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AAM Client Point
Getting Started Guide

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Introduction

Enjoy the convenience of online account access with Client Point. View more information than ever before, plus leverage enhanced features to help monitor your account(s) and manage investments. Client Point offers new navigation controls that assist in personalizing how you view your account information through saved PC settings and site design, using filtering controls and expand/collapse features.

Key Features

Client Point was built with you in mind, providing features and capabilities you have been asking for, including:

- Single-click to view an individual account or an aggregate of multiple accounts.
- A holistic presentation of your total portfolio.
- Enhanced analytical tools to help value and analyze your portfolio.
- Single-click to view a year-to-date summary of account activity with the option to drill down to view the underlying list of transactions.
- Convenient online access to statements.

Accessing your Account

The following items are required to access Client Point:

- The Web address, also known as the URL, or a quick link to the site.
- An access ID.
- A password.

Once you have these three items, viewing your account information is just a few clicks away.

Client Log In

If you are a new client accessing your account online for the first time, you will be prompted to enroll in Secure Sign On. Secure Sign On is a service to help protect you from fraudulent online activity. During the enrollment process, you will be asked to supply some personal information and create a new password. The information provided is stored in an encrypted file, secure from outside sources. The only party that can view this information is you, the client; our institution does not have access to this information.

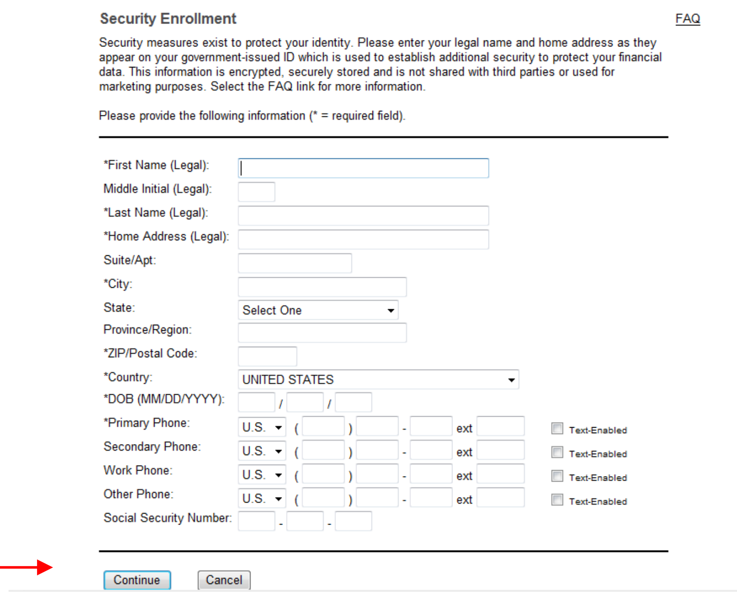
Secure Sign On is used to ensure only authorized individuals can access financial information online, meeting Federal guidelines and protecting your client confidential information.

1. To log in, first access the site.

Enter your Access ID and Password, and click Sign In to begin the Secure Sign On enrollment process.

If you have forgotten your password and have not yet completed the Secure Sign On enrollment process, you must contact us to have your password reset. Do not attempt to use the Forgot Your Password? link.

2. Enroll in Secure Sign On by entering in the required information. It is important to consider the entry of optional information, as this will assist in the future should we need additional information to identify you on subsequent logins. This information is stored in a secure and encrypted file that cannot be accessed by anyone at our institution. It can only be viewed by you, the client.



Security Enrollment FAQ

Security measures exist to protect your identity. Please enter your legal name and home address as they appear on your government-issued ID which is used to establish additional security to protect your financial data. This information is encrypted, securely stored and is not shared with third parties or used for marketing purposes. Select the FAQ link for more information.

Please provide the following information (* = required field).

