



HIGHTOWER

Clarity Point Financial Partners

Client Portal User Guide

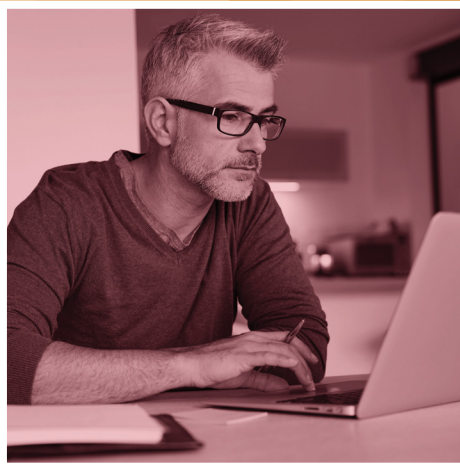
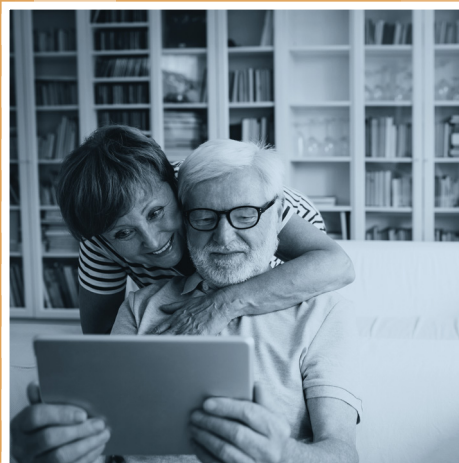


Table of Contents

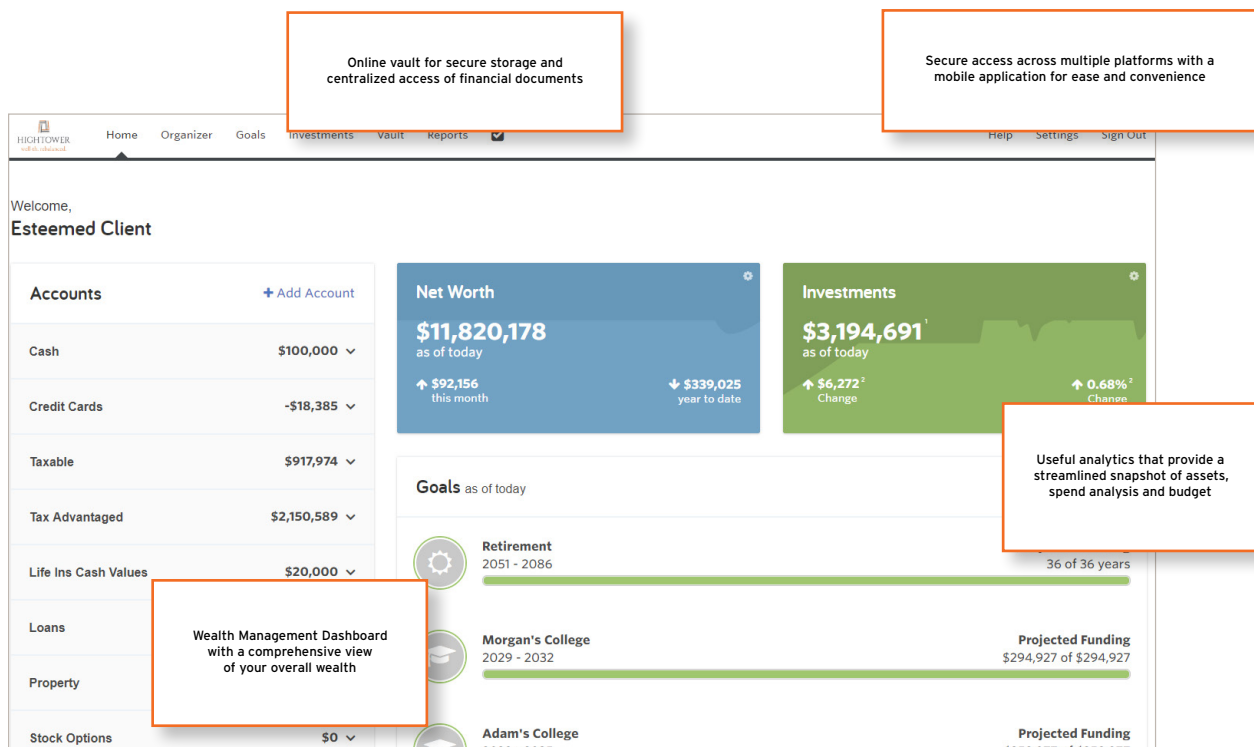
Product Overview	3
Data Security & Privacy Protection	4
Enrollment	5
Account Access	7
Onboarding	8
Goals	9
Aggregating Your Financial Information	10
The Organizer	11
Spending	12
Investments	13
The Vault	14
Reports	15
Alerts & Notifications	16

Product Overview

Hightower's defining hallmark is the provision of a client experience that is firmly rooted in our fiduciary values: objectivity, transparency and holistic wealth management advice.

