Wealth Advisory Direct
Getting Started Guide

wealth advisory group

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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.

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

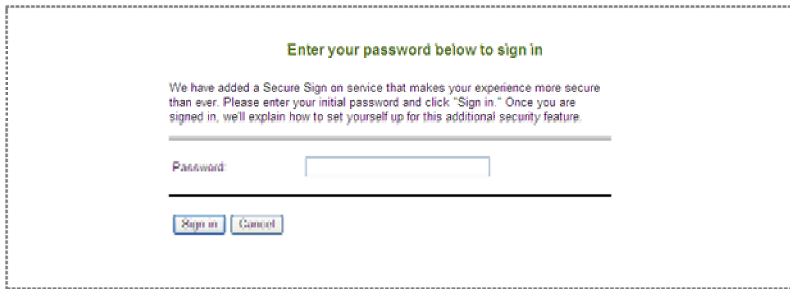
If you are a new client accessing your account online for the first time you will be prompted to enroll in Secure Sign On. Secure Sign On is a service to help protect you from fraudulent online activity. It provides you with visual cues when you sign on so you know that you are on our Web site and it 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.

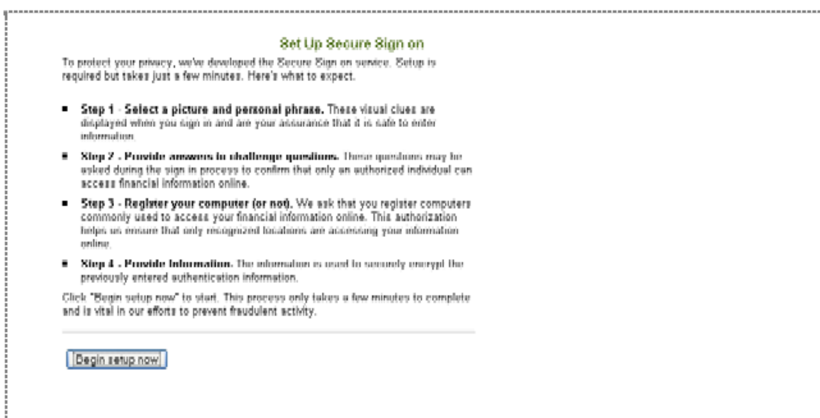
2. Enter the password provided to you.

Enter your password.



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

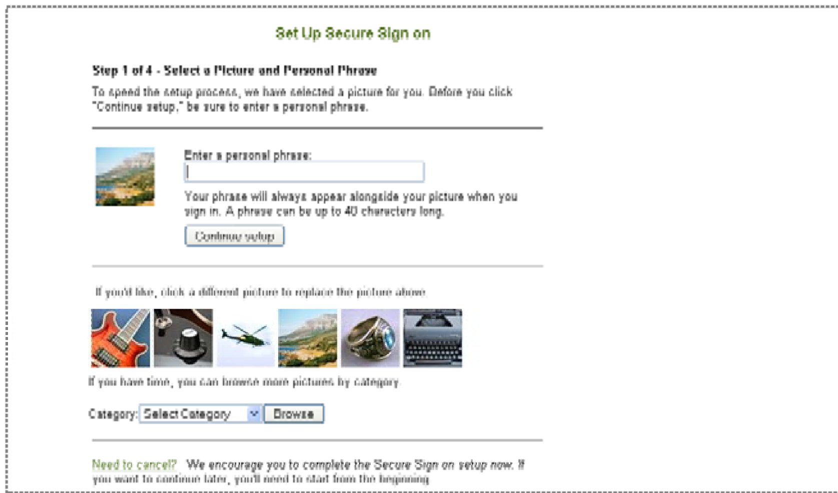
Click Begin Setup Now to continue with the enrollment process.



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.

