			Brokerage						Retail		
Need to know	**from who** (where applicable)		Individual	Joint	Custodial (UGMA)	IRA (traditional)	Roth IRA				
How to open account											
online	Owner		x	x	x	x	x				
Downlload pdf			x	x	x	x	x				
What type of account to open -individual -joint -UGMA -traditional IRA -Roth IRA -IRA Rollover	Owner										
Personal Profile											
Name -first name -last name -middle initial	Owner Joint owner custodian		x	x	x	x	x				
SS# (tax ID same?)	Owner Joint owner custodian		x	x	x	x	x				
residence address -street, apt -state -zip -phone, day & evening	Owner		x	x	x	x	x				
mailing address (if different) -street, apt -state -zip	Owner		x	x	x	x	x				

Duplicate statement option -if yes what enter address	Owner		x	x	x	x	x				
Email address	Owner		x	x	x	x	x				
Citizenship -US -Resident alien -non-resident alien **-country of residence if not US** -country of tax residence	Owner Joint Custodian		x	x	x	x	x				
Marital status -yes or no married -if yes, spouse's name	Owner		x	x	x	x	x				
Date of birth	Owner Joint owner custodian		x	x	x	x	x				
Mother's maiden name	Owner Joint owner custodian		x	x	x	x	x				
Employment info											
Employment status -employed -not employed -retired	Owner Joint owner custodian		x	x	x	x	x				
Occupation	Owner Joint owner custodian		x	x	x	x	x				
Employer name	Owner Joint owner custodian		x	x	x	x	x				
If not retire or employed, source of income	Owner		x	x	x	x	x				
NASD affiliated? If yes, how	Owner		x	x	x	x	x				
10% shareholder in -if yes, company, position, how affiliated	Owner		x	x	x	x	x				

Personal Financial info											
Annual Income from all sources -<15,000 15,000-24999 25,000-49,999 50,000-99,999 100,000-249,999 250,000+	Owner		x	x	x	x	x				
Federal Tax bracket 15% 28% 31% more than 31%	Owner		x	x	x	x	x				
Approximate net worth <30,000 30,000-49,999 50,000-99,999 100,000-499,999 more than 500,000	Owner		x	x	x	x	x				
Account Specific Info											
How will you provide initial deposit -check sent -amount -transfer from an account -entire balance -name of fund -account number in kind in cash -securities certificate sent -# of certificates	Owner		x	x	x	x	x				
Cash kept where between investments?????????????? -money market -gov't securities portfolio -credit interest -tax exempt portfolio	Owner										

Investment Profile											
Investment objective -capital preservation -income -growth -speculation	Owner		x	x	x	x	x				
Investment knowledge -none -limited -moderate -extensive	Owner		x	x	x	x	x				
Risk tolerance -low -medium -high	Owner		x	x	x	x	x				
Signatures											
Signatures & dates	Owner Joint owner custodian										

Issues:

Custodian = minor?
Joint owners = 2 max
What type of account do you wish to open? Cash account? Or cash account with options trading?
Need IRA feature list
Need retail feature list…. How will this integrate
What is “select Ownership”? (individual, tennants in common, JT with rights of survivorship, community property)
Question section on Greg’s matrix concerning trust, estate, fiduciary
Question section on Greg’s matrix concerning “dividend direction”
Question section on paper brokerage app concerning “business or investment club account”
Question section on paper brokerage app concerning automatic sweep account
Question section on paper brokerage app concerning banking info (wires)
Question section on paper brokerage app concerning margin feature, options trading, retirement plans, precious metal trading authorization
Does NASD = registered broker or dealer?

Open Account
(detect Login state)

Retail or Brokerage Account?
Download PDF
Account Application Method?
What Account Registration Type?

Download PDF
Do You Have a OnePin?
List Necessary Information and Time Estimate.
Continue?

Download PDF or Exit?
Download Page
Return to AC Main
Personal Profile Info (pre-filled)

Name (F,M,L)
SSN, DOB
Citizenship Status
Mother's Maiden
Marital Status

Contact Info
(pre-filled)

Diff Mailing?
Dupl. Mailing?
Phone (day & eve)
Email

Create User name and OnePin
Employment Info/
NASD

Finance and Investment Questions
How to fund Account
Fund By Check

Amount

Select Sweep
Verification Page
(modify incorrect info)

Print and Sign
Last Steps/ Congrats
Fund By Certificate

Number of Certs

Fund By Direct Transfer
Co-Applicant Information

Name (F,M,L)
SSN, DOB
Citizenship Status

Please Exit Application, Log In and Restart Application Process
Retail or Brokerage Account?
Account Application Method?
What Account Registration Type?
Download PDF
Suggest AC Retail Account
Offer UGMA or Joint Acct
List Necessary Information and Time Estimate.
Continue?
Personal Profile Info (pre-filled)

Name (F,M,L)
SSN, DOB
Citizenship Status
Mother's Maiden
Marital Status
Contact Info
(pre-filled)

Diff Mailing?
Dupl. Mailing?
Country of Tax Residence
Phone (day & eve)
Email
Employment Info/
NASD
Finance and Investment Questions
Account Specific Choices
How to fund Account
Fund By Check

Amount
Select Sweep
Verification Page
(modify incorrect info)
Print and Sign
Last Steps/ Congrats
Fund By Direct Transfer
Fund By Certificate

Number of Certs
Download PDF or Exit?
Download Page
Return to AC Main
List Necessary Information and Time Estimate.
Continue?
Personal Profile Info (pre-filled)

Name (F,M,L)
SSN, DOB
Citizenship Status
Mother's Maiden
Marital Status
Co-Applicant Information

Name (F,M,L)
SSN, DOB
Citizenship Status
Contact Info
(pre-filled)

Diff Mailing?
Dupl. Mailing?
Phone (day & eve)
Email
Employment Info/
NASD
Finance and Investment Questions
Account Specific Choices
How to fund Account
Fund By Check

Amount
Select Sweep

Verification Page
(modify incorrect info)
Print and Sign
Last Steps/ Congrats
Fund By Certificate

Number of Certs
Fund By Direct Transfer
Download PDF or Exit?
Download Page
Return to AC Main
List Necessary Information and Time Estimate.
Continue?
Personal Profile Info (pre-filled)

Name (F,M,L)
SSN, DOB
Citizenship Status
Mother's Maiden
Marital Status
Co-Applicant Information

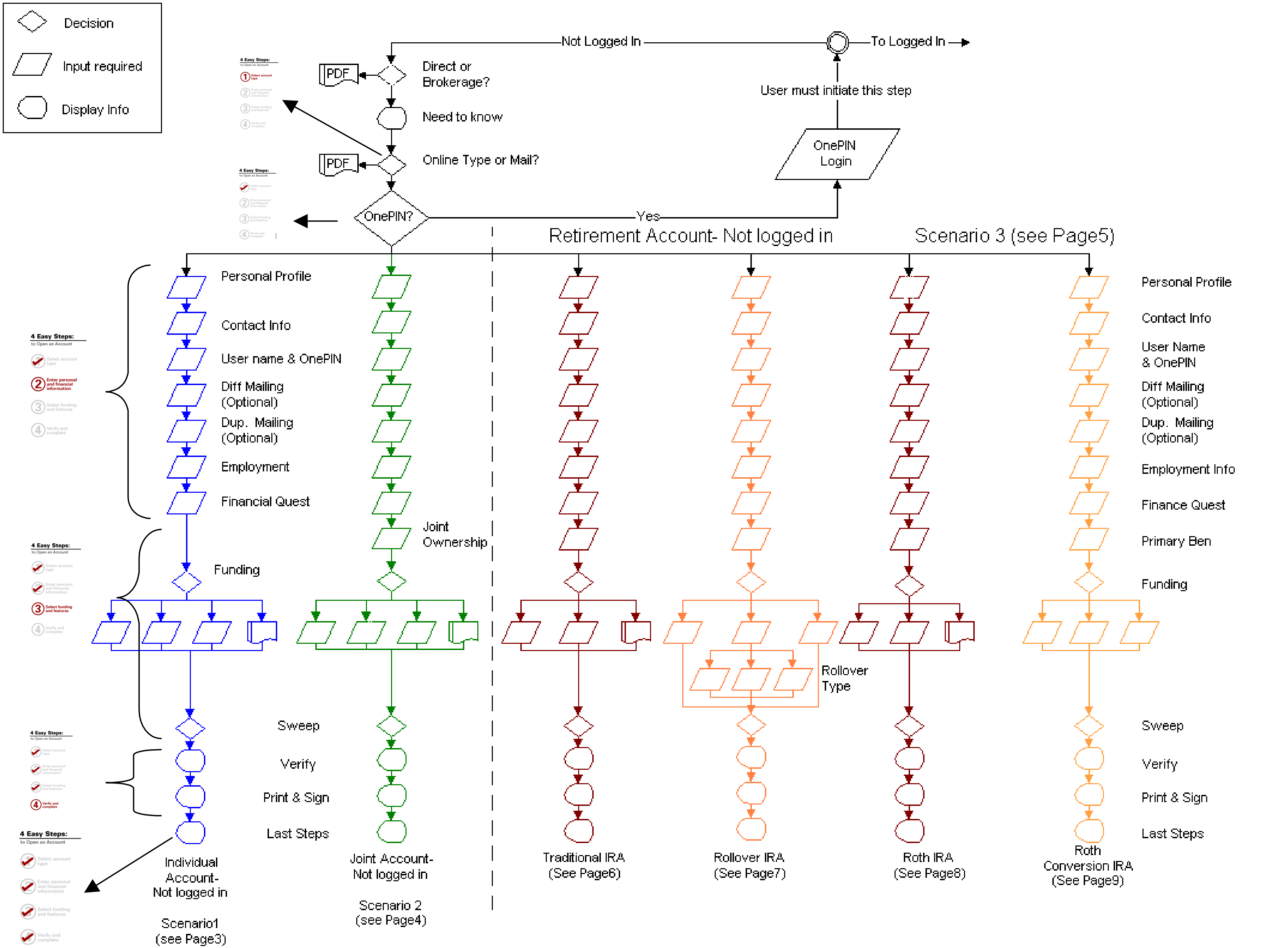
Name (F,M,L)
SSN, DOB
Citizenship Status
Contact Info
(pre-filled)

Diff Mailing?
Dupl. Mailing?
Phone (day & eve)
Email
Employment Info/
NASD
Finance and Investment Questions
Account Specific Choices
How to fund Account
Fund By Check

Amount
Select Sweep
Verification Page
(modify incorrect info)
Print and Sign

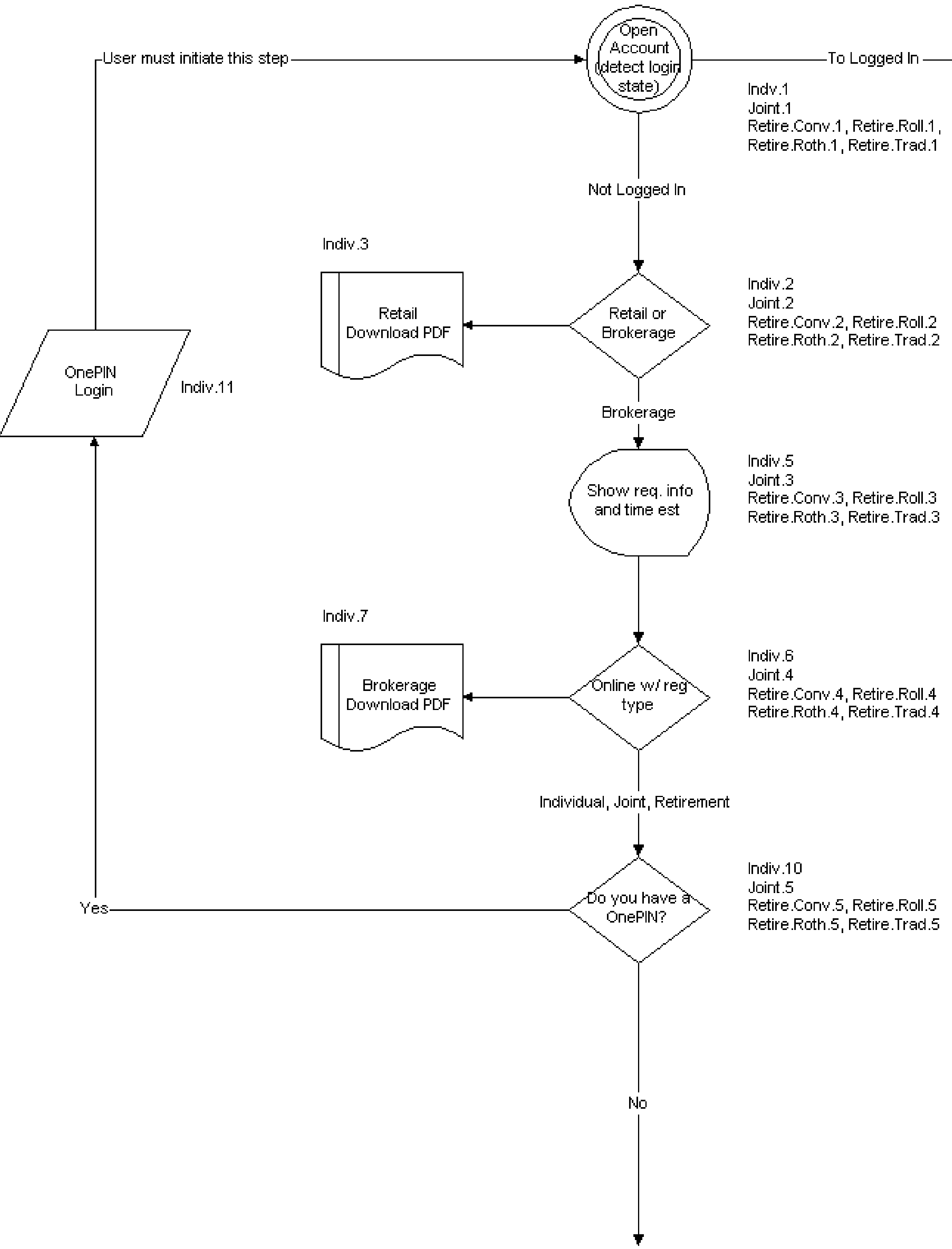
Last Steps/ Congrats
Fund By Certificate

