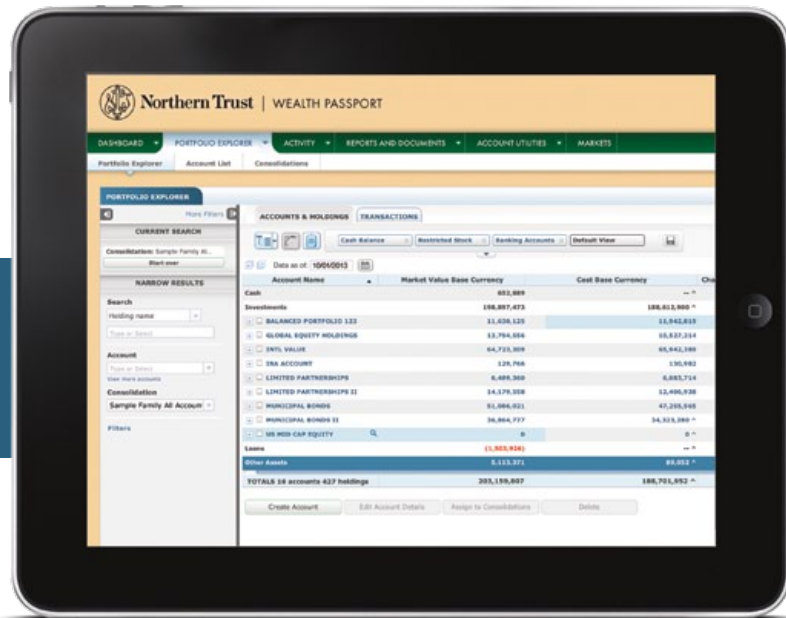


# Wealth Passport

*Powerful.  
Intuitive.*



*Focused on  
What's Important  
to You.*

## "HOW TO" REFERENCE GUIDE



Northern Trust | Wealth Passport



# How to Use This Guide

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This guide is designed to provide an overview of the features and capabilities of Wealth Passport. It explains how to sign on for the first time, introduces the navigation and instructs you on using key functions that make Wealth Passport such a valuable financial management tool.

**Built to meet your need for quick access to financial information, Wealth Passport puts robust software tools and other online features all in one convenient place, right at your fingertips.**

## What's Inside

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Moving Money

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# Sign On

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You can sign on to Wealth Passport from any page on the Northern Trust web site, [northerntrust.com](http://northerntrust.com), with your user ID and password.

## HOW TO SIGN ON TO WEALTH PASSPORT

- Go to [northerntrust.com](http://northerntrust.com)
- In the upper right-hand corner you will find the **Passport Login**
- Enter your **User ID**
- Enter your **Password**
- Click the arrow

## NEED HELP?

If you have any questions or would like more information, call the Northern Trust Passport® Help

Center at 888-635-5350 (312-557-5900 outside the United States) Monday through Friday from

7:00 a.m. – 9:00 p.m. Central Time, Saturday and Sunday from 7:00 a.m. – 3:30 p.m. Central Time.



# Personalizing Your Dashboard

Wealth Passport provides a customizable page – called a dashboard – for market information, news, tools and reports to help you manage your portfolio. With the dashboard you can quickly see “the big picture” then drill down to details.

You may establish up to five dashboard pages in addition to the pre-defined dashboard home page.


## HOW TO ADD A DASHBOARD PAGE

1. Click on the **Dashboard** tab so the dashboard home page opens.
2. Select **Add Page**.
3. In the **Add Page** window that opens, give the page a name and click **Save**.

## NAVIGATING BETWEEN DASHBOARD PAGES

Click the **Dashboard** tab in the top banner, then select the page you wish to display.

## HOW TO ADD CONTENT TO A DASHBOARD PAGE

1. Click **Add Content** in the upper right-hand corner of the dashboard page. The **Add Content** menu that pops up will display available content by category.
2. Click the **Add** button for the window of content (“portlet”) you would like to add. You may add several portlets at one time. Hover over the magnifying glass  to expand the view to see what the content looks like.
3. Click the **Close Content** button and see your new portlet displayed.

## DELETING CONTENT FROM A DASHBOARD PAGE

To delete a portlet, simply click the **X** in the upper right hand corner of the portlet you want to delete and confirm your deletion.

## HOW TO REPOSITION PORTLETS

1. Within the dashboard home page, identify the portlet you would like to move and position the mouse over the drag and drop indicator, (see at right) click and hold.
2. Drag the selection up or down to its new position and release.



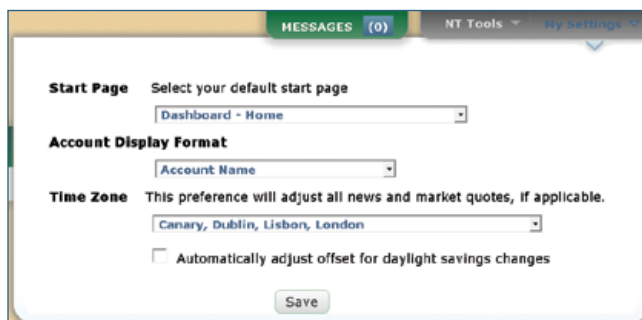
## HOW TO DELETE OR RENAME A DASHBOARD PAGE

1. Click the down arrow (▼) to the right of the name on the dashboard page you want to delete or rename.
2. To rename the page, highlight the text you want to change, enter new text and click **Save**.
3. To delete the page, click the **Delete Page** checkbox and click **Save**.

## SELECTING YOUR SETTINGS

### How to Select Your Start Page

1. Go to **My Settings** in the upper right-hand corner of any Wealth Passport page.
2. Choose your default start page from the **Start Page** dropdown menu (see below) and click **Save**.



You can make any page your Start Page by clicking on **Make this my Start Page** at the top of any page throughout the site.



### ***How to Change the Way Your Accounts are Displayed***

1. Go to **My Settings** in the upper right-hand corner of any Wealth Passport page.
2. Click on the **Account Display Format** dropdown and choose from the following options to view your accounts by:
  - Account Name
  - Account Name – Account Number
  - Account Number
  - Account Number – Account Name
3. Click **Save**.