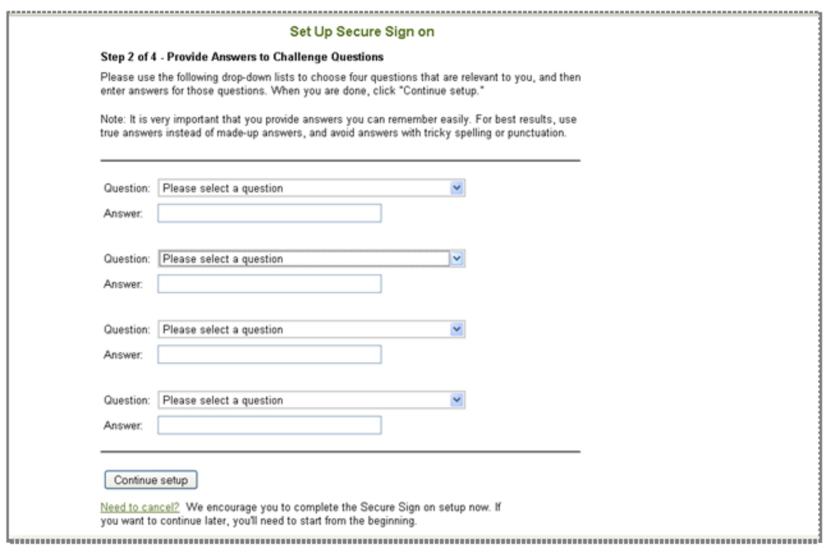
Click Continue Setup.



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

Select and answer four challenge questions.

Click Continue Setup.



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.

7. Confirm your personal information.

Confirm your name and enter an e-mail address.

Click Continue Setup.

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.

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

You have finished the Secure Sign On enrollment process.

Click Access Your Accounts.

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.

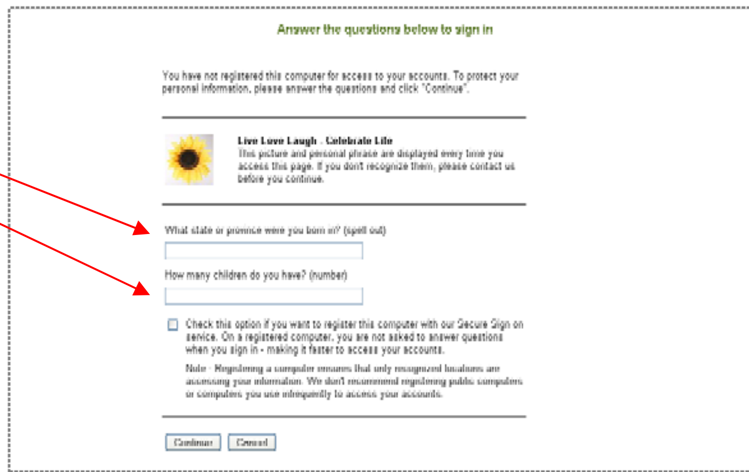
Click Continue.

2. 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.



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.

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

Enter your password and click Sign In.

Subsequent Log In

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

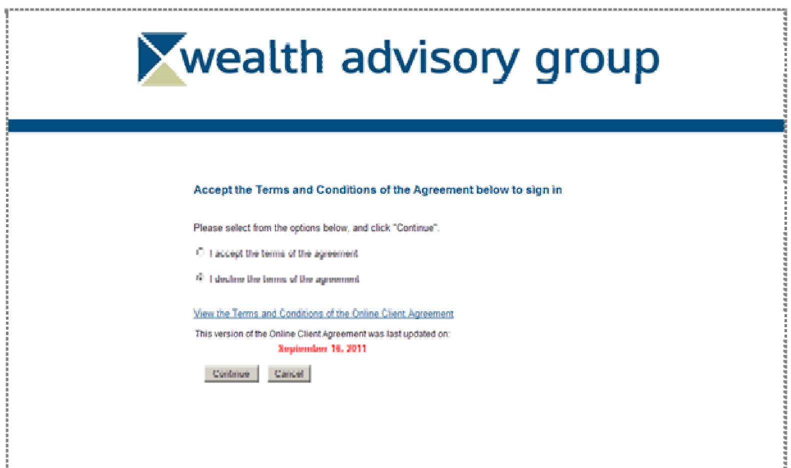
1. On the site Log In page, enter your access ID and click select Continue.
2. On the password page, enter your password and click Sign In.