Hightower's Client Portal is an online platform that provides a consolidated view of your finances, across various financial institutions, multiple asset classes and different account types.

By enrolling in Hightower's Client Portal, we can create a customized summary of your net worth, including your security investments, retirement savings, bank accounts, real estate, appraised assets (e.g., artwork and jewelry) and liabilities (e.g., mortgages and lines of credit). Your holdings, positions and account values will be updated daily, providing you an accurate, comprehensive and unobstructed view of your wealth.



Data Security & Privacy Protection

The safety and security of your assets is of the utmost importance to Hightower. Our Client Portal employs strong security practices and protocols to protect your data. These methods include password protection, secure socket layer encryption, firewalls, intrusion detection, audits, inspections and more.

Below is a summary of the measures taken to safeguard your financial information.

Secured Data

Your financial data is housed at SunGard Data Systems, a best in class service provider offering one of the most secure environments in the industry. SunGard hosts 70% of all financial industry transactions.¹

Physical access at SunGard's server centers is limited to authorized personnel, and requires multiple levels of authentication, including fingerprint scanning. SunGard Data Systems also makes use of fire protection, electronic shielding, database backups and more to ensure your data is continuously monitored and protected.

Non-Transactional

Unlike online banking, trading or retail websites, your money absolutely cannot be moved, withdrawn or accessed on our system.

Password Protection

You are assigned a unique Logon ID. Your Logon ID will never be given out over the phone or sent to an email address that is not registered to your account. Your Hightower team does not have access to your password. You select your password and you alone

are the only person who knows your password. After five consecutive failed login attempts, the system automatically locks your account, blocking any manual or programmed attempts to access your account.

Maximum Encryption

The system uses a 256-bit Secure Socket Layer to scramble your financial data and prevent access by unauthorized users. This is the highest level of encryption currently available today.

Third-Party Oversight

We utilize a very limited number of third-party vendors. These include:

- eMoney Advisor—Software engine
- SunGard—Data center
- CashEdge—Data aggregator

Security due diligence is performed on all third-parties who may physically handle or have access to sensitive information.

Routine Security Testing

The Client Portal uses third-party security auditors and software including TraceSecurity, Tenable Security and WhiteHat Security to identify vulnerabilities within the system and to assist with remediation efforts. **You alone are the only person who knows your password.** After five consecutive failed login attempts, the system automatically locks your account, blocking any manual or programmed attempts to access your account.

¹"eMoney," *Securian Advisors MidAmerica*, accessed July 2016, <http://www.securianmidamerica.com/eMoney/>

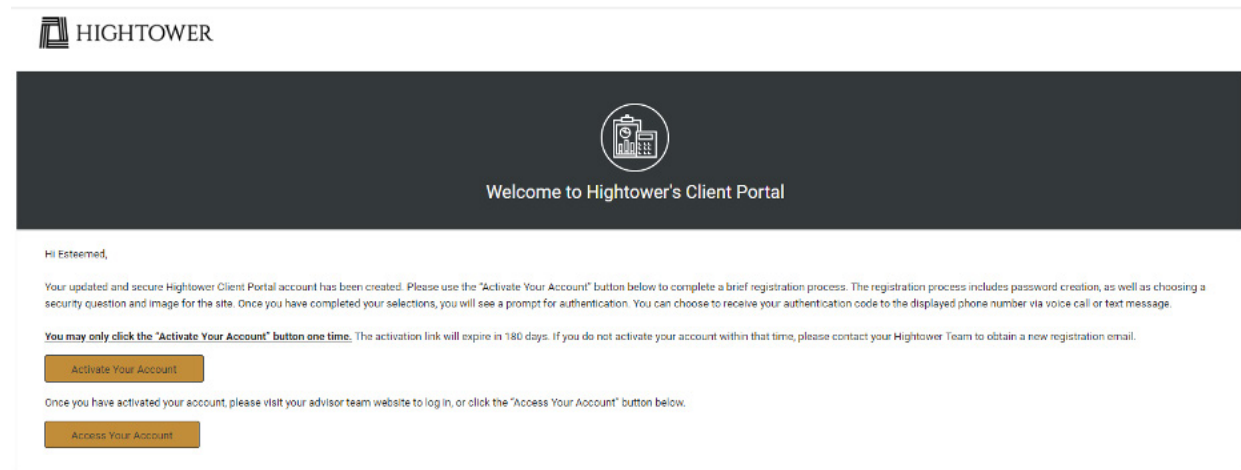
Enrollment

Hightower's Client Portal offers a secure, consolidated view of your finances and overall net wealth with a variety of sophisticated, user-friendly features. The enrollment process is quick and easy!


