Central Trust Company
Client Central

Quick Guide

Revised February 2020

Table of Contents

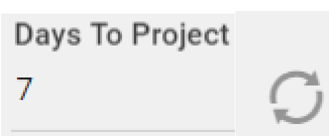
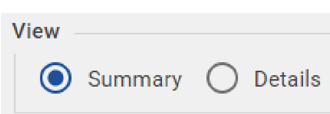
Icons and Dropdowns

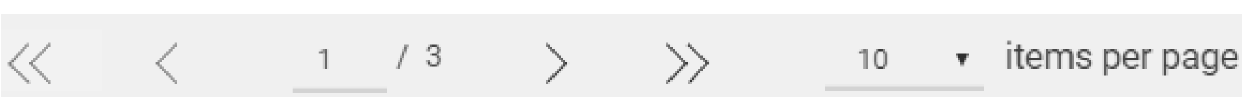
The following pages contain a quick reference to some of the tools you will find throughout **Client Central** that will allow you to quickly customize and perform the most common actions.

Icons and Dropdowns | Quick Options

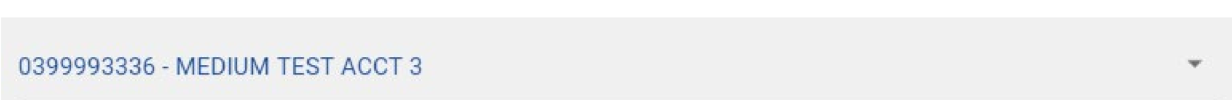
Icon or Dropdown	Used For	Found In
Settings	This icon appears on reports where columns can be added/removed	Holdings, Transactions, Tax Lots, Gain/Loss, Accounts
Filters	This icon appears on reports where advanced filters can be used	Transactions-Posted
Export	Allows you to Export the report as displayed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

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



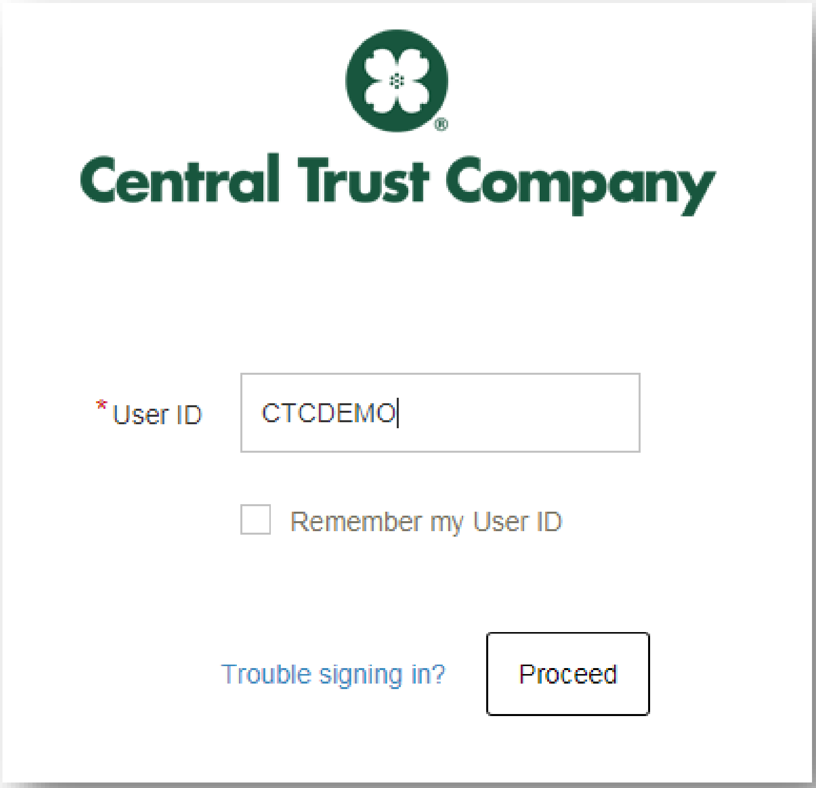
The page selector above is displayed at the bottom of any table that includes longer lists of data. You may scroll through the data by using the arrows. Alternatively, you may increase the number of items viewable on each page using the selector to the right. You may select anywhere from 5 to 100 items per page.



The account selector appears across the top of all pages.

Logging In

What to expect when logging in for the first time.



- 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.)

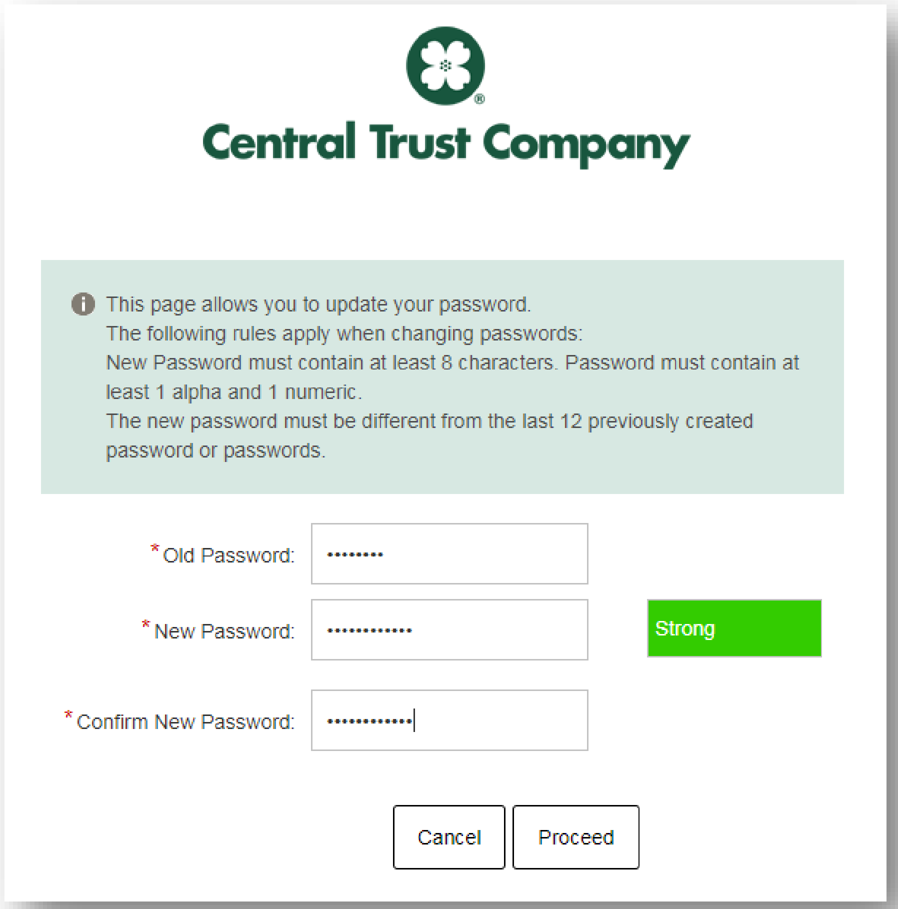
- To login, you will need to enter your username and password.

- **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.

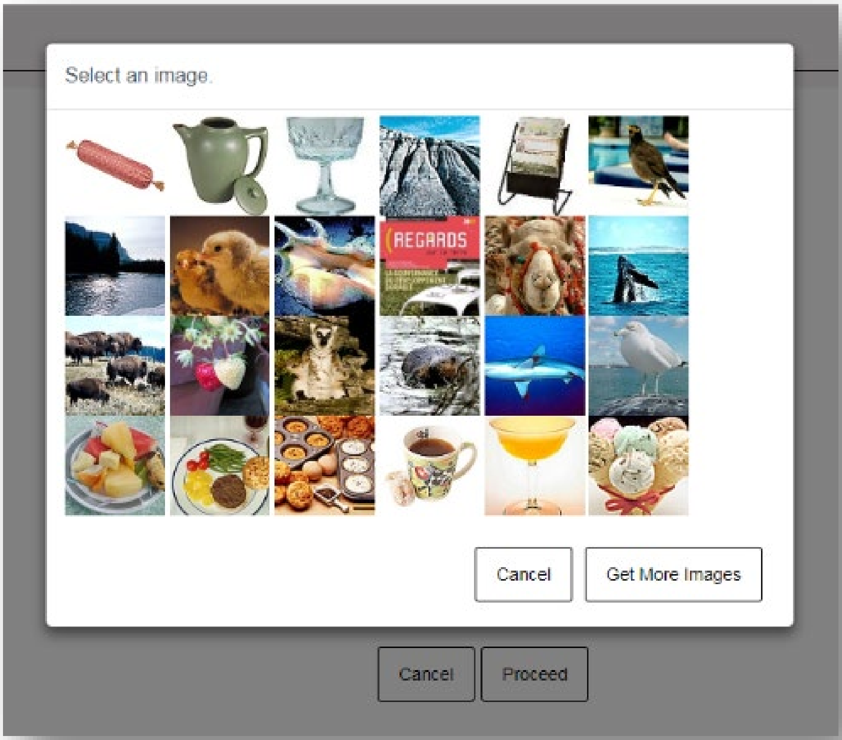
- After you click the "Proceed" button you will be asked for your password.

Login Screen | Password Reset



- 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.”

