



MY TRADITION

Your
Personal Finance
Website

TRADITION
WEALTH MANAGEMENT

Advisory Services offered through Tradition Wealth Management, LLC, a Registered Investment Advisor. Securities offered through Concourse Financial Group Securities, a Registered Broker / Dealer and Member of FINRA and SIPC. Tradition Wealth Management, LLC, is independent of Concourse Financial Group Securities, Inc.

HOW WE USE AND PROTECT PERSONAL INFORMATION

Tradition Wealth Management, LLC ("Tradition Wealth Management," "TWM," "we," or "us") is committed to maintaining the trust and confidence of our clients. We have developed our own privacy policy to reinforce our commitment and want you to understand how we protect your privacy when we collect and use your nonpublic personal information in the course of business.

COLLECTING YOUR INFORMATION

We obtain information, much of which comes directly from you, as we deem appropriate, to provide you with products and services you have requested, and, as we deem appropriate, to determine your eligibility for products or services. In order to conduct our analysis, we collect and compile financial information (including tax returns, investment statements, etc.) and other related documents that are part of our planning process. Furthermore, we may collect identification and contact information, such as your name, Social Security number, address, telephone number, and email address.

SAFEGUARDING YOUR INFORMATION

We utilize in-house and third-party physical, electronic, and procedural safeguards that meet or exceed federal standards to guard your personal information.

DISCLOSING YOUR INFORMATION

We will not disclose your personal information to entities not affiliated with us unless it is to entities (such as insurance companies and brokers, banks, broker/dealers, and investment advisors) that provide services for you as a course of our planned business relationship.

DISCLOSURES PERMITTED BY LAW

We may also disclose all of the information we collect as permitted or required by law. For example, we may disclose information to law enforcement agencies or insurance and securities regulatory agencies.

OPT OUT PROVISION

If you wish to not share your information, you can Opt Out by emailing us at privacy@traditionwealth.com or mailing us at the address below.

HOW YOU CAN HELP

You can help maintain the privacy of your information by ensuring the confidentiality of your account authentication credentials (user names, passwords, tokens, etc.) and by restricting access to your devices that are capable of accessing your accounts. Keep in mind that if you provide authentication credentials to another party, any account or transaction activity by that party, or others who may receive your credentials due to your sharing, may be deemed authorized activity.

Please notify us immediately if you believe an unauthorized party has gained access to your information.

OFFER OF FORM ADV

We are required by law to annually provide you with a copy of our privacy policy and FORM ADV Part 2A and 2B. Please contact us for the most recent Privacy Policy and Form ADV Part 2A and 2B at any time. Please do not hesitate to contact us with questions about this notice.

As a reminder, please contact your advisor if your investment objective or financial situation changes so that your profile can be evaluated and adjusted accordingly.

Connect with us

TRADITION

WEALTH MANAGEMENT



Client Account Login

- Charles Schwab
- Albridge Wealth Reporting
- myTradition
- TWM Secure Message Center



Cyber Security & Senior Investor Resources



Website & Contact Info

(952) 563-6500

info@traditionwealth.com

www.traditionwealth.com

EDINA

7601 France Ave S
Suite 100
Edina, MN 55435

WAYZATA

100 Lake Street
Suite 120
Wayzata, MN 55391

WOODBURY

7616 Currell Blvd
Suite 110
Woodbury, MN 55125

SCOTTSDALE

14850 N Scottsdale Rd
Suite 100
Scottsdale, AZ 85254

Advisory Services offered through Tradition Wealth Management, LLC, a Registered Investment Advisor. Securities offered through Concourse Financial Group Securities, a Registered Broker / Dealer and Member of FINRA and SIPC. Tradition Wealth Management, LLC, is independent of Concourse Financial Group Securities, Inc.

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.

