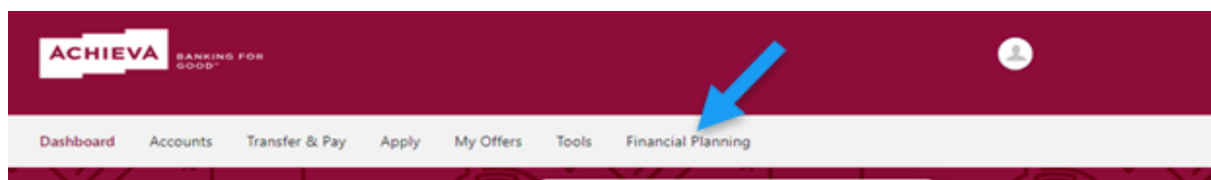




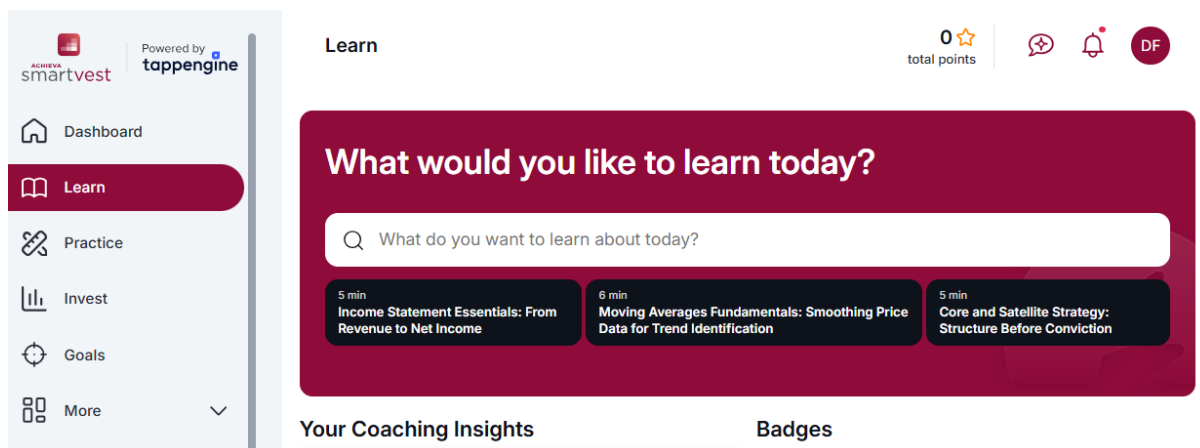
How do I access Smartvest?

1. Log into Online or Mobile Banking.
2. Click **Financial Planning** on the dashboard.
3. Select **Smartvest** from the Dropdown.



What is included in Smartvest's learning feature?

The Smartvest learning feature teaches about key investment principles through curated articles, blogs, micro-lessons, topical search bar, and more structured gamified learning paths (Scholar, Specialist, Champion, and Legend) rewarding the learner with points and badges. Once lessons are started, the “Your Coaching Insights” and “Did You Know?” tips sections will unlock and provide insights.



What is the Smartvest practice feature?

Smartvest offers a practice feature where members can simulate investing with real-time market data and fictional funds. This feature allows members to explore and learn investment strategies in a risk-free practice environment before committing real money.



Is real market information available during practice mode?

Absolutely! The Smartvest practice feature uses real stock market data, with actual live stocks, prices, movements, and performances. To search for stocks go to the “Explore” tab. Where it differs from live investing, is that it does not use “real” currency. It is preloaded with \$50,000 in “virtual funds” as noted in the blue box above.



The screenshot shows the 'Explore' section of the Achieva Smartvest app. The interface includes a sidebar with navigation options: Dashboard, Learn, Practice (highlighted), Invest, Goals, More, and Support. The main content area features a search bar and several filter categories: Sector, Industry, Market Cap, P/E Ratio, EPS, Dividend Yield, and Price Range. Below these filters is a table of stocks with columns for Symbol, Price, Market Cap, PE, EPS, Dividend Yield, Sector, Industry, and Action. The table lists three stocks: NVDA (NVIDIA Corporation), AAPL (Apple Inc.), and GOOGL (Alphabet Inc. Depository Shares).

