Client Portal User Guide

December 4, 2012

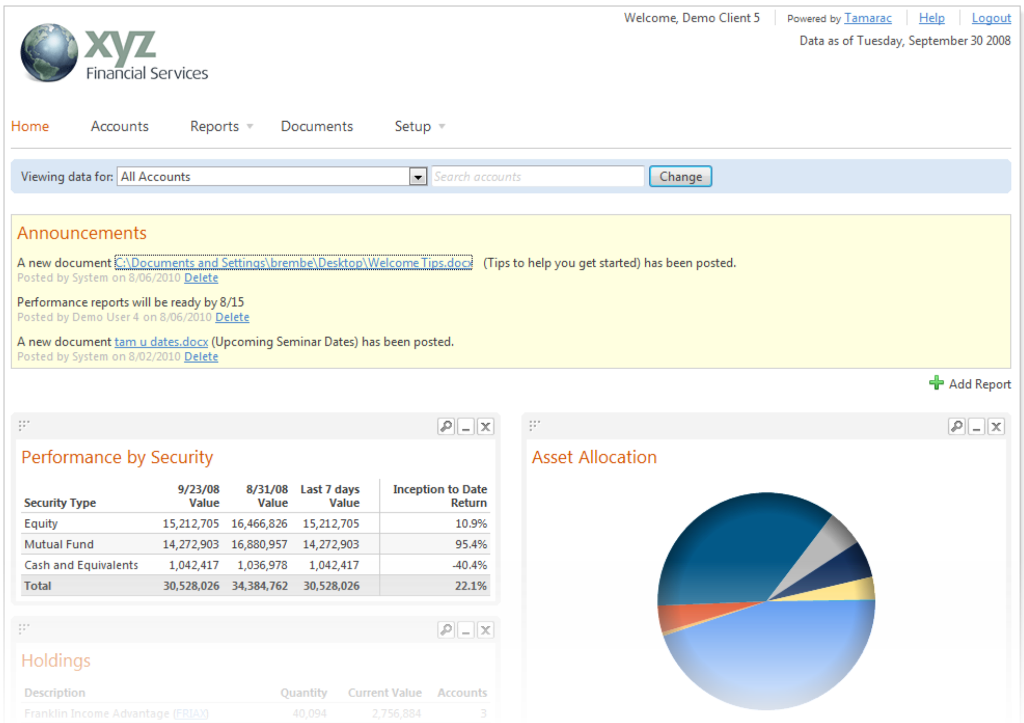
ENVESTNET Tamarac

Contents

Introduction

Sign into the client portal to view performance data on your portfolio. Your advisor can configure and share any number of reports that you can access at your convenience using only an Internet connection and web browser. The client portal doesn't replace the printed performance report and in-person meeting with your advisor, but it can enhance the traditional performance review process and create better communication between you and your advisory firm.

When you sign in, you begin on the dashboard. The dashboard shows at-a-glance reporting information about your portolio as well as any announcements or new documents that have been posted for you.

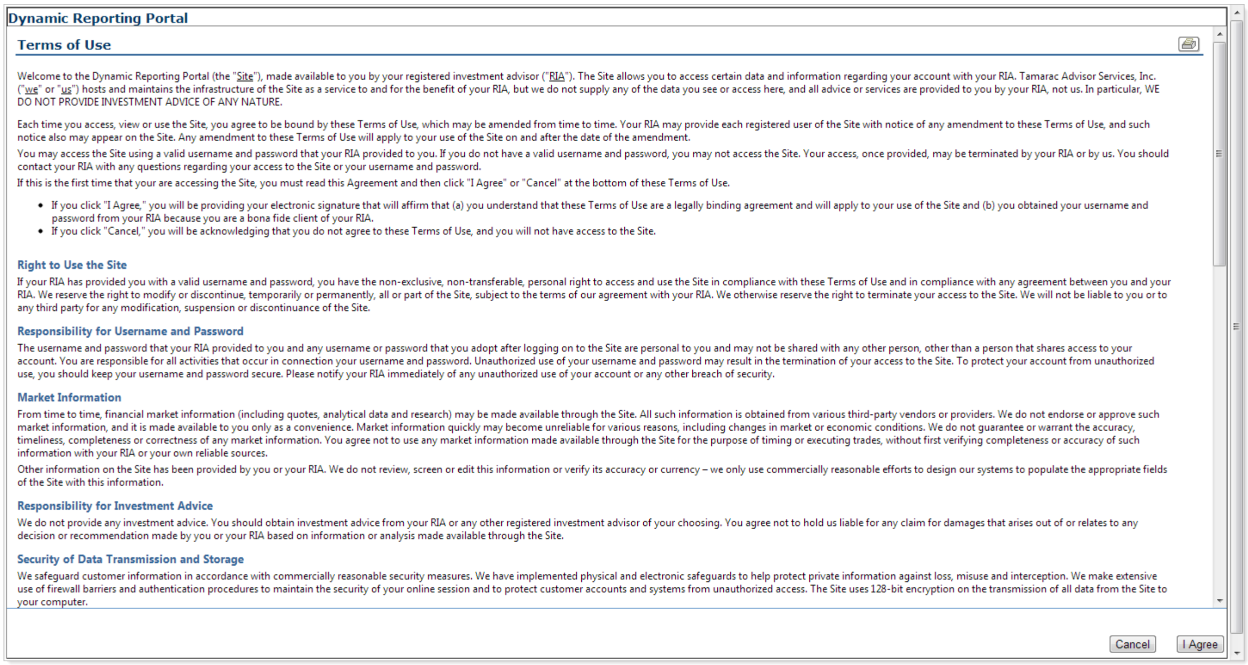


You can customize the layout of the dashboard reports to suit your liking. You can arrange the reports on your dashboard, minimize or remove reports, or add additional reports.

