



rethink  
investing



**AssetLock**<sup>®</sup>  
*Personal*

AVAILABLE AT  
NO COST  
TO YOU!

# Your data is secure

At **AssetLock**<sup>®</sup>, your security and protection are of the utmost importance. That's why we partnered with **Morningstar** ByAllAccounts to bring you AssetLock<sup>®</sup> Personal. Morningstar ByAllAccounts has provided data aggregation services for 13+ years and works with over 15,000 institutions to aggregate over \$1.6 trillion in account data daily.

We employ industry-leading technologies and policies to protect the confidentiality and privacy of each user's financial and personal data and vigilantly update our systems to stay at the forefront of security, privacy, and continuity protection. To assure this security, we employ a number of different technologies including network security, application security, and encryption including the following:



DIGITAL CERTIFICATES



SECURE CONNECTION – HTTPS



SESSION MANAGEMENT



DATA ENCRYPTION



FINANCIAL DATA ACCESS ROLES



AUDIT LOGS AND NOTIFICATIONS



INVESTOR ACCOUNT ACCESS



NO PASSWORD RETRIEVAL

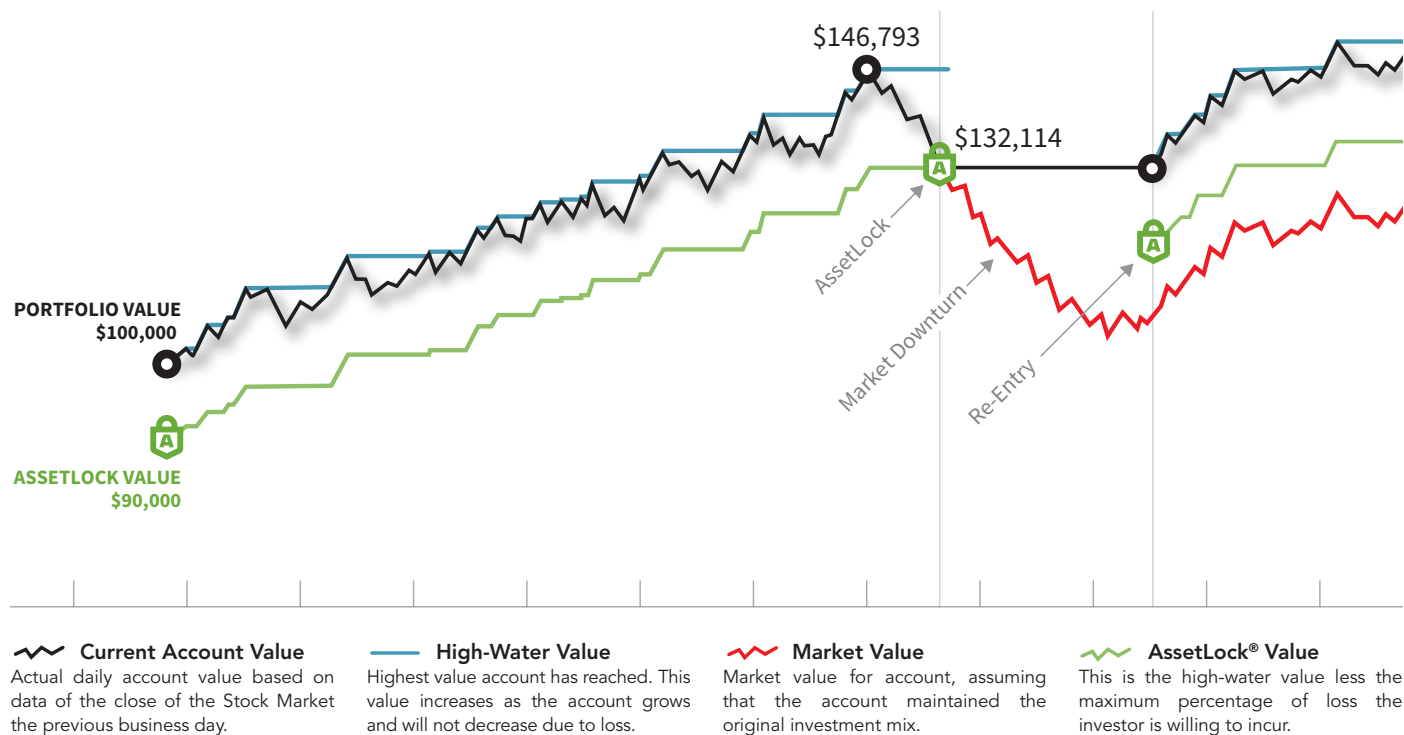
# How AssetLock® Personal works

AssetLock® is a communication tool used to help users stay informed on their retirement accounts. With AssetLock® Personal, the user has complete control over the downside percentage (AssetLock® Percentage), which is used to send alerts.

Your advisor has elected to provide AssetLock® Personal at no cost to you, which gives you the ability to apply the AssetLock® alert system to accounts not managed by your advisor including:

**401Ks | 403Bs | TSPs | 457Bs**

With AssetLock® Personal, you are in complete control over the AssetLock® Percentages on your accounts, and can even customize your alerts to best meet your needs! An AssetLock® Percentage can range from 5%-30% and is always based on the High Water Value for the account. The AssetLock® Value is the downside value which would trigger the AssetLock® Percentage.







