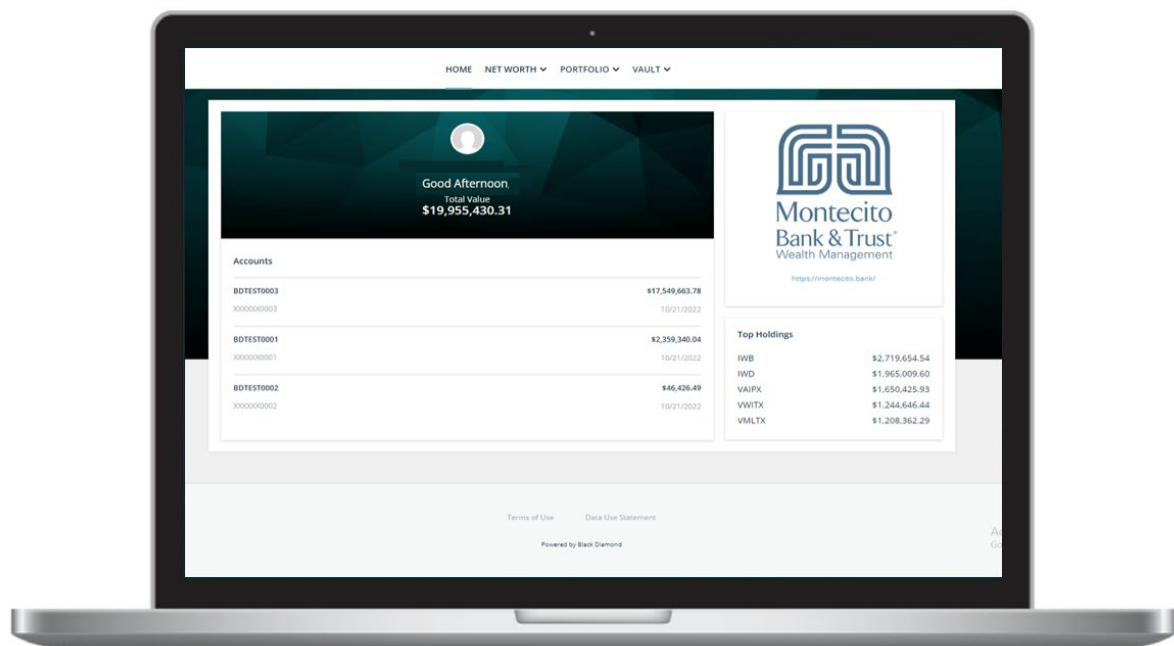


# Welcome

Welcome to the MB&T Wealth Management platform guide. The platform grants you access to unique information and insights, account details, your investment dashboard, a document vault, instant access from any of your devices and more. This guide provides simple instructions to help you navigate the platform quickly and easily.



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# Wealth Management Platform

## First Time Login



Note: You will receive a registration email from **noreply@bdreporting.com** with a link to set up your account. The link will expire in 7 days. If you have not received a registration email, contact your advisor.

Click on the link or copy and paste the link from the New User Setup email.

The screen displays the 'Set Security Questions' form for Deliver Wealth Management. It includes a header with the company logo and name. Below the header, it says 'Set Security Questions' and 'Please pick 3 security questions and their answers for use if you forget your password.' There are three sections, each with a 'Security Question' dropdown and an 'Answer' text field. A 'Next' button is at the bottom right.

The screen displays the 'Set Password' form for Deliver Wealth Management. It includes a header with the company logo and name. Below the header, it says 'Set Password' and 'Please pick a secure password and confirm it.' There are two text fields: 'Password' and 'Confirm Password'. A 'Back' button is on the left and a 'Next' button is on the right.

1. Select a security question and answer all three **Security Questions**.
2. Enter and confirm a chosen password. The password must contain at least 8 characters, 1 upper case letter, and 1 number.

The screen displays the 'Application Terms of Use' for Deliver Wealth Management. It includes a header with the company logo and name. Below the header, it says 'Application Terms of Use' and 'Please read these terms and conditions to use the website. Please scroll to the bottom of the terms of use in order to accept or decline.' The main body contains the full text of the terms of use, including a section for 'Grant of License'. A 'Next' button is at the bottom right.

