

CAMBRIDGE TRUST

— WEALTH MANAGEMENT PRIVATE BANKING —

A DIVISION OF EASTERN BANK



## 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 account at Cambridge Trust Wealth Management, a Division of Eastern Bank, and financial information is an important extension of our relationship with you.

Included in this guide is information on how to:

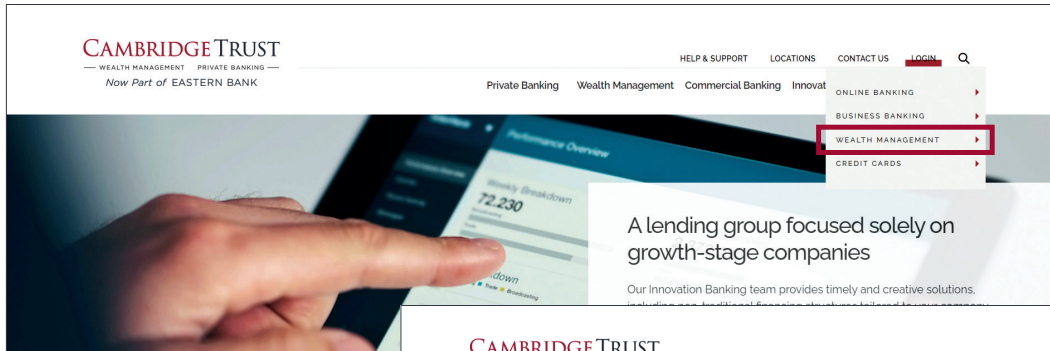
- Enroll and set up your account in Total Wealth for the first time
- Log into your investment account(s) using our online Total Wealth portal
- Navigate the online portal to access your account information
- Enroll to receive electronic statements

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

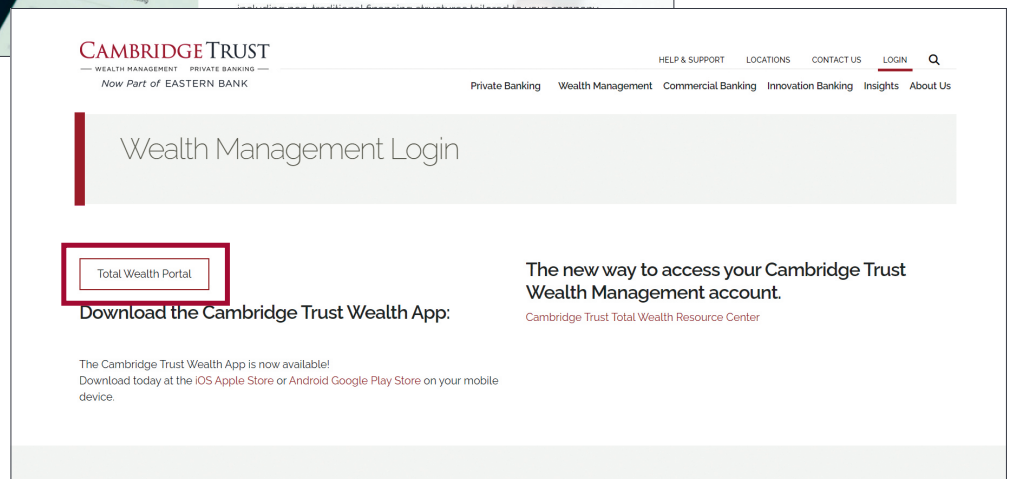


# Accessing Your Online Account

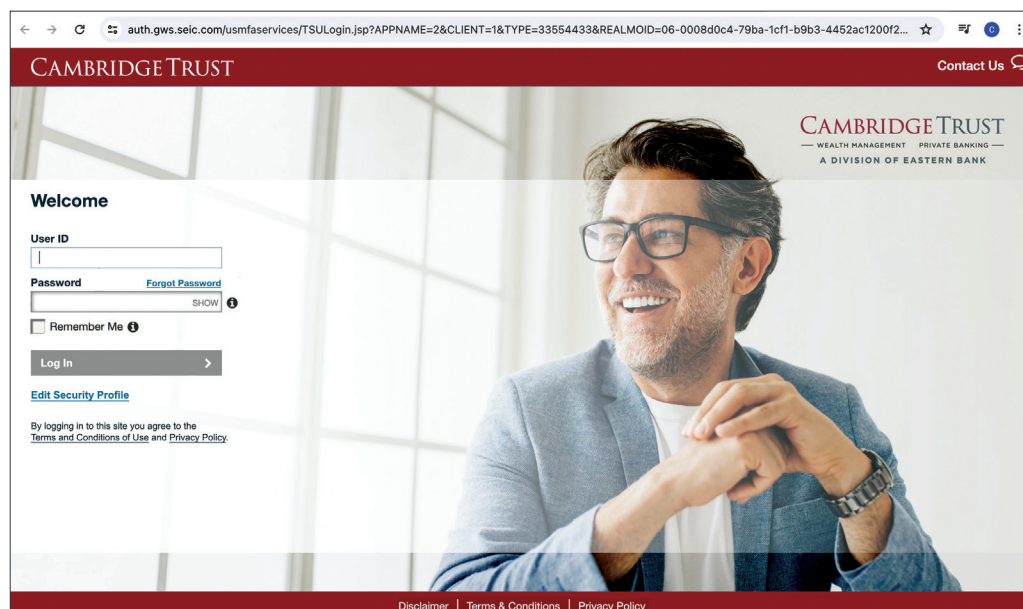
1. To access your online account, simply visit **cambridgetrust.com** and select **“Wealth Management”** from the drop-down menu.