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

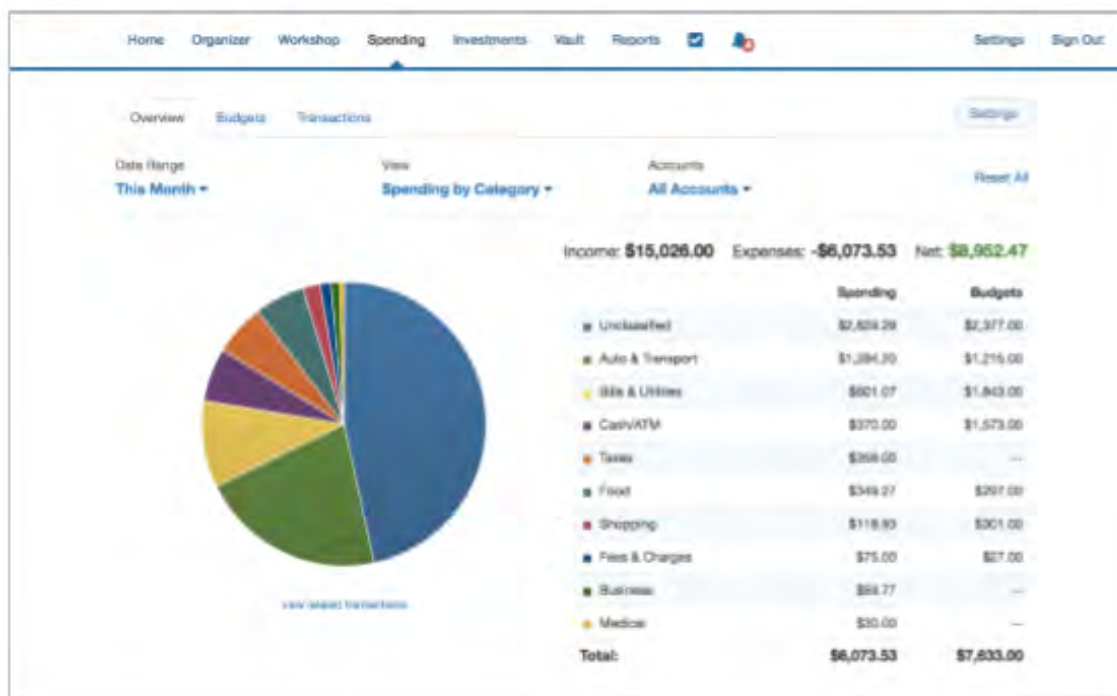
Your daily spending transactions will instantly update in the Spending tab once you've connected your financial accounts. With a real-time view of all your debits and credits, you'll always know how much you've spent and what's left.

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.



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

Summary

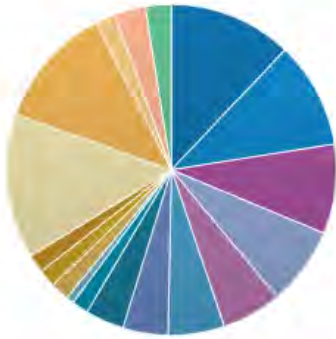
Allocation

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.

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.

[Go back to Plans](#)
 **DECISIONCENTER**
[Go to Presentation](#)

Selected Plan

Base Facts ▾

TECHNIQUES

Modify

- ☐ Restricted Share Price Decreases 15%
- ☐ Restricted Share Price Decreases 30%
- ☐ Gift \$20,000/Yr for 10yrs for Education
- ☐ Downsize Home at Age 65 - Net \$400,000
- ☐ Reduce Retirement Lifestyle to \$160,000
- ☐ Reduce Social Security 50%
- ☐ Tax Brackets Increase by 5%