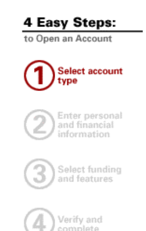
Number of Certs
Fund By Direct Transfer
Download PDF or Exit?
Download Page
Return to AC Main
Download PDF

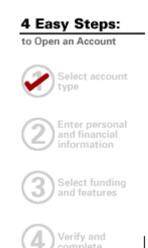


Decision
Input required
Display Info
Not Logged In
To Logged In
Direct or Brokerage?
PDF
Need to know
User must initiate this step
OnePIN Login
Online Type or Mail?
PDF
OnePIN?
Yes
Retirement Account- Not logged in
Scenario 3 (see Page5)
4 Easy Steps:
Personal Profile
Contact Info
User name & OnePIN
Diff Mailing (Optional)
Dup. Mailing (Optional)
Employment
Financial Quest
Joint Ownership
Funding
Sweep
Verify
Print & Sign
Last Steps
Individual Account- Not logged in
Scenario1 (see Page3)
Joint Account- Not logged in
Scenario 2 (see Page4)
Rollover Type
Traditional IRA (See Page6)
Rollover IRA (See Page7)
Roth IRA (See Page8)
Roth Conversion IRA (See Page9)
Personal Profile
Contact Info
User Name & OnePIN
Diff Mailing (Optional)
Dup. Mailing (Optional)
Employment Info
Finance Quest
Primary Ben
Funding
Sweep
Verify
Print & Sign
Last Steps

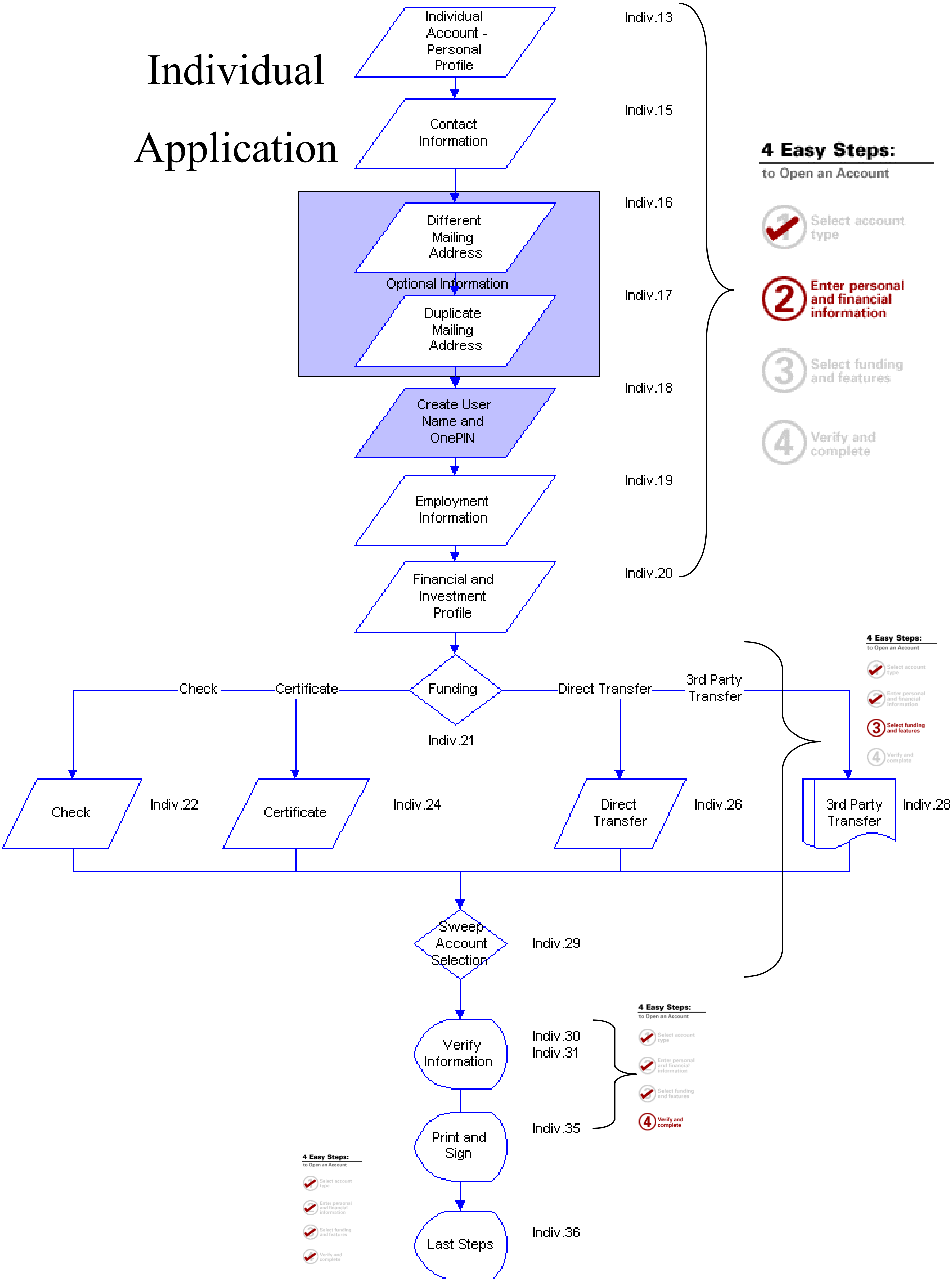
Entry Area


User must initiate this step
Open Account (detect login state)
To Logged In
Indv.1
Joint.1
Retire.Conv.1, Retire.Roll.1,
Retire.Roth.1, Retire.Trad.1
Not Logged In
Indiv.3
Retail Download PDF
Retail or Brokerage
Indiv.2
Joint.2
Retire.Conv.2, Retire.Roll.2
Retire.Roth.2, Retire.Trad.2
OnePIN Login
Indiv.11
Brokerage
Show req. info and time est
Indiv.5
Joint.3
Retire.Conv.3, Retire.Roll.3
Retire.Roth.3, Retire.Trad.3
Indiv.7
Brokerage Download PDF
Online w/ reg type
Indiv.6
Joint.4
Retire.Conv.4, Retire.Roll.4
Retire.Roth.4, Retire.Trad.4
Individual, Joint, Retirement
Yes
Do you have a OnePIN?
Indiv.10
Joint.5
Retire.Conv.5, Retire.Roll.5
Retire.Roth.5, Retire.Trad.5
No

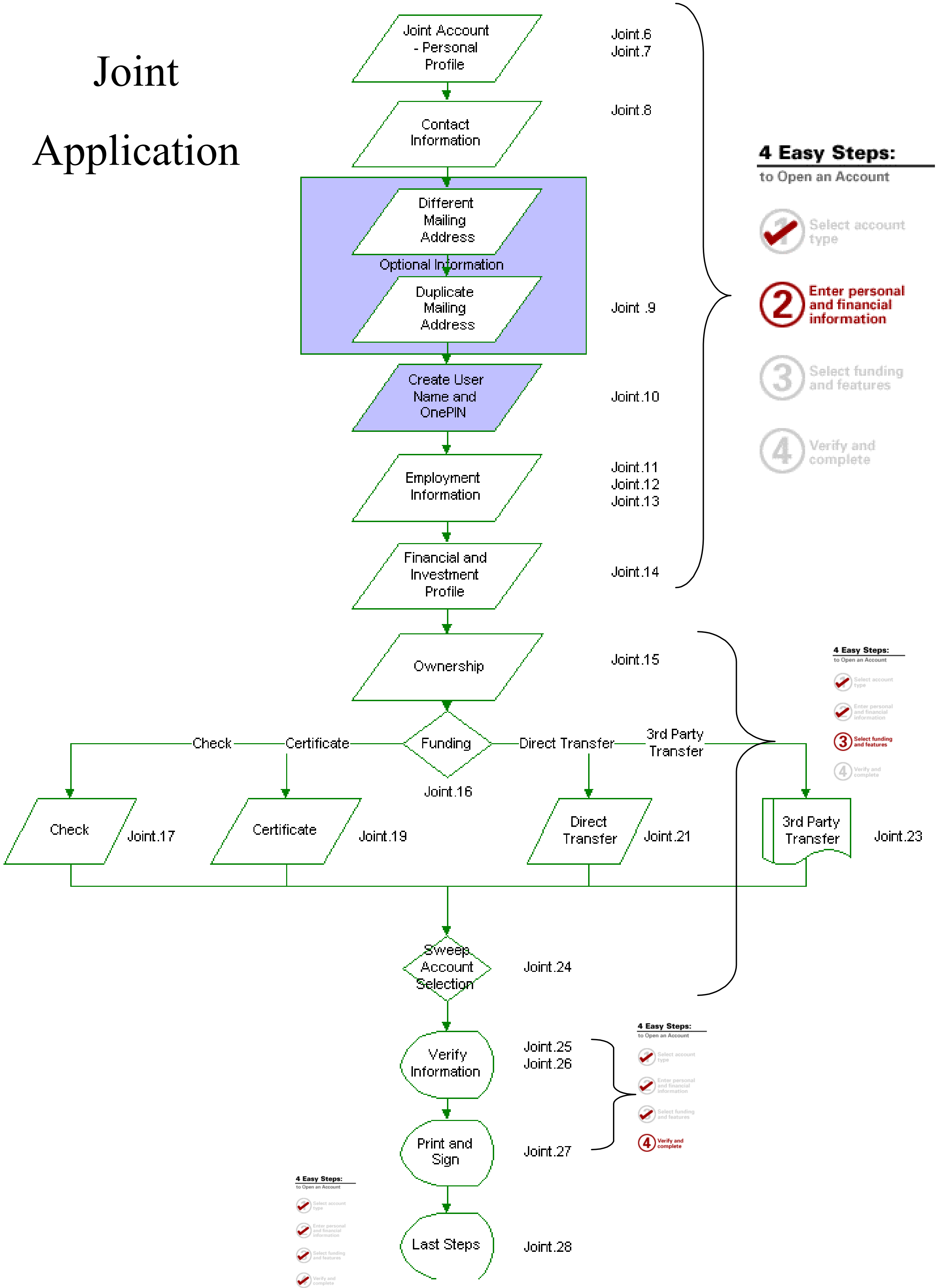

4 Easy Steps:
to Open an Account
1 Select account type
2 Enter personal and financial information
3 Select funding and features
4 Verify and complete


4 Easy Steps:
to Open an Account
Select account type
2 Enter personal and financial information
3 Select funding and features
4 Verify and complete

