NetXInvestor®

USER GUIDE

January 2016

This User Guide contains illustrations and screen shots that are representative of information available within the secure pages of the NetXInvestor website. The information contained herein is for discussion purposes only and is subject to change without notice. Please refer to the secure web pages for additional details on use and/or applicable disclosures.

Table of Contents

1. Introduction

This guide will familiarize you with the capabilities and functions of the NetXInvestor®
platform. The platform enables you to, view your portfolio, perform market research, and
much more.

Audience

This guide is to be used by you, the investor, to learn how to:

- Access the platform
- Navigate through the platform
- Manage your account preferences
- View your account portfolio
- Perform market research

2. Overview

NetXInvestor is an online investor platform enabling you to access account information, view trade status, get quotes, perform market research, read news and much more. You can also view your account, tax statements, and trade confirmations and more online.

Availability of Features

Your financial firm might not enable you to access or view all of the features described in this user guide. Contact your financial professional if you have any questions.

Navigation

The **NetXInvestor** home page provides access to a majority of the functions via tabs. Each tab performs a specific function.

TAB	ENABLES YOU TO:
Advisor Home	View the contact information of the financial professional for all accounts linked to your user ID. The advisor information displayed is the same as what appears on your account statement.
Portfolio	View the snapshot view of your account overview. Along with the snapshot view, you can also view: balances, holdings, unrealized gain/loss, realized gain/loss, history and projected cash flow.
Transact	View the status of orders and pay bills.
Research	View how the market is performing today. You can also view quotes of recently visited stocks, news relating to the visited stocks, and much more.
Tools	Create and view watch lists, view educational resources and helpful links, which are beneficial to you as an investor.
Communications	View and download statements, reports, trade confirmations, tax documents, and read through the frequently asked questions compiled by the broker-dealer. You can create new account groups, add an alias to your linked accounts, and change your password and security questions. You can also set your e-delivery preferences.

Browser Requirements

The NetXInvestor platform supports the following browsers:

- Google Chrome Version 23.x and higher

- Mozilla Firefox Version 17.x and higher
- Microsoft Internet Explorer Version 8 and 9
- Apple Safari Version 4.x and higher

Other Information

- Data displayed in the screen shots represent sample data.
- Shortcut keys are not supported for any of the functions.
- Tab control on all screens is from top to bottom, left to right.
- Screen names, buttons, links are provided in bold.
- Text provided as part of the note, tip is for information.

3. Access the Platform

Adaptive Design

The NetXInvestor platform uses adaptive design that provides an optimized experience whether the site is viewed in desktop, tablet or smartphone. This means when you access the site on a tablet or mobile device, you will see much of the same data and functions available to you on your desktop, just displayed in a different way.

Accessibility Theme

The NetXInvestor platform is now compliant with the WCAG 2.0 Level AA standard which exceeds federal guidelines for online accessibility (generally referred to as Section 508). This means the platform offers an optimized experience for persons who are visually disabled, have certain physical or neurological challenges or require additional consideration when online due to use of screen readers, magnifiers or other accessibility aids.

Once the accessibility theme is implemented, the pre-login page displays a link, Switch to Accessible Theme, on the top right. To view this theme, click the link. The Accessible theme displays all the related functions in one page in a simple and logical page layout. The theme also provides support to screen readers, refreshable braille display and Job Access With Speech (JAWS).

Accessibility theme is optional, so you can choose between the standard theme or change to the accessible theme at any time using a selector on the settings page of NetXInvestor.

For more information on switching between standard and accessibility themes, see the Change Themes section in this user guide.

Online Self-Registration

Online self-registration is limited to the account types listed below:

- Retirement Accounts
- Individual Accounts
- Joint Accounts (where you are the **primary** account holder)

All other account types should follow the introducing broker-dealer's (IBD) process for registration requests.

1. Go to: **netxinvestor.com**.
2. Click **Register Now**.
3. Review the **Welcome Screen** and click **Next**.
4. Review the terms and conditions regarding identity verification and click **I Agree**.
5. Provide information, including your name, a valid email address, Social Security number, legal U.S. address, and account number on which you are listed as the primary account holder.

6. Verify your identity and proceed.

   To verify your identity and for the safety and security of your information, you will be asked three questions.

   o If you provide the correct answer to all three questions, you will be taken to the next step.
   o If you fail to provide the correct answer for one question, the fourth question will be displayed. If your answer to the fourth question is correct, you will be taken to the next step.
   o If you fail to provide the correct answer for more than two questions, a message displays indicating you have failed to verify your identity. You can either try again later or contact your broker-dealer for assistance.

7. Create a **temporary user ID and password.**
8. Enter **email address**, **date of birth** and **mother's maiden name**.
9. An email with further instructions is sent to the entered email address. Action should be taken in three days of receiving the email.
10. Click the link in the email within three days to make the **user ID** permanent.
11. Create personalized security questions when prompted.
12. Select a picture and phrase when prompted.
13. The self-registration for online access is completed.
14. If you desire e-delivery, click the **Go Paperless** icon and follow the instructions to add email address and create paperless preferences.

First-Time Login and User ID Communication (Paperwork Submission)

1. Complete the **User ID and e-Delivery Request Form** and submit to your advisor for processing. You can also elect a user ID upon account opening through the Account Application and Agreement.
2. Once completed, your advisor will submit the **User ID and e-Delivery Request Form** to Pershing. The request takes 48 hours for processing.
3. Once the user ID is created, you will receive an email from pershing@netxinvestor.com containing the user ID and temporary URL to login. The subject line of the email will be "Online Account Access: User ID Request Complete."
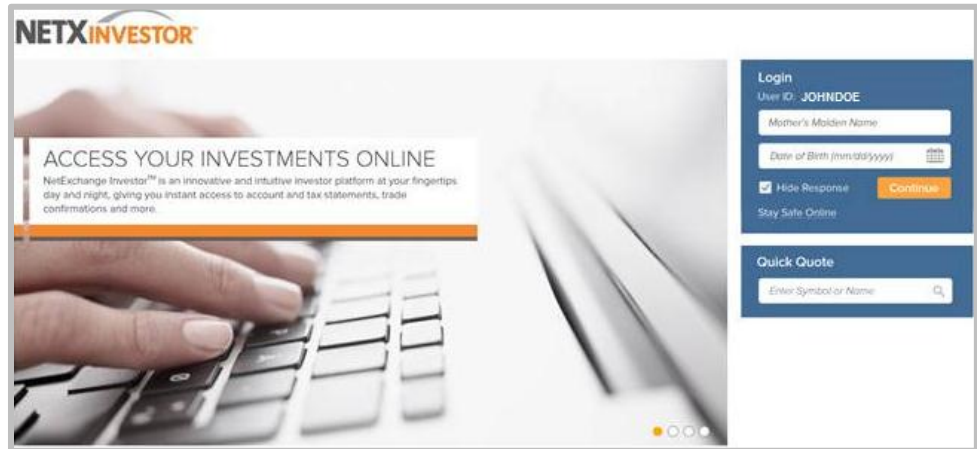
   Note: If email address fails, an **Email Failure** letter with the user ID is sent.

   If you are enrolled in e-delivery of documents, you will receive an e-delivery enrollment email as well. Email failures will result in an e-delivery de-enrollment letter being sent to the address of record on the account.

