

Central Trust Company

Client Central

Quick Guide

Revised February 2020



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Icons and Dropdowns

The following pages contain a quick reference to some of the tools you will find throughout **Client Central** that will allow you to quickly customize and perform the most common actions.

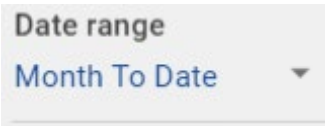


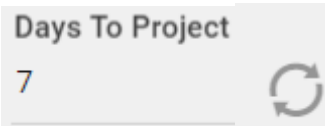
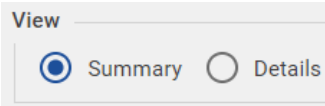
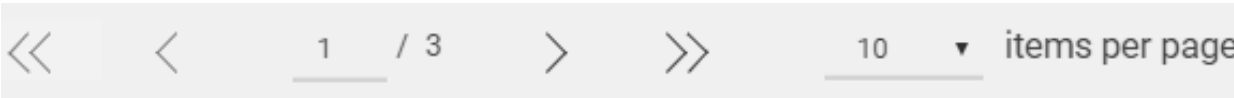
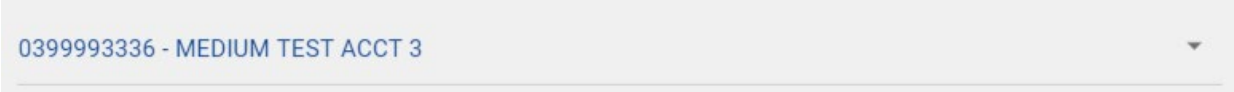


Icons and Dropdowns | Quick Options

Icon or Dropdown	Used For	Found In
 <p>Settings</p>	This icon appears on reports where columns can be added/removed	Holdings, Transactions, Tax Lots, Gain/Loss, Accounts
 <p>Filters</p>	This icon appears on reports where advanced filters can be used	Transactions-Posted
 <p>Export</p>	Allows you to Export the report as displayed on the page to Excel, other delimited or fixed format, or Quick print PDF	Available on all pages
	<p>Note: Quick Print PDF is a pre-defined report layout</p>	
 <p>Print</p>	Allows you to Print the report as displayed on the page	Available on all pages
	Appears on Transaction reports. You can choose to group by Posting Date, Transaction Type, Trade Date or Security Name	Portfolio Review-Transactions, Transactions-Posted
	Appears on reports displaying holdings. You can choose to group by Investment Category, Industry Sector or Security Type	Portfolio Review-Holdings, Holdings

(Continued on next page.)

Icons and Dropdowns | Quick Options

Icon or Dropdown	Used For	Found In
	Appears on reports where selection of Date Range is used	Portfolio Review- Transactions
	Allows for selection of previous as-of date. Click on calendar icon to change date	Portfolio Review – charts, holdings, Holdings, Available Cash, Tax Lots, Accounts
	Allows for selection of Trade or Settlement Date	Holdings, Portfolio Review, Available Cash, Tax Lots, Accounts
	Enter value between 1 and 99, then click the refresh icon	Cash Projection
	Option for reviewing Summary or Details	Cash Projection
		
<p>The page selector above is displayed at the bottom of any table that includes longer lists of data. You may scroll through the data by using the arrows. Alternatively, you may increase the number of items viewable on each page using the selector to the right. You may select anywhere from 5 to 100 items per page.</p>		
		

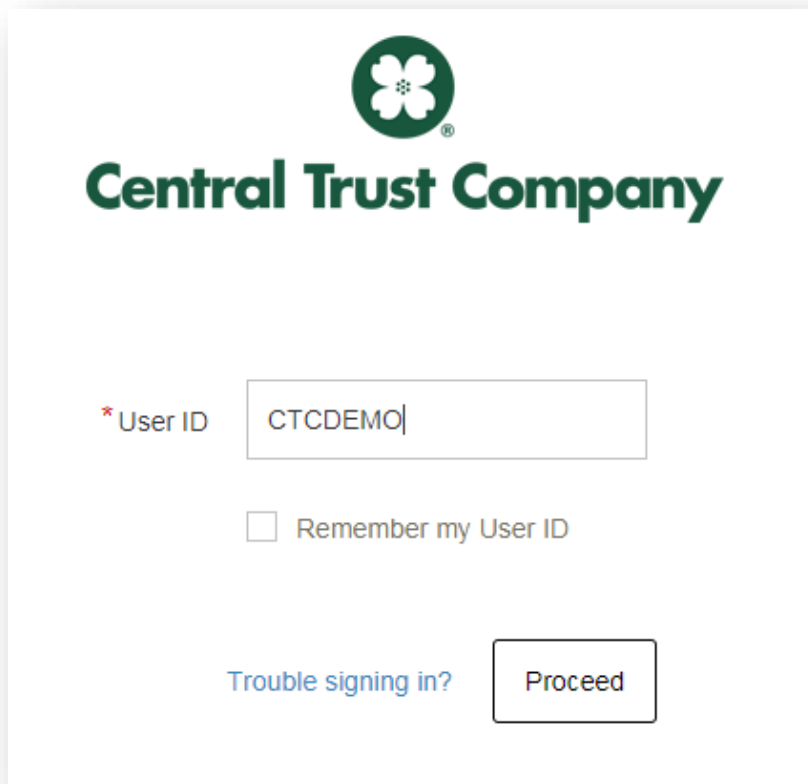
The account selector appears across the top of all pages.


Logging In

What to expect when logging in for the first time.



Login Screen




Central Trust Company


* User ID

Remember my User ID

[Trouble signing in?](#)

- After clicking the “Client Login” button in the upper right hand corner of the Central Trust Company website, you will be taken to the login screen. (Shown above.)
- To login, you will need to enter your username and password.
- **Your username** will be your email address, and your **temporary password** will be provided to you by Central Trust Company.
- You may select “Remember My User ID” if you would like for your browser to remember your username for quicker login in the future.
- After you click the “Proceed” button you will be asked for your password.

Login Screen | Password Reset


Central Trust Company

i This page allows you to update your password.
The following rules apply when changing passwords:
New Password must contain at least 8 characters. Password must contain at least 1 alpha and 1 numeric.
The new password must be different from the last 12 previously created password or passwords.

