ACCOUNT SETTINGS / CLIENT GUIDE 13

Choosing your dividend reinvestment settings

How to choose whether your dividends are paid to you as cash or automatically reinvested, for your whole account or for individual holdings.

WHERE	YOU'LL NEED	APPLIES TO
Client Portal → Settings	Your live account username and password	Current and future positions

> **BROKERAGE ON REINVESTED DIVIDENDS**
>
> When we reinvest your dividends, the purchase is charged at our normal brokerage rates. To see our brokerage rates, visit **wealthgeninvestor.com**.

HOW DIVIDEND REINVESTMENT WORKS

When a company pays a dividend on shares you hold, the dividend amount, less any withholding tax, is automatically used to buy more shares in that same company. Instead of receiving cash, your holding grows.

Because a dividend rarely divides evenly into whole shares, you may end up holding **fractional shares**. That's nothing to worry about. Fractional shares can be held and sold just like whole shares.

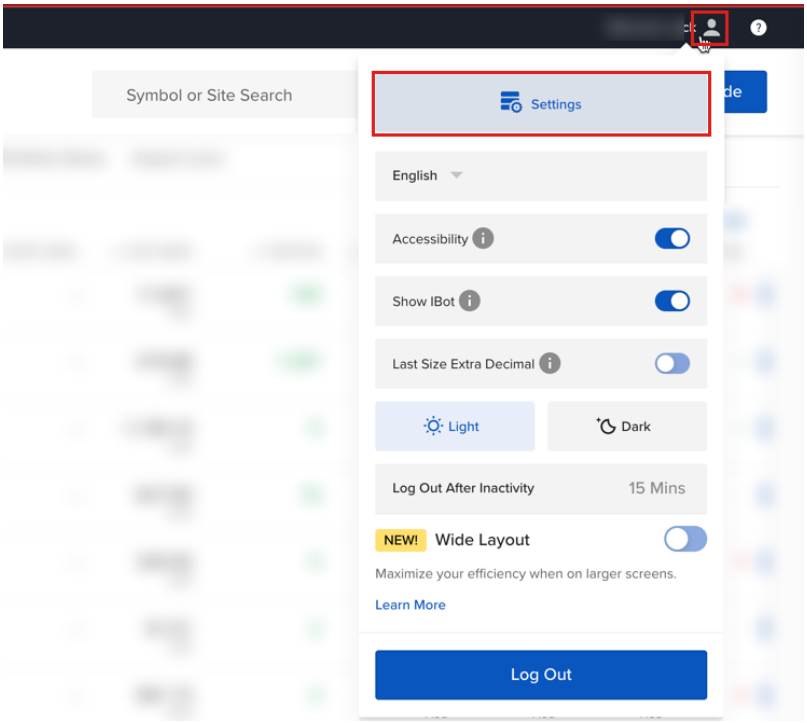
STEP BY STEP

1 Log in

Sign in to your WealthGen Investor portal at **wealthgeninvestor.com** with your trading account username and password.

2 Open Settings

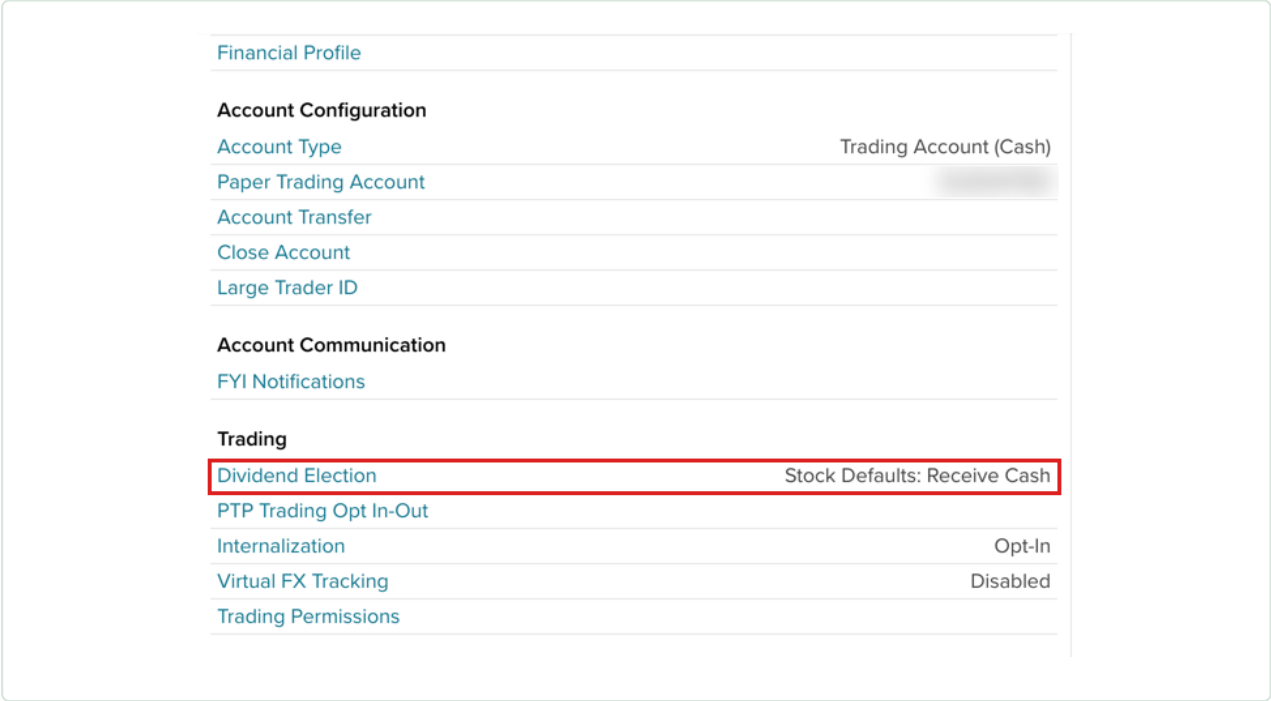
Click the **person icon** at the top right of the screen, then click **Settings**.