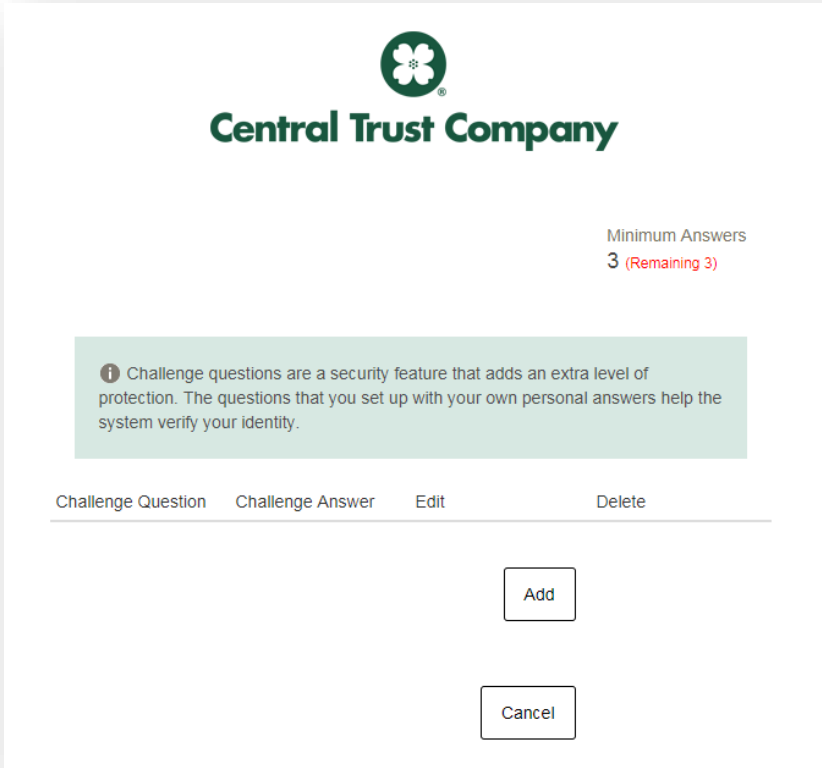


- For your safety and security, **Client Central** uses two levels of **Multi-factor Authentication** to help keep your account secure.

- 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.

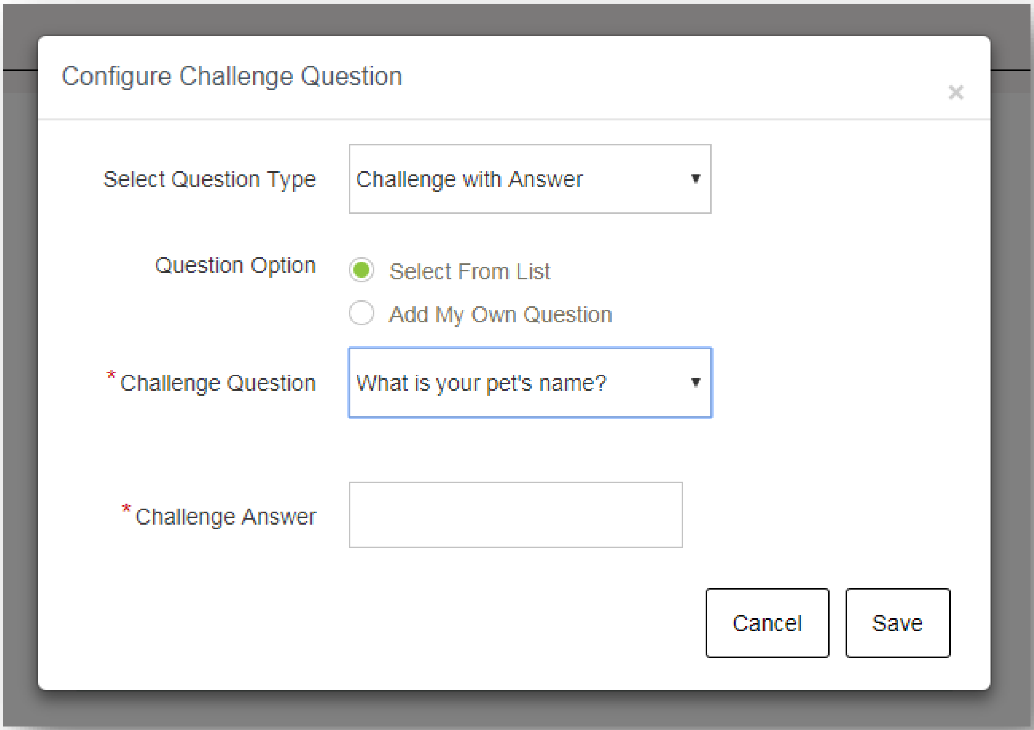
- Once you select an image, you will enter a caption for your image before clicking “Proceed.”

Login Screen | Authentication



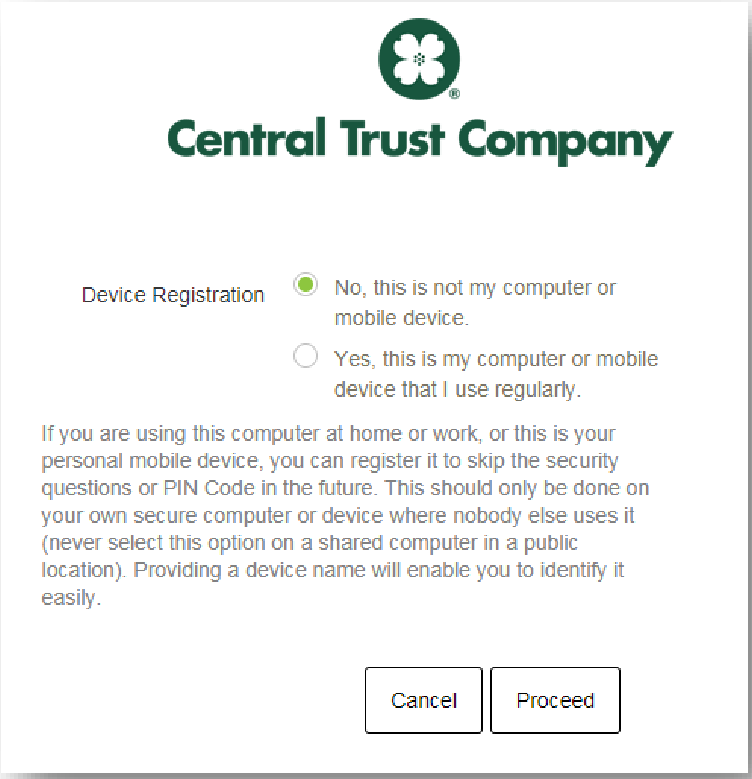
- On the next screen, you will setup your account security questions. This is our second level of **Multi-factor Authentication**.
- You will be required to set up three security questions.
- Click the “Add” button to continue.

Login Screen | Authentication

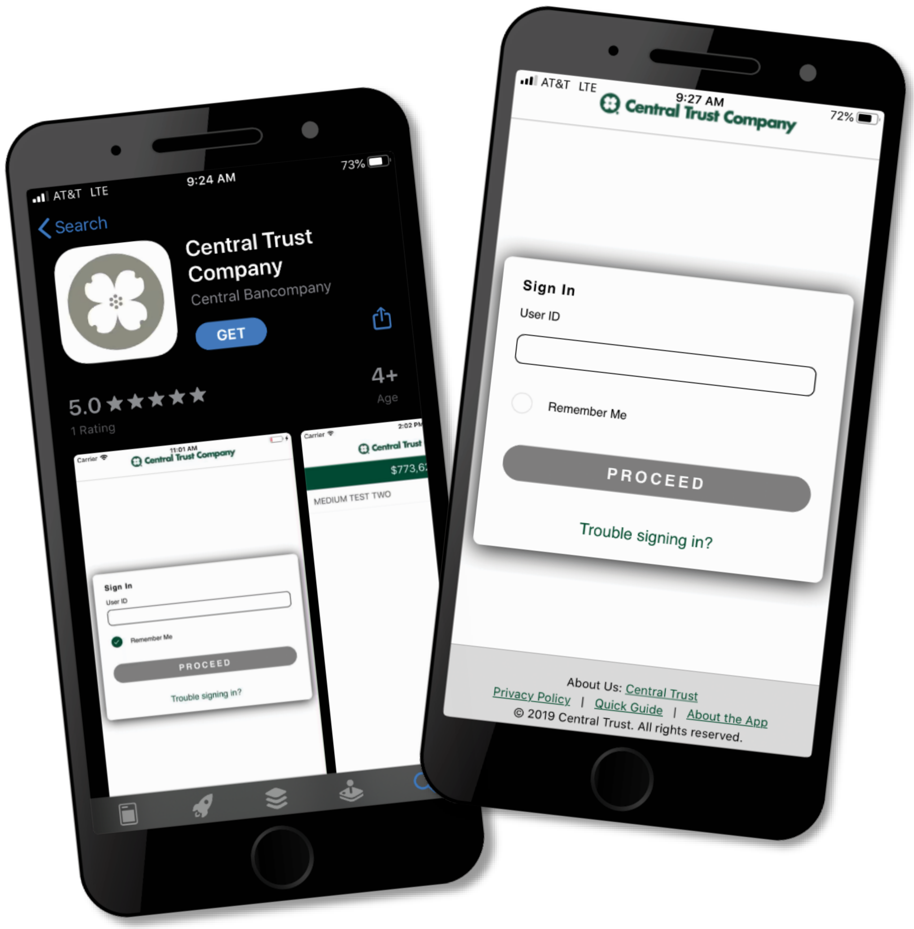


- You will now see a pop-up box that allows you to select the way you want to set up your security questions.
- If you do not want to select from the dropdown list of questions, you may select “Add My Own Question” and you will be allowed to create your own question.
- Type in your answer and click “Save.”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

Login Screen | Remember Device



- 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.