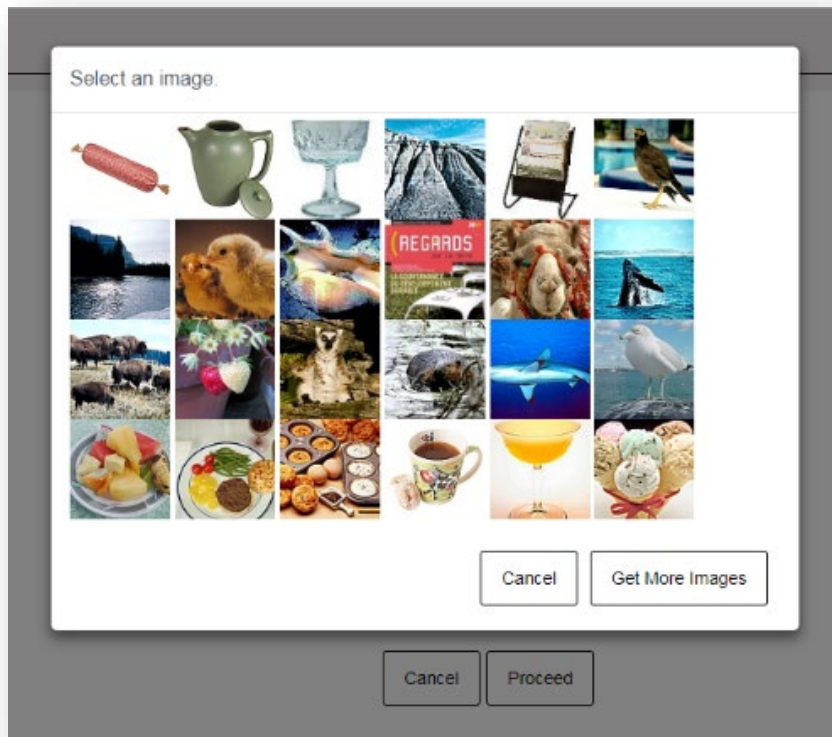
* Old Password:

* New Password: **Strong**

* Confirm New Password:

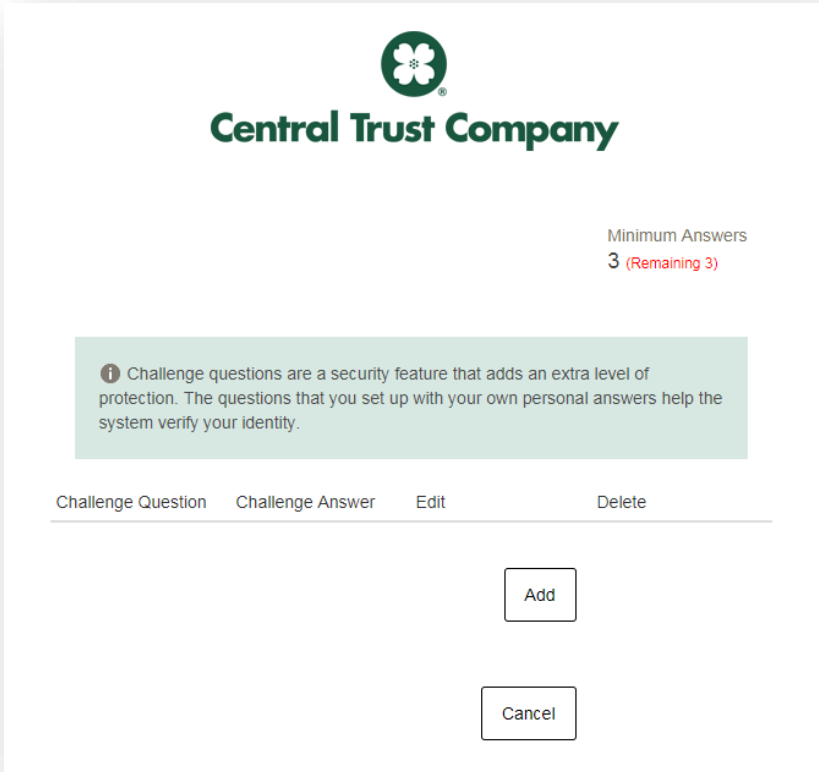
- After entering your password and clicking “Proceed,” you will be taken to the password reset screen. **(You will only have to do this at your first login or in the event that our team should need to manually reset your password.)**
- Once you have entered your old “temporary” password, your new password, and confirmed your new password, you may click “Proceed.”

Login Screen | Authentication



- For your safety and security, **Client Central** uses two levels of **Multi-factor Authentication** to help keep your account secure.
- In this step, please select a personal identification image. This image will appear when you are logging in to let you know that you are safely entering your account.
- Once you select an image, you will enter a caption for your image before clicking "Proceed."

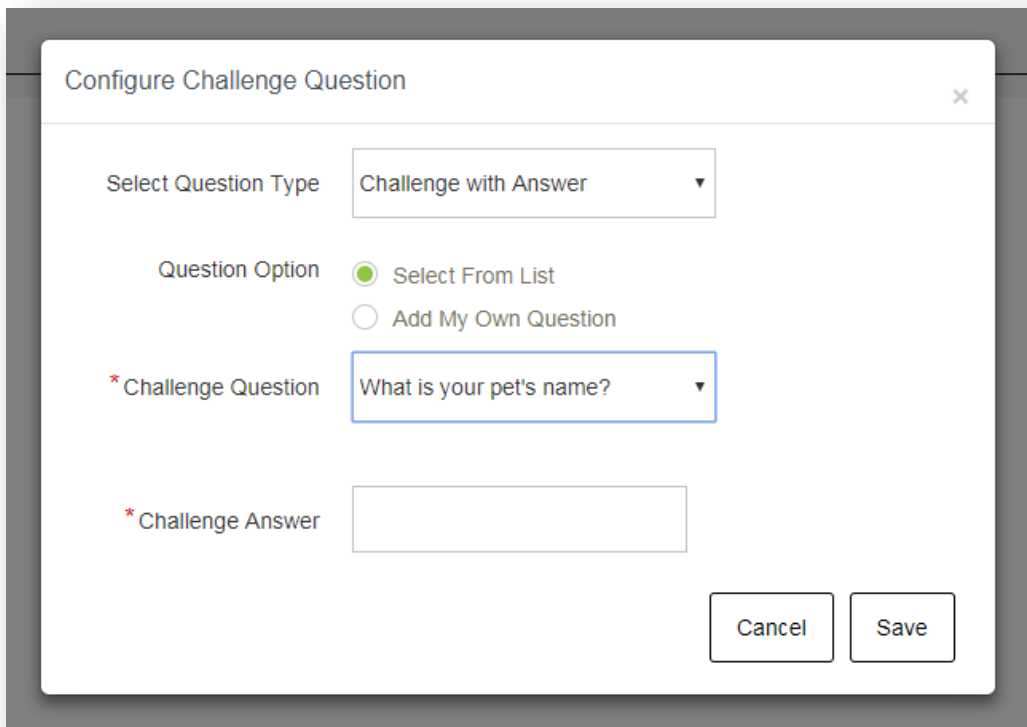
Login Screen | Authentication



The screenshot displays the Central Trust Company logo at the top center. Below the logo, the text "Central Trust Company" is written in a dark green font. To the right of the logo, the text "Minimum Answers" is displayed in a smaller font, with the number "3" in red and "(Remaining 3)" in a smaller red font below it. A light green informational box contains the text: "Challenge questions are a security feature that adds an extra level of protection. The questions that you set up with your own personal answers help the system verify your identity." Below this box is a table with four columns: "Challenge Question", "Challenge Answer", "Edit", and "Delete". The table is currently empty. Below the table are two buttons: "Add" and "Cancel".

- On the next screen, you will setup your account security questions. This is our second level of **Multi-factor Authentication**.
- You will be required to set up three security questions.
- Click the “Add” button to continue.