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.



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.

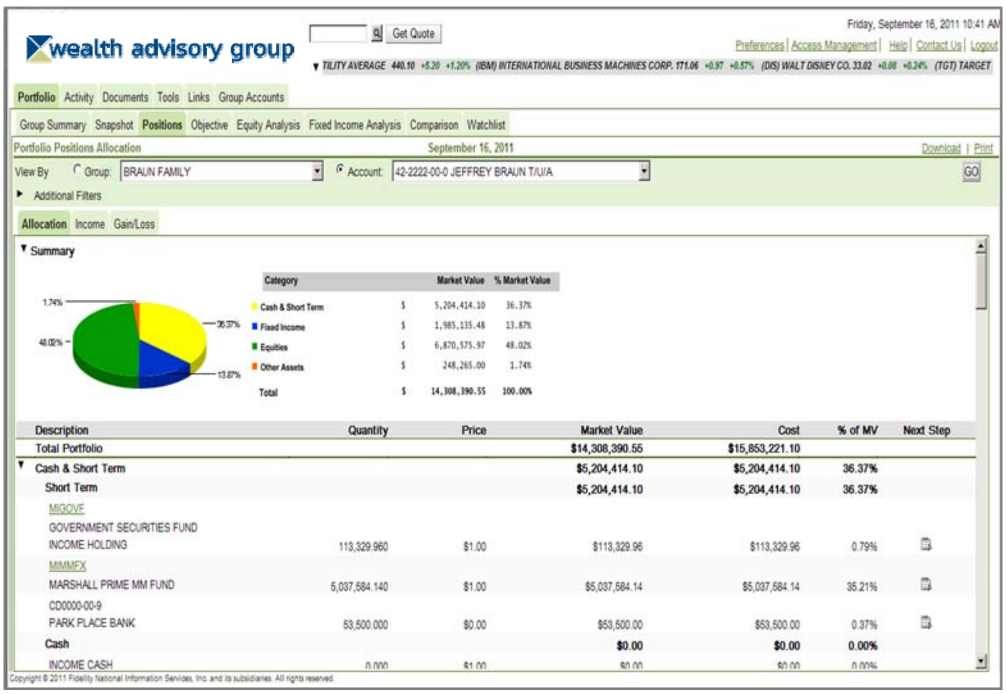
Banner

Menu

Heading

Filter

Information



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.

- 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.

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.

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:

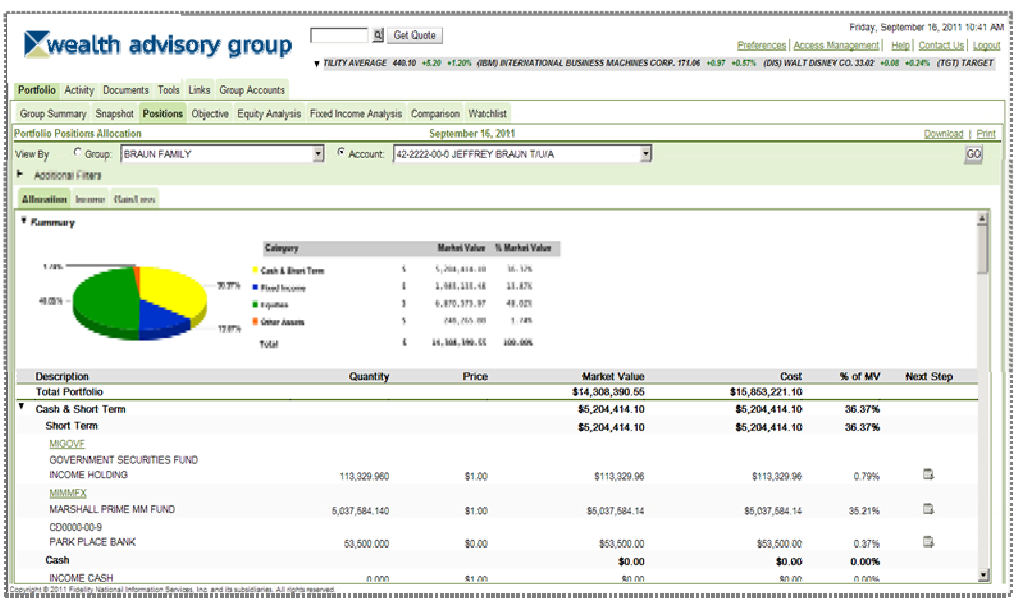
- Allocation – Asset diversification as compared to the total market value.
- Income – The estimated income expected on the position and the yield-to market.
- Gain/Loss – Summarized gains/losses incurred and the unrealized impact per position.