*First Name (Legal):
Middle Initial (Legal):
*Last Name (Legal):
*Home Address (Legal):
Suite/Apt:
*City:
State: Select One
Province/Region:
*ZIP/Postal Code:
*Country: UNITED STATES
*DOB (MM/DD/YYYY): / /
*Primary Phone: U.S. ( ) - ext Text-Enabled
Secondary Phone: U.S. ( ) - ext Text-Enabled
Work Phone: U.S. ( ) - ext Text-Enabled
Other Phone: U.S. ( ) - ext Text-Enabled
Social Security Number: - -

Continue Cancel

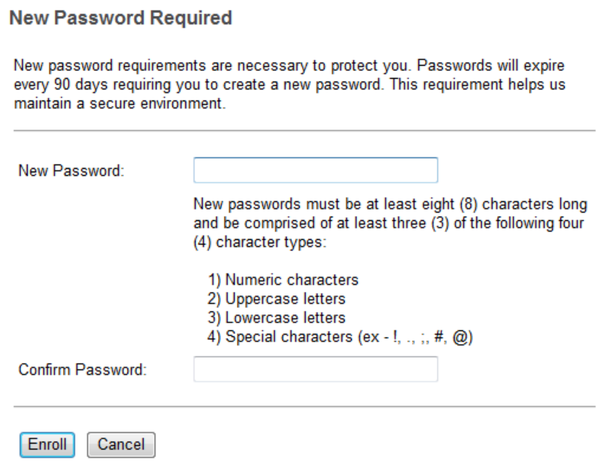
Click Continue to advance in the Secure Sign On enrollment process.

3. Enter a new password. Be sure to make note of the password rules.

Enter a new password and confirm it.

The password rules listed assist you in creating a complex password, reducing the risk of others accessing your account information.

Click Enroll.


New Password Required

New password requirements are necessary to protect you. Passwords will expire every 90 days requiring you to create a new password. This requirement helps us maintain a secure environment.

New Password:

New passwords must be at least eight (8) characters long and be comprised of at least three (3) of the following four (4) character types:

1) Numeric characters
2) Uppercase letters
3) Lowercase letters
4) Special characters (ex - !, ., ;, #, @)

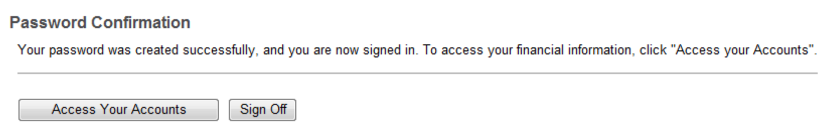
Confirm Password:

Enroll Cancel

4. You are now ready to access your account information.

You have finished the Secure Sign On enrollment process.

Click Access Your Accounts to begin viewing within the site.


Password Confirmation

Your password was created successfully, and you are now signed in. To access your financial information, click "Access your Accounts".

Access Your Accounts Sign Off

Subsequent Client Log In

Once you have completed the Secure Sign On enrollment, subsequent logins are fast and easy when accessing the site from the same PC.

1. Access the site.

Enter your Access ID and Password, and click Sign In to begin viewing your accounts.

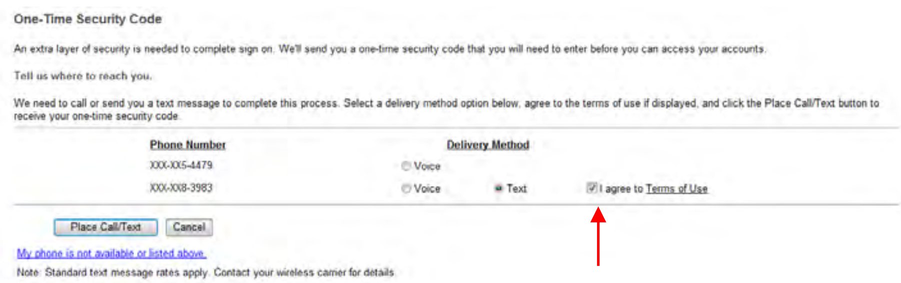
Subsequent Log In Additional Authentication Required

During the Log In process, we not only validate your access ID and password, we also analyze numerous elements regarding your device and your environment to ensure your identity. When we experience a change in your environment, we may require you to complete an additional step in the Log In process. This additional step is presented to you when necessary. The following outlines the additional authentication process:

1. A one-time security code is necessary to validate your identity. This can be delivered through a telephone call or text message. If you do not have access to a telephone, you can opt to answer challenge questions.