Login Screen | Authentication




The screenshot shows a dialog box titled "Configure Challenge Question" with a close button (x) in the top right corner. The dialog contains the following fields and options:

- Select Question Type:** A dropdown menu currently showing "Challenge with Answer".
- Question Option:** Two radio buttons: "Select From List" (which is selected) and "Add My Own Question".
- * Challenge Question:** A dropdown menu currently showing "What is your pet's name?".
- * Challenge Answer:** An empty text input field.
- Buttons:** "Cancel" and "Save" buttons are located at the bottom right of the dialog.

- You will now see a pop-up box that allows you to select the way you want to set up your security questions.
- If you do not want to select from the dropdown list of questions, you may select “Add My Own Question” and you will be allowed to create your own question.
- Type in your answer and click “Save.”
- Repeat this process for each of your three required challenge questions.

Login Screen | Remember Device



Central Trust Company

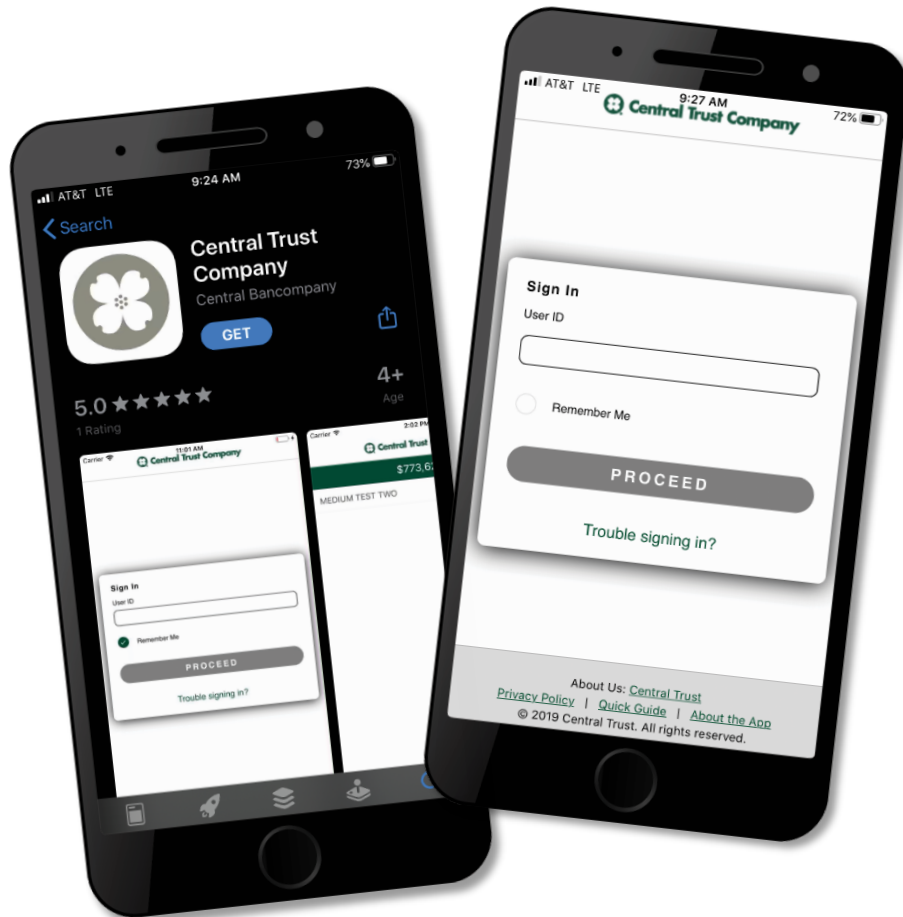
Device Registration No, this is not my computer or mobile device.

Yes, this is my computer or mobile device that I use regularly.

If you are using this computer at home or work, or this is your personal mobile device, you can register it to skip the security questions or PIN Code in the future. This should only be done on your own secure computer or device where nobody else uses it (never select this option on a shared computer in a public location). Providing a device name will enable you to identify it easily.

- Finally, you will be asked if you would like for the device you are using to be remembered in the future.
- By selecting, **“Yes, this is my computer or mobile device that I use regularly.”** you will not have to answer your security questions when logging in in the future.
- **Note:** If you are on a device such as a public or work computer, we advise that you do not remember the device.
- After clicking “Proceed” you will be logged into Client Central.

Login | Mobile App



You can also access Client Central using our mobile app for Apple and Android mobile devices.

- Search “Central Trust Company” in the app store to find the Client Central App, displaying our dogwood emblem (shown above).
- Download the app and login using your Client Central credentials.
- **Note:** Using the Client Central app, you *will not* be able to access the Total Wealth feature or view your statements.

Portfolio Review Tab

(Home Screen)

By default, when you log in for the first time you will see the “Portfolio Review” tab. This is a high level of your account information including:

- Asset Allocation
- Market Value
- Account and Investment Summaries
- Holdings
- Posted Transactions



Portfolio Review | Overview

Portfolio Review

Summary Holdings Transactions 0399993336 - MEDIUM TEST ACCT 3

As Of Date
12/05/2018

Group By
Investment Category

View
Settlement Date

Cash election
Show as Income Cash and Principal Cash



ASSET ALLOCATION

MARKET VALUE

ACCOUNT SUMMARY

INVESTMENT SUMMARY

Asset Allocation



0.33% CASH AND EQUIVALENTS
35.30% EQUITIES
35.83% FIXED INCOME
0.08% REAL ASSETS
21.90% REAL ESTATE
6.57% OTHER

\$753,580.63

Total Market Value

\$100.00

Year to Date Long Term Gain/Loss

None

Investment Authority

\$712,248.55

Total Cost

\$483.91

Year to Date Short Term Gain/Loss

Unknown

Investment Objective

Account Selector

Investment Summary

Holdings 35

Quantity	Ticker	Description	Price	Cost	Market Value
CASH AND EQUIVALENTS					
2,507.5	FDICMM	FDIC INSURED MONEY MARKET PROG...	\$1	\$2,507.50	\$2,507.50
TOTAL FOR CASH AND EQUIVALENTS				\$2,507.50	\$2,507.50
EQUITIES					
100	T	AT&T INC	\$30.73	\$4,000.00	\$3,073.00
100	ABBV	ABBVIE INC	\$90.55	\$8,000.00	\$9,055.00
100	HON	HONEYWELL INTL INC	\$142.68	\$10,000.00	\$14,268.00
200	RSP	INVESTCO S&P 500 EQUAL WEIGHT	\$99.8	\$18,803.50	\$19,960.00
50	IJR	ISHARES S&P SMALL CAP ETF	\$76.18	\$3,000.00	\$3,809.00
100	JPM	JP MORGAN CHASE & CO	\$107.23	\$10,000.00	\$10,723.00
TOTAL FOR ALL ASSETS				\$712,248.55	\$753,580.63

Holdings

Posted Transactions 3

Date Range
Month To Date

Sort By
Chronological

Posting Date	Transaction Description	Income Cash	Principal Cash	Cost
12/03/2018	AMORTIZATION ON 20,000 U...	\$0.00	\$0.00	-\$198.77
12/03/2018	REDEEMED 12/03/2018 20,00...	\$0.00	\$20,000.00	-\$20,000.00
12/05/2018	NET CASH MANAGEMENT	\$0.00	-\$20,000.00	\$20,000.00

Posted Transactions

- **Note:** Across the top of all pages is an account selector. Please select which account or groups that you would like to view. This will stay consistent across all of the tabs until you change it again.
- **Also note the different dropdowns** which control the way you view the data in the summaries.
- To switch between **Asset Allocation and Market Value** or **Account Summary and Investment Summary** simply click on the corresponding header.
- **On the Holdings and Posted Transaction areas**, you can scroll through data, or you can change the number of items displayed just below each table.

