SmartLink Adapters
User Guide

SmartOffice®

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Introduction

SmartLink adapters support the data providers below and enable you to import the data in specific file formats. Instead of dedicating a support person to enter month-old information from duplicate statements, you can now use your Internet connection to receive the latest data, dramatically improving client service with current investment information. SmartLink adapters take care of 75-95% of the day-to-day data entry and updating requirements that drain the resources of most offices.

Investment account information is published by a number of Broker/Dealers. To use a SmartLink adapter, you must first register with one or more of the following Broker/Dealers or DAZL and sign up for the appropriate SmartLink adapter.

Data Source	SmartLink Adapter
DAZL	SmartLink for DAZL
DST	SmartLink for DST
Lincoln Investment Planning	SmartLink for Lincoln Investment Planning
LPL	SmartLink for LPL
National Financial/Fidelity Note: You will need Advisor Channel in order to import your files to SmartOffice.	SmartLink for National Financial/Fidelity
Pershing Note: You will need Xlate to translate the data into SmartOffice.	SmartLink for Pershing
Raymond James Note: You will need CAS Solutions to acquire the data (www.casolutions.com).	SmartLink for Raymond James
Resources Trust IMS	SmartLink for Resources Trust IMS
Rydex	SmartLink for Rydex
Stern Agee	SmartLink for Stern Agee
TD Ameritrade	SmartLink for TD Ameritrade
The Vanguard Group	SmartLink for The Vanguard Group
Walnut Street Securities	SmartLink for Walnut Street Securities

This document will use the term 'SmartLink Adapters' to refer to the adapters listed above.

Requirements

- Internet Explorer version 6.0
- The following configuration is required for Internet Explorer.
    1. Select **Internet Options** from the expanded **Tools** menu.
    2. Click the **Security** tab and then select the **Custom Level** button in the Security Level for this Zone section.
    3. Enable the following options.

       ActiveX controls and plug-ins:
       - Download unsigned ActiveX controls: **Prompt**
       - Automatic prompting for ActiveX controls: **Enable**
       - Initialize and script ActiveX controls not marked as safe: **Enable**

       Miscellaneous
       - Access data sources across domains: **Enable**
- Add the following URLs as part of your trusted sites.
    1. Select **Internet Options** from the expanded **Tools** menu.
    2. Click the **Security** tab and then select the **Trusted Sites** from the Web content zone.
    3. Click the **Sites** button.
    4. Copy and paste (or type) the following URL to the **Add this Web site to the zone** text field.
       - https://services.ezdata.com
    5. Click the **Add** button to add this site to your list of trusted sites.
    6. Select the **Require server verification (https:) for all sites in this zone** option.
    7. Repeat Steps 4 – 5 to add the following sites.
       - https://mysmartoffice3.ez-data.com/
       - https://mysmartoffice.ez-data.com/
       - http://dxo20.ez-data.com

       Note: The **Require server verification (https:) for all sites in this zone** option must be selected for the sites that begin with https.
    8. Click the **OK** button to exit the Trusted Site dialog box.
    9. Click the **OK** button to exit the Internet Options dialog box.
- Users running SmartLink adapter *must* have rights to:
    - DataXchange License
    - View and modify contact records
    - View and modify investment records
    - View and modify policy records (if using SmartPolicies)
    - On-Access Validation enabled

    Caution*: If the user does not have the appropriate rights, it can result in duplicate records assuming that these records do not exist.

Registering for a SmartLink Adapter

You must call your E-Z Data customer service representative and register for the appropriate SmartLink adapter before you can access this feature. The ability to access this feature can be provided on a per user basis within an office.

SmartLink adapters run on E-Z Data's DataXchange Online service platform. If this is the first DataXchange Online service being subscribed to, you will need to synchronize your SmartOffice user information with DataXchange Online. The DataXchange Online synchronization information is sent by e-mail.

From: support@ez-data.com [mailto:support@ez-data.com]
Sent: Wednesday, November 09, 2005 3:46 PM
To: PAnderson@xyz.com
Subject: User Account has been created

Dear Mr./Ms. Philip Anderson

A User Account has been created for you. Your account details are as below.

DXO Site Name: DAZL-Site
DXO User Name: DAZL_Consumer1
Password: D24P62
Encryption Key: 0b10a209gyhyyu33a0b10a20ef0820d20

Regards,
DXO Administrator
DAZL Site

Note: This is an auto-generated e-mail. Please don't reply to this mail. For any assistance, mail to support@dxoservices.com or call at (626) 585-3515

Once the SmartLink adapter has been enabled, the DataXchange Online button will display in the SmartOffice bottom bar.

1. Select **User Setup** from the expanded **User Management** menu.
2. Click the **Search** button.
3. Tag the user who will be doing the DataXchange uploads for the respective SmartLink adapter.
4. Click the **User Roles/Licenses** sub-tab.
5. In the right pane, scroll all the way to the bottom and then select the **SI.Adapter DataXchange Online** option.
6. Click the **Save** button.
7. Once SmartLink for DST has been enabled, the DataXchange Online (DXO) button will display in the SmartOffice bottom bar.
8. Click the **DataXchange Online** (**DXO**) button to display the Sync – DXO User dialog box.

9. Input your User Name, Password, and Encryption Key with the information from the e-mail (similar to the one above) and then click the **OK** button**.**

   Tip*:* To ensure that the login information is entered correctly copy/paste it from the e-mail message, making sure not to include any spaces.

10. The Success/Fail message will display after authentication.

    Note that if an error message appears, try entering the login information again.

Rules and Reminders

General

- The system is not designed to handle the processing of months of data. Download and process data daily or as often as the data is available. Processing the data daily raises alerts to possible corporate actions, changes in CUSIP, account number, and file formats that can affect the accuracy of the data in SmartOffice.

- Once the files are processed, make sure to move them to another directory, such as an Archived directory. This way they will not be processed again.

- Depending on the amount of data to be downloaded from your Broker/Dealer or DAZL, you could potentially exceed your SmartOffice storage space limit. If this occurs, purchase additional space to support your data.

- [DST ONLY] If you are an existing DST FAN Mail user and you are attempting to populate an empty SmartOffice office with DST data, contact DST FAN Mail and request a new set of initial build files from each fund family or variable annuity provider. The set of initial build files include the following:
  - o Account Master Position
  - o Non-Financial Activity
  - o Security
  - o Account Position

  New DST FAN Mail subscribers automatically receive these files as part of the FAN Mail start-up process, plus the Account Position files.

Contact

- SmartLink adapters will not overwrite the Primary Contact of existing accounts in SmartOffice.

- The Tax ID on Contact records within SmartOffice must be unique for data processing to function correctly; no duplicate Tax IDs are allowed. For a new Account to be automatically linked to an existing Contact record, the SS# on the Contact must match the Tax ID on the Account in the respective data files.

- While SmartLink adapters will link Accounts to existing Contact records, it does not create new Contact records in SmartOffice.

- Make sure that every contact in your SmartOffice database has a Tax ID/SS# listed.

Security Master

- SmartLink adapters will not overwrite the Name of existing Security records in SmartOffice.

- [DST ONLY] SmartLink for DST creates security records, but DST FAN Mail only includes security files when a New Account Activity, Non-Financial Activity, or Account Master Position file is generated. Make sure to request a security file from DST so that the security master records are automatically created during the first download.

- [All Other Broker/Dealers] While SmartLink adapters do create Security records, the respective data provider does not send Security Record data to support some positions. During your first download, SmartLink adapters will identify these positions and require you to manually add the security to SmartOffice. On subsequent downloads security records may need to be occasionally manually added to SmartOffice as new products are offered.