Some common dashboard reports types include overall asset allocation, account holdings, and account performance over time. Once you view the high-level dashboard version of any report, you can open a full version that provides more detailed information. These full reports can be opened directly from the dashboard or by navigating to the **Reports** page.

Signing into the Client Portal for the First Time

When you access your client portal for the first time, you will be asked to accept the terms of use from Tamarac, the company that developed the client portal. Read the terms of the agreement, and then click **I Agree**.


Dynamic Reporting Portal

Terms of Use

Welcome to the Dynamic Reporting Portal (the "Site"), made available to you by your registered investment advisor ("RIA"). The Site allows you to access certain data and information regarding your account with your RIA. Tamarac Advisor Services, Inc. ("we" or "us") hosts and maintains the infrastructure of the Site as a service to and for the benefit of your RIA, but we do not supply any of the data you see or access here, and all advice or services are provided to you by your RIA, not us. In particular, WE DO NOT PROVIDE INVESTMENT ADVICE OF ANY NATURE.

Each time you access, view or use the Site, you agree to be bound by these Terms of Use, which may be amended from time to time. Your RIA may provide each registered user of the Site with notice of any amendment to these Terms of Use, and such notice also may appear on the Site. Any amendment to these Terms of Use will apply to your use of the Site on and after the date of the amendment.

You may access the Site using a valid username and password that your RIA provided to you. If you do not have a valid username and password, you may not access the Site. Your access, once provided, may be terminated by your RIA or by us. You should contact your RIA with any questions regarding your access to the Site or your username and password.

If this is the first time that your are accessing the Site, you must read this Agreement and then click "I Agree" or "Cancel" at the bottom of these Terms of Use.

- If you click "I Agree," you will be providing your electronic signature that will affirm that (a) you understand that these Terms of Use are a legally binding agreement and will apply to your use of the Site and (b) you obtained your username and password from your RIA because you are a bona fide client of your RIA.
- If you click "Cancel," you will be acknowledging that you do not agree to these Terms of Use, and you will not have access to the Site.

Right to Use the Site

If your RIA has provided you with a valid username and password, you have the non-exclusive, non-transferable, personal right to access and use the Site in compliance with these Terms of Use and in compliance with any agreement between you and your RIA. We reserve the right to modify or discontinue, temporarily or permanently, all or part of the Site, subject to the terms of our agreement with your RIA. We otherwise reserve the right to terminate your access to the Site. We will not be liable to you or to any third party for any modification, suspension or discontinuance of the Site.

Responsibility for Username and Password

The username and password that your RIA provided to you and any username or password that you adopt after logging on to the Site are personal to you and may not be shared with any other person, other than a person that shares access to your account. You are responsible for all activities that occur in connection your username and password. Unauthorized use of your username and password may result in the termination of your access to the Site. To protect your account from unauthorized use, you should keep your username and password secure. Please notify your RIA immediately of any unauthorized use of your account or any other breach of security.

Market Information

From time to time, financial market information (including quotes, analytical data and research) may be made available through the Site. All such information is obtained from various third-party vendors or providers. We do not endorse or approve such market information, and it is made available to you only as a convenience. Market information quickly may become unreliable for various reasons, including changes in market or economic conditions. We do not guarantee or warrant the accuracy, timeliness, completeness or correctness of any market information. You agree not to use any market information made available through the Site for the purpose of timing or executing trades, without first verifying completeness or accuracy of such information with your RIA or your own reliable sources.

Other information on the Site has been provided by you or your RIA. We do not review, screen or edit this information or verify its accuracy or currency – we only use commercially reasonable efforts to design our systems to populate the appropriate fields of the Site with this information.

Responsibility for Investment Advice

We do not provide any investment advice. You should obtain investment advice from your RIA or any other registered investment advisor of your choosing. You agree not to hold us liable for any claim for damages that arises out of or relates to any decision or recommendation made by you or your RIA based on information or analysis made available through the Site.

Security of Data Transmission and Storage

We safeguard customer information in accordance with commercially reasonable security measures. We have implemented physical and electronic safeguards to help protect private information against loss, misuse and interception. We make extensive use of firewall barriers and authentication procedures to maintain the security of your online session and to protect customer accounts and systems from unauthorized access. The Site uses 128-bit encryption on the transmission of all data from the Site to your computer.

Cancel

I Agree

After clicking **I Agree**, you are required to change your password before you can continue to the dashboard.

Using the Dashboard

The dashboard is your portal to the information shared with you by your advisor. You can view reports that display your data in real time, view announcements from your advisor, view and post documents, and view the performance of the accounts.

