



TRADING APPLICATION

How-to Guide



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ST. PETERSBURG FINANCIAL SERVICES, INC

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GETTING STARTED

The Trading Application enables you to place orders for equities and options. You can also enter orders for mutual fund purchases, liquidations, and exchanges.

Note: If this document does not contain the information you need, click the application's **Help** button to open the online help.

ACCESSING AND EXITING

There are two different ways you can access the application:

- You can access the Trading Application from the Client Accounts Application using the Quick Trade menu from the Accounts > Summary and Holdings screens and from the Tax Lot Details window.
- If you want to access the main application, go to FA Console > Trading > Order Entry > Trading Application.

STARTING AN EQUITY, OPTION, OR MUTUAL TRADE ORDER

When placing an equity, option, or mutual fund order, you can start the order from either the Client Accounts Application or from the Trading Application.

FROM THE CLIENT ACCOUNTS APPLICATION QUICK TRADE

In the Client Accounts Application, you can place a quick trade from the Accounts > Summary and Holdings screens and from the Tax Lots Details window.

Note: Trust accounts whose investments are controlled by the Trust Company, along with closed and inactive accounts, do not have the Quick Trade menu.

1. Right-click the account or holding that you want to trade.
2. Select **Quick Trade** from the Quick Access menu that appears.

<Screenshot>

After you select **Quick Trade**, the Order Entry screen for the selected account or holding appears.

FROM THE MAIN APPLICATION

In the Trading Application, click the Create button in the upper-right corner.

<Screenshot>

The Order Entry form appears, displaying on the Ticker/Symbol and Accounts fields.

<Screenshot>

Once you enter the symbol (depending on what type of security symbol you enter), the rest of the Order Entry fields appear.

PLACING AN EQUITY ORDER

The system limits equity orders to 15,000 shares. Orders above this limit must be called in to the trading desk.

When you enter your own orders, you still must obtain branch manager or Compliance pre-approval when required.

<Screenshot>

1. Enter an equity symbol in the Ticker/Symbol field.
Note: If you accessed this screen from Client Accounts, then the Ticker/Symbol and Account Number fields will already be populated.
2. Complete the rest of the fields. (See the [Entering Equity Orders At-a-Glance Guide](#) for more information about the fields on this screen.)
Note: When entering a trade for a specific class of stock, type in the base symbol followed by a dot, followed by the class letter. For example, Berkshire Hathaway class B shares would be entered as **BRK.B**.
3. After all the fields are complete, click the **Order Review** button to review your order and make sure everything is correct.
4. Once you have reviewed your order, click the **Submit to Market** button to submit your order to market.

PLACING AN OPTION ORDER

The limit on contracts for branch users is 999 contracts. The reconfirmation screen will appear at greater than 150 contracts. Orders above that must be called in to the trading desk.

To create an option order:

1. In the Ticker/Symbol field, enter the symbol of the underlying security.
Note: If you accessed this screen from Client Accounts, then the Ticker/Symbol and Account Number fields will already be populated, and you can go to step 6.
2. Next to the Ticker/Symbol field, click the **Option Chain** icon.
The Option Chain screen for that security appears.
<Screenshot>
3. Use the fields at the top of the screens to filter the search results.
4. Click **Apply** to apply the filters to the search results.
5. In the search results, double-click the option that you want to buy or sell.
The Order Entry screen reappears, displaying the option fields.
6. Complete the fields. (See the [Placing Option Orders At-a-Glance Guide](#) for more information about each field on this screen.)
Note: The Order Type and Positions drop-down boxes enable you to select open/close and covered/uncovered attributes.
7. After all the fields are complete, click the **Order Review** button to review your order and make sure everything is correct.
8. Once you have reviewed your order, click the **Submit to Market** button to submit your order to market.

PLACING A MUTUAL FUND ORDER

<Screenshot>

1. Enter a mutual fund symbol in the Ticker/Symbol field.
Note: If you accessed this screen from Client Accounts, then the Ticker/Symbol and Account Number fields will already be populated.
2. Complete the rest of the fields. (See the [Placing Orders for Mutual Funds At-a-Glance Guide](#) for more information about the fields on this screen.)
3. After all the fields are complete, click the **Order Review** button to review your order and make sure everything is correct.
4. Once you have reviewed your order, click the **Submit to Market** button to submit your order to market.

