STIFEL WEALTH TRACKER

A How-To Guide

STIFEL
WEALTH TRACKER

About Wealth Tracker

Stifel Wealth Tracker contains many of the same functions as our legacy portal and many more enhancements. Additionally, Stifel Wealth Tracker offers a robust suite of documents that are eligible for eDelivery within the platform. Enrolling in Wealth Tracker will provide you with the following digital amenities for your Stifel accounts:

- ***Organize all of your accounts*** … Stifel and otherwise, into one secure location.
- ***Create a personal balance sheet,*** comparing your assets and liabilities.
- ***Monitor your portfolio*** of assets and how they're performing in real-time.
- ***Take an in-depth look at your holdings:*** What you own, how much you own, and in what accounts they are held.
- ***Share your account information*** with a trusted party.
- A 12-month, forward-looking view of the ***projected income*** in your Stifel accounts.
- ***Track spending*** and illustrate your net worth.
- Understand the companies you're invested in with Stifel's ***nationally recognized research*** and investment insights.

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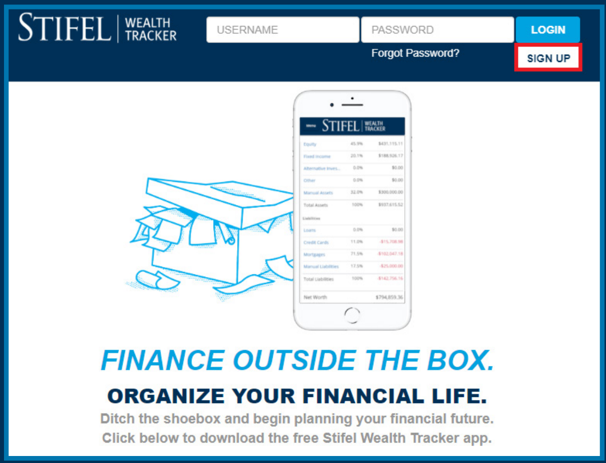
Enrollment Guide

1 Navigate to **www.stifelwealthtracker.com** and select **Sign Up**.

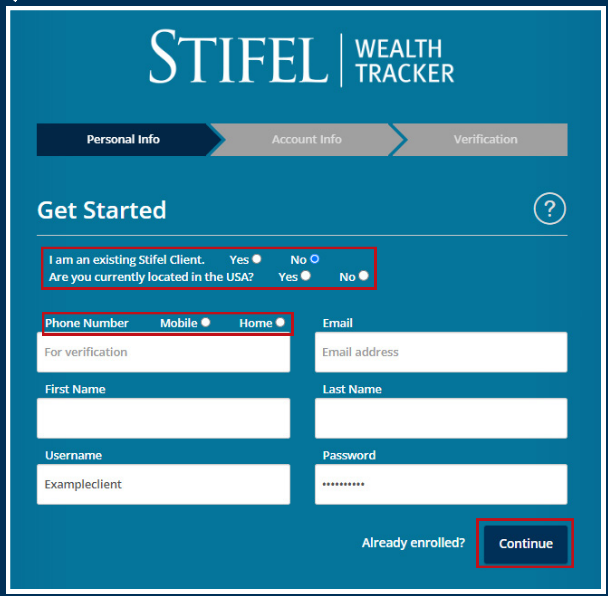


2 Complete the enrollment fields by indicating client status, creating a username, password, and providing contact information.

Please Note: The e-mail address and phone number will require validation later in the enrollment process.

If yes:

If no:



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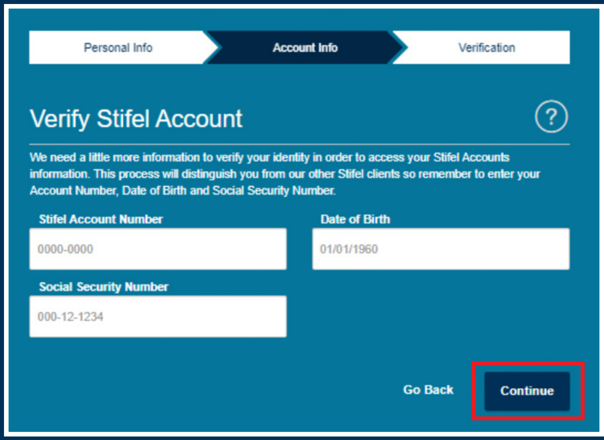
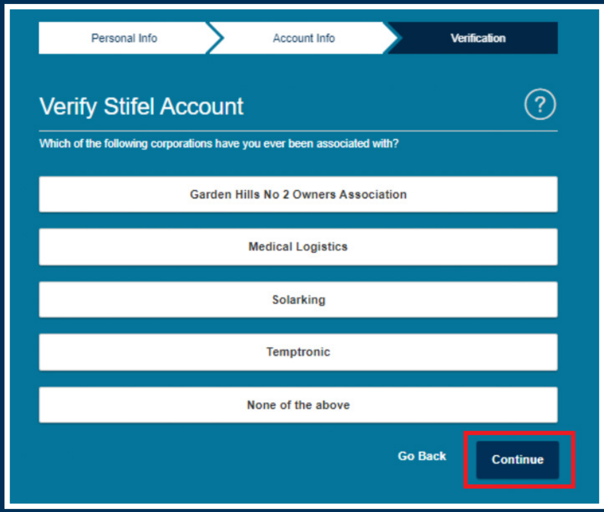
3 Complete the **additional enrollment fields** including:

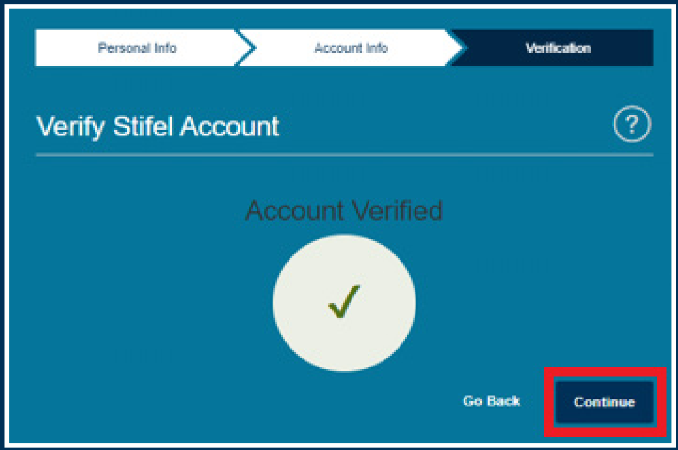
- Stifel Account Number
- Date of Birth
- Social Security Number



4 A series of questions will be asked to authenticate. Please choose the correct answer per question and select **Continue**.



5 Once the required questions have been successfully completed, the below message will appear. Select **Continue** to proceed.



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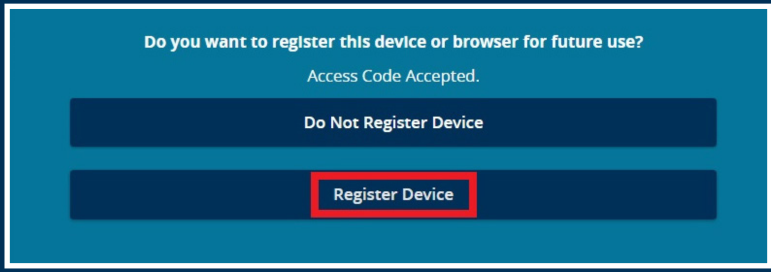
6 To verify that a valid e-mail address, home phone, or mobile phone number have been entered, there will be a prompt to verify the information with a Secure Access Code. Choose the method of delivery, enter the Secure Access Code delivered via phone call, text, or e-mail, and then select **Verify**.

Please Note: Stifel's electronic document delivery feature requires a validated e-mail address. Please choose to verify the e-mail address if electronic delivery settings will be changed upon first login.

7 After successful validation, a user agreement will display. Please read carefully and select **"I Accept"** if you agree and wish to continue.

8 Future logins may require device verification, prompting you to provide a Secure Access Code delivered via text or e-mail. To avoid this step, select **Register Device**.



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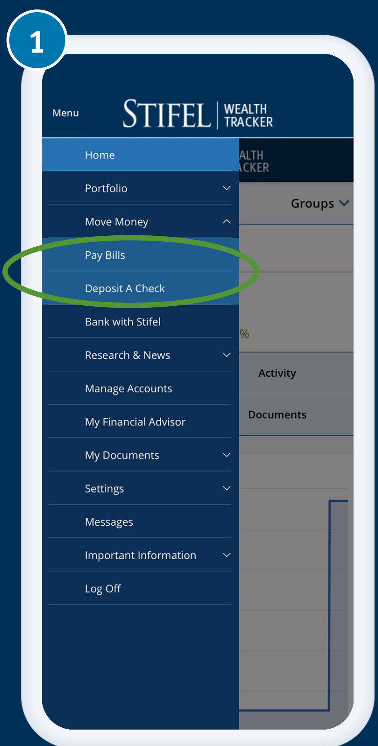
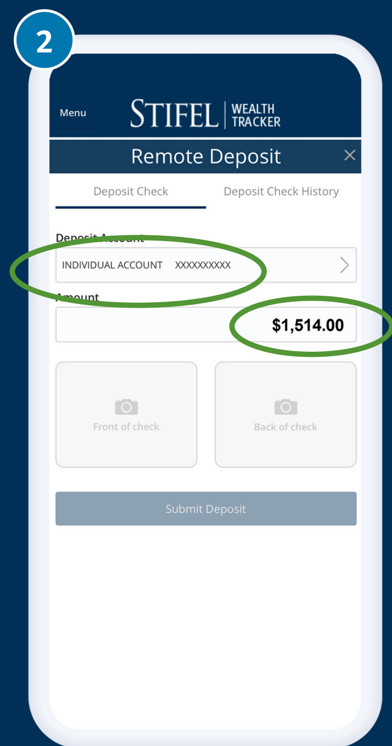
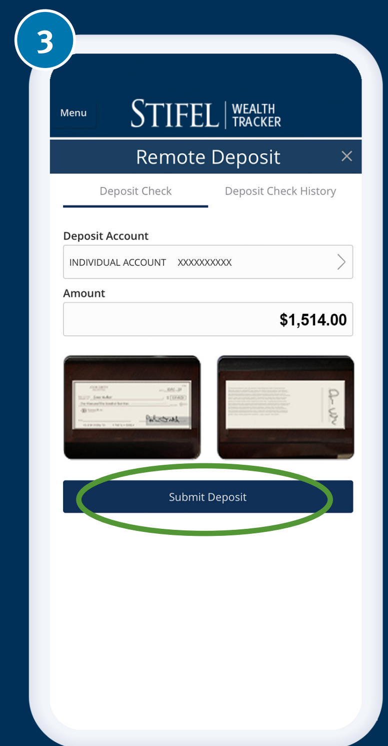
Mobile Check Deposit

Deposit a check into your Stifel account from just about anywhere!







Step 1

Log in to Stifel Wealth Tracker, open the navigation menu, and select **Deposit a Check** under Move Money.

Step 2

Select ***Deposit Account*** from eligible accounts in the drop-down menu and enter amount of deposit.

Step 3

Take a picture of both the front & back of the check, then click ***Submit Deposit***.