The person icon, then Settings

3 Open Dividend Election

Scroll down to the **Trading** section and click **Dividend Election**. Your current setting is shown on the right.

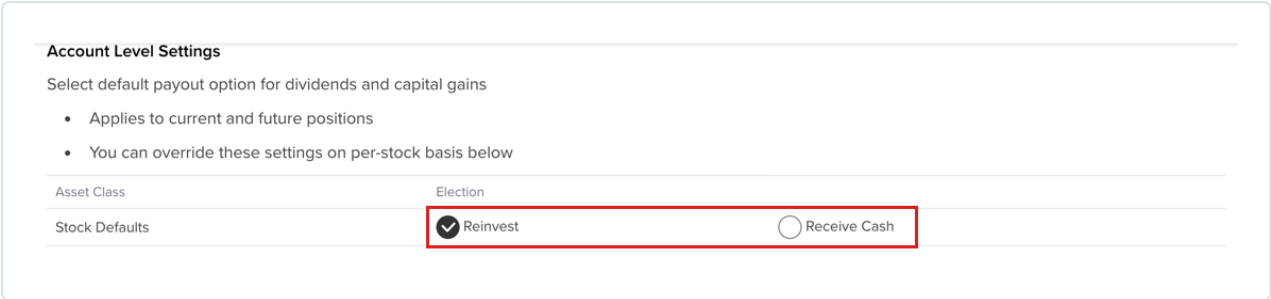


Dividend Election under Trading

4 Choose your account-level setting

Under **Account Level Settings**, choose what happens to dividends across your whole account:

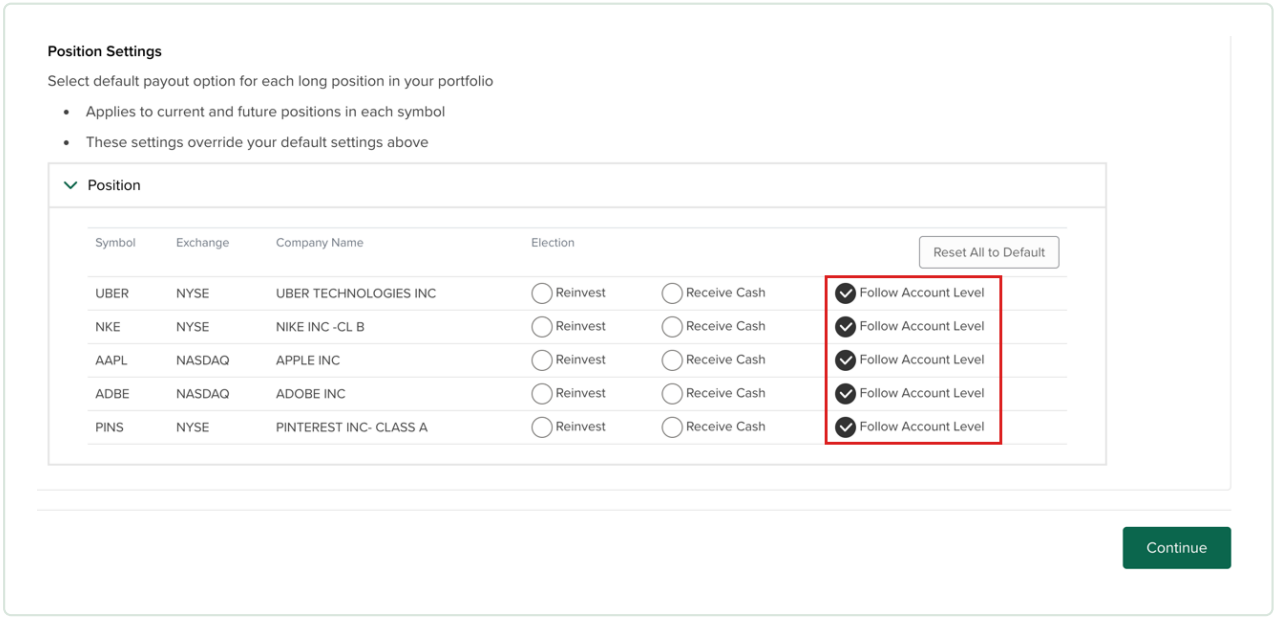
Reinvest: dividends are used to buy more shares.
Receive Cash: dividends are paid into your account as cash.



