

# Wealth Advisory Direct Getting Started Guide

# Wealth Advisory Direct - Getting Started Guide

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### Introduction

Enjoy the convenience of online account access with Client Point (CP). View more information than ever before, plus leverage enhanced features to help monitor your account(s) and manage investments. Client Point offers new navigation controls that assist in personalizing how you view your account information through saved PC settings and site design, using filtering controls and expand/collapse features.

### Key Features

Client Point was built with you in mind, providing features and capabilities you have been asking for, including:

- Single-click to view an individual account or an aggregate of multiple accounts.
- A holistic presentation of your total portfolio.
- Enhanced analytical tools to help value and analyze your portfolio.
- Single-click to view a year-to-date summary of account activity with the option to drill down to view the underlying list of transactions.
- Convenient online access to statements.
- Trading offering a step-by-step process that includes real-time market quotes.
- Data extraction through a direct feed to Quicken or the use of a sophisticated extract creation feature that allows easy integration to in-house applications.

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## Accessing your Account

To access Client Point you need the following:

- The Web address, also known as the URL, or a quick link to the site
- An Access ID
- A password

Once you have these three items, viewing your account information is just a few clicks away.

## New Client Log In

If you are a new client accessing your account online for the first time you will be prompted to enroll in Secure Sign On. Secure Sign On is a service to help protect you from fraudulent online activity. It provides you with visual cues when you sign on so you know that you are on our Web site and it is safe to enter information. Secure Sign On also helps us ensure that only authorized individuals can access financial information online, meeting Federal guidelines and protecting your client confidential information.

1. To log in, first access the site.

Enter your access ID and click Continue → to begin the Secure Sign on enrollment process.

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2. Enter the password provided to you.

Enter your password.



**Enter your password below to sign in**

We have added a Secure Sign on service that makes your experience more secure than ever. Please enter your initial password and click "Sign in." Once you are signed in, we'll explain how to set yourself up for this additional security feature.

---

Password

---

3. Enroll in Secure Sign On by completing the following steps.

Click Begin Setup Now to continue with the enrollment process.



**Set Up Secure Sign on**

To protect your privacy, we've developed the Secure Sign on service. Setup is required but takes just a few minutes. Here's what to expect.

- **Step 1 - Select a picture and personal phrase.** These visual clues are displayed when you sign in and are your assurance that it is safe to enter information.
- **Step 2 - Provide answers to challenge questions.** These questions may be asked during the sign in process to confirm that only an authorized individual can access financial information online.
- **Step 3 - Register your computer (or not).** We ask that you register computers commonly used to access your financial information online. This authorization helps us ensure that only recognized locations are accessing your information online.
- **Step 4 - Provide information.** The information is used to securely encrypt the previously entered authentication information.

Click "Begin setup now" to start. This process only takes a few minutes to complete and is vital in our efforts to prevent fraudulent activity.

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- 4. Select a picture and enter a phrase you want to use as confirmation that you are on our Web site.

Select a picture and enter a phrase.



Click Continue Setup.

- 5. Next, select and answer challenge/confirmation questions.

Select and answer four challenge questions.



Click Continue Setup.

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- 6. Decide if you want to register this device as an authorized location from which to access your account information in the future.

Register your computer as a secure location. Registering places a cookie on your device so future log ins recognize the device and eliminate the need to answer challenge questions.



Click Continue Setup.

**Set Up Secure Sign on**

**Step 3 of 4 Register Your Computer**

When you register your computer with the Secure Sign on service, it helps us to know who you are when you sign on to your accounts. If we don't recognize your computer, you will still be able to access your accounts, but you will be asked to answer challenge questions as part of the sign-on process. So, for a faster sign-on process, you will want to register this computer.

---

**Register this computer.** Check this option if you commonly use this computer to access your financial information online. We will save a cookie to this computer to identify it as a registered location for accessing your financial information.

**Do not register this computer.** Check this option if you do not want to have this computer identified as a registered location for accessing your information. Instead, additional questions will be asked when you sign in to protect your personal information.

---

**Need to cancel?** We encourage you to complete the Secure Sign on setup now. If you want to continue later, you'll need to start from the beginning.

