

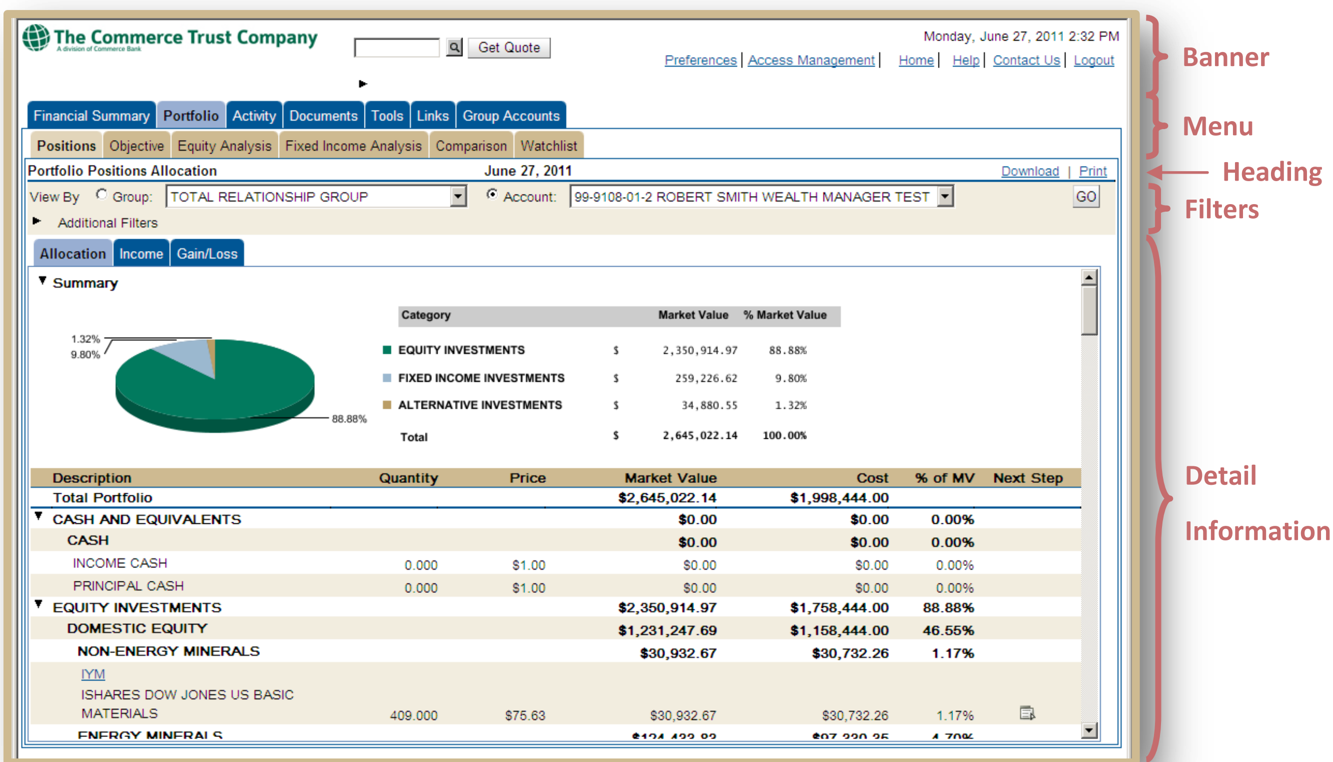
The Commerce Trust Company

WEALTH MANAGER

Overview Guide

New Page Layout

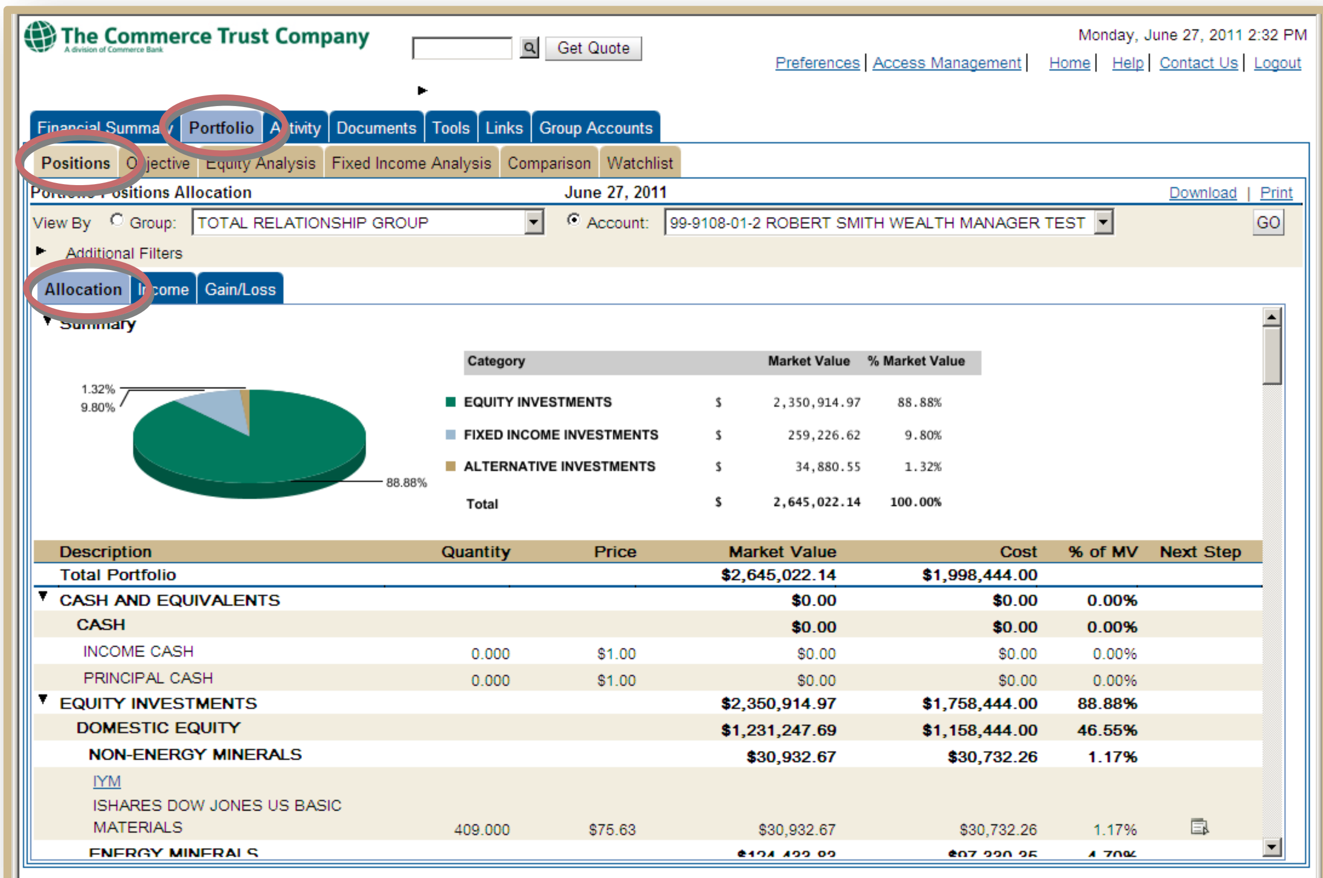
The pages within Wealth Manager have been designed to provide a consistent experience throughout a vast array of features. Each page has the following areas: Banner, Menu, Heading, Filters, and Detail Information. The Help feature in the Banner section will refer to these areas to help you navigate the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





