

SIMPLIFY FAQs:

How will I know when bills are paid?

Payments are processed when the bill is received. Payment details are summarized on your statement, and you can view transactions via online access.

Will someone review the bills before payment is sent?

When we set up an account, we discuss the bills you want us to pay and ask you to provide the standard amounts of those bills. When a bill comes in, it will be processed for payment unless it is inconsistent with the information you provided. In the event of discrepancy, we will contact you to learn more. If you anticipate a larger-than-normal charge (due to something, like a vacation or an unexpected repair), you can call your trust officer to alert us so that when the bill comes, it can be processed.

Can bills be automatically paid from my account?

No. At this time, all bills are paid via a physical check that is mailed to the payee. This process gives us the opportunity to review charges before they are remitted.

How are my investments managed?

We work with you to determine your investment objectives (e.g., income, growth, or a mix), based on your needs, risk tolerance, time horizon, and long-term goals. We then help you identify one of our five well-diversified model portfolios that is most-appropriate for you.

How are bills paid and when is my portfolio rebalanced?

Bills are paid from your model portfolio's money market allocation. As payments are processed, Ronald Blue Trust will rebalance your portfolio to replenish cash levels.

What is the minimum amount necessary to open a SIMPLIFY account?

The minimum amount required is \$200,000.