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

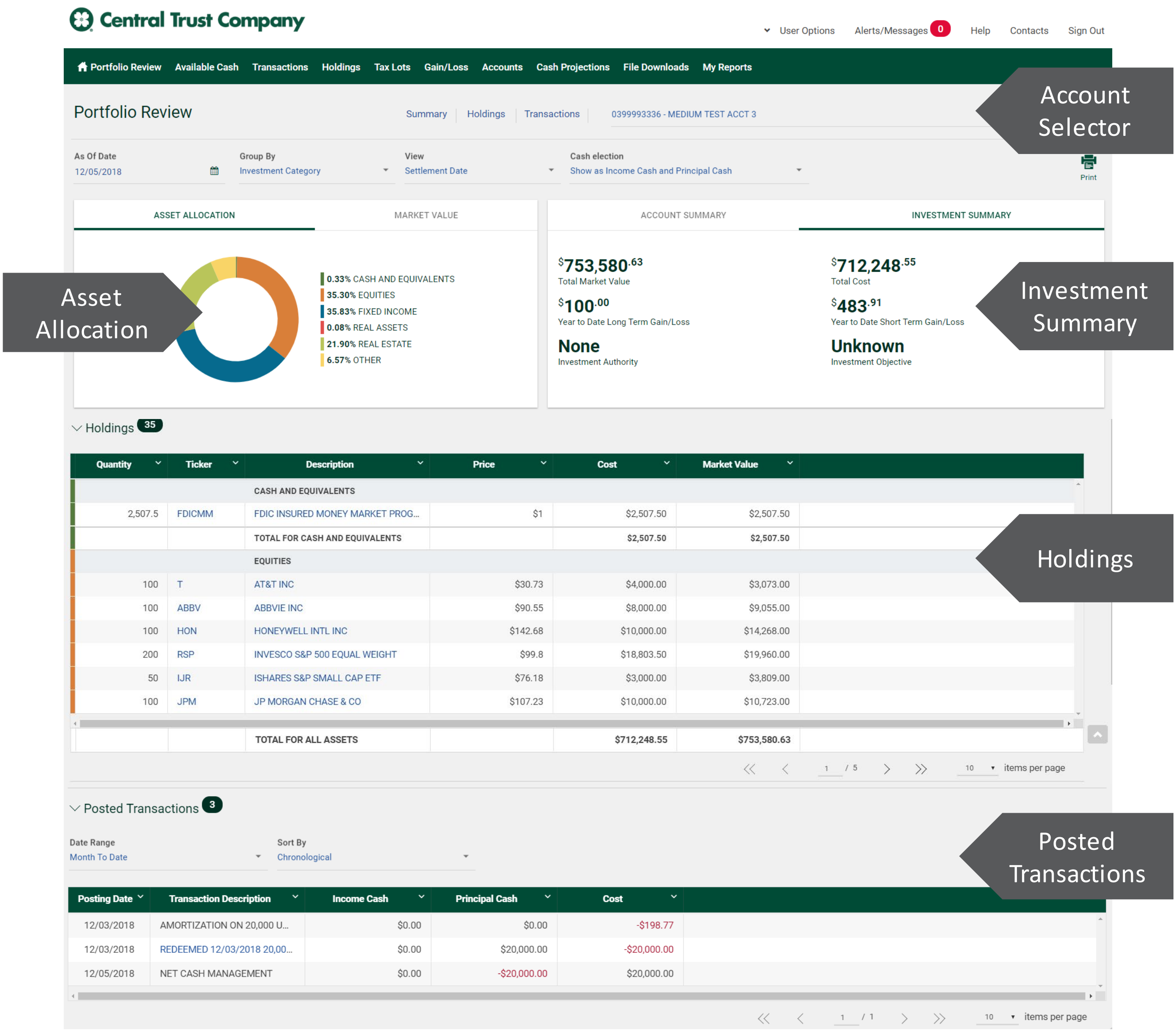
- Search "Central Trust Company" in the app store to find the Client Central App, displaying our dogwood emblem (shown above).
- Download the app and login using your Client Central credentials.
- **Note:** Using the Client Central app, you *will not* be able to access the Total Wealth feature or view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

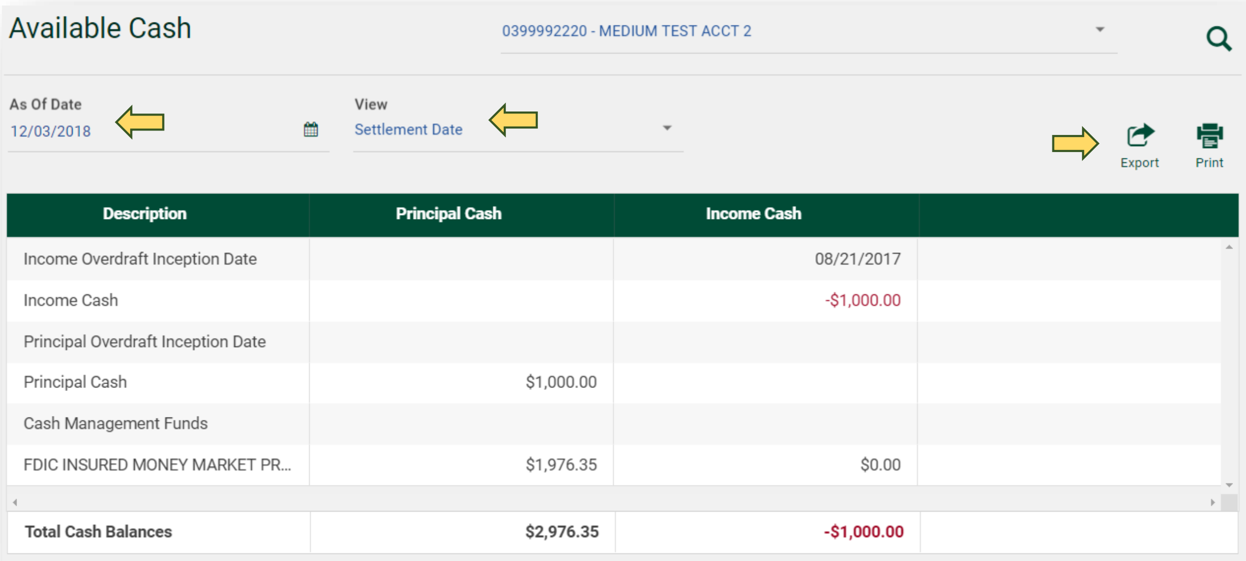
- Asset Allocation
- Market Value
- Account and Investment Summaries
- Holdings
- Posted Transactions



- **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.



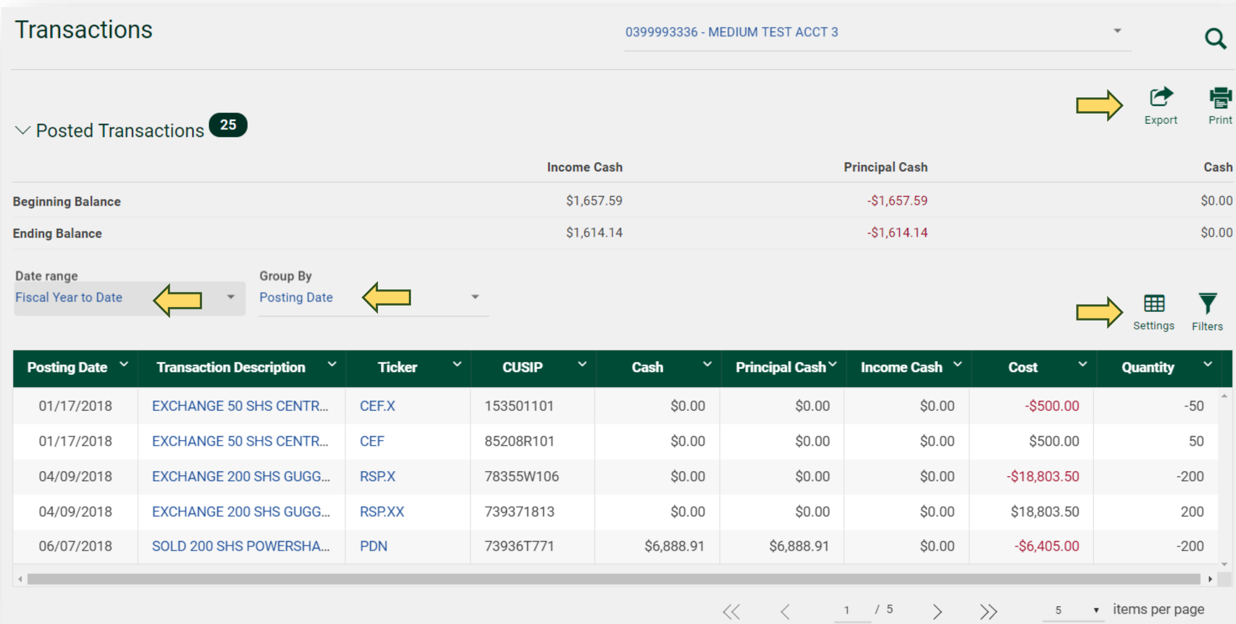
This tab displays a description of cash sources along with breakdowns and totals for principal and income cash.

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.

