Wealth Manager

Last Revised: 3/17/2023

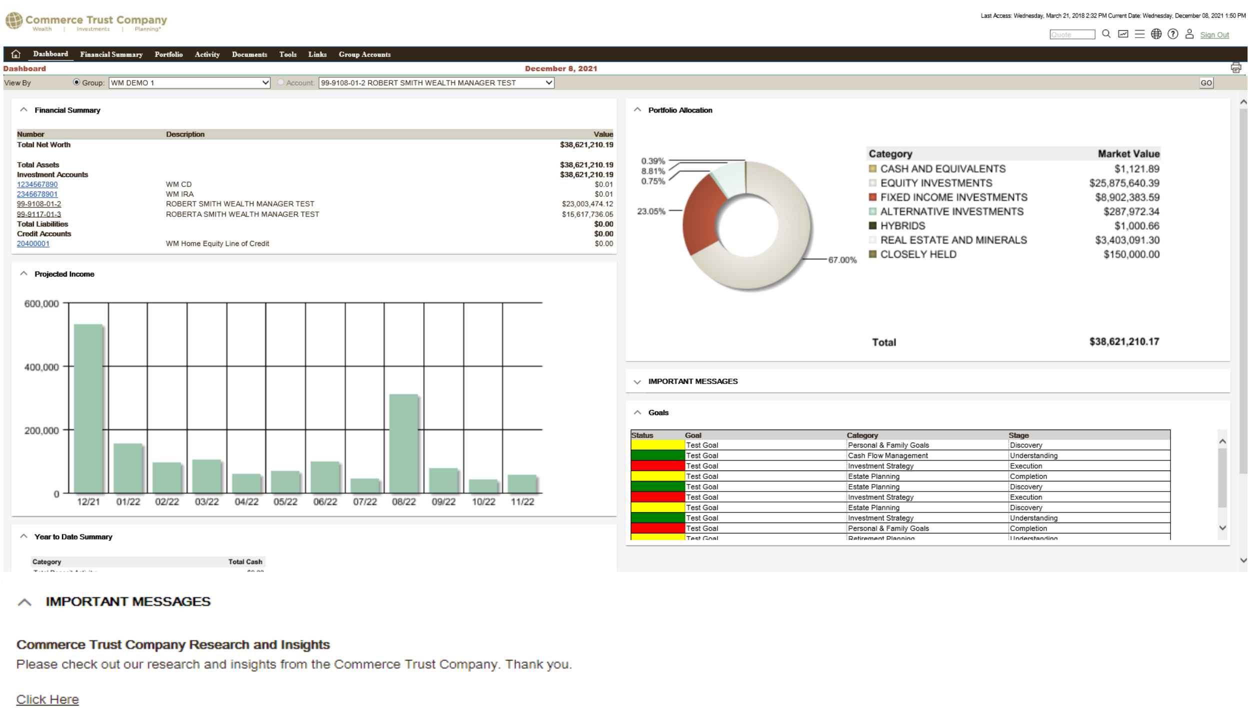
OVERVIEW GUIDE

WEALTH MANAGER

Welcome to Wealth Manager!

The first page you will see is your Dashboard Homepage. The Dashboard provides quick links to frequently visited features in Wealth Manager. You will see the Financial Summary, Portfolio Allocation, Projected Income, Important Messages and Year to Date Summary previews. Each of the previews shows a condensed version of data taken directly from that section within Wealth Manager. Click on any preview to take you to the corresponding page where you can view detailed information.

Dashboards are viewable by Account Group, selected using the Group Filter. Account Groupings can be setup or modified under the Group Accounts menu on the Navigation Bar.



Description of Features on Dashboard Homepage

Financial Summary – Provides a quick balance summary for all your Commerce accounts.

Portfolio Allocation - Provides an aggregated view of the portfolio for all accounts in the active group depicted in a donut graph.

Projected Income - Provides projected income for the active group of accounts for one.

Year to Date Summary - It shows transactions for the current year based on high level categorization.

Important Messages – Provides an area to view important messages from Commerce Trust Company.

Goals Feature – Displays your planning goals and information on their progress.

