

**osaic**

# **eQuipt guide**

Your custom account  
portal - Pershing

View your investment accounts online at [equipt.osaic.com/](https://equipt.osaic.com/) or download the **Osaic eQuipt** mobile app on your iOS or Android device. Use this guide to learn how to sign up and navigate eQuipt.

---

## Table of Contents

eQuipt Features .....	2
Sign Up .....	3
View Accounts on the Dashboard .....	6
View Accounts in Account Details .....	9
Customize eDelivery Preferences .....	10
Access Communications .....	11
Link Household Accounts .....	13
Setting Account Nicknames and Groups .....	14
View/Pay Financial Planning Invoice .....	15
Utilize the Accessible Theme .....	15
Utilize the Mobile App .....	18
Mobile Deposit .....	18
Login Assistance .....	20

---

## eQuipt Features

- View all your brokerage accounts through a single login:
  - Automatically view all accounts established under your Social Security number.
  - Link and view additional accounts within your household.
  - View important investment account information including, balances, holdings, activity, order statuses (as of close of business the previous day), and more
- Customize eDelivery preferences for account communications
- Access account communications including statements, tax documents, trade confirmations, etc.
- Pay for financial planning services via a bank account or credit/debit card
- Deposit checks directly into your account by using your mobile device's camera (available in the **Osaic eQuipt** mobile app)

# Sign Up

To sign up for **eQuipt**, follow the registration process below and [click here](#) to watch a short how-to video.

1. Go to [equipt.osaic.com/](https://equipt.osaic.com/) and click **Sign Up** on the login screen (shown below). In certain situations, your financial professional may send you a link that takes you directly to Step 2, below.

**osaic** **eQuipt**

**Login**

Enter your eQuipt credentials

Username Forgot Username?

Password Forgot Password?

Login

Don't have an account? Sign Up →

What You Will Need

Securities and investment advisory services are offered through the firms: Osaic Wealth, Inc., Triad Advisors, LLC, Osaic Institutions, Inc., and Woodbury Financial Services, Inc., broker-dealers, registered investment advisers, and members of FINRA and SIPC. Securities are offered through Securities America, Inc., American Portfolio Financial Services, Inc., and Ladenburg Thalmann & Co., broker-dealers and member of FINRA and SIPC. Advisory services are offered through Arbor Point Advisors, LLC, American Portfolio Advisors, Inc., Ladenburg Thalmann Asset Management, Inc., Securities America Advisors, Inc., and Triad Hybrid Solutions, LLC, registered investment advisers. Advisory programs offered by Osaic Wealth, Inc., Securities America Advisors, Inc., Triad Advisors, LLC, and Woodbury Financial Services, Inc., are sponsored by VISOI2020 Wealth Management Corp., an affiliated registered investment adviser.

**Empowering you to thrive**

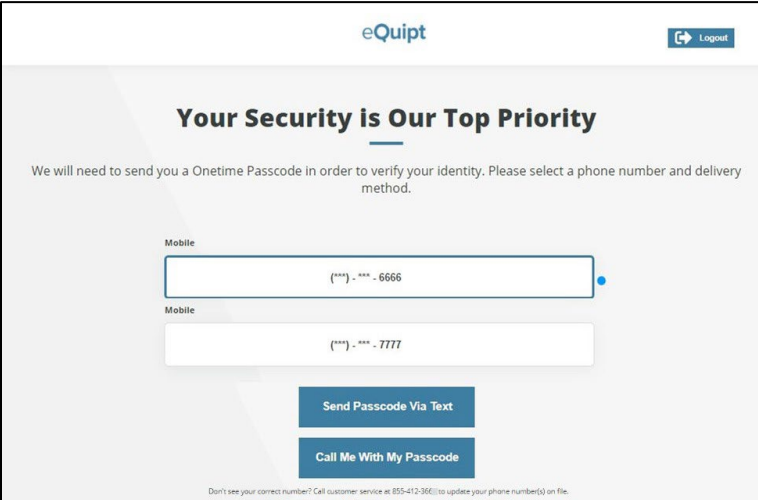
Welcome to Osaic!

Our mission is to ensure affiliated financial professionals have the solutions, support and flexibility they need to make a difference in their clients' lives — because we know that when they thrive, their clients do too.

2. If you began your enrollment process by clicking an email link sent by your financial professional, you will be asked to provide your date of birth, last 4 digits of your Social Security number, and your zip code for verification. If you initiated the enrollment process yourself using the **Sign-Up** link mentioned in Step 1, you will be asked to provide your date of birth, last 4 digits of your Social Security number, your zip code, and any one of your Osaic account numbers for verification. Click **Next** to continue.

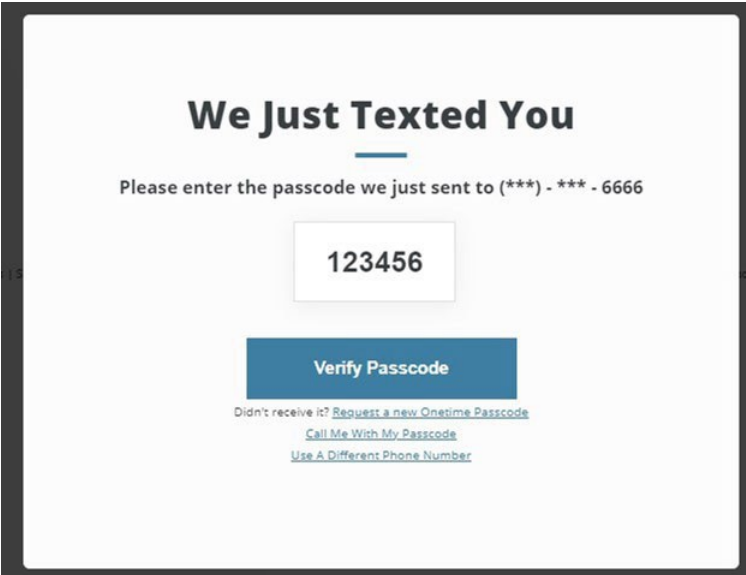
3. Complete the security process to verify your identity:

- The first prompt will display the phone number/s on file for you. Select the number where you want to receive the security code (if only one number is on file it will be preselected).
- Select **Send Passcode via Text** or **Call Me With My Passcode**. A security code will be sent to you generally within a few seconds.



The screenshot shows the eQuipt login page with a security verification prompt. At the top, the eQuipt logo and a 'Logout' button are visible. The main heading is 'Your Security is Our Top Priority'. Below this, a message states: 'We will need to send you a Onetime Passcode in order to verify your identity. Please select a phone number and delivery method.' There are two 'Mobile' phone number selection fields. The first field is pre-selected and contains the number '(\*\*\*)-\*\*\*-6666'. The second field contains '(\*\*\*)-\*\*\*-7777'. Below the fields are two buttons: 'Send Passcode Via Text' and 'Call Me With My Passcode'. At the bottom, a small note reads: 'Don't see your correct number? Call customer service at 855-412-3661 to update your phone number(s) on file.'

- Once you receive the passcode on your device, input the passcode and click **Verify Passcode** to continue. You may also be asked to complete this process in future logins for security purposes.



The screenshot shows the eQuipt passcode verification screen. The main heading is 'We Just Texted You'. Below this, a message states: 'Please enter the passcode we just sent to (\*\*\*) - \*\*\* - 6666'. There is a text input field containing the passcode '123456'. Below the input field is a blue button labeled 'Verify Passcode'. At the bottom, there are three links: 'Didn't receive it? Request a new Onetime Passcode', 'Call Me With My Passcode', and 'Use A Different Phone Number'.

- Review your phone number(s) and email address(es) for accuracy. You can edit or delete any incorrect entries or add new entries as needed. Click **Everything Looks Right** when you are ready.

**eQuipt**

01 VERIFY YOUR ACCOUNT   02 AUTHENTICATE YOUR IDENTITY   **03 CONTACT INFORMATION**   04 REGISTER

---

### Is This Information Still Accurate?

We understand that this information can change from time to time. Since we will be using it to validate your identity, please ensure it is accurate. If anything looks incorrect, please update it at this time.

#### Phone Numbers

**Mobile Phone Number** Primary ⓘ

(444) 555 - 6666

Verified Phone Number - Mobile ⓘ

(555) 666 - 7777

Home Phone Number

Add Home Phone Number

Business Phone Number

Add Business Phone Number

#### Email

You must have at least one email address on file

james@smith.com

Type  
Personal

Primary ⓘ

Add Email

Type  
Select Type

Everything Looks Right!

- Lastly, create a username and password, mark the checkbox to agree to the terms described, and click **Next**. Your enrollment process is complete. Remember to add [equipt.osaic.com](http://equipt.osaic.com) to your browser's Favorites list!