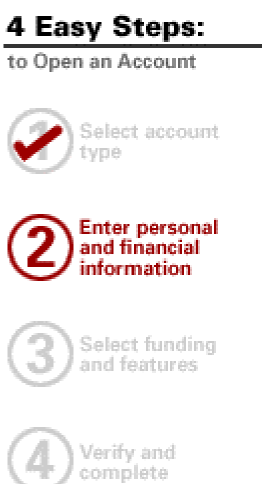
Individual Application

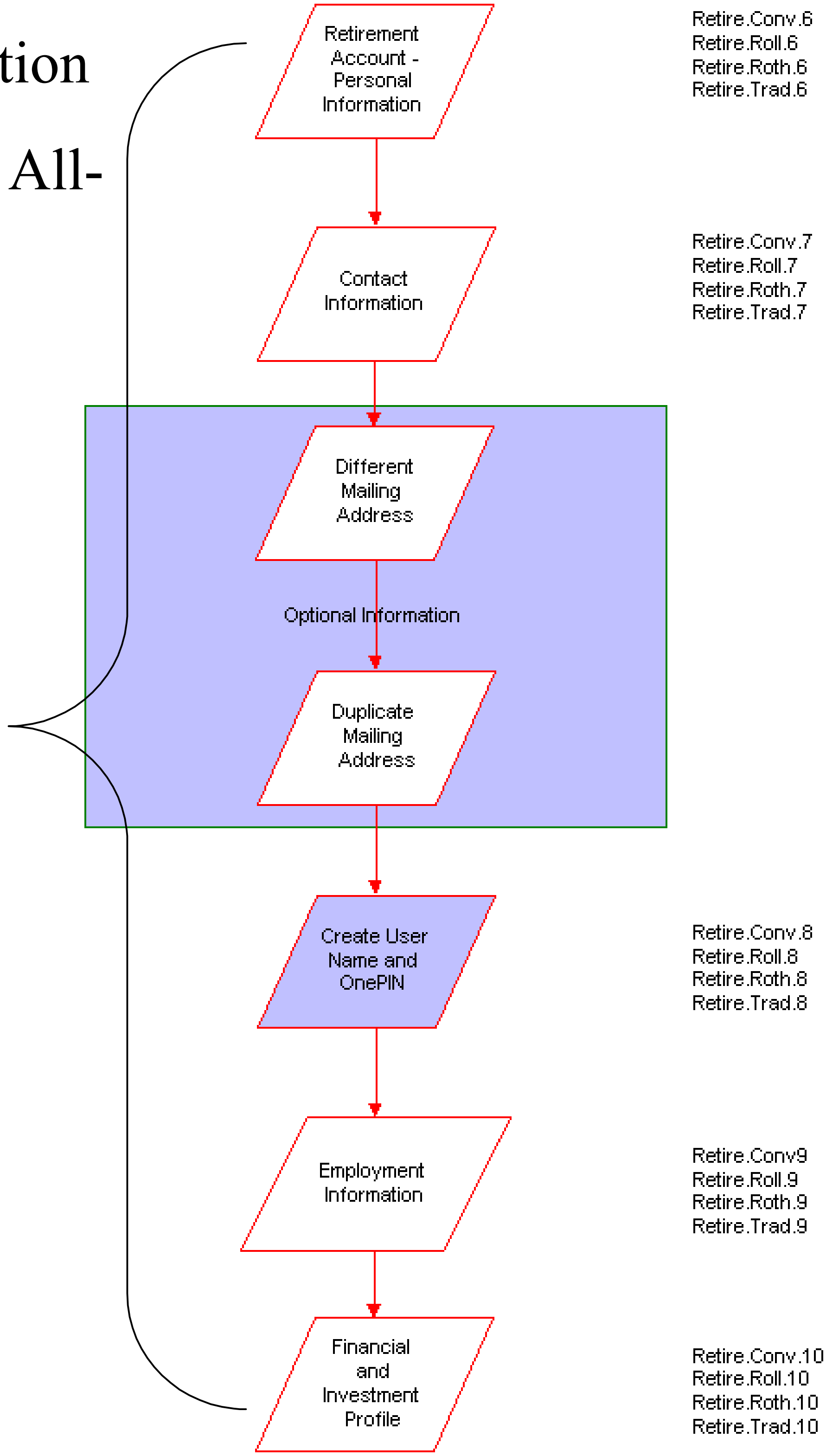


Joint Application

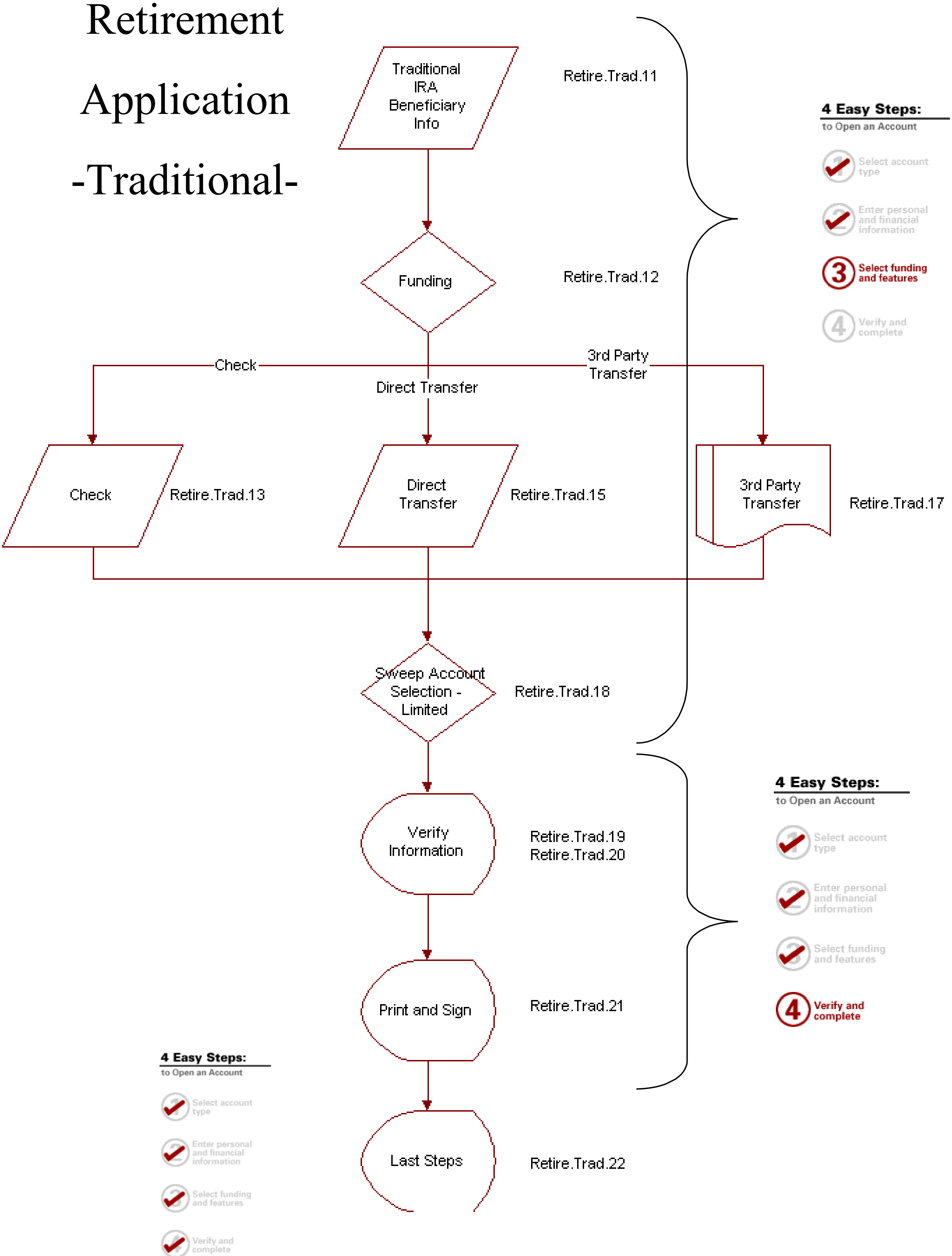


Retirement Application -Top for All-

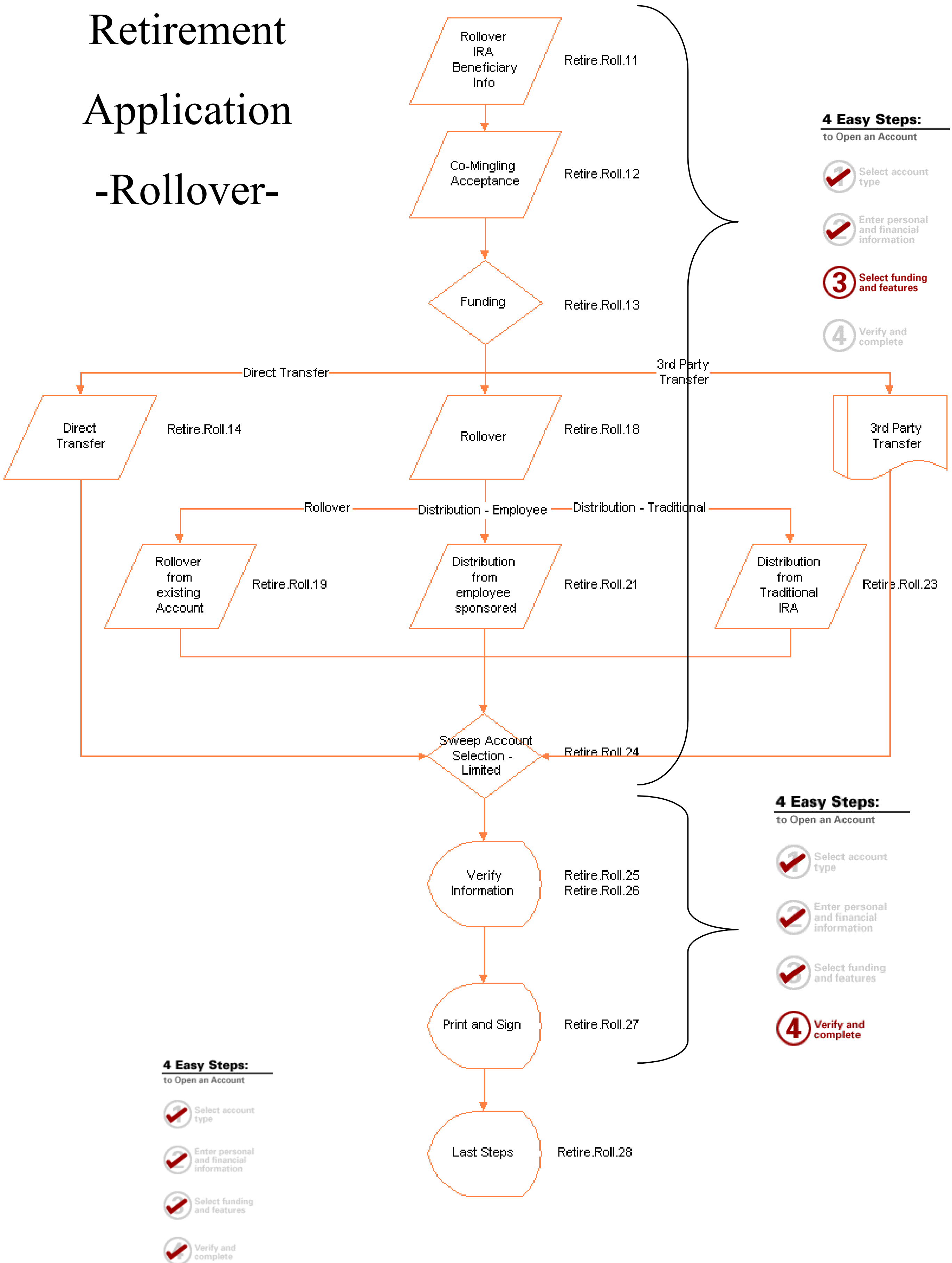




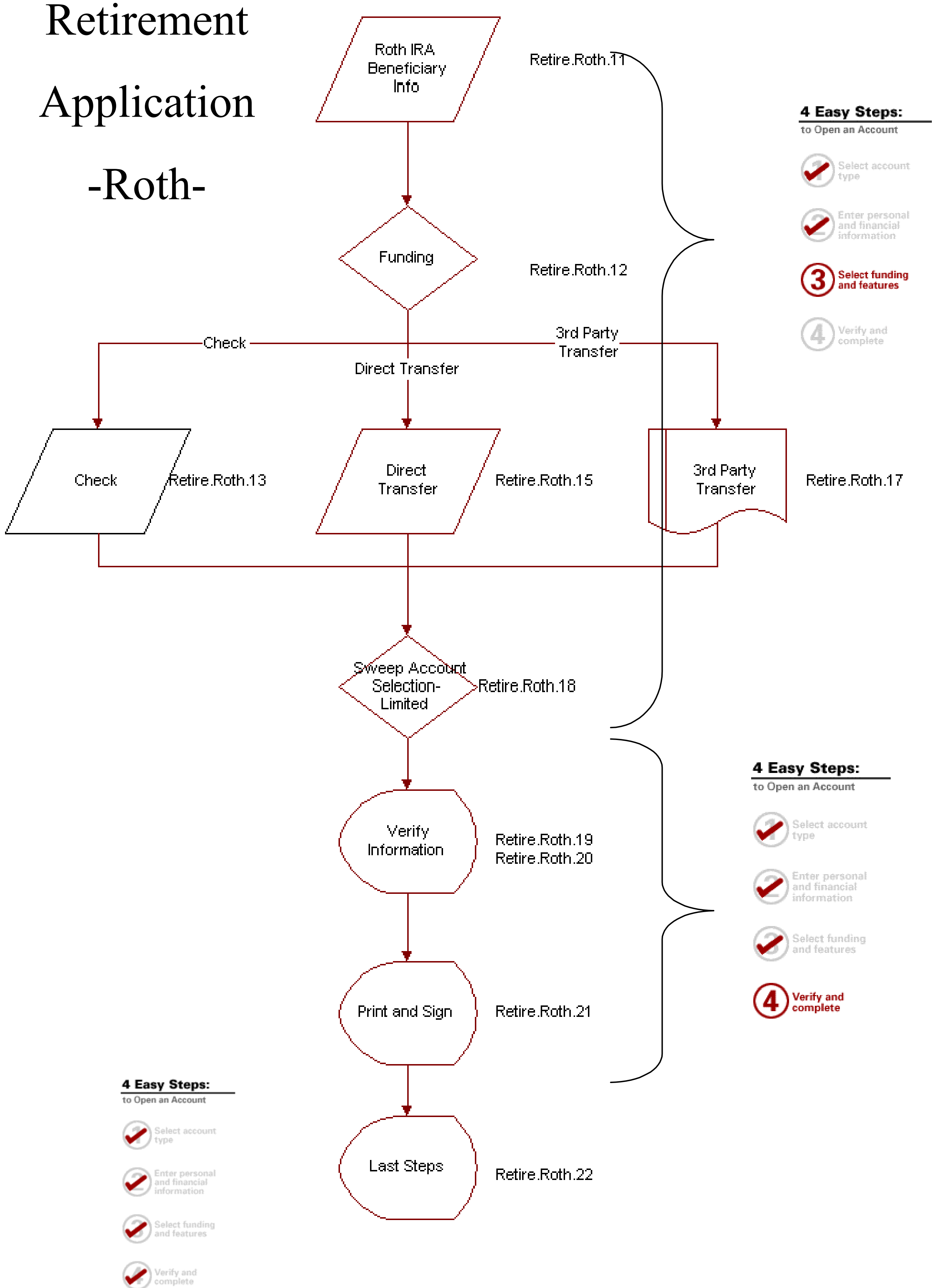
Retirement Application -Traditional-



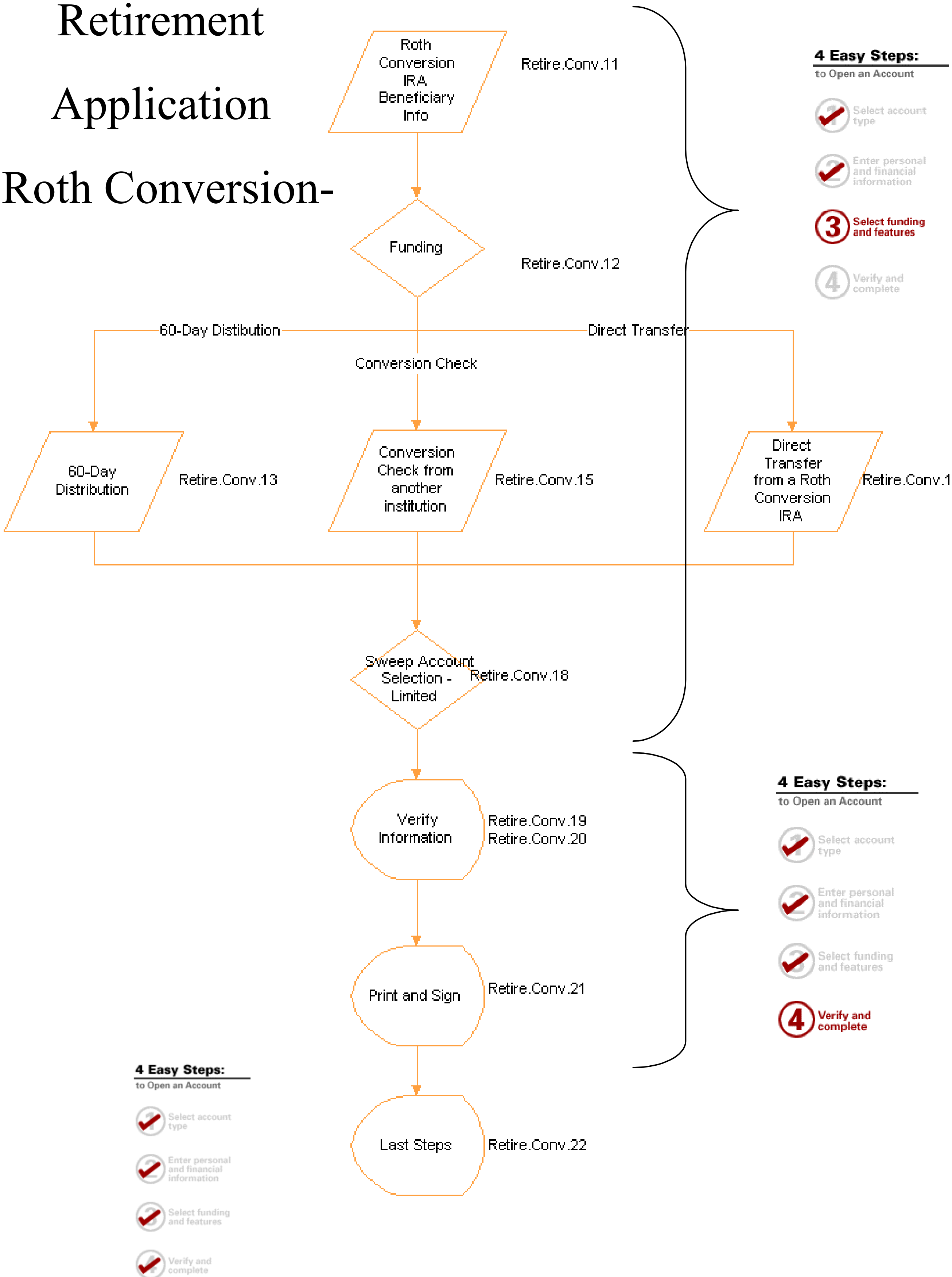
Retirement Application -Rollover-



Retirement Application -Roth-

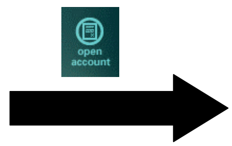


Retirement Application -Roth Conversion-

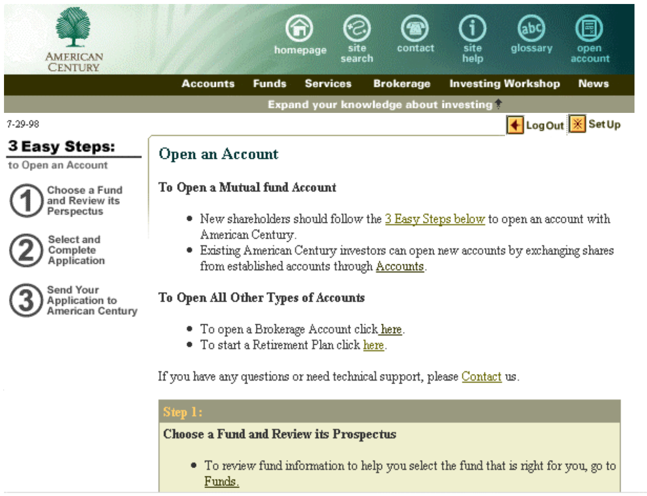


1.

Individual Account



This prototype reflects the flow of a logged in user who chooses to open an individual account



8/24/00.Rev1 Indv.2

Task narrative: User goes through Open a (retail) account process currently on the site

Biz rules: none

Info link: none

Defaults: none

8/24/00.Rev1

Indv.3

Task narrative: This "**open an account with American Century**" screen allows user to choose if they want an AC Retail account or a brokerage account. If they choose AC Retail they will be lead down the path that exists on the retail site now which is the three step process of reading prospectus, complete and/or print app and fill out by hand, send-in. Choosing AC brokerage account launches the online app. Note that all site navigation is still present.

Scenario action: User chooses Open a (retail) Mutual Fund Account

Biz rules: none

Info link: none

Defaults: none

1.2

8/24/00.Rev1

Indv.4

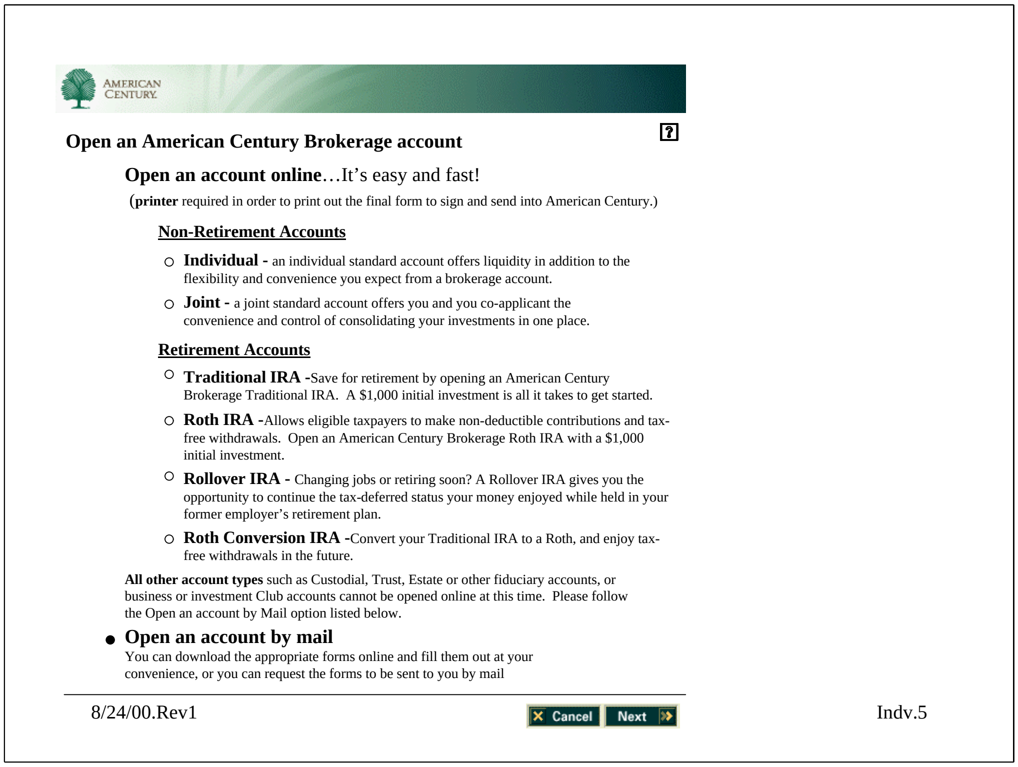
Task narrative: This "**Before you begin**" screen gives the user feedback on what to expect as they open an account online. This would include encouraging them to have any non-readily available info handy, a time estimate, funding prep.

Scenario action: user clicks next

Biz rules: none

info link: none

Defaults: none



