MY TRADITION

YOUR PERSONAL FINANCIAL WEBSITE

TRADITION
WEALTH MANAGEMENT

MY TRADITION

SAFE & SECURE

My Tradition wealth management system employs advanced security features and protocols to keep your data safe, private, and secure at every hour of every day, year round.

Our comprehensive security measures include password protection, Secure Socket Layer encryption, firewalls, intrusion detection, audits, inspections, and more.

With each measure in place, you can be confident that your important information is safe and secure.

PASSWORD PROTECTION

You have a unique username and password, ensuring that only you can access your information. Submitting incorrect login credentials three consecutive times will automatically lock your account for 10 minutes. This is to block any manual or programmed hacking attempts.

In most cases, we have no access to your username or password. However, if you decide to provide us with this information, we will never share your username and password over the phone or send it to an email address not preregistered with your account.

HIGHEST ENCRYPTION

Our system uses a 256-bit Secure Socket Layer to scramble your data, further preventing access to unauthorized users. This is the highest level of encryption currently available today, and twice the standard followed by many financial institutions, including banks.

SECURED DATA

We house your important data at secure, geographically separated data centers. Physical security measures at these facilities includes 24/x7/x365 on-site personnel and closed circuit video surveillance.

These data centers also make use of fire protection, electronic shielding, and database backup procedures to ensure your data is continuously monitored and protected.

ROUTINE SECURITY TESTING

Your wealth management system uses third-party security auditors and software, including TraceSecurity, Tenable Security and WhiteHat Security, to identify vulnerabilities within your system and to assist us with remediation efforts.

2-FACTOR AUTHENTICATION

Your wealth management system employs 2-Factor Authentication (2FA), a complete fraud detection platform that uses a dynamic risk- and rules-based approach to identify highrisk behaviors and initiate an additional layer of security. With 2FA, you are sent a verification code to your mobile phone, which you are required to input along with your username and password in order to access your personal financial website. This additional layer of protection safeguards your sensitive financial data and strengthens the security of your account by requiring two methods of verifying your identity.

NON-TRANSACTIONAL

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

MY TRADITION FEATURES

ORGANIZE. MONITOR. COLLABORATE.

TAKE CONTROL OF YOUR FINANCIAL WORLD

Your Personal Financial Management website makes it easy to manage both your wealth and your well-being.

ORGANIZER
Connect all your accounts for a consolidated view of your entire financial picture.

INVESTMENTS
Interactive charts and detailed views help monitor all your accounts.

SCREEN SHARING
Join a screen sharing session quickly and easily for interactive planning.

VAULT
Safely store your most important financial documents, accessible 24/7.

TRACK SPENDING
Know how much you're spending, and where.

BUDGETING TOOLS
Set budgets to help reach your savings goals.

MOBILE
A complete financial picture on your smart phone.

GOALS
See if you're on target to reach your desired goals.

A GUIDE TO GETTING STARTED

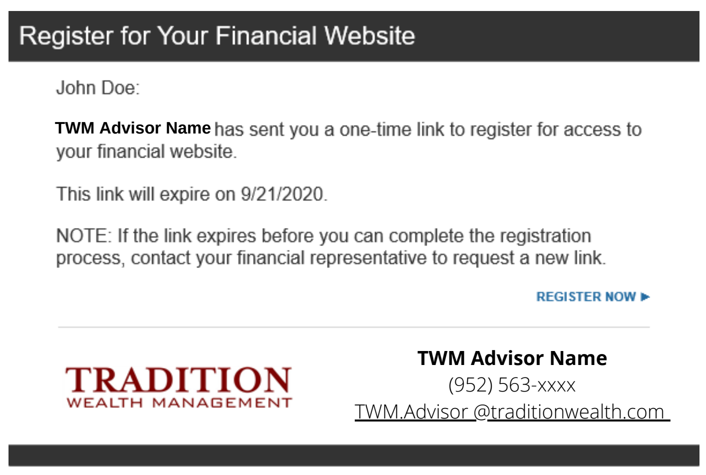
MANAGE YOUR WEALTH AND YOUR WELL-BEING

Your Personal Financial Website helps you see your financial life beyond the numbers. And with our automated fact finding questionnaire, you can get started with your Personal Financial Website on your own in just a few easy steps.

STEP ONE

REGISTER FOR MY TRADITION

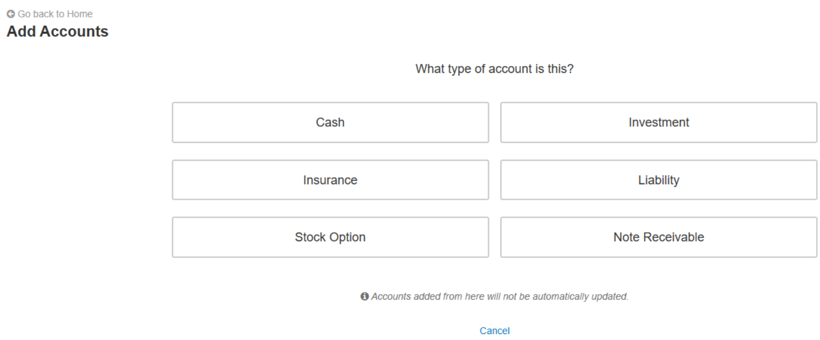
Click the link sent to your inbox to get started. Then, create your own secure user name and password.



STEP TWO

COMPLETE SERIES OF INTRODUCTORY QUESTIONS

Answer a few basic questions to help us understand your current finances and future goals.



STEP THREE

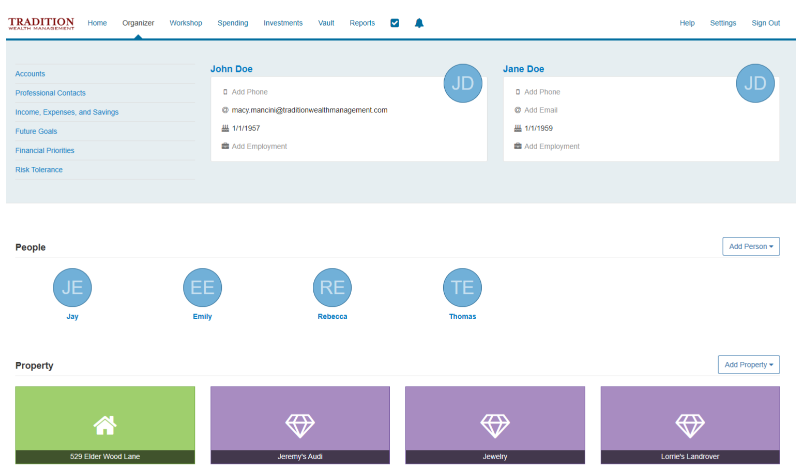
CONNECT YOUR ACCOUNTS

From your Homepage, click on Organizer, then Accounts to start adding your financial institutions, like bank and credit accounts.