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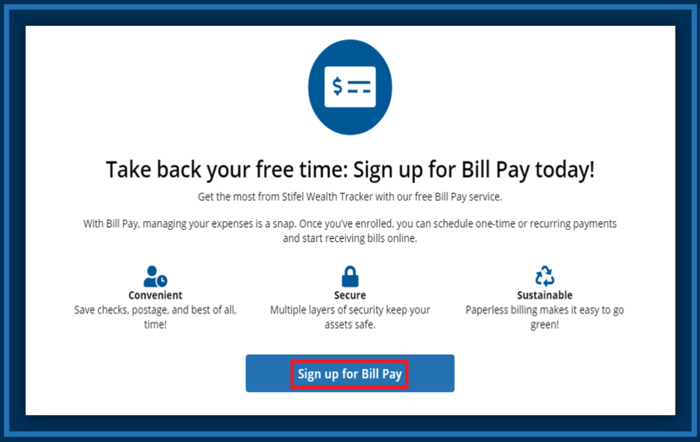
Bill Pay

Stifel Bill Pay is a complete web-based solution for bill delivery, payment, and management. Bills can be arranged to pay on an individual or recurring basis. All bills that have cleared each month will be reported on the Account Statement.

How to Access?

1. Log in to Stifel Wealth Tracker.
2. Select the Move Money option from the Wealth Tracker menu.
3. Select Pay Bills to continue.

If accessing Stifel Bill Pay for the first time, please select ***Sign up for Bill Pay*** to proceed.



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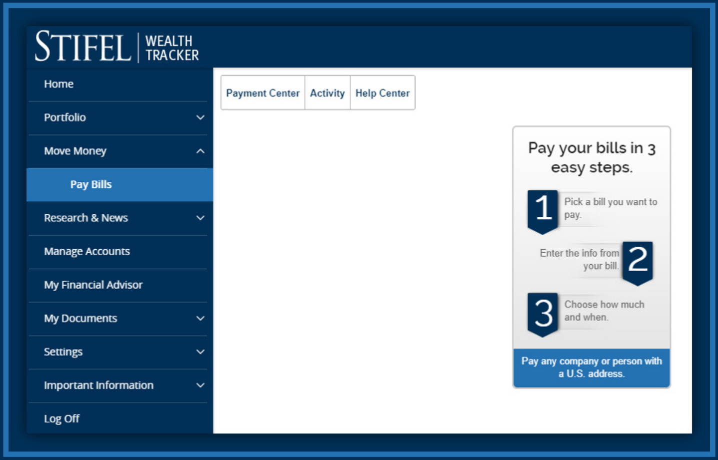
Bill Pay

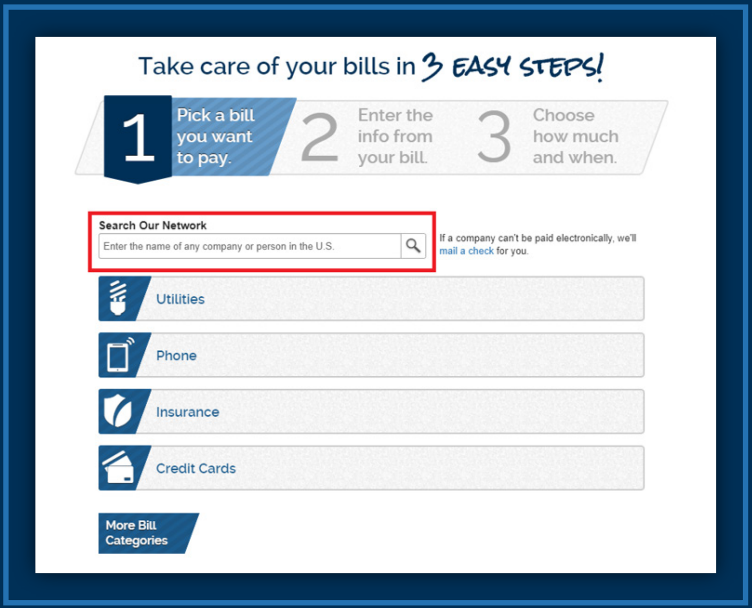
Main Page Options

- ***Payment Center*** – Add new payees, view existing payees, pay bills, and manage payment options.
- ***Activity*** – View up to 84 months of Prior Bill Pay Activity. Reminders can also be viewed here.
- ***Help Center*** – View Online Bill Pay FAQs.
- Select ***Pay any company or person with a U.S. address*** to continue.



Pick a Bill You Want to Pay

- To add a new payee, search using the ***Search Our Network*** feature. Input the Payee Name and select the magnifying glass to search.



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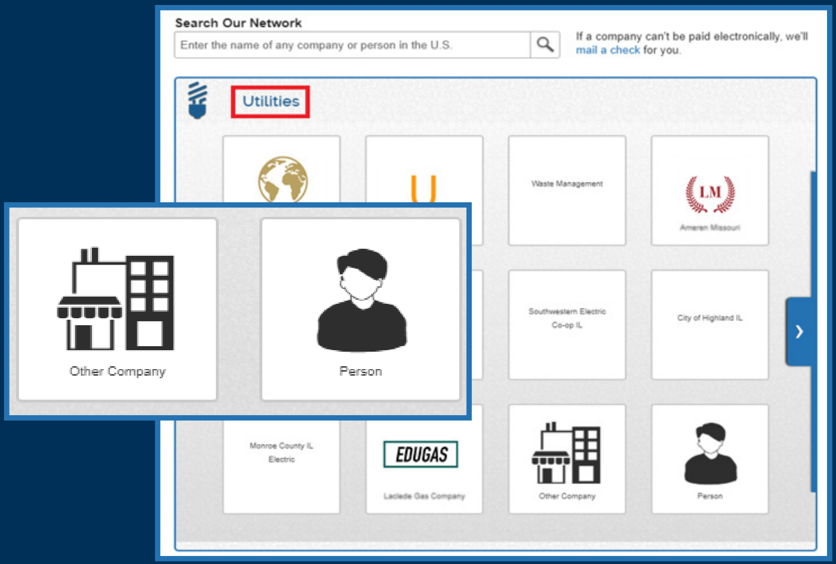
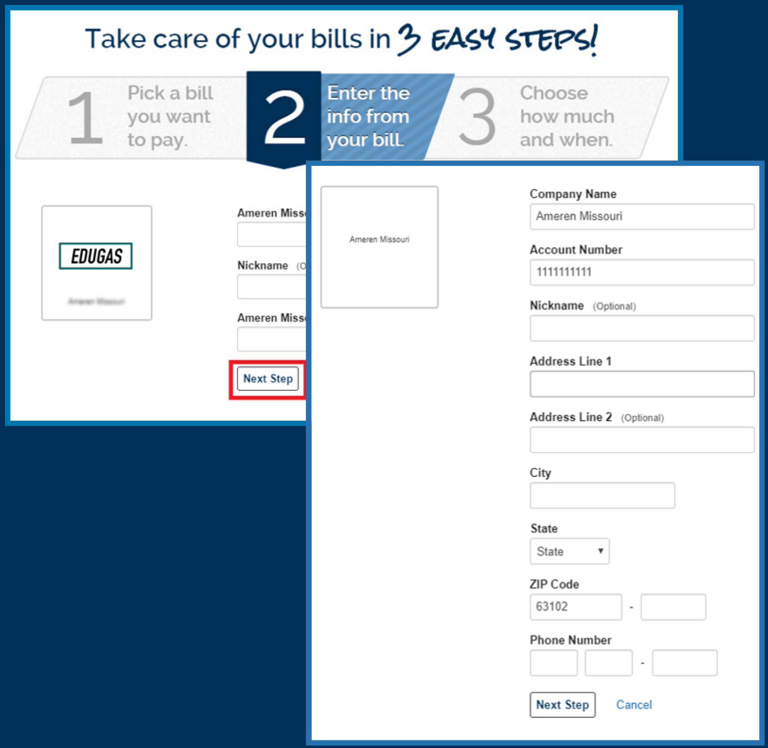
- Select one of the listed categories to view and select from a list of commonly used Payees.
- To add a company not listed or to pay a person directly, select ***More Bill Categories*** and navigate to the ***Everything Else*** option. Here you may choose ***Other Company*** or ***Person***.



Enter the Information From Your Bill

1. Fill in the required information.
2. Create a Nickname (optional) to easily find your payees.
3. Select ***Next Step***.
4. If the payee accepts electronic payments, no further information will be required on this page.
5. If the payee does not accept electronic payments from Stifel Bill Pay, you will be asked to provide additional required information.

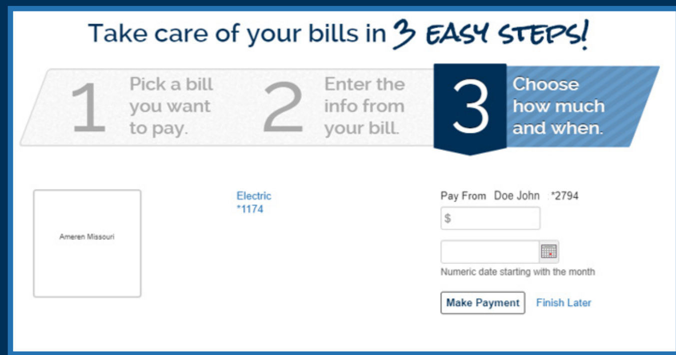
   Please note payments issued to these payees will be sent via check.



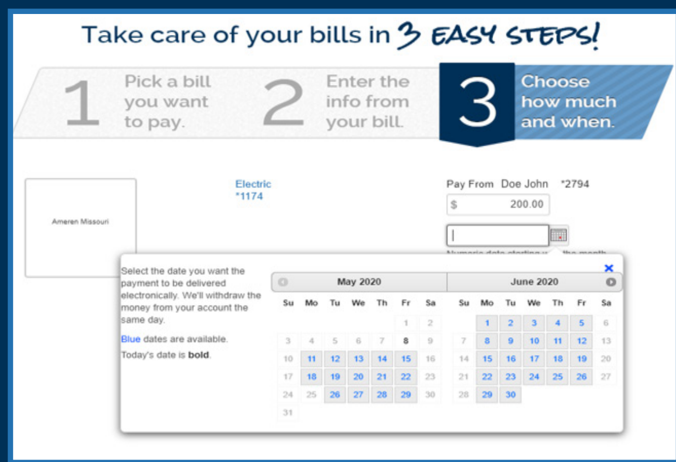
Bill Pay

Choose How Much and When

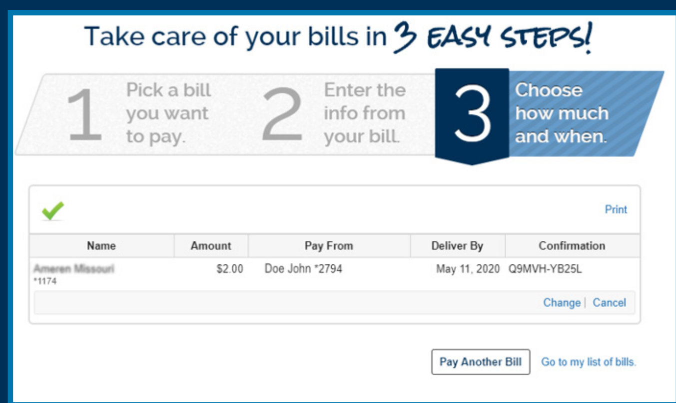
- Once the payee setup is complete, choose ***Make Payment*** to make a payment now, or choose ***Finish Later*** to pay at a later date.



- If completing a payment at this time, click on the calendar icon to choose a date and select ***Make Payment.***



- Once a payment has been submitted, a confirmation page will appear.