Stock Defaults: Reinvest or Receive Cash

5 Change individual holdings if you want to

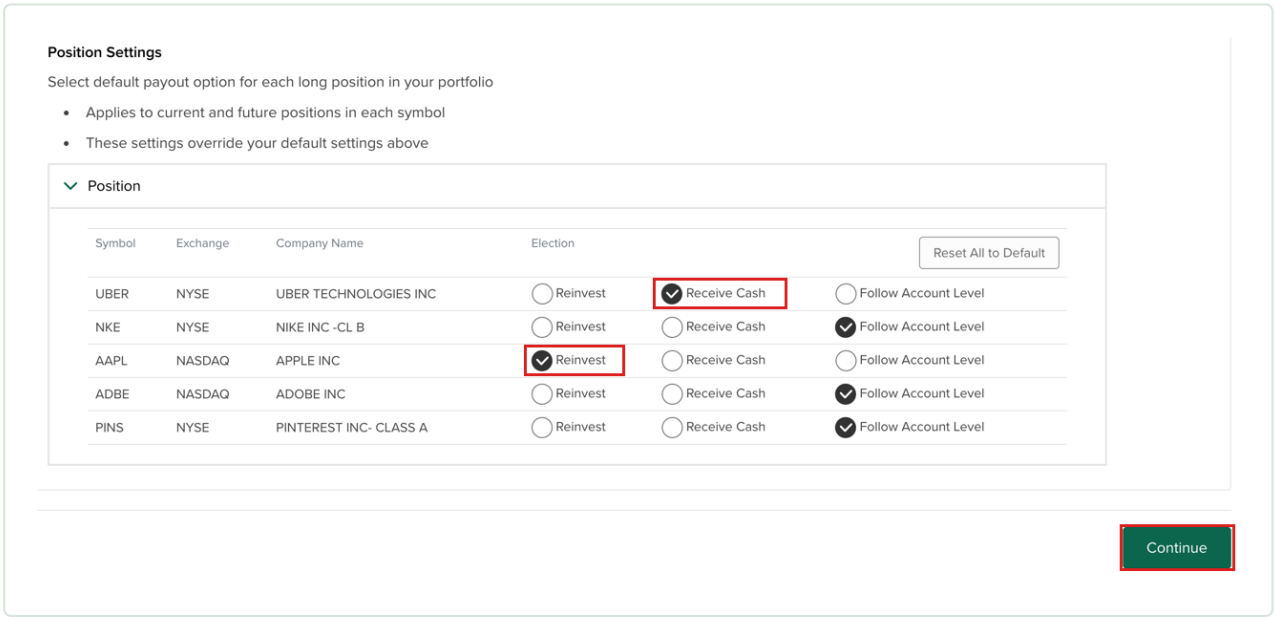
Under **Position Settings**, each holding is set to **Follow Account Level** by default, so it uses the setting you chose in step 4.



Every holding following the account-level setting

To treat a holding differently, choose **Reinvest** or **Receive Cash** on that row. Your choice for a holding overrides the account-level setting. In the example below, Uber dividends are paid as cash, Apple dividends are reinvested, and the rest follow the account level.

To undo all individual changes, click **Reset All to Default**.



Example: Uber set to Receive Cash, Apple set to Reinvest

6 Save your settings

Click **Continue** at the bottom of the page to save your elections.

> **ONCE IT'S SAVED**
>
> Your settings apply to current and future positions. You can come back and change them at any time.

NEED A HAND?

If anything on this page looks different to your screen, or a step does not complete, contact our customer service desk before trying again.

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Screens, menu names and button positions shown in this guide may differ slightly from what you see, as the platform is updated from time to time. Screenshots are for illustration only and the elections shown are examples.

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