Account

Due to the variations in data formatting between providers and to make sure that SmartOffice can find a match on the account number, do not include any dashes or spaces when entering new account numbers manually. Also, you may need to add any leading zeros of the account number, (i.e., 000123456).

Important*: Do not remove the dashes or spaces from account numbers for investments you have always successfully updated with the respective Broker/Dealer or DAZL. This may create duplicate records during the next download.

Note that you cannot have duplicate account numbers in two different contact records within an office.

Position

- The respective Broker/Dealer or DAZL does not provide the Cost Basis and Tax Basis for positions. Cost Basis and Tax Basis will only be populated on imported positions if the transaction history is manually altered and the Roll-Up Option is set accordingly. Please refer to the SmartInvestments Help for details on Roll-Up Options and the calculation of Cost Basis and Tax Basis.

- [DST ONLY] DST only provides a Share Balance for positions on a monthly basis. SmartLink for DST will only update the Share Balance for DST positions when the monthly position file is imported unless the transaction history is manually altered and the Roll-Up Option is set accordingly. Refer to the SmartInvestments Help for details on Roll-Up Options and the calculation of Share Balance and Value.

Transactions

SmartLink adapters do not automatically reconcile incomplete transaction histories to conform to the daily position Share Balance data. The Reconcile Report in SmartInvestments can be used to identify and automatically correct incomplete transaction histories. Please refer to the SmartInvestments Help for details on the Reconcile Report.

Setting Up

Prior to downloading your book of business from the respective Broker/Dealer or DAZL, make sure to set up your computer and SmartOffice.

Creating a File Folder

Create a Location directory where the respective SmartLink adapter will process the files. The directory can be anywhere, but it cannot contain other files or programs. Examples of Location directories for data providers:

- C:\DAZL
- C:\NATHAN

Note: Do not confuse the Location directory with the third-party directory. The third-party directory is the directory where data providers download the files onto your local hard drive. The Location directory must not be the same as the third-party directory. Copy the files you need (not the program files) from the third-party directory into the Location directory. Copying data from the third-party directory to the Location directory overwrites old files in the Location directory. Be sure you are finished with the old files before:

- downloading new data
- copying the data to the Location directory

Creating Security Master Records for Pseudo-CUSIPs

Prior to processing the download, verify that the following Security Master Records have been created for the following data sources. This will help minimize the errors encountered while processing downloads from these respective data sources.

- Pershing uses a *pseudo-CUSIP* for its sweep and money market products (PERS:ACR and PERS:PGA for example), which you must create in your *Security Master*. Contact Pershing for details.
- LPL uses a pseudo-CUSIP for its proprietary products, (LPL:CASH and SWEEP:MMP for example) which you will need to create in your Security Master. Contact LPL for details.
- TD Ameritrade uses a pseudo-CUSIP for its sweep and money market products (PER:CASH for example). Contact TD Ameritrade for details.

Broker/Dealer Specific Setup

DST FAN Mail

To use SmartLink for DST:

1. Register with DST FAN Mail to receive your data files. Visit the DST FAN Mail Web site to set up the service at www.dstfanmail.com or call (800) 435-4112 for more information.
2. Request the following files from DST FAN Mail:

   If you are a **new** DST FAN Mail user or DST Vision user, request the following:
   - o   Security files
   - o   Account Master Position
   - o   Account Position

   If you are an **existing** DST FAN Mail user, request the following:
   - o   Security files
   - o   Account Master Position

3. [New DST FAN Mail Users ONLY] You must contact each of your fund companies to request permission to have data sent to DST for processing. DST Fan Mail can give you more information about this process.

    Note that it will take some time to receive the requested files from your fund companies.

DST File Naming Convention

The following content includes information taken from the DST FAN Mail for your convenience.

Production files use the following naming convention:
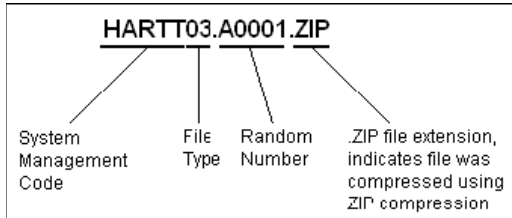
Position 1-5 - System and Management code of data provider. Each data provider has a unique system and management code combination.

Position 6-7 - File type

01 Distribution	Includes fees and dividends.
02 Direct Financial Activity	Includes buys and sells.
03 Account Position	Similar to a bank statement, it includes starting balances and account balances.
07 Non-Financial Activity	Includes account registration information.
08 New Account Activity	Includes account registration information for new accounts and includes security master information.
09 Account Master Position	Provides starting balances and creates the positions.
17 Price Refresher	Prices for *all* the securities that the fund company has.

Position 8 A – **Z** = production (except **R** = resend)
Note that Resend files are handled the same way as Production files, but an 'R' is used to differentiate it from the production files.

Position 9 - 12 is a unique number within a User's directory intended to avoid overwriting existing files in that directory.

Extension .ZIP (indicates a compressed ZIP file). The zip file is not password protected.

In addition to the file name, a time stamp is provided showing the date that FAN Mail processed the data. A count of the total number of files found on the Web site helps ensure that all files are successfully downloaded.

Pershing

To process data provided by Pershing:

1. Register with Pershing to receive your data files.
2. Acquire two programs: Infodirect and Xlate.
   - Infodirect is used to retrieve your files. Contact your Pershing Account Representative for Infodirect information, or visit their Web site at www.pershing.com.
   - Xlate is used to translate the files into a format that SmartLink for Pershing can read. If you already receive your files from your Broker/Dealer in Infodirect format, then you only need to acquire Xlate. For information on Xlate, call Applebaum Simmer & Associates at (310) 398-0232 or visit their Web site at www.brokersoft.com.

Notes:

- **Attention FNIC users**: If your Pershing files come from FNIC instead of Infodirect, You will *not* be able to use Xlate to translate your files into a format that SmartLink for Pershing can process. You must first use Infodirect, or obtain your files in the Infodirect format, prior to running Xlate.
- If you get your Pershing data from your Broker/Dealer through Vision 20/20, you may need to run the Xpco splitter to separate your files before processing. Contact Applebaum Simmer & Associates at (310) 398-0232 or visit their Web site at www.brokersoft.com, to inquire about Xpco.
- In your Xlate setup:
   - *Do* choose the 9-digit *account number* format.
   - *Do* choose the option for cross-referencing *Account Position* with the *Account Master.*
   - *Do Not* choose the option to process the MoneyLine File.

DAZL

DAZL (Data Access Zip Link) is a free service and takes about one week (after submitting your fund request form) for the process to be set up to download investment data. The DAZL Company will notify you of fund approvals by e-mail.

- If after reading this guide you still have questions pertaining to retrieving your files from DAZL, contact their Support Department directly at (800) 409-8774 x950.

- If you have questions regarding uploading DAZL files to SmartOffice, contact E-Z Data Technical Support at (626) 585-3515. If you need to obtain a license to use DAZL with SmartOffice, call your Sales Representative at (800) 777-9188.
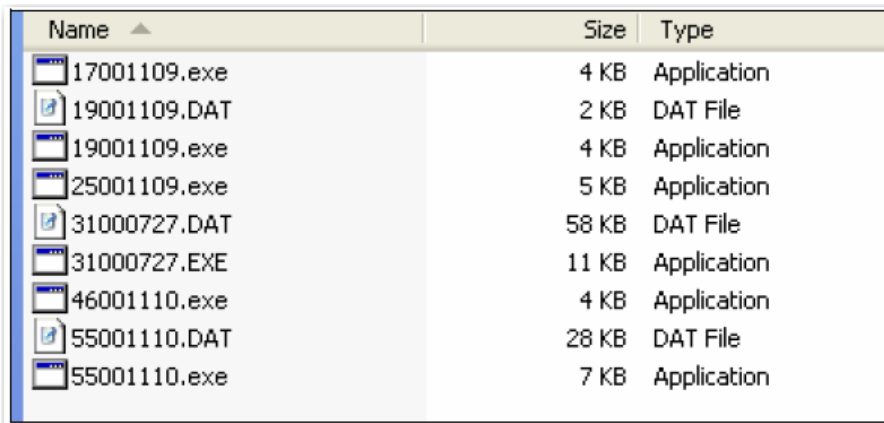
Requirements

A Login Account to www.advisorcentral.com.