Goals

Status	Goal	Category	Stage
	Test Goal	Personal & Family Goals	Discovery
	Test Goal	Cash Flow Management	Understanding
	Test Goal	Investment Strategy	Execution
	Test Goal	Estate Planning	Completion
	Test Goal	Estate Planning	Discovery
	Test Goal	Investment Strategy	Execution
	Test Goal	Estate Planning	Discovery
	Test Goal	Investment Strategy	Understanding
	Test Goal	Personal & Family Goals	Completion
	Test Goal	Retirement Planning	Understanding

Status – This is a stoplight field that displays your goals status as a color to represent if they are on target. The colors display as:

- Green – On Target
- Yellow – In Danger of missing Target
- Red – Off Target

Goal Field - A Short Description of the goal

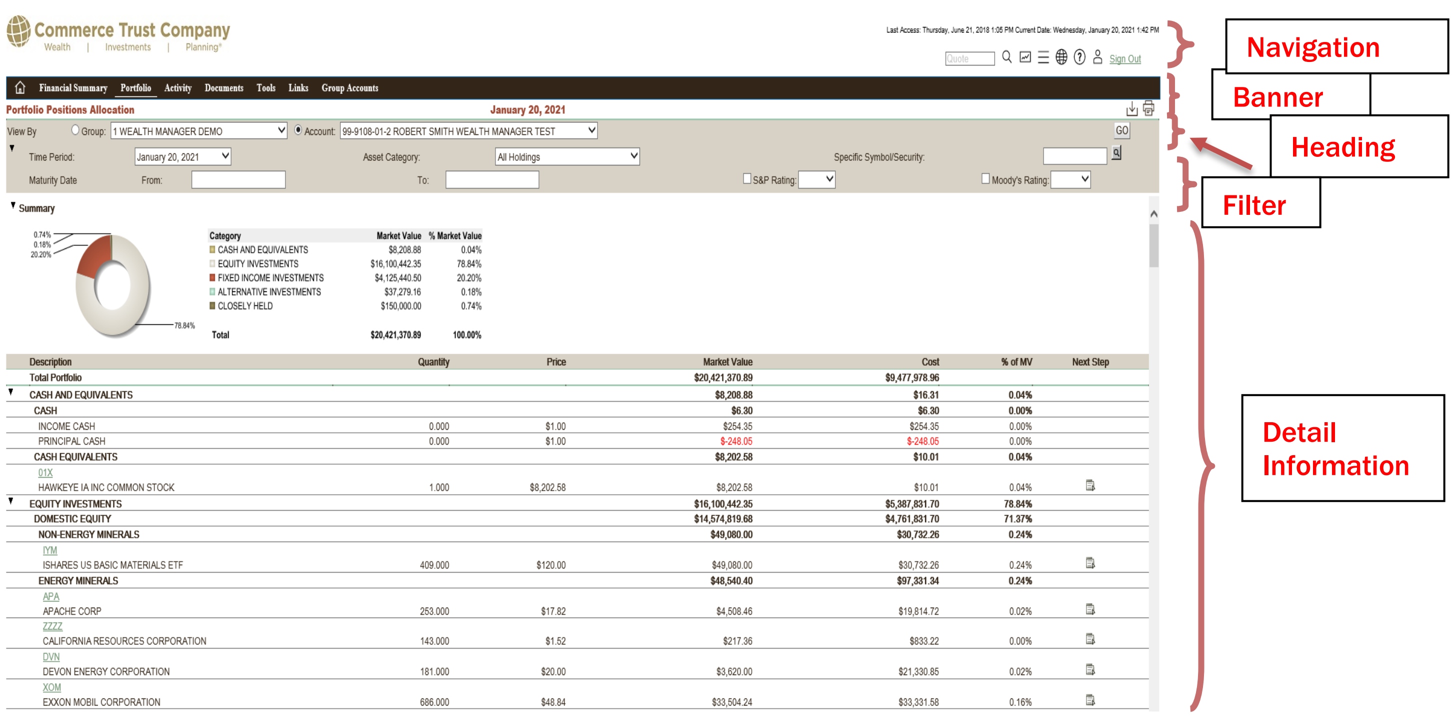
Category Field – The planning area for the goal

Stage Field – Fied that shows what stage the goal is in. The options are detailed below

- **Discovery** - the initial stage of a goal. Conversations are occurring on the scope and definition of completion
- **Understanding** – creation of the plan that will lead to completion
- **Execution** – the active process of achieving the goal – putting the plan into action
- **Completion** - the objective of the goal has been accomplished

