

Managed Advisory Platform (MAP) FAQ

Q - WHAT IS THE MAP PLATFORM?

GWN's Managed Advisory Platform, MAP for short, is a turnkey asset management program that offers you access to thousands of Mutual Funds (including Money Market and the Fixed Interest Option) and ETFs on a NAV basis. MAP allows you to manage your business by providing flexibility to outsource the model research, creation and rebalance/allocation changes to professional third-party strategists as well as the ability for you to create your own custom portfolios, or any combination in between.

- The Platform is available for both traditional and Roth 403(b)'s, 457's, IRA's, Solo 401K's as well as Simple and SEP IRA's.
- Provides for a model marketplace of over 100 models from more than a dozen different strategists.
- One application packet, which is also downloadable from Laser App and available for electronic transmission and signature via our approved DocuSign process.

Q - WHAT ARE THE BASE FEES FOR THE MAP PLATFORM?

The base program fee may vary by advisor and this fee includes the custodial charge.

There are no annual fees, ticket charges, loan origination or annual loan fees, nor any statement costs for clients.

Q - WHAT PAPERWORK IS NEEDED TO SET UP A CLIENT ACCOUNT?

The MAP Specific Account Agreement Kit includes: Investment Disclosure Statement, Client Account Form & Trusted Contact Form, Investor Profile Questionnaire, CRS and Transfer Form

Q - WHAT ADDITIONAL FEES MAY APPLY WHEN USING THE MAP PLATFORM?

Most strategist model portfolios do not incur additional fees when selected. However, the following models have specific **strategist fees**:

- Blackrock ETF, Castillum ETF, Clark Capital, First Trust and Vanguard ETF: **10 bps fee**
- Frontier: **20 bps fee**
- PSI: **80 bps fee**

Additionally, for Main, Multi Market Portfolio and TOEWS models, any ETF holdings within the portfolio may incur a **10 bps fee**, applied to the portion of the model allocated towards ETF's.

Please note that if you select ETF **"Choice"** positions a fee of 10bps will be applied to the portion of your assets allocated to ETFs.

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Q - WHAT IS THE MAXIMUM ADVISORY FEE TO THE CLIENT?

- The maximum advisory fee to a client is 2% (200 basis points “bps”).
- That maximum 2% advisory fee is inclusive of your base platform fee as well as any additional strategist/manager fee, if applicable.
- Keep in mind that you receive your portion of the advisory fee in whole, minus the platform and/or any additional strategist/manager fee.

Q - CAN I USE MORE THAN ONE STRATEGIST FOR A CLIENT?

Yes, you may diversify the client as needed, subject to the minimum account size per model.

Q - SINCE DIFFERENT STRATEGISTS CHARGE DIFFERENT FEE RATES, CAN I ASSIGN DIFFERENT FEES PER STRATEGIST FOR THE SAME CLIENT?

Yes, however you will need to fill out an additional **Consulting Fee Schedule** form for each strategist to clearly define which fee levels will be paid for which strategist(s). This form is found on the GWN website under the Forms tab and in the Custodial/Advisory Forms section.

Q - HOW OFTEN IS THE FEE CALCULATED AND HOW IS IT BILLED FOR THOSE WHO OPEN AN ACCOUNT DURING A QUARTER?

Client fees are calculated quarterly and billed as of quarter end. There is no proration of fees.

Q - WHAT ARE THE MODEL ACCOUNT MINIMUMS?

For qualified accounts, the minimum is \$2,000 per model and/or \$200 per month of flow per model.

(Exception being BlackRock with a minimum initial investment of \$10,000 per model)

For non-qualified accounts the minimum is \$10,000 except for Toews, which is \$25,000.

Q - WHAT FORMS DO I NEED TO REALLOCATE OR ADD STRATEGISTS TO A CLIENT'S ACCOUNT?

To exchange monies from fund to fund or model to model the **Advisory Reallocation Change Form** is required.

Q - ARE THERE ANY TRADING RESTRICTIONS FOR MUTUAL FUNDS SELECTED OUTSIDE OF THE STRATEGISTS ALLOCATION?

If creating a “Choice” account, only the MAP Qualified/Direct Fund Lists should be used. The platform does not have a global trading policy; the policies are at the individual fund level.

Please consult the fund's prospectus for any trading restrictions, redemption fees and minimums.

- GWN is an asset allocation RIA, so a minimum of three funds (no target date funds allowed) must be chosen if using the “Choice” program.