**eQuipt**

01 VERIFY YOUR ACCOUNT   02 AUTHENTICATE YOUR IDENTITY   03 CONTACT INFORMATION   **04 REGISTER**

---

### Register

Lastly, please create your login credentials

Create Username

Username

Create Password

Enter Your Password

Confirm Password

Confirm Your Password

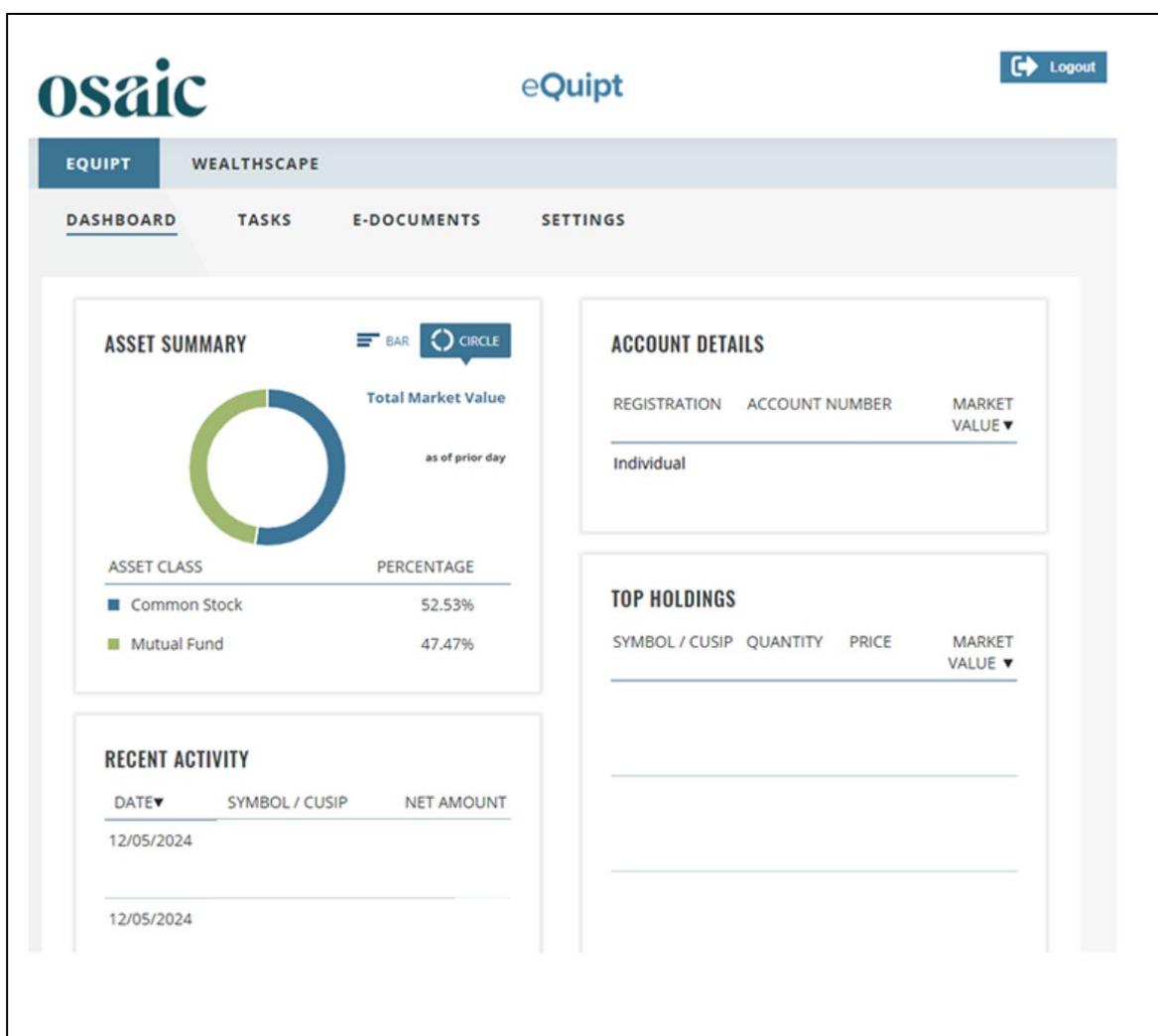
☐ By clicking here I agree to the Terms and Conditions for use of this website and I affirmatively consent to electronic delivery of any communications or documents to the email provided by me for this account ⓘ

Next

# View Accounts on the Dashboard

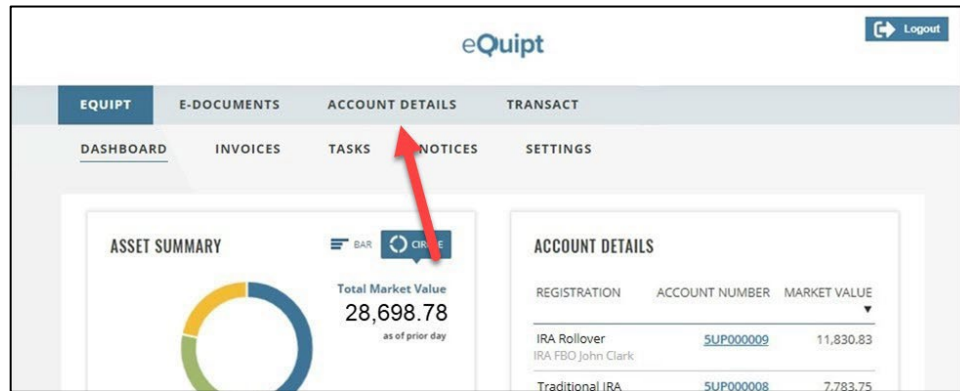
The first page you'll see after logging into **eQuipt** is the Dashboard. (NOTE: The top left of the screen shows you are in the eQuipt tab, Dashboard sub-tab.) From here you can view your portfolio as of the previous business day's market close, including your:

- Account values
- Top 5 holdings (Select "Show More" to view your top 10 holdings)
- Five most recent account activities (Select "Show More" to view your 10 most recent activities)
- Overall asset allocation

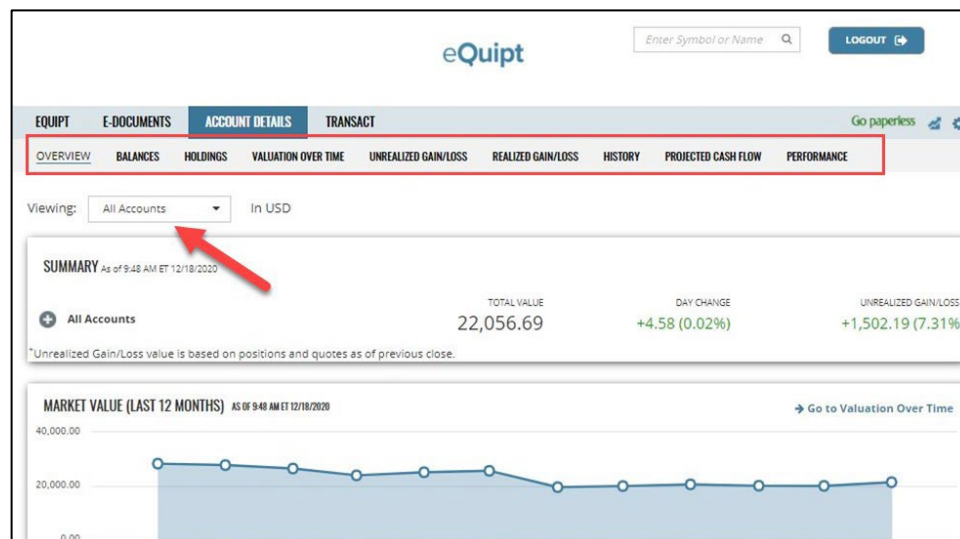


# View Accounts in Account Details

1. For detailed information about each of your investment accounts, access the **Account Details** tab:



2. In the **Account Details** tab, select which account you want to view from the Viewing menu (or leave the default of **All Accounts**). Then select which page to view from the row of sub-tabs (balances, holdings, history, etc.)