   The temporary URL expires after 30 days. If you are accessing the site for the first time after 30 days, you must contact your advisor to log in directly to netxinvestor.com with temporary password credentials.
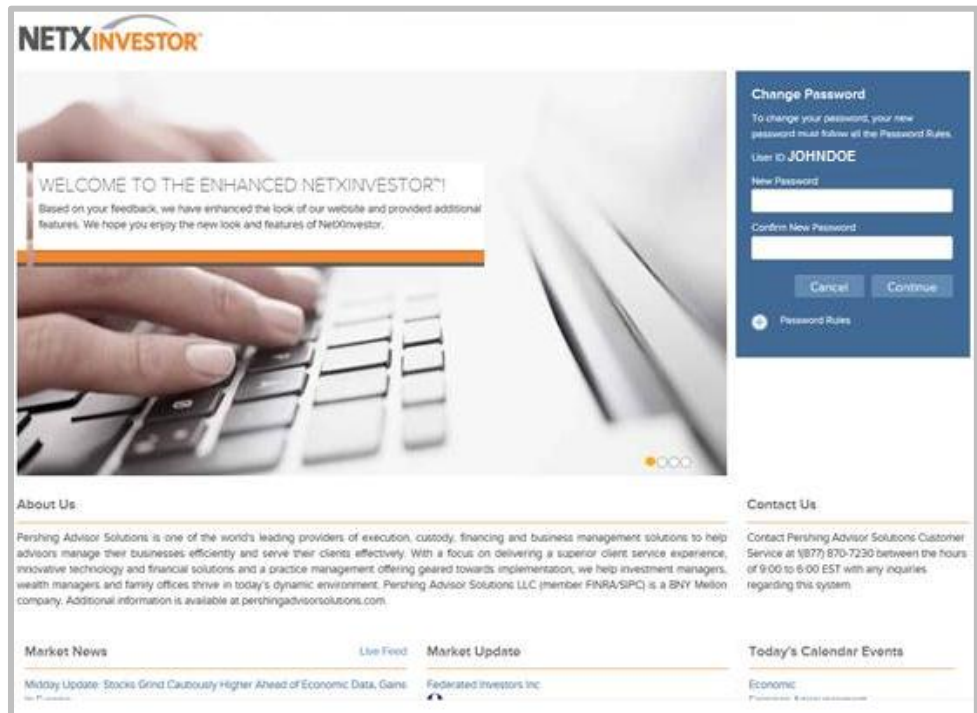
4. Click the **Click Here** link provided in the email.

5. Type your mother's maiden name and date of birth and click **Continue** as displayed below.

> **Note**: Once your mother's maiden name and date of birth are entered correctly, you will be required to set up the security questions and password for your online access to your account electronic communications. If you answer incorrectly three times, you will be locked out and must contact your advisor to unlock your account.

6. In the **New Password** and **Confirm New Password** fields, type the new password.

7. Click **Continue**. The Identity Verification Setup page displays. See the Identity Verification Setup section for more information.
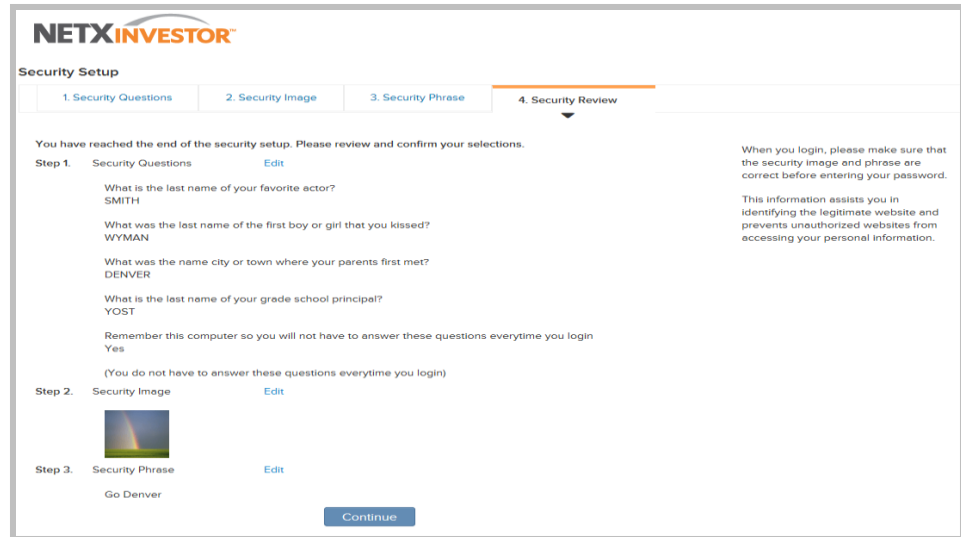
8. Complete the Identity Verification Setup. After the setup is complete, the **Security Questions** page displays.

9. Select four security questions and provide appropriate answers for each of the questions.

10. Click **Continue**. The **Security Image** page displays.

11. Select a personalized security image and click **Continue**. The **Security Phrase** page displays.

12. Type your personalized security phrase and click **Continue**. The **Security Review** page displays.

13. Review your selections and click **Continue**. The **Go Paperless** page displays.

14. Click the **Update Preferences** button to set up your e-delivery instructions.

15. After setting up the e-delivery instructions, the **NetXInvestor** home page displays.

Once successfully logged in, you will receive a confirmation email. To access the site in the future, go to the Web address **netxinvestor.com.**

Set Up Identity Verification Code

The Identity Verification Code protects your online information from unauthorized access.

1. In the **Add a phone number** section, provide the following information:

   o **Device Nickname**—Type an identification name for the device.

   o **Country Code**—From the list, select the **Country**.

   o **Phone Number**—Type the phone number to which you want to receive the IVC. The IVC is required for activating your IVC setup.

   o **Confirm Phone Number**—Retype the phone number.

   o **Contact Method**—Select **Voice call** or **Text/SMS**. An activation code will be sent to your device via the selected contact method. The **Activate your device** window displays.

2. In the **Activate your device** window, type the six digit activation code in the boxes provided. Click **Activate**.

3. In the **Add an email address** section, provide the following information:

   o **Email Nickname**—Type an identification name for the device.

   o **Email Address**—Type the email address to which you want to deliver the IVC. The IVC is required for activating your IVC setup.

   o **Confirm Email Address**—Retype the email address.

4. In the **Alert Notification** section, type the email address to which you want to receive notifications in the **Email Address** and **Confirm Email Address** fields.

5. To remember this device in future, select the **Remember this device the next time you log in. Do not check if you are accessing this website from a public device** check box.

Login

1. Go to: **netxinvestor.com**
2. In the **Financial Org #** field, type your broker-dealer number.
3. In the **User ID** field, type your login ID and click **Continue**.
4. If you had not selected to remember the device, the **Unrecognized Device** page displays.
5. On the page, select your preferred **Contact Method** and click **Send Code**.
6. Enter your IVC code in the text field and click **Verify Identity**.
7. In the **Enter Security Answer** field, type the answer to your security question and click **Continue**.
8. Confirm that your security picture and phrase are correct.
9. In the **Enter Password** field, type your password and click **Continue**. The NetXInvestor home page displays.

Logout

• On the **NetXInvestor** home page, click **Logout**.

4. Manage Account Settings & Preferences

The NetXInvestor platform has options to manage your account settings and preferences, such as switching between accessible and standard themes, changing your password, security questions, creating an account group, adding a nickname, setting the default currency to be displayed in the pages and many more.

Change Themes

Switch from standard to accessible theme:

1. On the **NetXInvestor** home page, click **Communications** and then click **Settings**.
2. In the **Display Settings** section, select **Accessible** from the **Available Theme(s)** list.
3. Click **Switch Theme**.

Switch from accessible to standard theme:

1. On the **NetXInvestor** home page, click **Communications** and then click **Settings**.
2. In the **Page Contents** list, click **Display Settings**. The **Display Settings** section displays.
3. From the **Available Theme(s)** list, select **Standard**.
4. Click **Switch Theme**.

Change Password

Change Password

To reset your password, your new password must follow all the Password Rules.

User ID.   JOHNDOE

New Password

●●●●●●●●●

Confirm New Password

●●●●●●●●●●

Continue   Cancel

1. On the **NetXInvestor** home page, click the **Settings** icon. The **Settings** page displays.

2. In the **Security Settings** section, click the **Edit** link in the **Password** row.

3. In the **Enter Password** field, type your current password and click **Continue**.

4. In the **New Password** and **Confirm New Password** fields, type your new password and click **Continue**. A message displays stating the password has been successfully changed.

5. Click the **OK** button to continue.

Change Security Questions, Answers and Picture

1. On the **NetXInvestor** home page, click the **Settings** icon. The **Settings** page displays.

2. In the **Security Settings** section, click the **Edit** link in the **Security Questions & Answers** row.

3. In the **Enter Password** field, type your current password and click **Continue**. The **Change Security Questions and Answers** page displays.

4. To mask your answers with asterisks, select the **Mask Response to Secret Questions** check box.

5. From the questions list, select a question and type your answer in the text field provided below.

6. To avoid answering the questions during sign in, select the **Remember this device to avoid answering these questions upon login** check box.

> **Note**: If you access the **NetXInvestor** site from a public computer, do not select this option.

7. Click **Continue**. The **Change Security Picture and Phrase** page displays.

8. To change the security picture, click the **Select a different image** link and select the desired image.

9. To change the security phrase, type the required text and click **Continue**. A message displays stating the security picture and phrase was successfully changed.

