



Journey to One Infinex FAQs

General Questions

Q: Why did Osaic combine nearly all wealth management firms into one entity and a new brand? Why is Infinex transitioning to the name Osaic Institutions and not Osaic?

A: Uniting our individually successful wealth management firms allows us to dynamically mature as a collaborative organization and establish one bold universal brand. Osaic Institutions was created to differentiate our financial institution channel from our independent network because Osaic's infrastructure thoughtfully protects the service approach and vision of our institutions and franchise advisors. Osaic Institutions is empowered to deliver the specific tools bank and credit union investment programs need to thrive, which is reflected within Osaic's overall brand.

Q: Will Osaic Institutions have its own logo?

A: No. Osaic Institutions will not have its own logo, but materials specific to the financial institution channel will reflect the Osaic Institutions name, disclosure, and unique messaging.

Q: What is Infinex's timeline to transition to Osaic Institutions? Did this timeline change?

A: Infinex will legally change to Osaic Institutions effective Monday, October 23. Rebrand planning activities will start immediately with implementation from October 23 – November 13. When we announced the new brand in June, Infinex's effective date was November 13. By working with FINRA to provide an earlier date, we have more time to ensure Infinex programs and marketing teams feel supported throughout this journey.

Q: Is there one place where I can locate all the information my program needs about the rebrand process and timeline?

A: Yes! Please visit our new Rebrand Portal on Inffinet for recent announcements, upcoming webinar details, FAQs, and more! Go to Inffinet > Practice Management > **Rebrand Portal**.

Q: Will I have to repaper my business?

A: No. This name change will not require any repapering of client accounts.

Q: What benefits can Infinex programs expect from the rebrand?

The rebranding process will result in improved recognition in the marketplace with a brand you will be proud to tell clients about. In addition, Infinex programs can expect:

- Communities designed to build on the rich connections and traditions already in place, which bring even more enrichment and peer-to-peer sharing.



- Reimagined conferences and communities that put you together with like-minded peers across all 11,000 financial professionals, enterprises, and institution partners we serve.

Q: What happens to all my licensing, registrations, and appointments? Will I still be able to hold the licenses I do today? What about BrokerCheck?

A: All your existing licenses, state registrations, and appointments (insurance and life) will be updated to Osaic Institutions on your behalf. There are no changes to the types of licenses you are permitted to hold. BrokerCheck profiles will be updated to reflect Osaic Institutions and will reflect consecutive employment with one entity. Form U4s will also reflect consecutive employment with Osaic Institutions.

Q: I'm grandfathered as an IAR in a particular state. Will this change affect my grandfathered status?

A: Your IAR status will remain the same. All state registrations (securities and advisory) will be updated to Osaic Institutions for you.

Q: After the firm rebrand, what clearing firm will we have access to?

A: There will be no changes to the Pershing clearing relationship.

Q: What will happen to Infinex Advisory Services, Infinex Insurance, C.A.R.E., etc.?

A: The following services will continue to exist in the form they do today, under new names:

- Infinex Wealth Solutions
- Infinex Advisory Services
- Infinex Insurance
- Infinex Fixed Income
- C.A.R.E. Referral Resources
- Infinex University

Program Marketing Collateral Updates, New Disclosures, etc.

Q: What updates need to be made to our investment program disclosure?

A: Within your current investment program disclosure, you need to change:

- Any references of **Infinex Investments, Inc.** to **Osaic Institutions, Inc.**
- Any references of **Infinex** to **Osaic Institutions**

Locate Osaic Institutions disclosure templates on the Rebrand Portal on Infinet under Practice Management. The new templates can also be [downloaded here](#). Please contact your Infinex Relationship Manager with any questions.



Q: I am a franchise financial professional and use my current broker-dealer's name as my firm name. Do I have to update it?

A: Yes, if you currently use the Infinex name, you must update to Osaic Institutions.

Q: What if my program uses cobranding and needs the Osaic logo?

A: The Osaic logo can be downloaded from the Rebrand Portal on Ininet.

Q: What materials must my program/local marketing team update?

A: All **actively** used materials that mention the investment program and/or its services must be updated to reflect the new name and disclosure. Your team will want to update all internal financial institution references citing the investment program and all client-facing print and digital materials. If feasible for certain print material, you can update the firm disclosure by placing a label with the new disclosure over the old disclosure.

