

## How to Prepare Securities for Deposit Into Your Brokerage Account.\*

Using blue or black ink:

1. Print your nine-digit brokerage account number in the upper right-hand corner on the front and back of each certificate and all attached documentation.
2. Appoint Pershing LLC, our authorized agent, as attorney on the appropriate line on the back of each certificate. (This protects you against loss or theft by rendering the certificate negotiable only by Pershing.)

### BACK OF A CERTIFICATE:

For value received _____ hereby sell, assign, and transfer unto (please insert Social Security or other identifying number of assignee)	<b>1. 123-456789</b>
_____	<small>NOTICE: THE SIGNATURE TO THE ASSIGNMENT MUST CORRESPOND WITH THE NAME AS WRITTEN UPON THE FACE OF THE CERTIFICATE IN EVERY PARTICULAR WITHOUT THE INTERFERENCE OF INTERPOSITION, SIGNATURE, OR OTHER INTERVENTION.</small>
_____	
PLEASE PRINT OR TYPE NAME AND ADDRESS OF ASSIGNEE	
_____	
_____	
_____ Shares	
of the Capital Stock represented by the within Certificate and do hereby irrevocably constitute and appoint _____	
<b>2. Pershing LLC</b>	
Attorney to transfer the said stock on the books of the within named Company with full power of substitution in the premises.	
Dated _____	<b>3. John R. Doe</b>

3. Sign the back of each certificate on the endorsement line, exactly as the name(s) appear on the front of each certificate.
4. Contact your investment professional for mailing instructions. All certificates and associated documentation should be delivered via overnight, trackable mail.

\* If the certificate is registered in the name of an estate, corporation, or trust, or if your security is a bearer bond (one with coupons attached), contact your investment professional for further information.

## Pershing®

A BNY Securities Group Co.  
Solutions from The Bank of New York

One Pershing Plaza  
Jersey City, New Jersey 07399

Pershing LLC, member NASD, NYSE, SIPC. Trademark(s) of Pershing Investments LLC.

# Maximize The Benefits

Of Holding Securities in  
Your Brokerage Account



## Are Your Securities in a Safe Place?

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Did you know that replacing lost, stolen, or destroyed certificates is complicated and costly? The process of restoring certificates involves an affidavit and an indemnity bond, and results in a considerable waiting period.

## Why Not Hold Your Securities in Your Brokerage Account?

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We realize that you may like the feeling of tangible ownership. For many reasons, however, we recommend “street name” registration, which allows your financial organization to hold securities in your brokerage account on your behalf.

## What Are the Benefits of Holding Securities in Your Brokerage Account?

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By holding securities in your brokerage account, you can take advantage of the following benefits:

**CONSOLIDATION**—You will receive a comprehensive statement, reflecting all of the positions and activities in your account.

**CONVENIENCE**—Dividends, interest, and bond redemption proceeds for domestic securities will be credited to your account on scheduled payment dates, and you can arrange to receive these proceeds automatically and on a regular basis. Your portfolio will also be monitored for possible early redemptions, tender offers, mergers, name changes, and other corporate actions.

**SAFETY**—You automatically receive account protection for the net equity of your securities positions and cash in your account. Of that total, the Securities Investor Protection Corporation (SIPC) provides \$500,000 of net equity protection, including \$100,000 for claims for cash awaiting reinvestment (SIPC protection). Working on behalf of your financial organization, Pershing provides the additional protection (Excess SIPC) on terms similar to SIPC for account net equity in excess of \$500,000 through a commercial insurer. Visit [www.sipc.org](http://www.sipc.org) for more information about SIPC.

Account protection applies when a SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments.

**SIMPLICITY**—Selling your securities is as simple as telephoning your investment professional. There is no inconvenience or delay in locating and delivering your securities when they are held in your brokerage account.

**TAX REPORTING**—You will receive a consolidated tax reporting package that will assist you in the preparation of your tax return. In addition, you will receive one annual Form 1099 covering all of the securities held in your account.

## A Short Settlement Cycle Is Another Good Reason to Hold Securities in Your Brokerage Account

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The Securities and Exchange Commission (SEC) rule regarding three-day settlement requires that your securities transactions settle on the third business day following the trade.\* This means that when selling securities, your certificates are required to be in your brokerage account within three business days. “Street name” registration eliminates the need to worry about your securities being delivered on time as the securities are already in your account.

## Return Your Securities and Request “Street Name” Registration Today

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The sooner you send in your securities, the sooner you will begin to reap the benefits of street name registration.

To permit future securities to be held in your brokerage account, contact your investment professional and request that your account registration be changed from “Transfer & Ship” to “Hold in Street Name.”

\* Only equities and load funds are subject to a three-day settlement cycle.