

NetXInvestor: Getting Started

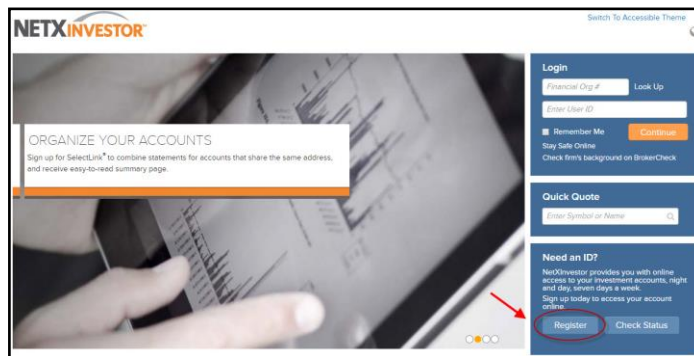
NetXInvestor® provides you with online access to your investment accounts, night and day, seven days a week. You can have instant access to balances, portfolio holdings, account activity, tax statements and more.

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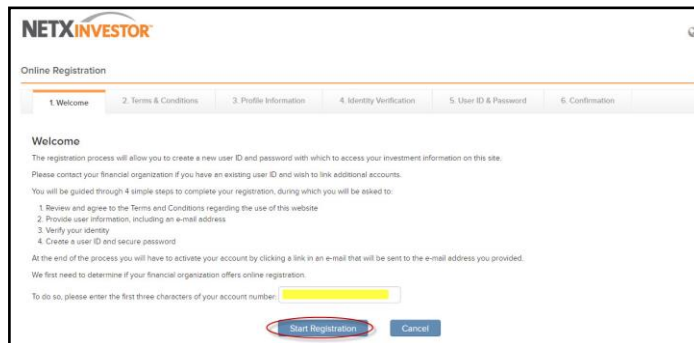
Setting Up Your NetXInvestor ID

Getting started is easy! Go to www.netxinvestor.com and click “Register” on the bottom right.



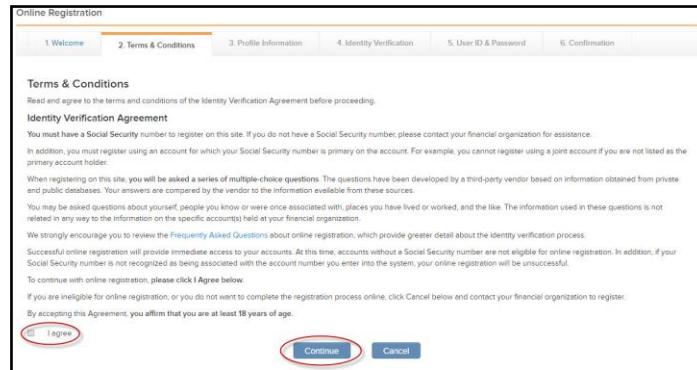
Follow the six steps below to establish your user ID:

- 1.) Enter the first three (3) digits of your account number and click “Start Registration”.



- 2.) Read the terms and conditions and click on the box next to “I Accept”. Click “Continue”.

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Online Registration

1. Welcome 2. Terms & Conditions 3. Profile Information 4. Identity Verification 5. User ID & Password 6. Confirmation

Terms & Conditions

Read and agree to the terms and conditions of the Identity Verification Agreement before proceeding.

Identity Verification Agreement

You must have a Social Security number to register on this site. If you do not have a Social Security number, please contact your financial organization for assistance.

In addition, you must register using an account for which your Social Security number is primary on the account. For example, you cannot register using a joint account if you are not listed as the primary account holder.

When registering on this site, you will be asked a series of multiple-choice questions. The questions have been developed by a third-party vendor based on information obtained from private and public databases. Your answers are compared by the vendor to the information available from these sources.

You may be asked questions about yourself, people you know or were once associated with, places you have lived or worked, and the like. The information used in these questions is not related in any way to the information on the specific account(s) held at your financial organization.

We strongly encourage you to review the [Frequently Asked Questions](#) about online registration, which provide greater detail about the identity verification process.

