GUIDE TO GETTING STARTED

INDEX

WELCOME
TO THE CROWN WEALTH FAMILY

Dear Client,
Welcome to the CWS Client Family, we're so glad you're here! This guide was designed to help you get started with setting up your accounts so that you can keep track of your accounts and what we're working on for you in real time. If you have any questions at all, please don't hesitate to reach out! We're standing by to help you however we can. We look forward to seeing you again soon!

CONTACT US
Comprehensive Solutions at Your Fingertips

Office: 915-613-4300
clients@crownws.com

www.CrownWS.com

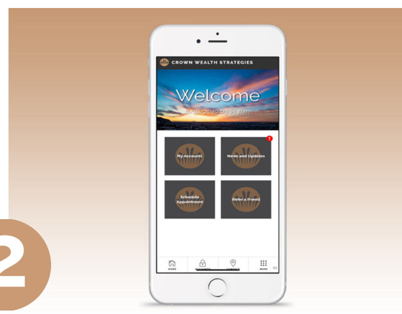
GETTING STARTED WITH
CROWN WEALTH STRATEGIES

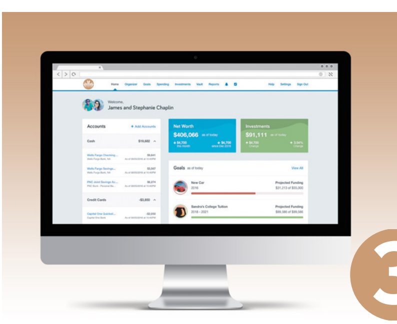
1

Bookmark Our Website
Stay in the Loop About What's Happening
Visit us anytime at CrownWS.com from your computer or mobile device.

Download Our App
Quickly Connect with Us and Access Your Accounts
Download now at www.CrownWS.com, by using the GET APP button in the top right corner.

2





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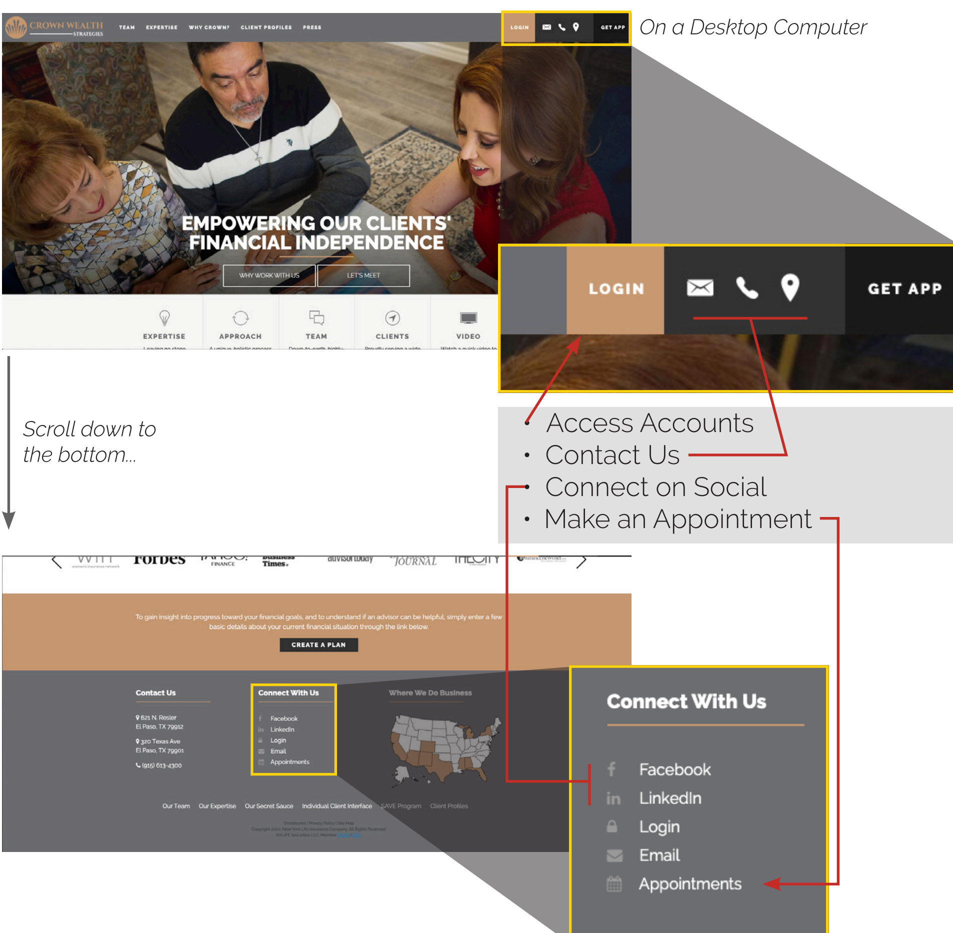
Access Your Accounts
Know What's Happening With Your Finances in Real Time
Login to Your Account by visiting our website at CrownWS.com and clicking the gold LOGIN button in the top right corner.

