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Product Overview

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

Hightower's Client Portal is an online platform that provides a consolidated view of your finances, across various financial institutions, multiple asset classes and different account types. By enrolling in Hightower's Client Portal, we can create a customized summary of your net worth, including your security investments, retirement savings, bank accounts, real estate, appraised assets (e.g., artwork and jewelry) and liabilities (e.g., mortgages and lines of credit). Your holdings, positions and account values will be updated daily, providing you an accurate, comprehensive and unobstructed view of your wealth.



CLIENT PORTAL USER GUIDE

Data Security & Privacy Protection

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

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

Secured Data

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

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

Non-Transactional

Unlike online banking, trading or retail websites, your money absolutely cannot be moved, withdrawn or accessed on our system.

Password Protection

You are assigned a unique Logon ID. Your Logon ID will never be given out over the phone or sent to an email address that is not registered to your account. Your Hightower team does not have access to your password. You select your password and you alone

"eMoney," Securian Advisors MidAmerica, accessed July 2016, http://www.securianmidamerica.com/eMoney/ are the only person who knows your password. After five consecutive failed login attempts, the system automatically locks your account, blocking any manual or programmed attempts to access your account.

Maximum Encryption

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

Third-Party Oversight

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

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

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

Routine Security Testing

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

CLIENT PORTAL USER GUIDE

Enrollment

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

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

Enrollment Steps:

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

HIGHTOWER

Welcome to Hightower's Client Portal
Hi Esteemed,
Your updated and secure Hightower Client Portal account has been created. Please use the "Activate Your Account" button below to complete a brief registration process. The registration process includes password creation, as well as choosing a security question and image for the site. Once you have completed your selections, you will see a prompt for authentication. You can choose to receive your authentication code to the displayed phone number via voice call or text message.
You may only click the "Activate Your Account" button one time. The activation link will expire in 180 days. If you do not activate your account within that time, please contact your Hightower Team to obtain a new registration email.
Once you have activated your account, please visit your advisor team website to log in, or click the "Access Your Account" button below.
This is an automatically generated message from Hightower Advisors. Replies are not monitored or answered.

We are here to protect your privacy and serve your best interests, so please note the following - Email is not a secure method of communication. We want you to email us any questions or concerns you may have, but please direct any trade or account instructions to a live person. Finally must contain vinues or detects. If you think you have received an email by midtake, please dielet it and notify us of the error. You should not distribute or copy it, or take any action based on information contained in an email. Lastly, Hightower cannot warrantly and doesnot accept representative reliability for the accuracy or content of email messages or for the presence of vinues, worms or other malicious code-disabiling agents. Hightower Advisors, LLC is a SEC registered investment adviser. Securities are offered thru Hightower Securities, LLC - Member FINIR/SIPC.

	n in below to access The Client Portal	
We	alcome to Hightower, Esteemed!	
	ur Hightower account to access The HighTower Client Portal	
	Enter new password Password requirements: at least 8 characters, a lowercase uppercase letter, a number, a symbol, no parts of your use not include your first name, does not include your last nam Repeat new password	mame, does
	Choose a forgot password question	



CLIENT PORTAL USER GUIDE

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Account Access

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

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

Desktop Access:

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

Mobile Access

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

HIGH	ITOWER
Clier	nt Sign In
Username	
Password	
Forget Password?	
	G Search ull ○ 09:12 ♥ 94% ● Cancel Add to Home Screen Add
	Hightower Advisors https://hightoweradvisors.com
	An icon will be added to your home screen so you can quickly access this website.

CLIENT PORTAL USER GUIDE

Onboarding

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



us about any future	zoals and expenses you may have. Go to my homepa
Education	What are the important goals and expenses you'd like to plan for in your life? Understanding your wants, wishes, a need plays an important role in figuring out your savings strategy and lifetime cash flow.
Home	You'll be able to go into more details on these goals and see your probability of achieving these in a later phase.
Car	a 🗭 💭 🚔 🚷
Wedding	
Travel	
Elder Care	
Celebration	
Other	

								Personal Life	Financial	Dor
Fell us about your family.								Got	to my homep	aze O
Child	Who are the important people in your these people will let us know who the									
Grandchild	You'll be able to set up goals for these policies.	individuals,	as well a	as assig	n them a	s benefici	aries and	owners to	o accounts	and
Great Grandchild		m	*	•						
Parent		.0.		п	-					
Other										
0.0	vious Step					lext Step (



Goals

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

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

HIGHTOWER Home Organizer Goals Spending Investments Vault	
Goals	
Based on your information provided you are estimated to hav 1 of 2 goals fully funded	9
Total Portfolio Assets	
ASSUMPTIONS INCOME: \$1,291,293 EXITENSES: \$532,271 SAVINGS: \$0 NET: \$759,022 Details	
\$25M	
\$20M	
\$15M	
< s10M	
55M	