**Help protect your gains with AssetLock®:** The chart above demonstrates using AssetLock® with a portfolio where a 10% AssetLock® Value was chosen. Assuming an initial deposit of \$100,000 and eventual growth to \$146,793, the resulting AssetLock® Value would be \$132,114.

## Getting started

Getting started with AssetLock® Personal is simple! An AssetLock® Equipped Advisor will send you an invitation.



-  1 Log in using the credentials provided in the invitation email
-  2 Click the AssetLock® Personal icon, then click "Get Started"
-  3 Accept the terms of use and user agreement
-  4 Add your institutions
-  5 Set your AssetLock® Percentages

**Please reach out to your advisor with any questions on how AssetLock® works or how to set up AssetLock® Personal.**



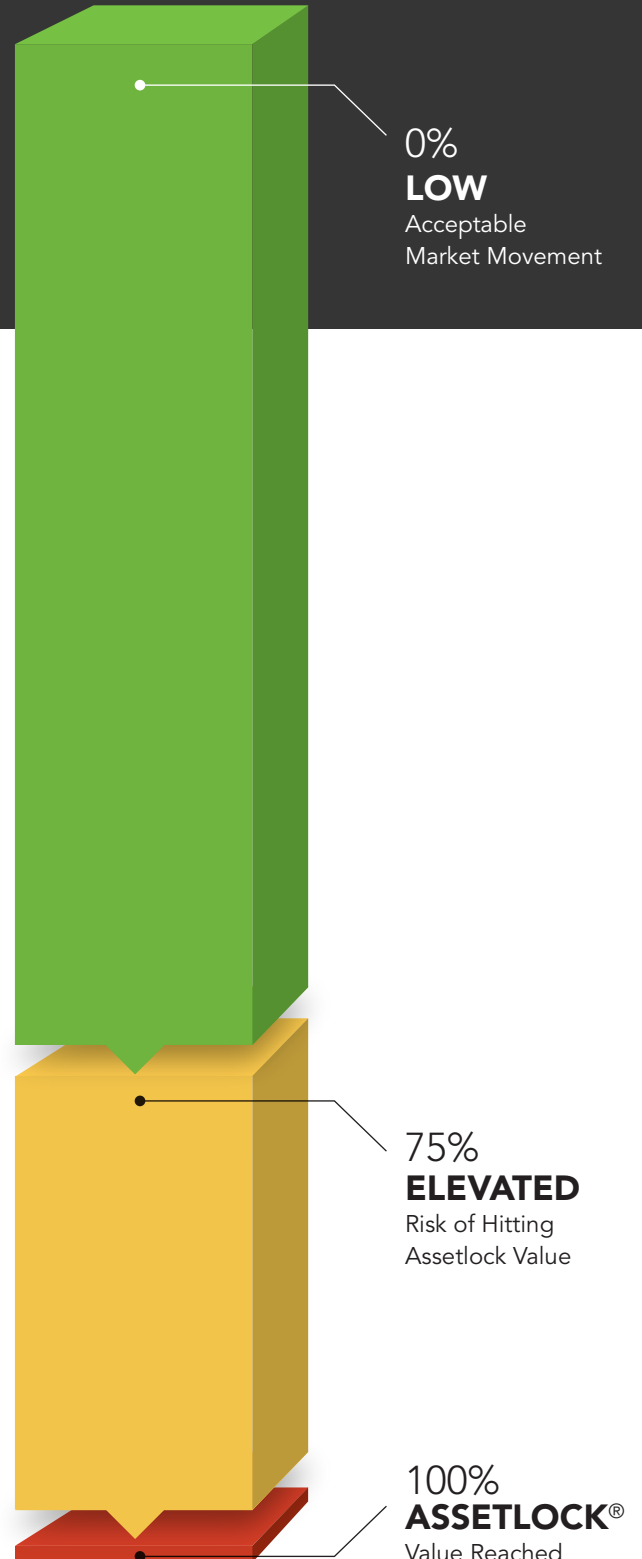
## Control how you're alerted

With AssetLock® Personal, you have complete control over the alerts you wish to receive, how you receive those alerts (text, email, or both), and the frequency in which you receive them.

AssetLock® Personal has several alert options which can be customized by you! You have the ability to set alert parameters based on your personal risk tolerance for each account, and can update them at any time!

ALERTS	<i>Personal</i>
Deposits	✓
Dividend	✓
■ High Water Mark	✓
■ Elevated Risk	✓
■ Assetlock Reached	✓

It is important to note that AssetLock® is programmed to adjust the High Water and AssetLock® Values to accommodate deposits and withdrawals to ensure an accurate representation of the status of the account. For more information on how this process occurs and the reasoning behind it, please ask an AssetLock® Equipped Advisor.





[www.assetlock.com](http://www.assetlock.com)

AssetLock® is tracking software used to monitor the performance of a client's portfolio, and to predetermine the amount of downside the client is willing to tolerate. It is NOT an actual stop order and will NOT automatically sell the individual securities in the portfolio. Therefore, the AssetLock® value is a reference point to encourage a conversation between the advisor/firm and the client to determine if the client's portfolio should remain unchanged, reset the AssetLock® percentage by reallocating to a different risk profile, liquidate part or all of their portfolio or opt out of AssetLock®.

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