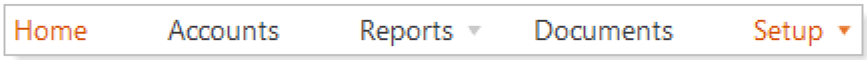
Dashboard Elements

The dashboard contains four main elements:

- Menu bar
- View options
- Dashboard reports
- Announcements

Menu Bar

The menu bar provides access to all the content shared with you by your advisor.

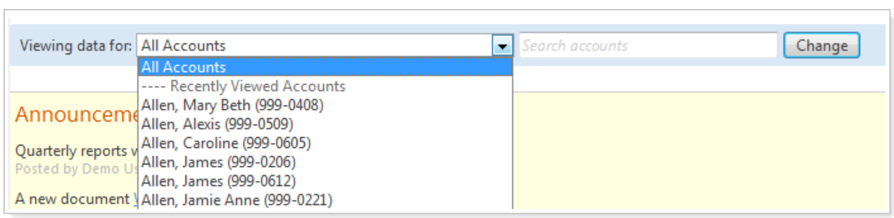


- **Home.** Provides quick access to the dashboard.
- **Accounts.** Displays your accounts.
- **Reports.** Quickly access all available reports.
- **Documents.** Access all the documents posted to you by your advisor as well as the documents that you have posted to your advisor.
- **Setup.** Change your password and access other configuration options.

View Options

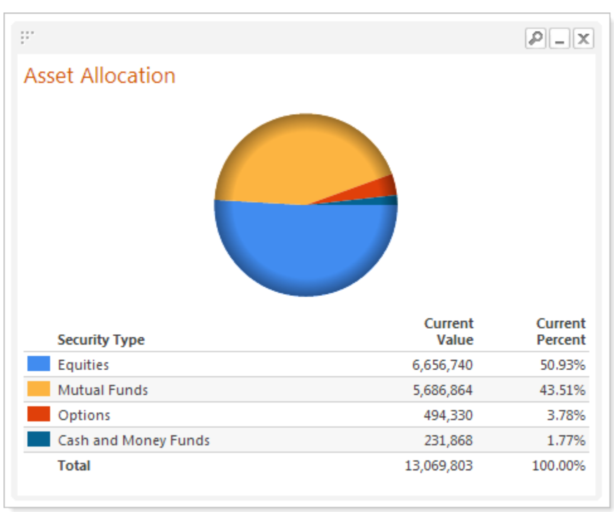
This view area (highlighted in light blue) is available for the Dashboard, Reports, and Documents pages and enables you to filter the displayed information.

On the Dashboard and Reports areas, you can view data for all your accounts or select a specific account from the **Viewing data for** list. On the Documents page, you can view all documents or select from the list of pre-defined filters.



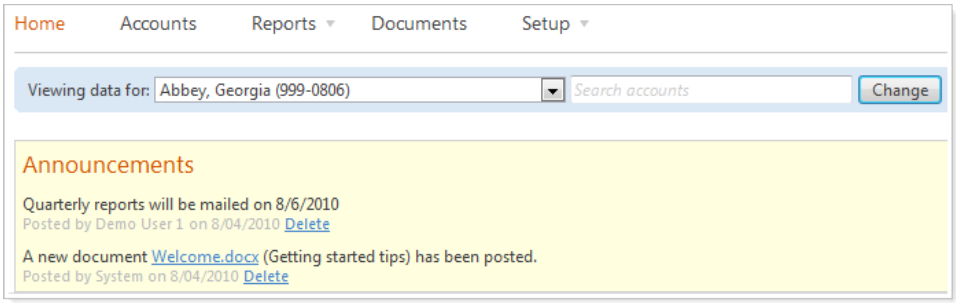
Dashboard Reports

The main part of the dashboard is the collection of reports shared with you by your advisor. You can customize the layout of the reports on your dashboard in either a one- or two-column display. The reports on your dashboard provide an at-a-glance view of the reports available on the Reports page.



Announcements

The Announcements area is available on the dashboard. This section displays any announcements or new documents posted by your advisor. You can delete an announcement by clicking the **Delete** link for each associated post. If the announcement is for a new document posted by your advisor, you can open the document directly by clicking the document link. If you delete the announcement for a new document, the document will not be deleted and will still be available on the Documents page.



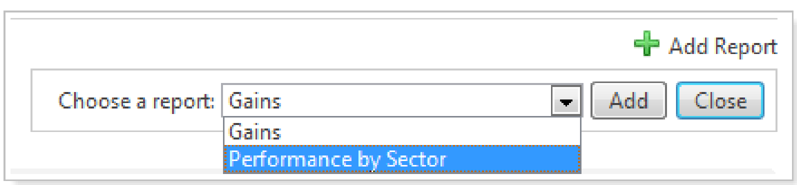
Customizing the Dashboard

You can customize the layout of your dashboard to ensure that the information shared with you by your advisor displays in the way you like it. You can determine which of the shared reports you want to display and where on the dashboard they are located.

Adding Reports

To add a report to your dashboard, follow these steps:

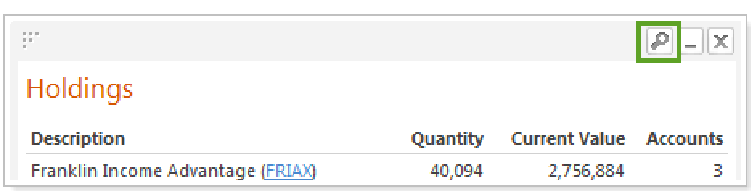
1. On the **Dashboard**, click **Add Report**.
2. In the **Choose a report** list, select the report that you want to display, and then click **Add**. The report is added.