Things to know when signing up for DAZL

- The first step in signing up with DAZL is to fill out an online form; this can be found using the forms link off the DAZL home page.

- When you fill out the form to receive PFPC/DAZL data, you have several options for file frequency (daily, weekly, and monthly). We recommend selecting the **Daily** option for all files.

- Select **EZDATA** as your software provider on the sign-up form.

- Request an initial download of historical data (maximum 18 months previous).

- The DAZL Web site displays the available Funds and CUSIP lists.

Retrieving Your DAZL Files from Advisor Central

1. Retrieve your DAZL files in one of two ways:
   - Log into your account on www.advisorcentral.com.
   - Login from www.dazl.com, which opens www.advisorcentral.com.

2. Once logged in, click on each file, choose **Save to Disk**, and then browse to the designated directory. Each file must be downloaded individually.

3. For older files, there is an archive section where those files can be accessed.

4. The downloaded files are self-inflating executables (.EXE). Once the files are inflated, there will be a new file with the same name but with the extension of .DAT. The executables and the DAT files will remain in the directory until they are manually deleted.

Name ▲	Size	Type
17001109.exe	4 KB	Application
19001109.DAT	2 KB	DAT File
19001109.exe	4 KB	Application
25001109.exe	5 KB	Application
31000727.DAT	58 KB	DAT File
31000727.EXE	11 KB	Application
46001110.exe	4 KB	Application
55001110.DAT	28 KB	DAT File
55001110.exe	7 KB	Application

Caution: Process old data at your own risk. CUSIP changes, mergers, transferred accounts, rollovers, change of Rep. Number, and change of Broker/Dealer can contribute to problems caused by a non-match of data. Transactions may overlap due to a non-match on trade type, dollars, or date. Clean-up may be required to correct these types of discrepancies.

After you have your DAZL files, proceed with uploading them into SmartOffice using SmartLink for DAZL.

Raymond James

The following data providers use the Raymond James interface.

- IM&R
- Raymond James
- Robert Thomas Securities

Acquire the Custom Advisor Solutions (CAS) Connection Software to retrieve your data in a format compatible with SmartLink for Raymond James. Contact CAS at (800) 441-4103 or www.casolutions.com.

For help on using the CAS Connection software, refer to the CAS Help system that comes with the software application.

Handling Cash Trust Accounts

Certain CUSIP numbers and Symbols may have to be entered manually to handle "Cash Trust" account products. Please refer to your CAS Connection software for this information.

Nathan and Lewis

Web site address: www.nlfs.com

File Naming Convention

Nathan and Lewis utilizes the following file naming convention: nlsmmdda.nam

- nls = Nathan and Lewis
- mmdd = month and day
- a = Pershing files (B = Mutual Funds, C = VA files)

File Extensions (Pershing files)

- nlsmmdda.nam (name file)
- nlsmmdda.trn (transaction file)
- nlsmmdda.sec (security file)
- nlsmmdda.pri (price file)
- nlsmmdda.pos (position file)

Linsco/Private Ledger (LPL)

To process data provided by LPL:

1. Acquire PLUS software. For additional information regarding PLUS software, visit www.lpl.com or call Plus support at (800) 877-7210 ext. 6357, option 1 for Tech Support; FAX (619) 453-0461.
2. Fill out the Third Party Portfolio Interface form provided by LPL, fax it and ask for the Universal Format of files (they will end with .con as the extension).

Note for LPL and DST users: In self-clearing, LPL now downloads account information from 117 network eligible fund companies for the level 4 direct business. In some cases, if you continue to process in both levels 4 and 0, and continue to receive downloads from *DST FAN Mail*, you may have a duplication of account data in your database. This is caused by data coming from two sources and the inability of some fund companies to filter out the level 4 business from the downloads. Contact LPL for a list of companies that may have an issue with filtering data.

Fiserv

To process data provided by Fiserv:
Contact Chris Guleff at (800) 345-6280 ext 7579, o*r* (303) 850-7070, or Fax (303) 694-1431. Normal IRA accounts with Fiserv are not available through this interface.

Lincoln Investment Planning

To process data provided by Lincoln Investment Planning:
Account executives may call Andy Gdonski at (800) 242-1421 ext 1361 to establish an interface.

National Financial/Fidelity

To process data provided by National Financial/Fidelity:
1. Account Executives must register with National Financial/Fidelity to receive data files through the Advisor Channel software, by calling (800) 735-3756.
2. Obtain Advisor Channel; the data must be exported into the Advent Format (channel 2.5). For more information please contact Advisor Channel at (800) 596-6888.

TD Ameritrade

Note: TD Ameritrade files are downloaded as executable files. Save them into a directory that will contain only your TD Ameritrade download files. Double-click the file to inflate the data into a Wis???.con format which the SmartLink adapter can then process.

Downloading Your Files

Download the data files onto the client computer. SmartLink adapters will only accept a complete set of files with valid data in the appropriate format. The format depends on the data provider.

DST FAN Mail

DST FAN Mail, a division of DST Systems, provides data from multiple sources including DST Systems and non-DST sources such as outside variable annuity, mutual fund companies, and fund sponsors.

With DST FAN Mail, you have the option to either:

- Manually process ZIP files downloaded from the DST FAN Mail Web site.

- Automatically process ZIP files directly from the DST FAN Mail Web site (recommended).

Obtain an enrollment kit by calling DST FAN Mail at (800) 435-4112 or by visiting their Web site at www.dstfanmail.com.

Each day your data will be available for retrieval from the DST FAN Mail Web site, and will be there until it is downloaded.

To learn more about the data files available from DST, see *About DST Download Files*.

National Financial/Fidelity

Download the data files onto your computer through Advisor Channel. SmartLink for National Financial/Fidelity will only accept a complete set of text files with valid data in the Advisor Channel format.

Note that the following five files are considered the complete set of text files: Account, Brokerage & Balances, Position, Transaction History, and Name & Address.

All Other Broker/Dealers & DAZL

Download the data files onto your computer using the respective translation software, if any. SmartLink adapter will only accept a complete set of text files with valid data in the appropriate format.
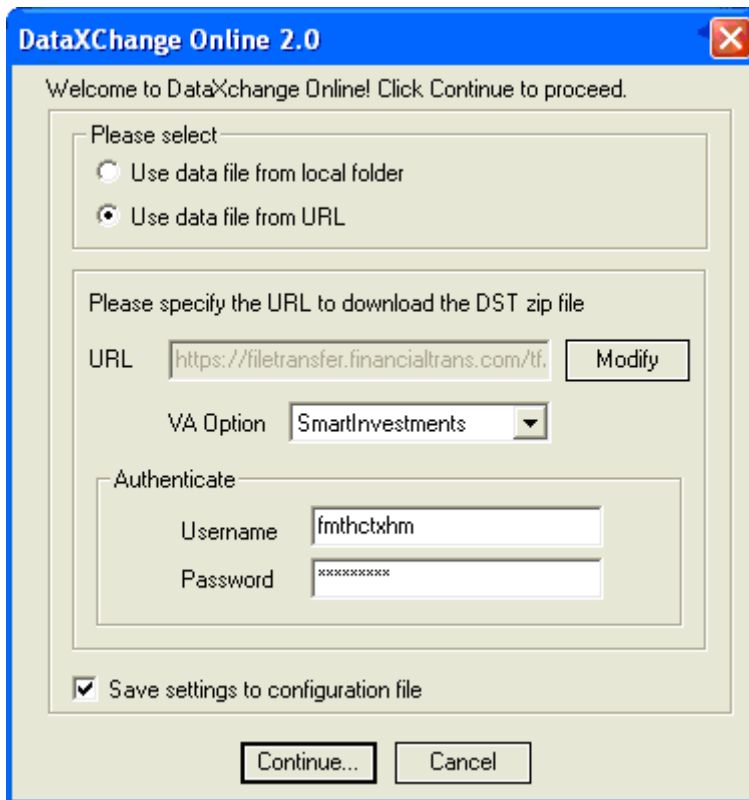
Importing Data