### ***How to Select a Time Zone***

This preference will adjust your news and market quotes, if applicable.

1. Go to **My Settings** in the upper right-hand corner of any Wealth Passport page.
2. Choose your location from the **Time Zone** dropdown menu. Check the box to automatically adjust for daylight savings changes.
3. Click **Save**.



# Using the Search Engine

Wealth Passport's dynamic search engine – maintained within Portfolio Explorer – enables you to quickly browse your portfolio information by narrowing the scope of your search with intuitively defined filters that will isolate just the data you wish to see. You will be able to search 90 calendar days of historical data.

## INITIATING A SEARCH

In **Portfolio Explorer**, **Basic Filters** are displayed in the left side panel of your screen.

### BASIC FILTERS

- **Search** – allows users to search within their portfolio by applying the following filters:
  - Account name/alias
  - Account number
  - CUSIP
  - Holding name
  - ISIN
  - SEDOL
  - Symbol (stock symbol)
- **Account**
- **Consolidation**

You can open Portfolio Explorer's **expanded filters** from the **Basic** filter panel. In the upper right corner of the basic search, click "**More Filters**" and the expanded filter options will open.

### Expanded Account Filters

- **Attributes**
- **Base Currency**
- **Account Source**
- **Account Type**
- **Cash Balance**

### Expanded Holding Filters

- **Country of Risk**
- **Industry Sector**
- **Primary Exchange**
- **Security Category**

### Expanded Transaction Filters

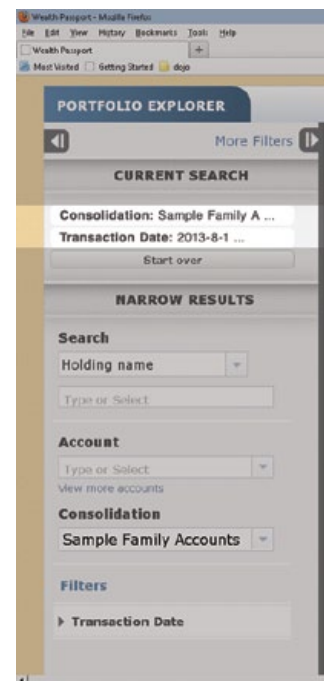
- **Transaction Amount**
- **Transaction Category**
- **Transaction Date**
- **Transaction Status**

## USING FILTERS TO NARROW OR EXPAND YOUR SEARCH

Filters allow you to view just the items you specify for your search, such as a specific holding within a targeted group of accounts, what holdings are in a particular sector or just the transactions executed in the last week. Select the filter(s) you would like to use for your search, and then click the **View results** button from the expanded search window to start a search.

The Portfolio Explorer expanded search will close and return the results in the center panel while displaying the search criteria selected at the top of the Basic Search panel (see at right). This is a valuable tool because it also allows you to easily:

- Narrow results by adding a filter.
- Expand results by removing a filter.
- Start over by removing all filters and search results with the exception of the consolidation setting (which you will need to reset to the appropriate consolidation desired).





## Working with Held Away Assets and Consolidations in Portfolio Explorer

With Wealth Passport, you can create a customized financial picture for an individual, family or entity that you can save and return to easily.

Within Portfolio Explorer, **Accounts & Holdings** provides features to allow you to incorporate and manage your held away assets\* as well as create and modify your account consolidations.

### HOW TO CREATE A HELD AWAY ASSET ACCOUNT

1. In **Accounts & Holdings**, click on the **Create Account** button at the bottom of the page to add held away assets.
2. The **Account List** will open with a **Select Action** dropdown menu in the upper right hand corner.
3. Click on the **dropdown arrow**.
4. Select **Create Account**.
5. Follow the prompts to establish your new held away account and then add assets such as your boat, art collection or real estate.
6. Click **Save** when complete.

### HOW TO DELETE A HELD AWAY ASSET ACCOUNT

1. In **Accounts & Holdings**, expand your accounts and groupings by clicking on the **Expand All Accounts and Groupings** button (see at right).
2. Select an account to delete by placing a check in the box beside the account.
3. Click the **Delete** button.



**Tip:** You may also edit or delete an account by choosing **Account List**, placing a check in the box beside the account you wish to edit, and selecting **Edit Account** or **Delete Account** from the **Select Action** dropdown.

\*"Held away assets" is the term used throughout Wealth Passport to describe assets and liabilities held at institutions other than Northern Trust.

### HOW TO EDIT DETAILS

1. In **Accounts & Holdings**, expand your accounts and groupings by clicking on the **Expand All Accounts and Groupings** button (see at right).
2. Select an account to edit by placing a check in the box beside the account.
3. Click on **Edit Account Details** at the bottom of the page to open the **Edit Account** window.
4. Select your preferences within the **Edit Account** window and click **Save**.



### HOW TO ASSIGN TO CONSOLIDATIONS

1. In **Accounts & Holdings**, expand your accounts and groupings by clicking on the **Expand All Accounts and Groupings** button (see at right).
2. Select the account you want to assign to a consolidation.
3. Click on the **Assign to Consolidations** button at the bottom of the page to open the **Consolidation List** page.
4. Click on the dropdown arrow in the upper right hand corner and select **Add Accounts to Consolidations**.
5. You will open the window that allows you to add selected account(s) to an available consolidation.
6. Click **Save** to save your changes



You can also access the **Assign to Consolidations** feature via the **Action Menu**. Click on the row of any account or group to unlock the **Actions** menu. The **Actions** menu is located at the end of the row (☐), and in the upper right hand corner of the **Details Panel** for easy access.

### ADDITIONAL CONSOLIDATION LIST PAGE FEATURES

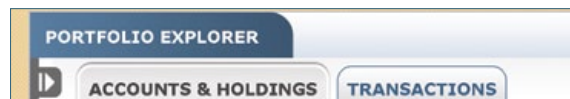
The **Consolidation List** page allows you to perform additional functions related to consolidations. In addition to assigning accounts, you can **Create** a new consolidation, **Export** a consolidation or **Print** a consolidation. Additionally you can **Create an Alert**, **Delete**, **Edit** or **View** all accounts within a consolidation by selecting an action at the end of the row of a consolidation name.