STEP FOUR

PERSONALIZE YOUR ACCOUNT

Customize your website by adding photos of what your wealth represents—the people and things most important in your life.



STEP FIVE

SEE FINANCES COME TO LIFE

Easily organize and track your financial goals with spending and budgeting tools, investment monitoring, and more.

GET STARTED CHECKLIST

PAPER DOCUMENTS FOR OFFLINE ACCOUNTS

☐ Investment statements with holdings
☐ Banking account balances
☐ Credit card and loan statements
☐ Mortgage balances and payment terms

CREDENTIALS FOR ONLINE ACCOUNTS

☐ Know what URL you use to log in to each website
☐ Gather your usernames, passwords, and answers to security questions (if applicable)

LIST OF CONTACTS

☐ Contact information for your CPA, attorneys, doctors, etc.
☐ Family information, addresses, and birthdates

IMPORTANT DOCUMENTS/ FILES TO BE UPLOADED TO THE VAULT

☐ Insurance policies, deeds and wills
☐ Medical records, list of medications, pharmacy contact information and allergy information
☐ Photos, passports and driver licenses
☐ See the “Vault Checklist” document for more ideas

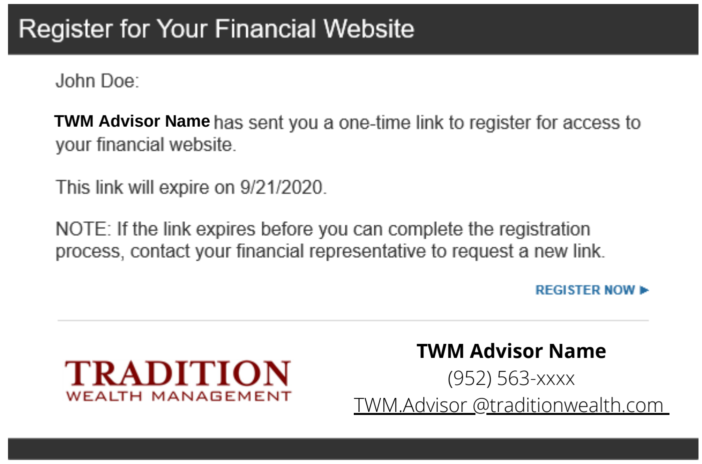
MOBILE DEVICES - WHERE WOULD YOU LIKE TO ACCESS YOUR PORTAL?

☐ Smart phones
☐ Tablets
☐ Laptop

HOW TO GET STARTED

SELF-REGISTRATION

Once you've completed the self-registration process for your Personal Financial Website, you will receive a Website Registration Confirmation email.


Register for Your Financial Website

John Doe:

TWM Advisor Name has sent you a one-time link to register for access to your financial website.

This link will expire on 9/21/2020.

NOTE: If the link expires before you can complete the registration process, contact your financial representative to request a new link.

REGISTER NOW ▶

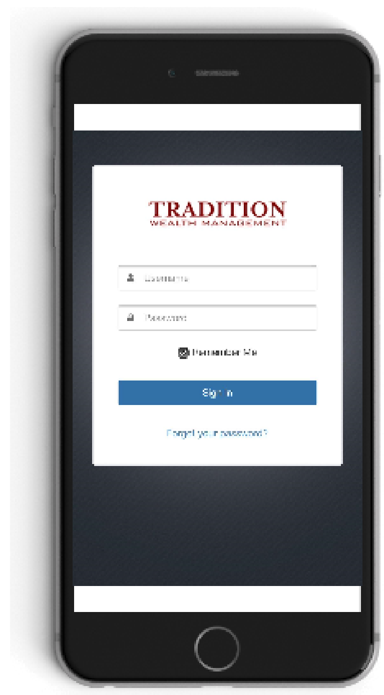
TRADITION WEALTH MANAGEMENT

TWM Advisor Name
(952) 563-xxxx
TWM.Advisor @traditionwealth.com

CLICK ON THE URL LINK

Using your smart phone, access your email and click on the URL provided.

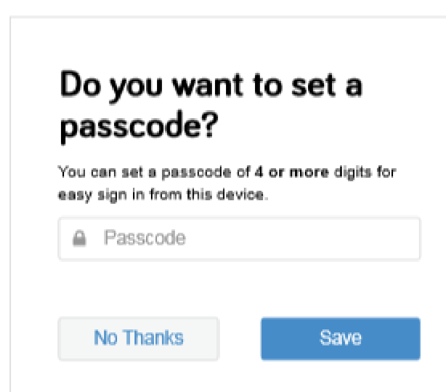
Before logging on, add or save the link to your smart phone's Home Screen.



USERNAME + PASSWORD

The first time you log on, enter the same Username and Password you use to access your full Personal Financial Website.

After this initial logon, you'll be prompted to register your device and create a 4 digit PIN for easier access in the future.



CONNECT YOUR ACCOUNTS

SEE THE BIG PICTURE

View a complete picture of your financial well-being updated automatically, every day. Get started by adding your financial accounts, like your checking account or retirement account, to your My Tradition.

GETTING YOUR ACCOUNTS CONNECTED

1. Log into **My Tradition**
2. Click: ***Add Account***
3. Select: ***I have an online login to this account***
4. Type the ***name of the institution*** into the search bar
5. Select the **connection** from the list
6. Enter your ***username and password***

TIPS FOR ADDING AND MANAGING YOUR CONNECTIONS:

TEST YOUR CREDENTIALS.

Before entering your username and password in your My Tradition Website, log into your financial institution to ensure your credentials are up-to-date.

BE PROACTIVE.

If you make any changes to your account, like setting a new password, be sure to update your credentials in your My Tradition account too.

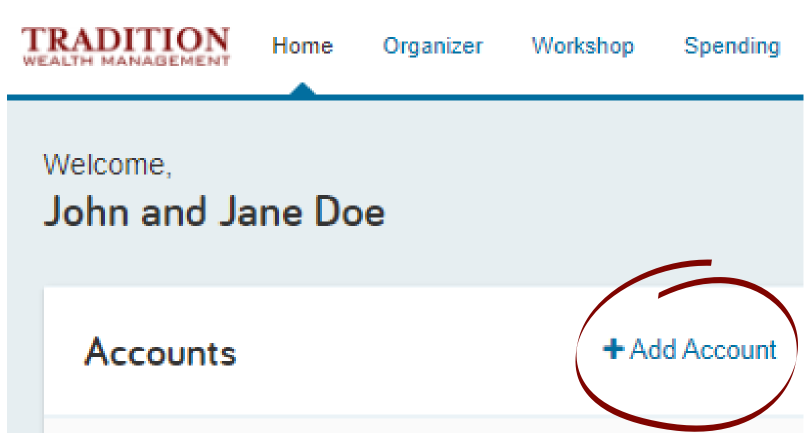
HAVING TROUBLE WITH A CONNECTION?

