

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.

The screenshot shows the Wealth Manager interface for The Commerce Trust Company. The interface includes a Banner with the company logo and name, a Navigation Bar with tabs for Financial Summary, Portfolio, Activity, Documents, Tools, Links, and Group Accounts, a Heading for Portfolio Positions Allocation, and a Filter section for View By, Time Period, Asset Category, and Maturity Date. The Detail Information section includes a Summary with a donut chart and a table of portfolio positions.

Category	Market Value	% Market Value
CASH AND EQUIVALENTS	\$6.30	0.00%
EQUITY INVESTMENTS	\$2,669,883.33	40.05%
FIXED INCOME INVESTMENTS	\$3,955,479.93	59.34%
ALTERNATIVE INVESTMENTS	\$40,391.86	0.61%
Total	\$6,665,761.42	100.00%

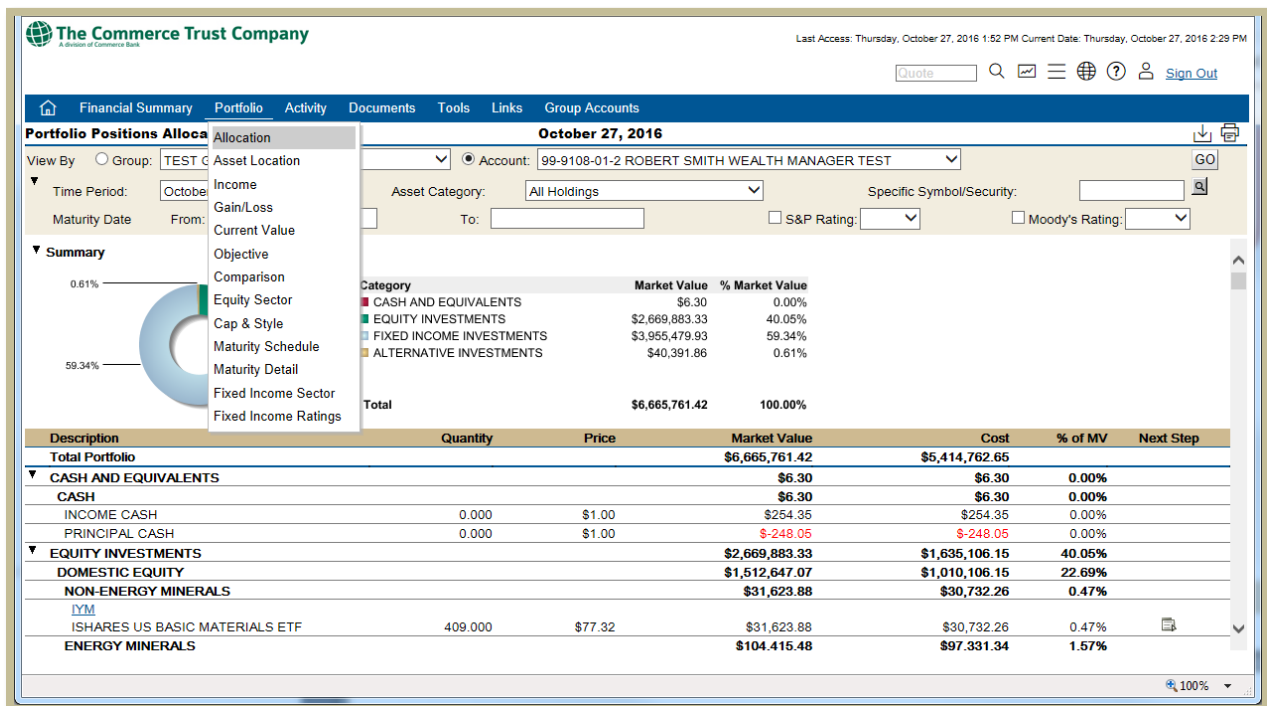
Description	Quantity	Price	Market Value	Cost	% of MV	Next Step
Total Portfolio			\$6,665,761.42	\$5,414,762.65		
CASH AND EQUIVALENTS			\$6.30	\$6.30	0.00%	
CASH			\$6.30	\$6.30	0.00%	
INCOME CASH	0.000	\$1.00	\$254.35	\$254.35	0.00%	
PRINCIPAL CASH	0.000	\$1.00	-\$248.05	-\$248.05	0.00%	
EQUITY INVESTMENTS			\$2,669,883.33	\$1,635,106.15	40.05%	
DOMESTIC EQUITY			\$1,512,647.07	\$1,010,106.15	22.69%	
NON-ENERGY MINERALS			\$31,623.88	\$30,732.26	0.47%	
ISHARES US BASIC MATERIALS ETF	409.000	\$77.32	\$31,623.88	\$30,732.26	0.47%	
ENERGY MINERALS			\$104,415.48	\$97,331.34	1.57%	



WEALTH MANAGER

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.



WEALTH MANAGER

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.

The screenshot displays the 'Activity List' interface for 'The Commerce Trust Company'. The page title is 'Activity List' for the period 'January 1, 2016 - October 28, 2016'. The account is identified as '99-9108-01-2 ROBERT SMITH WEALTH MANAGER TEST'. The interface includes filter options for 'Show Activity' (set to 'Year To Date') and 'Activity Type' (set to 'All Activity'). A table of transactions is displayed with columns for Date, Ticker/Security, Description, Cash, Quantity, Cost, and Next Step. The table shows five transactions, including a spin-off of 27 shares of Occidental Petroleum Corp and two carrying value adjustments.

