NetXInvestor

Purpose

This guide is to provide the investor with detailed information on the features and benefits of NetXInvestor. NetXInvestor allows for the ability to view detailed account information related to brokerage accounts.

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What is NetXInvestor

NetXInvestor is an online investor platform enabling you to access account information, view trade status, get quotes, perform market research, read news and much more. You can also view your account, tax statements, and trade confirmations and more online.

Browser Compatibility

The NetXInvestor platform supports the following browsers:

- Google Chrome Version 23.x and higher
- Mozilla Firefox Version 17.x and higher
- Microsoft Internet Explorer Version 8 and 9
- Apple Safari Version 4.x and higher

Getting Started with NetXInvestor

There are two ways to register for NetXInvestor:

- Online Self Registration – this method of registration is limited to the accounts below and allows you to register creating a UserID and Password
    - Retirement Accounts
    - Individual Accounts
    - Joint Accounts (where you are the **primary** account holder)
    - You would access the website via an assigned URL for your advisor – contact your advisor to confirm which URL link you should access.

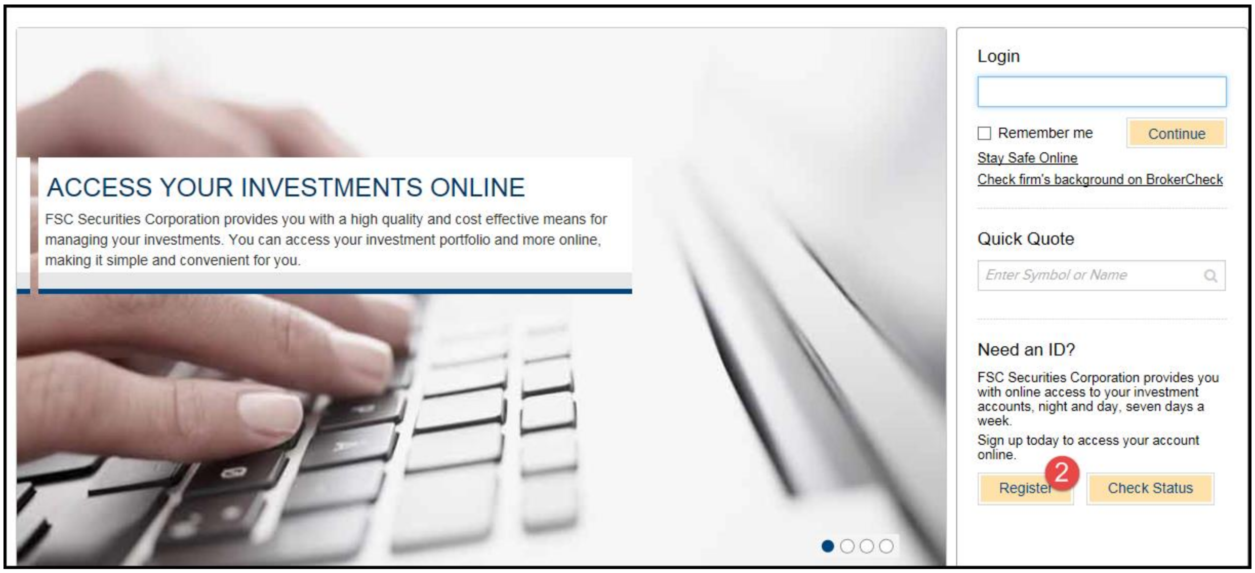
- Automatic Registration – This type of registration allows you to use your account number and a default password, which you would receive from your advisor.
    - Account types of Corporations and/or Trusts **must** use this method of registration
    - The default password is the two letter firm code for your advisor followed by your date of birth – for example if your advisor is affiliated with the firm FSC and your date of birth is October 15 1965, your default password would be FS101565 - contact your advisor to confirm the appropriate default password
        - FS for FSC
        - RO for Royal Alliance
        - AI for SagePoint
        - WO for Woodbury

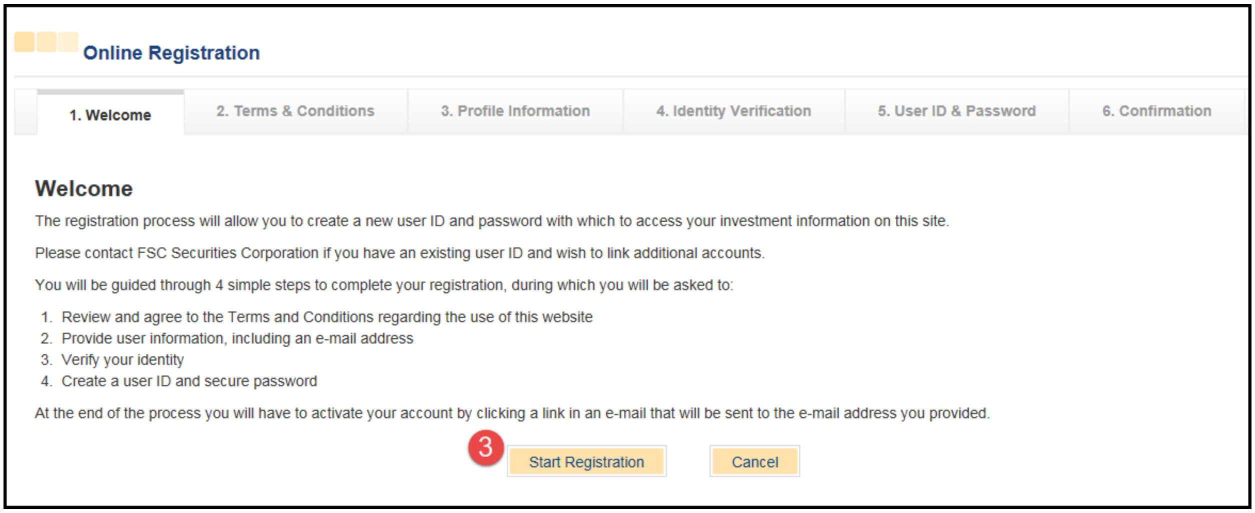
Online Self-Registration

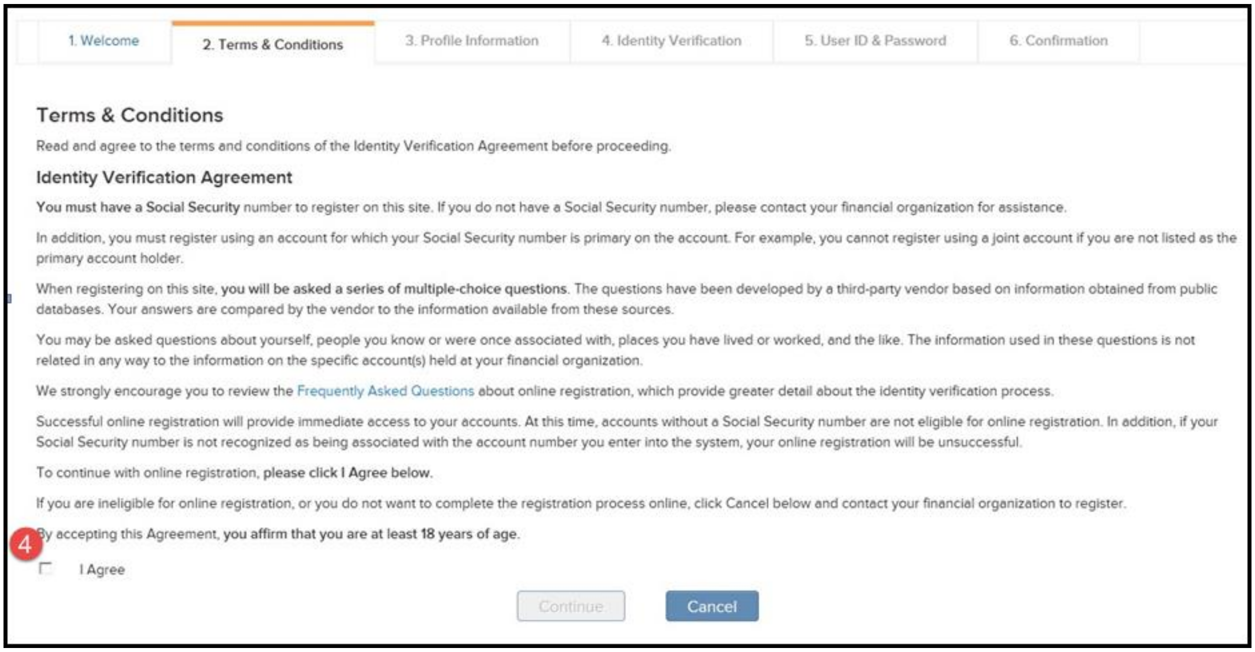
1

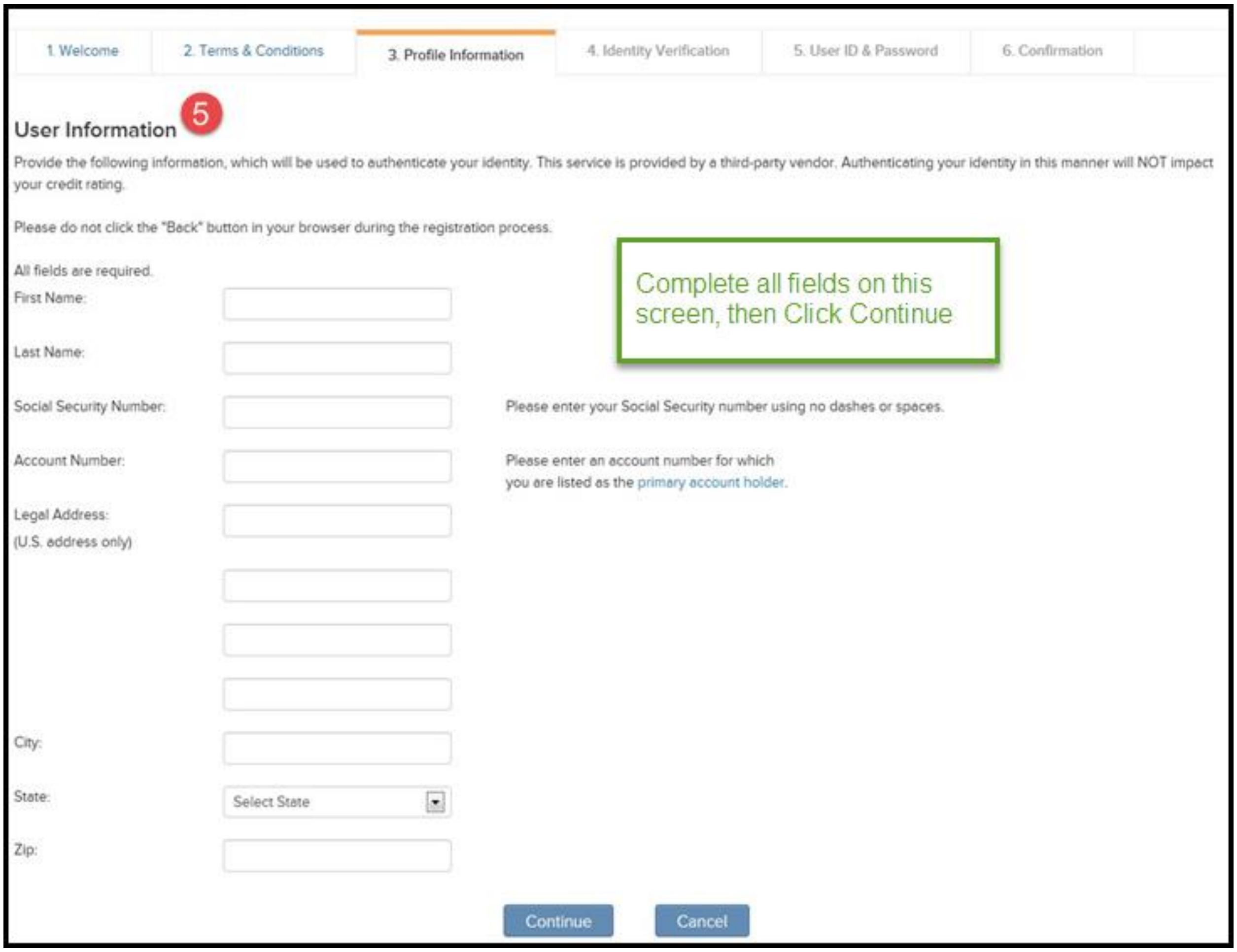
Log into the respective site indicated below as confirmed by your advisor

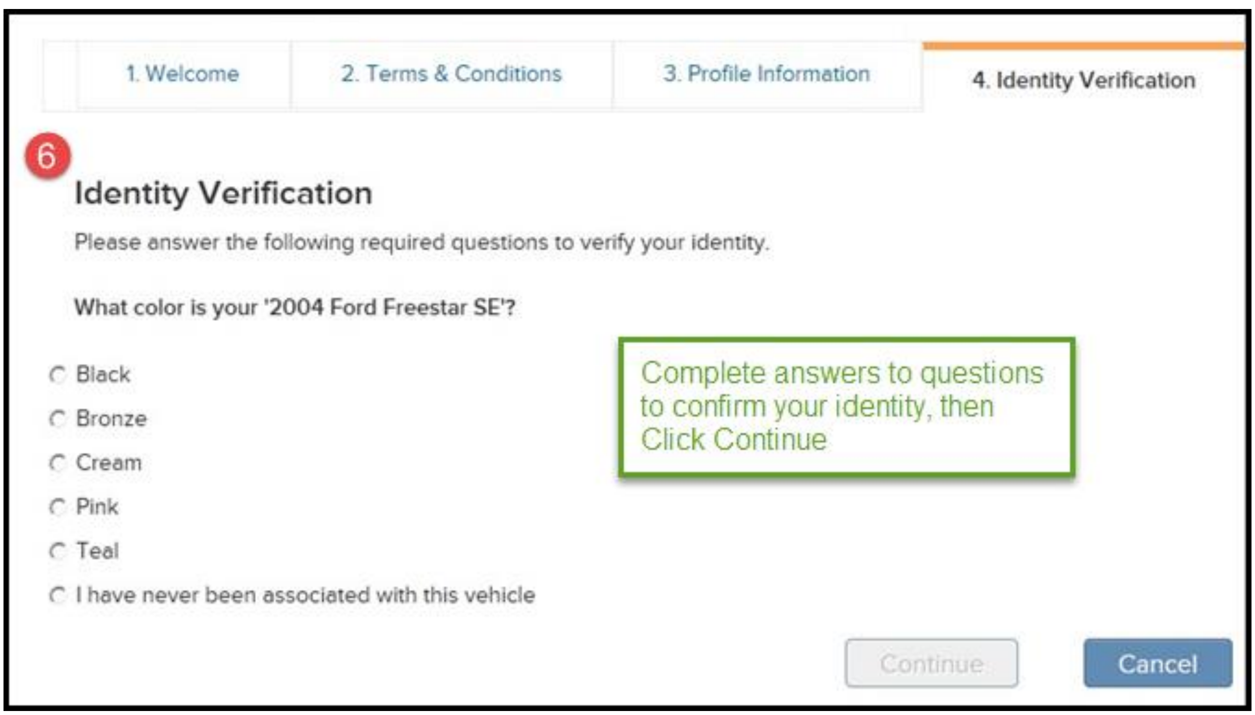
a. www.raaview.com for Royal Alliance
b. www.fscview.com for FSC Securities Corporation
c. www.spfview.com for SagePoint Financial
d. www.wfsview.com for Woodbury Financial Services

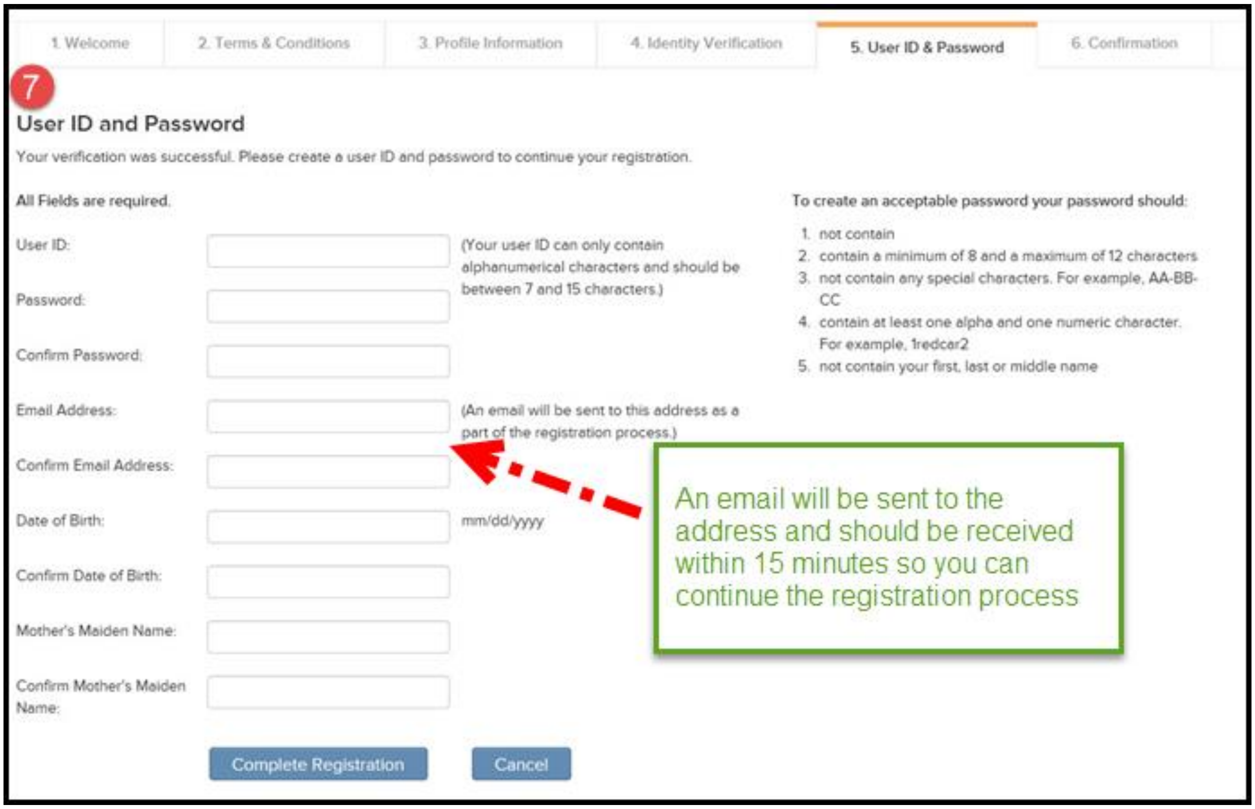



Online Registration
1. Welcome
2. Terms & Conditions
3. Profile Information
4. Identity Verification
5. User ID & Password
6. Confirmation
Welcome
The registration process will allow you to create a new user ID and password with which to access your investment information on this site.
Please contact FSC Securities Corporation if you have an existing user ID and wish to link additional accounts.
You will be guided through 4 simple steps to complete your registration, during which you will be asked to:
1. Review and agree to the Terms and Conditions regarding the use of this website
2. Provide user information, including an e-mail address
3. Verify your identity
4. Create a user ID and secure password
At the end of the process you will have to activate your account by clicking a link in an e-mail that will be sent to the e-mail address you provided.
3
Start Registration
Cancel


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 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.
4
By accepting this Agreement, you affirm that you are at least 18 years of age.
I Agree
Continue
Cancel


1. Welcome
2. Terms & Conditions
3. Profile Information
4. Identity Verification
5. User ID & Password
6. Confirmation
User Information
5
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:
Please enter your Social Security number using no dashes or spaces.
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:
Select State
Zip:
Complete all fields on this screen, then Click Continue
Continue
Cancel


1. Welcome
2. Terms & Conditions
3. Profile Information
4. Identity Verification
6
Identity Verification
Please answer the following required questions to verify your identity.
What color is your '2004 Ford Freestar SE'?
Black
Bronze
Cream
Pink
Teal
I have never been associated with this vehicle
Complete answers to questions to confirm your identity, then Click Continue
Continue
Cancel



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

7

User ID and Password

Your verification was successful. Please create a user ID and password to continue your registration.

All Fields are required.

User ID: (Your user ID can only contain alphanumerical characters and should be between 7 and 15 characters.)

Password:

Confirm Password:

Email Address: (An email will be sent to this address as a part of the registration process.)

Confirm Email Address:

Date of Birth: mm/dd/yyyy

Confirm Date of Birth:

Mother's Maiden Name:

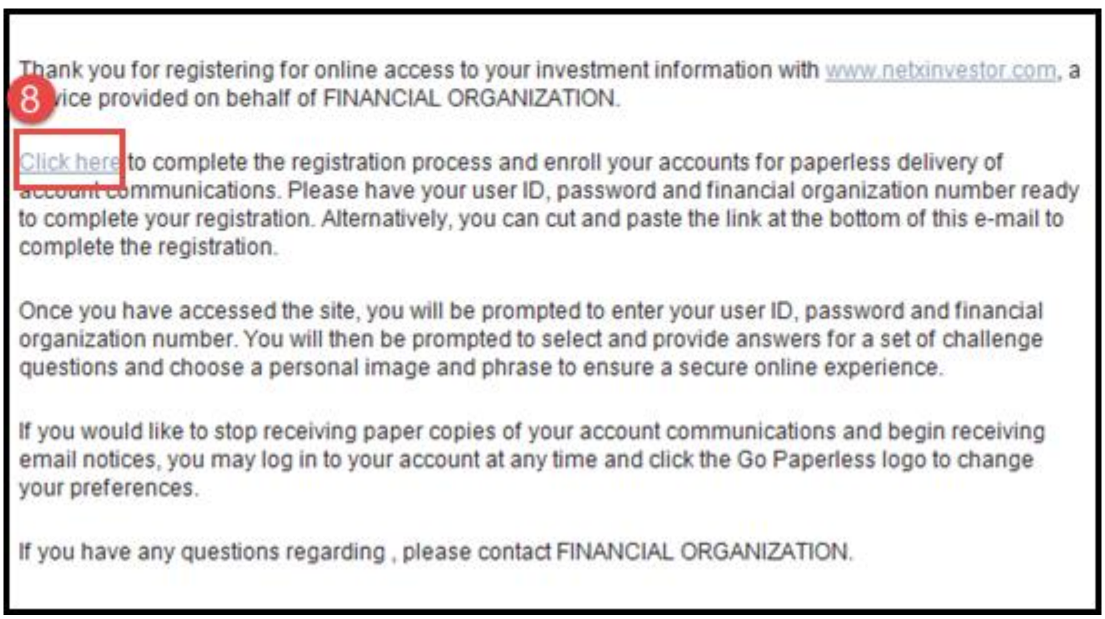
Confirm Mother's Maiden Name:

Complete Registration | Cancel

To create an acceptable password your password should:

1. not contain
2. contain a minimum of 8 and a maximum of 12 characters
3. not contain any special characters. For example, AA-BB-CC
4. contain at least one alpha and one numeric character. For example, 1redcar2
5. not contain your first, last or middle name

An email will be sent to the address and should be received within 15 minutes so you can continue the registration process



8

Thank you for registering for online access to your investment information with www.netxinvestor.com, a service provided on behalf of FINANCIAL ORGANIZATION.

Click here to complete the registration process and enroll your accounts for paperless delivery of account communications. Please have your user ID, password and financial organization number ready to complete your registration. Alternatively, you can cut and paste the link at the bottom of this e-mail to complete the registration.

Once you have accessed the site, you will be prompted to enter your user ID, password and financial organization number. You will then be prompted to select and provide answers for a set of challenge questions and choose a personal image and phrase to ensure a secure online experience.

If you would like to stop receiving paper copies of your account communications and begin receiving email notices, you may log in to your account at any time and click the Go Paperless logo to change your preferences.

If you have any questions regarding , please contact FINANCIAL ORGANIZATION.

Thank you for registering for online access to your investment information with URL, a service provided on behalf of FINANCIAL ORGANIZATION. Your registration is now complete.

Please keep your user ID, password and financial organization number in a safe place. You will need these items to log on. You may also need your financial organization number.

If you would like to stop receiving paper copies of your account communications and begin receiving e-mail notices, you may log in to your account at any time and click the Go Paperless logo to change your preferences.

If you have any questions, please contact of FINANCIAL ORGANIZATION.

