HIGHTOWER
[Team Name]

Client Portal User Guide

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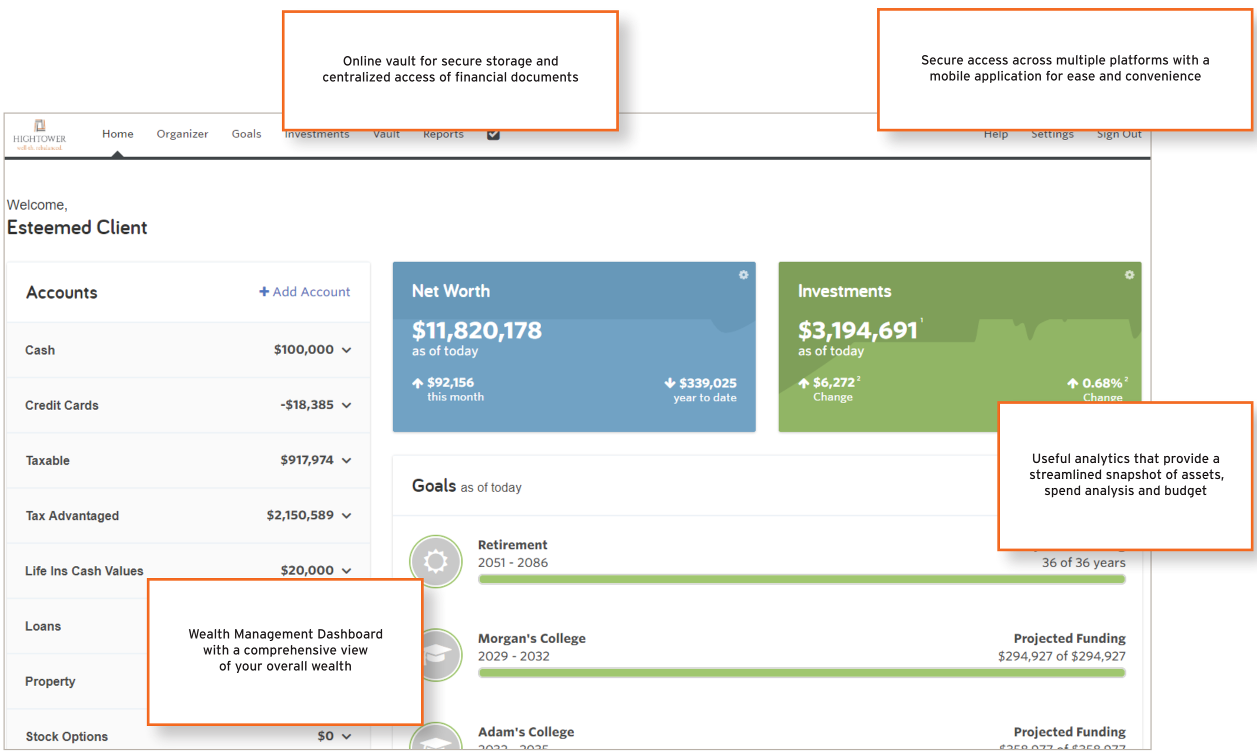
Product Overview

Hightower's defining hallmark is the provision of a client experience that is firmly rooted in our fiduciary values: objectivity, transparency and holistic wealth management advice.

Hightower's Client Portal is an online platform that provides a consolidated view of your finances, across various financial institutions, multiple asset classes and different account types.

By enrolling in Hightower's Client Portal, we can create a customized summary of your net worth, including your security investments, retirement savings, bank accounts, real estate, appraised assets (e.g., artwork and jewelry) and liabilities (e.g., mortgages and lines of credit). Your holdings, positions and account values will be updated daily, providing you an accurate, comprehensive and unobstructed view of your wealth.



Data Security & Privacy Protection

The safety and security of your assets is of the utmost importance to Hightower. Our Client Portal employs strong security practices and protocols to protect your data. These methods include password protection, secure socket layer encryption, firewalls, intrusion detection, audits, inspections and more.

Below is a summary of the measures taken to safeguard your financial information.

Secured Data

Your financial data is housed at SunGard Data Systems, a best in class service provider offering one of the most secure environments in the industry. SunGard hosts 70% of all financial industry transactions.[1]

Physical access at SunGard's server centers is limited to authorized personnel, and requires multiple levels of authentication, including fingerprint scanning. SunGard Data Systems also makes use of fire protection, electronic shielding, database backups and more to ensure your data is continuously monitored and protected.

Non-Transactional

Unlike online banking, trading or retail websites, your money absolutely cannot be moved, withdrawn or accessed on our system.

Password Protection

You are assigned a unique Logon ID. Your Logon ID will never be given out over the phone or sent to an email address that is not registered to your account. Your Hightower team does not have access to your password. You select your password and you alone are the only person who knows your password. After five consecutive failed login attempts, the system automatically locks your account, blocking any manual or programmed attempts to access your account.

Maximum Encryption

The system uses a 256-bit Secure Socket Layer to scramble your financial data and prevent access by unauthorized users. This is the highest level of encryption currently available today.

Third-Party Oversight

We utilize a very limited number of third-party vendors. These include:

- eMoney Advisor—Software engine
- SunGard—Data center
- CashEdge—Data aggregator

Security due diligence is performed on all third-parties who may physically handle or have access to sensitive information.

Routine Security Testing

The Client Portal uses third-party security auditors and software including TraceSecurity, Tenable Security and WhiteHat Security to identify vulnerabilities within the system and to assist with remediation efforts. **You alone are the only person who knows your password.** After five consecutive failed login attempts, the system automatically locks your account, blocking any manual or programmed attempts to access your account.

