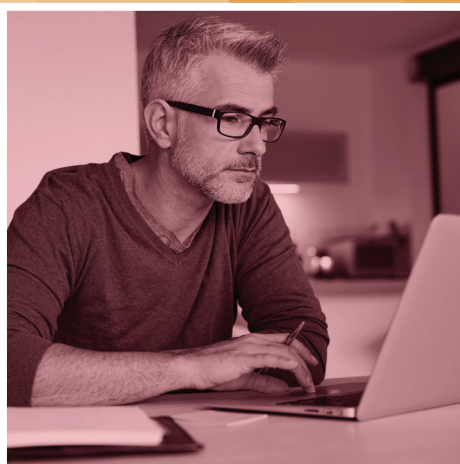
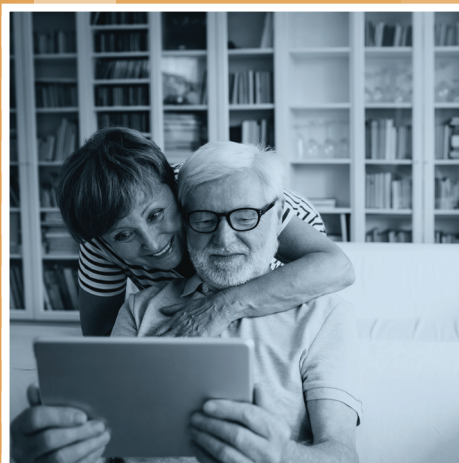


# Client Portal User Guide



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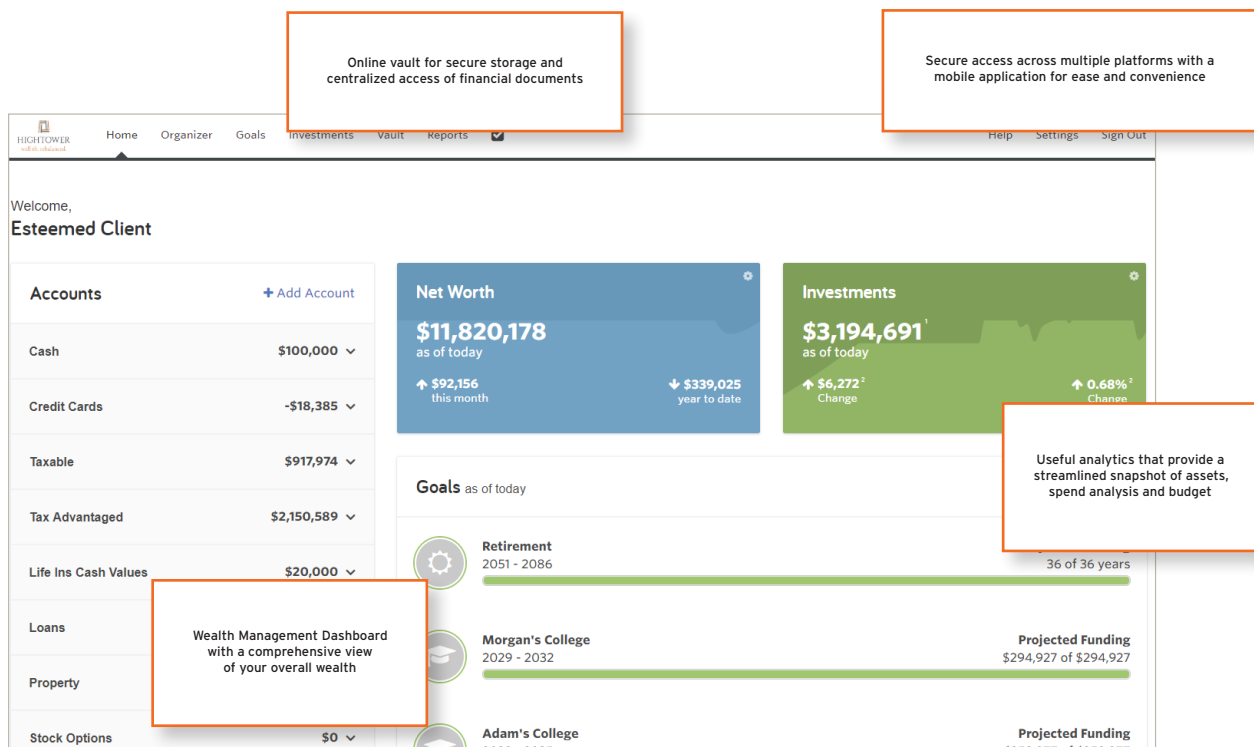
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# Product Overview

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.<sup>1</sup>

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.