---

# Customize eDelivery Preferences

As an account holder, you will receive communications about your account(s), including statements, trade confirmations, disclosures, tax documents, etc. You can choose whether to receive each of these communication types in paper or electronically.

## Paper Delivery

If you select paper delivery, communications will be mailed to your address of record and a PDF version will also be available in **eQuipt**. Depending on account type, fees may apply for paper delivery of trade confirmations (please speak to your financial professional for more information).

## Electronic Delivery (eDelivery)

If you select eDelivery, you will receive an email notification when a communication is available to view in **eQuipt** as a PDF.

**NOTE:** When you initially sign up for **eQuipt**, you are enrolled in electronic delivery for all communication types *except* statements and tax documents. You can change these settings at any time as described below.

1. In the **eQuipt** tab, select the **Settings** page.
2. Select **e-Delivery Preferences** on the left.
3. The “Osaic Documents” section enables you to set your eDelivery preferences for Disclosures & Policies, and Firm Correspondence (hover over each category for a description).
4. The “Pershing Documents” section shows the eDelivery settings for each of your Pershing accounts (NOTE: This section only displays if you have active Pershing account). To change these settings, click **Edit All**
5. On the next screen, select **eDelivery Preferences**
  - Click the **Quick Enroll** option if you would like to turn on eDelivery for all communications (including statements and tax documents) for all accounts
  - Click the **Edit** link next to e-Delivery Preferences if you would like to make individual selections for each communication type for each account.



# Access Communications

Most account communications will be available in **eQuipt** and depending on the type of communication, they will either display in the Notices page or in the E-Documents page.

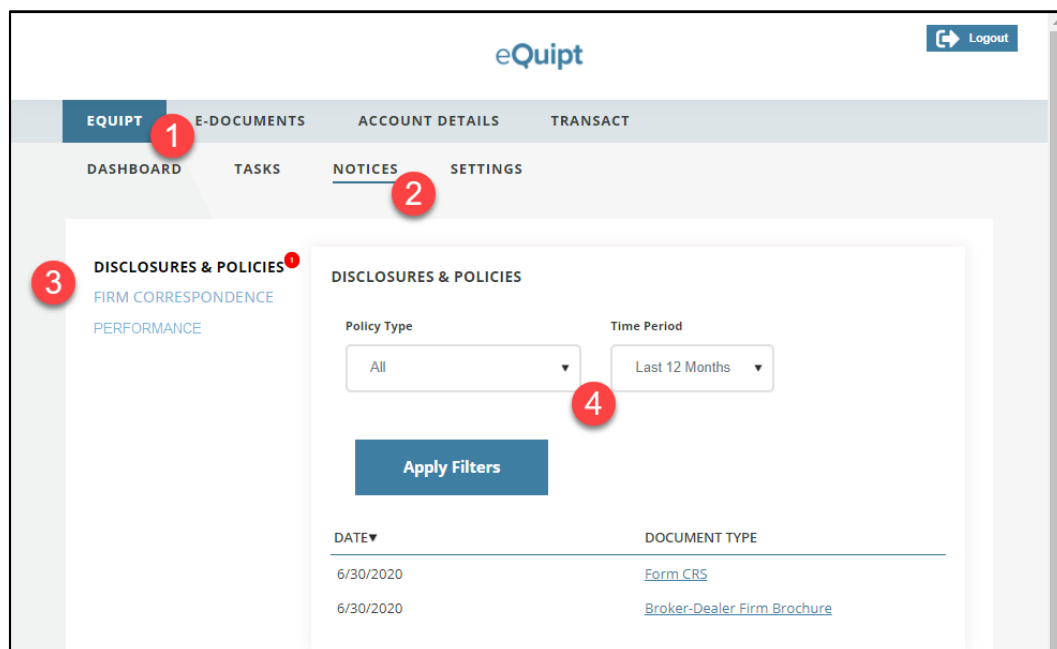
## Notices

The Notices page provides access to the following types of communications:

- Account Disclosures
- Firm Correspondence:
  - Welcome Letter (sent when you open your first new account)
  - Address Change letters (sent when your address has been updated and when you open additional accounts)
  - Change Letters (sent when your financial or other information has been updated).
- Performance Reports (for fee-based advisory accounts)

To access Notice communications:

1. Select the eQuipt tab
2. Select the Notices sub-tab
3. Select Disclosures & Policies, Firm Correspondence, or Performance from the options on the left
4. Within the selected tab, select the communication to view. You can filter the document list by account, date range, communication type, etc. then click Apply Filters.



## E-Documents

Account-level communications such as statements, trade confirmations, and tax documents can be reviewed in the E-Documents tab:

1. Click the **E-Documents** tab and select the **Statements & Documents** sub-tab.
2. From the Viewing Menu, Select the desired account (or select **All Accounts**) and select the type of document to view (or select **All Documents**).
3. Select the desired time frame, click **Apply Filters**, and your documents will display below.

