Commonwealth

Investor360°® Client User Guide

Welcome to Investor360°

Investor360° gives you the power to access your investment information from one convenient location. Some of its many features include:

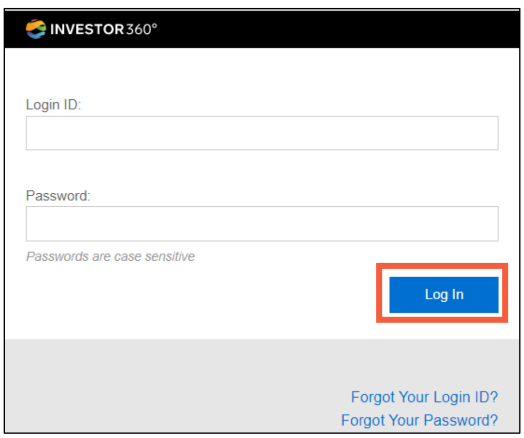
- A customizable dashboard where you can get a quick summary of account balances, holdings, and activity
- Charts and graphs that allow you to evaluate accounts based on asset class and category
- Intraday account balances and access to real-time quotes
- Integrations with TurboTax, TaxAct, and H&R Block to help with tax filing

Logging in to Investor360°

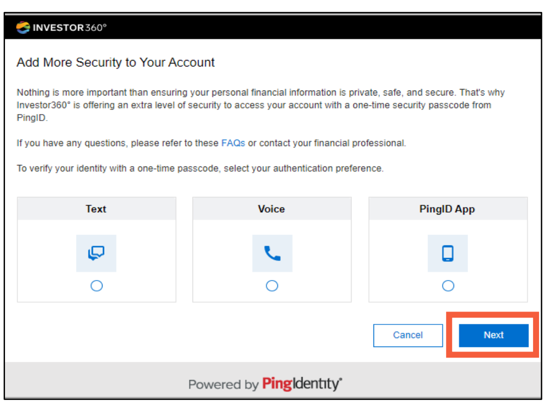
First-Time User

Before logging in to Investor360°, obtain your login ID and "onetime" password from your advisor.
Please note: If you experience difficulties with your account, please contact your advisor for assistance.

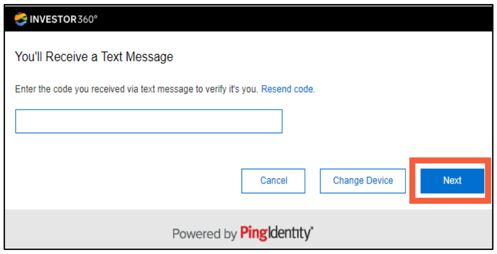
1. Go to investor360.com, enter your login ID and temporary password, and click **Log In**.



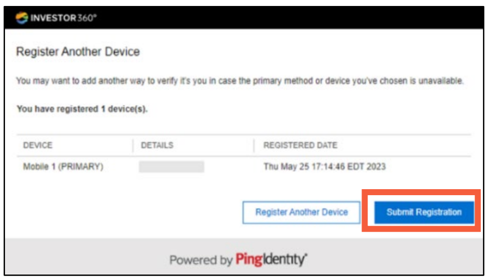
2. Choose your authentication preference for multifactor authentication (MFA), and then click **Next**.



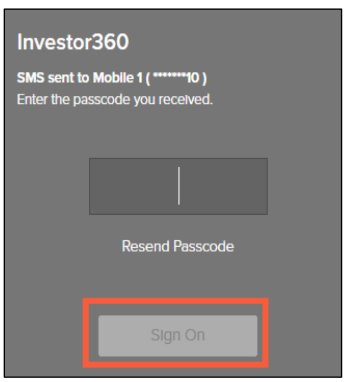
3. Once set up, enter the code you received to confirm it’s you. Click **Next** to continue.



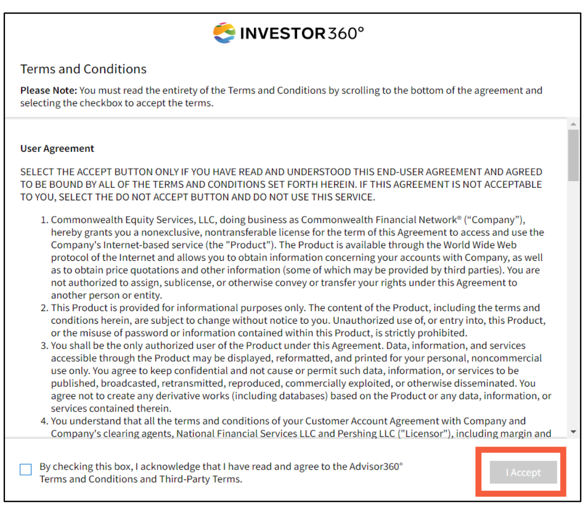
4. Add additional devices, if you would like, and when ready select **Submit Registration**.