# Navigating Portfolio Explorer

Wealth Passport's Portfolio Explorer provides the tools you need to view your net worth summary, account balances, holdings, tax lots and transactions. This feature allows you to easily access your data without running a report.

Under the **Portfolio Explorer** tab you will find two areas – **Accounts & Holdings** and **Transactions**, defined as follows:



	Accounts & Holdings	Transactions
	Create views and perform searches of your accounts and holdings quickly and easily. The three panels in <b>Accounts &amp; Holdings</b> help you navigate as follows:	Perform searches, create and save views in the View Gallery for easy retrieval. The two panels in <b>Transactions</b> help you navigate as follows:
Center panel – <b>Views</b> and <b>View Gallery</b>	Create views, save views and drill down to holdings and tax lot information	Create and save views
Right panel – <b>Detail View</b>	See your cash balances and summary charts.	
Left panel – <b>Search Engine</b>	Define your search to target specific account and holding data. (See <i>Using the Search Engine</i> )	Define your search to target specific transaction data. (See <i>Using the Search Engine</i> )

## Navigating Accounts & Holdings

Access your account views and drill down to account detail in the **Accounts & Holdings** center panel.

### USING THE ACCOUNTS & HOLDINGS DEFAULT VIEW

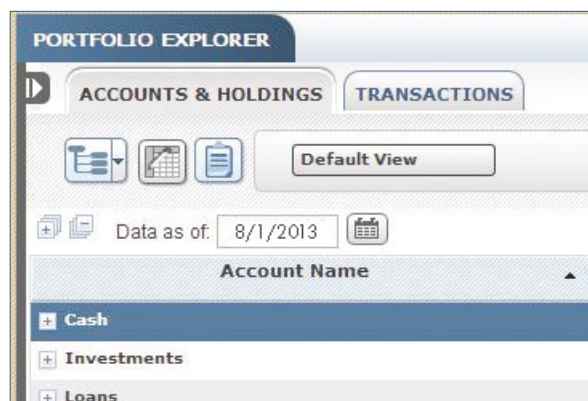
Select the **Default View** by clicking on it in the **View Gallery** (see *at right*). The center panel will populate with all of your accounts.

The Accounts & Holdings **Default View** cannot be modified. You may use the default view as a starting point from which to create new views.

### CUSTOMIZING YOUR VIEWS

Use the **Default View** or the results of a search displayed in the center panel to customize your views as follows:

- Add/remove columns
- Reposition columns
- Sort a column in ascending or descending order
- Modify groupings







### EXPANDING OR COLLAPSING ALL ACCOUNTS AND GROUPINGS

Click on the ++ and -- buttons shown to the left of the date at the top of the center panel in **Accounts & Holdings** to expand your accounts and groupings to the lowest level in your portfolio, or collapse them to the highest level.

### CHANGING THE "AS OF" DATE

Click the calendar icon (see *at right*) to change the display date. 90 calendar days of daily historical data are available.



### HOW TO ADD OR REMOVE COLUMNS

1. Click on the customize columns icon (see *at right*) to the left of the **View Gallery** to display the **Customize Columns** window.
2. From the **Customize Columns** window, choose the columns you wish to add or remove by checking or unchecking the boxes beside each selection.
3. Click **Update** when finished.



**Tip:** You may also delete a column from the center panel view by clicking the "x" in the upper right corner of the column.

### HOW TO RE-POSITION COLUMNS

1. Place the cursor on the column name you would like to reposition. Click and hold the column.
2. Drag the column to the right or left to where you want it placed.
3. Release the column.

### HOW TO SORT DATA IN A COLUMN

1. Place the cursor over the column header you want to sort and click. The column will sort in ascending or descending order.
2. The table will be sorted by the criteria displayed with a caret (▼) to the right of the column name.

### HOW TO SAVE A NEW VIEW OR REPLACE AN EXISTING VIEW THAT HAS BEEN MODIFIED

When the data in the center panel is displayed as you wish to see it, you can save it for easy access each time you return.

1. Click on the **Save Current View** icon (see *at right*) to the right of the **View Gallery**.
2. Follow the prompts to **Save a new quick view** or **Apply to existing view**.
3. Click **Save**. The new view will now be available in the **View Gallery**.



### MANAGING QUICK VIEWS

Quickly display all of your current views by clicking on the arrow (▼) below the **View Gallery**. From here you may also save your view by clicking **Save Quick View**. (See *How to Save a New View or Replace an Existing View that has been Modified above*.) Select **Manage Quick Views** to rename, delete or organize your views.

### MANAGING ACCOUNT GROUPINGS

With the dual-functioning icon (see *at right*) you can:

- Click on the left side of the icon (the "tree" side) to show just an account list without account groups, or
- Click on the **down arrow** on the right side of the icon to modify account groupings.



### Showing or Hiding Accounts Groupings

In **Accounts & Holdings**, center panel, click on the "tree" side of the icon shown above. The group the accounts are assigned to will be hidden. Only the list of accounts will display. With the list of accounts you can add columns, download data to an Excel spreadsheet, print the view, assign accounts to consolidations, and more.



## Modifying Account Groupings

**Use Saved Grouping** (see below) to display accounts by Northern Trust pre-defined classifications (e.g. cash, investments, loans, other assets, etc.). Any new attribute grouping you create will also be available in this dropdown selection.

In **Use Saved Groupings** the hierarchy of the grouping will be displayed, separated by commas, in the order in which it will display in the **Accounts & Holdings** center panel (see below). If the hierarchy includes more than two levels you may see the complete account structure by hovering over the grouping.

## How to Create a New Grouping

1. Select the radio button beside **Create New Grouping**.
2. **Group Accounts By** will be displayed. You will see **Account Category** in the selection window by default. **Account Category** represents Northern Trust's top-level default classification of asset or liability.
3. To create a new account grouping, select any Northern Trust default classifications or any attribute you previously created (see *Assigning Attributes to Accounts*) in the order you would like to see your account hierarchy. Add tiers by clicking on the + sign next to the dropdown selection.
4. Click **Update**. This will save the new grouping and display it in the dropdown selection for **Use Saved Groupings**. It will also close the **Modify Grouping** window to display the new account grouping in the **Accounts & Holdings** center panel.

