

OVERVIEW GUIDE

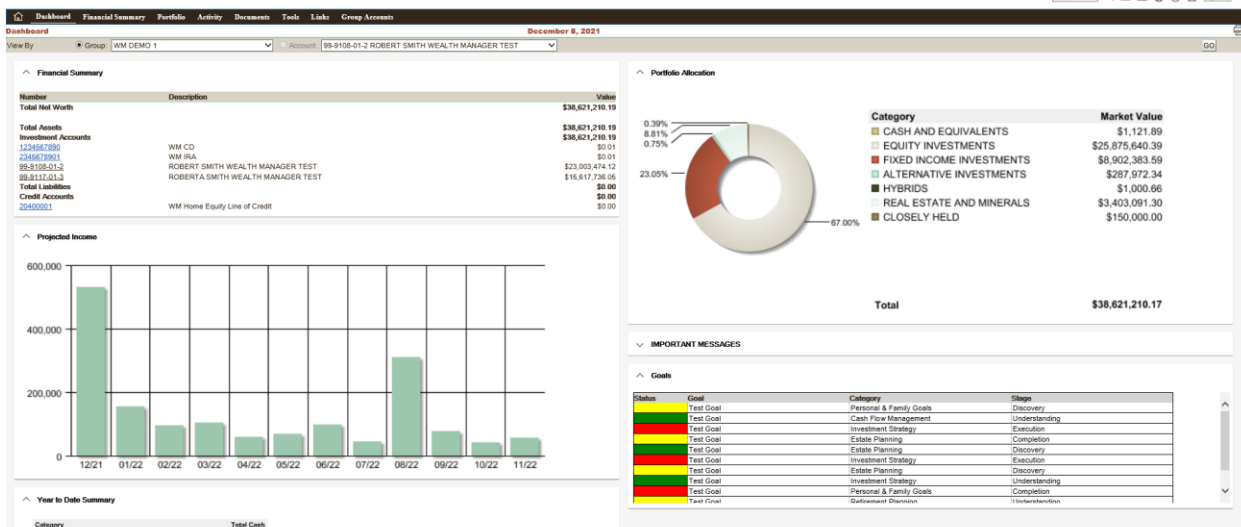
WEALTH MANAGER

Welcome to Wealth Manager!

The first page you will see is your Dashboard Homepage. The Dashboard provides quick links to frequently visited features in Wealth Manager. You will see the Financial Summary, Portfolio Allocation, Projected Income, Important Messages and Year to Date Summary previews. Each of the previews shows a condensed version of data taken directly from that section within Wealth Manager. Click on any preview to take you to the corresponding page where you can view detailed information.

Dashboards are viewable by Account Group, selected using the Group Filter. Account Groupings can be setup or modified under the Group Accounts menu on the Navigation Bar.

Last Access: Wednesday, March 21, 2018 2:32 PM Current Date: Wednesday, December 08, 2021 1:50 PM



IMPORTANT MESSAGES

Commerce Trust Company Research and Insights
Please check out our research and insights from the Commerce Trust Company. Thank you.
[Click Here](#)



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Description of Features on Dashboard Homepage

Financial Summary – Provides a quick balance summary for all your Commerce accounts.

Portfolio Allocation - Provides an aggregated view of the portfolio for all accounts in the active group depicted in a donut graph.

Projected Income - Provides projected income for the active group of accounts for one.

Year to Date Summary - It shows transactions for the current year based on high level categorization.

Important Messages – Provides an area to view important messages from Commerce Trust Company.

Goals Feature – Displays your planning goals and information on their progress.

