


## **INVESTOR360<sup>®</sup>: ADDITIONAL ASSETS**

The Additional Assets section displays a list of outside assets associated with the account, such as bank accounts, loans, and credit cards, as well as assets manually entered by you or your advisor. (Advisor-entered assets cannot be updated and are identified by this mark: ) You also have the ability to add or edit additional assets within Investor360.

Available Additional Assets categories:

- Investment
- Banking
- Loan
- Credit Card
- Mortgage
- Insurance

### **What to expect when working in the Additional Assets section:**

- The login credentials you enter in Investor360<sup>®</sup> must precisely match the login credentials you use to access your account at the outside financial institution.
- The security questions required for logging in at the outside financial institution may occasionally cause the link between Investor360<sup>®</sup> and the institution to break.
- Once you have answered all of the financial institution's security questions in Investor360<sup>®</sup>, you should not have to answer them again.
- Some institutions require you to reestablish the link between Investor360<sup>®</sup> and the outside website after a certain period of time (e.g., 90 days).
- Sometimes you may need to reestablish the link to your outside account due to technical updates or fixes.
- External websites have different account update cycles. For example, an insurance policy account may update less frequently than a bank account.

### To add additional assets:

1. To access the Additional Assets dashboard, go to the Portfolio tab and click either the **Overview** or **Holdings** subtab.
2. Click **Add/Edit Additional Assets**. Assets already active on the account will appear.
3. Click **Add Account** at the top right.
4. You may choose from some popular institutions displayed on the bottom of the screen or filter the list by entering a financial institution's name in the input field.
5. Once the asset appears at the bottom of the screen, click the **URL** below the institution name to ensure that the correct website launches.
6. To select that institution, return to the Investor360° Additional Assets page, hover over the institution's name, and click the **blue check mark** that appears.
7. Enter the appropriate login credentials to access the asset on the outside financial institution's website.
8. Click **Sync Account**. Investor360° will retrieve the account information and loads the Additional Assets list.

**Please note:** Whenever an account has an error, an indicator (🚩) will appear. After adding an additional asset, the indicator may appear over the next few sync attempts if the outside financial institution's website requires security questions to log in. Each time you enter a response to a security question in Investor360°, however, the answer will be stored. Once you have entered a response to all of the potential security questions for your financial institution's website, your account should sync without error.

### To edit additional assets:

You can easily edit the name of an additional asset in Investor360°, and this will not change the asset's name on the financial institution's website. You can also change the type and deactivate or hide individual accounts that you don't wish to include among your additional assets.

**Please note:** Deactivated or hidden accounts may still be visible to your advisor if he or she needs to access your Additional Assets dashboard (e.g., to prepare additional accounts for you or enter a manual asset on your behalf).

1. From the Overview or Holdings subtab of the Portfolio tab, click **Add/Edit Additional Assets**. Assets already active on the account will appear.
2. Click the account name to expand the number of portfolios associated with that login account.
3. Click the name of an individual portfolio within that account name.
4. In the window that appears to the right of the portfolio name, you can:
  - Edit the name
  - Change the type
  - Activate or deactivate (hide) the portfolio
5. Click **Save** to save any changes you have made.

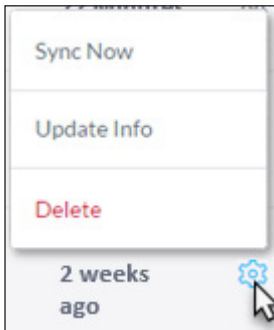
### To remove additional assets:

1. From the Overview or Holdings subtab of the Portfolio tab, click **Add/Edit Additional Assets**. Assets already active on the account will appear.
2. Click the gear icon (⚙️) for the asset you want to remove.
3. Click **Delete**. The account and all synced information will be removed from Investor360°.

### To correct errors in additional assets:

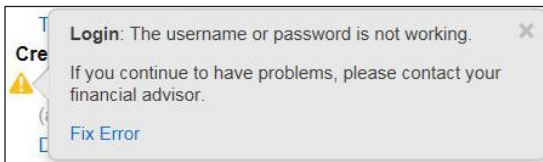
If an issue occurs when trying to connect to an outside account, you may need to take action to correct the problem and restore the connection. If an account is in error, an indicator (⚠️) will appear next to the account name in the Additional Assets section of the Portfolio tab (Overview or Holdings subtab) in Investor360. Click the indicator for a description of the error.

