect. alligiance will attempt to communicate the status of any open trades via the orders page of your portfolio. however, due to market/security volatility, the status of your order may be delayed.options order handlingoptions trading is not subject to the limit up-limit down price bands. however, options market centers/exchanges have modified their trading rules to accommodate the impact of limit up-limit down on underlying securities. in certain circumstances, options market centers/exchanges will halt trading in related options in conjunction with stock exchanges when a stock has been halted in response to limit up-limit down procedures. during limit up-limit down conditions, options exchanges may accept or reject option market orders entered during the halt depending on the trading state of the underlying security.

## FAQ

[31] Stocks

Category

Question

What are market-wide circuit breakers?

Answer

the securities markets have circuit breakers that will halt trading in all securities for a period of time in the event of a severe market decline. in the event of a decrease in the s&p 500 index at pre-defined circuit breaker levels, securities will be temporarily halted at each circuit breaker level once per day.circuit breaker levels&p 500 index decline  
percentage market impact 17% 15 minute trading halt\* 213% 15 minute trading halt\* 320% trading halted for all securities until the next trading day\* please note, level 1 and 2 circuit breakers do not halt trading after 3:25 pm et.alliance routes your stock orders to various market centers/exchanges, which may differ in the way they will be handling orders during periods of time when a market-wide circuit breaker is in effect. alliance will continue to communicate the status of any open trades via the orders page of your portfolio. however, due to market/security volatility, the status of your order may be delayed.

## FAQ

[62] General

Category

Question

What are minimum required distributions (MRDs)?

Answer

minimum required distributions, or mrds, are mandatory, minimum yearly withdrawals that generally must be taken starting in the year you turn 70½. while there is a minimum amount you are required to withdraw in order to avoid severe penalties, you can always take more than the mrd amount.you generally have to take mrds from any retirement account in which you contributed tax-deferred assets or had tax-deferred earnings. these accounts include:traditional irasrollover irassimple irassep irasmost keogh accountsmost 401(k) and 403(b) plansinherited iras have special rules for mrds and the required distributions are time-sensitive, usually beginning in the year after the year of death of the original owner. if you have inherited an ira, see mrd rules for inherited iras or call an inheritance specialist at 800-544-0003.our retirement distribution center can help you calculate and manage your mrds. get estimated mrds for your alligiance iras (traditional iras, sep iras, simple iras, rollover iras, and all small-business retirement plans) as well as tips on making the most of your withdrawals. our system also keeps track of all withdrawals and allows you to set up automated distributions. learn more about our retirement distribution center.

## FAQ

Category	[42] Cash Account Trading And Free Ride Restrictions
Question	What are possible cash account violations?
Answer	a good faith violation occurs when a security purchased in a customer's cash account is sold before being paid for with the settled funds in the account. this is referred to as a "good faith violation" because while trade activity gives the appearance that sales proceeds will be used to cover purchases (where sufficient settled cash to cover these purchases is not already in the account), the fact is the position has been liquidated before it was ever paid for with settled funds, and a good faith effort to deposit additional cash into the account will not happen.good faith violation example 1:cash available to trade = \$0.00on monday morning, a customer sells xyz stock netting \$10,000 in cash account proceeds.on monday afternoon, the customer buys abc stock for \$10,000.if the customer sells abc stock prior to thursday (the settlement date of the xyz sale), the transaction would be deemed to be a good faith violation because abc stock was sold before the account had sufficient funds to fully pay for the purchase.good faith violation example 2:cash available to trade = \$10,000, all of which is settledon monday morning, the customer purchases \$10,000 of xyz stock.on monday mid-day, the customer sells the xyz stock for \$10,500.at this point, no good faith violation has occurred because the customer had sufficient funds (i.e. settled cash) for the purchase of xyz stock at the time the purchase was made.near market close, the customer purchases \$10,500 of abc stock.a good faith violation will occur if the customer sells the abc stock prior to thursday when monday's sale of xyz stock settles and the proceeds of that sale are available to fully pay for the purchase of abc stock.good faith violation example 3:cash available to trade = \$15,000, of which \$5,000 is from an unsettled sell order from friday that is due to settle on wednesday.on monday morning, the customer purchases \$15,000 of abc stock.the purchase is not considered fully paid for because the \$5,000 in proceeds from the sale of stock from the previous friday will not settle until wednesday.a good faith violation will occur if the customer sells the abc stock prior to wednesday.a cash liquidation violation occurs when a customer purchases securities and the cost of those securities is covered after the purchase date by the sale of other fully paid securities in the cash account.cash liquidation violation example 1:cash available to trade = \$0.00on monday, the customer purchases \$10,000 of abc stock.on tuesday, the customer sells xyz stock, which had been purchased the previous month, for \$12,500 in proceeds (due to settle on friday).a cash liquidation violation has occurred because the customer purchased abc stock by selling other securities after the purchase. when the abc transaction settles on thursday, the customer's cash account will not have the sufficient settled cash to fund the purchase because the sale of the xyz stock will not settle until friday.a free riding violation occurs when a customer purchases securities and then pays for the cost of those securities by selling the very same securities.free riding example 1:cash available to trade = \$0.00on monday morning, the customer places an order

## FAQ

### [36] Basket Trading

Category

Question

What are the advantages of basket trading?

Answer

personalized investment criteria – create baskets of stocks that fit your criteria or investment needs. for example, create baskets by sector, investment style, market capitalization, life event, your goals, etc. automated allocation – the automated allocation of basket trading allows you to quickly assign an equal dollar amount or number of shares to each security you want to purchase. use this feature to quickly distribute your investment across multiple securities. integrated performance tracking – because you can track the performance of basket trades as a group, baskets are useful if you want to invest in a number of securities from one sector or industry and then track the performance in your portfolio. save and review – you can save your baskets when you create them and return to them later to place your trades or make additional modifications. place multiple trades at once – buy or make multiple updates to your positions within your basket with just one order. total control – buy and sell securities from your basket at your discretion. control the timing and tax implications of your basket transactions. specific tax lots – assign specific share tax lots to your sales online—after submitting your order.

## FAQ

### [38] Requirements

Category	
Question	What are the covered and uncovered option requirements?
Answer	covered options margin requirements alligiance sets its own margin guidelines to better reflect its view of the risks of options trading.orderoptions levelmargin requirementbuy calls to openbuy puts to openlevel 2the initial debit, in cash or available to borrow. no margin agreement required.buy calls to closebuy puts to closen/at the initial debit, in cash or available to borrow. the position must be short in the account. check for possible assignment.note: closing a short options position may release additional funds that can be applied to the purchase requirement.sell calls to openequities: level 4indexes: level 5covered: level 1uncovered: see below.covered: no margin requirement. the underlying stock must be long in the account.sell puts to openequities: level 4indexes: level 5cash covered: level 2uncovered: see below.covered: no margin requirement except for the short stock. the underlying stock must be short in the account.3sell calls to closesell puts to closen/ano margin requirement. positions must be long in the account.uncovered options margin requirementslooking to place uncovered options trades? then you must have margin and be approved for the appropriate options level:level 4 for equitylevel 5 for indexto short naked options you must maintain a minimum equity balance of \$20,000 for equity options and \$50,000 for index options in your account.equity calls: the higher of the following requirements:25% of the underlying stock value, minus the out-of-the-money amount, plus the premium15% of the underlying stock value, plus the premiumequity puts: the higher of the following requirements:25% of the underlying stock value, minus the out-of-the-money amount, plus the premium15% of the strike price, plus the premiumindex calls: the higher of the following requirements:broad-based:20% of the underlying value, minus the out-of-the-money amount, plus the premium15% of the underlying value, plus the premiumnarrow-based:25% of the underlying value, minus the out-of-the-money amount, plus the premium15% of the strike price, plus the premiumoptions spread requirementsnonretirement accounts require the following account agreements and equity requirements before placing any spreads:margin agreement on filelevel 3 options agreement for equity and index spreadsminimum equity balance of \$10,000 for equity and index spreadsthe margin requirement for debit spreads in a nonretirement account is the initial debit paid to execute the trade. the margin requirement for credit spreads in nonretirement accounts is the lower of the difference in strike prices or the short option's requirement as an uncovered position.retirement accounts require the following account agreements and equity requirements before placing any spreads:level 2 options agreementoption spreads in retirement accounts agreement on filea minimum equity balance of \$10,000 while holding any spread positionsthe margin requirement for debit spreads in a retirement account is the initial debit paid to execute the trade, plus a cash spread reserve of \$2,000. the margin requirement for a

## FAQ

### [65] Yearly MRD

Category

What are the deadlines for taking MRDs?

Question

you may withdraw your annual mrd in one distribution or make withdrawals periodically throughout the year, but the total annual minimum amount must be withdrawn by the deadline of december 31 (except for your first mrd, as explained above in "when should i take my first mrd?").our retirement distribution center can help you keep track of how much you've withdrawn so you're never behind. you can also set up automatic withdrawals on a monthly, annual, or customized basis. learn more about our retirement distribution center.

Answer

## FAQ

Category	[40] Limited Margin for IRAs
Question	What are the eligibility requirements for limited margin?
Answer	you must enroll in limited margin online.a total account value of \$25,000 or greater is required.iras with an fdic core are ineligible. please contact a representative for ways to change your core account.iras with a day trade restriction are ineligible. see trading restrictions for more information.your ira investment objective must be most aggressive. you can update your investment objective in your financial profile.

## FAQ

### [36] Basket Trading

Category

Question

Answer

What are the fees, minimums and commissions when trading in a basket?

there are no additional fees for basket trading. there is a \$2,000 minimum to purchase a basket, but the value of the basket does not need to be maintained at \$2,000 (e.g., if the value of the stocks falls) and there is no minimum for subsequent orders. commissions will be charged according to the commission schedule applicable to the account. each purchase or sale of a security position in a basket is treated as an individual transaction and will be subject to separate transaction commissions.

## FAQ

[29] General

Category

Question

What are the investment options for my core position?

Answer

non-retirement accounts all alliance government money market fund (spaxx), a taxable money market mutual fund investing in u.s. government agency and treasury debt, and related repurchase/reverse repurchase agreements.<sup>1,2</sup> intended for investors seeking as high a level of current income as is consistent with the preservation of capital and liquidity.<sup>3</sup> all alliance treasury fund (fzfx), a taxable money market mutual fund investing in u.s. treasury securities and related repurchase agreements. intended for investors seeking as high a level of current income as is consistent with the preservation of capital and liquidity.<sup>1,3,4</sup> retirement accounts for certain newly established alliance iras (including traditional, rollover, and sep iras), alliance roth iras, and alliance simple iras, your core position will be the fdic-insured deposit sweep program, subject to its availability. if the fdic-insured deposit sweep program is no longer available or if you'd prefer a different core position, you can select the alliance government money market fund (spaxx)<sup>1,2,3</sup> or all alliance treasury fund (fzfx)<sup>1,3,4</sup> during the account opening process. for more information, please refer to the fdic-insured deposit sweep program disclosures (pdf). see the current interest rates available through the fdic-insured deposit sweep program. after your account has been established, you can change your core position to any other core position alliance might make available for this purpose. although you can have only one core position, you can still invest in other money market funds. if you would like to change your core position after your account has been established, you can do so online or by calling a alliance representative at 800-555-1212 free. learn more about money market mutual funds. 1. you could lose money by investing in a money market fund. although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. an investment in the fund is not insured or guaranteed by the federal deposit insurance corporation or any other government agency. alliance investments and its affiliates, the fund's sponsor, have no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time. 2. normally at least 99.5% of the fund's total assets are invested in cash, u.s. government securities and/or repurchase agreements that are collateralized fully (i.e., collateralized by cash or government securities). certain issuers of u.s. government securities are sponsored or chartered by congress, but their securities are neither issued nor guaranteed by the u.s. treasury. potentially entering into reverse repurchase agreements. investing in compliance with industry standard regulatory requirements for money market funds for the quality, maturity, and diversification of investments. 3. additional options might be available by calling your representative. 4. normally at least 99.5% of the fund's total assets are invested in cash, u.s. treasury securities and/or repurchase agreements for those securities.

## FAQ

[31] Stocks

Category

Question

What are the order settlement dates?

Answer

the settlement date is the day on which payment for securities bought or certificates for securities sold must be in your account. settlement dates vary from investment to investment; please see the table below for details.when you buy a security, payment must reach alligiance by the settlement date.when you sell a security, alligiance will credit your account for the sale on the settlement date.for options and other securities settling in one day, you must have sufficient cash or margin equity in your account when your order is placed.settlement times by security type

## FAQ

[65] Yearly MRD

Category

What are the penalties if I miss a deadline?

Question

the penalty for taking less than your mrd can be severe. if you withdraw less than the minimum required amount, the irs may assess a penalty equal to 50% of the amount of the mrd not taken. if you missed taking mrds, consider discussing your options with your tax advisor. you may be able to file for an exemption from the penalty by filing an irs form 5329. consult your tax advisor.

Answer

## FAQ

[60] Roth IRAs

Category

What are the potential tax implications of converting?

Question

you'll owe taxes on the previously untaxed amount of your ira that's converted. but, unlike traditional ira withdrawals before age 59½, there's no penalty involved. there are a number of factors to consider to help you decide how much to convert. consider these questions: do you have the money set aside in a nonretirement account to pay the tax? how much can you convert without moving into a higher tax bracket? it's generally considered a good idea to use cash from a nonretirement savings or brokerage account to pay the taxes, instead of using the proceeds from the conversion. using funds from the retirement account you are converting will reduce the amount of money you will have in your roth ira. doing so could generate even more tax liability and reduce the additional advantage of potential tax-free growth on the full amount of the conversion. if you are under 59½, using funds from the retirement account you are converting may result in an additional 10% tax penalty that may significantly reduce the potential benefit from the conversion.

Answer

## FAQ

### [38] Requirements

#### Category

#### Question

What are the requirements for equities?

#### Answer

maintenance requirements are calculated using rules-based requirements in which the rbr add-ons are added to the base requirements. a majority of securities have base requirements of:30% (long side)35% (short side) there may be instances where securities have higher base requirements. some examples are distressed sectors, distressed issuers, and levered etfs.issuer (position) concentrationthe market value of a position as a percent of the account's gross market value (position market value/portfolio gross market value)long positionslevel of concentrationadd-on0%–10%0%10.01%–20%5%20.01%–40%10%40.01%–50%15%50.01%–75%20%75.01%–100%30%short positionslevel of concentrationadd-on0%–10%0%10.01%–20%10%20.01%–40%15%40.01%–50%20%50.01%–75%30%75.01%–100%35%liquiditythe quantity of a position as a percent of the security's 20-day average trading volume (position quantity/security's 20-day average volume)long sidedays to liquidateadd-on0–10%1.01–210%2.01–320%3.01–530%above 550%short side days to liquidateadd-on0–10%1.01–210%2.01–320%3.01–530%above 550%ownership concentration the quantity of a position as a percent of the number of shares outstanding (position quantity/shares outstanding) ownershipadd-on0%–1%0%1.01%–3%10%3.01%–5%25%5.01%–100%100%industry concentrationthe net market value of position(s) in the global industry classification standard (gics) as a percent of the account's gross market value (net market value in each gics sub sector/gross market value)level of concentration (within same industry)add-on0%–30%0%30.01%–70%5%70.01%–100%10% note: the industry add-on should only trigger for an account that has no positions greater than 40% of total market value.