Importing Data from DST

1. Once the data files have been prepared, click the **DataXchange Online** button to display the Service List.
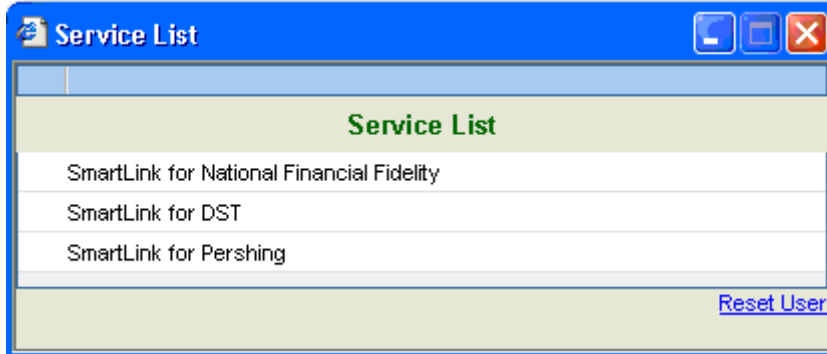
2. Select the **SmartLink for DST** hyperlink to open the SmartLink dialog box. If the latest components for the service are not installed on the local computer, they will be downloaded and installed automatically.

3. Specify the location of the data file by selecting one of the following options.

    *   **Use Data File from Local Folder:** Select this option to import data files you have already manually downloaded from the DST FAN Mail Web site onto your local drive.

    *   **Use Data File From URL:** Select this option to have SmartLink for DST automatically retrieve the data files from the DST FAN Mail Web site and begin processing the data. E-Z Data recommends using this method.

4. Based on the selection above, perform the following:

- **Local Folder:** Enter the full path into the Path field; or, click the **Browse** button to select the ZIP file and then click the **OK** button.

  Important: This interface will only process one ZIP file at a time. In order to process all the ZIP files, use a decompression utility (i.e., WinZip or Windows XP's file decompression tool) to zip up all the zip files; then select the ZIP file for processing

- **URL:**
  a. The URL to the data will automatically be provided by E-Z Data in the URL field.
  b. Enter your DST FAN Mail Username and Password in the Authenticate section.
  c. Select the **Save settings to configuration file** option to save the URL settings for all future downloads, except for the DST FAN Mail Password.

5. From the **VA Option** drop-down list, specify where your Variable Annuity data should be inserted/updated in SmartOffice by selecting either:

- SmartInvestments (default option)
- SmartPolicies

Caution: For most clients, Variable Annuities will be housed in SmartInvestments. Prior to making a selection, verify where your VA data is stored. Otherwise, you can end up having duplicate VA data housed in both SmartInvestments and SmartPolicies.

6. Click the **Continue** button. The data will be evaluated and converted to the appropriate format. If errors occur during this stage, they will display in the Translation Error section.

Note that these errors are for potential debugging purposes only; all errors noted in this section can be disregarded.
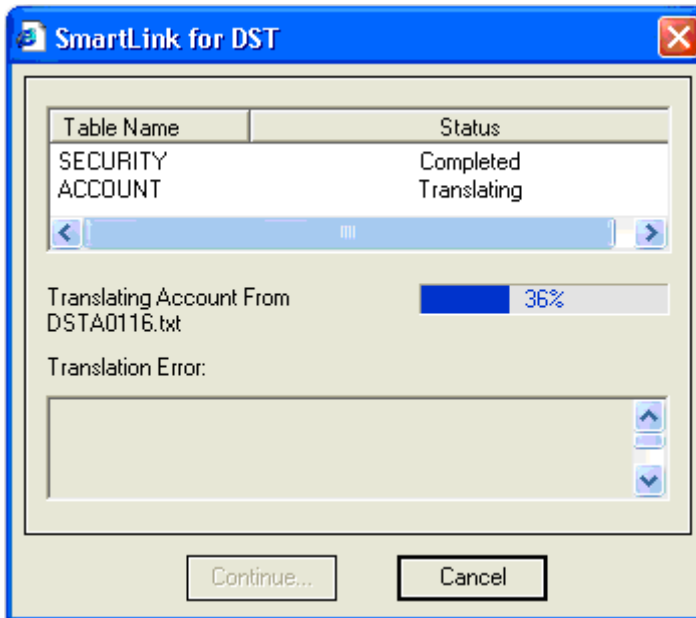
7. SmartLink for DST will process the data against SmartOffice. Progress can be monitored from the SmartLink for DST dialog box.
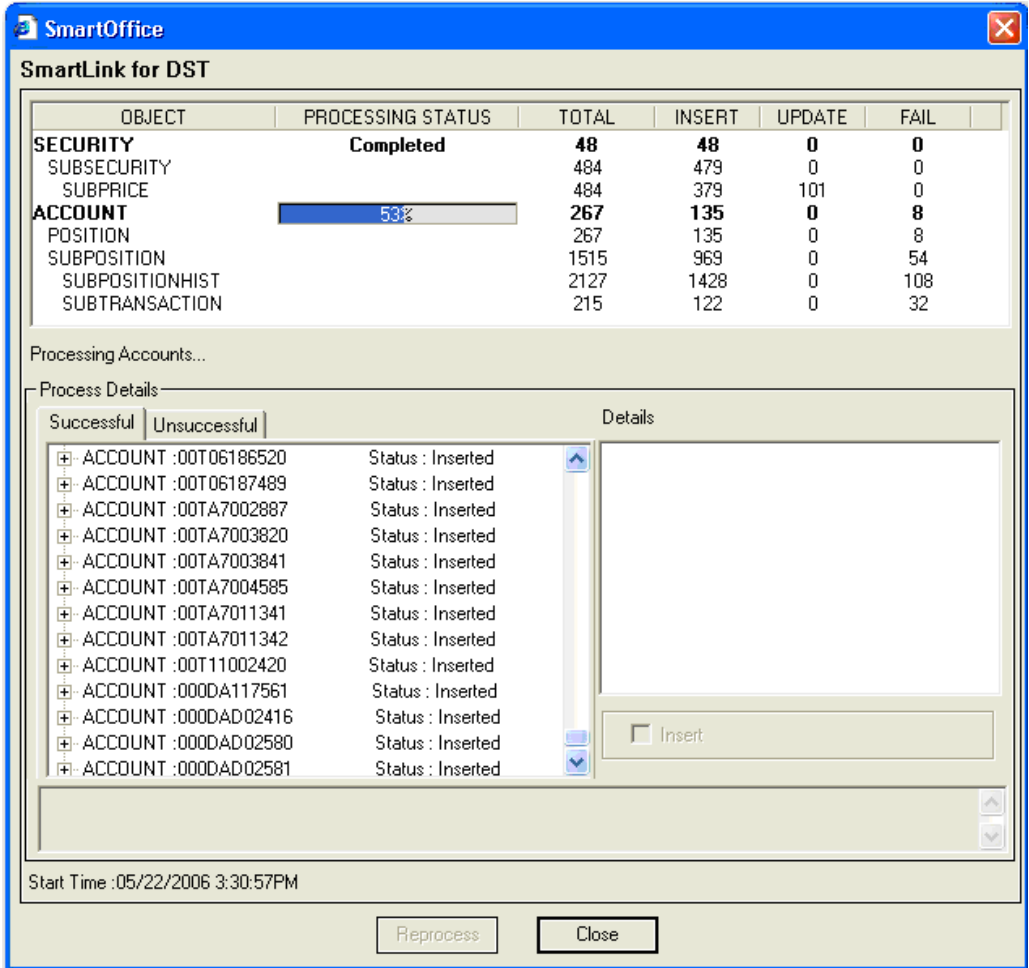
8. If the data was processed from your local folder, make sure to move them to another directory, such as an "archive" directory once the files are processed. This way they will not be processed again.