Click on Find New to begin. This starts a new session at your financial institution, ensuring you are troubleshooting the most recent error that may be affecting your connection.

Re-enter log-in credentials. Some financial institutions set passwords to expire after a certain length of time. If this happens, you'll need to update your password at your financial institution and then update the connection on your Personal Financial Website.

One-time access code. Some financial institutions require a secure access code before connecting to your Personal Financial Website, which will be sent from your bank via email, text, or phone call. If you see this error, be sure to log in at the institution's website directly before requesting the access code be sent.

Do not delete the account. Deleting the connection will remove any accounts, transaction history, and tickets that are currently open. This can affect your spending and budgets and delay our ability to resolve the issue.



BEST PRACTICES FOR USING MY TRADITION

Your My Tradition account offers a real-time, 24/7 view into your complete financial picture. As you are getting set up on your account, follow these tips to help you get the most out of this resource.

HOME SCREEN

Here you'll see a holistic picture of your financial health at a glance. The tiles on this page offer a snapshot into each section of the site, which you can drill down into for more information.

ORGANIZER

Consolidate all your important financial information in one place. Start by connecting your financial institutions in the "Accounts" section of the Organizer in order to get an updated view into your accounts and investments in real-time. Next, add in your goals and financial priorities and personalize your site by adding photos and important milestones.

GOALS

Easily add goals, track your progress toward funding those goals, and visualize how your goals impact your long-term financial outlook.

SPENDING

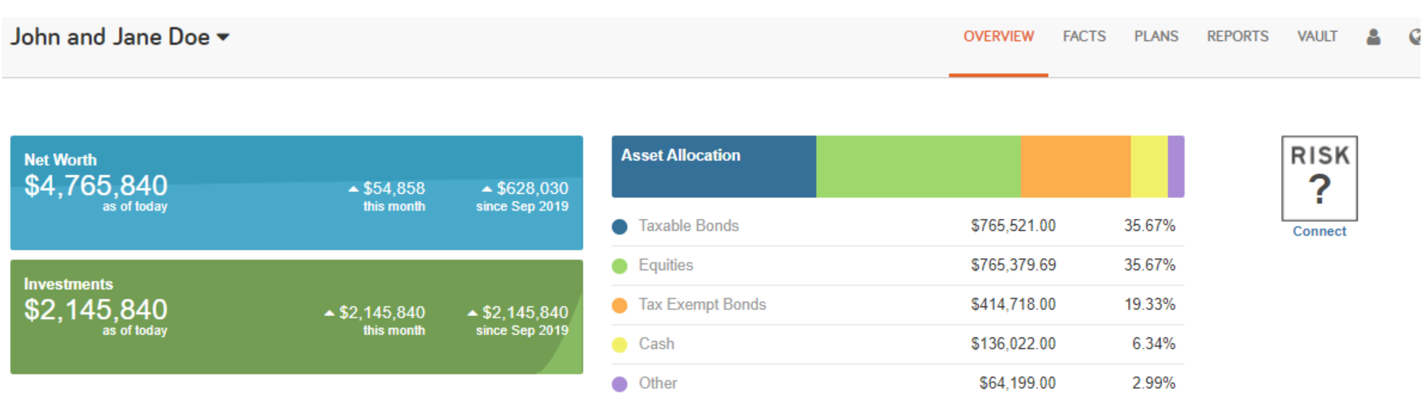
Access the Spending tab to see where your money is going each month, establish a budget to manage your expenses, and make adjustments based on actual spending, saving and investment data.

INVESTMENTS

Monitor your investment performance and asset allocation. Make sure to first connect all your investment accounts so you can get an accurate picture of your finances.

VAULT

Upload your important documents for safe keeping and easy access when you need them. Protected by the highest level of encryption in the industry, private folders provide a secure location to store sensitive files, while shared folders enable you and your advisor to easily share and access important documents for review.



STAY AWARE WITH ALERTS

Your My Tradition Website allows you to create a custom set of alerts that notify you of important dates, reminders, and account and investment changes.

WHEREVER YOU GO

Whether via email or on the home screen of your Mobile Personal Financial Website, alerts help you stay in-the-know, wherever you go.

MONITOR SECURITY

Alerts for high credit balance, large expenses, and budget exceeded allow you to respond quickly to unusual account activity.

AVOID FEES

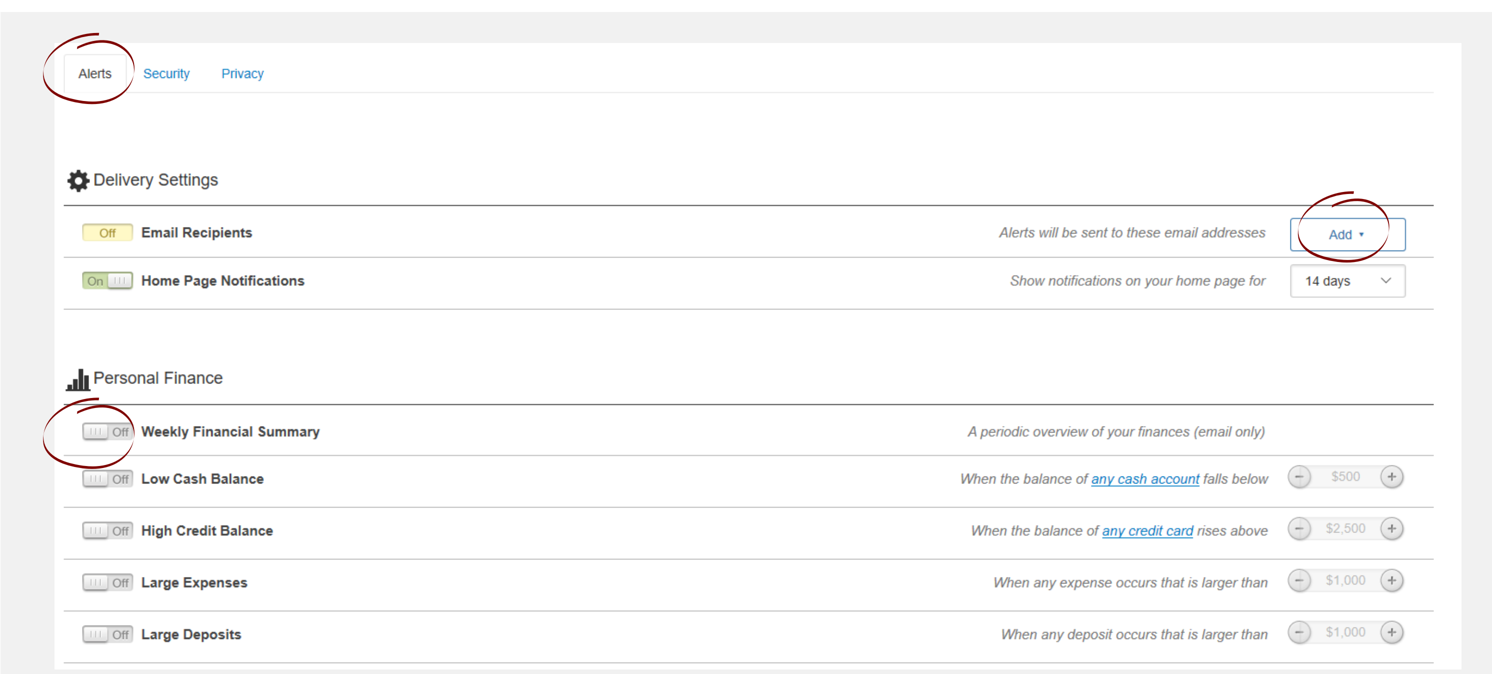
Save money by being alerted to low cash balances and unexpected bank fees.

