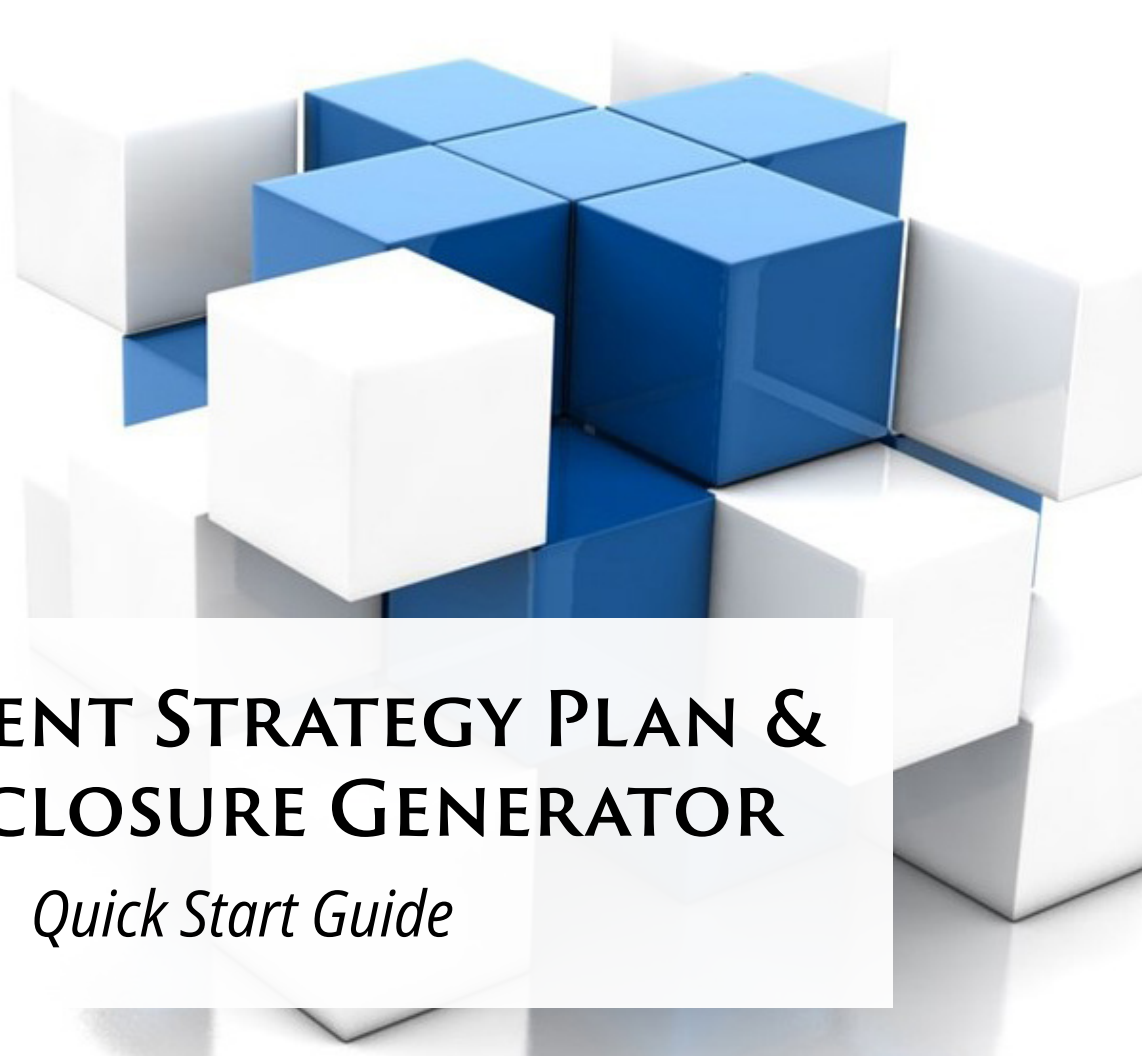


A 3D graphic of several blue and white cubes arranged in a cluster, with some cubes stacked on top of others, creating a sense of depth and perspective. The cubes are set against a white background with soft shadows.