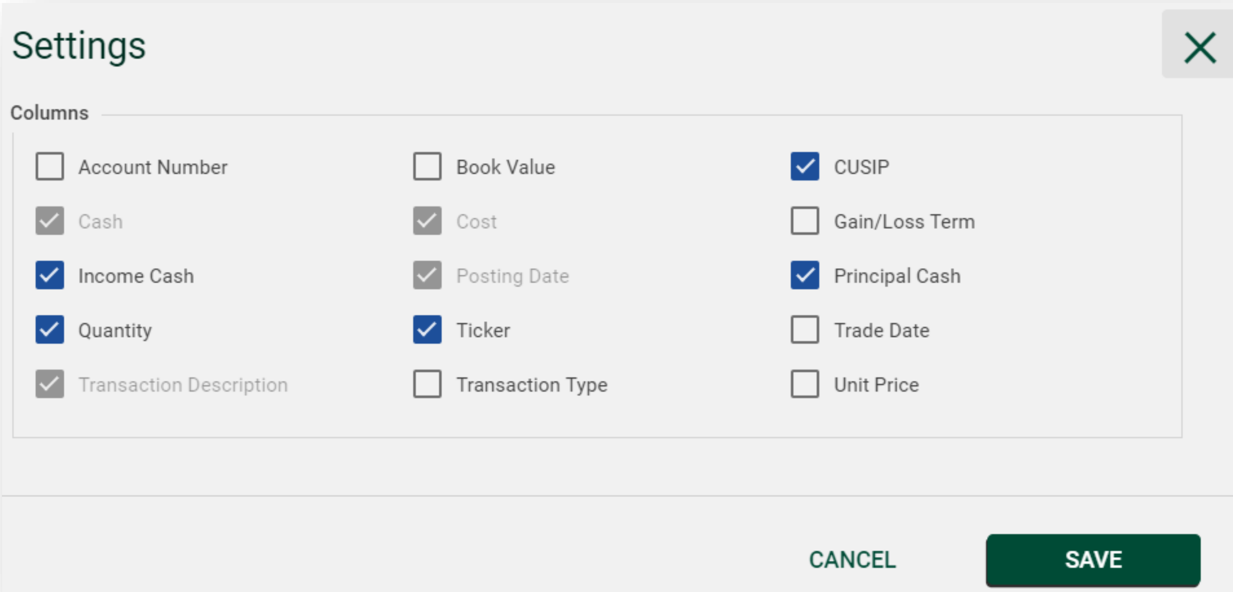
Transactions Tab

Allows you to view your posted and pending transactions.

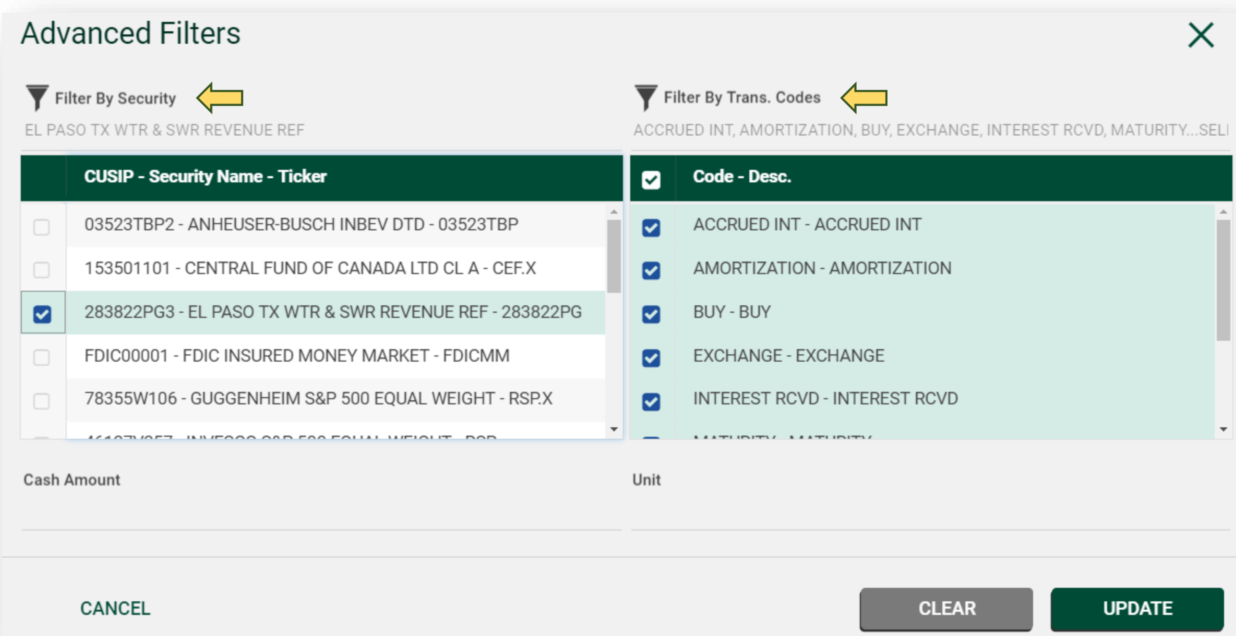


This tab displays your posted and pending transactions (if you have any).

- **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.)

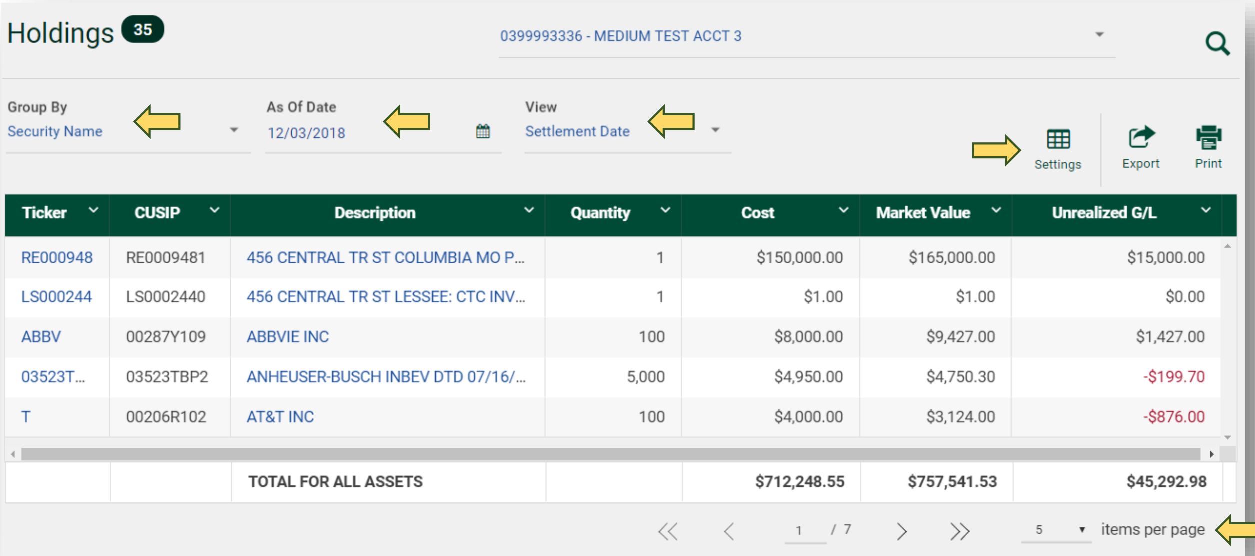


- **Filters:** By clicking on the "Filters" icon, you can filter the data that is displaying. Notice that you can **filter by the individual security** or you may **filter by the transaction code**. **Note:** You can only select one security, but you may select multiple or all transaction codes. (See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



Holdings Tab

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



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

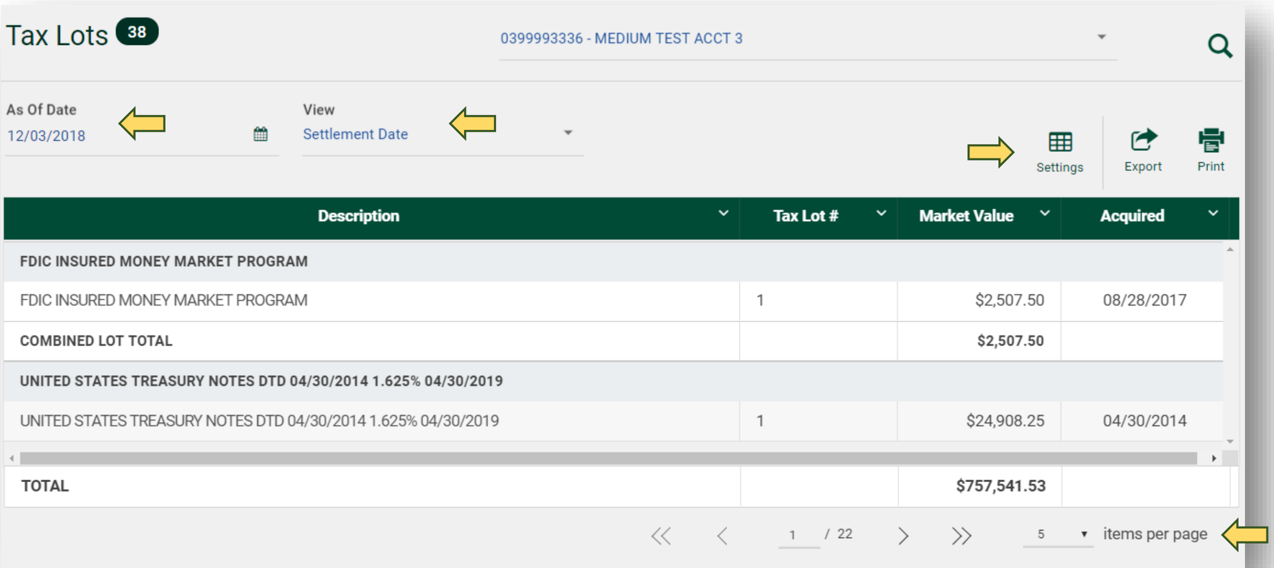
This tab displays the security holdings associated with your account.

