

## First Class Service Standards

### Contacting WrapManager

- Calls to WrapManager will be answered by the second ring during regular business hours, except in the event of companywide meetings. Any phone messages will be responded to the same day, if received before 8 pm (EST).

### Your Account

- New Account Documents will begin processing the same day, when received by 5 pm (EST). Clients will be notified of receipt and provided a status update.
- Account information requests (i.e., copies of monthly or quarterly statements, 1099 documentation, gain/loss reports) will be processed the same day, when received by 5PM (EST).
- Account updates (e.g., beneficiary changes, address updates, etc.) with completed paperwork will be submitted for processing the same day, when received by 5PM (EST).

### Deposits

- All check deposits in good order will be submitted for deposit the same day they are received. Clients will be contacted to confirm receipt of funds. Please note that checks sent to WrapManager must then be forwarded to Prospera for next day deposit. Please send directly to Prospera for faster credit to your account.

### Transfers

- Incoming account transfer requests will be submitted upon receipt. Standard time for completion of incoming transfers is 5-7 business days. Partial transfers, liquidations and other special requests may take longer.

### Money Managers

- Trading of managed accounts is at the discretion of the money manager(s). This usually occurs within 5 business days after funds and completed paperwork are received.
- Manager allocation changes/switches with completed paperwork will be submitted same day, when received by 5PM (EST). Please allow manager discretion for full processing and completion.

### Distributions, Disbursements, Withdrawals

- IRA distribution requests will begin processing the same day, when received by 5PM (EST). Please allow 2 business days for the distribution to be completed, provided funds are available.
- All available cash disbursement requests (i.e., electronic bank transfers, check requests, wire instructions) received by 1 pm (EST) will start being processed the same business day. If funds are not available, it may take up to 7 business days for WrapManager or manager to raise cash.

### Termination

- If terminating management of an account, processing will begin the same day a signed request in good order is received during normal business hours. If liquidating an account, entire termination may take 5-7 business days to complete.

### Miscellaneous

- Other requests not represented here, will be acknowledged within 24 hours of receipt. We strive to meet these service standards in order to provide the best experience possible for our clients. In the event we do not live up to our standards, we will work to quickly resolve the issue, review our processes and make any improvements necessary to continue delivering our First Class Service.