ALWAYS REMEMBER

Be reminded of upcoming events like birthdays and anniversaries. Also be alerted to important financial dates like social security benefits, required minimum distributions, and tax filing dates.

HOW TO SET UP YOUR ALERTS

1. Login to your **My Tradition** account
2. Click on **Manage** in the bell icon on the navigation bar, or click on **Settings** in the top right corner of your Home Page.
3. Your email address is already added for you to receive email alerts. You can add additional Email Recipients too.
4. **Turn on** the Alerts you prefer and set the criteria for each.



SPENDING

Are your daily spending habits helping you meet your long-term financial objectives? With the Spending tab in your Personal Financial Website you can easily monitor and manage your daily cash flow — helping you stay on track to meet the financial future that you envision.

VISIBILITY INTO ALL ACCOUNTS

Connecting all your financial accounts brings your daily transactions from multiple institutions into one place for a complete and consolidated view of your spending.

REAL-TIME EXPENSE TRACKING

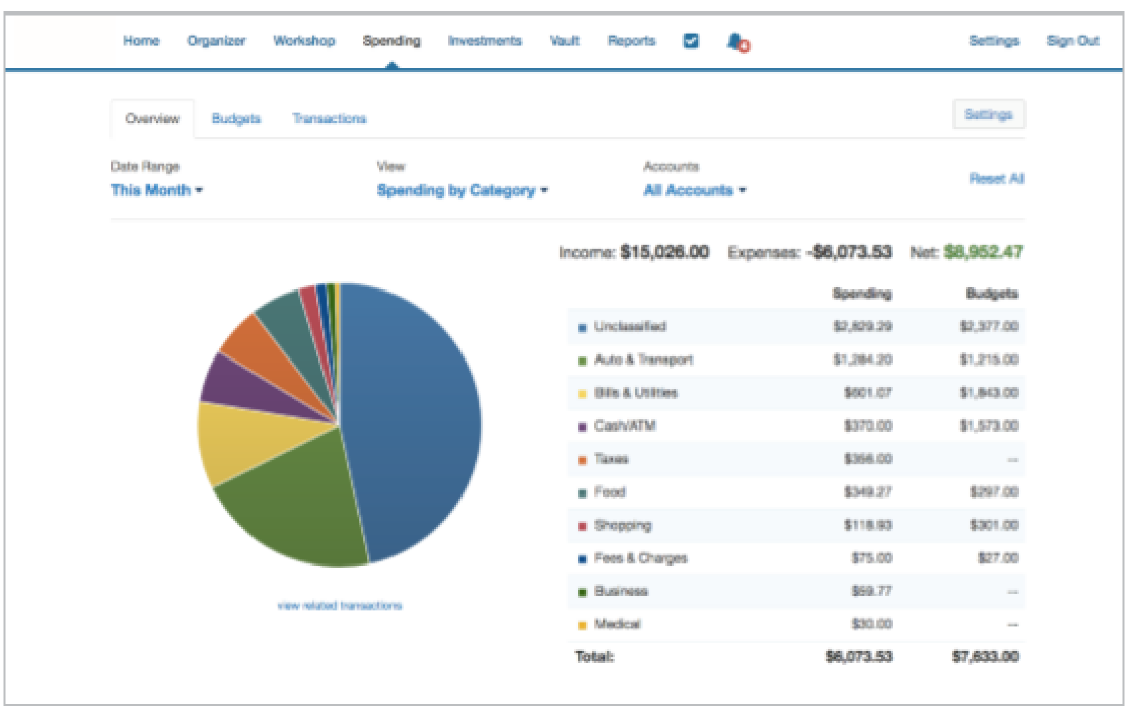
Your daily spending transactions will instantly update in the Spending tab once you've connected your financial accounts. With a real-time view of all your debits and credits, you'll always know how much you've spent and what's left.

INSIGHT INTO SPENDING HABITS

Financial transactions are automatically classified based on preset and customizable categories. You'll easily identify where you spend the most money and ways to save for future expenses.

BUDGETING IN ONE-CLICK

Getting started with planning for your future income and expenses is simple. In just one-click, create a budget from your actual spending transaction history. Use this budget as is or as a starting point that you can easily customize.

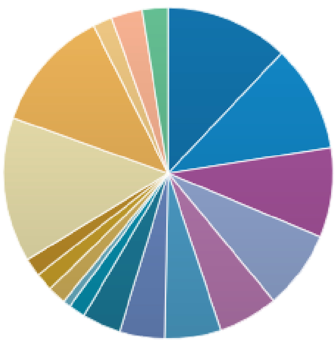


TRADITION WEALTH MANAGEMENT | Home | Organizer | Workshop | Spending | Investments | Vault | Reports | Help

Summary | Allocation | Analysis | Transactions

Accounts

All Investments



	Value	% of Type
Equities		
Large-Cap Growth	$140,497.92	19.83%
Large-Cap Blend	$121,279.74	17.12%
International	$101,791.88	14.37%
Mid-Cap Value	$89,250.42	12.60%
Emerging Markets	$68,146.33	9.62%
Large-Cap Value	$64,190.00	9.06%
Mid-Cap Blend	$51,366.03	7.25%
Small-Cap Growth	$44,184.00	6.24%
Small-Cap Blend	$18,929.16	2.67%
Small-Cap Value	$8,826.20	1.25%
Subtotal	**$708,461.68**	
Tax Exempt Bonds		
Short Term Municipal	$20,686.00	33.33%
Intermediate Term Municipal	$20,686.00	33.33%
Long Term Municipal	$20,686.00	33.33%
Subtotal	**$62,058.00**	

INVESTMENTS

Keeping track of all your investment accounts can be cumbersome when they are held at multiple financial institutions. The Investments section of your My Tradition Website gives you one place to view detailed summaries of all your financial accounts.

ACCOUNT VALUE HISTORY

Each month, your investment account balances are recorded so you can easily track if their value has increased or decreased over specific periods of time.

ASSET ALLOCATION

Easily view the asset types and holdings that make up your investment accounts so you always know how your assets are allocated.