- **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



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**
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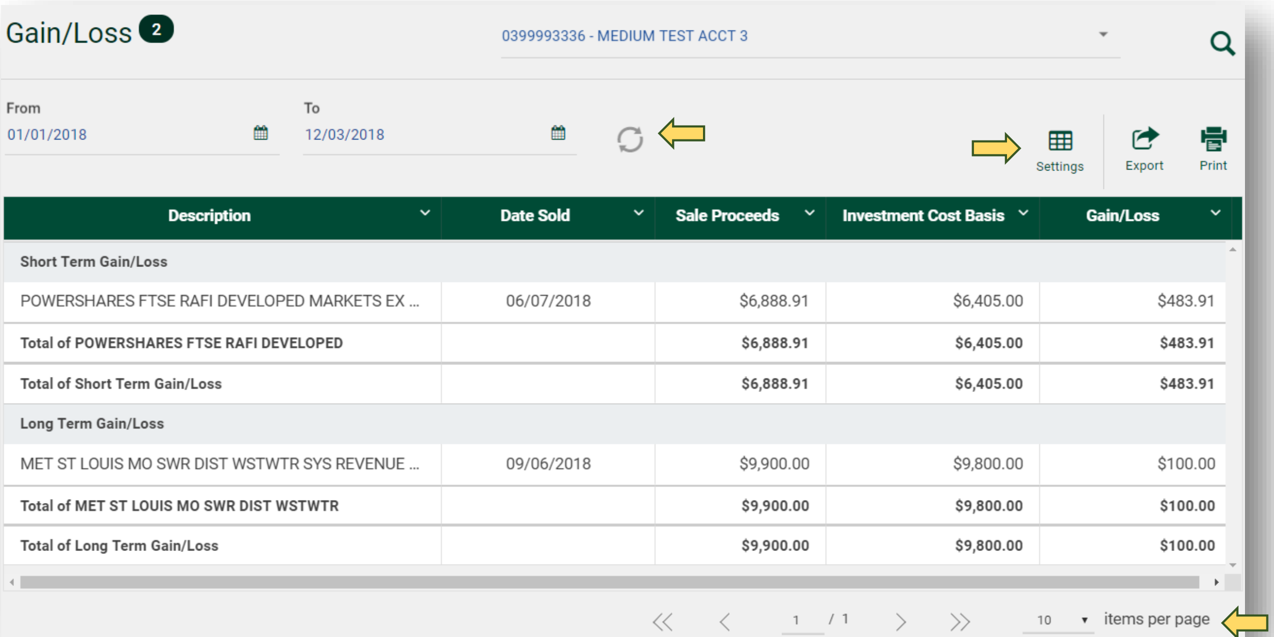
  - **Sort Columns:** By clicking on the ˅ carrot on any column header, you can sort the column in ascending or descending order. Simply click the ˅ again to clear the current sorting.
  - **Rearrange Columns:** By clicking on the heading name of a column and dragging it to the left or right, you may reorder 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.



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

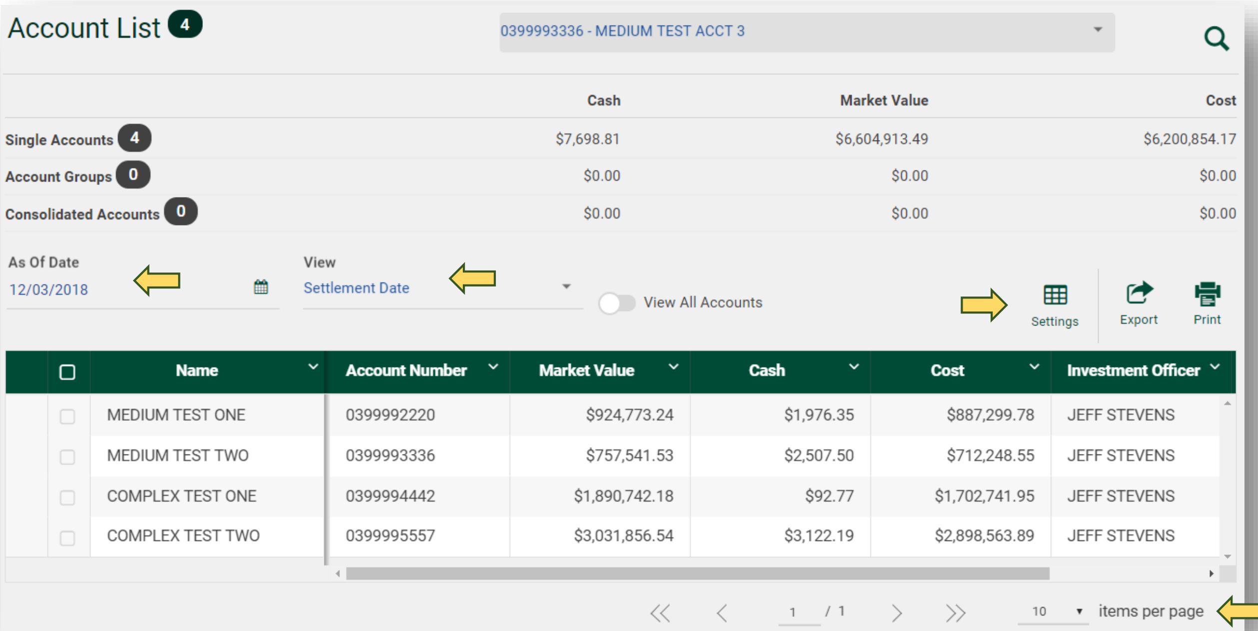
This tab displays the short term and long term gains and losses associated with your account.

- **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

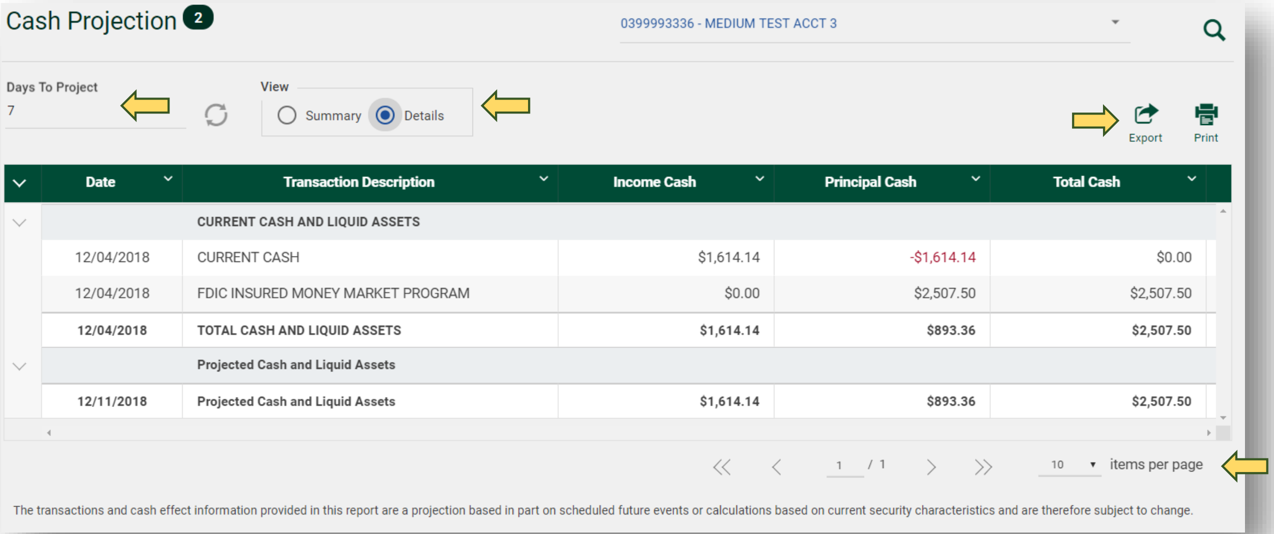


This tab displays a list of your single accounts, account groups, or consolidated accounts.

- **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.



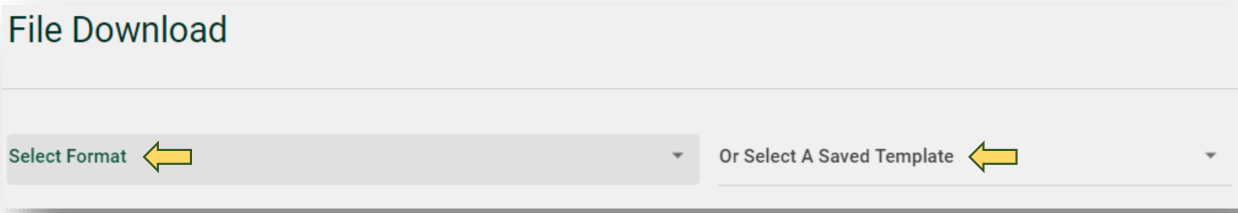
This tab displays a projection of cash and liquid assets for a defined period of time in the future.

- ## 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 ˅ 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.