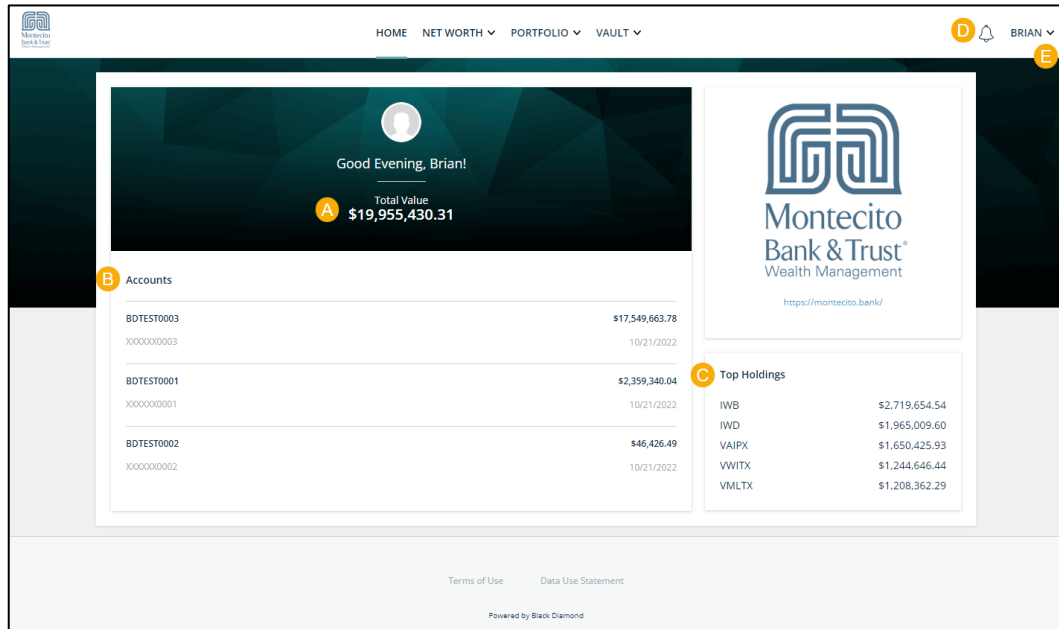
The screen displays the client platform for Montecito Bank & Trust Wealth Management. It includes a header with navigation links: HOME, NET WORTH, PORTFOLIO, VAULT. Below the header, it says 'Good Afternoon' and 'Total Value \$19,955,430.31'. There are two tables: 'Accounts' and 'Top Holdings'. The 'Accounts' table has columns for Account ID, Name, and Balance. The 'Top Holdings' table has columns for Ticker, Name, and Value.

| Accounts                | Top Holdings            |
|-------------------------|-------------------------|
| BDFEST002<br>XXXXXXXXXX | WB<br>\$2,718,854.54    |
| BDFEST001<br>XXXXXXXXXX | WV<br>\$1,545,505.40    |
| BDFEST002<br>XXXXXXXXXX | VAPR<br>\$1,655,425.93  |
| BDFEST002<br>XXXXXXXXXX | WVIX<br>\$1,244,646.44  |
|                         | VSLTX<br>\$1,208,362.29 |

3. Read and accept the Application Terms of Use.
4. After accepting, you will be redirected to the client platform.

## Home Page

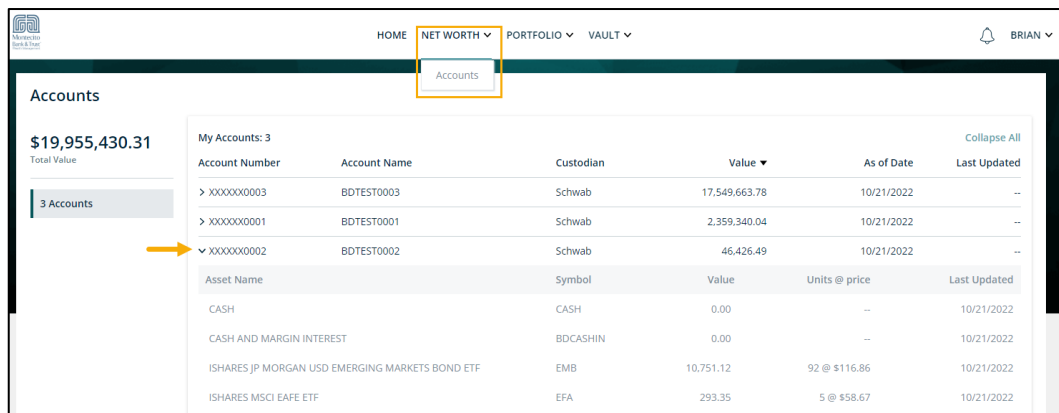
Your personalized home page has quick access to other pages of the platform. Your total portfolio value, accounts, and top holdings are displayed to provide you with pertinent information about your wealth relationship.