USING OUR WEBSITE
CROWNWS.COM

Visit our website at anytime to:

- Access your accounts
- Download our app
- Get in touch with us via phone or email
- Schedule an appointment
- Connect with us on social
- Learn more about your team & how we can help
- And more!

On a Desktop Computer



The

CROWN WEALTH STRATEGIES

APP

DOWNLOAD THE CWS
MOBILE APP

Features include:
- Easily check your accounts
- Request an appointment
- Company news and updates
- Refer Your Friends
- And More!

HOW TO DOWNLOAD:

Step One:
Open SAFARI on your phone, and type in the URL:
lmgapps.com/CrownWealthStrategies

Step Two:
Click this button at the bottom of the screen.

Step Three:
Look at the row of gray icons and swipe right until you see the "Add to Home Screen" option, and click to add.

Step One:
Open CHROME on your phone, and type in the URL:
lmgapps.com/CrownWealthStrategies

Step Two:
Click this button at the top right of the screen.

Add to Home Screen

Step Three:
Click on "Add to Home Screen"

Having Trouble?

• If you don't see the "Add to home screen button", you may need to scroll right or left to find it.

• Also make sure you are in Safari, not Chrome or Firefox. You must use Safari on an Apple device to download our app.

Having Trouble?

• If you don't see the "Add to home screen button", you may need scroll up or down to find it.

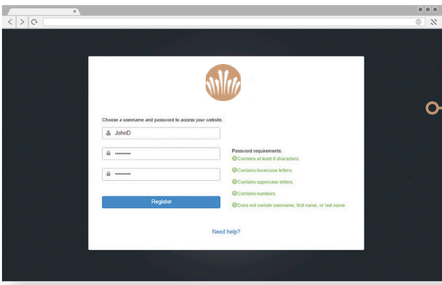
• Also make sure you are in Chrome, not Firefox or another browser. You must use Chrome on an Android device to download our app.

Using

YOUR PERSONAL FINANCIAL **WEBSITE**

GETTING STARTED WITH
YOUR PERSONAL FINANCIAL WEBSITE

Your Personal Financial Website helps you see your financial life beyond the numbers. And with our automated fact finding questionnaire, you can get started with your Personal Financial Website on your own in just a few easy steps.

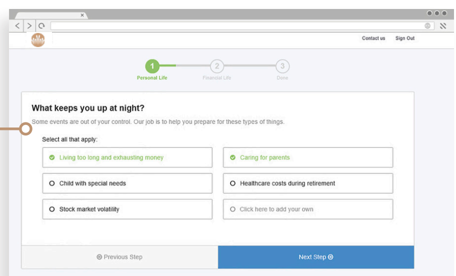


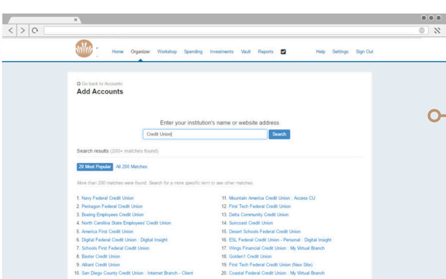
1 REGISTER FOR YOUR WEBSITE

Click the link sent to your inbox to get started. Then, create your own secure user name and password.