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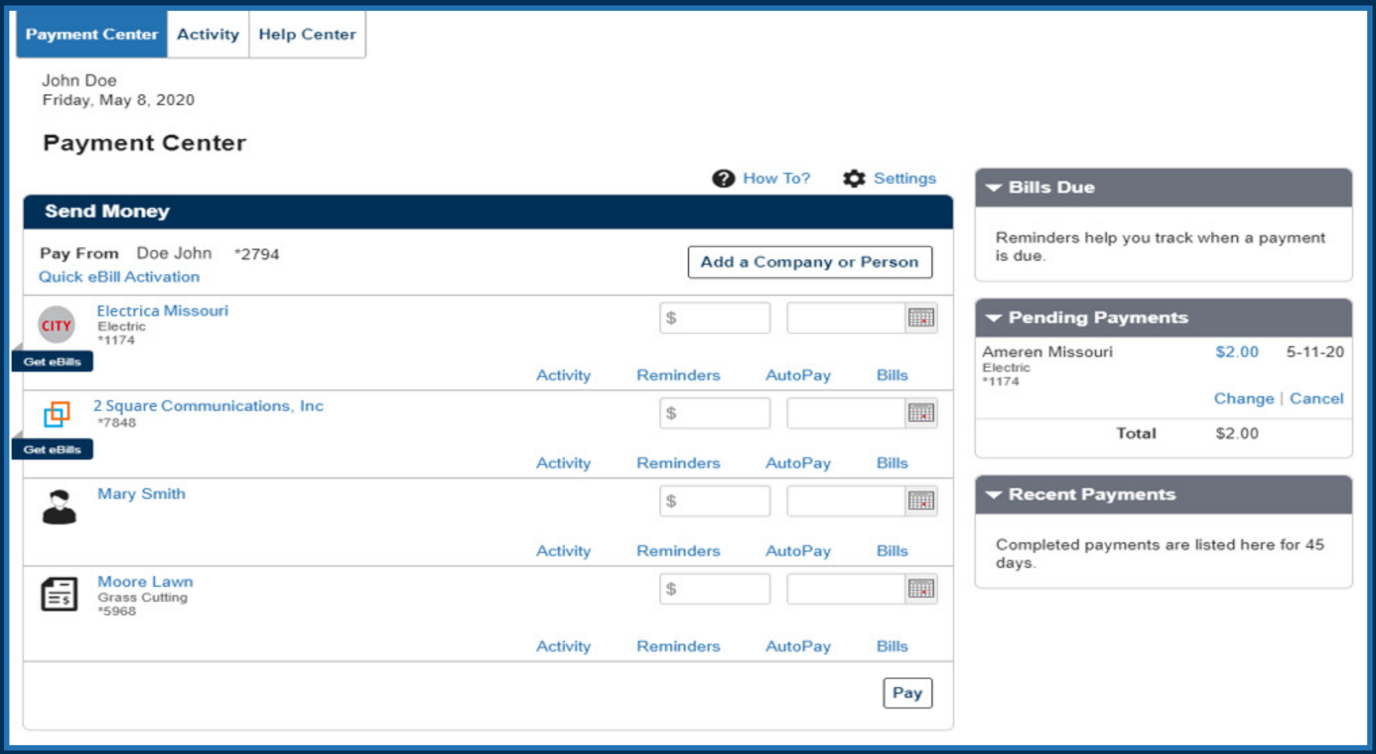
Payment Center

Add new payees, view existing payees, delete payees, pay bills, and manage payment options.

- ***Add a Company or Person*** – Add a Payee to receive payments in the future.
- ***Send Money*** – Send payments to one or multiple Payees at once.
- ***Bills Due*** – Reminders help you track when a payment is due.
- ***Pending Payments*** – View scheduled activity.
- ***Recent Payments*** – View payments completed in the past 45 days.



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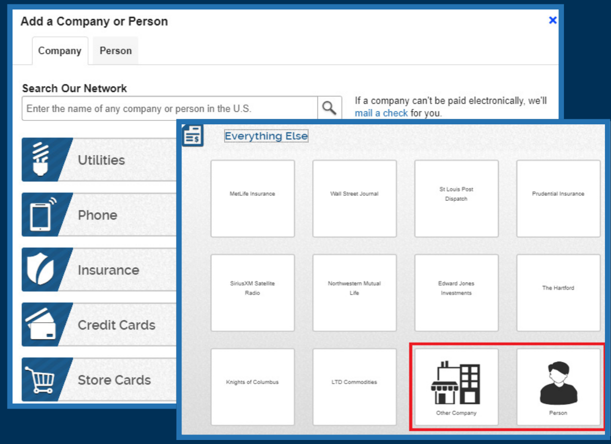
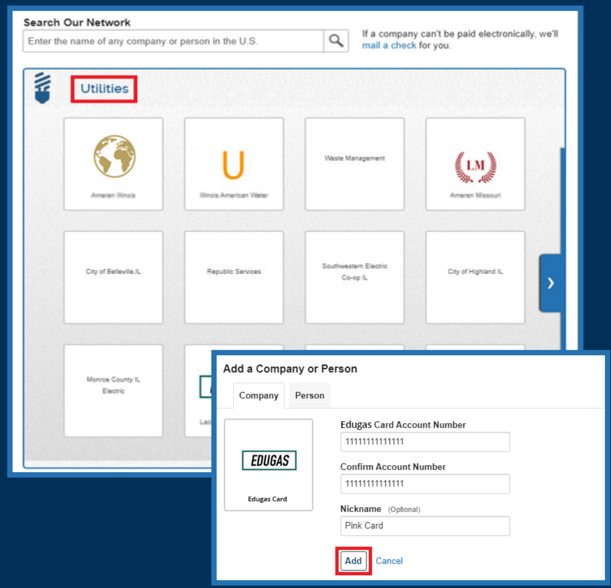
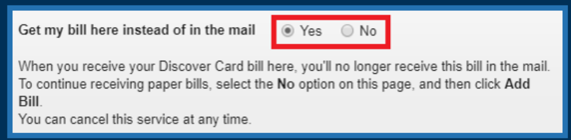
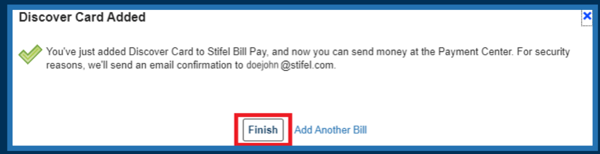
Add a Company or Person

- After signing up for Stifel Bill Pay, select ***Add a Company or Person*** on the right-hand side of the Stifel Bill Pay home page.
- Search for a specific payee by name or choose from a list of commonly used payees by category.
- If adding an individual to pay directly, choose ***Person*** and complete the required details.
- If a company is not listed, choose ***Everything Else***, then select ***Other Company***, then input the required information.
- After making a selection or entering a new person/ business, complete the additional required payee information.
- If the selected payee is eligible for eBills, an option will display to receive bills here instead of in the mail.
- If ***Yes*** is selected, additional information will be required before proceeding.
- Once complete, select ***Add.*** A confirmation page will appear. Select ***Finish*** or ***Add Another Bill*** to continue.









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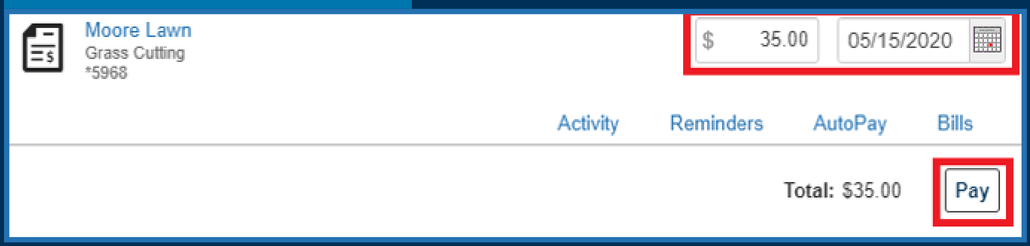
Bill Pay

Send Money: *Payment Center Home Page*

Send payments to one or multiple Payees at once.

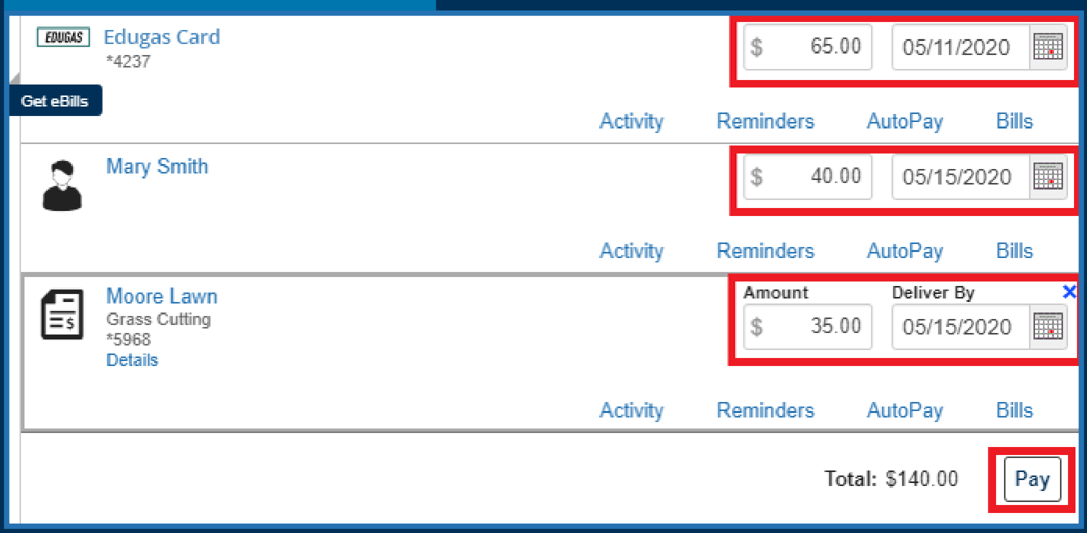
Enter the desired Payment Amount and Payment Date next to any Payees you wish to pay and select ***Pay***.

Make a Single Payment:



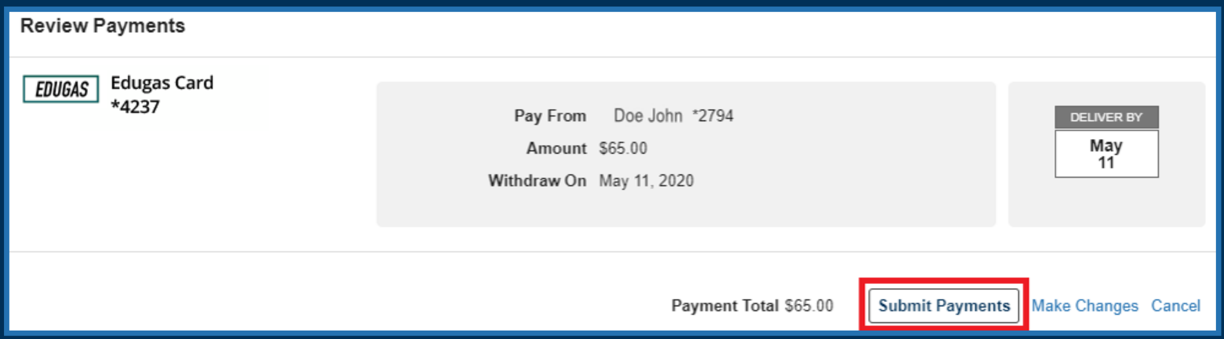
To make a payment to Multiple Payees at once, select payees and enter the payment amount. Choose the payment date and select ***Pay***.

Make Multiple Payments:



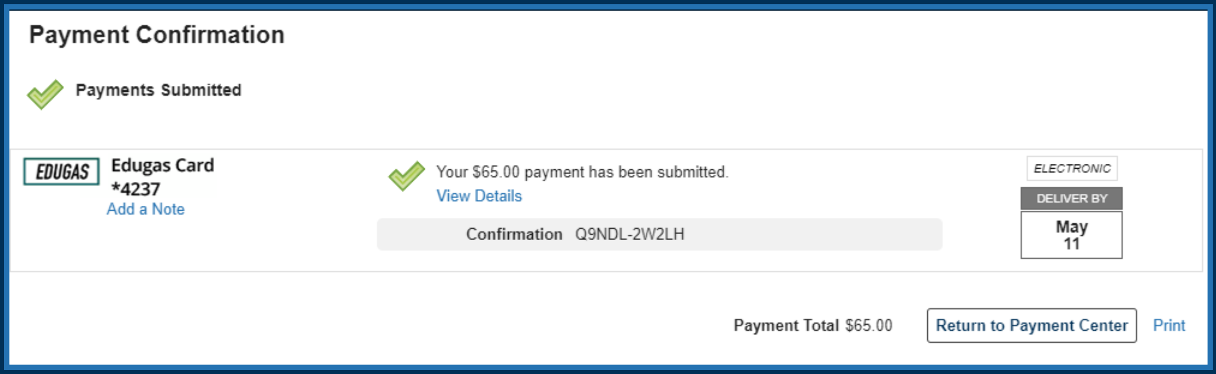
Send Money: *Continued*

After selecting ***Pay***, review and select ***Submit Payments***.