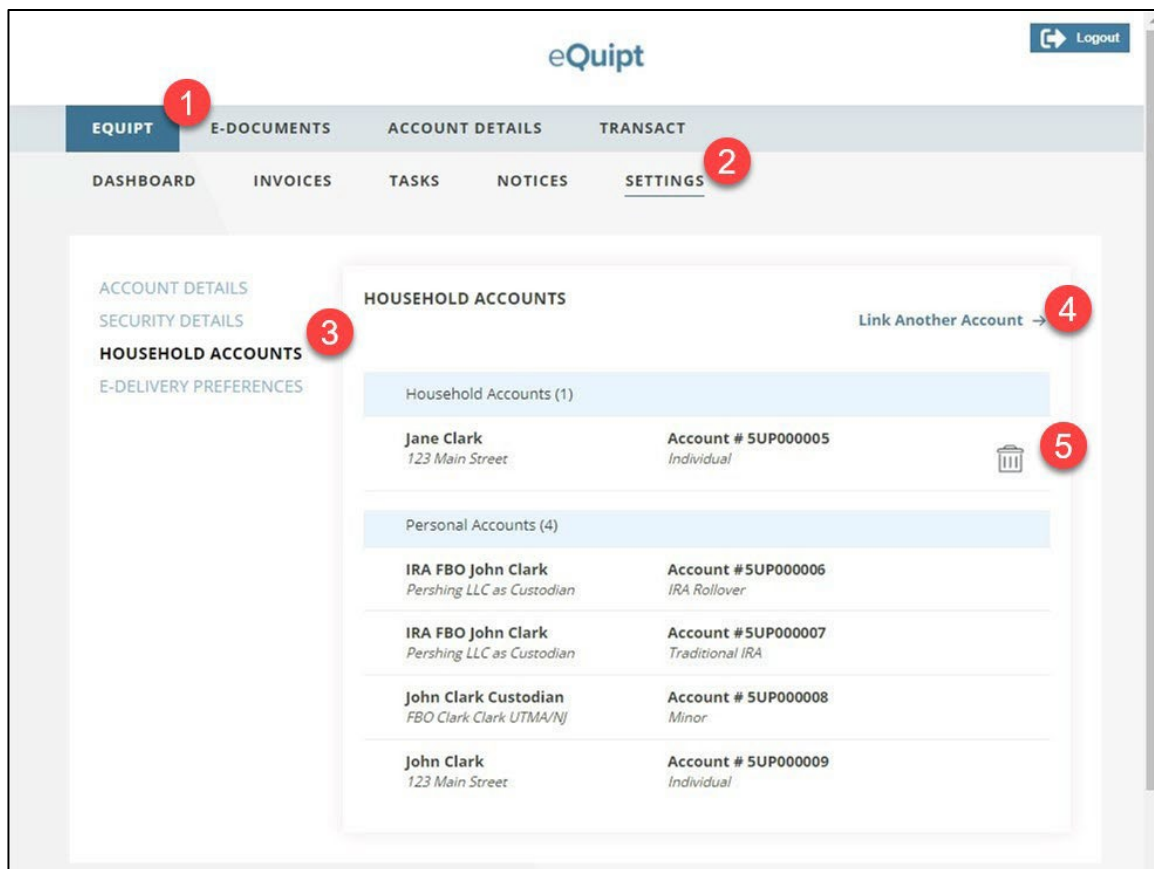
The screenshot shows the eQuipt web application interface. At the top, there's a navigation bar with tabs: EQUIP, **E-DOCUMENTS**, ACCOUNT DETAILS, and TRANSACT. Below this, there's a sub-tab bar with **STATEMENTS & DOCUMENTS** (marked with a red circle 1) and SETTINGS. On the left, there's a 'Viewing:' dropdown menu set to 'All Accounts' (marked with a red circle 2) and 'In USD'. Below this is a list of document types: All Documents (marked with a red circle 2), Statements & Reports, Trade Confirmations, Tax Documents, Notifications, and Message Center. On the right, there's a 'Combine Document' button. The main content area is titled 'STATEMENTS & REPORTS' and contains a 'TIME PERIOD' dropdown set to 'Last 12 Months', 'From Date' and 'To Date' date pickers, and an 'Apply Filters' button (marked with a red circle 3). Below this is a table with columns: DATE, ACCOUNT, TYPE, and INSERTS. The table displays four rows of data, all of which are 'Statements' for accounts 4UP000002 and 4UP000006.

DATE	ACCOUNT	TYPE	INSERTS
06/2020	4UP000002	Statements	
06/2020	4UP000006	Statements	
05/2020	4UP000002	Statements	
05/2020	4UP000006	Statements	

# Link Household Accounts

**eQuipt** provides you with access to all brokerage accounts that are active under your Social Security number, using a single login. Brokerage accounts for other people in your household (spouse, children, etc.) can be linked to your login as well. NOTE: Accounts for entities (trusts, businesses, etc.) can only be linked by sending the request to your financial professional.