10. Click **Close**.

Account Linking

Account linking enables you to link all accounts which have the same Social Security number as yours. Through account linking, you can access all your account information from one place. You can link account (s) only if you had created your user ID via online self-registration.

1. On the **NetXInvestor** home page, click the **Settings** icon. The **Settings** page displays.

2. In the **Account Linking** section, select the account to link by clicking on the check box and click **Submit**.

Account Nickname

A nickname enables you to quickly identify your accounts. The nickname is displayed to the left of the account number.
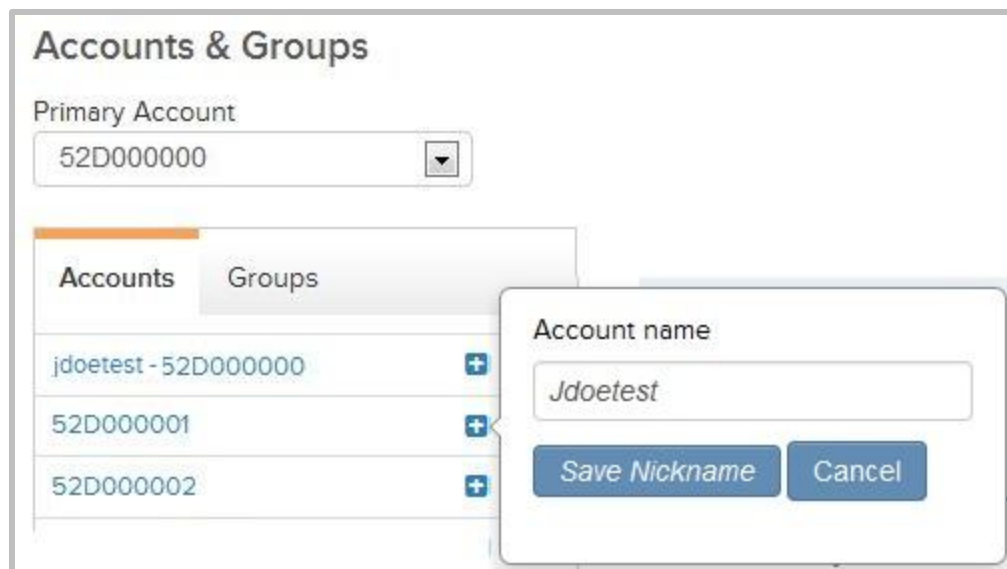
1. On the **NetXInvestor** home page, click the **Settings** icon. The **Settings** page displays.

2. In the **Accounts** area, click the (+) icon against the required account.

3. In the space provided, type a nickname for the account and click the **Save Nickname** button.

Account Groups

An account group is a collection of accounts. The investment portfolio of an account group can be accessed from a single place. You can create, modify or delete a group.

- Account group name can have up to 25 characters and contain alphanumeric characters, spaces, hyphens and apostrophes.

- Account group must contain a minimum of two accounts.

- Duplicate account groups cannot be created.

- Accounts can exist in more than one account group.

Create a New Group

1. On the **NetXInvestor** home page, click the **Settings** icon. The **Settings** page displays.

2. In the **Accounts & Groups** section, click the **Groups** link.

3. Click the **Add New Group** link. The **Add New Group** window displays.

4. In the **Group Name** field, type a name for the group.

5. In the **All Account** list, select the required account and click the **Add** link. To remove an account, select the required account in the right box and click the **Remove** link.

> **Tip**: You can select multiple and continuous accounts by pressing **Shift** in the keyboard and selecting the accounts. You can select multiple and random accounts by pressing **Ctrl** in the keyboard and selecting the accounts.

6. Click the **Save Groups** button. The group is created and will be listed under **Groups**.

Edit a Group

1. On the **NetXInvestor** home page, click the **Settings** icon. The **Settings** page displays.
2. In the **Accounts & Groups** section, click the **Groups** link.
3. Click the **Edit** icon. The **Edit Group** window displays.
4. You can edit the following:
   - **Group Name**—In the **Group Name** field, type a new name for the group.
   - **Add or Remove Accounts**—To add an account, select the account in the **All Account** list and click the **Add** link. To remove an account, select the account in the right box and click the **Remove** link.

> **Tip**: You can select multiple and continuous accounts by pressing **Shift** in the keyboard and selecting the accounts. You can select multiple and random accounts by pressing **Ctrl** in the keyboard and selecting the accounts.

5. Click the **Save Groups** button. The group is edited and will be listed under **Groups**.

Delete a Group

1. On the **NetXInvestor** home page, click the **Settings** icon. The **Settings** page displays.
2. In the **Accounts & Groups** section, click the **Groups** link.
3. Click the **Delete** icon. A warning window displays.
4. In the warning window, click **Yes** to delete the group, else click **No**.

Brokerage Alerts

The Brokerage Alerts service allows you to receive alerts about account activity or stock prices. You can either retrieve the alerts online or have the alerts delivered to your email address or cell phone device. You can set up the following types of alerts:

- Trade
- Activity
- Margin Call
- Watchlist
- Price Volume & News

Set Up Brokerage Alerts

1. On the **NetXInvestor** home page, click the **Settings** icon. The **Settings** page displays.

2. In the **Alerts Setup** section, click the **Brokerage Alerts Set-up Guide** link. A window displays the terms and conditions.

3. Read through the terms & conditions and click **I Agree**.

4. Click the **Add Device(s)** link. The **Device(s)** window displays.

5. In the **Email Address 1** and **Re-Type Email Address 1** fields, type the primary email address to which you want the alert delivered.

6. Select the delivery format of the alert, **Plain Text** or **HTML**.

7. In the **Email Address 2** and **Re-Type Email Address 2** fields, type the secondary email address to which you want the alert delivered.

8. Select the delivery format of the alert, **Plain Text** or **HTML**.

9. To deliver the alert to your cell phone device, select the service provider from the **Service Provider** list and type your phone number in the **Phone Number** field.

10. Click the **Save** button to save the changes.

> **Tip**: To send a test message to your email address and phone number, click the **Test Device** link.

Subscribe Trade, Activity and Margin Call Alerts

1. On the **NetXInvestor** home page, click the **Settings** Icon. The **Settings** page displays.

2. In the **Subscriptions** section, click the **Edit** link. The **Alert Subscriptions** window displays.

3. For the **Alert** you wish to subscribe, click the (+) icon to view the devices.

4. Select the required device by selecting the appropriate check box and click the **Save** button. The **Subscription** section displays the confirmation and the subscribed device.

Delivery Settings and Hold Alerts for Brokerage Alerts

1. On the **NetXInvestor** home page, click **Research**. The **Markets Today** page displays.

2. Click **Investing Tools**. The **Investing Tools** page displays.

3. Click **Market Alerts**. The **Market Alerts** page displays.

4. Click **Delivery Settings & Hold/Resume Alerts**.

5. In the **Send To** section, provide the following information:

   o For **Primary Email Address**, type the primary email address in the **Primary Email Address** and **Confirm primary email address** fields.

   o Select the email format, **HTML** or **Plain Text**.

   o For **Secondary Email Address**, type the secondary email address in the **Secondary Email Address** and **Confirm secondary email address** fields.

   o Select the email format, **HTML** or **Plain Text**.

   o For **Text Message Delivery**, type the cell phone number in the **Cell Phone Address** and **Confirm cell phone address** fields.

6. In the **Hold/Resume Market Alerts** section, select one of the following options and click **Save**.

   o **Market Alerts are Active**—This option is selected by default when the market alerts are active. Select this option to resume alerts if you had placed a hold on receiving alerts.

   o **Please hold my Market Alert**—Select this option to temporarily stop the alerts from being delivered. Select the **Starting** and **Ending** dates using the **Calendar** control.

Subscribe Price Alerts

1. On the **NetXInvestor** home page, click **Research**. The **Markets Today** page displays.

2. Click **Investing Tools**. The **Investing Tools** page displays.

3. Click **Market Alerts**. A page displays the terms and conditions for the alerts.

4. Read through the terms and conditions and click the **I Agree** button to continue. The **Market Alerts** page displays.

5. In the **Set a New Alert** field, type the stock name or symbol for which you would like to set an alert.

6. From the list of matches, select the required option. The **Manage Alerts** window displays.

7. From the **Select & Configure** list, select the applicable option.

8. In the **Notify me when** section, select an option from the list and type the appropriate information in the adjacent text field.