Available Cash Tab

Provides breakdowns of principal and income cash.

Available Cash Tab | Overview

Available Cash 0399992220 - MEDIUM TEST ACCT 2

As Of Date: 12/03/2018 View: Settlement Date Export Print

Description	Principal Cash	Income Cash	
Income Overdraft Inception Date		08/21/2017	
Income Cash		-\$1,000.00	
Principal Overdraft Inception Date			
Principal Cash	\$1,000.00		
Cash Management Funds			
FDIC INSURED MONEY MARKET PR...	\$1,976.35	\$0.00	
Total Cash Balances	\$2,976.35	-\$1,000.00	

This tab displays a description of cash sources along with breakdowns and totals for principal and income cash.

Note: One cash accounts will not display data in the “Income Cash” column.

• Things You Can Change

- **As of Date:** You may use the “As of Date” selector to pick a new date.
- **View:** You may view available cash by **settlement date** or by **trade date** by using the “View” selector.

• Additional Actions

- **Export:** Allows you to export the report as displayed on the page to Excel, other delimited or fixed format, or Quick print to PDF. **Note:** Quick Print PDF is a pre-defined report layout.
- **Print:** Allows you to Print the report as displayed on the page.

Transactions Tab

Allows you to view your posted and pending transactions.



Transactions Tab | Overview

Transactions 0399993336 - MEDIUM TEST ACCT 3

Posted Transactions 25

Export Print

	Income Cash	Principal Cash	Cash
Beginning Balance	\$1,657.59	-\$1,657.59	\$0.00
Ending Balance	\$1,614.14	-\$1,614.14	\$0.00

Date range: Fiscal Year to Date | Group By: Posting Date

Settings Filters

Posting Date	Transaction Description	Ticker	CUSIP	Cash	Principal Cash	Income Cash	Cost	Quantity
01/17/2018	EXCHANGE 50 SHS CENTR...	CEF.X	153501101	\$0.00	\$0.00	\$0.00	-\$500.00	-50
01/17/2018	EXCHANGE 50 SHS CENTR...	CEF	85208R101	\$0.00	\$0.00	\$0.00	\$500.00	50
04/09/2018	EXCHANGE 200 SHS GUGG...	RSPX	78355W106	\$0.00	\$0.00	\$0.00	-\$18,803.50	-200
04/09/2018	EXCHANGE 200 SHS GUGG...	RSP.XX	739371813	\$0.00	\$0.00	\$0.00	\$18,803.50	200
06/07/2018	SOLD 200 SHS POWERSHA...	PDN	73936T771	\$6,888.91	\$6,888.91	\$0.00	-\$6,405.00	-200

1 / 5 items per page

This tab displays your posted and pending transactions (if you have any).

- **Things You Can Change**

- **Date Range:** You may use the “Date Range” selector to pick from month to date, calendar quarter to date, year to date, fiscal year to date, date range or all available.
- **Group By:** You may group your transactions by posting date, transaction type, trade date or security name by using the “Group By” selector.

- **Additional Actions**

- **Export:** Allows you to export the report as displayed on the page to Excel, other delimited or fixed format, or Quick print to PDF. **Note:** Quick Print PDF is a pre-defined report layout.
- **Print:** Allows you to Print the report as displayed on the page.

- **Customizing Your View**

- **Sort Columns:** By clicking on the ▼ carrot on any column header, you can sort the column in ascending or descending order. Simply click the ▼ again to clear the current sorting.
- **Rearrange Columns:** By clicking on the heading name of a column and dragging it to the left or right, you may reorder the data you are seeing. (The system will remember this and will keep your changes for future logins.)
- **Settings:** By clicking on the “Settings” icon, you can change what columns appear in your list of transactions. **Note:** Items that are grayed out are default items that must remain visible. (See next page.)

Transactions Tab | Customizations

Settings ✕

Columns

<input type="checkbox"/> Account Number	<input type="checkbox"/> Book Value	<input checked="" type="checkbox"/> CUSIP
<input checked="" type="checkbox"/> Cash	<input checked="" type="checkbox"/> Cost	<input type="checkbox"/> Gain/Loss Term
<input checked="" type="checkbox"/> Income Cash	<input checked="" type="checkbox"/> Posting Date	<input checked="" type="checkbox"/> Principal Cash
<input checked="" type="checkbox"/> Quantity	<input checked="" type="checkbox"/> Ticker	<input type="checkbox"/> Trade Date
<input checked="" type="checkbox"/> Transaction Description	<input type="checkbox"/> Transaction Type	<input type="checkbox"/> Unit Price

CANCEL
SAVE

- Filters:** By clicking on the “Filters” icon, you can filter the data that is displaying. Notice that you can **filter by the individual security** or you may **filter by the transaction code**. **Note:** You can only select one security, but you may select multiple or all transaction codes. (See below.)

Advanced Filters ✕

▼ Filter By Security ←

EL PASO TX WTR & SWR REVENUE REF

CUSIP - Security Name - Ticker
<input type="checkbox"/> 03523TBP2 - ANHEUSER-BUSCH INBEV DTD - 03523TBP
<input type="checkbox"/> 153501101 - CENTRAL FUND OF CANADA LTD CL A - CEF.X
<input checked="" type="checkbox"/> 283822PG3 - EL PASO TX WTR & SWR REVENUE REF - 283822PG
<input type="checkbox"/> FDIC00001 - FDIC INSURED MONEY MARKET - FDICMM
<input type="checkbox"/> 78355W106 - GUGGENHEIM S&P 500 EQUAL WEIGHT - RSP.X

▼ Filter By Trans. Codes ←

ACCRUED INT, AMORTIZATION, BUY, EXCHANGE, INTEREST RCVD, MATURITY...SELI

<input checked="" type="checkbox"/> Code - Desc.
<input checked="" type="checkbox"/> ACCRUED INT - ACCRUED INT
<input checked="" type="checkbox"/> AMORTIZATION - AMORTIZATION
<input checked="" type="checkbox"/> BUY - BUY
<input checked="" type="checkbox"/> EXCHANGE - EXCHANGE
<input checked="" type="checkbox"/> INTEREST RCVD - INTEREST RCVD

Cash Amount

Unit

CANCEL
CLEAR
UPDATE

Holdings Tab

Allows you to see the security holdings associated with your account.



Holdings Tab | Overview

Ticker	CUSIP	Description	Quantity	Cost	Market Value	Unrealized G/L
RE000948	RE0009481	456 CENTRAL TR ST COLUMBIA MO P...	1	\$150,000.00	\$165,000.00	\$15,000.00
LS000244	LS0002440	456 CENTRAL TR ST LESSEE: CTC INV...	1	\$1.00	\$1.00	\$0.00
ABBV	00287Y109	ABBVIE INC	100	\$8,000.00	\$9,427.00	\$1,427.00
03523T...	03523TBP2	ANHEUSER-BUSCH INBEV DTD 07/16/...	5,000	\$4,950.00	\$4,750.30	-\$199.70
T	00206R102	AT&T INC	100	\$4,000.00	\$3,124.00	-\$876.00
TOTAL FOR ALL ASSETS				\$712,248.55	\$757,541.53	\$45,292.98

This tab displays the security holdings associated with your account.