TRANSACTION TYPES

Transaction Type	Description
Full Sales Charge	There is no discounted commission. This is used on orders for funds that do not offer breakpoints (for example, backload funds or no load funds) and orders that do not qualify for any commission breaks.
Net Asset Value (NAV)	<p>There is no commission paid. The client receives the best possible price. If this option is selected, you must include a reason in the NAV Details field:</p> <p>Wrap – System default for the fee-based accounts. This only appears on transactions in eligible accounts.</p> <p>Employee – System default when client qualifies for NAV as an employee of a financial institution. Various fund families have different requirements, which are outlined in the prospectus.</p> <p>Transfer – Select when the client is using proceeds from the sale of another mutual fund to make their purchase. Each fund has specific guidelines regarding when the investment has to be made following the sale and the types of funds eligible. This information is outlined in the prospectus.</p> <p>Buyback – Select when the client is reinstating proceeds from the sale of another mutual fund position to make their purchase. Each fund has specific guidelines regarding when the investment has to be made following the sale. This information is outlined in the prospectus.</p> <p>Other – System default for certain qualified plans and charitable accounts placing front-load fund trades. Can be selected when other reasons are not applicable.</p>
Rights of Accumulation (ROA)	The client has enough invested in various eligible accounts to receive a discount in commission.

Transaction Type	Description
Letter of Intent (LOI)	The client has indicated that he or she will invest a certain amount of money into the fund company over a 13-month period. This lets the client receive a discounted commission prior to reaching the breakpoint level. If you select this option, you must include the breakpoint level and start date. For backdate information and the LOI timeframe, refer to the fund's prospectus.
CDSC Options	Description
Net	The net proceeds equal the dollar amount requested. Additional shares are liquidated to cover any contingent deferred sales charge (CDSC) free. This is available for liquidations of dollars and percentage of shares when the fund uses a fixed calculation.
Gross	The net proceeds are less than the dollar amount requested. The CDSC fee is deducted from trade proceeds. This is available in all CDSC liquidation scenarios.
MAND (Mandatory)	CDSC Waiver for required minimum distribution (RMD). It is displayed on all CDSC liquidation scenarios. When redeeming from a client's retirement account in the amount required for that year's distribution, the client is eligible.
DIS (Disability)	CDSC Waiver for disability. It is displayed on all CDSC liquidation scenarios. The client is eligible in the event the fund is allowing them to take a portion of their position, without penalty, due to becoming disabled.
SWP (Systematic Withdrawal Plans)	CDSC Waiver for systematic withdrawal (FA must verify percentage allowed with the fund company). It is displayed on all CDSC liquidation scenarios. The client is eligible to make systematic withdrawals when redeeming an amount within the fund's guidelines for systematic withdrawals, which may be taken without incurring a penalty.
Death	CDSC Waiver for death. It is displayed on all CDSC liquidation scenarios. The client is eligible in the event of death.

PERIODIC ORDERS

The branch is responsible for setting up funding for Periodic Investment Plans (PIPs) and Systematic Withdrawal Plans (SWPs). Entering a periodic order creates a mutual fund order, which will appear in the order grid on the day the periodic order is executed.

Periodic orders that are scheduled on a weekend or holiday are executed the previous business day. The system does not check for available cash prior to processing a PIP. No confirmations are generated by St. Petersburg Financial Services or the fund; therefore, you must monitor your periodic orders for accuracy.

To place a periodic order, select Periodic Order from the Order Type drop-down on the Order Entry screen and complete the rest of the order entry fields.

SAVING AN ORDER AS A DRAFT

Rather than immediately submitting your order to market, you can save it as a draft for future use. A draft order will be saved indefinitely with no time limits until you submit to market or remove it from our order list.

To save an order as a draft, click the **Save** button on any Order Entry screen.

PLACING A BLOCK ORDER

The easiest way to enter a block order is to start from Client Accounts and then edit and submit the block order in the Trading Application.

INITIATING THE BLOCK ORDER

Within Client Accounts, the Positions tab on the Search screen enables you to search for client accounts that hold a specific security. Block orders are initiated from this screen.

1. In Client Accounts, click the **Positions** tab.
2. Type the security's symbol or CUSIP in the Search field.
3. From the Select Search Filters drop-down, select the check boxes for the account types you want to include in the search results.
4. Click the **Search** button.
5. The client accounts that hold this particular security appear.
<Screenshot>
6. Select the accounts you want to include in the block trade.
7. Click the **Order Entry** button.

The Trading Application launches to complete your trade.

EDITING THE BLOCK ORDER IN THE TRADING APPLICATION

The Trading Application opens to the Draft tab. The block order will be grey and will be a sell order by default.

MAKING CHANGES THAT APPLY TO ALL THE ORDERS WITHIN THE BLOCK ORDER

1. Click the **Block Actions** menu and select **Edit**.
<Screenshot>
An abbreviated order entry screen appears, which has fields that can be changed to be the same for all accounts and allocations within the block order.
<Screenshot>
2. Make the desired changes.
3. Either click the **Save** button to return to the Draft tab, or click the **Order Review** button and then the **Submit to Market** button to submit the block order to market.