9. From the **Select Delivery Location** options, select where the alert should be delivered.

10. Click the **Add to Subscription** button.

11. The market alert is added to the **Current Subscriptions** section. Click **Close**.

Watchlist

Watchlists allow you to monitor the securities. You can create multiple watchlists to manage your investments effectively. Watchlists are useful if you are monitoring securities you do not own. You are also not required to provide the holding details.

A watchlist displays the current price of each security in the list. The watchlist also displays the gain, loss and performance of each security.

Create a Watchlist

1. On the **NetXInvestor** home page, click **Research**. The **Markets Today** page displays.

2. Click **Investing Tools**. The **Investing Tools** page displays.

3. Click **My Watchlists** and then click **Create New Watchlist**. The **Create New Watchlist** window displays.

4. In the **Enter watchlist name** field, type a name for the watchlist and select the check box below to make this watchlist your default (if required).

5. Click **Save**. The **My Watchlists** page displays.

6. In the **Enter Name or Symbol** field, type a stock name of symbol and click **Add**.

Rename a Watchlist

1. On the **NetXInvestor** home page, click **Tools**. The **Watchlist** page displays the default watchlist.

2. Click **Rename** to the right of the watchlist name. The **Rename Watchlist** window displays.

3. In the **Enter new watchlist name** field, type a new name for the watchlist and click **Save**. The **watchlist** is renamed.

Delete a Watchlist

1. On the **NetXInvestor** home page, click **Tools**. The **Watchlist** page displays the default watchlist.

2. Click **Delete Watchlist** available to the right. A confirmation window displays.

3. Click **Delete**. The watchlist is deleted.

Subscribe Watchlist Alerts

1. On the **NetXInvestor** home page, click **Research**. The **Markets Today** page displays.

2. Click **Investing Tools**. The **Investing Tools** page displays.

3. Click **Watchlist Alerts**.

4. From the **Set a New Alert** list, select the applicable watchlist and click **Set**. The **Manage Watchlist Alerts** window displays.

5. From the **Send me a summary** list, select how often you like the alert to be delivered.

6. From the **Select Delivery Location** options, select where the alert should be delivered.

7. Click the **Add to Subscription** button.

8. The watchlist alert is added to the **Current Subscriptions** section. Click **Close**.

5. Electronic Delivery

You can enable electronic delivery of statements and documents to be delivered to your email address (es). You can also view the statements and documents online in the NetXInvestor platform.

You can setup the e-delivery preferences for an individual account or for all accounts using the **Quick Enroll** option.

The retention time for account communications and documents vary based on the communication type. To view the retention time, click the **View Retention Times** link.

The **e-delivery Preferences** section is available in the **Settings** page. You can access this section by one of the following ways:

- On the **NetXInvestor** home page, click the **Go paperless** icon.
- On the **NetXInvestor** home page, click **Communications** > **Settings**.
- On the **NetXInvestor** home page, click the **Settings** icon.

Add Email Addresses

The **e-delivery Preferences** section displays all the email address (es) you have added earlier to your account. If you have not added any email address (es) earlier, follow the instructions below to add.

1. On the **NetXInvestor** home page, click the **Settings** icon. The **Settings** page displays.
2. In the **Email Address(es)** section, click the **Add Email Address(es)** link. The **Add New Email Address** window displays.
3. In the **Email Address 1** and **Confirm Email Address 1** fields, type the primary email address.

4. In the **Email Address 2** and **Confirm Email Address 2** fields, type the secondary email address.

5. Click the **Save** button.

Set Up e-Delivery for an Individual Account

1. In the **e-Delivery Preferences** section, click the **Edit** link. The **Document Delivery Preferences** window displays.

2. Select the box (es) next to the documents against the respective account you want to opt for e-delivery.

> **Tip**: To view the included documents under a category, click the **Documents Included** link.

3. From the email list, select the required email address to which the documents should be delivered electronically.

4. Click the **Save** button. A window displays the terms & conditions.

5. Read through the terms and conditions and click the **I Agree** button. A window displays stating the e-delivery preferences have been saved.

6. Click the **OK** button to continue.

Set Up e-Delivery for Multiple Accounts using Quick Enroll

1. In the **e-Delivery Preferences** section, click the **Quick Enroll (for all accounts)** link. The **Document Delivery Preferences** window displays.

2. Select the box (es) next to the documents you want to opt for e-delivery.

3. From the email list, select the required email address to which the documents should be delivered electronically.

4. Click the **Save** button. A window displays the terms and conditions.

5. Read through the terms and conditions and click the **I Agree** button. A window displays stating the e-delivery preferences have been saved.

6. Click the **OK** button to continue.

View Statements & Reports

The NetXInvestor platform allows you to view and download your account brokerage statements and reports and deliver these statements and reports electronically.

Statements and reports are available in the **All Communications** page. You can access statements and reports this way:

- Click **Communications** > **All Communications**. In the **All Communications** page, click the **Statements & Reports** link.

- Click the **My Documents** link in the **Quick Links** section.

The page, by default, displays the statements and reports for one year. To view a statement, click the link in the **Type** column for the required date. You can also view any notices by clicking the link in the **Inserts** column.

You can filter the information to display according to your requirements. Provide information in one or all of the following filters and click the **Apply Filters** button.
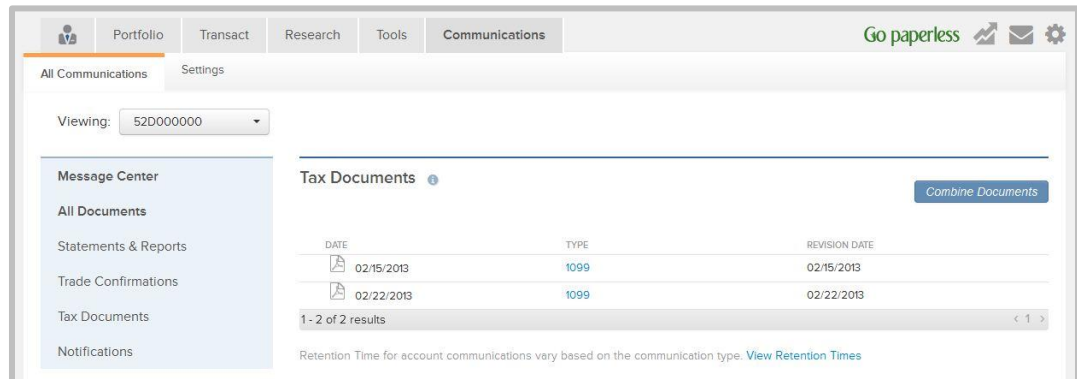
- Time Period
- From Date
- To Date

The information displayed can be exported to an Adobe PDF. For more information on exporting the information to a PDF, see Generate Adobe PDF.

View Trade Confirmations

The NetXInvestor platform allows you to view and download your trade confirmations and electronically deliver these confirmations.

Trade Confirmations are available in the **All Communications** page. You can navigate by clicking **Communications** > **All Communications**. In the **All Communications** page, click the **Trade Confirmations** link.

The page, by default, displays the trade confirmations for one year. To view a trade confirmation, click the link in the **Type** column for the required date.

You can filter the information to display according to your requirements. Provide information in one or all of the following filters and click the **Apply Filters** button.

- Symbol
- Transaction Type
- Time Period
- From Date and To Date (These fields will be enabled only if Custom Range is selected for Time Period.)

The information displayed can be exported to an Adobe PDF. For more information on exporting the information to a PDF, see Generate Adobe PDF.

View Tax Documents

The NetXInvestor platform allows you to view and download your tax information statement and electronically deliver this statement.

Tax statements are available in the **All Communications** page. You can navigate by clicking **Communications** > **All Communications**. In the **All Communications** page, click the **Tax Documents** link.

To view a tax statement, click the link in the **Type** column for the required date.

The information displayed can be exported to an Adobe PDF. For more information on exporting the information to a PDF, see Generate Adobe PDF.

View Notifications

The NetXInvestor platform allows you to view and download the notifications.