Optional views.

Show/Hide graphical summary section.

Totals.

Detailed listing of assets.

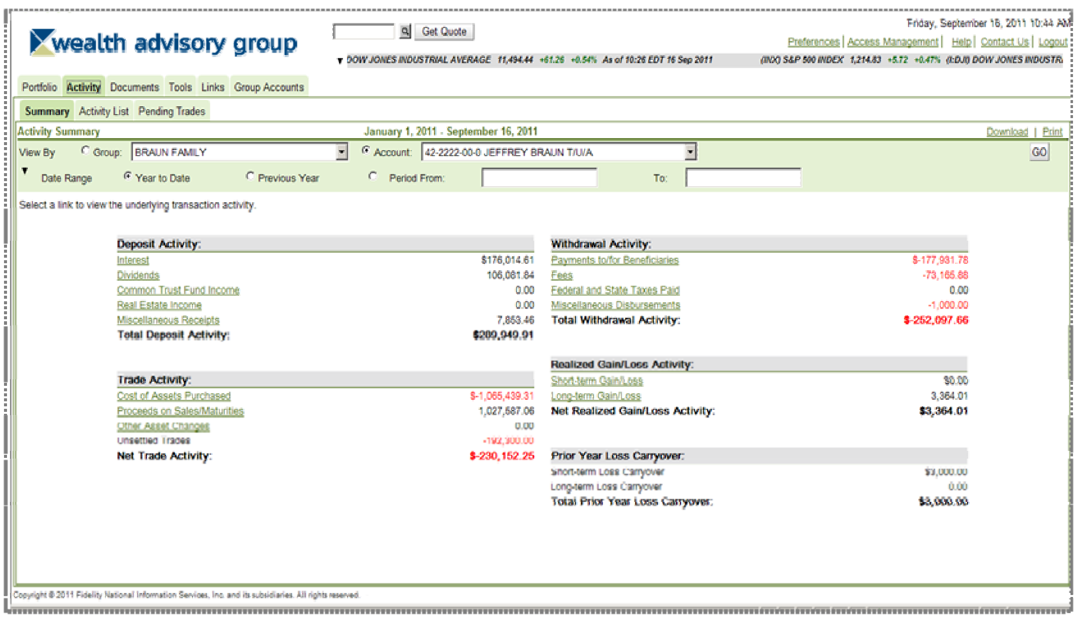


Activity Summary

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.