CURRENT VALUES

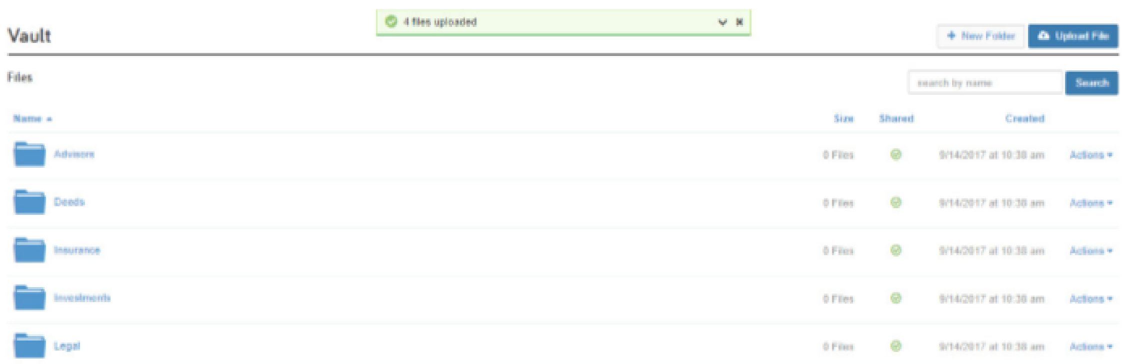
Account holdings update with the market throughout the day so you always know the current value of your investments.

MARKET INSIGHTS

Easily access trusted market news and investment research from Morningstar so you can skip the online searches when you're interested in learning more about the markets.

THE VAULT

At a moments notice, can you or your family members locate your most important files such as tax returns, wills, passports and birth certificates? With the Vault, you can. The Vault is a secure digital document storage repository. Using the Vault, you and your advisor can exchange confidential documents, collaborate on financial plans, and share personal data easily and securely.



SAFE & SECURE

Your Personal Financial Website employs advanced security features and protocols to keep your data safe, private, and secure at every hour of every day, year round. Our comprehensive security measures include password protection, Secure Socket Layer encryption, firewalls, intrusion detection, audits, inspections, and more.

ACCESS ANYWHERE, ANYTIME

The Vault is accessible from any device so you can review, upload or retrieve your documents from wherever you are.

PEACE OF MIND

With one, centralized and organized location to store all of your important financial documents and files, you and your family will always know where important documents are in times of need.

FILE SHARING OVERSIGHT

Upload files into the Shared Documents folder to make them accessible to your advisor or keep files private and visible to only you by adding them to the My Documents folder.

VAULT CHECKLIST

With unlimited secure document storage, you can organize and protect your most important documents. Review the checklist below and start adding to your Vault today!

LEGAL DOCUMENTS

☐ Wills
☐ Deeds
☐ Revocable & Irrevocable Trusts
☐ Power of Attorney
☐ Codicils (Supplements made to a Will)
☐ Living Wills/ Health Directives
☐ Prenuptial Agreements
☐ Buy/Sell Agreements
☐ Contracts

BENEFITS

☐ Social Security Info
☐ Veteran's Administration Info
☐ Employment Benefits

INSURANCE BENEFITS

☐ (Life, LTD, Disability, Medical, Car, Property

BANK & INVESTMENT STATEMENTS

☐ Pensions, IRAs, Annuities, etc.
☐ Investment Accounts
☐ Stock Options/Certificates

LIABILITIES

☐ List of Credit Cards with Contact Info
☐ Mortgages
☐ Loans

TAXES

☐ Tax Returns
☐ W-2 Forms

IDENTIFICATION

☐ Birth Certificates
☐ Drivers Licenses
☐ Passports
☐ Social Security Cards

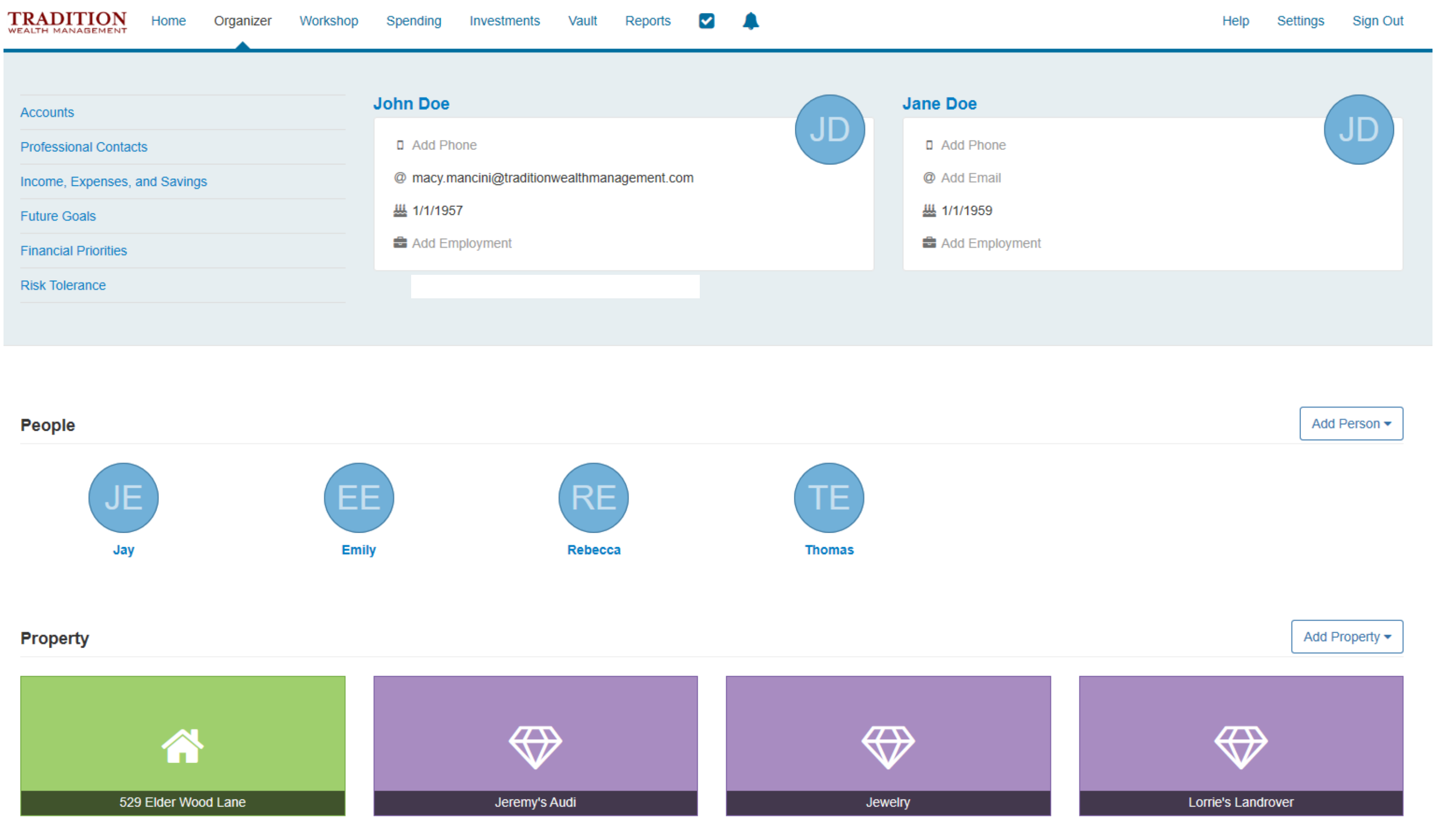
FAMILY

☐ Adoption Papers
☐ Medical Records
☐ Marriage License
☐ Pictures
☐ Audio Files/Clips

BANK & INVESTMENT STATEMENTS

☐ Titles to Homes, Autos, Boats, etc.
☐ Warranties

ORGANIZER



ORGANIZE. PRIORITIZE. PERSONALIZE.