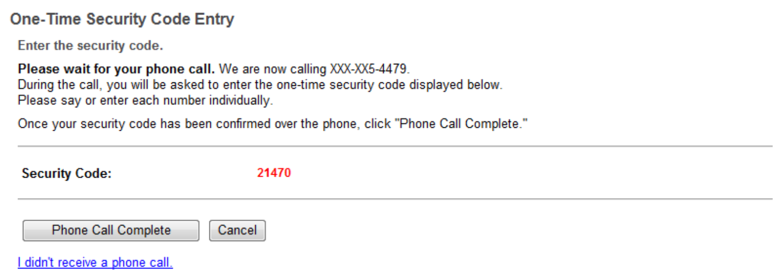
Select one of the following:

- Option A: The desired phone number to receive a telephone call.
- Option B: The desired phone number to receive a text message. You must also select the *I agree to the Terms of Use* checkbox.
- Option C: The *My phone is not available or listed above* link.



2. Select option A, B, or C:
    a. Option A: If you select Voice and the Place Call/Text button, a new product page appears with a Security Code listed:

- You will receive a telephone call on the selected phone number. Our institution will be identified and you will need to confirm your expectancy of the call.
- You will be instructed to either say the five-digit security code or enter it on your telephone keypad.
- If the code is correctly entered, you will be instructed to select the Phone Call Complete button. This confirms your identify and provides you access to the site.


One-Time Security Code Entry

Enter the security code.

Please wait for your phone call. We are now calling XXX-XX5-4479.
During the call, you will be asked to enter the one-time security code displayed below.
Please say or enter each number individually.

Once your security code has been confirmed over the phone, click "Phone Call Complete."

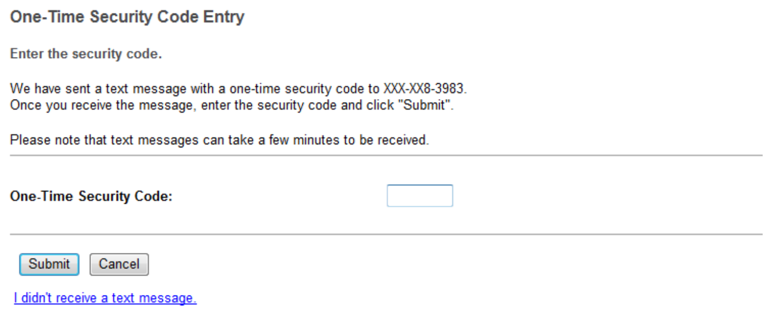
Security Code: 21470

Phone Call Complete | Cancel

I didn't receive a phone call.