INVESTMENT STRATEGY PLAN & FEE DISCLOSURE GENERATOR

Quick Start Guide

October 2026

For Financial Professional Use Only. Not For Public Distribution.

Financial Planning and Advisory Services offered through Vicus Capital, Inc., a federally Registered Investment Advisor.

OVERVIEW

Beginning October 1, the Investment Strategy Plan and Fee Disclosure (ISP) Generator will be used to create Investment Strategy Plans for new accounts and certain account maintenance requests.

Under the new paperwork structure, client-level information and account-level information are separated:

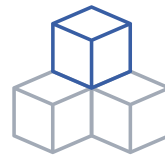
- The **Universal Contract** contains client-level information and governs the overall client relationship.
- The **Investment Strategy Plan (ISP)** contains account- and investment-level information, including strategy, risk tolerance, and fee information. Multiple accounts can be included on the same ISP, provided they share the same strategy, risk tolerance, and fee information.

Once a Universal Contract is on file for a client, an ISP can be used to open additional accounts or complete most account-level maintenance without requiring the client to execute a new Universal Contract. A Universal Contract only needs to be signed again if the information on file has changed (i.e. employment status, marital status, etc.) or if the Universal Contract on file is greater than three years old.

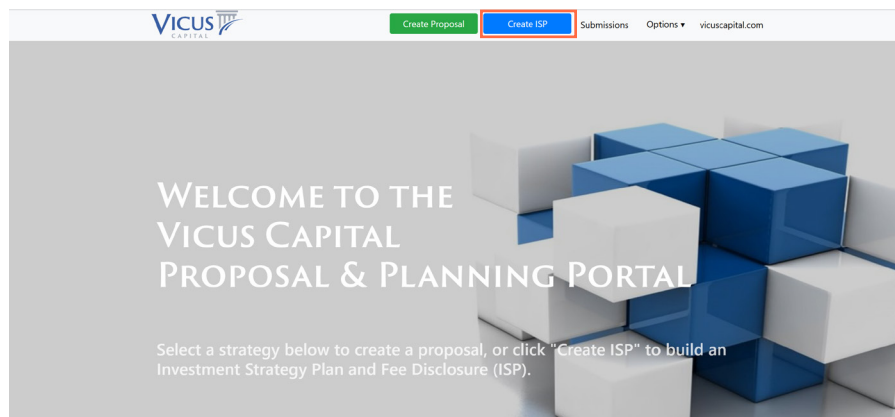
PROCESS

Access the ISP Generator

1. Log into the **Vicus Capital Advisor Portal**
2. Click on the **Online Proposal & ISP Generator** button



3. On the landing page for the Generator, click the **Create ISP** button at the top



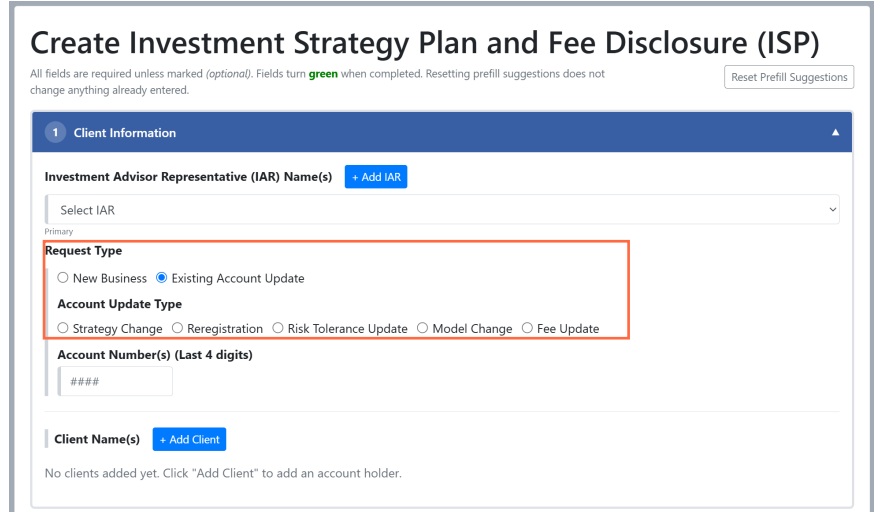
Select the Purpose of the ISP

1. Begin by identifying the type of activity you are completing.
2. The ISP Generator can be used for both **new accounts** and **existing account updates**.

