# TABLE OF CONTENTS

**Logging In to Investor360°**

- First-time user
  - 1
- Existing user
  - 3
- Resetting your password
  - 3

**Portfolio Tab**

- Overview
  - 5
- Holdings
  - 9
- Activity
  - 13
- Account Profile
  - 15

**Statements & Documents**

- Statements & Confirms
  - 16
- Documents
  - 18

**Settings**

- Updating your personal information and security questions
  - 20
- Customizing your paperless preferences
  - 20

**Appendix**

- TurboTax®
  - 21
LOGGING IN TO INVESTOR360°

First-time user
Investor360° gives you the power to access your investment information from one convenient location. Prior to logging in to Investor360°, obtain your login ID and “one-time” password from your advisor.

Please note: Should you have any difficulties with your account, please contact your advisor for help.

1. Go to www.investor360.com, enter your login ID and temporary password, and click Log In.

2. The user agreement displays. Read through the agreement and click I Agree.

3. The first time you log in, you will automatically be brought to the Settings window to complete the following profile information:

   User of this ID Assign a specific person to the ID. The designated user will be able to view all accounts linked to the ID but will be able to edit only accounts associated with his or her social security number.

   Email Enter your e-mail address. This e-mail is used to alert you of any errors or issues with your account.

   Confirm Email Confirm your e-mail address.

   Current Password Enter your default password to verify your identity before creating a new password.

   New Password Create a new password. Passwords must have at least eight characters and include three of the following character categories: uppercase letters, lowercase letters, numbers, and special characters (e.g., @, #, $).

   Confirm Password Confirm the password.
Secret Question 1  Select a security question from the dropdown menu. If you ever forget your password, we'll use these questions to identify you and help you create a new password. For instructions on how to reset your password, please see the Resetting your password section.

Answer 1  Enter the answer to Security Question 1.

Please note: Answers are not case sensitive.

Secret Question 2  Select a security question from the dropdown menu.

Answer 2  Enter the answer to Security Question 2.

Paperless Preferences  You may sign up to go paperless and receive electronic versions of statements, customer correspondence, shareholder reports, and tax documents. Once you go paperless, you will stop receiving these documents in the mail and will receive an e-mail notifying you that they are available within Investor360°.

Please note: All information is required.

4. Click Save. Your Investor360° account has been created, and the Overview subtab appears. To log in to Investor360° in the future, simply enter the login ID given to you by your advisor and the new password that you created.
You can view and update your account information at any time by going to the Settings window. For more information, see the Settings section of this document.

**Existing user**
To log in as an existing user, please follow the steps below:

1. Go to [www.investor360.com](http://www.investor360.com).
2. Enter your login ID and password.
3. Click Log In.

**Resetting your password**
If you forget your password, you can easily reset it by following these instructions:

1. Go to [www.investor360.com](http://www.investor360.com) and click the Forgot Your Password? link.
2. Enter your Login ID and click Next.
3. Answer your security questions and click **Next**. Remember that answers are *not* case sensitive.

**Please note:** If you can’t remember the answers to your security questions, contact your advisor for help with setting up a new “one-time” password. Follow the steps in the **First-time user** section to log in with the new temporary password.

4. Create a new password and click **Next**. Passwords must have at least eight characters and include three of the following character categories: uppercase letters, lowercase letters, numbers, and special characters (e.g., @, #, $).

5. Your password is now reset and the Overview subtab appears. To log in to Investor360° in the future, simply enter the login ID given to you by your advisor and the new password that you created.
PORTFOLIO TAB
The Portfolio tab gives you access to your account balances and activity, holdings, additional assets, and more.

Overview
The Overview subtab provides high-level portfolio balance, historical, and allocation information about the accounts or groups selected.

This section is organized into four main categories:

- Account Summary
- Balances
- Asset Allocation
- History

Changing your data view
You have the ability to change the way your data is viewed on the tabs.