Task narrative: This **Open an American Century Brokerage account** screen is the first screen in the online app. The site navigation disappears and the user is required to "cancel" in order to leave the app. The user is required to choose the account registration type on this screen.. The user may also choose Open an Account by mail, at which point they will be sent to a library of Open an Account pdfs.

Scenario action: user chooses Open account by mail

Biz rules: needs a printer in order to print, sign and send in app.

info link: will contain detailed account info in an indexed format

Defaults: none

Question: Are the sectional headings "Non-Retirement/Retirement Accounts" acceptable?

8/24/00.Rev1 Indv.6

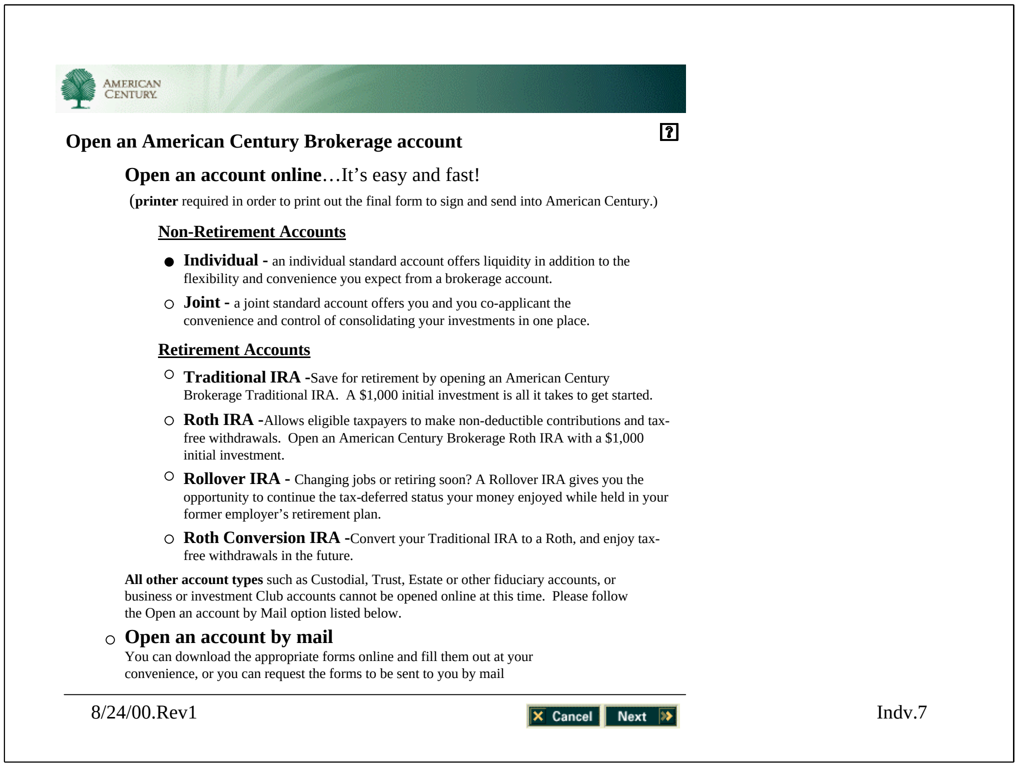
User will be sent outside of the online app to a screen similar to open a retail account

a) Standard Account (Individual & Jt. Ten)
Account App
Transfer Form
ACH Debit
Access Account Upgrade
Options Application
Options Agreement
Customer Agreement
Fees & Commissions
All 4 Fund Profiles

b) Traditional IRA
IRA Account App
Transfer Form
Direct Rollover Form (if transferring from another qualified plan)
Customer Agreement
Custodial Agreement/Disclosure Stmt
Fees & Commissions
Prime MMF Fund Profile
Capital Pres. Fund Profile

c) Roth IRA
Roth IRA Account App
Transfer Form
Customer Agreement
Custodial Agreement/Disclosure Stmt
Fees & Commissions
Prime MMF Fund Profile
Capital Pres. Fund Profile

d) Roth Conversion IRA
Traditional Account App
Transfer Form
Roth IRA Conversion Form
Customer Agreement
Custodial Agreement/Disclosure Stmt
Fees & Commissions
Prime MMF Fund Profile
Capital Pres. Fund Profile



Task narrative: This **Open an American Century Brokerage account** screen is the first screen in the online app. The site navigation disappears and the user is required to "cancel" in order to leave the app. The user is required to choose the account registration type on this screen.. The user may also choose Open an Account by mail, at which point they will be sent to a library of Open an Account pdfs.