3. Click **Close**.

Viewing Full Reports

The reports that display on the dashboard provide an at-a-glance view of the full reports available on the Reports page. To access the full reports, click the **Reports** menu or open them by clicking the magnifying glass button on the dashboard.

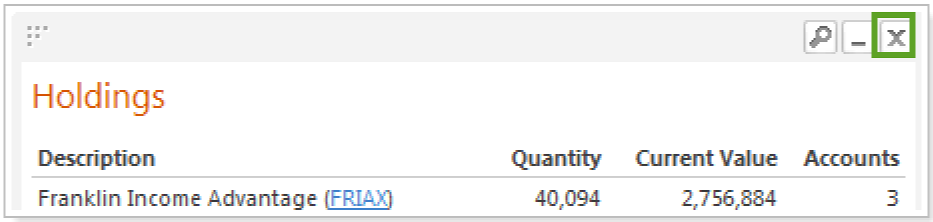


Removing Reports

You can remove any of the reports that appear on your dashboard. Removing reports from your dashboard view does not delete the report from the client portal.

To remove a report from your dashboard, follow these steps:

1. Click the close button in the upper-right corner of the report you want to remove.



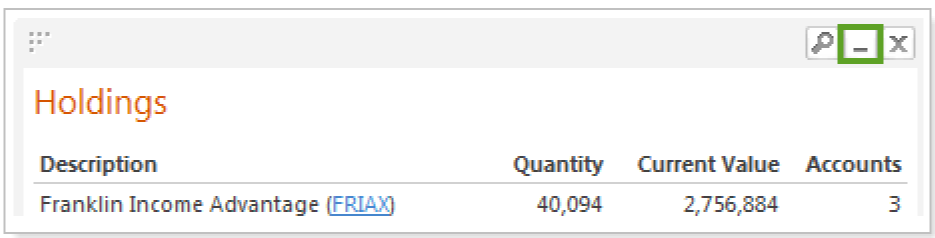
2. On the confirmation message, click **Remove**. The report no longer appears on your dashboard. You can add the report back to your dashboard at any time by following the instructions in Adding Reports.

Minimizing Reports

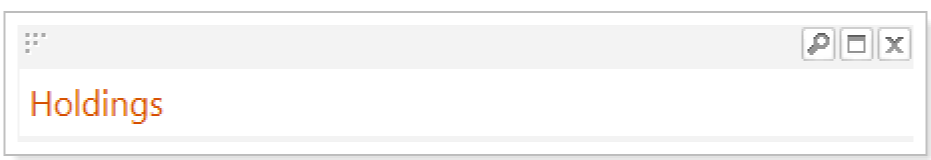
If you do not want to view a report each time you access your dashboard, but also do not want to remove it completely, you can simply minimize the report. To view the report at any time, you can maximize it.

To minimize a report, follow these steps:

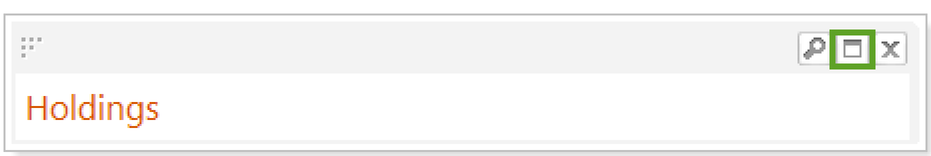
1. Click the minimize button in the upper-right corner of the report you want to minimize.



   When minimized, the report displays as follows:



2. To maximize the report again and view it on the dashboard, click the maximize button.

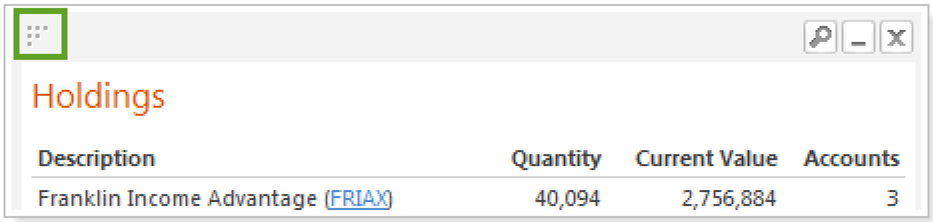


Changing the Layout

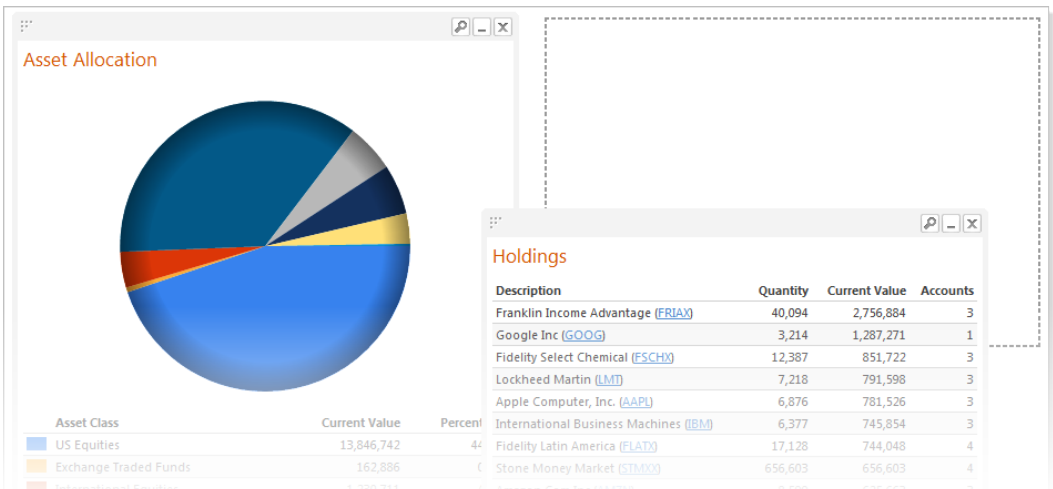
You can change the layout of the reports displayed on your dashboard. For those reports you have selected for your dashboard, you can use the drag-and-drop method to arrange the reports on the page.

To change the layout of your dashboard, follow these steps:

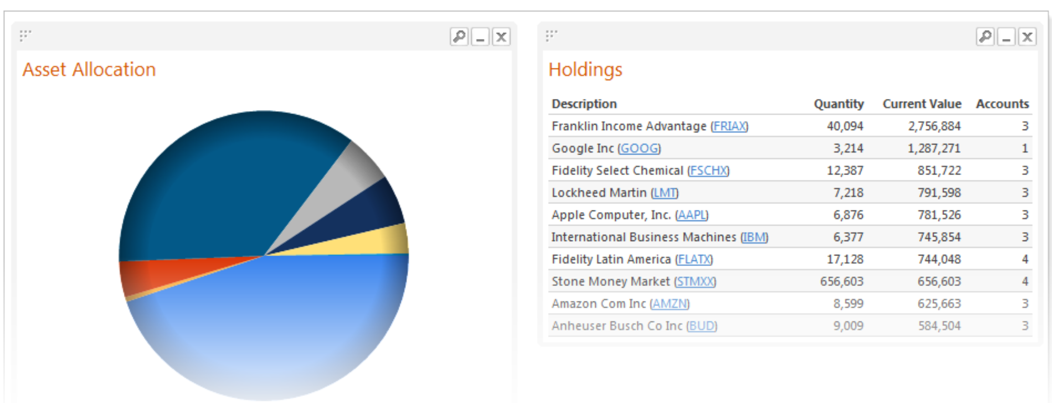
1. For the report you want to move, left-click the move handle on the left corner of the top bar.



2. Drag the report to the desired location. A dashed line highlights the new location.

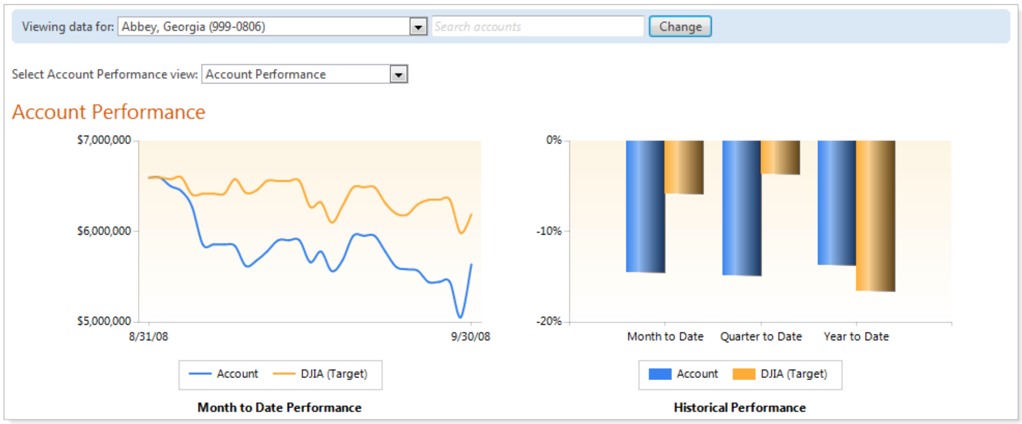


3. Drop the report by releasing the mouse button. The report snaps into place.



Viewing Reports

The Reports view enables you to view the full reports shared with you by your advisor. Reports are point-in-time snapshots of your portfolio holdings and performance as of the last upload day, which typically occurs each weekday morning.