Notifications are available in the **All Communications** page. You can navigate by clicking **Communications** > **All Communications**. In the **All Communications** page, click the **Notifications** link.
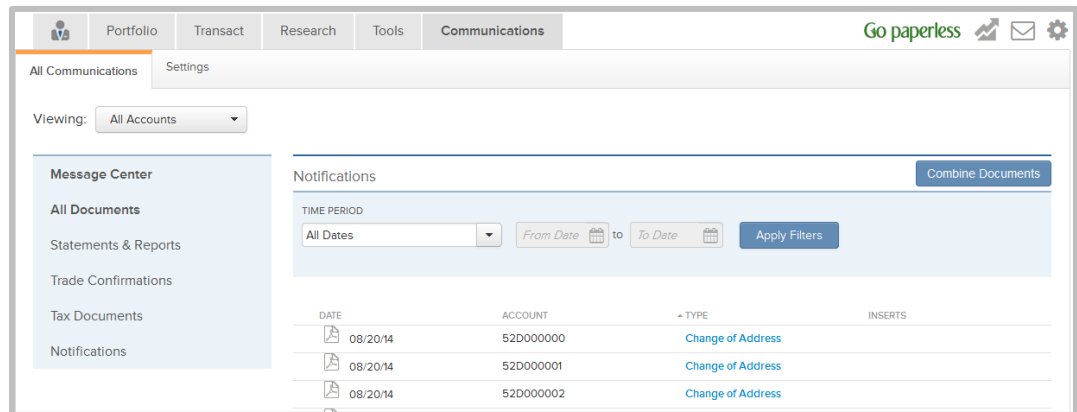
To view a notification, click the link in the **Type** column for the required date.

The information displayed can be exported to an Adobe PDF. For more information on exporting the information to a PDF, see Generate Adobe PDF.

6. Account Portfolio

NetXInvestor provides access to information relevant to, and regarding your portfolio. Such information is divided into relevant sub-pages on the site under the **Portfolio** tab. These pages include:

- Overview
- Balances
- Holdings
- Unrealized Gain/Loss
- Valuation Over Time
- Realized Gain/Loss
- History
- Projected Cash Flow

Overview

The **Overview** page provides a snapshot of your most recent events/activities such as, open orders, recently completed trades, composition of investments in the portfolio, and more. The home page also provides information on how your investments are performing in the market, portfolio history and links to the most frequently accessed pages. You can view the portfolio of an individual account, group of accounts or your linked accounts.

To access the portfolio overview page, click **Portfolio** on the **NetXInvestor** home page.

Portfolio Changes

This section displays the total market value of the available holdings. Unrealized gain/loss information is displayed along with the increase and decrease in terms of percentage.

	TOTAL MARKET VALUE	DAY CHANGE	UNREALIZED GAIN/LOSS
52D000000	$5,629,151,989.99	-$852,779.09 (-0.01%)	+$29,913,155.19 (2.28%)

As of 07:05am ET 08/20/2014

Quick Links

This section displays the shortcut links to the pages within the portfolio. You can access the page by clicking the required link.

Composition of Holdings

This section displays the composition of holdings in your portfolio. The composition is displayed in a doughnut chart along with the various asset classes available in your portfolio, their market value and total percentage. Click on the required asset class to view the filtered **Holdings** page.

ASSET CLASS	MARKET VALUE	PERCENT OF TOTAL
Equities	$8,424.24	87.67%
Fixed Income	$718.71	7.47%
Alternative Investments	$271.08	2.82%
Cash, Money Funds and FDIC Deposits	$105.53	1.10%
Other	$89.75	0.93%
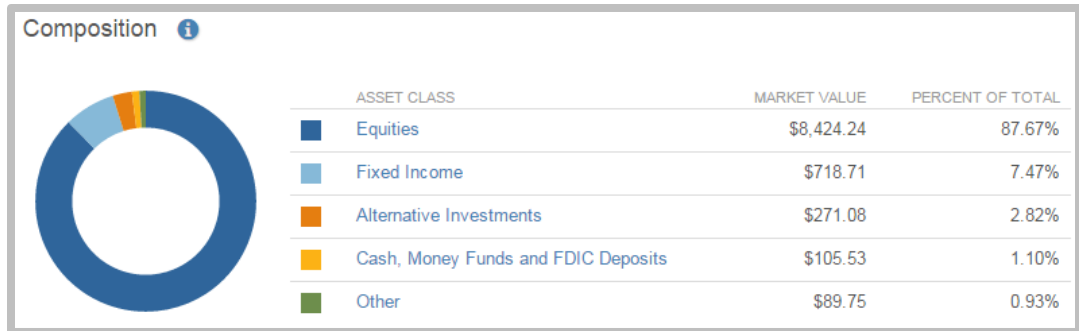
Open Orders & Executed Trades

This section displays the open orders and the recently executed trades within your portfolio. Click on the stock symbol link in the **Symbol/CUSIP** column to view the **Order Status** page.

Open Orders

SYMBOL/CUSIP	CURRENT PRICE	ORDER TYPE	EXPIRATION
FIREX	$0.00	Buy	--
BRK A	$172,500.00	Buy	DAY
GOOG	$1,163.70	Buy	FOK
A	$60.85	Buy	GTC
C	$51.85	Buy	DAY

As of 04:33am 01/22/2014

Recently Executed Trades

SYMBOL/CUSIP	PRICE	ORDER TYPE	QUANTITY
CDEFG	$0.01	Buy	$0.01 (Executed)
CDEFG	$0.01	Buy	$0.01 (Executed)
CDEFG	$0.01	Buy	$0.01 (Executed)
CDEFG	$2.00	Redeem	$2.00 (Executed)
CDEFG	$2.00	Redeem	$2.00 (Executed)

As of 04:33am 01/22/2014

Strong & Weak Performers

This section displays the positive and negative performers in your portfolio. Click the **Company** hyperlink to view the **Quotes & News** page. You can also click the **Go to Holdings** link to navigate to the Holdings page.

Portfolio Movers As of 12:00 AM 1/21/2014 → Go to Holdings

Strongest Performers

COMPANY		TODAY'S CHANGE (%)
PSMI	Peregrine Semiconductor Corp	5.26
AAPL	Apple Inc	1.55
GOOG	Google Inc	1.14
INFY	Infosys Ltd	0.41
A	Agilent Technologies Inc	0.23

Weakest Performers

COMPANY		TODAY'S CHANGE (%)
GE	General Electric Co	-1.09
IBM	International Business Machines Corp	-0.87
MSFT	Microsoft Corp	-0.58

Portfolio Movers securities are derived from the top 20 holdings based on current market value.   Quotes at least 15 min delayed

Portfolio History

This section displays the five most recent activities in your account. Click the **Go to History** link to navigate to the History page.

News

This section displays the news relating to the available holdings in your portfolio. Click the **Go to News** link to navigate to the **Quotes & News** page directly. You can also click the stock or news headline link to view the stock's information in the Quotes & News page.

Market Value

This section displays the valuation of portfolio, in the form of a chart for the past 12 months. This data is available for, a single account, a group of accounts, and, the entire portfolio. The values are as of the previous day's close of Business.

You can also click the [Go to Valuation Over Time](#) link to view applicable aggregate value of the account or the portfolio with the values at the end of last month and end of last year.

