

CAMBRIDGE — TRUST —

PRIVATE BANKING WEALTH MANAGEMENT



Cambridge Trust Total Wealth User Guide



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Wealth is an opportunity to make a difference for your family, your business and the causes you care about. We want to help you make the most of it.

Providing you with 24/7, convenient and secure online access to your Cambridge Trust Wealth Management account and financial information is an important extension of our relationship with you.

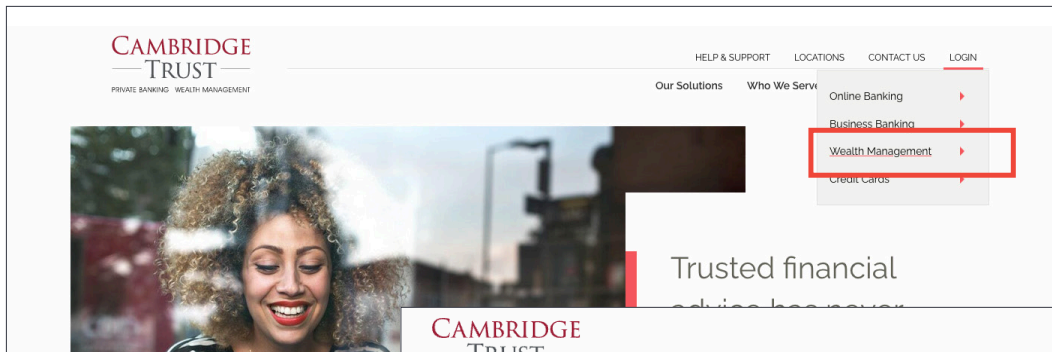
Included in this guide is information on how to:

- Enroll and set up your account in Total Wealth for the first time
- Log into your investment account(s) using our online Total Wealth portal
- Navigate the online portal to access your account information
- Enroll to receive electronic statements

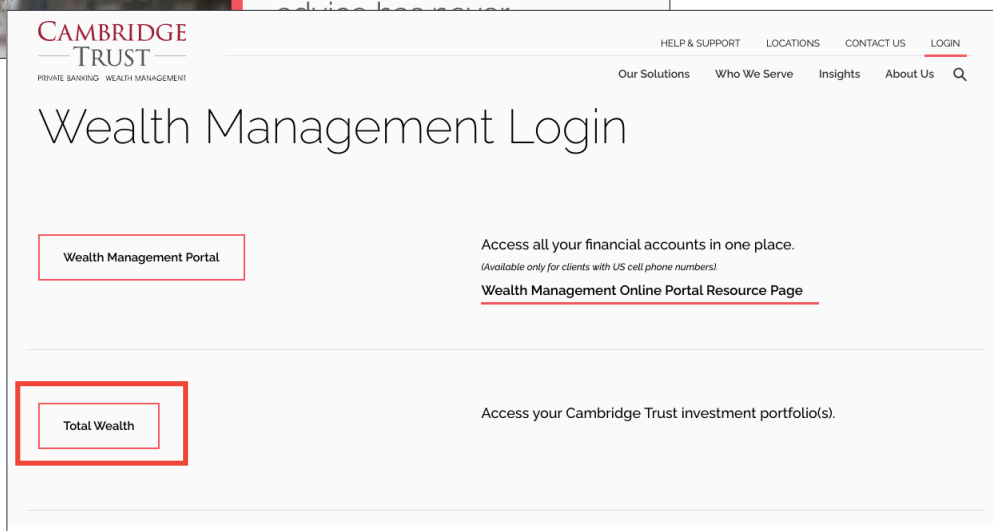
If you have any questions or need assistance, contact your Relationship Manager or visit the Total Wealth Management Resource Center at <https://www.cambridgetrust.com/totalwealthresourcecenter>.