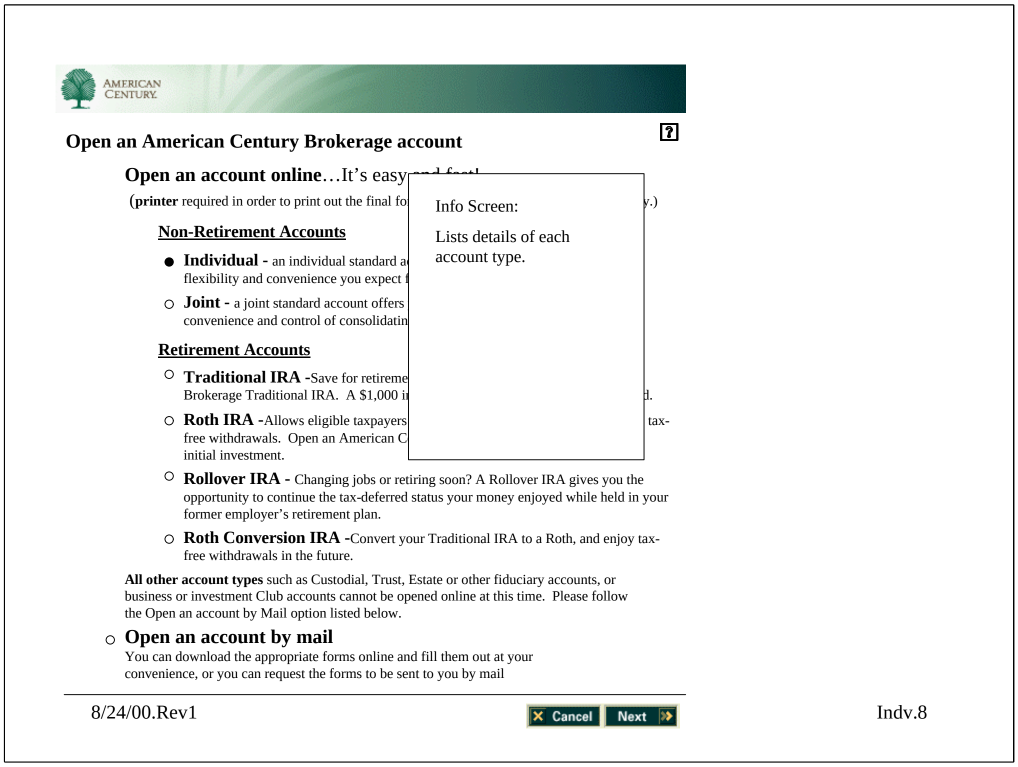
Scenario action: user chooses Open account by mail

Biz rules: needs a printer in order to print, sign and send in app.

info link: will contain detailed account info in an indexed format

Defaults: none

Question: Are the sectional headings "Non-Retirement/Retirement Accounts" acceptable?



Task narrative: This **Open an American Century Brokerage account** screen is the first screen in the online app. The site navigation disappears and the user is required to "cancel" in order to leave the app. The user is required to choose the account registration type on this screen.. The user may also choose Open an Account by mail, at which point they will be sent to a library of Open an Account pdfs.

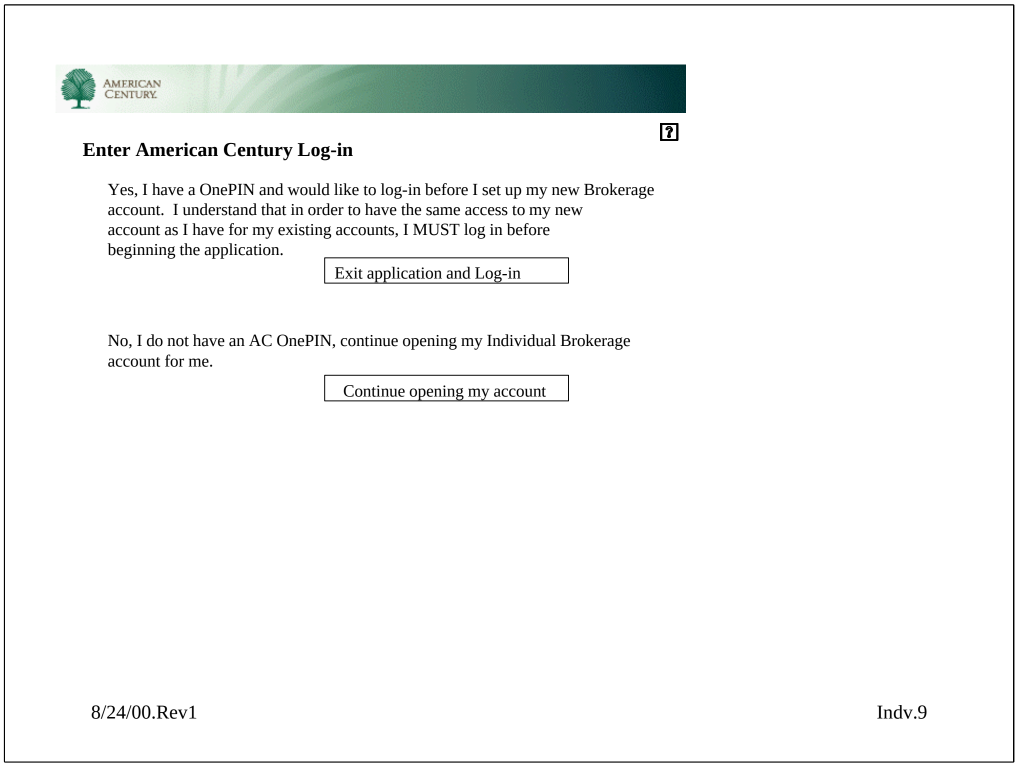
Scenario action: user chooses Open account by mail

Biz rules: needs a printer in order to print, sign and send in app.

info link: will contain detailed account info in an indexed format

Defaults: none

Question: Are the sectional headings "Non-Retirement/Retirement Accounts" acceptable?



Logged in: Screen will not appear

Not logged in: Screen will appear

Task narrative: This **log in** screen allows the user to either escape the app and log-in if they have a OnePIN…or continue with the app if they do not have a OnePIN (they will be asked to create a user name and pw during he app process. OnePIN will then pull this info into their database.

If the user chooses exit app and log-in they will be sent to the current OnePIN log-in page. At this point they will log-in. After log-in they will go to their Personal Home Page. It is the user's responsibility to click on the Open an Account button to re-begin process.

User is in a *secure* environment at this time no matter if they are logged in or not. If user is detected as being logged in at this point they while also be *authenticated* by OnePIN.

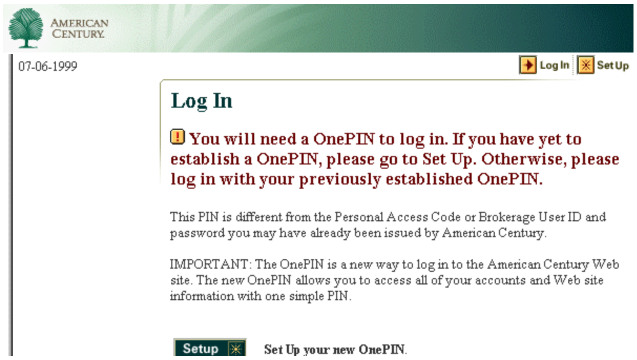
Scenario action: user chooses to exit app and log -in

Biz rules:

info link: why it is necessary to log in

Defaults: none

For Oct version release, can we incorporate OnePIN log-in in app process?



8/24/00.Rev1 Indv.10

Logged in: Screen will not appear

Not logged in: Screen will appear if user exits app to log in.

Task narrative: User has exited app to log-in, must click on Open Account icon to re-start app process

Scenario action:

Biz rules:

info link:

Defaults: none

For Oct version release, can we incorporate OnePIN log-in in app process?

AMERICAN CENTURY

Individual account: Enter American Century Log-in

Yes, I have a OnePIN and would like to log-in before I set up my new Brokerage account. I understand that in order to have the same access to my new account as I have for my existing accounts, I MUST log in before beginning the application.

[Exit application and Log-in]

No, I do not have an AC OnePIN, continue opening my Individual Brokerage account for me.

[Continue opening my account]

8/24/00.Rev1 Indv.11

Logged in: Screen will not appear

Not logged in: Screen will appear

Task narrative: This **log in** screen allows the user to either escape the app and log-in if they have a OnePIN…or continue with the app if they do not have a OnePIN (they will be asked to create a user name and pw during he app process. OnePIN will then pull this info into their database.

If the user chooses exit app and log-in they will be sent to the current OnePIN log-in page. At this point they will log-in. After log-in they will go to their Personal Home Page. It is the user's responsibility to click on the Open an Account button to re-begin process.

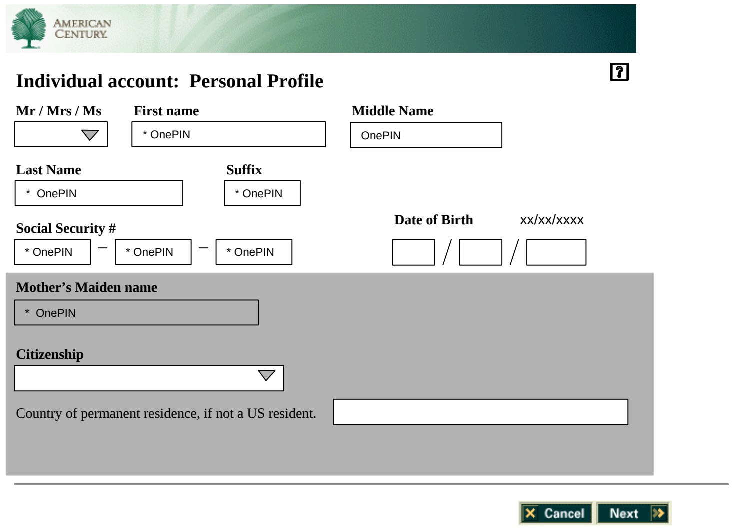
Scenario action: User does not have OnePIN, user continues app

Biz rules:

info link: Why you have to log in

Defaults: none

For Oct version release, can we incorporate OnePIN log-in in app process?



8/24/00.Rev1

Indv.12

Logged in: Cross over OnePIN info will populate the appropriate fields

Not logged in: all fields will be empty, OnePIN will pull in the appropriate data

Task narrative: This "**Personal Profile**" screen allows user to enter all personal info. The fields will be populated with OnePIN info if the user is logged on. The user can modify the populated screens.

Scenario action: enter info, click next

Biz rules:

-DOB…must be 18 or older to open Individual account

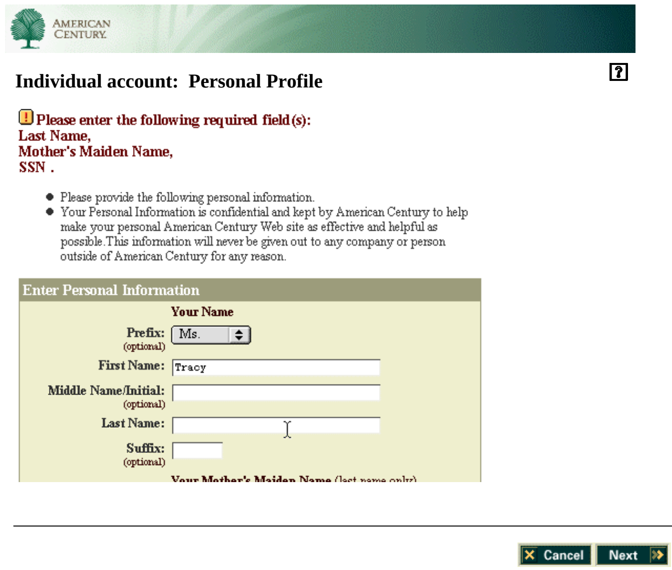
-Is a SS# a requirement to open account?

-Must be a US citizen or a resident alien to open brokerage account. Non-resident aliens are not eligible and will (have to exit online app????)

When user enters mother's maiden name it will enter as text, and later at verify screen will appear as ****

info link: security policy info (we need to get this). The first name? And SS number will be used for IRS reporting purposes unless alternate instructions are given. Define Country of permanent residence if not US, define country of tax residence if different.

