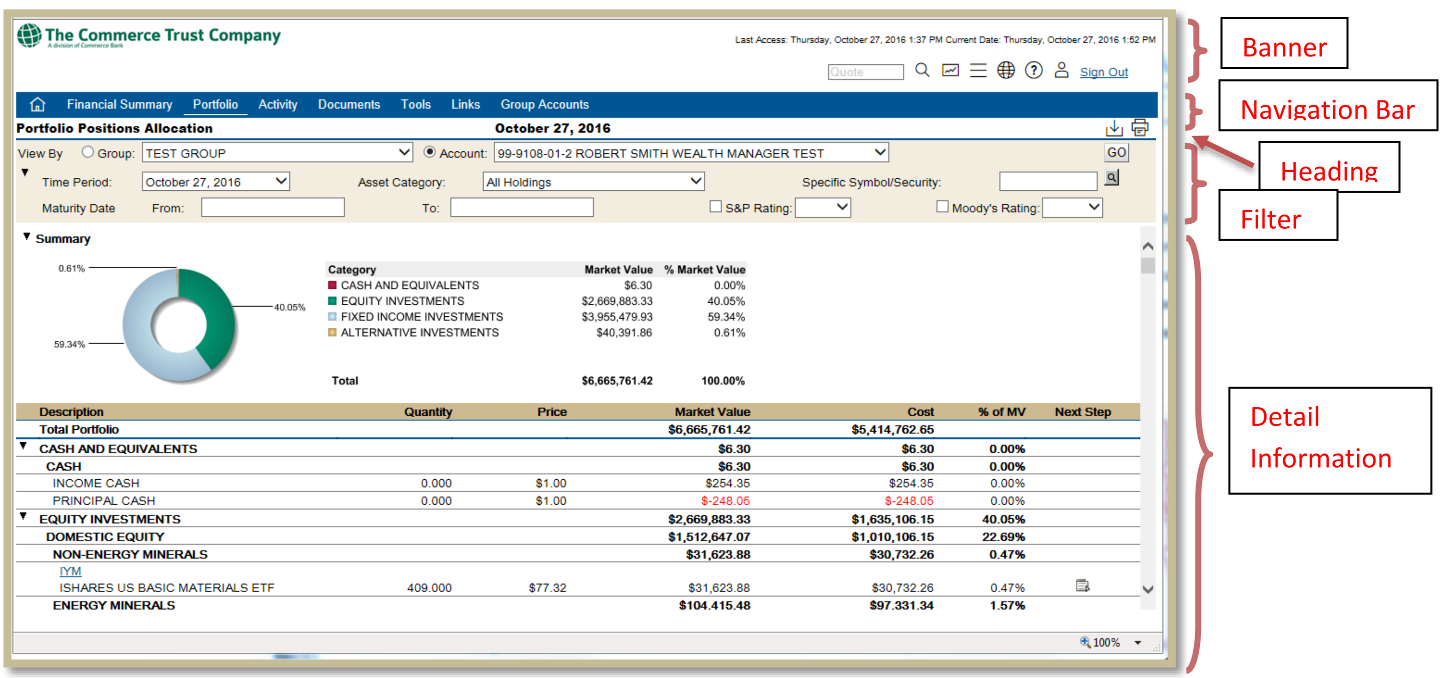
WEALTH MANAGER

OVERVIEW GUIDE

WEALTH MANAGER

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.