<sup>1</sup>"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



Welcome to Hightower's Client Portal

Hi Esteemed,

Your updated and secure Hightower Client Portal account has been created. Please use the "Activate Your Account" button below to complete a brief registration process. The registration process includes password creation, as well as choosing a security question and image for the site. Once you have completed your selections, you will see a prompt for authentication. You can choose to receive your authentication code to the displayed phone number via voice call or text message.

**You may only click the "Activate Your Account" button one time.** The activation link will expire in 180 days. If you do not activate your account within that time, please contact your Hightower Team to obtain a new registration email.


Activate Your Account


Once you have activated your account, please visit your advisor team website to log in, or click the "Access Your Account" button below.


Access Your Account

This is an automatically generated message from Hightower Advisors. Replies are not monitored or answered.

We are here to protect your privacy and serve your best interests, so please note the following - Email is not a secure method of communication. We want you to email us any questions or concerns you may have, but please direct any trade or account instructions to a live person. Emails may contain viruses or defects. If you think you have received an email by mistake, please delete it and notify us of the error. You should not distribute or copy it, or take any action based on information contained in an email. Lastly, Hightower cannot warranty and does not accept responsibility or liability for the accuracy or content of email messages or for the presence of viruses, worms or other malicious code-disabling agents. Hightower Advisors, LLC is a SEC registered investment adviser. Securities are offered thru Hightower Securities, LLC - Member FINRA/SIPC.


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







Select an authentication factor

-  SMS Authentication
-  Voice Call Authentication

Do not challenge me on this device again

[Sign Out](#)





Voice Call Authentication  
(+1 XXX-XXX-2972)

Enter Code

Do not challenge me on this device again

[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.

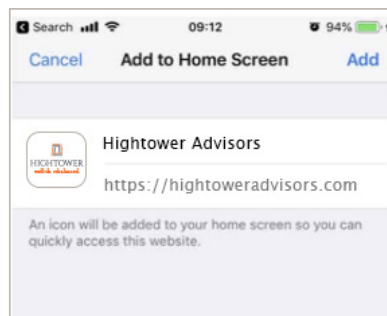
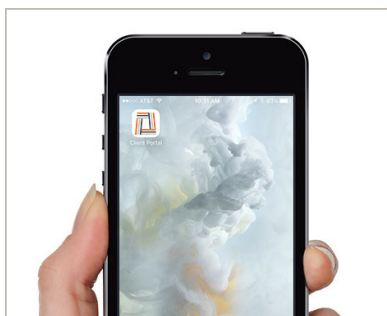
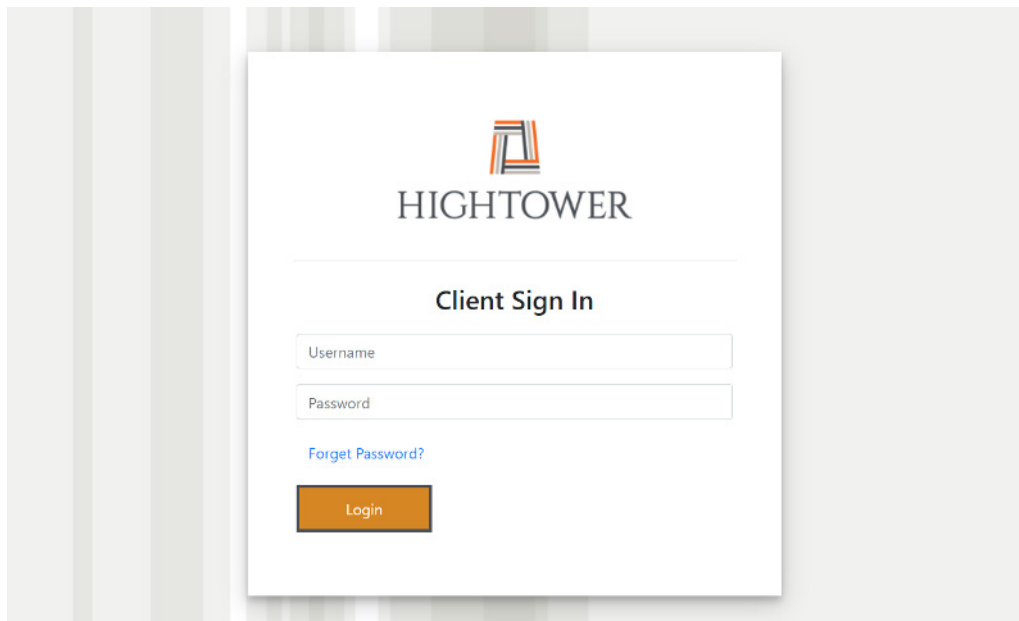
Please visit your Advisors team website. From the login page, you can request a password change. If you become locked out of your account, a security block will be applied. After 15 minutes, you will be able to re-enter the correct credentials.