Date	Ticker / Security	Description	Cash	Quantity	Cost	Next Step
03/24/2016	ZZZZ 13057Q-10-7	RECEIVED 27 SHARES SPIN-OFF AT A RATE OF .093618 UNITS FOR EVERY UNIT HELD OF OCCIDENTAL PETROLEUM CORP #674599105 CALIFORNIA RESOURCES CORPORATION	\$0.00	27.000	\$0.00	Select One
05/24/2016	OXY 674599-10-5	CARRYING VALUE ADJUSTMENT DUE TO SPINOFF EFF 3/24/2016 OCCIDENTAL PETROLEUM CORP	\$0.00	0.000	\$-36.55	Select One
05/24/2016	ZZZZ 13057Q-10-7	CARRYING VALUE ADJUSTMENT DUE TO SPINOFF EFF 3/24/2016 CALIFORNIA RESOURCES CORPORATION	\$0.00	0.000	\$36.55	Select One
06/09/2016		TAX SERVICE FEE	\$-20.83	0.000	\$0.00	Select One
06/10/2016		REVERSAL OF FEE DATED 06/09/16 FEE CHARGED IN ERROR	\$20.83	0.000	\$0.00	Select One



WEALTH MANAGER

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.

The Commerce Trust Company
A Division of Commerce Bank

Last Access: Tuesday, November 01, 2016 1:30 PM Current Date: Tuesday, November 01, 2016 1:57 PM

Quote Search Mail Home Help Sign Out

Financial Summary Portfolio Activity Documents Tools Links Group Accounts

Documents Statements

View By Group: ALL ACCOUNTS GROUP Account: 99-9117-01-3 ROBERTA SMITH WEALTH MANAGER TEST GO

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.

Electronic Statements

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

100%



WEALTH MANAGER

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.

The screenshot displays the 'Group Accounts' page on The Commerce Trust Company website. The page header includes the company logo, navigation menu (Financial Summary, Portfolio, Activity, Documents, Tools, Links, Group Accounts), and user options (Quote, Search, Mail, Home, Help, Sign Out). The main content area shows a dropdown menu for 'Group' set to 'JOHN SMITH GROUP' and a 'GO' button. Below this, there are options for 'Display Group By' (Account Number First) and 'Start Authorized Accounts at'. A detailed list of instructions for creating and managing groups is provided. The interface is divided into two panes: 'Authorized Account List' on the left and 'Current Account Group - JOHN SMITH GROUP' on the right. The 'Authorized Account List' contains four accounts with checkboxes: '61-4377-01-8 HELD AWAY TEST ACCOUNT #1', '99-9108-01-2 ROBERT SMITH WEALTH MANAGER TEST', '99-9117-01-3 ROBERTA SMITH WEALTH MANAGER TEST', and '99-9123-01-1 JOHN SMITH ASSET CLASS TEST ACCT'. The 'Current Account Group' pane shows one account: '99-9123-01-1 JOHN SMITH ASSET CLASS TEST ACCT'. Navigation buttons 'Add' and 'Remove' are positioned between the panes. At the bottom, there are links for 'Reset', 'Save', 'Save As', and 'Delete Group', and a zoom level of 100%.



WEALTH MANAGER

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.

The screenshot displays the Wealth Manager interface for The Commerce Trust Company. The main window shows a 'Portfolio Positions Allocation' for 'September 28, 2017'. A 'Manage Preferences' dialog box is open, allowing users to customize their settings. The dialog has two main sections: 'General' and 'Cash Forecasting'. The 'General' section includes options for 'Account Group Default', 'Account Group Display Order', 'Position View', 'Set Initial Page', 'Tools Downloads Format', and 'View Information Based On'. The 'Cash Forecasting' section includes 'Taxable Reinvestment Rate' and 'Tax Exempt Reinvestment Rate', both set to 0.00%. A 'Pending Trade Inclusion' section contains several checkboxes for trade order status. The background shows a table of portfolio positions with columns for 'Description', 'Market Value', and '% Market Value'. A summary table on the right shows 'Cost' and '% of MV' for various categories.

Category	Market Value	% Market Value
CASH AND EQUIVALENTS	\$-10,294.00	-0
EQUITY INVESTMENTS	\$44,519.93	1
FIXED INCOME INVESTMENTS	\$128,021.25	3
CLOSELY HELD	\$3,159,134.00	95
Total	\$3,321,381.18	100

Description	Cost	% of MV
Total Portfolio	\$3,337,590.53	
CASH AND EQUIVALENTS	\$-10,294.00	-0.31%
CASH	\$-10,294.00	-0.31%
INCOME CASH	\$-191.22	-0.01%
PRINCIPAL CASH	\$-10,102.78	-0.30%
EQUITY INVESTMENTS	\$48,278.00	1.34%
DOMESTIC EQUITY	\$48,278.00	1.34%
CONSUMER SERVICES	\$10,294.00	0.20%
CMG	\$10,294.00	0.20%
CHIPOTLE MEXICAN GRILL INC CLASS A	\$37,984.00	1.14%
PRIVATE EQUITIES	\$37,984.00	1.14%
202712-1B-1		
COMMONFUND CAPITAL NATURAL RESOURCES		
PARTNERS VIII LIMITED PARTNERSHIP		
PRICE IS AN ESTIMATE PROVIDED BY THE FUND COMPANY		
FIXED INCOME INVESTMENTS	\$128,021.25	3.85%



WEALTH MANAGER

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



Commerce Trust Company

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WEALTH MANAGER

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.



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