

INVESTOR360[®]

CLIENT USER GUIDE

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1. ABOUT INVESTOR360®

1.1 What does Investor360° provide?

Investor360° is a Web-based application that contains portfolio information within Overview, Holdings, Activity, Statements, and Confirms pages. A Documents section allows your advisor to share documents with you. It also includes an Administration tab, where you can update your password, name, and security information.

Investor360° also offers an optional account aggregation feature that allows you to consolidate all of your account information, regardless of institution, in one place. If your advisor chooses to give you access to this functionality, you will be able to collect all of your account information—including data from bank, credit card, investment, mortgage, insurance, and loan accounts—and view it all through Investor360°.

1.2 Security

Commonwealth uses industry-standard, 128-bit encryption on all websites that contain personal information. This means that complete social security numbers are not displayed.

All clients must reset their passwords upon their first entry into Investor360°. Passwords must be at least eight characters long and must contain at least one number.

Please note:

- Your advisor must first create your login and set up your account. Without the login, you cannot access Investor360°.
- You must have Adobe Reader or Adobe Acrobat installed on your computer to view and print your statements.

2. LOGGING IN TO INVESTOR360°

Your advisor will create a login ID for you and give you a temporary password. (All of your Commonwealth accounts can be linked to this ID.)

1. Go to the Investor360° website that your advisor has given you. Next, enter the login ID and password that he or she has given you. Click **Submit**.



Investor 360 Login

Login ID: [Forgot Your Login ID?](#)

Password: [Forgot Your Password?](#)

2. The first time you log in, you will receive a User Agreement. Please review it; then, click **I Accept**.

INVESTOR360®

User Agreement

CLICK THE ACCEPT BUTTON ONLY IF YOU HAVE READ AND UNDERSTAND THIS END-USER AGREEMENT AND AGREE TO BE BOUND BY ALL OF THE TERMS AND CONDITIONS OF THIS AGREEMENT. IF THIS AGREEMENT IS NOT ACCEPTABLE TO YOU, CLICK THE DO NOT ACCEPT BUTTON AND DO NOT USE THIS SERVICE.

END-USER AGREEMENT

1. Commonwealth Equity Services, LLP ("Company"), hereby grants you a nonexclusive, nontransferable license for the term of this Agreement to access and use the Company's Internet-based service (the "Product"). The Product is available through the World Wide Web protocol of the Internet and allows you to obtain information concerning your brokerage account with Company, as well as to obtain quotations and other information (some of which may be provided by third parties). You are not authorized to assign, sublicense, or otherwise convey or transfer your rights under this Agreement to another person or entity.
2. You shall be the only authorized user of the Product under this Agreement. Data, information, and services accessible through the Product may be displayed, reformatted, and printed for your personal, noncommercial use only. You agree to keep confidential and not cause or permit such data, information, or services to be published, broadcast, retransmitted, reproduced, commercially exploited, or otherwise disseminated. You agree not to create any derivative works (including databases) based on the Product or any data, information, or services contained therein.
3. You understand that all the terms and conditions of your Customer Account Agreement with Company and Company's clearing agent, National Financial Services LLC ("Licensor"), including margin and options agreements, if applicable, and any policies of the entities in which you are invested, including applicable prospectuses, control the operation of your account hereunder, and those terms and conditions are incorporated herein by reference. You acknowledge that use of the Product may involve the transmission of information that may be considered personal financial information, including, but not necessarily limited to, positions and activity in your brokerage (or other) accounts. You acknowledge that Company cannot assure the security of electronic transmission of such information over the Internet. You consent to the transmission by electronic means of such information through the Product; such consent shall be effective whenever you use the Product.
4. Your use of the Product requires use of a unique identification number ("ID") and associated password ("Password"). You agree to maintain your ID and Password in strict confidence. All instructions communicated to the Company using your ID and Password will be deemed genuine. Therefore, you acknowledge that it is your sole responsibility to safeguard the ID and Password. You agree to indemnify and hold harmless the Company, its licensors, affiliates, partners, employees, officers, directors, agents, and Representatives, and each of their successors, heirs, and assigns from and against any liability whatsoever resulting from any third party's unauthorized use of the ID and Password. Due to the nature of the Internet, the limited security mechanisms associated with the Product, and the inherent limitations of such mechanisms, Company cannot ensure the privacy, security, or authenticity of your use of the Product. Accordingly, you must assess whether the use of the Product or the Internet is adequately secure to meet your particular needs. The use and storage of any information, including, without limitation, the ID, the Password, portfolio information, transaction activity, account balances, and any other information or orders available on your personal computer, is at your own risk and is your sole responsibility. You are responsible for providing and maintaining the communications equipment (including personal computers and modems) and telephone or alternative services required for accessing and using the Product and for all communications services fees and charges incurred by you in accessing the Product.
5. You agree that any information furnished to you through the use of the Product shall be subject to the following terms and conditions.
 - a. You shall immediately notify your account Representative if there is unauthorized use of your ID, Password, or other security data.
 - b. You shall immediately notify your account Representative if there is a discrepancy in the account balance, stock position, or order status associated with any of your accounts; and
 - c. You shall immediately notify your account Representative of any other type of discrepancy or suspicious or unexplained occurrence relating to the Product.
6. All notifications to Company pertaining to this Agreement should be sent directly to Company at its main offices, unless otherwise specified. As consideration for your use of the Product, you represent and agree that the following statements are true and will continue to be true for as long as you have access to the Product.
 - a. You will use the information that you access through the Product solely in connection with your brokerage account with Company and not in connection with any trade or business activities;
 - b. If you are a securities broker/dealer, investment advisor, futures commission merchant, commodities introducing broker or commodity trading advisor, member of a securities exchange or association or futures contract market, or an owner, partner, agent, or associated person of any of the foregoing, you will not use the Product to perform functions related to securities or commodities futures trading or business activities;
 - c. If you are employed by a bank or insurance company, or an affiliate of either, to perform functions related to securities or commodities futures trading activity, you will not use the Product to perform functions related to securities or commodities futures trading or business activities, except with respect to your personal account(s) with Company;
 - d. Your use of the Product or certain features and functions of the Product may be subject to certain fees imposed by Company. Company will notify you of such fees, if applicable; and
 - e. You understand that each participating national securities exchange or association asserts a proprietary interest in all market data it furnishes to parties that disseminate the data. You also understand that neither any participating national securities exchange or association, nor any supplier of market data, guarantees the timeliness, sequence, accuracy, or completeness of market data or any other market information or messages disseminated by any party. No disseminating party shall be liable in any way, and you agree to indemnify and hold harmless each such party, for (a) any inaccuracy, error, or delay to you in, or omission of, (i) any such data, information, or message and/or (ii) the transmission or delivery of any such data, information, or message; and (b) any loss or damage arising from or occasioned by (i) any such inaccuracy, error, delay, or omission, (ii) nonperformance, and/or (iii) interruption of any such data, information, or message, due either to any act or omission not constituting gross negligence or willful misconduct by any disseminating party or to any "force majeure" (e.g., flood, extraordinary weather conditions, earthquake or other so-called "act of God," fire, war, insurrection, riot, labor dispute, accident, action of government, telecommunications or power failure, equipment or software malfunction), or any other cause beyond the reasonable control of any disseminating party.
 - f. Company does not guarantee the accuracy, completeness, or timeliness of, or otherwise endorse any analyses or recommendations, including those in the Product, hereby give investment advice, or advocate the purchase or sale of any security.
7. Although Company makes available to you information through this Product (which may or may not assist you in your investment decisions), you agree that all transactions are at your sole risk and have not been solicited by Company nor any of its information providers. Further, you understand that neither Company nor its agents provide tax or legal advice for any specific transactions you effect with the Product.
8. The Product may contain technical and other errors and limitations and is provided "as is" without warranty of any kind. Company and its licensors cannot and do not make any warranty, whether expressed, implied, or otherwise, regarding the accuracy, completeness, currency, non-infringement, security, merchantability, or fitness for a particular purpose of the Product nor information made available through the Product. The entire risk as to results and performance of the product is assumed by you.
9. Under no circumstances and under no legal theory, tort, contract, or otherwise, shall Company, its licensors, or anyone else involved in the creation, production, or delivery of the Product, be liable for any indirect, incidental, or consequential damages, such as, but not limited to, loss of anticipated profits or inability to use the Product, even if they have been advised of the possibility of such damages or claims. Some states do not allow the exclusion or limitation of liability for consequential or incidental damages, so the above restriction may not apply to you.
10. Should you become aware of any instance whereby your ID and Password information allows you access to account information not belonging to you, you will immediately notify the Company.
11. This Agreement, and your rights hereunder, may be terminated by Company at any time for any reason, or no reason, in the event of termination, Company will immediately notify you. Your access to the Product will cease as of the effective date of termination. Termination of your Customer Account shall serve as Termination of this Agreement, and notification of termination of your Customer Account shall serve as notification of termination of this Agreement.
12. This Agreement shall be governed by the laws of the Commonwealth of Massachusetts, without regard to its conflicts of law provisions.
13. This Agreement is the complete and exclusive statement of obligations and responsibilities of Company and its licensors regarding the Product and supersedes any other agreement or understanding, whether written or oral, by or on behalf of Company or its licensors, relating to the provision and use of the Product.
14. Company may revise the terms of this Agreement at any time by posting a revised version of this Agreement. Your use of the Product under the revised terms will require your affirmative acceptance of any new or modified terms by clicking the Accept button before accessing the Product.
15. If any provision of this Agreement is deemed invalid or unenforceable under applicable law, the remaining provisions shall continue in full force and effect.
16. Any dispute arising under this Agreement shall be resolved in accordance with the terms of the dispute resolution provisions contained in your account application(s) and/or advisory agreement(s) with the Company. To the extent any such terms are not applicable or are unenforceable, you agree to resolve any dispute arising hereunder by submission to arbitration with JAMS/Endispute.