Symbol	Price	Market Cap	PE	EPS	Dividend Yield	Sector	Industry	Action
NVDA NVIDIA Corporation	\$209.68	5.05T	30.56	\$6.53	+0.48%	Technology	Semiconductors	☆
AAPL Apple Inc.	\$332.79	4.72T	32.85	\$8.26	+0.34%	Technology	Consumer Electronics	☆
GOOGL Alphabet Inc. Depository Shares representing a 1/20th Interest in a Share of Series B Mandatory Convertible Preferred Stock	\$46.82	4.14T	28.84	\$13.11	+5.13%	-	-	☆

What type of investing does Smartvest offer?

Smartvest allows members to invest in two ways:

- 1. Self-Directed investing**—Members can buy and sell the investment products of their choice in whole or fractional shares once they open their Smartvest Brokerage Account. To open their account they will go through a brief 5 step process:
 - 1) Application
 - 2) Investor Profile
 - 3) Set Your Goals
 - 4) Risk Profile
 - 5) Agreement





Investing for members, powered by TAPP Engine

Access digital investing through our partner
— start with as little as \$5.

WHAT TO EXPECT

- 2 min** Tell us a little about yourself
- 1 min** Verify your identity securely
- Done** Add cash to your account & start growing



Open Your Investing Account

We'll guide you through every step. No investing experience
needed — we'll help you choose the right account for your
goals.

 Bank-level encryption

 Takes ~5 mins

FEES AGREEMENT

Your membership includes

- ✓ 24/7 access to the platform
- ✓ Unlimited trades
- ✓ No commissions
- ✓ Beginner to advanced learning modules

All of these benefits for a low monthly fee of **\$4** /month

2. **Goals Investing: Automated/robo-investing**—Members set their financial goals by answering a series of questions including their tolerance for risk. Smartvest helps members build an automated goals-based portfolio that matches the member's selections and will recommend adjustments to help them reach their goal.



Choose how you want to invest.

Not sure? The Managed Account option is a great starting
point — we'll manage it for you and you can always switch.

1 Application > 2 Investor Profile > 3 Agreement

How would you like to invest?

Both options are fully available to you. You can hold both types of accounts, or switch at any time.



SELF-DIRECTED

I'll Pick My Investments

You choose and manage your own securities from stocks, ETFs and more. Full control over every decision.



MANAGED ACCOUNT

Manage It For Me

A model portfolio is built and rebalanced toward your goals automatically. Suitable if you prefer a hands-off approach.



Not sure which fits your situation? Take our 2-question walkthrough to see how each option works for your goals.
[Walk me through it →](#)



What is the cost of using the Smartvest platform?

It is free to use Smartvest's learning and practice features.

Members are charged a \$4 monthly subscription fee to their Achieva banking account once they are ready to begin investing and open their Smartvest Brokerage Account.

Self-directed investing: No additional fees are assessed for self-directed investing after the monthly subscription fee.

Goals-based investing: Automated investing toward goals costs 0.60% annual Assets Under Management (AUM) fee taken quarterly from the member's Smartvest automated investment balance, after the monthly cost of subscription. *(Example, if you have \$1,000 invested, this fee would be \$6 per year.)*

What is the minimum I can invest?

The minimum investment with Smartvest's self-directed trading is \$5 and for the goals-based automated investing it is \$50.

Is the Smartvest platform secure?

Yes! Achieva and the creators of Smartvest prioritize your data security. The platform uses financial institution-level encryption to protect your personal and trading information.

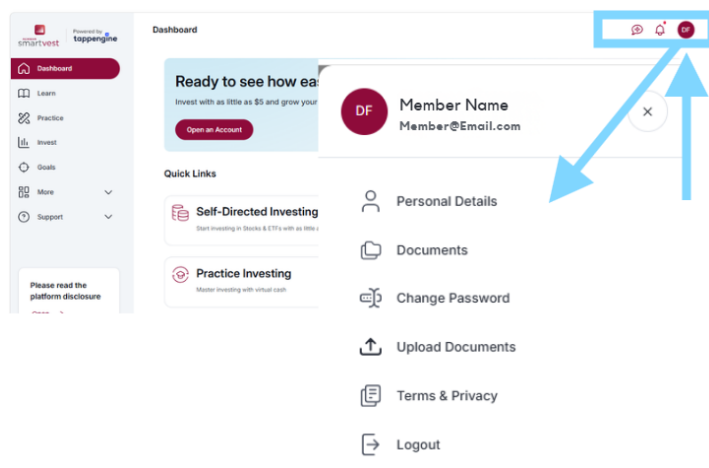
Where can I view my profile information?