You will receive a welcome email with instructions to complete a brief enrollment process. Follow the steps or schedule a time to enroll with your advisor.


Enrollment Steps:


- Choose a password
- Select your security questions
- Accept the terms of use



The screenshot shows an email from Hightower. At the top left is the Hightower logo. The main header area is dark with a white icon of a building and a checkmark, and the text "Welcome to Hightower's Client Portal". Below this, the email body starts with "Hi Esteemed," followed by a paragraph explaining that the account has been created and providing instructions to activate it. There are two orange buttons: "Activate Your Account" and "Access Your Account". A final paragraph at the bottom states that this is an automatically generated message.


Please sign in below to access The Hightower Client Portal 

Welcome to Hightower, Esteemed!
Create your Hightower account to access The Hightower Client Portal 


 Enter new password


Password requirements: at least 8 characters, a lowercase letter, an uppercase letter, a number, a symbol, no parts of your username, does not include your first name, does not include your last name.

Repeat new password



 Choose a forgot password question

Answer







Select an authentication factor

-  SMS Authentication
-  Voice Call Authentication

Do not challenge me on this device again

[Sign Out](#)





Voice Call Authentication

(+1 XXX-XXX-2972)

Enter Code

Do not challenge me on this device again

[Sign Out](#)

Account Access

Once enrollment is complete, you will be able to log in from any device and gain full access to your account at any time.

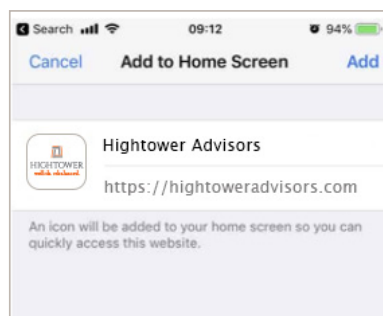
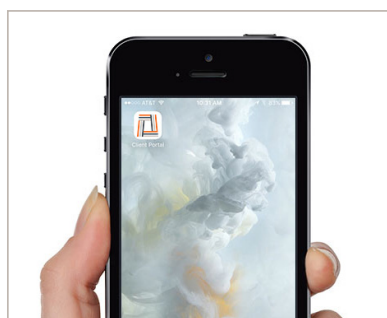
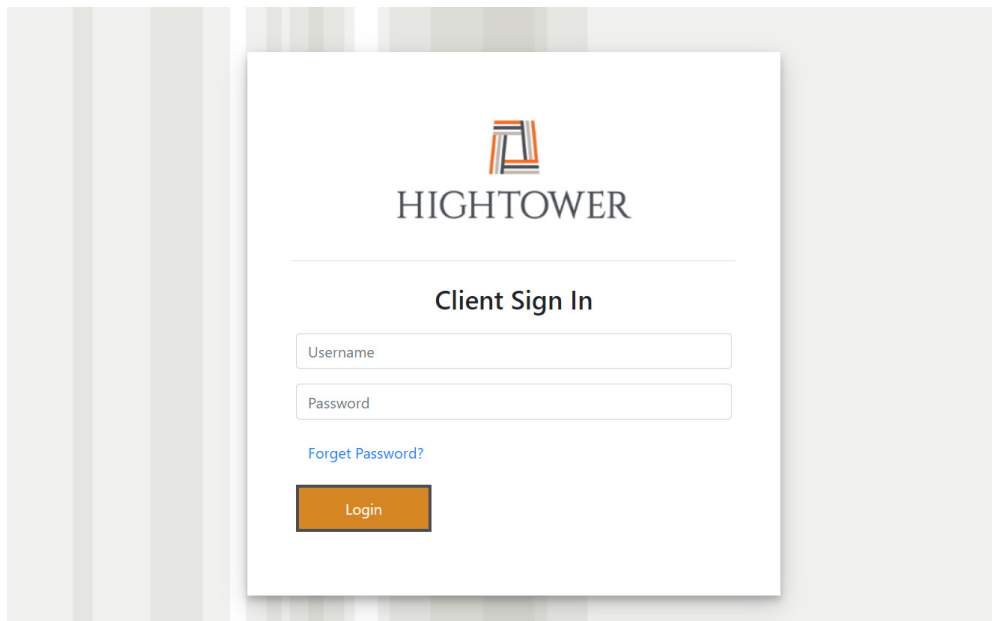
Please visit your Advisors team website. From the login page, you can request a password change. If you become locked out of your account, a security block will be applied. After 15 minutes, you will be able to re-enter the correct credentials.