- A. Total Value** – Total value of your portfolio
- B. Accounts** – Your account balances
- C. Top Holdings** – Your Top Holdings
- D. Notifications** – View notifications from your advisor
- E. Profile** – Change your preferences or sign out of the platform

## Net Worth

**Net Worth** displays the **My Accounts** page which provides a detailed list of balances and the status of your accounts. Expand each account to see your holdings and their values.

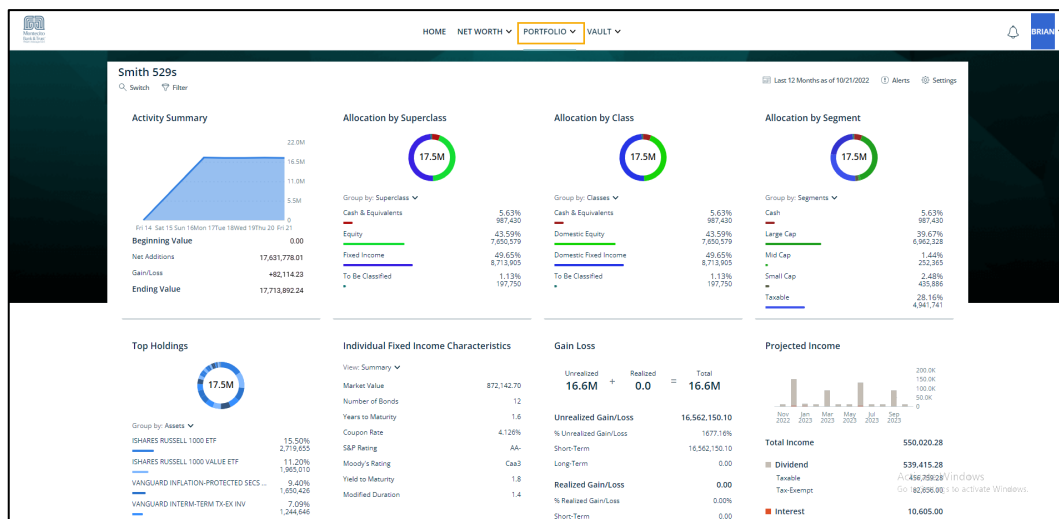


| Accounts                                        |              |           |               |              |              |
|-------------------------------------------------|--------------|-----------|---------------|--------------|--------------|
| Total Value: \$19,955,430.31                    |              |           |               |              |              |
| 3 Accounts                                      |              |           |               |              |              |
| My Accounts: 3                                  |              |           |               |              |              |
| Account Number                                  | Account Name | Custodian | Value         | As of Date   | Last Updated |
| > XXXXXX0003                                    | BDTEST0003   | Schwab    | 17,549,663.78 | 10/21/2022   | --           |
| > XXXXXX0001                                    | BDTEST0001   | Schwab    | 2,359,340.04  | 10/21/2022   | --           |
| > XXXXXX0002                                    | BDTEST0002   | Schwab    | 46,426.49     | 10/21/2022   | --           |
| Asset Name                                      | Symbol       | Value     | Units @ price | Last Updated |              |
| CASH                                            | CASH         | 0.00      | --            | 10/21/2022   |              |
| CASH AND MARGIN INTEREST                        | BDCASHIN     | 0.00      | --            | 10/21/2022   |              |
| ISHARES JP MORGAN USD EMERGING MARKETS BOND ETF | EMB          | 10,751.12 | 92 @ \$116.86 | 10/21/2022   |              |
| ISHARES MSCI EAFE ETF                           | EFA          | 293.35    | 5 @ \$58.67   | 10/21/2022   |              |