## Desktop Access:

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

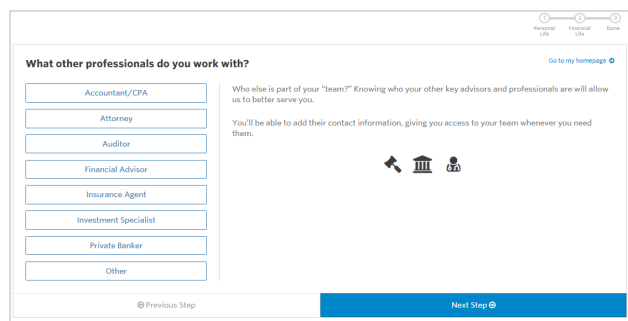
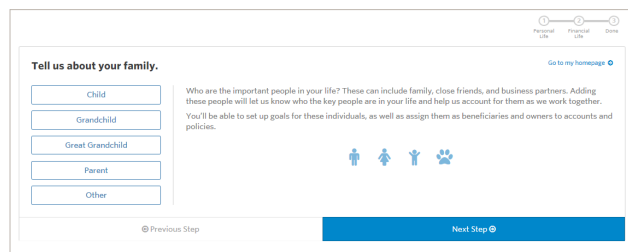
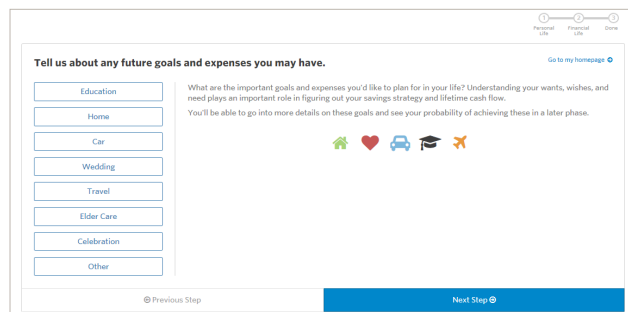
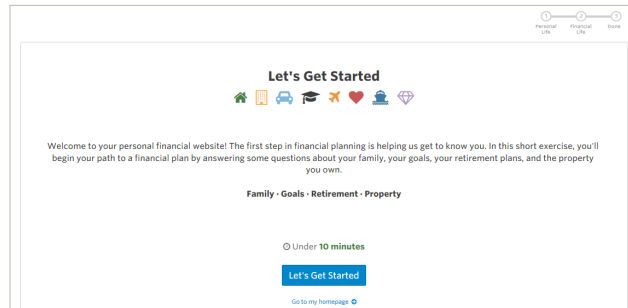
## Mobile Access

- 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.