2 COMPLETE THE SERIES OF INTRODUCTORY QUESTIONS

Answer a few basic questions to help us understand your current finances and future goals.





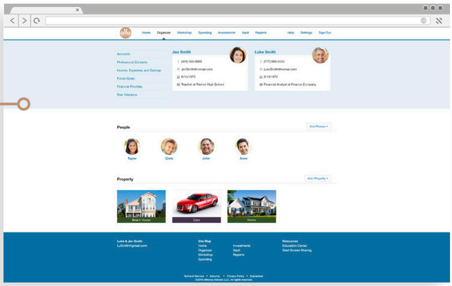
3 CONNECT YOUR FINANCIAL ACCOUNTS

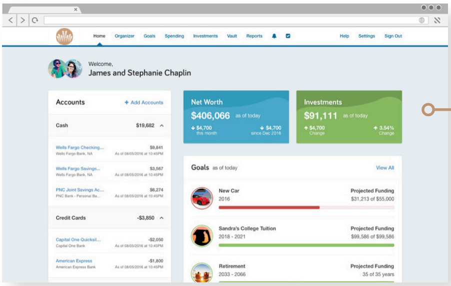
From your Homepage, click on Organizer, then Accounts to start adding your financial institutions, like bank and credit accounts.

PERSONALIZE YOUR WEBSITE

4

Customize your website by adding photos of what your wealth represents—the people and things most important in your life.





5

SEE YOUR FINANCES COME TO LIFE

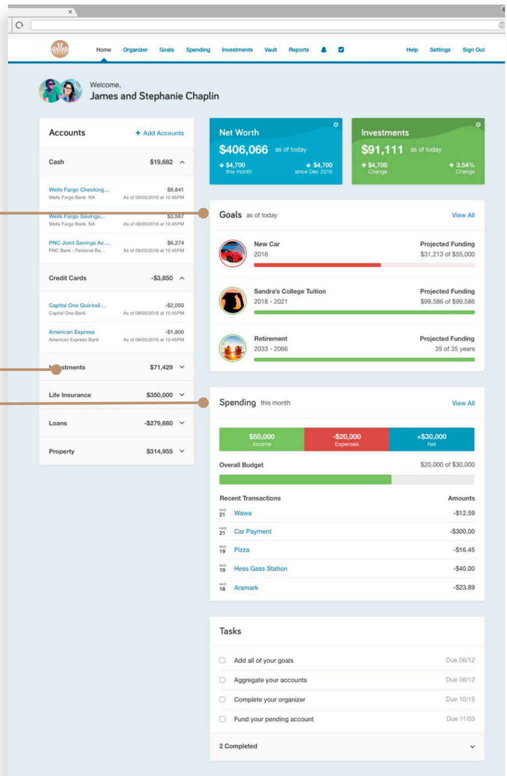
Easily organize and track your financial goals with spending and budgeting tools, investment monitoring, and more.

NOW YOU'RE READY TO START MANAGING YOUR WEALTH WITH YOUR PERSONAL FINANCIAL WEBSITE!

By combining your personal digital experience with the professional guidance only a trusted advisor can provide, we can work together to build and monitor a financial plan that fits your needs.

BEST PRACTICES FOR USING
YOUR PERSONAL FINANCIAL WEBSITE

Your personal financial management (PFM) site offers a real-time, 24/7 view into your complete financial picture. As you are getting set up on your PFM, follow these steps to help you get the most out of this resource.



HOME SCREEN

Here you'll see a holistic picture of your financial health at a glance. The files on this page offer a snapshot into each section of the site, which you can drill down into for more information.

ORGANIZER

Consolidate all your important financial information in one place. Start by connecting your financial institutions in the "Accounts" section of the Organizer in order to get an updated view into your accounts and investments in real-time. Next, add in your goals and financial priorities and personalize your site by adding photos and important milestones.

GOALS

Easily add goals, track your progress toward funding those goals, and visualize how your goals impact your long-term financial outlook.

These data centers also make use of fire protection, electronic shielding, and database backup procedures to ensure your data is continuously monitored and protected.

SPENDING

Access the Spending tab to see where your money is going each month, establish a budget to manage your expenses, and make adjustments based on actual spending, saving and investment data.