5. Enter the code you received to complete your MFA login process and click **Sign On**.

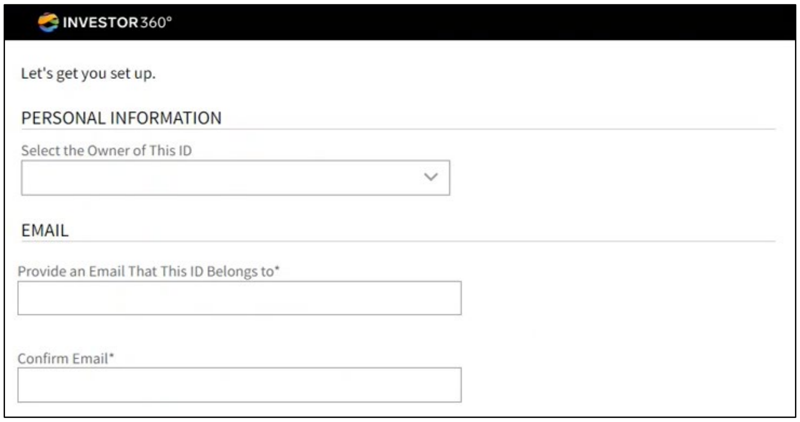


6. Read the Terms and Conditions (you must scroll to the end), check the box, and click **I Accept**.

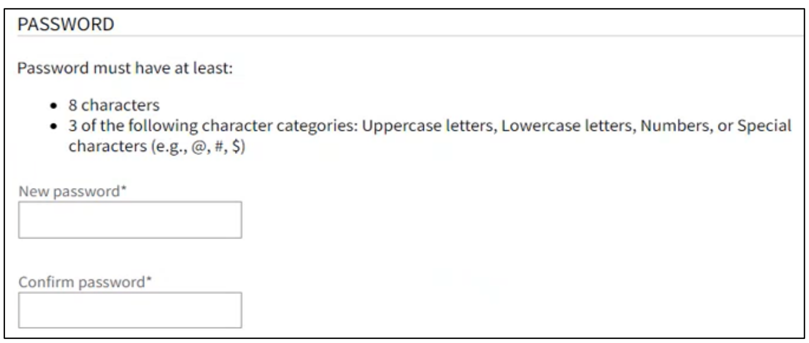


7. Next, click the **Select the Owner of This ID** dropdown menu, which displays a list of users associated with the household as well as "Other."

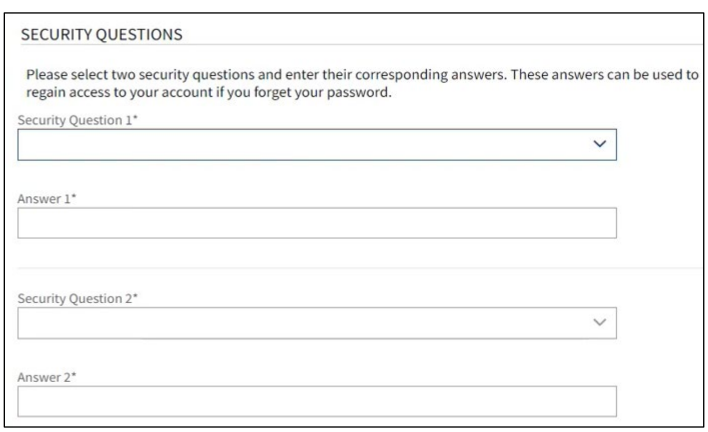
   Please note: If you are the owner of the account, you should select yourself; "Other" is only for persons not listed as account owners (e.g., POA or attorney).