Accessing Your Online Account

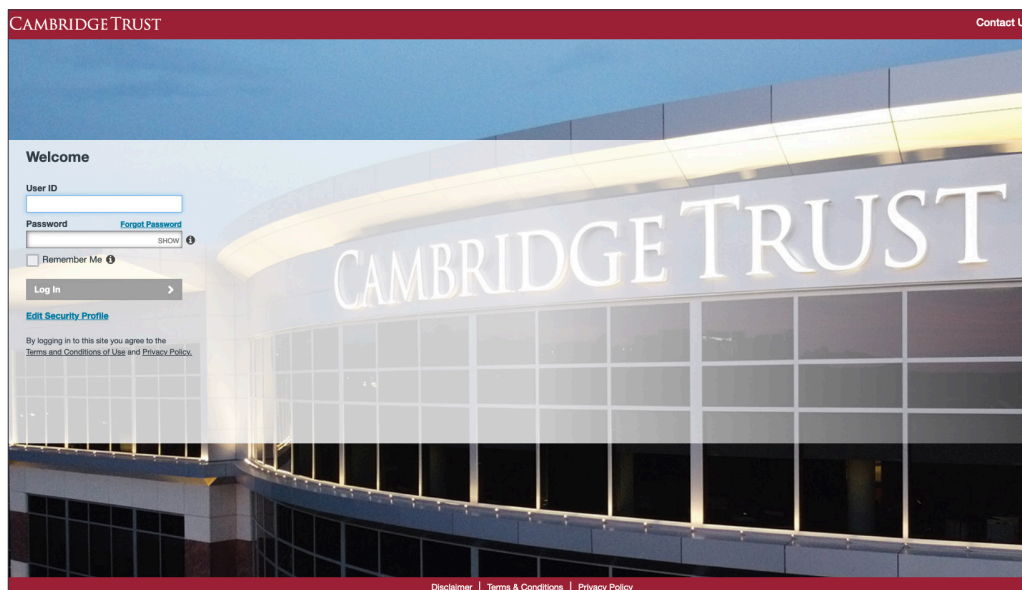
1. To access your online account, simply visit Cambridge Trust at <https://www.cambridgetrust.com> and select "Wealth Management" from the drop-down menu.



2. You will be taken to the Wealth Management Login page. Select "Total Wealth" and proceed to the Welcome page.

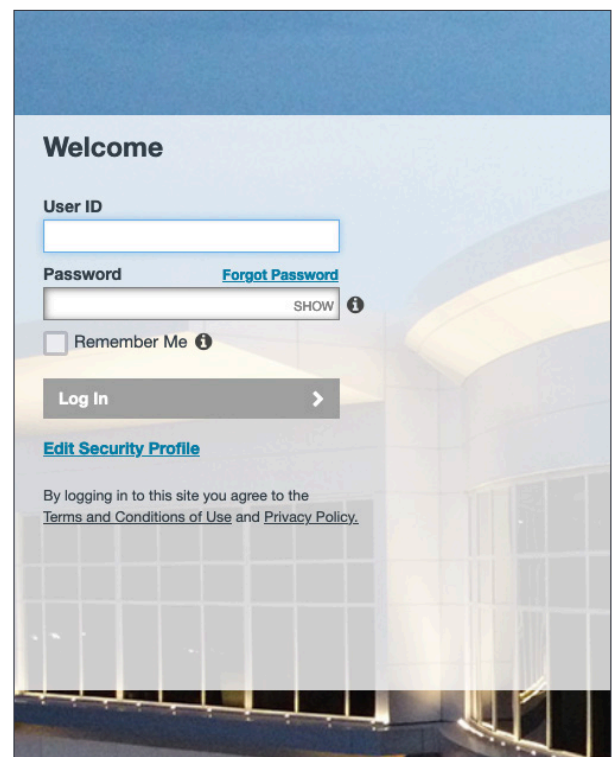


3. Enter your User ID and Password to log in on the Total Wealth Welcome page.



How to Access Your Account for the First Time

1. The first time you log into your account online, you will need to enter your User ID and temporary password.
 - This User ID and temporary password will be emailed to you by your Relationship Manager.
 - If you do not receive your User ID and temporary password, simply contact your Relationship Manager.
2. After entering your User ID and temporary password, you will be asked to accept the "Terms and Conditions" and "Privacy Policy."
3. You will receive a one-time Personal Identification Number (PIN) that will be sent to your email address on file with Cambridge Trust.
 - This one-time PIN is sent as 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 PIN, or if your PIN expires after 20 minutes, you may request another PIN by clicking the "Send me a new one-time PIN" link.
4. 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 8 and 20 characters
 - Not contain any special characters (#, @, !, etc.)
 - Not contain a word that appears in the question
5. 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 upper case letter
 - Not have more than two repeating characters
 - Not contain your name or User ID