## SHOWING OR HIDING ACCOUNTS – VIEWING JUST YOUR HOLDINGS WITHOUT THE ACCOUNTS IN WHICH THEY ARE HELD

In **Accounts & Holdings**, click on the **Show/Hide Account Level** clipboard icon (see at right). This will provide a list of all holdings without the accounts in which they are held. Add columns to the view, sort by a particular column, download the data to an Excel spreadsheet, zoom to tax lots and more.



## HOW TO USE THE ZOOM FEATURE

**Accounts & Holdings** allows you to quickly zoom to account holdings or holding tax lots.

1. In the **Accounts & Holdings** center panel, hover over the desired row of the account and click on the magnifying glass . (Note: The magnifying glass will not display if there are no holding details.) A window will open with an expanded view that displays the holdings or tax lot detail.
2. Click on **Zoom** at the account level to display the holdings in the account. From here you can expand further to see all tax lots for the account or specific tax lots for a particular holding. You may also export or print the data from this view.
3. Click on **Zoom** at the holding level to display the tax lots for a specific holding. You can export or print the information from this view.

## HOW TO USE THE ACTION MENU

The action menu is available at the account level only. It provides quick access to account details and other commonly used features.

1. To access the **Action** menu, click on the row of an account. The row will become dark blue (see below).

Account Name	Account Number	Market Value Base Currency	Cost Base Currency
Cash		95,423,381	95,013,342
Investments		353,633,499	396,039,123
INTL VALUE		87,115,191	77,079,063
MUNICIPAL BONDS (I)	DEM027	19,385,916	19,045,918
TAX ADVANTAGE US EQUITY	DEM028	24,861,343	14,842,538
INTL OPP. LARGE CAP	DEM029	3,704,933	4,729,809
TAX EFFICIENT US EQUITY	DEM031	83,594,417	13,373,489
GLOBAL EQUITY HOLDINGS I	DEM041	11,000,339	10,180,613
US MID-CAP EQUITY	DEM046	1,884	1,884
LIMITED PARTNERSHIPS	DEM050	7,081,413	6,230,228



2. A dropdown arrow (see at right) will appear at the end of the account row, on the right side.
3. Click on the arrow to select **View Account Details** or other features. **Account Details** provides information unique to the selected account, such as related consolidations, account attributes and commonly run reports for the account type.



### USING THE DETAILS PANEL

If the **Details Panel** is not displayed, open the **Details Panel** by double-clicking or dragging the "handle," shown at right.



### Viewing Cash Balances

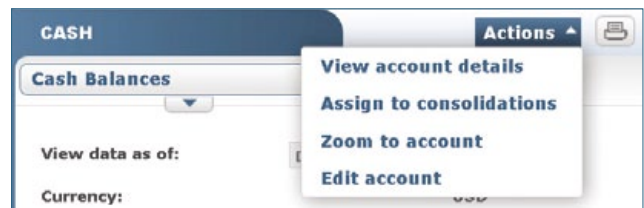
Click on any account or grouping. Cash balances will be displayed in the **Details Panel** to the right.

### Viewing Summary Charts

Click on the arrow below **Cash Balances** in the **Details Panel** and select **Summary Charts**. Charts including asset allocation, sector allocation, currency allocation and country of risk will be displayed.

### Using the Actions Button

1. Click on the arrow in the **Actions** button in the upper right corner of the **Details Panel** (see below).
2. Select the action you wish to take.



## Navigating Transactions

In **Portfolio Explorer** under **Transactions**:

- In the center panel, you can view transactions quickly, without running a report, in **Views** and the **View Gallery**.
- In the left panel, you can use the **Search Engine** to target transactions. (See *Using the Search Engine*.)

### USING THE TRANSACTIONS DEFAULT VIEW

Select the **Default View** by clicking on it in the **View Gallery** (see at right). The center panel will populate with all of your account transactions for the past five business days.

The Transactions **Default View** cannot be modified. You may use the default view as a starting point from which to create new views.

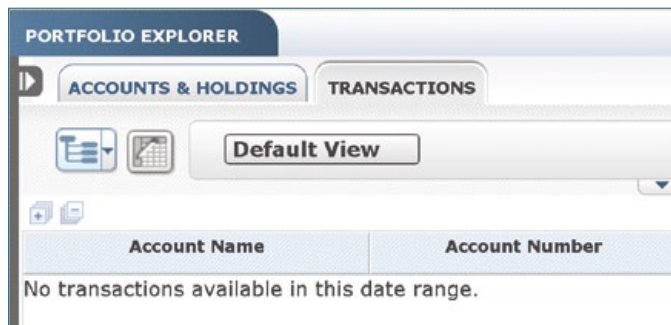
### CUSTOMIZING YOUR VIEWS

Use the **Default View** or the results of a search displayed in the center panel to customize your views as follows:

- Add/remove columns
- Reposition columns
- Sort a column in ascending or descending order
- Modify groupings

### EXPANDING OR COLLAPSING ALL ACCOUNTS AND GROUPINGS

Click on the ++ and -- buttons shown to the left of the top of the panel in **Transactions** to expand your transactions and groupings to the lowest level in your portfolio, or collapse them to the highest level.



### HOW TO ADD OR REMOVE COLUMNS

1. To the left of the **View Gallery** select the customize columns icon (see at right) to display the **Customize Columns** window.
2. From the **Customize Columns** window, choose the columns you wish to add or remove by checking or unchecking the boxes beside each selection.
3. Click **Update** when done.



Tip: You can also delete a column from the center Transactions view by clicking the "x" in the upper right-hand corner of the column.



### HOW TO REPOSITION COLUMNS

1. Place the cursor on the name of the column you would like to reposition. Click and hold the column.
2. Drag the column to the right or left to where you want it placed.
3. Release the column.