8. Enter and confirm your password, following the password requirements listed below.

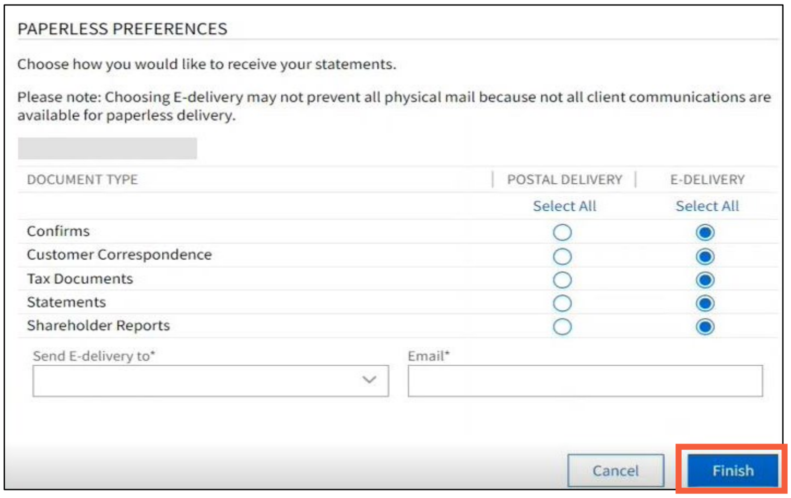


9. Select two security questions and enter their answers. These will be used if you forget your password.



10. Define your paperless preferences by account and document type (you may define them for accounts you are the owner of). If you choose e-delivery, select the account owner who will receive it, add their email, and select **Finish**.

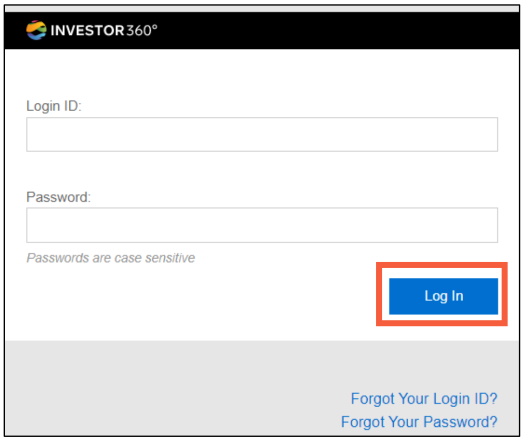
    Please note: Enrolling in e-delivery does not email the actual document; rather, it sends a notification informing you the document is available to view.



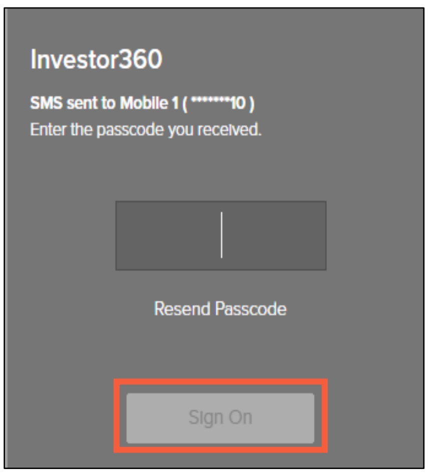
11. Once logged in to the platform, you can access additional help documentation directly from the application by selecting the question mark icon in the top right corner.

Existing User

1. Go to investor360.com, enter your login ID and password, and click **Log In**.



2. Enter the code you received to complete your MFA login process and click **Sign On**.

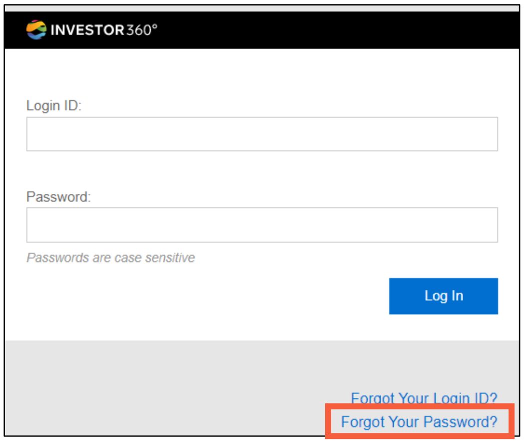


3. Once authenticated, the Investor360° dashboard appears. Access additional help documentation directly from the application by selecting the question mark icon in the top right corner.

Resetting Your Password

If you forget your password, you can easily reset it.

1. Go to investor360.com and click **Forgot Your Password?**



2. Enter your Login ID and click **Next**.

3. Answer your two security questions and click **Next**. Remember that answers are not case sensitive. **Please note:** If you can't remember the answers to your security questions, contact your advisor for help.

4. Create a new password, confirm your new password, and click **Next**. Passwords must have at least eight characters and include three of the following character categories: uppercase letters, lowercase letters, numbers, and special characters (e.g., @, #, and $).