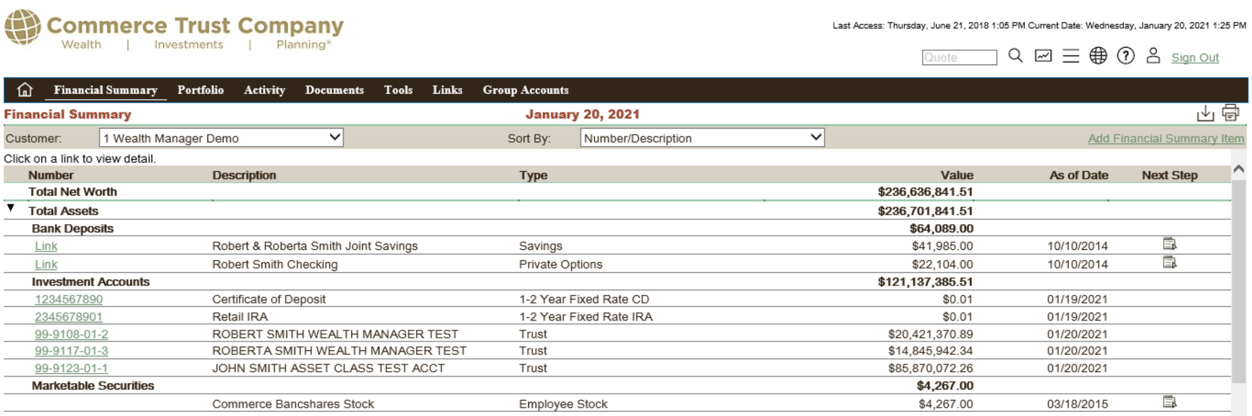
New Page Layout

The pages within Wealth Manager have been designed to provide a consistent experience throughout a vast array of features. Each page has the following areas: Banner, Navigation Bar, Heading, Filters, and Detail Information. The Help feature in the Banner section will help you navigate the website. Additionally, the “carrot” symbol ▶ is used throughout the website to Show or Hide additional information. Your preferences will be saved as you exit each page. For example, if you Hide the Summary donut chart in the Detail Information area and then move to another page, it will still be hidden when you re-enter the page.



Financial Summary

The Financial Summary feature offers information on all of you trust and retail accounts. Click on the underlined account number (Blue hyperlinks) to see the detail for your trust and retail accounts. If you have retail accounts and need to access them you will need to click on the underlined account number (Blue hyperlinks) and this will take you to over to the Online Banking portal. To get back to Wealth Manager from Online Banking simply X out of the new tab that was opened.


Commerce Trust Company
Wealth | Investments | Planning®

Last Access: Thursday, June 21, 2018 1:05 PM Current Date: Wednesday, January 20, 2021 1:25 PM