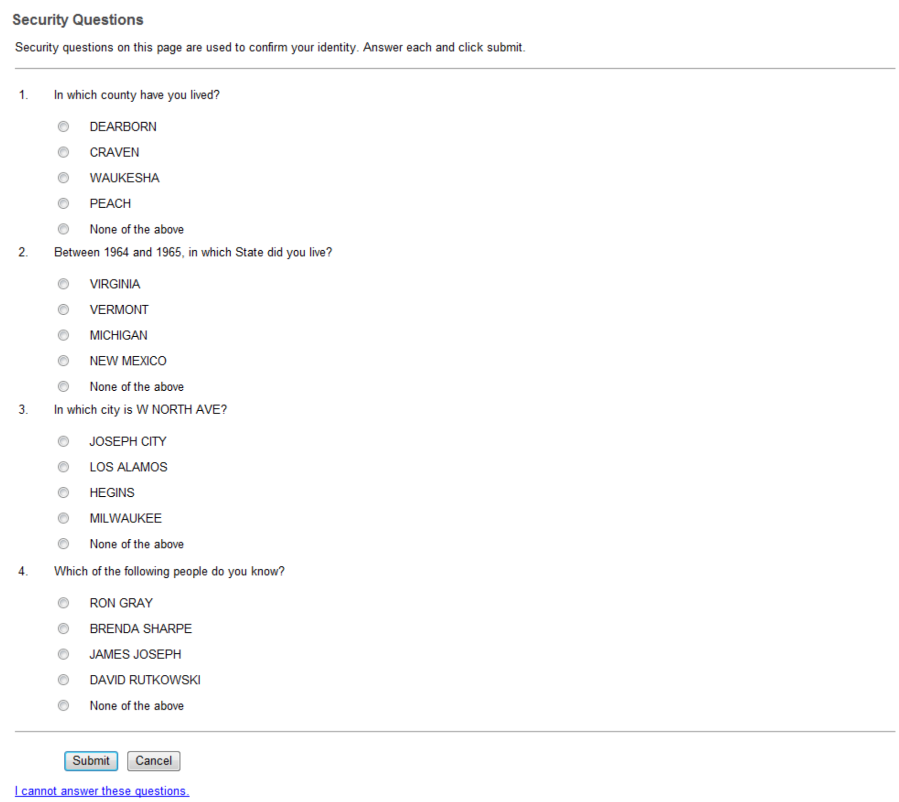
b. Option B: If you select Text and the Place Call/Text button, a new product page appears with an entry field for the Security Code.

- You will receive a text message from 328-58 identifying our institution and containing a five-digit one-time security code.
- You must enter the one-time code correctly in the entry field on the product page and select the Submit button. This confirms your identify and provides you access to the site.



c. Option C: If you select the *My phone is not available or listed above* link a new product page appears with four questions for you to answer. These questions are generated using the information you provided on the Security Enrollment page and outside databases of information. They are unique to each person.

- You must select an answer for each of the four questions within two minutes of the page presentment.
- Click the Submit button when all questions have an answer selected. This confirms your identify and provides you access to the site.



Security Questions

Security questions on this page are used to confirm your identity. Answer each and click submit.

1. In which county have you lived?
   - DEARBORN
   - CRAVEN
   - WAUKESHA
   - PEACH
   - None of the above
2. Between 1964 and 1965, in which State did you live?
   - VIRGINIA
   - VERMONT
   - MICHIGAN
   - NEW MEXICO
   - None of the above
3. In which city is W NORTH AVE?
   - JOSEPH CITY
   - LOS ALAMOS
   - HEGINS
   - MILWAUKEE
   - None of the above
4. Which of the following people do you know?
   - RON GRAY
   - BRENDA SHARPE
   - JAMES JOSEPH
   - DAVID RUTKOWSKI
   - None of the above

Submit Cancel

I cannot answer these questions.

Client Agreement

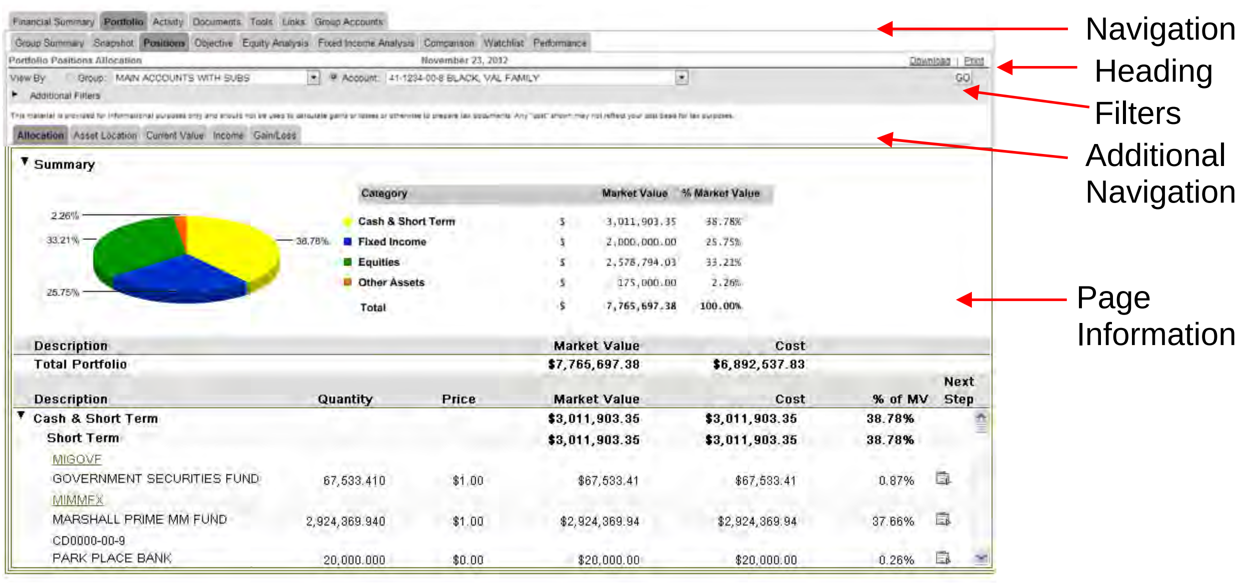
You may be prompted to accept the terms and conditions of use of the site. Selecting *I accept the terms of the agreement* completes the Log In process, and provides access to the site and your account information. If you want to review the terms, select the link provided to view the details. If you choose not to agree by selecting *I decline the terms of the agreement*, you will not gain access and will be reverted to the initial Log In page. Contact your Relationship Manager with any concerns you may have.