Connect your financial decisions to the people and things that matter most.

INCOME, EXPENSES & SAVINGS

See a breakdown of what you own, what you owe and how your savings are impacted.

FUTURE EXPENSES

Tell us what major expenses you expect to incur in the future and we'll help you build a plan to cover the anticipated costs.

FINANCIAL PRIORITIES

Prioritize your financial objectives and easily re-shift your focus as your goals change.

RISK TOLERANCE

Learn how much risk you're really comfortable taking in your investments.

PEOPLE & PROPERTY

Personalize your Organizer to reflect the people and things that are most valuable to you.

ACCOUNTS

Connect all of your financial accounts to build a comprehensive picture of your financial life.

PROFESSIONAL CONTACTS

Store all your professional contacts in one place and access them from anywhere.

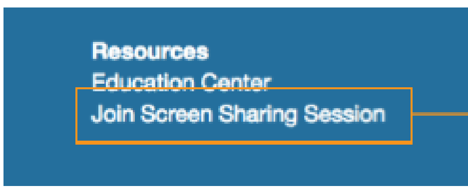
SCREEN SHARING

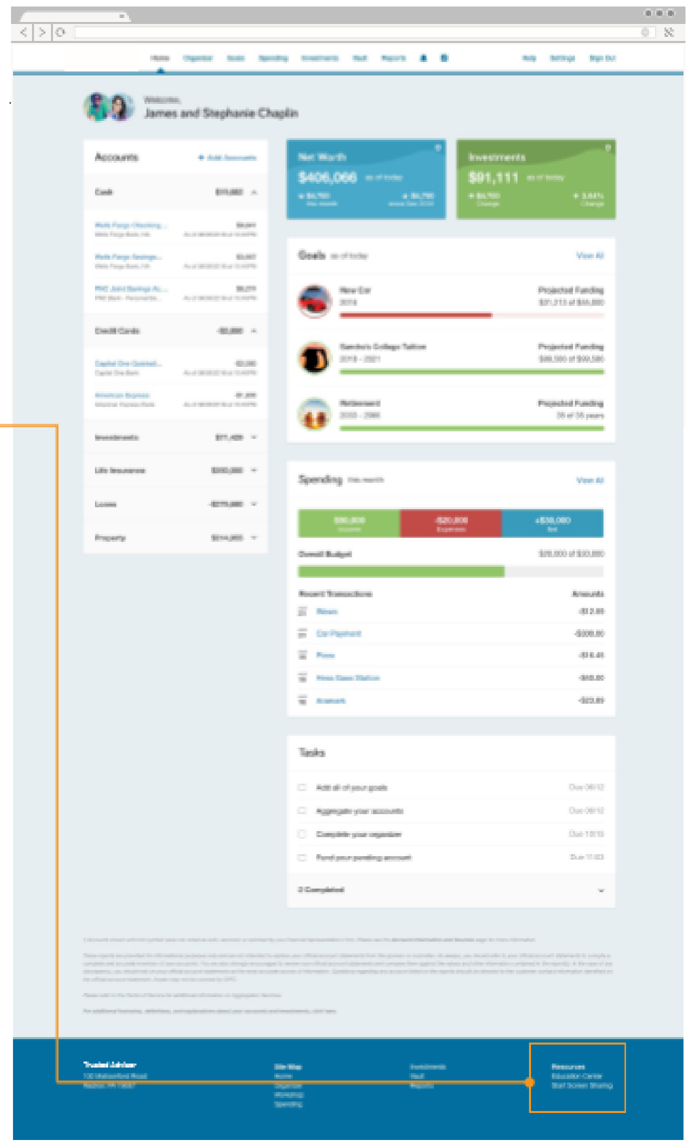
Collaboration is essential to the planning process but meeting in person may not always be possible. With our state-of-the-art and interactive screen sharing capability available through your Personal Financial website, you'll have the flexibility to connect with us from wherever you are.

HOW TO SCREEN SHARE

STEP ONE

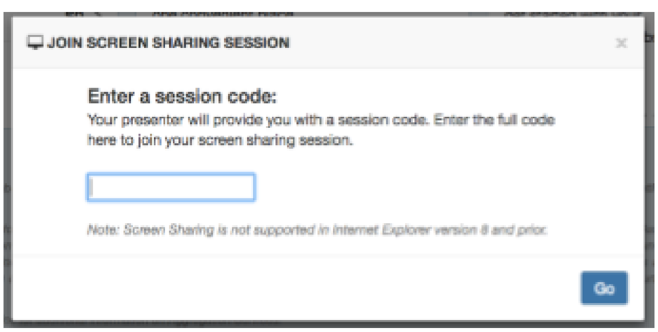
Click the Join Screen Share Session link located at the bottom of your Personal Financial website.





STEP TWO

Enter the session password that we provide at the start of the meeting.