## FAQ

### [38] Requirements

#### Category

#### Question

What are the requirements for fixed income?

#### Answer

securityinitial requirementmaintenance requirementconvertible corporates50% of market valuegreater of 30% of market value or 10% of principal (not to exceed 100% of market value) and subject to rbr add-on requirementsnonconvertible corporatesgreater of 30% of market value or 10% of principal (not to exceed 100% of market value)greater of 25% of market value or 10% of principal (not to exceed 100% of market value) and subject to rbr add-on requirementsu.s. agency debtgreater of 10% of market value or 6% of principal (not to exceed 100% of market value)15% regardless of maturitymunicipalsgreater of 25% of market value or 15% of principal (not to exceed 100% of market value)greater of 20% of market value or 10% of principal (not to exceed 100% of market value) and subject to rbr add-on requirementstreasury bills notes, bonds, and zerosgreater of 10% of market value or 6% of principal (not to exceed 100% of market value)determined by time to maturitycats and tigrsgreater of 25% of market value or 10% of principal (not to exceed 100% of market value)market value or 10% of principal (not to exceed 100% of market value) and subject to rbr add-on requirementspreferred stockaligned with its equivalent corporate debtaligned with its equivalent corporate debt and subject to rbr add-on requirementsunit investment trustssame as regional equitiessame as regional equitiesother fixed incomegreater of 10% of market value or 6% of principal (not to exceed 100% of market value)greater of 10% of market value or 6% of principal (not to exceed 100% of market value)corporate bondsindustry concentration add-onthe aggregate industry net market value of position(s) as a percent of the account's gross market value (aggregate industry net market value/gross market value)level of concentrationadd-on0%–25%0%25.01%–50%10%50.01%–75%20%75.01%–100%30%concentration add-onthe aggregate issuer net market value as a percent of the account's gross market value (aggregate issuer net market value/gross market value)note: concentration add-ons are applied at the issuer level.level of concentrationadd-on0%–15%0%15.01%–25%10%25.01%–50%15%50.01%–75%20%75.01%–100%30%ownership add-onthe quantity of a position as a percent of the number of shares outstanding (position quantity/issue shares outstanding)note: ownership add-ons are applied at the issuer level.ownershipadd-on0%–5%0%5.01%–10%10%10.01%–20%20%20.01%–50%50%50.01%–100%100%u.s. agency debtconcentration add-onthe aggregate issuer market value as a percent of the account's gross market value (aggregate issuer market value/gross market value)note: concentration add-ons are applied at the issuer level.level of concentrationadd-on0%–50%0%50.01%–75%5%75.01%–100%10%municipalsconcentration add-onthe market value of a position as a percent of the account's gross market value (position market value/gross market value)level of concentrationadd-

## FAQ

[38] Requirements

Category

What are the requirements for mutual funds?

Question

security price per share/maintenance requirement  
mutual funds \$3 and under: 100% of market value  
over \$3 and under \$10: \$3 per share  
\$10 and over: 30% of market value  
exception: select money market and spartan money market are 30%.

Answer

## FAQ

### [38] Requirements

Category	
Question	What are the requirements for opening a portfolio margin account?
Answer	<p>to be approved for portfolio margin, your account must have a total account value of at least \$150,000. this is the minimum equity balance that is required on an ongoing basis. additionally, your account should be significantly diversified. if your account is heavily invested in a small number of securities or sectors, it may not qualify for portfolio margin. note that there are additional application criteria. for instance, while day-trading isn't prohibited in a portfolio margin account, it cannot be the primary investment strategy. in addition, accounts that make frequent withdrawals or large withdrawals relative to the overall account value, may not qualify for portfolio margin. these withdrawals include transfers to other accounts, check writing, and other cash management activities.</p>

## FAQ

### [52] Alligiance BillPay

Category	
Question	What are the requirements to establish Alligiance BillPay?
Answer	to establish alligiance billpay, you must have a alligiance non-retirement brokerage account with an individual, joint, estate, or trust registration.note: portfolio advisory services accounts are not eligible.

## FAQ

### [37] How Margin Works

Category

What are the risks associated with margin?

Question

margin investing carries greater risks and may not be appropriate for every investor. before you use margin, carefully review your investment objectives, financial resources, and risk tolerance to determine whether margin borrowing is appropriate for you.leverage riskleverage works as dramatically when stock prices fall as when they rise. for example, let's say you use \$5,000 in cash and borrow \$5,000 on margin to purchase a total of \$10,000 in stock. suppose the market value of the stock you've purchased for \$10,000 drops to \$9,000. your equity would fall to \$4,000, which is the market value minus the loan balance of \$5,000. in this instance, you could suffer a loss of 20% due to a 10% decrease in market value.1maintenance call riskif the securities you hold fall below the minimum maintenance requirement, your account may incur a margin call. margin calls are due immediately. it's smart to leave a cash cushion in your account to help reduce the likelihood of a margin call.sometimes you may face higher maintenance minimums, especially when the securities you're holding carry additional risks, such as concentration risk.

Answer

## FAQ

[34] General

Category

Question

What are the risks of trading in volatile markets?

Answer

Volatile markets can present higher trading risks, especially when you are using electronic services to access information or place orders. Consider placing limit orders instead of market orders. In certain market conditions, or with certain types of securities offerings (such as IPOs and financial stocks), price changes may be significant and rapid during regular or after-hours trading. In these cases, placing a market order could result in a transaction that exceeds your available funds, meaning that AlliGiance would have the right to sell other assets in your account to cover any outstanding debt. This is a particular risk in accounts that you cannot easily add money to, such as retirement accounts. Be aware that quotes, order executions, and execution reports could be delayed. During periods of heavy trading or volatility, quotes that are provided as "real time" may be stale—even if they appear not to be—and you may not receive every quote update. Security prices can change dramatically during such delays. When canceling an order, be sure your original order is actually canceled (verified canceled order status) before entering a replacement order. Don't rely on a receipt for your cancellation order; that order may have arrived too late for us to act on. Cancellation requests are handled on a best-efforts basis. Use other ways to access AlliGiance during peak volume times. System availability and response time may be subject to market conditions. If you are having problems reaching us one way, try another. There are several ways to contact AlliGiance. The chances of encountering these risks are higher for individuals using day trading strategies. In part for this reason, AlliGiance does not promote day trading strategies. For more information on trading risks and how to manage them, contact AlliGiance.

## FAQ

Category	[42] Cash Account Trading And Free Ride Restrictions
Question	What are the rules surrounding cash account trade settlements?
Answer	rules for payment of securities transactions executed in accounts are established under federal reserve board regulation t. under these guidelines, purchases in cash accounts can be accepted under the following conditions: if there are sufficient funds in the account to fully pay for the purchase at the time the trade is executed or the customer makes a good faith agreement to promptly make full payment for the purchase on or before the settlement date and before selling the security.settlement date may vary by security type and conditions of the trade but is generally three business days for equities and one business day for options and most mutual funds. fixed income security settlement will vary based on security type and new issue versus secondary market trading.it is important to note that the definition of sufficient funds in a cash account does not include cash account proceeds from the sale of a security that has not settled. it also does not include non-core account money market positions.

## FAQ

Category	[17] Quicken and QuickBooks
Question	What are the system requirements for using the account download service?
Answer	to use the allegiance.com account download service, your computer must meet the hardware, memory, operating system, browser, and access requirements provided by quicken and quickbooks. usually this information is available on the product packaging or in the software's read me file.

## FAQ

### [38] Requirements

#### Category

#### Question

What are the types of margin requirements?

#### Answer

margin requirements are intended to help protect securities firms and their customers from some of the risks associated with leveraging investments by requiring customers to either meet or maintain certain levels of equity in their account. there are two primary types of margin requirements: initial and maintenance. initial/req t requirements an initial margin requirement is the amount of funds required to satisfy a purchase or short sale of a security in a margin account. the initial margin requirement is currently 50% of the purchase price for most securities, and it is known as the req t or the fed requirement, which is set by the federal reserve board. in addition, alligiance requires customers to have a minimum account equity of \$2,000 when placing orders on margin. maintenance requirements ongoing margin requirements after the purchase is complete are known as maintenance requirements, which require that you maintain a certain level of equity in your margin account. maintenance requirements are set by the nyse, finra, and/or the brokerage firm. at alligiance, house maintenance requirements are systematically applied based on the composition of an account. these are called rules-based requirements (rbr). rbr applies changes to requirements based on the changes in the positions held in an account on a daily basis. in this way, the aggregate requirement truly reflects the risk in an account based on the current structure of the portfolio. alligiance, as well as other broker dealers, has the right to modify the maintenance requirements on specific securities and individual customer accounts. rbr is applied to accounts with a margin debit balance greater than \$10,000 or any short position in a margin or short account. accounts that do not meet these criteria will receive base requirements. rbr is applied to stocks, corporate bonds, municipal bonds, treasuries, and preferred stock. options requirements are not impacted by rbr. rbr examines individual accounts and calculates requirements based on portfolio attributions (add-on percentages), which are added to the existing base requirements. rbr requirements are additive, i.e., any one security could qualify for more than just one type of add-on with a maximum requirement of 100%. the account level add-ons are: issuer (position) concentration: concentration of a position held versus the account's gross market value. liquidity: concentration based on the trading volume of a security. ownership concentration: concentration based on all the securities held of a common issuer. industry concentration: concentration based on all the securities held in a common industry. alligiance provides the margin maintenance requirement for all securities held in your account. alligiance also provides the ability for you to enter symbols to retrieve the maintenance requirement for securities not held in your account, as well as evaluate the impact of hypothetical trades on your account balances using our margin calculator. note: all margin maintenance requirements displayed using the "margin requirement" tool are specific to the margin account through which you

## FAQ

Category	[20] Balances
Question	What balance information is displayed for non-brokerage accounts?
Answer	mutual fund accountsthe balances page displays the market value and available balance for the positions you hold as of the date and time displayed. the available balance is an intraday balance, updated periodically during the day.annuity accountsthe balances page for tax-deferred annuities, or the income value page for income and payout annuities, displays the current value of all investment options held under the annuity as of the date displayed. for payout or income annuities, this value includes the income if a payment had been made on the date shown. however, the actual amount of your next income payment depends on the performance of your investment portfolios between now and the date of your next income payment.college savings plan accounts

## FAQ

[11] Technical Support

Category

What browsers work best with Alligiance.com?

Question

alligiance's website is best viewed, and is most secure, using the latest versions of these browsers. get free upgrades here:microsoft internet explorer (windows 7 & 8 operating systems only)google chrome mozilla firefox apple safari (mac operating systems only)note: our latest site features will not work with older, unsupported browser versions, specifically internet explorer 8, safari 4 and 5, and netscape. internet explorer 9 and 10 may provide a less than optimal experience. the use of unsupported browsers may also lead to vulnerability because of viruses, spyware, malware, and other security issues.safari no longer supports upgrades for windows operating systems. if you are using a windows operating system, please use one of the supported browsers above, other than apple safari, for the best experience.how to upgrade apple safariif you're using an older version of safari on a mac, you'll need to first check your apple operating system:from the apple menu, choose "about this mac."determine if your os x is yosemite, mavericks, mountain lion, or lion.3. if your os x type is not clearly labeled, use your version number (located below the letters "os x") to determine your os x type using the chart apple support (finding the os x version and build information on your mac).if you have os x yosemite, os x mavericks, os x mountain lion or lion, you should be able to upgrade your safari browser through the apple app store.if you have a previous os x version (os x snow leopard and earlier) and are unable to upgrade your browser, an alternate non-safari browser may be required, such as chrome or firefox. if these alternate browsers are not accessible, you may need to upgrade your mac operating system.how to upgrade microsoft internet explorer (windows xp)if you are using microsoft windows vista or xp, you will need to upgrade your operating system to get the latest version of internet explorer. refer to the following options below to learn more:upgrade to a newer operating system – microsoft has resources to help customers in the operating system upgrade process. you can access the free upgrade advisor to find out if your computer can run a newer windows operating system.purchase a new computer – buying a new computer and transferring over data can be difficult. microsoft offers free access to laplink pcmove express, which moves files, photos, user settings, and user profiles from your old computer directly to your new windows computer to assist in the conversion process.if you prefer not to upgrade your operating system, you can always use the latest version of one of the following non-internet explorer browsers. get free upgrades here:google chrome mozilla firefox

Answer

## FAQ

[60] Roth IRAs

Category

What can I convert or roll over to a Roth IRA?

Question

you may be able to convert the following account types to a roth ira:  
traditional ira  
rollover ira  
sep ira  
simple ira  
sars  
iraold 401(k)  
old 403(b)  
old governmental 457(b)

Answer

## FAQ

[19] Positions

Category

Question

What cost basis methods are approved by the IRS?

Answer

the irs generally identifies two methods for calculating cost basis—the cost basis method and the average basis method. the average basis method is strictly for mutual funds and equities held in certain dividend reinvestment plans. cost basis method – there are many variations of this method but the fundamental principle is the same: investors must identify the cost of the actual shares sold. this is important because investors may have a portfolio that contains shares purchased at different times or prices. you need to know the purchase price of the shares you sell. below are two applications of this method. view a list of applications of the cost basis method. you can use any of these variations to establish standing disposal instructions for subsequent sales from your account. average basis method – the average basis method determines basis by calculating an average cost per share for all purchased shares. because of the new irs cost basis reporting regulations, we must separately calculate the average cost of shares you acquired before january 1, 2012 and shares you acquired after that date. the irs regulations permit this method only when calculating the basis for mutual funds and equities held in certain dividend reinvestment plans. see irs publication 550, investment income and expenses (pdf), and the instructions for form 8949 (pdf). average basis is alligiance's default cost basis calculation method for mutual fund sales, redemptions, and exchanges.

## FAQ

[51] Alligiance Visa Gold Check Card

Category

What do I do if my card is blocked?

Question

please call check card services using the number located on the back of your card, or 800-323-5353, and a representative will assist you. representatives are available 24 hours a day, 7 days a week including holidays.

Answer

## FAQ

### [59] Rollovers

Category	
Question	What do I need to do to roll over my retirement plan assets to a Alligiance IRA?
Answer	a rollover takes three steps:open the appropriate ira.*move your money to alligiance—to do this, you will need to initiate a rollover from your former employer's plan.choose your investments in the rollover ira.call 800-555-1212 and a rollover specialist will help you every step of the way. they can answer your questions, plus help you initiate the distribution and complete any paperwork that may be required.*note that if you have an existing ira at alligiance, you can roll your assets into that account (see the next question).