All On · All Off

ADVANCED TECHNIQUES

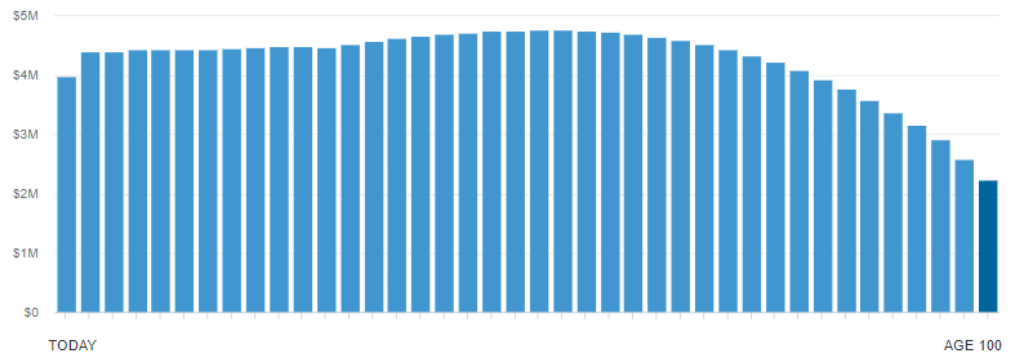
Advanced

No techniques added

Selected Report

Lifetime Portfolio Value ▾

View in Present Value ⓘ



TODAY

AGE 100

ASSETS LAST UNTIL
Age 100FUNDING GAINED
0 YearsVALUE GAINED
\$0

Details by Year: 2059

JOHN 100 JAN

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

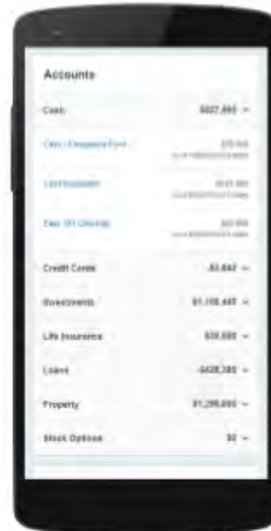
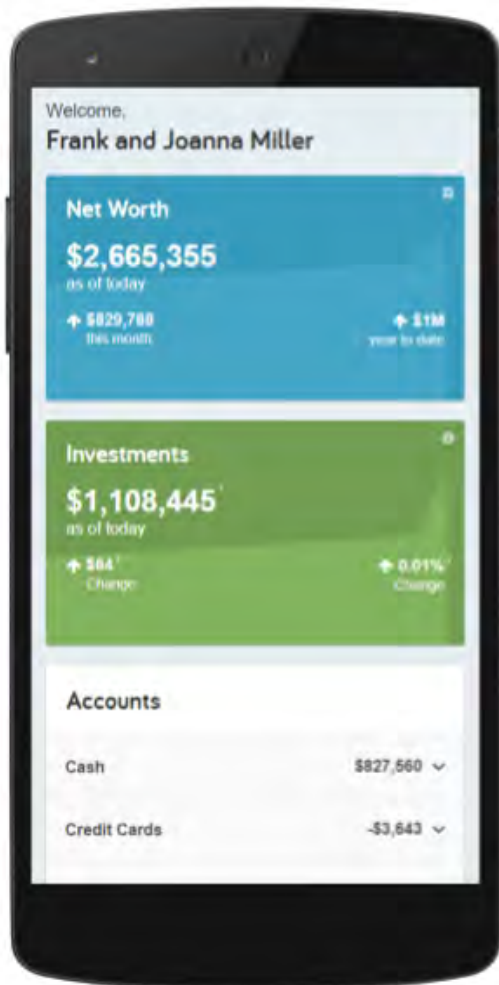
You'll be able to see the projected impact of your financial decisions on your goals in real-time so you can visualize how each piece of your financial puzzle fits together.

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.

ANSWERS IN THE PALM OF YOUR HAND

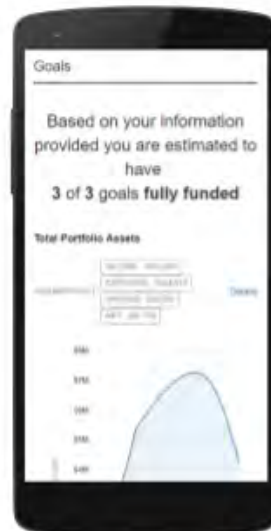
With mobile access to your website, your complete financial picture is in the palm of your hand, whenever you want, from wherever you are.