- For privacy and security purposes, you will be required to create a new password. Click in the Password boxes and enter your new password twice. Your password must be at least eight characters and include at least one number.

Personal Information

Welcome to Investor360®. Before accessing your financial information you must first **complete the form below**. The password your financial representative gave you was temporary. **You must enter a new password and answer two secret questions.**

These requirements help protect the security of your data. *Never* give your password to anyone. You will be able to come back to this area at any time to modify your personal information. After entering the information, click the **Submit** button to proceed.

Username: JonesQSmith
 First Name: Jones Q
 Last Name: Smith

Password: (At least 8 characters, including 1 number)
 Confirm Password:

Secret Questions
 Secret questions and answers will be used in the event that you forget your password.

Secret Question #1:*
 Answer #1:*
 Secret Question #2:*
 Answer #2:*

*Required Field

[Privacy Policy](#)

- Next, you will be asked to choose two secret questions from the Secret Questions dropdown menus and to provide answers to both. (If you forget your password, you will use these answers to gain access to the system.) When you finish with this procedure, click **Submit**.

Secret Questions
 Secret questions and answers will be used in the event that you forget your password.

Secret Question #1:*
 Answer #1:*
 Secret Question #2:*
 Answer #2:*

*Required Field

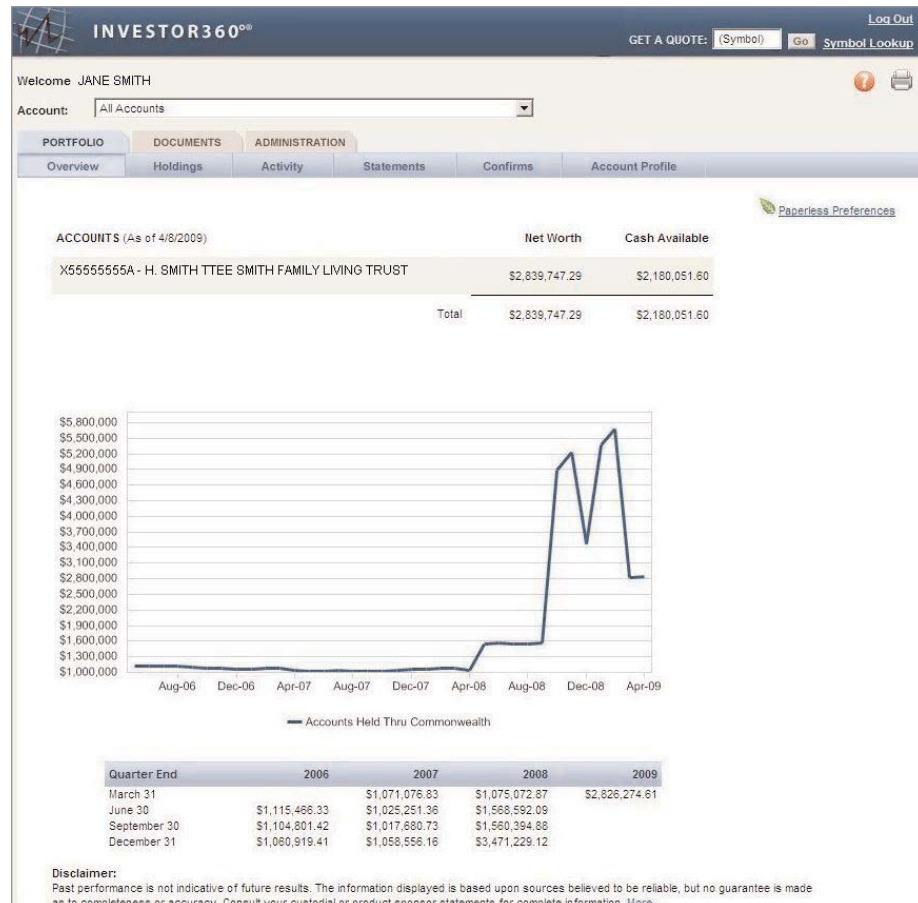
- Your password has been changed and your secret questions have been accepted.

3. WELCOME TO INVESTOR360°

Investor360° opens in the Overview tab, which is the home area. All of your accounts and their current values are displayed here. The Overview tab also contains an Additional Assets section, where you can view the value of your assets held outside of Commonwealth. This tab also displays graphics for comparing your current net worth with your net worth at the past three month-ends.

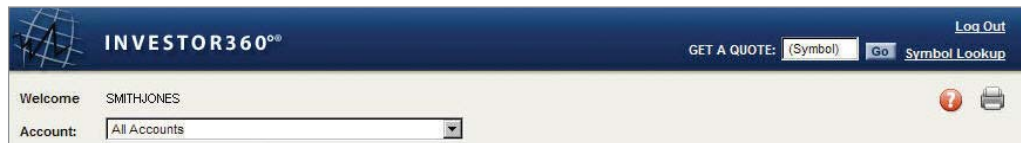
Please note: You have the option to stop receiving paper statements and confirms in the mail. Instead, as these documents are generated, we will send you e-mails notifying you that statements or confirms are ready for viewing online and for printing. Click the **Paperless Preferences** link in the top right side of the screen to get to the Preferences section, where you can sign up.

For more information about going paperless, go to the Administration tab section of this user guide and scroll down to Preferences.



4. NAVIGATING IN INVESTOR360°

The homepages for all tab sections in Investor360° have similar headers (the header is the top section of the webpage). Each header area displays the Get a Quote feature, the client's name (i.e., your name), the account number(s) under review, as well as the Help, Print, and Log Out icons.



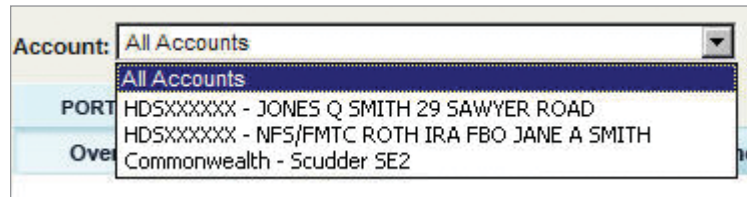
1. To use Get a Quote, enter a specific stock symbol and click **Go**. You will get a current quote for that stock. Click on **Symbol Lookup** to search for the correct quote symbols.





2. Your name (last name first) appears in the upper left corner of the page, to the right of the word *Welcome*; below that, you will see the Account field, where you will find a dropdown menu with all of your account numbers.



- Use the Account dropdown menu to view accounts one at a time. Or view all of your accounts at once by selecting **All Accounts**.



- As mentioned above, there is a Help icon.  Clicking on it opens a pop-up menu with two options: Investor360®: Client User Guide (this guide) and some handy FAQs. (You need Adobe Reader to view the Help documents.)
- You will also see a Print icon. Click on it and it will print what you are viewing on your screen . (You can use the Print icon to print statements.)
- The last item is the Log Out hyperlink. When you have finished working in Investor360®, click **Log Out**; a window will pop up, asking if you really want to log off. Click **Yes**. The application will close and you will be brought to the Investor360® Login page.

[Log Out](#)

5. OVERVIEW TAB

When you log in to Investor360®, as referenced in chapter 3, you will be in the Overview tab. (As you can see in the illustration below, there are three principal tabs: the Portfolio tab, which includes the Overview, Holdings, Activity, Statements, and Account Profile tabs; the Documents tab, and the Administration tab.)



The Overview tab, contains all of the accounts in your household. You can view the data in a summary chart or as a quarterly breakdown. By making the appropriate selection from the dropdown menu under the household name, you can view all of the accounts in your household, any of the open or closed accounts in your household individually, or just your additional assets.

1. The Accounts section displays the general details of your accounts: Account (as of the prior date), Net Worth, and Cash Available. Net Worth shows the current net worth of the account, and Cash Available displays the current available cash in the account. The total net worth of all of your accounts is displayed under the accounts.

ACCOUNTS (As of 10/17/2007)	Net Worth	Cash Available
HDSXXXXXX - NFS/FMTC IRA FBO JONES Q SMITH	\$209,061.78	\$11,265.39
HDSXXXXXX - JANE A SMITH 29 SAWYER ROAD	\$2,534,896.31	\$1,652,445.19
HDSXXXXXX - NFS/FMTC IRA FBO JANE A SMITH	\$9,830.03	\$17.15
HDSXXXXXX - JONES Q SMITH 29 SAWYER ROAD	\$270,776.76	\$15,984.90
American Funds Service Co		
XXXXXXXXXX - AB&C C/F 403B JONES Q SMITH 29 SAWYER ROAD (as of 7/27/2007)	\$19,857.50	\$0.00
Golden American Life/ING VA		
CXXXXXXXXX - JANE A SMITH 29 SAWYER ROAD (as of 7/27/2007)	\$586,431.95	\$0.00
Inland REIT		
XXXXXXXXXXXX - JONES Q SMITH 29 SAWYER ROAD WALTHAM MA 02354 (as of 7/27/2007)	\$17,882.81	\$0.00
USAllianz		
XXXXXXXXXXXX - JANE A SMITH 29 SAWYER ROAD WALTHAM MA 02354 (as of 7/27/2007)	\$271,782.84	\$0.00
Total	\$3,920,519.98	\$1,679,712.63