Successful online registration will provide immediate access to your accounts. At this time, accounts without a Social Security number are not eligible for online registration. In addition, if your Social Security number is not recognized as being associated with the account number you enter into the system, your online registration will be unsuccessful.

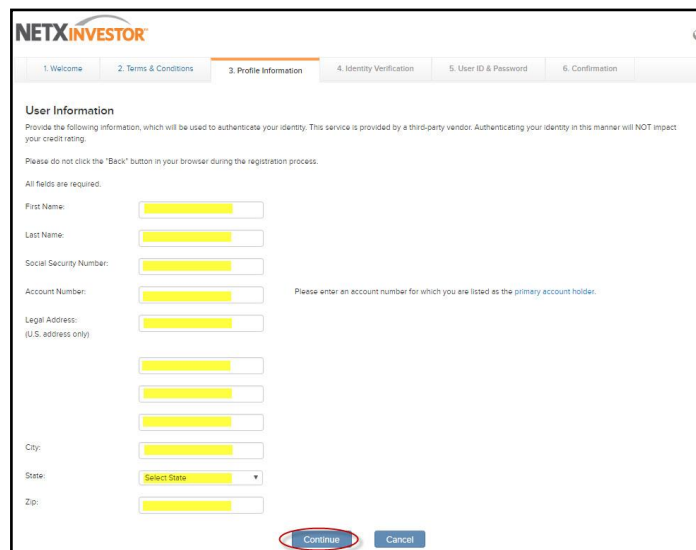
To continue with online registration, please click **I Agree** below.

If you are ineligible for online registration, or you do not want to complete the registration process online, click **Cancel** below and contact your financial organization to register.

By accepting this Agreement, you affirm that you are at least 18 years of age.

I Agree Continue Cancel

3.) Fill in ALL User Information fields. NOTE: This information must match your account information EXACTLY.



NETX INVESTOR

1. Welcome 2. Terms & Conditions 3. Profile Information 4. Identity Verification 5. User ID & Password 6. Confirmation

User Information

Provide the following information, which will be used to authenticate your identity. This service is provided by a third-party vendor. Authenticating your identity in this manner will NOT impact your credit rating.

Please do not click the "Back" button in your browser during the registration process.

All fields are required.

First Name:

Last Name:

Social Security Number:

Account Number: Please enter an account number for which you are listed as the primary account holder.

Legal Address:
(U.S. address only)

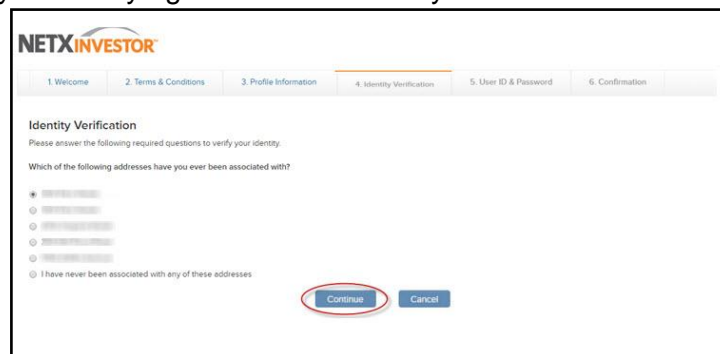
City:

State:

Zip:

Continue Cancel

4.) Answer Identity Verification questions and click "Continue". NOTE: If you answer a question incorrectly, you will be given a fourth question. If you answer that one incorrectly, you can try again later or contact your advisor for assistance.



NETX INVESTOR

1. Welcome 2. Terms & Conditions 3. Profile Information 4. Identity Verification 5. User ID & Password 6. Confirmation

Identity Verification

Please answer the following required questions to verify your identity.

Which of the following addresses have you ever been associated with?

I have never been associated with any of these addresses

Continue Cancel

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5.) Fill in ALL fields to create your user ID and password and click “Complete Registration”.

User ID Criteria

- Your User ID can only contain alphanumeric characters and should be between 7 and 15 characters.

