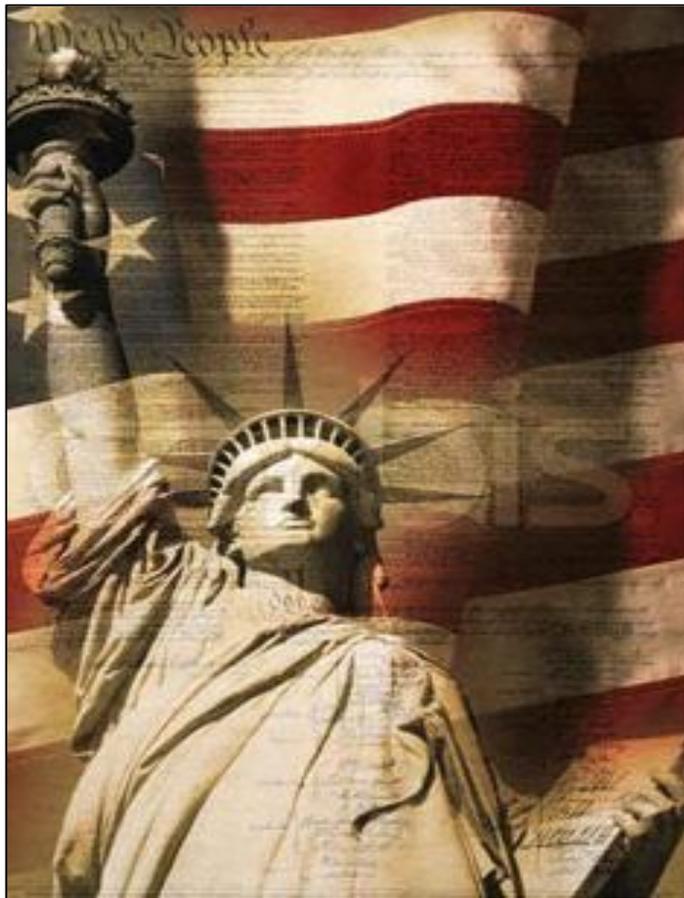


Invest in US Stocks with OptionsXpress



Why Invest in US Markets?

Trade in Majority of Stock Exchanges in United States

Interactive – Speedy and Accurate broker/platform response

Highly regulated -Ensures Transparency and Safety

Capitalize - Capitalize on market & economic advantages

Reduce excessive tax burdens –Good Earnings & Good Savings

High Liquidity -High turnover along with more number of players

Security –Protection from SIPC upto USD 500,000



Why not trade in these GLOBAL Companies ?



One of the best electronics provider

Apple traded on
NASDAQ



One of the largest search engine

Google traded on
NASDAQ



One of the largest software
company

Microsoft traded
on NASDAQ



One of the largest insurance
company

AIG traded on
NYSE

1. OptionsXpress-Overview

- ❑ Founded in 2000
- ❑ Chicago based company
- ❑ Listed on NASDAQ
- ❑ Member of SIPC- Securities Investor Protection Corporation
- ❑ Low Commission Leader

2. Products Offered

- ❑ **Stocks**
- ❑ **Bonds**
- ❑ **ETF / Mutual Funds**
- ❑ **Global ADRs**

3. Regulated By

- ❑ **FINRA of USA** - Financial Industry Regulatory Authority
- ❑ **SEC of USA** - Securities and Exchange Commission

4. Exchanges Offered

- ❑ **NASDAQ**
- ❑ **NYSE: New York Stock Exchange**
- ❑ **PHLX- Philadelphia Stock**
- ❑ **AMEX: American Stock Exchange**

And many more stock exchanges...

PLATFORM HIGHLIGHTS

- 1) **Trade Stocks, ETFs, MF, Bonds on all one platform.**
- 2) **Order preview available before actual execution.**
- 3) **Trade Wizard Facility (Handholding to actual trading) available for all products on platform itself.**
- 4) **Free Alert service available on all instruments, based upon Earnings/ Dividend Announcement, Intraday Quotes, Target Gain/ Loss, Volume Trigger, etc.**
- 5) **Stocks** – a) Online Recommendation on stocks, b) Short selling of stocks available, c) All fundamental information about particular stock available online such as P/E ratio, Frequency of Dividend, EPS, Price/Sales ratio, Price/Cash Flow ratio, Debt/Equity ratio, Cash Flow/Share ratio, PEG ratio, BETA, Book Value/Share, etc d) Stocks can be selected on criteria's such as Member of Sector/ Industry Index, comparative 52 week performance vis-à-vis other stocks and all this on one screen.
- 6) **Bonds** – a) Trade from a varied range such as Corporate, US Treasury, Agency and Municipal Bonds.
- 7) **ETF & MF** – a) ETF & MFs can be selected on criteria's such as Region, Last Expense Ratio, YTD Return, Last 1 Year, 5 Year return, Return since inception, Ratings, etc.