1. Log into **NetXInvestor** using the appropriate URL confirmed by your advisor.
2. Click **Register**.
3. Review the **Welcome Screen** and then Click **Start Registration**.
4. Review the terms and conditions regarding identity verification and click **I Agree**.
5. Provide information, including your name, a valid email address, Social Security number, legal U.S. address, and account number on which you are listed as the primary account holder.
6. Verify your identity and proceed.
   To verify your identity and for the safety and security of your information, you will be asked three questions.
   - If you provide the correct answer to all three questions, you will be taken to the next step.
   - If you fail to provide the correct answer for one question, the fourth question will be displayed. If your answer to the fourth question is correct, you will be taken to the next step.
   - If you fail to provide the correct answer for more than two questions, a message displays indicating you have failed to verify your identity. You can either try again later or contact your broker-dealer for assistance.
7. From the Userid and Password screen, Create a **user ID and password,** enter **email address**, **date of birth** and **mother's maiden name**.

   NOTE: An email with further instructions is sent to the entered email address. **Action should be taken in three days of receiving the email.**
8. Click the link in the email within three days to make your **user ID** permanent. The next step in the process is to log in and complete additional security features which include setting up a One Time Passcode (OTP) and security image.

First Time Log In Process – Security Features

The very first time you log into NetXInvestor you must complete additional security features, which include the One Time Passcode and Security Image process. You would use the UserID and Password you set up during the registration process to log in. Follow the outlines below for first time login and security features.

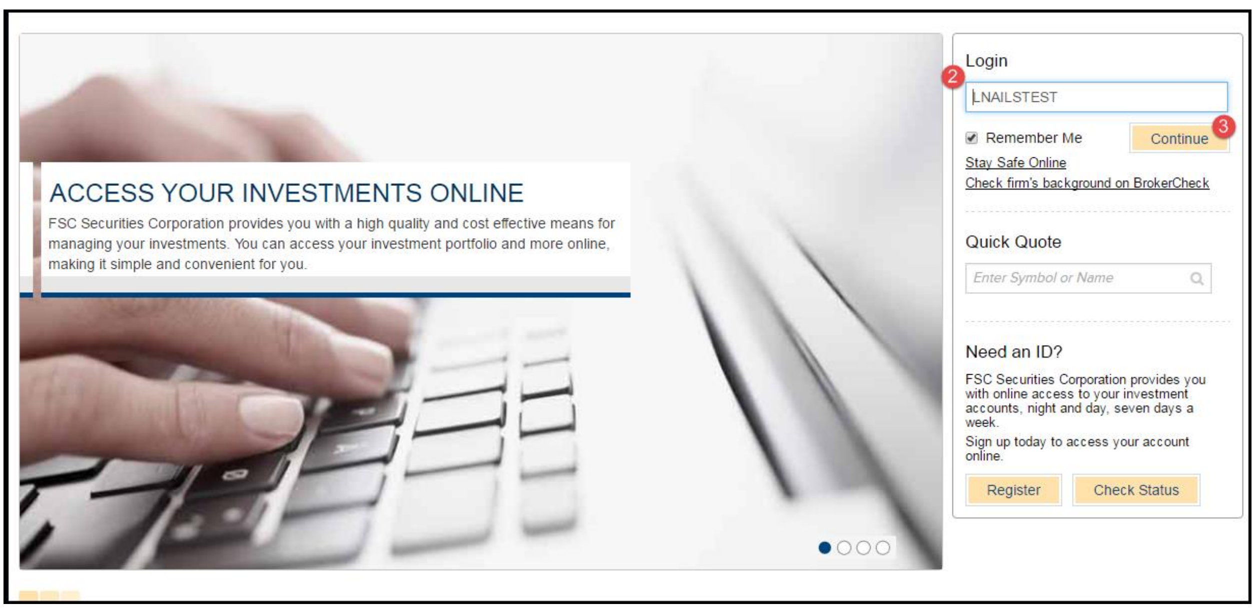
1 Log into the respective address for NetXInvestor as confirmed by your advisor:

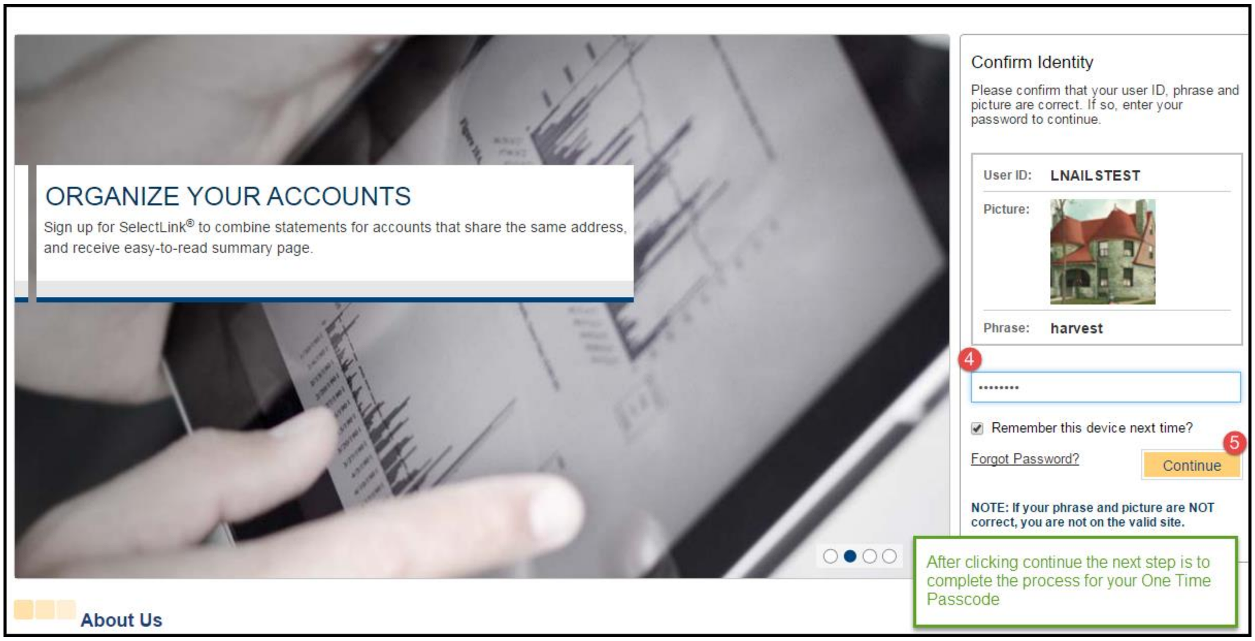
FSC NetXInvestor web address:
<https://www.fscview.com>

Royal NetXInvestor web address:
<https://www.raaview.com>

SagePoint NetXInvestor web address:
<https://www.spfview.com>

Woodbury NetXInvestor web Address:
<https://www.wfsview.com>





1. Log into the respective address for NetXInvestor as confirmed by your advisor.
2. **Enter** your User ID as created during the online registration process.
3. **Click Continue**.
4. **Enter** the **Password** as created during the online registration process.
5. **Click Continue**.

The next step is to complete the One Time Passcode (OTP) and Security Image process which are outlined below.

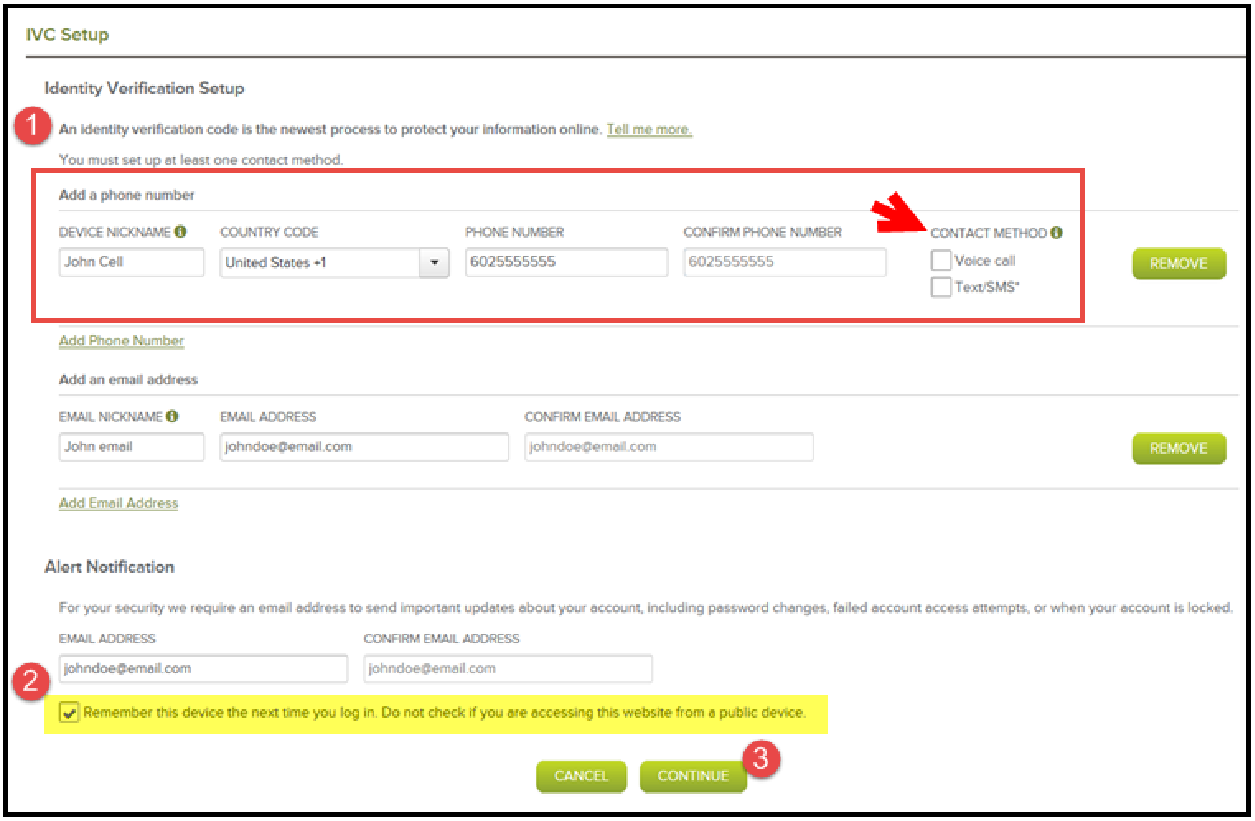
One Time Passcode (OTP) Setup

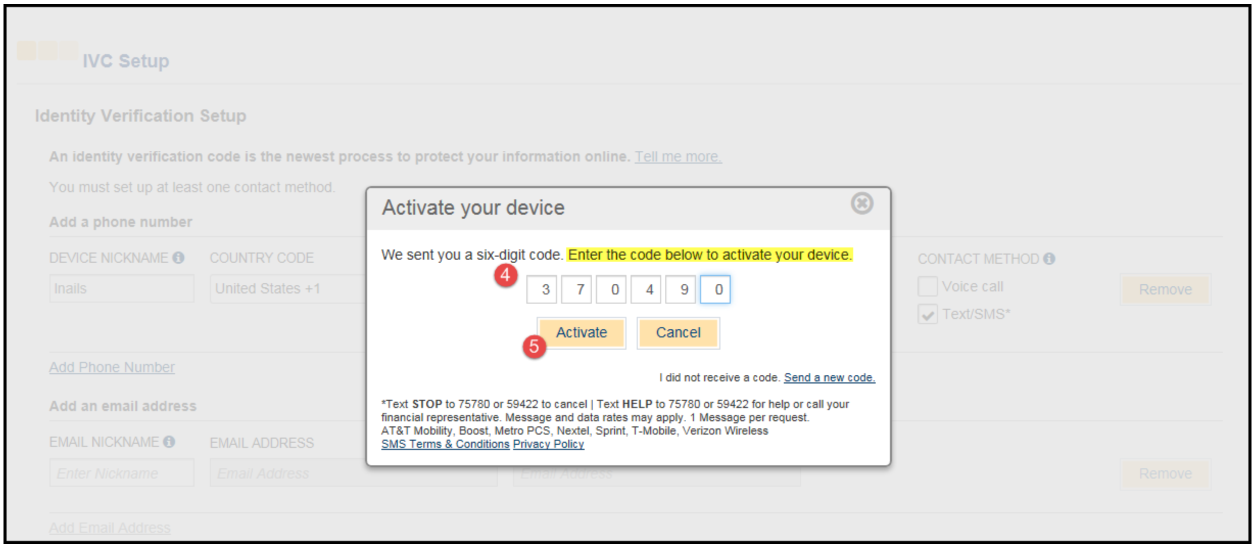
Once you login for the first time you will be taken through the process to set up your OTP code. This is an extra layer of security with the login process when the NetX Investor website doesn't recognize the computer or device you are using. An OTP code will be sent to either your email or phone based on the choice you select during the setup process.

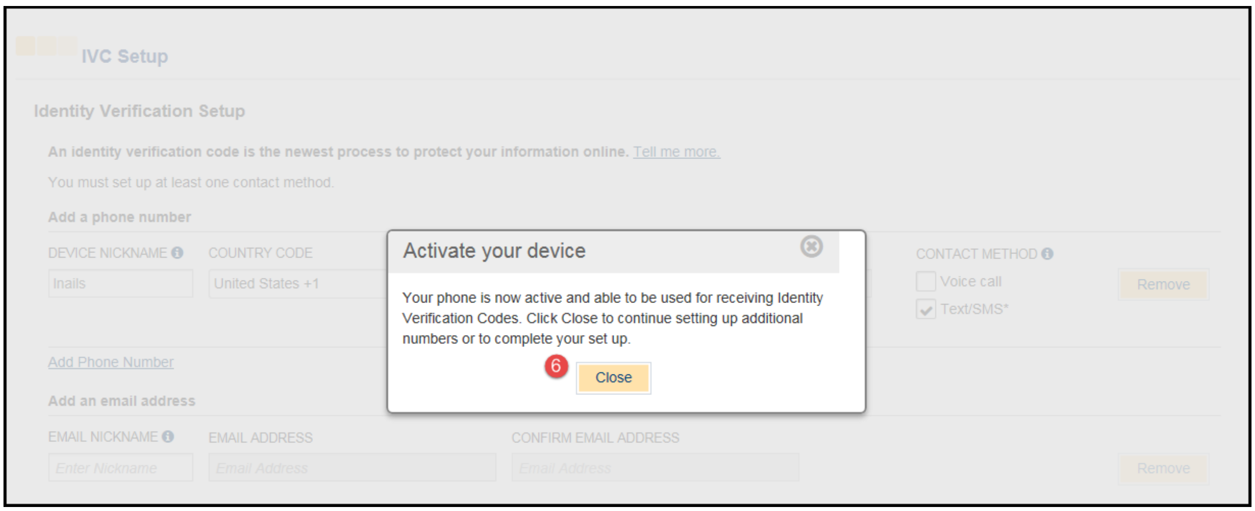
Note1: You must complete either the Phone or Email section. You are not required to complete both.

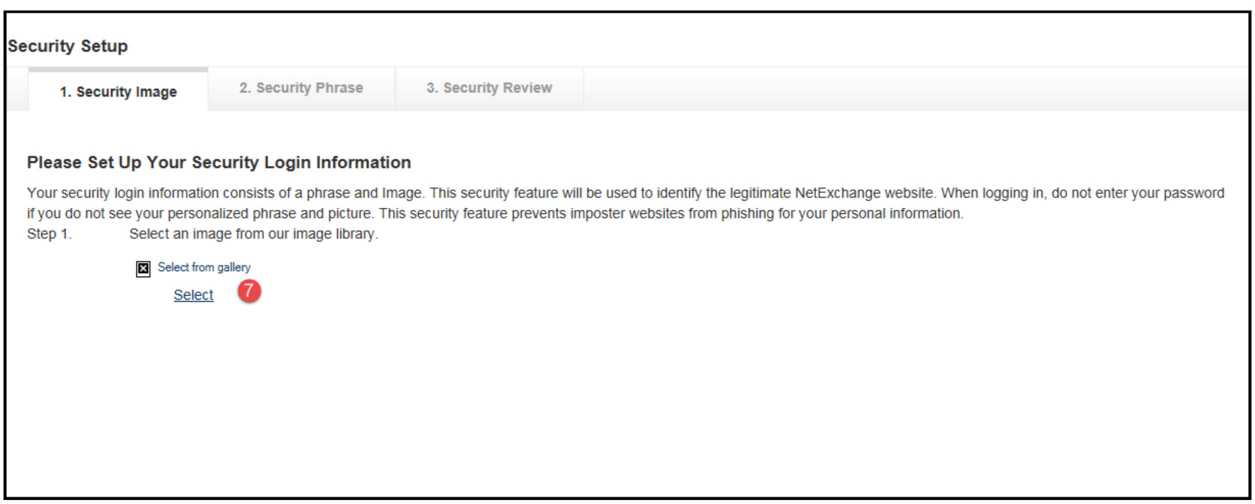
Note2: If your web browser has auto-filled any fields (such as email address or phone number) on this section please remove and retype the information as the system may not validate prefilled data.

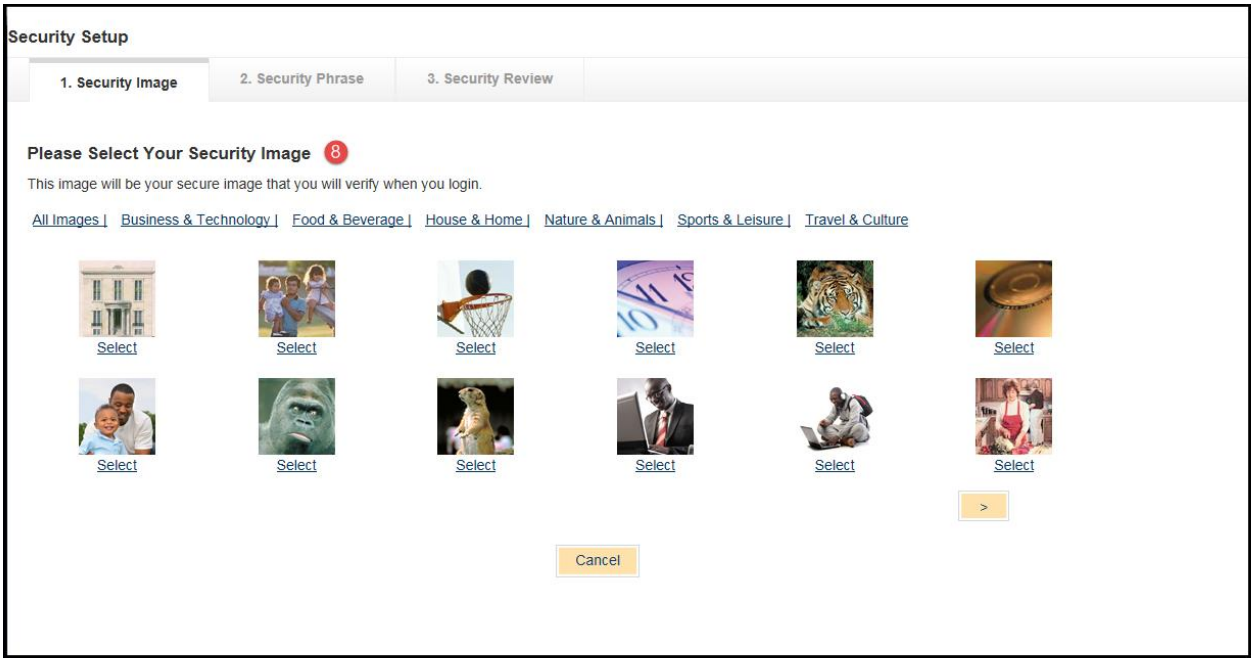
OTP Phone Setup

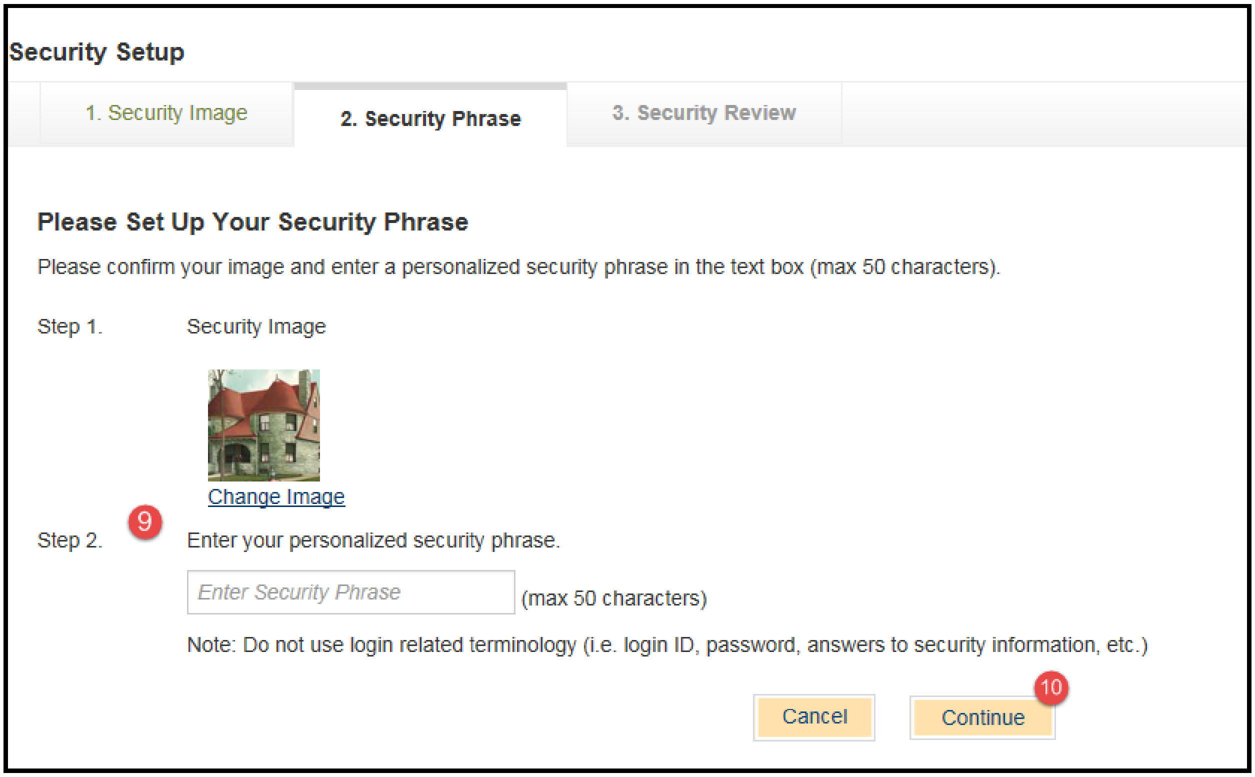


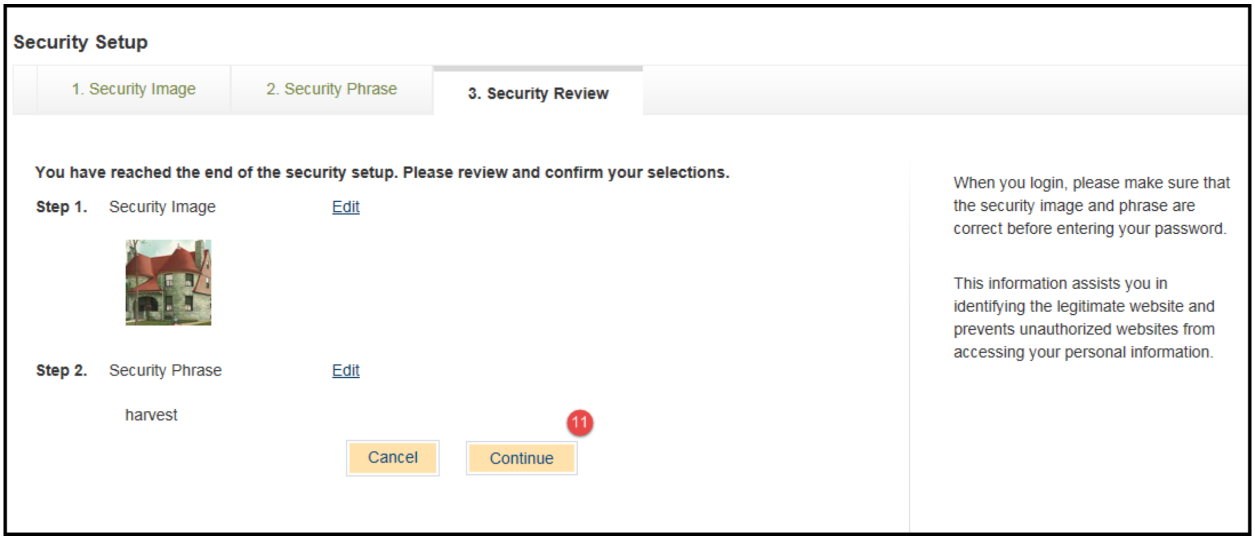

IVC Setup
Identity Verification Setup
An identity verification code is the newest process to protect your information online. Tell me more.
You must set up at least one contact method.
Add a phone number
DEVICE NICKNAME
COUNTRY CODE
Inails
United States +1
CONTACT METHOD
Voice call
Text/SMS*
Remove
Add Phone Number
Add an email address
EMAIL NICKNAME
EMAIL ADDRESS
Enter Nickname
Email Address
Add Email Address
Activate your device
We sent you a six-digit code. Enter the code below to activate your device.
4
3 7 0 4 9 0
5
Activate
Cancel
I did not receive a code. Send a new code.
*Text STOP to 75780 or 59422 to cancel | Text HELP to 75780 or 59422 for help or call your financial representative. Message and data rates may apply. 1 Message per request.
AT&T Mobility, Boost, Metro PCS, Nextel, Sprint, T-Mobile, Verizon Wireless
SMS Terms & Conditions Privacy Policy