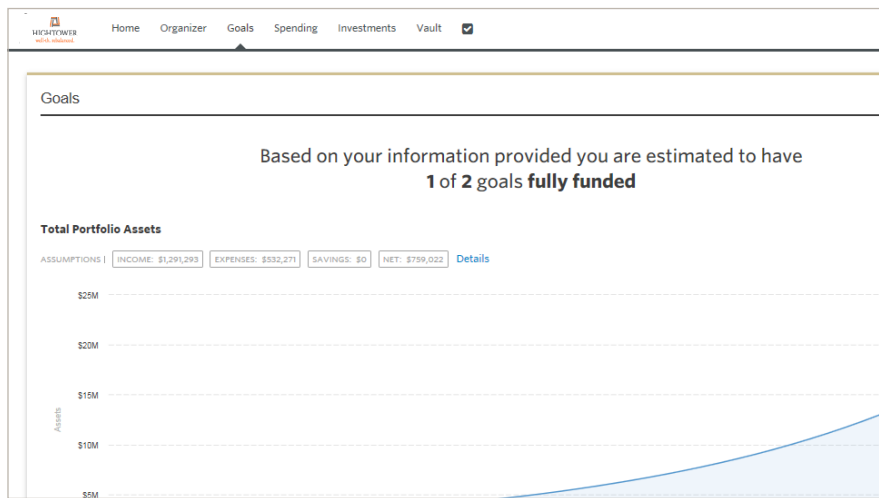




# Goals

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**.

Accounts	<a href="#">+ Add Account</a>
Cash	\$57,568 ▾
Credit Cards	-\$3,643 ▾
Investments	\$467,067 ▾
Life Insurance	\$14,500 ▾
Loans	-\$326,385 ▾
Property	\$0 ▾

Do you have an online login to your account's institution?

Enter your institution's name or website address

Search results (27 matches found)

**20 Most Popular** | All 27 Matches

1. Fidelity NetBenefits (Non-Legacy)	11. Fidelity Bank & Oklahoma Fidelity Bank - Mortgage
2. Fidelity Investments	12. Fidelity Destiny Funds - DST FanWeb
3. Fidelity Charitable	13. The Fidelity Bank (NC) - Personal : PCS Banking
4. Fidelity Institutional Asset Management (Individual Investors)	14. First Fidelity Bank (OK) : Nettlell
5. Fidelity Investments (VIP Access Code)	15. Fidelity & Guaranty Life - Saleslink
6. Fidelity Rewards Credit Card : ELAN CardMember Service	16. Fidelity Bank & Oklahoma Fidelity Bank : Online Banking (OLB)
7. Fidelity Bank (Lion Bank) - Mortgage : ILSWeb	17. Fidelity Bank (Lion Bank) - Business : FundsXpress
8. Fidelity NetBenefits (Non-Legacy) (VIP Access Code)	18. Fidelity Bank (LA) : Digital Insight
9. Fidelity Bank (Lion Bank) - Personal : FundsXpress	19. Fidelity Bank (MA) - Personal : Digital Insight
10. American Fidelity Assurance Company	20. Fidelity Bank & Trust : FundsXpress

To connect to your accounts, enter your credentials below.

**Login ID**

**Password**

# 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.

The screenshot shows the top section of the Organizer interface. On the left is a navigation menu with items: Accounts, Professional Contacts, Income, Expenses, and Savings, Future Goals, Financial Priorities, and Risk Tolerance. The main area features two user overview cards: 'Frank Overview' and 'Joanna Overview'. Each card includes a profile picture, an 'Add Phone' button, an email address (hannahp@emoneyadvisor.com for Frank, and 7/4/1973 for Joanna), a birth date (8/8/1970 for Frank, and 7/4/1973 for Joanna), and an 'Add Employment' button. Below these is a 'People' section with three profile pictures labeled 'Mary', 'Lucas', and 'Elaine'. A red circle highlights the 'Add Person' button in the top right corner of the 'People' section.