Desktop Access:

- Click the **Access Your Account** tab on [TEAM NAME] website.

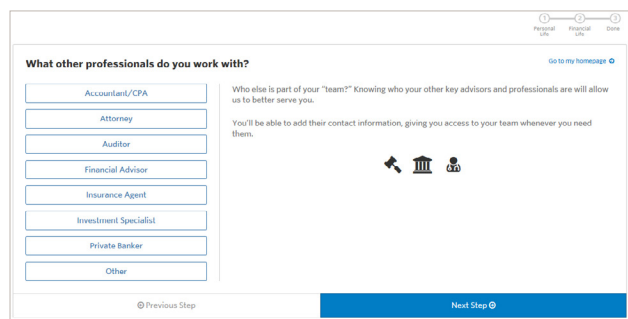
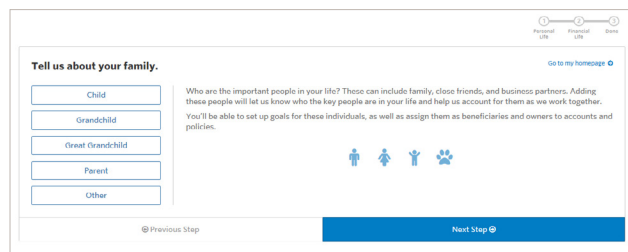
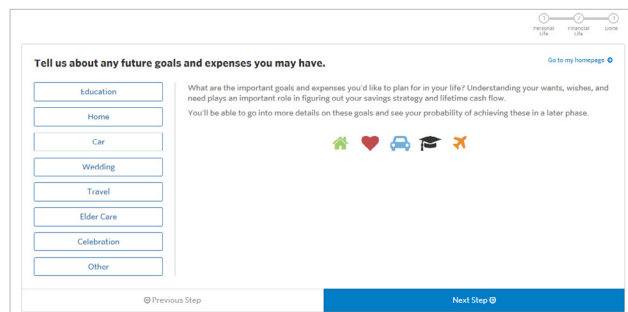
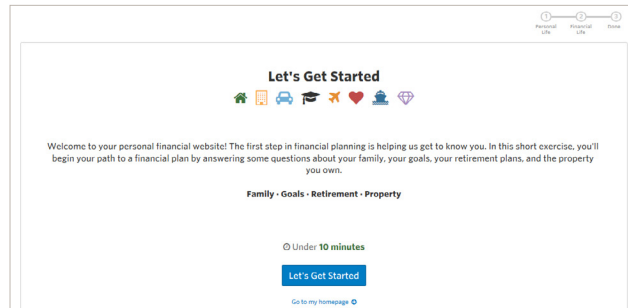
Mobile Access

- Download a mobile bookmark to Hightower's Client Portal on your iPad or smart phone for direct access.
- To gain mobile access, go to your Advisors team website and click on the menu to select Client Portal. On your device, tap the share arrow followed by the Add to the home screen button. You'll see the following screen, where you can edit the name of the bookmark. Pick something short so you can see it all in the small icon label. Tap **Add** to add it.