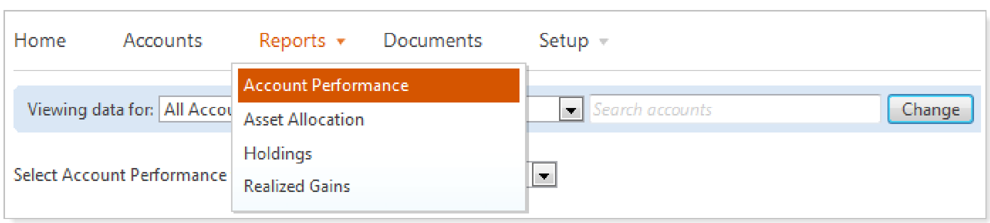


Viewing a Report

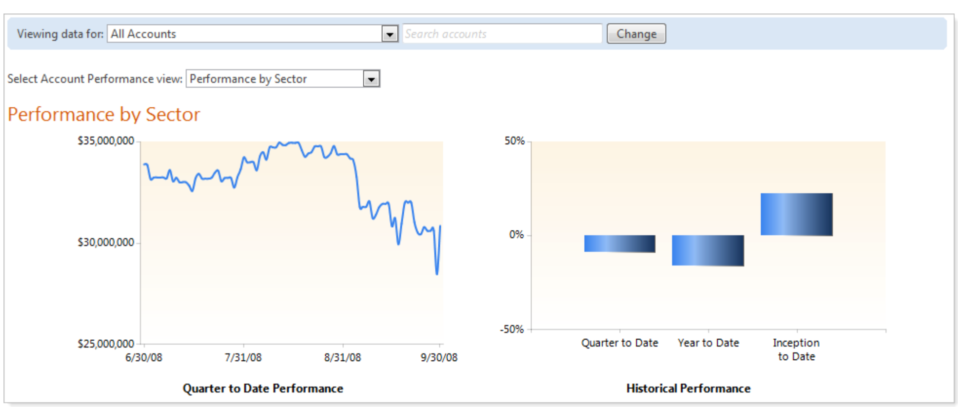
The **Reports** menu enables you to select from the reports that have been shared with you by your advisor. By default, the report displays data for all your accounts. You can sort the data in the report or view the report for any single account.

To view a report, follow these steps:

1. On the **Reports** menu, click the report you want to view.



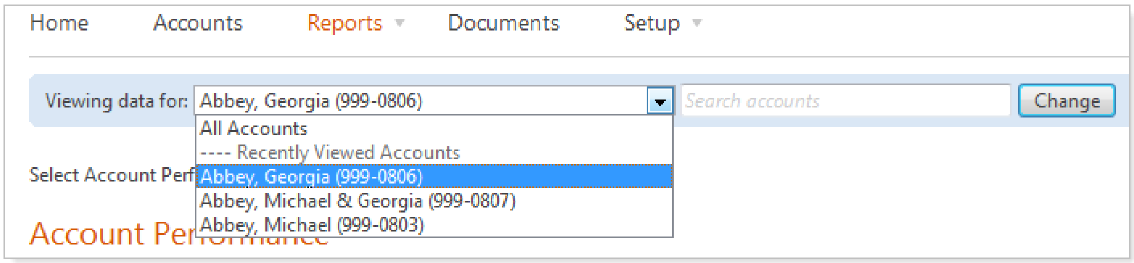
The report displays on your screen.



View a Report for a Specific Account

By default, the selected report displays data for all your accounts. You have the option to view the report for a specific account in your household.

To view data for a specific account, in the **Viewing data for** list, select the account for which you want to view the report, and then click **Change**.

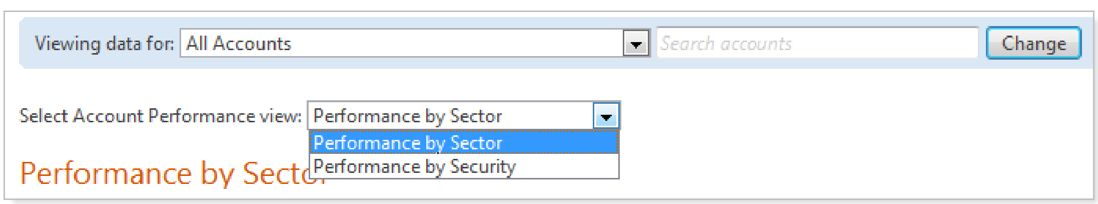


The report changes to display only data for the selected account.

View Report by a Different View

If your advisor has shared more than one version of a report, you can use the **Select *report name* view** list to change the report view for the selected report.

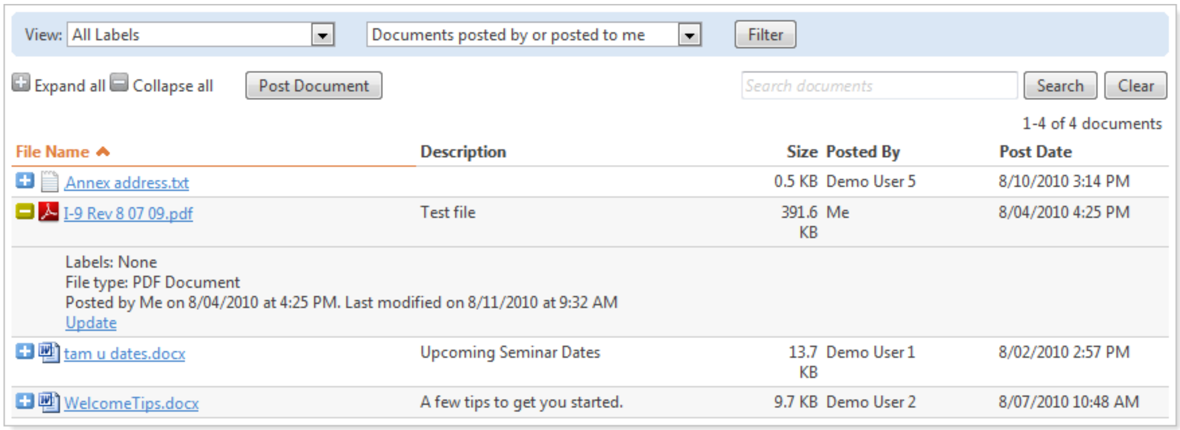
To view data for a different view, in the **Select *report name* view** list, select the view you want to use for the report, and then click **Change.**



The report changes to display data according to the selected report view.