Importing Data from All Other Broker/Dealers & DAZL

For the following set of instructions, SmartLink for DAZL will be used as an example. The instructions are identical regardless of which SmartLink adapter has been purchased.

1. Once the data files have been prepared, click the **DataXchange Online** button to display the Service List.
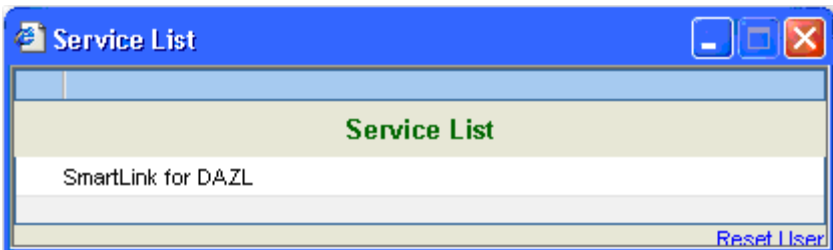
2. Select the **SmartLink for DAZL** hyperlink to open the DAZL Data Feed dialog box. If the latest components for the service are not installed on the local computer, they will be downloaded and installed automatically.
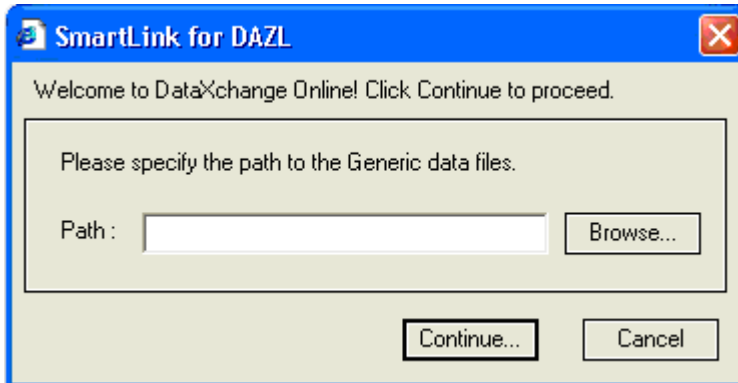
[For National Financial/Fidelity ONLY]

In addition to the **Path** field, you will also be prompted with a date field. For Advisor Channel data, enter the **position date** when generating the data. All data will be added under this date.

Important: National Financial/Fidelity does not provide a Position date in the download. SmartLink for National Financial/Fidelity uses the current date as the default. Use this field to enter the correct position date.

3. Enter the full path into the Path field or click the **Browse** button to select the location and then click the **OK** button.

4. Click the **Continue** button. The data will be evaluated and converted to the appropriate format.

Note that if any errors occur during this stage, they will display in the Translation Error section. Please disregard these errors as they note duplicate records and will not display in the near future.
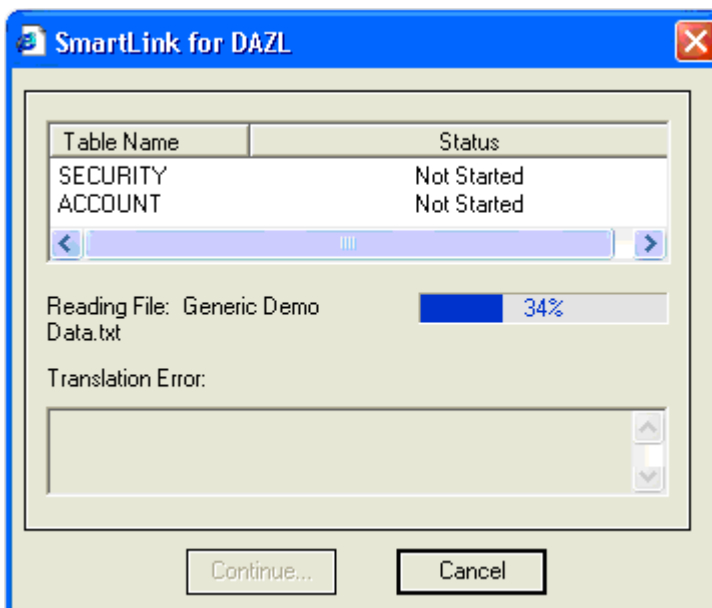
5. SmartLink for DAZL will process the data against SmartOffice. Progress can be monitored from the SmartLink for DAZL dialog box.
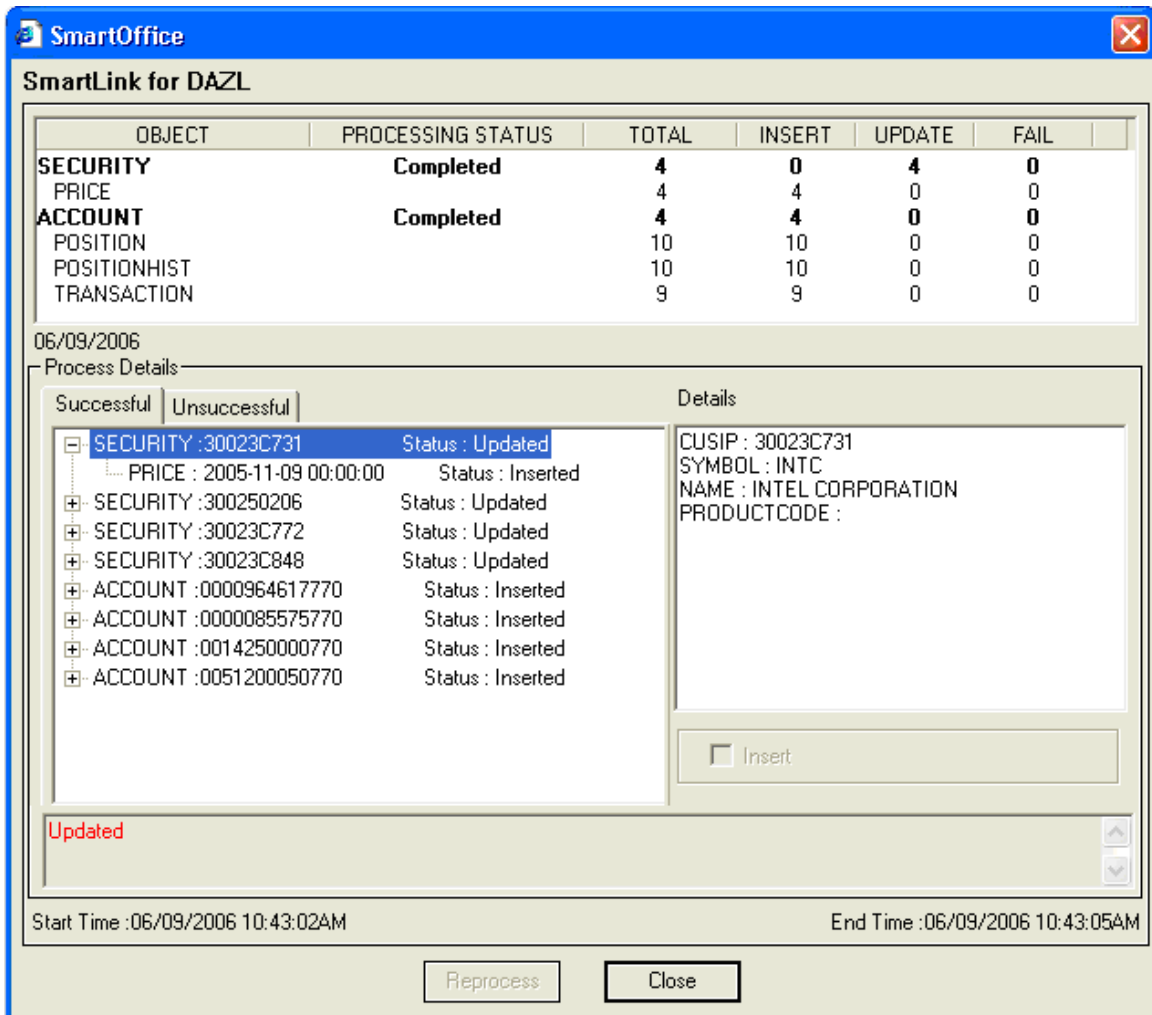
6. Once the files are processed, move them to another directory, such as an "archive" directory. This way they will not be processed again.