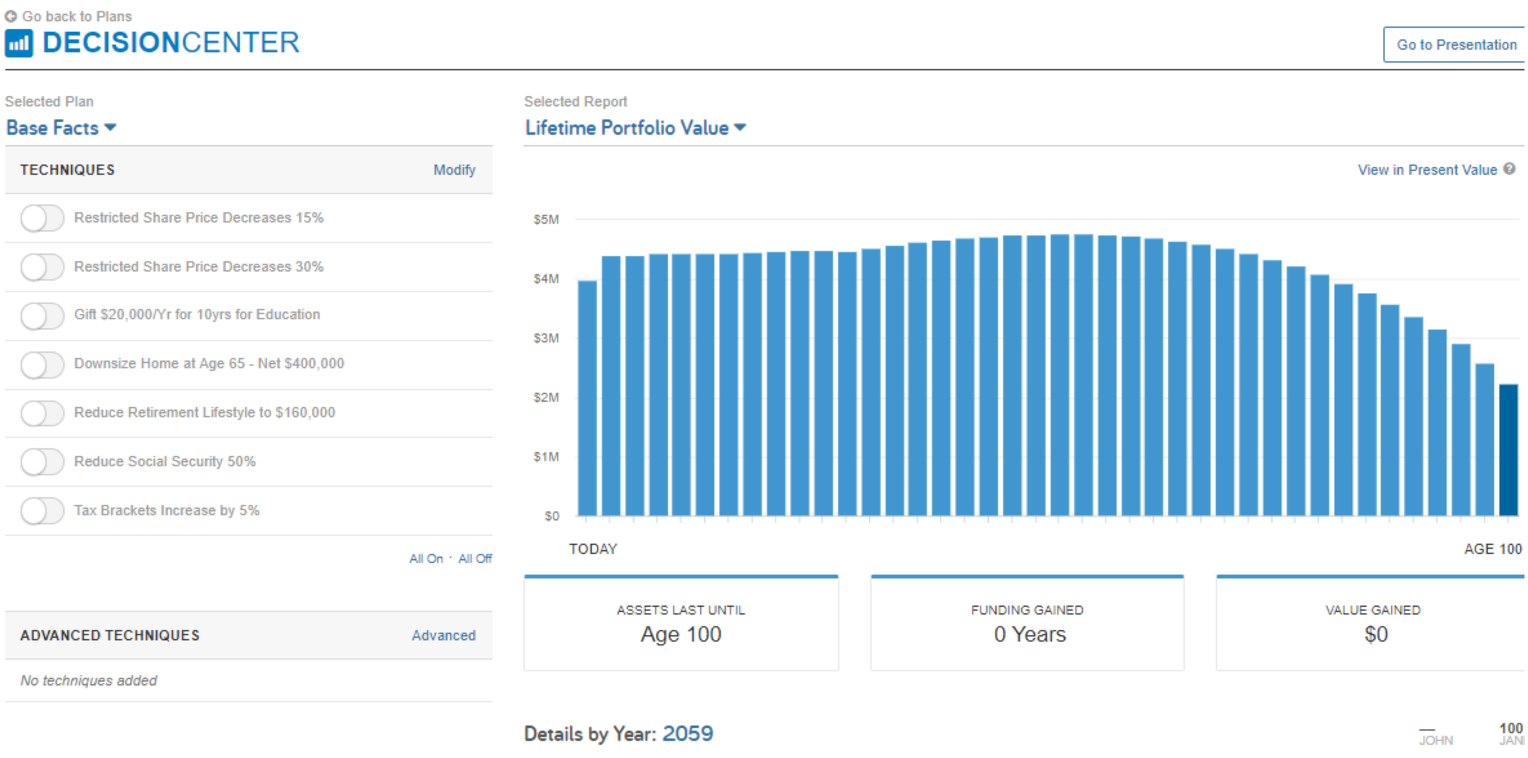


STEP THREE

View our screen and have the ability to be the presenter.

INTERACTIVE CASH-FLOW PLANNING

Planning for the future can feel like an overwhelming concept – but with financial advice and technology backing your decisions, it doesn't have to be.



VISUALIZE YOUR FINANCIAL PLAN WITH OUR INTERACTIVE DECISION CENTER

PRIORITIZE YOUR GOALS

We'll work together to evaluate your goals and create a custom plan focused on helping you reach them. And because life is always changing, your plan should be dynamic as well.

SEE FUTURE PROJECTIONS

You'll be able to see the projected impact of your financial decisions on your goals in real-time so you can visualize how each piece of your financial puzzle fits together.

SIMULATE MULTIPLE SCENARIOS

We'll explore what-if scenarios to help you understand how potential changes may impact your goals, giving you the insight you need to make more informed decisions about your financial future.

YOUR GUIDE TO DATA AGGREGATION

WHAT IS DATA AGGREGATION?

Data aggregation is the process of gathering digital information – like your checking account, 401(k), and investment account balances – from a variety of separate sources, to combine the data into a unified set. Your My Tradition Website uses Connections to aggregate your financial account information, allowing us to build a financial plan with all your information in mind.

WHAT IS SCREEN SCRAPING?

Screen scraping is a common method used in the data aggregation process, and refers to the collection and transfer of data from one application to another. In your My Tradition account, it requires you to submit your log-in credentials, which allows the site to "scrape" or copy financial data.

WHAT IS THE RISK OF SCREEN SCRAPING?

Screen scraping relies on you sharing your log-in credentials with your Personal Financial Website, which copies your data from your financial institution. While our technology company is held to stricter security standards than most, keeping your log-in credentials private is the safest way to protect your information.

WHAT IS AN API?

An API – or Application Program Interface – specifies how software components should interact with one another, which helps technology developers build more secure connections. APIs allow end-users to complete actions without having to go back and forth between two websites.

WHY IS AN API MORE SECURE THAN SCREEN SCRAPING?

APIs offer a more secure way to collect and copy data because they do not require access to log-in credentials, which means no transactions can be made. Think of APIs as offering "view only" access to account data.

WHAT ARE BENEFITS OF USING AN API OVER SCREEN SCRAPING?

With traditional screen scraping methods, a client's access to their data may be disrupted by changes to their password, or changes an institution makes to its website, which may require screen scraping logic to be adjusted. By aggregating data through APIs, clients have more reliable access to their data as they are not impacted by institution changes like these.

WHAT CHANGES WILL BE MADE TO MY PERSONAL FINANCIAL WEBSITE?

While nothing is immediately changing, there will likely be minor action required in the future. For example, if you hold Fidelity accounts, you will eventually need to grant your My Tradition access to your Fidelity account data through Fidelity Access™ — Fidelity's new method of sharing client data. We expect other institutions to announce similar methods in the future, so we'll be sure to keep you up-to-date on any action items.

CONSUMER DATA AGGREGATION CHECKLIST

Data aggregation is the process of gathering financial information and presenting it in a single comprehensive view. When it comes to your Personal Financial Website, that means connecting with and extracting information from the companies that manage your financial accounts and liabilities so that we can provide you with a consolidated view into your accounts in real-time.

The power of data aggregation lies in the fact that you gain a comprehensive view of your financial situation. Because it's important to protect your financial information, you should understand how a third party will access, store, and use your data before authorizing them to aggregate your data.

At eMoney, we employ the industry's best practices in data security and privacy. Read on to learn how our data aggregation system works and how we stack up against recommendations from the Financial Industry Regulatory Authority's (FINRA) consumer guidelines.

FINRA: Weigh the benefits of aggregation against the risks of sharing your security credentials. Be particularly diligent when you authorize a third party to facilitate payments on your behalf. Check to ensure your payments go to the recipient.

We couldn't agree more with FINRA's guidance: It's important to understand the potential risk of sharing financial information with a third party. Your Personal Financial Website mitigates the risk by securely aggregating data so that we can develop informed financial plans.

Additionally, we do not facilitate payments of any kind on your behalf. In fact, you can use the Spending tab of the Client Portal to closely monitor and spot unauthorized transactions you might otherwise miss. When this feature is combined with notifications of specific transactions, you gain a single application through which you can monitor all of your accounts.