Examples include

- New Account
- Strategy Change
- Reregistration
- Risk Tolerance Update
- Model Change
- Fee Update

Select the appropriate request type. The Generator will display only the fields and sections required for that particular request.



Important: A Universal Contract must be on file for the client before the ISP Generator's new account, strategy change, or reregistration functions can be used.

Complete the ISP

The ISP Generator is divided into five sections that guide you through the information required to generate the ISP.

A. Client Information

Complete the required client information:

- Investment Advisor Representative
- New Account vs. Existing Account Update
 1. For New Accounts, you'll be asked to confirm if:
 - a. A Client Profile and IMA (Universal Contract) will be submitted alongside the ISP. If no, the IAR will be asked to attest that no information regarding the client's information has changed.
 - b. The account should be added to an existing household for billing purposes. If yes, you will be asked to provide a point of reference for the existing household.

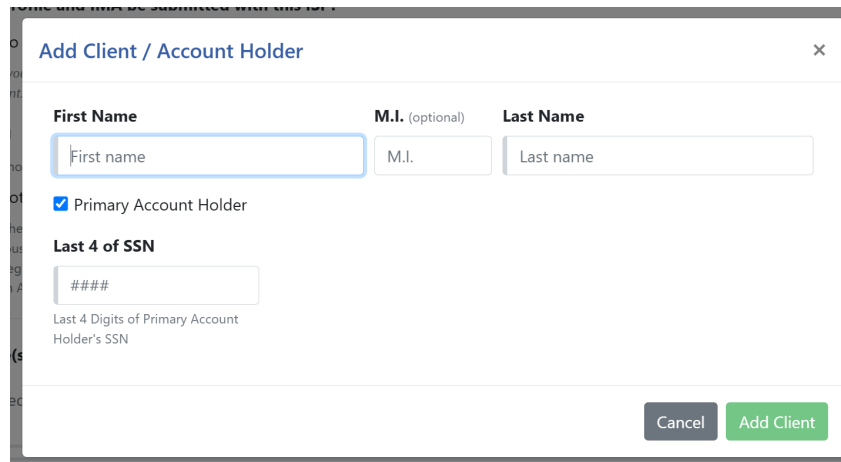
☒ New Business ☐ Existing Account Update

Will a Client Profile and IMA be submitted with this ISP?

☐ Yes ☒ No

By selecting "No", you attest that you have reviewed the client(s)' current Client Profile & Investment Management Agreement on file with Vicus Capital and confirm all client data is accurate and current. The full attestation will appear on the generated Investment Strategy Plan above the advisor's signature.

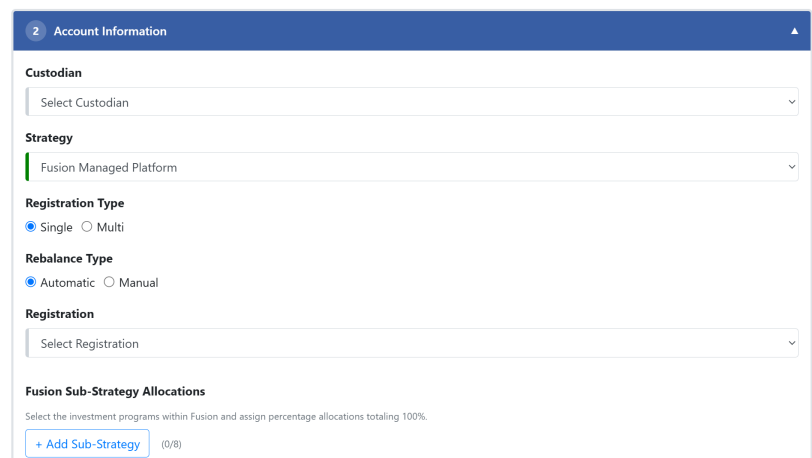
- Client Name
 1. The last four digits of the SSN will be requested for the primary account holder.