^ Goals

| Status | Goal | Category | Stage |
|--------|-----------|-------------------------|---------------|
| Yellow | Test Goal | Personal & Family Goals | Discovery |
| Green | Test Goal | Cash Flow Management | Understanding |
| Red | Test Goal | Investment Strategy | Execution |
| Yellow | Test Goal | Estate Planning | Completion |
| Green | Test Goal | Estate Planning | Discovery |
| Red | Test Goal | Investment Strategy | Execution |
| Yellow | Test Goal | Estate Planning | Discovery |
| Green | Test Goal | Investment Strategy | Understanding |
| Red | Test Goal | Personal & Family Goals | Completion |
| Yellow | Test Goal | Retirement Planning | Understanding |

Status – This is a stoplight field that displays your goals status as a color to represent if they are on target. The colors display as:

- Green – On Target
- Yellow – In Danger of missing Target
- Red – Off Target

Goal Field - A Short Description of the goal

Category Field – The planning area for the goal



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Stage Field – Field that shows what stage the goal is in. The options are detailed below

- **Discovery** - the initial stage of a goal. Conversations are occurring on the scope and definition of completion
- **Understanding** – creation of the plan that will lead to completion
- **Execution** – the active process of achieving the goal – putting the plan into action
- **Completion** - the objective of the goal has been accomplished

New Page Layout

The pages within Wealth Manager have been designed to provide a consistent experience throughout a vast array of features. Each page has the following areas: Banner, Navigation Bar, Heading, Filters, and Detail Information. The Help feature in the Banner section will help you navigate the website. Additionally, the “carrot” symbol is used throughout the website to Show or Hide additional information. Your preferences will be saved as you exit each page. For example, if you Hide the Summary donut chart in the Detail Information area and then move to another page, it will still be hidden when you re-enter the page.

The screenshot shows the 'Portfolio Positions Allocation' page for January 20, 2021. The interface includes a navigation bar at the top with tabs for Financial Summary, Portfolio, Activity, Documents, Tools, Links, and Group Accounts. Below the navigation bar is a banner area with search and user options. The main heading is 'Portfolio Positions Allocation' with a date filter for 'January 20, 2021'. There are filters for 'View By' (Group: 1 WEALTH MANAGER DEMO), 'Account' (99-9108-01-2 ROBERT SMITH WEALTH MANAGER TEST), 'Time Period' (January 20, 2021), 'Asset Category' (All Holdings), and 'Specific Symbol/Security'. A 'Filter' callout points to these filter options. Below the filters is a 'Summary' section with a donut chart and a table of asset categories. A 'Detail Information' callout points to the main table below. The table has columns for Description, Quantity, Price, Market Value, Cost, % of MV, and Next Step. The table lists various asset categories and individual securities like HAWKEYE IA INC COMMON STOCK, DOMESTIC EQUITY, ENERGY MINERALS, APACHE CORP, CALIFORNIA RESOURCES CORPORATION, DEVON ENERGY CORPORATION, and EXXON MOBIL CORPORATION.



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Financial Summary

The Financial Summary feature offers information on all of your trust and retail accounts. Click on the underlined account number ([Blue hyperlinks](#)) to see the detail for your trust and retail accounts. If you have retail accounts and need to access them you will need to click on the underlined account number ([Blue hyperlinks](#)) and this will take you over to the Online Banking portal. To get back to Wealth Manager from Online Banking simply X out of the new tab that was opened.

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| Number | Description | Type | Value | As of Date | Next Step |
|------------------------------|--------------------------------------|-------------------------|-------------------------|------------|-----------|
| Total Net Worth | | | \$236,636,841.51 | | |
| Total Assets | | | \$236,701,841.51 | | |
| Bank Deposits | | | \$64,089.00 | | |
| Link | Robert & Roberta Smith Joint Savings | Savings | \$41,985.00 | 10/10/2014 | |
| Link | Robert Smith Checking | Private Options | \$22,104.00 | 10/10/2014 | |
| Investment Accounts | | | \$121,137,385.51 | | |
| 1234567890 | Certificate of Deposit | 1-2 Year Fixed Rate CD | \$0.01 | 01/19/2021 | |
| 2345678901 | Retail IRA | 1-2 Year Fixed Rate IRA | \$0.01 | 01/19/2021 | |
| 99-9108-01-2 | ROBERT SMITH WEALTH MANAGER TEST | Trust | \$20,421,370.89 | 01/20/2021 | |
| 99-9117-01-3 | ROBERTA SMITH WEALTH MANAGER TEST | Trust | \$14,845,942.34 | 01/20/2021 | |
| 99-9123-01-1 | JOHN SMITH ASSET CLASS TEST ACCT | Trust | \$85,870,072.26 | 01/20/2021 | |
| Marketable Securities | | | \$4,267.00 | | |
| | Commerce Bancshares Stock | Employee Stock | \$4,267.00 | 03/18/2015 | |