Required marketing collateral updates include:

- Broker-dealer identification and NDIP signage
- Posters, brochures, flyers, educational materials, handouts, etc.
- Business cards and bio sheets
- Websites and social media accounts
- All digital signage and advertising
- Any references to Infinex within collateral, titles, landing pages, etc.
- AdvisorStream email and web disclaimers
- Email signature disclosures:
 - If you are a financial professional using an @infinexgroup.com address, you will transition to an **@osaicinstitutions.com address on November 13**. We will let you know your new email as soon as possible so that you can prepare new marketing materials. We will also notify you of any necessary technology updates. Updated disclosures will be automatically included in the footer of all @osaicinstitutions.com emails. Please refer to upcoming **Rebrand News** announcements for details.
 - If your program uses its own email domain and signature line, ensure disclosures are updated before November 13.

Q: What materials will Osaic update on my program's behalf?

A: Form ADV Part 2B, state registrations, appointments (insurance and life), and BrokerCheck will be updated to reflect your affiliation with Osaic Institutions, Inc. Albridge, Envestnet, and Pershing accounts will also be updated with the new name, disclosures, and logo.

Q: When can our program/local marketing team start prepping materials with the new disclosure? When can our program/local marketing team start using the updated materials?



A: Your local marketing team can start prepping materials with the new Osaic Institutions name and disclosure immediately. **Due to compliance and legal reasons, it is critical that programs, marketing teams, and financial professionals not use any updated Osaic Institutions print or digital materials until October 23.**

Q: Do I need to submit updated materials to Compliance for review?

A: No. When you only update the disclosure, representative title, and email domain on previously approved marketing materials to reflect Osaic Institutions, you are not required to submit these updates for approval. If you opt to change the content and overall layout of the materials simultaneously, you must submit them to Infinex Advertising Review for review and approval. Please use the standard [Infinex Ad Review form](#) and email the updated pieces to advertising@infinexgroup.com.

Q: What is the deadline to update all materials?

A: Please update all actively used print and digital investment program materials by **November 13**. If you think your local marketing team or print shop will have issues updating materials by this deadline, please contact your Infinex Relationship Manager.

Q: Can Infinex Marketing assist with updating my program's marketing materials?

A: Infinex Marketing is available to help update materials we have rebranded for you in the **last 12 months**. (This would only include materials in our Marketing Solutions Library on Infinet or previous new design requests.) At this time, we are focused on disclosure, representative title, and email domain updates.

Should your program need assistance, please submit a [Redisclosure Request Form](#) on Infinet as soon as possible. This new form is available under Practice Management > **Marketing Solutions** and on the Rebrand Portal. Given the anticipated requests, disclosure updates will take longer than our 5-day turnaround.

Q: What if I have a bio sheet or business cards that Infinex Marketing helped design or rebrand over 12 months ago?

A: Infinex Marketing will do our best to help you update bio sheets or business cards we designed or rebranded for you over 12 months ago – if no other substantial changes are needed. Submit a [Redisclosure Request Form](#) on Infinet as soon as possible. This new form is available under Practice Management > **Marketing Solutions** and on the Rebrand Portal.

Q: What if I am an independent/franchise advisor with Infinex and use the Infinex name and logo? Can Infinex Marketing assist with updating my logo, email, and disclosure?

A: Yes, if you are an independent/franchise advisor with Infinex and Infinex Marketing previously created materials for you, we will help you update materials to reflect Osaic Institutions. (This would only include materials in our Marketing Solutions library on Infinet.)



Q: Is there a deadline to submit assistance requests to Infinex Marketing?

A: Yes. We want to ensure we adhere to Osaic and FINRA deadlines while helping as many of our programs and advisors as possible. In many cases, your local marketing team or print shop will have the necessary files and can update materials for you. Should your program need assistance with pieces Infinex Marketing rebranded for you in the last 12 months, please submit a [Redisclosure Request Form](#) as soon as possible. All requests will be processed on a first-come, first-served basis. Infinex Marketing will close the [Redisclosure Request Form](#) on **November 1** to prepare for the November 13 deadline.