INVESTMENTS

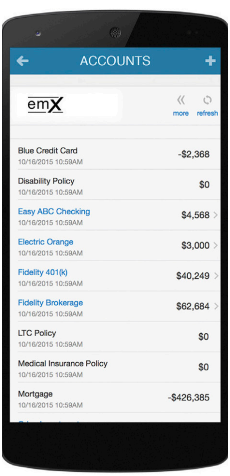
Monitor your investment performance and asset allocatiion. Make sure to first connect all your investment accounts so you can get an accurate picture of your finances.

VAULT

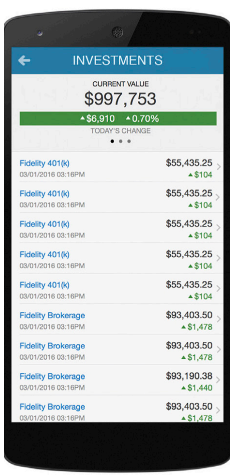
Upload your important documents for safe keeping and easy access when you need them. Protected by the highest level of encryption in the industry, private folders provide a secure location to store sensitive files, while shared folders enable you and your advisor to easily share and access important documents for review.

ANSWERS IN THE
PALM OF YOUR HAND

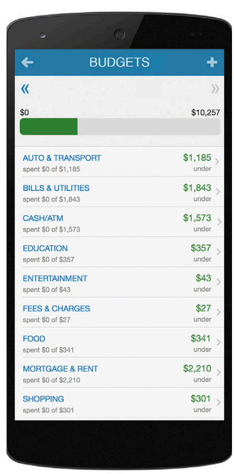
With mobile access to your website, your complete financial picture is in the palm of your hand, whenever you want, from wherever you are.



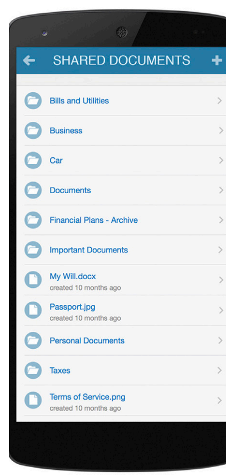
See All Your Accounts on One Page



View Your Updated Investments



Track Your Progress Toward Your Goals

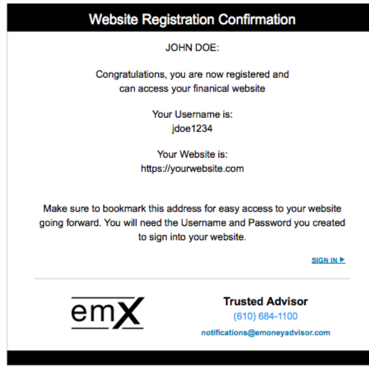


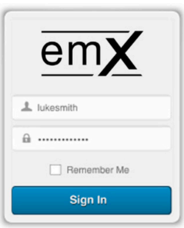
Access Important Documents

Your Personal Financial Mobile Website can be accessed on iPhone, Android, and other popular smart phones.

HERE'S HOW TO GET STARTED:

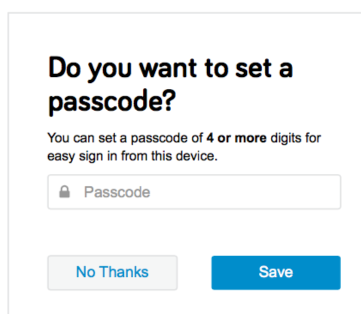
1 Once you've completed the self-registration process for your Personal Financial Website, you will receive a Website Registration Confirmation email.