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. To access your portfolio, begin by moving your cursor over Portfolio in the Navigation Bar then click Allocation in the drop down. Allocation will show a donut graph summary of your holdings. Below the donut graph is a detailed list of your positions. Click on the carrot next to Summary to Hide the chart and display more holdings. Asset Location is ideal for viewing your holding across a group of accounts. Current Value allows you to see the value of your portfolio(s) with real-time pricing updates.



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Financial Summary Portfolio Activity Documents Tools Links Group Accounts

Portfolio Positions Alloc: Allocation **January 20, 2021**

View By: Group: 1 WE Asset Location: Account: 99-9108-01-2 ROBERT SMITH WEALTH MANAGER TEST GO

Time Period: Jar Asset Category: All Holdings Specific Symbol/Security: S&P Rating: Moody's Rating:

Summary

| Category | Market Value | % Market Value |
|--------------------------|------------------------|----------------|
| CASH AND EQUIVALENTS | \$8,208.88 | 0.04% |
| EQUITY INVESTMENTS | \$16,100,442.35 | 78.84% |
| FIXED INCOME INVESTMENTS | \$4,125,440.50 | 20.20% |
| ALTERNATIVE INVESTMENTS | \$37,279.16 | 0.18% |
| CLOSELY HELD | \$150,000.00 | 0.74% |
| Total | \$20,421,370.89 | 100.00% |

| Description | Quantity | Price | Market Value | Cost | % of MV | Next Step |
|---------------------------------|----------|------------|------------------------|-----------------------|--------------|-----------|
| Total Portfolio | | | \$20,421,370.89 | \$9,477,978.96 | | |
| CASH AND EQUIVALENTS | | | \$8,208.88 | \$16.31 | 0.04% | |
| CASH | | | \$6.30 | \$6.30 | 0.00% | |
| INCOME CASH | 0.000 | \$1.00 | \$254.35 | \$254.35 | 0.00% | |
| PRINCIPAL CASH | 0.000 | \$1.00 | -\$248.05 | -\$248.05 | 0.00% | |
| CASH EQUIVALENTS | | | \$8,202.58 | \$10.01 | 0.04% | |
| 01X HAWKEYE IA INC COMMON STOCK | 1.000 | \$8,202.58 | \$8,202.58 | \$10.01 | 0.04% | |

Activity Summary

The Activity feature assists in identifying the transaction activity that has occurred in an account or group of accounts. To access your transactions, move your cursor to Activity and then click on Activity List in the drop down. Use the carrot in the filter section to display more options to narrow or expand your transaction search. Remember to click on the green GO button after modifying your filter information to show the transactions.

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Financial Summary Portfolio Activity Documents Tools Links Group Accounts

Activity List Summary **January 20, 2021**

View By: Group: 1 WEALTH MAN Activity List: Account: 99-9117-01-3 ROBERTA SMITH WEALTH MANAGER TEST GO

Show Activity: All Pending Trades Period From: To: Symbol/Security:

Activity Type: All Activity

Transactions Displayed: 121 Page 1

| Date | Ticker / Security | Description | Cash | Quantity | Cost | Next Step |
|------------|-------------------|--|--------|----------|----------|------------|
| 02/20/2018 | ALVRQ M0861T-11-8 | DELIVERED TO TEST TEST TEST 1 SHARES ALVARION LTD | \$0.00 | -1.000 | -\$20.00 | Select One |
| 02/20/2018 | 01X MI0079-76-1 | RECEIVED FROM ACCOUNT 99-9123-01-1 JOHN SMITH ASSET CLASS TEST ACCT 1 SHARES HAWKEYE IA INC COMMON STOCK TEST 05 | \$0.00 | 1.000 | \$9.99 | Select One |
| 02/27/2018 | US 32 912810-FQ-6 | ADJUSTMENT OF 1.560 SHARES DUE TO INFLATION UNITED STATES TREASURY INFLATIONARY INDEX NOTE 3.375% DUE 4/15/32 DATED 10/15/01 | \$0.00 | -1.560 | -\$1.56 | Select One |



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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 format. Adobe® Reader is required to view the statement. This software can be downloaded at www.adobe.com. You can then save, print, e-mail or close the PDF. First go to Documents and then click on Statements in the Menu area. Then click on the date link to open the PDF.