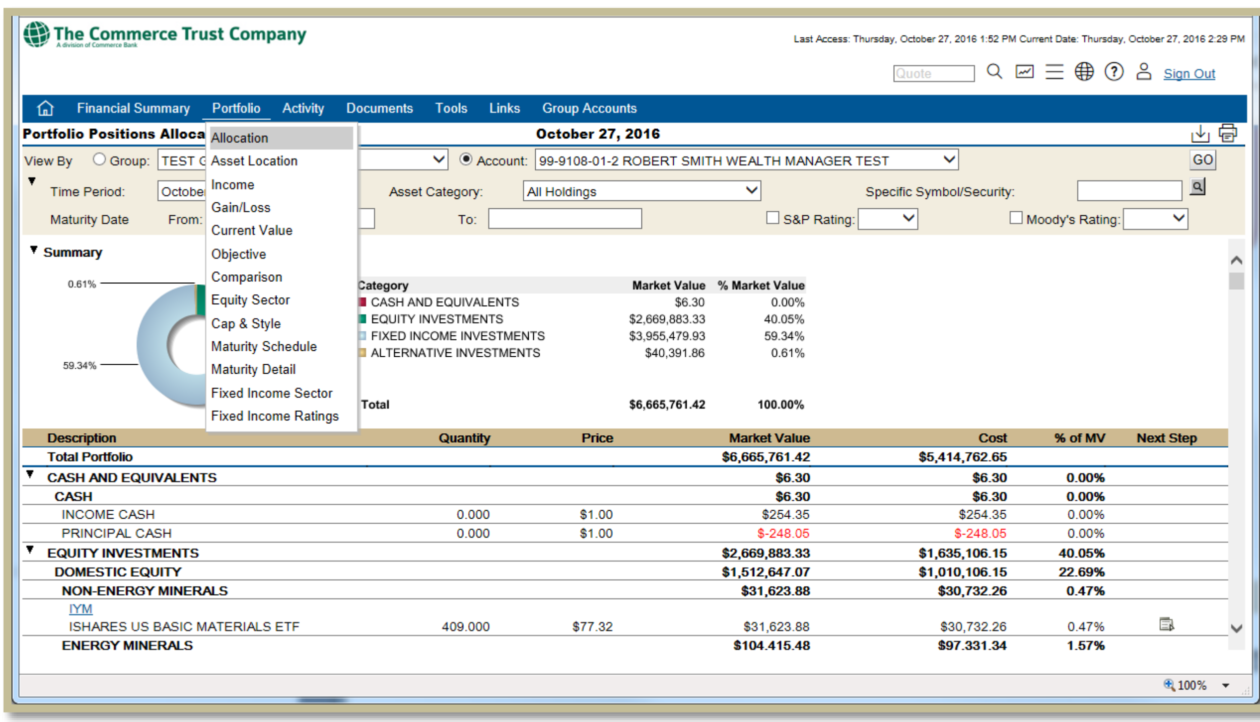


Commerce Trust Company

Wealth | Investments | Planning

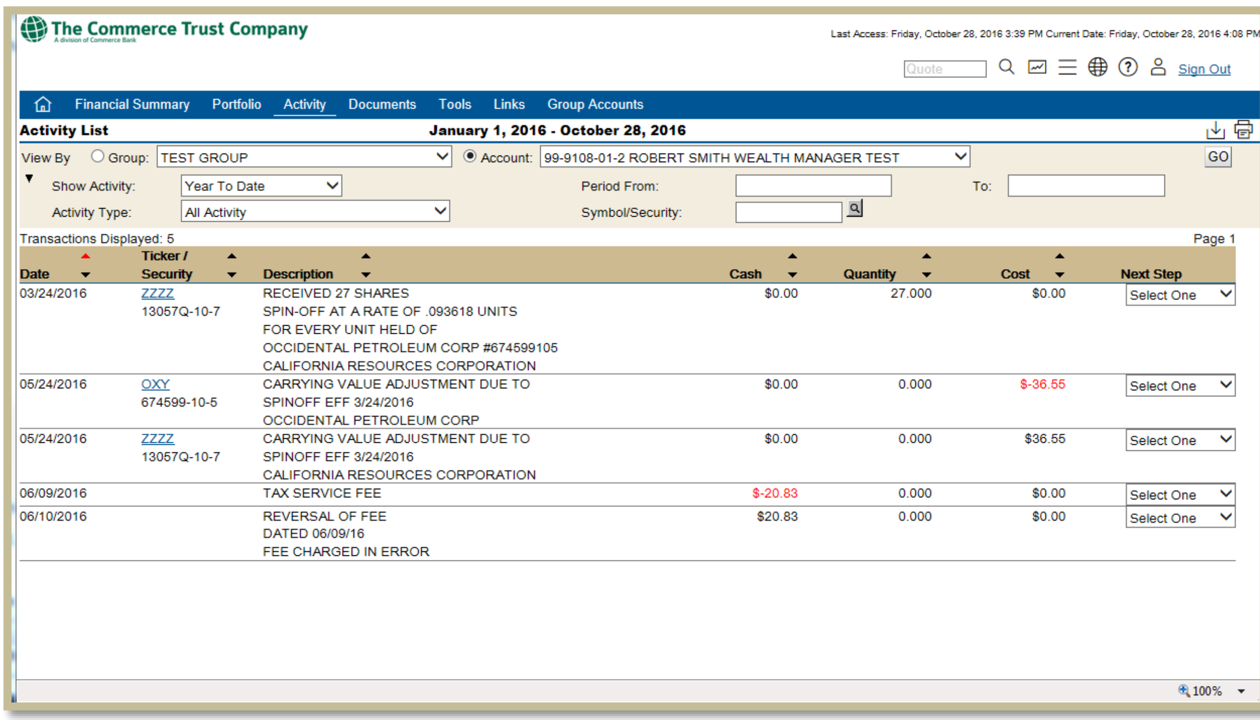
Portfolio Positions

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.