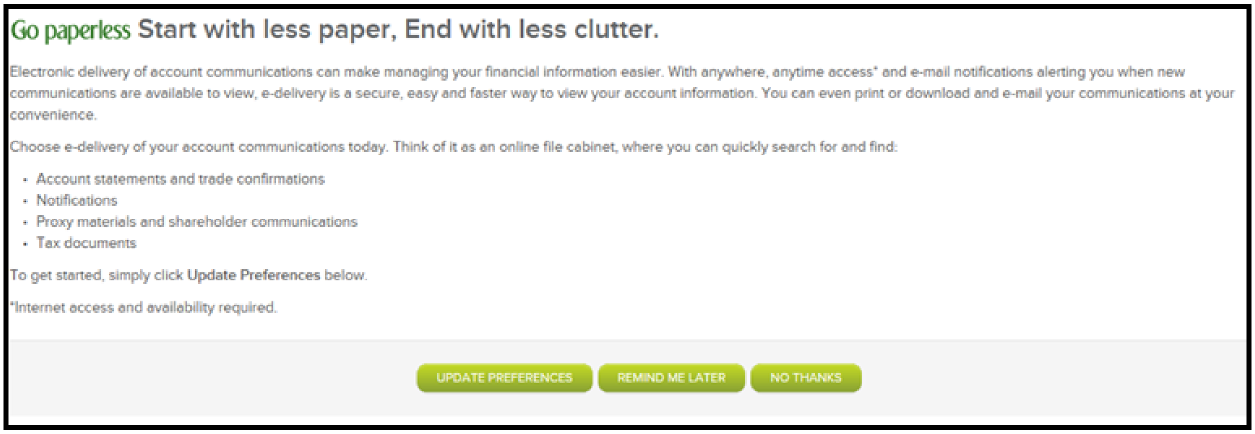

IVC Setup
Identity Verification Setup
An identity verification code is the newest process to protect your information online. Tell me more.
You must set up at least one contact method.
Add a phone number
DEVICE NICKNAME
COUNTRY CODE
Inails
United States +1
CONTACT METHOD
Voice call
Text/SMS*
Remove
Add Phone Number
Add an email address
EMAIL NICKNAME
EMAIL ADDRESS
CONFIRM EMAIL ADDRESS
Enter Nickname
Email Address
Email Address
Remove
Activate your device
Your phone is now active and able to be used for receiving Identity Verification Codes. Click Close to continue setting up additional numbers or to complete your set up.
6
Close


Security Setup
1. Security Image
2. Security Phrase
3. Security Review
Please Set Up Your Security Login Information
Your security login information consists of a phrase and Image. This security feature will be used to identify the legitimate NetExchange website. When logging in, do not enter your password if you do not see your personalized phrase and picture. This security feature prevents imposter websites from phishing for your personal information.
Step 1. Select an image from our image library.
Select from gallery
Select
7


Security Setup
1. Security Image
2. Security Phrase
3. Security Review
Please Select Your Security Image
8
This image will be your secure image that you will verify when you login.
All Images | Business & Technology | Food & Beverage | House & Home | Nature & Animals | Sports & Leisure | Travel & Culture
Select
Select
Select
Select
Select
Select
Select
Select
Select
Select
Select
Select
>
Cancel


Security Setup
1. Security Image
2. Security Phrase
3. Security Review
Please Set Up Your Security Phrase
Please confirm your image and enter a personalized security phrase in the text box (max 50 characters).
Step 1.
Security Image
Change Image
Step 2.
9
Enter your personalized security phrase.
Enter Security Phrase
(max 50 characters)
Note: Do not use login related terminology (i.e. login ID, password, answers to security information, etc.)
Cancel
Continue
10

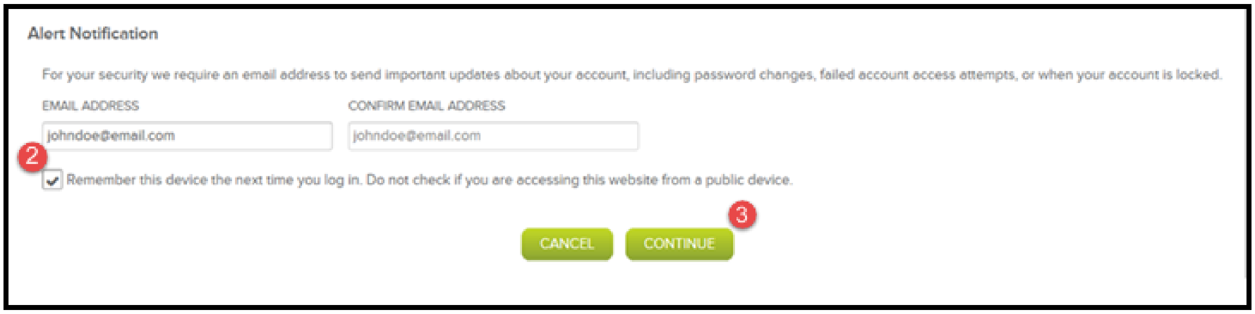


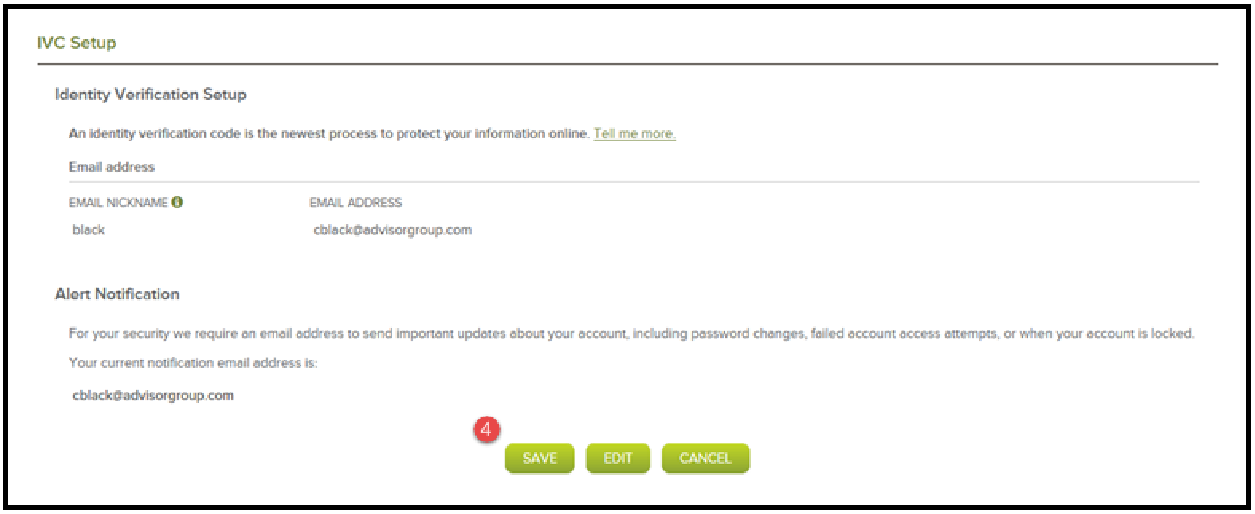


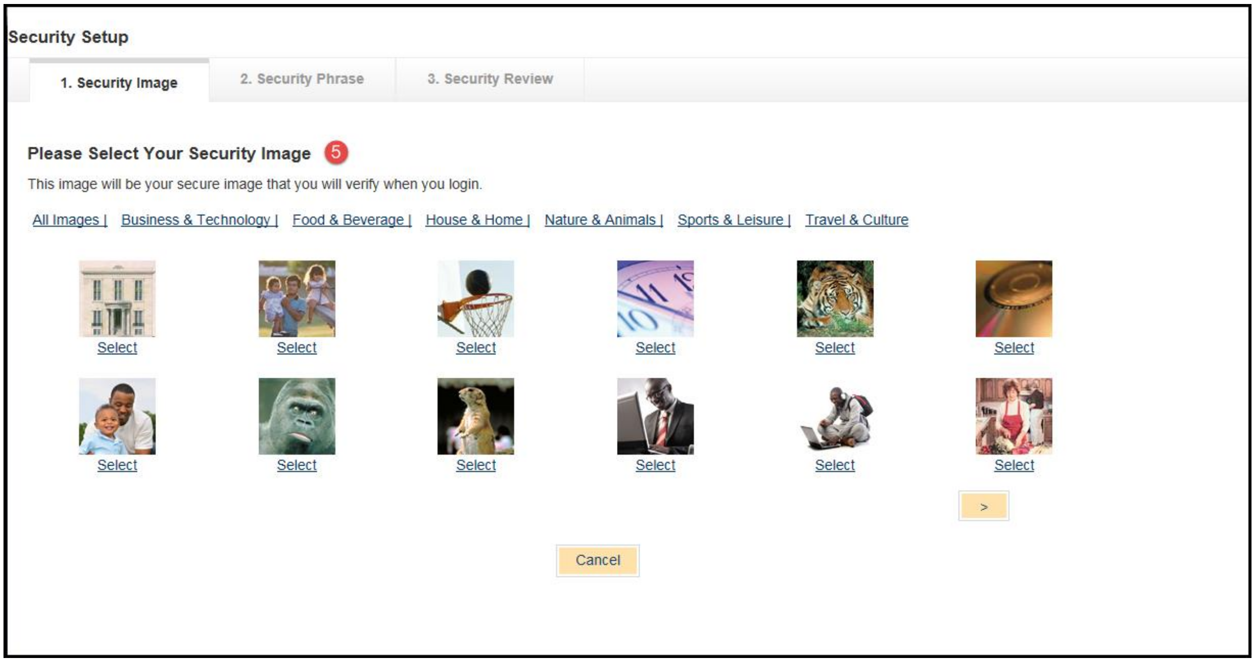
1. Complete the section for **"Add a phone number"**, Select contact method.
2. **Check the box** to have the system remember your computer
3. **Click Continue.**
4. When you receive the code, **Enter** the **Code** in the spaces provided on the "Activate your device" screen.
5. **Click Activate**.
6. **Click Close** on the confirmation prompt indicating your phone has been activated.
7. Now you need to select your security image, **Click Select** from the Security set up screen.
8. **Select** your desired **image**.
9. **Enter** a name or phrase for your selected image.
10. **Click Continue**.
11. **Review/Confirm** your selection, then **Click Continue.** **Click No Thanks** to continue to NetXInvestor if you are not ready to set up statements for eDelivery.

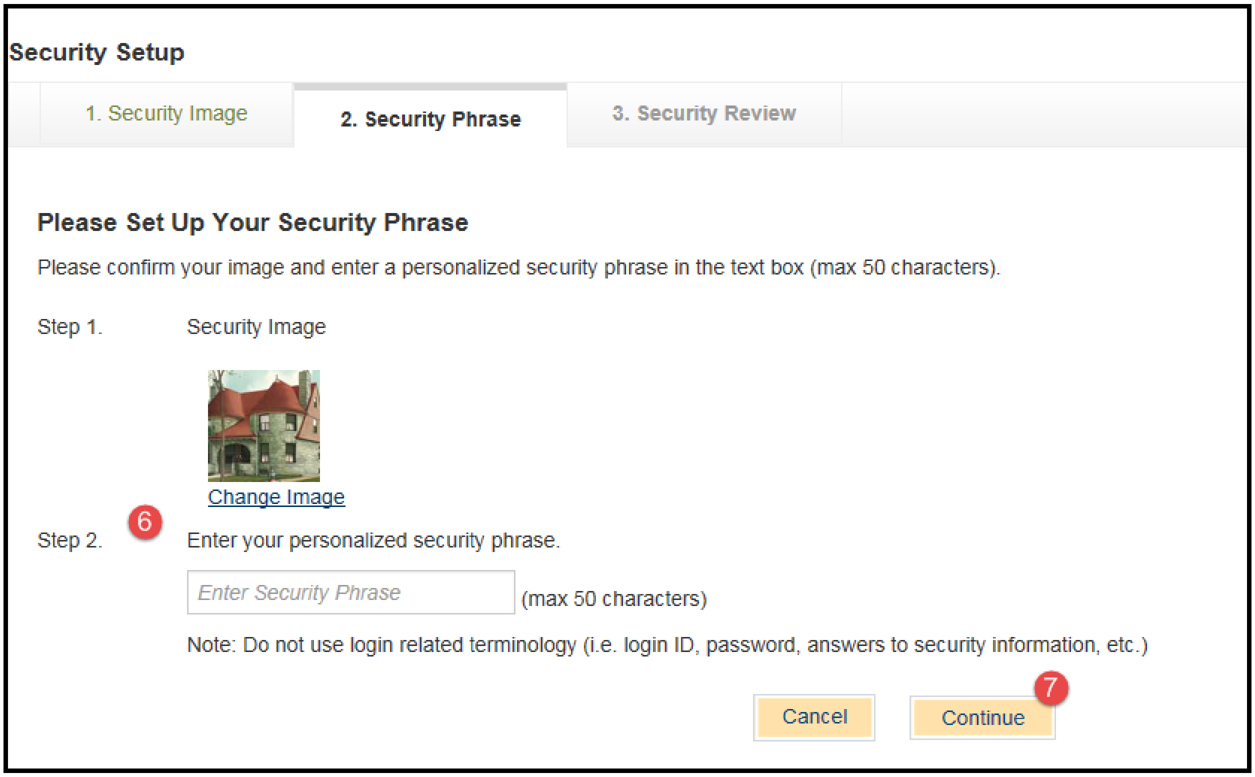
eDelivery Note: You can choose to *Update Preferences, Remind Me Later or No Thanks*. Please refer to page 24 for instructions on setting up your statements for eDelivery.

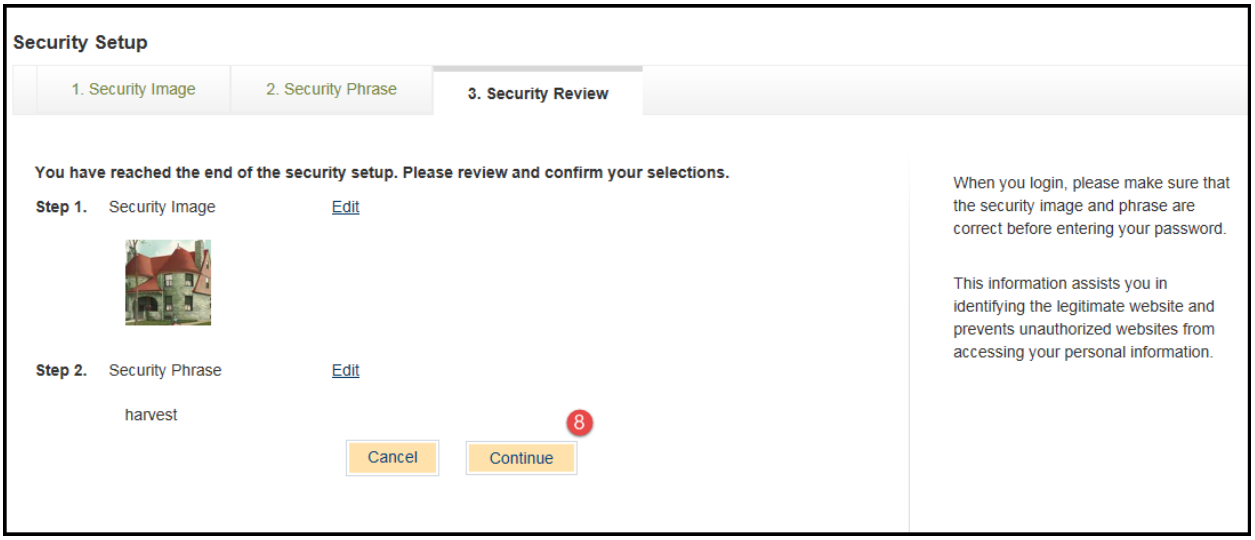
OTP Email Setup

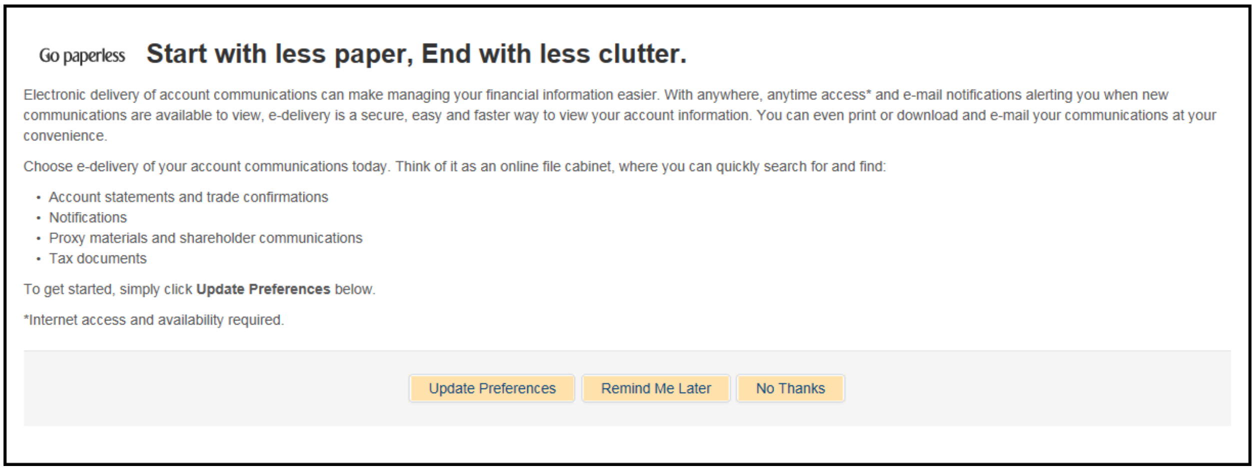





Security Setup
1. Security Image
2. Security Phrase
3. Security Review
Please Select Your Security Image
5
This image will be your secure image that you will verify when you login.
All Images | Business & Technology | Food & Beverage | House & Home | Nature & Animals | Sports & Leisure | Travel & Culture
Select
>
Cancel


Security Setup
1. Security Image
2. Security Phrase
3. Security Review
Please Set Up Your Security Phrase
Please confirm your image and enter a personalized security phrase in the text box (max 50 characters).
Step 1.
Security Image
Change Image
Step 2.
6
Enter your personalized security phrase.
Enter Security Phrase
(max 50 characters)
Note: Do not use login related terminology (i.e. login ID, password, answers to security information, etc.)
Cancel
Continue
7





1. Complete the fields in the section for **"Add an email address"**.
2. Under the Alert Notification section, enter your email information if it is not already there; **Check** the box **"Remember this device**…"
3. **Click Continue**.
4. On the next screen, **Verify** your email information, then **Click Save**.
5. Now you need to select your security image, **Click Select** for the desired image from the security set up screen.
6. **Enter** your desired **phrase/word** in the space provided.
7. **Click Continue**.
8. **Review/Confirm** your selection, then **Click Continue. Click No Thanks** to continue to NetXInvestor if you are not ready to set up statements for eDelivery.

eDelivery Note: You can choose to *Update Preferences, Remind Me Later or No Thanks*. Please refer to page 24 for instructions on setting up your statements for eDelivery.

Automatic Registration

Use this type of registration when you have account types such as corporations and trusts, as registration cannot be completed using tax ID numbers.

Your Advisor will provide you with your UserID and default Password to complete the registration process. You will have the ability to change the password during the registration process, however cannot change the UserID, which is your account number.

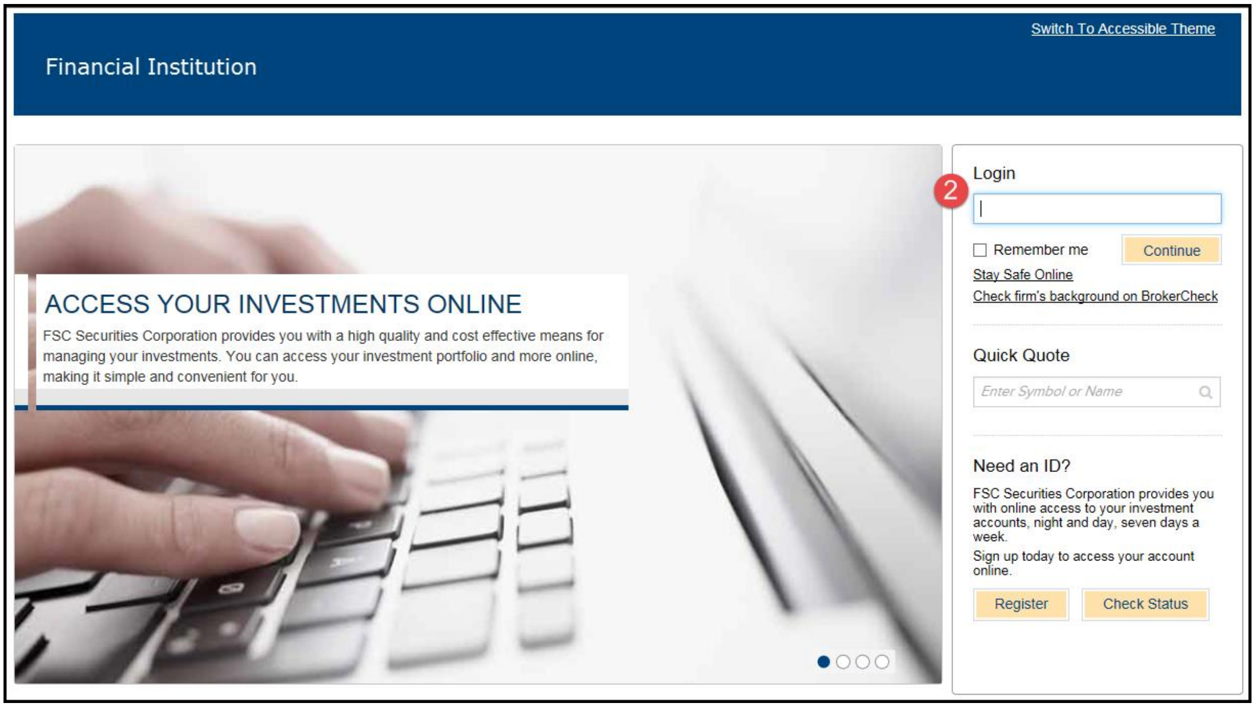
1 Log into the respective address for NetXInvestor as confirmed by your advisor:

FSC NetXInvestor web address:
<https://www.fscview.com>

Royal NetXInvestor web address:
<https://www.raaview.com>

SagePoint NetXInvestor web address:
<https://www.spfview.com>

Woodbury NetXInvestor web Address:
<https://www.wfsview.com>



1. Contact your advisor to get your **UserID** (usually your account number) and default Password.
2. **Log** into the respective firm URL address as confirmed by your advisor.
3. **Enter** your **UserID**, then **Click continue**.
4. Change your password - **Enter** your **default password** in the Old Password field, enter your New Password, then re-enter the New Password in the Confirm New Password field , then **Click** continue.
   NOTE: Click on the Password Rules link to determine which characters are acceptable for creating your password
   NOTE: Refer to page 12 for One Time Passcode (OTP) and Security Image steps to complete registration process.