• Things You Can Change

- **Group By:** You may group your holdings by security name, investment category, industry sector, or investment category then sector by using the “Group By” selector.
- **As Of Date:** You may use the “As Of Date” selector to pick the date that you would like to view your holdings.
- **View:** You may use the “View” selector to display your securities by settlement date or trade date.
- **Items Per Page:** By using the “Items Per Page” dropdown just below the table, you can change how many items are displayed between 5 and 100. **Note:** 20 items per page is the default.

• Additional Actions

- **Export:** Allows you to export the report as displayed on the page to Excel, other delimited or fixed format, or Quick print to PDF. **Note:** Quick Print PDF is a pre-defined report layout.
- **Print:** Allows you to Print the report as displayed on the page.

• Customizing Your View

- **Sort Columns:** By clicking on the ▼ carrot on any column header, you can sort the column in ascending or descending order. Simply click the ▼ again to clear the current sorting.
- **Rearrange Columns:** By clicking on the heading name of a column and dragging it to the left or right, you may reorder the data you are seeing. (The system will remember this and will keep your changes for future logins.)
- **Settings:** By clicking on the “Settings” icon, you can change what columns appear in your list of transactions. **Note:** Items that are grayed out are default items that must remain visible. Some items may not include data.



Tax Lots Tab

Allows you to see the tax lots associated with your account.

Tax Lots Tab | Overview

Tax Lots 38 0399993336 - MEDIUM TEST ACCT 3

As Of Date 12/03/2018 View Settlement Date

Settings Export Print

Description	Tax Lot #	Market Value	Acquired
FDIC INSURED MONEY MARKET PROGRAM			
FDIC INSURED MONEY MARKET PROGRAM	1	\$2,507.50	08/28/2017
COMBINED LOT TOTAL		\$2,507.50	
UNITED STATES TREASURY NOTES DTD 04/30/2014 1.625% 04/30/2019			
UNITED STATES TREASURY NOTES DTD 04/30/2014 1.625% 04/30/2019	1	\$24,908.25	04/30/2014
TOTAL		\$757,541.53	

1 / 22 5 items per page

This tab displays the tax lots associated with your account.

• Things You Can Change

- **As Of Date:** You may use the “As Of Date” selector to pick the date that you would like to view your tax lots.
- **View:** You may use the “View” selector to display your securities by settlement date or trade date.
- **Items Per Page:** By using the “Items Per Page” dropdown just below the table, you can change how many items are displayed between 5 and 100. **Note:** 20 items per page is the default.

• Additional Actions

- **Export:** Allows you to export the report as displayed on the page to Excel, other delimited or fixed format, or Quick print to PDF. **Note:** Quick Print PDF is a pre-defined report layout.
- **Print:** Allows you to Print the report as displayed on the page.

• Customizing Your View

- **Sort Columns:** By clicking on the ▼ carrot on any column header, you can sort the column in ascending or descending order. Simply click the ▼ again to clear the current sorting.
- **Rearrange Columns:** By clicking on the heading name of a column and dragging it to the left or right, you may reorder the data you are seeing. (The system will remember this and will keep your changes for future logins.)
- **Settings:** By clicking on the “Settings” icon, you can change what columns appear in your list of tax lots. **Note:** Items that are grayed out are default items that must remain visible. Some items may not include data.



Gain/Loss Tab

Allows you to see the short term and long term gains and losses associated with your account.

Gain/Loss Tab | Overview

Gain/Loss ² 0399993336 - MEDIUM TEST ACCT 3

From 01/01/2018 To 12/03/2018

Settings Export Print

Description	Date Sold	Sale Proceeds	Investment Cost Basis	Gain/Loss
Short Term Gain/Loss				
POWERSHARES FTSE RAFI DEVELOPED MARKETS EX ...	06/07/2018	\$6,888.91	\$6,405.00	\$483.91
Total of POWERSHARES FTSE RAFI DEVELOPED		\$6,888.91	\$6,405.00	\$483.91
Total of Short Term Gain/Loss		\$6,888.91	\$6,405.00	\$483.91
Long Term Gain/Loss				
MET ST LOUIS MO SWR DIST WSTWTR SYS REVENUE ...	09/06/2018	\$9,900.00	\$9,800.00	\$100.00
Total of MET ST LOUIS MO SWR DIST WSTWTR		\$9,900.00	\$9,800.00	\$100.00
Total of Long Term Gain/Loss		\$9,900.00	\$9,800.00	\$100.00

10 items per page

This tab displays the short term and long term gains and losses associated with your account.

• Things You Can Change

- **From/To Date:** You may use the “From” and “To” selectors to pick the date range that you would like to view your gains/losses. Once you select your date range, click the refresh icon just to the right to refresh your data.
- **Items Per Page:** By using the “Items Per Page” dropdown just below the table, you can change how many items are displayed between 5 and 100. **Note:** 20 items per page is the default.

• Additional Actions

- **Export:** Allows you to export the report as displayed on the page to Excel, other delimited or fixed format, or Quick print to PDF. **Note:** Quick Print PDF is a pre-defined report layout.
- **Print:** Allows you to Print the report as displayed on the page.

• Customizing Your View


- **Sort Columns:** By clicking on the ▼ carrot on any column header, you can sort the column in ascending or descending order. Simply click the ▼ again to clear the current sorting.
- **Rearrange Columns:** By clicking on the heading name of a column and dragging it to the left or right, you may reorder the data you are seeing. (The system will remember this and will keep your changes for future logins.)
- **Settings:** By clicking on the “Settings” icon, you can change what columns appear in your list of gains/losses. **Note:** Items that are grayed out are default items that must remain visible.

Accounts Tab








Allows you to see all of your individual accounts, account groups or consolidated accounts.









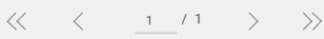


Accounts Tab | Overview

Account List **4** 0399993336 - MEDIUM TEST ACCT 3 

	Cash	Market Value	Cost
Single Accounts 4	\$7,698.81	\$6,604,913.49	\$6,200,854.17
Account Groups 0	\$0.00	\$0.00	\$0.00
Consolidated Accounts 0	\$0.00	\$0.00	\$0.00

As Of Date: 12/03/2018   View: Settlement Date  View All Accounts    

<input type="checkbox"/>	Name 	Account Number 	Market Value 	Cash 	Cost 	Investment Officer 
<input type="checkbox"/>	MEDIUM TEST ONE	0399992220	\$924,773.24	\$1,976.35	\$887,299.78	JEFF STEVENS
<input type="checkbox"/>	MEDIUM TEST TWO	0399993336	\$757,541.53	\$2,507.50	\$712,248.55	JEFF STEVENS
<input type="checkbox"/>	COMPLEX TEST ONE	0399994442	\$1,890,742.18	\$92.77	\$1,702,741.95	JEFF STEVENS
<input type="checkbox"/>	COMPLEX TEST TWO	0399995557	\$3,031,856.54	\$3,122.19	\$2,898,563.89	JEFF STEVENS

 1 / 1  10 items per page 

This tab displays a list of your single accounts, account groups, or consolidated accounts.