Onboarding

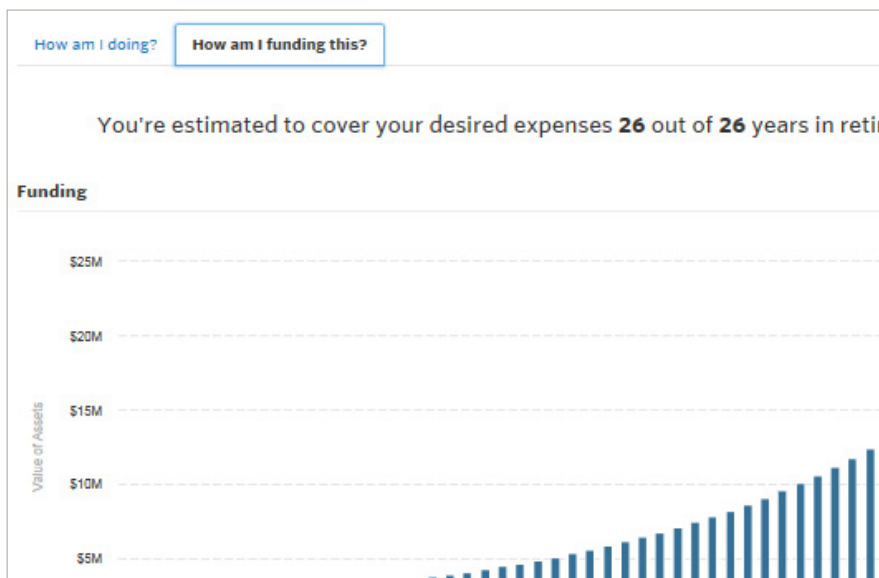
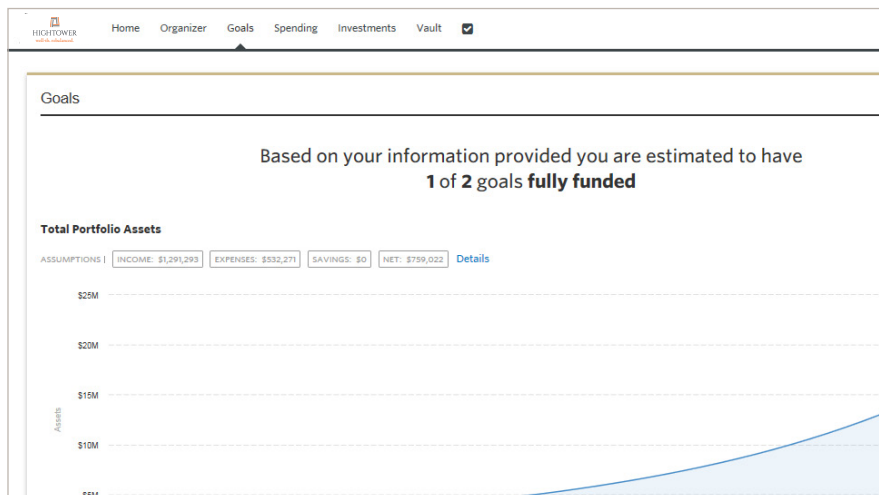
Once you complete the enrollment process, you can choose to view your “Financial Dashboard” directly or be guided through a dynamic process to record the personal and financial data that is pertinent to your long term goals and priorities.



Goals

The Goals module will help you analyze and track progress against your financial plan. You will also have the ability to:

- Easily add and personalize goals
- Earmark accounts to fund your goals
- View the details of each goal, including projected cost and funding



Aggregating Your Financial Information

You can seamlessly import your account data across various financial institutions, multiple asset classes and different account types and view it directly on the client portal - simply follow the steps below:

1. Click **Add Account** in the Accounts Module.
2. Confirm if you have existing online credentials.
3. Enter the name of the financial institution.
4. Select the institution from the list.
5. Enter the credentials that you use to access your online information for that institution, and click **Connect**.

Accounts	+ Add Account
Cash	\$57,568 ▾
Credit Cards	-\$3,643 ▾
Investments	\$467,067 ▾
Life Insurance	\$14,500 ▾
Loans	-\$326,385 ▾
Property	\$0 ▾

Do you have an online login to your account's institution?

Enter your institution's name or website address

Search results (27 matches found)

20 Most Popular | All 27 Matches

1. Fidelity NetBenefits (Non-Legacy)	11. Fidelity Bank & Oklahoma Fidelity Bank - Mortgage
2. Fidelity Investments	12. Fidelity Destiny Funds - DST FanWeb
3. Fidelity Charitable	13. The Fidelity Bank (NC) - Personal : PCS Banking
4. Fidelity Institutional Asset Management (Individual Investors)	14. First Fidelity Bank (OK) : Nettlell
5. Fidelity Investments (VIP Access Code)	15. Fidelity & Guaranty Life - Saleslink
6. Fidelity Rewards Credit Card : ELAN CardMember Service	16. Fidelity Bank & Oklahoma Fidelity Bank : Online Banking (OLB)
7. Fidelity Bank (Lion Bank) - Mortgage : ILSWeb	17. Fidelity Bank (Lion Bank) - Business : FundsXpress
8. Fidelity NetBenefits (Non-Legacy) (VIP Access Code)	18. Fidelity Bank (LA) : Digital Insight
9. Fidelity Bank (Lion Bank) - Personal : FundsXpress	19. Fidelity Bank (MA) - Personal : Digital Insight
10. American Fidelity Assurance Company	20. Fidelity Bank & Trust : FundsXpress

To connect to your accounts, enter your credentials below.