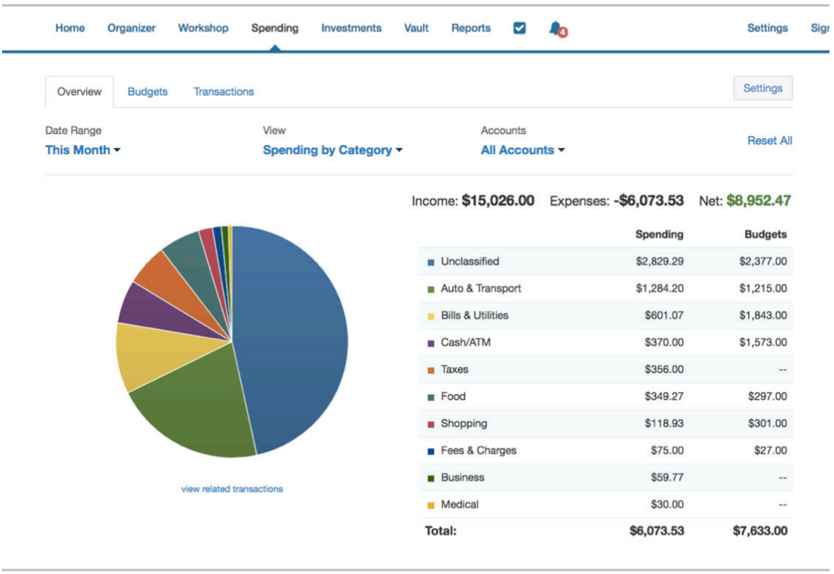
2 Using your smart phone, access your email and click on the URL provided. Before logging on, add or save the link to your smart phone's Home Screen.

3 The first time you log on, enter the same Username and Password you use to access your full Personal Financial Website. After this initial logon, you'll be prompted to register your device and create a 4 digit PIN for easier access in the future.



YOUR PERSONAL FINANCIAL WEBSITE
SPENDING

Are your daily spending habits helping you meet your long-term financial objectives? With the Spending tab in your Personal Financial Website you can easily monitor and manage your daily cash flow — helping you stay on track to meet the financial future that you envision.



VISIBILITY INTO ALL ACCOUNTS

Connecting all your financial accounts brings your daily transactions from multiple institutions into one place for a complete and consolidated view of your spending.

INSIGHT INTO SPENDING HABITS

Financial transactions are automatically classified based on preset and customizable categories. You'll easily identify where you spend the most money and ways to save for future expenses.

REAL-TIME EXPENSE TRACKING

Your daily spending transactions will instantly update in the Spending tab once you've connected your financial accounts. With a real-time view of all your debits and credits, you'll always know how much you've spent and what's left.

BUDGETING IN ONE-CLICK

Getting started with planning for your future income and expenses is simple. In just one-click, create a budget from your actual spending transaction history. Use this budget as is or as a starting point that you can easily customize.

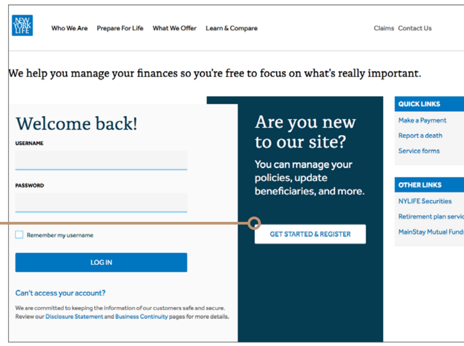
Accessing YOUR OTHER FINANCIAL **ACCOUNTS**

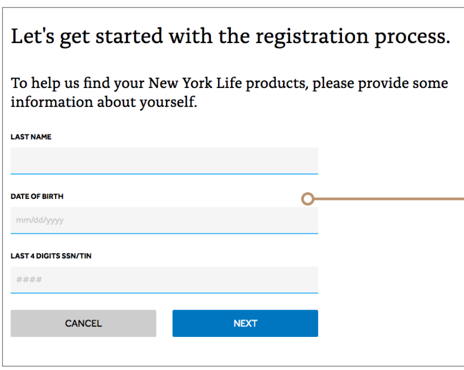
GETTING STARTED WITH THE VIRTUAL SERVICE CENTER

Online service is available at: http://www.newyorklife.com/vsc

REGISTRATION IS EASY! FOLLOW THESE 5 SIMPLE STEPS:

1 SELECT "GET STARTED & REGISTER"





2 ENTER POLICY INFORMATION

Including your last name, date of birth, the last 4 digits of your SSN, your policy number and your email address.

3

Create your username and password.

4

Select your security questions (in case you forget your username and/ or password)

5

Sign in!

You're on the go and so are we!