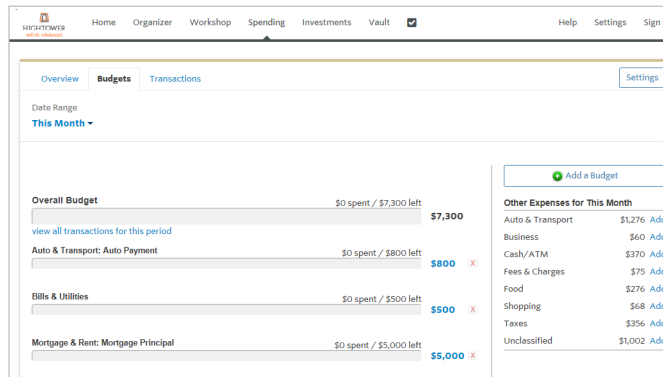
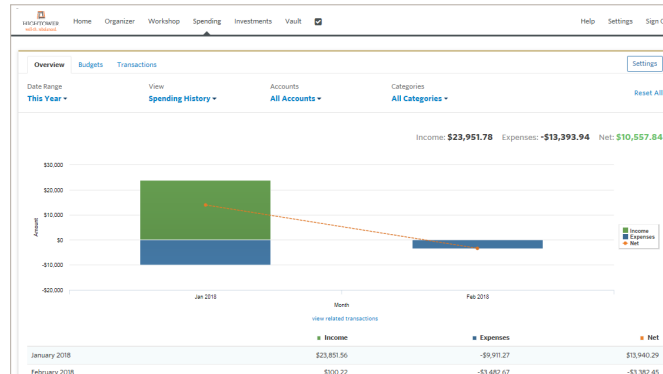
The screenshot shows the 'Home' section of the Organizer interface. At the top left is a 'Go back to Organizer' link. Below it is a 'Home' header. The main content area is divided into four sections: 1. 'Basic Info' with an image of a house on a hand, an 'Edit' button, and details: 'Owned by Frank and Joanna (Joint/...', 'Residence', and 'Current Value: \$850,000'. A 'Remove this property' button is at the bottom. 2. 'Liabilities' with an 'Add Liability' button and a table: 'Add Home Equity Loan' (Dismiss), 'Mortgage on Ho...' (Dismiss, \$426,385), and 'Add Reverse Mortgage' (Dismiss). 3. 'Insurance' with an 'Add Insurance' button and a table: 'Homeowner's Policy' (My Bank, Dismiss) and 'Add Flood Insurance' (Dismiss). 4. 'Documents' with an 'Add New File' button.

# 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



The screenshot shows the 'Transactions' tab of the Spending page. It displays a list of recent transactions for the last 30 days:

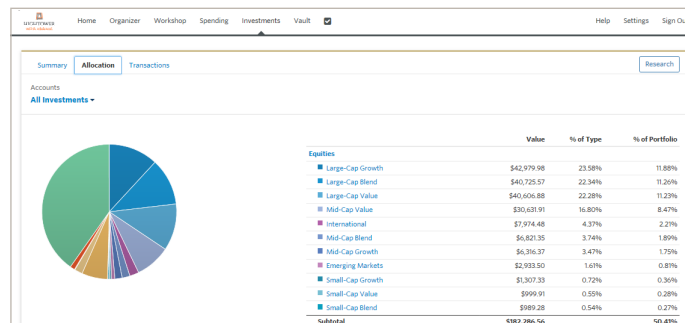
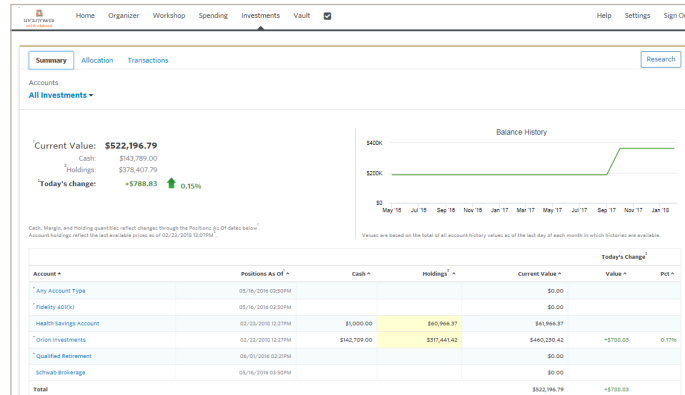
Date	Description	Account	Category	Value
Feb 21, 2018	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Feb 20, 2018	STRIDE RITE	Platinum Credit Card	Clothing	-\$44.19
Feb 19, 2018	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Feb 17, 2018	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$33.22
Feb 17, 2018	STAPLES VALLEY FORGE	Platinum Credit Card	Business	-\$56.55

# 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 screenshot shows the 'Transactions' tab, displaying a list of recent transactions for the selected account.