MAKING CHANGES TO INDIVIDUAL ORDERS WITHIN THE BLOCK ORDER

1. Expand the block order by clicking the small arrow to the left of the block order.

<Screenshot>

2. Select the individual orders within the block order that you want to edit.
3. Click the **Actions** menu and select **Edit** for each of the orders that you want to edit.
4. For each order that you edit, click **Save** after you have made your edits to return to the Draft tab.

SUBMITTING THE BLOCK ORDER

To submit the order to market from the Draft tab, click the **Block Action** menu to the right of the block order, click **Order Review**, and then click **Submit to Market**.

<Screenshot showing Order Review button circled>

<Screenshot showing Submit to Market button circled>

CREATING A MULTI-ORDER TRADE

The Trading Application enables you to create a multi-order for multiple products (i.e., a combination of equities, options, and mutual funds at one time) from all accounts across a relationship:

1. From the Holdings tab in Client Accounts, select any number of symbols (equities, options, mutual funds), and then click the blue Order Entry button at the bottom of the screen.

<Screenshot showing the blue Order Entry button circled>

The Trading Application opens to your Draft order list. The holdings you selected from Client Accounts will appear as separate rows and will be sell orders by default.

<Screenshot>

Note: They will not be grouped together and grey like a block order.

2. Edit the order by doing the following:
 - If you want to edit the same field across all securities (e.g., order type, solicitation, commission), select all of the order rows and click the Edit button in the bottom blue footer.

<screenshot>

Note: When you edit across multiple products at one time, some of the fields may not be available. This is because the fields on the Order Entry screens for different products are different. For example, if you want to change both an equity and a mutual fund to buy orders, the Order Type for an equity is “Buy,” while the Order Type for a mutual fund would either be “Initial Purchase” or “Subsequent Purchase.” In this case, you would need to edit the equity and mutual fund orders separately.

- If you need to edit individual fields for each security, you will have to use the Actions menu on the far right of each row.
3. You can submit each to market individually as you edit each component, or you can select multiple rows and click the mass **Order Review** button in the blue footer at the bottom of the screen.

VIEWING ORDERS

The Trading Application has two views: your entire book, or orders just for the relationship that is active in Client Accounts. You can access either view directly from a relationship in Client Accounts.

- The Order Management drop-down in Client Accounts (available in the upper-right corner of the Summary, Holdings, and History subtabs under the Accounts tab) displays a red counter, which is the number of orders for the selected relationship. When you click the drop-down, you can select to see orders for that relationship or go straight to orders for your full book.

<Screenshot showing drop-down with red counter>

- In the Trading Application, in the upper-right corner of the Order Management screen, you will see a toggle to select orders for your entire book or to select orders from just the relationship that you have active in Client Accounts.

<Screenshot showing the toggle>

- Use the drop-down boxes in the upper-left (to the right of the Order Management header) to select the FA number or filter your order management list.

<Screenshot>

ORDER STATUSES

There are five statuses for orders in the Trading Application:

- **Draft** is an order whose ticket is partially or completely done, but has not yet been submitted to market. The Draft tab will also be your workspace/playground for bulk orders. Draft orders stay on the screen until you submit them to market or delete them.
- **Open** is an order that has been submitted but not yet completely filled. Partial orders will appear in the Open status.
- **Completed** is an order that has been fully filled.
- **All** displays orders of all statuses.

EDITING OPEN ORDERS

You can edit open orders from the Open tab in the Trading Application. Click the **Actions** menu for the order you want to edit, and select **Edit**.

Important notes on updating information:

- You must obtain branch manager pre-approval when changing the account number on an executed order.
- Executed orders can be updated before 7:00 PM ET on the day of execution. However, you cannot update commission, tax lot information, or average price options on OTC Principal trades. Notify the designated associate in your office to call in changes to these types of orders.

<Screenshot>

Note: You must use the Securities Deletion Form in order to remove indeterminate value securities at St. Petersburg Financial Services.

Also, note that St. Petersburg Financial Services can automatically remove worthless securities from clients' accounts without the request of the client.

CUSTOMIZING YOUR USER PREFERENCES

You can customize the defaults for your Quick Trade tickets by clicking the Gear icon in the upper-right corner of the Order Management screen.

Once you have selected your preferred defaults, click the Apply button.

<Screenshot>

GETTING MORE INFORMATION

To view the application's online help, click the Help button.

To find additional educational opportunities about this product, type the application name in the company intranet's Search field.

For technical assistance, contact the [Help Desk](#) at (123) 456-7890 or search the company intranet for **Help Desk**.