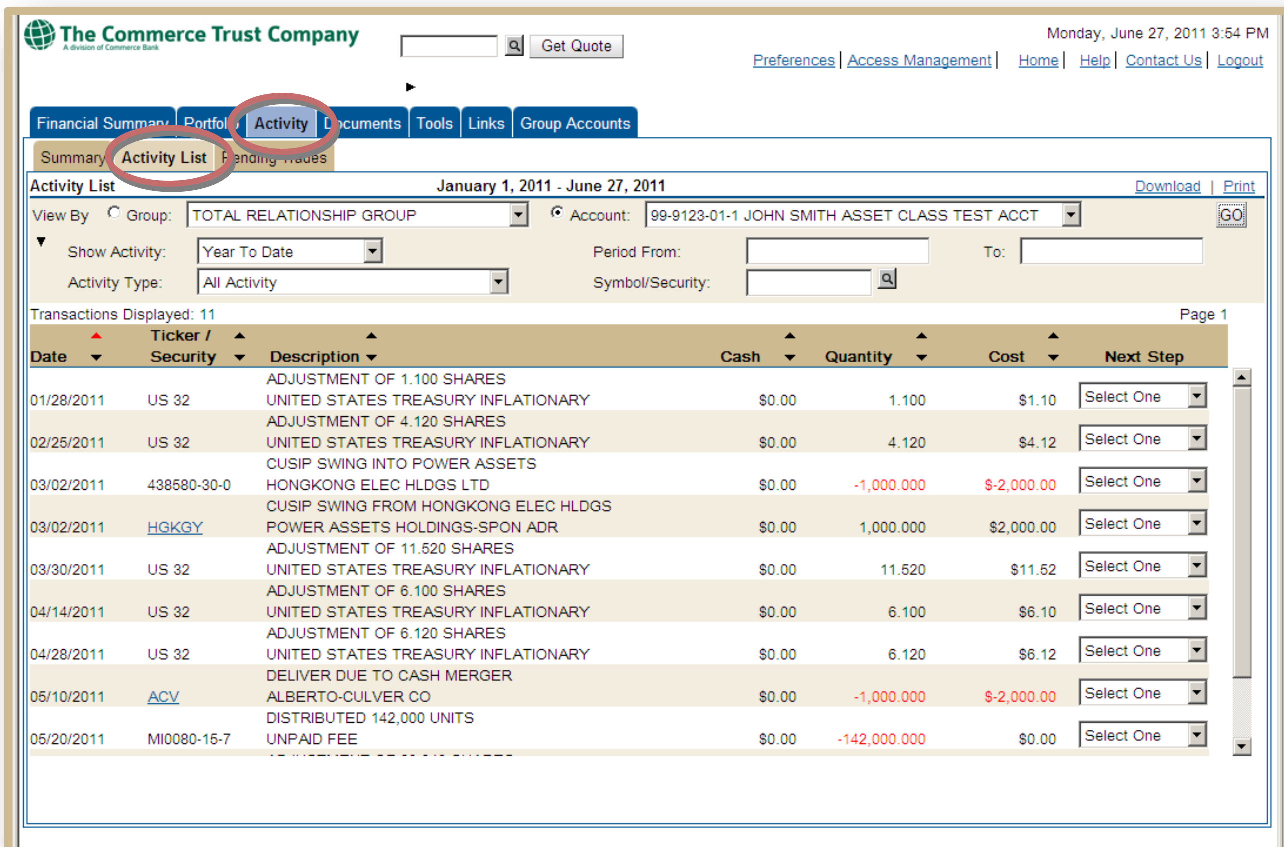
Portfolio Positions

The Portfolio navigation feature offers investment analytics on your positions; from simplistic views of positions to more extensive equity and fixed income diversifications, bond maturity views, and an investment objective comparison. To access your portfolio, begin by clicking on Portfolio and then Positions in the Menu area. The Allocation tab will show a pie chart summary of your holdings. Below the pie chart is a detailed list of your positions. Click on the carrot next to Summary to Hide the chart and display more holdings.