See all your accounts
on one page



View your updated
investments



Track progress
towards goals



Access important
documents

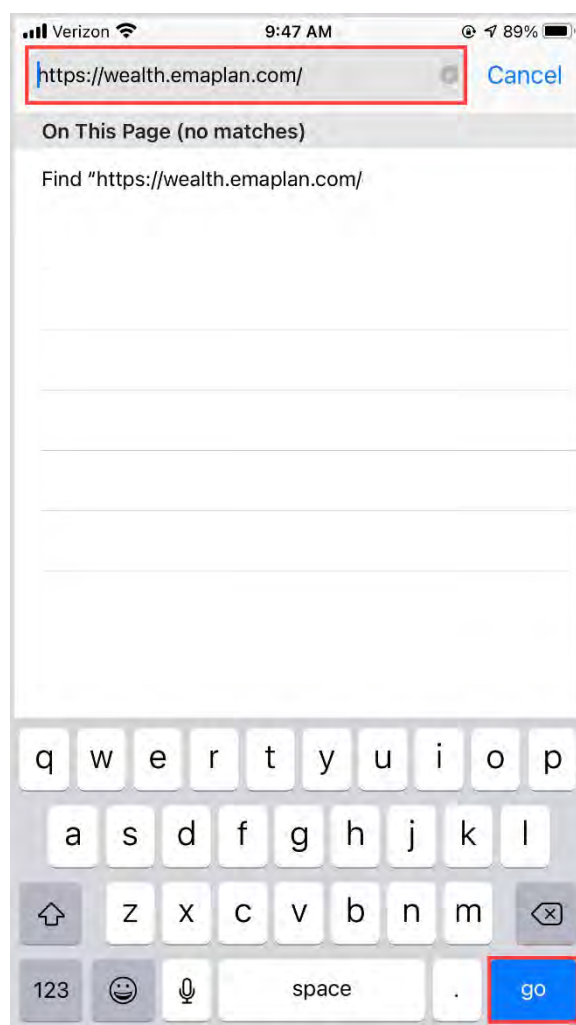
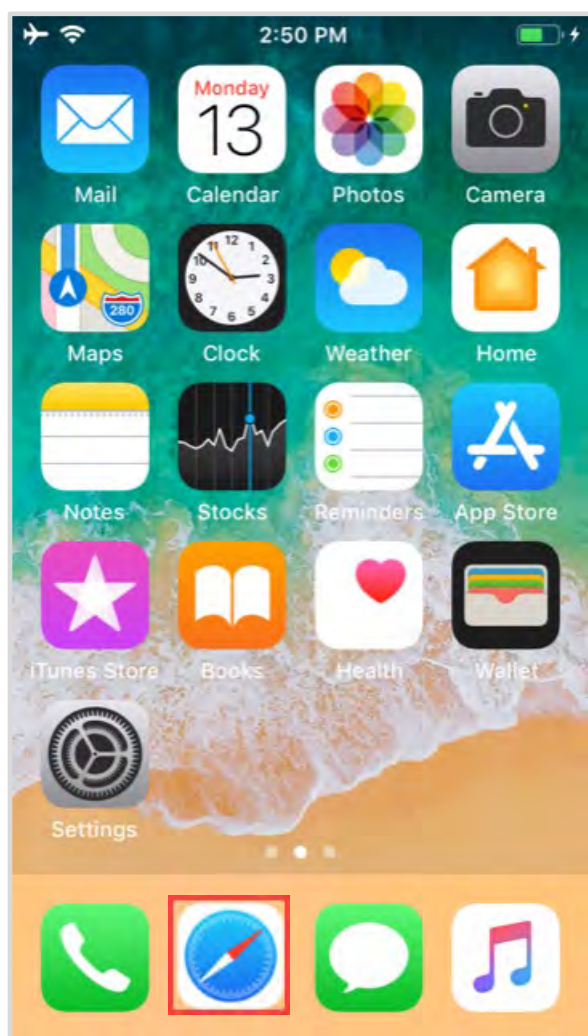
Your My Tradition Website can be accessed on iPhone, Android, and other popular smart phones.

Add a Mobile Bookmark for Safari on iPhone

This user guide will demonstrate how to add a mobile bookmark of your Personal Financial Website login page from the default Safari app on your iPhone. This bookmark will provide quick and easy access from the Home screen of your device.

Add a Mobile Bookmark

1. Locate and open the **Safari app** on your iPhone. Note that this icon may not appear in the same location on your phone.
2. Enter the **login URL** provided to you by your Advisor, then tap **go**.