Working with Documents

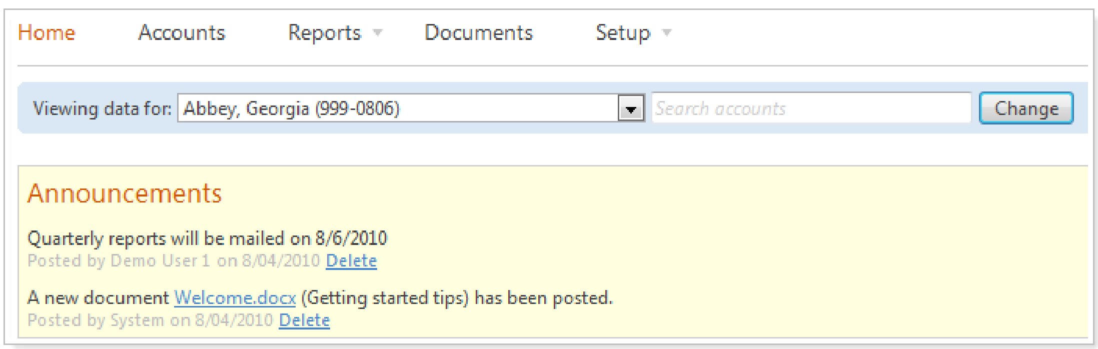
The Documents view enables your advisor to post documents to you. You can even post documents back to your advisor. For example, let's say your advisor posts a review document to you that requries your signature. You can open the document, sign it, and post it back to the client portal for your advisor to view. Advisor View will send your advisor an e-mail when the document is posted.



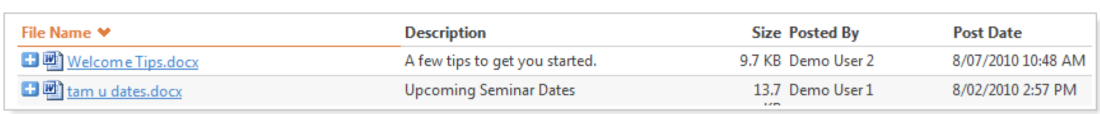
On the Documents page, you can sort, filter, and search for the specific documents you need. When you post documents to the portal, your advisor is automatically notified by e-mail.

Viewing Documents

You can view documents in two ways. New documents posted by your advisor will often be accompanied by an announcement that appears on your dashboard. You can click the document link on the announcement to open the document.



You can also open documents directly from the Documents page. Each document is opened on your computer by clicking the file name link. The Documents page includes an icon for each document that represents the document type. For example, a Microsoft Word document is accompanied by a Word icon.



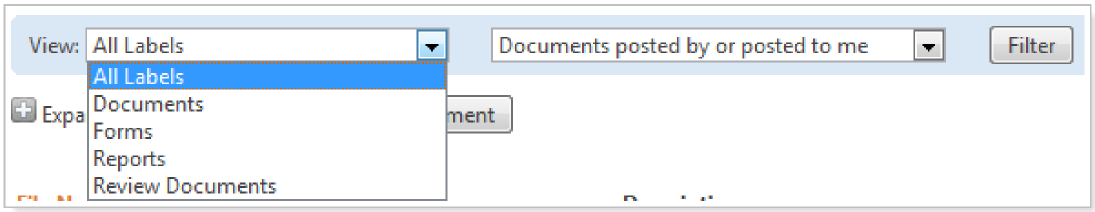
You can expand any document in the view to get more information about the file, such as the labels applied, file type, and so on.

Filtering and Searching the Documents View

There are two key ways in the Documents view to locate a specific document or type of document. You can filter the view and you can search for a document.

View Filter

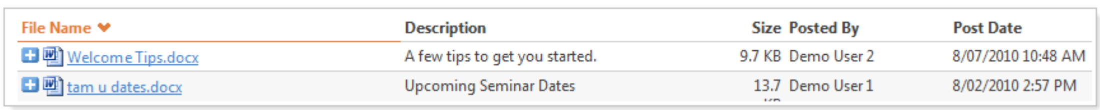
The first way to filter a view is by using labels. A label is a way to categorize documents by type or function. Your advisor can create the labels and apply more than one label to any given document. By default, documents with all labels display, but you can use the **View** list to select the label, and then click **Filter** to display only the documents that are posted with the specified label.



For example, your advisor may create a label called *Review Documents* that enables you to separate review-specific files from general documents.

Sorting the View

You can sort the displayed list of files using the column headers. By default, the view is sorted in ascending order by file name. Click a column header to sort the view by that column. To reverse the sort order, click the column header again.