1. Use the All Accounts dropdown menu to select which account data to view on the tabs. You can select all accounts, a specific group of accounts, or a single account. When selecting a group of accounts, you’ll see predefined groups (e.g., retirement accounts).

2. Control the date range for all information displayed across tabs. Simply click the Year to Date dropdown menu and select a date range option. When using a custom date range, enter a from and/or to date.

The Overview subtab displays the date range used for each section. As you update the Year to Date dropdown menu, these ranges update based on your selection.
**Account Summary**
This section shows the beginning account/group balance as of January 1 of the current year, as well as additions and withdrawals, net change, and ending balance.

Clicking the **Additions/Withdrawals** link in this section will bring you to the Activity page, where you can view the year-to-date additions to and/or withdrawals from the portfolio.

**Balances**
The Balances section shows cash and value for each account within the group. Hover over the down arrow to view account-specific holdings and activity.

**Cash ($)**
- **For brokerage accounts**: The amount reflects only the amount in the designated core security. (The core security, usually a money market, is designated during the account opening process.)
- **For nonbrokerage accounts**: The amount reflects balances held in money market mutual funds, variable annuity money market subaccounts, or as a pending cash balance.

Cash can include:
- Money market mutual funds
- Variable annuity money market subaccounts
- Commonwealth’s Core Account Sweep Program
- Pending cash balances

**Value ($) (as of previous business day’s close)**
- Displays total market value of the account (net of liabilities)
- Includes cash and accrued interest associated with fixed income securities

**Asset Allocation**
There are three tabs within this section:
- Asset Class (Primary)
- Asset Class (X-Ray)
- Asset Category

Each tab displays a pie chart of asset information; simply click the tab to view a particular chart. To view additional information, click the blue **information** icon.
**Asset Class.** These pie charts display portfolio allocations among various asset classes. The percentage of each asset class is displayed next to the pie chart. Hover over each section of the chart to see the value and percentage of the asset class.

The **Asset Class (Primary)** chart looks at the underlying holdings of the portfolio and displays a percentage (%) for each major asset class represented within the overall portfolio.

The **Asset Class (X-Ray)** chart reflects the Morningstar® breakout of underlying holdings within mutual funds, exchange-traded funds, and variable annuities.
Asset Category. This pie chart shows how the portfolio is allocated among different categories of investments (leveraging Morningstar categories). The percentage of each asset category is displayed next to the chart. Hover over each section of the pie chart to see the value and percentage of the asset category.

![Pie Chart Example](image_url)

History
This graph shows the historical value of the portfolio. The default view is the past 36 months; however, you can customize date ranges and go back to inception. The view only changes if a different date range is selected on the top of the page or if a specific section of the lower chart is highlighted.

![History Chart Example](image_url)
To view specific values for each quarter, expand the Quarterly Values section.

![Quarterly Values](image)

**Holdings**
The Holdings subtab provides information (as of close of business for the previous day) about the investments held by the account or group selected. You can customize this tab to view information in the way that is most helpful to you.

**Changing your data view**
You can change the way your data is viewed on the tabs.

1. Use the All Accounts dropdown menu to select which account data to view on the tabs. You can select all accounts, a specific group of accounts, or a single account. When selecting a group of accounts, you'll see predefined groups (e.g., retirement accounts).

2. Control the date range for all information displayed across tabs. Simply click the Year to Date dropdown menu and select a date range option. When using a custom date range, enter a *from* and/or *to* date.

   The Overview subtab displays the date range used for each section. As you update the Year to Date dropdown menu, these ranges update based on your selection.

3. Click a column heading to sort the data in that category in ascending or descending order. If the triangle points downward, the account data has been sorted in descending order; if it points upward, the data has been sorted in ascending order.

4. Reorder the columns by clicking on a column and, with your finger on the mouse, dragging it to a desired location. Double arrows appear indicating where the column will drop once you let go of the mouse.
Chart section
The Chart section displays graphical information about holdings for the selected account/group. Within this section, you can group investments in various ways by selecting a View By option. This choice will be reflected in both the pie chart and the Holdings section below the chart.