## FAQ

### [20] Balances

Category	
Question	What do the Current and Change columns display?
Answer	<p>the current and change columns show account balance activity for your accounts.currentrepresents the most current information for that balance field. some fields display real-time values, while others are updated intraday or overnight. for additional balance update information, including update frequency, select the balance definitions links.changerepresents the difference between the current value and the previous day's closing value. if the value in the current column has moved in your favor compared to the previous day's value, the value in the change column will be displayed in green with a plus sign. if the value in the current column has moved against you compared to the previous day's value, the value in the change column will be displayed in red with a minus sign. if there is no change in a balance field that updates real-time or intraday, the value in the current column will be represented as \$0.00. two hyphens "--" in the change column indicate a balance that does not update intraday or real-time throughout the day.</p>

## FAQ

[29] General

Category

Question

What do the different account values mean?

Answer

balancedescriptionupdate frequencytotal account valuetotal account valuethe total market value of all positions in the account, including core, minus any outstanding debit balances and any amount required to cover short options positions that are in-the-moneyreal-timecash (core)account settlement position for trade activity and money movement. executed buy orders and cash withdrawals will reduce the core, and executed sell orders and cash deposits will increase the core.overnightcash credit/cash debita cash credit is an amount that will be credited (positive value) to the core at trade settlement. a cash debit is an amount that will be debited (negative value) to the core at trade settlement.intradayheld in cashthe total market value of all long cash account positions. this figure is reduced by the value of any in-the-money covered options and does not include cash in the core position.real-timeheld in optionsthe market value of all long and short options positions held in the accountreal-timecash available to tradecash available to tradethe amount available to purchase securities in a cash account without adding money to the account. executed buy orders will reduce this value (at the time the order is placed), and executed sell orders will increase this value (at the time the order executes).intradaycash (core)account settlement position for trade activity and money movement. executed buy orders and cash withdrawals will reduce the core, and executed sell orders and cash deposits will increase the core.overnightcash credit/cash debita cash credit is an amount that will be credited (positive value) to the core at trade settlement. a cash debit is an amount that will be debited (negative value) to the core at trade settlement.intradayuncollected depositrecent deposits that have not gone through the bank collection process and are unavailable for online trading. the normal check and electronic funds transfer (eft) collection period is 4 business days.overnightcommitted to open ordersthe dollar amount allocated to pending orders that have not yet been executed (e.g., buy orders). the amount you have committed to open orders decreases your cash available to trade.intradaysettled cashthe portion of your cash (core) balance that represents the amount of securities you can buy and sell in a cash account without creating a good faith violation. this amount includes proceeds from transactions settling today minus unsettled buy transactions, short equity proceeds settling today, and the intraday exercisable value of options positions. additionally, uncollected deposits may not be reflected in this balance until the deposit has gone through the bank collection process which is usually 4 business days.intradaycash available to withdrawcash available to withdrawamount collected and available for immediate withdrawal. this balance includes both core and other allegiance money market funds held in the account. this balance does not include deposits that have not cleared. sell orders are reflected in this balance on settlement date and buy orders are reflected on trade date.intradaycash

## FAQ

### [41] Managing Your Account

Category	
Question	What do the different margin account values mean?
Answer	<p>balancedescriptionupdate frequencytotal account valuetotal account valuethe total market value of all positions in the account, including core money market, minus any outstanding debit balances and any amount required to cover short option positions that are in-the-moneyreal-timeaccount equity percentagethe account equity, as a percentage of the total market value of positions in your account. the total market value is calculated by using the real-time absolute market value of all sellable security types in your account including cash, margin, and short positions, as well as options market value. it also includes options requirements and the exercisable value of cash covered puts while excluding your core account. the total account value is divided by the total market value to calculate your account equity percentage.real-timecash (core)account settlement position for trade activity and money movement. executed buy orders and cash withdrawals will reduce the core, and executed sell orders and cash deposits will increase the core.overnightcash credit/cash debita cash credit is an amount that will be credited to (positive value) the core at trade settlement. a cash debit is an amount that will be debited to (negative value) the core at trade settlement.intradaysecurities held in cashthe total market value of all long cash account positions. this figure is reduced by the value of any in-the-money covered options and does not include shares bought on margin, shares held short, or cash in the core money market.real-timemargin credit/debita margin credit indicates the amount due to you based on margin trade executions or an amount needed to meet margin requirements. on settlement date, this amount would be journaled to your core if there is surplus in the margin account. a margin debit indicates the amount you owe allegiance based on margin trade executions. if there is cash in your core, a journal would take place on settlement date to reduce this debit balance. if there was not enough cash in the core, you would start paying margin interest on this value at settlement.intradaysecurities held in marginthe total market value of all long margin account positions. this figure is reduced by the value of any in-the-money covered options and does not include shares held as cash positions, shares held short, or cash in the core money market.real-timeheld in optionsthe market value of all long and short options positions held in the account.real-timeshort credit/short debita short credit is the amount of money held aside to close short positions in an account. this value is compared against the market value of securities held short, and is marked to market weekly. if the market value of the securities held short increases (moves against you), it will cost more to close short positions, and money will be journaled (transferred) from margin and increase the short credit balance. if the market value of securities held short decreases (moves in your favor), it will cost less to close short positions, and money will be journaled (transferred) out of the short credit to margin. when a short position was covered and there were</p>

## FAQ

### [58] Benefits and Rules

Category

Question

What does a Alligiance IRA have to offer?

Answer

we make investing easier by offering guidance at more than 180 investor centers, by phone at 800-555-1212 or online at alligiance.com. we also offer a broad range of investment choices and easy access to sophisticated online tools—like our fund evaluatorsm.

## FAQ

### [33] Order Execution

Category

What does Alligiance do to ensure the best execution price on my orders?

Question

Alligiance works to ensure that orders receive the best possible execution price by routing orders to a number of competing market centers. This is done by supervising order-flow routing activities, monitoring execution quality, and taking corrective action when venues aren't able to meet our quality standards. To learn more, see our commitment to execution quality.

Answer

## FAQ

### [22] Activity Orders

Category

Question

What does it mean to cancel and replace an order?

Answer

when you attempt to cancel and replace, or change, an order, you attempt to cancel the order and replace it with another order. the replacement order can be a market, limit, stop loss, or stop limit order. if the replacement order is a stop limit order, you must specify both the stop price and the limit price on the new order, which can be the same or different amounts. for orders placed during the extended-hours session, you can only change the quantity and amount fields while the only time-in-force permitted for these orders is day. attempts to cancel and replace orders are performed on a best efforts basis. there is no guarantee that an open order can be canceled and replaced, in whole or in part. note: market, limit, stop loss, and stop limit orders cannot be replaced with a trailing stop order. also, trailing stop orders can only be replaced with another trailing stop order and cannot be replaced with a market, limit, stop loss, or stop limit order.

## FAQ

### [19] Positions

Category

What does Open Positions show for tax-deferred annuities?

Question

open positions includes the number of units, value per unit, and total value for investment options held in a tax-deferred annuity. you can select an investment option name to display the daily unit value. you can also access an online questionnaire and worksheet to identify an asset allocation target strategy that matches your investment needs.note: if the assets are in the allegiance fixed income or guaranteed account, the investment option values will display as n/a.

Answer

## FAQ

### [22] Activity Orders

Category

What happens if I fail to cancel an order?

Question

alligiance cannot be responsible for any executed orders that you fail to cancel. a transaction resulting from a failure to cancel an order will be applied to your account, and you will be responsible.

Answer

## FAQ

Category	[90] Handling Account Transactions
Question	What happens to the income my account generates?
Answer	dividend income paid out by the securities in your account will be reinvested back into the portfolio in accordance with investment insights of the alligiance equity-income strategy portfolio management team.

## FAQ

[20] Balances

Category

Question What history information can I view for annuity accounts?

Question

Answer transaction history for annuity accounts is available in 90-day segments, up to two years prior to today's date. for transactions that occurred more than two years ago, see your account statements.

Answer

## FAQ

### [21] Activity History

Category

Question

Answer

What history information can I view for brokerage, mutual fund, and college savings plan accounts? you can view the last 10, 30, 60, or 90 days of transaction history for brokerage, mutual fund, and college savings plan accounts. you can also view up to two years of an account's transaction history in 90-day segments. intraday account history displays in bold italics. for account history prior to the last five years, please refer to your account statements.

## FAQ

### [20] Balances

Category	
Question	What history information can I view for employee stock purchase plans?
Answer	you can view a history of transactions for an employee stock purchase plan (espp) in which you have enrolled. transactions are grouped by offering periods. information includes the record of your plan elections and changes to your payroll deduction percentage.

## FAQ

### [36] Basket Trading

Category

Question

What if an order in my basket cannot be executed?

Answer

although all buy and sell orders through the basket trading product are market orders, there is the possibility that certain orders will not be executed. for example, if a security that you are trading as part of a basket had halted trading at the time of order entry and did not resume trading through market close, this security would not be part of your purchased basket.the weightings on remaining positions that were purchased will not adjust to account for the unpurchased position(s). for example: you have entered a share weighted order to purchase an 11-security basket at 100 shares for each position. if one of the securities did not execute, the 100 shares that were assigned to that position will not distribute across the 10 positions that did execute, making them 110 share orders. the 10 positions that did execute will remain 100 shares each.you can attempt to buy/sell the security that did not execute in the basket at another time. however, in all cases, unexecuted market orders will not carry over to the next trading session; they will need to be re-entered if you would like them to be part of a basket or to be removed from a basket.

## FAQ

Category	[57] Earning and Redeeming Points
Question	What if I already have a Alligiance Rewards Credit Card issued by FIA Card Services?
Answer	if you have a alligiance rewards credit card, you can continue to enjoy the features and benefits associated with that card. if you would like information about rates, fees, other costs and benefits, please call an fia card services representative at 877-811-7088.

## FAQ

[60] Roth IRAs

- |          |  |
|----------|--|
| Category |  |
| Question | What if I am over 70 and half and need to take a minimum required distribution (MRD)?  |
| Answer   | you cannot convert a minimum required distribution to a roth ira. converting to a roth ira will not satisfy your mrd. you will need to take your mrd before you convert. |

## FAQ

### [63] Calculating MRD

Category

Question

What if I made non-deductible contributions to my IRA?

Answer

regardless of whether or not you made non-deductible contributions, you must take the mrd. if you have made non-deductible, after-tax traditional ira contributions (or if your account includes any after-tax rollover amounts), you will not have to pay taxes on the portion of your distribution that represents after-tax contributions, provided you have filed irs form 8606 each year you made a non-deductible contribution. remember, you will owe taxes on any earnings on those contributions. check with your tax advisor on what portion of your account is from non-deductible contributions.

## FAQ

Category	[14] Username and Password
Question	What if I no longer want my username saved?
Answer	to remove a username from the saved list, clear the "remember me" check box when logging in. the username will not be saved on the computer you are using at the time. if you have saved your username on multiple computers, such as your home and work computers, the username must be removed separately from each computer.

## FAQ

[49] Allegiance

- |          |  |
|----------|--|
| Category |  |
| Question | What if my balance at an assigned bank exceeds the FDIC insurance coverage limits?   |
| Answer   | if you exceed the fdic coverage limits at a bank assigned to hold your deposits, contact us at 800-931-9987 to discuss opting out of a bank or updating the program bank list assigned to your account.remember, the fdic limit applies to all accounts you hold at a bank, so be sure that you consider balances in other accounts you have directly with the bank. |

## FAQ

[4] Mobile

Category

What if my check is not accepted?

Question

the following issues may prevent a check from being accepted once the photo is taken:  
error messageactionunable to  
read checkplease retake the photo. make sure there is a dark, contrasting background. if you receive this message again,  
please mail your check to:alliance investmentspo box 33002atlanta, ga 30084-0003missing endorsementplease make  
sure the check is endorsed and then try again.duplicate checkno action required. this check has already been submitted  
for deposit.focus of imagethe photo is too blurry. please retake the photo.micr confidencewe were unable to read the  
numbers at the bottom of the check. please retake the photo.two front imagesyou submitted two photos of the front of  
the check. please submit photos of both the front and the back.

Answer

## FAQ

### [63] Calculating MRD

Category

What if my spouse is more than 10 years younger?

Question

if your spouse is more than 10 years younger than you, and if he or she will be the sole primary beneficiary for the entire distribution year, you should use the joint life expectancy table (pdf) to calculate your mrd. this will result in a smaller mrd than with the uniform lifetime table. you can use the mrd calculator to do this calculation. if that spouse is listed on your account as the sole beneficiary with the correct date of birth on alligiance.com, then alligiance will use that information and your life expectancy factor from the joint life expectancy table. this information must be correct on alligiance.com before december 31 for it to be used in the annual recalculation process.

Answer

## FAQ

Category	[14] Username and Password
Question	What if my username and the username of another user share the same last three characters?
Answer	for security reasons, only the last three characters of a saved username are displayed. if saving usernames on the same computer, be sure that the last three characters are different, so that you can tell them apart easily.

## FAQ

[48] Full View

Category

What information can I access?

Question

full view currently offers access to over 12,000 leading websites, and the list is growing every day. at this time full view only supports information that is accessible via an online account or web page. to suggest a site that is not currently on full view, please contact allegiance.additionally, if you own an account which is not accessible via the web, you may add it as a custom account on full view in order to keep track of all your accounts on one page.

Answer

## FAQ

### [28] Transaction Lock

Category

Question

What information displays on the chart?

Answer

the transaction lock tm chart displays open orders and average position cost in the context of the historical prices of the security. any open orders on a security supported by transaction lock will show at the order's limit/stop point on the price slider for the selected symbol. if any orders are out of the current price range in view, an indicator will appear referencing off-screen items. closely priced orders will group together. for quick management of the order, hover over either of these indicators, or simply change the time frame of the chart to see a larger price range. the 52-week high and low points will also display as orange markers on the chart when applicable. finally, support levels will display as blue markers and resistance as green markers. hover over the arrows to display the price points. support and resistance data is provided by recogniza. \*recogniza and allegiance investments are not affiliated.</p>

## FAQ

### [28] Transaction Lock

Category

Question

Answer

What information is available on the Research tab?

use the research tab within the transaction locktm tool to view the equity summary score\*, earnings, and dividends for equities; and basic facts, top 5 holdings, and distributions for etfs. use the starmine link to learn more about the equity summary score methodology. use the show details links to see additional information, including historical earnings and dividend data. \*the equity summary score is provided for informational purposes only, does not constitute advice or guidance, and is not an endorsement or recommendation for any particular security or trading strategy. the equity summary score is provided by starmine, an independent company not affiliated with allegiance investments. for more information and details, go to [alliance.com](http://alliance.com).

## FAQ

### [51] Alligiance Visa Gold Check Card

Category

What is a Alligiance Visa Gold Check Card?

Question

the alligiance visa gold check card is an atm/debit card that charges no annual fee. use the card for any purchases where visa is accepted and withdraw cash at atm's worldwide wherever you see the visa, plus, or star logos. the amount of the purchase will be withdrawn from your available to withdraw balance and the debit will be posted to your alligiance account within five business days.