Logging Into NetXInvestor

Now that you have completed the registration process, follow the steps below for logging in and out of NetXInvestor in the future.

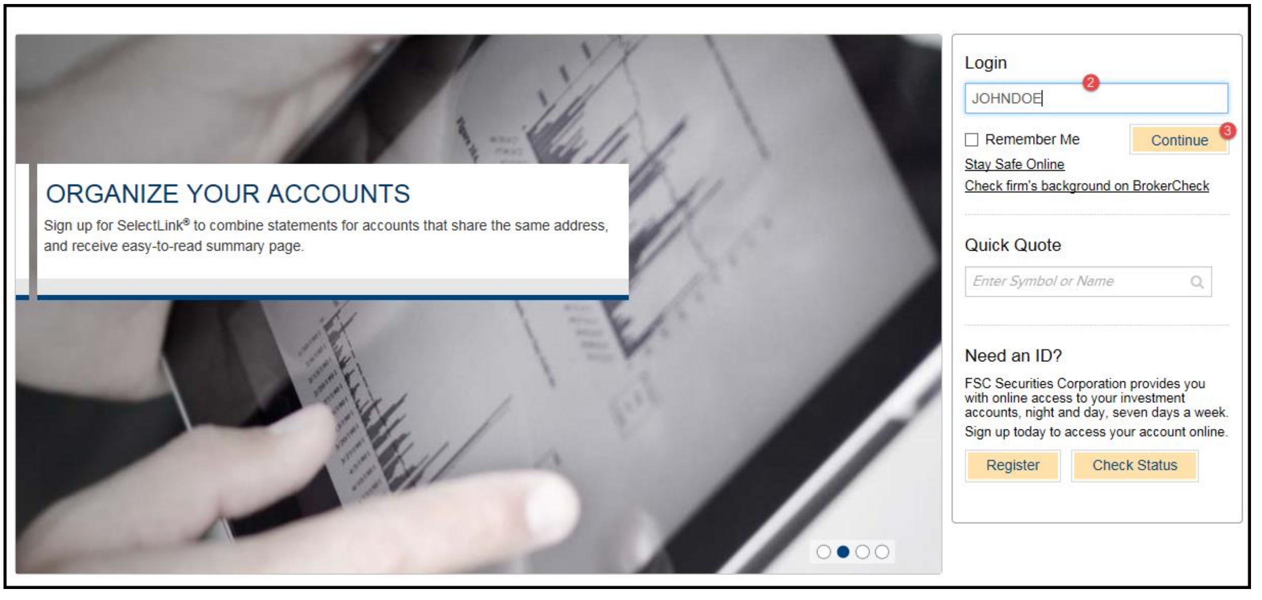
1 Log into the respective address for NetXInvestor as confirmed by your advisor:

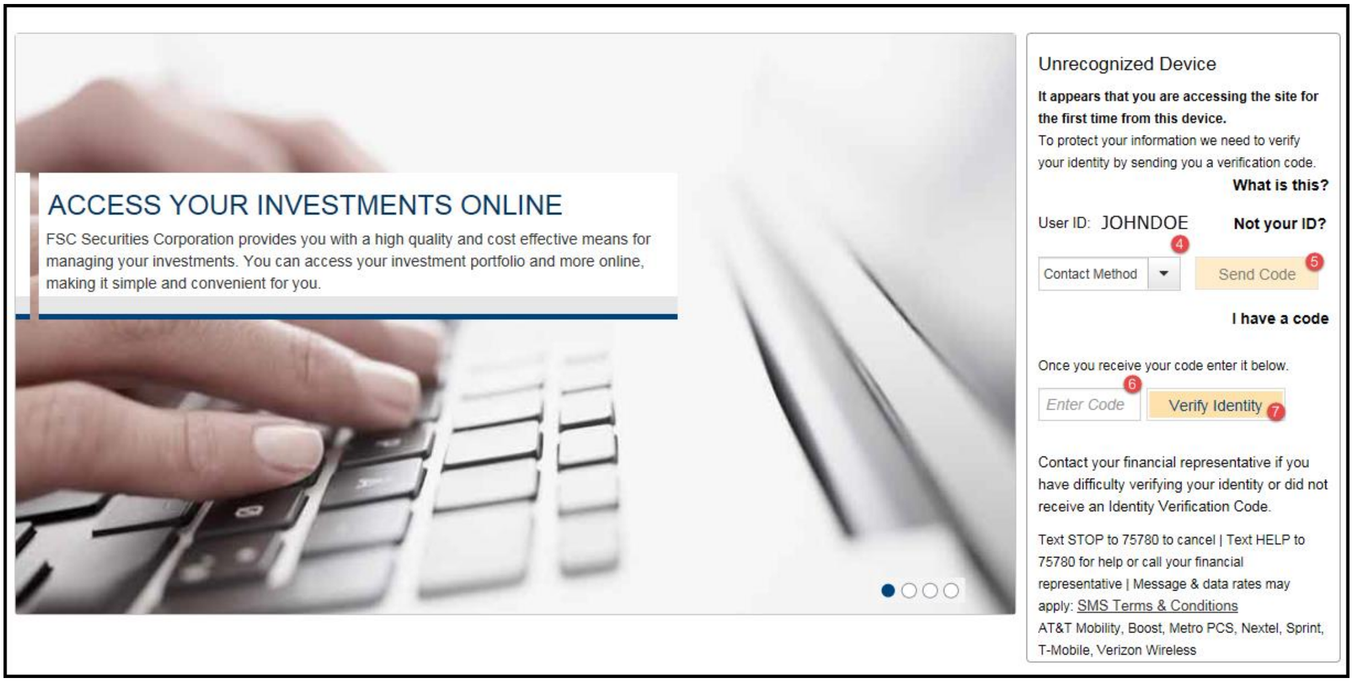
FSC NetXInvestor web address:
<https://www.fscview.com>

Royal NetXInvestor web address:
<https://www.raaview.com>

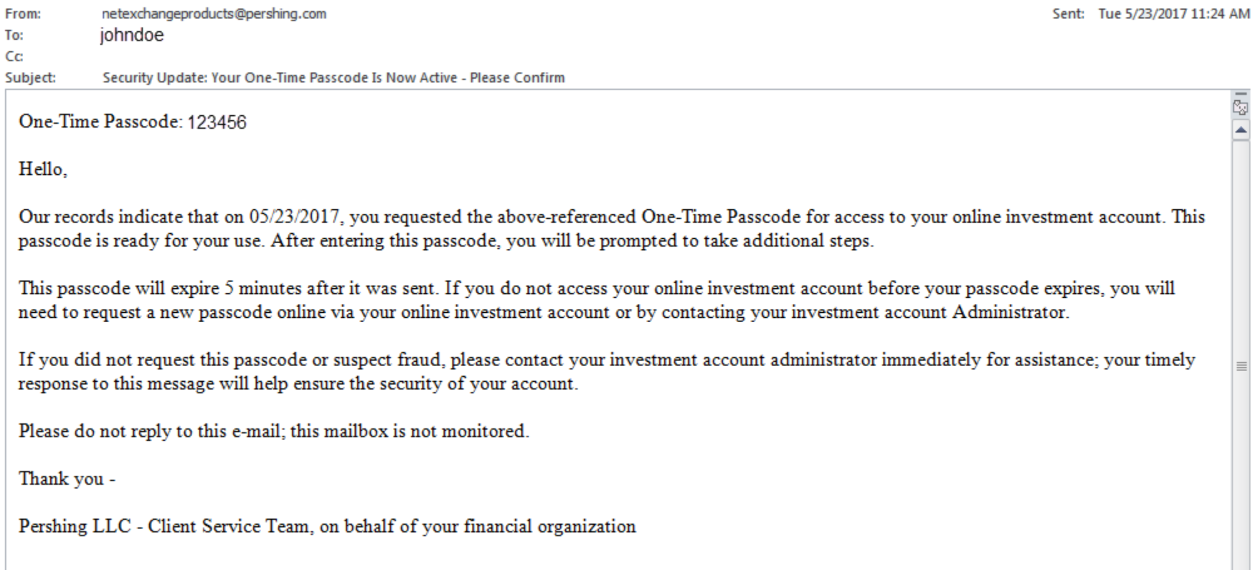
SagePoint NetXInvestor web address:
<https://www.spfview.com>

Woodbury NetXInvestor web Address:
<https://www.wfsview.com>





Below is a sample of the email you will receive with Passcode information



From: netexchangeproducts@pershing.com
Sent: Tue 5/23/2017 11:24 AM
To: johndoe
Cc:
Subject: Security Update: Your One-Time Passcode Is Now Active - Please Confirm

One-Time Passcode: 123456

Hello,

Our records indicate that on 05/23/2017, you requested the above-referenced One-Time Passcode for access to your online investment account. This passcode is ready for your use. After entering this passcode, you will be prompted to take additional steps.

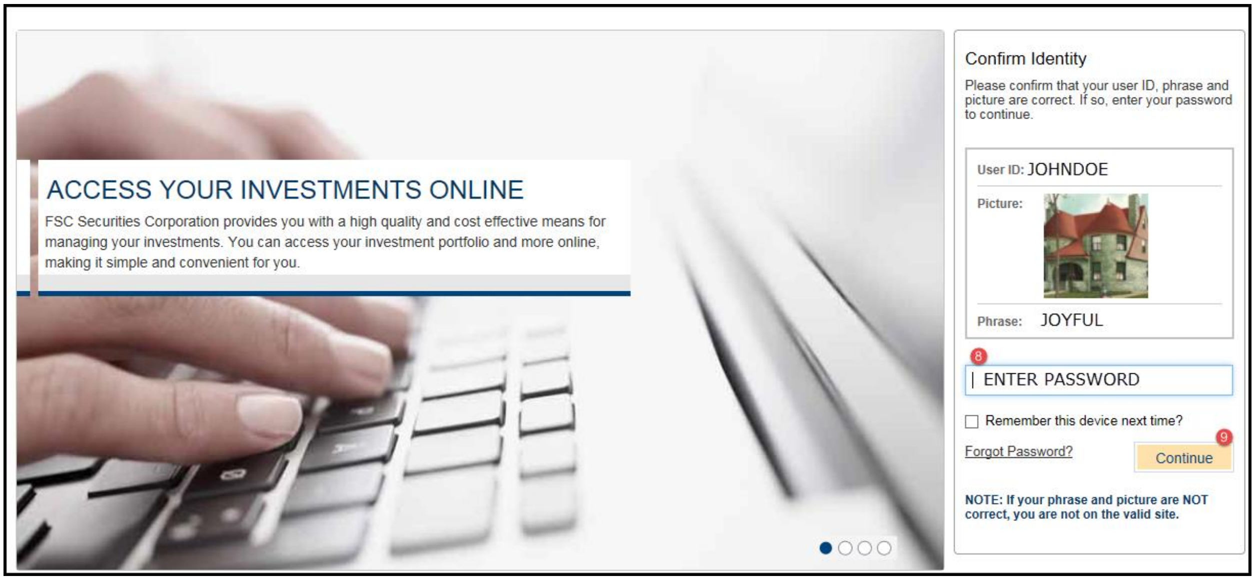
This passcode will expire 5 minutes after it was sent. If you do not access your online investment account before your passcode expires, you will need to request a new passcode online via your online investment account or by contacting your investment account Administrator.

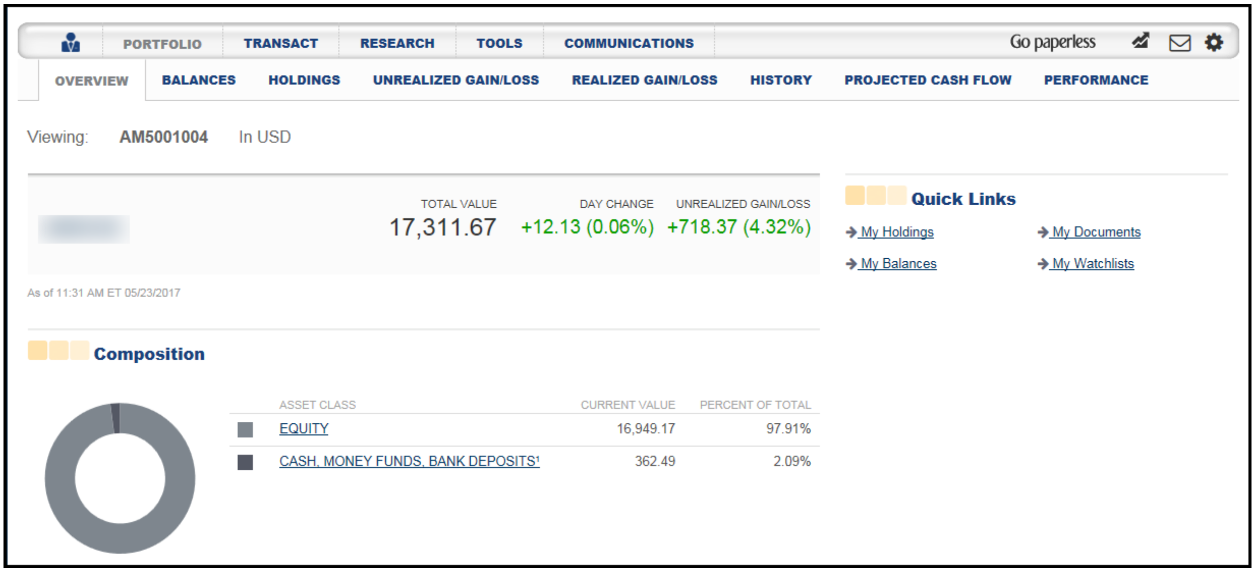
If you did not request this passcode or suspect fraud, please contact your investment account administrator immediately for assistance; your timely response to this message will help ensure the security of your account.

Please do not reply to this e-mail; this mailbox is not monitored.

Thank you -

Pershing LLC - Client Service Team, on behalf of your financial organization





1. **Log into** the respective URL address for your advisors firm.
2. **Enter** the **UserID** you created during the registration process OR the one assigned to you by your Advisor, then **Click** Continue.
3. **Enter** the **Password** you created during the registration process, then **Click Continue**.

NOTE: Check the box “Remember this device next time? If you do not want to receive a passcode every time you log in from the SAME computer.

Logging out of NetXInvestor

1. To Log out of **NetXInvestor,** from the Home Page **Click** on the **Logout** button.

Electronic Delivery (eDelivery)

You can enable electronic delivery of statements and documents to be delivered to your email address (es). You can also view the statements and documents online in the NetXInvestor platform.

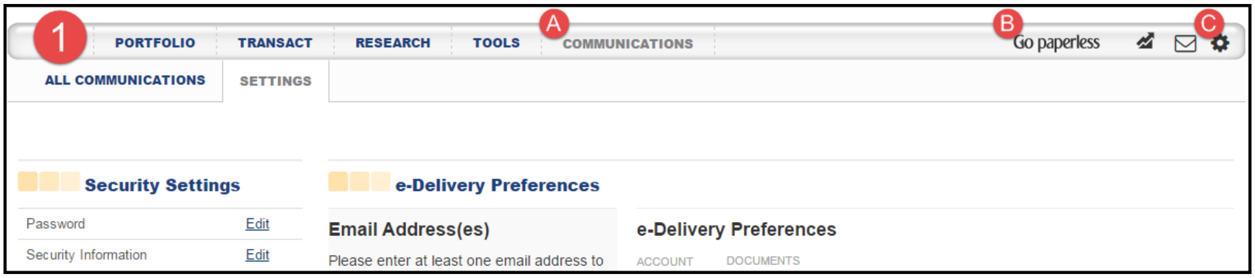
You can setup the e-delivery preferences for an individual account or for all accounts using the **Quick Enroll** option.

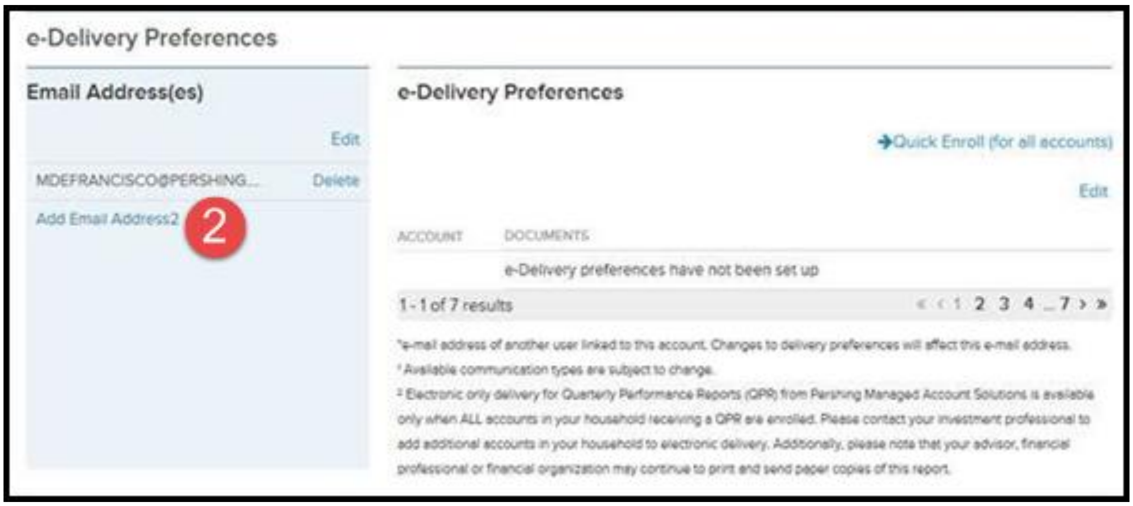
The retention time for account communications and documents vary based on the communication type. To view the retention time, click the **View Retention Times** link.

The first step in the eDelivery process is to set up your email address (es) that you wish to have statements sent.

The **e-delivery Preferences** section is available in the **Settings** page. You can access this section by one of the following ways:

A. On the **NetXInvestor** home page, click **Communications** > **Settings**.
B. On the **NetXInvestor** home page, click the **Go paperless** icon.
C. On the **NetXInvestor** home page, click the **Settings** icon.

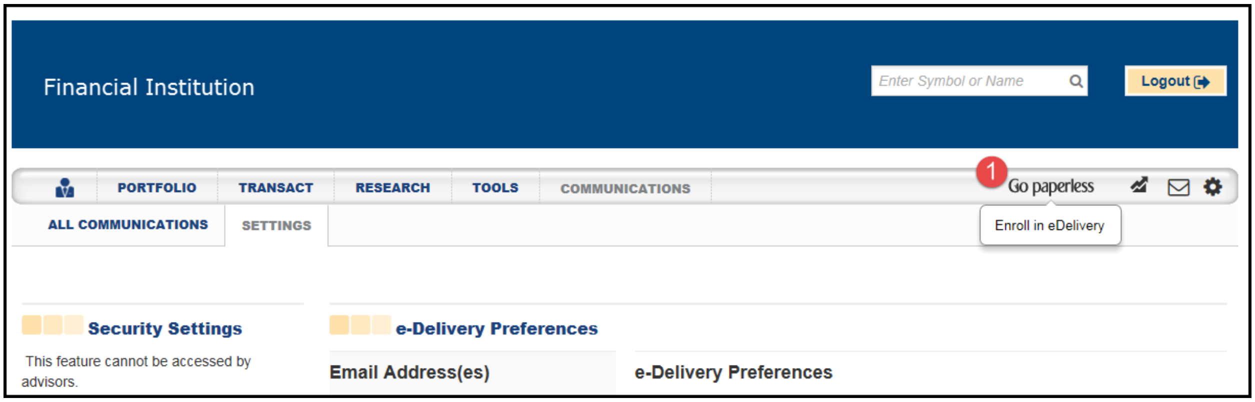

1
PORTFOLIO
TRANSACT
RESEARCH
TOOLS
A
COMMUNICATIONS
B
Go paperless
C
ALL COMMUNICATIONS
SETTINGS
Security Settings
Password
Edit
Security Information
Edit
e-Delivery Preferences
Email Address(es)
Please enter at least one email address to
e-Delivery Preferences
ACCOUNT
DOCUMENTS

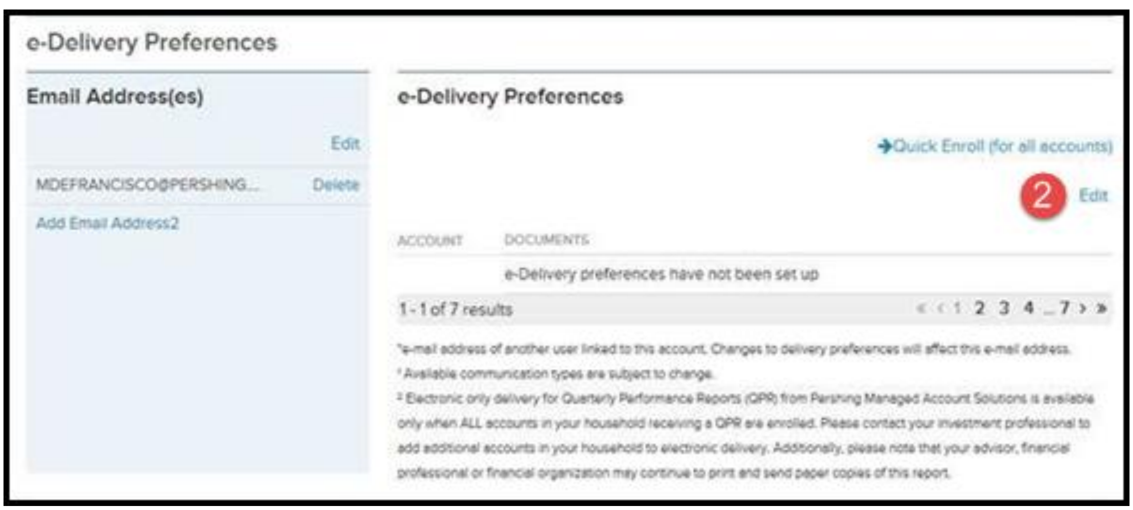

e-Delivery Preferences
Email Address(es)
Edit
MDEFRANCISCO@PERSHING...
Delete
Add Email Address2
2
e-Delivery Preferences
Quick Enroll (for all accounts)
Edit
ACCOUNT
DOCUMENTS
e-Delivery preferences have not been set up
1 - 1 of 7 results
1 2 3 4 ... 7
*e-mail address of another user linked to this account. Changes to delivery preferences will affect this e-mail address.
¹ Available communication types are subject to change.
² Electronic only delivery for Quarterly Performance Reports (QPR) from Pershing Managed Account Solutions is available only when ALL accounts in your household receiving a QPR are enrolled. Please contact your investment professional to add additional accounts in your household to electronic delivery. Additionally, please note that your advisor, financial professional or financial organization may continue to print and send paper copies of this report.