## Portfolio

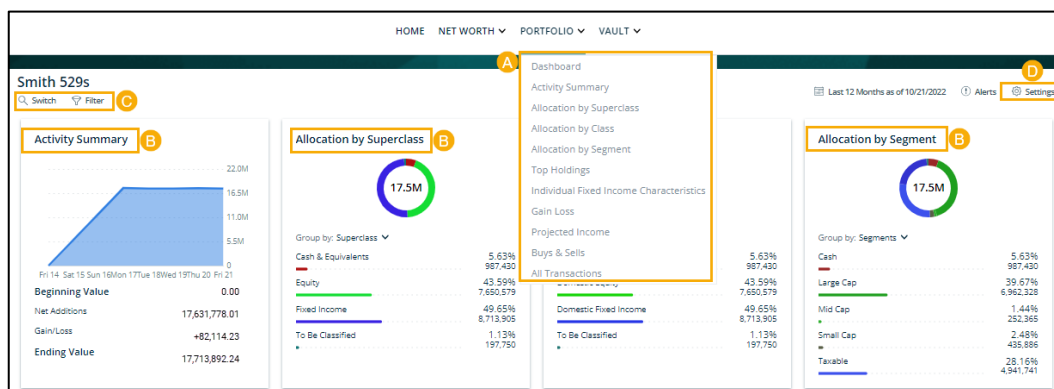
### Dashboard

The **Portfolio** dashboard is where you can view additional details about your portfolio. The dashboard gives you a dynamic overview of your portfolio, with cards highlighting key information.



The following dashboard cards are available:

- Activity Summary
- Allocation by Superclass
- Allocation by Class
- Allocation by Segment
- Top Holdings
- Individual Fixed Income Characteristics
- Gain/Loss
- Projected Income
- Buys/Sells
- All Transactions

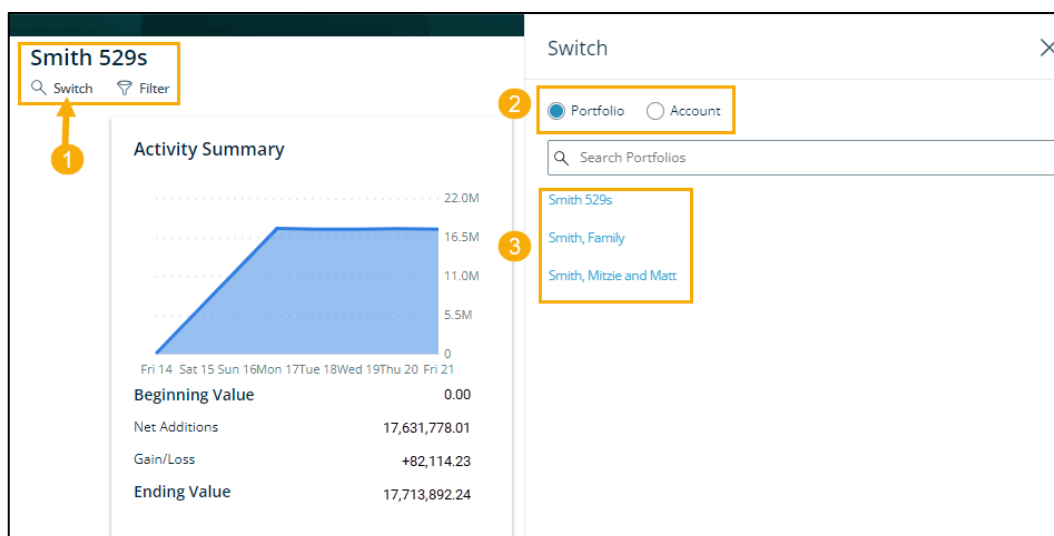


- A. Use the drop-down menu to quickly switch between different card details
- B. Click on the title of any card to get more detail
- C. **Switch** and **Filter** between portfolios and accounts to update all cards
- D. Clicks **Settings** to filter between **All Assets**, **Supervised**, or **Unsupervised** assets

## Switch/Filter

The dashboard card can be customized to display selected portfolios or accounts using **Switch** or **Filter**.