File Downloads Tab

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

File Downloads Tab | Overview

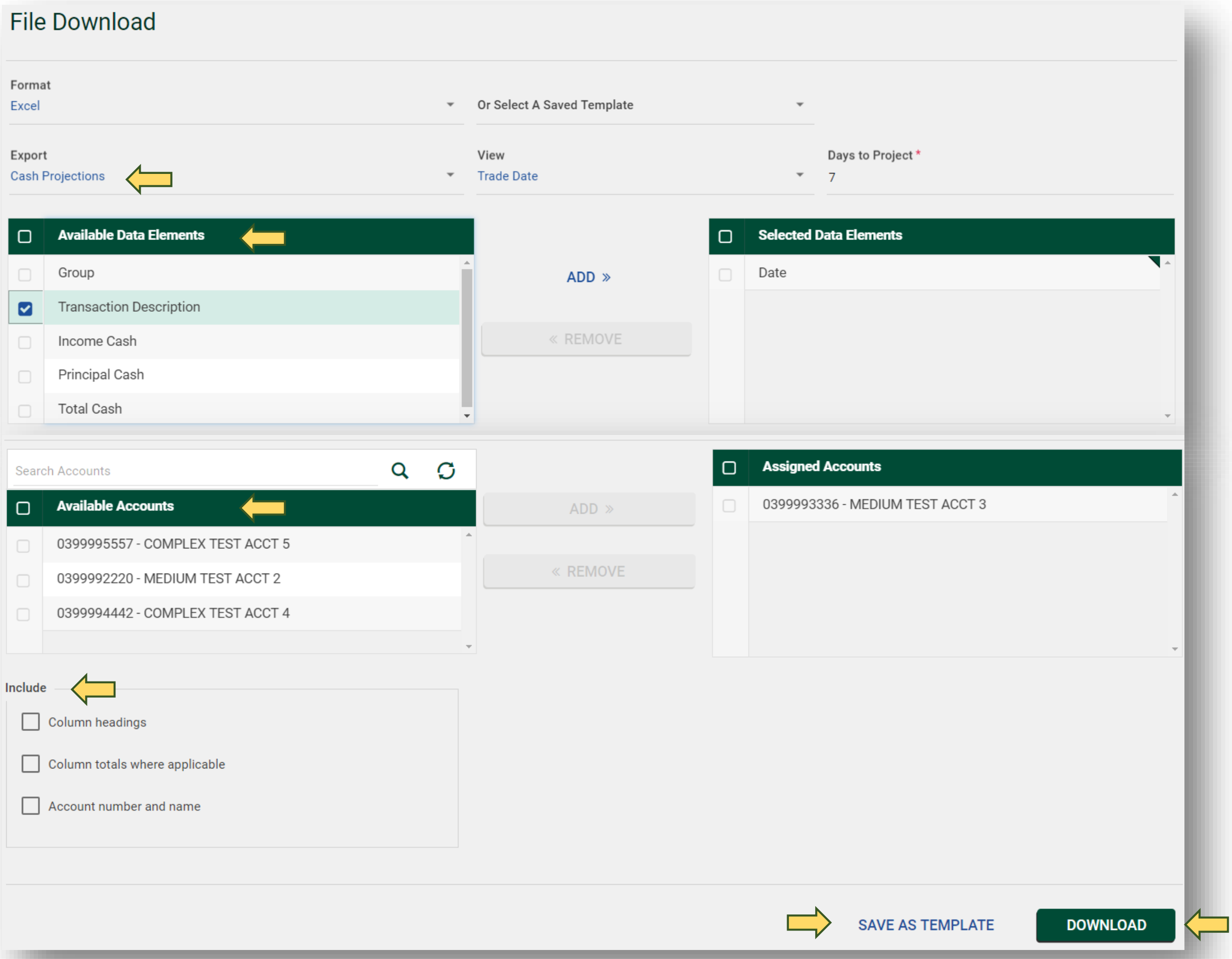


This tab allows you to export your account information to popular formats including Microsoft Excel® and Quicken®.

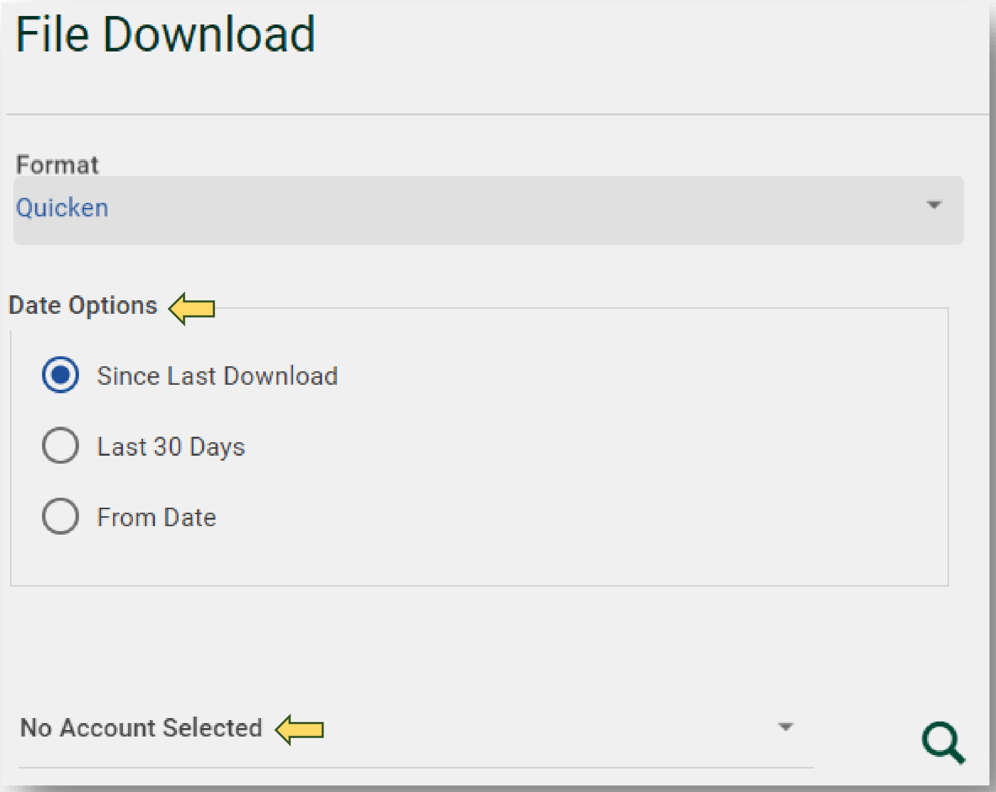
- ## Things You Can Change
  - **Format:** You may use the "Format" selector to export your account data in one of the following formats: Excel®, comma delimited, semi-colon delimited, tab delimited, fixed length, or Quicken®.
  - **Select a Saved Template:** If you have saved an export template, you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



- ## 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.



- **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

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.

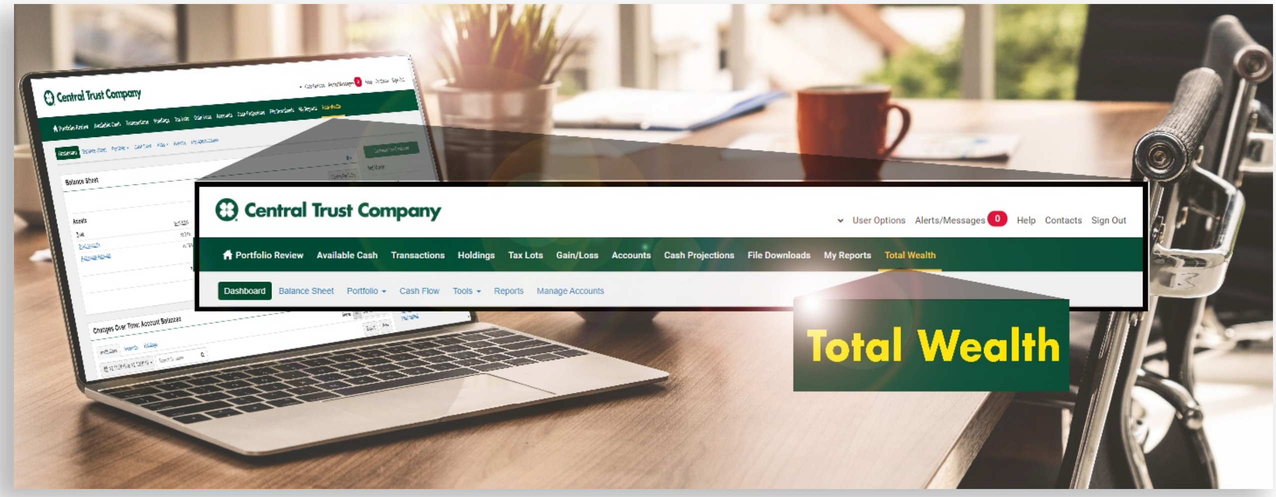
- **Additional Actions**
  - **Download:** To download a PDF of your statement, click the blue download arrow to the right of the statement you would like to download.
- **Customizing Your View**
  - **Sort Columns:** By clicking on the ˅ carrot on any column header, you can sort the column in ascending 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.

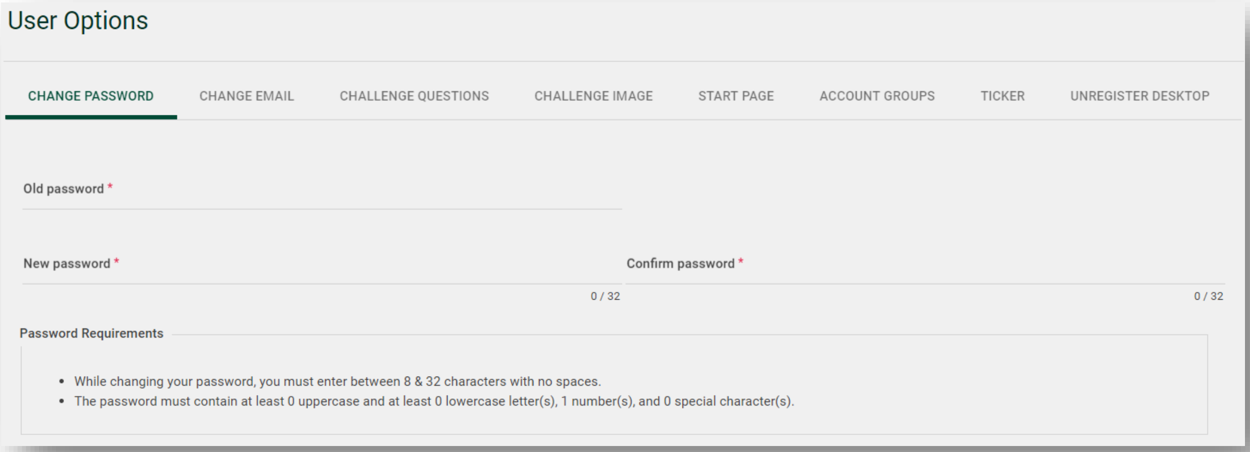
Note: You cannot access Total Wealth using the Client Central mobile app.

