



Frequently Asked Questions: *Transferring Your Account to Fidelity*



Where are my assets held now?

As an investment adviser registered with the Securities and Exchange Commission, our firm is required to ensure that all client funds and securities are maintained by a qualified custodian, typically a bank, savings institution, or broker-dealer responsible for, among other things, holding your assets for safekeeping and providing reporting for the assets maintained in your accounts. Today, your qualified custodian is Pershing.

Where will my assets be held going forward?

Investments that you entrust to our firm will be placed in custody with Fidelity's clearing firm, National Financial Services LLC ("NFS").

As custodian of your Fidelity brokerage accounts, Fidelity is responsible for:

- The execution, clearance, and settlement of securities transactions
- Preparing and sending periodic statements of your account and transaction confirmations
- The custody (or safekeeping), receipt, and delivery of funds and securities
- The extension of margin credit upon approval

Why are you making this change?

As the wealth management industry continues to evolve and change, it is important that we continually evaluate our relationships to help ensure that we are providing our clients with the best experience possible. We chose to work with Fidelity, because they have a long and trusted 75-year history of putting clients first and safeguarding investments. Working with Fidelity also gives us access to a wide range of products and services to help meet your wealth management needs. Our team will still be your primary point of contact, and you can reach out to your advisor with questions anytime.

What safeguards does Fidelity have in place to protect my assets?

Fidelity has a strong net capital position, stringent internal controls, and excess of SIPC coverage. Fidelity also offers a Customer Protection Guarantee that will reimburse you for losses from unauthorized activity in covered accounts occurring through no fault of your own. [Learn more here about Fidelity's customer protection.](#)

Additional Fidelity Resources include:

- [Fidelity Security Overview](#)
- [How to add alerts on your Fidelity account](#)
- [How to add voice biometrics on your Fidelity account](#)

What is the process to transfer my assets?

In the coming days, you will be asked to complete a set of Fidelity account documents authorizing transfer of your accounts. As your advisor, we will prefill as much information as we can within the applications and provide them to you to complete via Docusign with instructions on how to complete the forms.

Alternatively, if you prefer to come to our office to complete the paperwork, please call to schedule an appointment, as we are sensitive to current health and safety concerns. Once the documents are completed and returned, we will confirm receipt and handle the rest of the transition on your behalf.

I already have a Fidelity login. Will I be able to see everything under my current login?

Yes, you'll be able to access your current and new Fidelity accounts together. Additionally, if you would like our firm to manage your other Fidelity accounts, there's a simple form that will allow us to view and manage your additional accounts on your behalf. Once all your accounts are at Fidelity, you'll be able to view everything under your current login at: fidelity.com/portfolio.



Frequently Asked Questions: *Transferring Your Account to Fidelity*

I don't have a Fidelity account. How do I do sign up?

You can sign up for a new account by clicking "Login" when you visit fidelity.com/portfolio. Then, click "Register Now" under "New User" and follow the prompts to set up your account. Reference this [user guide](#) for more details.

Who do I call if I have a problem or a need?

You will continue to call us, and we'll work with you to resolve any problem or need. Through our new relationship with Fidelity, we have access to a team that supports us with service and operational needs so that we can continue to provide you with superior service.

Do I have to move my account to Fidelity?

Our firm is focused on providing the best experience to our clients, which is why we've chosen Fidelity. Through our relationship with Fidelity, we believe we can most effectively and efficiently serve your needs. **Please contact your advisor if you do not wish to move your accounts to Fidelity, and we can discuss your options.**

What correspondence will I receive from Fidelity?

Initially when you decide to move your accounts to Fidelity, you will be mailed correspondence regarding the account opening process due to regulatory requirements, as well as Fidelity's role and responsibilities.

Throughout our relationship with Fidelity, you will receive a consolidated statement each month reflecting all your brokerage positions and transactions held at Fidelity. At the end of the year, you will receive a 1099 tax form and a summary statement from Fidelity **(in addition to a 1099 from your previous custodian)**, which can make preparing your tax return much easier.

As per regulatory requirements, there are certain types of correspondence that Fidelity will send to you periodically, such as notice of account changes, update to address, etc. You can limit the amount of paper correspondence you receive by electing e-delivery capabilities at Fidelity, which we recommend.

What are the benefits of e-delivery?

Fidelity offers e-delivery for account documentation. It's secure, green, and gives you convenient access to your documents when you need them. [Sign up for eDelivery here.](#)

Can I access a Fidelity retail investor center?

We recommend that you come directly to your advisor to handle your transactions. If it's more convenient for you to visit a Fidelity retail center, please contact your advisor so that we can make arrangements for you before you visit the branch.

What happens if I have existing loans at the current custodian?

If you have loans at your current custodian, we'll work with you to determine the best approach to transfer your loan. Depending on the type of loan, we will work directly with Fidelity to transition and negotiate a rate. There might be additional paperwork that you have to fill out, depending on who the current lender is and if you are converting a non-purpose loan to a multi margin facility at Fidelity. Fidelity has strategic partnerships with banks (US Bank and Goldman Sachs) that can provide a loan facility. Each bank will provide their own loan paperwork and the assets will be custodied in a collateral account at Fidelity. A loan account can also be opened with other lender banks that will sign the Fidelity tri-party collateral agreement to custody the assets with Fidelity.

Can I use alternative investments at Fidelity?

Yes, there are several avenues and options to custody alternative investments, either directly at Fidelity or held away at an alternative investment provider. Depending on the type of account (retirement, non-retirement), the options might be pre-defined, but we will work directly with you to determine the best option.



Frequently Asked Questions: *Transferring Your Account to Fidelity*



What additional information do you and Fidelity need from me?

We'll reach out to you directly for more information, but typically having copies readily available of your statements, a voided check, deposit receipt or bank statement (to set up a bank link), copies of formation documents for business accounts, copies of trust documents, and power of attorney documents, if applicable, can help expedite the transition process.

Once your accounts are open, we encourage you to register with [Fidelity.com](https://www.fidelity.com) to monitor your account. Take these steps to [secure your assets](#), and [sign up for eDelivery](#) to streamline future correspondence.

Fidelity Institutional® and Fidelity Investments (together "Fidelity") is an independent company, unaffiliated with your advisor. Fidelity is a service provider to your advisor. There is no form of legal partnership, agency affiliation, or similar relationship between your financial advisor and Fidelity Investments, nor is such a relationship created or implied by the information herein. Fidelity has not been involved with the preparation of the content supplied by your advisor and does not guarantee, or assume any responsibility for its content. Fidelity Investments is a registered service mark of FMR LLC. Fidelity Institutional provides clearing, custody, or other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, SIPC.

Investment Advisory services are provided through Bison Wealth, LLC located at 3550 Lenox Rd. Ste 2550 Atlanta, GA 30326. Securities are offered through Metric Financial, LLC. located at 725 Ponce de Leon Ave. NE Atlanta, GA 30306, member FINRA and SIPC. Bison Wealth is not affiliated with Metric Financial, LLC., More information about the firm and its fees can be found in its Form ADV Part 2, which is available upon request by calling 404-841-2224. Bison Wealth is an independent investment adviser registered under the Investment Advisers Act of 1940, as amended. Registration does not imply a certain level of skill or training.