



**PENNSYLVANIA
TRUST**

Client Portal Overview

Logging In

Your User ID is the email address you have registered with Pennsylvania Trust. For your first-time login, you are assigned a temporary password to be used in setting up your desired password and security questions.

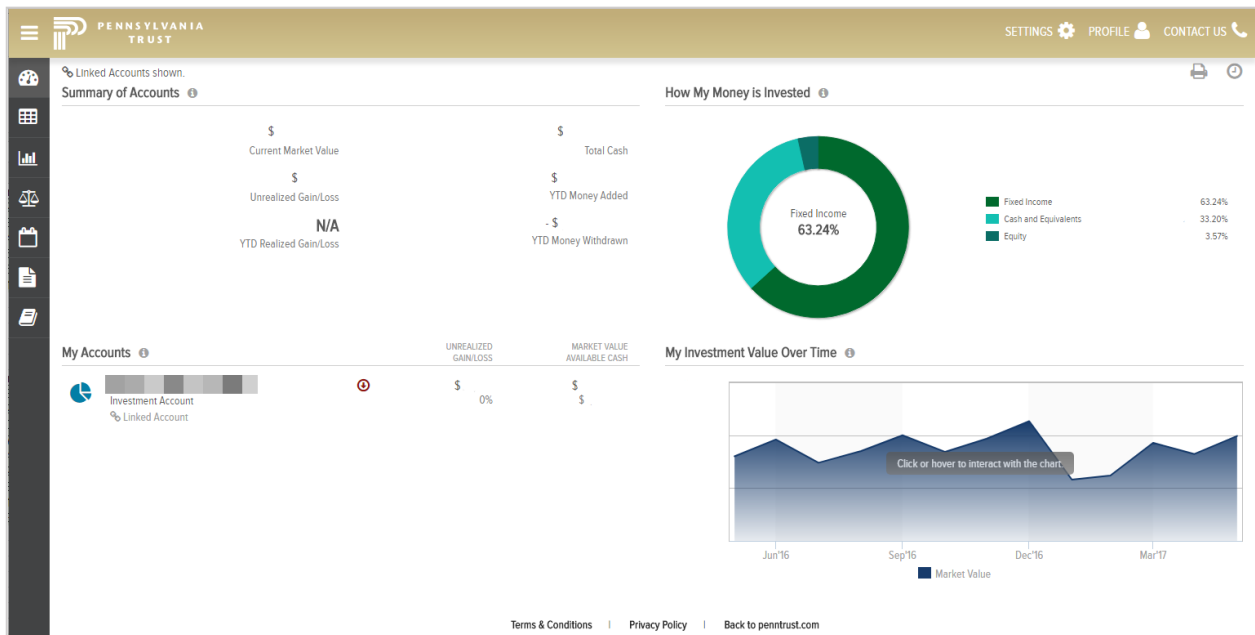
Please see the *PTC Client Access – Logging In* guide available at penntrust.com/client-resources for complete login instructions. You may call or email our Help Desk during regular business hours at 877-870-1073 or helpdesk@penntrust.com.

Client Portal Overview

Dashboard

The dashboard is the page you will see when you first log in. It provides multiple snapshots of key information aggregated across all of your accounts. The page is setup in a quadrant format, and the information displayed in any of the quadrants is configurable through the “Change Panels” option in your settings menu located on the right side of the header bar.

- Top Left Quadrant: Summary of Accounts and Realized Gain/Loss
- Top Right Quadrant: How My Money Is Invested
- Bottom Left Quadrant: My Accounts
- Bottom Right Quadrant: My Investment Value Over Time



Investments Page

The Investments page provides you with relevant information about assets in your accounts. Using the account selector, you can change the context for the page. Portfolios within an account can also be selected by clicking on the + icon to the left of the account name, then choosing a specific portfolio. What appears at the top of the page for Market Value, Total Cash, and Unrealized Gain/Loss is dependent on what is selected in the account selector.

