

# Getting started

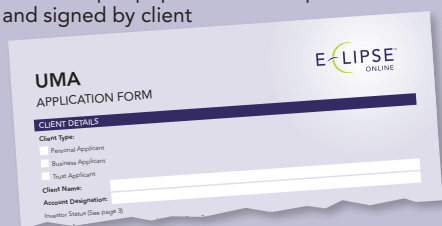


A step-by-step process to opening a UMA (Do It Yourself only) account

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## Step 1: Account creation

Information captured on e-Clipse and accounts created at BWA, Desktop Broker and Bank Term Deposit Accounts. All account opening forms are pre-populated with captured data and signed by client



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## Step 2: Account opening

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



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## Step 3: Welcome Pack

Welcome aboard e-Clipse. Your chosen investment strategy is outlined in your welcome pack.



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## Step 4: Funds Transfer

Client transfers funds into CMA, then into MMA.



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## Step 5: Invest funds

Innova invests funds in accordance with investment Program (if DIFM option selected)