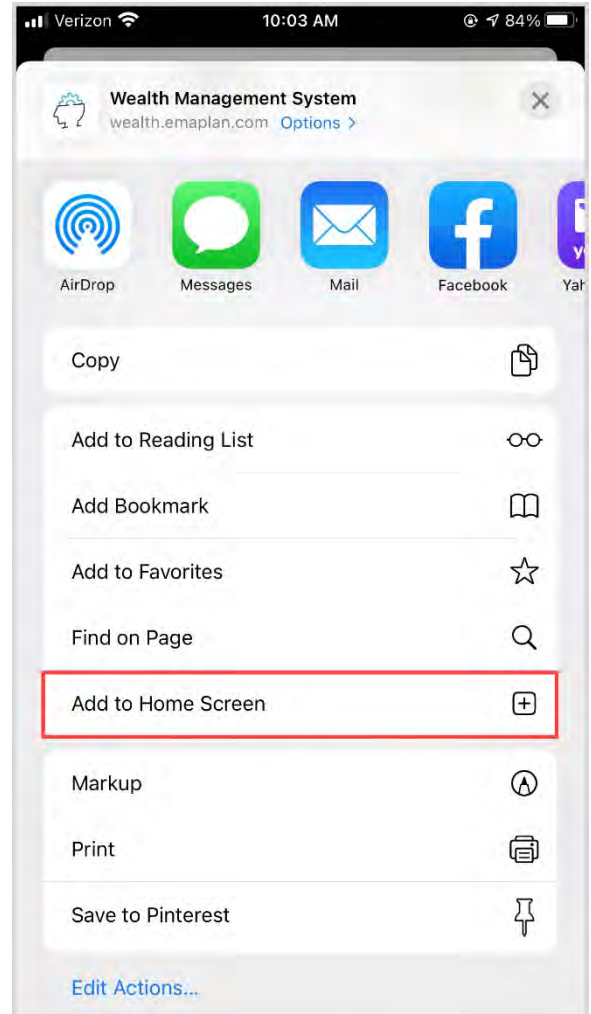
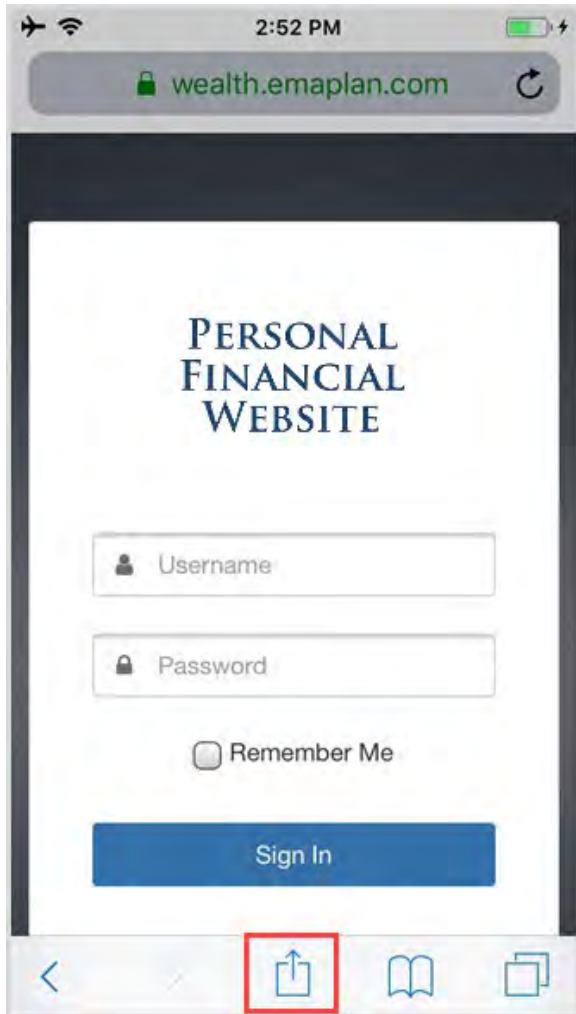


Please Note:

To find the login URL, please reference the **confirmation email** that you received when you initially registered for your website access or contact your Advisor.

