



Investor 360[®] Login ID: Client FAQs

Q: Why are you asking for the user of this ID?

A: We continually work to strengthen the security of Investor360[®] for your protection. This latest enhancement will help to ensure that only the designated user of an ID has access to accounts associated with that ID. The enhancement will also allow us to deliver additional capabilities to Investor360[®] users in the future.

Q: How do I designate the user of this ID?

A: To designate the user of the Investor360[®] ID:

1. Click the **User of this ID** dropdown menu.
2. Select the appropriate account user.
3. Update your password and secret questions when prompted.
4. Click **Save**.

The screenshot shows a web browser window titled "Settings". The page is divided into sections: "Personal Information" and "Email". In the "Personal Information" section, there is a dropdown menu labeled "User of this ID:" with the text "Select One" and a downward arrow. A red rectangular box highlights this dropdown menu. To the right of the dropdown menu, there is a blue link that says "Why are we asking for this information?".

Q: What will happen once I assign the ID to an individual?

A: The individual will continue to have access to view the same accounts as he or she had previously done. When an ID is assigned to a user, only the accounts associated with that user's social security number (SSN) will be available for editing. (Currently, you can only make edits to paperless preferences.) The user will also receive a letter in the mail notifying him or her that an Investor360[®] ID has been assigned to him or her.

Q: Who can be designated as the user of an ID?

A:

Account User Name Selecting an account user's name from the dropdown menu will link the Investor360[®] ID to that person's SSN. Only accounts listing that user's SSN will be editable from this Investor360[®] ID. (Currently, you can only make edits to paperless preferences.)

Other Selecting Other will display a field asking the Investor360[®] user's relationship to the client (e.g., accountant, attorney). Investor360[®] IDs marked as "Other" cannot edit any account features.



Q: To which editable features will the assigned user of this ID have access?

A: Currently, designated users can only make edits to paperless preferences. In the future, the list of editable features will be expanded.

Q: What if my spouse and I share an ID today?

A: If you share an ID with your spouse, one of you will have to claim the ID as the designated user. You will continue to be able to view the same accounts when you log in to the ID; however, you will only be able to edit accounts associated with the user of the ID. If your spouse wants to sign up for paperless delivery of documents, contact your advisor to have an ID created for him or her.

Q: Who will be able to make changes to accounts with multiple designated users (e.g., a joint account)?

A: An Investor360° ID linked to any authorized account owner on an account with multiple users can make changes to the account based on functionality available in Investor360°. This means that an Investor360° ID linked to either designated user on a joint account can make changes. (Currently, only paperless preferences can be edited.)

Q: My spouse and I have already signed up for e-delivery of documents from our Investor360° ID. Will we still be signed up for e-delivery?

A: Yes. Individuals who previously signed up for e-delivery will continue to be signed up.

Q: What if I asked my advisor to create an Investor360° ID for a third party, such as an attorney or accountant?

A: The third party can continue to log in to Investor360°. When he or she logs in, the third party will be asked to identify the user of the ID and should select "Other." The third party will then be asked to specify his or her relationship to you. An ID linked to "Other" will not have the ability to make edits on the account.

Q: Why do I have to provide my current password in order to update my password or secret questions?

A: We require you to provide your current password when changing your password or secret questions so that we can protect your identity and verify that it is you who is making changes to the account.

Q: What is the new password policy?

A: The password must be 8 characters long and contain at least 3 of the following:

1. Capital letter(s)
2. Lowercase letter(s)
3. Number(s)
4. Symbol(s)



Prior to updating their passwords or secret questions, Investor360° users will be required to enter their current passwords. For Investor360° users logging in for the first time, the current password will be the default password provided by their advisors.

Q: What happens if I forget my password and get locked out of Investor360°?

A: If you get locked out of your Investor360° account, contact your financial advisor to unlock your account and reset your password.

Q: How will this change affect the connection between Investor360° and a third-party aggregator (e.g., mint.com)?

A: If you have linked your Investor360° account to a third-party aggregator, you will likely see an error in the third-party tool indicating that your account could not be accessed. To restore the connection, you will have to log in to Investor360° and complete the requested information on the Settings page. You can then return to the third-party aggregator to update your login ID and password, which should restore the link.