If you are viewing the values for group of accounts or the entire portfolio, the value is the aggregate value of the accounts that make up the portfolio.
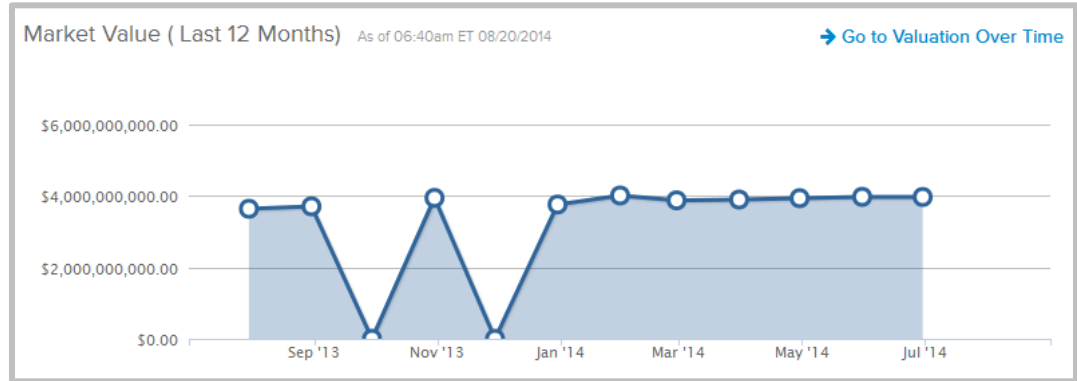
Balances
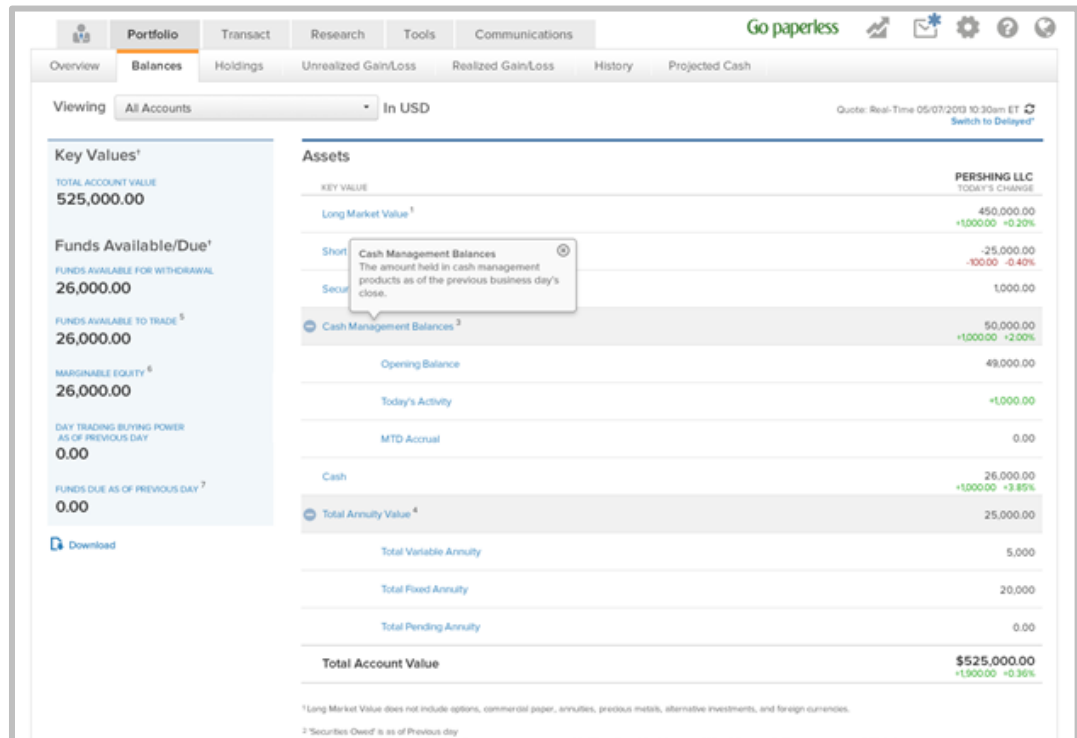
The **Balances** page displays the total account value of your account. This page also displays the information about the funds available for withdrawal, funds available to trade, and day trading power as of previous day. You can view information for an individual account, groups or the portfolio summary. The portfolio summary includes all the information of the linked accounts.

If the securities are custodied only at Pershing LLC, the **Balances** page also displays the following:

- **Name of the Custodian** displayed on top in the **Asset Component** area.
- **Cash Management** Balances will display the following information when expanded:
  - o Opening Balance
  - o Today's Activity
  - o MTD Accrual
- **Total Annuity Value** will display the following information when expanded:
  - o Total Variable Annuity
  - o Total Fixed Annuity
  - o Total Pending Annuity
- Today's change values will be displayed for Long Market Value, Short Market value, Cash management balances (summary only), Cash and Total Account Value. The change value will be displayed below the actual current values.
- The **Currency Balances** section will be displayed after **Total Account Value**. This section displays **Cash**, **Margin** and **Short balances** when an account has a position not in US dollars. If all positions are in US dollars, this section will not be displayed.

Navigation

- To view the balances page, click **Portfolio** on the **NetXInvestor** home page and then click **Balances**.
- To view the balances for a single account, select the required account from the **Viewing** list.
- To view the balances for a group, select the required group from the **Viewing** list.

Note: Balance data is only available for groups with fewer than 45 accounts and 1000 positions.

Download/Print

You can download the information displayed in the page to a **Microsoft® Excel** file or print for record keeping.

Holdings
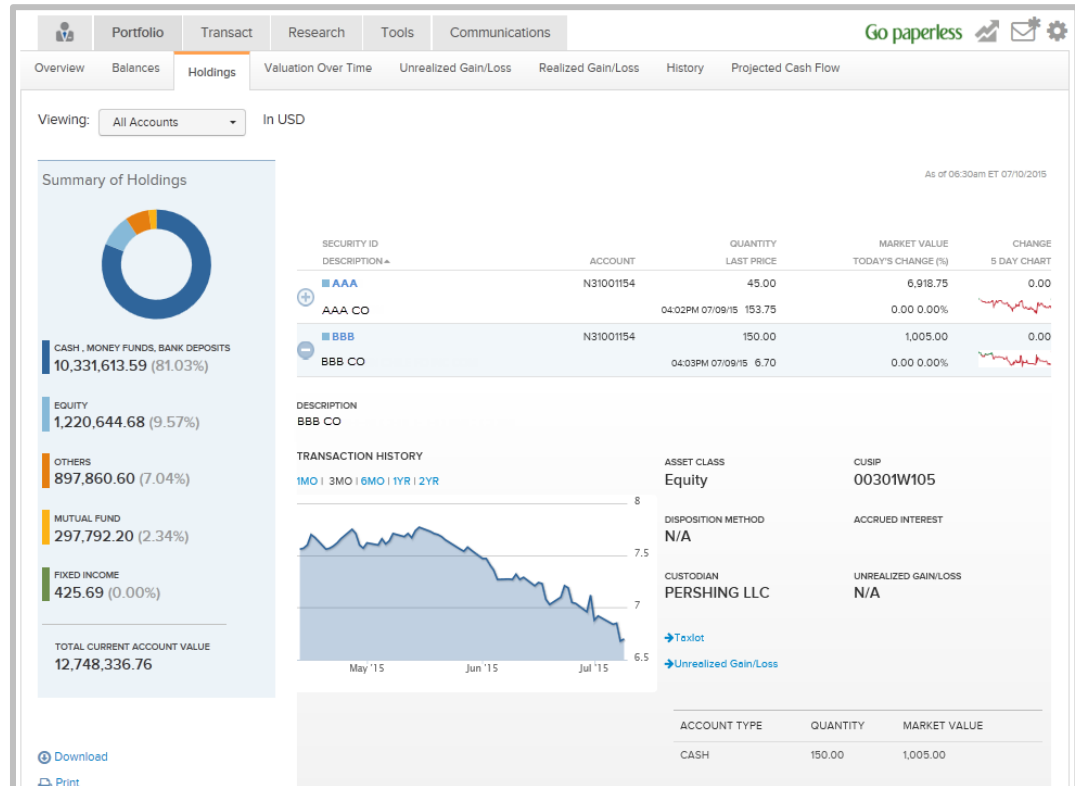
The **Holdings** page displays all the holdings you hold in the portfolio. The page also displays the total current value of holdings. From this page, you can view the quantity of stocks, current market value, last traded price , yield , and more. You can also view more information about a stock by clicking and expanding the (+) icon next to a stock. For Fixed Income Positions, you can view the accrued interest, which is available as of the previous business day's close of business. This is, however, available for a single account. The transactions details chart, account type information is displayed after expanding the view.

From the page, you can also view Dividend Reinvestment and Disposition Method information, Annuity Holding details, such as Contracts, Sub-Accounts and Parties, and links to Tax Lots and Unrealized Gain/Loss are available.

Navigation

- To view the holdings page, click **Portfolio** on the **NetXInvestor** home page and then click **Holdings**.
- To view the holdings for a single account, select the required account from the **Viewing** list.
- To view the holdings for a group of accounts, select the required group from the **Viewing** list.
- To view the holdings for all accounts, select **All Accounts** from the **Viewing** list.

Download/Print

You can [download](#) the information displayed in the page to a **Microsoft Excel** file or [print](#) for record keeping.

Unrealized Gain/Loss

The **Unrealized Gain/Loss** page displays the current performance   of stocks in the market. The page also displays the summary of short- and long-term gain and loss information, besides displaying the total gain and loss information.

You can also view the date when the position tax lot became a long term holding. This information displays in the Long-Term Date column, which can be viewed by clicking the **Tax Lots** link, and is available for a single account. The information displayed is for the positions as of the previous business day's close of business.

Navigation

- To view the Unrealized Gain/Loss page, click **Portfolio** on the NetXInvestor home page and then click **Unrealized Gain/Loss**.

- To view the Unrealized Gain/Loss for a single account, select the required account from the **Viewing** list.

- To view the Unrealized Gain/Loss for a group of accounts, select the required group from the **Viewing** list.