[1] *"eMoney," Securian Advisors MidAmerica, accessed July 2016, http://www.securianmidamerica.com/eMoney/*

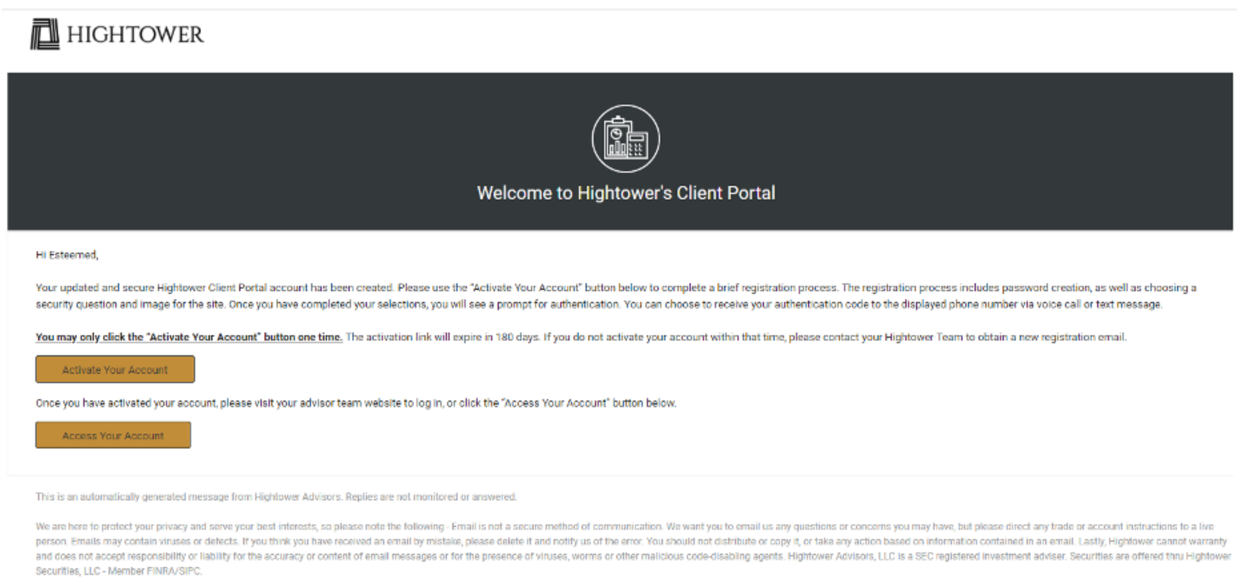
Enrollment

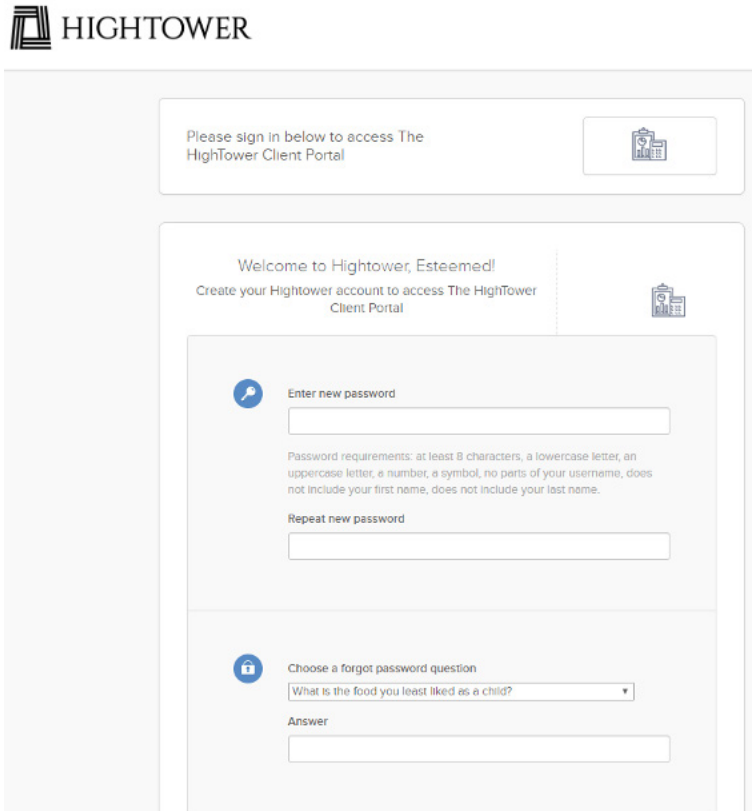
Hightower's Client Portal offers a secure, consolidated view of your finances and overall net wealth with a variety of sophisticated, user-friendly features. The enrollment process is quick and easy!

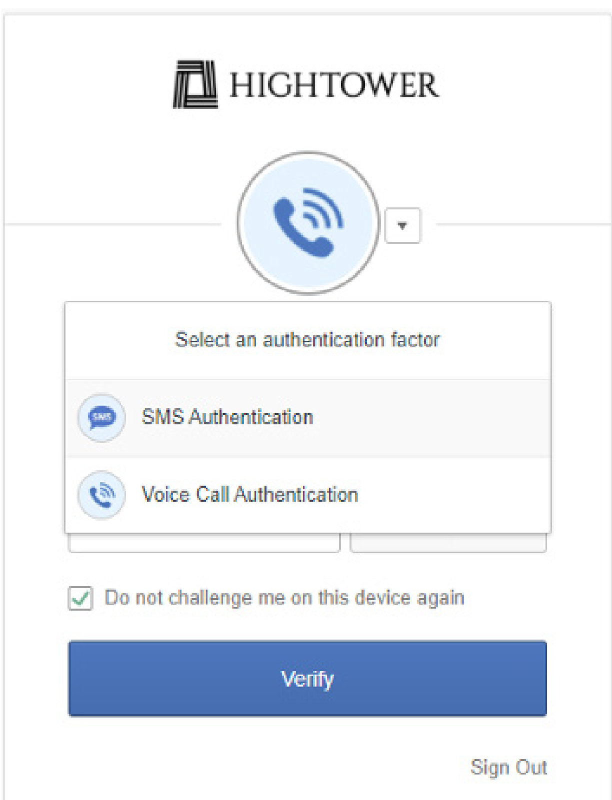
You will receive a welcome email with instructions to complete a brief enrollment process. Follow the steps or schedule a time to enroll with your advisor.

