

WEALTHSCAPE INVESTOR MOBILE CHECK DEPOSIT

- Download the Wealthscape InvestorSM Mobile App from the App Store or Google Play
- Using your wealthscapeinvestor.com login credentials, log into the app
- Click the **Deposit Check** feature
 - » For iPad users, the **Deposit Check** feature is located in the upper-right corner. For cell phone users, select the **More** option, click **Money Movement**, and then **Deposit Check** (Android users can find the **More** option by using the Android menu button).
- Take a picture of the front and back of the check
- Enter the dollar amount of the check
- Select the account for deposit. If depositing into more than one account, enter the allocation amount for each account. You can split a check up to 100 accounts.
- Verify your deposit information, and then **Submit**

Best Practices When Using Wealthscape Investor Mobile Check Deposit

- Use the latest version of the Wealthscape Investor Mobile App available
- Refer to the [Wealthscape Investor Supported Browser List](#) on the login screen for more information on the most recent supported operating systems and versions
- All checks must be made payable to either National Financial Services (NFS) or to the account holder. If a check is payable to an account holder, the back of the check must be signed by the holder.
- In addition to the account holder signature, all checks must be endorsed with “For deposit only into my NFS, LLC brokerage account”
- The depositing brokerage account number should be written on the front of the check
- When sending an image of a check, the image should be good quality and readable. A poor image may be rejected by the app or by the deposit reviewer.
- All checks are reviewed for approval and are not deposited to the account until approved
- Keep the physical check until the deposit has been approved and the funds have been received into the designated account(s). If there is an issue, the check may have to be re-deposited.
- Speak to your financial advisor if there are any questions about tax-related impact when contributing to a retirement account.

Unacceptable Check Deposits

The following checks will not be accepted through the mobile check deposit service:

This is not an inclusive list.

- Checks made payable to Cambridge Investment Research, Inc.
- Checks over the approved limit for your firm
- Checks made payable to cash
- Altered checks
- Checks in a foreign currency or drawn on a foreign bank
- Checks that are not written in English
- Post-dated checks
- Stale-dated checks
 - » Generally, checks dated more than 180 days prior to receipt
- Unsigned checks
- Cash, official, or bank checks, money orders, or traveler's checks
- Third-party checks (when client is not listed as the beneficial owner)
- Any document that is not a check and is non-negotiable
- Starter checks that do not have the bank account owner's name typeset on the check
- Corporate checks made payable to NFS for a private account
 - » Unless the beneficial owner of the check is a member of the corporation's retirement plan; or the owner of the business is the account holder
- Cashier's checks with a face value of less than \$10,000
- Checks drawn against lines of credit, credit cards, or home equity loans
- Checks drawn on any type of beneficiary bank account for deposit into the personal account of the person exercising fiduciary power
- Checks made payable to NFS but the check writer and the owner of the brokerage account are identical, the beneficiary is either not specified on the payee line, or if specified, does not match the title on the account (refer to SEC Rule 15c3-1 for more information)
- Account is closed
- Individual Retirement Account (IRA) has already met that year's full contribution limit

- Required documents are missing
 - » Securities regulations prevent Cambridge from holding the check until account can be opened
- Improperly written checks
 - » Amount written versus numerical difference



If you have questions, please contact your advisor.

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Operations

Securities offered through Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC, and investment advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Both are wholly-owned subsidiaries of Cambridge Investment Group, Inc. V.CIR.0319-1073