### HOW TO SORT THE DATA IN A COLUMN

1. Place the cursor over the column header you want to sort and click. The column will sort in descending or ascending order.
2. The table will be sorted by the criteria of the column displayed with a caret (▼) to the right of the column name.

### HOW TO SAVE A NEW VIEW OR REPLACE AN EXISTING VIEW THAT HAS BEEN MODIFIED

When the data is displayed as you wish to see it, you can save it for easy access each time you return.

1. Click on the **Save Current View** icon (see at right) to the right of the **View Gallery**.
2. Follow the prompts to **Save a new quick view** or **Apply to existing view**.
3. Select **Save**.
4. The new view will now be available in the **View Gallery** for easy access.



### MANAGING QUICK VIEWS

Quickly display all of your current views by clicking on the arrow (▼) below the **View Gallery**. From here you may also save your view by clicking **Save Quick View**. (See *How to Save a New View or Replace an Existing View That has been Modified* above.) Select **Manage Quick Views** to rename, delete or organize your views.

### MANAGING TRANSACTION GROUPINGS

With the dual-functioning icon (see at right) you can:

- Click on the left side of the icon (the “tree” side) to display a transaction list without the groupings, or
- Click on the **down arrow** on the right side of the icon to modify transaction groupings.



### SHOWING OR HIDING

#### TRANSACTION GROUPINGS

In **Transactions**, center panel, click on the “tree” side of the icon shown above. This will hide the group the transactions are assigned to and display just a list of transactions. When the list of transactions is displayed, you can add columns, download data to an Excel spreadsheet, print the view or save the view in the **View Gallery**.

#### MODIFY TRANSACTION GROUPINGS

##### How to Use a Saved Grouping

1. In **Transactions**, click on the dropdown arrow on the right side of the icon.
2. Choose **Use Saved Grouping** to show transactions by Northern Trust pre-defined **Transaction Sub-Category**. Transaction Sub-Category will display in the selection window by default. **Transaction Sub-Category** includes capital structure changes, loan payments, withdrawals, foreign currency purchased and more. Any new groupings you create will also be available in this dropdown selection.
3. The grouping hierarchy in **Use Saved Groupings** will display, separated by commas, in the order in which it will display in the **Transactions** center panel. (If the hierarchy includes more than two levels, hover over the grouping to see all selected).

##### How to Create a New Grouping

1. Select the radio button ☒ next to **Create New Grouping**.
2. **Group Accounts by** will display **Account Base Currency** in the selection window by default.
3. To create a new grouping, select any Northern Trust default classifications or any attribute you previously created (see *Assigning Accounts to Attributes*) in the order you would like to see your transaction hierarchy. Add tiers by clicking on the + sign next to the dropdown selection.
4. Click **Update**. This will save the new grouping and display it in the dropdown selection in **Use Saved Groupings**. It will also close the **Modify Groupings** window to display the new transaction grouping in the **Transactions** center panel.



# Assigning Attributes to Accounts

Through Wealth Passport's Portfolio Explorer, you can group accounts by characteristics that are meaningful to you.

## WHY ATTRIBUTES?

An "attribute" is a characteristic, defined by you, that will help you organize your accounts. This is a powerful customization feature of Wealth Passport because attributes provide you with the ability to organize accounts in a way that is meaningful to you and your family.

You may create up to five attributes then assign unlimited "values" and accounts to each.

A value can be assigned to an attribute, but it is not necessary. Accounts can be assigned to an attribute directly without adding a value. For example, you create an attribute named Family Member, you then select "add value" to add the family members by name to the Family Member attribute you just created. Once the values (in this example, the family member names) are added to the attribute you are now ready to assign accounts to each value.

Examples of attributes	Examples of values you may choose to assign
"Family Member"	family member names
"Investment Manager"	investment manager names
"Manager Style"	asset allocation sectors

Only assigned client administrators can create, edit and delete attributes, but all users can view attributes.

## HOW TO CREATE AN ATTRIBUTE

1. Under the **Account Utilities** tab, select **Attributes** to open the **Attributes** page.
2. Define an attribute's name by clicking the **pencil** icon. (Any attribute that has not been named defaults to "Undefined.")
3. Type a name in the **Edit Attribute** box.
4. Click **Save**.



## EDITING OR DELETING ATTRIBUTES

From the **Attributes** page, click on the **pencil** button to edit an attribute's name or click the **X** button next to the **pencil** to delete an attribute. Note: Deleting an attribute will also delete the underlying values assigned to the attribute and will no longer have accounts associated with those values.

## ADDING VALUES TO ATTRIBUTES

From the **Attributes** page, click on the **Add Value** button below the specific attribute window to which you wish to add values (see below).

The screenshot shows the 'ATTRIBUTES' section of the Wealth Passport interface. A specific attribute, 'Attribute 1', is selected and its details are shown. The attribute name is 'Manager Style'. Below the name, there are 'Values' listed: Unassigned (197), Mid Cap (2), Small Cap (1), Fixed Income (2), Large Cap (0), Real Estate (1), and Cash (1). There are 'Add Value' and 'Assign Attributes' buttons at the bottom of the attribute window. The page also shows a sidebar with navigation options like DASHBOARD, PORTFOLIO EXPLORER, ACTIVITY, and REPOI.



The **Add Attributes Values** box will open (see at right). Add a value in the **Value Label** box and click **Add**. You can add an unlimited number of values to an attribute.

### EDITING OR DELETING ATTRIBUTE VALUES

From the **Attributes** page, an attribute value can be edited (pencil) or deleted (X) by selecting the value and then selecting the appropriate icon. The icons will be displayed only when the specific attribute value is selected. Upon clicking **Save**, a window will pop up to confirm you want to delete the value.

### HOW TO ASSIGN ACCOUNTS TO ATTRIBUTE VALUE

1. It is necessary to highlight a value to enable the **Assign Attributes** button, as shown below right.
2. Click the **Assign Attributes** button in the bottom left corner of the **Attributes** page.
3. The **Assign Accounts to Attribute** window below will launch. (Note: At the top of this window the **Select accounts to assign to....** message indicates what attribute you are working within.)
4. Place a checkmark in the box beside the account you wish to assign. Use the account filters to narrow the account list if needed.
5. Choose the value you wish to assign the account(s) to by clicking the arrow beside the **Assign selected accounts to** box.
6. Click **Assign** to save your changes.
7. Click **Close** when you are done assigning accounts to attribute values.
8. The main **Attributes** page appears. From here you can highlight a value in another attribute container and follow the steps above to modify accounts for that attribute.