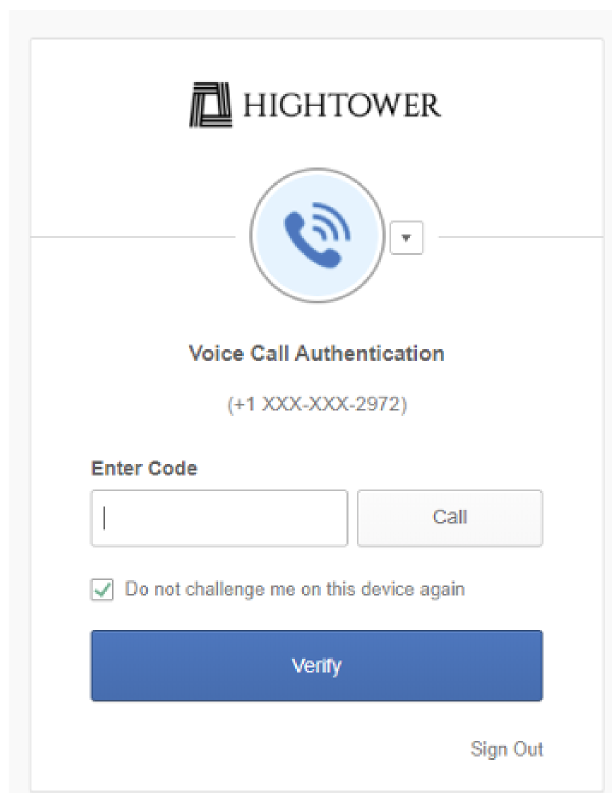
Enrollment Steps:

- Choose a password
- Select your security questions
- Accept the terms of use




HIGHTOWER
Please sign in below to access The HighTower Client Portal
Welcome to Hightower, Esteemed!
Create your Hightower account to access The HighTower Client Portal
Enter new password
Password requirements: at least 8 characters, a lowercase letter, an uppercase letter, a number, a symbol, no parts of your username, does not include your first name, does not include your last name.
Repeat new password
Choose a forgot password question
What is the food you least liked as a child?
Answer


HIGHTOWER
Select an authentication factor
SMS Authentication
Voice Call Authentication
Do not challenge me on this device again
Verify
Sign Out


HIGHTOWER
Voice Call Authentication
(+1 XXX-XXX-2972)
Enter Code
Call
Do not challenge me on this device again
Verify
Sign Out

Account Access

Once enrollment is complete, you will be able to log in from any device and gain full access to your account at any time.

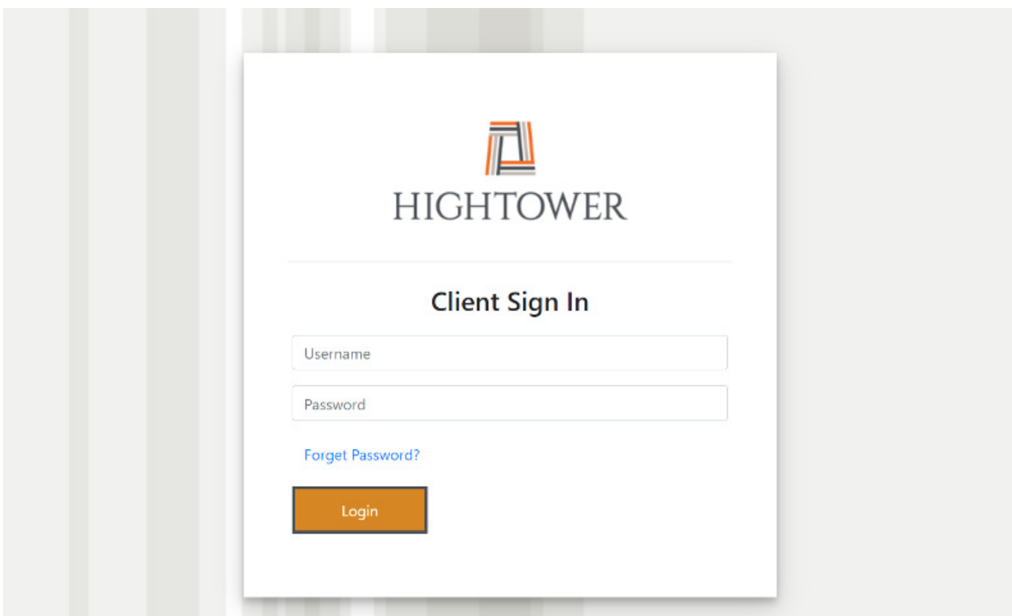
Please visit your Advisors team website. From the login page, you can request a password change. If you become locked out of your account, a security block will be applied. After 15 minutes, you will be able to re-enter the correct credentials.

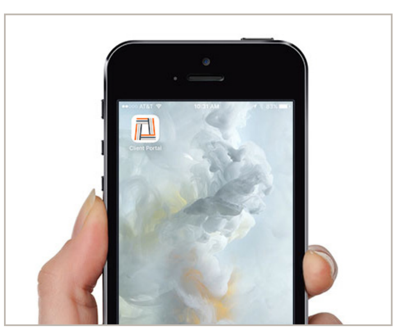
Desktop Access:

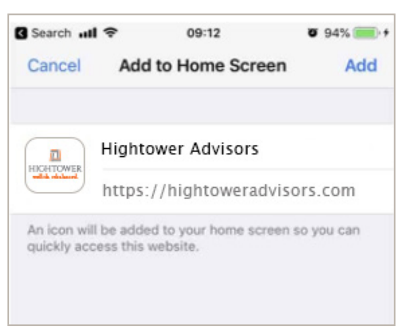
- Click the **Access Your Account** tab on [TEAM NAME] website.