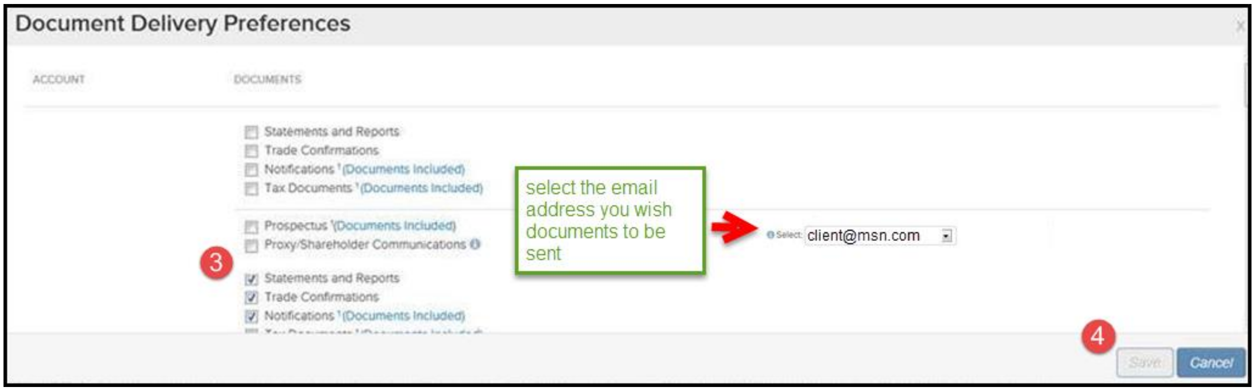

Add Email Address
X
3
EMAIL ADDRESS 1:
johndoe@pershing.com
CONFIRM EMAIL ADDRESS 1:
johndoe@pershing.com
4
EMAIL ADDRESS 2:
johndoeb@pershing.com
CONFIRM EMAIL ADDRESS 2:
johndoeb@pershing.com
5
Save
Cancel

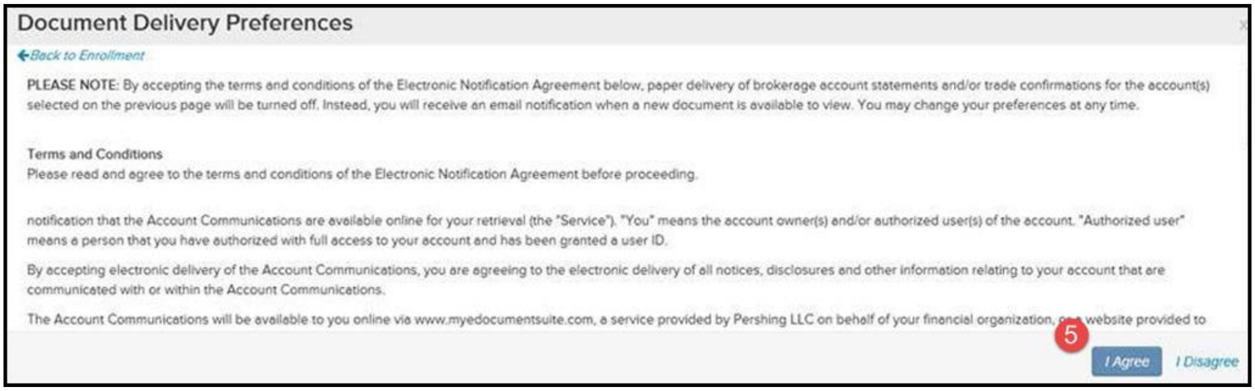
1. Access Settings by clicking on one of the icons shown in the screenshot - A, B, or C.
2. In the **Email Address(es)** section, click the **Add Email Address(es)** link. The **Add New Email Address** window displays.
3. In the **Email Address 1** and **Confirm Email Address 1** fields, type the **primary email address**.
4. In the **Email Address 2** and **Confirm Email Address 2** fields, type the **secondary email address**.
5. Click the **Save button**.

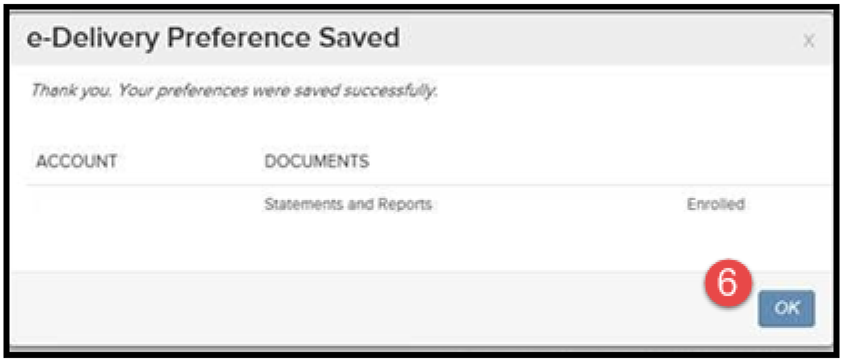
Electronic Delivery for Individual Account





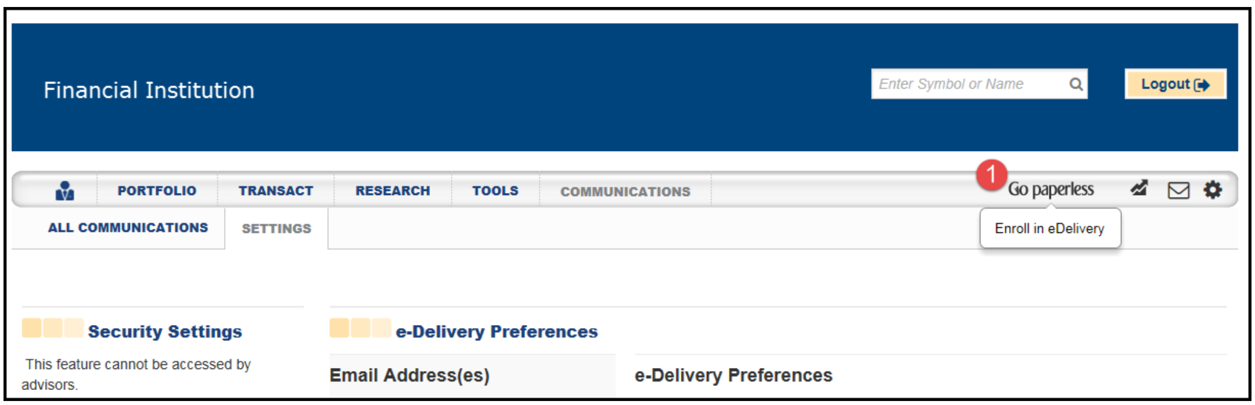

Document Delivery Preferences
ACCOUNT
DOCUMENTS
Statements and Reports
Trade Confirmations
Notifications (Documents Included)
Tax Documents (Documents Included)
Prospectus (Documents Included)
Proxy/Shareholder Communications
3
Statements and Reports
Trade Confirmations
Notifications (Documents Included)
select the email address you wish documents to be sent
Select client@msn.com
4
Save
Cancel

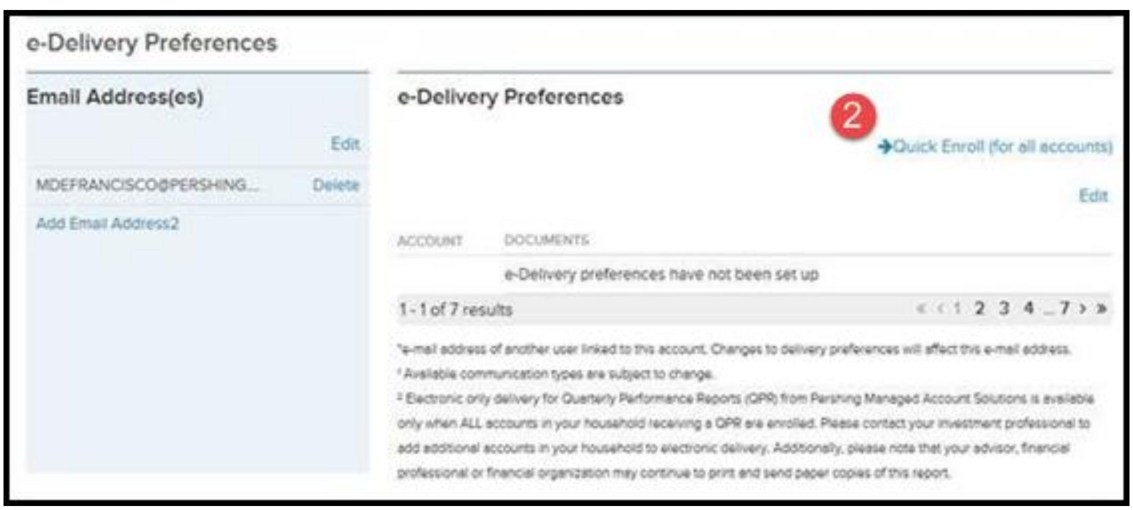

Document Delivery Preferences
Back to Enrollment
PLEASE NOTE: By accepting the terms and conditions of the Electronic Notification Agreement below, paper delivery of brokerage account statements and/or trade confirmations for the account(s) selected on the previous page will be turned off. Instead, you will receive an email notification when a new document is available to view. You may change your preferences at any time.
Terms and Conditions
Please read and agree to the terms and conditions of the Electronic Notification Agreement before proceeding.
notification that the Account Communications are available online for your retrieval (the "Service"). "You" means the account owner(s) and/or authorized user(s) of the account. "Authorized user" means a person that you have authorized with full access to your account and has been granted a user ID.
By accepting electronic delivery of the Account Communications, you are agreeing to the electronic delivery of all notices, disclosures and other information relating to your account that are communicated with or within the Account Communications.
The Account Communications will be available to you online via www.myedocumentsuite.com, a service provided by Pershing LLC on behalf of your financial organization, website provided to
5
I Agree
I Disagree

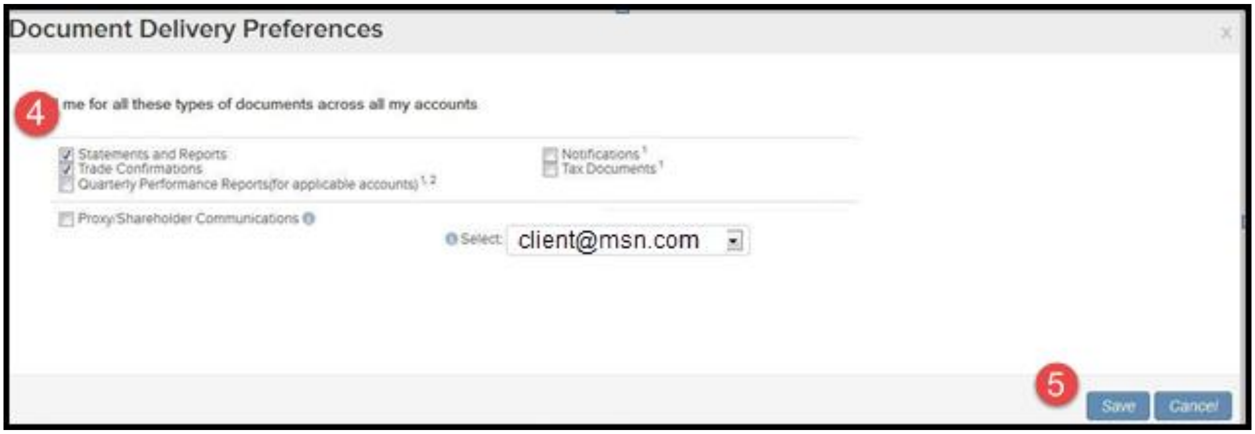

e-Delivery Preference Saved
Thank you. Your preferences were saved successfully.
ACCOUNT
DOCUMENTS
Statements and Reports
Enrolled
6
OK

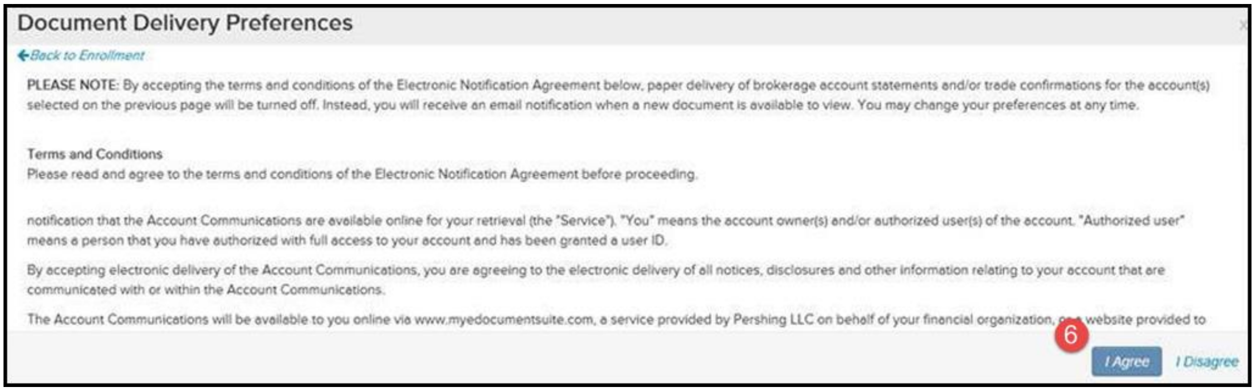
1. **Click Go Paperless** from Home Page.
2. In the e-Delivery Preferences section, **Click** the **Edit** link. The Document Delivery Preferences window displays.
3. **Select** the box (es) next to the documents against the respective account you want to opt for e-delivery. **Tip:** To view the included documents under a category, click the Documents Included link. From the email list, select the required email address to which the documents should be delivered electronically.
4. **Click** the **Save** button. A window displays the terms & conditions.
5. Read through the T**erms and Conditions** and **Click** the **I Agree** button. A window displays stating the e-delivery preferences have been saved.
6. **Click** the **OK** button to continue.

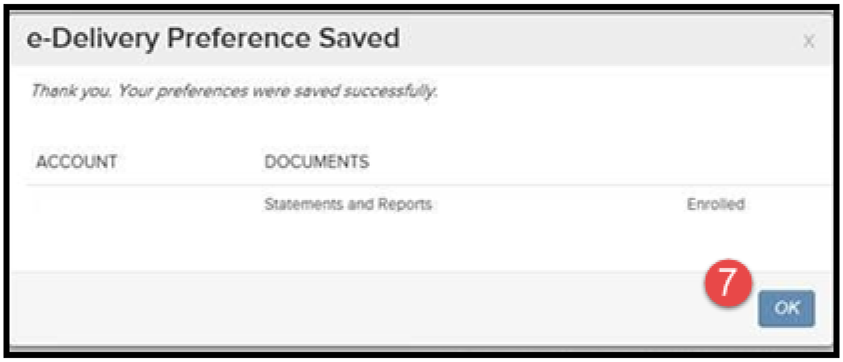
eDelivery for Multiple accounts using Quick Enroll











1. **Click Go Paperless** from the Home Page.
2. In the **e-Delivery Preferences** section, **Click** the **Quick Enroll (for all accounts)** link. The **Document Delivery Preferences** window displays.
3. **Select the box (es**) next to the documents you want to opt for e-delivery.
4. From the email list**, Select** the **required email address** to which the documents should be delivered electronically.
5. **Click** the **Save** button. A window displays the terms and conditions.
6. Read through the **Terms and Conditions** and **Click** the **I Agree** button. A window displays stating the e-delivery preferences have been saved.
7. **Click** the **OK** button to continue.

Portfolio Tab

NetXInvestor provides access to information relevant to and regarding your portfolio. Such information is divided into relevant sub-pages on the site under the **Portfolio** tab. These pages include:

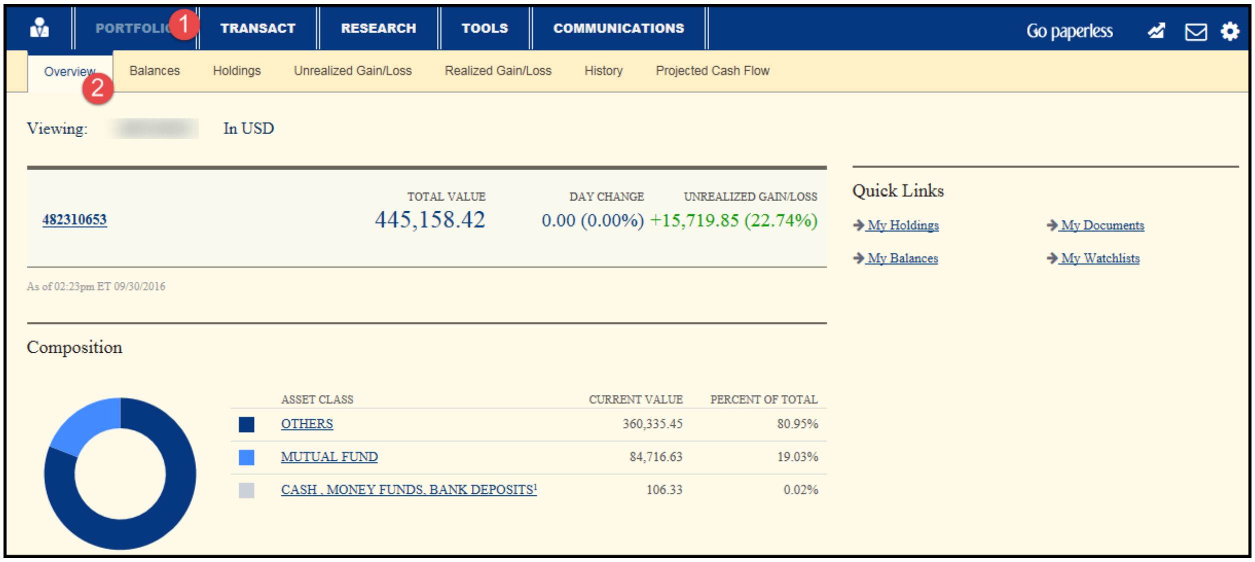
- Overview
- Balances
- Holdings
- Unrealized Gain/Loss
- Realized Gain/Loss
- Valuation Over Time
- History
- Projected Cash Flow

Overview

The **Overview** page provides a snapshot of your most recent events/activities such as, open orders, recently completed trades, composition of investments in the portfolio, and more. The home page also provides information on how your investments are performing in the market, portfolio history and links to the most frequently accessed pages. You can view the portfolio of an individual account, group of accounts or your linked accounts.

Portfolio Changes

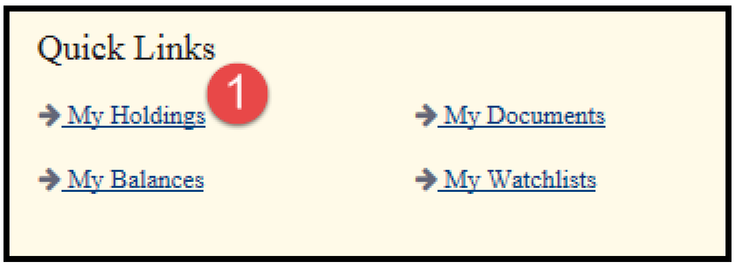
This section displays the total market value of the available holdings. Unrealized gain/loss information is displayed along with the increase and decrease in terms of percentage.



1. From the **NetXInvestor Home Page Select** the **Portfolio** tab
2. **Select** the **Overview** Tab

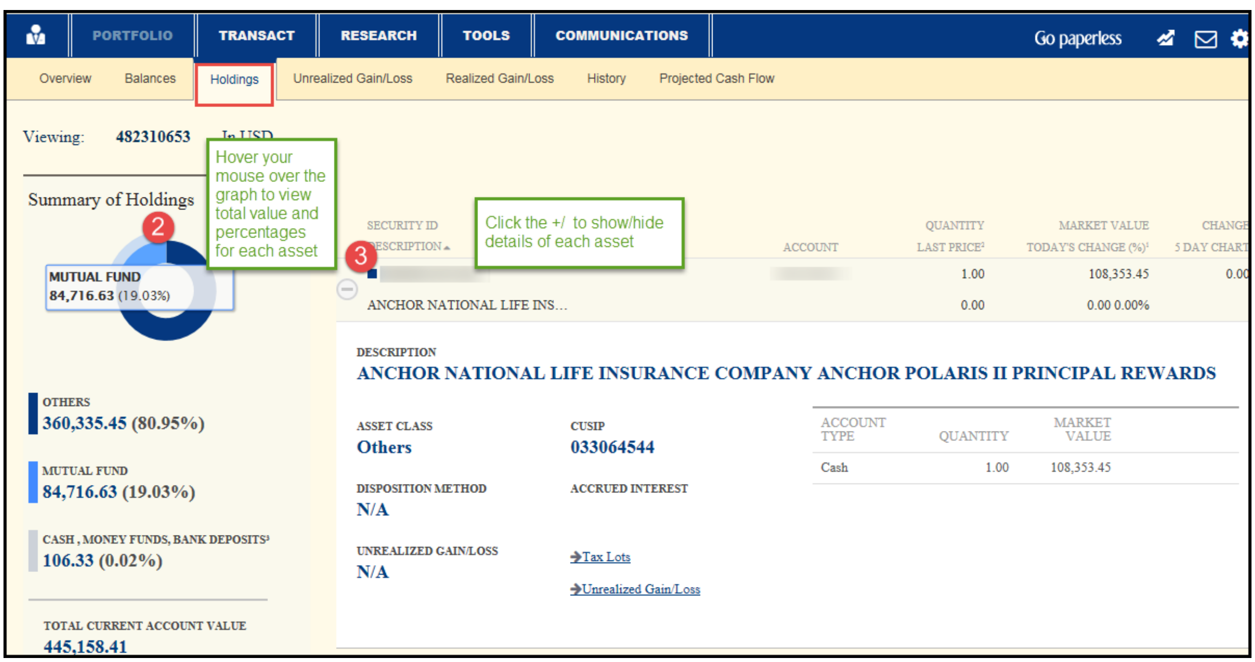
Use the Quick links section on this page to access holdings, balances and documents related to the account you are viewing.

You will notice when you click on links under the *Quick Links* sections it will take you to the respective tab under Portfolio, Example clicking on *My Holdings* takes you to the Holdings tab



Holdings

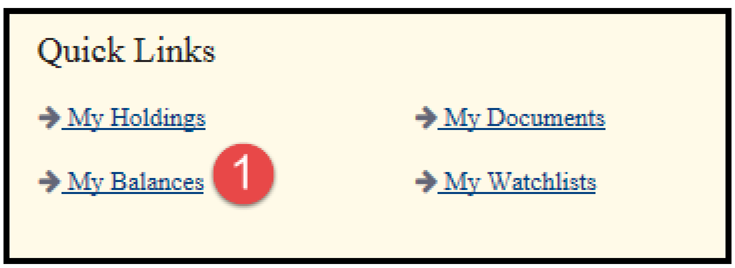
The Holdings section displays the composition of holdings in your portfolio. The composition is displayed in a doughnut chart along with the various asset classes available in your portfolio, their market value and total percentage. Click on the required asset class to view the filtered **Holdings** page.

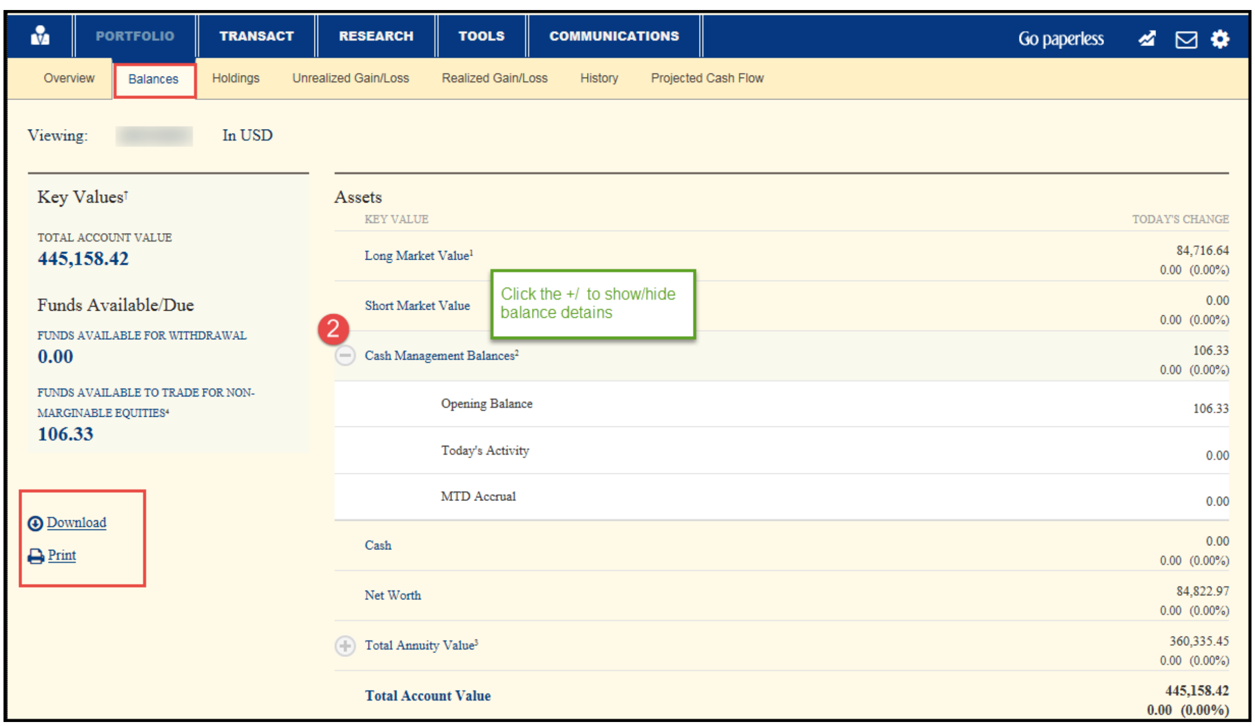


1. **Select Holdings** from the Quick Links section OR Click on the Holding tab under Portfolio tab.
2. **Hover** over **doughnut graph** to display total values and percentages of assets.
3. **Click the =/- icon** to show/hide details of each asset.