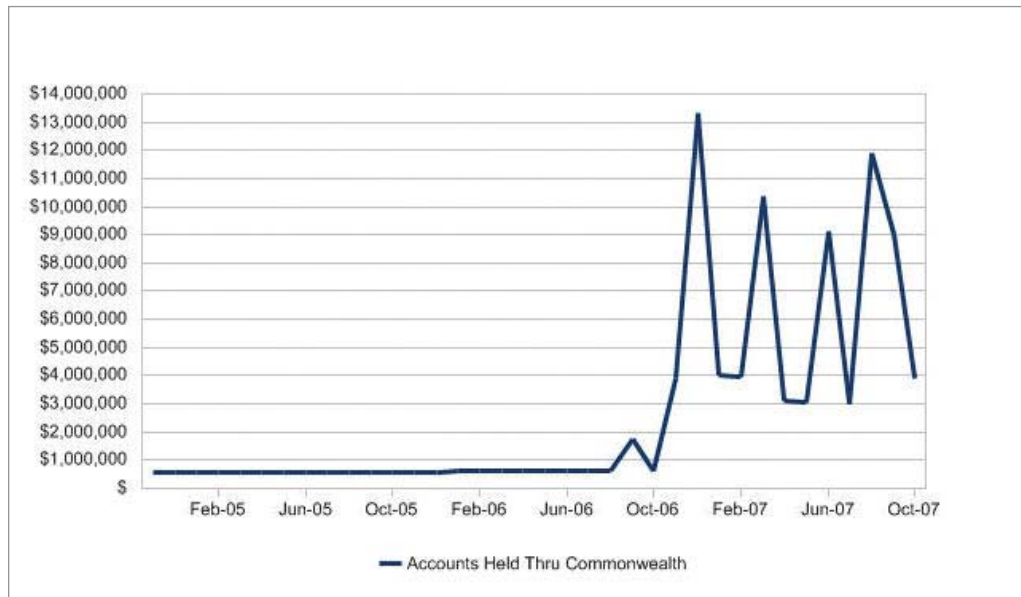
- The second section is the total balance for all of your additional assets, if you have any. Additional assets include any manual assets (accounts, assets, collections, etc., that your advisor has manually entered for you), as well as any outside accounts that you have aggregated in Investor360° (bank accounts, credit cards, loans, insurance, etc.).
Please note: Account aggregation functionality is only available to you if your advisor has enabled the service.

ADDITIONAL ASSETS*	Total	\$165,000.00
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- The Grand Total is a final total combining your accounts total with your total additional assets. This will only be displayed if your account contains any additional assets.

GRAND TOTAL	\$212,044.06
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- Beneath the Grand Total is a graph displaying the last 36 months of activity for all accounts in your household. *This is a default display and cannot be changed.*



5. Quarter End displays quarterly data for all accounts, listing the household's net worth, as of the end of every quarter for the past 36 months. *This section cannot be altered.*

Quarter End	2005	2006	2007
March 31		\$38,931.65	\$113,522.20
June 30	\$33,166.10	\$38,370.88	\$112,869.06
September 30	\$36,628.22	\$105,139.96	\$115,076.43
December 31	\$37,315.42	\$146,624.31	

6. Please review the disclaimer. To hide the disclaimer, click **Hide**. (When you print the information displayed in this window, the complete disclaimer will print out, even if you have set the disclaimer to Hide.)

Disclaimer:

Past performance is not indicative of future results. The information displayed is based upon sources believed to be reliable, but no guarantee is made as to the completeness or accuracy of the information provided. Please consult your account statements provided by the individual custodians or product sponsors for complete information relating to your account positions, transactions and values. Position and account values shown are based on settlement date and do not necessarily reflect actual current market prices or the value you would receive upon sale of such assets. The investment return and principal value of an investment will fluctuate, so an investor's shares, when redeemed, may be worth more or less than their original cost. Any non-traded limited partnership/REIT values listed are estimates which are based upon the dollar amount of your initial investment. These investments are generally illiquid securities and investors should understand that they may be unable to liquidate these securities at any price. Cash available reflects National Financial Services accounts only. Net worth reflects the cash available. [Hide](#)

7. To view the disclaimer, click **More**.

Disclaimer:

Past performance is not indicative of future results. The information displayed is based upon sources believed to be reliable, but no guarantee is made as to completeness or accuracy. Consult your custodial or product sponsor statements for complete information. [More...](#)

6. HOLDINGS TAB

The Holdings tab lists your account investment activity over time. This includes buys, sells, dividends, and adjustments. You can directly add outside assets into Investor360®. Just as in the Overview tab, you can use the Account dropdown menu to view one or all of your accounts.

The screenshot displays the Investor360 Holdings tab. At the top, there is a navigation bar with 'INVESTOR360®', a search box for 'GET A QUOTE: (Symbol) Go Symbol Lookup', and a 'Log Out' link. Below this is a 'Welcome Client Test' header and an 'Account: All Accounts' dropdown menu. The main content area has tabs for 'PORTFOLIO', 'DOCUMENTS', and 'ADMINISTRATION'. Under 'PORTFOLIO', there are sub-tabs: 'Overview', 'Holdings', 'Activity', 'Statements', and 'Account Profile'. The 'Holdings' tab is active, showing a table of investment holdings. The table is organized into sections for different accounts, each with a 'View Additional Assets' link. The first section is for 'ACCOUNTS (As of 11/10/07)'. It lists several funds with their symbols, quantities, prices, values, percentages, cost bases, and unrealized gains/losses. The second section is for 'Commonwealth - Scudder SEI'. The third section is for 'JANE A SMITH 29 SAWYER ROAD'. Below the main table, there is an 'ADDITIONAL ASSETS' section with a link to 'Add Additional Assets'. It shows 'Advisor Manually Entered Assets' valued at \$165,000.00. At the bottom, a 'TOTAL NET WORTH' is calculated as \$211,136.13. A disclaimer is provided at the very bottom of the page.

Description	Symbol	Quantity/Price	Value	%	Cost Basis	Unrealized GL	% GL
ACCOUNTS (As of 11/10/07)							
H0000000 - JONES Q SMITH 29 SAWYER ROAD							
DELAWARE SMALL CAP VALUE CLASS C	DEVCX	82 271/24 300	\$2,821.89	6.12	\$2,417.74	\$404.15	16.72
DWS DREMAN HIGH RETURN EQUITY CL C NIC	DHDCX	124 645/51 390	\$6,405.50	13.80	\$3,889.76	\$2,515.74	64.66
FIRST AHER MD CAP GROWTH OPPORT CL C	FHDCX	114 891/43 200	\$4,959.40	10.75	\$4,142.05	\$817.35	19.73
IVY ASSET STRATEGY CL C	IVASGX	271 505/26 650	\$7,235.60	15.68	\$5,045.25	\$2,190.35	43.41
WFS STRATEGIC VALUE CL C	WFSGX	313 309/15 490	\$4,826.42	10.46	\$4,200.62	\$625.80	12.41
OPENHEMER GLOBAL CLASS A	OPHAX	32 687/85 640	\$2,835.07	6.71	\$1,242.77	\$1,592.30	112.18
PRIME FUND - CAPITALRESERVES CLASS	PRFXC	0 590/1 000	\$8.58	0.02	n/a	n/a	
VAN KAMPEN EQUITY AND INCOME CLASS C	ACEBX	201 013/9 250	\$1,859.37	4.03	\$1,358.07	\$501.30	38.81
Subtotal			\$30,743.64	66.64	\$22,388.26	\$8,355.39	
H0000000 - NFS/PMTC ROTH IRA JANE A SMITH							
AM MULTI SECTOR CLASS C	AMGX	100 896/29 310	\$2,954.62	6.48	\$2,754.00	\$200.62	7.28
AMERICAN CAPITAL WORLD GROWTH & INC F	ACWGF	56 699/49 100	\$2,779.50	6.02	\$2,546.63	\$232.87	8.14
IVY INTERNATIONAL BALANCED CLASS C	IVIGX	118 188/18 930	\$2,130.88	4.62	\$2,004.00	\$126.88	6.23
PRIME FUND - CAPITALRESERVES CLASS	PRFXC	2 040/1 000	\$2.64	0.01	n/a	n/a	
Subtotal			\$7,867.63	17.08	\$7,304.63	\$563.00	
Commonwealth - Scudder SEI							
C0000000 - JANE A SMITH 29 SAWYER ROAD							
DWS BALANCED VP FUND (as of 04/27/07)		450 055/1 582	\$711.95	1.54	n/a	n/a	
DWS DREMAN HIGH RETURN EQUITY VP FUND (as of 04/27/07)		1131 132/1 739	\$1,967.27	4.26	n/a	n/a	
DWS DREMAN SMALL MCV VP FUND (as of 04/27/07)		587 104/2 817	\$1,653.80	3.58	n/a	n/a	
DWS GLOBAL OPPORTUNITIES VP (as of 04/27/07)		202 501/2 372	\$480.41	1.04	n/a	n/a	
DWS GLOBAL THEMATIC VP FUND (as of 04/27/07)		883 844/1 991	\$1,162.42	2.52	n/a	n/a	
DWS VENTURE VALUE VP FUND (as of 04/27/07)		1087 788/1 411	\$1,548.78	3.38	n/a	n/a	
Subtotal			\$7,524.64	16.31	\$0.00	\$0.00	
Total			\$48,136.13	100%	\$29,692.89	\$8,915.17	
ADDITIONAL ASSETS							
Advisor Manually Entered Assets						\$165,000.00	
Total Assets						\$165,000.00	
TOTAL NET WORTH						\$211,136.13	

Disclaimer:
Past performance is not indicative of future results. The information displayed is based upon sources believed to be reliable, but no guarantee is made as to completeness or accuracy. Consult your custodial or product sponsor statements for complete information.
*Certain assets may not be held through Commonwealth Financial Network and are included for informational purposes only. [View](#)

1. You have the option of viewing the account data in groups, with subtotals and totals. The default setting is Group By Account. To view by security, click on **Group By Security**.