FINRA: Read the terms and conditions of any user agreement or contract you sign. Know what rights you are granting with respect to accessing your financial accounts and using your data. For instance, how often are your accounts scraped and what data is collected?

The Terms of Service (ToS) of your Personal Financial Website clearly and concisely outline our data aggregation procedures. These state that you are only granting access to your advisor so they can retrieve and view your account information.

FINRA: Understand the aggregator's privacy and data security measures. A good place to begin is by reading the aggregator's terms of use, privacy and security information. Here are some things to look for does (or may) the aggregator share your security credentials and data with, or provide access to your accounts to, another data aggregator or service provider? Does the aggregator sell your data to a thirdparty entity? If so, are you comfortable with that?

We only use client data for the benefit of the client and we do not and never will sell your data to a third-party entity.

FINRA: Does the aggregator use encryption when retrieving your data? How long is the data retained? What is the process of purging or disposing the data once you terminate your contract?

We fully encrypt production data while in transit. Highly sensitive data is encrypted at all times using AES 256-bit standard encryption - the same level of security as that used by most banks. Data is stored for your advisor's use until you end your relationship with the advisor or at your request.

FINRA: What happens if there is a data breach or any unauthorized access to your account? Is there a process in place to notify consumers and financial institutions should a breach occur?

Our provider has never had a security breach. However, we have implemented a robust security incident response plan should we suspect an issue. The plan includes identification, assessment, remediation, resolution, and notification. All company employees are trained to identify and properly report any suspected breach of confidential information.

FINRA: What type of liability, if any, does the aggregator bear in the event of a consumer loss due to a data breach or unauthorized access? Does the aggregator have the financial capacity or insurance coverage to compensate consumers for loss? Is there a dispute mechanism in place to resolve any issues related to data breaches or unauthorized access?

We follow standard aggregation industry best practices. Ultimately, the consumer is responsible for any damages due to unreported or unauthorized use of the consumer's login credentials.

FINRA: How accurate are the scraping algorithms used to collect data from your financial accounts? To find out, you can ask whether the aggregator conducts periodic checks to ensure that it is collecting data and using it accurately to provide the required service. You should also check the data yourself against your primary source accounts.

Our provider has a dedicated data support team staffed with experts and certified professionals whose goal is to ensure the functionality and accuracy of your data. At any time, we can open a ticket and have your connected accounts reviewed for accuracy.

FINRA: Check with financial data providers to find out what, if any, data is delivered to aggregators through an Application Programming Interface (API), which is generally considered a safer alternative than scraping.

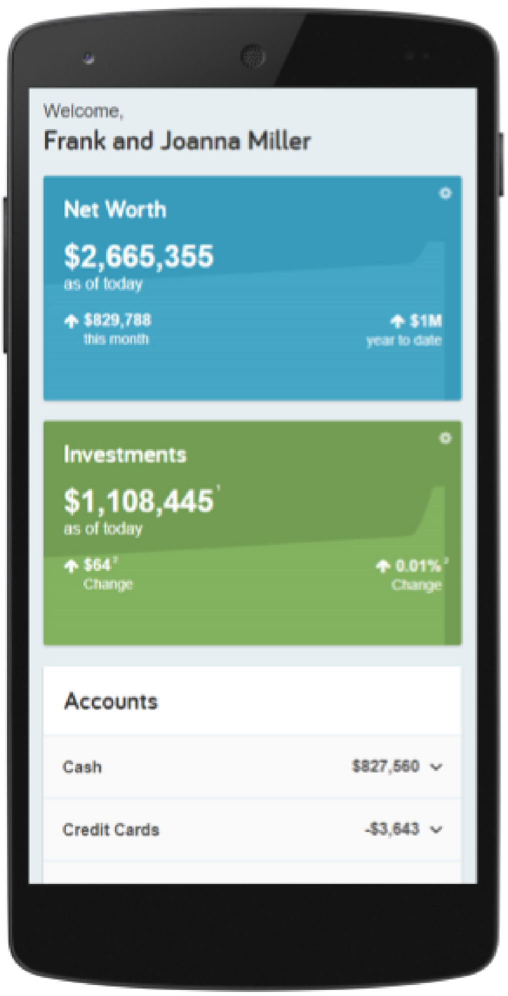
While our current aggregation standards follow industry best practices, we are transitioning from screen scraping to an APIbased approach to provide even greater peace of mind.

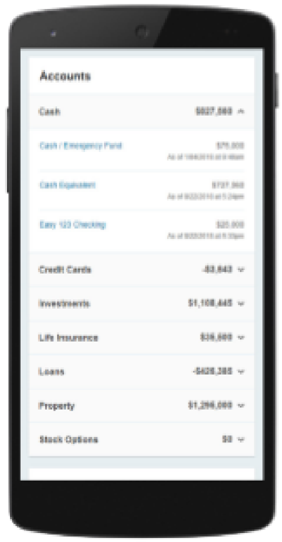
FINRA: Finally, make sure you cancel your account and terminate the access and rights you have granted to the aggregator once you discontinue using the service. Failing to do so may expose your financial information to ongoing security risks. Understand and follow the steps that need to be taken to stop the ability of the aggregator to access your account. This may involve more than just deleting the software application from your computer or mobile device.

We believe your data should always be secure and under your control. To that end, you can terminate your use of our service at any time. At your request, we will delete your account and purge your data from our system.

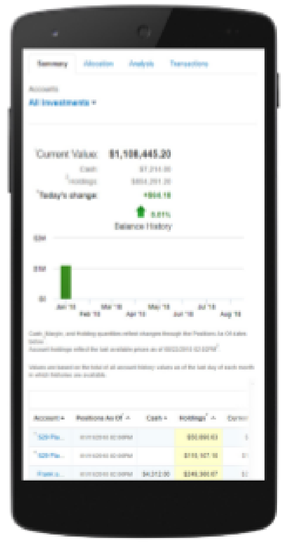
ANSWERS IN THE PALM OF YOUR HAND

With mobile access to your website, your complete financial picture is in the palm of your hand, whenever you want, from wherever you are.

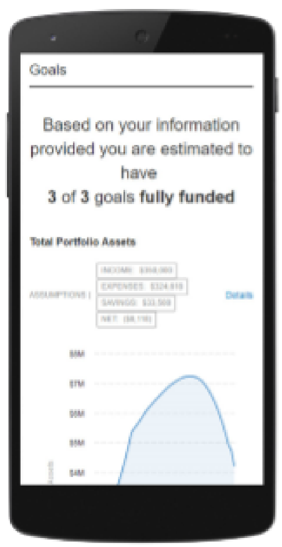




See all your accounts on one page



View your updated investments



Track progress towards goals

Access important documents

Your My Tradition Website can be accessed on iPhone, Android, and other popular smart phones.