Quote Sign Out

Financial Summary Portfolio Activity Documents Tools Links Group Accounts

Financial Summary January 20, 2021

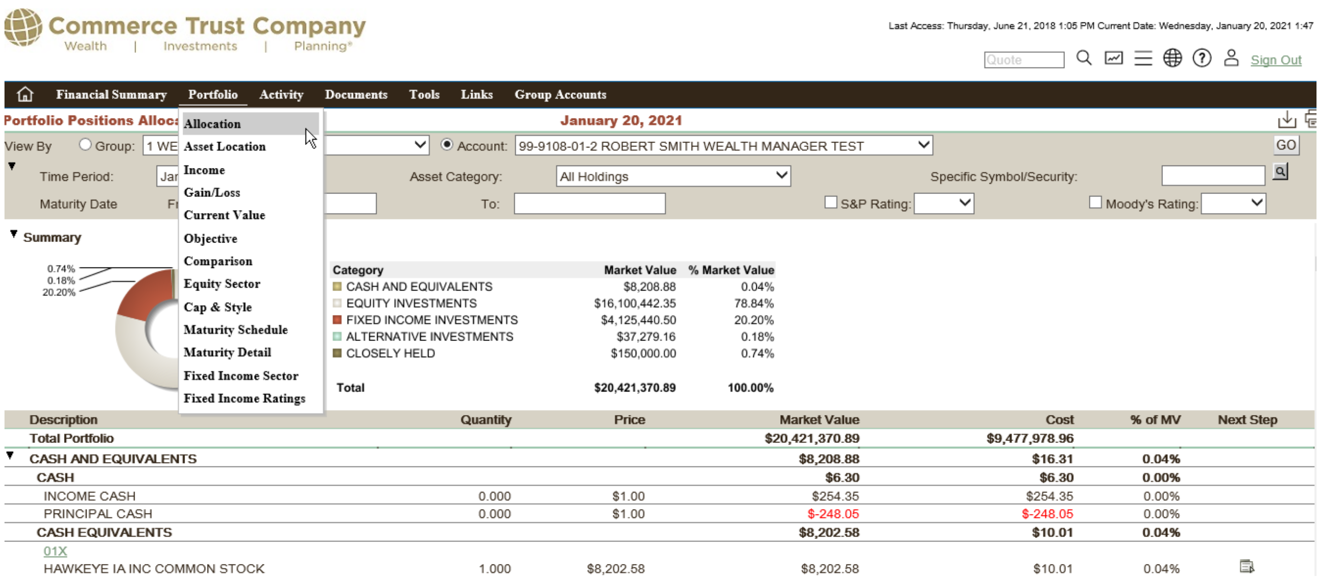
Customer: 1 Wealth Manager Demo Sort By: Number/Description Add Financial Summary Item

Click on a link to view detail.

Number	Description	Type	Value	As of Date	Next Step
Total Net Worth			**$236,636,841.51**		
Total Assets			**$236,701,841.51**		
Bank Deposits			**$64,089.00**		
Link	Robert & Roberta Smith Joint Savings	Savings	$41,985.00	10/10/2014	
Link	Robert Smith Checking	Private Options	$22,104.00	10/10/2014	
Investment Accounts			**$121,137,385.51**		
1234567890	Certificate of Deposit	1-2 Year Fixed Rate CD	$0.01	01/19/2021	
2345678901	Retail IRA	1-2 Year Fixed Rate IRA	$0.01	01/19/2021	
99-9108-01-2	ROBERT SMITH WEALTH MANAGER TEST	Trust	$20,421,370.89	01/20/2021	
99-9117-01-3	ROBERTA SMITH WEALTH MANAGER TEST	Trust	$14,845,942.34	01/20/2021	
99-9123-01-1	JOHN SMITH ASSET CLASS TEST ACCT	Trust	$85,870,072.26	01/20/2021	
Marketable Securities			**$4,267.00**		
	Commerce Bancshares Stock	Employee Stock	$4,267.00	03/18/2015	