[Group By Security](#)

2. The display will change to a group that displays all of your accounts, showing total value amount.

SECURITIES (As of 10/31/2007) [Group By Account](#)

Description	Symbol	Quantity/Price	Value	%
IVY ASSET STRATEGY CL C	WASCX	271.505/26.880	\$7,298.05	15.51
DWS DREMAN HIGH RETURN EQUITY CL C N/C	KDHCX	124.645/53.010	\$6,607.43	14.05
FIRST AMER MID CAP GROWTH OPPORT CL C	FMECX	114.801/44.030	\$5,054.68	10.74
MFS STRATEGIC VALUE CL C	MQSVX	313.339/15.890	\$4,978.95	10.58
AIM MULTI SECTOR CLASS C	ICMSX	100.806/30.100	\$3,034.26	6.45
DELAWARE SMALL CAP VALUE CLASS C	DEVGX	82.271/35.530	\$2,923.08	6.21
AMERICAN CAPITAL WORLD GRWTH & INC F	CWGFX	56.609/50.390	\$2,852.52	6.06
OPPENHEIMER GLOBAL CLASS A	OPPAX	32.687/82.860	\$2,708.44	5.76
IVY INTERNATIONAL BALANCED CLASS C	IVBCX	118.188/18.370	\$2,171.07	4.61
DWS DREMAN HIGH RETURN EQUITY VIP FUND		1131.132/1.739	\$1,967.27	4.18
VAN KAMPEN EQUITY AND INCOME CLASS C	ACERX	201.013/9.390	\$1,887.51	4.01
DWS DREMAN SMALL MCV VIP FUND		587.104/2.817	\$1,653.80	3.52
DWS VENTURE VALUE VIP FUND		1097.768/1.411	\$1,548.75	3.29
DWS GLOBAL THEMATIC VIP FUND		583.844/1.991	\$1,162.42	2.47
DWS BALANCED VIP FUND		450.066/1.582	\$711.99	1.51
DWS GLOBAL OPPORTUNITIES VIP		202.501/2.372	\$480.41	1.02
PRIME FUND - CAPITALRESERVES CLASS	FPRXX	3.430/1.000	\$3.43	0.01
Total			\$47,044.06	100%

3. To change back, click on **Group By Account**.

[Group By Account](#)

4. The next section is all about the account holdings. Notice that each holding is displayed on a single line, making it easier to read. There are five headers in this area:
- **Description** – Short description using the name of the holding company
 - **Symbol** – Lookup symbol of the holding company
 - **Price/Quantity** – Holding price, as of the previous day’s close, with the quantity purchased
 - **Value** – Sum of the price times the quantity ordered
 - **%** – Percentage of the total holding in either account or of household assets invested in this holding

HDSXXXXXX - JONES Q SMITH 29 SAWYER ROAD				
Description	Symbol	Quantity/Price	Value	%
DELAWARE SMALL CAP VALUE CLASS C	DEV CX	82.271/35.530	\$2,923.08	6.21
DWS DREMAN HIGH RETURN EQUITY CL C N/C	KDH CX	124.645/53.010	\$6,607.43	14.05
FIRST AMER MID CAP GROWTH OPPORT CL C	FME CX	114.801/44.030	\$5,054.68	10.74
IVY ASSET STRATEGY CL C	WAS CX	271.505/26.880	\$7,298.05	15.51
MFS STRATEGIC VALUE CL C	MQSV X	313.339/15.890	\$4,978.95	10.58
OPPENHEIMER GLOBAL CLASS A	OPP AX	32.687/82.860	\$2,708.44	5.76
PRIME FUND - CAPITALRESERVES CLASS	FPR XX	0.590/1.000	\$0.59	0.00
VAN KAMPEN EQUITY AND INCOME CLASS C	ACER X	201.013/9.390	\$1,887.51	4.01
		Subtotal	\$31,458.73	66.87

5. Additional Assets is the last section on the Holdings tab. This Section contains the balances of all the assets that your Advisor has manually entered. It also will contain any financial asset that you wish to manually add to your Investor360° account.

ADDITIONAL ASSETS*	
▶ Advisor Manually Entered Assets	\$165,000.00
Total Assets	\$165,000.00

6. Below the Additional Assets section is your Total Net Worth. This number is a combination of all your accounts and assets.

TOTAL NET WORTH	\$212,044.06
------------------------	---------------------

7. ACTIVATING ADDITIONAL ASSETS

Your advisor can choose to give you account aggregation functionality from within Investor360®. This functionality allows you to collect all of your financial information—including data from banking, credit cards, investments, mortgage, insurance, and loan accounts—and view them all in one place.

If you have not activated your account for online viewing, please contact your institution before using the Additional Assets feature.

Please have your financial data (institution name, branch number, login ID, login password, answer to any challenge questions) ready before you click the Additional Assets hyperlink.

1. If you have access to account aggregation functionality, you will see an Add/Edit Additional Assets hyperlink next to the Additional Assets section on the Holdings page.



2. To use the feature, you must accept a disclaimer for the service. Click **Add/Edit Additional Assets**. This opens the disclaimer. Please review the terms and conditions of the service. When ready, click to place a checkmark in the box and then click **Submit** to activate the service.

INVESTOR360®

Additional Assets allows you to collect all of your account information, regardless of institution, and view it all through Investor360®. Data from financial institutions, banking, credit cards, investments, mortgage, insurance, and loan accounts are consolidated in one place—Investor360®—so that you and your financial advisor see a truer picture of your overall portfolio.

To provide the additional assets service to you, we have teamed with Yodlee, a third-party data aggregation firm. [Yodlee's high level of security](#) meets and exceeds financial industry and federal standards. It uses hardware encryption for maximum security of data and has extensive security related monitoring of systems, applications, and network.

Once you have read all of the above information and are ready to proceed, click the button below.

Please check this box to indicate that you have read and accepted the following third-party [Terms and Conditions](#).

Cancel
Submit

8. ADDING AN ADDITIONAL ASSET

In essence, what you are doing is linking an existing outside account to Investor360° so that you can see a more complete picture of your entire financial portfolio—including accounts held elsewhere—and allow your advisor to serve you better as a more informed financial planner.

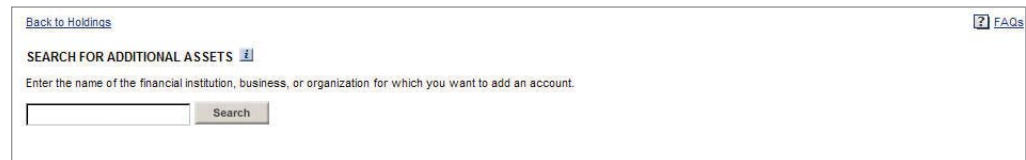
Please note: You must have existing online access (i.e., you can access the account online with a username and password) to an account in order to link the account to Investor360.° If you do not have online access to an account already set up, go to the institution’s website (e.g., www.bankofamerica.com) and follow the instructions to set up your account online.

1. Click **Add/Edit Additional Assets** on the Holdings tab.

Please note: You must first activate this feature before you can use it.



2. The Search for Additional Assets window opens. This is your home base for account aggregation—adding and managing aggregated accounts takes place from here. Enter in the name of your financial institution; then click **Search**. The search area is not case-sensitive. Please verify the name before you click the Search button.



- The search results are displayed in the search area. Select the correct institution from the search list and click **Continue**.

[Back to Holdings](#)

SEARCH FOR ADDITIONAL ASSETS ?

Enter the name of the financial institution, business, or organization for which you want to add an account.

SEARCH RESULTS

- Bank of America (All except WA & ID)
- Bank of America (All except WA & ID)
- Bank of America (All except WA & ID) - Credit Card
- Bank of America (All except WA & ID) - Loan
- Bank of America (All except WA & ID) - Loan
- Bank of America (CA) - Loan Datafeed Test
- Bank of America (California)
- Bank of America (WA & ID)
- Bank of America (WA & ID) - Credit Card
- Bank of America (WA & ID) - Credit Card
- Bank of America - Private Bank
- Bank of America 401k
- Bank of America 401k - Associate Site
- Bank of America Credit Card (All except CA)
- Bank of America Military
- Bank of America Military Bank - Credit Card
- Bank of America Military Bank - Loan
- Bank of America Plans that Work Online
- Bank of America(All except WA & ID)-CreditCard

- If your institution is not found, you will receive an Unable to Verify Account message. Click **Continue**, re-enter the name, verify that it is correct, and then click **Search**.

UNABLE TO VERIFY ACCOUNT

Login information incorrect. Please verify that your account login information is up-to-date by logging into the institution's site and making the appropriate changes.

Continue

- After selecting the account you wish to add by clicking in the radio button next to the institution name, and after you have clicked **Continue**, you will then be prompted to enter in your online nickname, user ID, and password/passcode for your account. Some institutions may require additional information like the answer to security challenge questions. Click **Submit**.

This allows the system to automatically retrieve the data from your account daily and display it in Investor360°. You must enter your user ID and your password twice (for confirmation).

[Back to Holdings](#)

ENTER ID AND PASSWORD

BANK OF AMERICA (ALL EXCEPT WA & ID)

Enter your login information for the **Bank of America (All except WA & ID)** site, to automatically retrieve information for all of your accounts at this institution.

Forgot your user ID and password or don't have one yet for this site? [Go to Bank of America \(All except WA & ID\)](#) to get a reminder or to register online. Once you have your user ID and password on the external site, return here and enter the information.