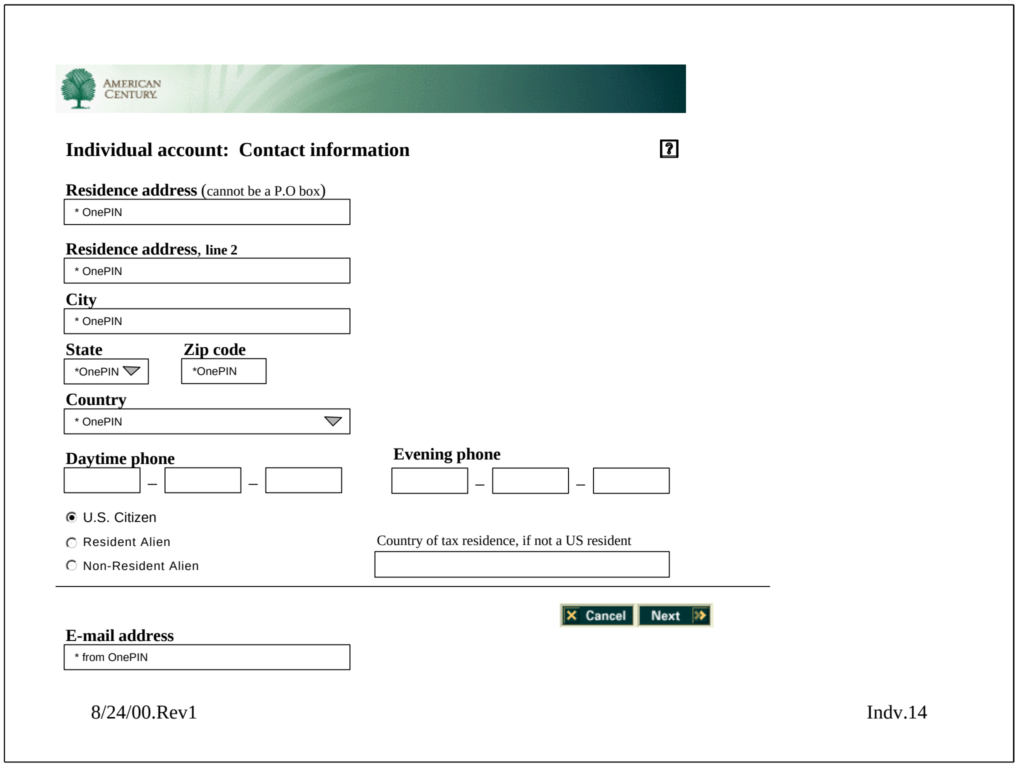
Defaults: OnePIN data if logged in.



8/24/00.Rev1 Indv.13

This is an example of an **Error screen.** In the event the user enters incorrect data they will be presented with a screen of this format which gives them an error report at the top of the page, and editable fields below which they can use to re-enter incorrectly entered fields.

This format follows what is currently on the site in OnePIN process.



Logged in: Cross over OnePIN info will populate the appropriate fields

Not logged in: all fields will be empty, OnePIN will pull in the appropriate data

Task narrative:

This "**contact information**" screen allows the user to enter contact info. The fields will be populated with OnePIN info if user is logged in. The user will be able to modify this information

Biz rules: fill in info, click different mail address, click next

-residence address cannot be a PO Box

-State cannot be New Hampshire

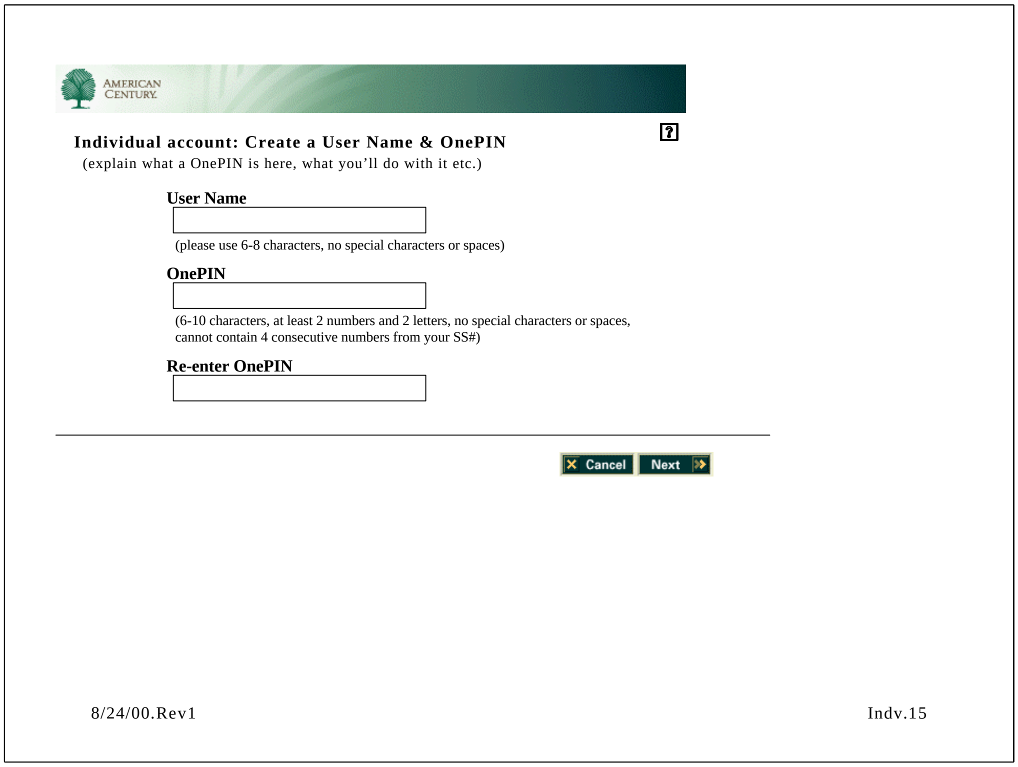
-max 2 duplicate addresses? Do we have to differentiate between account statements and trade confirmations?

info link:

The name and social security number listed on this application will be used for IRS reporting purposes.

Please note: If your mailing address is a P.O. Box, you must provide a legal or physical address. A foreign address is not acceptable.

Defaults: one PIN data



Logged in: screen will not appear

Not logged in: screen will appear, OnePIN will pull in the appropriate data

Task narrative:

This "**User name and Password**" screen allows user to choose a user name and password for a OnePIN. This info, along with any other OnePIN cross over info from app process will be sent to OnePIN database. At this point Karen will grab all information for OnePIN and authenticate user.

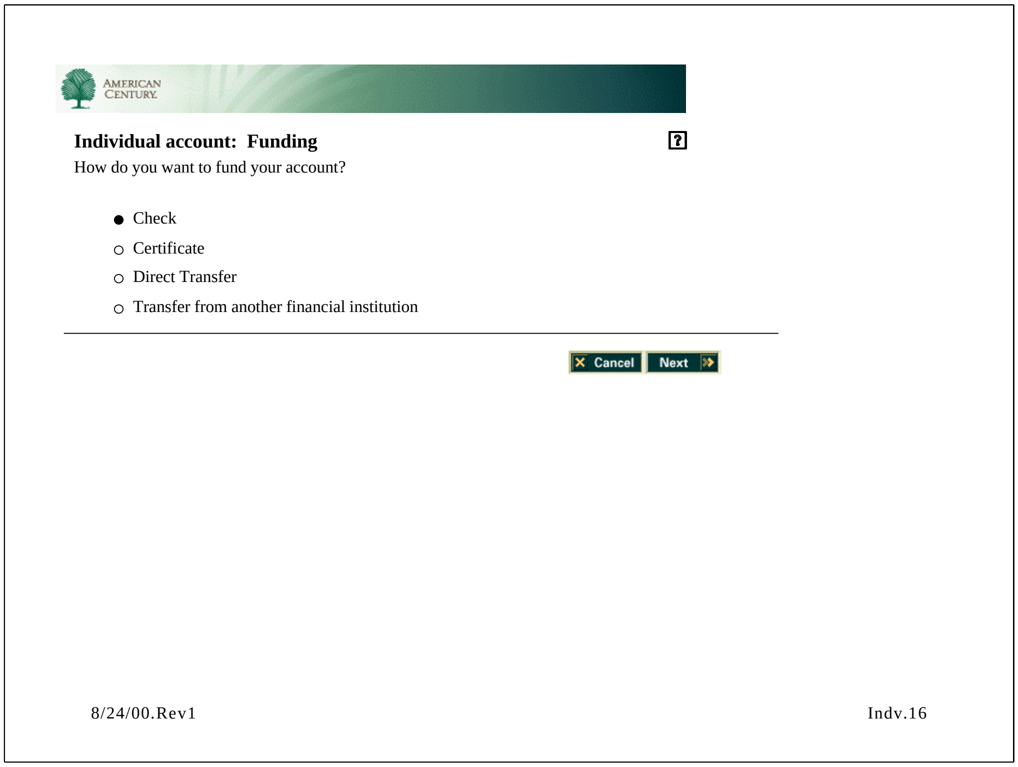
Scenario action: enter info, click next

Biz rules: User name 6-8 characters, no special characters or spaces; OnePIN 6-10 characters, at least 2 numbers and 2 letters, no special characters or spaces, cannot contain 4 consecutive numbers from SS#

info link: Describe What is a OnePIN?

Defaults:

Question: Should the button say "Login and Continue" or something to that effect?



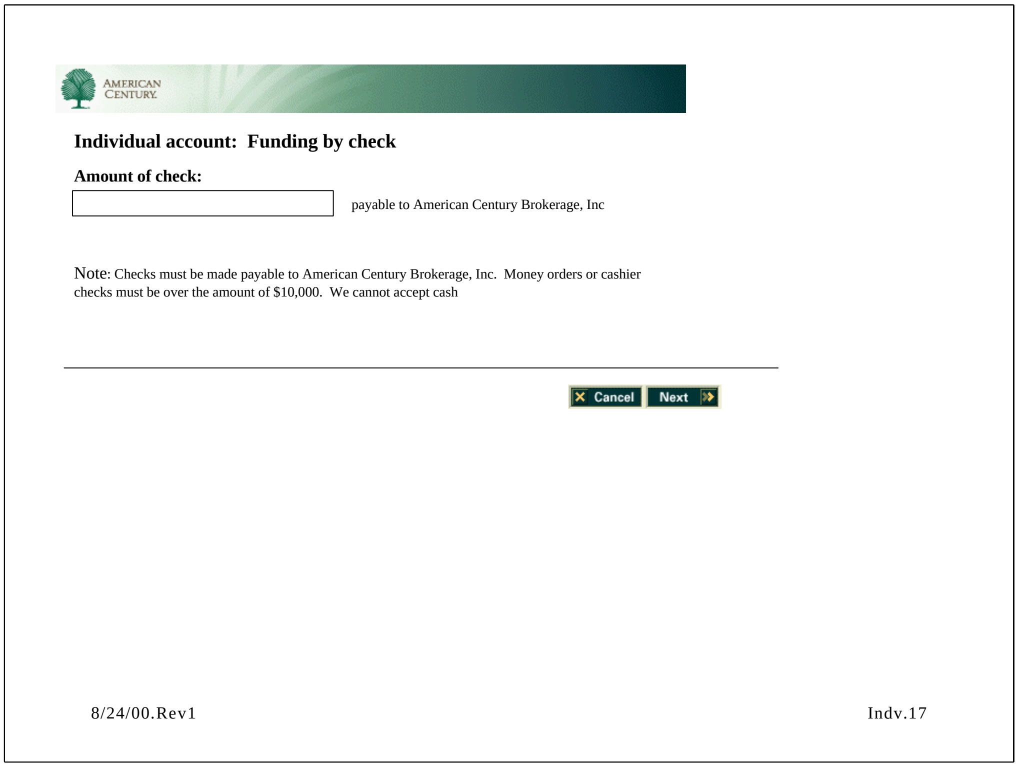
Task narrative: This "**Funding**" screen allows the user to choose how they would like to add funds to set up their account