- 7. Confirm your personal information.

Confirm your name and enter an e-mail address.



Click Continue Setup.

**Set Up Secure Sign on**

**Provide Information**

Please verify your information. You can change your information directly on this page. When you are done, click "Continue setup."

The email address entered is used for security encryption only. It is not used for solicitation purposes.

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**Personal Data**

First name:

Last name:

Email address:

---

**Need to cancel?** We encourage you to complete the Secure Sign on setup now. If you want to continue later, you'll need to start from the beginning.

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8. Enter a new password. Be sure to make note of the password rules.

Enter a new password.

Your password must be 8-12 characters, and must contain both alpha and numeric characters. Your password cannot be re-used again for the next 6 password changes.

Click Submit.

The screenshot shows a registration form with the following sections:

- Questions and Answers:** Includes three questions with placeholder answers: "In what state or province was your mother born? (spell out)", "What is the middle name of your first child?", and "What is your father's middle name?". A "Change information" link is present.
- Computer Registration:** A notice stating "This computer will be registered. We will save a cookie to this computer identifying it as a registered location for accessing your financial information online." with a "Change information" link.
- Provide Information:** Fields for "First name" (ANNE), "Last name" (KELLY), and "Email address" (A.KELLY@MAIL.COM). A "Change information" link is present.
- New Password:** A section explaining password requirements: "Your password is a key part of Secure Sign on and must be submitted here with your setup request. This new password may be the same as your existing password but must be reentered below. Passwords are case sensitive, must be 8-12 characters long and contain both letters and numbers." It includes input fields for "New password" and "Confirm password", and a "Submit" button.

9. You are now ready to access your account information.

You have finished the Secure Sign On enrollment process.

Click Access Your Accounts.

The screenshot shows a confirmation screen titled "Set Up Secure Sign on" with the following content:

- Setup is Complete and Successful:** A message stating "You are now set up for Secure Sign on. The next time you sign in:" followed by a bulleted list:
  - You will be asked for your Access ID
  - You will be shown your picture and personal phrase (so you know it's us)
  - You will be asked for your password
- A note: "If you sign in from a computer that is not registered, you will also be asked challenge questions."
- Two buttons at the bottom: "Access Your Accounts" and "Sign off".



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## Existing Client Log In

If you have accessed your account online in the past but have not signed into our new and improved site, you will be prompted to validate your picture and phrase and answer two challenge questions. If you do this correctly, you will be prompted to enter your password to gain access to your account information.

1. First access the site.

Enter your access ID.  
Click Continue.

wealth advisory group

Lake City Bank  
Wealth Advisory Direct

Please enter your access ID and click "Continue."

Access ID:

Continue

Your privacy is our responsibility.  
We promise to keep your personal information private and secure. To learn more, please read our privacy policy.

VeriSign Trusted  
VERIFY  
ABOUT SSL CERTIFICATES

To protect your personal information, we collect your password on a separate page.

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- Next, ensure your access to the site by reviewing your picture and phrase. If the picture and phrase are unfamiliar to you, select cancel and contact your relationship manager. Otherwise, validate your identity by answering your challenge questions and registering your device.

Answer the two challenge questions.

Register this as an authorized device by selecting the check box.

Click Continue.

Answer the questions below to sign in

You have not registered this computer for access to your accounts. To protect your personal information, please answer the questions and click "Continue".

**Live Love Laugh Celebrate Life**  
This picture and personal phrase are displayed every time you access this page. If you don't recognize them, please contact us before you continue.

What state or province were you born in? (spell out)

How many children do you have? (number)

Check this option if you want to register this computer with our Secure Sign on service. On a registered computer, you are not asked to answer questions when you sign in - making it faster to access your accounts.

Note - Registering a computer remains the only recognized location and accessing your information. We don't recommend registering public computers or computers you use infrequently to access your accounts.

**Note:** If you register your device, a cookie is placed on the device so that the next time you log in, you need only enter your access ID and Password to gain entry to the site.

- Finally, enter your password to gain access to the site. Select Cancel to abort the process.

Enter your password and click Sign In.