Password Criteria

- Must have between 8 and 12 characters
- Must have at least one alpha and one numeric character
- Does NOT contain your first, last or middle name
- Does NOT contain your User ID

The screenshot shows the 'User ID and Password' step of the registration process. It includes a progress bar at the top with steps 1 through 6. Below the progress bar, there are instructions for creating a password and a list of five criteria. The form fields are: User ID, Password, Confirm Password, Email Address, Confirm Email Address, Date of Birth, Confirm Date of Birth, Mother's Maiden Name, and Confirm Mother's Maiden Name. A 'Complete Registration' button is highlighted with a red circle.

6.) Review and confirm your information.

 **IMPORTANT: You must follow the additional steps below to complete your registration.**

Next, check your email for a notification so you can complete setting up your NetXInvestor access. This email contains a link that will re-direct you to the NetXInvestor login page so you can establish a preferred communication method to receive a one-time passcode if you ever log in from an unrecognized device or if you forget your password.

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- 1.) Enter your “Financial Org #” (3KZ), your new User ID and password on the next screen, then click “Continue”.




- 2.) Once logged in, enter your email and click “Continue”.



- 3.) Set up your One-Time Passcode (OTP) by selecting a Contact Method from the dropdown menu (Voice Call, Text/SMS or Email) and provide the appropriate information. Click “Verify”. (NOTE: We recommend that you set up more than one Contact Method.)



- 4.) A One-Time Passcode will be sent to your chosen contact method(s). Enter this passcode and click “Verify”.



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- 5.) The One-Time Passcode Setup page displays a confirmation that the contact method is successfully verified.

IMPORTANT: Click on the checkmark box if you want NetXInvestor to recognize this device in the future. This will eliminate the need to receive a code in the future when logging in from this device.



Setting Up e-Delivery (Paperless) Communications

Managing your account is now easier with e-delivery. Like an online file cabinet, you can quickly search for and find the documents you need like account statements, trade confirmations, tax documents, etc. You can also reduce the risks associated with receiving paper copies in the mail. You can change your delivery preference at any time by following the steps below:

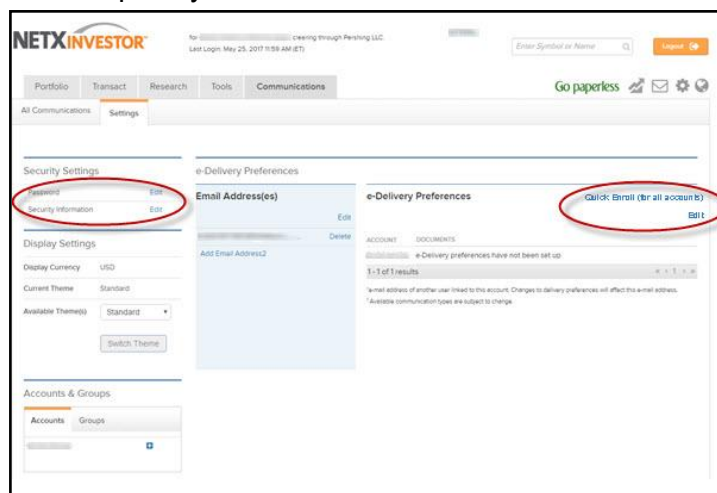
- 1.) Once logged in to NetXInvestor, click on the “Go Paperless” logo at the top of the screen.



- 2.) Choose “Quick Enroll” to enroll all accounts in e-delivery or “Edit” to add accounts individually.