Login ID

Password

The Organizer

The Organizer is used to input data such as outside accounts, properties, businesses and professional contacts. This is a great way to organize all of your information in one place. If you don't have time to complete it all at once, you can save your information and finish later.

The screenshot displays the 'People' management interface. On the left is a navigation menu with categories: Accounts, Professional Contacts, Income, Expenses, and Savings, Future Goals, Financial Priorities, and Risk Tolerance. The main area features two overview cards for 'Frank' and 'Joanna'. Each card includes a profile picture and options to 'Add Phone', 'Add Email', and 'Add Employment'. Below these cards is a 'People' section containing three profile cards for 'Mary', 'Lucas', and 'Elaine'. A red circle highlights the 'Add Person' button in the top right corner of the 'People' section.

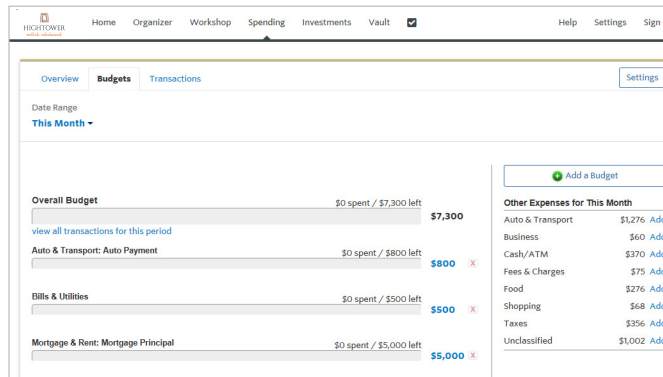
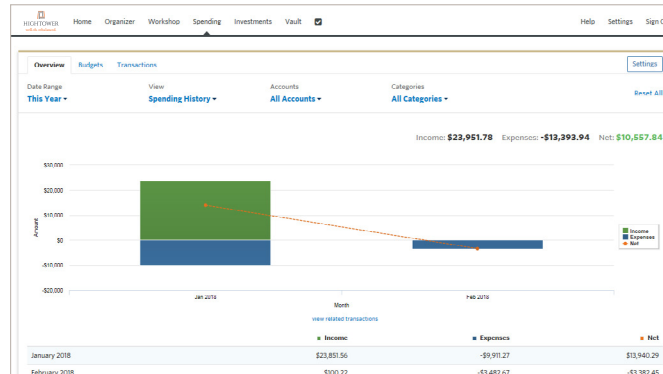
The screenshot shows the 'Home' property management interface. At the top left is a 'Go back to Organizer' link. The main content is divided into several sections: 1. 'Basic Info' with an 'Edit' button, showing 'Owned by Frank and Joanna (Joint/...', 'Residence', and 'Current Value: \$850,000'. 2. 'Liabilities' with an 'Add Liability' button, listing 'Add Home Equity Loan', 'Mortgage on Ho...' with a value of '\$426,385', and 'Add Reverse Mortgage'. 3. 'Insurance' with an 'Add Insurance' button, listing 'Homeowner's Policy' from 'My Bank' and 'Add Flood Insurance'. 4. 'Documents' with an 'Add New File' button. A house icon is shown on the left side of the interface.

Spending

The Spending page provides both a summarized and itemized view of recent transactions and the ability to create a custom budget. This is a useful tool for understanding spending habits, transactions and easily making adjustments to your budgets, so you don't have to worry about where your money is going.

Review Your Advisor's Access Level:

- Click settings
- Select privacy
- Choose the preferred viewing access level



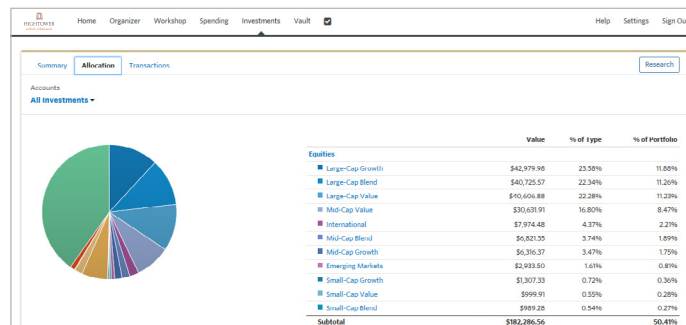
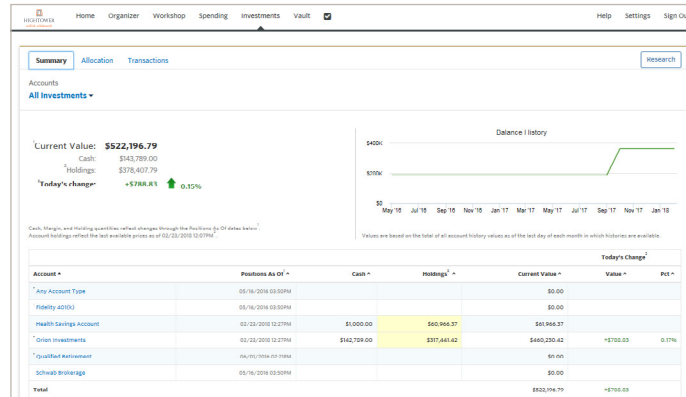
Date	Description	Account	Category	Value
Feb 21, 2018	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Feb 20, 2018	STRIDE RITE	Platinum Credit Card	Clothing	-\$44.19
Feb 19, 2018	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Feb 17, 2018	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
Feb 17, 2018	STAPLES VALLEY FORGE	Platinum Credit Card	Business	-\$56.55

Investments

The Investments page provides a summary view of your portfolio. This tool allows you to view a summary of your investments, as well as allocation and transaction details among all of your various investment accounts.

What You Will See:

- Asset classification
- Investment accounts
- Positions
- Access to research



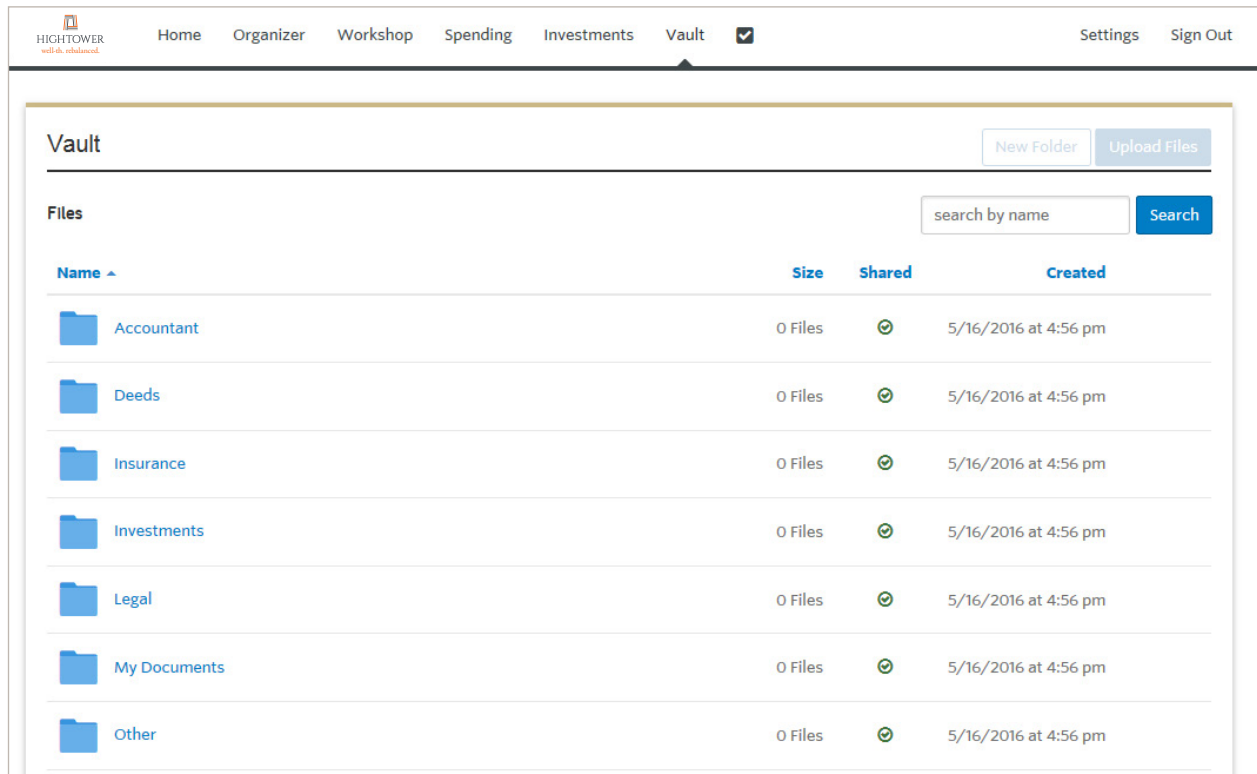
Date	Type	Ticker	Description	Amount
Feb 20, 2018	Buy	FKASK	FKASK	-\$2,450.00
Feb 17, 2018	Buy	FKASK	FKASK	-\$2,767.00
Feb 14, 2018	Reinvest Dividend	FKASK	FKASK	-\$2,499.20
Feb 11, 2018	Sell	FKASK	FKASK	\$4,910.00
Feb 08, 2018	Buy	FKASK	FKASK	-\$2,718.43
Feb 05, 2018	Buy	MADVX	MADVX	-\$2,658.60
Feb 02, 2018	Buy	MADVX	MADVX	-\$2,917.40
Jan 30, 2018	Reinvest Dividend	MADVX	MADVX	-\$2,652.00
Jan 27, 2018	Sell	MADVX	MADVX	\$5,307.20
Jan 24, 2018	Buy	MADVX	MADVX	-\$2,937.51