5. Select the method of MFA.

6. Your password is now reset. Click **OK** to log in using your new password.

7. Enter your Login ID and the new password on the login page.

8. You'll be prompted to input the passcode for MFA. Click **Sign On** after you enter it.

9. Once the passcode is authenticated, your password is now reset and your Investor360° dashboard appears.

Getting Started with Investor360°

Resources are available to learn more about the platform's features.

Videos series: The videos cover the following topics:

- Customizing the Dashboard
- Customizing Holdings View
- Exporting Account Activity
- Uploading Documents
- Markets and Research

In-app help: Simply click the question mark icon in the top right corner to launch the help feature.

Dashboard

The dashboard, which gives you a snapshot of the entire Investor360° platform consolidated on a single screen, is made up of widgets that contain different data about your portfolio. You can manage your dashboard by selecting which widgets are visible as well as where they appear on the screen.

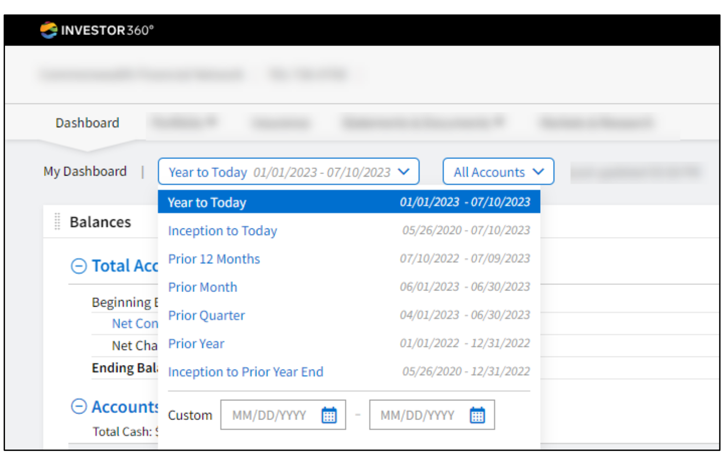
Using the Date Dropdown Menu

Use the Date dropdown menu at the top of the screen to choose the date range for the data displayed on the screen.

Reference the Last Updated time at the top of the page when looking at "Year to Today" or "Inception to Today" to ensure that you are looking at the most recent data.

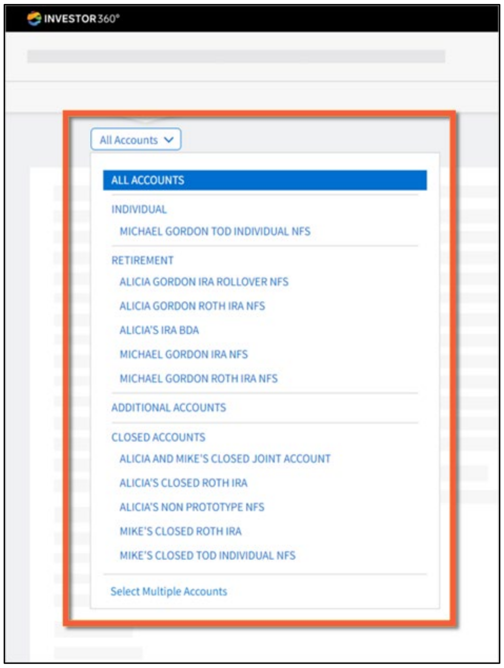
When you select anything other than "Year to Today," we highlight the dropdown menu to remind you that you have filtered the data.

Please note: Your date selection will carry over from session to session until you change it.



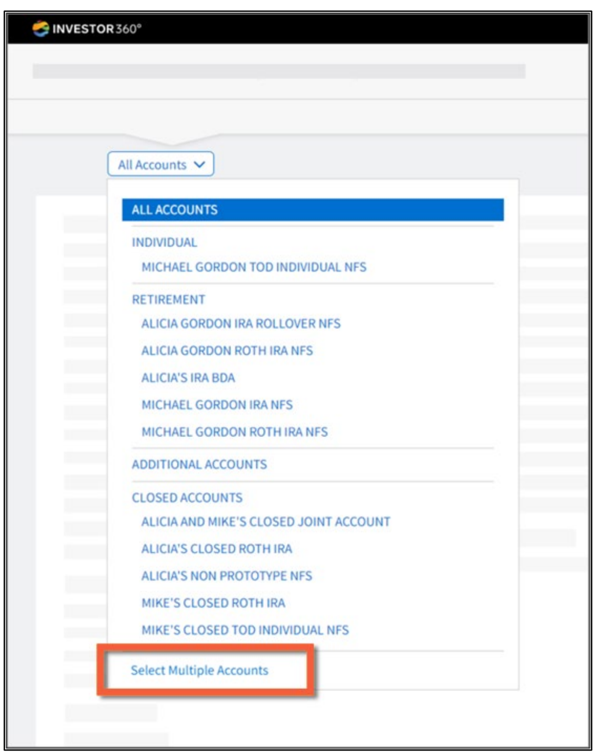
Using the Account Dropdown Menu

Use the Account dropdown menu to select the account data you want to view. You can select all accounts, a specific group of accounts (e.g., retirement), or a single account.

