INVESTOR360°℠

USER GUIDE

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THANK YOU FOR YOUR INTEREST IN INVESTOR360°℠, OUR NEW ONLINE ACCOUNT PLATFORM. THIS DOCUMENT WILL HELP YOU UNDERSTAND WHAT INVESTOR360° IS AND HOW YOU CAN USE IT MOST EFFECTIVELY.

LOGGING IN TO INVESTOR360° FOR THE FIRST TIME

Your financial professional will set up your user ID, temporary password, and the account(s) you are entitled to see in the system. He or she will then contact you and provide you with your login information.

The first time you log in, you will be asked to provide some additional information that will help you better use Investor360°'s functionality.

For privacy purposes, you will also be asked to create a new password to replace the temporary password provided by your financial professional. After this initial change, you can elect to change your password any time you are logged into the system.

You will be asked to choose two secret questions and to provide answers for both. If you forget your password, you may gain access to the system by answering these two questions.

WHAT DOES INVESTOR360° PROVIDE?

Investor360° includes the following information: Balances, Positions, Transactions, Account Info, and Statements. There is also an Administration section, where you can update your password, name, and security information.

- The **Balances** page is the home area, displaying all of your accounts and their current values. This page also contains graphing to compare your current net worth with the past three month-ends.
- The **Positions** page contains all of your holdings, which can be grouped either by account or by positions across all accounts.
- The **Transactions** page lists account activity over time, including buys, sells, dividends, and adjustments.
- The **Account Info** screen details the specific personal and account information you provided when the account was opened or updated. Some of the details include the addresses on file, dividend holding instructions, and beneficiaries.
- In the **Statements** area, you can download a current-day or prior month-end consolidated statement, which lists your balances and details your holdings across all accounts. You can also view and download copies of any brokerage statements.

MAINTAINING YOUR PERSONAL INFORMATION

Once you log in to Investor360°, you will see a **Personal Info** link at the top right of the screen. Through the Personal Info screen, you can:

- Edit your name as it is displayed on the site
- Change your password
- Edit your e-mail address
- Update your secret questions and answers

Please review our privacy policy on the next page for more information on how we work to protect your personal information.

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WHAT ACCOUNTS ARE AVAILABLE?

When your financial professional creates a login ID, accounts are automatically added, based on the social security number (SSN) entered into Investor360°. Thereafter, the system will automatically add accounts to that login ID whenever that SSN is listed as an account owner.

Please note: Persons named as beneficiaries are not legally considered account owners and are therefore not automatically added. Tax identification numbers (TINs) may not be used to establish Investor360° login IDs; however, accounts coded with TINs (e.g., corporate accounts, certain trust accounts, etc.), or with an SSN other than the one originally entered into the system, can be linked to the login ID if all account owners listed give your financial professional permission to do so. If you would like your account(s) to be linked to another Investor360° login ID, contact your financial professional.

PERSONAL INFORMATION IN INVESTOR360°

The integrity of your personal information is of paramount importance to us. That is why we have taken certain measures to ensure that your information stays safe in Investor360°.

To protect your privacy, we do not display the entire social security number within our application. The account information provided in the Account Info section reflects what is listed in the Account Form you filled out with your financial professional.

PRIVACY PRACTICES

We have always valued the trust our customers have placed in us, and we are committed to the responsible management, use, and protection of our customers' personal information. We are proud of our privacy and confidentiality practices, and we want you to know how we protect your information. Please take a moment to review the following privacy policy, which is provided by Commonwealth Financial Network, our broker/dealer.

PRIVACY POLICY

Gathering Information

Commonwealth collects personal information about you to help us serve your financial needs, process transactions in your account(s), provide customer service, offer new products or services, and fulfill legal and regulatory requirements.

Commonwealth collects nonpublic personal information from you, as well as from other sources. The sources and the information collected may include:

- Information you provide to us, to our affiliated entities, or to your registered representative on applications and related forms, through discussions with our customer service staff, or on our Web site, such as address, social security number, birth date, net worth, assets, income, and medical information, if applying for insurance
- Information regarding your transaction history with us, such as products or services purchased, account balances, trading history, and payment history, as well as information from information service companies and consumer reporting agencies, such as your transactions or credit relationships with unaffiliated third parties
- Information from other unaffiliated third parties, including employers, associations, benefit plan sponsors, and other institutions, if you transfer positions or funds to Commonwealth, such as address, social security number, net worth, assets, and income

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Sharing Information

We may disclose any of the nonpublic personal information that we collect about you, as required to conduct our business and as permitted or required by law. We may share information about our customers with our affiliated investment advisor and/or with unaffiliated financial or non-financial services providers, such as insurance companies, mutual fund companies, banks, investment firms, third-party administrators, clearing firms, and other third parties who assist us in providing account maintenance or customer service to your account(s). We also may share your information with regulators and law enforcement organizations, or in response to a subpoena or discovery request, as permitted or required by law.

We do not sell, share, or disclose your nonpublic personal information to unaffiliated third-party marketing companies.

If the representative servicing your account(s) leaves Commonwealth to join another broker/dealer, the representative may retain copies of your personal information so that he or she can continue to serve you at the new firm. In doing so, your representative may share your information with the new firm, but is otherwise required to keep confidential the personal information obtained from you while the representative was affiliated with Commonwealth, and he or she may only use it to service your account(s).

Opting In

If you live in an "opt-in" state (currently, Alaska, California, Illinois, Maine, Massachusetts, Missouri, New Hampshire, North Dakota, and Vermont), we are required to obtain your affirmative consent to share your nonpublic personal information with unaffiliated third parties who do not currently assist us in servicing your account. In the future, should your representative decide to leave Commonwealth, we will contact you to obtain your affirmative consent before we allow your representative to take your information with him or her. **Please note:** You can withdraw your consent at any time, by contacting the Compliance department at 800.237.0081, x9603.

Opting Out

If you live in any other state (i.e., an "opt-out" state), and do not want your representative to take your information with him or her should your representative decide to leave Commonwealth in the future, you have the right to opt out of such disclosure. If you have a joint account, we will treat an opt-out direction by a joint customer as applying to all associated joint customers. If you wish to opt out, now or at any time in the future, please contact our Compliance department at 800.237.0081, x9603.

SAFEGUARDING PRIVACY

Commonwealth recognizes the need to prevent unauthorized access to the information we collect, including information held in electronic format. Commonwealth authorizes access to your nonpublic personal information only to personnel who need that information to serve you. We maintain physical, electronic, and procedural safeguards regarding your nonpublic personal information to ensure that we comply with our own policy, industry practices, and federal and state regulations. If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

QUESTIONS

You do not have to contact us to benefit from Commonwealth's privacy protections; they apply automatically to all of our customers and former customers. If you have any questions after reading this privacy policy, however, we encourage you to contact your registered representative or to write to Privacy Management, c/o Legal Department, Commonwealth Financial Network, 29 Sawyer Road, Waltham, MA 02453-3483.

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MEMBER NASD/SIPC
BOSTON STOCK EXCHANGE

Securities and Advisory Services offered through Commonwealth Financial Network, Member NASD/SIPC, a Registered Investment Advisor.