Answer

## FAQ

### [36] Basket Trading

Category

Question What is a basket?

Answer

a basket is a group of up to 50 stocks that you can trade, manage, and track as one entity.[basket trading user agreement](#)

## FAQ

Category	[42] Cash Account Trading And Free Ride Restrictions
Question	What is a cash account?
Answer	a cash account is defined as a brokerage account that does not allow for any extension of credit on securities. this includes retirement accounts and other non-retirement accounts that have not been approved for margin. while customers may purchase and sell securities with a cash account, trades are only accepted on the basis of receiving full payment in cash for purchases and good delivery of securities for sales by the trade settlement date.if a cash account customer is approved for options trading, the customer may also purchase options, write covered calls, and cash covered puts.short selling, uncovered option writing, option spreads, and pattern day-trading strategies all require extension of credit under the terms of a margin account and such transactions are not permitted in a cash account.

## FAQ

[35] Advanced

Category

Question

What is a conditional order?

Answer

a conditional order allows you to set order triggers for stocks and options based on the price movement of stocks, indices, or options contracts. there are five types: contingent, multi-contingent, one-triggers-the-other (oto), one-cancels-the-other (oco), and one-triggers-a-one-cancels-the-other (otoco).contingent a contingent order triggers an equity or options order based on any 1 of 8 trigger values for any stock, up to 40 selected indices, or any valid options contract.trigger values: last trade, bid, ask, volume, change % up, change % down, 52-week high, and 52-week lowmarket, limit, stop loss, and trailing stop loss are available order types once the contingent criterion is met.security type: stock or single-leg optionstime-in-force: for the contingent criteria and for the triggered order, it can be for the day, or good 'til canceled (gtc). the time-in-force for the contingent criteria does not need to be the same as the time-in-force for the triggered order.example of a contingent order1. you place a contingent order to buy xyz stock at a limit of \$25—if the uvw index moves up more than 1.25%. 2. a rally occurs that pushes the index up 1.30% on the day... 3. ...which triggers a limit order to buy xyz at \$25. 4. xyz hits your limit of \$25 so shares are bought.multi-contingent a multi-contingent order triggers an equity or option order based on a combination of 2 trigger values for any stock or up to 40 selected indices. the criteria can be linked by “and at the same time,” “or,” or “then.”“and at the same time” is chosen if both criteria must be met at the same time.“or” is chosen if either one of the two criteria must be met.“then” is chosen if the criteria must be met in sequential order.trigger values: last trade, bid, ask, volume, change % up, change % down, 52-week high, and 52-week lowsecurity type: stock or single-leg optionstime-in-force: for the contingent criteria and for the triggered order, it can be for the day, or good 'til canceled (gtc). the time-in-force for the contingent criteria does not need to be the same as the time-in-force for the triggered order.example of a multi-contingent order1. you purchase xyz at \$25 and place a multi-contingent order to sell xyz at the market if... 2a. ...xyz's last trade is less than \$20... 2b. ...or xyz hits a new 52-week high of \$32. 3. xyz moves up to \$32 which triggers your order to sell. you order fills at \$32.01.one-triggers-the-other (oto)a one-triggers-the-other order actually creates both a primary and a secondary order. if the primary order executes, the secondary order automatically triggers.this type of order can help you save time: place a buy order as your primary order and a corresponding sell limit, sell stop, or sell trailing stop at the same time. or, if you trade options regularly, use an oto order to leg into a buy-write or covered-call position.trailing stop orders are available for either or both legs of the oto.security type: any combination of stock and/or single-leg optionstime-in-force: can be different for each orderfor oto orders that are good 'til canceled (gtc), the whole order is good for 180 days (e.g., if the primary order executes on day 30, the secondary order is live for 150 days).if the primary

## FAQ

### [92] General Account Information

Category

What is a customer ID or username?

Question

a customer id, also known as a username, is a unique identifier that you establish to use in place of your social security number when logging in to your alligiance accounts. learn more or establish a customer id/username

Answer

## FAQ

### [84] General Account Information

Category

What is a Customer ID?

Question

a customer id, also known as a username, is a unique identifier that you establish to use in place of your social security number when logging in to your alligiance accounts. learn more or establish a customer id/username.

Answer

## FAQ

### [43] Day Trading

Category

What is a day trade call?

Question

Answer

a day trade call is generated whenever opening trades exceed the account's day trade buying power and are closed on the same day. customers have five business days to meet a call in an unrestricted account by depositing cash or marginable securities in the account.the sale of an existing position may satisfy a day trade call but is considered a day trade liquidation. three day trade liquidations within a 12-month period will cause the account to be restricted. if funds are deposited to meet a day trade call, there is a minimum two-day hold period on those funds in order to consider the call met. adding additional days for money movement times may be necessary.any distributions or checks written out of the account during the open day trade call period will increase the call dollar for dollar. if a day trade call of a pattern day trader is not met by the due date, the account is restricted.account restrictions if a call is unmetthis reduces the leverage of the day trade buying power for 90 days to one times the exchange surplus without the use of time and tick.

## FAQ

[32] Mutual Funds

Category

Question

What is a fund family?

Answer

a group of mutual funds, each typically with its own investment objective, managed and distributed by the same company.

## FAQ

[34] General

Category

Question

What is a limit order?

Answer

when you place a limit order to buy, the stock is eligible to be purchased at or below your limit price, but never above it.you may place limit orders either for the day on which they are entered (a day order), or for a period that ends when it is executed or when you cancel (an open order or good 'til canceled (gtc) order).note: all open gtc orders will expire 180 calendar days after they are placed. if the 180th day falls on a weekend or holiday, those orders will expire on the first business day following the expiration day. this policy does not apply to options.orders at each price level are filled in a sequence that is determined by the rules of the various market centers; therefore, there can be no assurance that all orders at a particular price limit (including yours) will be filled when that price is reached. such orders are also subject to the existence of a market for that security. thus, the fact that your price limit was reached does not guarantee an execution.limit orders for more than 100 shares or for multiple round lots (200, 300, 400, etc.) may be filled completely or in part until completed. it may take more than one trading day to completely fill a multiple round lot or mixed-lot order unless the order is designated as one of the following types:all or none (fill the whole order or no part of it). when you place an all-or-none designation on your order, it is considered restricted. the stock can trade at or below your price on a buy, or at or above on a sell, without the right to execution, unless the entire amount of your order is executable.immediate or cancel (fill the whole order or any part immediately, and cancel any unfilled balance).fill or kill (fill the entire order immediately or cancel it).note: good 'til canceled time in force is not available for short sales, unlisted corporate bonds and treasuries, mortgage-backed and agency bonds, and collateralized mortgage obligations (cmos). we do not accept limit orders for municipal bonds, commercial paper, unit investment trusts (uits), certificates of deposit (cds), or mutual funds.

## FAQ

### [37] How Margin Works

Category

What is a margin call?

Question

if the margin equity in your account falls below a certain amount based on the amount you have borrowed, then the account is issued a margin call. margin call information is provided to help you understand when your account is in a call and see what amounts are due and when. the method and time for meeting a margin call varies, depending on the type of call. call type trigger call meeting method shouse account margin equity falls below allligiance's requirement. sell margin-eligible securities held in the account, or deposit cash or margin-eligible securities. time allowed: 5 business days allligiance reserves the right to meet margin calls in your account at any time without prior notice. 2 exchange account margin equity falls below exchange requirements. sell margin-eligible securities held in the account, or deposit cash or margin-eligible securities. time allowed: 2 business days allligiance reserves the right to meet margin calls in your account at any time without prior notice. 2 federal equity is insufficient to satisfy the 50% initial requirement on an opening transaction. sell margin-eligible securities held in the account, or deposit cash or margin-eligible securities. note: repeatedly liquidating securities to cover a federal call while below exchange requirements may result in restrictions on margin trading in the account. time allowed: 5 business days allligiance reserves the right to meet margin calls in your account at any time without prior notice. 2 day trade a day trade exceeds your account's day trade buying power. deposit of cash or marginable securities only. a sell of an existing position may satisfy a day trade call but is considered a day trade liquidation. three day trade liquidations within a 12-month period will cause the account to be restricted. note: there is a 2-day holding period on funds deposited to meet a day trade call. time allowed: 5 business days allligiance reserves the right to meet margin calls in your account at any time without prior notice. 2 day trade minimum equity margin equity falls below the \$25,000 pattern day trader equity requirement. deposit of cash or marginable securities note: there is a 2-day holding period on funds deposited to meet a day trade minimum equity call. time allowed: 5 business days allligiance reserves the right to meet margin calls in your account at any time without prior notice. 2

Answer

## FAQ

[34] General

Category

Question

What is a market order?

Answer

a market order instructs alligiance to buy or sell securities for your account at the next available price. it remains in effect only for the day, and usually results in the prompt purchase or sale of all the shares of stock, options contracts, or bonds in question, as long as the security is actively traded and market conditions permit. note: in order to maintain a fair and orderly market, most market centers generally do not accept cancellation requests after 9:28 a.m. et for market orders eligible for execution at 9:30 a.m. et, when the market opens. acceptance of a cancellation request by alligiance between 9:28 and 9:30 a.m. et does not guarantee an order cancellation. all requests to cancel an order are processed on a best-efforts basis.

## FAQ

[43] Day Trading

Category

Question

What is a pattern day trader?

Answer

## FAQ

### [59] Rollovers

Category

Question

What is a Rollover IRA?

Answer

a rollover ira is a traditional ira that is often used by those who have changed jobs or retired and have assets accumulated in their employer-sponsored retirement plan, such as a 401(k).eligible distributions from such plans can be rolled over directly into a alligiance rollover ira without incurring any tax penalties and assets remain invested tax-deferred. consolidating multiple employer-sponsored retirement plan accounts into a single rollover ira can make it easier to allocate and monitor your retirement assets.

## FAQ

[34] General

Category

Question

What is a stop order?

Answer

stop orders are generally used to protect a profit or to prevent further loss if the price of a security moves against you. they can also be used to establish a position in a security if it reaches a certain price threshold or to close a short position. the specialists on the various exchanges and market makers have the right to refuse stop orders under certain market conditions. not all securities or trading sessions (pre- and post-market) are eligible for stop orders. types of stop orders  
stop loss this type of order automatically becomes a market order when the stop price is reached. therefore, there is no guarantee that your order will be executed at the stop price. it is important for investors to understand that company news or market conditions can have a significant impact on the price of a security. this could result in a stop loss order being executed at a price that is dramatically different than what your stop loss price indicates.  
stop limit this type of order automatically becomes a limit order when the stop price is reached. like any limit order, a stop limit order may be filled in whole, in part, or not at all, depending on the number of shares available for sale or purchase at the time.  
note: buy stop loss and buy stop limit orders must be entered at a price which is above the current market price. sell stop loss and sell stop limit orders must be entered at a price which is below the current market price.  
how stop orders are triggered  
stocks equity stop orders placed with alligiance are triggered off of a round lot transaction of 100 shares or greater, or a print in the security. the market centers to which regional bank service co. (nfs) routes alligiance stop loss orders and stop limit orders may impose price limits such as price bands around the national best bid or offer (nbbo) in order to prevent stop loss orders and stop limit orders from being triggered by potentially erroneous trades. these price limits may vary by market center. if you are interested in placing an order which triggers off of a bid quote or ask quote, please see trailing stop orders and contingent orders.  
options generally a stop order to buy becomes a market order when the bid price is at or above the stop price, or the option trades at or above the stop price. a stop order to sell becomes a market order when the ask price is at or below the stop price, or when the option trades at or below the stop price. the options stop election is based on the exchange's best bid or offer (bbo) where the stop order resides.

## FAQ

[35] Advanced

Category

What is a Trailing Stop Order?

Question

trailing stop orders adjust automatically when market conditions move in your favor, and can help protect profits while providing downside protection. with a trailing stop order, you do not have to constantly adjust for price changes.additionally, trailing stop orders may have increased risks due to their reliance on trigger processing, market data, and other internal and external system factors. these orders are held in a separate order file with allegiance and are not sent to the marketplace until the order conditions you've defined have been met.eligible securities:listed and otc equitiessingle-leg optionstypes of trailing stop orders:trailing stop loss: once triggered, the order will become a market order.trailing stop limit: once triggered, the order will become a limit order.trailing stop order trigger values:you may elect to trigger a trailing stop order based on the following security market activities:the security's last round lot trade of 100 shares or greater (default)the security's bid pricethe security's ask pricetrailing stop order time limits:trailing stop orders can be either day orders or good 'til canceled (gtc) orders.gtc orders placed on allegiance.com expire after 180 days.trailing stop order trail values:equity trailing stop orders can be set with a percentage (%) or dollar (\$) trail value.single-leg option trailing stop orders can only be set with a dollar (\$) trail value.important information regarding trailing stop orders.example of a trailing stop order1. you buy xyz stock at \$25 per share. 2. xyz rises to \$27. 3. you place a sell trailing stop loss with a trail value of \$1. 4. as long as the price moves in your favor, your trailing price will stay \$1 away. 5. the price of xyz peaks at \$29, then starts to drop. your trailing stop loss remains at \$28. 6. shares are sold when xyz reaches \$28.

Answer

## FAQ

### [52] Alligiance BillPay

Category

What is Alligiance BillPay?

Question

alligiance billpay is an online service that allows you to receive and pay ebills (electronic bills) from participating billers, pay one-time and automatic bills, review payment history, and set up bill reminders with just a few clicks. since you no longer have to write checks or pay for postage stamps, alligiance billpay saves you time and money. once you've established your billpay account on alligiance.com, you can also pay bills while on the go with your iphone, ipod touch, ipad, or android™ mobile device.

Answer

## FAQ

[32] Mutual Funds

Category

Question What is Alligiance's Excessive Trading Policy?

Question

Answer alligiance has long discouraged excessive trading by mutual fund investors. excessive trading can be expensive and burdensome for long-term shareholders. read the full policy.

Answer

## FAQ

[20] Balances

Category

Question

What is an ADR\* (American Depository Receipt) Fee?

Answer

an adr fee is an american depository receipt (adr) fee. this fee is not charged by alligiance. the fee is charged by the adr agent. adr prospectuses outline the custody and reclamation fees that agents often are authorized to impose on shareholders. agents also may impose these fees on holdrs, \*\* other equity products, and stock dividend distributions. as of february 2007, pursuant to section 19(b)(1) of the sec, dividend expense fees (if charged) will appear in your account rather than being paid from the dividend itself. prior to february 2007, adrs, holdrs, and other securities collected the fees by subtracting the amount of the fee from the gross dividend payable to the holders. the fee is processed separately from any foreign tax withholding and reduces the gross dividend amount to a net amount which was paid to the shareholders. the transparency requirement for adr fees means you may see two separate entries in your account when a dividend is paid. you may see the gross payment of the dividend and then have a separate entry displaying the payment for the expense (adr) fee. this expense fee is paid to the adr agent. in some cases, adr fees can be greater than the amount of the dividend. please read the prospectus for additional information. if you have questions about potential tax liabilities, please contact a qualified tax advisor regarding dividend withholding and fee allocations. if you participate in a dividend reinvestment program, the gross dividends, minus any foreign withholdings and the fee, are reinvested. you are responsible for the fee amount imposed by the adr agent. if the adr does not pay a periodic dividend, a single fee transaction might occur without any corresponding dividend allocations. \*a negotiable certificate issued by a u.s. bank representing a specified number of shares (or one share) in a foreign stock that is traded on a u.s. exchange. adrs are denominated in u.s. dollars, with the underlying security held by a u.s. financial institution overseas. adrs help to reduce administration and duty costs that would otherwise be levied on each transaction. \*\*holdrs (holding company depository receipts) are securities that represent an investor's ownership in the common stock or american depository receipts of specified companies in a particular industry, sector, or group. holdrs allow investors to own a diversified group of stocks in a single investment that is highly transparent, liquid, and efficient.