For example: If you choose the Asset Category option, the investments will be grouped by their asset categories and displayed according to the categories in the pie chart and the Holdings section.

Other View By options:

- **Account Type**  
  Type of account (e.g., individual, joint, traditional IRA, Roth IRA)

- **Custodian**  
  Custodian of the account (e.g., NFS)

- **Account**  
  Each account listed separately (Holdings are grouped by account.)

- **Security**  
  Each individual security within the selected account group

- **Asset Type**  
  Type of holding within the account (e.g., cash, mutual fund, ETF, fixed income, variable annuity)

- **Asset Category**  
  Category that most appropriately describes the securities within the selected account group (e.g., Large Growth, Intermediate Government, Mid-Cap Value); categories based on Morningstar classifications

Please note: Selecting different views does not filter the holdings within the account group. It displays information on your portfolio based upon the option chosen in the View By field.

The pie chart shows the percent allocation of the holdings for the account(s) or group selected and displays results based on the choice made in the View By list. Hover over each section of the pie chart to see the dollar amount for each allocation and its percentage of the total holdings.
Holdings section
The Holdings section below the chart displays all position-level investments based on the View By option selected. You can customize the columns in the Holdings section by adding or hiding columns. Your customized view will remain in effect until you choose to change it.

To customize the Holdings view:
1. Click the Layout view link on the gray bar. The Customize View pop-up appears.

2. Check the box next to the column name to select or unselect that column. (Please note: Gray-colored fields are required and cannot be edited, and columns cannot be reordered.)

<table>
<thead>
<tr>
<th>Description</th>
<th>Symbol</th>
<th>Quantity</th>
<th>Price ($)</th>
<th>Value ($)</th>
<th>Accrued Interest ($)</th>
<th>Est. Annual Income ($)</th>
<th>Current Yield (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Smith Joint (A0123456)</td>
<td>ABC</td>
<td>100</td>
<td>2.8753</td>
<td>2,875.30</td>
<td>0.00</td>
<td>0.21</td>
<td>0.01</td>
</tr>
<tr>
<td>Sample Security (B0123456)</td>
<td>ABC</td>
<td>50</td>
<td>2.8753</td>
<td>2,875.30</td>
<td>0.00</td>
<td>0.21</td>
<td>0.01</td>
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<tr>
<td>John Smith IRA (C0123456)</td>
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<td>100</td>
<td>22,794.19</td>
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<td>0.00</td>
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<td>0.01</td>
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<tr>
<td>Sample Security (D0123456)</td>
<td>ABC</td>
<td>50</td>
<td>22,794.19</td>
<td>2,875.30</td>
<td>0.00</td>
<td>0.21</td>
<td>0.01</td>
</tr>
</tbody>
</table>

