The Monthly Monitor

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WERNICK SPEAR WEALTH MANAGERS
3401 Enterprise Parkway, Suite 220
Beachwood, OH 44122
216.282.3378
www.wswealthmanagers.com

INSIDE THIS ISSUE

Consolidated Financial Reports

You may have noticed that some of your accounts are not showing up on Wealthscape Investor (e.g., annuities, 529 plans, accounts held directly at the fund companies). The Wealthscape Investor website is intended to allow you to view your brokerage accounts, with market value of investments being updated intraday with final pricing as of close of business.

We are excited to roll out "CIRstatements!" With this state-of-the-art financial tool, you will be able to see a complete view of your holdings and transactions, along with performance reporting.

You will receive an Invitation Email to access your consolidated financial reports. Please perform the following actions:

1. Click the link to register
2. Please use the following Access Code when prompted: (This code will expire in 24 hours)
3. Review the User Agreement and click the appropriate button at the bottom of the screen
4. Create your User Name and Password as well as complete your profile information

Please expect your invitation email within the next few weeks. More information to follow as we get closer to fully implementing this service!

Online Access and Setting up E-Delivery

Once you complete the Wealthscape Investor Authorization form, Cambridge will email you registration information, including a temporary username and password. Once registered, you will be able to access your brokerage accounts online and have the option to go paperless by signing up for e-notification.

If you are unable to see all of the accounts in your household, or are having trouble getting registered, please send an email to clientservices@wswealthmanagers.com - we will work with our back office to alleviate the issue!

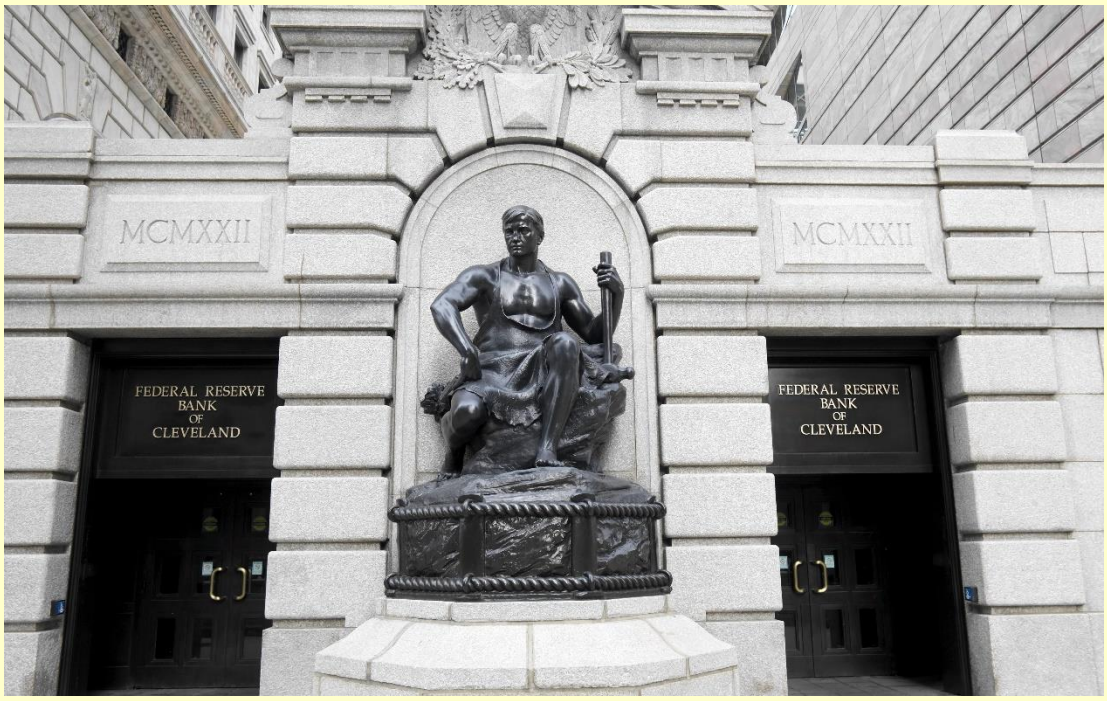
There are additional features on the Wealthscape Investor website, including customizing your sign-on username, adding or editing email addresses, and going paperless.