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Quote 🔍 📧 🌐 ? 👤 Sign Out

| Document | Start Date | End Date | Account Short Title | Account Number |
|----------|----------------------------|----------------------------|----------------------------------|----------------|
| | 12/01/2020 | 12/31/2020 | ROBERT SMITH WEALTH MANAGER TEST | 99-9108-01-2 |
| | 12/01/2020 | 12/31/2020 | ROBERT SMITH WEALTH MANAGER TEST | 99-9108-01-2 |
| | 10/01/2020 | 12/31/2020 | ROBERT SMITH WEALTH MANAGER TEST | 99-9108-01-2 |
| | 10/01/2020 | 12/31/2020 | ROBERT SMITH WEALTH MANAGER TEST | 99-9108-01-2 |
| | 01/01/2020 | 12/31/2020 | ROBERT SMITH WEALTH MANAGER TEST | 99-9108-01-2 |

Tax Documents

To access the client vault in Wealth Manager, click on Documents then Client Vault. You can then access documents, such as tax documents.

Dashboard Financial Summary Portfolio Activity Documents To

Dashboard

View By Group: 1 WEALTH MANAGER DEMO

Financial Summary

Statements
Client Vault
Disclosures

Dashboard Financial Summary Portfolio Activity

Documents Client Vault

Please note that in order to view the document Adobe Acrobat Reader

[Collapse All](#)

| Name |
|---|
| Account Documents |
| Overview |
| Miscellaneous |
| Wealth Manager Overview Guide |
| Tax Information |
| Overview 2 |



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Group Accounts

Formerly known as Working Lists, 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.

Click on Group Accounts in the Menu area to create a group.

On many pages in the website you can click on Group to view the detail at the group level or Account and then pick the account out of the drop down list to view individual account details.

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[Q](#) [✉](#) [☰](#) [🌐](#) [?](#) [👤](#) [Sign Out](#)

[Home](#) [Financial Summary](#) [Portfolio](#) [Activity](#) [Documents](#) [Tools](#) [Links](#) [Group Accounts](#)

Group Accounts

Group:

Display Group By: Start Authorized Accounts at:

▼ To create an account group, select New Account Group from the Group drop-down.

- To add all accounts to a group, select the All Accounts radio button, then Add, and select Save.
- To create or modify a group with select accounts, choose the Selected Accounts radio button, then select the account(s) desired in the Authorized Account List menu box, click Add and select Save.
- If you select a bolded account(s) to add, the system will automatically select all the underlying sub/related accounts to add as well.
- Reset can be used to start over.

To remove an account from a group, select the account(s), click Remove and select Save.

- If you select a bolded account(s) to remove, the system will automatically select all the underlying sub/related accounts to remove as well.
- To delete an account group, select the group from the drop-down and click Delete Group.

An asterisk (*) next to an account indicates that the account was opened within the last 60 days.

3 Accounts

All Accounts Selected Accounts [Expand All](#)

| Authorized Account List | Current Account Group - TEST |
|---|---|
| <input type="checkbox"/> 99-9108-01-2 ROBERT SMITH WEALTH MANAGER TEST | <input type="checkbox"/> 99-9117-01-3 ROBERTA SMITH WEALTH MANAGER TEST |
| <input type="checkbox"/> 99-9117-01-3 ROBERTA SMITH WEALTH MANAGER TEST | <input type="checkbox"/> 99-9123-01-1 JOHN SMITH ASSET CLASS TEST ACCT |
| <input type="checkbox"/> 99-9123-01-1 JOHN SMITH ASSET CLASS TEST ACCT | |

[Reset](#) | [Save](#) | [Save As](#) | [Delete Group](#)

[Add](#) ▶



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Setting Customized Preferences

You can customize and personalize your preferences in Wealth Manager. To update your preferences click on the icon that looks like 3 lines in the upper right hand corner. In the Manage Preferences box your options include default accounts, position view, account display order, and preferred login page.