Reviewing Import Results

After the data files are processed, the import results can be viewed from the dialog box. The report includes what time the set of files started and completed processing and the detailed information of records successfully and unsuccessfully processed.

The dialog box includes the following details:

Column	Description
Status section on the upper section of the dialog box.	
Object	Includes all of the types of records that are currently being processed by the SmartLink adapter, such as Security, Price, Account, etc.
Processing Status	Notes the current status while processing the download, such as Note Started, Processing, and Completed.
Total	Notes the total number of records that were processed for the selected download. For example, in the image above there were a total of 4 securities processed for this particular download.
Insert	Notes the number of records created for the selected download. For example, in the image above there were no new securities inserted into SmartOffice for this particular download.
Update	Notes the number of records updated for the selected download. For example, in the image above there were four securities updated for this particular download.
Fail	Notes the number of records that could not be processed for the selected download. For example, in the image above all four securities were processed so there were '0' failed securities for this particular download.
Process Details section on the bottom section of the dialog box.	
Successful Tab	Lists all of the records that were successfully inserted or updated in SmartOffice. **Exception:** It also includes Skipped transactions which will need to be reviewed and processed. Please see the *Duplicate Transactions* section on page 19 for details and instructions.
Unsuccessful Tab	Lists all of the records that failed and will require your intervention. Although this tab will list failed records with the following statuses: • Unprocessed • Error You will only need to focus on the records with the status '**Error**' as these are issues that are preventing the records from being created or updated in SmartOffice. Once these errors are corrected, all other unprocessed records will be inserted or updated in SmartOffice.

Handling Errors

Click the **Unsuccessful** tab to display the records that failed during processing. Selecting the Security or Account record that notes the errors (**Status: Error**) will display the error messages and list all records associated with the Security or Account.

Most errors while processing Accounts are the result of dependant data, such as a Security missing from SmartOffice. The error messages on the Unsuccessful tab explain exactly what data is missing from SmartOffice. In the example below, an Account failed to be processed successfully because there was a Security Master record missing from SmartOffice (see error message marked in red in the image below).

Note: Look for the status of the error while reviewing the Unsuccessful tab. The errors will note the actual error message that will help you to resolve the errors.
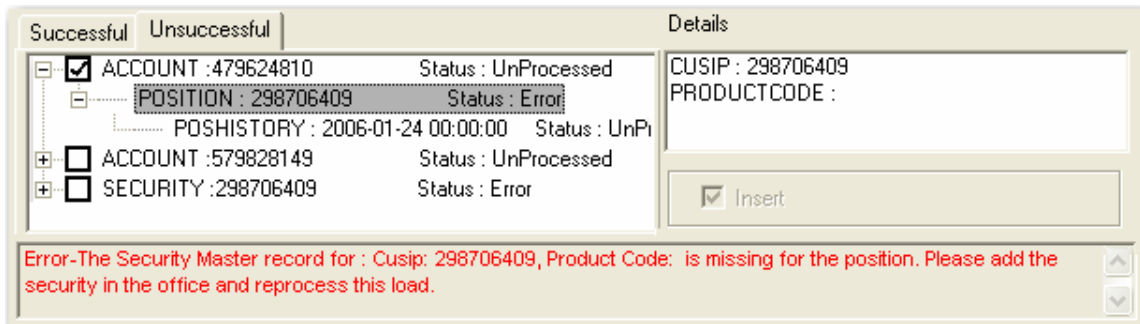
Upon searching SmartOffice for the security, you will find that there is no Security Master record with the CUSIP "298706409." This Security Master needs to be manually added to SmartOffice before the account can be successfully processed.

To Reprocess Resolved Errors

1. After the missing dependant data has been manually added to SmartOffice, return to the SmartLink adapter to reprocess the failed records.
2. Select the set of data that needs to be processed again.
3. Click the **Reprocess** button for the SmartLink adapter to attempt to process the failed records again.

If the missing dependant data is found on the subsequent attempt, the record will be successfully imported into SmartOffice.

Orphaned Accounts

Accounts that have valid data but do not have a matching contact record in SmartOffice will be inserted into SmartOffice as orphaned accounts. SmartLink adapters match on a contact for an account with the contact's Tax ID (i.e., Social Security Number). If the SS# does not exist in SmartOffice or is a duplicate, the account will be an orphaned account.

All orphaned accounts are found in the following location in SmartOffice:

- Investment > Link Account to Contact.

From this module, orphaned accounts can be linked to either:

- Existing contact records.
- New contact records created directly from the Link Account to Contact module.

Note that you must make sure to include, at minimum, the contact's First Name, Last Name, and Social Security Number for future SmartLink Adapter downloads and reporting purposes.

To Associate an Orphaned Account with a Contact

1. Select **Link Account to Contact** from the expanded **Investments** menu.
2. From the Search Unassigned Account Masters dialog box, click the **Search** button.
3. Select the option next to the account you would like to associate with a contact record.
4. Click the **Assign Contact to Account** button.
5. Enter the contact's name (last, first) or enter the name of the filter to find the contact record and then click the **Search** button.
6. Select the appropriate contact from the Contact List; the account will be linked to the selected contact.
7. If the contact is not found or if it does not exist, click the **Add** button located on the Contact List toolbar to create a new contact record.
8. Create a contact record. Make sure to include the first name, last name, and social security number.
9. Once the contact record is saved, the account will be linked to the specified account.

Duplicate Transactions

Although rare, while processing transactions, SmartLink adapters might come across duplicate transactions. Transactions are considered duplicates when the following properties are identical: **Transaction Date**, **Type**, and **Value** for the specified account and position.

When this occurs, it will be handled in this manner:

- If matching transactions are found in the same load they will be inserted automatically. In most cases these transactions are related to such things as employer matching contributions resulting in very similar transactions.
- If matching transactions are found in separate loads, they will be skipped enabling you to review the transaction and insert them manually from this module.

To Insert Transactions Manually

1. From the **Successful** tab, review the accounts that have been updated to ensure that none of the transactions have been skipped as shown below.
2. Find the matching transactions in SmartOffice and verify that this is a new transaction that should be inserted or skipped.
3. Highlight the transaction, select the **Insert** option and then click the **Reprocess** button.