[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.

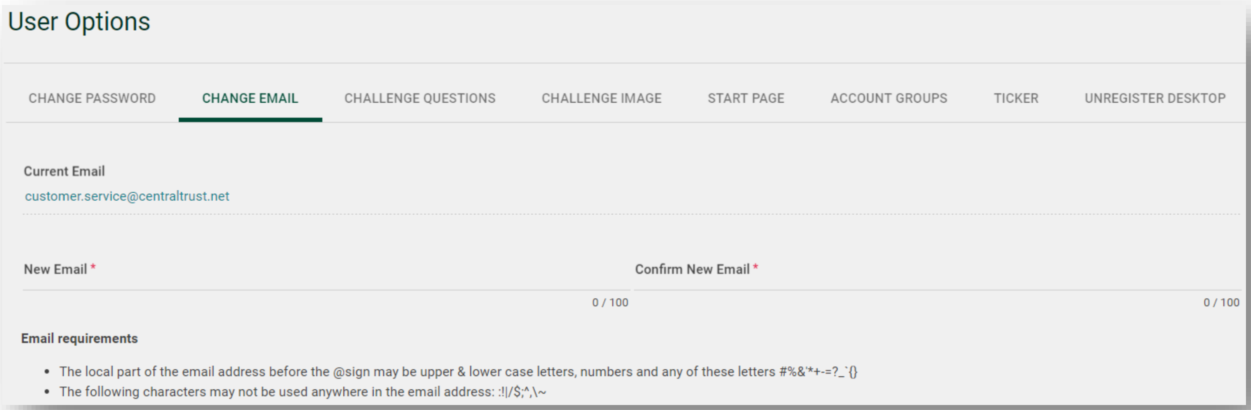
User Options Tab | Change Password



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.

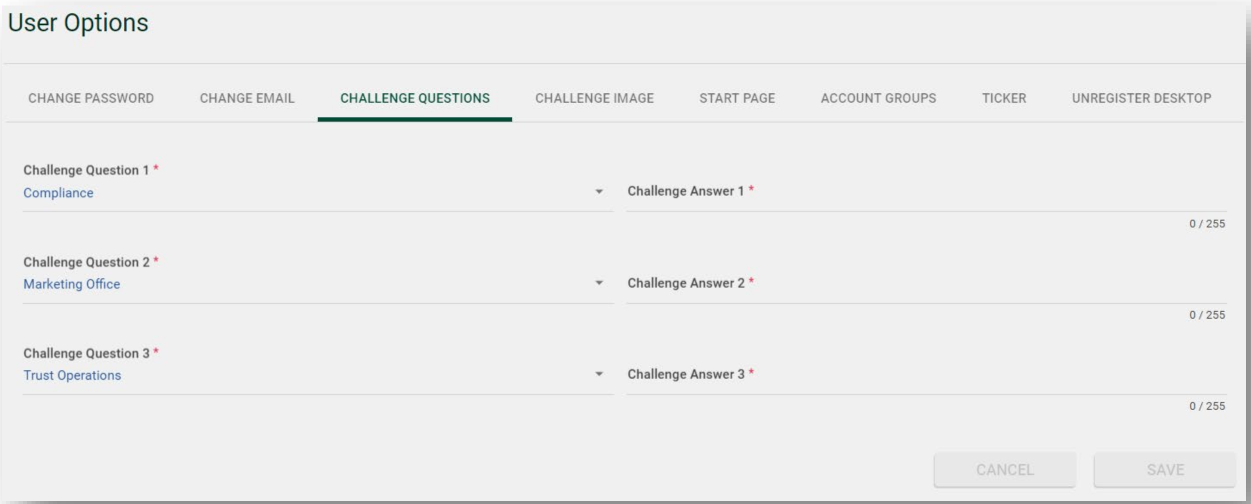
User Options Tab | Change Email



This sub-tab allows you to update the email address associated with your **Client Central** account.

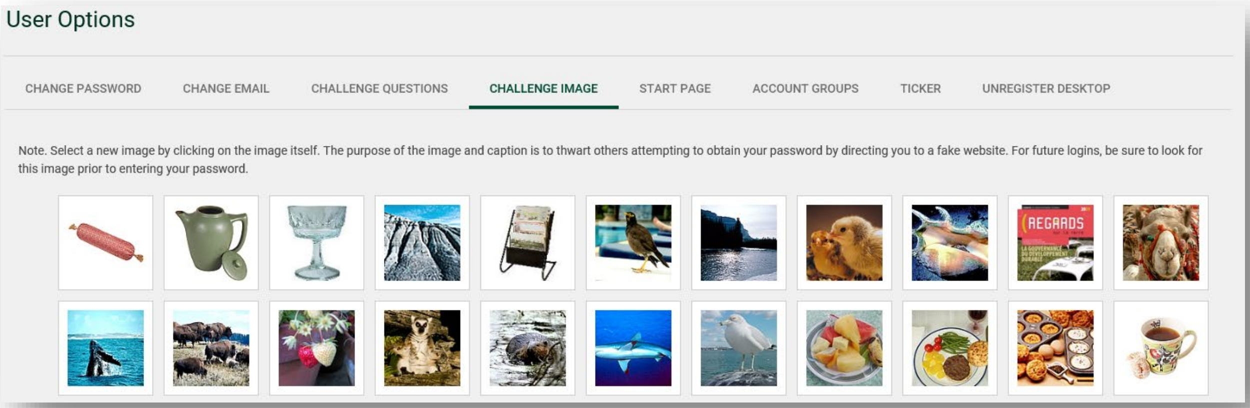
- **Email Requirements**
  - The local part of the email address before the @sign may be upper & lower case letters, numbers and any of these symbols #%&'*+-=?_`{}
  - The following characters may not be used anywhere in the email address: :!|/$;^,\~

User Options Tab | Challenge Questions



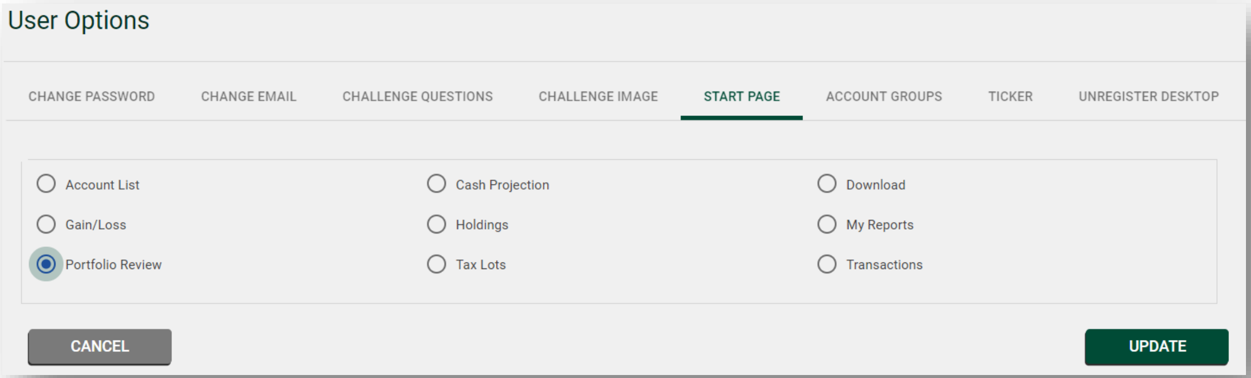
This sub-tab allows you to update the security questions associated with your **Client Central** account. This is part of our **multi-factor authentication** that protects your account.