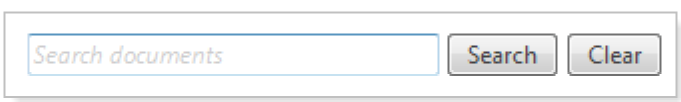


File Name	Description	Size	Posted By	Post Date
Welcome Tips.docx	A few tips to get you started.	9.7 KB	Demo User 2	8/07/2010 10:48 AM
tam u dates.docx	Upcoming Seminar Dates	13.7 KB	Demo User 1	8/02/2010 2:57 PM

Search

You can search the list of displayed documents according to the terms entered in the **Search documents** box. The search capability provides full text search for words in either the **File Name** or the **Description** column. If you have a view filter applied, the search terms will only apply to the documents in the filter criteria.

For example, if you have a filter set to display only reports and you try to search for a review document, the search will not locate the document because of the filter. In most cases, it is best to clear all filters on the Documents page before searching for a document.



When you are finished with your search or to change the criteria of the view filters or the search terms, click **Clear**.

Posting and Updating Documents

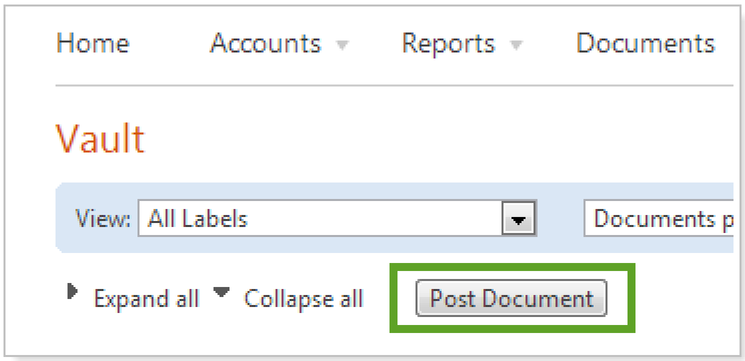
You can post and update documents in the client portal that you want your advisor to see. When you post or update a document, your advisor receives an e-mail notification and a link to view the document.

Posting a Document

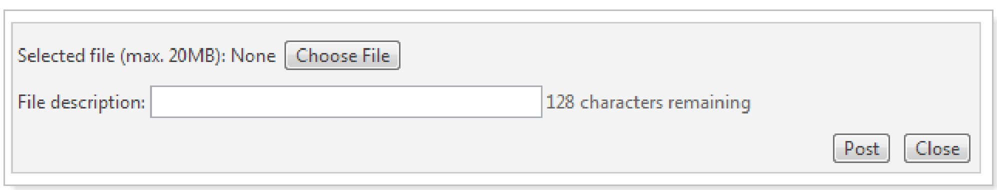
To post a document, simply select a file from your computer and enter a description. While the description is optional, it is important to provide some context as to the document's purpose. Your advisor may see a large number of documents each day and it is important to provide a good description for the document you are posting. You can only post one document at a time. Once you post a document, you will not be able to delete it.

To post a document, follow these steps:

1. On the Documents page, click **Post Document**. The file upload area will expand.



2. In the expanded file upload area, perform the following actions:
   - Click **Choose File** and select the file you want to post.
   - In the **File description** box, type a description of the file.



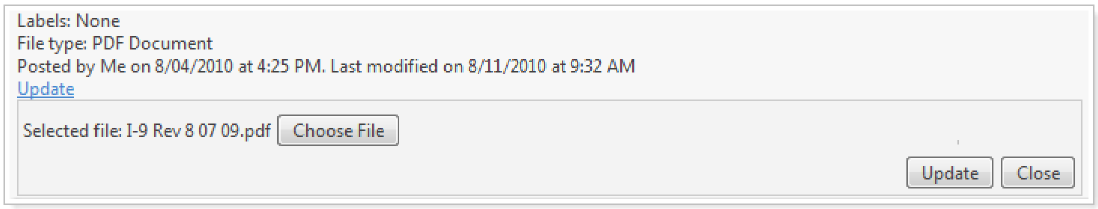
3. Click **Post**.

Updating a Document

If you posted a document to your advisor, you can update the file description or upload a newer version of the file.

To update a document, follow these steps:

1. For the document you want to update, click the + to expand the document details, and then click the **Update** link located beneath the file information.
2. In the expanded file upload area, click **Choose File**. Double-click the file in the dialog that appears, and then click **Update**.



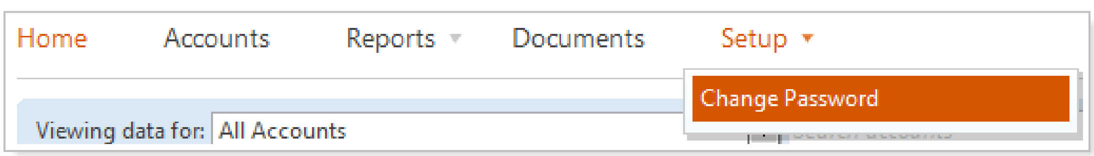
3. When you receive a confirmation message that the document has posted, click **Close**. When you post or update a document, your advisor is automatically notified by e-mail.

Changing Your Password

Your advisor will provide you with an initial password to sign into your client portal. It is recommended that you change your client portal password periodically. Ensure that your password is at least six characters and is something you can easily remember.

To change your portal password, follow these steps:

1. On the **Setup** menu, click **Change Password**.



2. Type your existing password, and then enter and confirm your new password.
3. When finished, click **Set Password**. When your password is set, you are redirected to your dashboard.