Description: Description of the security
Symbol: Trading ticker assigned by the respective exchange or CUSIP for fixed income instruments
Value: Value of the security as of the previous day’s close
Quantity: Quantity held using trade date calculations
Price: Prior-day closing price or the previous last known price of the security
Pct. of Assets (%): Percent of holdings/group value for account(s) viewed
| Position Type | Indicates where each security within an account is held or where each transaction within an account transpired; provides information relating to balances, trading, and operational constraints to which the position is subject in a brokerage account; types include:  
- DVP/RVP  
- Cash  
- Margin  
- Short  
- Legal  
- Restricted securities  
- Precious metals  
- Called bonds (partially called bonds)  
- When issued securities  
- Div (dividend interest/disbursement) |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Value Excl. Accrued Int ($)</td>
<td>Value of the security as of the previous day’s close, excluding accrued interest</td>
</tr>
<tr>
<td>Accrued Interest ($)</td>
<td>Interest earned on security since last payment date</td>
</tr>
<tr>
<td>Previous Value</td>
<td>Market value as of two days ago, based on current quantity owned and prior known prices</td>
</tr>
<tr>
<td>Previous Value Excl. Accrued ($)</td>
<td>Value of the security as of the previous day’s close, excluding accrued interest</td>
</tr>
<tr>
<td>Prev. Value Excl Accrued Int ($)</td>
<td>Market value as of two days ago, based on current quantity owned and prior known prices, excluding accrued interest</td>
</tr>
<tr>
<td>1-Day Price Change (%)</td>
<td>Percentage change between yesterday’s price and the prior day’s price</td>
</tr>
<tr>
<td>Est. Unit Tax Cost ($)</td>
<td>Total estimated tax cost of the security divided by the number of units</td>
</tr>
<tr>
<td>Unit Principal Cost</td>
<td>Total principal cost of the security divided by the number of shares</td>
</tr>
<tr>
<td>Asset Type</td>
<td>Type of asset held, such as cash, equity, fixed income, and so on</td>
</tr>
<tr>
<td>Asset Category</td>
<td>Category that most appropriately describes the security, such as Large Growth, Intermediate Government, Mid-Cap Value, and so on (Categories are based on Morningstar classifications.)</td>
</tr>
<tr>
<td>Est. Annual Income</td>
<td>Projected annual income for security based on actual dividend rate of that security over previous 12 months</td>
</tr>
<tr>
<td>Current Yield</td>
<td>Income return on an investment; refers to interest or dividends received from a security expressed annually as percentage of current market value</td>
</tr>
</tbody>
</table>
Dividend Instructions “Reinvest” will reinvest dividends if security is eligible; “Cash” will credit dividends to core account (Please note: This only displays when viewing by account.)

Capital Gain Instructions “Reinvest” will reinvest capital gains if security is eligible; “Cash” will credit capital gains to core account (Please note: This only displays when viewing by account.)

Initial Purchase Date Date a security was first purchased, including original cost if the security transferred into the account

3. Click the Save button.

Please note: Click the Restore Defaults button to return to the original view.

Symbol column dropdown menu
In the Holdings section, click the blue down arrow next to the symbol to access a dropdown menu that displays the following list of options:

- Quote Provides current price information for that security
- Chart Displays a chart of the market price of the security over time

Exporting Holdings data
To export the data on the Activity page to Excel, click the Export icon located in the chart header. A download pop-up will appear on your screen, asking whether you would like to open or save the file.

Activity
The Activity subtab lists all transactions made over a specified period.

Changing your data view
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2. Control the date range for all information displayed across tabs. Simply click the Year to Date dropdown menu and select a date range option. When using a custom date range, enter a from and/or to date.

The Overview subtab displays the date range used for each section. As you update the Year to Date dropdown menu, these ranges update based on your selection.
**Activity list**  
The Activity list displays all account activity based on the filter selected.

- Click a column heading to sort the data in that category in ascending or descending order. If the triangle points downward, the account data has been sorted in descending order; if it points upward, the data has been sorted in ascending order.

- Reorder the columns by clicking on a column and, with your finger on the mouse, dragging it to a desired location. Double arrows appear indicating where the column will drop once you let go of the mouse.

**Activity list columns**
- **Date**: Date that the activity occurred, such as date of a stock purchase
- **Account**: Account number for which the activity occurred
- **Activity Type**: Type of transaction, such as Buy, Dividend, and Dividend Reinvestment
- **Description**: Name of the security involved in the activity
- **Quantity**: Quantity in units (e.g., number of shares bought)
- **Price**: Price per unit at the time of the transaction
- **Amount**: Dollar amount of activity at the time of the transaction

**Activity filter**
You can view the data by date range, activity type, and price:

- **Activity Type**: Select the desired activity type by clicking the box to the left of the activity.
- **Symbol**: Enter the ticker symbol or the CUSIP to view activities related to a specific security. Leave this field blank to see all securities.
- **Price**: Enter starting and ending price values to view activities related to a specific price range.

Complete each field and then click **GO**. The activities that match the specific option will appear.

**Export**
To export the data on the Activity list to Excel, click the **Export** icon located in the chart header. A download pop-up will appear on your screen, asking whether you would like to open or save the file.
Account Profile

The Account Profile subtab displays all accounts within a household. Clicking on a specific account displays the information associated with that account.