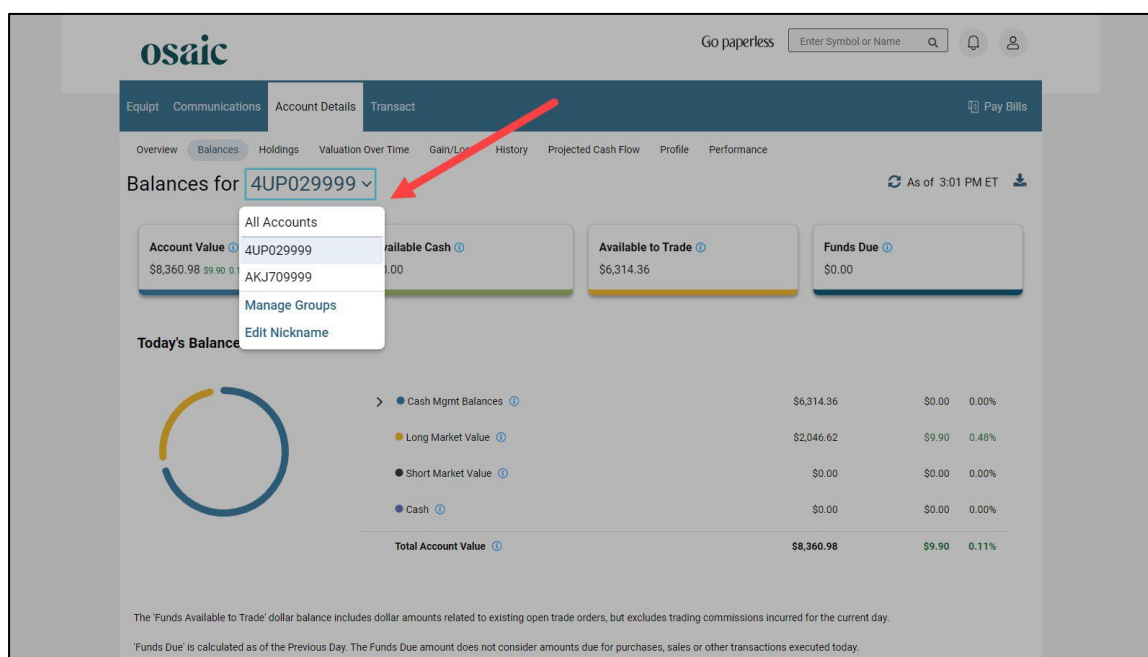
1. Click the **eQuipt** tab
2. Select **Settings**
3. Select **Household Accounts**
4. Click **Link Another Account**. Next, you will be asked to provide the information about the account being linked including its *Account Number*, *Last 4 digits of Social Security number*, *Date of Birth*, and *Zip Code*. Once you have inputted this information, click the **Link** button.
5. If you ever need to unlink the account, click its **trashcan icon**



# Setting Account Nicknames and Groups

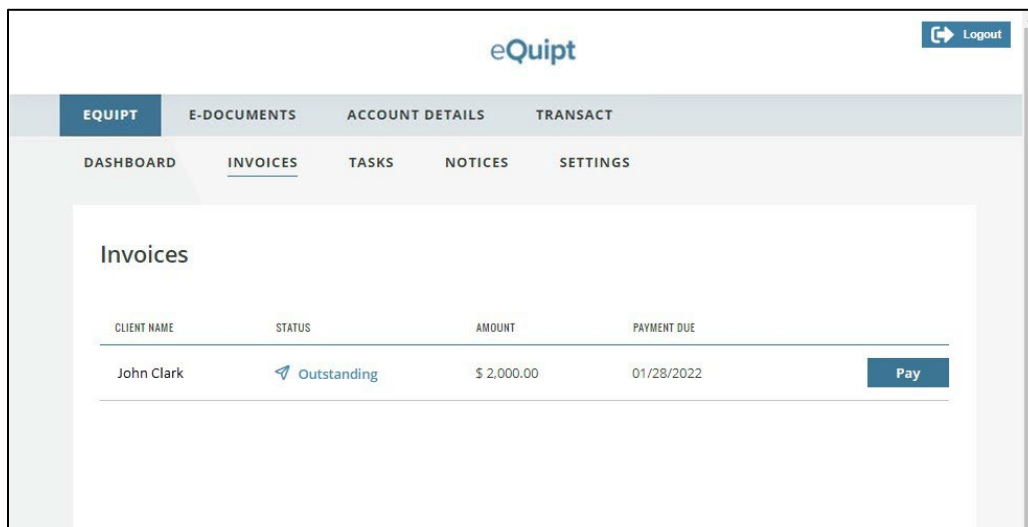
If you have multiple accounts, or multiple accounts of the same type, (e.g. multiple UGMA accounts, or multiple trust accounts, or multiple retirement accounts, etc.) you may want to assign nicknames to accounts to make them easier to identify and/or create account groups to view information for the group (e.g. balances, holdings, activity, etc.). For example, if you have two IRA accounts and an individual account, and you want to view information just for the two IRAs, you can do so by creating an account group.

1. Click the **Account Details** tab and select any sub-tab *except* **Overview**, **Profile**, or **Performance**. In the below screenshot, we have clicked the **Balances** sub-tab as an example.
2. In the top left, click the account number menu (this is how you can switch between your various accounts)
3. Notice the options to **Manage Groups** and **Edit Nicknames**



## View/Pay Financial Planning Invoice

If you receive financial planning or consulting services billed to you electronically, then you will have an **Invoices** tab available within the eQuipt tab. (NOTE: This tab will not display if it is not applicable). Use the **Invoices** tab and follow the onscreen prompts to easily pay via a bank account or credit/debit card.