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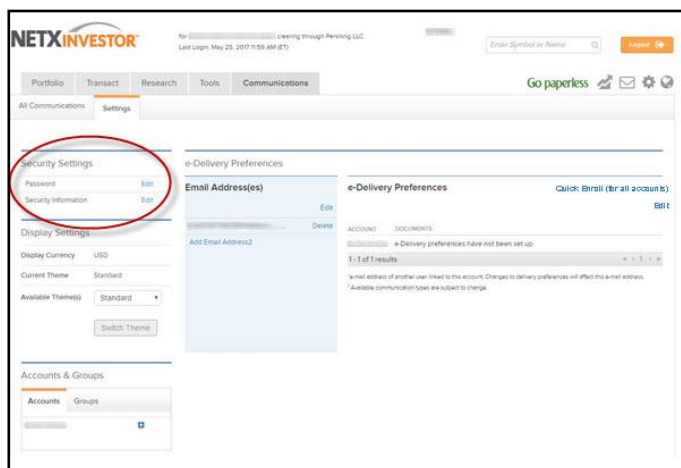
- 3.) Select which communications you would like to receive via e-delivery. Please note: if proxy/shareholder communications are set up for e-delivery, you need to establish a PIN.
- 4.) Click “Save” to complete your enrollment.



Password and/or Security Changes

To change your password/security information or your OTP preferred method of contact, go to the **“Settings”** page under **“Communications”** in NetXInvestor.

- Under “Security Settings”, click on “Edit” next to “Password” to update your password, or click on “Edit” next to “Security Information” to update your OTP preferred method of contact or your alerts notification email address.
- You must have at least one preferred method of contact set up.



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One-Time Password Frequently Asked Questions (FAQs)

1. What is a One Time Passcode?

If you're locked out of NetXInvestor after entering the wrong password or you forget your password on a recognized device, you can get a One-Time Passcode (OTP) to reset it. If you're accessing your account on an unrecognized device, you'll be prompted to receive an OTP to login.

The OTP can be sent via voice, text message or email. Your online information is protected from unauthorized access by OTP, as a one-time use code is generated and securely sent to your personal device. The code expires within 30 minutes.

The OTP is delivered almost instantly and securely. By using the code, you can regain access to NetXInvestor any time of day, without having to call to request access—saving time and hassle.

2. Do I need to re-authenticate OTP each time I log in to NetXInvestor from the same device?

No. Provided you click the "Remember My Device" box on the log in screen and have cookies enabled, NetXInvestor will remember them the next time you log in from the same device. It is imperative that the "Continue Remembering This Device" box under the password dialog box is checked in order to save the device and avoid needing to enter an OTP upon every login attempt.

"Remember User ID" on the pre-login page does not remember the device but saves the user ID and prefills on the login page for future visits to the site.

4. What if I don't have a cell phone?

The process works with a cell phone or a land line phone. You can receive an OTP via text message, email or voice call, depending on your device.

5. How long is an OTP valid?

When the OTP is sent, the onscreen notification notifies you that the code is valid for 30 minutes. If you request an OTP multiple times during that period, you will receive the same code—but each time the request is made you will be advised of the current countdown. For example, if you request a code and are initially told the code is valid for 30 minutes and a second request is made 10 minutes later, the same code is resent but you will be informed that the code will be valid for 20 minutes.

6. How many OTPs can I request?

You can request an OTP up to five times in 30 minutes. If a request is made five times in 30 minutes without an attempt to enter the code, as a security precaution you will receive a warning and be suspended for 10 minutes. Once 10 minutes have elapsed, you can request a new OTP.

7. What if I enter the OTP incorrectly?

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If an OTP is entered incorrectly three times, your account will be locked and you must contact your financial professional for assistance. Page 8

8. Are cookies required to use OTP?

Yes. You should retain your recommended browser settings with cookies enabled to ensure the best experience with NetXInvestor. If you make changes to your browser's cookie settings, it may make it difficult to navigate the site or require you to re-authenticate when you log in.

9. What if I am experiencing issues with OTP?

If you're experiencing issues when logging in to NetXInvestor and setting up OTP, please follow the steps below:

1. Within your internet browser, you should access internet options and delete all temporary internet files, history and cookies and verify that the "Delete browsing history on exit?" box is unchecked.
2. Delete old bookmarks to all NetXInvestor sites.
3. Close your internet browser and open a new window.
4. In the address bar, enter www.netxinvestor.com.
5. *(Optional)* Save the login page as a new bookmark or favorite in their internet browser.
6. Continue to log in.