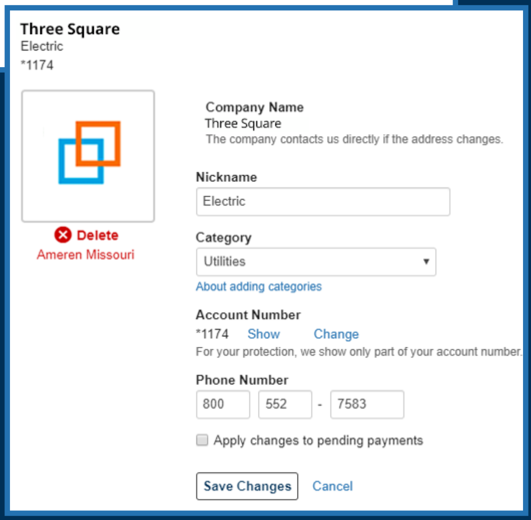
Note that the *Withdraw On* date will differ depending upon whether the payment is being sent electronically or via check.

The Payment Confirmation page will load once the payment is successfully scheduled.



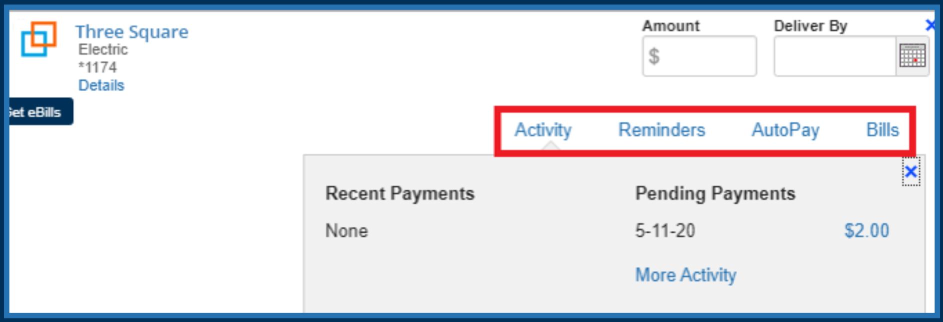
Payment Center

Select the Payee name or Details to view, modify, or delete Payee information.



Other options available on the Payment Center Home Page:

- View recent ***Activity***
- Ability to set/view ***Reminders***
- Set up ***AutoPay***
- Set up ***eBill***



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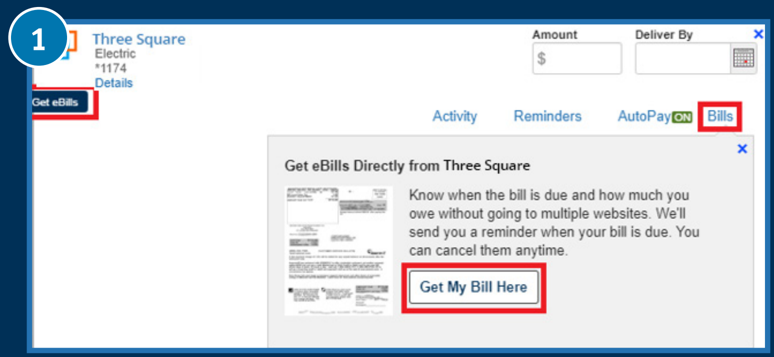
Bill Pay

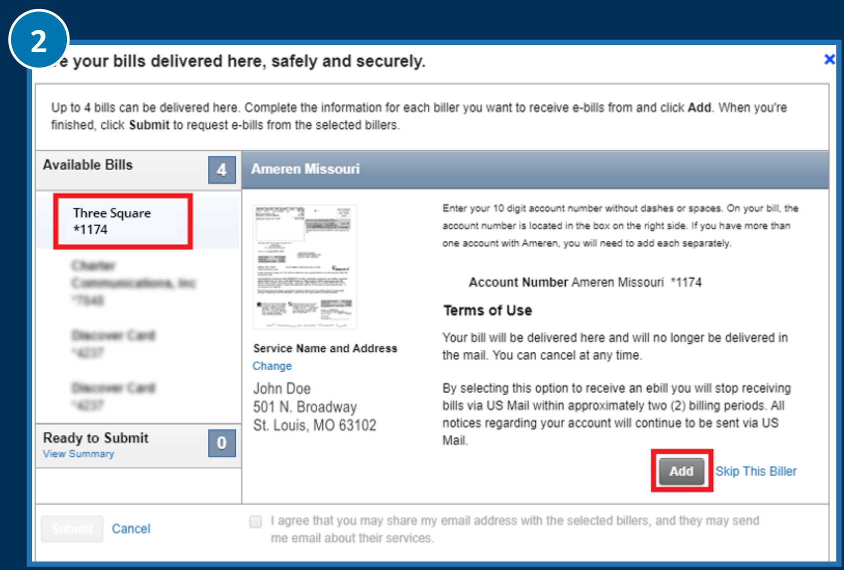
Set Up eBills

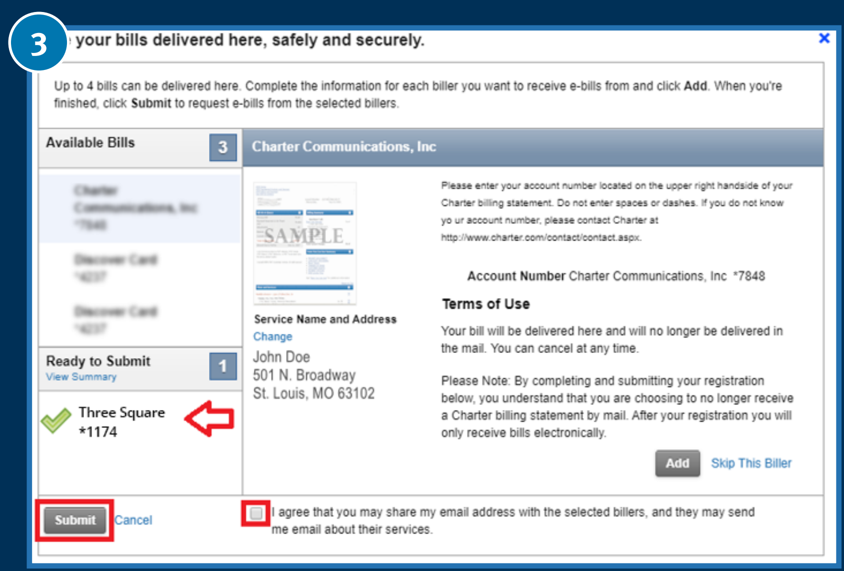
Sick of logging into multiple websites each month to view your bills, check due dates, and pay your bills electronically? Set up a Payee for eBill to receive your electronic bills in one place – Stifel Bill Pay! We can even send you a reminder when your eBills are due.

To set up an eBill:

- ✓ Select ***Get eBills*** or Bills next to the Payee. Then, select ***Get My Bill Here*** to continue.
- ✓ Depending on the payee, there may be multiple fields to complete.
- ✓ Select ***Add*** after completing and reviewing required fields.
- ✓ Carefully review the Ready to Submit section, select the agreement box if you agree with the information on the screen, then select ***Submit***.







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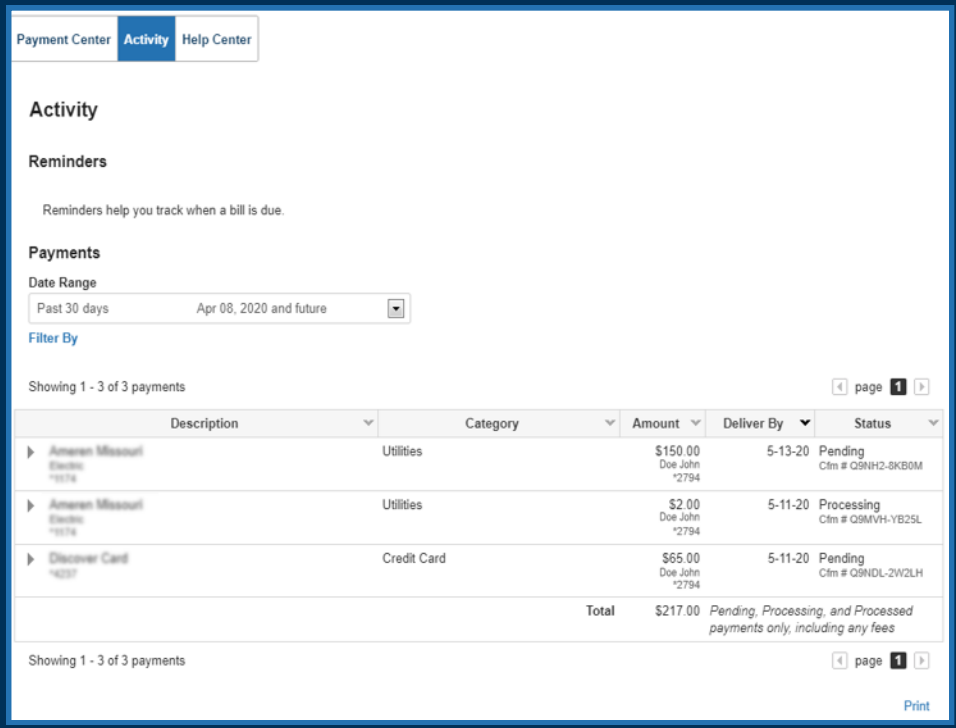
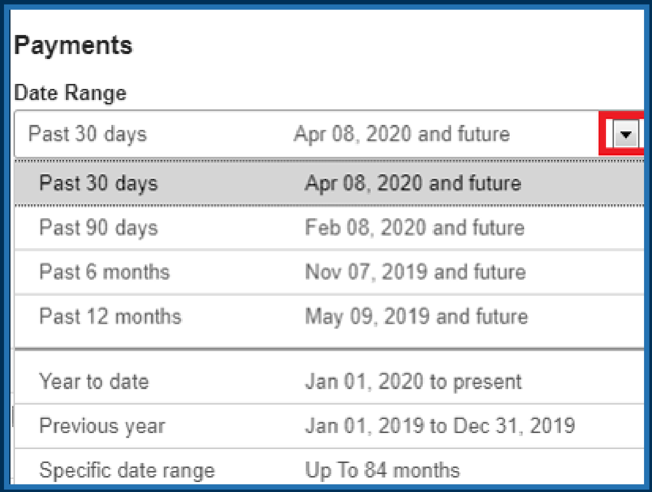
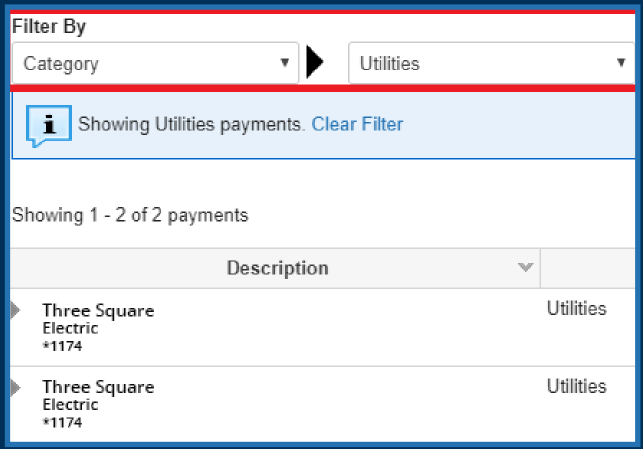
Activity

The Activity page provides a place to view reminders and payment status.