Enter your password below to sign in

Please enter your password and click "Sign in"

**Live Love Laugh Celebrate Life**  
This picture and personal phrase are displayed every time you access this page. If you don't recognize them, please contact us before you continue.

Password:

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### Subsequent Log In

Once you have completed the Secure Sign On enrollment and registered your device, subsequent log ins are fast and easy.

1. On the site Log In page, enter your access ID and click select Continue.
2. On the password page, enter your password and click Sign In.

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## Client Agreement

You may be prompted to accept the terms and conditions of use of the site. Selecting Yes to the terms and conditions of the Online Agreement completes the Log In process, and provides access to the site and your account information. If you wish to review the terms, select the link provided to view the details. If you choose not to agree by selecting No, you will not gain access and will be reverted to the initial Log In page. Please contact your Relationship Manager with any concerns you may have.

Accept the terms and conditions by selecting the radio button.



Click Continue.

The screenshot shows a web form for the Wealth Advisory Group. At the top is the logo with the text "wealth advisory group". Below the logo is a blue horizontal bar. The main content area contains the following text: "Accept the Terms and Conditions of the Agreement below to sign in", "Please select from the options below, and click 'Continue'.", two radio button options: "I accept the terms of the agreement" (which is selected) and "I decline the terms of the agreement", a blue link "View the Terms and Conditions of the Online Client Agreement", and a note "This version of the Online Client Agreement was last updated on: September 16, 2011". At the bottom are two buttons: "Continue" and "Cancel".

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## Page Features

Understanding how to navigate to information will allow you to move quickly and easily throughout the product. The pages within Client Point have been designed to provide a consistent experience throughout the vast array of features. Each page has the following areas: a Banner, Navigation Menu, Page Heading with Controls, Filter, and Data Information.

- Banner →
- Menu →
- Heading →
- Filter →
  
- Information →

The screenshot shows the Wealth Advisory Group client portal. At the top, there is a navigation menu with options like 'Portfolio', 'Activity', 'Documents', 'Tools', 'Links', and 'Group Accounts'. Below this is a heading area with 'Portfolio Positions Allocation' and a date of 'September 16, 2011'. There are filters for 'View By' (set to 'Group') and 'Account' (set to '42-2222-00-0 JEFFREY BRAUN TILUA'). A pie chart shows the asset allocation: Cash & Short Term (36.37%), Fixed Income (13.87%), Equities (48.02%), and Other Assets (1.74%). Below the chart is a table with columns for Description, Quantity, Price, Market Value, Cost, % of MV, and Next Step. The table lists various holdings such as 'GOVERNMENT SECURITIES FUND', 'MARSHALL PRIME MM FUND', and 'PARK PLACE BANK'.

## Banner

The Banner area of the site includes general features consisting of:

- Preferences for the determination of your initial page upon log in; your preferred viewing method, individual account versus group; and various other options.
- Access Management providing the options to change your password and your access ID. Changing your access ID will require you to go through the Secure Sign On enrollment process.
- Home link for easy access to our corporate site.

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- Online Help providing page-level help, including descriptions of the fields of information on the page in view. Be sure to select the Product Info link within Help for more information on system settings and navigation tips.
- Contact Us for quick access to your Relationship Manager and Investment Officer, providing you assistance with any questions you may have.
- Log Out to end your session of viewing your account activity.

Additional features in the banner may include the ability to:

- Obtain a market quote direct from the exchanges with a single-click of the Get Quote button. The first time you request a quote will prompt you to accept the terms and conditions of a Stock Exchange Agreement. Failure to accept the agreement will prohibit you from obtaining real-time quotes.
- Track the stock price on up to 20 individual stocks or indices.

### Navigation Menu

Primary navigation features provide you with access to account-specific information as it relates to the financial marketplace, account analytics, transaction activity, statements, and trading. Below is a listing of some of the many features Client Point offers:

- Portfolio – View position allocations and gains/losses, equity and fixed income analytics, and personal rates of return.
- Activity – View a snap shot of year-to-date transaction activity with links to the individual transactions.
- Documents – Access electronic statements.
- Tools – Calculate cash flows, use calculators to plan for life events and download information for use in third party software like Quicken.
- Group Accounts – Assemble authorized accounts into groups for easy review and management of investments.