Amenities at your ease...

- A.** Online account opening
- B.** Online trading platform
- C.** Online fund withdrawal facility
- D.** Chat facility & Call center support available
- E.** Low commission structure

A. Online account opening

Forms that need to be filled up:

- ❑ Fill application form online, print and sign it.
- ❑ Fill W-8BEN (for tax exemption abroad) form online, print and sign it
- ❑ Transfer on Death Agreement-Similar to nomination
- ❑ Power of Attorney (POA)- For trading Authority

PN: For online account opening procedure kindly refer to the “Manual”

Contd....

A. Documents Required -Account Opening

- ❑ Identity Proof- Copy of Passport or PAN card
- ❑ Address Proof- Copy of Driving license, Bank statement or Utility bills

Please note that the above mentioned documents needs to be self attested, Govt issued with Expiry date and photograph

A/c payee cheque on
Reliance Money Infrastructure Ltd.

| Account Activation | Charges |
|-------------------------|------------|
| Account Opening Charges | Rs. 2500/- |

Fund Transfer to

Beneficiary Name:- OptionsXpress, Inc.
Beneficiary A/c:- 707660205
ABA # 021000021
Swift Code:- CHASUS33* (International wires only)
Bank:- . JPMorgan Chase Bank, NA
Address:- 1 Chase Manhattan Plaza
New York, NY 10081

F/C/T [your name here]*

A/C# [your 8 digit account number]*

B. Online Trading Platform

- ❑ Create your own Login ID and Password for trading online
- ❑ Types of accounts that can be opened and traded online:
 - Cash a/c- No Minimum investment required.
- ❑ Online trading platform available for trading in: Stocks, ADRs , Bonds, Mutual Funds..
- ❑ Trading strategies provided as follows:

| | |
|----------------|---------------------|
| Buy Stock | Long Mutual Fund |
| Sell Stock | Debit spreads |
| Credit spreads | Straddle & Strangle |
| The Caller | The Butterfly |

Contd....

B. Features - Online Trading Platform

- ❑ Create watchlist for the live price movements.
- ❑ Punch orders online
- ❑ View status of the orders
- ❑ your balances available online
- ❑ Get E-confirms and E-statements
- ❑ Calculate the buying power online, before trading

C. Online Fund Withdrawal Facility

OptionsXpress allows online withdrawal of the funds at just one click.

D. Chat facility & Call center support available

For any queries related to documentation, online trading you may chat with the OptionsXpress customer service or contact them

E. Low Commission Structure

Stock Brokerage – 0.50% of transaction value or 6.97 USD whichever is higher.

Mutual Funds Brokerage – 9.95 USD per trade

E. Low Commission Structure No Hidden Charges:

OptionsXpress DO NOT charge:

- ❑ For account use, connection or access
- ❑ For volume or quantity of activity
- ❑ For real-time or streaming quotes
- ❑ For standard withdrawals or deposits
- ❑ For any "minimum balance maintenance costs"
- ❑ For any "no-activity maintenance costs"

OptionsXpress DO charge:

- ❑ \$15 for outgoing wire transfers within the U.S. (\$30 for international wires)
- ❑ \$50 for physical stock certificates
- ❑ \$50 for outgoing account transfers

What's More at OptionsXpress??

- ❑ Call & Trade Facility: Client can call in to place trading orders at market hours.
- ❑ Research Support: Provides online research reports, Market News, Market Snapshots, Stock Tickers, Movers & Shakers, Future Research.
- ❑ Transfer of Securities- Deposit and Withdrawal of shares. Conversion of securities into certificates and vice-versa.

FAQs - US Market

1) Difference between broking and other rates between delivery and non-delivery (intraday) trades?

A) Delivery and Intra Day commission rates in US market are the same which is a complete opposite of what we experience in India. Commission rates in US range from 0.50% to 0.80% or minimum \$10 to \$14, whichever is higher. In our case, we have kept the commission at lowest end of 0.50% or minimum of \$6.97.

