Paperless Options

More and more companies are providing options to reduce the amount of paper you receive with electronic delivery or online access by secure website. You must have an active email account to take advantage of these options.

You can go paperless easily with your Commonwealth brokerage accounts and accounts held at National Financial Services (which includes PPS Symmetry, PPS Select and PPS Custom). For accounts held directly at individual fund companies, you will need to visit that company’s web site, log in (new users will need to register with a user name and password). Below is a list of common fund companies and each of their processes to sign up for electronic delivery of their regulatory documents, statements and confirms. We hope you find this information helpful to “go paperless”.

Commonwealth Brokerage Accounts:

We’re pleased to announce that you can now opt out of receiving paper statements and trade confirmations from National Financial Services (NFS)—the clearing firm where your accounts are carried—and view them online instead.

If you’d like to stop receiving these documents via regular mail, just follow these steps:

1. Go to Investor360 (www.investor360.net) and log in.
2. Go to the Administration tab and select Preferences.
3. For each account carried by NFS, indicate the one e-mail address NFS should use when sending notification that a statement or confirm is available for online viewing. If there is more than one person listed on your account(s), you must choose which one will receive notifications:
   - If there is a pre-filled e-mail address showing, please verify that it is correct. If not, click in the Email Destination field and correct it.
   - If there is no e-mail address for the selected account holder, please enter it manually by clicking in the Email Destination field.
4. Check the appropriate box(es) to indicate whether you want to suppress paper for just statements, just confirms, or both.
5. Repeat steps 1 through 3 for each separate account.
6. Click Save, and read and accept the disclaimer that appears.

After you’ve completed these steps, your next paper statement will be your last; e-notifications will begin after the current statement cycle is complete. Once e-notification is active, just go to the Portfolio tab and click on Statements or Confirms to view your information.

This is just another of the small improvements we're always trying to make to simplify your life, and we're pleased that this one also helps the environment. We hope you'll take advantage of this new feature, and, as always, we encourage you to give us a call with any comments or questions.
**American Funds:**
American Funds allows you to select which of the following items you would like to receive electronically and which ones by regular mail: quarterly statements, transaction confirmations, prospectuses and fund reports. You can also select whether or not you would like to get email notification on your electronic items.

To make these changes:

- Go to [www.americanfunds.com](http://www.americanfunds.com)
- Look for the ‘Go Paperless’ icon on the right side of the page. Click on 'Sign Up' within that box.
- From here, you can log into your American Funds website or create a login if you have not already.
- You will need to enter your email address twice, then can select your preferences.
- Click next to complete.

**American Legacy, Lincoln Financial, and Jefferson Pilot:**
American Legacy, Lincoln Financial, and Jefferson Pilot annuities let you pick what you want in the mail versus electronically. Once you set up an account, you have the choice to get your statements, trade confirmations, and prospectuses online. Still want to get paper statements? Choose to get your quarterly statements delivered to you by mail and everything else delivered electronically.

To set your preferences:

- Go to [www.lfg.com](http://www.lfg.com)
- Click 'Register Now' at the top of the login box
- Select 'Annuities' from the drop down list in the Policy/Account Holders tab and choose either 'Lincoln' (which includes American Legacy) or 'Jefferson Pilot'
- Hit 'continue'
- Choose your username and password
- Fill out the information necessary such as Social Security number, date of birth, contract number, email address, etc.
- Once logged in, click the 'My Profile' button at the top right-hand corner of the screen
- You may then check the e-delivery options that you prefer

**Alliance Bernstein College Bound Fund:**
On the College Bound Fund website, you can start receiving all of your quarterly statements online. Although your confirmation statements will still come in the mail, this will allow you to reduce some of the mail you receive.

- Go to [www.collegeboundfund.com](http://www.collegeboundfund.com)
- In the top right hand corner, select 'College Bound Fund' in the 'Investor Account Access' drop down box
- This will bring you to an Account Access Log In page
- Click the ‘Establish User ID’ box if you don’t already have a login. This will give you directions on setting up your user ID and password
- After reading the instructions, click ‘Continue’ to set up your account
- Once you have set up your account, the website will prompt you for your email and to sign up for online statements
**DWS-Scudder Investments:**
DWS Xpress is a service that allows DWS fund investors to receive account statements and other DWS fund documents electronically rather than by mail. You will receive email notifications when your account statements are available to view. Through DWS Xpress, you can control the delivery of monthly and quarterly account statements, year-end account statements (which you can choose to receive electronically and by mail), prospectus updates and supplements, and annual and semiannual fund reports.