The Wealthscape Mobile App is also available for clients to use – simply download the "Wealthscape Investor℠ app on your phone and use the same username and password to log on.

"The world as we have created it is a process of our thinking. It cannot be changed without changing our thinking."

Going Paperless

1. You can enroll in electronic delivery (eDelivery) for all accounts. Wealthscape Investor will send an email alert when financial documents (e.g., statements and confirmations) are available to view online. To sign up for paperless options, click **Go Paperless**! which is located under **Portfolio Summary** tab on the top left of your Homepage.
2. Under Document Delivery Instructions, select the circle next to **Electronic Delivery** for each account you would like eDelivery setup with. If you wish to set up eDelivery for all accounts, select the box next to **Set all documents to electronic delivery**. Once you have selected your options, click **Save This Account.**



Monthly Statements

Statements for the month of August were recently mailed out to clients – you may have received these in separate envelopes. Moving forward, you can expect consolidated statements to be delivered in one envelope (or electronically). We hope this will give you a more complete overview of your household…and save some trees!

Letters from Well Fargo Advisors

If you received a letter from Wells Fargo Advisors regarding your account – DON'T PANIC! When a transfer is initiated, a letter will auto-generate under the following circumstances:

- If you have an annuity:
  - "Transfer-Pending Notification"
  - "Non-Transferrable Asset Notification"
- If you have a mutual fund that cannot be held here:
  - "Non-Transferrable Asset Notification"

If you are still concerned, please forward these letters to clientservices@wswealthmanagers.com and we will help!

"Change the way you look at things and the things you look at change."

Annuities & Beyond!

Updating current Broker-Dealer information on an annuity contract works differently than how we process your brokerage accounts. If your annuity is held in an IRA, it is a 2-step process to bring your annuity over to our group (and generally takes longer to update).

1. After you have signed a Change of Ownership form, we fax it over to WFA for their signature. We always request that they fax us back the signed form, but it typically takes several attempts. We are diligent about resending forms that we have not received back – we ask for your patience please!

2. Once we get the signed Change of Ownership forms from WFA, we fax them off to the annuity carrier, along with a Change of Broker Dealer form. At that point, the annuity company is able to process the change to reflect our updated info. When this occurs, we are able to see your annuity on our end, and you will be able to view it through CIRstatements online.

Non-Qualified annuities only require a client-signed Change of Broker Dealer form, so typically the process time is quicker!

Scheduling an Appointment

If you have a meeting that was scheduled before our transition, please call or email our office to confirm the appointment! If you don't have a meeting but would like to schedule one, please don't hesitate to reach out to us! You can email us at clientservices@wswealthmanagers.com

Mark your Calendars!

Our annual event at Beechmont Country Club will be on Thursday, December 12th!

An evening of food, fun, and market expectations for the coming year – we hope to see you all there!

Formal invitations to follow.

Meet our Newest Team Member

Our group is so excited to announce that we have added a new member! Autumn Gustafson has been incredibly helpful during this transition and she recently accepted a permanent position with us as a Financial Planning Assistant. You may get an email from her or talk to her on the phone, so feel free to welcome her to the team!

Autumn is a native Clevelander and graduated from Westlake high school. She attended University of Wisconsin-Milwaukee where she studied Business Administration and Accounting. After moving back to Cleveland in 2016, Autumn focused on developing her business acumen in the finance sector. She prides herself on creating meaningful relationships while maintaining a sunny disposition. Autumn currently resides in the Gordon Square Arts District of Cleveland with her dog, Tucker. Autumn is a lover of all animals – she currently volunteers at City Dogs, a local animal shelter in the area. When she's not hanging out with pups, Autumn can be found with her family or friends, exploring new parts of the city, or learning about the latest trends in interior design.

Autumn's contact information:

216.282.3378
a.gustafson@wswealthmanagers.com

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"Continuity gives us roots; change gives us branches, letting us stretch and grow and reach new heights."