• Things You Can Change

- **As Of Date:** You may use the “As Of Date” selector to pick the date that you would like to view your totals for your accounts.
- **View:** You may use the “View” selector to display your accounts by settlement date or trade date.
- **Items Per Page:** By using the “Items Per Page” dropdown just below the table, you can change how many items are displayed between 5 and 100. **Note:** 20 items per page is the default.

• Additional Actions

- **Export:** Allows you to export the report as displayed on the page to Excel, other delimited or fixed format, or Quick print to PDF. **Note:** Quick Print PDF is a pre-defined report layout.
- **Print:** Allows you to Print the report as displayed on the page.

• Customizing Your View

- **Sort Columns:** By clicking on the  carrot on any column header, you can sort the column in ascending or descending order. Simply click the  again to clear the current sorting.
- **Rearrange Columns:** By clicking on the heading name of a column and dragging it to the left or right, you may reorder the data you are seeing. (The system will remember this and will keep your changes for future logins.)
- **Settings:** By clicking on the “Settings” icon, you can change what columns appear in your list of accounts.

Cash Projections Tab

Allows you to see a projection of cash and liquid assets for a defined period of time in the future.



Cash Projections Tab | Overview

Cash Projection **2** 0399993336 - MEDIUM TEST ACCT 3

Days To Project 7 View Summary Details

Date	Transaction Description	Income Cash	Principal Cash	Total Cash
CURRENT CASH AND LIQUID ASSETS				
12/04/2018	CURRENT CASH	\$1,614.14	-\$1,614.14	\$0.00
12/04/2018	FDIC INSURED MONEY MARKET PROGRAM	\$0.00	\$2,507.50	\$2,507.50
12/04/2018	TOTAL CASH AND LIQUID ASSETS	\$1,614.14	\$893.36	\$2,507.50
Projected Cash and Liquid Assets				
12/11/2018	Projected Cash and Liquid Assets	\$1,614.14	\$893.36	\$2,507.50

1 / 1 >>> 10 items per page

The transactions and cash effect information provided in this report are a projection based in part on scheduled future events or calculations based on current security characteristics and are therefore subject to change.

This tab displays a projection of cash and liquid assets for a defined period of time in the future.

• Things You Can Change

- **Days to Project:** You may use the “Days to Project” field to enter the number of days between 1 and 99 that you would like to see projections for. After changing the number of days, click the “Refresh” icon just to the right.
- **View:** You may use the “View” selector to display cash projections as a summary or with details. When in detailed view, more specific information will appear below the general headings.
- **Items Per Page:** By using the “Items Per Page” dropdown just below the table, you can change how many items are displayed between 5 and 100. **Note:** 20 items per page is the default.

• Additional Actions

- **Export:** Allows you to export the report as displayed on the page to Excel, other delimited or fixed format, or Quick print to PDF. **Note:** Quick Print PDF is a pre-defined report layout.
- **Print:** Allows you to Print the report as displayed on the page.

• Customizing Your View

- **Sort Columns:** By clicking on the ▼ carot on any column header, you can sort the column in ascending or descending order. Simply click the ▼ again to clear the current sorting.
- **Rearrange Columns:** By clicking on the heading name of a column and dragging it to the left or right, you may reorder the data you are seeing. (The system will remember this and will keep your changes for future logins.)
- **Settings:** By clicking on the “Settings” icon, you can change what columns appear in your list of transactions.





File Downloads Tab

Allows you to export your account information to popular formats including Microsoft Excel[®] and Quicken[®].



File Downloads Tab | Overview

File Download

Select Format  Or Select A Saved Template 

This tab allows you to export your account information to popular formats including Microsoft Excel® and Quicken®.

- **Things You Can Change**

- **Format:** You may use the “Format” selector to export your account data in one of the following formats: Excel®, comma delimited, semi-colon delimited, tab delimited, fixed length, or Quicken®.
- **Select a Saved Template:** If you have saved an export template, you may select it using the “Saved Template” selector.

- **Additional Actions**

- **Excel®:** This download format will ask you for several pieces of information before your file download. (See page 32.)
- **Quicken®:** This download format will ask you to select date options and which accounts you want information for. (See page 33.)

File Download Tab | Excel®

File Download

Format: Excel | Or Select A Saved Template

Export: Cash Projections | View: Trade Date | Days to Project*: 7

Available Data Elements

- Group
- Transaction Description
- Income Cash
- Principal Cash
- Total Cash

Selected Data Elements

- Date

Search Accounts

Available Accounts

- 0399995557 - COMPLEX TEST ACCT 5
- 0399992220 - MEDIUM TEST ACCT 2
- 0399994442 - COMPLEX TEST ACCT 4

Assigned Accounts

- 0399993336 - MEDIUM TEST ACCT 3

Include

- Column headings
- Column totals where applicable
- Account number and name

SAVE AS TEMPLATE | **DOWNLOAD**

• Things You Can Change

- **Export:** You may use the “Export” selector to choose what data type to export including the following formats: account balance, cash projections, holdings, pending transactions, posted transactions, tax lot detail, or gains/losses.
- **Available Data Elements:** You may use the “Available Data Elements” table to select and add elements of sub-data to include in your export. **Note:** Use the “Add/Remove” buttons to move data to and from the export box.
- **Available Accounts:** You may use the “Available Accounts” table to select and add accounts to include in your report. **Note:** Use the “Add/Remove” buttons to move data to and from the export box.
- **Include:** You may use the “Include” selector to choose whether to display items like column headings, column totals, and account number/name.

• Additional Actions

- **Download:** Click this button to download a copy of the data you selected.
- **Save a Template:** Use this button to save the data you selected for quick export again.



File Download

Format
Quicken

Date Options

Since Last Download

Last 30 Days

From Date

No Account Selected

- **Things You Can Change**

- **Date Options:** You may use the “Date Options” selector to choose the period of time in which you would like to download your data for Quicken. This includes: since your last download, the last 30 days, or from a date you specify.
- **Account Selector:** You may use the “Account” selector to choose which accounts you would like to download Quicken data from.

- **Additional Actions**

- **Download:** Click this button to download a copy of the data you selected to Quicken format for uploading into your Quicken software.

My Reports Tab

Allows you to download statements and documents provided by Central Trust Company.