Scenario action: user chooses check, clicks next

Biz rules: none

info link: info on the different funding methods

Defaults: none



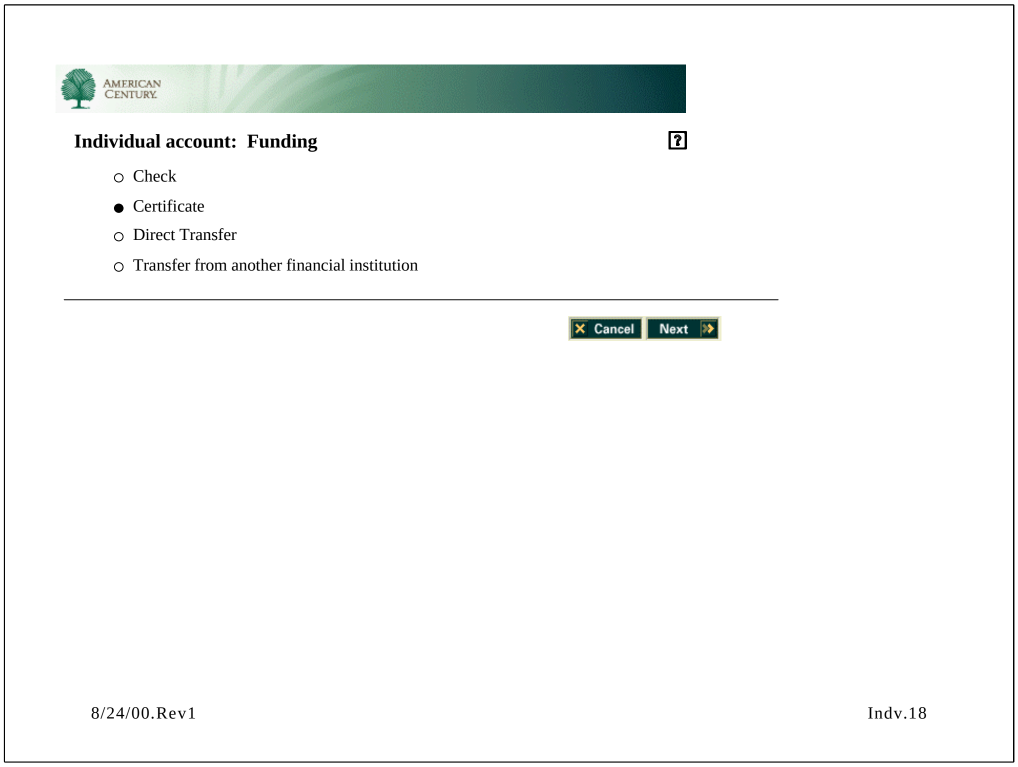
Task narrative: This **"Funding by Check"** screen allows the user to enter the check amount

Scenario action: user fills in info and clicks next

Biz rules: Payable to American Century Brokerage, Inc

info link:

Defaults: none



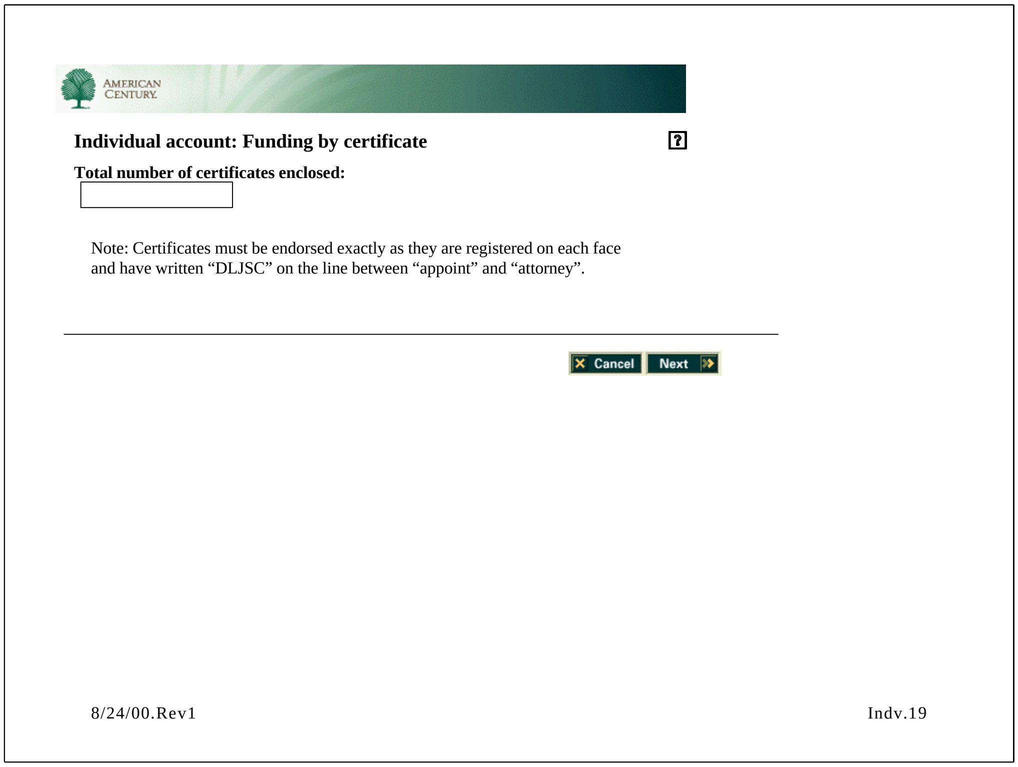
Task narrative: This "**Funding**" screen allows the user to choose how they would like to add funds to set up their account

Scenario action: user chooses certificate, clicks next

Biz rules: none

info link: info on the different funding methods

Defaults: none



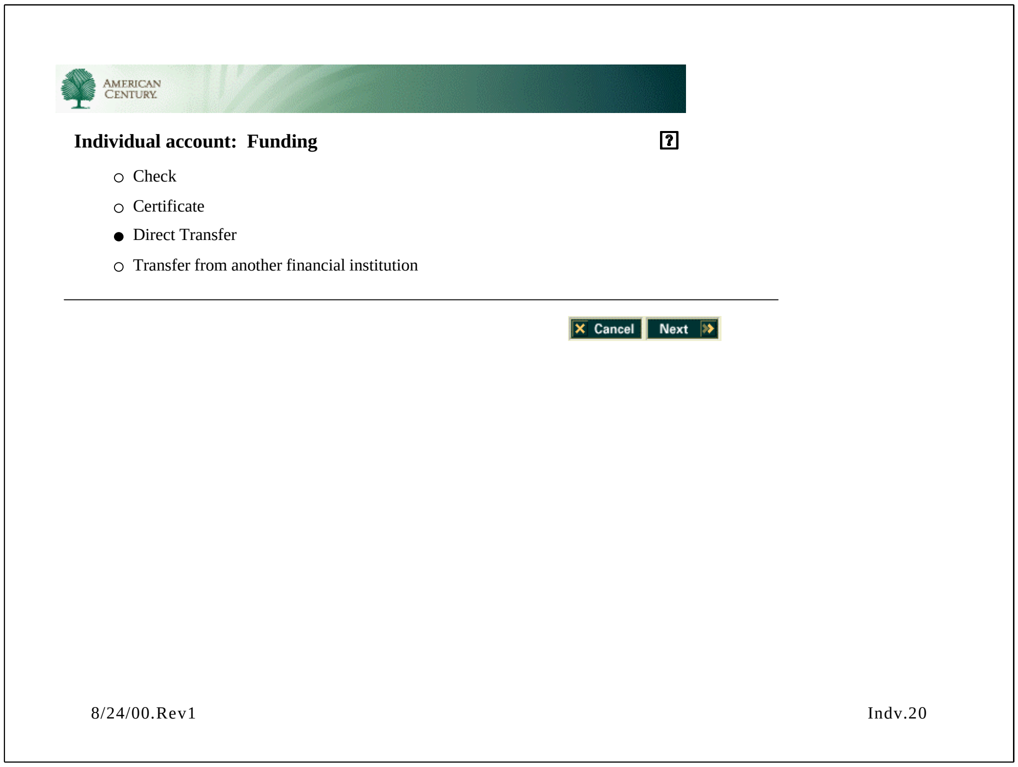
Task narrative: This “**Funding by Certificate”** screen allows the user to specify the number of certificates enclosed

Scenario action: user fills in number of certs., clicks next

Biz rules: none

info link: Note: Certificates must be endorsed exactly as they are registered on each face and have written “DLJSC” on the line between “appoint” and “attorney”.

Defaults: none

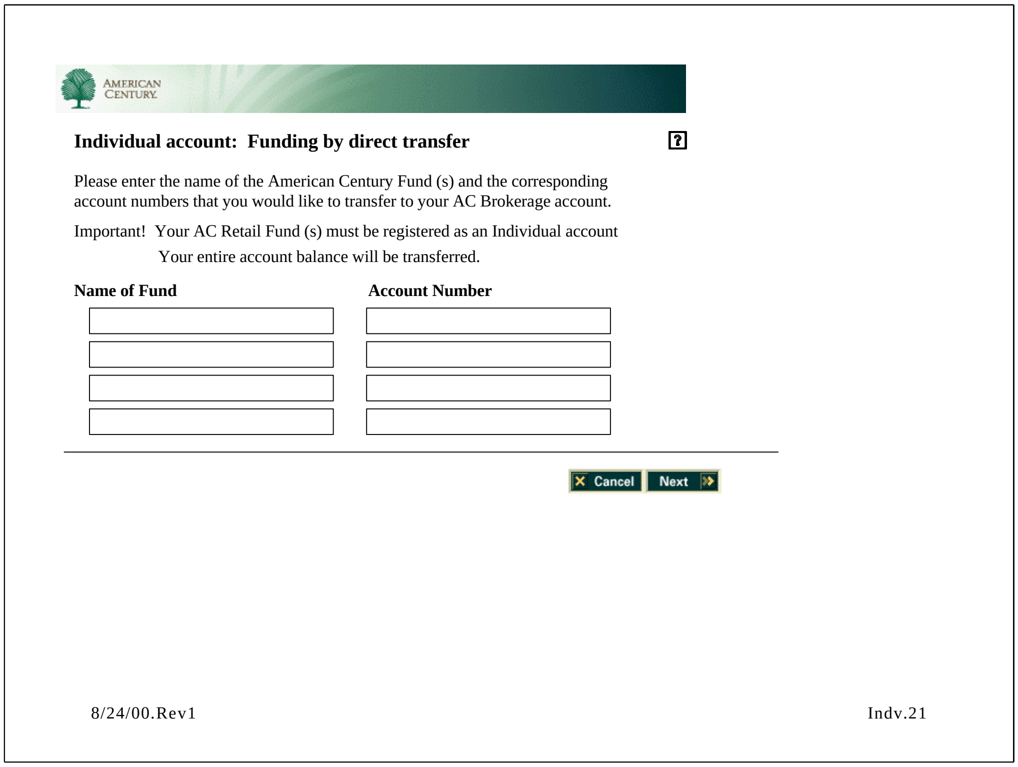


Task narrative: This "**Funding**" screen allows the user to choose how they would like to add funds to set up their account

Scenario action: user chooses Direct Transfer

Biz rules: none

info link: info on the different funding methods **Defaults:** none



Task narrative: This "**Funding by Direct Transfer**" allows the user to enter what AC Retail accounts they are funding from

Scenario action: user fills out info and clicks next

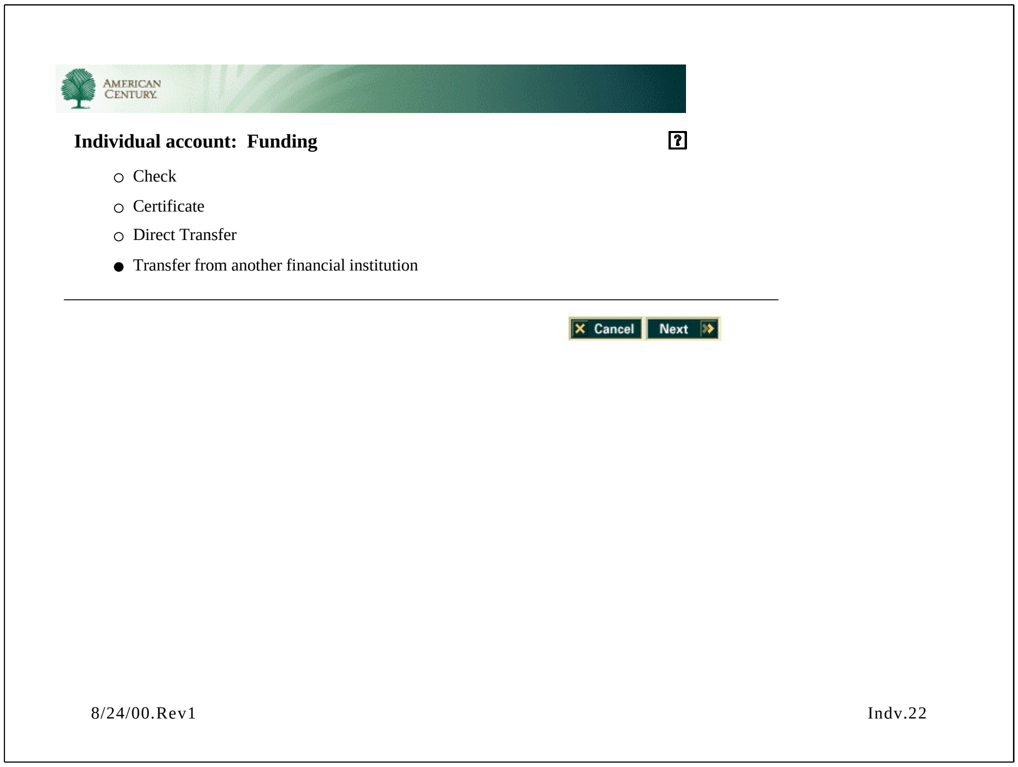
Biz rules: Brokerage account and mutual fund account registrations must be identical to automatically transfer your mutual funds

info link: If you own mutual funds directly with American Century Investments you can transfer the entire balance of your mutual fund in-kind to your new brokerage account. Your fund ownership will remain intact, and no taxable event will be incurred. Please note that brokerage account and mutual fund account registration must be identical to automatically transfer your mutual funds.

Banking information associated with the telephone redemption feature on your mutual fund accounts cannot be transferred automatically. Please contact a Brokerage Client Relations Associate at 1.888.345.2071 to re-establish this feature after your account is opened.