Nickname:

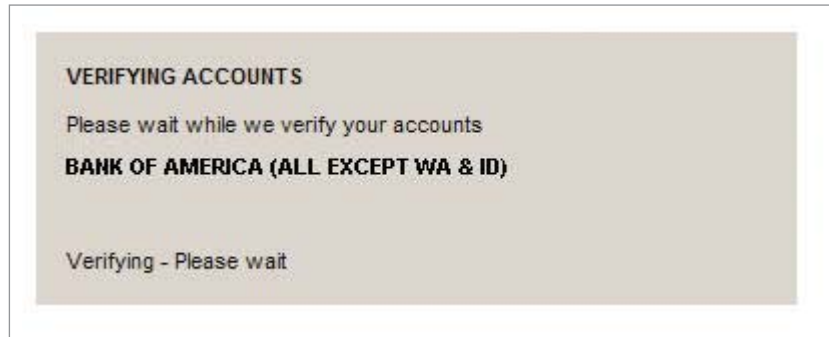
Online ID: *

Passcode: *

*Required Field

Cancel Submit

6. After clicking **Submit**, your user ID and password will be verified.



7. The next screen will confirm that your login information is correct and that the account was added to Investor360. Click **Continue**.



8. You will return to the Search for Additional Assets window.

[Back to Holdings](#) FAQs

SEARCH FOR ADDITIONAL ASSETS ⓘ

Enter the name of the financial institution, business, or organization for which you want to add an account.

Account Name	Nickname	As Of	Category	Value	Edit	Remove
Bank of America - XXXXXXXXXXXX	Jones Q Smith	10/21/2007 9:40:00 AM	Bank	\$28.23		

9. Repeat steps 2–7 for each account you are adding.
10. When you have finished adding accounts, close the Search for Additional Assets window by clicking on **Back to Holdings**.

[Back to Holdings](#)

SEARCH FOR ADDITIONAL ASSETS ⓘ

11. You will be brought back to the Investor360° Holdings tab, where you will see all of the accounts you just added. Verify that the assets have been added to your account.

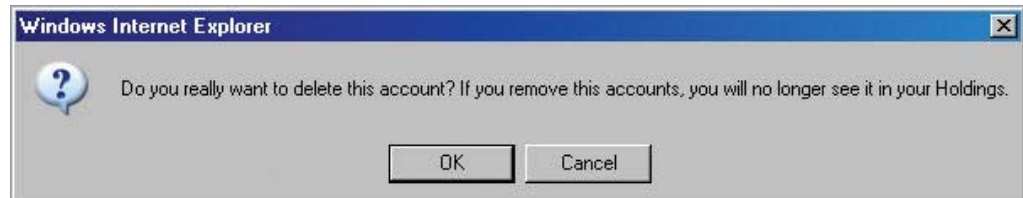
9. REMOVING/DELETING AN ADDITIONAL ASSET

There may come a time when you want to delete/remove an additional asset from your Investor360° account.

1. To remove an account from your Additional Assets list, click **Add/Edit Additional Assets** on the Holdings page in Investor360°. The Search for Additional Assets window will open. Find the name of the institution you want to remove; then, click the red **X** under Remove. Remember, the red X you click must be on the same line as the institution you wish to remove.

Account Name	Nickname	As Of	Category	Value	Edit	Remove
Bank of America - XXXXXXXXXXXX	Jones Q Smith	10/21/2007 9:40:00 AM	Bank	\$28.23		

2. You will receive a confirmation message, asking you if you really want to delete this account. Click **OK** to remove the account from Investor360°.



3. It will take a few seconds for the window to be updated. When done, please verify on the screen that the selected account has been removed; then, click **Back to Holdings** to return to the Holdings tab.

Please note: If the account you deleted/removed originally contained multiple sub-accounts, you may want to remove/delete all of the sub-accounts from Investor360°. If you do not remove/delete them all and you add that account later to Investor360°, you can have multiple copies of the same account.

10. ACTIVITY TAB

The Activity tab shows all transactions made during the last 12 months. Some of the details displayed include the addresses on file, dividend holding instructions, and beneficiaries.

Welcome Client Test

Account: (No Accounts)

PORTFOLIO DOCUMENTS ADMINISTRATION

Overview Holdings Activity Statements Account Profile

Date Range: 7/25/2008 to 7/25/2007 Go

Go to Page 1 of 1 Go Rows per Page 25 Go Show All Rows

Date	Account	Entry Type	Description	Quantity/Price	Amount
08/25/06	BXXXXXXXX - NFS/FMTC ROLLOVER IRA FBO JONES Q SMITH	DIVIDEND RECEIVED	COSTCO WHOLESALE CORP	0.00000.0000	\$-39.00
08/25/06	BXXXXXXXX - NFS/FMTC ROLLOVER IRA FBO JONES Q SMITH	YOU BOUGHT	PRIME FUND - CAPITAL RESERVES CLASS @ 1	39.00000.0000	\$39.00
08/25/06	HDSXXXXXX - JONES Q SMITH JANE A SMITH	DIVIDEND RECEIVED	COSTCO WHOLESALE CORP	0.00000.0000	\$-26.00
08/25/06	HDSXXXXXX - JONES Q SMITH JANE A SMITH	YOU BOUGHT	PRIME FUND - CAPITAL RESERVES CLASS @ 1	26.00000.0000	\$26.00
08/25/06	0CXXXXXXXX - NFS/FMTC IRA FBO JANE A SMITH	DIVIDEND RECEIVED	COSTCO WHOLESALE CORP	0.00000.0000	\$-13.00
08/25/06	0CXXXXXXXX - NFS/FMTC IRA FBO JANE A SMITH	YOU BOUGHT	PRIME FUND - CAPITAL RESERVES CLASS @ 1	13.00000.0000	\$13.00
08/01/06	BXXXXXXXX - NFS/FMTC ROLLOVER IRA JONES A SMITH	YOU BOUGHT	PRIME FUND - CAPITAL RESERVES CLASS @ 1	121.50000.0000	\$121.50
08/01/06	BXXXXXXXX - NFS/FMTC ROLLOVER IRA JONES A SMITH	DIVIDEND RECEIVED	VERIZON COMMUNICATIONS	0.00000.0000	\$-121.50
08/01/06	HDSXXXXXX - JONES Q SMITH JANE A SMITH	YOU BOUGHT	PRIME FUND - CAPITAL RESERVES CLASS @ 1	81.00000.0000	\$81.00
08/01/06	HDSXXXXXX - JONES Q SMITH JANE A SMITH	DIVIDEND RECEIVED	VERIZON COMMUNICATIONS	0.00000.0000	\$-81.00
08/01/06	0CXXXXXXXX - JONES Q SMITH CUST JANE SUE SMITH UTMA MA	YOU BOUGHT	PRIME FUND - CAPITAL RESERVES CLASS @ 1	81.00000.0000	\$81.00
08/01/06	0CXXXXXXXX - JONES Q SMITH CUST JANE SUE SMITH UTMA MA	DIVIDEND RECEIVED	VERIZON COMMUNICATIONS	0.00000.0000	\$-81.00
08/01/06	0CXXXXXXXX - NFS/FMTC IRA FBO JANE A SMITH	YOU BOUGHT	PRIME FUND - CAPITAL RESERVES CLASS @ 1	40.50000.0000	\$40.50
08/01/06	0CXXXXXXXX - NFS/FMTC IRA FBO JANE A SMITH	DIVIDEND RECEIVED	VERIZON COMMUNICATIONS	0.00000.0000	\$-40.50
07/31/06	BXXXXXXXX - NFS/FMTC ROLLOVER IRA FBO JONES Q SMITH	DIVIDEND RECEIVED	PRIME FUND - CAPITAL RESERVES CLASS DIVIDEND RECEIVED	0.00000.0000	\$-100.85
07/31/06	BXXXXXXXX - NFS/FMTC ROLLOVER IRA FBO JONES Q SMITH	REINVESTMENT	PRIME FUND - CAPITAL RESERVES CLASS REINVESTED @ \$1.00	100.85000.0000	\$100.85
07/31/06	HDSXXXXXX - JONES Q SMITH JANE A SMITH	DIVIDEND RECEIVED	PRIME FUND - CAPITAL RESERVES CLASS DIVIDEND RECEIVED	0.00000.0000	\$-37.07
07/31/06	HDSXXXXXX - JONES Q SMITH JANE A SMITH	REINVESTMENT	PRIME FUND - CAPITAL RESERVES CLASS REINVESTED @ \$1.00	37.07000.0000	\$37.07
07/31/06	0CXXXXXXXX - JONES Q SMITH CUST JANE SUE SMITH UTMA MA	DIVIDEND RECEIVED	PRIME FUND - CAPITAL RESERVES CLASS DIVIDEND RECEIVED	0.00000.0000	\$-37.88
07/31/06	0CXXXXXXXX - JONES Q SMITH CUST JANE SUE SMITH UTMA MA	REINVESTMENT	PRIME FUND - CAPITAL RESERVES CLASS REINVESTED @ \$1.00	37.88000.0000	\$37.88
07/31/06	0CXXXXXXXX - NFS/FMTC IRA FBO JANE A SMITH	DIVIDEND RECEIVED	PRIME FUND - CAPITAL RESERVES CLASS DIVIDEND RECEIVED	0.00000.0000	\$-1.91
07/31/06	0CXXXXXXXX - NFS/FMTC IRA FBO JANE A SMITH	REINVESTMENT	PRIME FUND - CAPITAL RESERVES CLASS REINVESTED @ \$1.00	1.91000.0000	\$1.91

1. The date range covers the last 12 months as the default, but you can change the range to whatever period you wish. Click in the **Date Range** box at the left to add the first date; then, click in the box to its right to add the second time frame. Click **Go**.