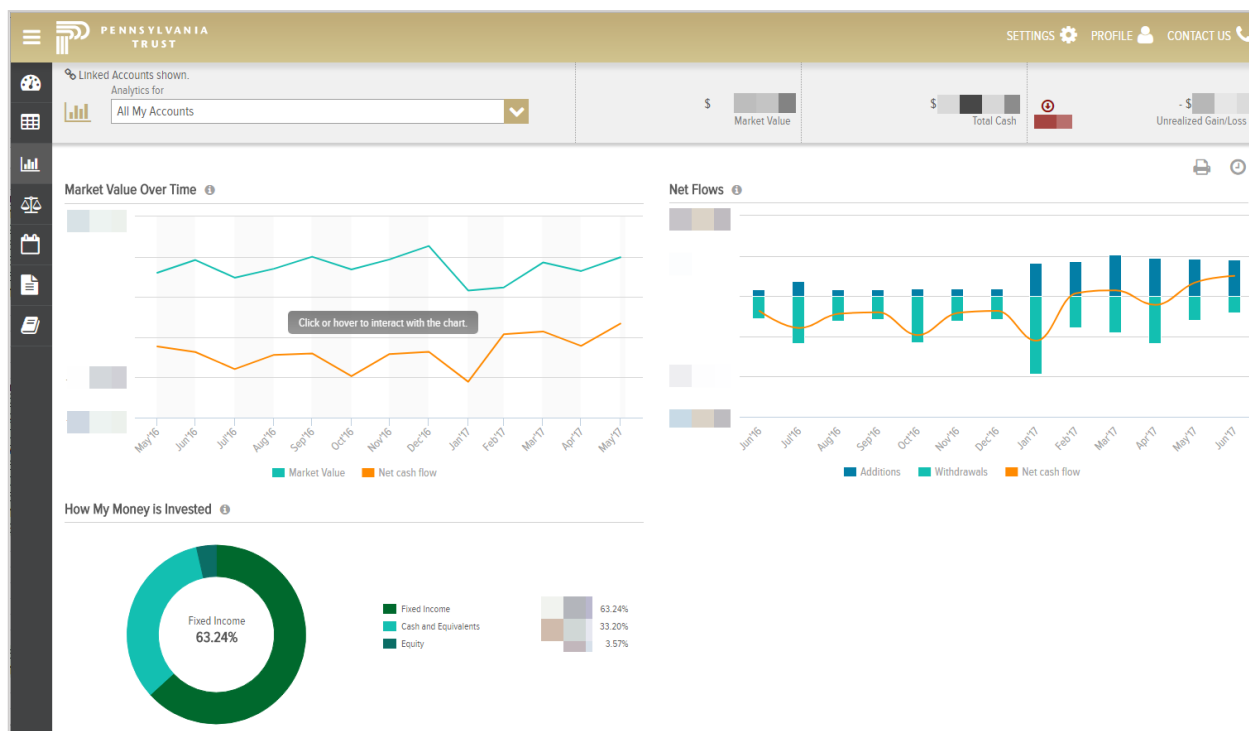
The screenshot displays the Pennsylvania Trust Investments page. At the top, there is a navigation bar with the company logo and user options (SETTINGS, PROFILE, CONTACT US). Below this, there is a section for account selection, showing 'Linked Accounts shown' and 'Investments for' with a dropdown menu set to 'All My Accounts'. To the right of this section are three summary cards: 'Market Value', 'Total Cash', and 'Unrealized Gain/Loss'. Below the account selector is a table of investment holdings. The table has a 'Select Group By' dropdown and a 'Current Holding' dropdown. The table columns are: Investment Asset Name & Identifier, Investment Category, Units, Price, Cost Basis, Unrealized Gain/Loss Amount & %, Market Value, and Estimated Annual Income. The table contains several rows of data, each representing an investment asset.

A “Group by” drop down allows you to group assets by Account Name and Number, Portfolios, or Investment Category. With the time selector, you have the option to view information as of specific time periods. The options are End of Previous Month, End of Previous Quarter, End of Previous Year, and a Specific Date option that allows you to select an exact historical date.

Certain columns can be sorted, and a column selector icon allows you to immediately add or remove a column with one click. You can also search for items in the Investments page, such as specific assets or prices, using the search icon that sits above the holdings table.

Analytics Page

The Analytics page is where you can drill down into various elements of your account(s).



Each panel provides insight into a different aspect of your account(s). In the top left quadrant is the Market Value Over Time graph, which provides a view of how the account market value fluctuation and Net Investments over the past 13 months. In the top right quadrant is the Net Flows graph, which shows the trend of money flowing into and out of the account. It differentiates inflows and outflows by color in a bar chart format, with the date on the horizontal axis and amount in dollars on the vertical axis. The trend is captured by a line between the bottom of outflow bars and the top of inflow bars.