- Go to [www.dws-investments.com](http://www.dws-investments.com)
- At the top right of the page, click on 'SIGN IN'
- In the box that pops up, under 'Investors', select the option that fits your type of account
- If you are new to the site, click on the 'Info & Registration' link
- Complete the 'Investor Registration' form to set up your account
- Log in to your new account and select 'Delivery Options' from the menu on the left
- Check which statements you would like electronically delivered, and the change will be made during the next business day
- There are is also additional information about DWS Xpress at the bottom of the home page under 'Quick links' and 'DWS Xpress e-consent'

**Eaton Vance Mutual Funds:**
With an Eaton Vance account, you can select the electronic delivery option for your statements, prospectuses, proxies, and annual reports.

To set up an online account:

- Go to [www.eatonvance.com](http://www.eatonvance.com)
- Click “Investor Account Access” in the top right
- Below the “SIGN IN HERE” box, select “ENROLL FOR ONLINE ACCOUNT SERVICES”
- Fill in your personal information and account number
- Then set up your user name, password, and security questions

To enroll for electronic delivery:

- From the Home page, [www.eatonvance.com](http://www.eatonvance.com), click “Individual Investors” on the left
- Click the tab on the white banner that says “Investor Resources”
- You will then see a link called “Forms & E-Delivery”
- Once you've selected this, click “Activate Electronic Delivery of Account Statements” and “Activate Electronic Delivery of Shareholder Documents”
- You will need to log in to your account in order to activate the e-delivery options
Genworth (formerly AssetMark, Pershing Custodian):
In order to shut off hard copies of your monthly Genworth Financial statements, we will need to set you up with a login for their system. Please note this is only currently available if you have Pershing as your custodian (it is not currently available with the Genworth Trust custodian). In order to establish a log in, we can mail a form or speaking with you by telephone to gather some additional data. To request this form, you can email Tami at tami@keystonefinancialpartners.com or call the office at (919) 463-0018.

Once you have your login, you can choose what documents you would like e-delivered. At this time, you cannot stop hard copies of prospectuses.

- Go to [www.netxinvestor.com](http://www.netxinvestor.com)
- Log in with your NetX ID
- Click on 'my info'
- Then 'account profile'
- Next, click on 'document delivery'
- You are then able to choose which documents you want sent electronically and which you want delivered by mail

Inland American Real Estate Investment Trust (REIT):
Inland American REIT currently does not offer an electronic delivery option for client statements. You can sign up to receive the following items by email (rather than regular mail): Inland American Real Estate Trust, Inc. Securities and Exchange Commission ("SEC") filings including, supplements to the prospectus and post-effective amendments to the prospectus and quarterly financial report (Form 10-Q) and annual financial report (Form 10-K) financial reports.

To sign up for electronic access to the documents above:

- Go to [www.rtco.com](http://www.rtco.com) and click on ‘Online Access’ in their horizontal menu
- Click on the 'Need to Register' link on the right menu and follow the instructions.
- You will need to have your R&T account number available, which is on your statements and confirmations.
- You can also click on the FAQ toward the bottom right of the page additional information.

Jackson National Life Variable Annuities:
Jackson National Life allows you to stop receiving prospectuses, annual reports, semiannual reports, confirmations, correspondence and more by mail. Once you sign up, you will receive email notification when the documents are available and you can access these items through Jackson's secure website. At this time, they are not able to send statements through this system.

In order to participate in Jackson's paperless program:

- Go to [www.jackson.com](http://www.jackson.com)
- Click on the 'Go Green' box
- Click on the green button 'Sign Up Today' to register for their site
- You will need to have your policy number available
- Follow their site instructions
**John Hancock Variable Annuities:**
John Hancock's website allows you to view information on your policy, stop hard copies of statements and access other offerings, such as products, special programs, and any forms you may need.

To participate in John Hancock's paperless program:

- Go to [www.jhanuities.com](http://www.jhanuities.com)
- Click the 'Register Now' link in the top right
- Click on ‘Register Now’ under ‘Current Annuity Customers’
- Go through their registration process
- Once logged in, click the 'My Contract' tab (this will allow you to bring up all the important information regarding your account)
- You can access your quarterly statements and "go green" (shut off hard copy statements) by clicking the 'Important Documents' section

**Transamerica Funds:**
If you own Transamerica Funds, you can easily "go paperless" with your accounts. Their website allows you to receive statements, trade confirmations, and annual/semiannual reports electronically.

- Go to [www.transamericafunds.com](http://www.transamericafunds.com)
- Under the 'Our Funds' tab, click 'Transamerica Funds' at the top
- Select ‘Individual’
- On the left hand side, click 'Manage my Account'
- A new screen will pop up where you will select 'New User Registration'
- Set up your User ID and password
- Once you've logged in there will be an option for e-delivery at the top
- You can then select which information for your account you want by e-mail

Do you have questions about going paperless? Are there other accounts you would like to see added to this list? Please contact Tami Hollingsworth at tami@keystonefinancialpartners.com or Chris Walsh at cwalsh@keystonefinancialpartners.com with comments, questions, or suggestions.