B. Account Information

Enter the required account-level information, including:

- Custodian
 - Currently the ISP Generator supports all strategies offered on Fidelity or Schwab. Strategies available via Lincoln, Capital Group, etc. are not opened via the ISP Generator and are currently opened on the existing paperwork structure.
- Registration
 - Choices made here will impact other sections. For instance, if you select Joint but have only added one user in Section 1 (Client Information), the green checkmark for Section 1 will go gray, as an additional account holder must be entered.
- Strategy
 - Selecting Fusion will open up the ability to select sub-strategies and select the desired Rebalance Type.
 - Selecting other strategies will allow you to select Single or Multi registration. Select Multi if you would like to open multiple accounts under the same strategy, risk tolerance, and fee structure.



- Initial Amount of Investment
- Percentage of Total Net Worth
- Is there an immediate or near-term need for income?
 - Information entered here does not constitute an instruction to create a distribution plan, but does serve as a helpful guide for the Investment Team to allocate sufficient cash when placing initial trades in the account.
- Primary Goal of Investment
- Source of Funds
 - If additional information is required, additional questions may appear below this section. For example, selecting "Gift from Immediate Relative" will prompt the question "What is the relationship to the Account Owner?"

Source of Funds

Please tell us how you are funding this account (check all that apply):

☐ Business Income
 ☐ Bank Account/Money Market
 ☐ Advisory Account

☐ Inheritance
 ☐ Insurance/Annuity Contract*
 ☐ Brokerage Account

☐ Legal Settlement
 ☐ Mutual Funds/ETFs/UITs*
 ☐ Employer Retirement Plan

☐ Salary/Employer Bonus
 ☐ Stocks/Bonds
 ☒ Gift From Immediate Relative

☐ Other

Gift From Immediate Relative: What is the relationship to the Account Owner?

Enter relationship

0/200

C. Risk Tolerance Questionnaire (RTQ)

- Complete the RTQ
- Select the client's desired allocation from the options that appear (limited to those available in the risk tolerance category in which they scored) or follow the Override prompts.

Risk Category Range

5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100

Conservative (0 - 35)

Moderate (36 - 65)

Growth (66 - 100)

Risk Tolerance: Growth

Risk Tolerance

Select Risk Tolerance

Select Risk Tolerance

Growth 70/30

Growth 80/20

Growth 90/10

Growth 98/2

Fees

D. Fees

- Select the correct Investment Management Fee Tier. This should correspond to the applicable Evolution Fee Tier available to your office for the respective account.
 - Investment Management Fee details will automatically adjust based on the Fee Tier selected here.
- Select whether the advisor would prefer to use a Fixed Percentage or Tiered Fee, and enter the desired IAR Fee details.

E. Review and Submit

- This section provides a clean view of the information entered for your review prior to submission. All of the above sections should show a green checkmark indicator and must be completed in their entirety before the **Submit ISP** button will be available to click.

Create Investment Strategy Plan and Fee Disclosure (ISP)

All fields are required unless marked (optional). Fields turn **green** when completed. Resetting prefill suggestions does not change anything already entered.

[Reset Prefill Suggestions](#)

✓ Client Information

▼

✓ Account Information

▼

✓ Risk Tolerance Questionnaire

▼

✓ Fees

▼

✓ Review and Submit

▲

Confirm:

CLIENT INFORMATION

Investment Advisor Representative (IAR)	Vicus Capital
Request Type	New Business
Client Profile - IMA submitted	Yes
Householding	Not Applicable
Primary Account Holder	Test Client (SSN ****0000)