- To view the Unrealized Gain/Loss for all accounts, select **All Accounts** from the **Viewing** list.

You can filter and view the information displayed in the page according to your requirements. To filter the information, type a stock's symbol, name, CUSIP, or ISIN in the **Filter By** field and click the **Apply Filters** button.

Download/Print

You can <u>download</u> the information displayed in the page to a **Microsoft® Excel** file or <u>print</u> for record keeping.

Valuation Over Time
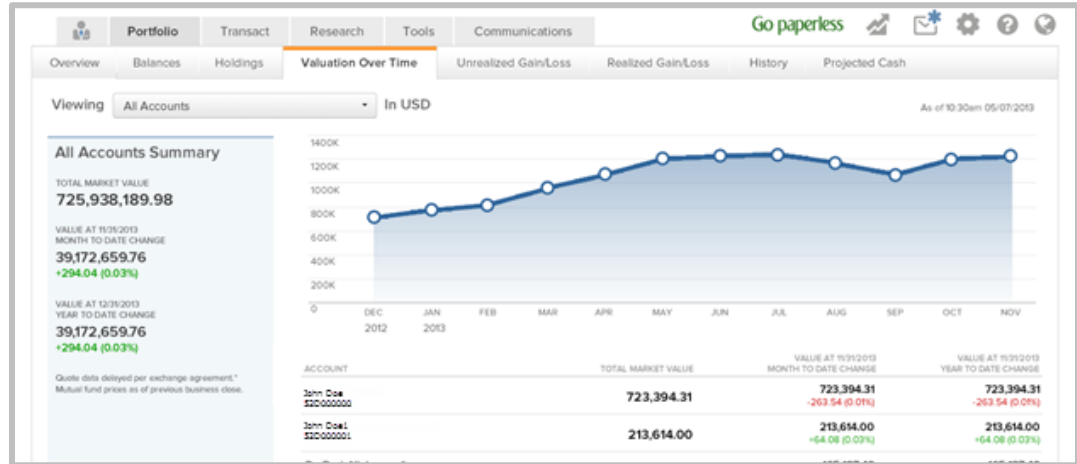
The **Valuation Over Time** page displays the value of the portfolio, in the form of a chart, for the past 12 months. This is available for a single account a group of accounts, and for the entire portfolio. When the mouse is hovered on the graph, the label changes to show month and year in chart and in rollover display to indicate when year changes in data series.

The left panel of the page displays the summary of information, such as, **Total Market Value**, **Prior Day $**, **Month Change $**, **Month Change %**, **YTD Change $**, and **YTD Change %**.

The right panel displays the information in the form of chart and grid. You can compare the applicable aggregate value of the account or the portfolio with the values at the end of last month and end of last year.

If you are viewing the values for group of accounts or the entire portfolio, the value is the aggregate value of the accounts that make up the portfolio.

Download/Print

You can <u>download</u> the information displayed in the page to a **Microsoft® Excel** file or <u>print</u> for record keeping.

Realized Gain/Loss

The **Realized Gain/Loss** page displays the profit or loss information of your stocks arising out of a sell. The page also displays the summary of short- and long-term gain and loss information, besides displaying the total gain and loss information.

Navigation

- To view the **Realized Gain/Loss** page, click **Portfolio** on the **NetXInvestor** home page and then click **Realized Gain/Loss**.

- To view the Realized Gain/Loss for a single account, select the required account from the **Viewing** list.

- To view the Realized Gain/Loss for a group of accounts, select the required group from the **Viewing** list.

- To view the Realized Gain/Loss for all accounts, select **All Accounts** from the **Viewing** list.

You can filter and view the information displayed in the page according to your requirements. To filter the information, provide information in one or all of the following filters and click the **Apply Filters** button.

- Time Period

- From Date and To Date

- Symbol, CUSIP

- View By

Download/Print

You can <u>download</u> the information displayed in the page to a **Microsoft® Excel** file or <u>print</u> for record keeping.

History

The **History** page displays all the activities that have taken place in the account. The activities are available for a maximum of two years. By default, activities for one week are displayed.

Navigation

- To view the **History** page, click **Portfolio** on the **NetXInvestor** home page and then click **History**.

- To view the History for a single account, select the required account from the **Viewing** list.

- To view the History for a group of accounts, select the required group from the **Viewing** list.

- To view the History for all accounts, select **All Accounts** from the **Viewing** list.

You can filter and view the information displayed in the page according to your requirements. To filter the information, provide information in one or all of the following filters and click the **Apply Filters** button.

- Symbol, CUSIP
- Time Period
- From Date and To Date
- Transaction

You can track the status or order from the [Order Status](#) page. To view the **Order Status** page, click the **Order Status** link.

Download

The information displayed in the page can be [downloaded](#) as a **Microsoft Excel** file.

Projected Cash Flow

The **Projected Cash Flow** page displays the cash money flow into your account.

Navigation

- To view the **Projected Cash Flow** page, click **Portfolio** on the **NetXInvestor** home page and then click **Projected Cash Flow**.
- To view the projected cash flow for a single account, select the required account from the **Viewing** list.
- To view the projected cash flow for a group of accounts, select the required group from the **Viewing** list.
- To view the projected cash flow for all accounts, select **All Accounts** from the **Viewing** list.

The page is divided into the following sections:

- **Incoming Cash Flow—** - This section displays the announced and projected cash flow information. To view the cash flow distribution, click the View Cash Flow Distribution link.
- **Fixed Income Cash Flow—** - This section displays the incoming cash flow from the fixed income securities.

- **Maturity Schedule—** - This section displays the dates and amounts of redemption for an issuance.

Download

The information displayed in the page can be [downloaded](#) as a **Microsoft Excel** file.

7. View Order Status

The **Order Status** page displays the following:

- Day duration order is shown until the end of the day.
- Good Till Cancelled order is shown until the order is executed or cancelled manually. If the order is not cancelled manually, the order will get cancelled automatically after 90 days.

From this page, you can view the details like, quantity, symbol, status etc. From this page, you can also edit or cancel an order. You can view the order status information for an individual account, groups or all linked accounts.

- To view the orders page, click **Transact** on the **NetXInvestor** home page and then click **Order Status**.
- To view the orders for a single account, select the required account from the **Viewing** list.
- To view the orders for a group, select the required group from the **Viewing** list.
- To view the orders for all account, select **All Accounts** from the **Viewing** list.

You can filter the information to display according to your requirements. Provide information in one or all of the following filters and click the **Apply Filters** button.

- Symbol/Name/CUSIP or ISIN
- Trade Status

To view the order details, click the **Expand** (+) button. To hide the order details, click the **Collapse** (-) button.

You can download the information displayed in the page to a **Microsoft Excel** file or view the history of all activities, click the History link.

8. Research

The NetXInvestor platform helps you stay connected to the market by providing access to quotes, late-breaking news stories, comprehensive information and research on thousands of stocks, options, and mutual funds.

Markets

The **Markets** tab enables you to view stock market updates, market movers, advancers/decliners, access to real-time market news and events.

Quotes & News

The **Quotes & News** tab enables you to view quotes for stocks, options, mutual funds, or ETFs. This tab also enables you to obtain the latest news headlines for each position, as well as detailed information –including last bid, ask, and volume numbers. From this tab, you can view the following:

- Research from industry experts
- Top performers
- Market headlines
- Top rated stocks and funds

Investing Tools

The **Investing** Tools tab enables you to view predefined stock, ETF and mutual fund screeners; compare stocks and funds for profile, performance, risk, and much more.

Rateboard

The **Rateboard** tab enables you to view the prevailing rates for money market products, currency, commodities and others.

9. Sort, Filter, Download, and Print

The information displayed in the pages within the platform can be sorted, filtered, exported to a Microsoft Excel file or printed for record keeping. Some pages within the platform also offers the ability to generate an Adobe® PDF file from multiple files.

Sort

The sorting feature enables you to reorder the information in ascending or descending order. A sort can be applied to any page with a table-like structure. To sort the information, click on a required column heading to sort in ascending order, and click the heading again to sort the information in descending order.

An ascending sort order is identified by an upward triangle, whilst the descending sort order is identified by a downward triangle. The indicator appears in the column used for sorting.

Filter

The filtering feature enables you to limit the information displayed in a page. The platform offers many filter criteria that you can use to display the information according to your requirements.