User Options Tab | Challenge Image

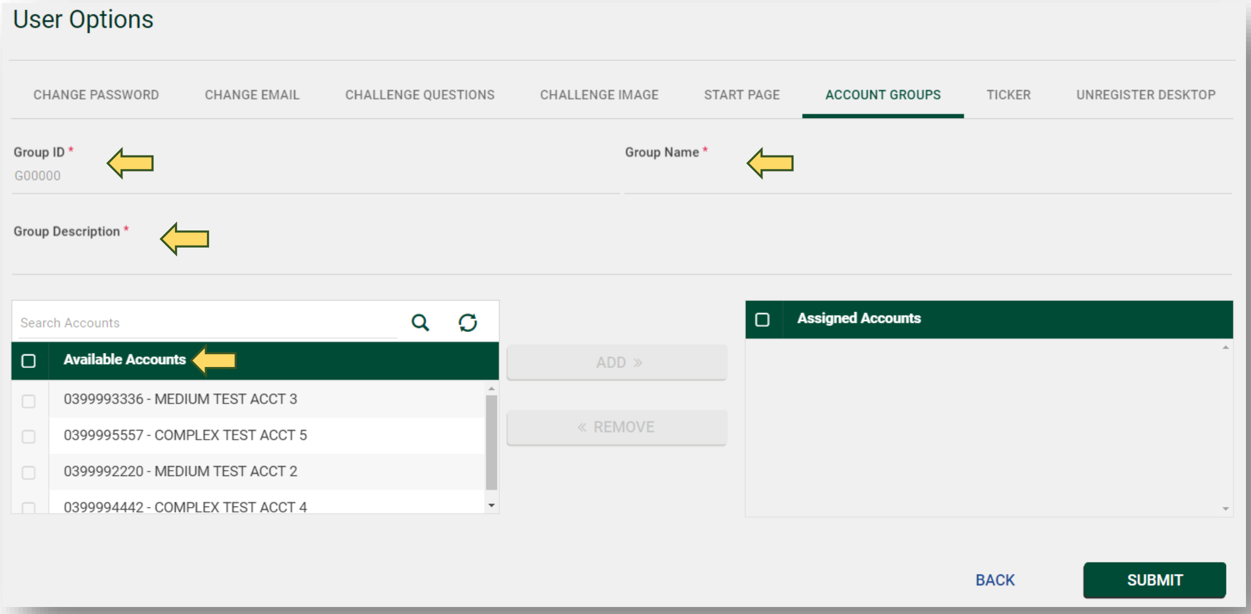


This sub-tab allows you to update the challenge image associated with your **Client Central** account. This is part of our **multi-factor authentication** that protects your account. There are more than 100 images to select from.

User Options Tab | Start Page



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.

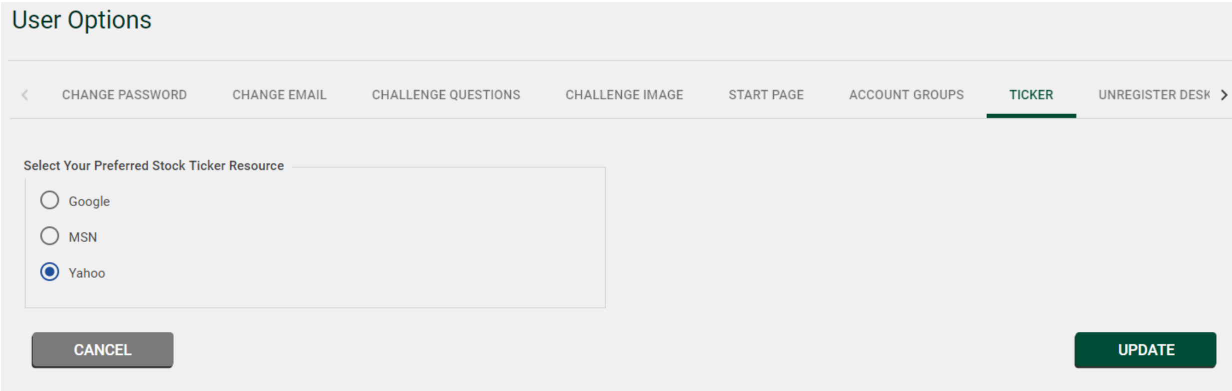


This sub-tab allows you to group accounts together for quicker viewing of combined information in the future.

- **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

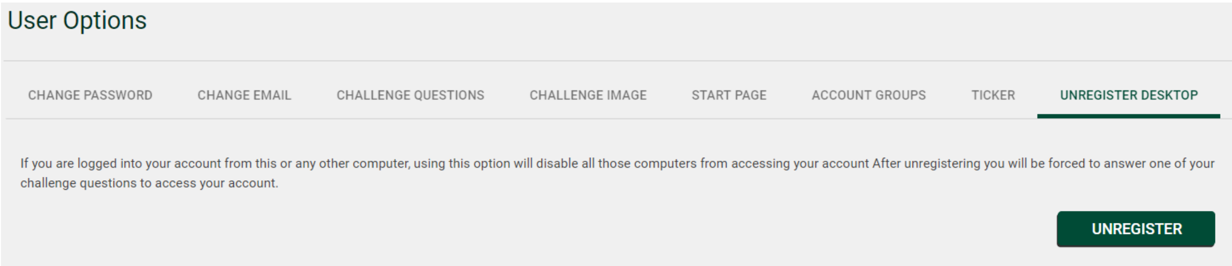


This sub-tab allows you to select the source for stock ticker information that relates to your security holdings and cash projections.

- **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.

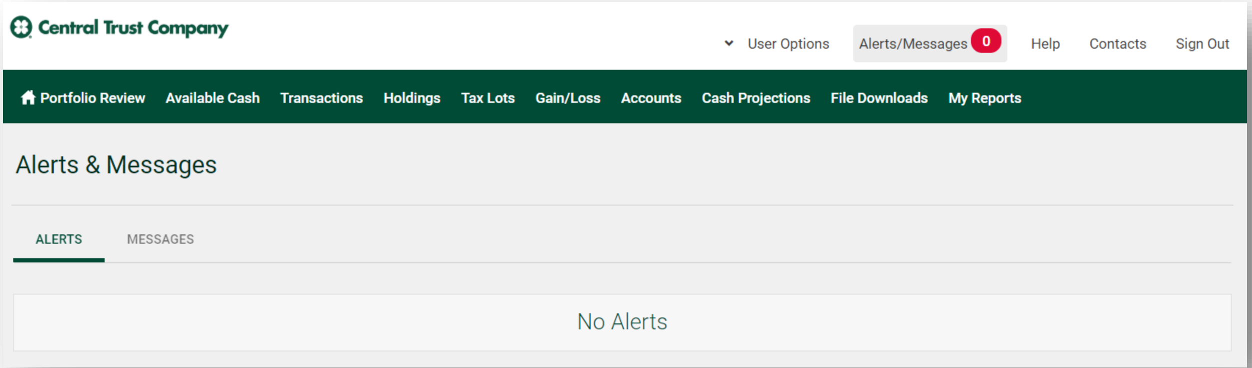
User Options Tab | Unregister



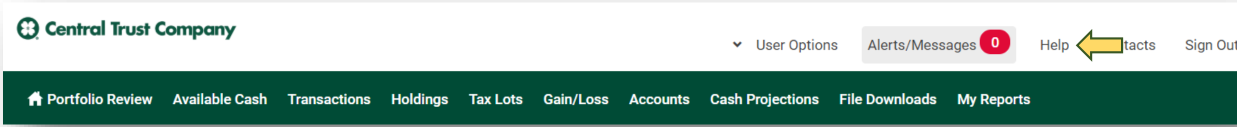
This sub-tab allows you to quickly unregister all computers and devices that access your **Client Central** account. Once you do this, you will be asked for your challenge questions to log in again. This is part of our multi-factor authentication, which provides layers of security for your account.

- **Additional Actions**
  - **Unregister:** Clicking the "Unregister" button will forget all of your trusted devices.

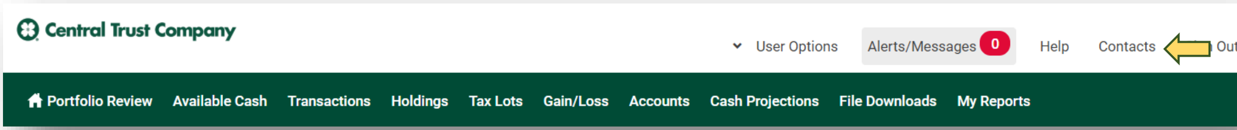
Alerts/Messages Tab| Overview

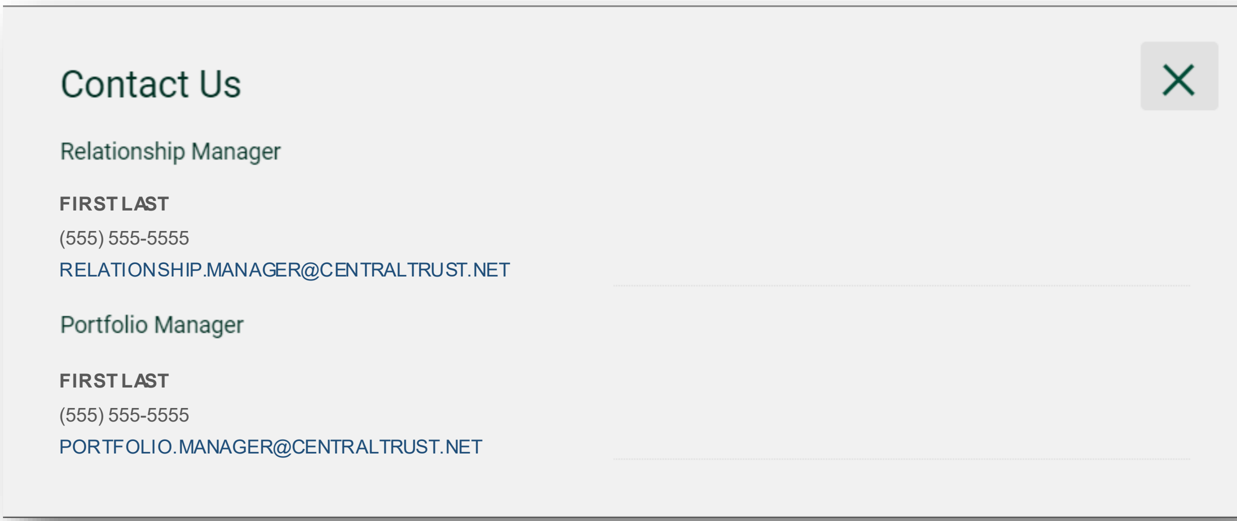


This tab will show any important alerts regarding the Client Central software or any specific messages sent by your Central Trust Company Team.



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**.





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**.