Q: Will my new AdvisorStream profile automatically update with the new Osaic Institutions disclosure on a specific date?

A: No. Please access your profile to update the email and web disclaimer with the new disclosure between **October 23** and **November 13**. If you are changing email addresses, you must also update your AdvisorStream profile to reflect the new email. If you need assistance, contact AdvisorStream support at AS_Support@broadridge.com.

Q: What do we do with the marketing materials, including our business cards, with the old disclosure?

A: Following the replacement of marketing materials, outdated materials that contain old Infinex disclosures can be discarded. Alternatively, if you wish to use your remaining marketing materials, you can update the firm disclosure by placing a label with the new disclosure over the old disclosure.

Q: As a program manager, how do I submit reimbursement for rebrand expenses? What expenses will be covered?

A: The investment program will be paid \$250 per active, dedicated representative to cover the cost of updating firm disclosures on your marketing materials. As a program manager, you will not need to submit anything. Reimbursements will be automatically processed via the November Revenue Sharing Statement settling on **December 20**. If you have any questions about this amount or the reimbursement process, please contact your Infinex Relationship Manager.

Client Impacts

Q: How will my clients be made aware of these changes?

A: Your clients will be notified of Infinex's rebrand to Osaic Institutions starting October 25. If your client has enrolled in e-delivery, they will receive a rebrand notification and updated privacy policy via an email from Infinex. Otherwise, the rebrand notification and privacy policy will arrive



by U.S. mail. Your clients do not need to take any action because of this correspondence. We anticipate that all client distributions will be completed by October 31.

A copy of the rebrand notification and privacy policy will be made available on Ininet under Practice Management > **Rebrand Portal**.

Q: Will each household receive a copy of the rebrand notification and privacy policy?

A: If your client has accounts with multiple Social Security Number combinations, they may receive more than one set of correspondence. For example, this household would receive three separate mailings:

- Household member 1 SSN
- Household member 2 SSN
- Shared account with both SSNs

Q: Is there a client email template I can personalize and send to my clients notifying them of the change before the mass distributions?

A: Yes. We have prepared a client email template that your program can use prior to the mass distribution. Please receive Program Manager approval before using the template and submit any changes to advertising@infinexgroup.com. The template is available on Ininet under Practice Management > **Rebrand Portal**. [You can also view it here](#). You are welcome to send this email to clients as soon as September 11.

Q: Are there talking points my team can use if our clients have questions about the client mailing or the new Osaic Institution name?

A: Yes. Talking points are available on Ininet under Practice Management > **Rebrand Portal**. [You can also view them here](#).

Q: Is there anything I should know for accounts opened October 23 - November 13?

A: For accounts opened after October 23, you must include the rebrand notification with all other required account opening documents. This notification will be automatically included within Ininet's new account opening process and Ininet's Forms Library until November 13. After this time, the form will no longer be needed.

Q: When will the Infinex public website be redirected to an Osaic or Osaic Institutions website?

A: The Infinex public website will continue to exist throughout the rebranding period. Starting **October 23**, pages on the Infinex website will redirect audiences to pages branded for Osaic Institutions. We will notify you of any URL changes before they are made so that you can update your investment program websites accordingly. Please review future **Rebrand News** announcements for additional information on this topic.



Q: Will my clients' accounts change?

A: No, your clients' account numbers and the features already established will not change.

Q: Where will my client see the branding changes?

A: During the rebranding period from October 23 – November 13, your clients may notice the logo, name, and disclosure change on BrokerCheck, in the rebrand notification letter, on Pershing statements, on the Infinex public website, and the Client Connect portal. There may be a period where they still see the Infinex name and logo until the rebrand to Osaic Institutions is complete.

Compensation & Fees

Q: Will there be any interruption to my ongoing compensation (trails, renewals, etc.)?

A: No, there will be no interruption to your compensation.

Q: Will there be any increase in Pershing fees or Infinex's Master Fee Schedule because of the rebrand?

A: There are no fee changes related to rebranding to Osaic Institutions; however, future pricing adjustments may occur because of our annual pricing analysis. As your partner, we are committed to ensuring our pricing is fair and competitive.

Infinet, Technology & Email

Q: Will Infinet branding change?