Upon transfer from American Century Investments your automatic monthly investments will be discontinued. Please contact a Brokerage Client Relations Associate at 1.888.345.2071 if you would like to continue this feature.

Defaults: none



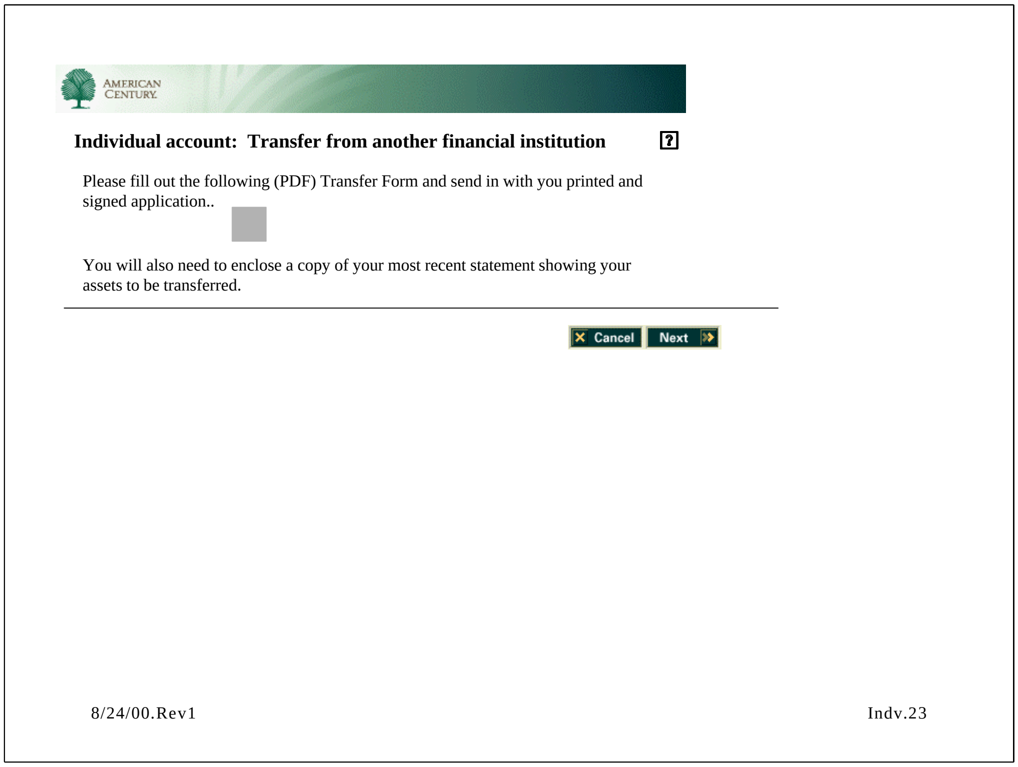
Task narrative: This "**Funding**" screen allows the user to choose how they would like to add funds to set up their account

Scenario action: user chooses Transfer from another financial institution

Biz rules: none

info link: info on the different funding methods

Defaults: none



Task narrative: This "**Transfer from another financial institution**" page instructs the user on how to download pdf and include it with their app.

Biz rules: user needs to attach a copy of latest account statement

info link:

To open your account via transfer from another financial services provider, complete and sign the account Transfer Form. Please attach your most recent statement for the each account you are transferring to American Century Brokerage. The account(s) you transfer must have registration(s) identical to your American Century Brokerage account.

Please note: If you are transferring accounts from more than one financial provider, you must complete a separate form for each financial provider. For transfers of mutual funds held directly with a mutual fund company, please use a separate form for each fund company.

Defaults: none

AMERICAN CENTURY

Individual account: Account Features

Sweep account

Where would you like us to invest your cash balances? (wording?)

- ● Prime Money Market Fund
- ○ California Tax-Free Money market Fund
- ○ Tax-Free Money market Fund
- ○ Capital Preservation Fund

Note: income may be subject to Alternative Minimum Tax

Margin account feature

Margin borrowing provides overdraft protection and a secured line of credit for liquidity or purchases. Please let us know if you do not want this feature on your account.

○ I **do not** want the Margin Feature added to my account.

Cancel Next

8/24/00.Rev1 Indv.24

Task narrative: This "**Account features**" page allows users to specify:

1. where they want their cash balances invested. Each Fund is a hyperlink to a secondary window which contains detailed information on the fund. Prime Money Market is default.
2. Margin feature opt out
3. Backup withholding?

Scenario action: user clicks on Prime Money Market hypertext link

Biz rules: tax free not available for IRA

info link: includes prospectuses view and download. American Century Brokerage automatically invests cash balance from your account into an American Century money market fund. Please select **one** of the money market funds listed here. If you do not select a find, your cash balance will automatically be swept into the Prime Money market Fund.

Defaults: Prime Money market Fund

AMERICAN CENTURY

Individual account: Verify your information [?]

Personal Profile	**Modify**

Name: Ms. Mary A. Clark SS#: 123-45-6789

Date of Birth: 12/34/65

Citizenship: US

Mother's Maiden Name: *******

Contact Information	**Modify**

Residence Address: 1234 Main St., Ste. 400
Kansas City, MO 12345
USA

Mailing Address: Vivid Studios
510 Third St. Ste. 400
San Francisco, CA 94107

Day Phone: 123-456-7890 Evening Phone: 123-456-9876

E-mail address: Mary_Clark/MO/americancentury@americancentury.com

Employment: **Modify**

Employment status: employed, at American Century, Inc.

No, I am not affiliated with the NASD (wording?)

Yes, I am affiliated with American Century Inc., a (wording?). I understand I will have to include a letter from my compliance officer (wording)

Financial & investment profile **Modify**

Annual income : $150,000 Approximate net worth: $500,000+

Federal tax bracket: 31%

Investment:
objective: Growth risk tolerance: medium knowledge: Moderate

Account funding **Modify**

Check in the amount of $ 7,500.

Sweep Account **Modify**

Prime Money market fund.

Cancel Next

8/24/00.Rev1 Indv.26

Task narrative:

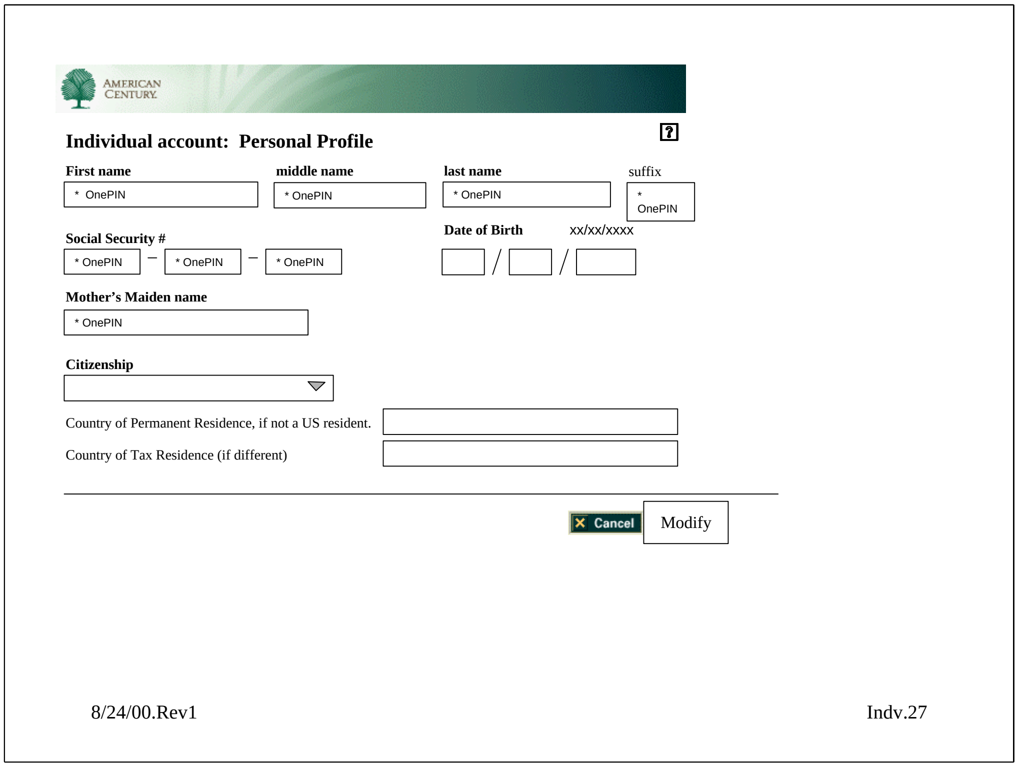
This “ **Verify information screen**” allows users to review all of the previously input information. They can click on the contextual modify link which will take them to the appropriate screen in the application. They can then make changes.

Scenario action: user sees a problem with Personal profile info, clicks modify hyperlink

Biz rules: must have accept button?

info link: none

Defaults: none



Task narrative:

This "**Personal Profile**" is linked from the modify link on "Verify information" page. The user can re-enter information. Note that the "next" button changes into a "modify" button.

Scenario action: re- enter info, click modify

Biz rules:

-DOB…must be 18 or older to open Individual account

-Is a SS# a requirement to open account?

-Must be a US citizen or a resident alien to open brokerage account. Non-resident aliens are not eligible and will (have to exit online app????)

When user enters mother's maiden name it will enter as text, and later at verify screen will appear as ****

info link: security policy info (we need to get this). Also info on why we are asking for certain information. The first name? And SS number will be used for IRS reporting purposes unless alternate instructions are given.

Defaults: none

Individual account: Verify your information ?

Personal Profile	**Modify**

Name: Ms. Mary A. Clark SS#: 123-45-6789

Date of Birth: 12/34/65

Mother's Maiden Name: *******

Citizenship: US

Contact Information	**Modify**

Residence Address: 1234 Main St., Ste. 400
Kansas City, MO 12345
USA

Mailing Address: Vivid Studios
510 Third St. Ste. 400
San Francisco, CA 94107

Day Phone: 123-456-7890 Evening Phone: 123-456-9876

E-mail address: Mary_Clark/MO/americancentury@americancentury.com

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Page 1 of 2

Employment: **Modify**

Employment status: employed, at American Century, Inc.

No, I am not affiliated with the NASD (wording?)

Yes, I am affiliated with American Century Inc., a (wording?). I understand I will have to include a letter from my compliance officer (wording)

Financial & investment profile **Modify**

Annual income : $150,000 Approximate net worth: $500,000+

Federal tax bracket: 31%

Investment:
objective: Growth risk tolerance: medium knowledge: Moderate

Account funding **Modify**

Check in the amount of $ 7,500.

Sweep Account **Modify**

Prime Money market fund.

Cancel Next

8/24/00.Rev1 Indv.29

Task narrative:

This “ **Verify information screen**” allows users to review all of the previously input information. They can click on the contextual modify link which will take them to the appropriate screen in the application. They can then make changes.

Scenario action: user agrees with all info, clicks accept

Biz rules: none

info link: none

Defaults: none

AMERICAN CENTURY

Individual Account: Print & Sign

Print Before You Accept

Name: Mary Clark
SS#: 123-45-6789

Account Registration Type
Reference Number

Add AC Brokerage agreement here….

Cancel Accept

8/24/00.Rev1 Indv.30

Task narrative: This "**Print& Sign**" page is for the user to read service agreement, print, sign and send to AC.

Scenario action: user prints (& signs) , clicks next

Biz rules: name, social security #, account registration type, reference number

info link: none

Defaults: none

AMERICAN CENTURY

Individual Account: Your last steps

Congratulations on completing your American Century Brokerage account application on line! Your personal on-line access will be setup within 24 hours.

To finalize the application process and open your account, just follow these next steps:

1. Carefully read the Customer Agreement brochure for the Terms and Conditions governing your account. If you haven't already, please download the Customer Agreement via the *(on-line library? PDF? What do we want to put here? Do we want to create a link to the Customer Agreement?)*

2. **MAIL** the following to American Century Brokerage:

- Your printed and signed agreement
- Your check or any securities that you will use to fund your account
- Any additional forms you may have printed and completed during the application process
- Any other items (such as copies of recent statements)

To the following address:

Regular mail:
American Century Brokerage
P.O. Box 419146
Kansas City, Missouri 64141-6146

Overnight/Express Mail:
American Century Brokerage
9300 Ward Parkway
Kansas City, Missouri 64114

Your account will be available for trading once we receive all of the necessary items described above. When your application has been processed and your account is open, you will receive a welcome kit in the mail, which includes helpful information for navigating around your American Century Brokerage account. Should you have any questions, please don't hesitate to contact an American Century Brokerage Client Relations Associate at 1-888-345-2071.

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Back to AC Personal Homepage

Indv.31

Task narrative: This "**Your last steps"** page congratulates the user and informs them about:

1. what they need to send into AC
2. how to complete funding fulfillment
3. what to expect next from AC.

Biz rules: none

info link: none

Defaults: none

Add teasers here to promote Access Account…if we notice they open an account with more than $10,000.

-precious metals

-other services?

-opt out of checks, customize checks

8/24/00.Rev1 Indv.32

User is back to their personal homepage. Here they will get updates on the status of their account application.

Also, they will receive promotional announcements on account service upgrades such as Access Account, options trading ability, automatic monthly investments for IRA