## Utilize the Accessible Theme

If you utilize your operating system's accessibility features for assistance with visual impairments or other disabilities, you may benefit from **eQuipt's Accessible Theme**. The Accessible Theme changes the look and navigation of the **E-Documents**, **Account Details**, and **Transact** tabs. It does not affect any of the screens within the **eQuipt** tab. To toggle to the Accessible theme:

1. Click either the **E-Documents**, **Account Details**, or **Transact** tabs
2. An option for **Switch to Accessible Theme** is available in the bottom right corner of the screen

At any time you can switch back to the Standard theme by navigating to the E-Documents> Settings page and toggling the selection in the **Available Themes** menu, then click **Switch Themes** to apply your changes.

The screenshot below shows the Account Details > Balances page in the Accessible theme (see the next page for the same screen using the Standard theme for comparison). Note that in the Accessible theme, the navigation options are moved to the left sidebar, rather than tabs along the top.

Account Details » Balances

OVERVIEW

EQUIPT

» E-DOCUMENTS

▼ ACCOUNT DETAILS

Balances

Holdings

Valuation Over Time

Unrealized Gain/Loss

Realized Gain/Loss

History

Projected Cash Flow

Performance

» TRANSACT

LOGOUT

## Balances

The balances page gives you access to summary balance view of your selected accounts. Use the Account/Group View to filter the account selection displayed on this page.

Page Contents

[Select an Account or Group to View](#)  
[Loans](#)

[Download](#)  
[Print](#)

---

Select an Account or Group to View

Changing the account dropdown will change the information presented on the screen

All Accounts ▼

In USD

[Back to Page Contents](#)

As of 12:33 AM ET

Summary†

TOTAL ACCOUNT VALUE

22,469.62

Funds Available/Due

FUNDS AVAILABLE FOR WITHDRAWAL

6,641.39

FUNDS AVAILABLE TO TRADE FOR NON-MARGINABLE EQUITIES<sup>3</sup>

6,641.39

Assets

KEY VALUE	TODAY'S CHANGE
Long Market Value <sup>1</sup>	16,350.19 23.34 (0.14%)
Short Market Value	0.00 0.00 (0.00%)
+ Cash Management Balances <sup>2</sup>	6,641.39 0.00 (0.00%)
Cash	-521.96 0.00 (0.00%)
Total Account Value	22,469.62 23.34 (0.10%)

Below is the Account Details > Balances page using the Standard theme.

The screenshot displays the 'ACCOUNT DETAILS' section of the eQuipt interface, specifically the 'BALANCES' tab. The top navigation bar includes 'EQUIPT', 'E-DOCUMENTS', 'ACCOUNT DETAILS' (active), and 'TRANSACTION'. Below this, a secondary navigation bar lists various account metrics: OVERVIEW, BALANCES, HOLDINGS, VALUATION OVER TIME, UNREALIZED GAIN/LOSS, REALIZED GAIN/LOSS, HISTORY, and PROJECTED CASH FLOW. The main content area is titled 'PERFORMANCE' and includes a 'Viewing:' dropdown set to 'All Accounts' and a currency selector set to 'In USD'. A timestamp 'As of 12:39 AM ET' is visible in the top right corner.

The page is divided into two main sections: 'KEY VALUES' on the left and 'ASSETS' on the right.

**KEY VALUES**

- TOTAL ACCOUNT VALUE: **22,468.50**
- Funds Available/Due
- FUNDS AVAILABLE FOR WITHDRAWAL: **6,641.39**
- FUNDS AVAILABLE TO TRADE FOR NON-MARGINABLE EQUITIES<sup>3</sup>: **6,641.39**

**ASSETS**

KEY VALUE	TODAY'S CHANGE
Long Market Value <sup>1</sup>	16,349.07 22.22 (0.13%)
Short Market Value	0.00 (0.00%)
+ Cash Management Balances <sup>2</sup>	6,641.39 0.00 (0.00%)
Cash	-521.96 0.00 (0.00%)
<b>Total Account Value</b>	<b>22,468.50</b> <b>22.22 (0.09%)</b>

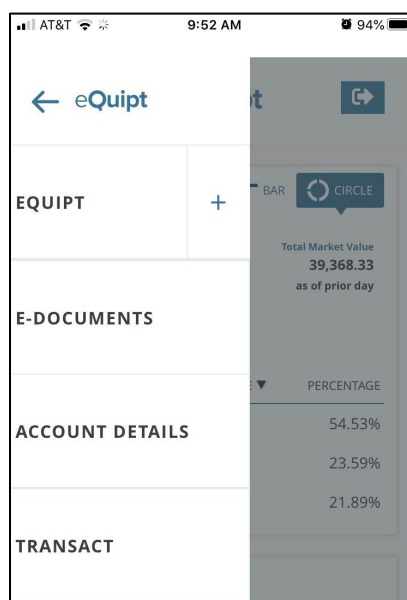
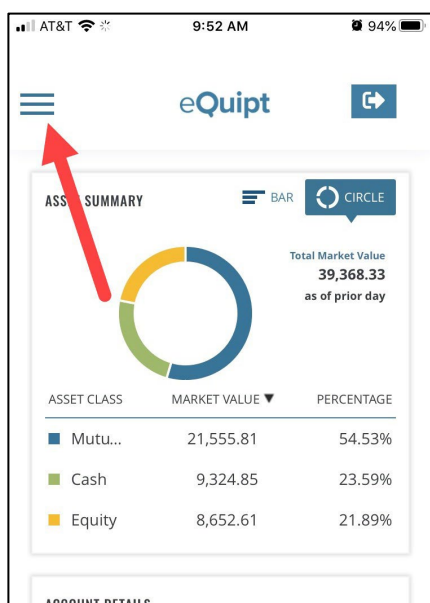
A 'Download' button is located at the bottom left of the page.