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### Page Heading and Controls

The page heading identifies the selected page. It also may include the opportunity to download the page information into a spreadsheet or print the information.

#### Downloading

Selecting Download on a page will automatically launch a pop-up window confirming the desire to download the page information to a Microsoft® Excel® spreadsheet. Doing so allows you to use the information as desired. You may print or save the spreadsheet for your own use.

#### Printing

Selecting print will either launch a PDF type report or a browser print. PDF type reports can be printed or saved for your own use.

### Filter Area

The Filter area on the page allows you to view the information the way you want it.

#### Show/Hide Filter Options

To create a view of information to your liking, select the icon (▶) next to the title Additional Filters to show the available filters for selection. Populate the fields desired. The Go button changes to green, indicating the need to select it to update the page. The site saves your request to have the Filter area expanded on the page by adding a cookie on your PC. If you wish to have this area closed upon entry to the page in the future, select the icon (▼) to hide the additional Filter area.

#### Viewing a Group or an Individual Account

The Filter area also provides single-click access to view the information in aggregate form. This means that when viewing by group, the page will sum all of the information for the accounts in the group and display the aggregate. For example on the Portfolio Positions page, if View By Group is selected, the site will display only one position of a stock, Coca Cola, with the listed information as the sum of all the accounts holding it. It will not list the holding multiple times per the number of accounts held in.

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### Data Information Area

Every page includes a data information area. How the information is displayed varies and is based on the purpose and need of the information. Many pages display the information totals at the top of the page eliminating the need to scroll down the page. Many pages display lists of information and some include charts or graphics. The information is displayed in a variety of ways to get you what you need in a single click.

### Messages

Some pages include informational messages concerning the content on the page or instructions for viewing the page. These messages are located beneath the filter area. In addition, if there are any errors or exceptions to the information requested or viewed, messages will also display in this area but will be in bold and red to alert you to the condition.

### Show/Hide Summary Sections

Some pages display graphical information and detailed listings, others display summarized charts with links to view additional information. Summary sections offer the opportunity to show or hide the graphic or chart. Your selection to show (▼) or hide (▸) will be stored as a cookie on your PC so when you return to the page in the future, it is displayed as you last left it.

### Next Step Options

Some pages include Next Step options for obtaining additional information concerning a selected position or transaction activity. Selecting a Next Step option presents the information in a pop-up window so that you do not lose your place on the page. Examples of Next Steps include Tax Lot detail, transaction activity, and detailed security information.



## Navigating your Account

Navigating through your account information is as easy as selecting any one of the main navigation tabs and then selecting the desired page to view. Included below are examples of just some of the pages you may want to view.

## Portfolio Positions

The Portfolio navigation feature offers investment analytics on your positions; from simplistic views of positions to more extensive equity and fixed income diversifications, bond maturity views, and an investment objective comparison. One of the navigation options is the Positions page. This page provides additional choices for displaying the holdings of the account or group of accounts in a meaningful and analytical manner. The sub menu options include:

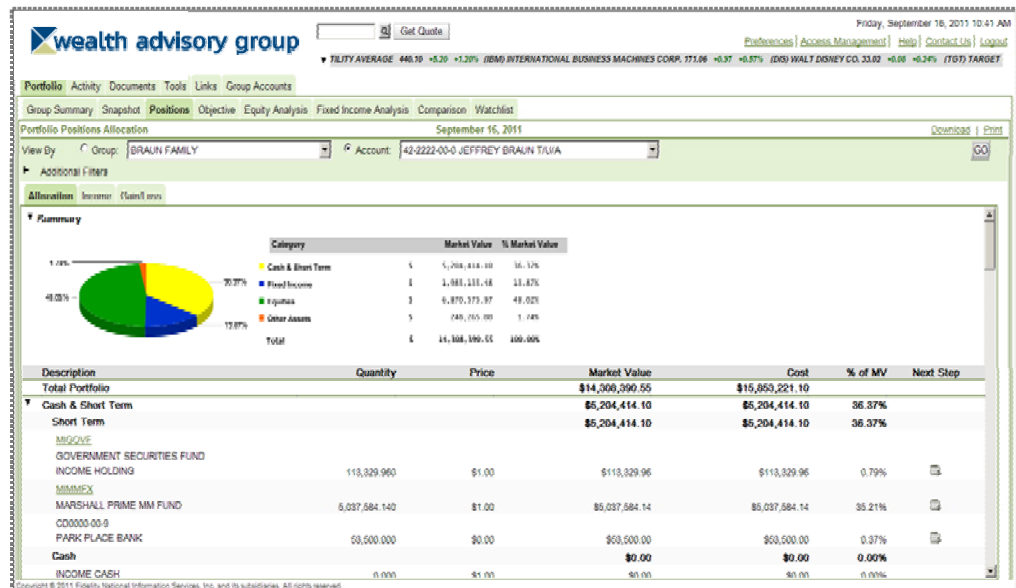
- Allocation – Asset diversification as compared to the total market value.
- Income – The estimated income expected on the position and the yield-to market.
- Gain/Loss – Summarized gains/losses incurred and the unrealized impact per position.

Optional views.

Show/Hide graphical summary section.

Totals.

Detailed listing of assets.



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## Activity Summary

The Activity feature assists in identifying the transaction activity that has occurred in an account or group of accounts. This information is relevant in understanding cash flows, trade activity and realized gains/losses. The Activity Summary page displays a year-to-date view of all transaction activity in an account or aggregated for a group of accounts. The transactions are grouped into major categories for ease in identifying cash flows.

The page also offers a one-click view to the underlying transactions by selecting the desired transaction category. A pop-up window will display the list of transactions comprising the category total.

Click a category link to view the detailed list of transactions.

The screenshot displays the 'Activity Summary' page for the account '42-2222-00-0 JEFFREY BRAIN TAJIA'. The page is organized into several sections:

- Deposit Activity:**
  - Interest: \$176,014.61
  - Dividends: 106,081.84
  - Common Trust Fund Income: 0.00
  - Real Estate Income: 0.00
  - Miscellaneous Receipts: 7,883.46
  - Total Deposit Activity: \$289,949.91**
- Withdrawal Activity:**
  - Payments to/for Beneficiaries: \$-177,931.78
  - Fees: -73,165.88
  - Federal and State Taxes Paid: 0.00
  - Miscellaneous Disbursements: -1,000.00
  - Total Withdrawal Activity: \$-252,097.66**
- Trade Activity:**
  - Cost of Assets Purchased: \$-1,065,439.31
  - Proceeds on Sales/Maturities: 1,027,587.06
  - Other Asset Changes: 0.00
  - Unsettled Trades: -192,300.00
  - Net Trade Activity: \$-230,152.25**
- Realized Gain/Loss Activity:**
  - Short-Term Gain/Loss: \$0.00
  - Long-Term Gain/Loss: 8,364.01
  - Net Realized Gain/Loss Activity: \$3,364.01**
- Prior Year Loss Carryover:**
  - Short-term Loss Carryover: \$3,000.00
  - Long-term Loss Carryover: 0.00
  - Total Prior Year Loss Carryover: \$3,000.00**

The page also includes navigation options like 'View By', 'Date Range', and 'Period From' to 'To'. A red arrow points to the 'Deposit Activity' section, indicating that clicking on this category link will lead to a detailed list of transactions.

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## Documents Statements

This feature provides quick access to your electronic statements. It displays the list of available statements for viewing and a link to launch the statement in a PDF. Adobe® Acrobat® Reader is required to view the statement in a PDF format. This software is can be downloaded at [www.adobe.com](http://www.adobe.com). You can then save, print, e-mail, or close the PDF.