Changing your data view

You can change the way your data is viewed on the tabs.

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2. Control the date range for all information displayed across tabs. Simply click the Year to Date dropdown menu and select a date range option. When using a custom date range, enter a from and/or to date.

The Overview subtab displays the date range used for each section. As you update the Year to Date dropdown menu, these ranges update based on your selection.
STATEMENTS & DOCUMENTS

The Statements & Documents tab gives you access to all of your statements, including consolidated and quarterly statements, as well as documents shared with you by your advisor. Additionally, you can view whether you elected to receive these materials via mail or online (i.e., paperless).

Statements & Confirms

This tab is organized in six sections:

- Consolidated Statement
- Brokerage Statements
- Quarterly Statements
- Tax Documents
- Confirms
- Customer Correspondence

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**Brokers**

<table>
<thead>
<tr>
<th>Name</th>
<th>Open Accounts</th>
<th>Brokerage Statements</th>
<th>Quarterly Statements</th>
<th>Tax Documents</th>
<th>Confirms</th>
<th>Customer Correspondence</th>
</tr>
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<tbody>
<tr>
<td>John Smith</td>
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<td>James Smith</td>
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**Tax Reporting**

<table>
<thead>
<tr>
<th>Name</th>
<th>Open Accounts</th>
<th>Brokerage Statements</th>
<th>Quarterly Statements</th>
<th>Tax Documents</th>
<th>Confirms</th>
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<td>James Smith</td>
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</table>

**Customer Correspondence**

<table>
<thead>
<tr>
<th>Name</th>
<th>Open Accounts</th>
<th>Brokerage Statements</th>
<th>Quarterly Statements</th>
<th>Tax Documents</th>
<th>Confirms</th>
<th>Customer Correspondence</th>
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<td>James Smith</td>
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</table>

**Confirms**

<table>
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<tr>
<th>Date Range</th>
<th>Trade Date</th>
<th>Trade Account #</th>
<th>Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/09/2018</td>
<td>10/20/2018</td>
<td>087-123456</td>
<td>NFS Correspondence</td>
</tr>
<tr>
<td>09/09/2018</td>
<td>10/20/2018</td>
<td>087-123456</td>
<td>NFS Correspondence</td>
</tr>
</tbody>
</table>

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**Investor360°**

Your Complete Financial Life

The information shared here is intended for informational and educational purposes only and should not be construed as investment advice, solicitation, or a recommendation to buy or sell any security or investment product. Please consult your financial advisor for more information specific to your situation.
Consolidated Statement
This section provides access to a consolidated statement that includes accounts, balances, and positions held for a specified period.

Statements can be created based on the following time frames:

- Yesterday View statement as of yesterday's date.
- Prior Month-End View statement as of the end of the prior month.
- Prior Quarter-End View statement as of the end of the prior quarter.
- Prior Year-End View statement as of the end of the prior year.

The statement displays the following household information:

- Activity Summary
- Asset Category Allocation
- Accounts and Holdings

Brokerage Statements
This section displays a list of statements for each account. Statements are posted within five days of month-end and are listed according to date, with the most current date first. Click on a month-end date to view the statement for that given month.

Please note: Only the first six months are listed. To view older statements, click the More... link.

Regulatory bodies may require NFS and/or Commonwealth to provide disclosure information to you. These disclosures are often communicated through a brokerage statement insert, such as Order Flow Practices and NFS Privacy Policy.

Such inserts are listed according to date within the Brokerage Statements section. Click on a date to view the insert.

Quarterly Statements
This section displays a list of quarterly statements for each account. Statements are posted within five days of quarter-end and are listed according to date, with the most current date first. Click on a quarter-end date to view the statement for that given quarter.

To receive e-mail notifications when a new statement is uploaded, check the box next to E-mail me when statements arrive. The E-mail Notification modal pop-up will be displayed when the check box is selected.