Aside from the different look and the navigation options being on the left rather than along the top, the navigation between the Standard and Accessible themes is otherwise identical, and the same screen options are available in both.

## Utilize the Mobile App

**eQuipt** can also be accessed by downloading and installing the **Osaic eQuipt** mobile app to your Android or iOS device. The mobile app provides access to the same screens of information as the browser version, but additionally provides access to the Mobile Deposit feature.

Most of the navigation in the mobile app is the same as in a browser. However, rather than using tabs along the top of the screen to navigate, you'll use the hamburger menu ☰ icon in the top left (left screenshot below). This opens a panel on the left, where you can select which screen to view (right screenshot below).





## Mobile Deposit

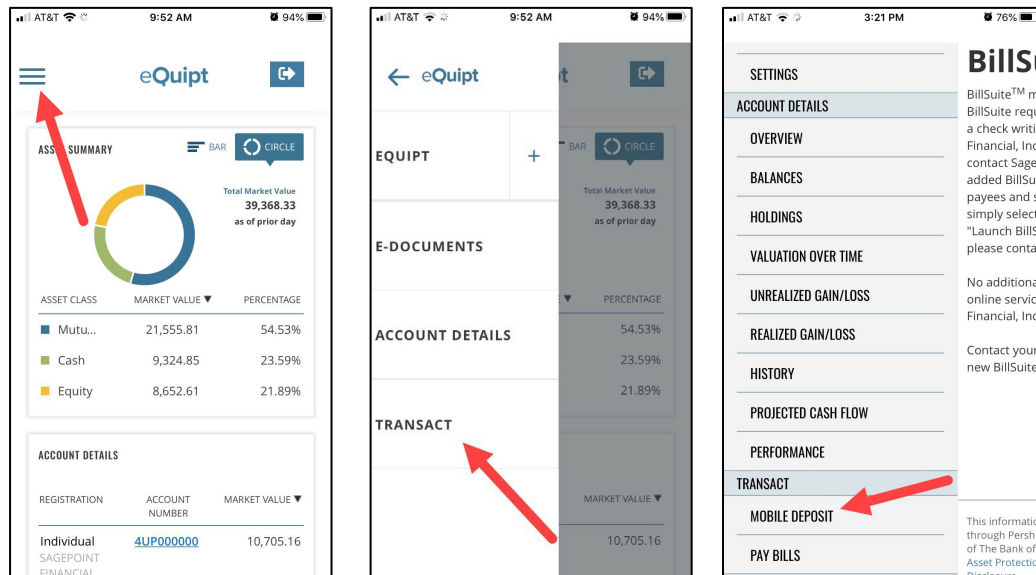
The **Osaic eQuipt** mobile app enables you to deposit a check into your account(s), by using your mobile device's built-in camera.

- First-party and second party checks only. NOTE: Third party checks are not eligible for mobile deposit
- Maximum check amount is \$100,000
- Make checks payable to Pershing LLC; sign and write "For Mobile Deposit" on the back
- The daily cutoff time for the check to be processed the same business day is 3pm ET



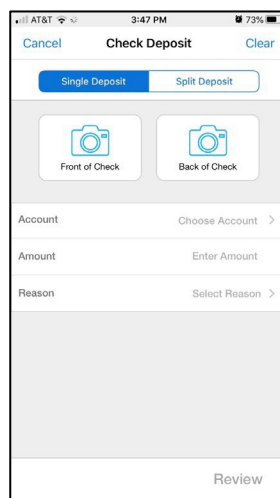
## To Make a Mobile Deposit

1. To begin, click the  icon in the top left (see below left).
2. Select **Transact** in the navigation panel on the left (see below middle).
3. This will bring you to the BillSuite™ page, which is the default page in the Transact section. Click again on the  icon in the top left.
4. Select **Mobile Deposit** (see bottom right)



The **Check Deposit** screen (shown below) guide you through taking a picture of the front and back of the check. If you are splitting the check between multiple accounts (up to 7), switch to the **Split Deposit** tab.

1. Select the account(s) to deposit the check into from the **Account** menu (all accounts linked to your login will display)
2. Input the amount of the check
3. For IRAs, select a **Reason** for the deposit.
4. Click **Review**, then review your entries for accuracy, and click **Confirm**.



# Login Assistance

If you forget your username or password, **Forgot Username** and **Forgot Password** links are available on the login screen.

- **Forgot Username:** Input your email address and click **Next** to have the username emailed to you.
- **Forgot Password:** Provide your username and complete the security process, after which you will be able to set up a new password.
- You can also update your username, password, email address, and mobile number at any time in the **eQuipt** tab > **Settings** page by accessing the **Account Details** and **Security Details** screens:

If you have any questions, please contact your financial professional.

Securities and investment advisory services are offered through the firms: Osaic Wealth, Inc., Osaic Institutions, Inc., Osaic FA, Inc., and Osaic FS, Inc. broker-dealers, registered investment advisers, and members of FINRA and SIPC. Securities are offered through Osaic Services, Inc. and Ladenburg Thalmann & Co., broker-dealers and members of FINRA and SIPC. Advisory services are offered through Ladenburg Thalmann Asset Management, Inc., and Osaic Advisory Services, LLC., registered investment advisers. Advisory programs offered by Osaic Wealth, Inc. are sponsored by VISION2020 Wealth Management Corp., an affiliated registered investment adviser.