In the bottom left quadrant is the How My Money is Invested donut chart. This can be used to see broadly what you are invested in. You may hover over a portion of the chart, and a graphic will emerge that shows what that corresponding asset class is and how much money is invested in it. Additionally, the text in the middle will change to show this information. Next to the chart is a color coding key that shows which color corresponds to which asset class, as well as the amount invested in that asset class, both on a percentage and dollar basis.

Realized Gain/Loss Page

The Realized Gain/Loss page provides Detailed and Summary views of realized gain and loss. Using the Account Selector, you can select what context you want for the page. The values displayed in the header to the right of the Account Selector are automatically updated to match the context selected—Market Value, Current Year Realized Gain/Loss, and Unrealized Gain/Loss are always shown and updated to reflect the values of the context selected in the Account Selector.

	Current Year Realized Gain/Loss	Previous Year Realized Gain/Loss	Unrealized Gain/Loss
Short Term			
Gain	-	-	
Loss	-	-	
Long Term			
Gain	-	-	
Loss	-	-	
Total	-	-	

A Detail or Summary View can be selected. In the Detail View, all transactions making up the Gain or Loss specified in the table filters are displayed. Columns include Account & Portfolio, Type, Transaction Date, Asset Name & Asset Identifier, Short-Term Gain/Loss, and Long-Term Gain/Loss.

In Detail View, you can choose from multiple time and type filters. The time selector displays results as of the Current Year or the Previous Year. The Gain/Loss selector displays results for all Gain/Loss, All Gains, All Losses, All Short, All Long, Short-Term Gain, Short-Term Loss, Long-Term Gain, and Long-Term Loss. Further, you can sort each of the columns in an ascending or descending order.

In the Summary View a simple table is displayed showing Short-Term Gain, Short-Term Loss, Long-Term Gain, and Long-Term Loss for Current and Previous Year Realized Gain/Loss, and Unrealized Gain/Loss. There is also a row at the bottom of the table that totals the three columns.

Transactions Page

The Transactions Page displays transactions for the account(s). Using the account selector, you can view account activity either aggregated for all accounts or at the individual account level. You can also view account activity at the portfolio level, and for account groups you have set up on the site using the Account Group creation page. Whichever choice is made is reflected in the header next to the account selector for Market Value, Total Cash, and Unrealized Gain/Loss.

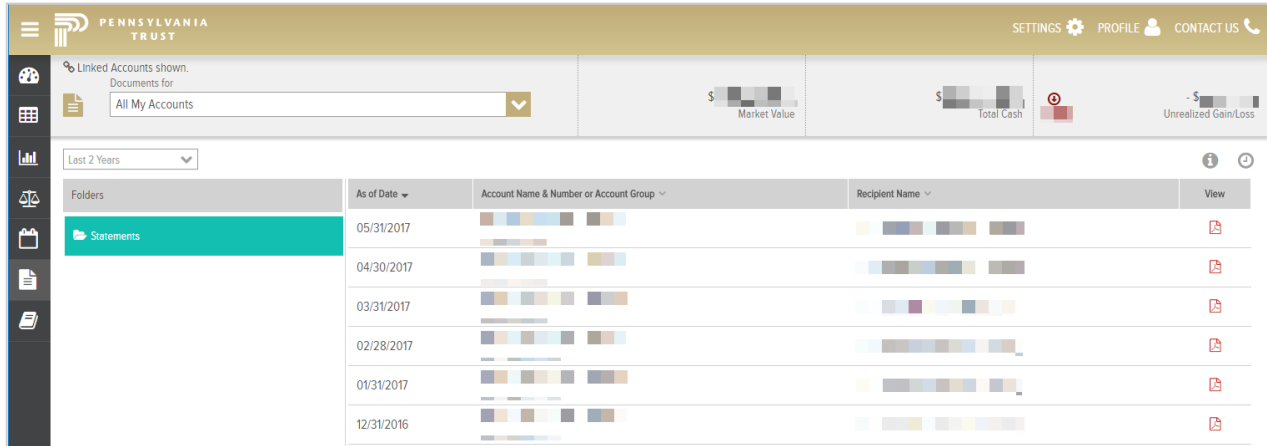
Transaction Date	Transaction Type	Transaction Description	Account & Portfolio	Units @ Price	Amount
06/26/2017	Security Sales				
06/23/2017	Security Purchases				
06/23/2017	Withdrawals-Cash Disbursements				