Mobile Access

- Download a mobile bookmark to Hightower's Client Portal on your iPad or smart phone for direct access.
- To gain mobile access, go to your Advisors team website and click on the menu to select Client Portal. On your device, tap the share arrow followed by the Add to the home screen button. You'll see the following screen, where you can edit the name of the bookmark. Pick something short so you can see it all in the small icon label. Tap **Add** to add it.

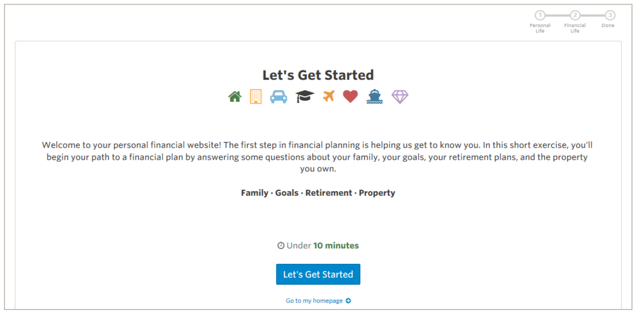


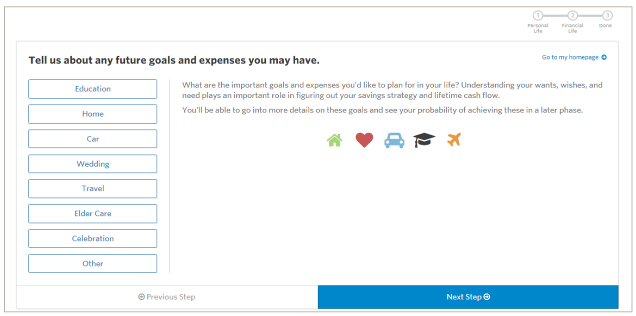


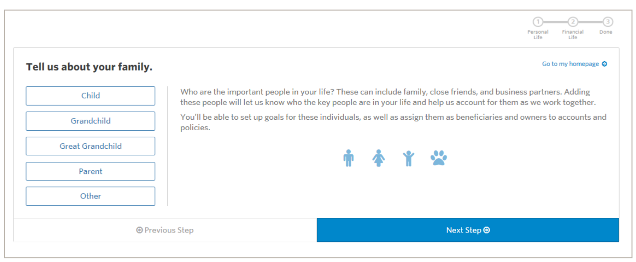


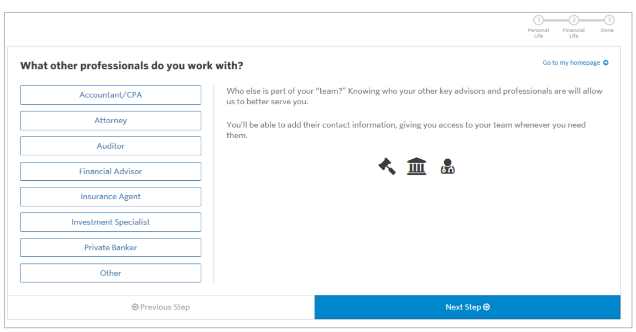
Onboarding

Once you complete the enrollment process, you can choose to view your "Financial Dashboard" directly or be guided through a dynamic process to record the personal and financial data that is pertinent to your long term goals and priorities.





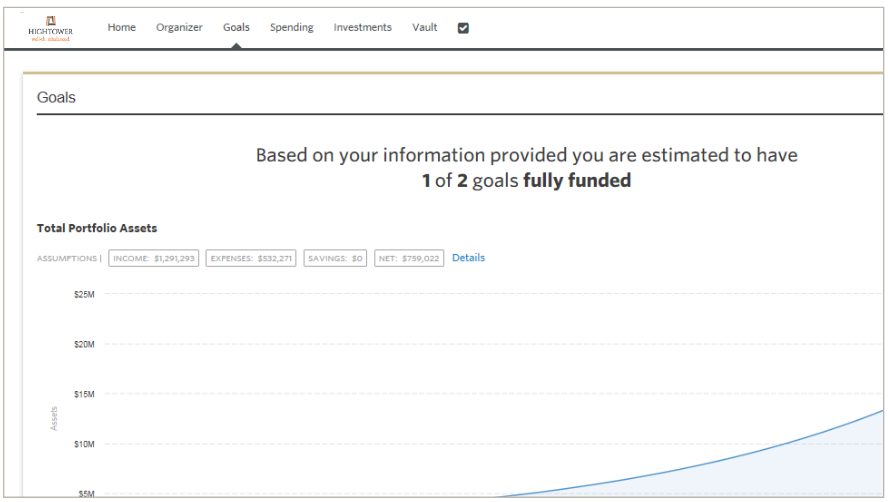


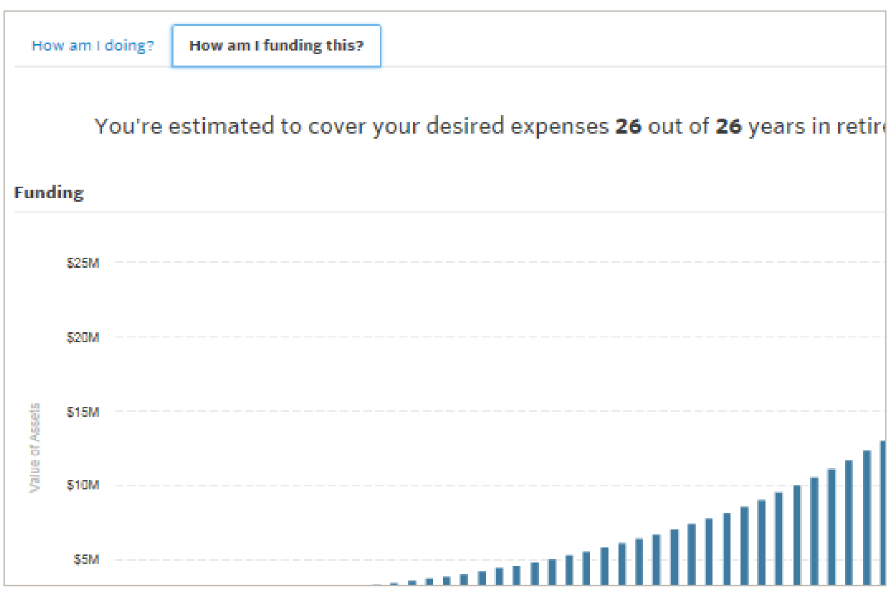


Goals

The Goals module will help you analyze and track progress against your financial plan. You will also have the ability to:

- Easily add and personalize goals
- Earmark accounts to fund your goals
- View the details of each goal, including projected cost and funding

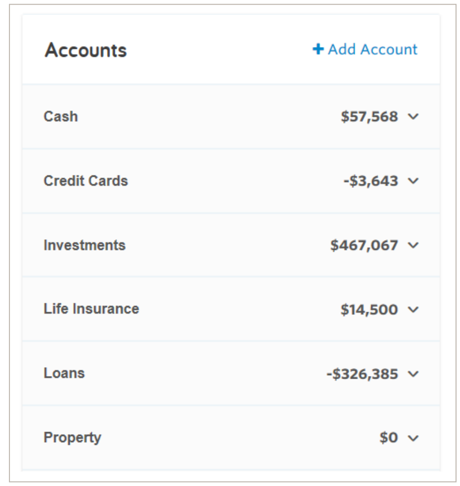


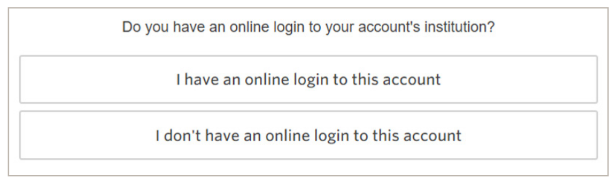


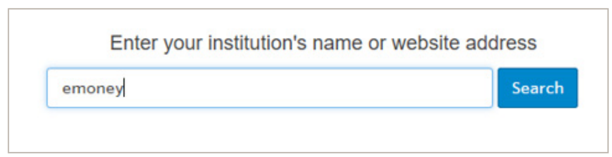
Aggregating Your Financial Information

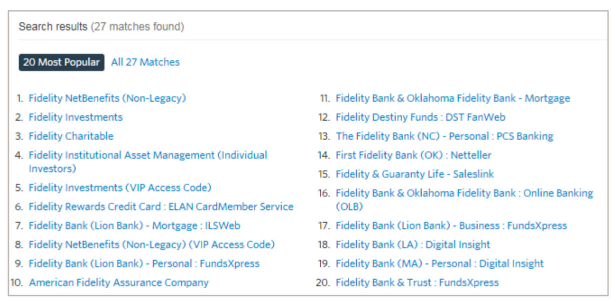
You can seamlessly import your account data across various financial institutions, multiple asset classes and different account types and view it directly on the client portal – simply follow the steps below:

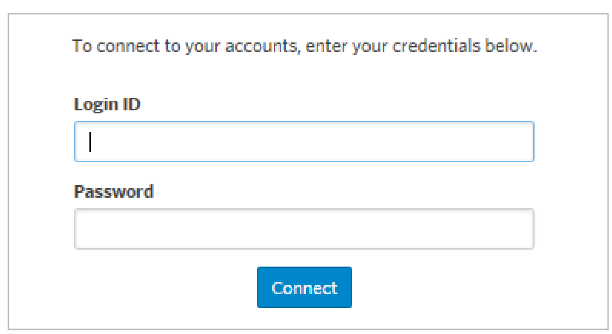
1. Click **Add Account** in the Accounts Module.
2. Confirm if you have existing online credentials.
3. Enter the name of the financial institution.
4. Select the institution from the list.
5. Enter the credentials that you use to access your online information for that institution, and click **Connect**.





