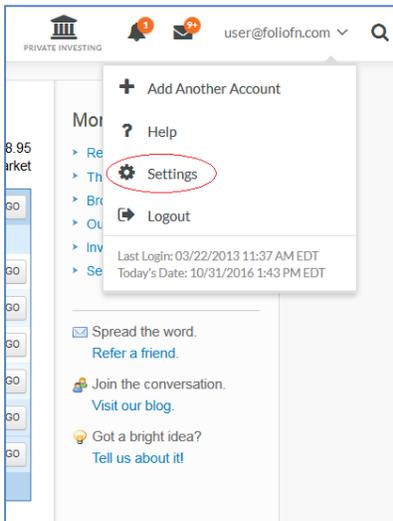


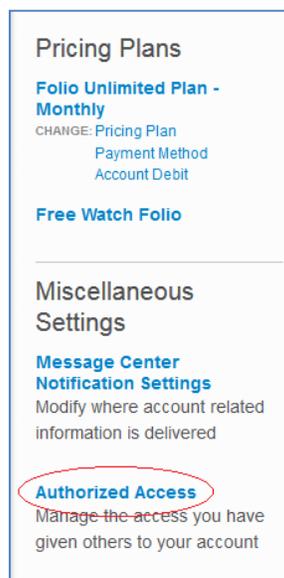
Second Factor Authentication: How to Add bivio Access to Your Folio Accounts

Folio has implemented second-factor authentication to strengthen account security. If you wish to allow bivio AccountSync to access your transaction data automatically, you must grant us secure limited access to your Folio account by following the steps outlined below:

1. Log in to your account at Folio.
2. From your **Accounts** page, choose **Settings** from the drop-down menu displayed when you click your user name on the right side of your menu bar:



3. On the right panel of the **Settings** page, choose **Authorized Access**:



4. The **Authorized Access: Manage Access** page is displayed. Choose **Grant Access**:

Authorized Access: Manage Access

Select **Grant Access** to add access to the accounts listed below.

Account	Name	Access Level	Document & Message Access	Modify Access
My Club Account (#MA6211800U)	Test Account (testretail02)	Account Creator	All	
Watch Account (#0B4006500A)	Test Account (testretail02)	Account Creator	All	

My Club Account

Return to Settings **Grant Access**

5. The **Authorized Access: Grant Access** page is displayed:

Authorized Access: Grant Access

To grant a Folio Investing customer access to your account, enter the customer's username, date of birth, and the level of access you want to grant.

Grant access to this account:

My Club Account  

Grant access to this member: (Please enter the person's username)

biviofolio 

Please enter the person's date of birth:

01 / 01 / 1990 (mm/dd/yyyy) 

Please select an access level:

- Account Manager** [more info](#)
Can view the account, trade, transfer money, and vote proxies.
- Trader** [more info](#)
Can view the account, trade, and transfer money.
- Money Mover** [more info](#)
Can view the account and transfer money.
- Detail Level Viewer** [more info](#)
Can view the account details, such as balances, transaction history, order status, and holdings.
- Summary Level Viewer** [more info](#)
Can view the total balance and the Folio balances.

Cancel **Grant Access**

- From the drop down box, select the name of the account that you would like to make available to Bivio. This should be the name of your investment club account – in this example “*My Club Account*”. Next, enter the name “**biviofolio**” in the “Grant Access to this member” field. Then, enter “**01/01/1990**” in the “person’s date of birth” field. Lastly, select the access level “**Detail Level Viewer**”.
- Confirm that the information you entered is correct and then choose “**Grant Access**”. The **Authorized Access: Account Documents and Email Messages** page is displayed:

Authorized Access: Account Documents and Email Messages

In addition to granting account access, you can grant access to view account documents, such as account statements and trade confirmations, and account-related email messages.

Please select an option:

Grant Access to all account documents and email messages.

Grant Access to specific account documents only:

Account Statements

Trade Confirmations

If you grant access to view account statements or trade confirmations, we will notify the member when new documents are available for review.

Do not grant access to account statements, trade confirmations, or account-related email messages.

Cancel Grant Access

- Select “**Do not grant access to account statements, trade confirmations, or account-related email messages.**” Then, choose **Grant Access**.
- The **Authorized Access: Agreement to Grant Access** page is displayed. Read the agreement, and if you agree with the terms choose **Grant Access** one last time:

Authorized Access: Agreement to Grant Access

To grant other customers access to your account, you must consent to the following agreement by selecting Grant Access. Select Cancel if you don't want to consent to this agreement.

If you consent to the agreement, we will grant access to the member you specified and send that person an email message.

Grant Access to Your Account

The following pages allow you to give other customers access to your account. You select the level of access that you wish to grant. Some levels of access allow people to trade securities or withdraw funds from your account. After reading a description of each level, be careful to choose the appropriate level.

After you've given someone access to your account, we assume no responsibility for that person's activity. If that person removes money from your account, commits fraud, or creates any other losses or financial obligations in your account, you agree to indemnify and hold us harmless from all losses and obligations. If the person to whom you grant access is not the person you intended and that person creates losses or financial obligations in your account, the losses and financial obligations are your responsibility.

Duration of Grant and Applicable Law

Your decision to give someone access to your account will remain in effect until 30 days after we receive written notice that you wish to delete this access or until 30 days after we receive official notice of your death, disability, or incapacity. You can also delete someone's access through the Web site.

This Agreement to Grant Access in no way restricts any rights that may exist under the law or under any other agreements between us and you. This agreement shall be interpreted, administered, and enforced according to the laws of Virginia. This agreement may be enforced by us, or any successor companies, affiliates or related companies.

I agree to the terms and conditions of this agreement. I also agree that the terms and conditions of this agreement will apply to any changes in access levels that I may request in the future.

Cancel Grant Access

10. You will be returned to the **Authorized Access: Manage Access** screen. Your newly added account should now be listed with the access level of Detail Level Viewer:

Authorized Access: Manage Access

Select **Grant Access** to add access to the accounts listed below.

Account	Name	Access Level	Document & Message Access	Modify Access
My Club Account (#MA6211800U)	Test Account (testretail02)	Account Creator	All	
	Bivio Inc. (biviofolio)	Detail Level Viewer	None	 
Watch Account (#0B4006500A)	Test Account (testretail02)	Account Creator	All	

[Return to Settings](#) [Grant Access](#)

11. Once you have completed the steps above, Bivio will be able to resume data collection in accordance with their regular data update schedule. You can revoke (delete) Bivio’s access to your transaction data in the future by choosing the “X” to the right of their name on the **Authorized Access: Manage Access** screen.

If you have any questions, please contact the Folio Investing Customer Service Team at 1-888-973-7890, or through email at Support@FolioInvesting.com.