Accept the terms and conditions by selecting the radio button.

Click Continue.

Page Features

Understanding how to navigate to information will allow you to move quickly and easily throughout the product. The pages within Client Point have been designed to provide a consistent experience throughout the vast array of features. Each page has the following areas: a Banner area, Navigation menu, Page Heading with Controls, Filter area, and Data Information area.



Banner Area

The Banner area of the site includes general features consisting of:

- Preferences for the determination of your initial page upon log in; your preferred viewing method, individual account versus group; and various other options.
- Access Management providing the options to change your password, your access ID or your personal information. Changing your access ID will require you to go through the Secure Sign On enrollment process. Changing your personal information will require you to answer security challenge questions.
- Home link for easy access to our corporate site.

- Online Help providing page-level help, including descriptions of the fields of information on the page in view. Be sure to select the Product Info link within Help for more information on system settings and navigation tips.
- Contact Us for quick access to your Relationship Manager and Investment Officer, providing assistance with any questions you may have.
- Log Out to end your session of viewing your account activity.

Navigation Menu

Primary navigation features provide you with access to account-specific information as it relates to the financial marketplace, account analytics, transaction activity, and statements. Below is a listing of some of the many features Client Point offers:

- Portfolio – View position allocations and gains/losses, equity and fixed income analytics, and personal rates of return.
- Activity – View a snapshot of year-to-date transaction activity with links to the individual transactions.
- Documents – Access electronic statements.
- Tools – Calculate cash flows, use calculators to plan for life events, and download information for use in third-party software such as Microsoft® Excel®.
- Group Accounts – Assemble authorized accounts into groups for easy review, management of investments.

Page Heading and Controls

The page heading identifies the selected page. It also may include the opportunity to download the page information into a spreadsheet or print the information.

Downloading

Selecting Download on a page will automatically launch a pop-up window confirming the desire to download the page information to a Microsoft® Excel® spreadsheet. Doing so allows you to use the information as desired. You may print or save the spreadsheet for your own use.

Printing

Selecting print will either launch a PDF type report or a browser print. PDF type reports can be printed or saved for your own use.

Filter Area

The Filter area on the page allows you to view the information the way you want it.

Show/Hide Filter Options

To create a view of information to your liking, select the icon (▸) next to the title Additional Filters to show the available filters for selection. Populate the fields desired. The Go button changes to green, indicating the need to select it to update the page. The site saves your request to have the Filter area expanded on the page by adding a cookie on your PC. If you want to have this area closed upon entry to the page in the future, select the icon (▾) to hide the additional Filter area.