4. The transaction will be added to SmartOffice.
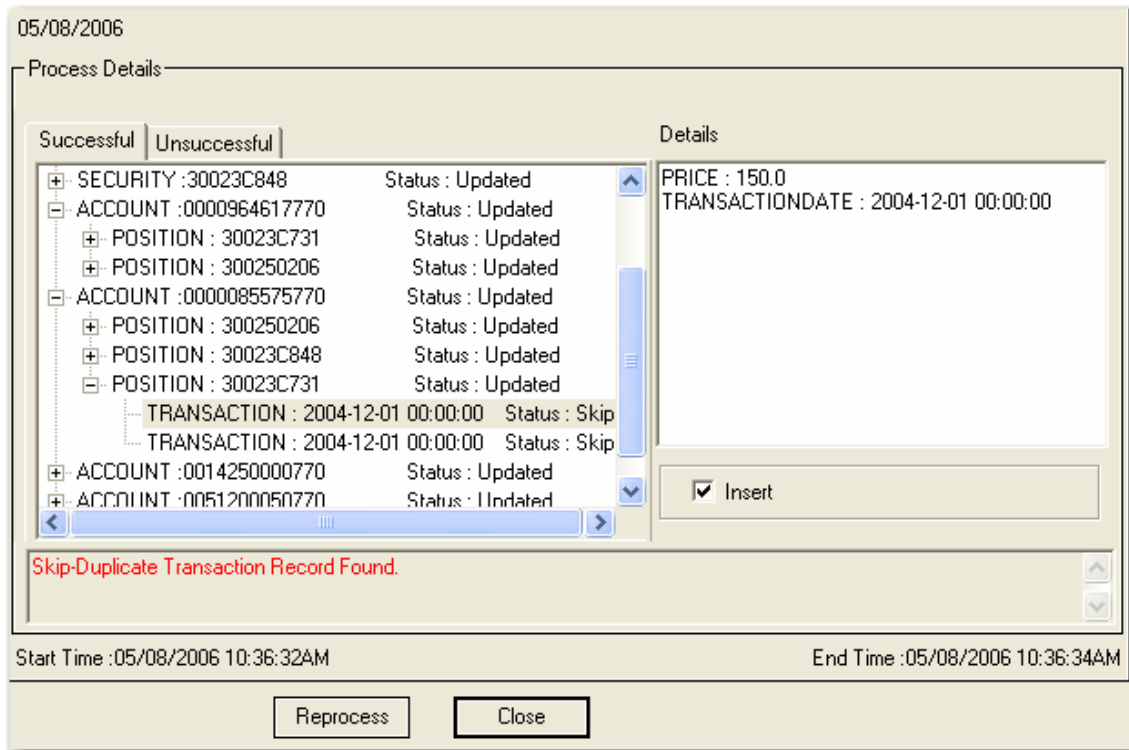
Appendix A: About Downloaded Files

DST FAN Mail

DST FAN Mail provides files on a daily or hourly basis on their Web site.

DST Security File

The Security File is generated each time that a registration file (New Account Activity, Non-Financial Activity, and/or Account Master Position) is produced for an account or subaccount. This file provides information on the securities held by the financial intermediaries' customers. The Security File eliminates the manual entry of the CUSIP, Ticker/Quotron Symbol, and security information into the financial intermediary's portfolio management software. This file can also be created upon request and is based on information contained in the most recent Account Position File.

The Security Master file is a necessary part of SmartInvestments. This file will contain information on the types of securities that your clients have holdings for, such as stocks, bonds, mutual funds, and variable annuities.

The Security file data is actually embedded within the New Account Activity, Non-Financial Activity, and/or Account Master Position files from FAN Mail.

Notes:

- SmartLink for DST does create security master records, but DST FAN Mail does not always include security files so you must make sure to request a security file from DST so that the security master records are automatically created during your first download.

- SmartLink for DST will not overwrite the Name of existing Security records in SmartOffice.

DST Account Master and the New Account Activity File

The Account Master file contains complete registration and non-financial information, and it is included in the initial transmission or upon request. This file, in conjunction with the Account Position File, is used to establish or verify the account database when FAN Mail is implemented.

The New Account Activity file provides the same registration information as the Account Master file on new accounts as they are established.

The Account Master file contains information on all client accounts related to a given fund company or annuity provider. Depending on the size of your business, this can be a very large file that contains registration data for every holding held in every account.

The Account Master file does not include position (share) information. Download this file once, during initial setup. There may be cases afterward when you must request it from DST FAN Mail and download it again, but this is rare.

SmartLink for DST matches account records based on account number. If there is no match, a new account will be created.

Notes:

- While SmartLink for DST will link Accounts to existing Contact records, it does not create new Contact records in SmartOffice. If a Contact with a matching Tax ID cannot be found for a new account, SmartLink for DST will add the Account unlinked to any Contact.

  Tip: To minimize unlinked Accounts, make sure to create Contact records for all of your clients in SmartOffice with the following minimum information: First Name, Last Name, and Social Security Number. See *Orphaned Accounts* for details.

- SmartLink for DST will not overwrite the Primary Contact or Name of existing accounts in SmartOffice.

DST Non-Financial Activity File

The Non-Financial Activity file is generated upon maintenance to the shareholder/policy owner registration, and contains complete registration and non-financial information.

The Non-Financial Activity file (NFA) is optional for Mutual Funds, Real Estate Investment Trust/Limited Partnerships (REIT/LP), and Variable Annuities and is available only to brokers and dealers with a proprietary interface. This file is generated upon maintenance to the account/contract owner registration or account options.

DST Position File

The Account Position file reports the current share balance of every position in every account based on the last business day of the month regardless of whether the account had any financial activity (transactions). This file comes with the Account Master file in your initial DST FAN Mail setup, only if you are a new user of DST FAN Mail. Existing users will get this file at the end of the month. After that, you receive this file monthly (usually on the first business day of the month), enabling you to reconcile all accounts on a regular monthly basis.

SmartLink for DST uses a combination of account number and CUSIP to match information in the Account Position download file with SmartOffice position records. If there is no match then the respective account, position, and position history are created.

For Variable Annuities, SmartLink for DST uses a combination of account number, product code, and subaccount CUSIP to match information in the Account Position download file with SmartOffice position records. If there is no match then the respective records are created.

Notes:

- To ensure that both SmartOffice and the DST FAN Mail data show the same share balance, run the Reconciliation Report, one of the investment tools in SmartOffice.
- DST does not provide the Cost Basis and Tax Basis for positions. Cost Basis and Tax Basis will only be populated for the DST position if the transaction history is manually altered and the Roll-Up Option is set accordingly. Refer to the SmartInvestments Help for details on Roll-Up Options and the calculation of Cost Basis and Tax Basis.

DST Direct Financial Activity - Transaction File

The Direct Financial Activity file is generated when transactions are posted to the owner's account/contract, and this file is used to report all activity involving the movement of money and/or shares/units. Transactions such as Buys, Sells, and Fees are reported in this file.

SmartLink for DST uses a combination of the Account Number and CUSIP to match on an existing position to record the transaction. If there is no match, SmartLink for DST creates the appropriate record.

For Variable Annuities, SmartLink for DST uses a combination of account number, product code, and subaccount CUSIP to match information in the Direct Financial Activity download file with SmartOffice transaction records. If there is no match then the respective records are created.

Note: SmartLink for DST does not automatically reconcile incomplete transaction histories to conform to the daily position Share Balance data. The Reconcile Report in SmartInvestments can be used to identify and assist in position reconciliation. Refer to the SmartInvestments Help for details on the Reconcile Report.

DST Price File

The Fund Price file indicates the share/unit value and is reported by the data providers. The price file contains the net asset value (NAV)/unit value as reported by the fund and life companies at the close of the previous day's business. Every CUSIP is transmitted, whether or not shareholder accounts exist under each CUSIP.

