

Registered Investment Advisor Service Offering

Apex offers access to streamlined technology and back office processing that allows investment advisors to manage and trade their clients' assets efficiently and onboard their clients as quickly as possible. These technologies and services are in addition to our standard suite of Broker Dealer clearing services. Our APIs represent an account management solution for customers, reducing friction and cost, and offering a simple and efficient user experience.

Primary Apex Services for Registered Investment Advisors

- Apex facilitates electronic opening of Apex brokerage accounts for the RIA's clients
- Apex allows and assists the RIA to code to our APIs to facilitate a number of services for account opening, account funding, ACAT transfers, other transfers, and the electronic delivery of documents and information.
- Apex facilitates charging customer account fees on behalf of the RIA.
- Apex allows the RIA to trade through the RIA's account via access to the Apex execution gateway.
- Apex allows the RIA to allocate securities to its clients' accounts, including the ability to allocate them in fractions of shares.
- Apex provides start of day files to the RIA, including positions, balances, and buying power for each of their client accounts

Description of Apex APIs

Account Management Service (Atlas)

- Offers real-time customer identification checks that facilitate new account creation in seconds.
- Offers a CIP failure/resolution tool to aid in the KYC process
- Supports electronic signature and paperless account signup.
- Allows access to real-time account updates and information, including changes to name, address, phone number, email address and suitability information.

Cash Management Suite (Sentinel)

- Facilitates account funding via ACH, debit card, wire and check.
- Sets up ACH relationships between customers' bank accounts and clearing accounts, and facilitates account verification via Instant Account Verification as well as micro deposits
- Provides risk analysis for all incoming and outgoing money movements, including 25 intra and independent risk factors to protect against fraudulent money movement.

Apex Log events (ALE)

- Provides real-time status updates of back office events, including notifications when an account has been opened, when an ACH transfer has been initiated, and when funds are available in an account.

Automated Customer Account Transfer (ALPS)

- Facilitates incoming and outgoing account transfer processing
- Automatically processes 95% of requests with limited intervention
- Enables customers to initiate transfers and receive updates throughout the cycle of the transfer process.

E-Delivery

- Provides customers with access to electronic documents, including trade confirms, account statements, tax related documents, and proxy and prospectus information.
- Offers the RIA's clients the ability to update their email addresses.
- Allows the RIA to brand and customize aspects of account statements and trade confirmations

This document constitutes only a broad overview concerning some of the current services Apex Clearing Corporation provides. It does not contain all matters upon which agreement must be reached in order for an agreement to be consummated and, therefore, does not constitute a binding commitment with respect to anything listed herein. Some of the services listed may not be compatible with your business and all of the services are subject to change at any time by Apex. Execution of definitive agreements, subject to the conditions contained therein, shall constitute the complete agreements between you and Apex, and they shall not be construed as to incorporate this document or any provision herein.