Welcome

User ID

Password [Forgot Password](#)
 SHOW ⓘ

Remember Me ⓘ

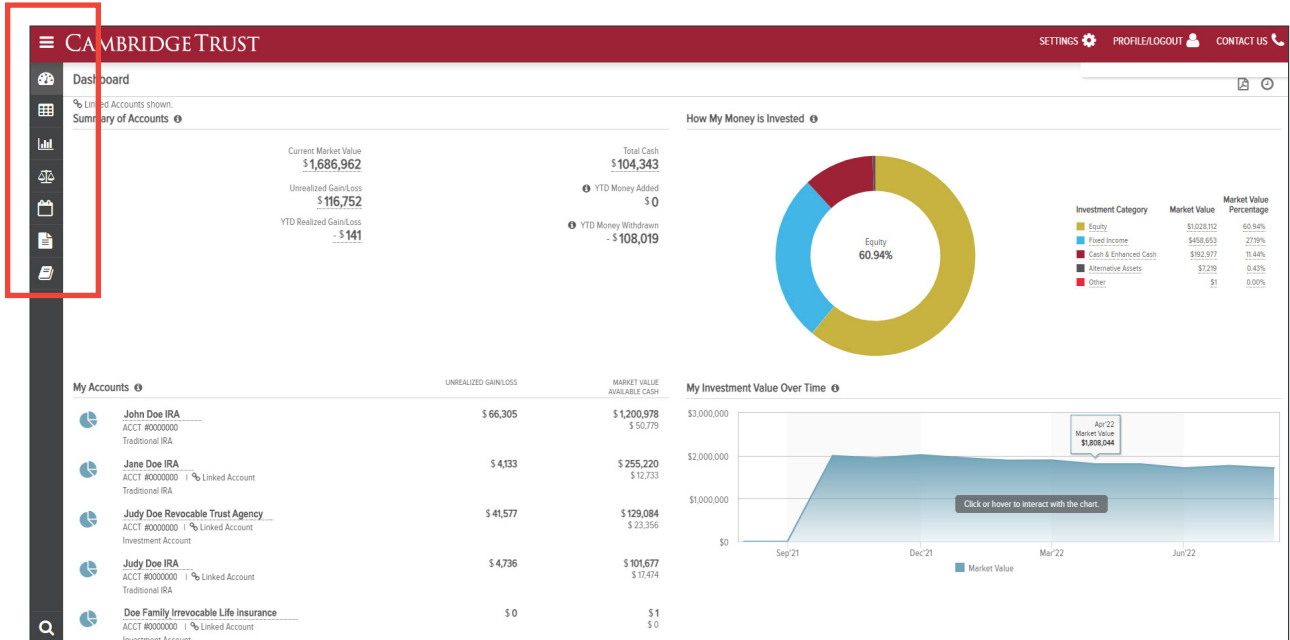
Log In >

[Edit Security Profile](#)

By logging in to this site you agree to the [Terms and Conditions of Use](#) and [Privacy Policy](#).

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 you are presented with upon successful login through the secure authentication mechanism or single Sign-on processes. It provides summary level investment account(s) information, 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.

You 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
- 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 your 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.

Navigating Your Online Account *(cont.)*



My Investments

My Investments displays information on holdings across 'All Accounts' or for a specific Account, subject to your selection:

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



Analytics

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

- Market Value Over Time
- Net Flows
- Performance (If Applicable & 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 and losses.
- The Summary view will provide a summary of your short- and long-term gains and losses for the current year and previous year, as well as display your unrealized gains and losses.