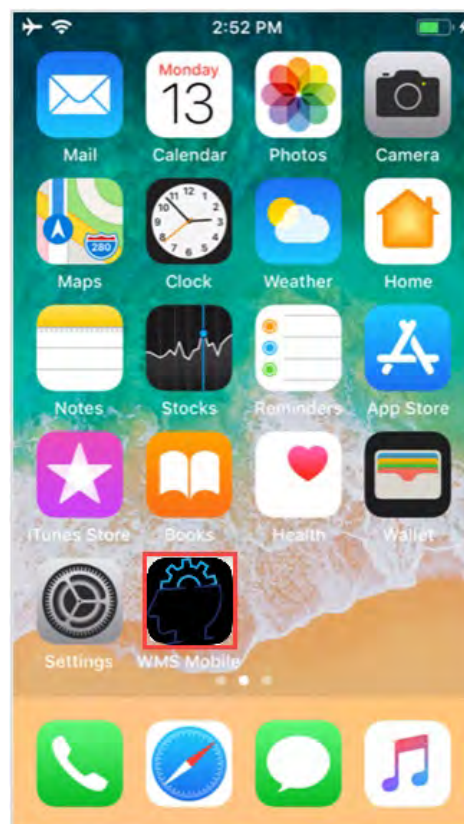
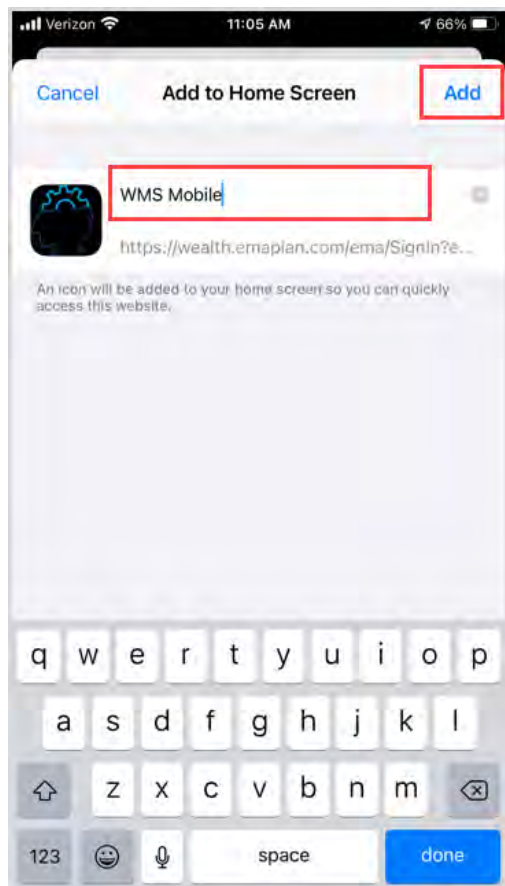
Add a Mobile Bookmark for Safari on iPhone

3. Tap the **box and arrow icon** at the bottom of your screen.
4. Tap **Add to Home screen** to select it from the menu of options.



Add a Mobile Bookmark for Safari on iPhone

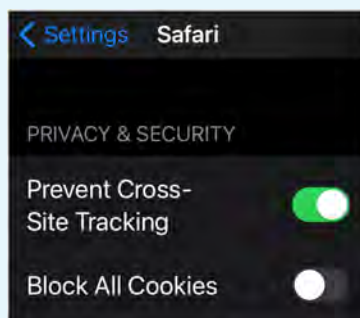
5. If desired, you can edit the name of the bookmark. Tap **Add** when complete.
6. Congratulations! The mobile bookmark for your Personal Financial Website will now be visible on your Home screen.



Please Note:

When logging into your mobile website, you will be asked to set a **passcode** of 4 or more digits. This is entirely optional, but if you decide to utilize the passcode, any login attempt moving forward will prompt for your passcode instead of your username and password.

If you are experiencing issues with the mobile website displaying properly, it might be due blocked cookie settings. To check this on your device, go to **Settings**, then **Safari** and make sure **Block All Cookies** is toggled off. Once the setting is updated, close Safari and log back into the mobile website.



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.

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

[Go Back to Home](#)
Add Accounts

What type of account is this?

Cash

Investment

Insurance

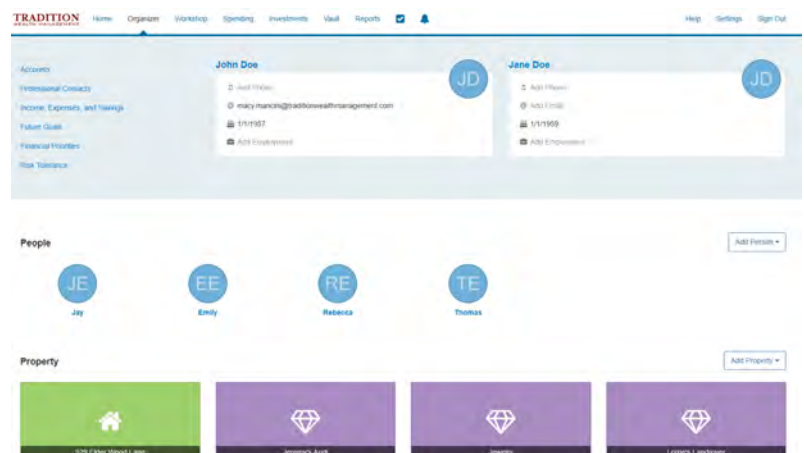
Liability

Stock Option

Note Receivable

Accounts added from here will not be automatically updated.