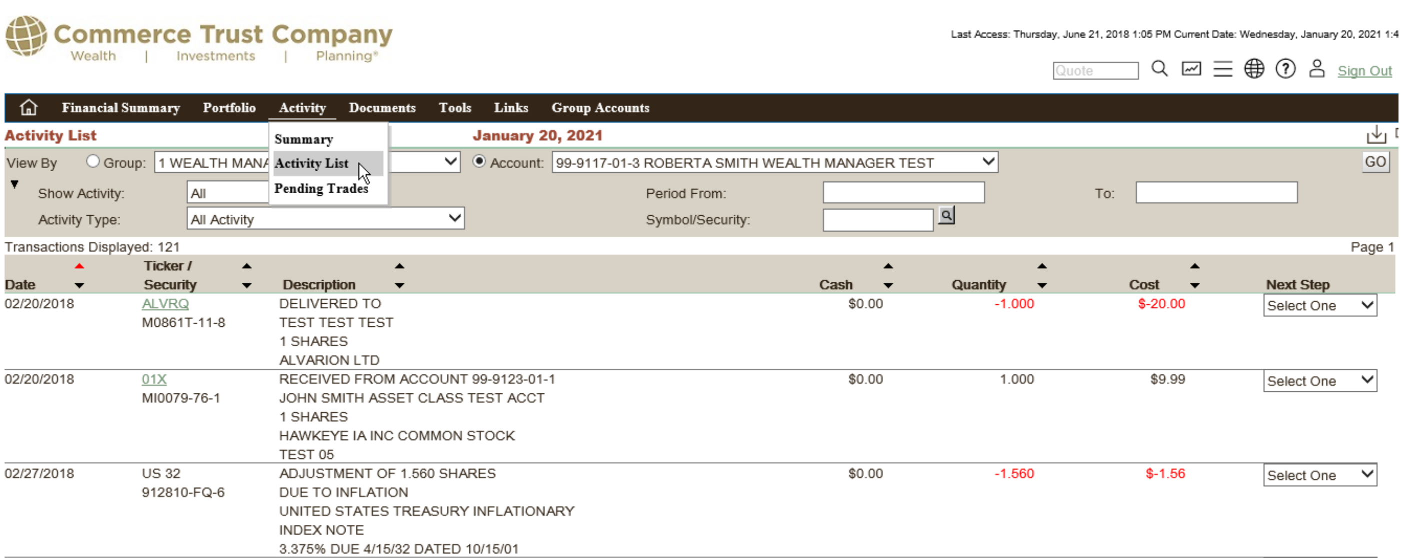
Portfolio Positions

The Portfolio navigation feature offers investment analytics on your positions; from simplistic views of positions to more extensive equity and fixed income diversifications, bond maturity views, and an investment objective comparison. To access your portfolio, begin by moving your cursor over Portfolio in the Navigation Bar then click Allocation in the drop down. Allocation will show a donut graph summary of your holdings. Below the donut graph is a detailed list of your positions. Click on the carrot next to Summary to Hide the chart and display more holdings. Asset Location is ideal for viewing your holding across a group of accounts. Current Value allows you to see the value of your portfolio(s) with real-time pricing updates.



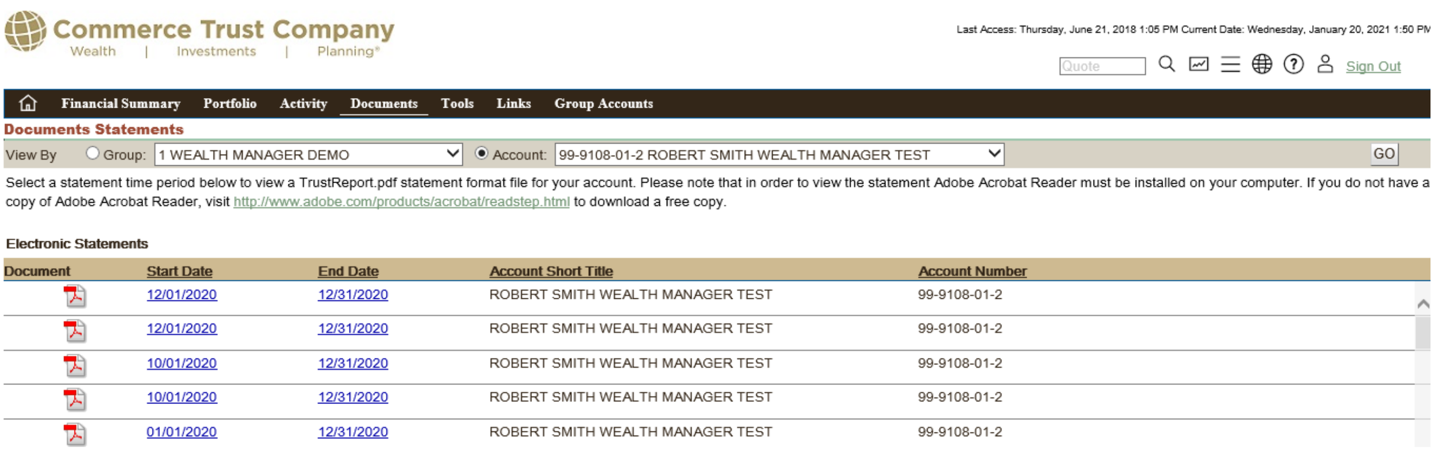
Activity Summary

The Activity feature assists in identifying the transaction activity that has occurred in an account or group of accounts. To access your transactions, move your cursor to Activity and then click on Activity List in the drop down. Use the carrot in the filter section to display more options to narrow or expand your transaction search. Remember to click on the green GO button after modifying your filter information to show the transactions.