Click the  
desired  
statement link  
to launch the  
PDF. →

wealth advisory group

Friday, September 16, 2011 10:45 AM

Portfolio Activity Documents Tools Links Group Accounts

Statements Disclosures

Documents Statements

View By Group: BRAUN FAMILY Account: 42-2222-00-0 JEFFREY BRAUN T/UA

Select a statement time period below to view a TrustReport.pdf statement format file for your account. Please note that in order to view the statement Adobe Acrobat Reader must be installed on your computer. If you do not have a copy of Adobe Acrobat Reader, visit <http://www.adobe.com/products/acrobat/readstep.html> to download a free copy.

| Document                   | Time Period             | Recipient                 |
|----------------------------|-------------------------|---------------------------|
| <a href="#">[PDF Icon]</a> | 08/31/2011 - 08/31/2011 | Jeffrey A Braun, FAS157   |
| <a href="#">[PDF Icon]</a> | 08/31/2011 - 08/31/2011 | Jeffrey Braun, Asset 1    |
| <a href="#">[PDF Icon]</a> | 08/31/2011 - 08/31/2011 | Jeffrey Braun, Asset 2    |
| <a href="#">[PDF Icon]</a> | 08/31/2011 - 08/31/2011 | Jeffrey Braun, IP TD Pief |
| <a href="#">[PDF Icon]</a> | 08/31/2011 - 08/31/2011 | Jeffrey Braun, IP 1       |
| <a href="#">[PDF Icon]</a> | 08/31/2011 - 08/31/2011 | Jeffrey Braun, IP 2       |
| <a href="#">[PDF Icon]</a> | 08/31/2011 - 08/31/2011 | Jeffrey Braun, IP         |
| <a href="#">[PDF Icon]</a> | 08/31/2011 - 08/31/2011 | Jeffrey Braun, IP 3       |
| <a href="#">[PDF Icon]</a> | 08/31/2011 - 08/31/2011 | Jeffrey Braun, IP TD      |
| <a href="#">[PDF Icon]</a> | 08/31/2011 - 08/31/2011 | Jeffrey Braun, IP SC TD   |
| <a href="#">[PDF Icon]</a> | 08/31/2011 - 08/31/2011 | Jeffrey B Braun, LSC      |
| <a href="#">[PDF Icon]</a> | 08/31/2011 - 08/31/2011 | Jeffrey Braun, IP SC TD   |
| <a href="#">[PDF Icon]</a> | 08/31/2011 - 08/31/2011 | Jeffrey Braun, Graph 1    |

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## Tools Downloads

These three separate options allow quick access to research an individual account or group of accounts. This flexible feature provides you with the opportunity to select the fields of information and the desired output format. You can also save the format for future use. The three download options include: Portfolio, Tax Lots, and Activity.

Select the desired output format. →

Select the desired fields of information. →

The screenshot displays the 'Tools Download Activity' interface. At the top, there is a navigation bar with 'Tools' selected. Below it, the 'Download Activity' section is active. The interface includes a 'View By' dropdown set to 'BRAIN FAMILY' and an 'Account' dropdown set to '42-2222-00-0 JEFFREY BRAUN T/UA'. The 'Additional Filters' section shows 'TEST' with creation and modification dates. The 'Specify download and filter information' section contains two main areas: 'Download Information' and 'Download Filters'. The 'Download Information' section has a 'Download Type' dropdown set to 'Individual Account', a 'Format Type' dropdown set to 'Excel', and radio buttons for 'All Fields' and 'Select Fields'. The 'Download Filters' section has radio buttons for 'Defined Filter' and 'Symbol', a 'Dollar Amount' checkbox, and a 'Sort By' dropdown. The 'Field' selection area is divided into 'Account Header - Fields' and 'Detail Records - Fields'. The 'Account Header - Fields' table lists fields like 'Account Number', 'Administrative Office', and 'Investment Office'. The 'Detail Records - Fields' table lists fields like 'Held-Away/No Custody' and 'Held-Away Location'. The 'Account Header - Custom Format' and 'Detail Records - Custom Format' sections allow for field selection and placement. A red arrow points to the 'Format Type' dropdown, and another red arrow points to the 'Field' selection area.

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## Group Accounts

The Group Accounts feature gives you the opportunity to create your own grouping of accounts for information gathering and investment management. You determine the group name and select the underlying accounts. Once a group is created you can use the list throughout the site, eliminating the need to memorize account numbers or account titles.

Select the checkbox next to the desired accounts and click the Add link.

Selecting an account with a Show/Hide icon will bring all the accounts in the relationship into the group.