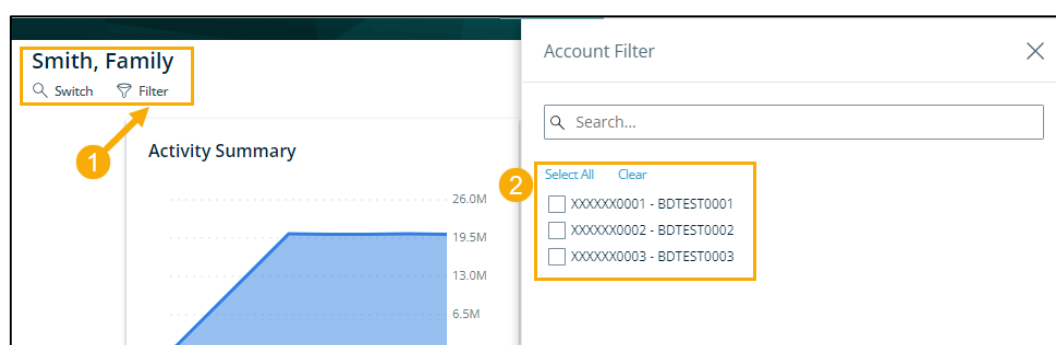
### Switch



The name of the current portfolio or account being viewed is displayed on the top left of the page. To switch portfolios or accounts in the view:

1. Click **Switch** under the current portfolio or account name
2. Choose **Portfolio** or **Account** to display available portfolios or accounts to view
3. Select the specific portfolio name or account to view from the list

## Filter



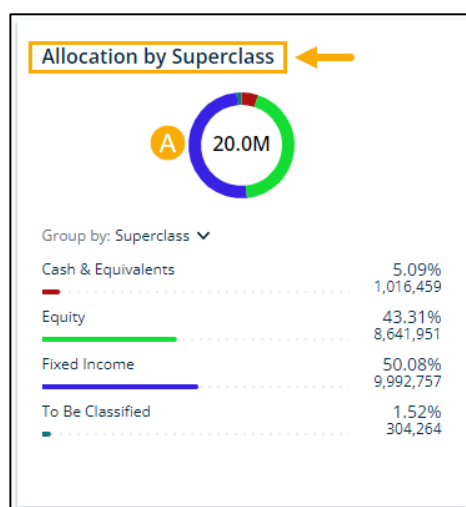
To select specific accounts in the portfolio to view, you can use the **Filter** option.

1. Select **Filter** under the portfolio name
2. Check the checkbox next to the specific account(s) to view

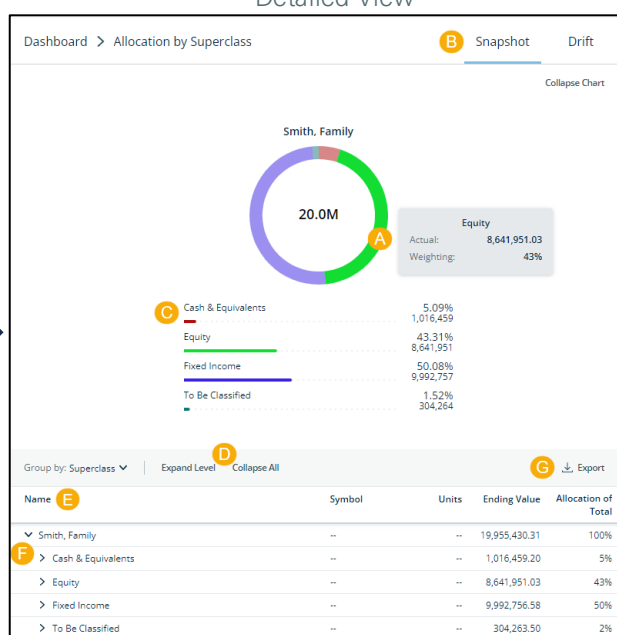
## Dashboard Card Navigation

View activity and changes in your portfolio or account balance. Each dashboard card displays specific high-level overview and detailed information for your investments.