Aggregating Your Financial Information

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

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

Accounts	+ Add Account
Cash	\$57,568 🗸
Credit Cards	-\$3,643 ∨
Investments	\$467,067 🗸
Life Insurance	\$14,500 ∨
Loans	-\$326,385 🗸
Property	\$0 ~

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

I don't have an online login to this account

	emoney	Search
earch r	results (27 matches found)	
20 Mos	t Popular All 27 Matches	
Fidelit	y NetBenefits (Non-Legacy)	11. Fidelity Bank & Oklahoma Fidelity Bank - Mortgage
Fidelit	y Investments	12. Fidelity Destiny Funds : DST FanWeb
Fidelit	y Charitable	13. The Fidelity Bank (NC) - Personal : PCS Banking
	y Institutional Asset Management (Individual	14. First Fidelity Bank (OK) : Netteller
Investo		15. Fidelity & Guaranty Life - Saleslink
	y Investments (VIP Access Code)	16. Fidelity Bank & Oklahoma Fidelity Bank : Online Banking
	y Rewards Credit Card : ELAN CardMember Service y Bank (Lion Bank) - Mortgage : ILSWeb	(OLB) 17. Fidelity Bank (Lion Bank) - Business : FundsXpress
	y Bank (Lion Bank) - Mortgage : ILSWeb y NetBenefits (Non-Legacy) (VIP Access Code)	 Fidelity Bank (Lion Bank) - Business : FundsApress Fidelity Bank (LA) : Digital Insight
	y Bank (Lion Bank) - Personal : FundsXpress	 Fidelity Bank (LA) : Digital Insight Fidelity Bank (MA) - Personal : Digital Insight
	can Fidelity Assurance Company	20. Fidelity Bank & Trust : FundsXpress
	To connect to your accounts,	enter your credentials below.
	Login ID	
	1	
	Password	

The Organizer

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

Accounts	Frank Overview	Joanna Overview	
Professional Contacts	Add Phone	Add Phone	
Income, Expenses, and Savings	@ hannahp@emoneyadvisor.com	Add Email	
Future Goals	<u> 出</u> 8/8/1970	씶 7/4/1973	
Financial Priorities	a Add Employment	Add Employment	
Risk Tolerance			
People			Add Person -
Mary L	ucas Elaine		

		Liabilities		Add Liability -
1.4 11		Add Home Equity Loan		Dismiss
	THE OWNER OF T	Mortgage on Ho	 \$426,385	
	Walt on	Add Reverse Mortgage		Dismiss
		Insurance		Add Insurance +
Basic Info	Edit	Homeowner's Policy	My Bank	0
	anna (loint /	Add Flood Insurance		Dismiss
Mowned by Frank and J	oanna (sonny			
	oanna (Johny			
Residence		Documents		
Residence		Documents		

Spending

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

Review Your Advisor's Access Level:

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

HTOWER Home	e Organizer Workshop Spending Inve	itments Vault 🖸		Help Set	ings Sign
Overview Bud	gets Transactions				Settings
ute Range his Year -	View Spending History •	Accounts All Accounts -	Categories All Categories -		Reset 4
			Income: \$23,951.78	Expenses: -\$13,393.94 Net: \$	10,557.8
\$30,000					
\$20,000					
\$10,000	Oranie in				Expenses
.510,000					
420,000	Jan 2016	Month view related transacto	Heb 2016		
		a Income	Expense	ici i	Nc
lanuary 2018		\$23,851.56	-\$9,911	27	\$13,940.2
February 2018		\$100.22	-\$3.482	67	-\$3,382.45

Date Range This Month -				
This Month -				
			🙆 Add a Bi	
Overall Budget	\$0 spent / \$7,300 left		Other Expenses for Th	
	\$7	,300	Auto & Transport	\$1,276 A
view all transactions for this period			Business	\$60 A
	\$0 spent / \$800 left		Business Cash/ATM	\$60 A \$370 A
Auto & Transport: Auto Payment		00 🗴		
Auto & Transport: Auto Payment	\$8	00 🗴	Cash/ATM	\$370 A
	\$0 spent / \$500 left		Cash/ATM Fees & Charges	\$370 A \$75 A
Auto & Transport: Auto Payment	\$0 spent / \$500 left	00 X	Cash/ATM Fees & Charges Food	\$370 A \$75 A \$276 A

Overview	Budgets	Transactions			Settin
Date Range Last 30 Days	•	Accounts All Accounts -	Categories All Categories -	Search for transactions ^O	Rese
Export Result:	s			Transactions Found: 34	4 Total Amount: \$8,542
Date -	Description	1^	Account ~	Category ^	Valu
Feb 21, 2018	CASH WITH	IDRAWAL	Easy 123 Chec	king Cash/ATM	-\$250.
	STRIDE RIT	E	Platinum Cred	lit Card Clothing	-\$44
Feb 20, 2018	STRIDERT				
Feb 20, 2018 Feb 19, 2018	IRS		Easy 123 Chec	king Federal Tax	-\$356.