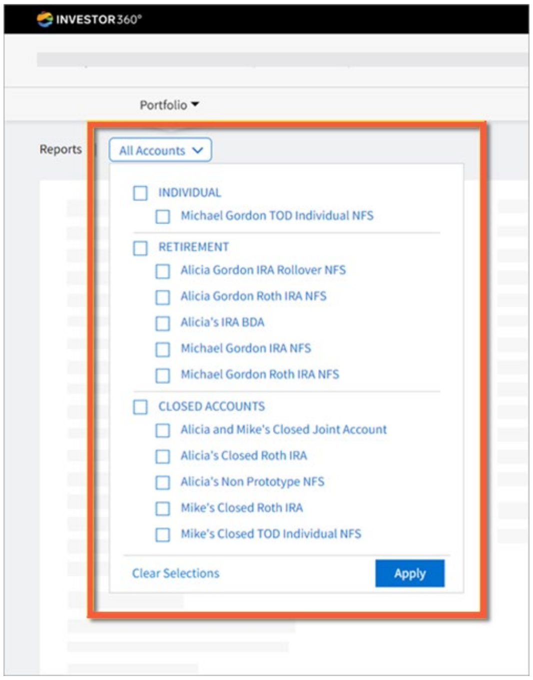


When you select anything other than "All Accounts," we highlight the dropdown menu to remind you that you are looking at a subset of accounts. You can also use the **Select Multiple Accounts** link to create a temporary group of accounts to view.

1. From the Accounts dropdown menu, click **Select Multiple Accounts**.



2. Check the boxes for the accounts you want included. Select the category checkbox to include all accounts in that category.



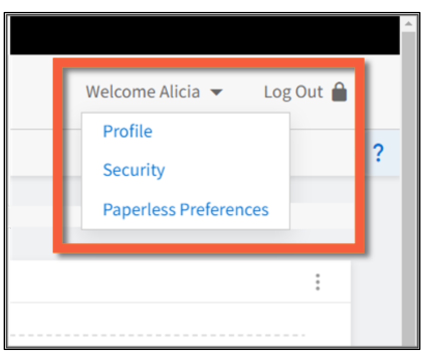
3. Select **Apply**.

4. Select the dropdown menu again to make a different selection or click **Back to All Accounts**.

   Please note: Unlike the Date dropdown menu, your selection in the Account dropdown menu will not carry over from session to session; instead, it will revert back to All Accounts selected.

Settings

You will see your name as a dropdown menu in the top right corner across the entire Investor360° platform. You can select it to access the following pages:

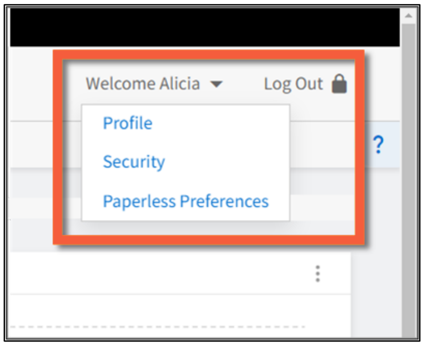


- **Profile:** The profile includes the name and email associated with the Investor360° ID. This email is used for notifications (except Paperless Preferences). **Please note:** Editing your email here does not update the address on file with your advisor's office or used for paperless preferences.
- **Security:** Change password, update security questions, and manage your MFA settings.
- **Paperless Preferences:** Opt in or out of paperless delivery of important documents and update email addresses associated with paperless preferences.