2. You will be taken to the Wealth Management Login page. Select **“Total Wealth Portal”** and proceed to the Welcome page.

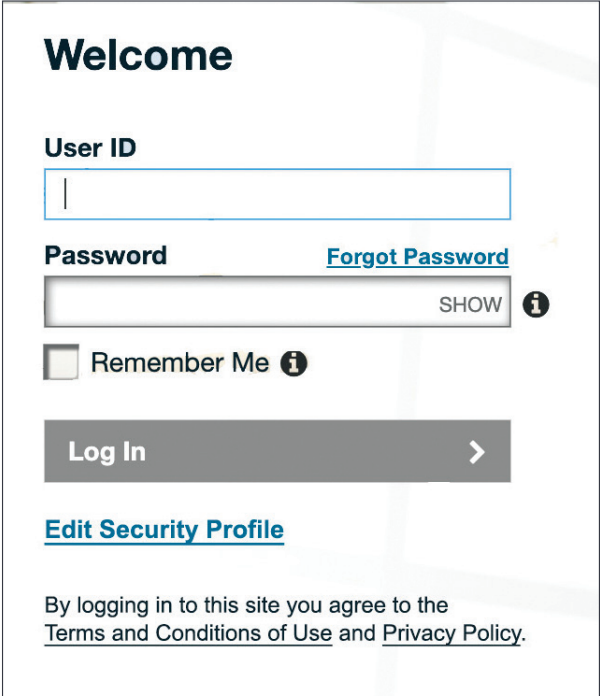


3. Enter your User ID and Password to log in on the Total Wealth Welcome page.

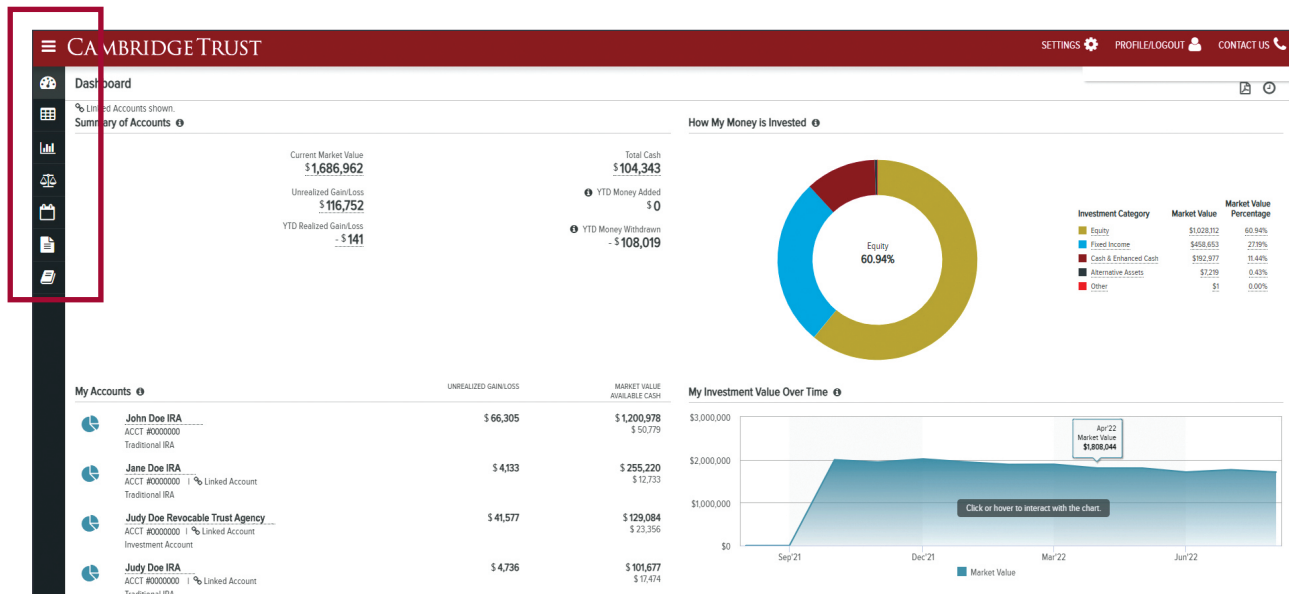


# How to Access Your Account for the First Time

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.
  - 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.
  - 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 add 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.
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