### Dashboard Performance Card



### Detailed View

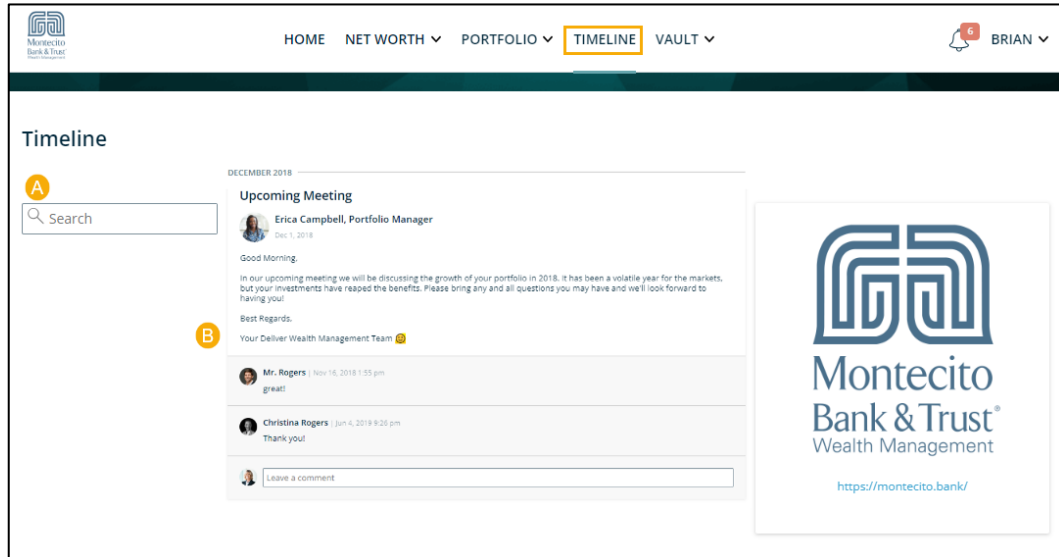


Click on the title of any card for a detailed view.

- A. Hover over chart to view market value
- B. View **Snapshot** or select **Drift** to view allocations over a period of time
- C. View breakdown by type
- D. **Expand** or **Collapse All** allocation types
- E. Select a field to sort by ascending or descending values
- F. Expand allocation type to view further details of the position
- G. **Export** data into an excel spreadsheet

## Timeline

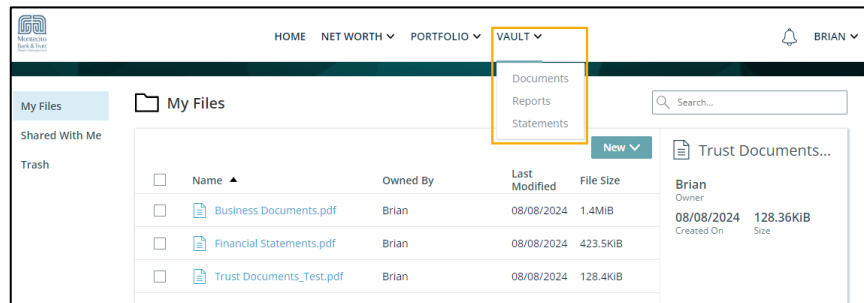
The Relationship **Timeline** is a feed of posts designed to save interactions between you and your Wealth Management team. You can use the Timeline to document important investment decisions for later reference.



- A. Search for specific notes or posts
- B. View or post a comment

## Vault

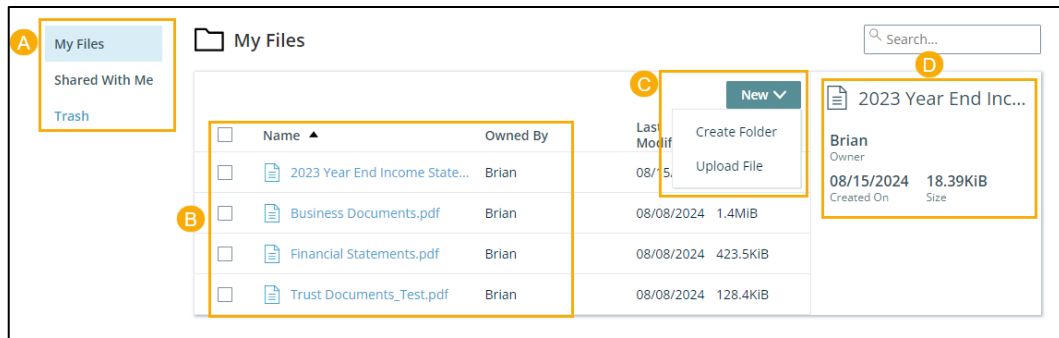
The **Vault** page is where you can securely share and manage your important financial and legal documents, reports, and statements.