Balances

The **Balances** page displays the total account value of your account. This page also displays the information about the funds available for withdrawal, funds available to trade, and day trading power as of previous day. You can view information for an individual account, groups or the portfolio summary. The portfolio summary includes all the information of the linked accounts.





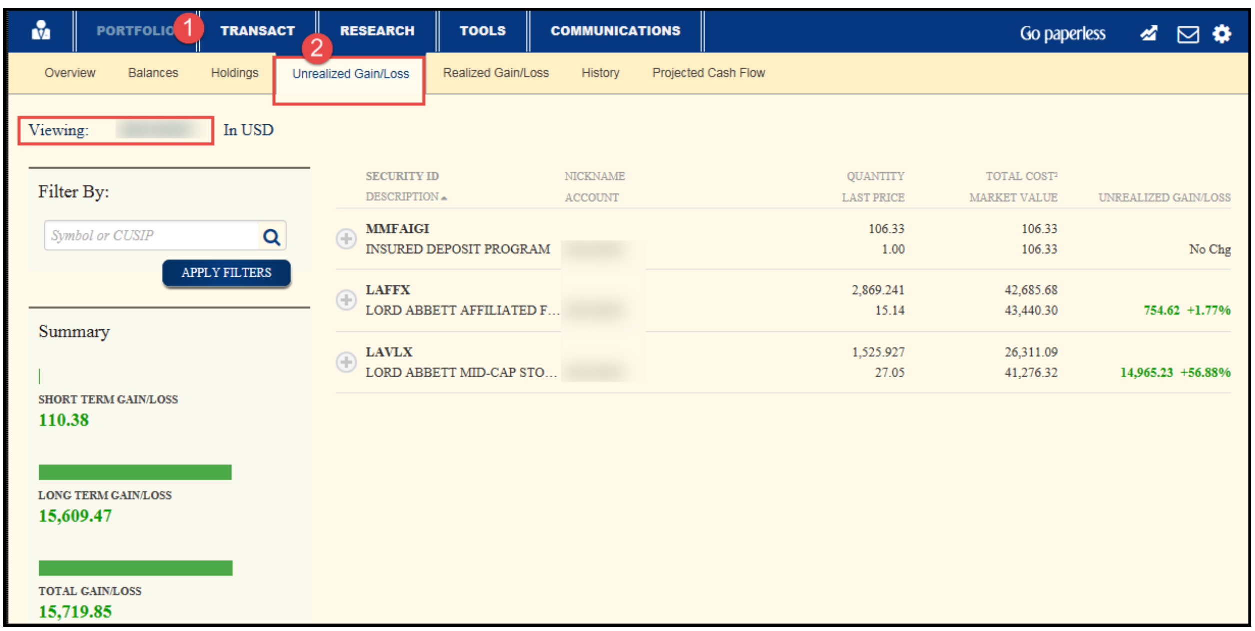
1. **Click** the **My Balances** link under Quick Links OR **Click** on the **Balances** tab under Portfolio
2. **Click** the **+/- icon** to view balances details for Cash Management Balances and Total Annuity Values where applicable.

NOTE: use the Download and Print links to download information on this page to a Microsoft Excel spreadsheet or print for record keeping.

Unrealized Gain/Loss

The **Unrealized Gain/Loss** page displays the current performance of stocks in the market. The page also displays the summary of short- and long-term gain and loss information, besides displaying the total gain and loss information.

You can also view the date when the position tax lot became a long term holding. This information displays in the Long-Term Date column, which can be viewed by clicking the **Tax Lots** link, and is available for a single account. The information displayed is for the positions as of the previous business day's close of business.

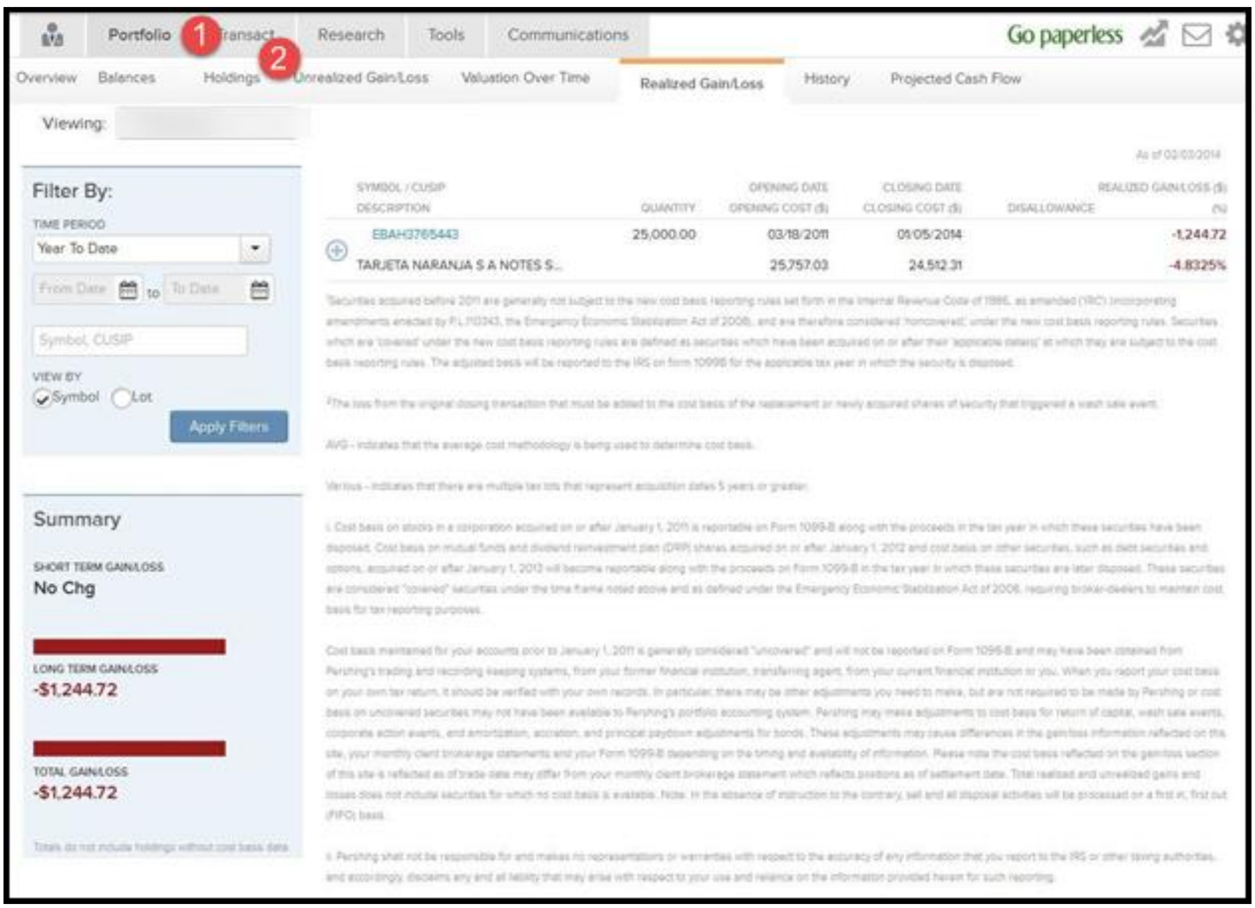


1. To View the Unrealized Gain/Loss page, **Click Portfolio** from the NetXInvestor Home page.
2. **Click Unrealized Gain/Loss** tab.

- To view the Unrealized Gain/Loss for a single account, **Select** the required account from the **Viewing** list.
- To view the Unrealized Gain/Loss for a group of accounts, **Select** the required group from the **Viewing** list.
- To view the Unrealized Gain/Loss for all accounts, **Select All Accounts** from the **Viewing** list.

Realized Gain/Loss

The **Realized Gain/Loss** page displays the profit or loss information of your stocks arising out of a sell. The page also displays the summary of short- and long-term gain and loss information, besides displaying the total gain and loss information.



To View the Unrealized Gain/Loss page,

1. **Click Portfolio** from the NetXInvestor Home page.
2. **Click Realized Gain/Loss** tab.

- To view the Unrealized Gain/Loss for a single account, **Select** the required account from the **Viewing** list.
- To view the Unrealized Gain/Loss for a group of accounts, **Select** the required group from the **Viewing** list.
- To view the Unrealized Gain/Loss for all accounts, **Select All Accounts** from the **Viewing** list.

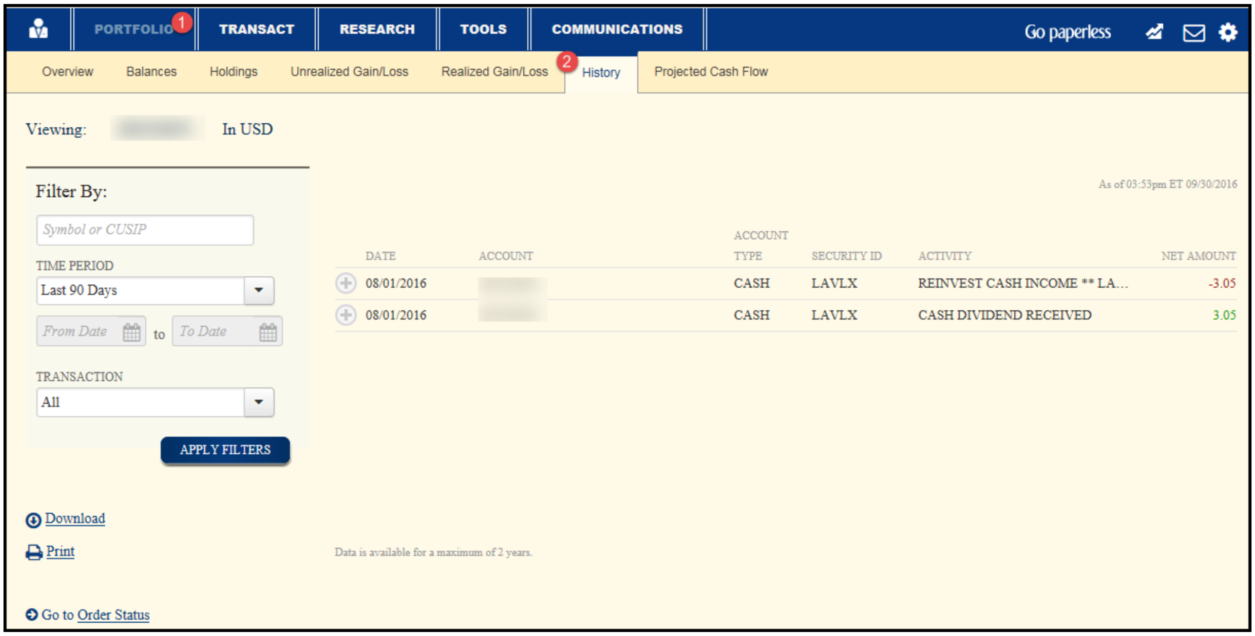
Valuation Over Time

The **Valuation Over Time** page displays the value of the portfolio, in the form of a chart, for the past 12 months. This is available for a single account or group of accounts, and for the entire portfolio. When the mouse is hovered over the graph, the label changes to show month and year in chart and in rollover display to indicate when year changes in data series.

1. To view Valuation Over Time information, **Click** the **Portfolio** Tab
2. **Select** the **Valuation Over Time** tab

History

The **History** page displays all the activities that have taken place in the account. The activities are available for a maximum of two years. By default, activities for one week are displayed.

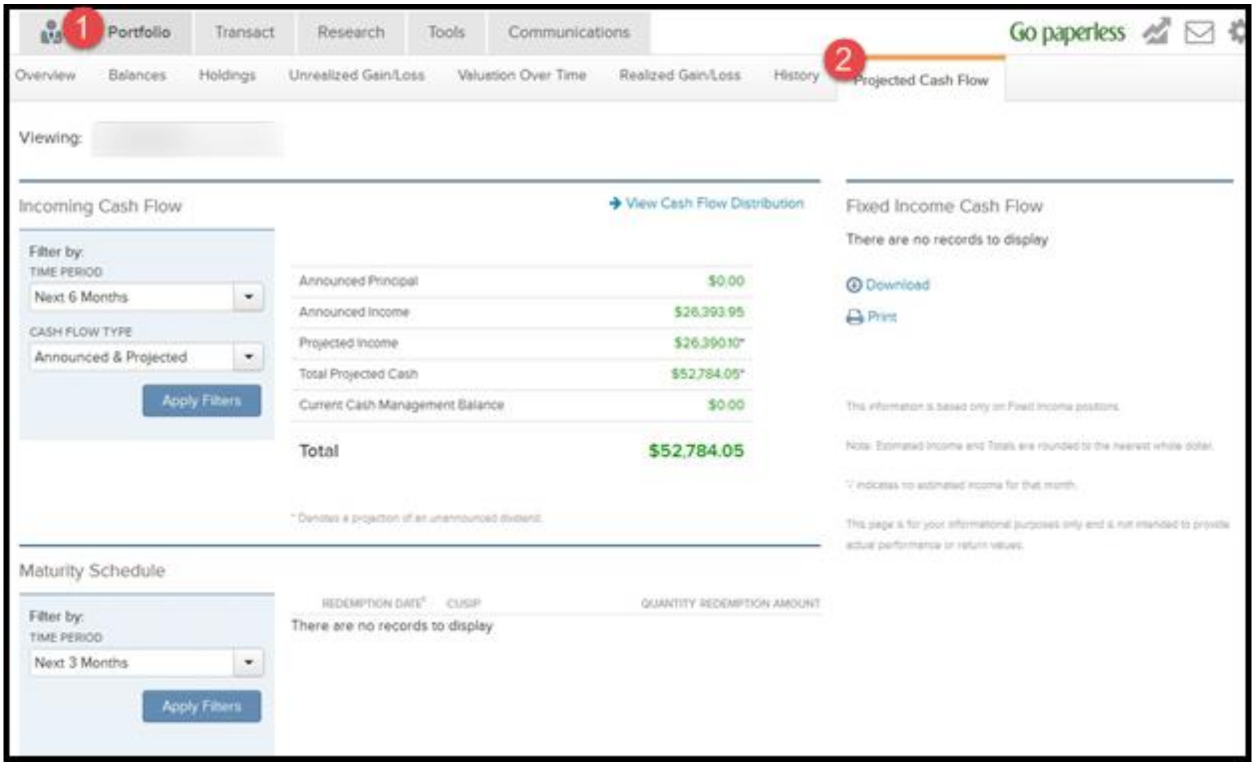


1. To View the Unrealized Gain/Loss page, **Click Portfolio** from the NetXInvestor Home page.
2. **Click Realized Gain/Loss** tab.

- To view the history for a single account, **Select** the required account from the **Viewing** list.
- To view the history for a group of accounts, **Select** the required group from the **Viewing** list.
- To view the history for all accounts, **Select All Accounts** from the
- Use the Filter By, Time Period and Transaction filters to streamline the information you with to view. **Click** the **Apply Filters** button once you have made your desired selections.

Projected Cash Flow

Use the Projected Cash Flow tab to view cash money flow into your account.



1. To View the Unrealized Gain/Loss page, **Click Portfolio** from the NetXInvestor Home page.
2. **Click Realized Gain/Loss** tab.

- To view projected cash flow for a single account, **Select** the required account from the **Viewing** list.
- To view the projected cash flow for a group of accounts, **Select** the required group from the **Viewing** list.
- To view projected cash flow for all accounts, **Select All Accounts** from the
- Use the Filter By, Time Period and Transaction filters to streamline the information you wish to view. **Click** the **Apply filter** button once you have made your desired selections.

The page is divided into the following sections:

Incoming Cash Flow— - This section displays the announced and projected cash flow information. To view the cash flow distribution, **Click** the **View Cash Flow Distribution** link.

Maturity Schedule - This section displays the incoming cash flow from the fixed income securities.

Transactions Tab

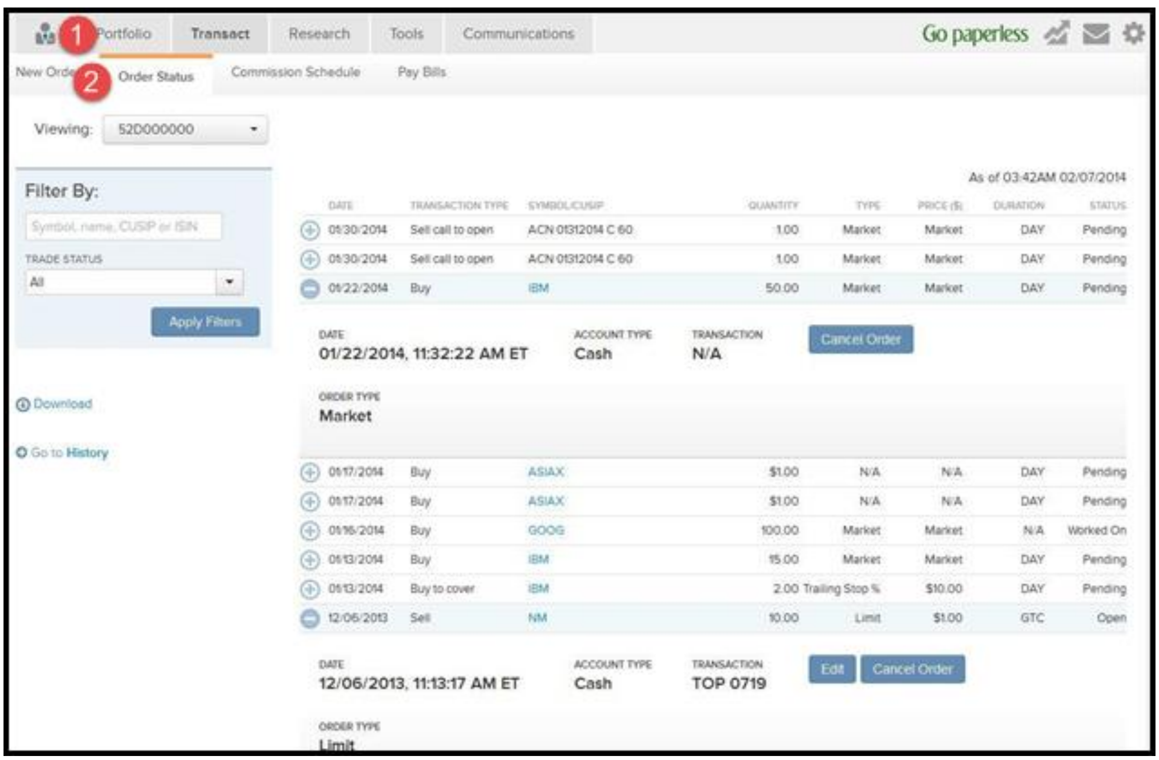
This tab allows you to view status information related to transactions via the Order Status tab and in addition allows you to make payments.

The Order Status page displays the following:

- Day duration order is shown until the end of the day.
- Good Till Cancelled order is shown until the order is executed or cancelled manually. If the order is not cancelled manually, the order will get cancelled automatically after 90 days.

From this page, you can view the details like, quantity, symbol, status etc. You can also edit or cancel an order. You can view the order status information for an individual account, groups or all linked accounts.

Order Status



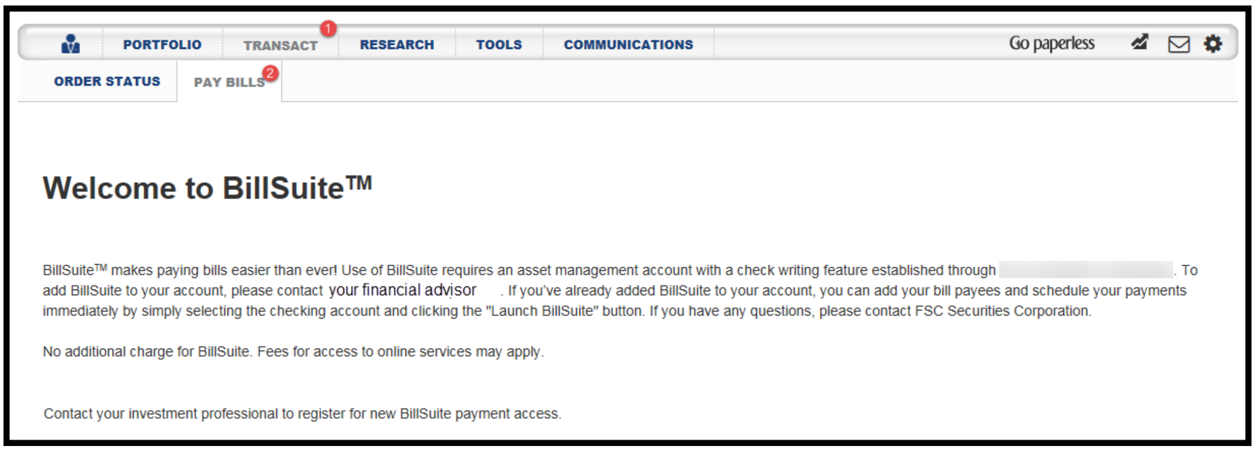
1. To view the status of your transactions, **Select Transact** tab from the NetXInvestor Home Page.
2. **Select Order Status** tab.

- To view trade status for a single account, **Select** the required account from the **Viewing** list. (the list option is only available if you have multiple accounts)
- To view trade status for a group of accounts, **Select** the required group from the **Viewing** list. (Groups will only appear if you have created a group)
- To view trade status for all accounts, **Select All** from the **Trade Status** list located under the Filter By section.

3. **Click** the **Apply Filters** button once you have made your desired selections.

Pay Bills

This tab allows you to pay bills using the feature Bill Suite. This feature requires an asset management account established through your advisor. Contact your advisor to register for Bill Suite access.



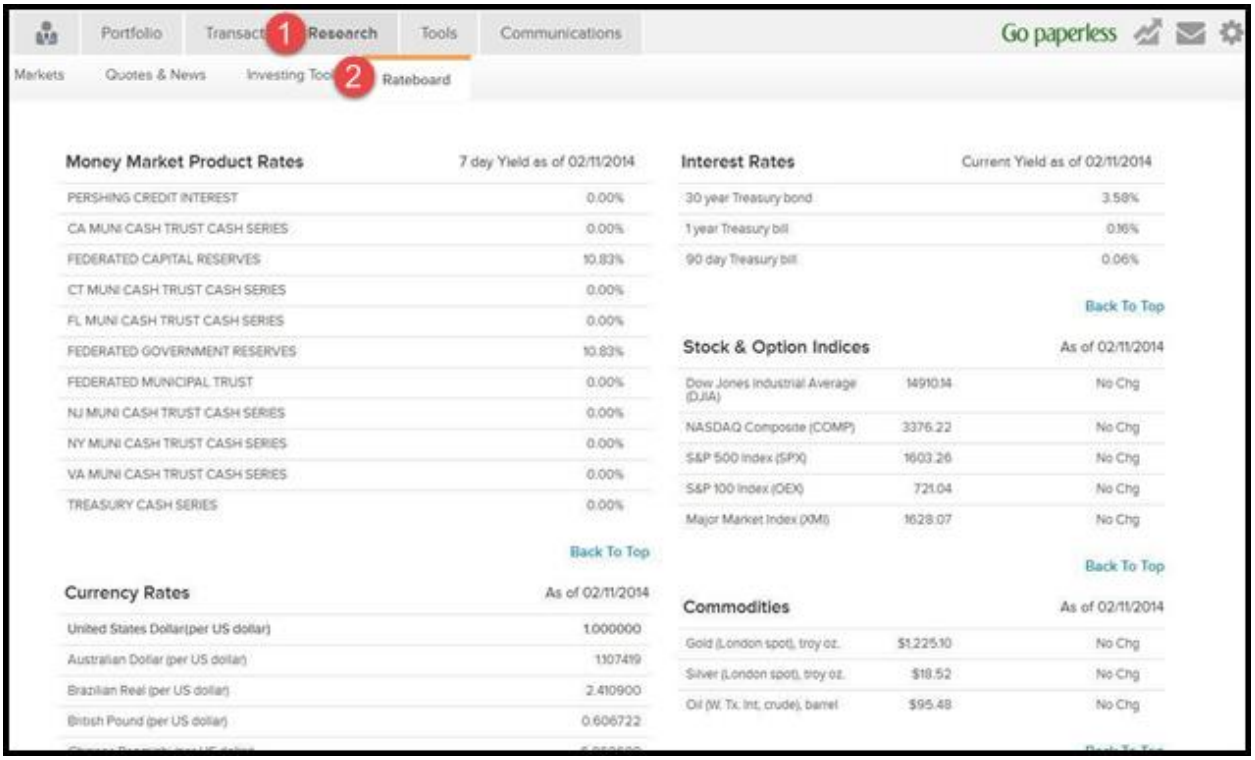
To access BillSuite:

1. **Click** on the **Transact** tab.
2. **Click** on the **Pay Bills** tab.