For clients who want quick and easy access to their policies on the go, we've got you covered. You can access information wherever needed from your smartphone or tablet. From your mobile device, go to www.newyorklife.com/vsc to be automatically directed to our mobile-friendly site. Then, just enter your user name and password.

Our service website is accessible every day of the week. You can:

1. Perform service transactions, including:
   - Pay billed premiums*
   - Pay your premium by loan or dividend**
   - Change your billing frequency***
   - Change bank account information for existing recurring payment arrangements
   - Change your mailing address, email address, or phone number
   - Manage your bank accounts
   - Change your beneficiary****
   - Request a loan or dividend withdrawal**
   - Change future premium allocations or transfer funds among investment divisions*****
   - Update your Investor Profile******
   - Report a death

2. Download service forms

3. Access your dashboard for an overview of your New York Life portfolio

4. See policy details, such as:
   - Cash, loan, and dividend values
   - Premium payment information

5. View correspondence, such as documents and statements, including:
   - Quarterly statements*****
   - Consolidated statements
   - Annual policy summaries
   - Premium notices
   - Federal income tax forms

6. Subscribe for electronic document delivery and receive correspondence electronically, including:
   - Annual privacy notices and annual policy summaries
   - Tax forms
   - Prospectuses
   - Annual reports and semi-annual reports
   - Quarterly statements
   - Consolidated statements

7. Contact an Agent or Registered Representative

**Applies to premium payment amounts under $50,000 for Whole Life, Term Life, Universal Life, and Target Life policies. **Applies to whole life products. ***Term and whole life products only. ****A Change of Beneficiary form will still be required for some beneficiary transactions, such as those for trusts, corporations, riders, and certain products. *****Applies to variable products. ******Applies to variable life and annuity policies, MainStay mutual funds, and NYLIFE Securities AdviserOne brokerage accounts.*

YOUR CWS TEAM

Comprehensive Solutions at Your Fingertips

915-613-4300
clients@crownws.com
CrownWS.com

FINANCIAL PLANNING TEAM

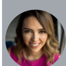
Elizabeth Dipp Metzger
CFP®, MSFS, AEP®
Founder & Financial Advisor

emetzger@crownws.com

Brian Metzger
LUTCF®
Pres. of Business Development
Financial Advisor

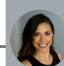
bmetzger@crownws.com

SUPPORT TEAM



Paulette Acosta-Hayen
Director of Client Relations

Viviana Hernandez
Director of Operations



Cynthia Loya
Marketing Coordinator

BUSINESS & ESTATE PLANNING RESOURCE

Nautilus Members work with affluent, high net worth and business owner clients, professional athletes, professional entertainers, farmers and ranchers, physicians, corporate executives and retired executives.

INSURANCE PLANNING RESOURCE

- Life Insurance
- Long-Term Care Insurance
- Fixed Immediate & Deferred Annuities*
- Variable Annuities*
- Variable Universal Life Insurance

**Products available through New York Life Insurance and Annuity Corporation (NYLIAC).*

INVESTMENT PLANNING RESOURCE

- Mutual Fund Advisory
- SMA
- UMA
- Charitable-Donor Advised Funds
- Impact Investing
- ERISA - 401k, SEP IRA, Profit Sharing, Qualified Plans
- Tax Management

NYLIFE SECURITIES LLC *(Broker Dealer)*

- Full Service Brokerage Firm
- Mutual Funds, Securities, 529 Plans

THIRD-PARTY PROFESSIONALS

At Crown Wealth Strategies, we work with our clients' other third-party advisors to better serve their needs. Some of the types of professionals we work with most often include:

Attorneys • Accountantsw

ADDITIONAL SOLUTIONS

Crown Wealth Strategies is a fiduciary, and as such, can offer a access to a variety of solutions, brokers and carriers based on your individual needs and objectives. We'll work closely with you to determine the solutions that fit you best.

CENTER OF ADVISORY PRACTICES (CAP)

Portfolio Specialist:
Tim Farrell
Internal Consultant:
Fred Ulbrick
Financial Planning Specialist:
Veronica Pine, CFP®, ChFC®
Paraplanner:
Jacqueline Pollack, CFP®