Account Name/Alias	Account Number	The Brown Family
ANCHOR CHECKING II	DEM029	Unassigned
BALANCED PORTFOLIO	DEM035	Large Cap Growth
GLOBAL EQUITY HOLDINGS	DEM044	Large Cap Core
INTEREST CHECKING _ Yodlee	DEM042	Unassigned
INTL VALUE	DEM019	Unassigned
<input checked="" type="checkbox"/> IRA ACCOUNT	DEM024	Unassigned
Index23 - Anchor Checking	DEM010	Unassigned
LIMITED PARTNERSHIPS	DEM008	Unassigned
LIMITED PARTNERSHIPS II	DEM043	Unassigned
MUNICIPAL BONDS	DEM012	Unassigned
MUNICIPAL BONDS II	DEM027	Unassigned
NON-US EQUITY	DEM005	Large Cap Core
US MID CAP EQUITY	DEM006	Mid Cap Value

To view the accounts that have been assigned to a value, you may select the specific value on the current search panel, and only those accounts for that value will be displayed.





# Taking Advantage of Powerful Reporting Capabilities

Wealth Passport's reporting offers investment and accounting information for positions and transactions for all of your accounts held at Northern Trust and held away.

## CREATING REPORTS

One of the most powerful features of Wealth Passport is how easily you can view and generate reports of your financial information, from high-level summary reports displaying asset allocation to detailed tax lot reporting. Many reports are customizable allowing you to apply filters, change how data is grouped or sorted, and even add or remove columns. This gives you the flexibility to create reports that are tailored to meet your specific reporting needs.

All reports you create can easily be printed as well as exported in .pdf, .xls or .csv formats.

To create a report, start by clicking on the **Reports and Documents** tab and selecting **Reports**.

## EASY ANSWERS

For your convenience, Wealth Passport provides the **Easy Answers** portlet (pictured below) on the left side of the **Reports and Documents** home page so that with one click you can quickly see the answers to commonly asked reporting questions like:

- What is my asset allocation?
- How much cash do I have?
- What is the total value of my portfolio?



## How to Run a Report from the Easy Answers Portlet

The **Easy Answers** portlet can also act as a shortcut to creating a report that corresponds to a reporting question listed.

1. From the **Easy Answers** portlet on the **Reports and Documents** home page, click on a reporting question so its corresponding **Easy Answer Report** window appears (see below).
2. Select an account or consolidation.
3. Select or enter the reporting date(s).
4. Click **Continue**.

The screenshot shows the "Easy Answer Report" form. At the top, it says "Question: What expenditures have posted to my account(s)?" and "Answer: Spending Detail reflects all spending in your account(s).". Below this, there are two sections for "Account or Consolidation:" and "From:"/ "Through:". The "Account or Consolidation:" section has a dropdown menu for "Select Account" and a dropdown menu for "Select Consolidation". The "From:"/ "Through:" section has a dropdown menu for "Select Smart Date" and a date input field. The "From:" section also has a "or" option with a date input field. The "Through:" section also has a "or" option with a date input field. The "From:" section has a "Print" button and a "Continue" button.



## DETAILED REPORTS

Wealth Passport provides the **Detailed Reports** portlet (see *at right*) so you can quickly choose the report you need from a list of report templates.

### How to View the Complete List of Available Reports

1. From the **Reports and Documents** Reports page.
2. Click the **Report Descriptions** link.

A list of reports will display including, but not limited to, the reports listed below.

Type	Name	Description
<b>Cash</b>		
	<b>Cash Activity</b>	Details all cash transactions that have settled in your account(s)
	<b>Cash Balances</b>	Details all of your cash balances and pending cash adjustments
	<b>Cash Receipts and Disbursements</b>	Reflects all receipt and disbursement cash transactions in your account(s)
	<b>Change in Cash</b>	Summarizes available cash and cash flows in your account(s) during a given time period
	<b>Expenses Paid</b>	Lets you view all expenses or fees that have been paid out of your account(s)
	<b>Spending Detail</b>	Reflects all spending in your account(s)
<b>Downloads</b>		
	<b>Positions Download</b>	Creates a file of all positions that can be downloaded into a spreadsheet or other format
	<b>Transactions Download</b>	Creates a file of all transactions that can be downloaded into a spreadsheet or other format
<b>Investment Transactions</b>		
	<b>Broker Commission Report</b>	Lets you see the commissions you paid on your investment transactions
	<b>Capital Gains</b>	Lets you view all realized gains and losses for your account(s), organized by tax lot characteristic

### How to Run a Detailed Report

1. From the **Reports and Documents** page, begin by selecting an account or consolidation from the appropriate dropdown menu.
2. Select the report that you want to run from the **Report** dropdown menu. Once selected, a **Customize** link will appear to the right of the report name.
3. Follow the prompts to customize the report selected to meet your specific needs, or enter the reporting **date(s)**.
4. Choose a **method of delivery**.
5. Choose an **output format**.
6. Click **Save Report Template** to use these parameters again, or click **Continue**.

### How to Access your Saved Reports

There are two ways you can access the reports you have saved.

1. Saved reports can be accessed via the **Saved Reports** portlet on the main **Reporting** page.
2. Select **My Saved Reports** from the **Reports and Documents** tab.





# Moving Money

Wealth Passport has installed security measures – and provides peace of mind – for your family and advisors when performing cash transactions.

With Wealth Passport's money movement capabilities you can maintain or even enhance the security controls in place to safeguard your transactions. You can perform a variety of cash account transactions including transfers between your Northern Trust investment and banking accounts and to non-Northern Trust accounts

## TRANSFERRING FUNDS

Wealth Passport's **Money Movement** menu (located under the **Activity** tab) gives you multiple ways to effortlessly move money between Northern Trust accounts or to non-Northern Trust accounts, including.