Once you are set up with **BillSuite**, you would add the items you wish to be paid.

Research Tab

The **Research** tab enables you to view the prevailing rates for money market products, currency, commodities and others.

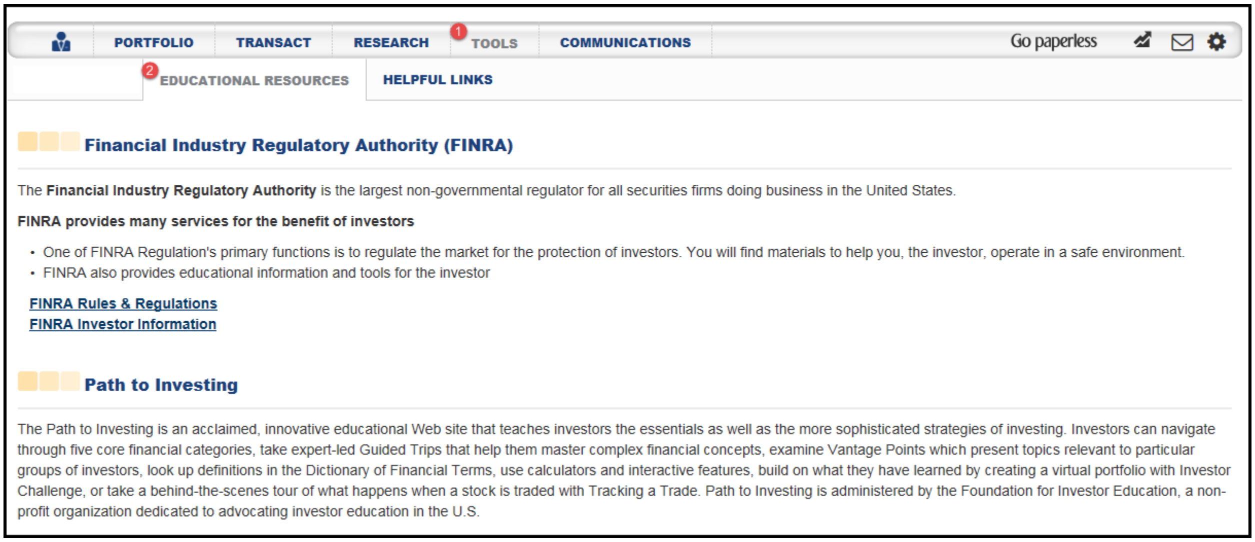


1. To view the Money Market Rates **Select Research** tab from the NetXInvestor's Home Page.
2. **Select Rateboard.**

Tools Tab

The Tools tab provides information related to regulatory authorities such as FINRA and also helpful information related to Investing. In addition, the Helpful Links tab provides access to Tax Center which provides links to guides and tax services to assist you with filing your taxes.

Educational Resources

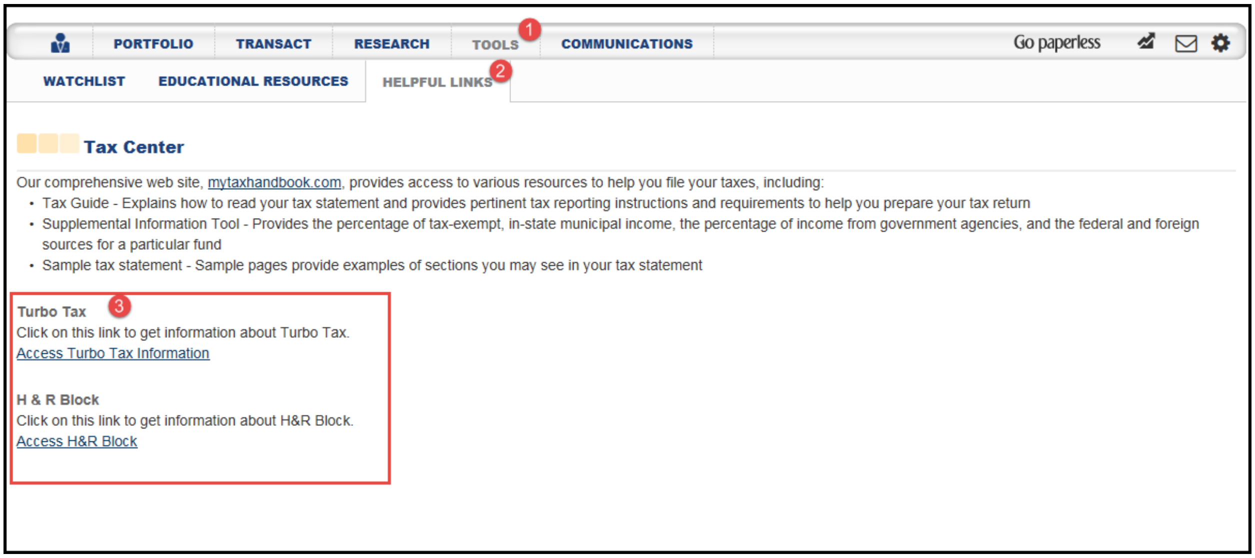


To access Educational Resources:

1. **Click** on the **Tools** tab
2. **Click Educational Resources** tab

Helpful Links

The Helpful Links tab provides links to Turbo Tax and H & R Block. To access these services, you must purchase the tax preparation software from stores, online vendors or directly from the TurboTax or H&R Block website. You must also have online access to your accounts via NetXInvestor. Once the setup process is complete and the data is available, you can use your existing user ID and password to log into either Turbo Tax or H & R Block services.



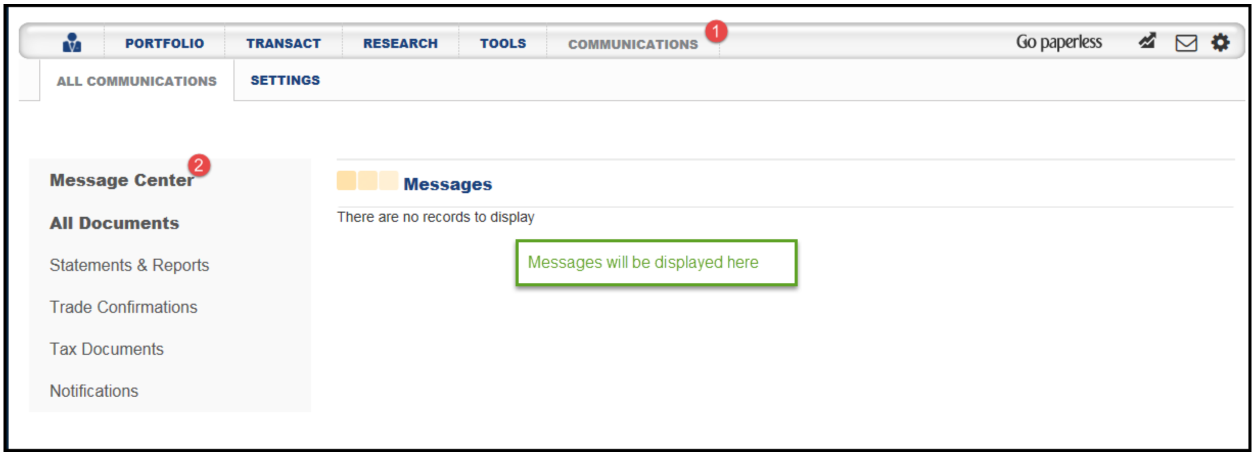
1. **Click Tools**
2. **Click Helpful Links**
3. **Click** on the respective link for the Tax product you are registered with i.e**. Turbo Tax/H & R Block.**

Communications Tab

This tab allows you access messages and important documents such as statements & reports, trade confirmations, tax documents, etc… You can view and download your account brokerage statements and reports and deliver these statements and reports electronically via eDelivery.

Message Center

The message center will contain any messages pertinent to the NetXInvestor application or your accounts.



To view messages:

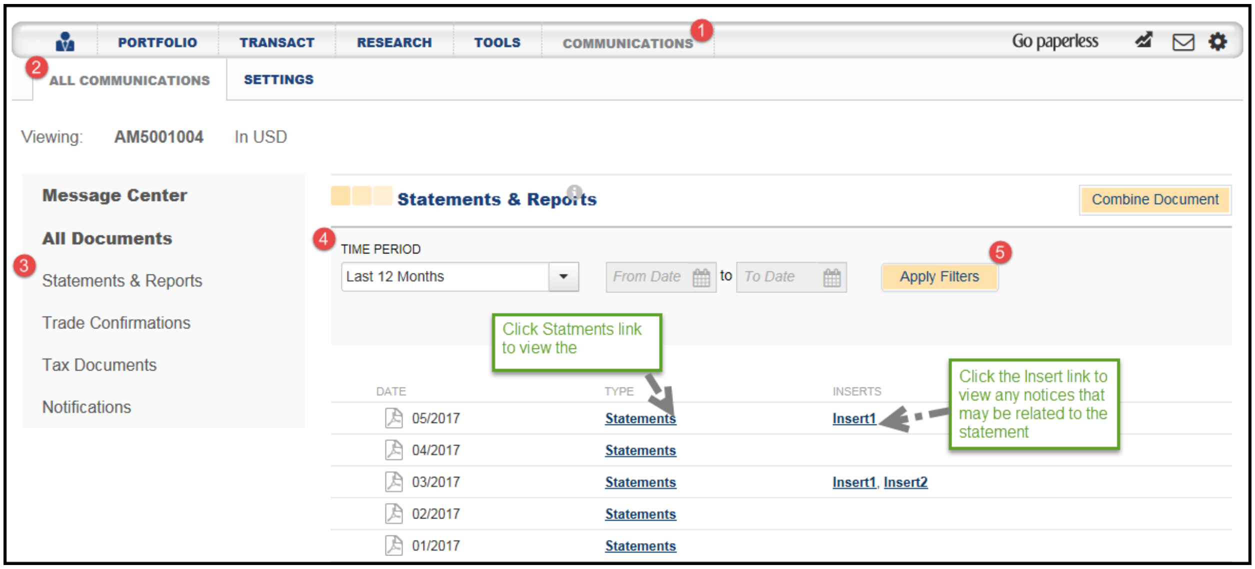
1. **Click** on the **Communications** tab.
2. **Click** on **Message Center.**

All Documents

Use this section to access document such as statements, reports and tax documents.

Statements and Reports

This section allows you to view and download your statements and reports.



1. From the Home Page, **Click Communications.**
2. **Select All Communications.**
3. In the **All Communications** page, **Click** the **Statements & Reports** link.
4. **Select** the desired **time period**.
5. **Click Apply Filters**.

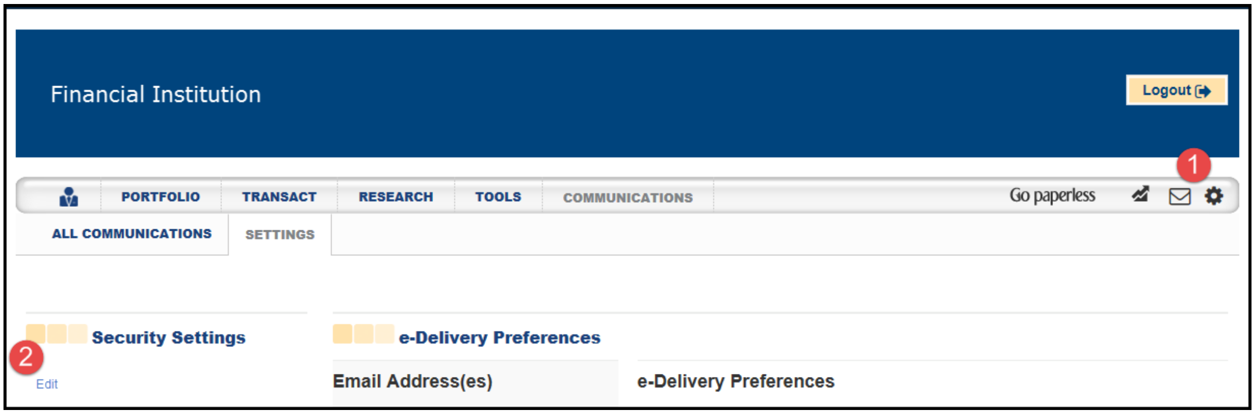
The page, by default, displays the statements and reports for one year. To view a statement, click the link in the **Type** column for the required date. You can also view any notices by clicking the link in the **Inserts** column. You can filter the information to display according to your requirements. Provide information in one or all of the following filters and click the **Apply Filters** button

Settings

Also under the communication tab is Settings, which is where you can change your password/security settings, preferences, and add nicknames to accounts.

Changing your Password

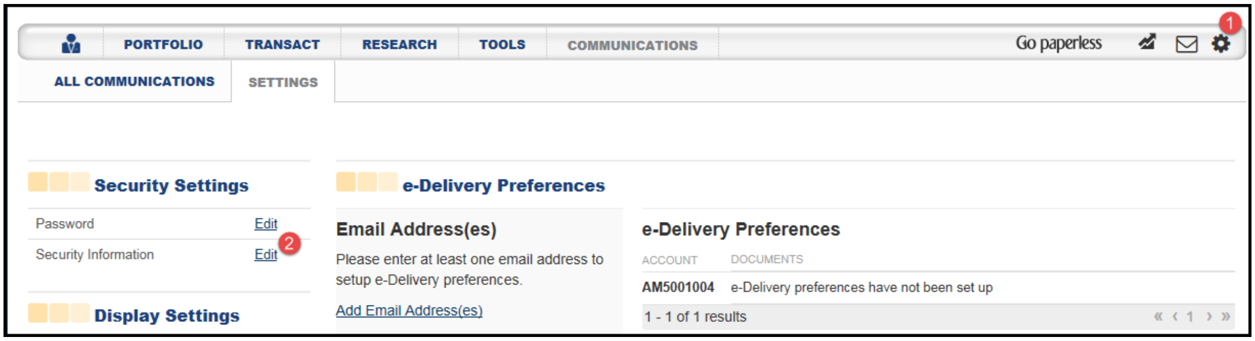
The NetXInvestor platform has options to manage your account settings and preferences, such as, changing your password, security questions, creating an account group, and many more.

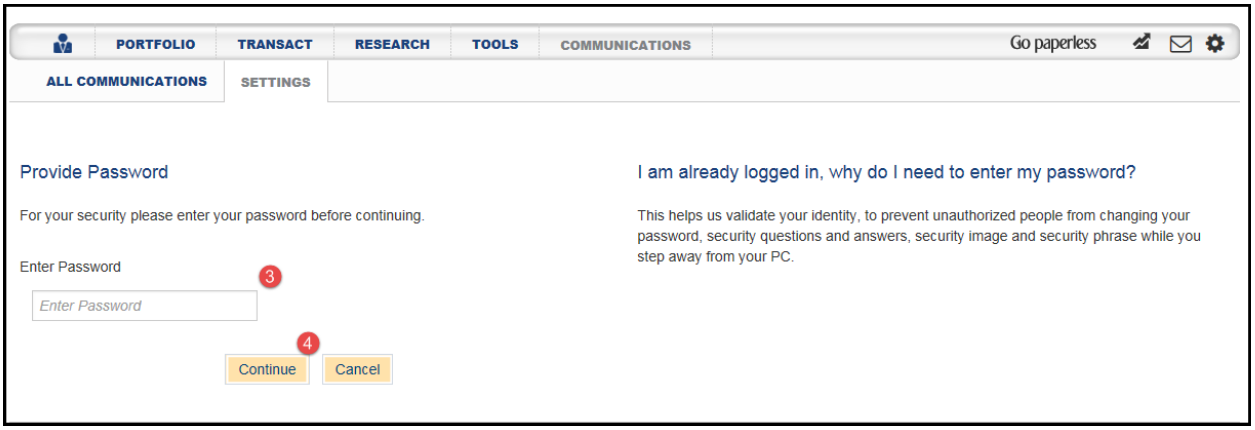


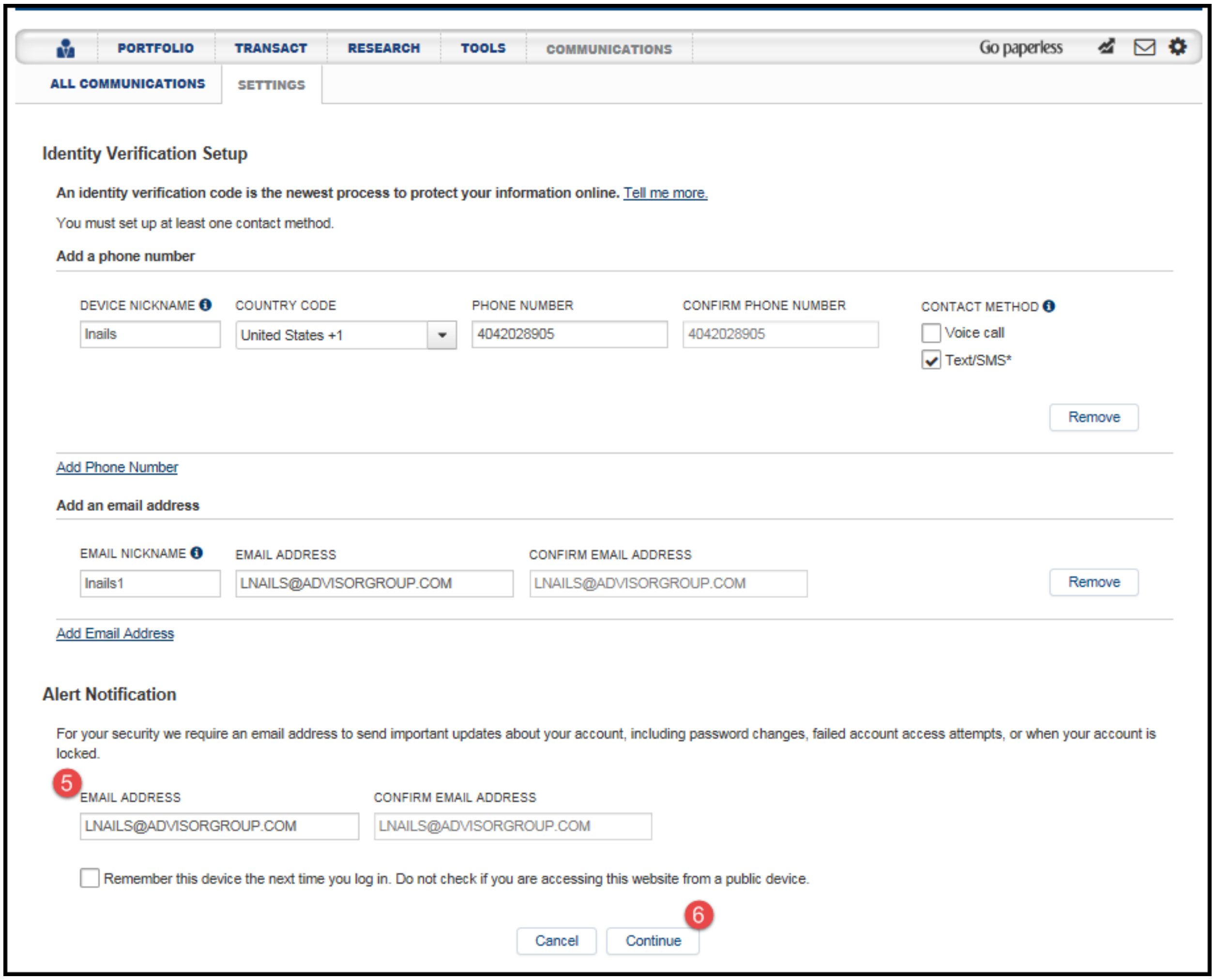
1. On the **NetXInvestor** home page, click the **Settings** icon. The **Settings** page displays.
2. In the **Security Settings** section, click the **Edit** link in the **Password** row.
3. In the **Enter Password** field, **Type** your current password and **Click Continue**.
4. In the **New Password** and **Confirm New Password** fields, **Type** your new password.
5. **Click Continue**. A message displays stating the password has been successfully changed. **Click** the **OK** button to continue.

Change your Security Email

In the event you need to change your security email you can do so via the Settings icon.



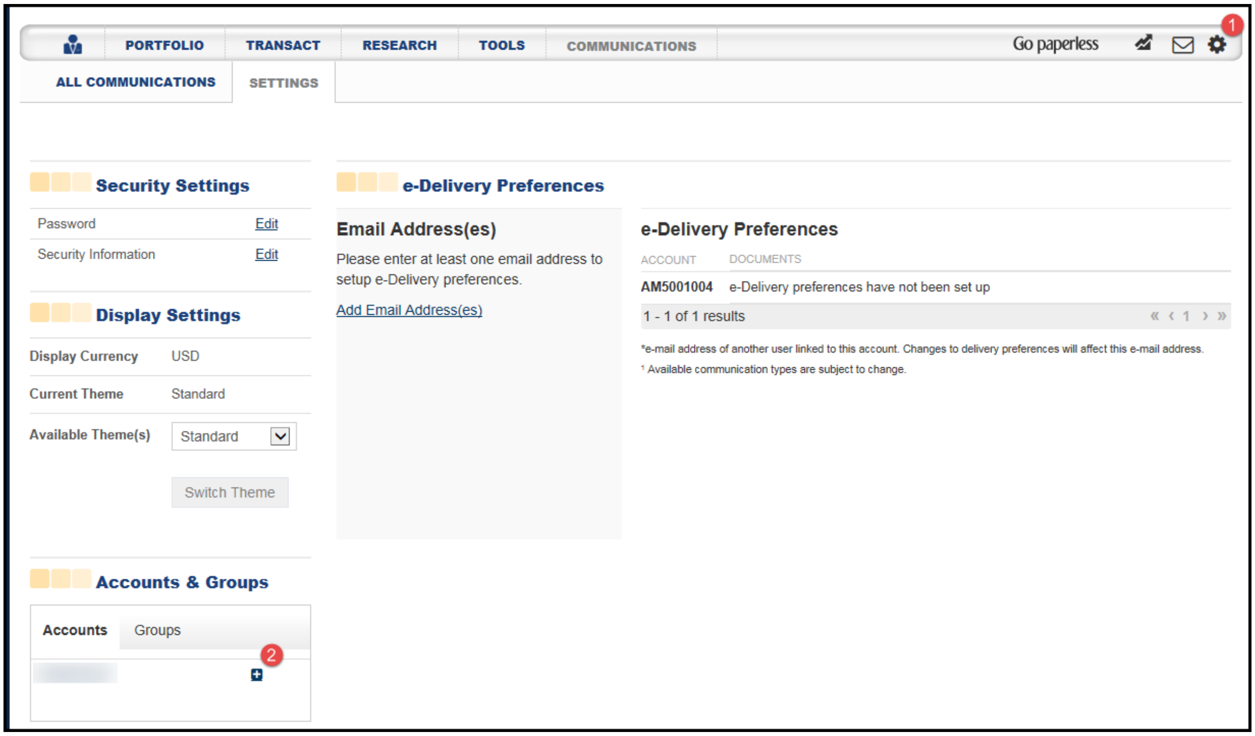


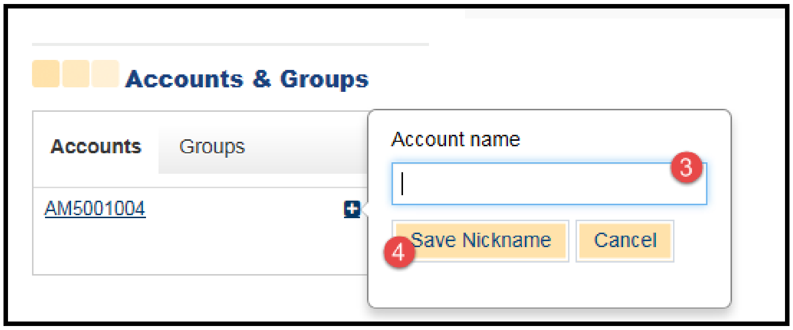


1. On the **NetXInvestor Home Page**, **Click** the **Settings** icon.
2. From the **Settings Page**, **Click Edit** next to Security Information.
3. **Enter** your password on the next screen.
4. **Click Continue**.
5. **Enter** the desired **email address**, then **re-enter** in the Confirm email address field.
6. **Click Continue**.
7. You will get a prompt indicating your email address has been changed, **Click OK**.