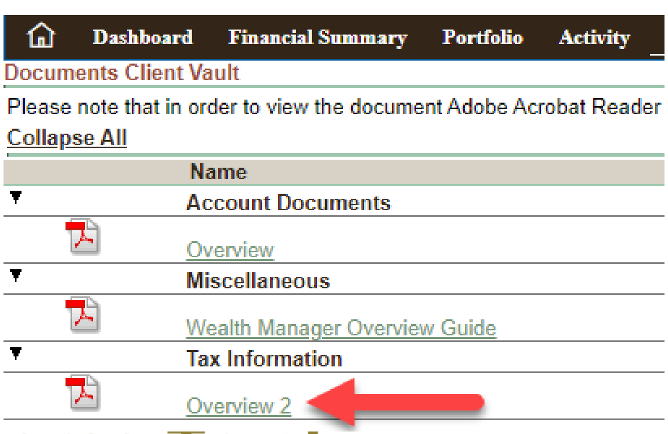
Documents Statements

This feature provides quick access to your electronic statements. It displays the list of available statements for viewing and a link to launch the statement in a PDF format. Adobe® Reader is required to view the statement. This software can be downloaded at www.adobe.com. You can then save, print, e-mail or close the PDF. First go to Documents and then click on Statements in the Menu area. Then click on the date link to open the PDF.



Tax Documents

To access the client vault in Wealth Manager, click on Documents then Client Vault. You can then access documents, such as tax documents.

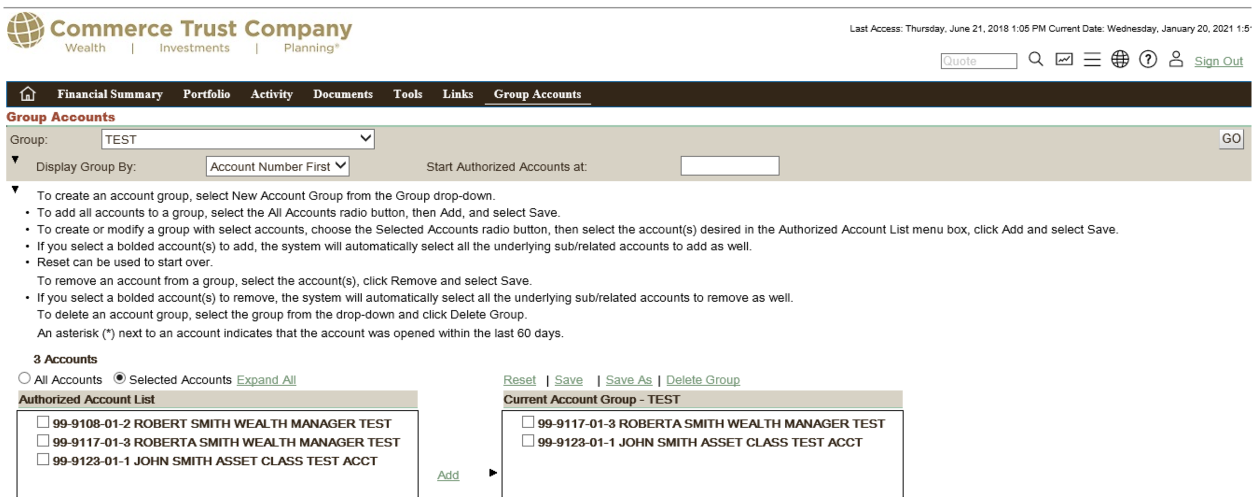


Group Accounts

Formerly known as Working Lists, the Group Accounts feature gives you the opportunity to create your own grouping of accounts for information gathering and investment management. You determine the group name and select the underlying accounts. Once a group is created you can use the list throughout the site, eliminating the need to memorize account numbers or account titles.