[Cancel](#)



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



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*

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.

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.



Connections Dashboard

Updated Connections Dashboard

To improve your connection experience, we have updated the Connections dashboard in your Personal Financial Website.

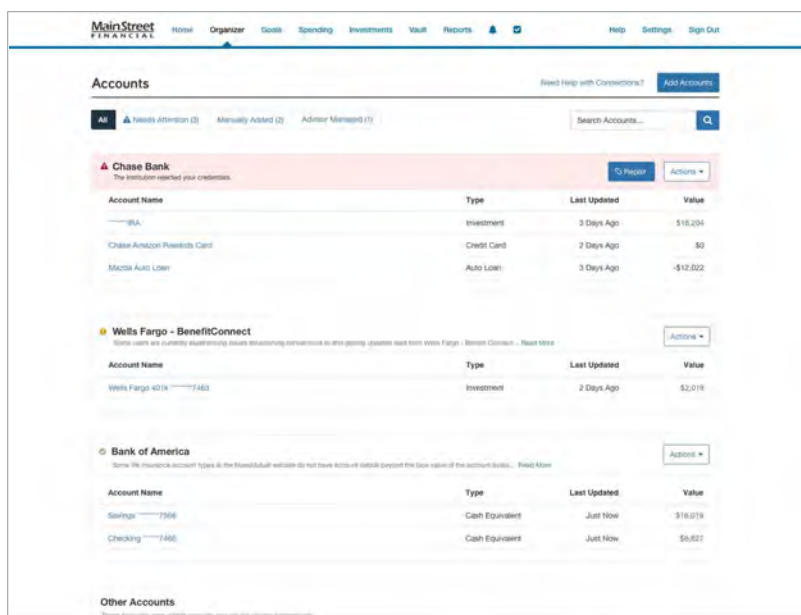
Simplified Account View

To help you gain a clear picture of the health and status of your connections, we have simplified your account view to easily identify connections that may need attention.

The new color-coded institution status helps you easily identify connections that you can repair, such as updating credentials (in red), versus errors that require eMoney assistance, such as institution errors (in yellow).

Institution Connections Summary:

- Account Name
- Account Type
- Date last updated
- Connections Status
- Repair or View Button
- Actions Dropdown Menu



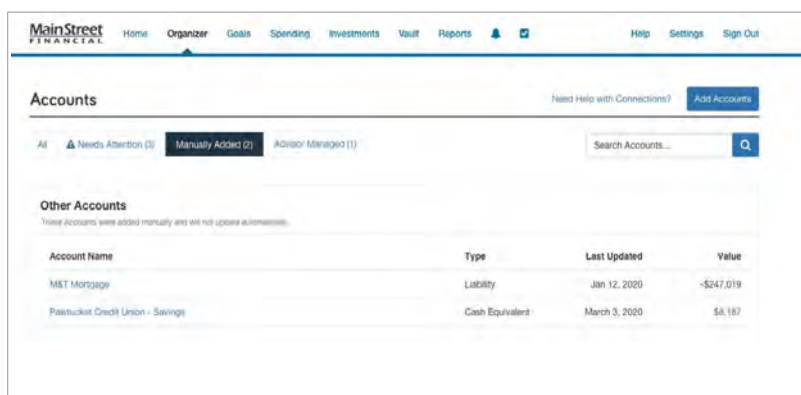
| Account Name | Type | Last Updated | Value |
|---|-----------------|--------------|-----------|
| Chase Bank The institution reported your credentials. | | | |
| IRA | Investment | 3 Days Ago | \$18,204 |
| Chase Amazon Rewards Card | Credit Card | 2 Days Ago | \$0 |
| Master Auto Loan | Auto Loan | 3 Days Ago | -\$12,022 |
| Wells Fargo - BenefitConnect Some users are currently experiencing issues downloading statements to this group. Update last from Wells Fargo - BenefitConnect - Read More | | | |
| Wells Fargo 401k | Investment | 2 Days Ago | \$2,019 |
| Bank of America Some IRAs (non-rollover accounts) may be the Standard IRA while do not have Accounts details report the Date value of the account details. Read More | | | |
| Savings | Cash Equivalent | Just Now | \$18,019 |
| Checking | Cash Equivalent | Just Now | \$8,827 |
| Other Accounts These accounts were added manually and will not update automatically. | | | |

Account Filters

Easily identify connections with errors and warnings with new account filters.