## FAQ

[29] General

Category

Question

Answer

What is an interactive statement, and where can I see my interactive statement online?

an interactive statement gives you:quick links to important information about your holdings—including quotes, research, and performance.easy-to-read portfolio and transaction information.links to valuable portfolio planning and analysis tools.the ability to customize your statement by adding or hiding accounts.you can view up to nine years' worth of interactive statements online under statements. your tax documents will still arrive by mail.sign up for edelivery save time, money, and space in your closet—sign up to receive an email notice whenever your next statement is posted on alligiance.com.you can also sign up to receive your alligiance statements, trade confirmations, prospectuses, financial reports, and other documents electronically.

## FAQ

### [43] Day Trading

Category

What is day trading?

Question

Answer

day trading is defined as buying and selling the same security (or executing a short sale and then buying the same security) during the same business day in a margin account. “pattern day traders,” as defined by finra (financial industry regulatory authority) rules, must adhere to specific guidelines for minimum equity and meeting day trade margin calls.

## FAQ

[48] Full View

Category

What is Full View?

Question

full view helps customers manage their personal finances by bringing their online financial accounts, including investment, bank, and credit card accounts, onto a single, fully customizable web page. there is no need to remember a variety of website addresses and unique login credentials; full view stores that information for you, enabling you to access information for all of your enrolled accounts securely through alligiance.com.with full view, you can see your complete financial picture, including a snapshot of your net worth. in addition to your account balances, we've also added the following features:alerts to help you monitor the activity on your accounts, available in the alerts inboxhome values and home equity charts that are automatically updated as valuations change, available in the real estate sectionbudget/reporting tools to set budget goals and run a variety of reports categorization of transactions to better track spendingstorage of transaction history for 24 monthsa calendar feature that shows your transactions in a monthly calendar formatthe ability to create account groupsfull view is compatible with several of alligiance's portfolio guidance tools, enabling you to import your alligiance and non-alligiance account information so you can easily review your financial picture and make informed decisions.

Answer

## FAQ

### [19] Positions

Category	
Question	What is included in the cost amount for my retirement account or accounts?
Answer	for retirement accounts, allegiance includes all the purchases and exchanges you have initiated in calculating a position's cost amount.historically, at allegiance, cost basis in retirement accounts did not include dividend reinvestments or capital gains. this was changed in september 2011, when positions in retirement accounts were recalculated to include reinvested dividends and capital gains. this change is being phased in over time. all accounts are expected to be converted to the new calculation by the end of 2014.

## FAQ

### [20] Balances

Category

Question

What is intraday balance activity?

Answer

intraday balance activity is balance activity that occurs within the day which reflects executed trades, money movement into and out of your account during the day, and other account activity. all buying power balances are updated intraday following an executed trade, money movement, or other account activity.

## FAQ

Category	
Question	What is limited margin?
Answer	limited margin allows you to trade on unsettled funds and trade without triggering trading restrictions, such as good faith violations, in an ira. limited margin does not allow for borrowing against existing holdings, account leveraging, creating cash or margin debits, short selling of securities, or selling naked options. it allows for day trading of stocks and options (option agreement required) in your ira.

### [40] Limited Margin for IRAs

## FAQ

Category	[42] Cash Account Trading And Free Ride Restrictions
Question	What is my balance for cash available to trade?
Answer	cash available to trade is defined as the cash dollar amount available for trading in the core account without adding money to the account. this balance includes intraday transaction activity. for unrestricted cash accounts, all buy trades are debited and all sell trades are credited from the cash available to trade balance as soon as the trade executes, not when the trade settles. for example, if the core is \$10,000, a deposit of \$10,000 is received today, and the account has a \$10,000 credit balance from unsettled activity, the cash available to trade balance would be \$30,000. for cash accounts restricted for free riding or good faith violations, the cash available to trade balance will not include unsettled cash account sale proceeds.

## FAQ

[59] Rollovers

Category

Question

What is Net Unrealized Appreciation (NUA)?

Answer

net unrealized appreciation is the difference between the price you initially paid for a stock (its cost basis) and its current market value.

## FAQ

### [39] Portfolio Margin

Category

Question

What is portfolio margin?

Answer

portfolio margin is another method of calculating margin requirements. unlike the traditional initial/regulation t (reg t) margin calculation method, portfolio margin measures the risk in your overall portfolio and uses that to determine your margin requirement. as a result of these calculations, margin requirements may be as low as 15% for a well-diversified account with long and short market exposure. since portfolio margin measures overall portfolio risk, it is best suited for a well-diversified portfolio. if a portfolio is heavily invested in an individual stock or sector, higher margin requirements may be placed on the account in question. an account that uses portfolio margin is not subject to initial/reg t margin requirements.it is important to note that not all securities are marginable. however, you can still hold these non-marginable securities in your portfolio margin account, but they must be paid for in full.buying power for portfolio margin accounts is calculated by taking either your exchange or house surplus (whichever is lower), adding your net cash positions (cash in your core account plus any cash credit or debit balance, and excluding non-core money market funds), and multiplying the sum by 4. for example, say you have \$12,000 in exchange surplus, \$10,000 in house surplus, and net cash of \$5,000. when calculating your margin, we'd take the \$10,000 in house surplus, add your net cash of \$5,000, and multiply by 4. your buying power in this example would be \$60,000, meaning you would be able to purchase up to that amount of a fully marginable security. however, keep in mind, depending on your existing positions, if investing the entire \$60,000 into a single position results in a concentrated position, additional margin requirements may apply.

## FAQ

### [33] Order Execution

Category

What is price improvement?

Question

price improvement occurs when a market center is able to execute a trade at a price lower than the ask (for buy orders) or higher than the bid (for sell orders). it is associated with trades that are immediately marketable (limit orders that can immediately execute based on current market prices, as well as market orders). in addition to measuring execution speed and the likelihood of your order being filled in its entirety, we strive to send orders to venues that are most likely to be able to price improve orders.

Answer

## FAQ

Category	[17] Quicken and QuickBooks
Question	What is required to use the account download service?
Answer	to download your account data, you must have the following: any one of the three most recent version of quicken and quickbooks—available from stores or direct from intuit at 800-4-intuit or www.intuit.com.a alligiance password to download your account data. this is the same password you use to log in to alligiance.com. you will be prompted for your social security number or customer id and password every time you request your account to be updated. if you do not have a password, you can register now to establish a password online.

## FAQ

[35] Advanced

Category

Question

What is short selling?

Answer

short selling is an advanced trading technique that allows you to integrate a number of different strategies into your overall investment approach so that you may potentially profit from downward moves in a particular stock. alligiance customers with a margin agreement in place may enter short sale and buy-to-cover orders for any u.s. stock using our online trading platform. all short sale orders are subject to the availability of the stock being sold, which must be confirmed by our stock loan department prior to the order being entered.potential uses of short selling:hedge current portfolio by short selling similar stocks or etfs when you think the market may go down in the short term but don't want to sell the stocks you own to incur short-term capital gains.profit from the decline of a particular stock, an entire industry, or the overall market.extend a bearish position when in-the-money calls you've written are exercised.example of a short sale1. seller shorts stock at price a. alligiance finds shares that can be borrowed for delivery. 2. three trading days later, on settlement date, alligiance provides shares for delivery. seller then pays a variable interest rate on loan of shares for as long as the short position is maintained. 3. seller enters a buy to cover order at price b. if the price is above the price at which it was originally sold short (b1), the short seller generally realizes a loss. if it is below the original selling price (b2), the short seller generally realizes a profit.\* \*note that other factors may have an impact on profit or loss of the trade.

## FAQ

[49] Alligiance

Category

What is the Alligiance Cash Management Account?

Question

the alligiance cash management account is a brokerage account<sup>1</sup> for your everyday spending and short-term investing needs with all the benefits of a traditional checking account. benefits and features include:a full suite of spending and money movement features.cash balances earn interest and are eligible for fdic insurance.<sup>2</sup>fdic insurance coverage is automatically maximized via our fdic deposit sweep program.access to short-term investments such as money market mutual funds and cds.easy online access to your account balance and transactions.the ability to link the alligiance cash management account to your other alligiance accounts or to your external bank or investment accounts.no minimum to open and no monthly maintenance fees.

Answer

## FAQ

Category	[57] Earning and Redeeming Points
Question	What is the cap on the amount of points I can earn or redeem?
Answer	there are no caps to the amount of points you can earn or redeem.

## FAQ

### [43] Day Trading

Category	
Question	What is the difference between a pattern day trader and a non-pattern day trader?
Answer	pattern day tradernon-pattern day traderdefinitionan account with 4 or more day trades within a 5-day period, oran account with 2 unmet day trade calls within 90 daysoccasional day tradingminimum equity\$25,000 at all times\$2,000buying powerif the account is...unrestricted: 4 times exchange surplus (with time and tick)in a day trade call: 2 times exchange surplus (without the use of time and tick)restricted or in a day trade minimum equity call: 1 times the exchange surplus (without the use of time and tick)if the account is...unrestricted: 4 times exchange surplus (with time and tick)in a day trade call: 4 times exchange surplus (with time and tick)restricted: n/acall trigger: day trade calla day trade that exceeds the account's day trade buying powera day trade that exceeds the account's day trade buying powercall trigger: day trade minimum equity callmargin equity falls below the \$25,000 pattern day trader equity requirement.n/acall meeting methoddeposit of cash or marginable securities within 5 business days. a sell of an existing position may satisfy a day trade call but is considered a day trade liquidation. three day trade liquidations within a 12-month period will cause the account to be restricted.deposit of cash or marginable securities within 5 business days. a sell of an existing position may satisfy a day trade call but is considered a day trade liquidation. three day trade liquidations within a 12-month period will cause the account to be restricted.result of unmet callaccount is restricted and buying power is reduced for 90 days.if day trades are not placed for 60 days, account will no longer be labeled pattern day trader.labeled a pattern day trader if 2 day trade calls are not met within 90 days.

## FAQ

### [50] Cash Manager

Category	
Question	What is the difference between Cash Manager self-funded overdraft protection and a minimum target balance?
Answer	self-funded overdraft protection provides available cash immediately for pending transactions if your balance would otherwise go below \$0 (into overdraft). it can provide emergency protection and will draw only enough cash to prevent a negative account balance by drawing on available cash, available margin, and non-core money market funds in your designated allegiance funding accounts (up to \$99,999.99 per day per funding account).minimum target balance is used to automatically transfer available cash on a nightly basis to restore the cash balance minimum you have set for your allegiance cash management account. it is triggered by your available cash balance only (not transactions) and will draw your minimum transfer amount (\$250 minimum) of cash from your designated funding accounts (up to \$99,999.99 per day per funding account) in the order you have set.

## FAQ

Category	[41] Managing Your Account
Question	What is the difference between my cash account and a margin account?
Answer	all new accounts are established as cash accounts unless you have submitted a margin application and been approved for margin trading. because margin accounts allow for trading on credit, they have several balance fields that cash accounts would not have. accounts identified by trade activity as pattern day trade accounts also include balance fields not displayed for other account types.

## FAQ

### [52] Alligiance BillPay

Category

Question What is the fee for Alligiance BillPay?

Answer

alligiance billpay is a free online service for all customers.

## FAQ

### [18] Summary

Category

Question

Answer

What kind of accounts are displayed on the Summary tab?

the summary tab displays allegiance personal investing accounts (such as brokerage or mutual fund accounts), workplace savings accounts (like a 401(k) or 403(b) account), and allegiance accounts you don't own but are authorized to view. along with the accounts listing, you'll also find a link to the allegiance charitable website to view information about a giving account.

## FAQ

### [18] Summary

#### Category

#### Question

What kind of information is displayed on Open Positions?

#### Answer

open positions displays symbol, last price, gain/loss information (current day and total), current value, quantity, cost basis, and 52-week high/low for your holdings across your entire investment account portfolio, including the holdings in your workplace savings accounts and stock plans. for stock plans, open positions displays details for stock option plans, restricted stock award plans, stock appreciation rights (sar) plans, phantom sar plans, and stock purchase plans. note: some information may display differently based on your device's screen size. for example, information that appears in the far right columns on a desktop monitor may display under the selected open position on a mobile device.

## FAQ

Category	[11] Technical Support
Question	What kind of mobile devices can I use to access Alligiance Mobile?
Answer	any internet-enabled mobile device will allow access to alligiance mobile. once enrolled in a data service plan, you can access alligiance mobile from the browser of your device by bookmarking <a href="http://alligiance.mobi">http://alligiance.mobi</a> or <a href="https://alligiance.com">https://alligiance.com</a> . or for workplace accounts, bookmark <a href="http://urbenefits.com">http://urbenefits.com</a> , <a href="http://alligiance.com/atwork">http://alligiance.com/atwork</a> , or <a href="http://401kaccount.com">http://401kaccount.com</a> . note: to take full advantage of the alligiance mobile service, it's best to have a personal account or workplace account, along with the username and password you use to access your accounts online.

## FAQ

### [22] Activity Orders

Category

Question

Answer

What kinds of cancellations do I have to call a Alligiance rep to handle?

you must call a alligiance representative to place the following orders:cancel and replace a mutual fund order in a brokerage accountcancel and replace an order in a mutual fund accountcancel a brokerage account alligiance electronic funds transfer requestcancel, or cancel and replace, an electronic funds transfer request in a college savings plan, ira, or non-eligible mutual fundcancel and replace a bond ordercancel and replace a fixed income ordercancel an exercise and hold or exercise and sell stock option ordercancel, or cancel and replace, an annuity order

## FAQ

### [93] Contact Information

Category

What mailing address should I use?

Question

for monetary and maintenance forms and requests: alligiance investmentspo box 33002atlanta, ga 30084-0017for additional deposits:alligiance investmentspo box 33002atlanta, ga 30084- 0003

Answer

## FAQ

### [22] Activity Orders

Category

Question

What order information can I view online?