To view a wider time frame, select the arrow highlighted below, then select the date range from the list of options. Select ***Specific Date Range*** in the drop-down to set a custom date range. Select ***Filter By*** to narrow down the search results.







Help Center

Review answers to frequently asked questions relating to Stifel Bill Pay, including troubleshooting techniques.

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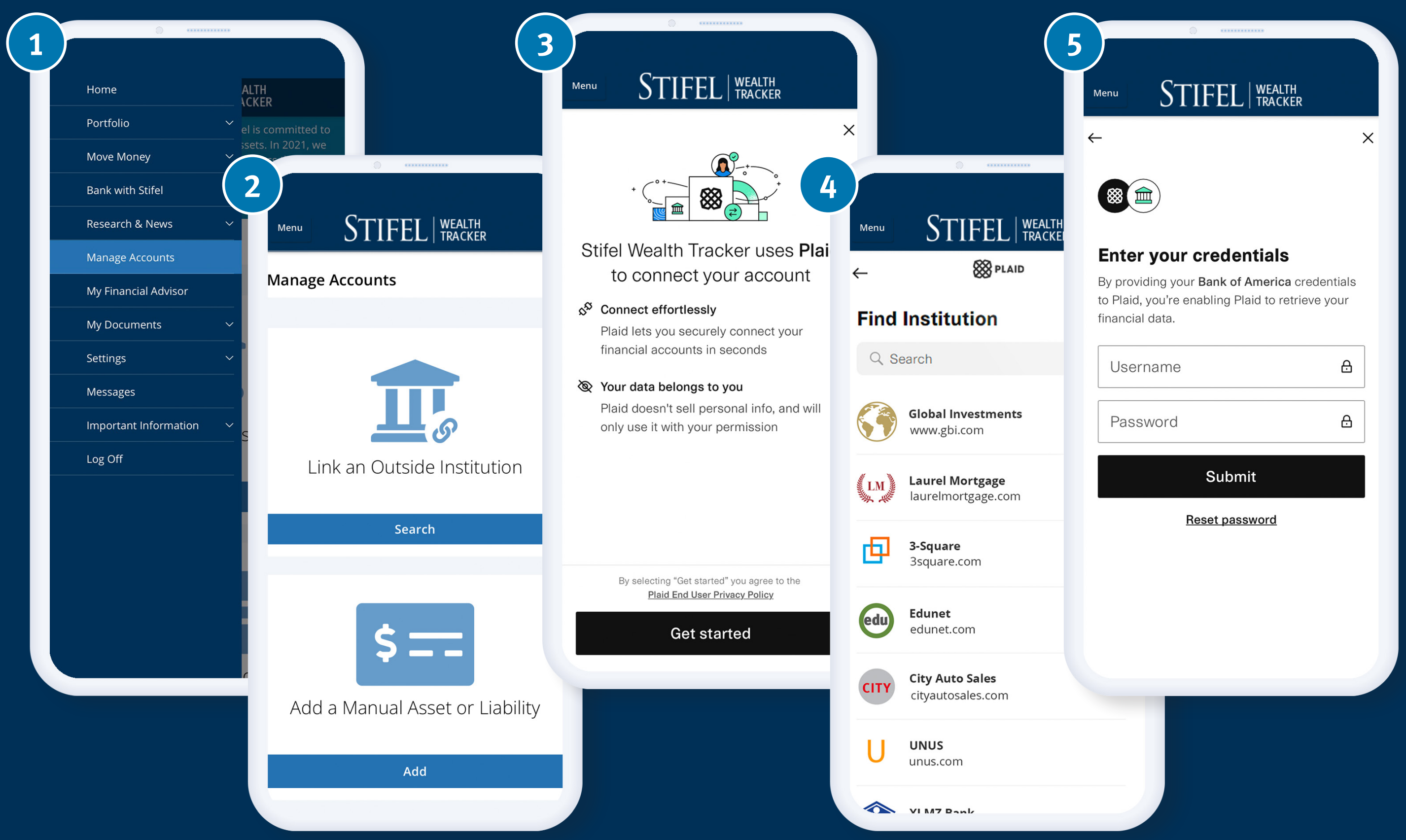
Link an Outside Institution

The Link an Outside Institution feature allows Wealth Tracker users to connect accounts that are held outside of Stifel.

Begin by selecting ***Manage Accounts*** from the menu in Wealth Tracker. Select ***Search*** to continue with Plaid. Plaid allows you to log in to your outside accounts through a secure integrated portal after you select the institution you would like to connect.



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Add a Manual Asset or Liability

This feature will help you account for any assets or liabilities that cannot be formally linked through an online institution. We have created several categories to help organize your manual assets and liabilities. The specific details you provide will help show your complete financial picture as well as your net worth.

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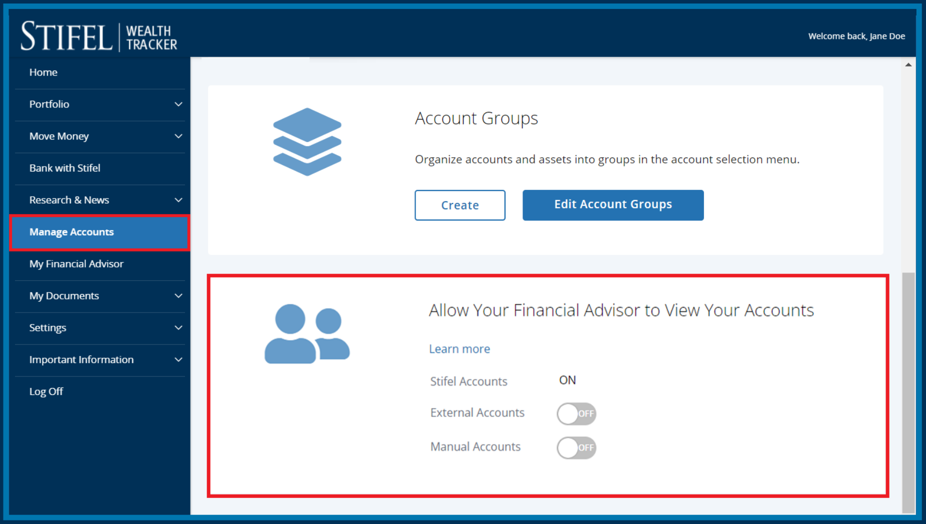
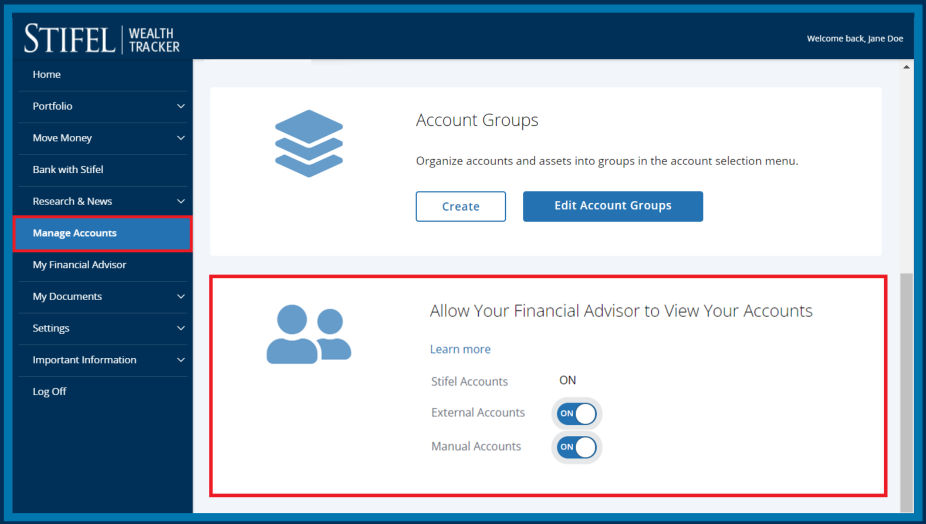
Enabling Advisor to View

1. Sign in to Wealth Tracker and use the left-hand menu to navigate to ***Manage Accounts***. Scroll to the bottom of the page.



2. Select the ***Enable Viewing*** option to allow your Financial Advisor to view your accounts.



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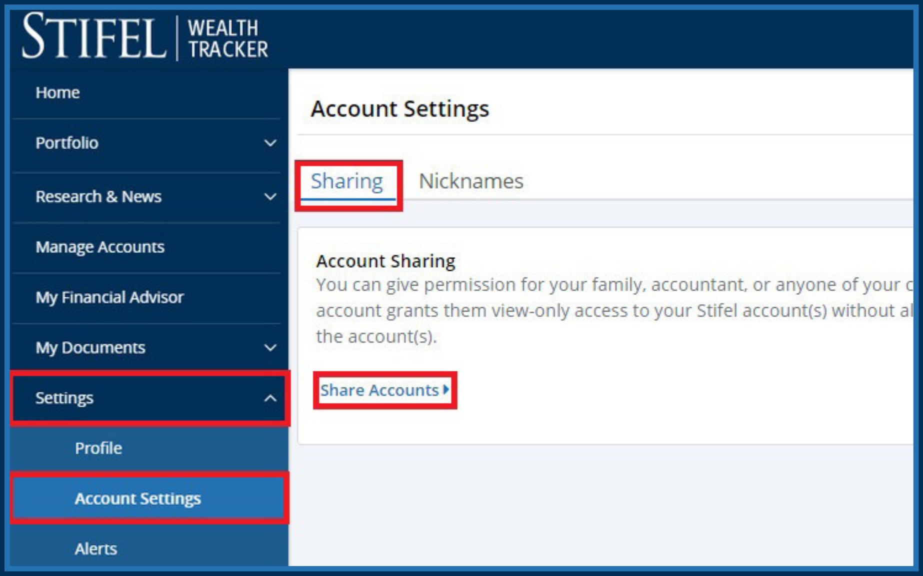
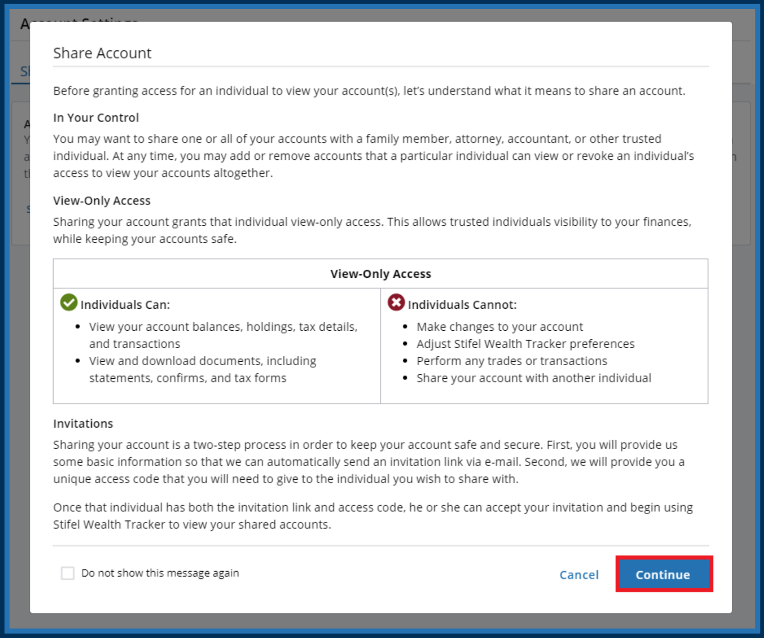
How to Share Accounts

Stifel Wealth Tracker gives Stifel account holders the convenient ability to grant anyone of their choosing view-only online access to their Stifel account(s). Follow the instructions below to Share Accounts with trusted individuals, monitor previously granted sharing permissions, and revoke sharing at any time.