My Reports Tab | Overview

Reports 0399993336 - MEDIUM TEST ACCT 3 Q

Statements 12

Account Number	Interested Party Number	Description	Start Date	End Date	
0399993336 MEDIUM T...	1011196 TEST CLIENT	Monthly ST995 From 12...	12/01/2017	12/31/2017	⬇
0399993336 MEDIUM T...	1011196 TEST CLIENT	Monthly ST995 From 01...	01/01/2018	01/31/2018	⬇
0399993336 MEDIUM T...	1011196 TEST CLIENT	Monthly ST995 From 02...	02/01/2018	02/28/2018	⬇
0399993336 MEDIUM T...	1011196 TEST CLIENT	Monthly ST995 From 03...	03/01/2018	03/31/2018	⬇
0399993336 MEDIUM T...	1011196 TEST CLIENT	Monthly ST995 From 04...	04/01/2018	04/30/2018	⬇
0399993336 MEDIUM T...	1011196 TEST CLIENT	Monthly ST995 From 05...	05/01/2018	05/31/2018	⬇
0399993336 MEDIUM T...	1011196 TEST CLIENT	Monthly ST995 From 06...	06/01/2018	06/30/2018	⬇
0399993336 MEDIUM T...	1011196 TEST CLIENT	Monthly ST995 From 07...	07/01/2018	07/31/2018	⬇
0399993336 MEDIUM T...	1011196 TEST CLIENT	Monthly ST995 From 08...	08/01/2018	08/31/2018	⬇
0399993336 MEDIUM T...	1011196 TEST CLIENT	Monthly ST995 From 09...	09/01/2018	09/30/2018	⬇
0399993336 MEDIUM T...	1011196 TEST CLIENT	Monthly ST995 From 10...	10/01/2018	10/31/2018	⬇
0399993336 MEDIUM T...	1011196 TEST CLIENT	Monthly ST995 From 11...	11/01/2018	11/30/2018	⬇

This tab displays and allows you to download statements and other documents.

- **Additional Actions**

- **Download:** To download a PDF of your statement, click the blue download arrow to the right of the statement you would like to download.

- **Customizing Your View**

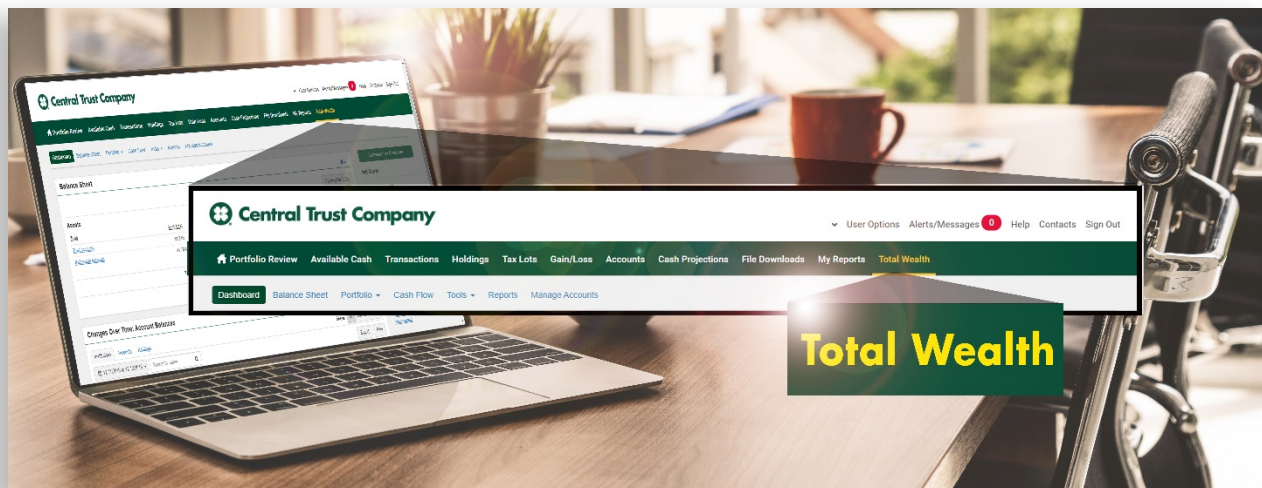
- **Sort Columns:** By clicking on the ▼ carrot on any column header, you can sort the column in ascending or descending order. Simply click the ▼ again to clear the current sorting.
- **Rearrange Columns:** By clicking on the heading name of a column, you may move it to the left or right to reorder the data you are seeing. (The system will remember this and will keep your changes for future logins.)

Note: Statements cannot be viewed when utilizing the Client Central mobile app.

Total Wealth

Allows you to view your complete financial picture and access important documents using the Document Vault.

Total Wealth | Overview



This gives you the ability to see everything where it all makes sense. You can add your credit cards, bank accounts, real estate, mortgage, loans, and more.

Superior Technology

- Ability to see your complete financial picture—all in one place.
- Focus less on compiling information, and more on managing your wealth.
- No need to wade through monthly or quarterly statements, everything is aggregated in one place.
- If you choose, collaborate with your Central Trust Advisor to make smarter financial decisions.

Document Vault

The enhanced, secure Document Vault makes it safe and easy to store important documents and share these documents with your trusted advisors. You can also use Document Vault as a place to store sensitive documents like tax returns, financial plans, personal financial statements, wills, and trusts. You have the convenience of knowing where all of your important documents are located, electronically and securely.

Security and Fraud Detection

When it comes to our Client's personal information, we chose a system that is highly secure. Multiple industry leading, advanced security features protect your data at all times. You can also detect fraud on your aggregated accounts. Use the cash flow and transactions pages to monitor all transactions across all accounts to check for any suspicious activity. Even set up alerts.

Note: You cannot access Total Wealth using the Client Central mobile app.

[To view the Total Wealth Quick Guide, click here.](#)



User Options Tab

Allows you to customize your Client Central experience and make updates to your profile.



User Options Tab | Change Password

User Options

CHANGE PASSWORD CHANGE EMAIL CHALLENGE QUESTIONS CHALLENGE IMAGE START PAGE ACCOUNT GROUPS TICKER UNREGISTER DESKTOP

Old password *

New password * Confirm password *

0 / 32 0 / 32

Password Requirements

- While changing your password, you must enter between 8 & 32 characters with no spaces.
- The password must contain at least 0 uppercase and at least 0 lowercase letter(s), 1 number(s), and 0 special character(s).

This sub-tab display allows you to update the password for your **Client Central** account.

- **Password Requirements**

- While changing your password, you must enter between 8-32 characters with no spaces.
- The password must contain at least one letter (upper or lower case) and one number.
- Special characters are not required.

User Options Tab | Challenge Questions

User Options

CHANGE PASSWORD CHANGE EMAIL **CHALLENGE QUESTIONS** CHALLENGE IMAGE START PAGE ACCOUNT GROUPS TICKER UNREGISTER DESKTOP

Challenge Question 1 * Compliance	▼	Challenge Answer 1 * <input type="text"/>	0 / 255
Challenge Question 2 * Marketing Office	▼	Challenge Answer 2 * <input type="text"/>	0 / 255
Challenge Question 3 * Trust Operations	▼	Challenge Answer 3 * <input type="text"/>	0 / 255

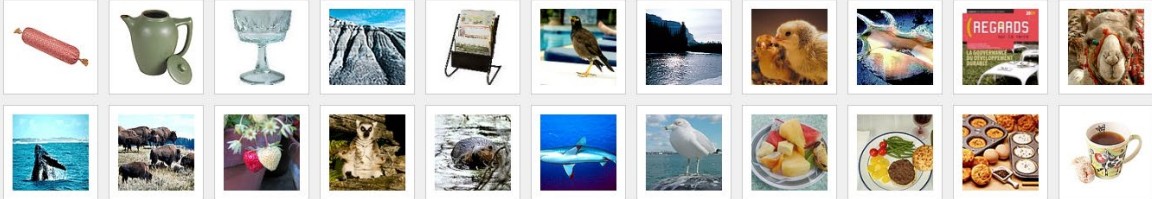
This sub-tab allows you to update the security questions associated with your **Client Central** account. This is part of our **multi-factor authentication** that protects your account.