2) Since the shares will be in sub account (with custodian) of OptionsXpress, what guarantee does the client has against broker delinquency/other frauds?

Investor Compensation - Compensation Limit - Rules

- OptionsXpress is a member of SIPC, the Securities Investor Protection Corporation, which protects against losses caused by the financial failure of the broker-dealer, but not against losses resulting from depreciation in a security's value.
- Your OptionsXpress accounts are protected by SIPC up to \$500,000 – including up to \$100,000 for cash claims.
- Additionally, on our own initiative and at no additional cost to you, OptionsXpress has secured excess SIPC coverage offering your account additional account protection beyond the standard SIPC limits.
- OptionsXpress' excess SIPC policy covers in the aggregate up to \$100,000,000, subject to a maximum limit of \$24,500,000 per customer, \$900,000 of which may be cash.

FAQs - US Market

Flow of Client Securities

- Say for eg. XYZ has 100 Google shares while ABC has 200 AIG shares. These shares will lie with the Custodian under an account titled OptionsXpress Account (i.e pool account). Reliance Money currently supports only pool account, however individual statements and positions will be available for all practical purposes.

Flow of Client Money

- Say for eg. XYZ and ABC deposit \$10,000 and \$15,000 respectively for trading purposes. This amount of \$25,000 will be deposited with Option Xpress banker i.e. J P Morgan Chase Bank NY, USA in an account titled as OPTIONXPRESS,INC ACCOUNT and will act as the bank account in which money is deposited and from where money is remitted to the Indian client's bank account.

3) Rights and Liabilities of Indian clients vis-à-vis US clients with respect to trading in US ?

- A) All investors irrespective of their nationalities are treated equally by the SIPC and therefore have equal rights and liabilities

4) How do transfer my funds to the Broker in US?

- A) All investors have to transfer money from their India Bank account to Brokers bank account in US bank and also inform Reliance Money with the money transfer details.

FAQs - US Market

5) Do Indian investors have voting rights in the stocks of US they hold?

A) Yes.

6) Taxation issues*.

A) No tax on Capital Gains or Income tax in US once necessary form (W-8BEN (for tax exemption in US)) is signed . In India, it will be treated as Income from Capital Gains. However client discretion is advised and also requested to consult his tax expert for the same. Subject to change without notice.

7) How can investors place order on US exchange with us?

A) They will place it online through OptionsXpress

8) Will there be any annual Account maintenance fee?

A) No.

FAQs - US Market

9) Will client login through OptionsXpress Internet Site?

A) Yes

10) What about the Intraday and delivery based Trading?

A) Yes.

11) What about the client support in terms of Off Line Trading?

A) Client can call on our Call and Trade Desk at 022-30443550 / 3549 / 3551.

Contact Us

Sales and Support Helpline

022 – 30443549

022 – 30443550

022 – 30443551

Mailing Address

Global Market Team
RELIANCE MONEY LTD,
2nd Floor, Reliance Money House,
Opp. Neelam Centre,
Near Glaxo and Metropolis Labs,
Baburao Pendharkar Marg,
Off Dr. Annie Besant Road, Worli,
Mumbai - 400 025, India.

Instant Messenger Helpline

Google Talk

rmoney.global@gmail.com

Yahoo Messenger

rmoney.global@yahoo.in

Email us

global.market@relianceada.com

rahul.parikh@relianceada.com

priyanka.mhatre@relianceada.com

Prachi.bareda@relianceada.com

Thank You

Disclaimer: The above mentioned product/ service is owned by third party Product Owner(s)/ Service Provider(s) and this feature only aims to facilitate client interaction with this third party. We, Reliance Securities Ltd, along with all our group companies, subsidiaries, associates, employees, directors, shareholders and executors take absolutely no responsibility and accept no liability whatsoever for any relationship/ agreement, that may develop between the client and Product Owner(s)/ Service Provider(s) on the basis of this feature. Execution of Service and responsibility for all product related issues including technical, operations, regulatory, client information and others whatsoever, solely lies with the Product Owner(s)/ Service Provider(s). Client discretion is advised before entering into, any sort of relationship/ agreement with the Product Owner(s)/ Service Provider(s) and also subsequently maintaining the same for the above mentioned product/ service. Conditions Apply.