1. Sign in to Stifel Wealth Tracker and select ***Settings***, then ***Account Settings*** from the left-hand navigation menu, then select ***Share Accounts*** from the ***Sharing*** tab.



2. Carefully review the features of sharing your account; if you agree to the guidelines, select ***Continue***.



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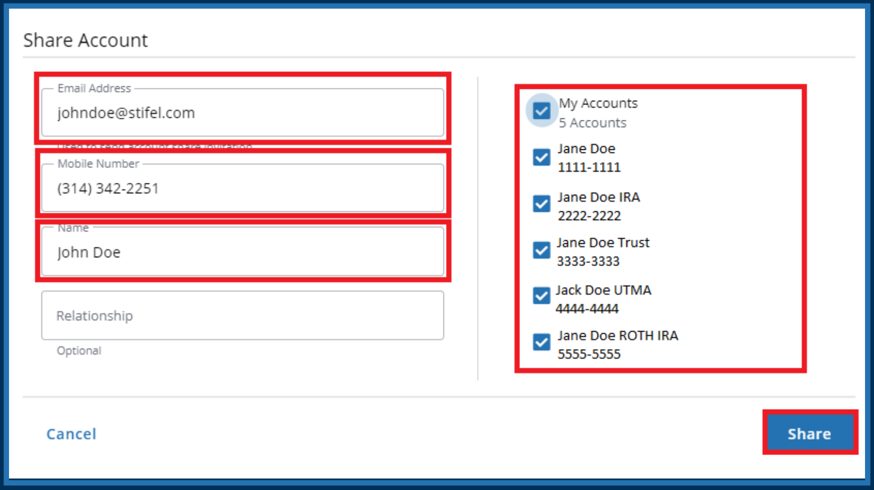
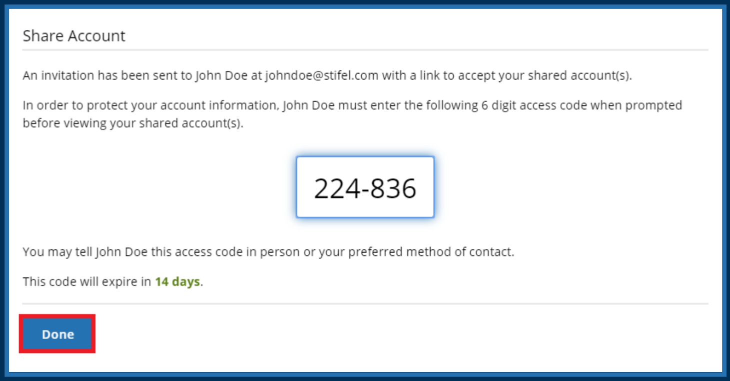
How to Share Accounts

3 Complete the E-Mail Address, Mobile Number, and Name of the trusted individual and select the accounts to share from the list on the right. Select ***Share*** when finished.

Please Note: Some acccounts may not be eligible to share.



4 After selecting ***Share***, a confirmation window will display affirming that an e-mail has been sent to the trusted individual inviting them to view the shared accounts. The account holder is responsible for contacting the trusted individual in a manner that they deem secure to provide the ***6-digit access code*** that is displayed in the confirmation window. The trusted individual will be required to enter this code when they accept the sharing invite. The trusted individual will have 14 days to accept the sharing invite before it is automatically revoked. Select ***Done*** to complete the sharing process.



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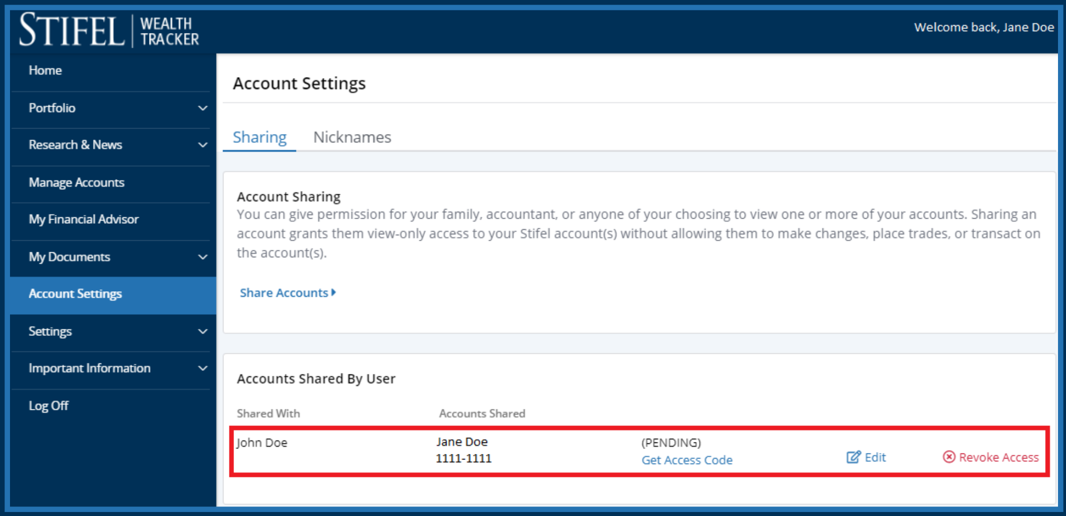
How to Share Accounts

5 On the Sharing tab under Account Settings, Stifel account holders can monitor the account(s) they have shared with trusted individuals and the status of sharing invitations. At any point, select ***Edit*** to modify the name/relationship of the trusted individual. Select ***Revoke Access*** to remove sharing access to the account(s).

Select ***Get Access Code*** to view the 6-digit access code and note the number of days until it expires.



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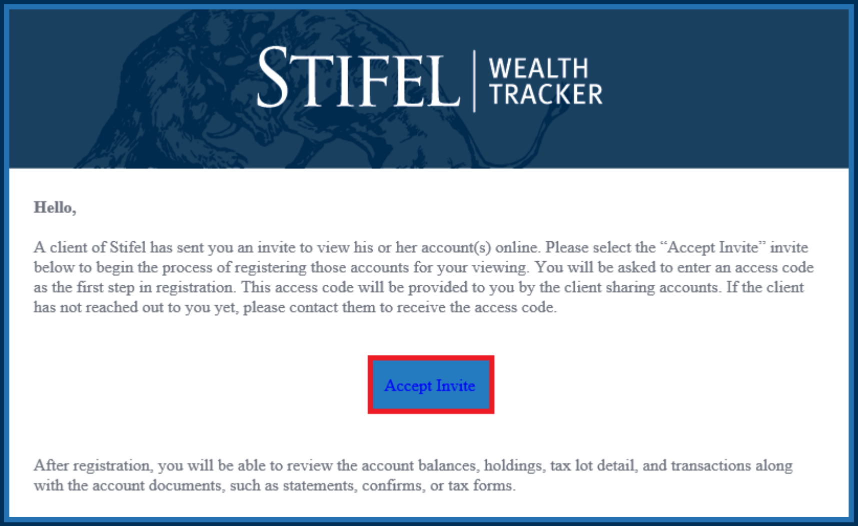
Adding Accounts Shared With You

Stifel account holders can invite trusted individuals to have view-only access to their account(s) online in Stifel Wealth Tracker. Once the Stifel account holder provides the trusted individual with a 6-digit access code, trusted individuals can follow the below instructions to successfully view the shared Stifel account(s) in Stifel Wealth Tracker.

1. Trusted individuals will receive an e-mail notifying them that a Stifel account holder has sent them an invitation to view their account(s) online. Select ***Accept Invite*** in the e-mail to proceed.



2. Key in the ***6-digit code*** provided by the individual sharing the account(s), and select ***Continue***.

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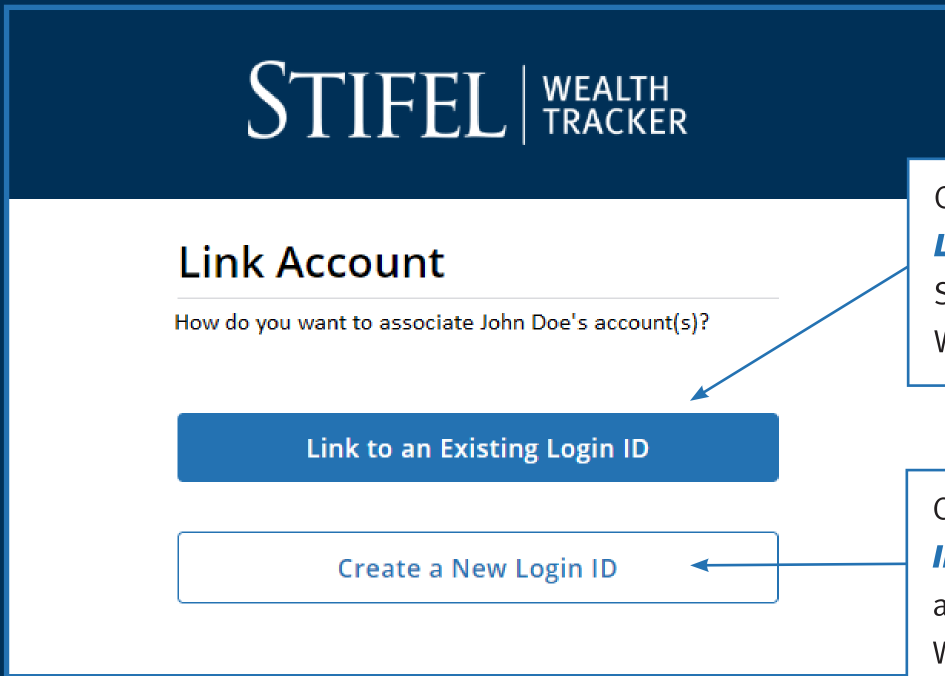
How to Add Shared Accounts

3 Select ***Link to an Existing Login ID*** or ***Create a New Login ID***.



Choose ***Link to an Existing Login ID*** to link the shared Stifel accounts to an existing Wealth Tracker Login ID.

Choose ***Create a New Login ID*** to view the shared Stifel accounts under a new Wealth Tracker Login ID.

4 Follow the on-screen prompts to link the shared account(s) to an ***existing*** or ***new*** Stifel Wealth Tracker Login ID.

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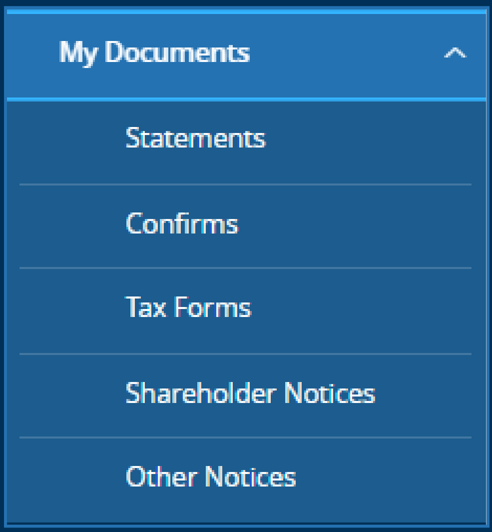
My Documents

In the **My Documents** section of Wealth Tracker, users can view and download important documents including **Statements, Confirms, Tax Forms, Shareholder Notices,** and other notices.

Remove clutter from your mailbox by opting into e-mail delivery of documents notifications. By going paperless, you have the option to no longer receive paper copies. Elect for eDelivery under ***Settings › Account Settings***.



Statements

Wealth Tracker allows you to view your current and previous Stifel account statements. You can view the statements within the application or download the document to be able to view as a PDF or print.

You can access two years of statements through Wealth Tracker.