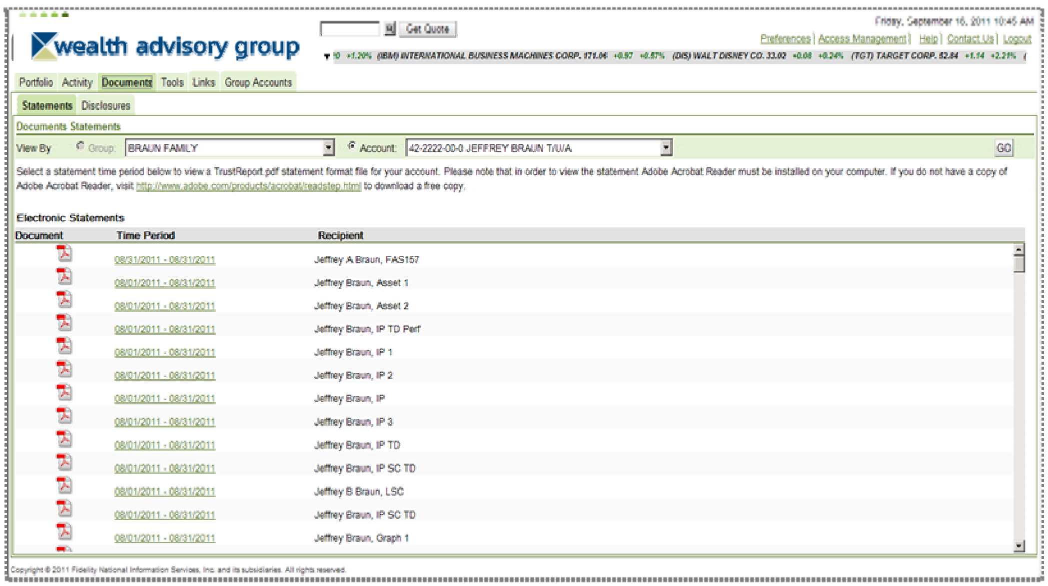
Click a category link to view the detailed list of transactions.



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. You can then save, print, e-mail, or close the PDF.

Click the desired statement link to launch the PDF.

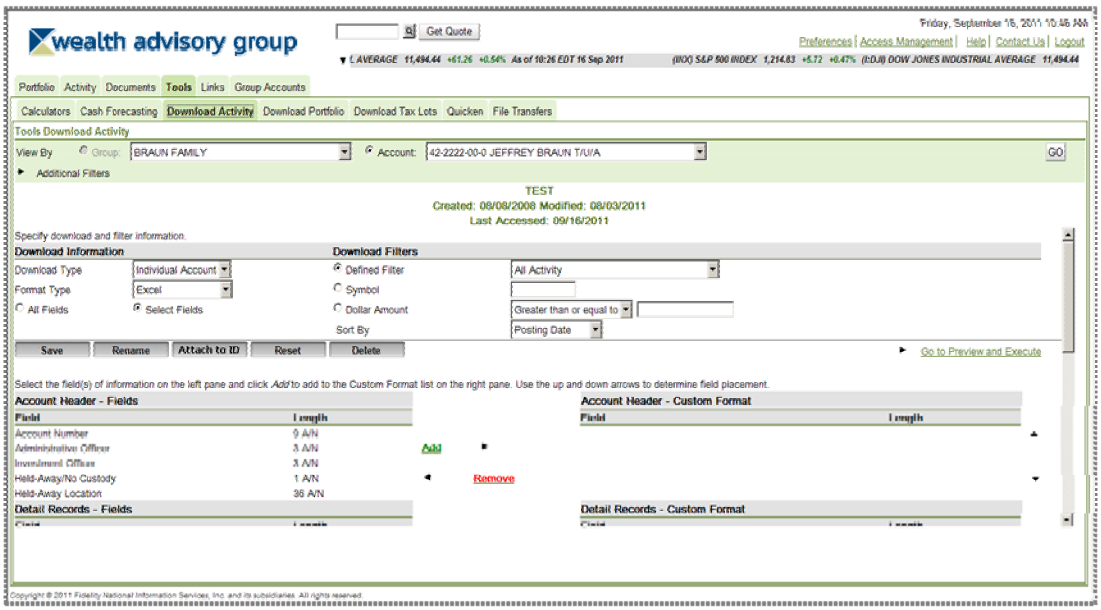


Tools Downloads

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.



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.