- Transfer funds via wire or ACH from custody accounts to other financial institutions.
- Transfer funds via wire or ACH from checking or savings accounts to other financial institutions.
- Transfer funds between Northern Trust checking/savings accounts.
- Transfer funds between Northern Trust custody accounts.
- Transfer funds between Northern Trust custody and checking/savings accounts.
- Pay investment manager fees.
- Pay professional fees.
- Pay a Northern Trust loan.
- Reallocate principal and income cash within your custody accounts.

## HOW TO CREATE A TRANSACTION

1. From the Wealth Passport home page, click on the **Activity** tab and select **Money Movement, Transactions Home** (see below).
2. From the **Transactions** home page, click on the **Create Transaction** dropdown list to select the transaction type. Complete the required fields (marked with a red asterisk) and any optional information.
3. Click on the **Continue** button at the bottom of the page.
4. A verification page will display. Current and projected balances are provided to verify available balances for the transaction.
5. Verify the transaction details and click **Submit**. The final confirmation page will provide you with a transaction tracking number.

The screenshot displays the Northern Trust Wealth Passport interface. At the top, the Northern Trust logo and 'WEALTH PASSPORT' are visible. Below this is a navigation bar with tabs: DASHBOARD, PORTFOLIO EXPLORER, ACTIVITY, and REPORTS AND DOCUMENTS. The 'ACTIVITY' tab is selected, and a dropdown menu shows 'Money Movement' as the active selection. Below this, there are sub-tabs: 'Transactions Home', 'Profile Summary', 'Recipient List', and 'Cutoff Times'. The 'Transactions Home' sub-tab is active, showing a section titled 'TRANSACTIONS HOME' and 'Transactions - Money Movement'. In this section, there is a 'Create Transaction' dropdown menu with 'Select' as the current choice. Below this is a 'Filter Criteria' section with a 'No Filter Selected' message and a checkbox for 'Name/Transaction #'. At the bottom of this section is a 'Refresh View' button.



## MONITORING THE STATUS OF YOUR TRANSACTIONS

Through Wealth Passport's **Transactions** home page you can monitor the status of past, current and upcoming money movement transactions. After searching for a transaction, you can then:

- Check the status of the transaction, such as in process or completed.
- Approve the transaction, if required.
- Edit the transaction, if needed.
- Void the transaction, if required.

## HOW TO SEARCH FOR A TRANSACTION

1. From the Wealth Passport home page, click on the **Activity** tab and select **Money Movement, Transactions Home**.
2. From the **Transactions** home page, click on **Filter Criteria**.
3. To search for a specific transaction, click the checkbox next to the **Name/Transaction#** filter, enter the transaction name or number in the available box and click **Refresh View**.
4. If you do not have a transaction name or number — or want to monitor a group of transactions — click the **check box** to the left of one or more of the following search criteria to customize your search, enter your search criteria, then click **Refresh View**.
  - **Date** — enter the settlement date for the transaction
  - **Status** — select a transaction status, such as **Pending Approval**
  - **Originator** — enter the user ID of the transaction originator
  - **Type** — select the transaction type, such as **Wire Out of Custody**
  - **Account** — enter the "From" account number

## HOW TO APPROVE A TRANSACTION

1. Search for the pending transaction (see "How to Search for a Transaction" above).
2. Once located, click **Pending Approval** in the status column and the **Submit Transaction for Approval** page will display transaction details.
3. Review the transaction details and click **Approve** at the bottom of the screen.

## TRANSACTION PROFILES

Wealth Passport gives you the ability to create a "profile" to save transaction details for future use. A user can save time when creating transactions from a profile by merely entering a date and an amount to complete the transaction.

A profile can include the following:

- Account number
- Financial institution information
- Recipient details, such as recipient account numbers and financial institutions
- User notes relative to the transaction (also called the "narrative")
- From accounts

## HOW TO CREATE A PROFILE

1. Under the **Activity** tab, select **Money Movement, Profile Summary**.
2. From the **Create Profile** dropdown menu, select a transaction type.
3. Name the profile in the box provided.
4. Complete the required fields (marked with a red asterisk) and any optional information.
5. Click on **Continue** at the bottom of the page.
6. Verify the transaction details and click **Save Profile**.
7. The newly created profile will then be displayed in the **Profile Summary** page, along with options to **Use**, **Edit** or **Delete** in the Action column.

## RECIPIENTS

If an entity or person is a recurring recipient, you can set-up and save the recipient's details for use in future pre-defined transactions including ACH or wire transfer transactions.

## HOW TO CREATE A RECIPIENT

1. Under the **Activity** tab, select **Money Movement, Recipient List**.
2. From the **Recipient List**, click **Create New**.
3. On the **Create Recipient** page, select from one of the available Radio buttons, such as **US Recipient Wire**.
4. Complete the required fields (marked with a red asterisk) and any optional information.
5. Click **Create** at the bottom of the page.
6. The newly created recipient will then be displayed in the **Recipient List** page, along with options to **Edit** or **Delete** listed in the **Action** column.



### **MONEY MOVEMENT ACCESS AND SECURITY**

To access Wealth Passport's money movement capabilities, contact your Northern Trust relationship manager to start the enrollment process. Once enrolled, users will need the information below to access:

- A login ID and password
- A secure ID token – provides a perpetually changing account access code for increased security

The enrollment process allows you to assign one or more of the following roles to a money movement user for each of the accounts that the user is entitled to access:

- Originator – this user can create ad hoc transactions or use profiles to initiate a transaction. An originator may also create, edit and delete profiles.
- Limited profile user – this user can only originate a transaction from a pre-established transaction profile.
- Approver – this user can approve a transaction created by another user.
- Cancel other's transactions – this user can cancel a transaction created by another user.
- View only – this user can view the transaction details but cannot originate, approve or cancel any transactions.

In addition, transaction limits can be defined as a default for each user role, and/or unique transaction limits can be defined at the individual account level.



# Accessing Electronic Versions of Your Statements

Through eDocuments, Wealth Passport provides an efficient way for you to access banking and investment statements online instead of waiting for them to be mailed to you, even alerting you when they are available.