Confirms

Wealth Tracker offers you the opportunity to quickly view confirmations of executed trades in your Stifel accounts online.

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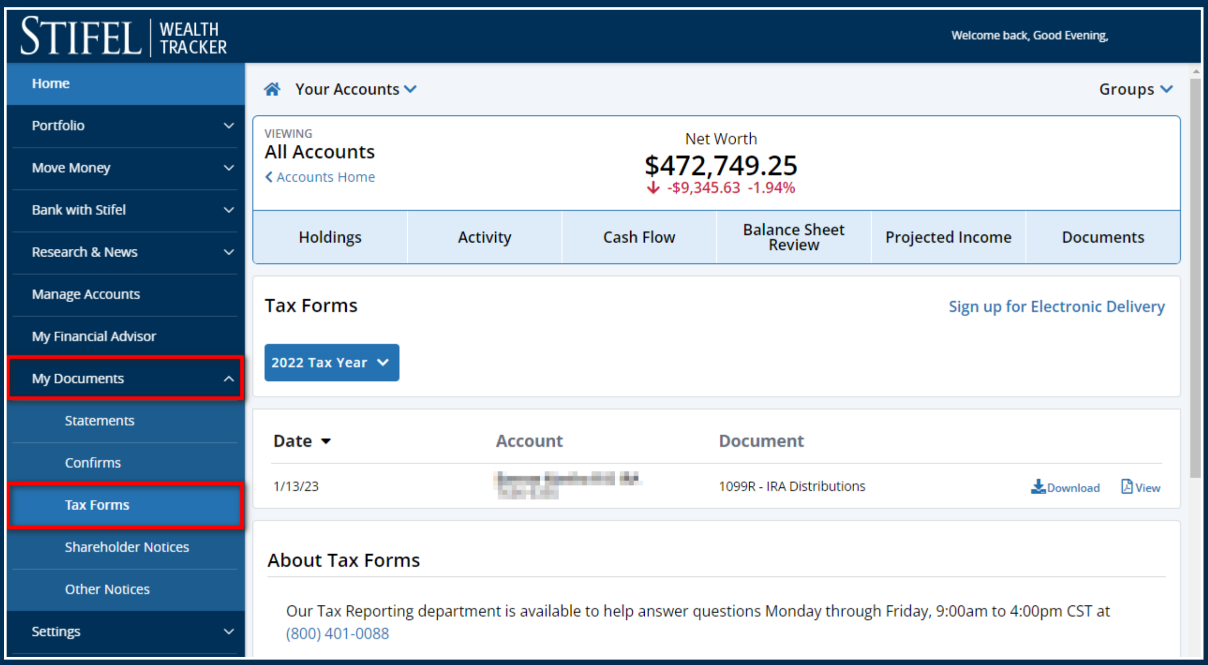
WEALTH TRACKER

Viewing Tax Forms

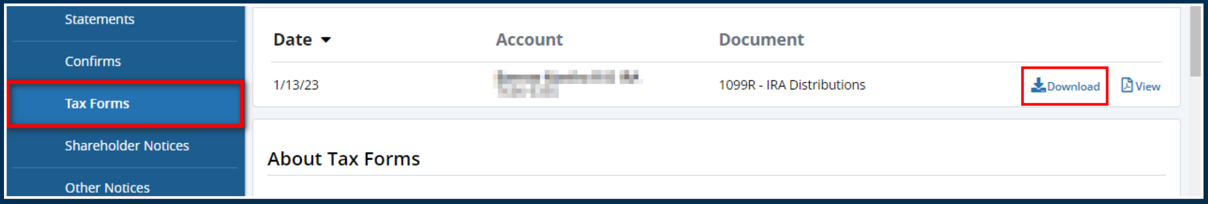
To find tax forms, navigate to ***My Documents*** and select ***Tax Forms*** from the sub menu.



Tax forms will be available starting in mid-January and will continue to be added throughout the tax season.

You can access two years of tax forms through Wealth Tracker – the current tax year and the previous year.

To download tax forms, click on the Download link in the row of the tax form.



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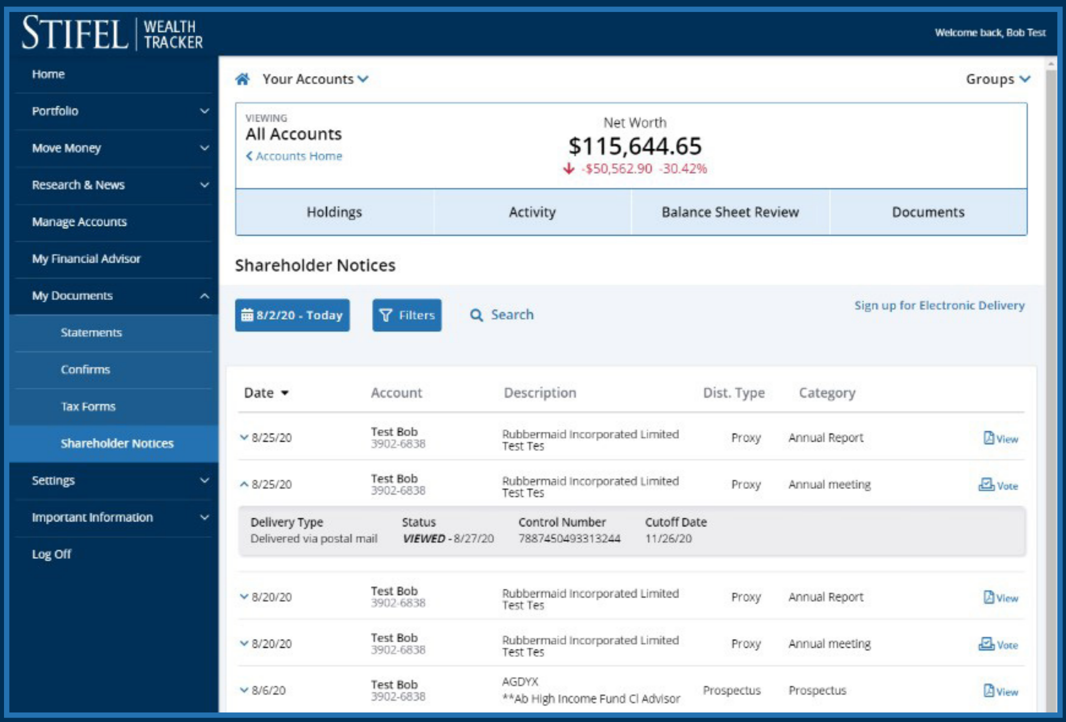
Shareholder Notices

Wealth Tracker now offers a convenient way to view and vote shareholder notices! Instead of being directed to a separate website and needing to provide a control number, you can now view and vote your shareholder notices with the click of a button on the Shareholder Notices page in Wealth Tracker.

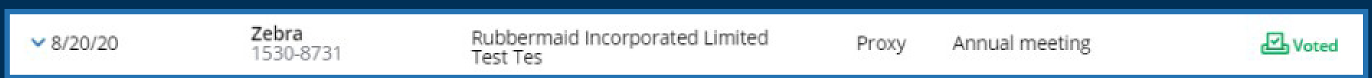


Here are a few important points:

- ***The new page is easy to use*** – upon opening the page, you will see all available notices from the past 30 days with options to view or vote appearing on the right-hand side. Notices from different time periods can be viewed by clicking the calendar button at the top of the page.
- ***Shareholder notices are available for a specific period of time based upon their distribution type:***
  - *Proxy* – 7 calendar days after the due date
  - *Regulatory* – 45 calendar days after the received date
  - *Prospectus* – 45 calendar days after the received date

Shareholder Notices

- ***A blue Vote button will be visible until you have placed your vote.*** If you expand the section by clicking on the arrow on the left side of the notice, an indicator will show whether the document is new or has already been viewed. Once you have voted, the blue Vote button will be replaced by a green Voted indicator. Please note that it may take up to 15 minutes after your vote has been placed for the indicator to be updated.



- If you share your account with someone else, the other party will have view-only capability and not have the option to vote.
- Your Stifel Financial Advisor will have view-only capabilities to help you keep track of your shareholder notices.

Other Notices

The Other Notices page captures documents relating to actions or activities that take place within your account(s).

Currently these documents are included under Other Notices:

- Third-Party Disbursement Notifications

STIFEL
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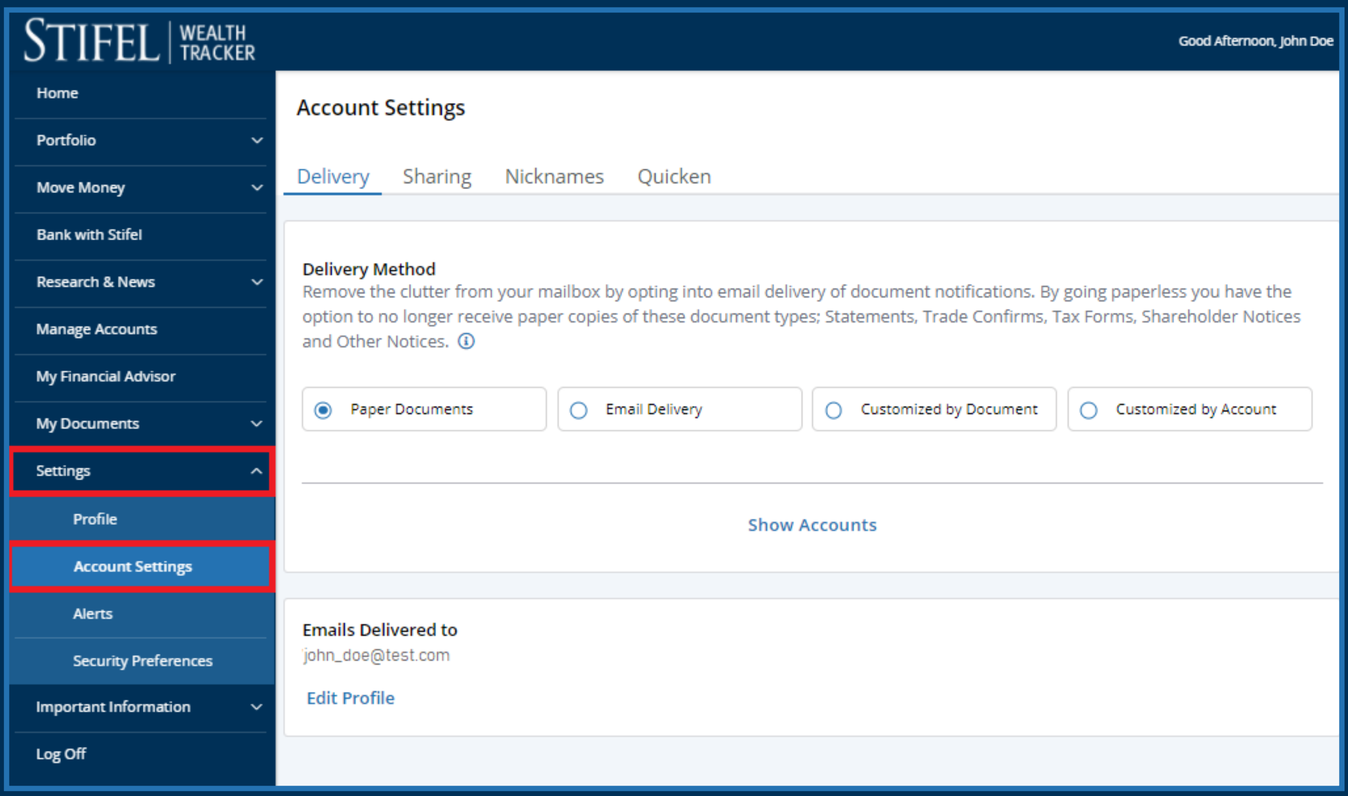
eDelivery Enrollment

Stifel Wealth Tracker allows you to easily and conveniently select how you would like to receive Statements, Confirms, Tax Forms, Shareholder Notices, and Other Notices. The Delivery section of our Account Settings tab allows you to select whether you would like to receive these important documents in an all-paper format or electronically via e-mail. You can also customize your preferences by either document type or set specific preferences for any or all of your accounts.