Please note: The E-mail me when statements arrive check box will only be available for Investor360° IDs that have PPS statements enabled by your advisor.

Tax Documents
This section displays a list of tax documents sent to you by a fund company (e.g., NFS). Click on the link to view that particular tax document. Please note: Tax documents are for informational use only and do not replace the official tax documents mailed to you.

Confirms
This section displays investor trade confirmations by trade date, account number, and registration. You can filter confirms by date and sort any of the displayed columns.

Please note: Only confirms provided by NFS are listed on this page.
To view confirms:

1. Enter a date range and click **GO**.

![Confirm View](image)

2. Click any column heading (Trade Date, Account #, Registration) to sort by that heading.

3. Click any specific trade date to view the image of the confirmation for that date.

**Customer Correspondence**

This section displays NFS account-related documents, such as welcome letters, corporate action notices, and copies of notifications of changes to your accounts.

**Documents**

The Documents subtab allows you to view documents associated with your accounts. Documents within this tab have been shared with you by your advisor. You only have the option to view and print the documents. All documents are organized into predefined folder categories. To view documents within a specific folder, click the name of the folder.

**Please note:** The default view for the Documents subtab is All Documents.

![Documents](image)

- To view a document, click on the **file** icon (i.e., PDF icon).
- To print, open the document and click the **Print** icon.

You can sort the list by clicking the column headings.

- Click a column heading to sort the data in that category in ascending or descending order. If the triangle points downward, the account data has been sorted in descending order; if it points upward, the data has been sorted in ascending order.
- Reorder the columns by clicking on a column and, with your finger on the mouse, dragging it to a desired location. Double arrows appear indicating where the column will drop once you let go of the mouse.
**Document subtab columns**

- **Document**: Displays the document name
- **Date**: Displays the date your advisor shared the document
- **Client**: Displays the client associated with the document
- **Account #**: Displays the account number associated with the document

**SETTINGS**

The Settings window allows you to access and maintain your personal preferences and account settings, as well as customize paperless options.

1. Select **Settings** in the upper right-hand corner to view and make changes.
**Updating your personal information and security questions**
The Personal Information and Secret Questions sections allow you to update your personal information, including your e-mail address and password, as well as security questions/answers.

To update personal information or security questions, click on the section you would like to change. For password and security changes, you will be prompted for your current password before you are able to make the update.

When you are finished updating information within a section, you must click **Save** before moving on to the next section of the Settings page.

**Customize your paperless preferences**
The Paperless Preferences section allows you to sign up to go paperless and receive electronic versions of NFS account documents. Once you go paperless, you will stop receiving these documents in the mail and will receive an e-mail notifying you when they are available for viewing within Investor360°.

- For each account carried by NFS listed under Paperless Preferences, indicate the **one e-mail address** NFS should use for sending notifications that an eligible account document is available for online viewing.

- If there is a prefilled e-mail address showing, **please verify that it is correct**. If not, click in the Email Destination field and correct it.

- If there is no e-mail address for the selected account holder, please **enter it manually** by clicking in the Email Destination field.

- If you don’t see an account listed under Paperless Preferences, it likely is owned by someone else. If that person wants to receive paperless documents, contact us to create an ID for him or her.

- **Check the box** to indicate that you would like to receive e-notifications for all eligible account and document types, or select the specific files for which you would like to discontinue paper delivery.

- Read and accept the disclaimer that appears and then click **Save**.

After you’ve completed these steps, e-notifications will begin when the current statement cycle is complete. You will also no longer receive hard copies of these documents in the mail. Once e-notification is active, just go to the Portfolio tab and click on Statements & Documents to view your information.

**Please note:** The paperless preferences feature is available only on accounts owned by the Investor360° ID user.

**Please note:** The “E-mail me when statements arrive” check box will be available only for Investor360° IDs that have PPS statements enabled by your advisor.
APPENDIX

TurboTax®

Clients who use Investor360° and TurboTax software can import tax information electronically for all NFS accounts.

For more information, please contact your advisor.