

Total Wealth
End Client Experience
Guide to Your Account

May 2022

Guide to Your Account

Thank you for trusting Bangor Wealth Management with your financial needs. Included in this guide is information on how to:

- Log in to your Trust, Agency, and IRA accounts using our online portal
- Navigate the online portal to access your account information
- Enroll in e-delivery of statements
- Troubleshoot issues

Bangor Wealth Management has been serving the financial needs of our personal and business customers for over 35 years. As a recognized leader in community banking services, Bangor Wealth Management is driven by strong family and corporate values as well as a commitment to providing exemplary customer service; exceeding customer expectations through our products and services, and supporting, with leadership and resources, the communities we serve.

At Bangor Wealth Management, we have the expertise to assist you with not only expected issues, but the unexpected as well. We take the time to work comprehensively with our clients, giving you security and peace of mind. Please do not hesitate to contact us with any questions or concerns you may have.

It is our privilege to assist you, and we look forward to working with you.

Logging Into Your Online Account

When you have questions about your Bangor Wealth Management accounts, you can always contact your Relationship Manager. You can also access your account information online, making detailed account information available 24/7. To access your online account, simply visit bangor.com/investments.

Note: This may not reflect what users will see exactly in your environment.



Accessing Your Account for the First Time

The first time you login to your account online, you will need to enter your User ID and temporary password. The User ID and password will be provided to you by your Relationship Manager. If you do not automatically receive your User ID and password, simply contact your Relationship Manager to request them. The first time you login, you will be prompted to accept Terms and Conditions.

In addition, you will receive a one-time Personal Identification Number (PIN) that will be sent to your email address on file with Bangor Wealth Management. This one-time PIN is a security measure to ensure that the person attempting to set up your online profile is truly you. It is valid for only 20 minutes. If you do not receive your one-time password, or if your password expires after 20 minutes, you may request another password by clicking the “Send me a new one-time password” link.

Next, you will be prompted to set a phone number and provide personal answers to 5 security questions. Security questions are an added layer of protection for your account. You are the only one that can see the answers you provide. The answers are not case sensitive and must follow these rules:

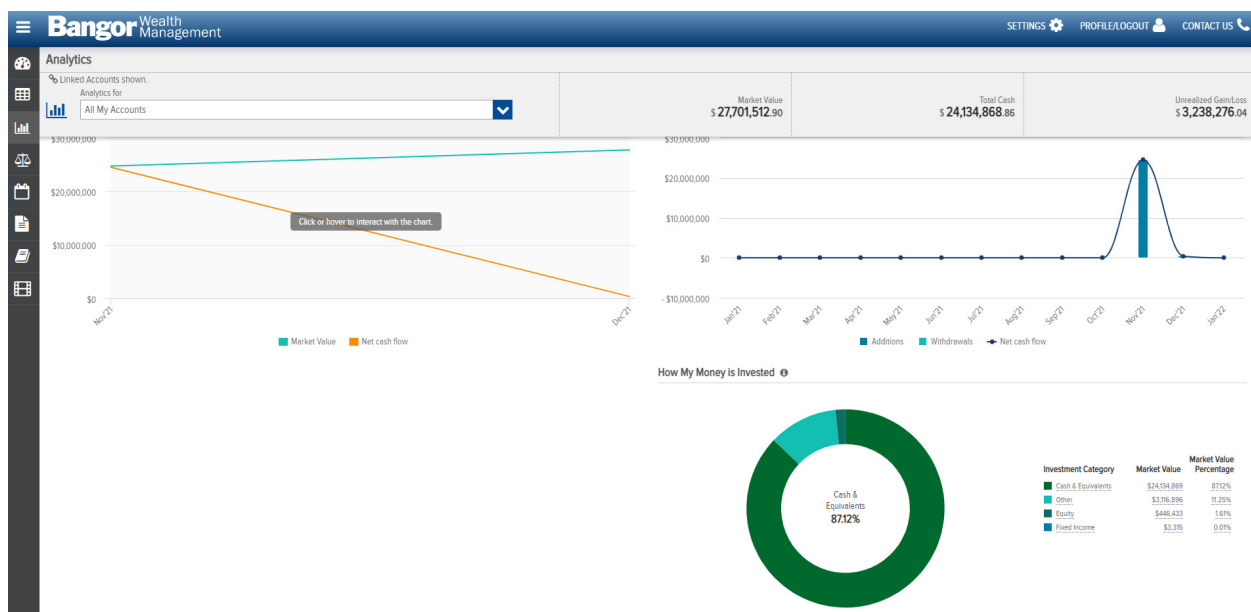
- Be between 2 and 20 characters
- Not contain any special characters (#, @, !, etc.)
- Not contain a word that appears in the question

Finally, you will be prompted to set a new password for future times you log in. Your password is case sensitive and must follow these rules:

- Be between 8 and 20 characters
- Contain at least one number, one lower case letter, and one uppercase letter
- Not have more than two repeating characters
- Not contain your name or User ID

Navigating Your Online Account

The Online account display is set up with a left hand navigation menu for ease of use. A brief summary of each option is below.