Profile

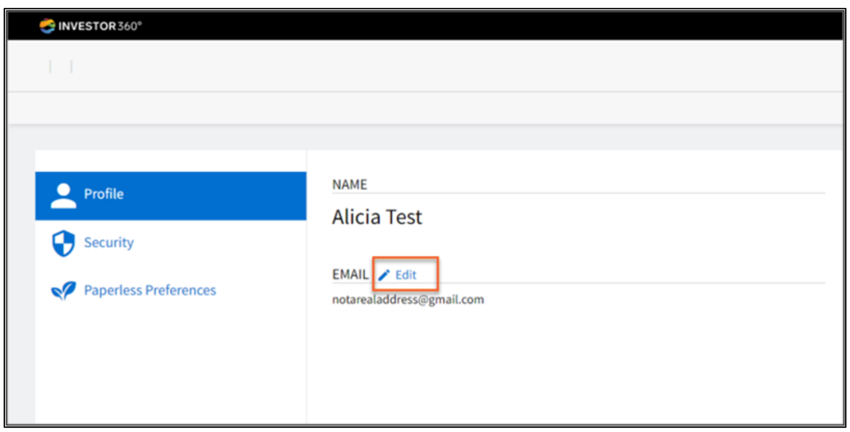
You can change which email address is associated with your Investor360° account from the Profile page. Remember, editing your email here does not update the address on file with your advisor's office or paperless preferences.

1. Select the **Welcome** dropdown menu with your name in the top right corner of any page in Investor360°.

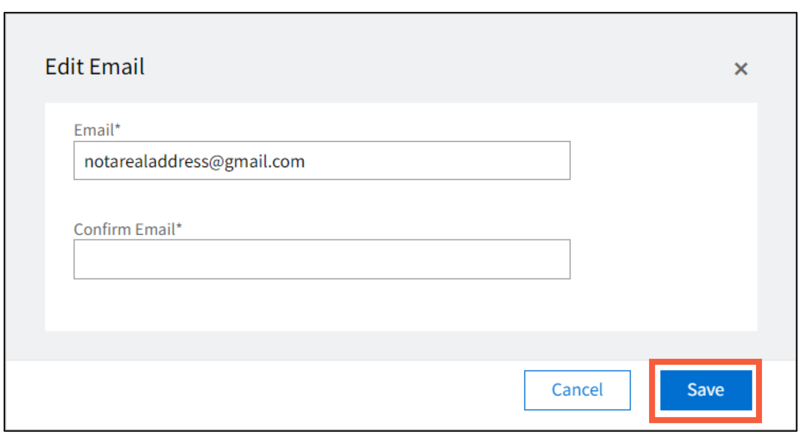


2. Select **Profile**.

3. Select **Edit** next to the Email field.



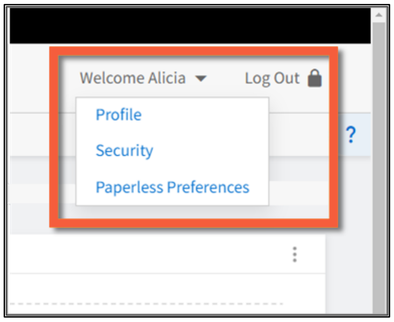
4. Enter the desired email address in both fields and select **Save**.



Security

You can change your password, update your security questions, and manage your MFA from the Security page.

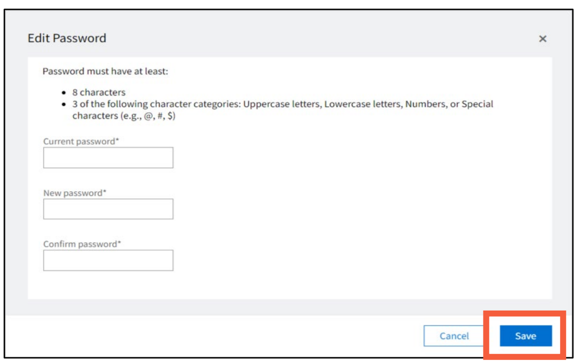
1. Select the **Welcome dropdown menu** with your name in the top right corner of any page in Investor360°.



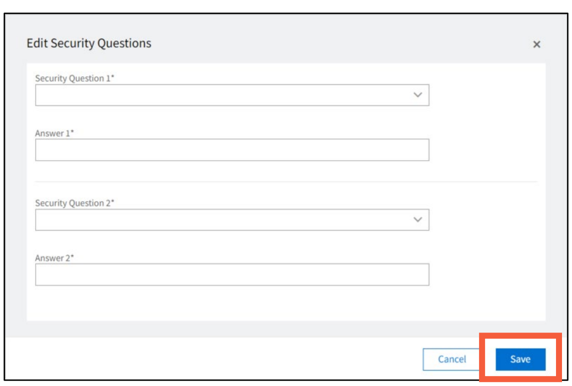
2. Click **Security**.

3. There are three actions you can take on the Security page:

   - Select **Change password**. Enter your current password and new password (following the password requirements listed at the top of the window) in the Edit Password window and select **Save**.