The filter criteria differ from page to page. The most common filter criteria are:

- Symbol, name, CUSIP
- Time Period
- View by
- Transaction
- Cash flow type—Appears only in the Projected Cash Flow page.
- Trade Status—Appears only in the Order Status page.

To filter the information, provide information for the required filter and click the **Apply Filters** button.

Download

The downloading feature enables you to download the information displayed in a page to a Microsoft Excel file.

To download the information, click the **Download** link or the link name adjacent to the **Download** label.

Generate Adobe PDF

The platform offers the ability to download these document types as PDFs.

- Statements and Reports

- Trade Confirmations
- Tax Documents
- Notifications

To generate a PDF:

1. In any of the above pages, click the **Combine Documents** button. The option to select multiple documents becomes available for selection.

2. Select one or more documents by clicking the check box and click the **Generate PDF** button. The documents appear in the generated PDF.

Print

The information displayed in the page can be printed for record keeping. To print the information, click the **Print** link.

Appendix A: NetXInvestor Mobile App

The NetXInvestor mobile app contains all of the features that you currently see in the NetXInvestor website. There are a few additional features that are uniquely available through the app, but every other aspect of the app will look and work as it does on the website. Mobile check deposit and Apple Watch (works with iOS app) are the unique mobile features that can be found in the NetXInvestor mobile app.

Access

For more information on accessing NetXInvestor, using the NetXInvestor mobile app and using the mobile check deposit feature, contact your financial institution.

Apple Watch

The NetXInvestor mobile app for iOS works with Apple Watch to view balances and activity for your accounts. To synchronize Apple Watch with NetXInvestor, go to the Apple Watch app on Apple phone's home screen and select NetXInvestor to include in the App Layout.

Download NetXInvestor Mobile App

You can download the NetXInvestor mobile application directly to your Android or iOS device by searching for **NetXInvestor** on Google Play Store or Apple App Store.

Mobile Requirements

- Android:
    - OS 4.4 or higher
    - Size: 3 MB
- iOS
    - OS: 7.0 or higher
   - Size: 30 MB

Navigation

General Navigation

| TO	DO THIS
Move between pages	Tap the menu icon and then tap the desired page
Return to the home page	Tap the menu icon and then tap Overview
Return to the previous page (Android specific)	Tap the back icon ◀

Functional Navigation

- To view the market snapshot, tap the menu icon and then tap the **Market Snapshot** icon.
- To view the messages, tap the menu icon and then tap the **Message** icon.
- To set e-delivery preferences, tap the menu icon and then tap the **Go Paperless** icon.
- To log out, tap the menu icon and then tap the **Logout** icon.

Portfolio

- To view the snapshot of your most recent events/activities such as open orders, recently completed trades or composition of investments in the portfolio, tap the menu icon and then tap **Overview**.
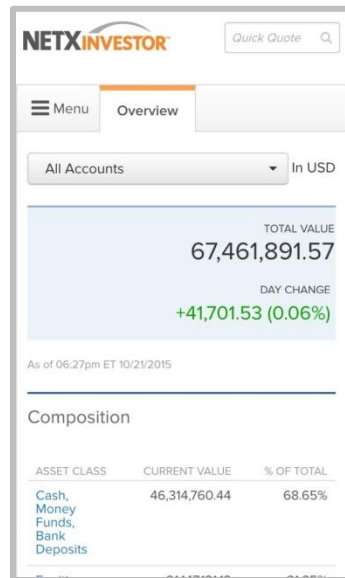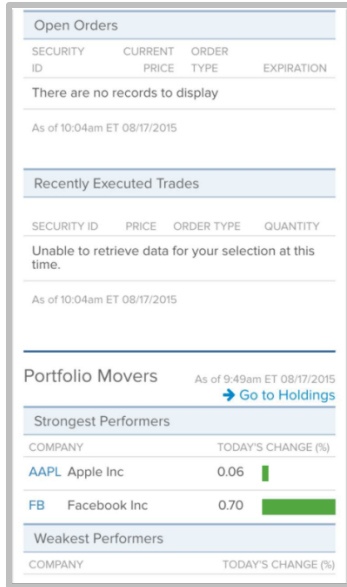
- To view the total account value of your account, funds available for withdrawal, funds available to trade and day trading power as of previous day, tap the menu icon and then tap **Balances**.
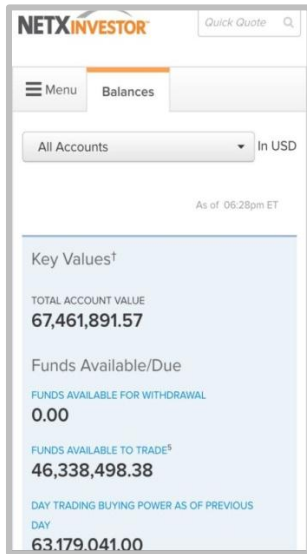
- To view the holdings you hold in the portfolio, tap the menu icon and then tap **Holdings**.
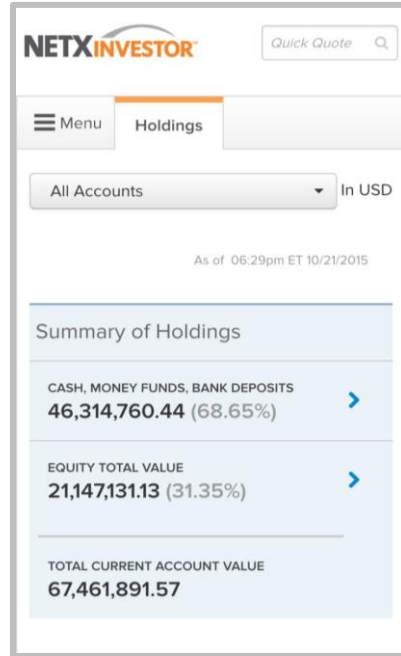
- To view the value of the portfolio in the form of a chart for the past 12 months, tap the menu icon and then tap **Valuation Over Time**.
- To view the current performance of stocks in the market, summary of short-and long-term gain and loss information, tap the menu icon and then tap **Unrealized Gain/Loss**.
- To view the profit or loss information of your stocks arising out of a sell, summary of short- and long-term gain and loss information, tap the menu icon and then tap **Realized Gain/Loss**.
- To view the activities that have taken place in your account, tap the menu icon and then tap **History**.
- To view the cash money flow into your account, tap the menu icon and then tap **Projected Cash Flow**.

Transact

- To view the status of orders, tap the menu icon and then tap **Order Status**.
- To pay bills, tap the menu icon and then tap **Pay Bills**.
- To deposit checks, tap the menu icon and then tap **Mobile Deposit (More Detail Below)**.

Research

- To view stock market updates, market movers, advancers/decliners, access to real-time market news and events, tap the menu icon and then tap **Markets**.

- To view full quote and perform research of a security, tap the menu icon and then tap **Quotes & News**.
- To view the predefined stock, ETF and mutual fund screeners, compare stocks and funds for profile, performance and risk, tap the menu icon and then tap **Investing Tools**.
- To view the prevailing rates for money market products, currency, commodities and others, tap the menu icon and then tap **Rateboard**.

Tools

- To view your watchlists, tap the menu icon and then tap **Watchlist**.
- To view the educational resources, tap the menu icon and then tap **Educational Resources**.
- To view helpful links, tap the menu icon and then tap **Helpful Links**.

Communications

- To view your account brokerage statements, tap the menu icon and then tap **All Communications** > **Statements & Reports.**
- To view your trade confirmations, tap the menu icon and then tap **All Communications** > **Trade Confirmations.**
- To view your tax information statement, tap the menu icon and then tap **All Communications** > **Tax Documents.**

- To view your notifications, tap the menu icon and then tap **All Communications** > **Notifications.**
- To change password, display settings, e-delivery preferences and more, tap the menu icon and then tap **Settings.**

Deposit Checks

Mobile check deposit provides a quick and convenient way to deposit checks for processing using NetXInvestor® mobile on Android. Using this feature, you can take front and back photos of checks, attach the check images, enter the amount of the check and select the accounts to credit.

To deposit checks:

1. Tap the menu icon and then under the **Transact** tab, tap **Mobile Deposit**. A page displays where you can use the device camera to take photo of the check.

2. Take a photo of the front and back of the check.
3. Follow the prompts to enter the check amount, select the desired accounts and enter the deposit amount.
4. If prompted, select a deposit source code for each account.

5. After providing the details, tap **Review** to verify the deposit details.

6. Verify the deposit details and tap **Submit**.

Index