Navigating Your Online Account *(cont.)*



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 online 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 Cambridge Trust. 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.

CAMBRIDGE TRUST
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Account Statement
October 1, 2022 - October 31, 2022

Overview of Your Account - 123456789 JOHN DOE

Investment Objective Growth with Income

Asset allocation on October 31, 2022

	Market value (\$)	Percent
Equity	7,078,360.55	66%
Fixed Income	3,421,897.76	32%
Cash and Equivalents	187,175.23	2%
Alternative Investments	17,685.50	0%
Subtotal	\$10,705,119.04	100%
Cash Processing / Liability	-862.12	
Total of your account	\$10,704,256.92	

Activity Summary

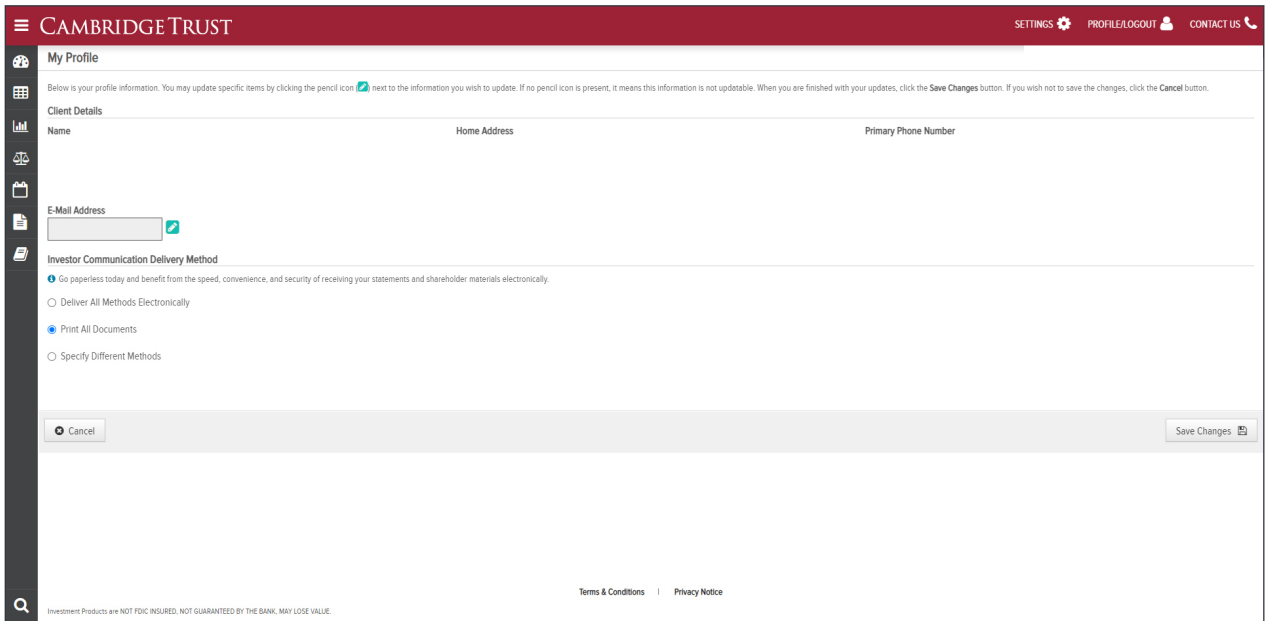
	This Period	Year to Date
Beginning Market Value	10,479,666.47	10,855,089.88
Contributions/Receipts	3,879.39	563,608.27
Distributions/Disbursements	-3,879.39	-563,544.77
Fees/Expenses	-5,485.39	-61,162.71
Dividends	8,744.11	547,666.18
Interest	8,126.84	73,526.42
Other Income/Capital Gain Distributions	0.00	86.44
Security Transactions	0.00	0.00
Realized Gain/Loss	-2,114.65	-15,238.80
Net Interest Bought & Sold	804.97	1,937.85
Change in Accrual	4,948.26	1,667.40
Cost Adjustments	-2,275.18	-342,773.41
Net Change in Unrealized Gain/Loss	211,841.49	-356,605.83
Market Value on Oct 31, 2022	\$10,704,256.92	\$10,704,256.92

Income earned

	This Period	Year to Date
Taxable income	\$17,675.92	\$623,130.45
Tax-exempt income	\$0.00	\$0.00
Tax-deferred income	\$0.00	\$0.00

Enrolling in Electronic Statements

For certain or all statements, you have the option to opt-out of paper delivery in favor of viewing them online only on this website and receiving an email notification when the statements become available.