Filter by:

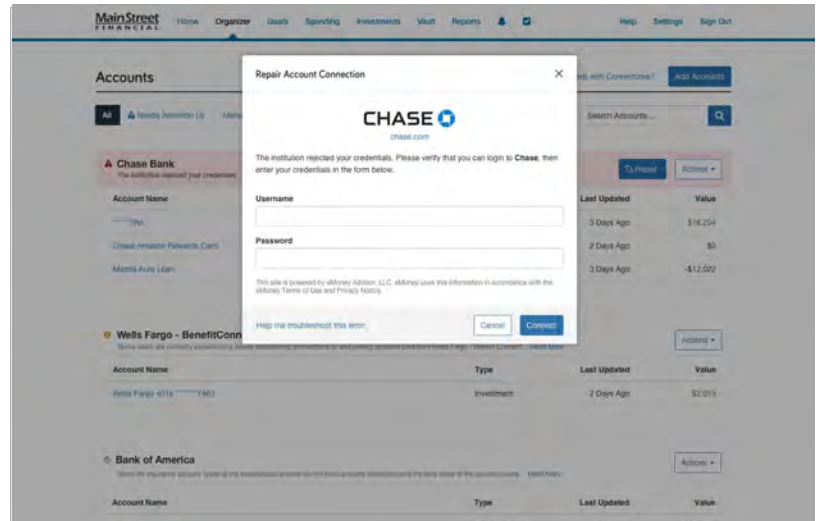
- Accounts with Errors
- Accounts with Warnings
- Manual Accounts
- Advisor Managed Accounts



| Account Name | Type | Last Updated | Value |
|--|-----------------|---------------|------------|
| Other Accounts These accounts were added manually and will not update automatically. | | | |
| M&T Mortgage | Liability | Jan 12, 2020 | -\$247,019 |
| Pennacook Credit Union - Savings | Cash Equivalent | March 3, 2020 | \$8,187 |

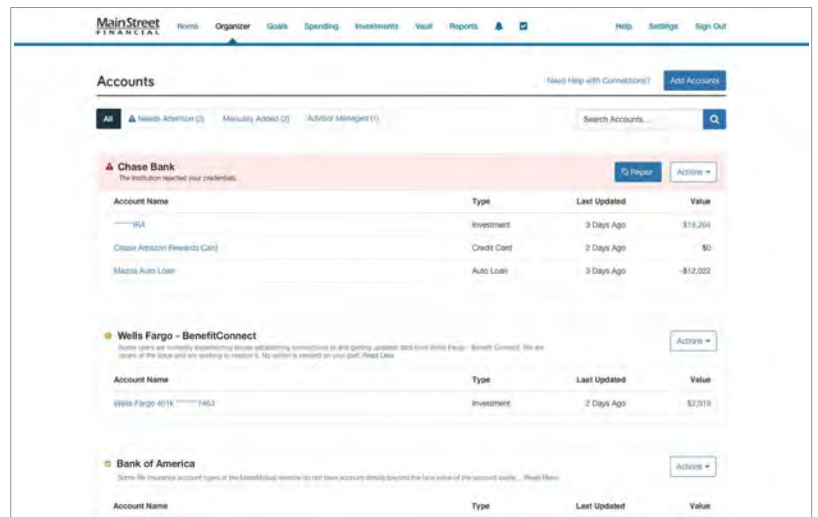
Fixing Connection Errors

To help troubleshoot connections with errors we have made it easier to not only identify, but also take action on user-fixable errors, such as updating credentials, access codes and security questions.



Institutional Outages

In certain instances, we will experience an outage or technical issue with an institution. In these cases, there is nothing for you to correct, and we will work with the institution to resolve the issue.



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.

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.