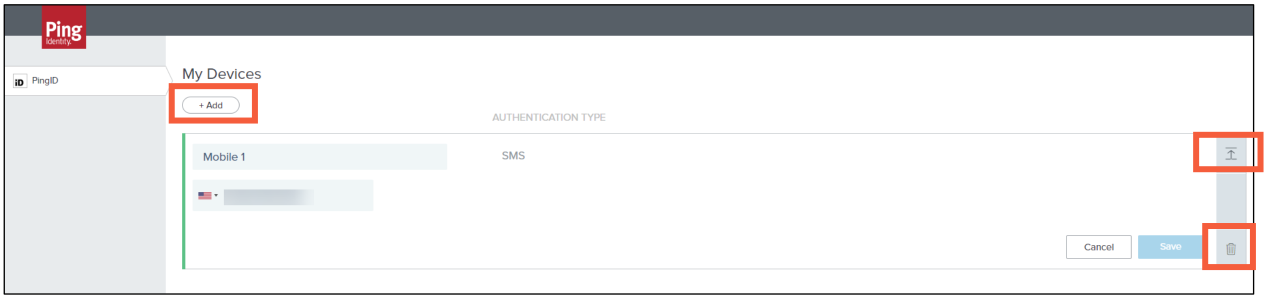


   - Select **Change security questions**. Enter your two new security questions and answers in the Edit Security Questions window and select **Save**.



   - Select **Manage your MFA settings in PingID**. You'll go to a PingID page that lists all of your registered devices. You can add, edit, delete, and set a primary device from this page.

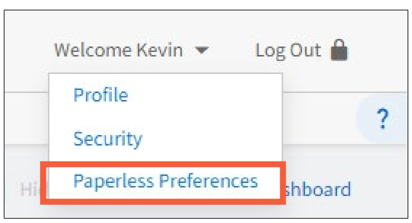
- To add a new device, select the **+ Add** button and enter the information.
- To edit an existing device, select the **expand** icon to the right of the device's row, make your edits, and select **Save**.
- To delete an existing device, select the **expand** icon to the right of the device's row and select the **trash can** in the bottom right corner of the expanded row.

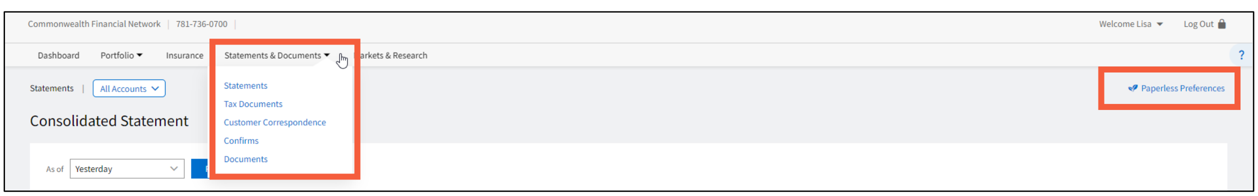


Paperless Preferences

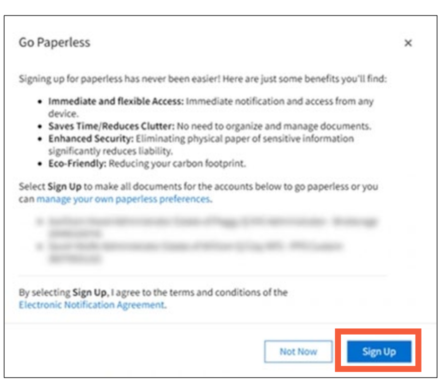
From the Paperless Preferences page, you can go paperless and receive email notifications of brokerage statements, confirmations, tax documents, correspondence, and shareholder reports for any open NFS accounts.

1. Select the Welcome dropdown menu with your name in the top right corner of any page in Investor360° and select **Paperless Preferences** *or* select the **Paperless Preferences** link at the top right of the Statements, Tax Documents, Customer Correspondence, and Confirm pages.