The screenshot shows the 'My Profile' page on the Cambridge Trust website. The page has a dark red header with the Cambridge Trust logo and navigation links for 'SETTINGS', 'PROFILE/LOGOUT', and 'CONTACT US'. Below the header, the 'My Profile' section is displayed. It includes a 'Client Details' section with fields for 'Name', 'Home Address', and 'Primary Phone Number'. There is also an 'E-Mail Address' field with a pencil icon indicating it is editable. The 'Investor Communication Delivery Method' section is highlighted, showing three options: 'Deliver All Methods Electronically', 'Print All Documents' (which is selected), and 'Specify Different Methods'. At the bottom of the page, there are 'Cancel' and 'Save Changes' buttons, and a footer with 'Terms & Conditions' and 'Privacy Notice' links.

1. To sign up for electronic statements, click on the "Profile/Logout" link in the upper right hand side of the home page, then "My Profile."
2. Then, under the 'Investor Communication Delivery Method' section, select the option that you prefer. In order to select different delivery methods for different statements, select "Specify Different Methods." This will display a list of the statements that you are set up to receive, and you can choose the method for each.
3. After you enroll for electronic statements, you will receive a confirmation email. In order for the changes to take effect, you must confirm your election of electronic statements by clicking the link within the confirmation email. **This confirmation must take place within 72 hours of your enrollment for electronic statements or the changes will not take effect and paper statements will continue to be sent via mail.**



Cambridge Trust Wealth App



Wealth

The Cambridge Trust Wealth App provides you with easy viewing of your portfolio on the go. Follow these instructions to download the app onto your mobile device.

Downloading the App

Open the iOS Apple Store or Android Google Play Store on your mobile device to download the Cambridge Trust Wealth App.

Apple Store

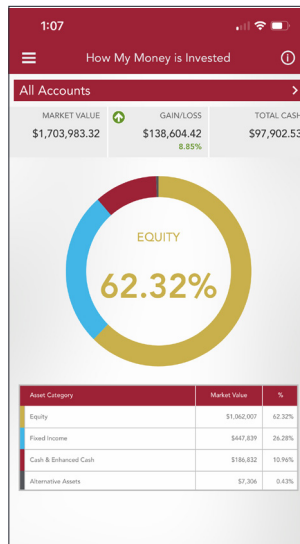
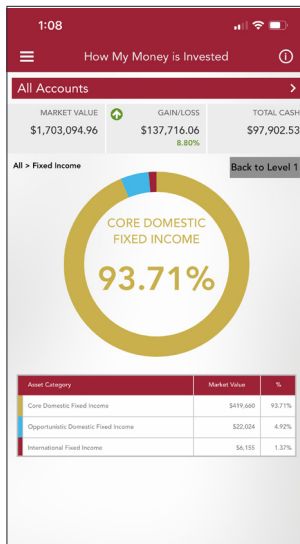
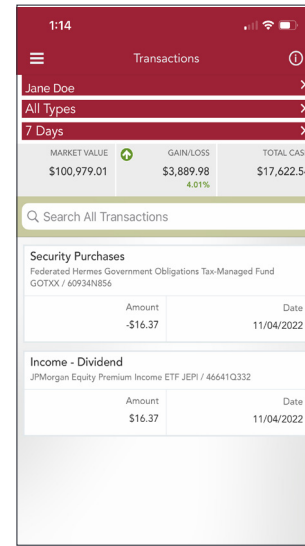
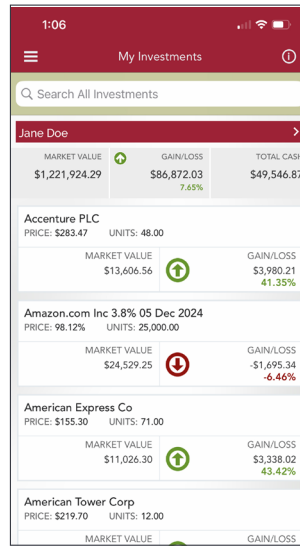
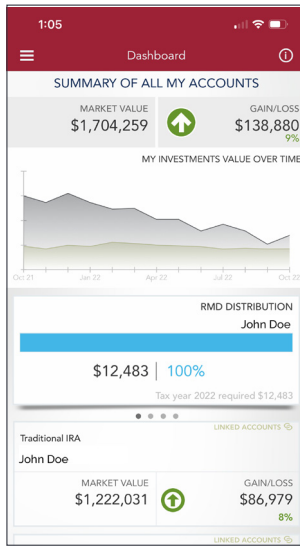
1. To download apps your phone will need access to Wi-Fi, 3G, 4G or 5G internet
2. Open the App Store app from the menu
3. Search for the Cambridge Trust Wealth App
4. Download the app. Click on "Get" and then "Install". Once you have selected install a circle will show the app downloading and the app will appear loading on a space on your iPhone screen.