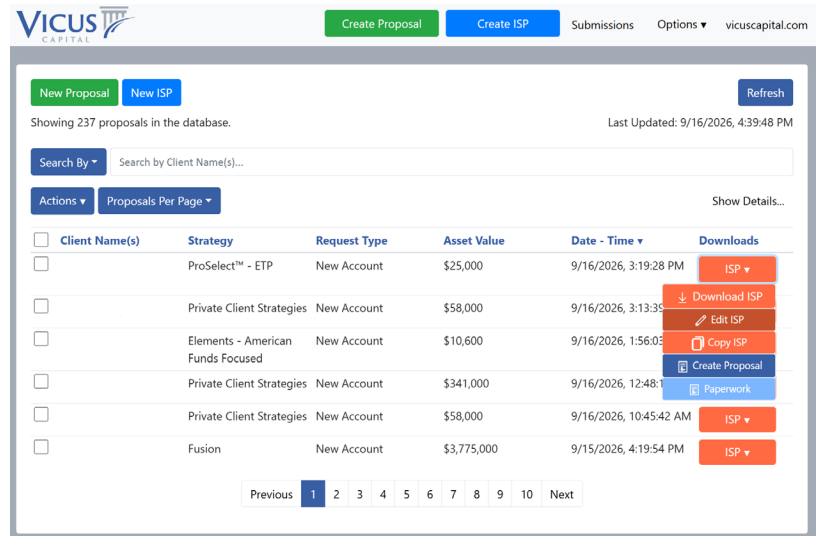
ACCOUNT INFORMATION

Custodian	Charles Schwab
Registration Type	Single
Registration	Traditional IRA
Strategy	ProSelect™ - Mutual Fund
Initial Investment Amount	\$50,000
% of Net Worth	10%
Income Need	No
Primary Goal	Retirement Funding
Source of Funds	Business Income

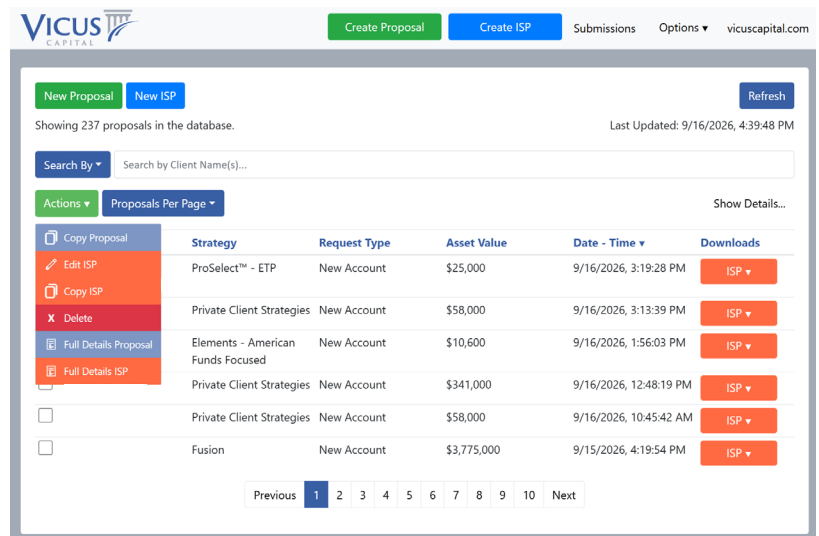
Submit ISP

Review Submissions

- Upon clicking Submit ISP, you will be given the option to create a new ISP or navigate to the Submissions Page. If you navigate to the Submissions Page, you will see your newly created ISP appear as a new row.
 - After waiting a few seconds, you will be able to click the **Refresh** button at the top right of the page and the option to **Download ISP** will now appear in the dropdown.
- Create Proposal** will automatically populate the ISP information into the Proposal Generator and will deliver a proposal within the same dropdown after a quick review of the details.
- The **Edit ISP** button will allow you to make adjustments to that particular ISP.
- The **Copy ISP** button will allow you to clone the ISP and will result in a new, independent line item for the resulting cloned ISP.
- To delete the ISP from the Submissions Page, you will click the **Actions** dropdown on the top left and select **Delete**.



Client Name(s)	Strategy	Request Type	Asset Value	Date - Time	Downloads
	ProSelect™ - ETP	New Account	\$25,000	9/16/2026, 3:19:28 PM	ISP
	Private Client Strategies	New Account	\$58,000	9/16/2026, 3:13:35 PM	Download ISP
	Elements - American Funds Focused	New Account	\$10,600	9/16/2026, 1:56:03 PM	Edit ISP
	Private Client Strategies	New Account	\$341,000	9/16/2026, 12:48:19 PM	Copy ISP
	Private Client Strategies	New Account	\$58,000	9/16/2026, 10:45:42 AM	Create Proposal
	Fusion	New Account	\$3,775,000	9/15/2026, 4:19:54 PM	Paperwork



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