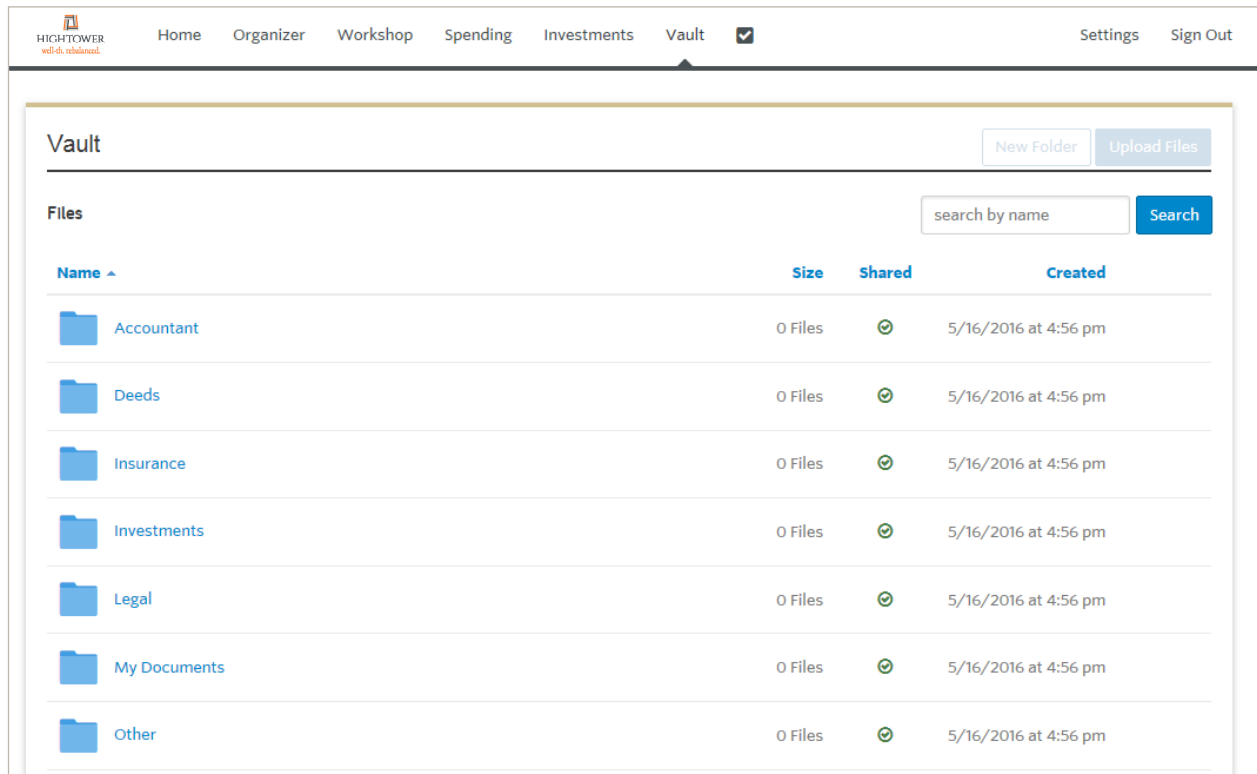
Date	Type	Ticker	Description	Amount
Feb 20, 2018	Buy	FKASX	FKASX	-\$2,450.00
Feb 17, 2018	Buy	FKASX	FKASX	-\$2,767.00
Feb 14, 2018	Reinvest Dividend	FKASX	FKASX	-\$2,459.70
Feb 11, 2018	Sell	FKASX	FKASX	\$4,910.00
Feb 08, 2018	Buy	FKASX	FKASX	-\$2,718.43
Feb 05, 2018	Buy	MADVX	MADVX	-\$2,608.60
Feb 02, 2018	Buy	MADVX	MADVX	-\$2,917.40
Jan 30, 2018	Reinvest Dividend	MADVX	MADVX	-\$2,652.00
Jan 27, 2018	Sell	MADVX	MADVX	\$5,307.20
Jan 24, 2018	Buy	MADVX	MADVX	-\$2,937.31

# 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

The screenshot shows the Hightower Reports interface. The top navigation bar includes Home, Organizer, Goals, Spending, Investments, Vault, Reports (checked), Help, Settings, and Sign Out. The main content area is titled "Report Selection" and shows "Balance Sheet" selected with a star icon. A "Favorites" button is visible in the top right. A sidebar on the left lists various report categories: Favorites (Balance Sheet, Assets, Cash Flow, Asset Allocation, Life Insurance Summary, Insurance Summary), Account Information (Account Information and Sources), Assets (Assets), and Balance Sheet (Balance Sheet). The main report area displays a table with columns for "HighTower" and "Total".