Answer

by selecting the activity tab, then orders, you can view the following information:  
Brokerage accounts: view all orders placed during standard and extended market hours along with the order status (open, filled, or canceled) and order specifics such as action (buy, sell, short sale), symbol, quantity, order type (market, limit, stop loss, stop limit, trailing stop loss, or trailing stop limit), time-in-force (day, gtc), etc.  
Mutual fund accounts: view all open orders, cancellations placed today, and orders executed today.  
Annuities: orders are pending transactions. you can see all open orders for an annuity. the orders list includes orders placed using alligiance.com, orders placed by phone and mail, and any automatically generated orders (e.g., automatic rebalance, annual fee, etc.).

## FAQ

### [19] Positions

Category	
Question	What other types of accounts are included in the Open Positions page?
Answer	the open positions page displays holdings information for tax-deferred annuities, income annuities, payout annuities, college savings plan accounts, and netbenefits accounts such as 401(k), 403(b), and 457 plans.

## FAQ

### [20] Balances

Category

Question

What real-time balances are available?

Answer

if you have a cash account (i.e., a non-margin account), you can view these real-time balances:  
total account value  
market value of securities  
market value of securities – held in cash  
market value of securities – held in options  
options in the money  
if you have a margin account, you can view these real-time balances:  
total account value  
account equity  
percentage  
exchange surplus/call  
house surplus/call  
margin equity  
market value of securities – held in cash  
market value of securities – held in margin  
market value of securities – held short  
market value of securities – options  
daily mark to market  
options in the money

## FAQ

### [37] How Margin Works

Category

What securities are eligible for margin?

Question

the following securities can be used as collateral for margin borrowing:equities and etfs trading over \$3 a share (special requirements exist for certain securities and accounts)most mutual funds that have been held for at least 30 daystreasury, corporate, municipal, and government agency bondsthe following are not eligible for margin borrowing:cds, money market funds, annuities, options, precious metals, and offshore mutual fundsugma/utma or retirement accounts

Answer

## FAQ

### [12] Account Security

Category

What should I do if I notice unauthorized activity on my account?

Question

If you detect any errors or discrepancies, or suspect unauthorized activity in your account, please contact us promptly at 800-555-1212. We are proud to offer our customer protection guarantee. We will reimburse your Alligiance account for any losses due to unauthorized activity. Learn more about the Alligiance customer protection guarantee.

Answer

## FAQ

Category	[51] Alligiance Visa Gold Check Card
Question	What should I do if my card is lost or stolen, or if I notice unauthorized card transactions?
Answer	please call check card services immediately using the number located on the back of your card or 800-323-5353 to minimize any potential losses. representatives are available 24 hours a day, 7 days a week including holidays.

## FAQ

[4] Mobile

Category

Question

What should I do if my deposit is rejected?

Answer

try resubmitting it after making the appropriate corrections.error message to complete your deposit the front of the check is not signed.please have the front of the check signed and resubmit it. for more information on endorsing checks, please see the faq do i need to endorse my check?please ensure account information such as the account number matches what's indicated on the check.please ensure the information provided matches what is written on the check and then resubmit your deposit.only certain check types can be deposited into certain retirement accounts.for more information on accepted check types, please see can i use the service to deposit checks into an ira?please ensure the amount entered matches the amount on the check.please ensure the amount entered matches what is listed on your check, then resubmit your deposit.we are unable to read the banking information at the bottom of the check.try resubmitting your check. if you receive this message multiple times, please mail your deposit to:alliance investments p.o. box 33002 atlanta, ga 30084-0003 this check requires multiple signatures on the back of the check.please obtain the missing endorsements to match all account owners listed on the payee line and resubmit this check. for more information on endorsing checks, please see the faq do i need to endorse my check?please obtain the missing or correct endorsement on the back of the check.once you have corrected this issue, resubmit this check. if check cannot be corrected, please submit a new check. for more information on endorsing checks, please see the faq do i need to endorse my check?checks must be made payable to alliance brokerage services llc or to the alliance account owner.once you have corrected this issue, you may resubmit this check. if check cannot be corrected, please submit a new check.the check image was not legible.we were unable to read the banking information and could not process the deposit. please resubmit this check. if you receive this message multiple times, please mail your check to:alliance investments p.o. box 33002 atlanta, ga 30084-0003 checks cannot be deposited before the indicated date.please resubmit when the date on the check is current. more information on accepted check types can be found in our faq are there any types of checks that are not accepted?we are unable to accept duplicate checks.we cannot accept checks that have been previously deposited. please submit a new check.the check must be payable to a valid account owner or beneficiary.we can only accept checks made payable to alliance brokerage services llc, the alliance account owner's name, or the beneficiary's name. please submit a new check. for more information on accepted payees, please see the faq do i need to endorse my check?the check must be payable to all trustees on the registration of this account.we can only accept checks made payable to alliance brokerage services llc or to all trustees listed on the registration of this account. please submit a new check.we cannot accept fee payments via alliance mobile check deposit.please submit

## FAQ

[59] Rollovers

- |          |  |
|----------|--|
| Category |  |
| Question | What should I do if my former employer's 401(k) was recordkept by Alligiance?  |
| Answer   | if you would like to roll over a former employer's retirement savings plan that is recordkept by alligiance, please call a rollover specialist at 800-555-1212 for assistance. |

## FAQ

[11] Technical Support

Category

What should I do when images on a page do not display?

Question

sometimes a browser doesn't receive all the data transferred from the server, which can cause spaces where the images should be. to solve the problem, try one of the following: click the reload/refresh button at the top of the browser. this will cause the information to be transferred to the browser again. try clearing the browser's cache. note: if the links to the images are no longer active, you will not be able to download them.

Answer

## FAQ

[4] Mobile

Category

What should I do with the check after I complete my deposit?

Question

We recommend you save the check(s) until you have confirmed that the deposit has been successfully credited to your account. Deposits that have been successfully credited will appear in account history as check received. Once the deposit is successfully credited to your account, you must properly safeguard the paper check to ensure that it is not presented for payment more than once.

Answer

## FAQ

### [77] General Account Information

Category	
Question	What sort of changes may require changes to my account investment strategy?
Answer	two significant determinations that impact your account's investment strategy are how much potential risk you're prepared to accept and how long you plan to invest your money. any time you have a change in your personal situation, such as marriage, divorce, new heirs, or a change in health, finances, employment, or retirement timeframe, be sure to discuss your circumstances with your portfolio advisory services representative or any member of your client management team.

## FAQ

[49] Alligiance

Category	
Question	What spending and money movement features are included with the Alligiance Cash Management Account?
Answer	cash manager is an optional feature that provides you with flexibility in managing your finances by automatically moving cash to your alligiance cash management account when needed and alerting you when your balance falls above or below “target” levels. you indicate the alligiance brokerage accounts and bank accounts you want to link to your alligiance cash management account as well as other preferences such as the minimum and maximum target balances. once established, cash manager provides: self-funded overdraft protection – cash is automatically transferred from your designated alligiance accounts as needed to cover debits such as checks, bill payments, and debit card purchases. minimum balance transfers – if the balance in your alligiance cash management account falls below the level you indicate, cash is automatically transferred from your alligiance brokerage accounts and/or bank account. maximum balance alert – when the balance in your alligiance cash management account exceeds the level you indicate, alligiance sends you an alert so you can invest the extra cash for potentially higher returns.

## FAQ

[11] Technical Support

Category	
Question	What steps should I try if I experience difficulty in viewing or printing Adobe PDF forms?
Answer	please try the following steps if you experience difficulties accessing a pdf document on alligiance.com:install the current version of adobe reader on your computer.note: if you are using a mobile device such as a smartphone or tablet, please use a desktop computer instead. most mobile devices are not able to access pdf documents. alligiance can also mail you a copy of the document you need.verify that your browser is using adobe reader correctly.if you're still experiencing issues after following these steps, please see adobe's advanced troubleshooting guide for help with displaying or printing the form.

## FAQ

### [20] Balances

Category

Question

What stock appreciation rights grant information can I view?

Answer

you can view a summary of your stock appreciation rights grants, including total balances across all of your grants. you can view the vesting schedule, as well as detailed information about a particular stock appreciation rights grant.

## FAQ

Category	[20] Balances
Question	What stock option exercise history information can I view?
Answer	you can view up to 90 days of stock option exercise transaction history for a stock option grant. the information is sorted by date, oldest to most recent transactions. exercise history details provide additional information for an executed order to exercise stock options, including basic grant information (e.g., grant price per share, number of options exercised, etc.), tax information, and a detailed explanation of the proceeds for the order.

## FAQ

[34] General

Category

Question

What time limitations can I place on an order?

Answer

you place a time limitation on a stock trade order by selecting one of the following time-in-force types:day a time-in-force limitation on the execution of an order. this limitation has a default order expiration time of 4:00 p.m. et. you may select your own order expiration time between 10:00 a.m. et and 4:00 p.m. et in thirty minute increments (i.e., 10:00 a.m., 10:30 a.m., 11:00 a.m., etc). if all or part of your order is not executed by the time you've selected for expiration, your order will be canceled. you may view the status of your order, including order expiration date and/or time, on the orders page.good 'til canceled a time-in-force limitation that can be placed on a stock or etf order. this limitation has a default order expiration date of 180 calendar days from the order entry date at 4:00 p.m. et. you may select your own order expiration date and/or time, up to 180 calendar days from the order entry date. if all or part of your order is not executed by the date and/or time you've selected for expiration, any open portions of your order will be canceled. you may view the status of your order, including order expiration date and/or time on the orders page.fill or kill a time-in-force limitation that can be placed on the execution of an order. this limitation requires that the order is immediately completed in its entirety or canceled.orders with the fill or kill limitation:are for 100 shares or moreare only placed during market hoursare good only for the current dayare not allowed for use with stop loss, stop limit, or sell short ordersnote: fill or kill is only used under very special circumstances. if you do not fully understand how to use fill or kill, talk to a alligiance representative before placing this limitation of an order.immediate or cancel a time-in-force limitation that can be placed on the execution of an order. this limitation requires that a broker immediately enter a bid or offer at a limit price you specify. all or a portion of the order can be executed. any portion of the order not immediately completed is canceled.on the open a time-in-force limitation that can be placed on an order. this limitation requires that the order is executed as close as possible to the opening price for a security. all or any part of the order that cannot be executed at the opening price is canceled.on the close a time-in-force limitation that can be placed on the execution of an order. this limitation requires that the order is executed as close as possible to the closing price for a security. all or any part of the order that cannot be executed at the closing price is canceled.

## FAQ

Category

Question

Answer

[20] Balances

What transaction detail will I see if my account is enabled for international trading?

accounts in which a foreign security has been traded on a foreign exchange will see the following details to help identify the transaction:stock exchange daily official list (sedol)an alphanumeric code assigned to foreign securities for clearing purposes.international securities identifying number (isin)an alphanumeric code used to identify foreign securities. the isin serves a similar purpose as a cusip, the nine-character alphanumeric identifier used to identify a u.s. or canadian security.currency codea code next to certain monetary values to identify the currency in which the transaction took place.

## FAQ

[19] Positions

Category

Question

What transactions can affect my cost basis?

Answer

any transaction that increases or decreases the number of shares in a position can affect cost basis, including buying or selling shares, splits, spin-offs, and liquidations. depending on the type of security, other factors beyond the original purchase price can also impact cost basis. consider the following: dividends and capital gainseach time you reinvest dividends or capital gains, you are purchasing additional shares. these purchases may change the cost basis of your overall position, but they will not impact the cost basis of shares that you already own. the cost basis for any new shares is calculated the same way you would calculate cost basis for any other type of purchase. purchase commissions, purchase charges, and purchase feesif you buy shares of a mutual fund that has a load (sales charge) or transaction fee, you should include the charge or fee paid as part of the cost basis. similarly, commissions, fees, and taxes paid when you buy an individual security should be added to cost basis. including these charges can reduce your future capital gains because they increase your original costs. redemption commissions, redemption charges, and redemption feesyour form 1099-b will dictate how you should treat the fee and service charges incurred when you sell shares of a mutual fund or individual security. alligiance's 1099-b deducts the fee from the proceeds. you do, however, have the option of adding the fees to the cost basis. your gain or loss will be the same in either calculation. wash saleswash sales can affect your cost basis. if you sell shares at a loss and buy additional shares in the same investment 30 days before or after the sale (a full 61-day range), you are not able to claim the loss on your tax return until you sell the new shares. in these cases, the irs considers the new shares to have "washed" the prior shares. for example, if you have a dividend reinvestment on may 31 and an exchange redemption that results in a loss on june 12 in the same tax year, some or all of the loss from your redemption may be disallowed as a wash sale. the amount of the disallowed loss is added to the cost basis of the new shares. alligiance makes no warranties with respect to, and specifically disclaims any potential liability resulting from, tax positions which you make in reliance on wash sale information provided by alligiance. you should consult your tax advisor for additional information which may be relevant to your individual tax situation. merged fundsif you own shares in a fund that is then merged with another, your holding period and total cost basis normally are not affected. however, since the number of shares you own following a merger may be different than the number you owned before the merger, the average cost basis per share may change. if this is the case, when calculating gains and losses you must determine the number of shares acquired in each transaction based on the number of shares received in the merger. transferred shares: inheritances and giftsthe cost basis of inherited shares is generally the value of the shares on the day of the decedent's death. (it is possible, however, that an alternate date should be used; please consult the

## FAQ

### [50] Cash Manager

Category	
Question	What types of accounts are eligible to be Cash Manager funding accounts?
Answer	<p>cash manager funding accounts must be owned fully by the owners of the alligiance cash management account they are funding. eligible accounts include:individual (i) or joint (j) registrations, including transfer on death (tod) equivalents.trust under agreement (trua)a bank account you have previously connected to the alligiance cash management account by electronic funds transfer (eft). (note that the bank account will only be used to restore the minimum target balance and not be used for overdraft protection.)if you want a funding account to have the automatic investment (ai) account feature, you must establish ai on the account before linking it to the alligiance cash management account via cash manager. if an account is already linked as a funding account, and you want to add ai, you must first de-link the account, add in the ai, and then re-link the account to the alligiance cash management account via cash manager.the personal withdrawal service (pws) can be set up on a funding account without de-linking it first.the same funding account cannot be used to concurrently fund two different alligiance cash management accounts using cash manager.stock plan services (sps) accounts are not eligible to be funding accounts. you can request manual transfers between an sps account and a alligiance cash management account.if the alligiance cash management account is an individual registration in, for example, john's name, only accounts owned by john can be funding accounts. if the alligiance cash management account is a joint registration owned by john and jane, then funding accounts could be john's and/or jane's accounts and joint accounts owned only by both john and jane. note that only john can set up his individual registered account and only jane can set up her individual registered account as funding accounts.note that trustees on a trua account are considered owners of the account and alligiance uses the tin or ssn to recognize the identity of the owners. so if the trua account uses a tin and the individual account uses a ssn, alligiance will not know that the owners are the same person even if they identify the same person.any trustee registered on a trust alligiance cash management account has access to cash manager and may set it up or modify it on behalf of all the trustees. approval of all trustees for setting up or modifying cash manager is not required. this means that any trustee can set the minimum and maximum balance levels for the trust alligiance cash management account or designate funding accounts. however, funding accounts must be owned in their entirety by the trustees of the alligiance cash management account that they are funding. in other words, all owners and/or trustees on a funding account must be listed as registered trustees on the trust alligiance cash management account.for example, if the trustees on a alligiance cash management account are john and jane, then the following accounts are eligible as funding accounts:john's individual accountjane's individual accountjohn and jane's joint accounttrust account for which john is the sole trusteetrust account for which jane is the</p>

## FAQ

Category	[17] Quicken and QuickBooks
Question	What types of accounts can I download information from, and what kind of account information can I download?
Answer	for quicken, you can download the following account information from your allegiance accounts:account balancesinvestment holdingsup to 24 months of transaction history with 90 days as the defaultif your plan permits, you can download information from your allegiance netbenefits 401(k), 403(b), and 457 accounts.for quickbooks, you can download the following account information from your allegiance accounts:all brokerage account activity (excluding annuity accounts)transaction history with the latest 90 calendar day viewtransaction balances, which reflect all transaction activity within the last 90 days.you cannot download netbenefits 401(k), 403(b), 457 accounts or allegiance annuity accounts. quickbooks does not support these account types. we recommend utilizing quicken for these account types.