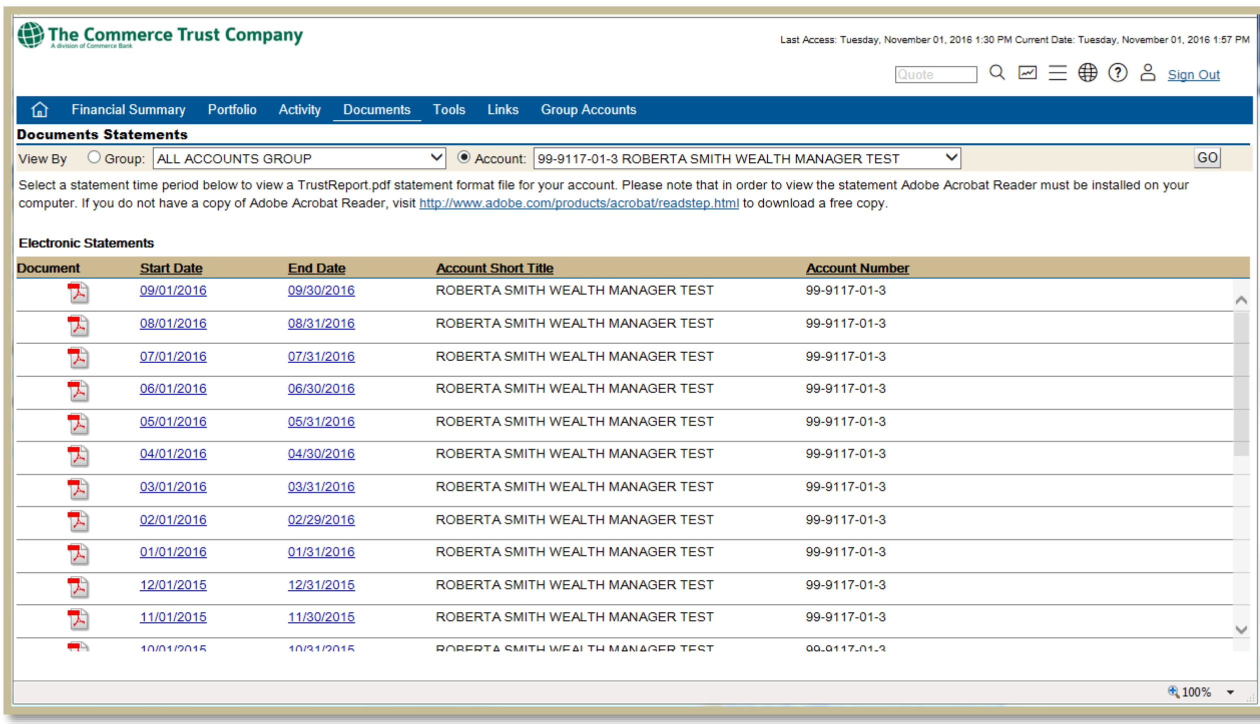
Activity Summary

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.



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.



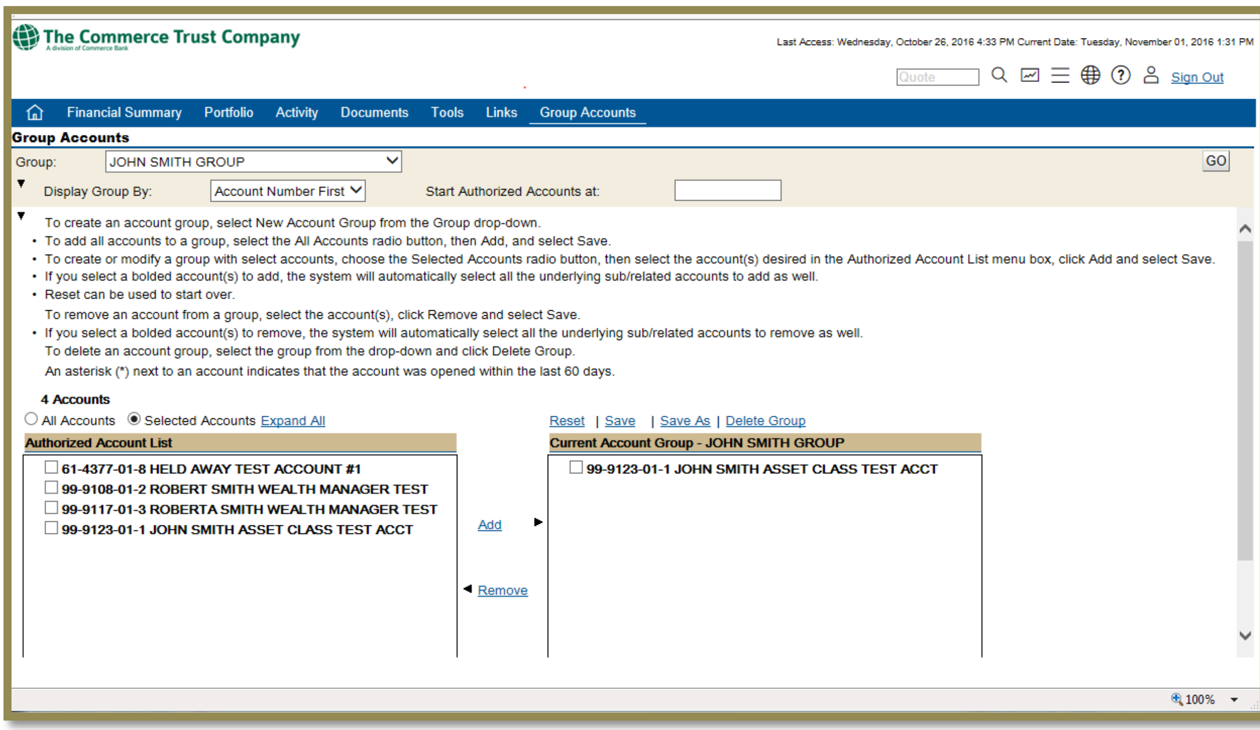
Document	Start Date	End Date	Account Short Title	Account Number
	09/01/2016	09/30/2016	ROBERTA SMITH WEALTH MANAGER TEST	99-9117-01-3
	08/01/2016	08/31/2016	ROBERTA SMITH WEALTH MANAGER TEST	99-9117-01-3
	07/01/2016	07/31/2016	ROBERTA SMITH WEALTH MANAGER TEST	99-9117-01-3
	06/01/2016	06/30/2016	ROBERTA SMITH WEALTH MANAGER TEST	99-9117-01-3
	05/01/2016	05/31/2016	ROBERTA SMITH WEALTH MANAGER TEST	99-9117-01-3
	04/01/2016	04/30/2016	ROBERTA SMITH WEALTH MANAGER TEST	99-9117-01-3
	03/01/2016	03/31/2016	ROBERTA SMITH WEALTH MANAGER TEST	99-9117-01-3
	02/01/2016	02/29/2016	ROBERTA SMITH WEALTH MANAGER TEST	99-9117-01-3
	01/01/2016	01/31/2016	ROBERTA SMITH WEALTH MANAGER TEST	99-9117-01-3
	12/01/2015	12/31/2015	ROBERTA SMITH WEALTH MANAGER TEST	99-9117-01-3
	11/01/2015	11/30/2015	ROBERTA SMITH WEALTH MANAGER TEST	99-9117-01-3
	10/01/2015	10/31/2015	ROBERTA SMITH WEALTH MANAGER TEST	99-9117-01-3