## Documents

**My Files** is where you and your advisor can share important documents. You can organize documents into folders, drag-and-drop to upload new documents, and easily move files from one folder to another.

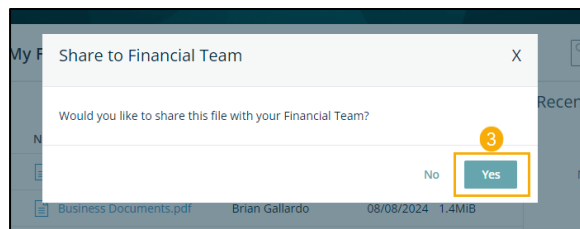
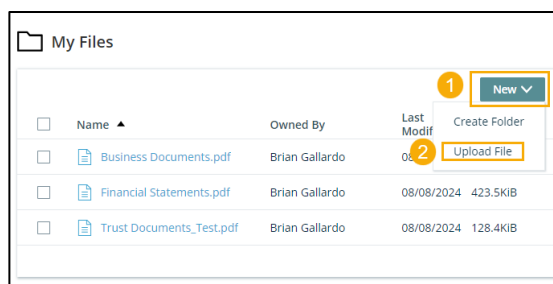




- A. **My Files** is your file repository
- B. View current files in the folder or add new files by dragging and dropping
- C. Select **New** to create a new folder or upload a new file
- D. View recent documents that have been shared with an advisor

### Share Files

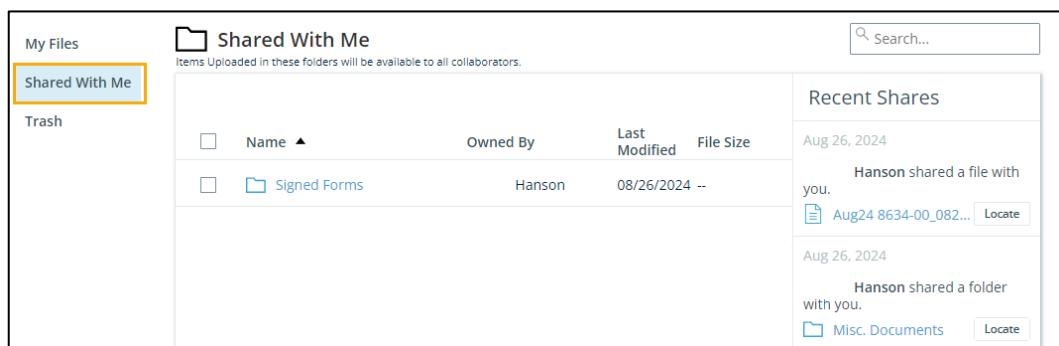
Easily share files with your advisor. An email notification will be sent when a document is shared.



1. Select **New**.
2. Select **Upload File** or drag and drop a file in the My Files section.
3. When prompted, select **Yes** to share the file with your selected advisor.

### Shared with Me

Shared communication from your advisor can be found in the Shared with Me folder.



## Reports

In the Reports folder, you have quick access to view investment focused reports, such as your Quarterly Report. Reports can be viewed by Year, Portfolio, or Name.

Reports

Group by: Year

No group

Year

Portfolio

Name

| <input type="checkbox"/> | Name ▲                                                                                            | Owned By | Last Modified | File Size |
|--------------------------|---------------------------------------------------------------------------------------------------|----------|---------------|-----------|
| <input type="checkbox"/> |  Misc. Documents | Hanson   | 08/26/2024 -- |           |

## Statements

The Statements folder contains your monthly investment statements.

| Statements               |                                                                                                              |          |               |           |
|--------------------------|--------------------------------------------------------------------------------------------------------------|----------|---------------|-----------|
| <input type="checkbox"/> | Name ▲                                                                                                       | Owned By | Last Modified | File Size |
| <input type="checkbox"/> |  July 2024 Statement - test | Hanson   | 08/26/2024    | --        |

Thank you!

Have questions? Please contact your Trust Officer or Portfolio Manager for support.