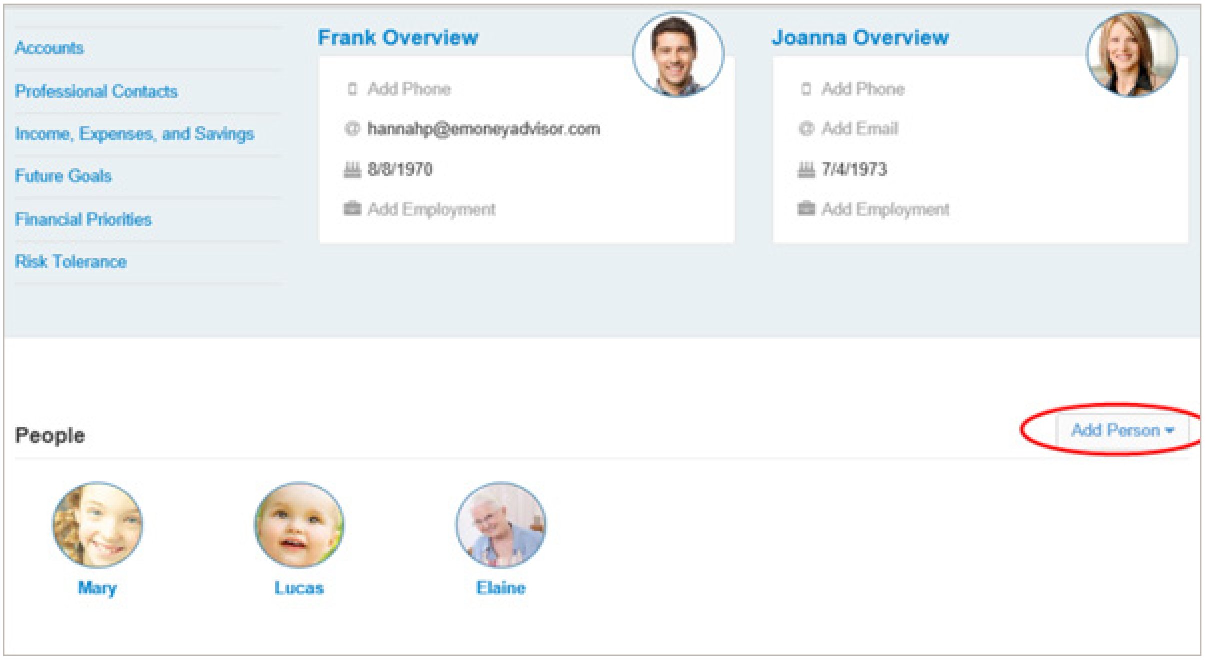


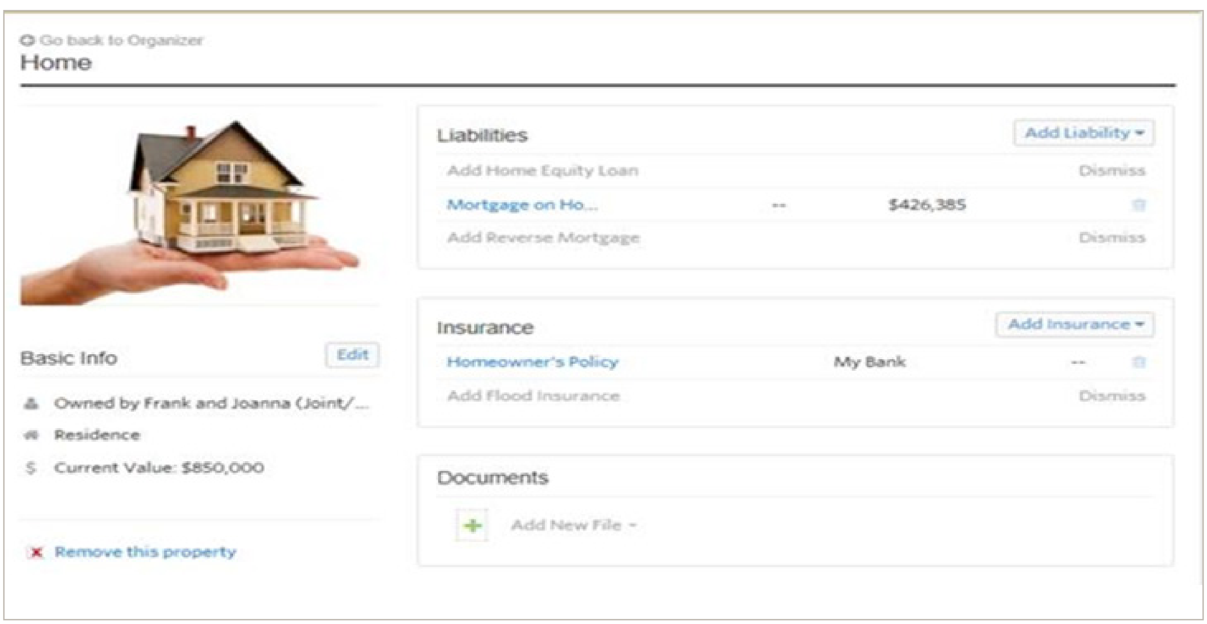




The Organizer

The Organizer is used to input data such as outside accounts, properties, businesses and professional contacts. This is a great way to organize all of your information in one place. If you don't have time to complete it all at once, you can save your information and finish later.



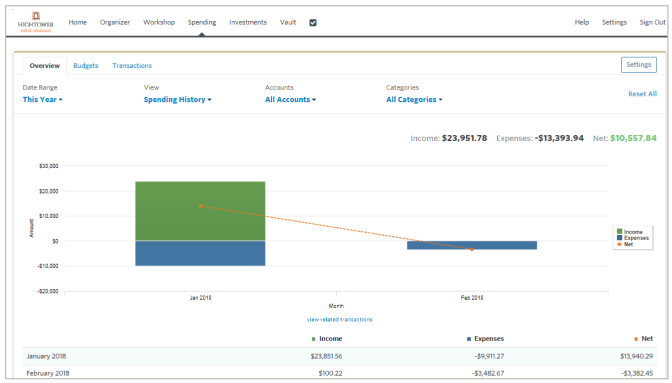


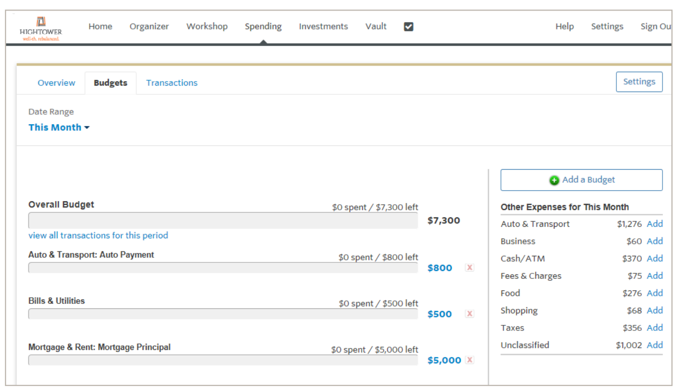
Spending

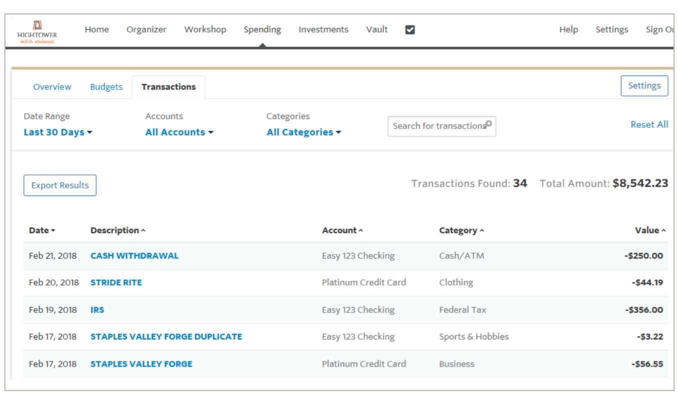
The Spending page provides both a summarized and itemized view of recent transactions and the ability to create a custom budget. This is a useful tool for understanding spending habits, transactions and easily making adjustments to your budgets, so you don't have to worry about where your money is going.