Viewing a Group or an Individual Account

The Filter area also provides single-click access to view the information in aggregate form. This means that when viewing by group, the page will sum all of the information for the accounts in the group and display the aggregate. For example on the Portfolio Positions page, if View By Group is selected, the site will display only one position of a stock, Coca Cola, with the listed information as the sum of all the accounts holding it. It will not list the holding multiple times per the number of accounts held in.

Data Information Area

Every page includes a Data Information area. How the information is displayed varies and is based on the purpose and need of the information. Many pages display the information totals at the top of the page eliminating the need to scroll down the page. Many pages display lists of information and some include charts or graphics. The information is displayed in a variety of ways to get you what you need in a single click.

Messages

Some pages include informational messages concerning the content on the page or instructions for viewing the page. These messages are located beneath the Filter area. In addition, if there are any errors or exceptions to the information requested or viewed, messages will also display in this area but will be in bold and red to alert you to the condition.

Show/Hide Summary Sections

Some pages display graphical information and detailed listings, others display summarized charts with links to view additional information. Summary sections offer the opportunity to show or hide the graphic or chart. Your selection to show (▼) or hide (▶) will be stored as a cookie on your PC so when you return to the page in the future, it is displayed as you last left it.

Next Step Options

Some pages include Next Step options for obtaining additional information concerning a selected position or transaction activity. Selecting a Next Step option presents the information in a pop-up window so that you do not lose your place on the page. Examples of Next Steps include tax lot detail, transaction activity, and detailed security information.

Navigating your Account

Navigating through your account information is as easy as selecting any one of the main navigation tabs and then selecting the desired page to view. Included below are examples of just some of the pages you may want to view.

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. One of the navigation options is the Positions page. This page provides additional choices for displaying the holdings of the account or group of accounts in a meaningful and analytical manner. The sub menu options include:

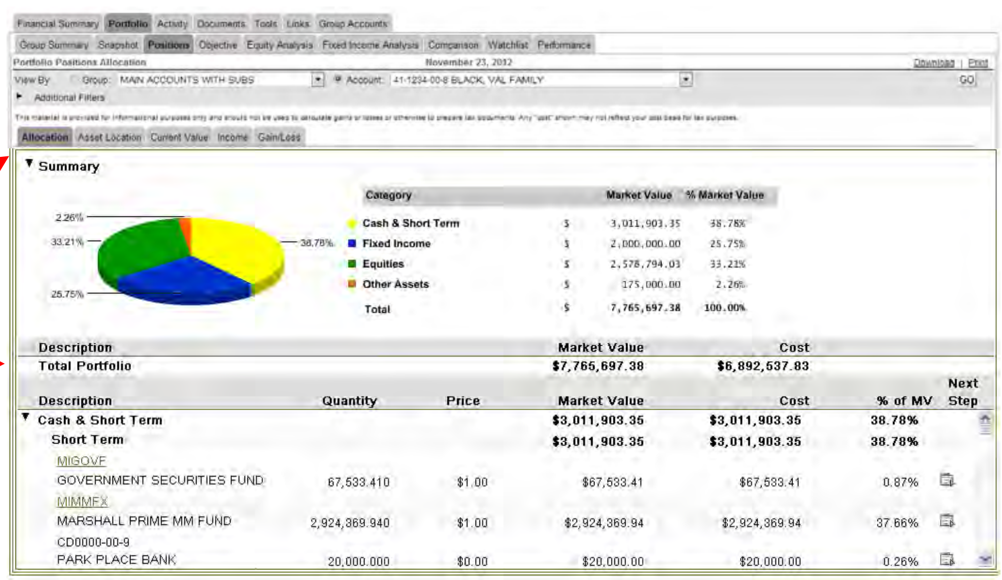
- Allocation – Asset diversification as compared to the total market value.
- Asset Location – Listing of assets by major asset category.
- Current Value – Current prices on marketable assets. Optional view.
- Income – The estimated income expected on the position and the yield-to market.
- Gain/Loss – Summarized gains/losses incurred and the unrealized impact per position.

Optional views.

Show/Hide graphical summary section.

Totals.

Detailed listing of assets.