2. Beneath the Date Range is a navigation bar that allows you to scroll through all of the pages for the household.



3. Click on any of the four arrows to move around . Clicking takes you to page 1. The second button moves you back one page; the third button moves you forward one page. Clicking moves you to the last page.
4. The Go to Page area shows the number of the page where you are working and the number of pages available for view. To move to a specific page, enter the page number and click **Go**.
5. You can change the number of rows displayed in the window. (The default is 25.) Click in the box next to Rows per Page and delete what is there. Next, enter the number of rows you want to show and click **Go**. The new number of rows will be displayed.
6. The final section allows you to see all of the pages in one window. Click **Show All Pages** . (You may have to scroll down the page to see all of the data.) The Go to Page now displays page 1 of 1, and Rows per Page displays the number of rows in the window.

7. The data is organized under six column names: Date, Account, Entry Type, Description, Quality/Price, and Amount. Five of the six column names are underlined because they are hyperlinks. This allows you to sort the data by clicking on the column header. (The Quality/Price header is not underlined and cannot be used to sort.) When you click on the column header, an upward-pointing triangle appears; this means that the account data has been sorted in ascending order. If the triangle points downward, the account data has been sorted in descending order.


Date ▼	Account	Entry Type	Description	Quantity/Price	Amount
--------	---------	------------	-------------	----------------	--------

11. STATEMENTS TAB

The Statements tab contains account, household, and brokerage statements—four in all: Current Consolidated Statement, Current Consolidated Statement with Cost Basis, Month-End Consolidated Statement, and Month-End Consolidated Statement with Cost Basis. All statements can be downloaded, viewed, and printed.

Please note: You must have Adobe Reader installed on your computer to view and print statements. If you have imported additional assets, they will appear on the Consolidated Statement.



1. There are two ways to open a statement. You can click on the statement name, or you can click on the **Adobe Reader** icon  to the left of the statement hyperlink.
2. Brokerage statements can be accessed from the area below the Statement section. The Brokerage dates are hyperlinks: click on a specific date and Adobe Reader will open with the statement displayed.



3. The Brokerage default lists only the statements from the last 12 months. If you want to view older brokerage statements, click **More...**

Brokerage Statements					
E36-656599	10/31/2006	09/30/2006	08/31/2006	07/31/2006	More...

4. If you have no brokerage statements, the display will state that.

Brokerage Statements
There are no client statements.

- The statement gives you current balances with a chart, quarter-end data for the current year and the past three years, a list of accounts, a list of additional assets, and positions held at Commonwealth.

Consolidated Statement Of Holdings
SMITH JOHN Q

Accounts and Balances (as of 4/20/2007)

Balances

Accounts	\$56,836.14
Additional Assets	\$2,000.00
Grand Total	\$58,836.14

Quarter End	2004	2005	2006	2007
March 31	N/A	6,366	12,497	54,179
June 30	N/A	7,263	13,659	N/A
September 30	N/A	8,239	43,570	N/A
December 31	3,085	8,764	65,066	N/A

Accounts

DXXXXXXXXX - JOHN Q SMITH 29 SAWYER ROAD		Net Worth	\$38,338.02
FCXXXXXXXXX - JOHN Q SMITH 29 SAWYER ROAD			\$13,886.37
FXXXXXXXXX - JOHN Q SMITH 29 SAWYER ROAD			\$4,611.75
	Total		\$56,836.14

Additional Assets

	Value	Assumed Liability	Net Worth
THOMAS KINCAID	\$2,000.00	\$0.00	\$2,000.00
	Total		\$2,000.00
	Grand Total		\$58,836.14

Positions Held Through Commonwealth by Household

Description	Symbol	% of Holding	Market Value
FIDELITY ADVISOR NEW INSIGHTS CL A	FNIAX	48.04%	\$9,101.75
FIDELITY LEVERAGED COMPANY STOCK	FLVCX	18.00%	\$3,409.70
FIDELITY SMALL CAP INDEPENDENCE	FDSCX	16.80%	\$3,182.90

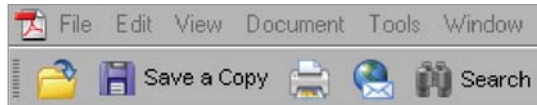
SMITH JOHN Q
4/23/2007

Page 1 of 3

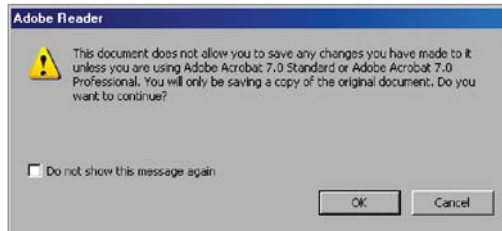
6. The footers at the bottom of the page display your name, the statement date, and the number of pages in the statement.



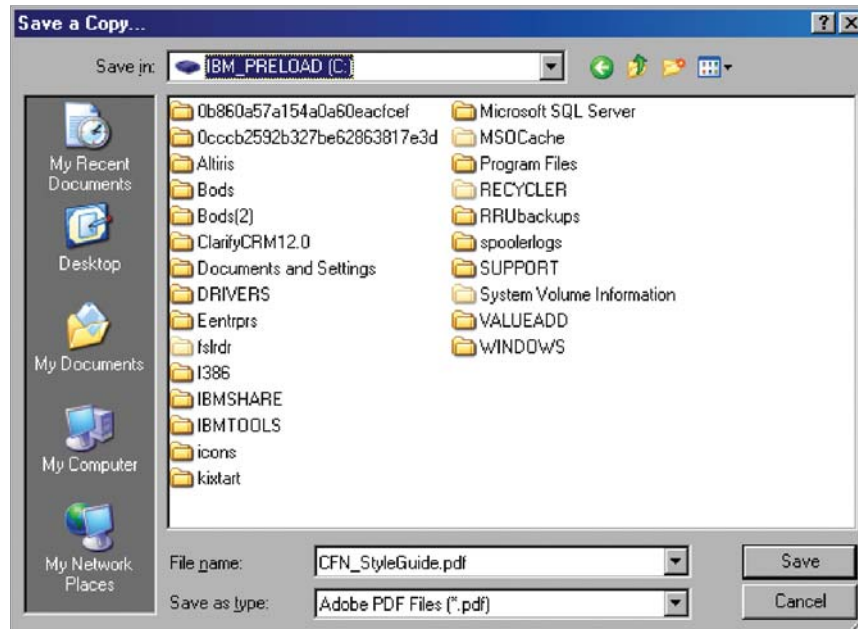
7. Once the statement is open in Adobe Reader, you can print it or save it to your computer. To save it, go to the Adobe Reader toolbar and click **Save a Copy**.



8. You may receive a warning notice stating that this document does not allow you to save any changes. If so, click **OK**.



- The Save a Copy window will open. The file (or default) name that will appear is the statement name. You can rename it and select the save location. If you wish to save the statement in a different folder, double-click to open the folder where you want to save it. To rename the file, enter the new name in the File name box. When you are ready, click **Save**.



- To print the statement, click the **Print** icon  on the Adobe Reader toolbar.

11.1 Going Paperless for Statements

You can choose to view your statements online and to suppress the mailing of paper statements. With this option, you will receive an e-mail notification when new statements are available for viewing under the Statements tab. **Please note:** It could take up to 24 hours for statements to be loaded into the system.

Click on the **Paperless Preferences** link on the Statements page to go to the Preferences tab, where you can indicate your preferences for viewing statements online. More information is available in section 15.2 Administration Tab – Preferences.

The screenshot shows the top navigation bar with the following tabs: PORTFOLIO, DOCUMENTS, ADMINISTRATION, Statements, Confirms, and Account Profile. The 'Statements' tab is active. Below the navigation bar, there are four links for consolidated statements: Current Consolidated Statement, Current Consolidated Statement with Cost Basis, Month End Consolidated Statement, and Month End Consolidated Statement with Cost Basis. A 'Paperless Preferences' link is visible on the right side. Below these links is a 'Brokerage Statements' section with a table of statement periods.

Brokerage Statements	
XXXXXXX NFS/FMTC IRA FBO JOHN SMITH	04/30/2008 03/31/2008 02/29/2008 01/31/2008 12/31/2007 More...
XXXXXXX H. SMITH TTEE SMITH FAMILY LIVING TRUST	08/31/2007 07/31/2007 06/30/2007

12. CONFIRMS TAB

You can view confirmations under the Confirms tab; by default, the last 10 days of confirms will be displayed. You can choose either to view all confirms or to enter a date range for the ones you would like to view.



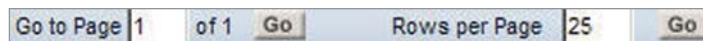
1. Click the **Confirms** tab.



2. Enter the date range for which you would like to list the trade confirms; click **Go**.



3. If there are many pages, skip ahead by entering a page number in the Go to Page box. Then, enter the number of rows to be listed in the Rows per Page box. Click **Go**.



- Click on any column heading (i.e., Trade Date, Account #, Registration) to sort by that heading. To open and view a confirm, click on its trade date.



12.1 Going Paperless for Confirms

You can choose to view your confirms online and to suppress the mailing of paper confirms. With this option, you will receive e-mail notification when new confirms are available for viewing. Confirms will be available for viewing within the Confirms tab.