You can address many issues by clicking the status link for the account in your Additional Assets dashboard. Access the dashboard by clicking the Fix Error link in the error description pop-up or through the Add/Edit Additional Assets link. Many times, an account merely needs to be resynced. You can do this by clicking the gear icon (⚙️) next to the account and then clicking **Sync Now**.



**Please note:** If you still receive an error indicator after troubleshooting, or if your error is not captured in the sections below, please contact your financial advisor.

### Invalid Login Credentials



*Message on account in Investor360*



*Sync Status in Additional Assets Dashboard*

When adding an account held at an outside financial institution, the login credentials provided in Investor360 must be exactly the same as the credentials you use to access your account on the financial institution's website. If a login ID or password is changed on the financial institution website, the login ID or password must be updated in Investor360 in order for Commonwealth to access the account and continue to pull balances for it. Sometimes, errors occur if you have selected the wrong site in Account Aggregation (e.g., selecting Wells Fargo Investment when trying to add a Wells Fargo Loan account).

It is possible to lock an account if too many invalid attempts are made to gain access to it. If that occurs, you will need to unlock the account on the financial institution's website and update the login credentials in Investor360 in order for Commonwealth to be able to access the account.

If you see an invalid login/password error, you should verify your login credentials at the financial institution website. Once you have verified your credentials, update the account in Investor360° by following these steps:

1. From the Overview or Holdings subtab, click **Add/Edit Additional Assets**.

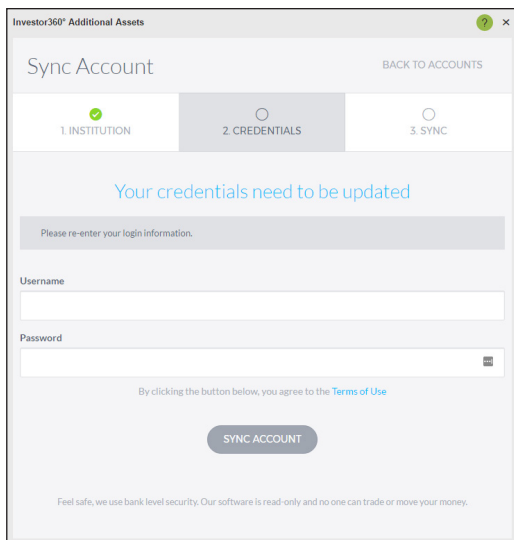


The screenshot shows the 'Additional Assets' section. At the top, there is a link '+ Add/Edit Additional Assets'. Below that, it says 'Advisor Manually Entered Account'. The total assets are listed as '\$10,005,196,094.99'. Under 'Investment Accounts', there are two entries, both with warning icons: 'E\*TRADE Securities - Stock Plans - John \*\*\*4567 (as of 04/06/2017)' with a value of 5,820.04, and 'E\*TRADE Securities - Stock Plans - Mason's Coverdell account \*\*\*6789 (as of 04/06/2017)' with a value of 7,530.99.

2. Click the **Login** button in the Sync Status column for the affected account.

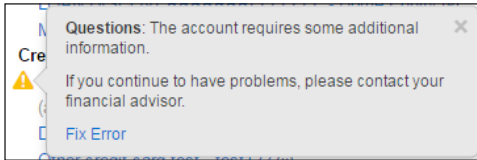
+	ACCOUNT	SYNC STATUS	VALUE	PORTFOLIOS	LAST GOOD SYNC
+	E*TRADE Securities - Stock Plans	Login	\$13,351.03	2	15 Days Ago

3. Reenter the login credentials and click **Sync Account**.

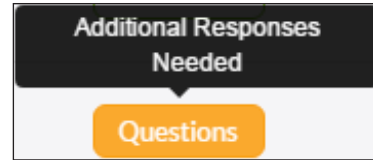


The screenshot shows the 'Sync Account' dialog box. It has a progress indicator with three steps: '1. INSTITUTION' (completed with a green checkmark), '2. CREDENTIALS' (current step with an empty circle), and '3. SYNC' (empty circle). The main message says 'Your credentials need to be updated'. Below this, it says 'Please re-enter your login information.' There are two input fields: 'Username' and 'Password'. Below the password field, there is a link for 'Terms of Use'. At the bottom, there is a 'SYNC ACCOUNT' button. A small disclaimer at the very bottom reads: 'Feel safe, we use bank level security. Our software is read-only and no one can trade or move your money.'