Investments

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

What You Will See:

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

Summary Allocation Transactions						Researc
counts Il Investments •						
				Dalance History		
Current Value: \$522,196.79		\$400K				
Cash: \$143,789.00 Holdings: \$378.407.79					/	
		SOULK			/	
D, Margin, and Holding quantities reflect changes throug	0.15%	50 May'		Jan'17 Mar'17 May'17 Jul'		
sh, Margin, and Holding quantities reflect shanges lives	gh the Positions &s Of dates below.	May		Jan 17 Mar 17 May 17 Jul		elleble.
sh, Margin and Molding quantities reflect planges three court holdings reflect the last weilible prices as of 02/	gh the Positions &s Of dates below.	May			h in which histories are av	allable.
b. Margin, and Multileg quantities which shares there are of 027 count heldings reflect the test available prices as of 027 scccast *	ngh Man Raw Kines (g. 69 datas halan). 22/2010 12:07941 .	May Values are ba	sed on the total of all account histor	y values as of the last day of each month	h in which histories are av Today's Chang	elleble.
in, Margin, and Holding quantifies websit shanges there much haldings reflect the field available priors as of O27 accesses - Any Accesses Type	ge the Realizer of Of Annu Level. 22/2016 12:07548 . Positions as Of A	May Values are ba	sed on the total of all account histor	y values as of the last day of each month Current Value ^	h in which histories are av Today's Chang	alabia.
 Margin, and Harding scredition reflect binary to the second bindings reflect the last available prices as of 02/2 Any Account Tays Medity 420(0) 	ge bin Ructiver & Of Anton Salver ³ . 20/2019 20 0140 . Peodologi Ad Of A 06/14/2016 03 050M	May Values are ba	sed on the total of all account histor	y values as of the last day of each month Current Value ^ 50.00	h in which histories are av Today's Chang	allable.
N. Magin, and Mading workfass offend allowge flows monthaling of reflect like last available points as of 527 Accessest • Accessest • Accessest page Madin parity (2000) madin basings Accessest	gh the Pacifices & Of Addes Balance 20/2010 10.07M · Presentes & AL O ² ^ 01/74/2016 03.05M 01/74/2016 03.05M	Values are be	need on the total of all account history	y values as of the last day of each month Current Value ^ \$0.00 \$0.00	h in which histories are av Today's Chang	elleble. 2 Pct
Totay's charge: +5706.83 Totay's charge: +5706.83 Totay's charge set of the	201 No. 7012000 go 07 Julia 10000, 20/2010 2019M ⁻¹ Politices Al O ²¹ 02/J/0220 03 2019M 02/J/02200 03 2019M 02/J/22000 10 2019M	Cash A SL000.00	Holdings ¹ A	visites as of the last day of each month Current Value ^ \$0.00 \$0.00 \$0.00	h in which histories are av Today's Change Value ^	allable.

Summary Allocation	Transactions				Research
Accounts					
All Investments -					
			Value	% of Type	% of Portfolm
		Equities			
		Large-Cap Growth	\$42,979.98	23.58%	11.889
		Large-Cap Blend	\$40,725.57	22.34%	11.269
		Large-Cap Value	\$40,606.88	22.28%	11.239
		III Mid-Cap Value	\$30,631.91	16.80%	8.479
		International	\$7,974.48	4.37%	2.2196
		Mid-Cap Blend	\$6,821.35	3.7496	1.899
		Mid-Cap Growth	\$6,316.37	3.47%	1.759
		Emerging Markets	\$2,933.50	1.6196	0.819
		Small-Cap Growth	\$1,307.33	0.72%	0.369
		Small-Cap Value	\$999.91	0.55%	0.28%
		Small-Cap Blend	\$989.28	0.54%	0.27%
		Small-Cap Blend			