A: At this time, Infinet branding will not change. Platforms within Infinet that currently have Infinex branding will be updated to reflect the Osaic Institutions brand.

Q: Will the Infinet platform change in other ways? Will there be URL changes?

A: Infinex programs will continue using Infinet, but the Journey to One will deliver new resources within your trusted platform, such as AdvisorStream and MyCMO. Our Infinet Client Experience team will continue to enhance the platform using the technology available to us via the Journey to One transition. As always, we appreciate your feedback as we continue improving the platform.

Infinet related URLs that include infinexgroup.com will be updated to reflect the new name. We will notify you of any URL changes before they are made so that you can update your bookmarks and saved pages accordingly. In some cases, your local IT department may have to whitelist the new URLs and assist with updates related to services like Client Connect. Please review future **Rebrand News** announcements for additional information on this topic.



Q: When will emails to the field start to come from Osaic and Osaic Institutions instead of Infinex?

A: We will be using a new email distribution platform starting October 23. This is also when you will see our emails updated to reflect Osaic and Osaic Institutions branding. Don't miss important emails from us. Have your local IT department approve the following IP address:

13.110.239.234.

Q: Will my email address change?

A: If you are a financial professional using an @infinexgroup.com address, you will transition to an @osaicinstitutions.com address on **November 13**. Contact your Infinex Relationship Manager to learn your new email address so that you can prepare new marketing materials. We will also notify you of any necessary technology updates. Please refer to upcoming **Rebrand News** announcements for details.

Q: Will Infinex employees receive new email addresses?

A: Yes. Infinex employees will begin to receive a new @osaic.com address starting October 2 and completing October 23. Emails sent to their old @infinexgroup.com address will be forwarded to their new addresses for a period of about six months. We recommend adding @osaic.com to your safe-senders list in your inbox.

Compliance & Supervision

Q: Will bank and credit union networking agreements be redone?

A: No. This event is not a change in control and is a name change only. As such, agreements do not have to be redone.

Q: Do I need to resubmit my Outside Business Activities or Personal Trading Accounts?

A: No, this information is already recorded, and no action is required on your part.

Timeline Overview

Q: There are multiple dates involved with this rebrand. Can you provide a clear timeline for Infinex programs given all the information above?

A: Please review the timeline below. Be sure to visit Infinet's **Rebrand Portal** often for updates as we get closer to important deadlines.



Date(s)	Rebrand Reminder
September 12	Infinex will notify the field of the new legal name effective dates. Disclosure information will be available so local marketing teams and print shops can start the process of updating program materials. See Infinet's Rebrand Portal for details.
September 12	Programs can email clients the pre-approved letter notifying them of the upcoming rebrand notification and privacy policy distribution. (Not required.)
September 19	Join us for a rebrand information webinar for Infinex program managers, financial professionals, marketing contacts, etc. Register here.
October 2 – 23	Infinex employees will begin to receive new @osaic.com domains. Please add @osaic.com to your safe-senders list in your email.
Monday, October 23	<p>Infinex will legally change to Osaic Institutions:</p> <ul style="list-style-type: none"> ▪ Broker-dealer communications to the field will now come from Osaic. ▪ Infinex's public website pages will push to Osaic website pages. Infinet pages will also have updated URLs. Any changes in URLs will be communicated in advance. ▪ You will start to notice critical materials such as Form CRS, ADVs, and fee schedules updated to Osaic Institutions. ▪ Clients may start to notice the new name on BrokerCheck, Client Connect, Pershing statements, etc. ▪ Corporate documents and client materials on the Marketing Solutions Library on Infinet will start to reflect Osaic Institutions. ▪ We will start using a new email distribution platform to communicate with the field. Please have your local IT department approve the following IP address: 13.110.239.234.
October 25 – 31	Clients will receive a rebrand notification letter and updated privacy policy.
October 23 – November 13	Rebranding activities continue to occur.
November 1	The last date to submit a Redisclosure Request Form to Marketing Solutions.
November 13	If you are a financial professional using an @infinexgroup.com address, you will transition to an @osaicinstitutions.com address on November 13 . (All necessary information will be provided in advance of this change.)
November 13	Deadline to update all actively used print and digital investment program materials. Don't forget voicemails, LinkedIn's Company Name field, etc.