## Security Questions



Message on account in Investor360°

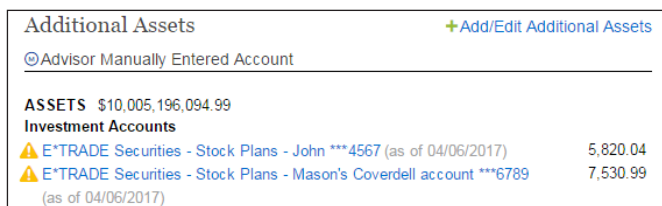


Sync Status in Additional Assets Dashboard

When an account held at an outside financial institution is initially added to Investor360°, you may be presented with a security question to be answered. This answer will be stored in Investor360° and provided the next time the financial institution presents that particular question. When the account is updated during the nightly feed, the financial institution's website may present a new security question. Because the answer to this new question was not entered when the account was initially aggregated, an error will occur until the new question is answered. To fix the error, you will need to update the account with the new answer. Once all the responses have been stored in Investor360°, the account should update automatically without error.

To update or sync the account, follow these steps:

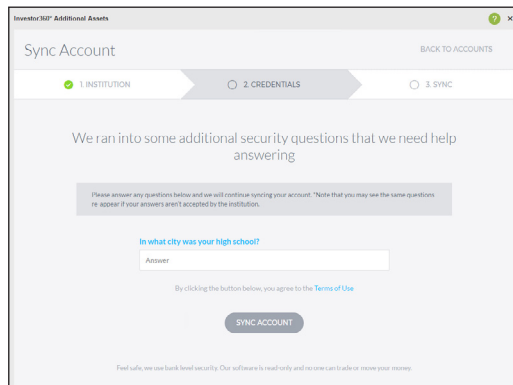
1. From the Overview or Holdings subtab, click **Add/Edit Additional Assets**.



2. Click **Questions** in the Sync Status column for the affected account.

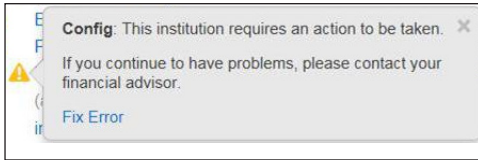
+	ACCOUNT	SYNC STATUS	VALUE	PORTFOLIOS	LAST GOOD SYNC
+	Capital One Bank - Credit Cards	Questions	-\$68.72	1	19 Days Ago

3. Enter the appropriate responses to the security question(s). Click **Sync Account**.



The next time the financial institution presents a question that has not been answered yet in Investor360° the same error will occur. Follow the aforementioned steps to restore the link.

## Configuration (User Action Required/Promotional Pages)



Message on account in Investor360°



Sync Status in Additional Assets Dashboard

At times, a financial institution may bring you to an interim webpage after you have provided login information and before you can access the account (e.g., you might be directed to a promotional page at your bank alerting you to its paperless options). This type of page will block Commonwealth from accessing your account information and will cause an error. Examples of such pages include:

- **New terms and conditions**

The financial institution may have new terms and conditions that need to be acknowledged before you can gain access to your account online. An error will occur, and Commonwealth will be unable to grab the latest account balance until you log in to the financial institution website and accept its new terms and conditions.

- **New promotions or products**

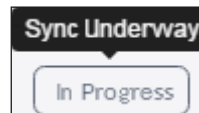
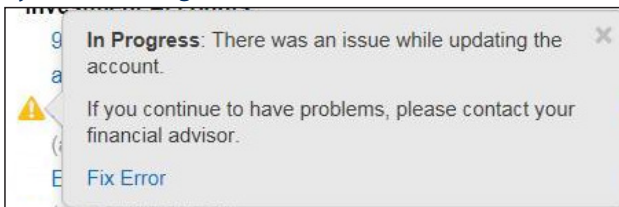
Periodically, some institutions will force a pop-up at login to promote a new product or feature. Consequently, an error will occur, and we will be unable to access the account balances until you log in and view the promotion.