Activity Summary

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

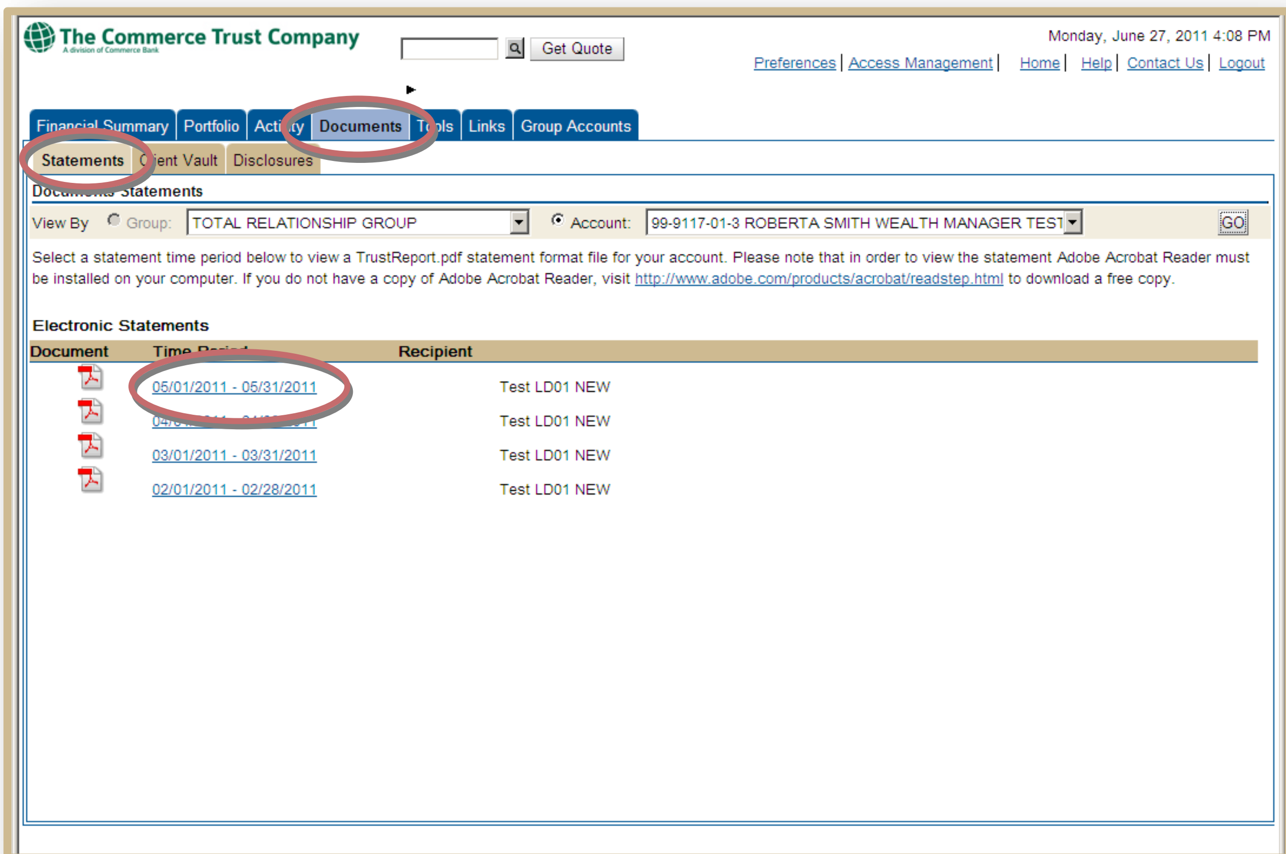

The Commerce Trust Company
Get Quote
Monday, June 27, 2011 3:54 PM
Preferences | Access Management | Home | Help | Contact Us | Logout
Financial Summary | Portfolio | Activity | Documents | Tools | Links | Group Accounts
Summary | Activity List | Pending Trades
Activity List January 1, 2011 - June 27, 2011 Download | Print
View By ○ Group: TOTAL RELATIONSHIP GROUP ◉ Account: 99-9123-01-1 JOHN SMITH ASSET CLASS TEST ACCT GO
Show Activity: Year To Date Period From: To:
Activity Type: All Activity Symbol/Security:
Transactions Displayed: 11 Page 1

Date	Ticker / Security	Description	Cash	Quantity	Cost	Next Step
01/28/2011	US 32	ADJUSTMENT OF 1.100 SHARES UNITED STATES TREASURY INFLATIONARY	$0.00	1.100	$1.10	Select One
02/25/2011	US 32	ADJUSTMENT OF 4.120 SHARES UNITED STATES TREASURY INFLATIONARY	$0.00	4.120	$4.12	Select One
03/02/2011	438580-30-0	CUSIP SWING INTO POWER ASSETS HONGKONG ELEC HLDGS LTD	$0.00	-1,000.000	$-2,000.00	Select One
03/02/2011	HGKGY	CUSIP SWING FROM HONGKONG ELEC HLDGS POWER ASSETS HOLDINGS-SPON ADR	$0.00	1,000.000	$2,000.00	Select One
03/30/2011	US 32	ADJUSTMENT OF 11.520 SHARES UNITED STATES TREASURY INFLATIONARY	$0.00	11.520	$11.52	Select One
04/14/2011	US 32	ADJUSTMENT OF 6.100 SHARES UNITED STATES TREASURY INFLATIONARY	$0.00	6.100	$6.10	Select One
04/28/2011	US 32	ADJUSTMENT OF 6.120 SHARES UNITED STATES TREASURY INFLATIONARY	$0.00	6.120	$6.12	Select One
05/10/2011	ACV	DELIVER DUE TO CASH MERGER ALBERTO-CULVER CO	$0.00	-1,000.000	$-2,000.00	Select One
05/20/2011	MI0080-15-7	DISTRIBUTED 142,000 UNITS UNPAID FEE	$0.00	-142,000.000	$0.00	Select One