	HighTower	Total
<b>Assets</b>		
Stock Options	\$54,568	\$54,568
Primary Residence	320,249	320,249
Life Insurance	41,385	41,385
<b>Total Assets:</b>	<b>4,155,707</b>	<b>4,155,707</b>
<b>Liabilities</b>		
Mortgage	(\$326,385)	(\$326,385)
Platinum Credit Card	(1,275)	(1,275)
<b>Total Liabilities:</b>	<b>(327,660)</b>	<b>(327,660)</b>
<b>Total Net Worth:</b>	<b>\$3,828,047</b>	<b>\$3,828,047</b>

The screenshot shows the Hightower Reports interface with a dialog box open. The dialog box is titled "Choose The Order For Your Favorite Reports" and contains the following text: "Choose the order for your favorite reports. Drag the reports to the order in which you would like them to appear. Deleting a report will only remove it from your list of favorites." Below the text is a list of reports with drag handles and delete buttons (X):

- Balance Sheet
- Assets
- Cash Flow
- Asset Allocation
- Life Insurance Summary
- Insurance Summary

A "Done" button is located at the bottom right of the dialog box. The background shows the same Balance Sheet report as in the previous screenshot, but it is dimmed.

# 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.

The screenshot shows the Hightower client portal dashboard. At the top, there is a navigation bar with links for Home, Organizer, Goals, Investments, Vault, Reports, Help, Settings, and Sign Out. The main content area is divided into several sections:

- Welcome, Esteemed Client:** A greeting message.
- Tasks Assigned to You:** A list of tasks with a "show Completed Tasks" button. Two tasks are listed:
  - 2017 Tax Return:** "Please upload your 2017 tax return to the vault - thank you!" due on Apr 15, 2018, with a "Complete" button.
  - Quarterly Meeting 3/2/18:** "We look forward to meeting with you to review your financial plan!" due on Mar 02, 2018, with a "Complete" button.
- Accounts:** A list of account categories with their current balances:
  - Cash
  - Credit Cards: -\$18,385
  - Taxable: \$917,974
  - Tax Advantaged: \$2,150,589
  - Life Ins Cash Values: \$20,000
  - Loans: \$0
  - Property: \$13,650,000
  - Stock Options: \$0
- Investments:** A green box showing a total investment value of **\$3,194,691** as of today, with a change of **+\$6,272** (0.68%) this month.
- Goals as of today:** A section with a "View All" link, showing progress bars for:
  - Retirement:** 2051 - 2086, Projected Funding: 36 of 36 years.
  - Morgan's College:** 2029 - 2032, Projected Funding: \$294,927 of \$294,927.
  - Adam's College:** Projected Funding.

The screenshot shows the "Alerts" settings page in the Hightower client portal. It is organized into several sections:

- Delivery Settings:**
  - Email Recipients:** Alerts will be sent to these email addresses. A "Show" button is present.
  - Home Page Notifications:** Show notifications on your home page for 14 days.
- Personal Finance:**
  - Weekly Financial Summary:** A periodic overview of your finances (email only).
  - Large Expenses:** When any expense occurs that is larger than \$1,000.
  - Large Deposits:** When any deposit occurs that is larger than \$1,000.
- Investments:**
  - Investment Activity:** When specific types of investment transactions occur.
- Reminders:**
  - Insurance Policy Anniversary:** Annual reminder of policy renewal date.
  - Tax Filing Dates:** When tax filing dates are approaching. Set to "Annually".
  - Documents Shared To You:** Triggered when someone shares a document or folder in the Vault with you.
  - Important Dates:** Birthdays, anniversaries, or any other date you want to remember. A "Hide" button is present.
- Event Settings:** A form at the bottom to add new events with fields for "Event" (description), "Occurs next" (m/d/yyyy), "Notify me" (# days earl), "Repeat" (Annually), and an "Add Birthdays" button.