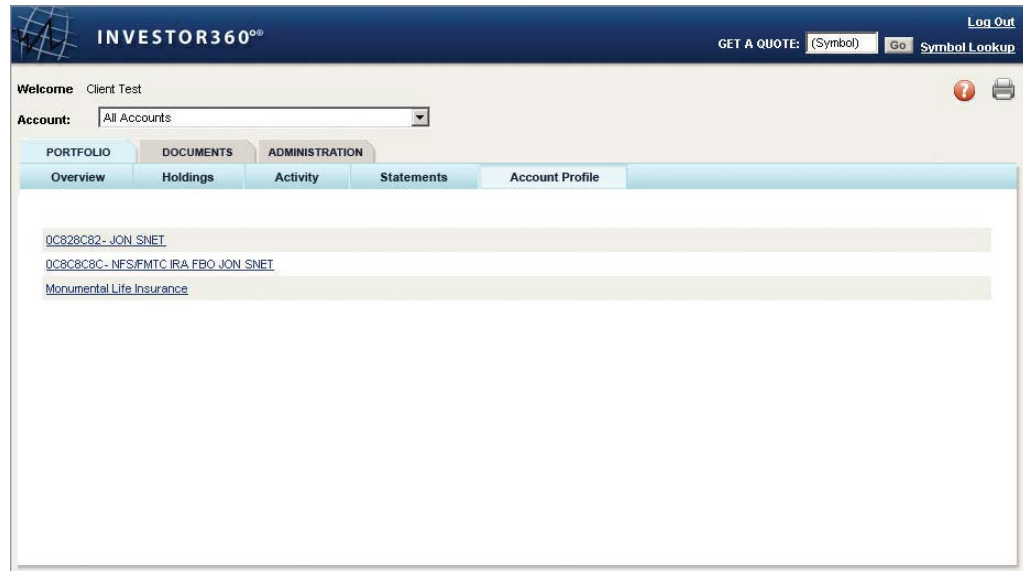
Click the **Paperless Preferences** link on the Confirms page to go to the Preferences tab, where you can indicate your preference for receiving online confirms. More information is available in section 15.2 Administration Tab – Preferences.



13. ACCOUNT PROFILE TAB

The Account Profile tab allows you to view the personal information that a specific account has on record for you.

1. To view the profile for a specific account, click on the **Account Profile** tab.



2. Click on the account name.

Please note: You will have the ability to view information, but you will not be able to make any edits to the information. If you wish to make any changes, you must contact your advisor.

Account: DC8XXXXX - JON SNET

PORTFOLIO DOCUMENTS ADMINISTRATION

Overview Holdings Activity Statements Account Profile

GENERAL INFORMATION

Number: DC8XXXXX
 Reg Type: Individual
 Tax ID: xxx-xx-xxxx
 ID Type: SSN
 Short Name: SNET
 Established: 11/26/1993
 Updated: 10/21/2004
 RR1: 000
 RR2: 000
 Restrictions: n/a

ACCOUNT PAPERWORK

Application: ON FILE
 Margin Agreement: Not on file
 Option Status: N
 Option Level: Not provided
 Standing Distribution: Not on file
 Proceeds Instructions: HOLD PROCEEDS
 Securities Instructions: HOLD IN STREET NAME
 Dividends(Instructions): REINVEST MUTUAL FUND DIVS

NAMES ON THIS ACCOUNT

JEFFREY P SARGENT (Primary)
 SSN: xxx-xx-xxxx
 Birth Date:
 Affiliated: No
 Mailing Address: 41 NORTH STREET
 WAK, RI 02879
 Legal Address: 41 NORTH STREET
 WAK, RI 02879

ACCOUNT ADDRESS INFORMATION

Mailing Address: 41 NORTH STREET
 WAK, RI 02879
 Legal Address: 41 NORTH STREET
 WAK, RI 02879

SUITABILITY

Annual Income:
 Est. Net Worth:
 Est. Liquid Net Worth:
 Investment Objective:
 Risk Tolerance:
 Investment Knowledge:
 Tax Bracket:
 Marital Status:
 Number of Dependents: 0
 Date of Birth:

OTHER INFORMATION

Agency Code: n/a
 Product Level: n/a
 Managed Account: n/a
 Sweep Money Market: FDAXX

RELATED PARTIES

Trading Authority: None
 Interested Parties: None

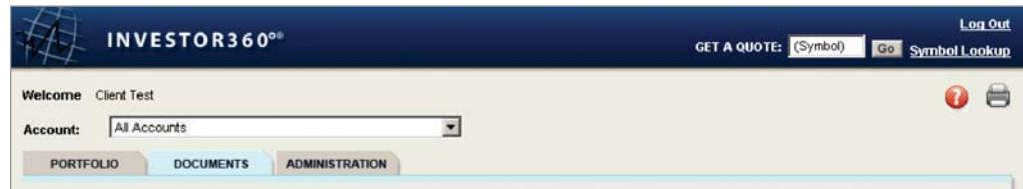
BENEFICIARY INFORMATION

No beneficiaries found

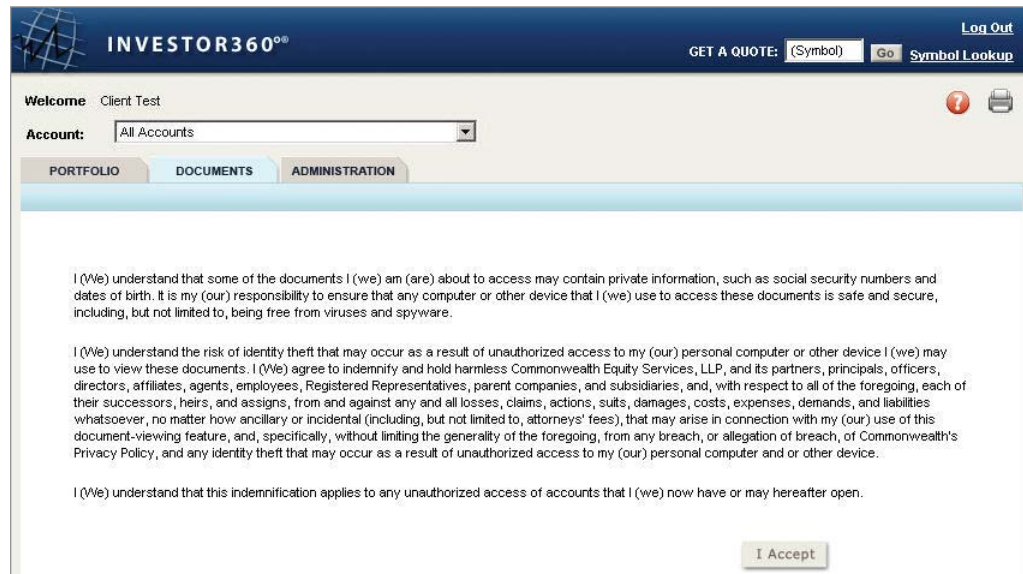
14. DOCUMENTS TAB

Under the Documents tab, you can view documents that your advisor shares with you. These documents are organized according to document, date, client name, and account number.

1. To view documents, click on the **Documents** tab.



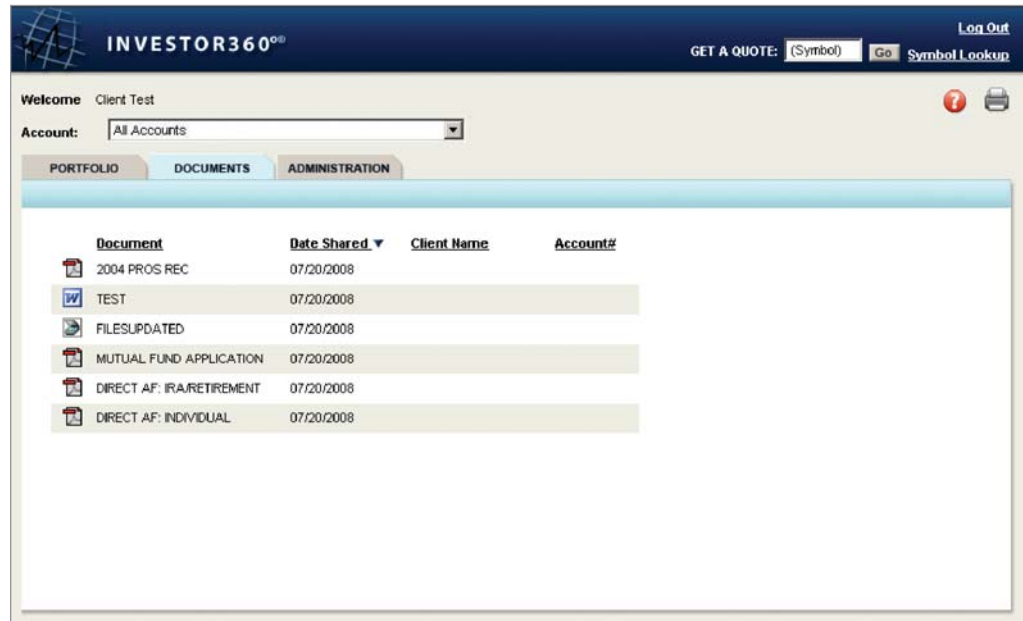
2. The first time you select the Documents tab, you will be asked to accept the terms and conditions. By accepting the terms, you are acknowledging that some of the documents may contain highly sensitive information (e.g., your social security number). If you do not want to see these documents, you should not accept the terms; instead, contact your advisor.



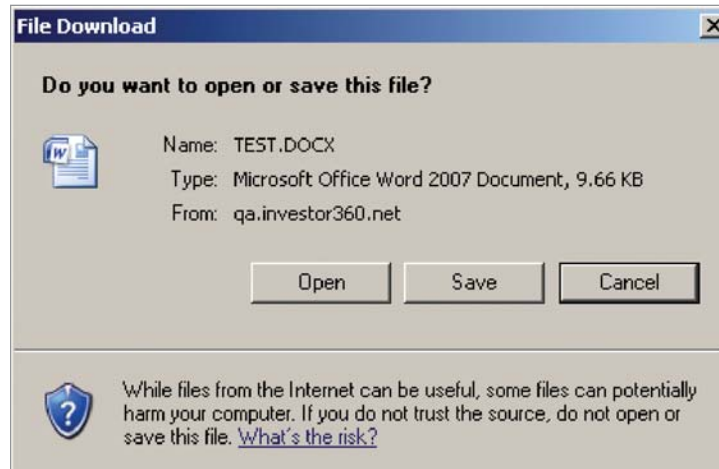
3. If you enter the Documents tab and receive a message reading, “No documents have been selected to share,” this means that your advisor is not sharing any documents.