Documents Statements

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



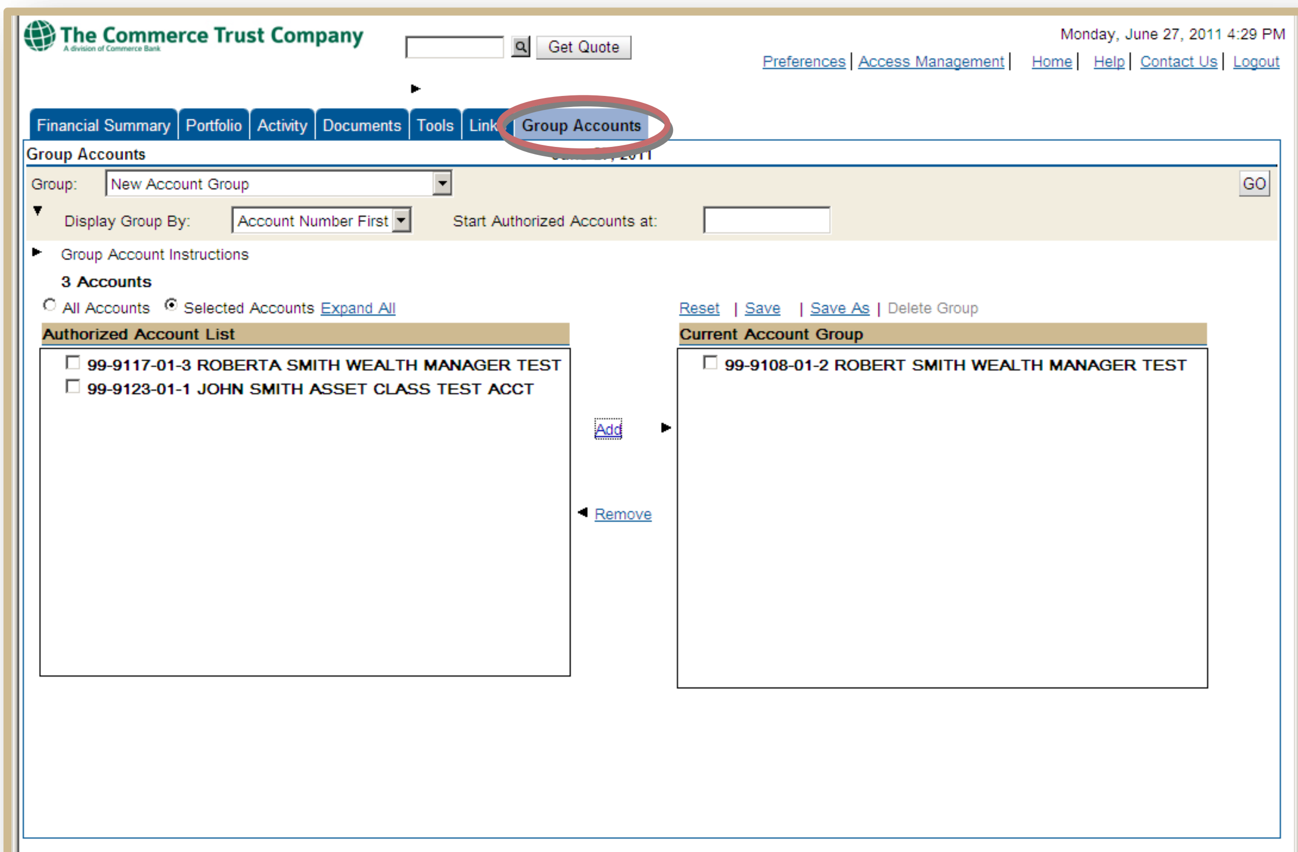


Group Accounts

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

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

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



Recommended System Settings

Browser and Operating Systems

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

Compatible Browser	Compatible Operating Systems
IE 8.0*	Vista, Windows XP, Windows 7
IE 9.0	Vista, Windows 7
FireFox	Vista, Windows XP, Windows 7
Google Chrome	Vista, Windows XP, Windows 7
Safari	Mac OS X v10.6 “Snow Leopard” Mac OS X v 10.7 “Lion”

*Some IE8 users may experience slower response times when viewing large amounts of data. If you experience slow response times, you may take advantage of the Google Chrome Frame plug-in feature. Chrome Frame plug-in improves the performance of IE8 by using the Google Chrome open Web Technologies and JavaScript engine to process information in an efficient and effective manner, resulting in faster page loading and response time. The link to download the plug-in can be found within our site by clicking Links in the Menu area.

PC and Browser Settings

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

Component	Standard
CPU	1.5 GHz minimum, Duo Core 2.0 GHz or higher recommended
RAM	RAM 1G required minimum, 2G recommended
Video Adaptor	1024 x 768 or greater resolution
Web Browser	Compatible browser
Additional Software Recommended	Microsoft ® Excel ® 2003 or 2007 Adobe® Acrobat® Reader 8.0 or newer

Screen Resolution

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

Windows Settings

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

1. Select Tools.
2. Select Folder Options.
3. Select the File Types tab.
4. Select the XLS (Microsoft Excel Worksheet) file type.
5. Click the Advanced button.
6. Verify that the Browse in Same Window option is OFF (not checked).

Browser Settings

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