

Getting started

A step-by-step process to opening a UMA managed account



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Step 1: Fact find

Advisor meets with client and determines risk profile. Personal circumstances asset position. Whether the investor is wholesale or retail.



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Step 2: Issue of SOA

Included in advice package is the recommended Investment Program. e-Clipse IB (with FSG) & All offer documents of products included in the Investment Program.



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Step 3: Authority to proceed

Client agrees to proceed by signing SOA & MDA Operators Agreement (with Inv Program). Client completes IB Application and provides required documentation.



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Step 4: Account creation

Information captured on e-Clipse and accounts created at BWA, Desktop Broker, State Street and TD's. All account opening forms are pre-populated with captured data and signed by client



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Step 5: Account opening

Application forms are sent to BWA, DeskTop Broker. State Street and Fiig and confirmations received that all accounts have been opened.



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Step 6: Welcome Pack

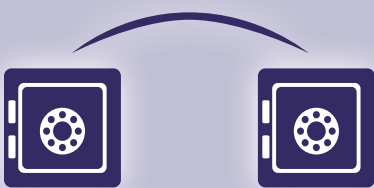
Welcome aboard e-Clipse. Welcome pack issued to client with copy to advisor confirming accounts opened, with account numbers and login details for e-Clipse.



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Step 7: Funds Transfer

Client transfers funds into CMA and then into MMA.



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Step 8: Invest funds

Innova invests funds in accordance with investment Program.