Under the Account Selector, you choose the transactions and time period that drive the page results. You may filter on Additions, Income, Other Activities, Security Purchases, Security Sales, and Withdrawals. Next to that is a dropdown menu in which you can specify the time period. You can choose 7 days, 14 days, 30 days, 60 days, Current Year, Previous Year, or a custom date range. If there are no transactions for the specified account, transaction type, and time period, a 'No Records to Display' message will appear.

The columns include Transaction Date, Transaction Type, Transaction Description, Account & Portfolio, Units @ Price, and Amount. Each column can be sorted in an ascending or descending fashion.

Documents

The Documents page displays Statements. Using the account selector, you can specify the context for the page. Underneath the Account Selector is a drop-down menu that allows you to specify the desired time period.



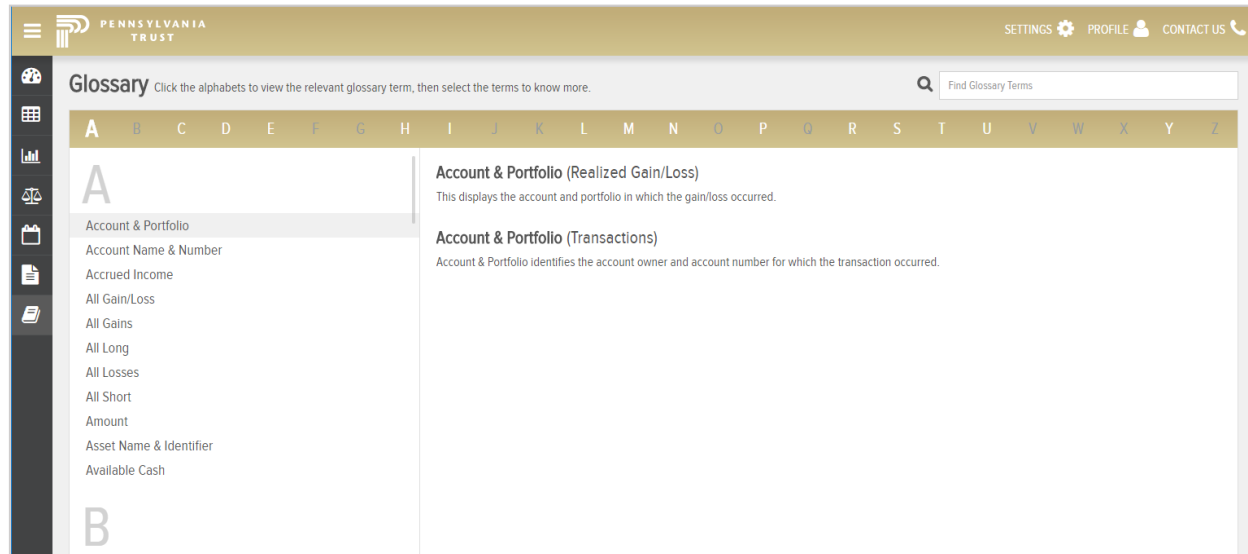
The screenshot shows the Pennsylvania Trust web interface. At the top, there is a navigation bar with the logo and links for SETTINGS, PROFILE, and CONTACT US. Below this is a header section with a 'Linked Accounts shown. Documents for' dropdown menu set to 'All My Accounts'. To the right of this are three summary cards: 'Market Value', 'Total Cash', and 'Unrealized Gain/Loss'. A 'Last 2 Years' dropdown menu is positioned above a table of statements. The table has five columns: 'Folders', 'As of Date', 'Account Name & Number or Account Group', 'Recipient Name', and 'View'. The 'Statements' folder is selected and highlighted in green. The table lists several statements with their respective dates and icons for viewing.