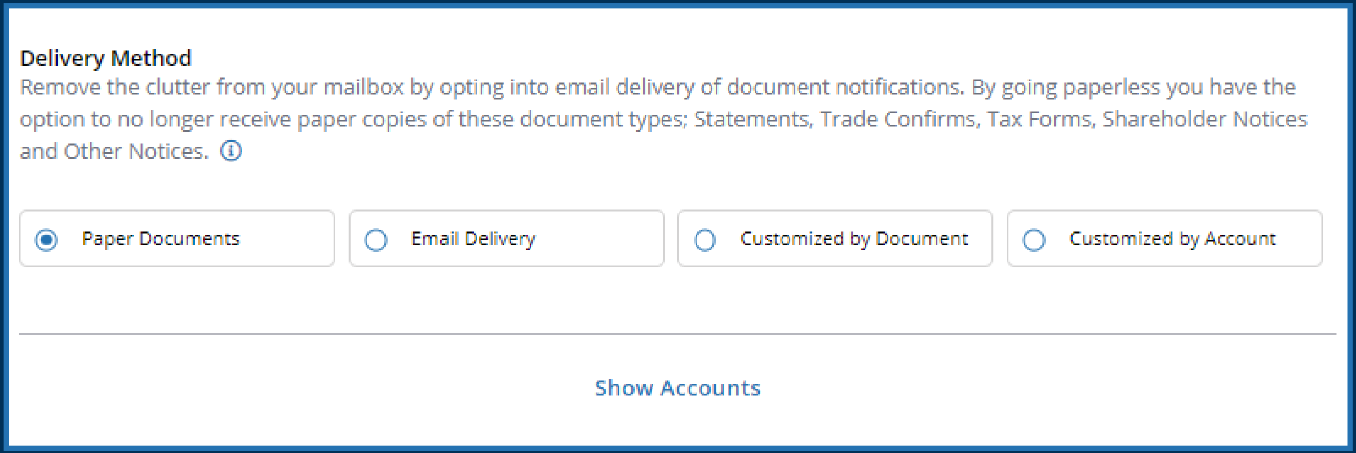
1. Log in to your Stifel Wealth Tracker account. Select Settings, Account Settings, then select the Delivery tab.



eDelivery Enrollment

2 Within the Delivery tab, select how you want eligible document types delivered. The Delivery Method options are:

- Paper Documents: Statements, Confirms, Tax Forms, Shareholder Notices, and Other Notices for all accounts will be delivered via mail.
- E-Mail Delivery: A notice will be delivered to the e-mail address affiliated with the Stifel Wealth Tracker ID when a new Statement, Confirm, Tax Form, Shareholder Notice, or Other Notice is available to be viewed electronically.
- Customized by Document: Customize Paper or E-Mail Delivery for Statements, Confirms, Tax Forms, Shareholder Notices, and Other Notices which will be applied to all accounts. See additional details that follow.
- Customized by Account: Customize Paper or E-Mail Delivery for Statements, Confirms, Tax Forms, Shareholder Notices, and Other Notices for each account individually. See additional details that follow.



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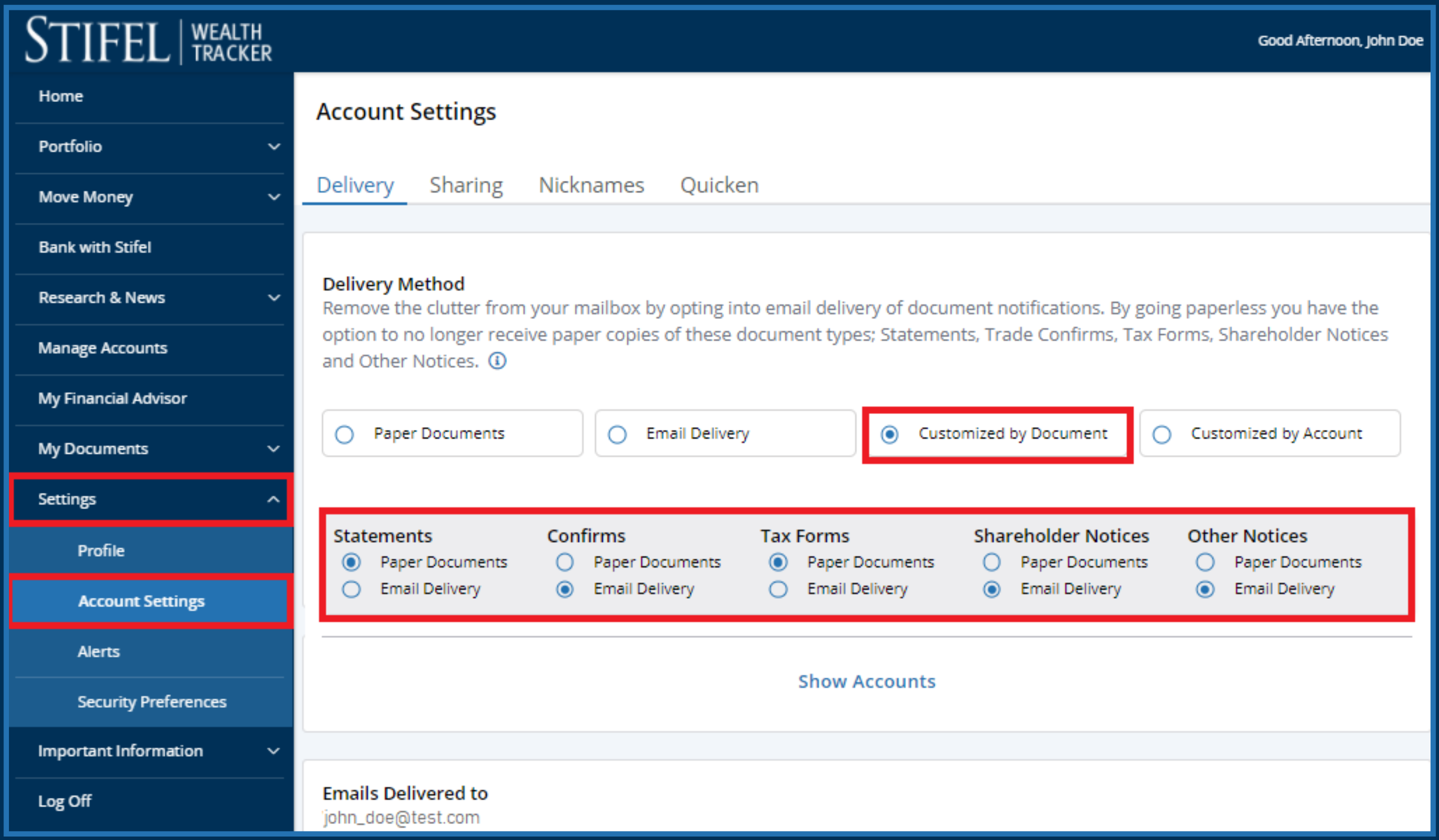
eDelivery Enrollment

Customized by Document

Customize the delivery methods for each unique document type. The delivery method selected for ***each unique document type*** will be applied to ***all accounts***.



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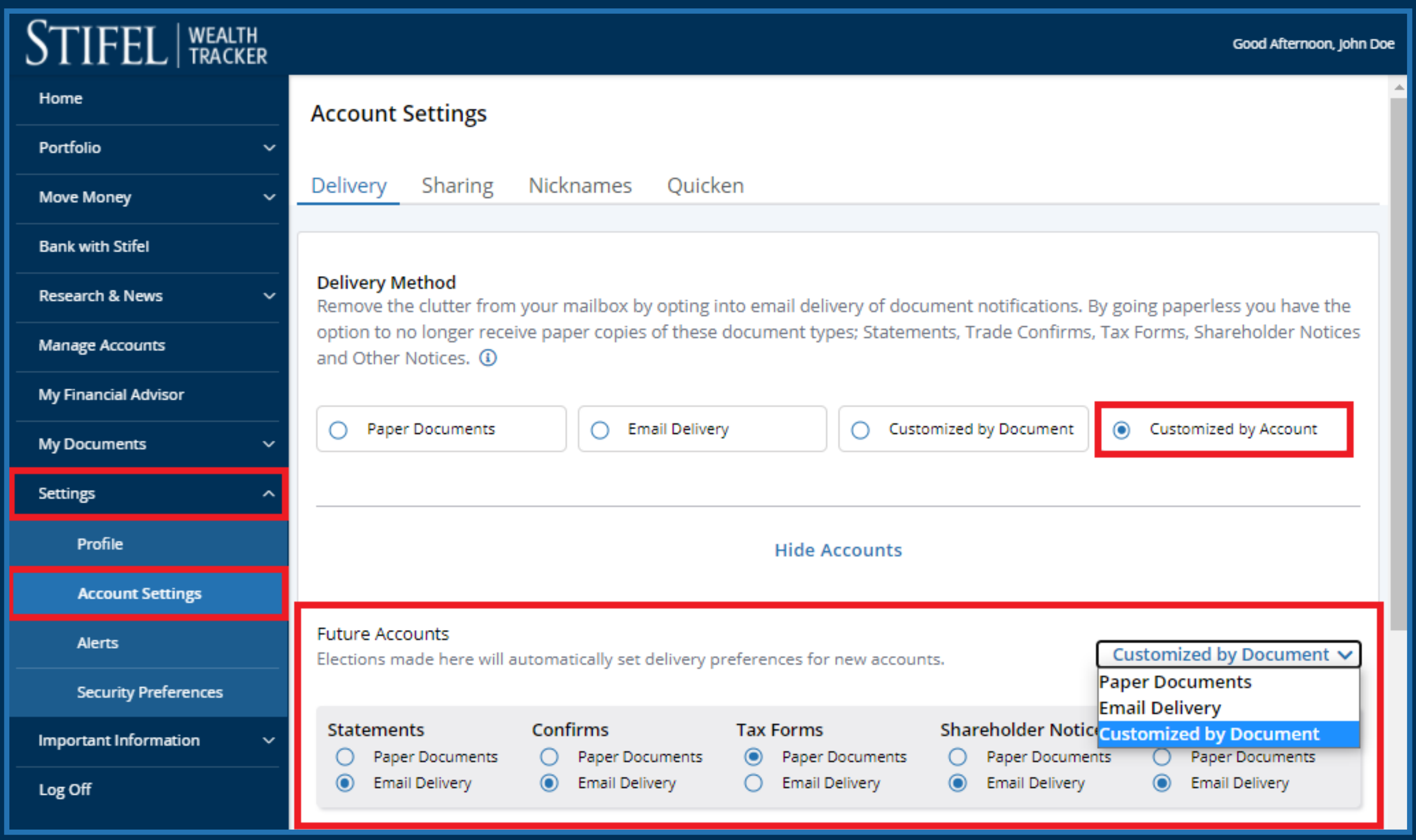
Future Accounts

Select the Delivery Method that should be applied to future accounts you may open at Stifel. If you make no election in this field, the default delivery method will be Paper Documents. You can make changes to this election at any time.



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Questions?

Contact Stifel Wealth Tracker at
(866) 697-8433 or **wealthtracker@stifel.com.**

Monday – Friday
6:00 a.m. – 7:00 p.m. Central

Saturday
7:30 a.m. – 4:00 p.m. Central

One Financial Plaza | 501 North Broadway | St. Louis, Missouri 63102
Stifel, Nicolaus & Company, Incorporated | Member SIPC & NYSE | www.stifel.com

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