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.

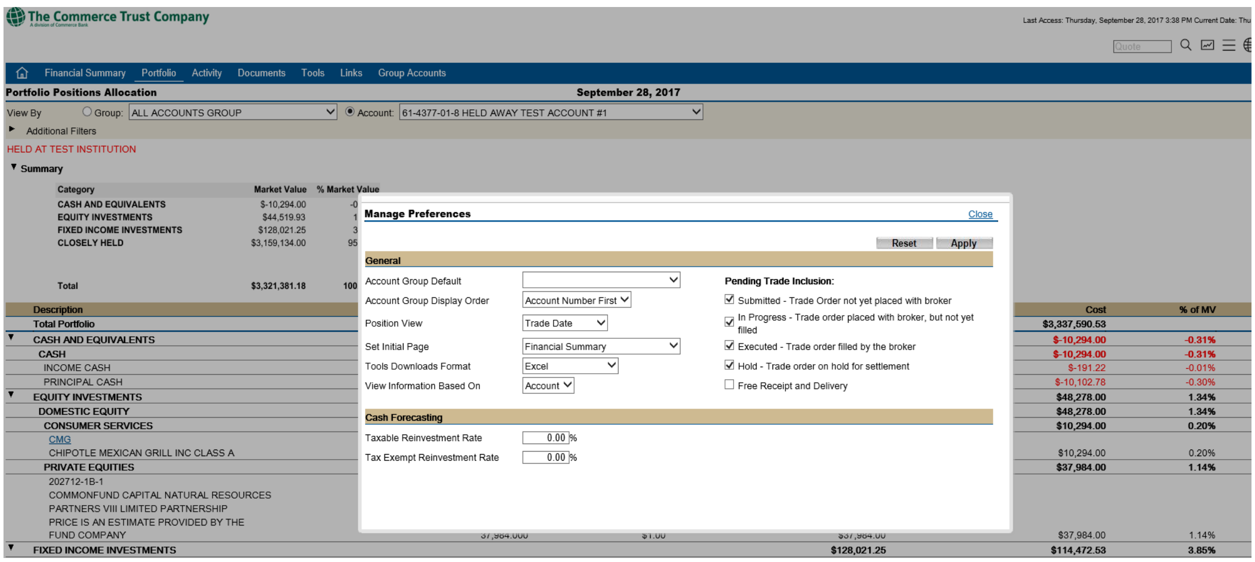
Click on Group Accounts in the Menu area to create a group.

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.



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, account display order, and preferred login page. Be sure to change the trade date over to settlement date views to get accurate account information.



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, Windows10
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

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.