DASHBOARD

The dashboard is the “landing page” that users are presented with upon successful login through the secure authentication mechanism or Single Sign-On processes. It provides summary level information of investment Accounts at a Customer level, via independent, configurable “panels”. Of these panels, the Summary of Accounts (wide or mini) panel is fixed in the upper left position and is always shown.

The Client can configure the remaining dashboard panels from the following selection or alternatively allow users to personalize the dashboard themselves with panels such as:

- Summary of Accounts
- Market Commentary/Research/Articles
- How My Money Is Invested
- My Investment Value Over Time
- My Top Holdings

On the following pages a “header ribbon” displays the following Account level information (either for ‘All Accounts’ or a specific Account, subject to the Customer’s selection):

- Market Value
- Total Cash
- Unrealized Gain/Loss

On most of the following pages, various icons are displayed on the upper right side of the main table which allow you to perform different functions such as search, download, print, and view the last update time of the page.

MY INVESTMENTS

My Investments displays information on holdings across ‘All Accounts’ or for a specific Account, subject to the Customer’s selection:

- Asset name and identifier
- Investment Category
- Units
- Price
- Cost Basis
- Unrealized Gain/Loss
- Market Value
- Estimated Annual Income

ANALYTICS

The Analytics page provides more in-depth look at the accounts using the following panel views:

- Market Value Over Time
- Net Flows
- Performance (Account Level Only)
- How My Money is Invested

REALIZED GAIN/LOSS

The realized gain/loss page will display the amount of gains and losses resulting from the sale of securities or capital gain distributions.

- The Detail view will display all transactions that resulted in a gain or loss. You may view this data for the current year or use the filter at the top of the table to view previous year gains & losses.
- The Summary view will provide a summary of your short and long-term gains & losses for the current year and previous year, as well as display your unrealized gains/losses.

TRANSACTIONS

The Transactions Screen is a summarized view of the transactions in your account(s). The default view displays all transactions for the last 7 days. This section gives you a view of:

- Transaction Date
- Transaction Type
- Transaction Description
- Accounts & Portfolio
- Units @ Price
- Amount

DOCUMENTS

The Documents page provides you with access to your on-line document library. Here you can view the statements applicable to your account(s). You may view your documents for all of your accounts or a single account by using the account selector in the upper left hand corner. You can view your documents by selecting the Statements folder (other folders are also available to display such as Transaction Advices and Tax Documents if applicable). Click on the PDF icon to open your document in a new browser tab. Once open, you can view, print or save a copy of the document.

By selecting from the drop down in the left hand corner below the header ribbon, you can select the time-period for which you want to view your documents.

GLOSSARY

The Glossary Page provides definitions and details for a variety of topics and items found within the on-line portal.

Understanding Your Statements

Whether you choose to receive printed, paper statements or simply view your electronic statements online, you will benefit from detailed account information for each of your accounts with Bangor Wealth Management. Each portfolio statement details your account activity and income earned for each period as compared to year-to-date. In addition, colorful graphs illustrate your asset allocation.

It is important to note that non-calendar year-end reporting is available on some statement packages.

SEI New ways.
New answers.®

IM-3743-SC Samantha Cavanaugh IMA
December 1, 2020 - December 31, 2020

Account Overview -

Investment Objective: Capital Preservation

Asset Allocation on December 31, 2020

	Market Value (\$)	Percent
Alternatives	276,298,373.99	92%
Cash & Cash Equivalents	20,240,164.56	7%
Equity	2,548,113.49	1%
Fixed Income	184,010.99	0%
Other	60,000.00	0%
Account Total	\$299,330,663.03	100%



Liabilities may include negative portfolio balances, negative cash balances, promissory notes, loans or other miscellaneous debt obligations of the account.

Income Earned

	This Period	Year to Date
Taxable Income	\$15,000.00	\$135,000.00
Tax-Exempt Income	\$0.00	\$0.00
Tax-Deferred Income	\$0.00	\$0.00
Total Income Earned	\$15,000.00	\$135,000.00
Total Short Term Realized Capital Gain/Loss	\$0.00	\$0.00
Total Long Term Realized Capital Gain/Loss	\$0.00	-\$4,856.41
Total Realized Capital Gain/Loss	\$0.00	-\$4,856.41

This summary is for your reference. It is not intended for tax-reporting purposes. Taxable income is taxable at the federal level and may be taxable at the state level.

Activity Summary

	This Period	Year to Date
Beginning Market Value	299,308,120.43	1,007,145,085.54
Contributions	15,000.00	25,162,913.13
Withdrawals	-2,500.00	-3,270,446.23
Income & Capital Gain Distributions	1,600.00	12,600.00
Fees	-91,269.51	-5,263,640.39
Cash & Security Transfers	1,000.00	3,000.00
Investment Activity	0.00	0.00
Realized Gain/Loss	0.00	-4,856.41
Cost Adjustments	0.00	0.00
Change in Value	98,712.11	-724,453,992.61
Market Value on Dec 31, 2020	\$299,330,663.03	\$299,330,663.03

Wealth Management products are:
Not FDIC Insured | No Bank Guarantee | May Lose Value