

## Xyngular: Your Account Guardians

PAYDAY! That magical word that everyone loves to hear. But what if you checked your bank account on payday and discovered you didn't have any money in your account because your account had been hacked?! Not only would you have to change all of your passwords, but you'd also have limited access to your account and would have to show legal proof that you're the account holder. You don't want some random person to have access to your account without your permission, but why does bank make it so difficult to get everything changed? Why can't they just make it simple and not require so many forms? They want to protect you, of course—that's why! Compliance thinks of your Xyngular account like a bank account. And like a bank account, your Xyngular account has very sensitive information and the potential to have money—your commissions. As a Compliance team, we want to make sure we are taking the right steps to ensure that your information is secure. If you needed to update information on your checking account, your bank will give you paperwork for you to fill out. If you needed to update information on your Xyngular account, we also have certain processes and steps for you to follow. We understand it may be very frustrating when you need to update information or add your spouse's name to your account and Compliance sends you additional documentation to get it updated. However, there is a purpose for each step and form that Compliance sends: We want to protect you! To help you understand the reasoning behind it all, here is a breakdown of some of the documents we may send in order to update information on your account:

- **Amended Form:** Use this form to ensure that the updates being made to your account are listed out the way you want them, and to ensure both you and Compliance are on the same page with your request. The Amended Form is also used to agree to Xyngular's Policies and Procedures under the updated name or so that a spouse/partner who has been added to the account is also agreeing to the policies.

- **Business Entity Form:** Use this form to change the information on your account to a business entity, ensuring all of your business information is listed out correctly.
- **W9 form:** Use this form if you are a Distributor in the US who needs to update the tax ID on your account (new or corrected).
- **Notarized Letter:** If you need to remove someone's name from or switch the primary name on your account, we require a notarized letter from the person that is having their name moved to ensure that both parties agree to the change and that the update is done correctly based on your request.

## Examples of Different Name Change Requests

1. **Adding Spouse:** Allows your spouse/partner to have full access to the account as an authorized user.  
**Docs Needed:** Amended form
2. **Business Entity:** Changing the name and information from your personal name to your business entity.  
**Docs Needed:** Business Entity form, W9 form (US only)
3. **Personal Name Change:** Updating the name on file due to a marital status change, or if the information was inputted incorrectly.  
**Docs Needed:** Amended form, W9 form (US only)
4. **Switching the Primary Name with the Spouse/Partner Name:** Updating this information because you would like to switch the primary account holder to be your spouse for tax purposes or a different reason.  
**Docs Needed:** Amended form, W9 form (US only)

only), Notarized Letter from the person having their name moved to the spouse/partner section

**5. Removing Spouse's Name:** Due to a marital status change or for a different reason.

**Docs Needed:** Amended form, W9 form (US only), Notarized Letter from the spouse needing to remove their name off the account