Google Play Store

1. To download apps your phone will need access to Wi-Fi, 3G, 4G or 5G internet
2. Open the Google Play Store app from the menu
3. Sign in with your Google account
4. Search for the Cambridge Trust Wealth App
5. Install the app. Select the Cambridge Trust Wealth App and press "Install"
6. Accept permissions. It will ask for your permissions, simply select "Accept"
7. Wait until the installation is complete. You will see a notification bar when the installation has been successful.
8. Launch the app.
9. Sign in with the same User ID and Password you use for the desktop version of the site

Cambridge Trust Wealth App (cont.)

Your account information on the Cambridge Trust Wealth App is shown just as it appears in Total Wealth using your browser. The screenshots below show how it appears on your mobile device. Should you have any questions or run into any issues, please contact your Relationship Manager.



Frequently Asked Questions

1. I did not receive my one-time PIN.

Please contact your Relationship Manager for assistance. They will need to confirm the email address on file that it is being sent to. They can generate a new one-time PIN, if needed.

2. I've forgotten my User ID.

Please contact your Relationship Manager for assistance.

3. I forgot the answers to my security questions.

Click on the "Forgot Your Questions and Answers?" link on the security page. You will be prompted to enter your password. After successfully entering your password, a one-time PIN will be sent to your registered email address. After entering this one-time PIN, you will be prompted to reestablish your security questions and answers.

4. I forgot my password.

Click on the "Forgot Your Password?" link on the security page. A one-time PIN will be sent to your registered email address. After entering the one-time PIN, you will be prompted to create a new password.

5. I've registered my device, but I'm still being prompted to answer my security questions.

Security questions are prompted when the site does not recognize the device or browser you are using to log in. This is simply a security measure to ensure that only authorized users are accessing your account information.

The Way To Wealth

We are a modern private bank offering a full suite of customized financial solutions tailored to you. Whether you need private banking, wealth management, commercial or innovation banking, we are here to power your every ambition.

Banking Offices

Massachusetts

Belmont
Boston (2)
Cambridge (4)
Concord
Lexington
Needham – North Hill*
Newton
Wellesley (2)
Weston

New Hampshire

Bedford
Dover
North Hampton
Portsmouth
Stratham

Wealth Management Offices

Boston, MA
Wellesley, MA
Concord, NH
Manchester, NH
Portsmouth, NH

**Limited Service*

Visit www.CambridgeTrust.com/findlocation for a map, directions, office hours, and phone numbers

How to Contact Us



Go to **CambridgeTrust.com** for more information.



Call our Client Resource Center at **844-251-4244**



Visit your nearest Cambridge Trust office.

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