Viewing your profile information is easy.

To get started:

1. Access the profile menu dropdown by selecting your profile icon or initials
2. Select the profile information you choose to view from the list.

Note: This is also where you can upload documents.





How can I update my photo, address, phone number and email?

To update your contact information:

1. Select **Personal Details**.
2. In the **User Profile**, Click the word “Edit.”
3. Update the necessary fields and add your photo.
4. When finished, select **Save Changes**.

User Profile

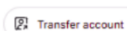


Personal Details

Edit

Name
E-mail
Phone number
Address

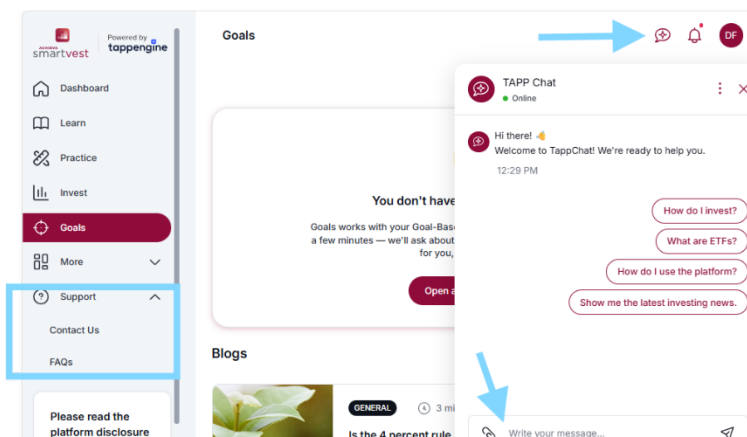
My Accounts



What's the easiest way to contact Smartvest for help?

Smartvest has an integrated Support Center within the tool. Once logged in, use the menu on the left and select the word **Support** to open the dropdown for **Contact Us** and **FAQ** (Frequently Asked Questions).

In addition, select the **Chat** bubble on the top right of the screen, to open the TAPP Chat function, where you can ask any question, except for trade advice.



What happens if I lose my phone?

If your phone is lost or stolen, please contact the Smartvest support team immediately at **(866) 827-7732** (toll-free) or email operations@tappsecurities.com to: Inform them your phone is lost. Request a temporary account freeze if you're concerned about unauthorized access. From **another trusted device**, sign in and change your password (Profile → Change Password).

What if I receive unsolicited investment offers outside of the Smartvest tool?

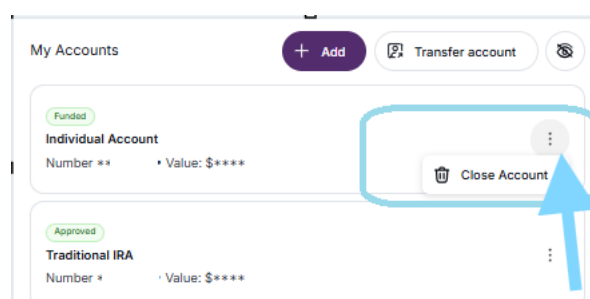
Be wary of unsolicited investment offers. If you notice any suspicious activity, contact the Smartvest support team at operations@tappsecurities.com.



How can I delete my account?

To delete your account:

1. As part of the account deletion process, **all positions must be closed or sold**. This step is a procedural requirement to close the account and not financial advice. Close or sell all your positions or contact operations@tappsecurities.com for help with an Automated Customer Account Transfer Service (ACATS) transfer.
2. Then, access the Profile Menu dropdown menu by selecting your profile icon or initials.
3. Select the Investment Account from the list by clicking on the three dots to the right of the account box and click **Close Account**.
4. A warning message will appear. Click the **Continue** button to confirm you would like to delete your account.



Please note, deleting your account will cancel any open orders or recurring transactions that have not yet been executed. Processing time can take 7-10 business days.