When this file is processed by SmartLink for DST, prices and dates are posted to any new or existing securities in the Security Master area of the database.

DST Distribution Activity File

The Distribution Activity file is used to confirm all activity resulting from the distribution of a dividend, and long- or short-term capital gain. The Distribution Activity file is generated after the distribution activity is applied to the owner's account. Distribution Activity Files are not used by variable annuity or variable universal life companies.

SmartLink for DST uses a combination of the Account Number and CUSIP to match on an existing position to record the transaction. If there is no match, SmartLink for DST creates the appropriate record.

Variable Annuity and Variable Universal Life CUSIP Rules

Funds or subaccounts across different products with common pricing have the same CUSIP. If the fund or subaccount is priced differently because of the way it is invested within a product, a new CUSIP must be established.

The account number (contract number) and CUSIP relationship must be preserved. There are two ways to support an account number and CUSIP relationship. First, if an investor purchases two products in the same fund, the account numbers (contract numbers) must be different, even though the CUSIPs are the same. Second, if the variable annuity company groups multiple products held by the same investor under one account number (contract number), and then they maintain unique CUSIPs across all products.

Fixed funds of differing duration lengths must have unique CUSIPS. Note that the combination of the CUSIP and Product Code comprise the identification of the policy subaccount. Identification of a policy subaccount cannot be made based upon recognition of a Product Code or CUSIP alone.

All Other Broker/Dealers & DAZL

Security File

The security file is a product file that contains information about the underlying security such as the Security Name, Symbol, CUSIP, Security Type, and so on. Most data providers can download a security file. During processing, your respective Broker/Dealer or DAZL creates a security file, which contains information for the Security Master record, including Symbol, Security Type, and CUSIP number.

The respective SmartLink adapter uses the file to create new security records and update existing ones within the Security Master area in SmartOffice.

Notes:

- While SmartLink adapters do create Security records, the respective data provider does not send Security Record data to support some positions. During your first download, SmartLink adapters will identify these positions and require you to manually add the security to SmartOffice. On subsequent downloads security records may need to be occasionally manually added to SmartOffice as new products are offered.

- SmartLink adapters will not overwrite the Name of existing Security records in SmartOffice.

Price File

The Price file contains current prices for the securities owned by your clients. Every CUSIP is transmitted, whether or not shareholder accounts exist under each CUSIP.

When this file is processed by the respective SmartLink adapter, prices and dates are posted to any new or existing securities in the Security Master area of the database.

Position File

Most information providers create Position files monthly. This file shows the current share balance. The respective SmartLink adapter uses it to compare with the current share balance shown in SmartOffice records. You can either run a report showing the differences or create Miscellaneous transactions in SmartOffice to balance with the Generic Position file. Some providers send the position file daily or weekly. Request the Position file monthly.

SmartLink adapter uses a combination of account number and CUSIP to match information in the Account Position download file with SmartOffice position records. If there is no match then the respective account, position, and position history are created.

Notes:

- To ensure that both SmartOffice and the respective Broker/Dealer or DAZL data show the same share balance, run the Reconciliation Report, one of the investment tools in SmartOffice.

- The respective Broker/Dealer or DAZL does not provide the Cost Basis and Tax Basis for positions. Cost Basis and Tax Basis will only be populated for the DST position if the transaction history is manually altered and the Roll-Up Option is set accordingly. Refer to the SmartInvestments Help for details on Roll-Up Options and the calculation of Cost Basis and Tax Basis.

Transaction History File

The Transaction History file posts transactions to a shareholder's account. This file reports on activities such as Buys, Sells, Dividends, Capital Gains, etc. The respective SmartLink adapter uses a combination of the account and CUSIP number to match on an existing account and record the transaction. If there is no match, the respective SmartLink adapter creates a new account and posts the transaction.

Note: SmartLink adapter does not automatically reconcile incomplete transaction histories to conform to the daily position Share Balance data. The Reconcile Report in SmartInvestments can be used to identify and automatically correct incomplete transaction histories. Refer to the SmartInvestments Help for details on the Reconcile Report.

Appendix B: Troubleshooting Tip

Receive error while running SmartLink adapter.

- **Question:** What should I do when I encounter the following error: Connection with the server could not be established? Check your Internet connection and try again, or contact your administrator.

- **Reason:** Windows Defender (formally GIANT/MS AntiSpyware) is turned on. Prior to running SmartLink adapter, make sure to turn it off. This will enable you to run SmartLink adapter and begin processing your data. If you continue to run into this problem contact E-Z Data technical support at (800) 779-3123.

Appendix C: Glossary

Account Number   A value assigned by individual product companies to customer investments. An Account Number becomes unique when combined with investment CUSIPs.

CUSIP Number   An alphanumeric value used to identify the fund.

Mutual fund companies' Committee on Uniform Securities Identification Procedures (CUSIP) and fund codes are not established by FAN Mail. The CUSIPs and fund codes used by the mutual fund companies are those registered with the National Securities Clearing Corporation (NSCC).

The CUSIP is a nine-character alphanumeric field that identifies the funds and subaccount within a product. It is established based on the combination of the management company's system code and an alphanumeric combination determined by the variable annuity company.

DST FAN Mail establishes the system and management code to ensure uniqueness across management companies.

Distribution Amount   The amount of dividends, capital gains, or foreign tax credit payments realized by the fund and passed along to the shareholders.

Established Date   The date an account was opened.

Fund Code   A numeric value used to identify the fund.

The Fund/Product code is a seven-character alphanumeric field that identifies the different products or plans offered by the management company. It is based on the company's unique system code and an alphanumeric combination determined by the management company.

Note that DST FAN Mail establishes the system and management code to ensure uniqueness across management companies.

A unique Fund/Product code is established for every product and plan type in order to establish a combination of product/plan and subaccount CUSIP.

Fund Name   A field that describes the name of the fund.

Issued Date   The date in which the policy/contract was issued.

Management Code   An alphanumeric code used to identify the Management Company.

Net Asset Value (NAV)   The value of one share of a fund as determined by this formula: (total assets – total liabilities)/total shares outstanding.

Policy/Contract Number   A value assigned by individual product companies to customer investments. A Policy/Contract Number becomes unique when combined with investment CUSIPs.

Price Date   The date the shares/units are priced.

Product Code   Identifies the life company product or plan.

The Fund/Product code is a seven-character alphanumeric field that identifies the different products or plans offered by the management

company. It is based on the company's unique system code and an alphanumeric combination determined by the management company.

Note that DST FAN Mail establishes the system and management code to ensure uniqueness across management companies.

A unique Fund/Product code is established for every product and plan type in order to establish a combination of product/plan and subaccount CUSIP.

Record Code A value used to describe a set of transaction codes and suffixes that categories a type of transaction.

Redemption Amount A dollar figure used in a redemption transaction.

Registration Identifies the name and address of the account/policy owner.

Reinvestment Price The price at which all shares are reinvested into an account.

Share Amount The total number of shares requested in a transaction.

Share Balance The total number of shares in an account as of a specific date and time. This includes all issued and un-issued shares.

Share Price Amount The price at which shares are purchased or redeemed.

Shares Reinvested The total number of shares that the shareholder elected to purchase into the fund after being paid a distribution.

Social Security Number (SSN) A number assigned by the Internal Revenue Service that uniquely identifies an individual.

Subaccount An account linked by cumulative discount number to other accounts for the purpose of combined reporting.

Subaccount Type Identifies whether or not the subaccount is of a fixed or variable nature.

Subaccounting Fee The fees associated with handling a subaccount.

System ID An internal DST code.

Total Units Total amount of units purchased by the contract/policy owner within a subaccount of a life policy.

Unit Price Amount The price at which units are purchased or redeemed.