Manage Preferences [Close](#)

General

| | | |
|-----------------------------|---|-------------------------------------|
| Account Group Default | <input type="text" value=""/> | <input type="checkbox"/> |
| Account Group Display Order | <input type="text" value="Account Number First"/> | <input checked="" type="checkbox"/> |
| Position View | <input type="text" value="Settlement Date"/> | <input checked="" type="checkbox"/> |
| Set Initial Page | <input type="text" value="Financial Summary"/> | <input checked="" type="checkbox"/> |
| Tools Downloads Format | <input type="text" value="Excel"/> | <input checked="" type="checkbox"/> |
| View Information Based On | <input type="text" value="Account"/> | <input checked="" type="checkbox"/> |

Pending Trade Inclusion:

- Submitted - Trade Order not yet placed with broker
- In Progress - Trade order placed with broker, but not yet filled
- Executed - Trade order filled by the broker
- Hold - Trade order on hold for settlement
- Free Receipt and Delivery

Cash Forecasting

| | | |
|------------------------------|-----------------------------------|---|
| Taxable Reinvestment Rate | <input type="text" value="0.00"/> | % |
| Tax Exempt Reinvestment Rate | <input type="text" value="0.00"/> | % |



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Wealth Manager

Last Revised: 10/25/2023

Recommended System Settings

Browser and Operating Systems

To ensure a satisfactory experience, Wealth Manager has been verified for compatibility for use with the following browsers and operating systems. The browsers are verified through the two most recent versions available. This information is also contained in the Help section on the website.

| Compatible Browser | Compatible Operating Systems |
|--------------------|--|
| Internet Explorer | Windows 7, Windows 8, Windows 8.1, Windows 10 |
| Edge | Windows 10 |
| Firefox | Windows 7, Windows 8, Windows 8.1, Windows 10 |
| Google Chrome | Windows 7, Windows 8, Windows 8.1, Windows 10 |
| Safari | Mac OS X v10.9 "Mavericks" Mac OS X v 10.10 "Yosemite" iOS iPad 2,3, and 4 |

PC and Browser Settings

To run the product effectively, adherence to the following minimum workstation characteristics is recommended. Performance issues may arise if workstations fall below these minimum recommendations:

| Component | Standard |
|---------------------------------|--|
| CPU | Pentium Dual-Core/Athlon X2 minimum, Core 2 Duo/Athlon II X2 or higher recommended |
| RAM | RAM 1G required minimum, 2G recommended |
| Video Adaptor | 1024 x 768 or greater resolution, 4:3 Aspect Ratio |
| Web Browser | Compatible browser |
| Additional Software Recommended | Microsoft® Excel® 2003, 2007 or 2010 Adobe® Reader 11.0 or newer |



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Screen Resolution

To maximize the amount of data displayed on the pages, it is recommended that each workstation's resolution be set to 1024 x 768 pixels or higher.

Windows Settings

Use the following procedure to adjust the Folder Options in Windows Explorer:

1. Click the Windows Start icon
2. Click Control Panel
3. Click Default Programs
4. Click Associate a File Type or Protocol with a Program
5. Find the .xls extension on the list, and if it is not associated with Microsoft Excel, select the .xls extension to highlight the record.
6. Click Change Program
7. Select or browse to select Microsoft Excel
8. Click OK to close the window and save the selection

Browser Settings

- Browser cache option set to Every Time.
- Cookie options set to On.
- Enable automatic prompting for downloaded files.
- Text size set to smaller.
- Enable active scripting.
- Allow META REFRESH.

Need to Contact Commerce Trust Tech Support?

Call 888-345-4366 Monday through Friday 8 a.m. - 4:30 p.m.



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