User Options Tab | Challenge Image

User Options

[CHANGE PASSWORD](#) [CHANGE EMAIL](#) [CHALLENGE QUESTIONS](#) **[CHALLENGE IMAGE](#)** [START PAGE](#) [ACCOUNT GROUPS](#) [TICKER](#) [UNREGISTER DESKTOP](#)

Note. Select a new image by clicking on the image itself. The purpose of the image and caption is to thwart others attempting to obtain your password by directing you to a fake website. For future logins, be sure to look for this image prior to entering your password.



This sub-tab allows you to update the challenge image associated with your **Client Central** account. This is part of our **multi-factor authentication** that protects your account. There are more than 100 images to select from.

User Options Tab | Start Page

User Options

CHANGE PASSWORD CHANGE EMAIL CHALLENGE QUESTIONS CHALLENGE IMAGE **START PAGE** ACCOUNT GROUPS TICKER UNREGISTER DESKTOP

Account List Cash Projection Download
 Gain/Loss Holdings My Reports
 Portfolio Review Tax Lots Transactions

CANCEL **UPDATE**

This sub-tab allows you to select the home page that you want to view when you first log in to **Client Central**. By default, you will see the Portfolio Review tab, but you can select any of the tabs in this menu to make it the default in the future.

User Options Tab | Account Groups

User Options

CHANGE PASSWORD CHANGE EMAIL CHALLENGE QUESTIONS CHALLENGE IMAGE START PAGE **ACCOUNT GROUPS** TICKER UNREGISTER DESKTOP

Group ID * ← G00000 Group Name * ←

Group Description * ←

Search Accounts 🔍 ↻

Available Accounts ←

- 0399993336 - MEDIUM TEST ACCT 3
- 0399995557 - COMPLEX TEST ACCT 5
- 0399992220 - MEDIUM TEST ACCT 2
- 0399994442 - COMPLEX TEST ACCT 4

ADD >

< REMOVE

Assigned Accounts

BACK SUBMIT

This sub-tab allows you to group accounts together for quicker viewing of combined information in the future.

- **Things You Can Change**

- **Group ID:** You will need to give your group an ID that begins with the letter G and is followed by five numbers. (G00001)
- **Group Name:** In this field you can give your group a name that will show up in your list of selectable accounts.
- **Group Description:** In this field you can provide more detail as to what is included in your account grouping.
- **Available Accounts:** In this selector box, you can pick which accounts to include in your new group. **Note:** Use the “Add/Remove” buttons to move accounts to and from the Assigned Accounts box.

- **Additional Actions**

- **Submit:** Clicking the “Submit” button will create the new account group.

User Options Tab | Ticker

User Options

< CHANGE PASSWORD CHANGE EMAIL CHALLENGE QUESTIONS CHALLENGE IMAGE START PAGE ACCOUNT GROUPS **TICKER** UNREGISTER DESK >

Select Your Preferred Stock Ticker Resource

Google

MSN

Yahoo

CANCEL UPDATE

This sub-tab allows you to select the source for stock ticker information that relates to your security holdings and cash projections.

- **Things You Can Change**

- **Preferred Stock Ticker Resource:** You can select between Google, MSN, or Yahoo as your preferred stock ticker. (Yahoo is the default.)

- **Additional Actions**

- **Update:** Clicking the “Update” button will save your changes.

User Options Tab | Unregister

User Options

[CHANGE PASSWORD](#)[CHANGE EMAIL](#)[CHALLENGE QUESTIONS](#)[CHALLENGE IMAGE](#)[START PAGE](#)[ACCOUNT GROUPS](#)[TICKER](#)[UNREGISTER DESKTOP](#)

If you are logged into your account from this or any other computer, using this option will disable all those computers from accessing your account. After unregistering you will be forced to answer one of your challenge questions to access your account.

[UNREGISTER](#)

This sub-tab allows you to quickly unregister all computers and devices that access your **Client Central** account. Once you do this, you will be asked for your challenge questions to log in again. This is part of our multi-factor authentication, which provides layers of security for your account.

- **Additional Actions**

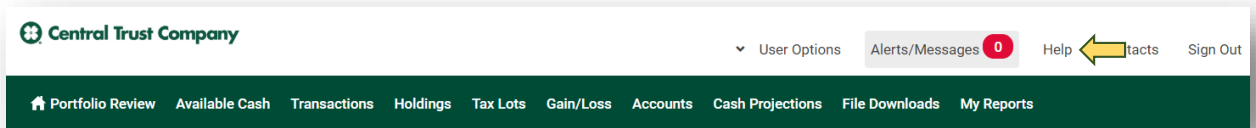
- **Unregister:** Clicking the “Unregister” button will forget all of your trusted devices.

Alerts/Messages Tab | Overview

The screenshot shows the 'Alerts & Messages' tab in the Central Trust Company client portal. At the top left is the 'Central Trust Company' logo. The top right navigation bar includes 'User Options', 'Alerts/Messages' (with a red notification badge showing '0'), 'Help', 'Contacts', and 'Sign Out'. Below this is a dark green navigation bar with links for 'Portfolio Review', 'Available Cash', 'Transactions', 'Holdings', 'Tax Lots', 'Gain/Loss', 'Accounts', 'Cash Projections', 'File Downloads', and 'My Reports'. The main content area is titled 'Alerts & Messages' and has two sub-tabs: 'ALERTS' (which is selected and underlined) and 'MESSAGES'. The content area below the tabs is empty and contains the text 'No Alerts' centered.

This tab will show any important alerts regarding the Client Central software or any specific messages sent by your Central Trust Company Team.

Help Tab | Overview



This tab will take you to a webpage that includes more information about using **Client Central** from our software provider WebLink. The information will be similar to what is found in this **Client Central Quick Guide**.

Contacts Tab | Overview

The screenshot shows the Central Trust Company website interface. At the top, the logo and name 'Central Trust Company' are on the left. On the right, there are links for 'User Options', 'Alerts/Messages' (with a red notification badge '0'), 'Help', and 'Contacts' (with a yellow arrow pointing left and the word 'Out' next to it). Below this is a dark green navigation bar with links: 'Portfolio Review', 'Available Cash', 'Transactions', 'Holdings', 'Tax Lots', 'Gain/Loss', 'Accounts', 'Cash Projections', 'File Downloads', and 'My Reports'. The main content area features a light gray 'Contact Us' pop-up box with a close button (X) in the top right corner. The box contains the following text:

Contact Us

Relationship Manager

FIRST LAST
(555) 555-5555
RELATIONSHIP.MANAGER@CENTRALTRUST.NET

Portfolio Manager

FIRST LAST
(555) 555-5555
PORTFOLIO.MANAGER@CENTRALTRUST.NET

This tab will provide a pop-up box that includes the information for contacting your Central Trust Company team.

Client Central Support

If you have questions about **Client Central** please direct them to your Relationship Manager or call our Trust Operations team during regular business hours at **(573) 634-1288** or **1-877-474-9732**.