UMA Marketplace® Account Opening Guide

UMA Marketplace® is a wealth management platform that allows financial advisors to open accounts with their preferred custodial partner. Advisors have access to a large universe of leading investment management firms participating in the UMA Marketplace® platform as non-discretionary model portfolio advisors acting as sub-advisors to Placemark. Advisors can select single products, create customized portfolios or choose from fully-implemented portfolios. UMA Marketplace® also provides a suite of do-it-yourself tools and services which enables advisors to directly control many aspects of client portfolio construction and management. Placemark Investments operates the UMA Marketplace® platform, contracting with custodians, model portfolio advisors, and various service providers to provide a fully integrated and flexible set of services to support your business. Placemark Investments also operates as the discretionary overlay manager on accounts in UMA Marketplace®, implementing the investment policy specified for each client's account.

Forefront Analytics, LLC is a Model Portfolio Advisor with Placemark Investments, making their investment strategies available to advisors and clients via the UMA Marketplace® platform. Working together, Forefront Analytics, LLC and Placemark Investments are committed to providing the best service and support to advisors and their clients.

Strategy Code	***Investment Strategy Name***	***Product Fee (basis points)***	***Strategy Sleeve Minimum***
31306	Forefront RMA Risk Balanced (non-QP) 12%	65	$50,000
31307	Forefront RMA Global Multi-Asset (non-QP) 12%	65	$50,000
31309	Forefront RMA Dynamic Growth (non-QP) 10%	65	$50,000
31310	Forefront RMA Risk Balanced (non-QP) 10%	65	$50,000
31311	Forefront RMA Dynamic Growth (non-QP) 7%	45	$50,000
31312	Forefront RMA Risk Balanced (non-QP) 7%	45	$50,000
31313	Forefront RMA Global Multi-Asset (non-QP) 7%	45	$50,000
31314	Forefront RMA Global Multi-Asset (non-QP) 10%	65	$50,000
31315	Forefront RMA Dynamic Growth (non-QP) 12%	65	$50,000

In addition to the product fees outlined above, Placemark charges a fee of 10 basis points for trading the account and providing various other services to clients and advisors via the UMA Marketplace® platform. Placemark may charge an additional platform fee depending on the nature of the relationship between Placemark and the advisory firm, or incremental services required on the account. The fees charged by your custodian for trading and other custodial services are based on your own master agreement and associated fee schedule with the custodian. Placemark's fees are subject to change based on other products or services that might be utilized within a client's account.

For additional information on the specific portfolios provided by Forefront Analytics, LLC via UMA Marketplace®, please visit www.forefrontanalytics.com or contact Nick Porretta, Client Service Strategist, Forefront Analytics, at nporretta@forefrontanalytics.com or the Placemark Advisor Support Team.

Getting Started with UMA Marketplace®

Working with Placemark Investments and the UMA Marketplace® platform is simple. Prior to opening an account, advisors should please provide the following information:

- A completed copy of the Placemark Investments ***RIA Profile***
- A copy of your Form ADV Part II and supporting schedules

Advisors should submit the documents to the Placemark Investments Advisor Support Team. Advisors can go to www.umamarketplace.com to start the enrollment process online by clicking "Enroll Today", or by calling 1.800.266.7615.

Once the enrollment process is complete, a Placemark representative will contact you and provide a copy of Placemark's ***UMA Marketplace® Overlay Management and Services Agreement***. As soon as the executed agreement is received by Placemark, the advisor is able to open accounts in UMA Marketplace®.

Working with Custodians

Prior to opening accounts in UMA Marketplace®, advisors must have their own master agreement in place with one of the custodians available via the platform. That master agreement must utilize a fee-based schedule for trading accounts in UMA Marketplace®. The following custodians are presently supported:

- TD Ameritrade Institutional
- Charles Schwab Institutional
- Fidelity Institutional Wealth Services
- Pershing Advisor Solutions

Placemark has developed a ***UMA Marketplace® Reference Guide*** for each supported custodial partner that includes all the Placemark and custodial documentation and instructions necessary to open an account in UMA Marketplace®. Please contact the Placemark Advisor Support Team to request a custodian-specific Reference Guide.

Contacting Placemark Investments

For additional information on UMA Marketplace® platform or to sign-up, please contact Placemark's Advisor Support Team at 1.800.266.7615, visit us at www.umamarketplace.com or email us at GettingStarted@placemark.com.

For information about Placemark's investment advisory services, please see Part 2A of Placemark's Form ADV which is available upon request and is available at adviserinfo.sec.gov.