Activity Summary

The Activity feature assists in identifying the transaction activity that has occurred in an account or group of accounts. This information is relevant in understanding cash flows, trade activity, and realized gains/losses. The Activity Summary page displays a year-to-date view of all transaction activity in an account or aggregated for a group of accounts. The transactions are grouped into major categories for ease in identifying cash flows.

The page also offers a one-click view to the underlying transactions by selecting the desired transaction category. A pop-up window will display the list of transactions comprising the category total.

Click a category link to view the detailed list of transactions.

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. Adobe® Acrobat® Reader is required to view the statement in a PDF format. This software is can be downloaded at www.adobe.com. You can then save, print, e-mail, or close the PDF.

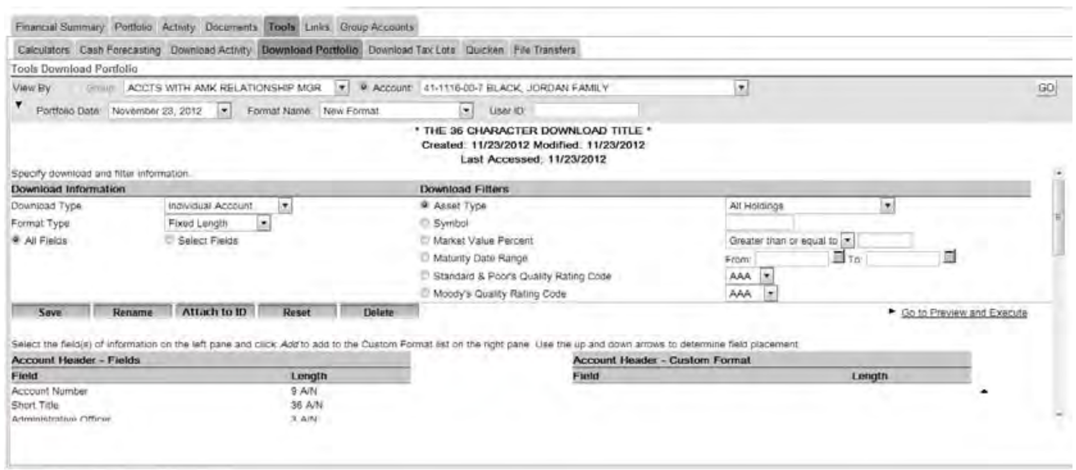
Click the desired statement link to launch the PDF.

Tools Downloads

These three separate options allow quick access to research an individual account or group of accounts. This flexible feature provides you with the opportunity to select the fields of information and the desired output format. You can also save the format for future use. The three download options include: Portfolio, Tax Lots, and Activity.

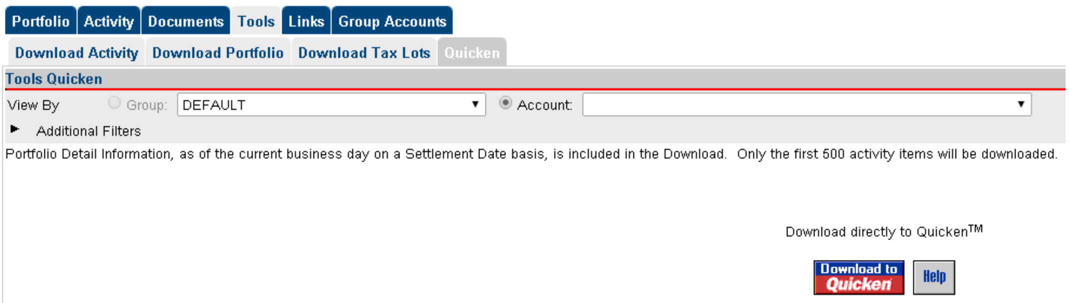
Select the desired output format.

Select the desired fields of information.



Quicken Downloads

To work with your Quicken software, click the tools tab then click the Quicken tab. You will then be given the option to download records into Quicken.



Group Accounts

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.

Select the checkbox next to the desired accounts and click the Add link.

Selecting an account with a Show/Hide icon will bring all the accounts in the relationship into the group.