- To view a document, click on the icon to the left of the document name.



- A box will open, asking you whether you want to open or save the file. It is recommended that you *do not save* the document to your computer, unless you need to. Click **Open**; the document will open.



15. ADMINISTRATION TAB

The Administration tab has two sub-tabs: Personal Information and Preferences.

15.1 Personal Information

Click on the **Personal Information** tab to change your password and change your security questions and answers. You can also view the Investor360° Privacy Policy.

The screenshot displays the 'Personal Information' section of the Administration tab. It includes the following fields and values:

- Username: 55555555
- First Name: JANE
- Last Name: SMITH
- Password: [Redacted]
- Confirm Password: [Redacted]
- Secret Question #1: City of birth (Answer: Billerica, MA)
- Secret Question #2: Your high school mascot (Answer: Bulldogs)

A 'Submit' button is located at the bottom right, and a 'Privacy Policy' link is at the bottom left. A note indicates that all fields are required.

15.2 Preferences

Within the Preferences tab, you can easily set preferences to receive e-mail notification when confirms and statements are ready for online viewing. If you select e-mail notification, then paper versions of confirms and statements will no longer be mailed to you. Confirms and statements will display under the Confirms and Statements tabs in Investor360°, respectively.

1. Click on the **Preferences** tab under the Administration tab.

The screenshot shows the top of the Investor360° interface. The navigation bar includes 'PORTFOLIO', 'DOCUMENTS', and 'ADMINISTRATION'. Under 'ADMINISTRATION', the 'Preferences' sub-tab is selected. The user is logged in as 'Jane Smith' and the account dropdown is set to 'All Accounts'.

- From the Account Holder dropdown menu, select the primary person to whom e-mail notification will be sent. Next, enter the e-mail address for the account holder whose statement or confirm will be viewable. (If we have an e-mail address on file for the selected account holder, the e-mail address field will auto-fill. Typing over a prepopulated e-mail address will change the stored address to whatever you enter.) Then, place a checkmark in the Paperless Confirms and/or Paperless Statements column for each account.

Welcome Jane Smith
 Account: All Accounts
 PORTFOLIO DOCUMENTS ADMINISTRATION
 Personal Information Preferences
 Paperless Preferences
 To sign up to go paperless, follow these instructions:
 1. From the dropdown menu, select the Account Holder who should receive paperless notification for the account.
 2. Enter the account holder's e-mail address in the E-mail Destination field. (Please note: If we have an e-mail address on file for the selected account holder, this information will pre-fill. Please verify that the e-mail address is correct. If you need to make changes, simply click in the field to do so.)
 3. Check the box to indicate whether you would like to go paperless with Statements, Confirms, or both.
 4. Repeat steps 1 through 3 to go paperless for additional accounts.
 5. Click Save.
 6. Read and accept the disclaimer that appears.

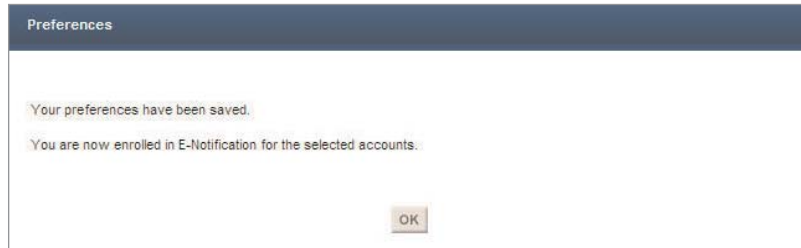
Account #	Registration	Account Holder	E-mail Destination	Paperless Confirms	Paperless Statements
X5555555	NFS/FMTC RA FBO JANE SMITH	JANE SMITH	test@test.net	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
X5555555A	H. SMITH TTEE SMITH FAMILY LIVING TRUST	JOE SMITH	joesmithx@gmail.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Save

- Click **Save**. An Agreement screen will appear. Read the agreement; to accept it, click in the box to the left of Accept. Click **Save**. **Please note:** If you do not accept the agreement, you will not be signed up for e-notification of statements and confirms.

Agreement
Electronic Notification Agreement
 To receive electronic notification that documents are available for you to view online in an electronic format rather than receiving paper documents through the U.S. Mail, you must confirm your consent by reviewing and agreeing to the terms and conditions of this Agreement and by indicating your selection(s) on the Web site page provided to you.
 Please be sure to read this Agreement in its entirety as it contains important information that is required by law to be provided to you.
 Currently, certain documents are not included in the electronic notification program and will continue to be delivered to you via U.S. Mail. However, in the future some or all of these documents may be made available for you to view online in accordance with this Agreement.
Notification of Availability of Documents
 Your Broker/Dealer, National Financial Services LLC ("NFS") or their agents will notify you by e-mail or other electronic means when an account statement, possibly with related inserts, trade confirmation, or other documentation is available for online viewing. Related inserts may include, but are not limited to, marketing documentation and documentation required to be provided to you pursuant to regulatory rules, such as privacy policies and other important information regarding your account.
Accessing Documents
 The electronic notification you receive will include a link or Internet address (URL) where the document(s) can be accessed, viewed and printed.
Changing Selections or Revoking Consent
 You generally may revoke your consent to receive electronic notification or change your document delivery preferences at any time subject to certain conditions and limitations that may impact or delay your ability to do so. Unless revoked by you, your consent to receive electronic notification is effective until further notice by your Broker/Dealer, NFS, or their agents. Your Broker/Dealer, NFS and/or their agents reserve the right to revert any documents you have chosen to view online back to paper delivery at any time.
 You may revoke your consent, change or verify your preferences and update your e-mail address of record by visiting the Web site page provided to you. Please note that if you revoke your election(s), this will result in such document(s) being mailed to you in paper form through the U.S. Mail and you will no longer receive electronic notification when new documents are available to be viewed online.
 Accept
 Cancel Save

4. A message box will appear, indicating that your preferences have been saved. Click **OK**.



You are now enrolled in e-notification for statements and/or confirms and will receive e-mails alerting you that statements and confirms are ready for viewing online.

If at any time you would like to stop receiving e-mail notifications for statements and confirms, simply return to Preferences under the Administration tab and change your settings.

16. PASSWORD CHANGE

Please note:

- If you forget your login ID, you must contact your advisor to obtain it. The steps below cover how to access your account if you know your login ID.
- If you get locked out of your Investor360° account, please contact your advisor. He or she must change the password. Once the password has been changed, your advisor will forward it to you.

1. To change your password or security questions, click on the **Administration** tab.

The screenshot shows the 'ADMINISTRATION' tab selected in a web interface. Below the navigation tabs, there are three sections: 'Personal Information', 'Secret Questions', and a 'Submit' button. The 'Personal Information' section includes fields for Username (test11), First Name (test), Last Name (test), Password (masked with dots), and Confirm Password (masked with dots). A note next to the Password field states '(At least 8 characters, including 1 number)'. The 'Secret Questions' section includes two dropdown menus for 'Secret Question #1' (City of birth) and 'Secret Question #2' (Your high school mascot), each with a corresponding text input field for the answer. A legend indicates that an asterisk (*) denotes a required field. A 'Submit' button is located at the bottom right of the form area. A link for 'Privacy Policy' is located at the bottom left of the form area.

2. In the Password box, delete the temporary password, and enter a new password. Then, in the Confirm Password box, delete the password, and enter your new password. The passwords must match for the change to be processed. This is for security reasons.
3. If you wish, you can change your security questions. Make your selections and then enter the answers. When you are ready, click **Submit**.
4. Your password/security questions have been changed.
5. To view the Investor360° Privacy Policy, click [Privacy Policy](#) at the bottom of the window.

17. PASSWORD CHALLENGE

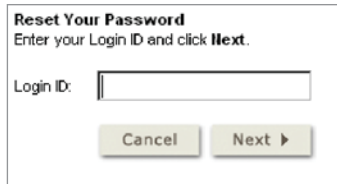
If you have forgotten your password but you know your login ID, you can still access Investor360®. You will have to answer the security questions correctly.

1. At the login window, click **Forgot Your Password?**



The screenshot shows the Investor 360 Login window. At the top left is a logo with a grid pattern and the text "INVESTOR360®". Below the logo, the text "Investor 360 Login" is displayed. There are two input fields: "Login ID:" and "Password:". Below the "Login ID:" field is a link that says "Forgot Your Login ID?". Below the "Password:" field is a link that says "Forgot Your Password?". At the bottom right of the form is a "Submit" button.

2. This will open the Reset Your Password window; enter your Login ID and click **Next**.



The screenshot shows the "Reset Your Password" window. At the top, it says "Reset Your Password" and "Enter your Login ID and click Next." Below this is a "Login ID:" label followed by an input field. At the bottom of the window are two buttons: "Cancel" and "Next ▶".

3. The next window prompts you to answer your selected security questions. Enter your answers and click **Submit**. The secret answers must be entered exactly as you had entered them previously.

Reset Your Password
Answer the following secret questions and click **Submit**.

Secret Question #1: City of birth?

Secret Question #2: Dream vacation spot?

4. After successfully answering the security questions, you will be required to enter a new password. It must be different from the previous password, and it must be at least eight characters long, with one character being a number. Click **Submit**.

Reset Your Password
Enter a new password and click **Submit**.

New Password: (At least 8 characters, including 1 number)

Confirm New Password:

5. Investor360° will open.

18. LOG OUT

When you are done for the day using Investor360®, please use the Log Out hyperlink at the top right of the application. This action is for security purposes. When you click **Log Out**, it closes the application and will return you to your login page for Investor360®.