ACTOWIR Hor	ne Organizer Worksho	op Spending Inve	stments Vault		Help Settings Sig
Summary Al	location Transactions				Research
Accounts All Investments	Date Rat Last 30		Types All Types -	Search for transactions ^D	Reset
Date -	Туре ^	Ticker •	Description ~		Amount
Feb 20, 2018	Buy	FKASX	FKASX		-\$2,450.0
Feb 17, 2018	Buy	FKASX	FKASX		-\$2,767.0
Feb 14, 2018	Reinvest Dividend	FKASX	FKASX		-\$7,459.7
Feb 11, 2018	Sell	FKASX	FKASX		\$4,910.0
Feb 08, 2018	Buy	FKASX	FKASX		-\$2,718.4
Feb 05, 2018	Buy	MADVX	MADVX		-\$2,658.6
reb 02, 2018	Buy	MADVX	MADVX		-\$2,917.4
Jan 30, 2018	Reinvest Dividend	MADVX	MADVX		-\$2,652.0
Jan 27, 2018	Sell	MADVX	MADVX		\$5,307.2
Jan 24, 2018	Buy	MADVX	MADVX		-\$2,937,

The Vault

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

Important to Know:

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

IGHTOWER ell-th. rebalanced	Home	Organizer	Workshop	Spending	Investments	Vault			Setting	s Sign Ou
Vault									New Folder Up	oad Files
Files									search by name	Search
Name 🔺							Si	ze Shared	Created	
A	ccountant						0 Fil	es 🥝	5/16/2016 at 4:56 pm	
	eeds						0 Fil	es 🕑	5/16/2016 at 4:56 pm	
li ir	nsurance						0 Fil	es 🕑	5/16/2016 at 4:56 pm	
lr	nvestments						0 Fil	es 🥝	5/16/2016 at 4:56 pm	
L.	egal						0 Fil	es 🥝	5/16/2016 at 4:56 pm	
N	Ay Documents	5					0 Fil	es 🥝	5/16/2016 at 4:56 pm	
– 0	other						0 Fil	es 🕑	5/16/2016 at 4:56 pm	

Reports

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

Use Reports:

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

HIGHTOWER Home Organize	er Goals	Spending	Investments	Vault	Reports	v	Help	Settings	Sign (
Report Selection									
Balance Sheet -								Fav	vorites
Favorites									
Balance Sheet	^								
Assets									
Cash Flow									
Asset Allocation									
Life Insurance Summary									
Insurance Summary									
Account Information									
Account Information Account Information and Sources									
		liabilities, and yo	our not worth						
Assets		naomico, ana y	our not worth.						
Assets						HighTower			Total
Balance Sheet						\$54,568			\$54,568
Balance Sheet	\sim					320,249			320,249
		J				41,385			41,385
Stock Options						1,239,505			239,505
Primary Residence						1,500,000			500,000
Life Insurance Total Assets:						1,000,000 4,155,707			000,000
Total Assets.						4,155,707		4,	155,707
Liabilities						HighTower			Total
Mortgage						(\$326,385)		(\$3	326,385)
Platinum Credit Card						(1,275)			(1,275)
Total Liabilities:						(327,660)		(3	27,660)



CLIENT PORTAL USER GUIDE

Alerts & Notifications

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

Welcome, Esteemed Client	Tasks Assigned t	o You Show C			
Accounts	2017 Tax Return Please upload your 2013	7 tax return to the vault - thank you!	Apr 15, 2018 Complete	Investments	Ŷ
Cash	Quarterly Meeting 3/2 We look forward to meetinancial plan!	/18 eting with you to review your	Mar 02, 2018 © Complete	\$3,194,691 ³ as of today \$6,272 ³	↑ 0.68% ²
Credit Cards	-\$18,385 ∨	this month	year to date	Change	• 0.68% ⁻ Change
Taxable	\$917,974 🗸	Goals as of today			View All
Tax Advantaged	\$2,150,589 ~				
Life Ins Cash Values	\$20,000 ~	Retirement 2051 - 2086			Projected Funding 36 of 36 years
Loans	\$0 ~	Morgan's College			Projected Funding
Property	\$13,650,000 ~	2029 - 2032			\$294,927 of \$294,927
Stock Options	\$0 ~	Adam's College			Projected Funding

1 Email Recipients	Alerts will be sent to th	ese email addresses	Show +
On III Home Page Notifications	Show notifications on	your home page for	14 days 🗸
Personal Finance			
Weekly Financial Summary	A periodic overview of your fi	nances (email only)	
Unit Ciff Large Expenses	When any expense occu	rs that is larger than	- \$1,000 (+
Off Large Deposits	When any deposit occu	rs that is larger than	S1,000 (+)
Investments	When specific types of investmen	t transactions occur	
	When specific types of <u>investmen</u>	<u>t transactions</u> occur	
Investment Activity	When specific types of <u>investmen</u> Annual reminder of		
Reminders	Annual reminder of		Annuelly V
	Annual reminder of	policy renewal date tes are approaching	Annually V