

BYALLACCOUNTS® • FREQUENTLY ASKED QUESTIONS

Data Aggregation for Advisors

**What is ByAllAccounts® data aggregation?**

Account aggregation is the act of digitally linking all your financial accounts to view them in one location. ByAllAccounts helps advisors and investors get a holistic view of their financial assets and liabilities by automating the aggregation process. ByAllAccounts implements a knowledge-based process that uses artificial intelligence to securely gather and transform financial account data to meet sophisticated data requirements. The data is then delivered to your financial application of choice for various use cases including analysis, personal trade monitoring, and performance reporting.

How does ByAllAccounts access the data?

ByAllAccounts supports user-permissioned account aggregation from over 15,000 financial data sources. The most common forms of aggregation access include the use of direct file feeds, application programming interfaces (APIs) (including Open Banking APIs) and secure website navigation using encrypted account holder credentials.

What account types are supported?

We support a wide array of account types including, but not limited to, 401(k)s, 529 plans, IRAs, brokerage accounts, cash and equivalents, checking, savings, credit card and liability accounts, sweep accounts and fixed/variable annuities.

What type of data is aggregated?

ByAllAccounts aggregates data related to Accounts, Positions, Transactions (trade or settlement), Prices, Securities, and Tax Lots.

Are there any quality checks performed on the aggregated data?

Yes, depending on the intended use, newly aggregated data is first reviewed by our Data Validation team to ensure its accuracy and completeness for the targeted platform and use case. Any identified errors are corrected before they reach our customers' systems.

Does ByAllAccounts enrich the aggregated data?

Yes. First, we aim to make the aggregated data accurate and complete by fixing missing, inaccurate, and incomplete data, and normalizing it into a standard data structure. From there, the data is enriched so it can become usable for advanced investment systems and analysis needs. This includes accurately and consistently mapping holdings to their marketable security identifiers and preparing the transactional data into a form suitable for reconciliation and performance reporting.

Does ByAllAccounts support access to institutional or managed account data?

Yes. ByAllAccounts supports professional-level access to over 1,100 financial institutions. The types of professional access levels we provide include firm, advisor/rep, agent, plan sponsor, asset manager, and access for other fiduciaries and investment professionals.

How often is data aggregated?

When a user links their account(s), data will be aggregated immediately, including the current account positions and historical transactions as far back as the first calendar day of the prior year. Moving forward, aggregation occurs automatically on a nightly basis, and captures newly posted transactional data and prior day close position values. Subsequent aggregation may also be performed on demand, if needed to support specific aggregation use cases.

What happens if I need access to a financial institution that is not currently supported?

ByAllAccounts allows users to submit requests within the account linking process to establish a connection with a new financial institution.

What do I do if there is an inaccuracy with the data I'm receiving?

Data inaccuracies should be reported through the available support channels, so that a ticket can be logged for ByAllAccounts to investigate and provide a resolution.

What if I'm unable to connect to a financial institution?

First, we recommend checking that you have selected the correct financial institution and submitted the correct credential information for the accounts. If you're still unable to connect and the error message doesn't provide an adequate resolution or recommended action, the issue should be reported through the available support channels, so that a ticket can be logged for ByAllAccounts to investigate and provide a resolution.

What do I do if my accounts stop aggregating?

We recommend that you review the error message, and if the error message doesn't provide an adequate resolution or recommended action, the issue should be reported through the available support channels, so that a ticket can be logged for ByAllAccounts to investigate and provide a resolution.

What happens if my financial institution password changes?

Depending on the method of aggregation, your financial institution password may be used by ByAllAccounts to connect to the financial institution. If it is, and your password changes, the account(s) will likely fail to aggregate until you update your financial institution password in the ByAllAccounts application.

How do I know that my information is secure?

ByAllAccounts prioritizes the security of your data. All sensitive data is encrypted when transmitted or stored, even during communication between the service's components. For more information visit:

byallaccounts.net/manuals/Accountview/ByAllAccountsSecurityPrivacyPolicy.pdf

What happens if I delete my account or financial institution connection?

Deletion of your financial accounts or credentials will result in the immediate purging of any data stored within the ByAllAccounts platform.

What benefit do I get from linking my accounts?**Key advisor benefits of ByAllAccounts include:**

- Building strong relationships and providing personalized advice
- Growing assets under management and assets under advisement
- Determining your clients' true asset allocations, including held-away assets
- Increasing efficiency through automated data collection and reporting

Key investor benefits of ByAllAccounts include:

- Viewing a complete picture of their net worth
- Receiving more actionable and personalized guidance
- Gauging progress toward financial health goals