- **Personal information verification**

The financial institution may periodically require verification of your personal and contact information. Consequently, an error will occur, and we will be unable to access the account balances until you log in and verify or update the information.

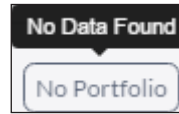
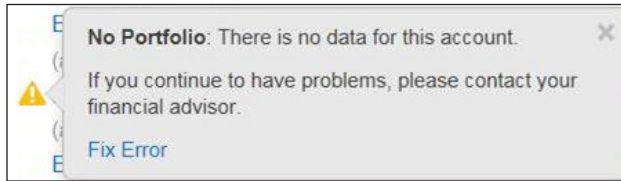
Once you have taken the appropriate action on the financial institution website, return to Investor360° to sync the account. The sites should aggregate without issue.

## Sync Still in Progress



The pop-up tells you that issues were encountered in attempting to update the account. No additional action is needed. Once the account has been successfully updated, the error will no longer appear.

## No Portfolio



*Sync Status in Additional Assets Dashboard*

*Message on account in Investor360°*

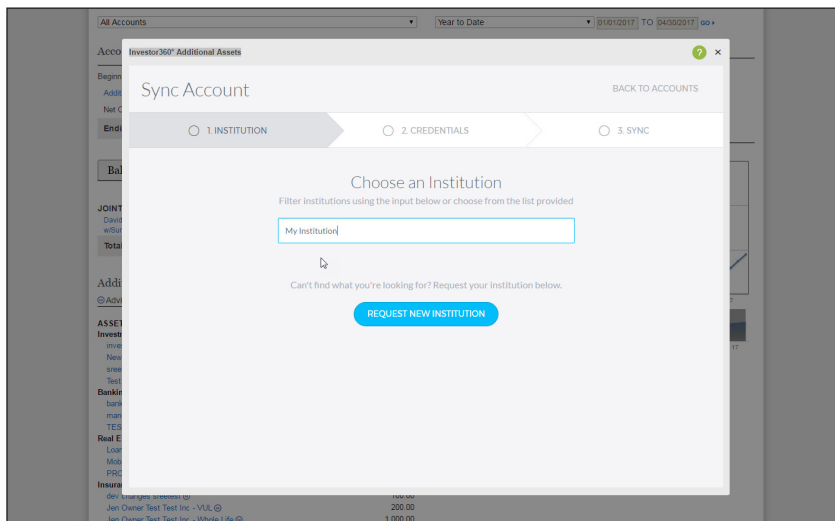
Your username and password were recognized by the website of the financial institution where your outside account is held, but no data was retrieved. The most likely issue is that the wrong site was selected when adding the account to the Additional Assets dashboard (e.g., selecting Wells Fargo Investment when trying to add a Wells Fargo Loan account).

Ensure that the problem is not originating with the third-party website by following these steps:

1. Log in to the third-party website directly to verify credentials.
2. Confirm that portfolios are visible in the account.

Once you have logged in to verify your credentials on the third-party website, re-add the account in Investor360°—see **To add additional assets** in this guide—and remove the account that is not syncing correctly.

## Sites Unavailable for Aggregation



Although you will be able to search for and aggregate many outside accounts, not all outside institutions are available in Investor360°. If you cannot find an account for aggregation (i.e., when you enter the institution name in the input field, no match is found), click on the **Request New Institution** link at the bottom of the screen to add your institution to the system.

When the New Institution Request box opens, enter the:

- Account or institution name
- URL of the website
- Username to access the account
- Password

The screenshot shows a 'New Institution Request' modal window. The title bar reads 'Investor360 Additional Assets'. The main heading is 'New Institution Request'. Below the heading is a sub-heading: 'If your financial institution isn't listed in our syncing screen, you can request it here. Enter your institution and credentials below; we'll initiate a sync request on your behalf and alert you when the institution is added and your account is synced.' The form contains four required fields: 'Institution Name \*', 'Institution Website \*' (with an example 'Eg: https://www.example.com'), 'Institution Username \*', and 'Institution Password \*'. At the bottom of the form are 'CANCEL' and 'SUBMIT REQUEST' buttons. A security notice at the bottom of the modal says 'Feel safe! We use bank-level security.'

After submitting the request, you will be alerted when the institution has been added and the account has been synced.