## HOW TO ACCESS AND VIEW EDOCUMENTS

1. From Wealth Passport's **Reports and Documents** tab, select **eDocuments**.
2. Select the document you are looking for from the **Document Type** dropdown menu – **All Statement Types, Accounting Statements, Banking Statements** or **NTGI Client Performance Reports**.
3. Select the account from the **Account** dropdown menu
4. Choose a date or enter your own date range.
5. Click **Search**.
6. Available statements will be returned at the bottom of the page. Click the link under the **Document Type** header to view your statement.

## GOING PAPERLESS

Accessing your statements online through Wealth Passport – and eliminating your mailed paper and CD statements – has many benefits, including:

- Quicker receipt of statements by no longer waiting for mail
- Enhanced security by viewing your statements through an encrypted connection
- Reduced carbon footprint and decreased waste by eliminating excess paper and plastic

For more information about going paperless, please contact your relationship manager.



# Maintaining Your Security and Privacy

To protect client information, Northern Trust regularly evaluates and updates its security technologies and maintains physical, electronic and procedural safeguards.

## YOUR COMPUTER

Wealth Passport requires an SSL (Secure Sockets Layer) compliant browser and 128-bit SSL encryption. SSL is a protocol that allows a personal computer to establish an encrypted connection to an Internet server and by applying encryption techniques that convert transmitted data into a series of unrecognizable characters as the information travels through the Internet. Northern Trust's servers turn these characters into recognizable information after the connection has been made. SSL also applies the additional protection of digitally signed certificates to further protect data transmission with Northern Trust.

## COOKIES

Wealth Passport uses cookies, which are small pieces of information sent from Wealth Passport to the user's browser. The cookie stores information to assist with navigation. Browser settings must allow for cookies when using Wealth Passport. In addition, Wealth Passport uses session cookies, rather than persistent cookies, that are not saved at the end of a Wealth Passport session and do not store personal information that other programs can access.

## ESTABLISHING A SESSION WITH THE SERVER

Wealth Passport users are required to change the password provided at enrollment with the first login. Password rules include the following.

- The password may include letters and/or numbers and must be at least six but no more than 15 characters in length.
- Passwords cannot be reused for 12 months.
- Passwords cannot start with a number.
- Passwords are case sensitive.
- Passwords must change at least once every 30 days.

As an additional security precaution, after 15 minutes of inactivity users are required to re-enter their password, with the number of invalid login attempts limited to three. Three consecutive failures will result in suspension of the user ID. Users may call the Northern Trust Passport® Help Center, 1-888-635-5350 (outside the United States, 1-312-557-5900), for assistance.

## HOW TO CHANGE OR RESET YOUR PASSWORD

1. Go to [northerntrust.com](http://northerntrust.com)
2. Click on **Forgot Password** in the upper right hand corner of the page.
3. Enter the user ID.
4. Click **Continue** and answer the security questions presented.
5. Once authenticated, a temporary password will be provided.
6. The temporary password must be changed upon login.

Or, call the Northern Trust Passport® Help Center at 1-888-635-5350 and follow the prompts to reset a password (outside the United States, 1-312-557-5900).

## TOKEN LOGIN

Certain applications within Wealth Passport require a secondary level of authentication, known as a "token login." Users can provide this information at login by clicking on **TOKEN LOGIN** from any [northerntrust.com](http://northerntrust.com) Web page and entering user ID, password and PIN+token. If the user does not enter this at login, it will be required when accessing an application that requires a secondary level of authentication.



## SERVER SECURITY

The Wealth Passport server is protected by firewall technology that helps protect against intrusion. Both the firewall and the server are in physically protected locations, with all activity on both platforms logged and monitored for any attempted security breach. Information transmitted via the Internet between your device and Wealth Passport is encrypted.

## ENHANCED SECURITY – FREQUENTLY ASKED QUESTIONS

### *How does Wealth Passport's enhanced security work?*

All Wealth Passport clients are required to select and answer a series of personal challenge questions to help authenticate a user's identity. Challenge questions are asked whenever Wealth Passport is accessed from a different computer than usual, or if a computer has significantly changed (such as changing to a new operating system or using a different browser). The challenge questions and responses allow for an incremental layer of online security. Additionally, these questions may be used to authenticate identity when calling the Northern Trust Passport® Help Center.

### *Why do I need this level of online security?*

Northern Trust is continually seeking ways to help improve the security of our online services. As activity over the Internet continues to increase, so have concerns about online account security. The prevalence of phishing, pharming, spoofing, malware and other identity theft/fraud activities has been a motivating factor in our online security efforts.

### *How does Wealth Passport's enhanced security protect from phishing attacks?*

Our security application is designed to hinder access by an unauthorized third party who may have obtained a valid ID and password. For example, if a fraudster attempts to access an account, our security application will most likely not associate that individual's sign-on pattern of behavior or computer equipment with a valid user, thereby triggering the challenge questions. Given that the fraudster should not be able to answer the questions, access will be denied.

## SECURITY TIPS

Keep user IDs and passwords confidential. We strongly recommend that passwords do not contain easily identifiable groups of characters, such as account numbers or name preceded or followed by just one alphanumeric character.

Never leave a computer unattended while using Wealth Passport and close the browser when finished.

Always properly exit the system by clicking on the **Sign Off** button located on each page upon exiting Wealth Passport.

Always use virus protection software and update it regularly. Do not allow a virus to remain on a computer while accessing Wealth Passport.

IRS CIRCULAR 230 NOTICE: To the extent that this message or any attachment concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law. For more information about this notice, see <http://www.northerntrust.com/circular230>.

Securities products and services are offered by Northern Trust Securities, Inc., member FINRA, SIPC, and a wholly owned subsidiary of Northern Trust Corporation.

### ***Need Help?***

If you have any questions or would like more information, call the Northern Trust Passport® Help Center at 888-635-5350 (312-557-5900 outside the United States) Monday through Friday from 7:00 a.m. – 9:00 p.m. Central Time, Saturday and Sunday from 7:00 a.m. – 3:30 p.m. Central Time.



**Northern Trust**

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