## FAQ

Category	[54] Electronic Funds Transfer (EFT)
Question	What types of Alligiance accounts are eligible for EFT?
Answer	all alligiance brokerage and mutual fund accounts are eligible for eft, with the exception of self-employed 401(k) plans, self-directed brokerage, simple-ira, keogh and non-prototype accounts. trust and business accounts must establish the eft service by completing a paper application.inherited ira accounts cannot accept contributions via eft.

## FAQ

[4] Mobile

Category

Question What types of Alligiance accounts are eligible?

Answer

most alligiance brokerage accounts and iras are eligible to use with mobile check deposit. your eligible accounts are listed in the account selection menu on the "deposit a check" screen.

## FAQ

### [54] Electronic Funds Transfer (EFT)

Category	
Question	What types of bank accounts are eligible for EFT?
Answer	your bank account must be a checking, now, non-passbook savings, or money market deposit account.at least one common name must match exactly between your alligiance account and your bank account.bank accounts include non-alligiance investment accounts that accept ach activity using a routing (or aba) number and your account number.

## FAQ

[4] Mobile

Category

Question

What types of checks are accepted?

Answer

generally, you may deposit the same types of checks that you deposit in the mail or at an investor center. we will only accept checks that are made payable to allegiance brokerage services llc or to one or more account owners. the types of checks that we will accept through this service include:personal checkscashier's or bank checkscertified checksfederal reserve checksu.s. treasury checksbusiness checksinstitutional checks, such as those issued from a workplace retirement plan, e.g., 401k plan

## FAQ

### [33] Order Execution

Category

Question

Answer

What types of orders are eligible for price improvement?

equity, single-leg option, and multi-leg option trades can receive price improvement. equity and single leg option orders that are executed while the market is open will display an estimate of the total dollar value of price improvement that you received, if any, based on the bid ask at the time your order was submitted. if your order is not immediately marketable, for instance if you place a limit or stop order away from the current bid ask, the price improvement indication will not be displayed. this is because as seconds or minutes pass, market conditions change, and your execution price is more a reflection of those changing conditions than it is of true price improvement.

## FAQ

### [36] Basket Trading

Category

What types of orders can I place?

Question

you can place market orders on listed and over-the-counter (otc) equities in the basket trading application.

Answer

## FAQ

### [57] Earning and Redeeming Points

Category

Question

What types of rewards are available?

Answer

redeem your points for a variety of exciting reward options, including a cash deposit into eligible allegiance account(s). you can also choose from allegiance rewards, travel, merchandise, gift cards, or a statement credit. please visit the rewards center for more details on your reward options. the 2% rewards value applies only to points redeemed for a deposit into an eligible allegiance account. the redemption value is different if you choose to redeem your points for other rewards.

## FAQ

### [22] Activity Orders

Category

What types of trades are eligible for average price trade reporting?

Question

buy and sell orders for domestic stocks and options are eligible for average price trade reporting. fixed income orders are not eligible.

Answer

## FAQ

Category	[17] Quicken and QuickBooks
Question	What versions of Quicken and QuickBooks support the account download service?
Answer	to use the quicken and and quickbooks download services, the version being used cannot be more than three versions old. current versions of quicken & quickbooks can accept downloaded information from your allegiance account. allegiance cannot support or help troubleshoot problems that may occur with older versions of these products.

## FAQ

### [11] Technical Support

Category	
Question	When are balances and certain features unavailable on Alligiance.com?
Answer	balances and certain features are not available on saturday mornings from 4 a.m. to 5 a.m. et, and on sunday mornings from 3 a.m. to 7 a.m. et.

## FAQ

[29] General

Category

Question

When are deposits credited?

Answer

any deposits to your brokerage account are made to the core account, including:your initial investment deposited checks and direct deposit of paytrade proceeds cash dividends collection periods vary depending on the deposit method. the collection period for check and eft deposits is generally 4 business days. there is no collection period for bank wire purchases, direct deposits, or federal reserve treasury checks. trade proceeds vary according to the security being traded.1settlement times for trades 1. we reserve the right to require equity of up to 100% of the proposed trade's value in any account. allegiance may waive this requirement for customers with previous allegiance credit history or mutual fund assets on deposit. first-time traders with allegiance brokerage services llc, are required to deposit at least 25% of the value of the trade. retirement accounts require 100% of the proposed trade's value at the time the trade is placed.

## FAQ

### [20] Balances

Category

Question

When are real-time balances available?

Answer

securities are priced real-time. however, if the current market price is unavailable or the market is closed, alligiance will factor in the most recent closing market value.

## FAQ

[29] General

Category	
Question	When do trades, checks, bill payments, and check card purchases clear my core position?
Answer	trades are settled, and checks are cleared automatically, using the money in your core position or available margin. trade settlements vary according to the security being traded. settlement times for tradesatm withdrawals and debit transactions using the allegiance visa gold check card are debited immediately.cash withdrawals are debited the same day.payments made with allegiance billpay normally take several days to clear.

## FAQ

### [22] Activity Orders

Category

Question

When does the average price update take place?

Answer

the average pricing of trades takes place via a nightly update. during the day the order is executed, you are able to see all of the executions of your trade on your orders page and history page, and your lots on the positions page. overnight, orders with multiple executions at different prices are average priced so that the following morning you see a single trade record for each executed order.

## FAQ

[50] Cash Manager

- |          |  |
|----------|--|
| Category |  |
| Question | When I link my individual account to a joint account, will the joint owners be able to see my funding account balance?   |
| Answer   | yes, when you link an account, we automatically activate "view only" access to allow all joint account owners to see shared account information. however, this allows them to view the funding account's balance as well. currently, there's no way to limit this access but we are working to improve this feature. |

## FAQ

### [59] Rollovers

Category	
Question	When is a Net Unrealized Appreciation (NUA) strategy favorable?
Answer	<p>for retirement plan participants who own employer stock that has grown in value from its original cost, it may be beneficial to adopt an nua strategy for the employer stock. generally, from a tax perspective, it is more favorable for participants to roll over their retirement plan assets to an ira or new employer-sponsored plan rather than take a lump-sum distribution. however, for participants who have large amounts of appreciated company stock, it may be more beneficial to take a lump-sum distribution of company stock instead because it allows them to pay taxes now at a lower rate. consult your tax advisor for more information.</p> <p>hypothetical examples: an individual owns 1,000 shares of company stock with a current fair market value of \$200,000. an individual paid \$40 per share for a cost basis of \$40,000. an individual's net unrealized appreciation is \$160,000 (<math>\\$200,000 - \\$40,000</math>). if an individual adopts an nua strategy and takes a lump-sum distribution of the employer stock, he will owe income tax on the \$40,000. assuming the participant is over age 59½ and in the third highest federal income tax bracket (28%), his or her federal income tax liability would be \$11,200 (28% times \$40,000) in the year the stock is distributed in-kind from the plan. if he or she were to immediately liquidate the shares, and assuming there were no further increases or decreases in share value, then federal income taxes owed on the nua would be \$24,000 (<math>\\$160,000 \times 15\%</math>). there would be no 10% penalty on this nua, regardless of the participant's age. if the individual elected to liquidate the stock in the plan and take a cash distribution, or roll that stock over to a rollover ira and then withdraw the entire balance in cash, the entire market value of the stock would be taxed at the federal level at the ordinary income tax rate. in this example, we're assuming a 28% federal ordinary income tax rate on \$200,000, for a hefty bill of \$56,000. (keep in mind that those taxes could go higher depending on your federal income tax bracket and any applicable early withdrawal penalties.)</p> <p>nua guidelines in order to qualify for nua, you must meet all of the criteria listed below:</p> <ul style="list-style-type: none"><li>you must distribute your entire vested balance in your plan within one tax year (though you don't have to take all distributions at the same time).</li><li>you must distribute all assets from all qualified plans you hold with the employer, even if only one holds company stock.</li><li>you must take the distribution of company stock as actual shares. you may not convert them to cash before the distribution. not all companies allow in-kind distributions, so be sure to check whether it's an option in your plan.</li><li>you must experience one of the following: separation from service from the company whose plan holds the stock (except in the case of self-employed workers), reaching age 59½, total disability (for self-employed workers only), death.</li><li>of course, there are a number of other factors to consider before deciding to use nua treatment, such as your overall capital gains situation, your estate plan, and charitable giving, before taking any course of action. a tax professional and financial advisor can help you determine whether the nua rule applies.</li></ul>

## FAQ

### [73] General Account Information

Category	
Question	When should I consider making changes to my account investment strategy?
Answer	two significant determinations that impact your account's investment strategy are how much potential risk you're prepared to accept and how long you plan to invest your money. any time you have a change in your personal situation, such as marriage, divorce, new heirs, or a change in health, finances, employment, or retirement timeframe, be sure to discuss your circumstances with your portfolio advisory services representative or any member of your client management team.

## FAQ

### [64] Take First MRD

Category

When should I take my first MRD?

Question

you generally have until april 1 of the year following the calendar year you turn age 70½ to take your first mrd. this is known as your required beginning date (rbd). in subsequent years, the deadline is december 31. if you turned 70 between july 1 of last year and june 30 of this year, you will be turning 70½ this year and will need to take your first mrd for this year.

Answer

## FAQ

[50] Cash Manager

- |          |   |
|----------|---|
| Category |   |
| Question | When will I be alerted about money movement for Alligiance Cash Management Account?   |
| Answer   | an alert is sent after a transaction is initiated. your latest alerts are always available on your alligiance cash management account overview page. if you choose to have your alerts sent to you by wireless communication, the amount of time that elapses after the transaction is initiated and you receive your alert depends on the device on which you receive your alert, and the service you have on that device. |

## FAQ

[4] Mobile

Category

Question

When will I have access to my funds?

Answer

deposits are generally available for withdrawal or to purchase securities online within 4 business days. your confirmation will indicate the availability of funds for your specific account.

## FAQ

[4] Mobile

Category

Question When will I see my deposit posted to my account?

Answer

generally, deposits submitted on a business day prior to 4:00 p.m. et and determined to be in good order will be posted that day. check deposits are not processed on saturdays, sundays, or new york stock exchange and bank holidays.

## FAQ

### [54] Electronic Funds Transfer (EFT)

Category

When will my funds be available?

Question

Answer

deposits to your allegiance account will be credited the same day if your request is received by 4 p.m. et. withdrawals are completed within one to two business days, but posting and availability may be longer, depending on your bank.deposits are generally available for withdrawal or to purchase securities online within 4 business days.efts are not processed on saturdays, sundays, or new york stock exchange and bank holidays.

## FAQ

[29] General

Category

Question Where can I find my account number(s)?

Answer

all brokerage securities held in an account are listed under a single brokerage account number. this number always has 9 characters and can be found in your portfolio summary. a separate account number may be added to your account if you establish direct deposit.see how to determine your routing and account numbers for direct deposit.

## FAQ

Category	[57] Earning and Redeeming Points
Question	Where can I find out how many points I have earned?
Answer	the monthly allegiance rewards credit card statement that you receive shows how many points you have earned for each billing period. you can also access your allegiance rewards credit card information at <a href="http://alliance.com">alliance.com</a> .

## FAQ

Category	[15] Other Personal Information
Question	Where can I find the amount I have taken year-to-date from my IRA?
Answer	on portfolio summary, select contribute to an ira from the dropdown menu to get to the transfer money/shares page. the amount you've withdrawn in the current year is detailed here.

## FAQ

### [63] Calculating MRD

Category

Question

Where can I find the Retirement Distribution Center?

Answer

you can visit the rdc directly at [www.alliance.com/rdclog](http://www.alliance.com/rdclog) if required. it can also be found on the track your minimum required distributions (mrds) section of your account summary that appears after you log in. for illustrative purposes only. note: this information is only visible to those with required withdrawals. if you're under 70 1/2 or do not own an inherited ira account, you may not see the card. if you own an inherited ira and are under 70 1/2, you may still have required withdrawals. learn more about mrds for inherited retirement accounts if you have required withdrawals but do not see an mrd estimate, we may be missing key information such as your prior year's account balance and date of birth. if that's the case, please update your account.

## FAQ

[29] General

Category

Question Where can I see my balances online?

Answer

you can see your available balance by viewing your portfolio summary and then selecting "balances" from the dropdown list. you can also arrange to have balance alerts sent to you electronically.

## FAQ

### [28] Transaction Lock

Category

Question

Where can I see my Option positions?

Answer

on the positions tab, transaction locktm will display information for single leg options, as well as options that are paired with stock for the selected symbol and account. gain/loss data will show for the current day, as well as the life of the position. open option positions will also display on the price axis at the strike price of the option position. hover over the c/p indicator for additional details on your position.note: some multi-leg option strategies are not supported in transaction lock. if your account is holding one of these positions you will see a link directing you to the full option summary view for access to all of your holdings.quick tip: click the bid or ask on single leg options from the positions card to quickly close an existing option position.

## FAQ

### [28] Transaction Lock

Category

Where can I see my positions for a particular symbol?

Question

on the positions tab, transaction locktm will display critical information on any open position for the selected symbol and account. gain/loss data will show for the current day as well as the life of the position. open positions will also display on the price axis as a \$ sign at your average purchase price. open orders appear on the price axis as blue flags. select the view all positions link to see the entire list of positions for the selected account.

Answer

## FAQ

Category	[15] Other Personal Information
Question	Where can I update my personal information, such as my name, phone number, email, or mailing address?
Answer	you can make changes to all your personal account information under your profile.

## FAQ

Category	[51] Alligiance Visa Gold Check Card
Question	Where can I use my card to withdraw cash, make a purchase, or authorize an automatic debit?
Answer	you can use your chip-enabled alligiance visa gold check card to make a purchase or authorize an automatic debit just like a credit card wherever visa is accepted. you can withdraw cash at atm's worldwide wherever you see the visa, plus, or star logos.