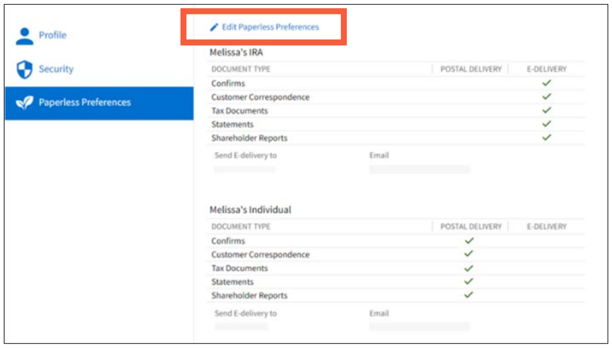




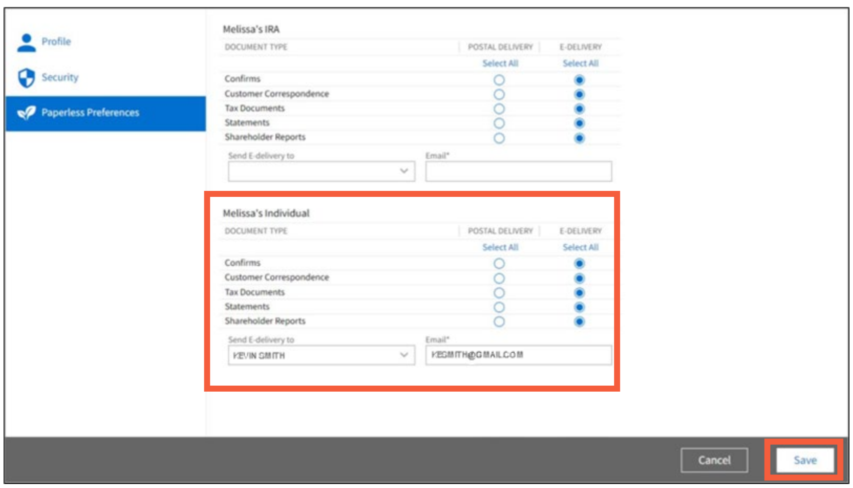
Please note: If you have accounts that aren't signed up for paperless delivery, you'll receive the following pop-up message that allows you to easily click **Sign Up**, which elects paperless delivery for the accounts referenced.



2. The accounts available for paperless and your current selections for each document type—postal delivery or e-delivery—will be displayed. Select **Edit Paperless Preferences** to make changes.

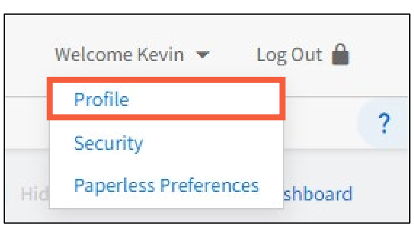


3. Review/edit the preferences by account and document type. If you choose e-delivery, you must also select the recipient and enter the account owner's email address. Now select **Save**.



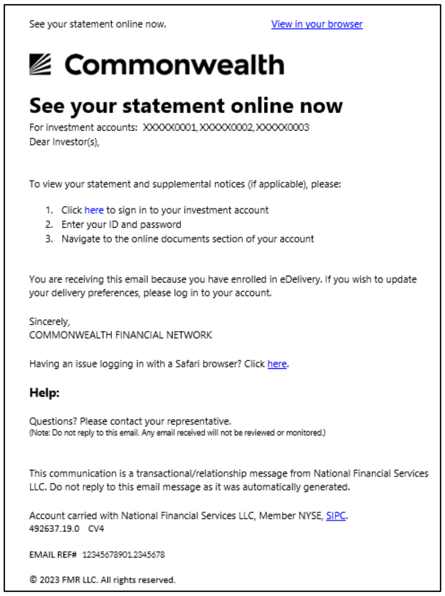
Please note: The email entered here is for e-delivery of the specified document types only. If you change your email address under Profile, it doesn't automatically change the email address used for e-delivery.

You'll need to manually change the email address under Paperless Preferences, as shown in Step 3 above, to have documents sent to the new email address.



4. After enrollment in e-delivery, you'll begin receiving notifications via email when documents are generated and available online. Below is an example of a notification for your reference.

   Please note: The email for confirmations, customer correspondence, tax documents, and statements will prompt you to sign in to Investor360° to view them, whereas shareholder reports will link to the sponsor website.


See your statement online now. View in your browser

Commonwealth

See your statement online now

For investment accounts: XXXXX0001, XXXXX0002, XXXXX0003

Dear Investor(s),

To view your statement and supplemental notices (if applicable), please:

1. Click here to sign in to your investment account
2. Enter your ID and password
3. Navigate to the online documents section of your account

You are receiving this email because you have enrolled in eDelivery. If you wish to update your delivery preferences, please log in to your account.

Sincerely,
COMMONWEALTH FINANCIAL NETWORK

Having an issue logging in with a Safari browser? Click here.

Help:

Questions? Please contact your representative.
(Note: Do not reply to this email. Any email received will not be reviewed or monitored.)

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