Review Your Advisor's Access Level:

- Click settings
- Select privacy
- Choose the preferred viewing access level





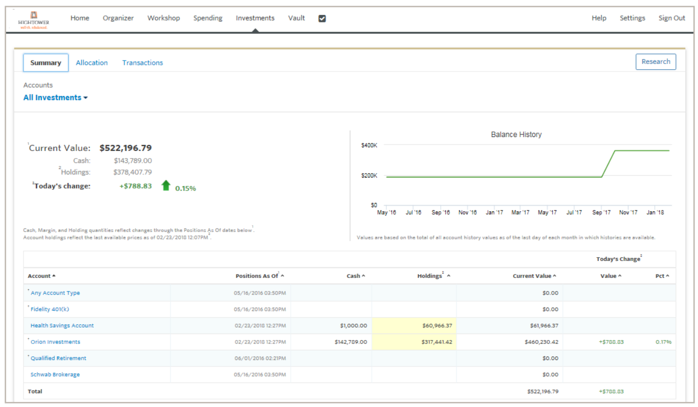


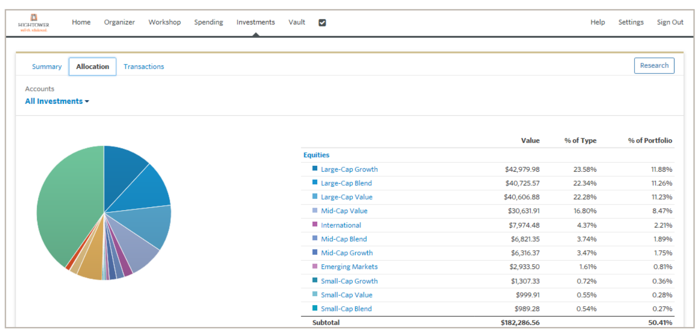
Investments

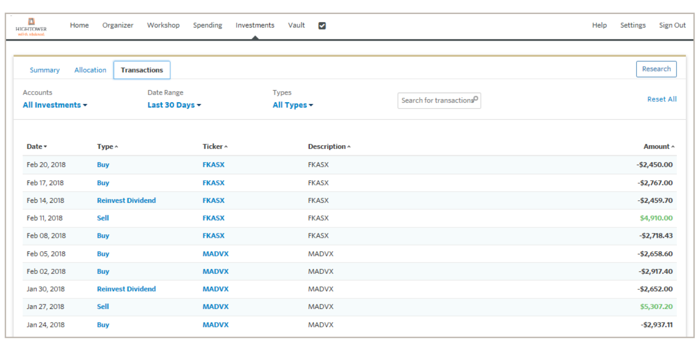
The Investments page provides a summary view of your portfolio. This tool allows you to view a summary of your investments, as well as allocation and transaction details among all of your various investment accounts.

What You Will See:

- Asset classification
- Investment accounts
- Positions
- Access to research





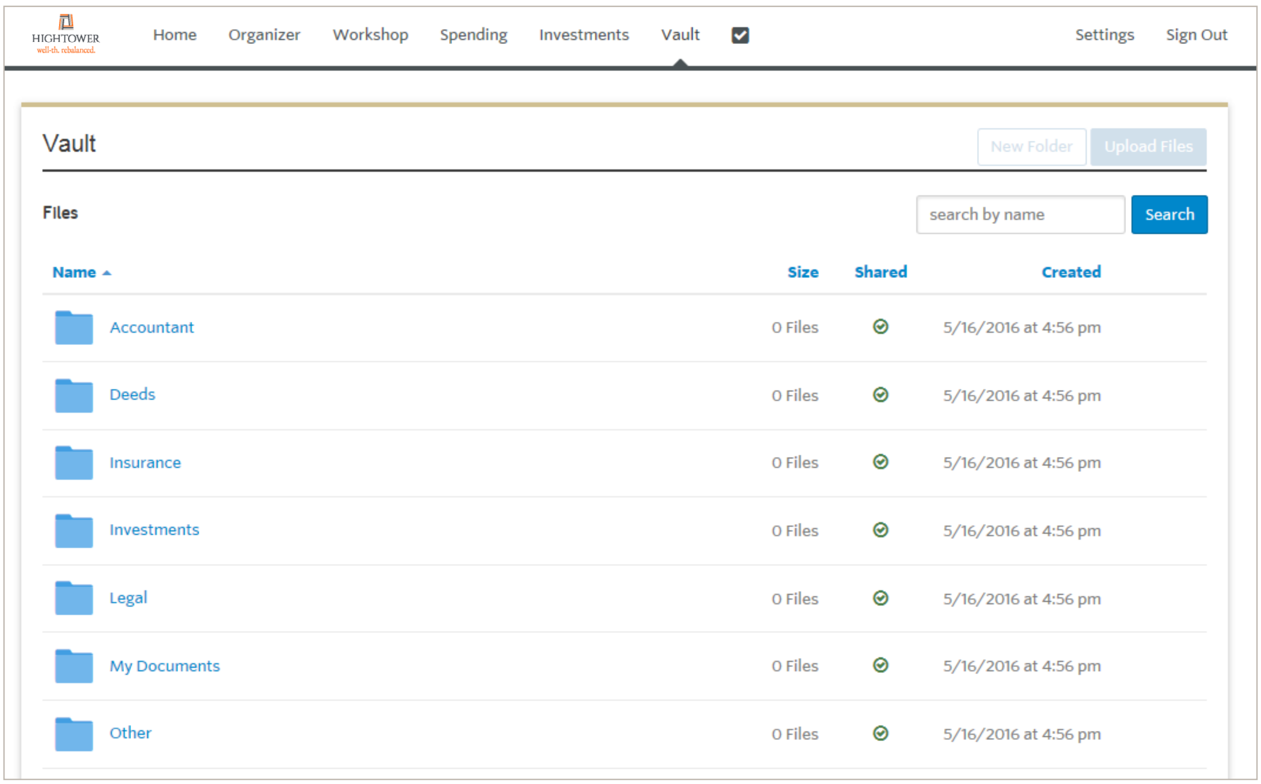


The Vault

The Vault provides a secure archive for your personal documents. Electronically file important documents and easily organize them, so you may access them at any time.

Important to Know:

- Documents posted to the **Shared Documents** folder can be viewed by both you and your advisor.
- The **My Documents** folder is private and can only be viewed by you.

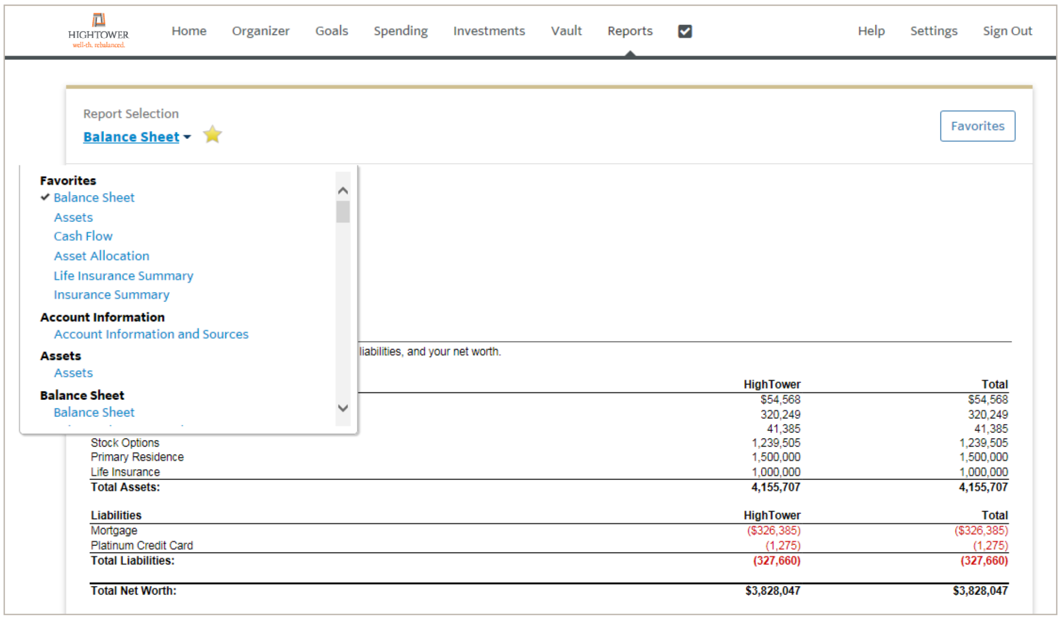


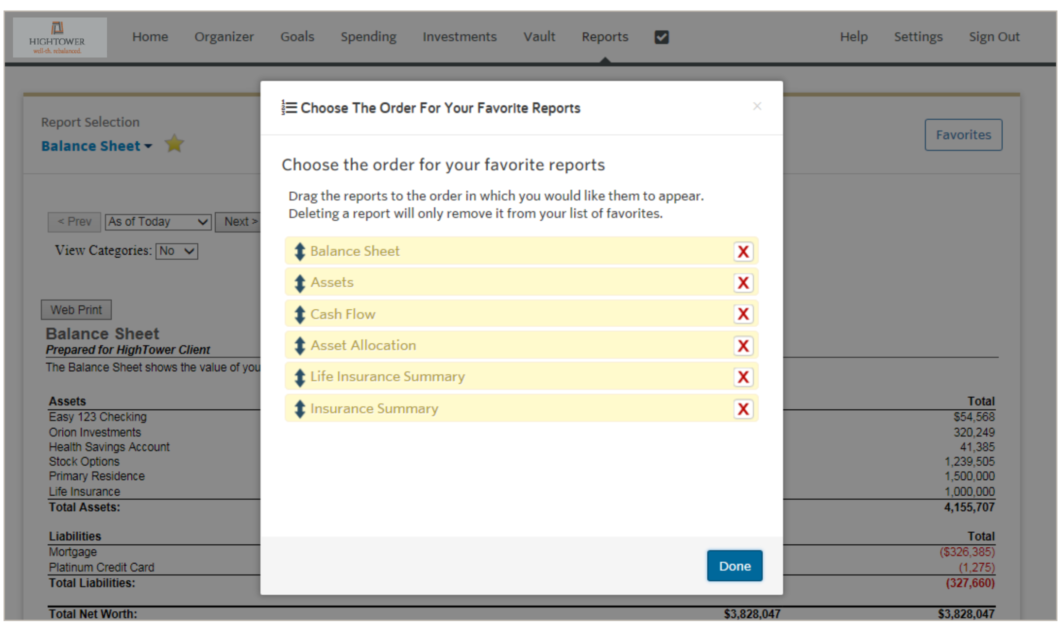
Reports

The Balance Sheet in the Reports tab allows you to view a detailed report of the value of your assets and liabilities, and your net worth. It is a comprehensive way to access changes over time and see it all in one place.

Use Reports:

- Filter by date
- Filter by categories
- Customize your favorites





Alerts & Notifications

The client portal offers interactive tasks and alerts for real-time collaboration with your advisor team. You can receive notifications directly from your advisor, and you have the ability to customize your alert preferences, based on your interests.