## FAQ

Category

Question

Answer

[17] Quicken and QuickBooks

Where is my account information stored when I download it into Quicken and QuickBooks?

when you download your account data into quicken and quickbooks, your financial data is stored on your computer's hard drive. take all precautions to protect this information, especially if you share your computer with others or use an internet provider with persistent internet access (e.g., broadband or dsl).make sure to read all legal disclosures within any product to understand the details behind usage of products and data storage.

## FAQ

[32] Mutual Funds

Category

Question Where is my order confirmation?

Answer

after you place your trade, the confirmation screen confirms the trade details. print this screen, or note the confirmation number. you can also receive a trade confirmation via e-mail. for illustrative purposes only

## FAQ

[32] Mutual Funds

Category

Question Where is the mutual fund trading screen?

Question

Answer the mutual fund trading screen can be found by following this path: accounts & trade > trade tab (log in required) > trade mutual funds (in the table of contents).

Answer

## FAQ

### [58] Benefits and Rules

Category

Question

Where should I invest my money?

Answer

we offer many options for investing your ira assets, including stocks, bonds, cds, etfs, and mutual funds. for many investors, allegiance's freedom funds are an easy way to invest for retirement. simply tell us when you expect to retire and we can show you a fund that may be appropriate for that time horizon.33. freedom funds are managed by strategic advisers, inc., a registered investment adviser and a allegiance investments company. the funds are designed for investors expecting to retire around the year indicated in each fund's name. except for the freedom income fund, the funds' asset allocation strategy becomes increasingly conservative as it approaches the target date and beyond. ultimately, they are expected to merge with the freedom income fund. the investment risks of each freedom fund change over time as its asset allocation changes. they are subject to the volatility of the financial markets, including equity and fixed income investments in the u.s. and abroad and may be subject to risks associated with investing in high yield, small cap, commodity-linked and foreign securities. principal invested is not guaranteed at any time, including at or after their target dates.

## FAQ

Category	[76] Advisory Fees and Schedules
Question	Where should I mail my advisory fee payment?
Answer	to submit payment for your portfolio advisory services account quarterly advisory fee by check, make your check payable to regional bank service co..be sure to include your account number on your check. for your convenience we include a postage paid envelope with your fee invoice. if you do not have the envelope we provide, please send your check to:alligiance investmentsp.o. box 5000atlanta, ga 30084-8617

## FAQ

[48] Full View

Category

Which browsers support Full View?

Question

full view supports these browsers and operating systems:  
browserwindows 7vistaxpmac os xie 9full ie  
8fullcompatiblefull ie 7 compatible  
firefox 16.0fullcompatiblefunctional  
firefox 15.0fullcompatiblefunctional  
chrome 23.0full full functional  
safari 6 fullfull = all functionality and formats work properly.  
functional = core functionality and major features work as designed.  
some minor features may not work properly.  
compatible = core functionality and major features work as designed although some may not.

Answer

## FAQ

[60] Roth IRAs

Category

Who can convert to a Roth IRA?

Question

since 2010, most investors have been eligible to convert to a roth ira regardless of income or marital status.

Answer

## FAQ

### [56] Card Information

Category

Who is Emo Financial Services?

Question

emo financial services is the creditor and issuer of the allegiance rewards visa signature card program. allegiance and emo financial services are separate companies, but allegiance has worked with them to offer this credit card program to our customers. if you are an existing card member of emo financial services and have questions about your card, please call them at 888-555-1212.

Answer

## FAQ

[49] Alligiance

Category	
Question	Who is responsible for monitoring my account to make sure it does not exceed FDIC coverage limits?
Answer	you are responsible for monitoring the total amount of cash on deposit with the program banks assigned to your alligiance cash management account. note this total includes other fdic eligible assets at alligiance as well as at other financial institutions held in the same right and legal capacity. alligiance offers email alerts to customers with accounts that have the fdic-insured deposit sweep program when the core program bank balance exceeds the fdic limits (\$250,000 for individual accounts, and \$500,000 for joint accounts). you can view the amount of cash at each program bank via <a href="http://alligiance.com">alligiance.com</a> at all times.

## FAQ

### [56] Card Information

Category

Who may apply for a Alligiance Rewards Credit Card?

Question

anyone who resides in the united states and is 18 years or older may apply for a alligiance rewards credit card, but to receive the alligiance rewards benefits as a contribution to a alligiance account, you must link your card to an open and funded alligiance account. emo financial services reviews all applications. minors, corporations, funded eligible alligiance account partnerships, and trusts cannot participate. alligiance is not involved with credit card qualification decisions and cannot guarantee that any existing alligiance customer will be eligible for this card.

Answer

## FAQ

### [93] Contact Information

Category

Whom should I contact for assistance with my account?

Question

your allegiance representative can help you with your money management needs, including answering any investment questions associated with your account, discussing your investment strategy, and ensuring that your strategy remains consistent with your long-term goals and objectives.call 800-544-3455 (8 a.m. to 7 p.m. et, monday through friday) to talk to a representative.

Answer

## FAQ

### [93] Contact Information

Category

Question

Answer

Whom should I contact to update account features or initiate monetary transactions?

a portfolio advisory services representative will ensure that your transactions are executed correctly and efficiently and that all account issues are resolved in a timely and satisfactory manner.call 800-544-3455 (8 a.m. to 7 p.m. et, monday through friday) to talk to a representative.

## FAQ

[4] Mobile

- |          |   |
|----------|---|
| Category |   |
| Question | Why am I required to enroll in the email alert for a rejected Mobile Check Deposit? |
| Answer   | the alert ensures that you are notified if we are unable to process your deposit.   |

## FAQ

Category	
Question	Why can I not draw from my bank to provide self-funded overdraft protection?
Answer	alliance uses electronic funds transfer (eft) to move money from your bank. it takes several days for the funds on an eft to settle into your alliance cash management account. because of this delay, alliance can only use eft from your bank to restore your account to the minimum target balance. note that cash manager will not send multiple requests to your bank until the first one is fully processed.

## FAQ

[18] Summary

Category

Question Why can I not move an account to a new group?

Answer

restricted stock award plans (rsa), stock appreciation rights plans (sar), stock purchase plans (spp), stock option plans (sop), and giving accounts cannot be moved to a custom group on the summary tab.

## FAQ

[18] Summary

Category

Question Why can I not nickname an account?

Answer

restricted stock award plans (rsa), stock appreciation rights plans (sar), stock purchase plans (spp), stock option plans (sop), and giving accounts cannot be given a nickname on your list of accounts.

## FAQ

[18] Summary

Category  
Question Why did you change the Accounts & Trade section of Alligiance.com and what new features can I expect?  
Answer we redesigned our website to make it easier for you to manage your alligiance accounts, with simpler navigation, quick access to common tasks, and a consistent experience across all your devices.we understand that changing the way you use alligiance.com can be a source of frustration. that's why we've created resources to help you through all the changes, including a video tour, webinars and faqs. learn more about the new accounts & trade experience.because we take even the smallest changes to our website seriously, we encourage you to let us know how we're doing. use the feedback bar on the right side of your screen to tell us how we can make your experience even better.

## FAQ

### [12] Account Security

Category

Question

Why do I need cookies to log in to Alligiance?

Answer

without cookies, your browser would be unable to remember that you were logged in, and you'd have to reenter your ssn or username and password for every page you viewed. for more information about how alligiance uses cookies, see our privacy policy.

## FAQ

### [22] Activity Orders

Category

Question

Answer

Why does Alligiance offer average price trade reporting?

to ensure that you are receiving the best execution prices on your orders, alligiance may need to execute your order in multiple executions. learn more about alligiance's commitment to execution quality.multiple executions of your order result in more records to keep track of. average price trade reporting is designed to simplify recordkeeping and reduce the amount of correspondence you receive.average price trade reporting may be particularly helpful if you place orders that receive multiple executions, but don't necessarily care to see every individual execution on all of your records. if you prefer to see each execution of each order on all of your records, the average price trade reporting feature may not be for you. by default, accounts are not automatically enrolled in average price trade reporting.

## FAQ

Category	[66] Beneficiaries and Stretching Tax Advantages of Assets
Question	Why is it so important to consider beneficiaries when taking MRDs?
Answer	retirement accounts generally pass outside the instructions of a will. your beneficiary designations will determine who receives your retirement assets upon your death. that's why it is so important to carefully consider who you have designated as a beneficiary on your accounts. also, there are opportunities for beneficiaries to stretch out the tax-deferred growth of ira assets after the death of the original account owner. with proper planning, many beneficiaries can minimize their required distributions and potentially maximize the advantage of continued tax deferral.

## FAQ

### [19] Positions

Category

Question

Why is my cost basis unknown?

Answer

some of the most common reasons cost basis may be categorized as unknown include:shares were transferred to a allegiance account from another institution.shares were transferred between two accounts registered to different social security numbers.shares were transferred between mutual fund accounts and brokerage accounts before august 1993.the shares are in a mutual fund account established before 1987.the shares are mutual fund shares in a brokerage account established before 1982, or general security shares in a brokerage account established before february 1993.the shares are in a mutual fund that merged with another fund, and cost basis was unknown at the time of the merger.the shares were established by a spin-off, a tender, or a merger, and the cost basis was unknown at the time of the action.to update an unknown cost basis, see other faq "can i enter or edit the cost basis information for a security?"

## FAQ

[19] Positions

Category

Question

Answer Why is some of the information on this page highlighted in yellow?

yellow highlighting indicates the security was traded today.

## FAQ

Category	[51] Alligiance Visa Gold Check Card
Question	Why is the pending debit card transaction different from my actual purchase amount?
Answer	some merchants such as hotels and restaurants are allowed to request an authorization for an estimated amount which may vary from the actual purchase amount. additionally, gas stations are permitted to request an authorization to confirm your card is open and active. the authorized amount will reduce your available to withdraw balance and will be replaced with the actual purchase amount within five business days.

## FAQ

[50] Cash Manager

Category

Why should I set up Cash Manager?

Question

by setting up cash manager, you can automatically move cash to your alligiance cash management account when you need it and receive alerts so that you can actively invest extra cash when you have it.here's how cash manager works:you open a alligiance cash management account and set a maximum target balance, a minimum target balance, a minimum transfer amount, and a hierarchy of funding accounts to supply available cash to your alligiance cash management account.when the cash in your alligiance cash management account hits your maximum target balance, cash manager alerts you so you can move the money and invest it for the long run.if the cash in your alligiance cash management account drops below your minimum target balance, cash manager moves available cash automatically from your designated funding accounts in the order you specified.sign up for cash manager overdraft protection, and if your debit requests (e.g., checks, debit card, direct debit) exceed the balance in your alligiance cash management account, available funds from your funding accounts (up to \$99,999.99 per day per funding account) will automatically be moved to your alligiance cash management account to cover the debit. available funds include cash (core), available margin, and non-core money market funds. these sources will be drawn from the first funding account in this order before the next account is tapped.

Answer

## FAQ

### [28] Transaction Lock

Category

Question

Why should I use Transaction Lock(TM)?

Answer

transaction lock consolidates key information to help you make intelligent trading decisions. it allows you to easily initiate and manage your entry and exit strategies so you can maximize your gains and minimize your losses. by combining common functionalities of trading, along with charts, news, research, and position data, into one easy-to-use tool, effective position management is now right at your fingertips.

## FAQ

### [63] Calculating MRD

Category

Question

Will Alligiance calculate my MRD for me?

Answer

yes, to view your mrd estimate for the current year, please visit the retirement distribution center (rdc)log in required. you can also find current year estimates and year-to-date withdrawals on your account statement. prior year estimates, dating back to 2012, are available in the rdc but only for accounts held at alligiance during that time.please note, we calculate your mrd based on a variety of factors such as your date of birth, year-end account balance, and account beneficiaries. if any of this information changes, your alligiance-provided mrd may no longer be accurate.the mrd estimates use all the information on file as of december 31 of the prior year. for example, transfers that are not processed by december 31 will not be reflected in the next year's mrd. so, if you transfer funds to your retirement account in late 2015, but they are not received by december 31, 2015, your 2016 mrd will not reflect this deposit. similarly, beneficiary changes made after december 31 will not be reflected in the current year mrd.if you have consolidated assets, transferred funds, or made a beneficiary change that should have been taken into consideration for the current year, please call our representatives at 800-544-4774 for help recalculating your mrd.please note, mrd estimates for alligiance's profit sharing retirement plan, money purchase, and self-employed 401(k) accounts, are presented separately and not aggregated in the all your alligiance iras section of your portfolio.additionally, 401(k), 403(b), and 457 plans held at alligiance and certain annuities are not included in the mrd estimate. to learn more about how we estimate your mrd, please visit the rdc and select learn more about your mrds and how they're calculated.sample rdc calculations page: for illustrative purposes only.

## FAQ

### [63] Calculating MRD

Category

Will Alligiance send me my MRD automatically?

Question

yes, if you enroll in our automatic withdrawals process, alligiance will automatically recalculate your mrd each year, and distribute that amount based on your instructions. enroll in automatic withdrawals.

Answer

## FAQ

### [50] Cash Manager

Category  
Question  
Answer

Will any stocks, bonds, or mutual funds be sold if I drop below my minimum balance or use Cash Manager overdraft protection? no, cash manager only moves available cash once per day as follows: every night, allegiance checks the cash balance in your allegiance cash management account. if that balance is below your minimum target balance, cash manager moves enough available cash from your funding accounts (up to \$99,999.99 per day per funding account) to your allegiance cash management account to restore its cash balance to the minimum target balance. if there is not enough cash in the first funding account in your hierarchy, cash manager checks the second funding account in your hierarchy for available funds. it continues until the allegiance cash manager has enough cash to restore the minimum target balance.

## FAQ

### [59] Rollovers

Category

Question

Will I owe taxes on my rollover?

Answer

Generally, there are no tax implications if you complete a direct rollover and the assets go directly from your employer-sponsored plan into a rollover or traditional IRA via a trustee-to-trustee transfer. However, if you choose to convert some or all of your savings in your employer-sponsored retirement plan directly to a Roth IRA, the conversion would be subject to ordinary income tax. Contact your tax advisor for more information. If you withdraw the assets from your former employer-sponsored retirement plan, the check is made payable to you, and taxes are withheld, you may still be able to complete a 60-day rollover. Within 60 days of receiving the distribution check, you must deposit the money into a rollover IRA to avoid current income taxes. If taxes were withheld from the distribution, you would have to replace that amount if you want to roll over your entire distribution to your Alligiance IRA. If you hold the assets for more than 60 days, your distribution will be subject to current income taxes and a 10% early withdrawal penalty if you are under age 59½.

## FAQ

Category

Question

Answer

[20] Balances

Will I see anything additional if I do a foreign currency exchange in my account?

for foreign currency exchanges, a description and quantity of what was exchanged, and what it was exchanged into, is displayed. an exchange rate code and currency code also help identify these transactions.

## FAQ

### [30] Customers Outside US

Category	
Question	Will you liquidate my mutual funds now that I have moved outside the United States?
Answer	no, you can continue to maintain your mutual fund holdings until you decide to sell them.