Folders	As of Date	Account Name & Number or Account Group	Recipient Name	View
Statements	05/31/2017	[Redacted]	[Redacted]	[PDF Icon]
	04/30/2017	[Redacted]	[Redacted]	[PDF Icon]
	03/31/2017	[Redacted]	[Redacted]	[PDF Icon]
	02/28/2017	[Redacted]	[Redacted]	[PDF Icon]
	01/31/2017	[Redacted]	[Redacted]	[PDF Icon]
	12/31/2016	[Redacted]	[Redacted]	[PDF Icon]

Once the time period and folder are chosen, all of the relevant documents appear to the right of the page. The columns in the table include the as of date, the account name & number or account group, the recipient name, and the view. In the view column is a PDF icon; clicking on this downloads the desired PDF.

Glossary Page

The Glossary page provides definitions for terminology used throughout the site. Across the top of the page is an alphabetical header, above which is a glossary term searcher. On the left-hand side of the page is a menu that lists every term in alphabetical order; the scroll bar allows you to move up and down the list. The output on the right lists the term on its definition.



Letters that do not have any words in the glossary are in gray, while those who do are in white. Clicking on a white letter brings the user in the term list to all the terms that start with that letter.

If a term appears twice on the site but has two different meanings, then the term will only appear once on the list. However, on the right-hand side, it will be defined twice; each definition will specify where on the site that definition applies.

Customizing Your Total Wealth Experience

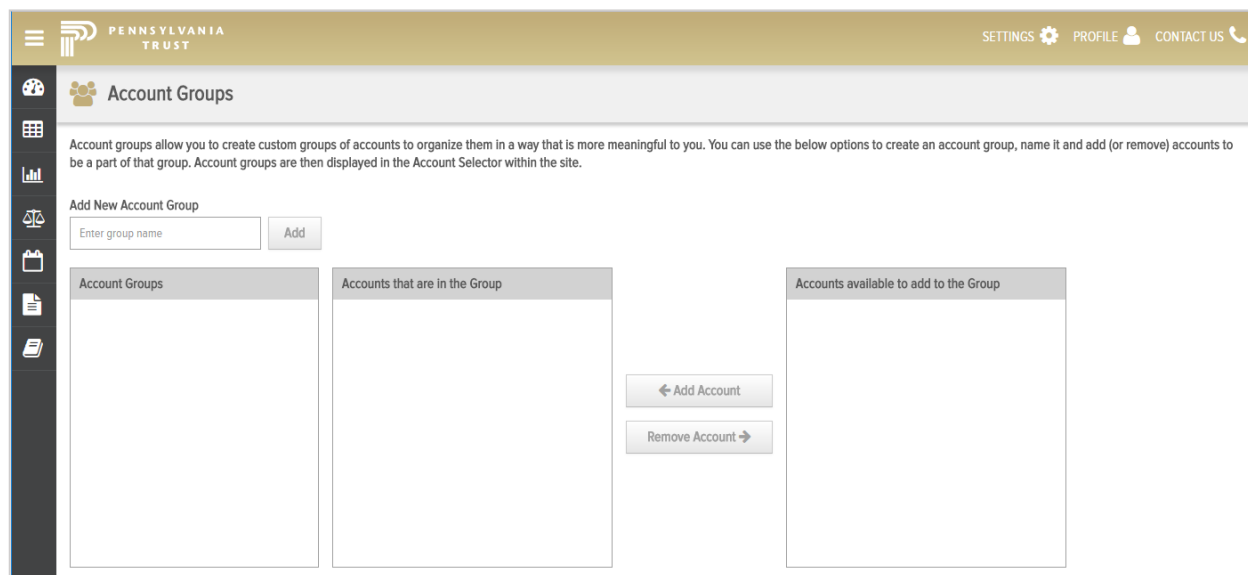
Settings

The settings drop down menu appears in the top right-hand corner of the dashboard page. Here, you can control the information input into the dashboard, such as the inclusion of Linked accounts, Held Away accounts, and Portfolios. You can also create and change account groups, which allows you to create custom groups of accounts to which you have access to organize them in a meaningful way for display in the account selectors throughout the site.

Within settings, you can also change the panels that appear in the dashboard. This is accomplished through a simple drag and drop process in the 'Change Dashboard Panels' screen. The type and location of the panels are both configurable, and your selections will be retained the next time you log in.