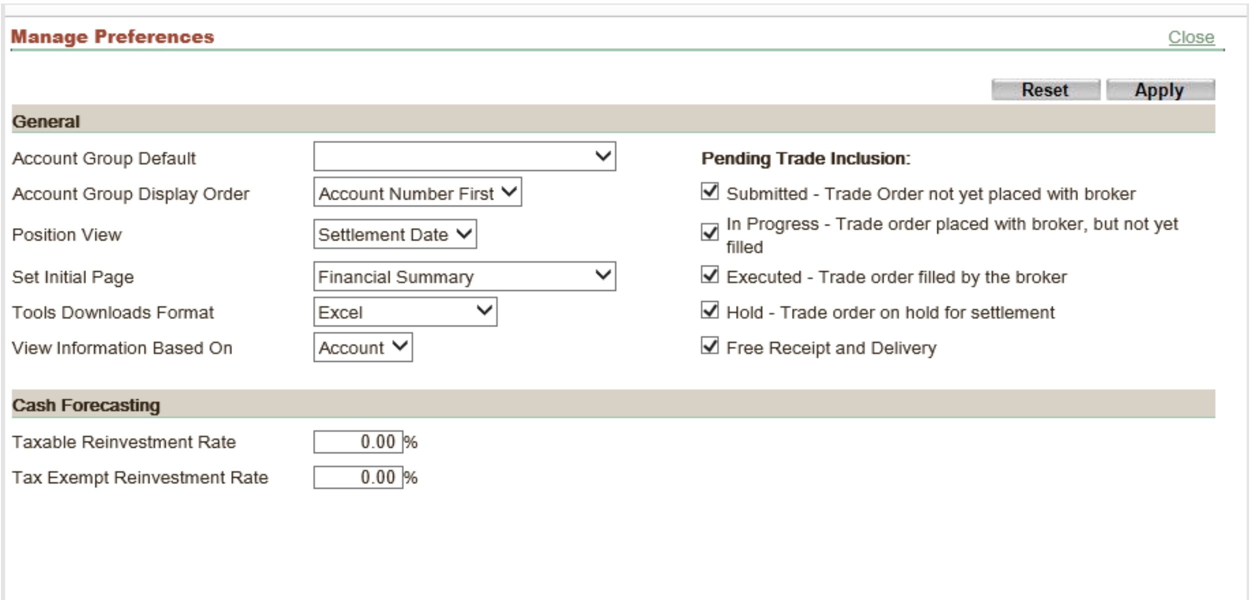
Click on Group Accounts in the Menu area to create a group.

On many pages in the website you can click on Group to view the detail at the group level or Account and then pick the account out of the drop down list to view individual account details.



Setting Customized Preferences

You can customize and personalize your preferences in Wealth Manager. To update your preferences click on the icon that looks like 3 lines in the upper right hand corner. In the Manage Preferences box your options include default accounts, position view, account display order, and preferred login page.



Recommended System Settings

Browser and Operating Systems

To ensure a satisfactory experience, Wealth Manager has been verified for compatibility for use with the following browsers and operating systems. The browsers are verified through the two most recent versions available. This information is also contained in the Help section on the website.

Compatible Browser	Compatible Operating Systems
Internet Explorer	Windows 7, Windows 8, Windows 8.1, Windows10
Edge	Windows 10
Firefox	Windows 7, Windows 8, Windows 8.1, Windows 10
Google Chrome	Windows 7, Windows 8, Windows 8.1, Windows 10
Safari	Mac OS X v10.9 “Mavericks” Mac OS X v 10.10 “Yosemite” iOS iPad 2,3, and 4

PC and Browser Settings

To run the product effectively, adherence to the following minimum workstation characteristics is recommended. Performance issues may arise if workstations fall below these minimum recommendations:

Component	Standard
CPU	Pentium Dual-Core/Athlon X2 minimum, Core 2 Duo/Athlon II X2 or higher recommended
RAM	RAM 1G required minimum, 2G recommended
Video Adaptor	1024 x 768 or greater resolution, 4:3 Aspect Ratio
Web Browser	Compatible browser
Additional Software Recommended	Microsoft® Excel® 2003, 2007 or 2010 Adobe® Reader 11.0 or newer

Screen Resolution

To maximize the amount of data displayed on the pages, it is recommended that each workstation's resolution be set to 1024 x 768 pixels or higher.

Windows Settings

Use the following procedure to adjust the Folder Options in Windows Explorer:

1. Click the Windows Start icon
2. Click Control Panel
3. Click Default Programs
4. Click Associate a File Type or Protocol with a Program
5. Find the .xls extension on the list, and if it is not associated with Microsoft Excel, select the .xls extension to highlight the record.
6. Click Change Program
7. Select or browse to select Microsoft Excel
8. Click OK to close the window and save the selection

Browser Settings

- Browser cache option set to Every Time.
- Cookie options set to On.
- Enable automatic prompting for downloaded files.
- Text size set to smaller.
- Enable active scripting.
- Allow META REFRESH.