Account Nickname

A nickname enables you to quickly identify your accounts. The nickname is displayed to the left of the account number.



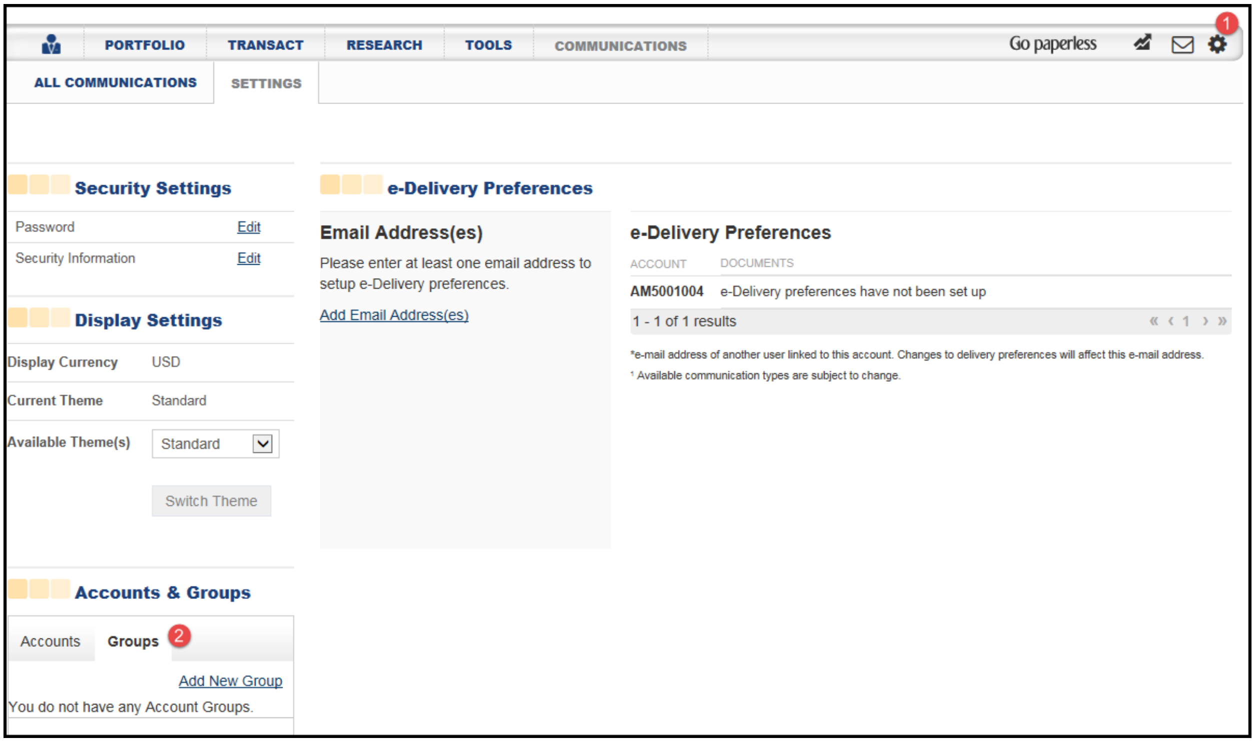


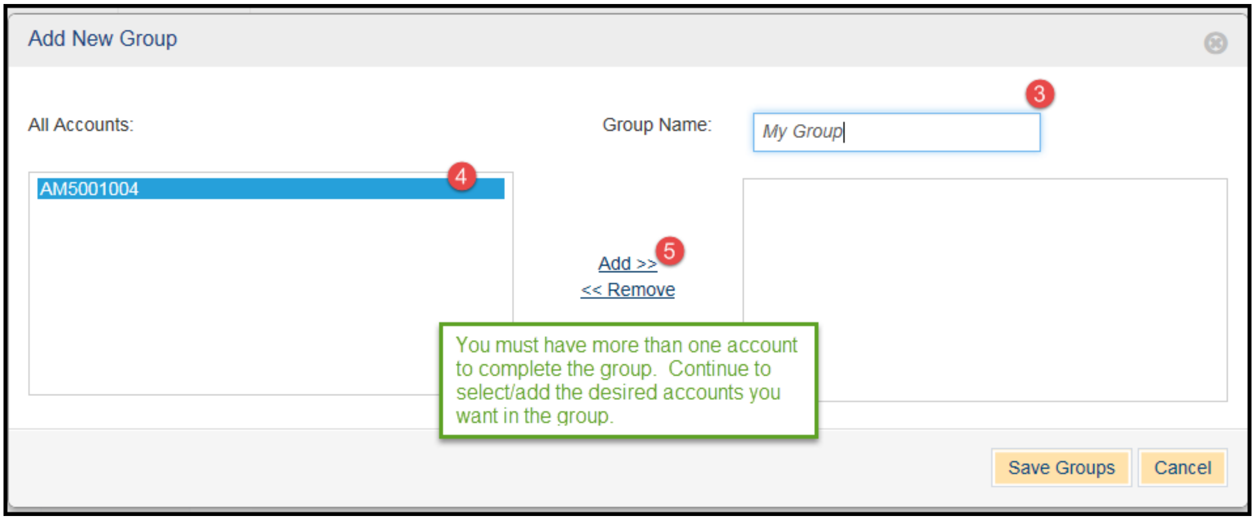
1. **Click** the **Settings** Icon.
2. From the Settings Page under Accounts & Groups, **Click** the **+ icon**.
3. **Enter** desired **Nickname** for the account.
4. **Click Save Nickname**.

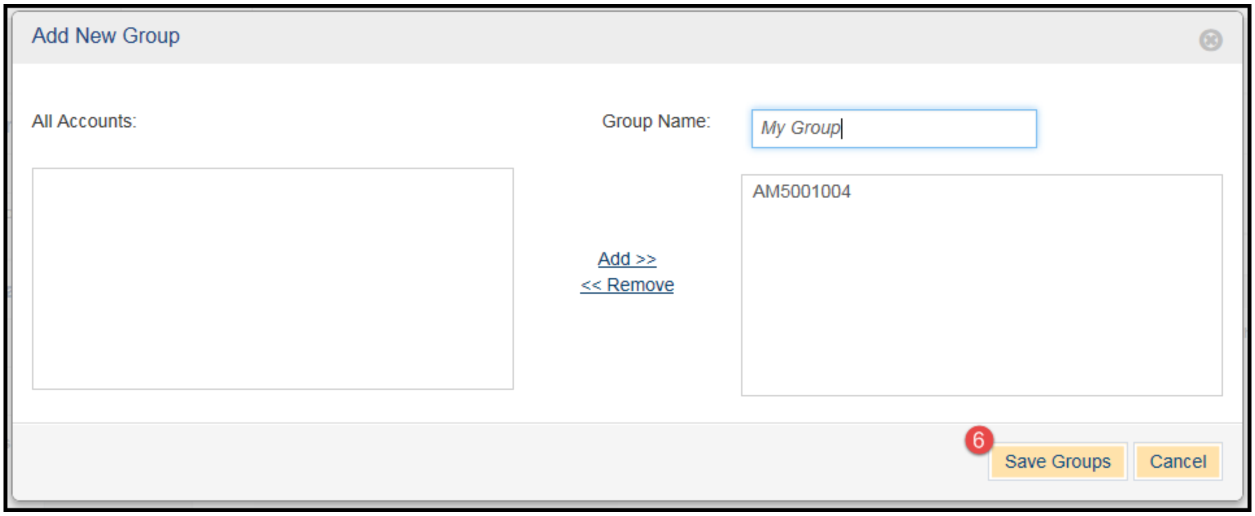
Account Groups

If you have more than one account you can utilize the Account Group feature in NetXInvestor. An account group is a collection of accounts. The investment portfolio of an account group can be accessed from a single place. You can create, modify or delete a group.

- Account group name can have up to 25 characters and contain alphanumeric characters, spaces, hyphens and apostrophes.
- Account group must contain a minimum of two accounts.
- Duplicate account groups cannot be created.
- Accounts can exist in more than one account group.







Create a Group

1. **Click** on the **Settings** icon.
2. **Click** on the **Groups** tab, then **Click Add New Group** link under the Account & Groups section.
3. **Enter** desired **name** for the group
4. **Select** the desired **accounts** to add to the group. You must have more than one account to use this feature.
5. **Click** the **Add link** in the middle.
6. Once you have all of the desired accounts, **Click Save Groups**.

Edit a Group

1. **Click Settings**.
2. In the Accounts & Groups section, **Click Groups**.
3. **Click Edit**. The Edit Group window displays.
4. You can edit the following:
   - **Group Name**—In the **Group Name** field, enter a new name for the group.
   - **Add or Remove Accounts**—To add an account, select the account in the **All Account** list and click **Add**. To remove an account, select the account in the right box and click **Remove**.

Delete Group

1. **Click Settings**.
2. In the Accounts & Groups section, **Click Groups**.
3. **Click Delete**. A warning window displays.
4. **Click Yes** to delete the group, or **Click No**

Sort, Filter, Download and Print Features

The information displayed in the pages NetXInvestor can be sorted, filtered, exported to a Microsoft Excel file or printed for record keeping. Some pages within NetXInvestor also offers the ability to generate an Adobe® PDF file from multiple files.

Sort

The sorting feature enables you to reorder the information in ascending or descending order. A sort can be applied to any page with a table-like structure.

To sort the information:

1. **Click** on a required **column heading** to sort in ascending order
2. Then **Click** on the **heading** again to sort the information in descending order.

An ascending sort order is identified by an upward triangle, whilst the descending sort order is identified by a downward triangle. The indicator appears in the column used for sorting.

Filter

The filtering feature enables you to limit the information displayed in a page. NetXInvestor offers many filter criteria that you can use to display the information according to your requirements.

The filter criteria differ from page to page. The most common filter criteria are:

- Symbol, name, CUSIP
- Time Period
- View by
- Transaction
- Cash flow type—Appears only in the Projected Cash Flow page.
- Trade Status—Appears only in the Order Status page.

To filter the information:

1. Provide information for the required filter and **Click Apply Filters**.

Download

The downloading feature enables you to download the information displayed in a page to a Microsoft® Excel file.

To download the information:

1. **Click Download** or the link name adjacent to the **Download** label.

Generate Adobe PDF

The platform offers the ability to download these document types as PDFs.

- Statements and Reports

NetXInvestor Mobile App

The NetXInvestor mobile app contains all of the features that you currently see in the NetXInvestor website. There are a few additional features that are uniquely available through the app, but every other aspect of the app will look and work as it does on the website. Mobile check deposit and Apple Watch (works with iOS app) are the unique mobile features that can be found in the NetXInvestor mobile app.

Mobile Requirements

Android:

- OS 4.4 or higher
- Size: 3 MB

iOS (iPhone):

- OS: 7.0 or higher
- Size: 30 MB

Installing the NetXInvestor Mobile App

To begin installation of the NetXInvestor Mobile App, you must access your **Store** app on your mobile phone, for example this would be the **iTunes store** on your iPhone/iPad or **Play Store** on your Android phone.

Once the NetXInvestor App has been installed you will need to enter a *Financial Organization Number* on the login screen, this would be the number assigned to your advisor.

You can obtain your number by:

- Selecting **Look Up** from the login screen and entering the first three characters of your account number if know it, for example if your account number is AMK12345678, then you would enter AMK , once entered the *Financial Organization Number* will populate into the field.
- If you do not know the prefix of your account number, contact your advisor to verify which *Financial Organization Number* you should use. It would be one of the following depending on their assigned company code.
    - FSC – 3MG
    - Royal Alliance – 028
    - SagePoint – 084
    - Woodbury – 7FI

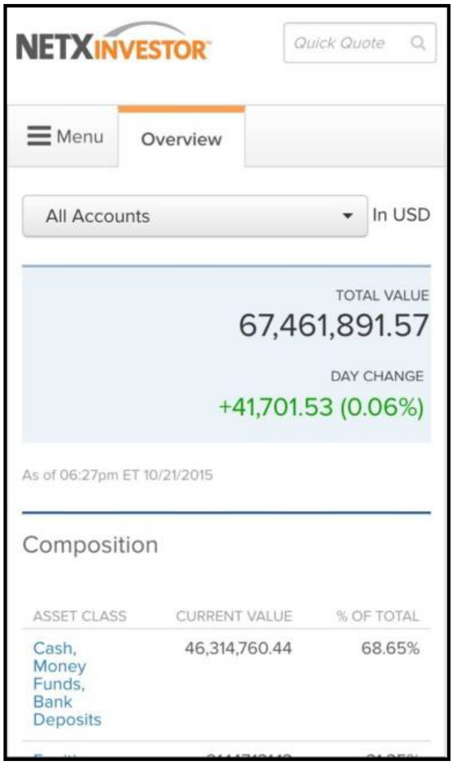
Follow the steps below to install the NetXInvestor App on your mobile device.

1. **Enter** the word ***NetXInvestor*** in the search field of your phones store app, then **Selec**t the **NetXInvestor App** from the list.
2. **Click Install.**
3. Once installation has completed **Click Open**.
4. You will get a screen very similar to the web version login screen. **Enter** your assigned **F*inancial institution code*** as confirmed by your advisor.
5. **Enter** your **UserID**
6. Select the method to receive your OTP code, when received enter the code, then Select Verify Identity
7.
8. **Verify** your security image, then **Enter** your **password,**
9. **Check the box "remember this device next time?"**
10. **Select Continue.**

Navigating within the NetXInvestor Mobile App

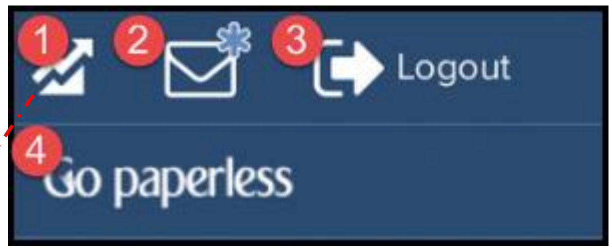
Once you are logged into the NetXInvestor Mobile App it will default to the Overview page which includes information related to:

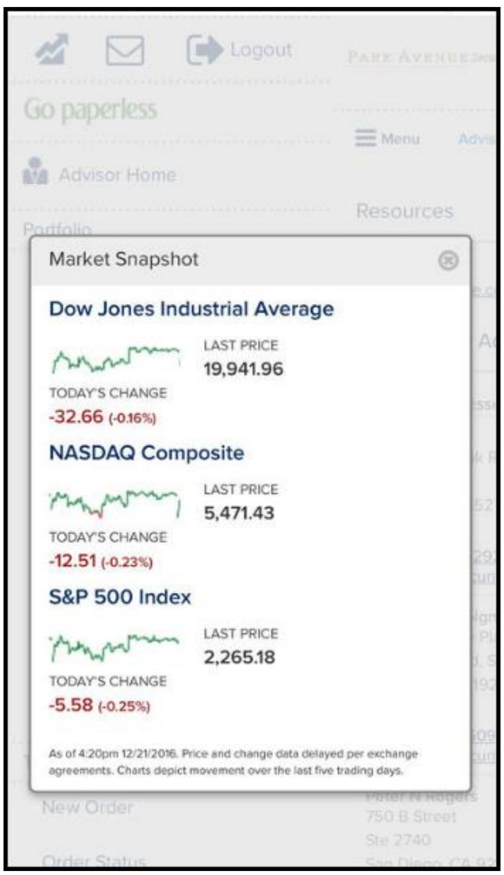
- Your total account values
- A composition of your investments
- Portfolio Movers
- History



Use the icon bar at the top of the screen to:

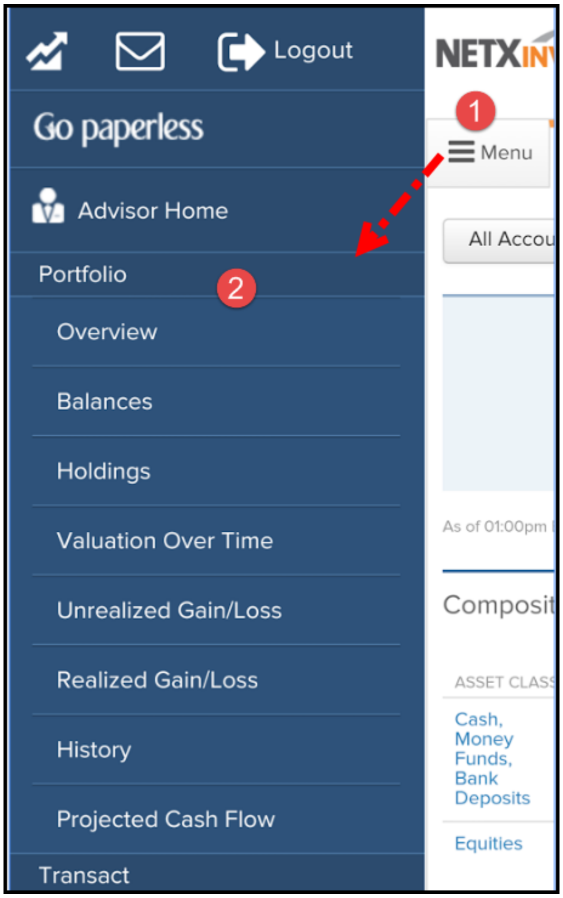
1. View the Market Snapshot screen
2. Access messages – a message indicator would be in the corner of the icon if there are any messages
3. Logout
4. Go Paperless –sign up for eDelivery





1. **Click** the **Market icon**, the Market Snapshot screen will display, **Click** the X to return to the main screen.

You would access the other features such as balances, holdings, valuation over time, etc. via the menu icon.



1. **Click** the **Menu** tab
2. **Select** desired **feature** from the list i.e. balances, holdings, valuation over time, etc..

The following items are located under the Menu icon:

Portfolio

- **Holdings** – lists the positions you hold in the portfolio.
- **Valuation Over Time** – the value of the portfolio in the form of a chart for the past 12 months.
- **UnrealizedGian/Loss** – the current performance of stocks in the market arising out of a sell, summary of short and long-term gain and loss information.
- **History** – the activities that have taken place in your account
- Projected Cash Flow – the cash money flow into your account

Transact

- **Order Status** – view status of orders
- **Pay Bills**
- **Mobile Deposit** – deposit checks

Research

- **Rateboard –** view the rates for money market products, currency, commodities and others.

Tools

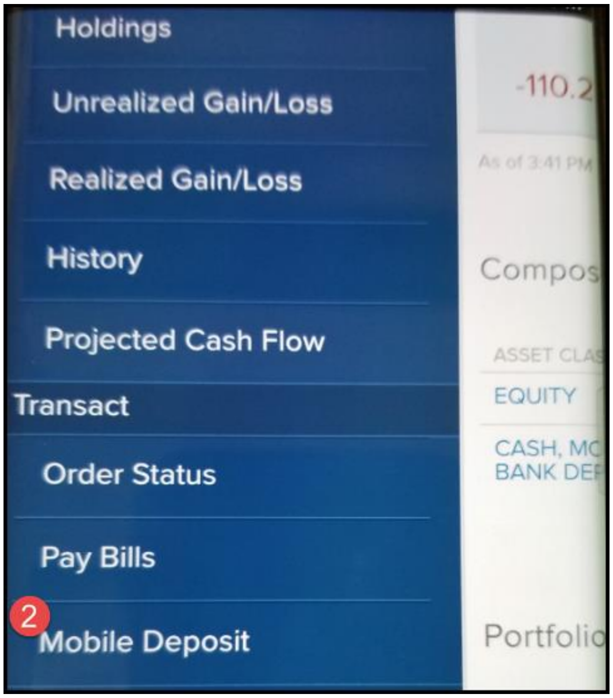
- **Educational Resources**
- **Helpful Links**

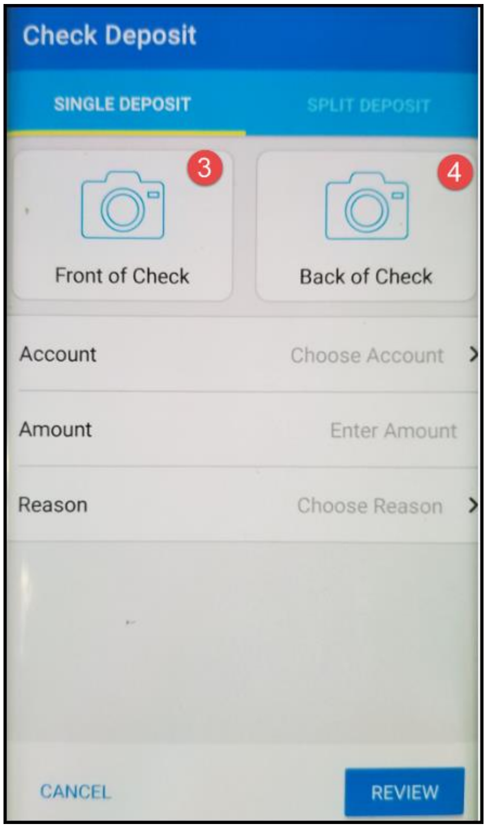
Communications

- **All Communications –** view your account brokerage statements
  - **Statements & Reports**
  - **Trade Confirmations**
  - **Tax Documents**
  - **Notifications**
- **Settings –** change password, display settings, e-Delivery preferences and more

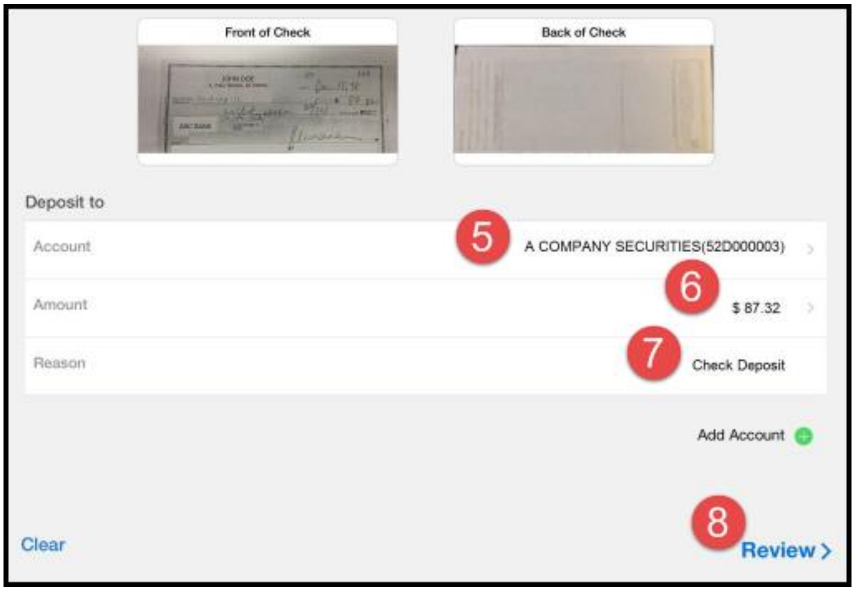
Depositing Checks via the NetXInvestor Mobile App

Mobile check deposit provides a quick and convenient way to deposit checks for processing using NetXInvestor® mobile. Using this feature, you can take front and back photos of checks, attach the check images, enter the amount of the check and select the accounts to credit.





Check Deposit
SINGLE DEPOSIT
SPLIT DEPOSIT
3
4
Front of Check
Back of Check
Account
Choose Account
Amount
Enter Amount
Reason
Choose Reason
CANCEL
REVIEW



Front of Check
Back of Check
Deposit to
Account
5
A COMPANY SECURITIES(52D000003)
Amount
6
$ 87.32
Reason
7
Check Deposit
Add Account
Clear
8
Review

Follow steps below for Single Deposit:

1. **Click** on the **Menu** icon.
2. **Select Mobile Deposit** from the list.
3. **Click** on **“Front of Check”** icon, your phone’s camera will activate for you to capture the picture. Take a picture of the front side of the check.
4. **Click** on **“Back of Check” icon**. Take picture of the back of the check.
5. **Complete** the fields for **Account, Amount and Reason.**
6. **Click Review.**
7. A verification screen will display. Once you have verified the deposit details, **Click Submit.**