Create and Edit Account Groups

By clicking on the Settings icon and then clicking on the 'Create/Edit Account Groups' option, you can access Account Groups. Here, you can group any of the accounts to which you have access in meaningful, useful ways. You can name the groups however you wish. By highlighting the appropriate account group and using the 'Add Account' and 'Remove Account' buttons, you can change the composition of account groups as needed.



Note:

- Groups will be available in the Account Selector drop downs on various pages throughout the site. If selected, the context for that given page will change to include only the accounts in that group (e.g., only the assets of the accounts in that group on the Investments pages).
- Accounts can appear in more than one group.
- Groups can be changed, added, or deleted at any time.

Change Panels

By clicking on the Settings icon and then clicking 'Change Panels,' you can configure the appearance of the dashboard. This is accomplished through a 'drag and drop' process in which you can swap out the current panels that appear for the ones that are in the 'Available Panels' list. You can change this as often as you would like. The various panel options each convey different information about the account. Furthermore, you can arrange the locations of the panels on the dashboard in the way that best suits you and your needs.

Change Dashboard Panels

Customize your Dashboard to display the information that's most important to you. To modify, drag and drop any of the available panels on the right side of the screen into the placeholders on the left. You may choose two mini panels or one wide panel in the upper left, and select from the available wide panels for the remainder of the dashboard.

Summary of Accounts

This is a summarized view of the accounts to which you have access. This section gives you a view of the following elements:

- Current Market Value
- Unrealized Gain/Loss
- YTD Realized Gain/Loss

How My Money is Invested

This graph provides a breakdown of how your account(s) are invested by asset class. You may click or press any segment to view the asset class, market value, and percentage allocated to each asset class.

My Accounts

This section gives a view of all the accounts to which you have access. This section lists the accounts and the following details for the accounts:

- Account Name
- Account Type
- Number of Child Accounts

My Investment Value Over Time

This is a graphical view of your historical market values over a rolling 13 months period. You may interact with the graph by hovering over the market value line to view the specific details for that month end.

Available Panels

Summary of Accounts	Mini
Summary of Accounts	Wide
Realized Gain & Loss	Mini
How My Money is Invested	Wide
My Investment Value Over Time	Wide
My Accounts	Wide

Cancel Save Changes

The available panels include:

- Summary of Accounts (mini panel with three values – Current Market Value, Unrealized Gain/Loss and YTD Realized Gain/Loss - half quadrant – requires a second mini panel to complete the top left quadrant)
- Summary of Accounts Wide Panel (full quadrant - same first three values as mini version with three additional values – Total Cash, YTD Money Added, and YTD Money Withdrawn)
- Realized Gain & Loss (mini panel – Current and Previous Years, Short, Long, and Total)
- How My Money is Invested (wide panel – Asset Allocation donut chart).
- My Accounts (wide panel – list of my accounts)
- My Investment Value Over Time (wide panel – Rolling 13-month historical market value)

Profile Menu

The profile drop-down menu allows you to see basic personal information and provides an option to change your email address and statement delivery method. Upon clicking on the 'My Profile' option on the menu, you are brought to the page where two options are visible and where changes can be made. This is also where you will log out of the site.

My Profile and Statement Delivery Method Changes

By clicking on the My Profile option, you can view your basic personal information. Further, you can change the method by which you receive statements in this section by utilizing the pencil icon. The email address for the account can be changed, and the method can be switched to and from print and electronic delivery.

The screenshot shows the 'My Profile' page in the Pennsylvania Trust system. The page has a gold header with the logo and navigation links for SETTINGS, PROFILE, and CONTACT US. A dark sidebar on the left contains icons for home, menu, profile, and other functions. The main content area is titled 'My Profile' and contains a message: 'Below is your profile information. You may update specific items by clicking the pencil icon next to the information you wish to update. If no pencil icon is present, it means this information is not updatable. When you are finished with your updates, click the Save Changes button. If you wish not to save the changes, click the Cancel button.' Below this message are four sections: 'Name' and 'Home Address' (both with pencil icons), 'Primary Phone Number' (no pencil icon), 'E-Mail Address' (with pencil icon), and 'Statement Delivery Method' (with a dropdown menu currently set to 'Print'). At the bottom of the page are 'Cancel' and 'Save Changes' buttons.

Still Have Questions?

Get in touch with our Help Desk at 877-870-1073 or helpdesk@penntrust.com. You can always reach out to your direct contact at Pennsylvania Trust.