The Vault

The Vault provides a secure archive for your personal documents. Electronically file important documents and easily organize them, so you may access them at any time.

Important to Know:

- Documents posted to the **Shared Documents** folder can be viewed by both you and your advisor.
- The **My Documents** folder is private and can only be viewed by you.



Reports

The Balance Sheet in the Reports tab allows you to view a detailed report of the value of your assets and liabilities, and your net worth. It is a comprehensive way to access changes over time and see it all in one place.

Use Reports:

- Filter by date
- Filter by categories
- Customize your favorites

The screenshot shows the Hightower Reports interface. The top navigation bar includes Home, Organizer, Goals, Spending, Investments, Vault, Reports (checked), Help, Settings, and Sign Out. The main content area is titled 'Report Selection' and shows 'Balance Sheet' selected with a star icon. A 'Favorites' button is visible. Below the selection, a list of report categories is shown: Favorites (Balance Sheet, Assets, Cash Flow, Asset Allocation, Life Insurance Summary, Insurance Summary), Account Information (Account Information and Sources), Assets (Assets), and Balance Sheet (Balance Sheet). The main report area displays a table with columns for 'HighTower' and 'Total'.

	HighTower	Total
Assets		
Stock Options	\$54,568	\$54,568
Primary Residence	320,249	320,249
Life Insurance	41,385	41,385
Total Assets:	4,155,707	4,155,707
Liabilities		
Mortgage	(\$326,385)	(\$326,385)
Platinum Credit Card	(1,275)	(1,275)
Total Liabilities:	(327,660)	(327,660)
Total Net Worth:	\$3,828,047	\$3,828,047

The screenshot shows the Hightower Reports interface with a dialog box open. The dialog box is titled 'Choose The Order For Your Favorite Reports' and contains the following text: 'Choose the order for your favorite reports. Drag the reports to the order in which you would like them to appear. Deleting a report will only remove it from your list of favorites.' Below the text is a list of reports with drag handles and 'X' icons: Balance Sheet, Assets, Cash Flow, Asset Allocation, Life Insurance Summary, and Insurance Summary. A 'Done' button is at the bottom right of the dialog box. The background shows the same Balance Sheet report as in the previous screenshot.

Alerts & Notifications

The client portal offers interactive tasks and alerts for real-time collaboration with your advisor team. You can receive notifications directly from your advisor, and you have the ability to customize your alert preferences, based on your interests.

The screenshot shows the Hightower client portal dashboard. At the top, there is a navigation bar with 'Home', 'Organizer', 'Goals', 'Investments', 'Vault', and 'Reports'. A 'Welcome, Esteemed Client' message is displayed. A 'Tasks Assigned to You' section lists two tasks: '2017 Tax Return' (due Apr 15, 2018) and 'Quarterly Meeting 3/2/18' (Mar 02, 2018). An 'Accounts' sidebar lists various account types with balances. An 'Investments' widget shows a total value of \$3,194,691 with a 0.68% change. A 'Goals as of today' section displays progress bars for Retirement, Morgan's College, and Adam's College.

The screenshot shows the 'Alerts' settings page. It is divided into several sections: 'Delivery Settings' (Email Recipients, Home Page Notifications), 'Personal Finance' (Weekly Financial Summary, Large Expenses, Large Deposits), 'Investments' (Investment Activity), and 'Reminders' (Insurance Policy Anniversary, Tax Filing Dates, Documents Shared To You, Important Dates). At the bottom, there is a form to add a new birthday event with fields for 'Event', 'Occurs next', 'Notify me', and 'Repeat'.