A screenshot of a web application's login page. At the top, the word "Welcome" is displayed in a large, bold, dark blue font. Below it, the "User ID" label is followed by a text input field. The "Password" label is followed by a text input field; to its right is a blue link "Forgot Password" and a "SHOW" button with an information icon. Below the password field is a "Remember Me" checkbox with an information icon. A large grey "Log In" button with a right-pointing arrow is positioned below these elements. Underneath the button is a blue link "Edit Security Profile". At the bottom, a line of text states: "By logging in to this site you agree to the Terms and Conditions of Use and Privacy Policy." The background of the page is light grey with a faint, abstract geometric pattern.

# Navigating Your Online Account



## Dashboard

The dashboard is the “landing page” that you are presented with upon successful login. It provides summary level investment account 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 personalize the dashboard with panels such as:

- Summary of Accounts
- My Investment Value Over Time
- How My Money Is Invested

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.



## Investments

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

# Navigating Your Online Account *(cont.)*



## Analytics

The Analytics page provides a more in-depth look at your account(s) 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.



## 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 applicable folder (such as Statements, Transaction Advices, or Tax Documents). 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 Wealth Management, a Division of Eastern Bank. 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.

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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	0.00	86.44
Distributions		
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

# 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 and receiving an email notification when the statements become available.

The screenshot shows the 'My Profile' page of the Cambridge Trust website. The page has a dark red header with the Cambridge Trust logo and navigation links: SETTINGS, PROFILE/LOGOUT, and CONTACT US. A left sidebar contains icons for profile management. The main content area is titled 'My Profile' and includes a brief instruction: 'Below is your profile information. You may update specific items by clicking the pencil icon next to the information you wish to update. If no pencil icon is present, it means this information is not updatable. When you are finished with your updates, click the Save Changes button. If you wish not to save the changes, click the Cancel button.' The 'Client Details' section includes fields for Name, Home Address, and Primary Phone Number. Below this is the 'Investor Communication Delivery Method' section, which has a blue header and a sub-header: 'Go paperless today and benefit from the speed, convenience, and security of receiving your statements and shareholder materials electronically.' There are three radio button options: 'Deliver All Methods Electronically', 'Print All Documents' (which is selected), and 'Specify Different Methods'. At the bottom of the form are 'Cancel' and 'Save Changes' buttons. The footer contains links for 'Terms & Conditions' and 'Privacy Notice', and a disclaimer: 'Investment Products are NOT FDIC INSURED, NOT GUARANTEED BY THE BANK, MAY LOSE VALUE.'

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 Total Wealth App



Cambridge Trust  
Total Wealth

The Cambridge Trust Total 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 App Store® or Android Google Play Store™ on your mobile device to download the Cambridge Trust Total Wealth App.

### App Store

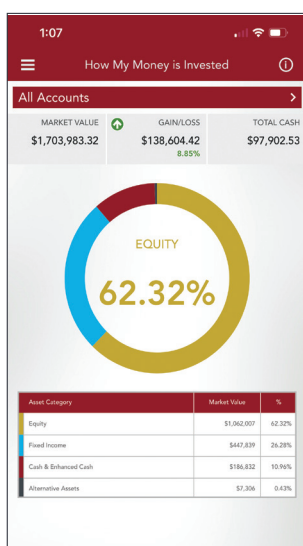
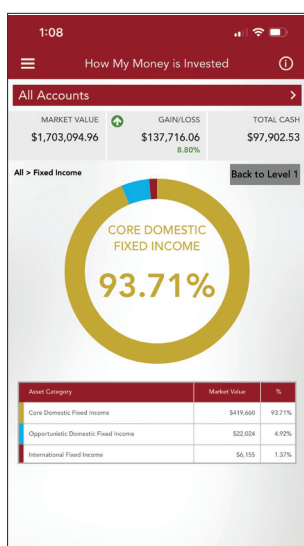
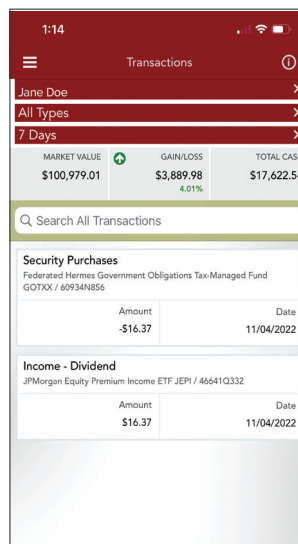
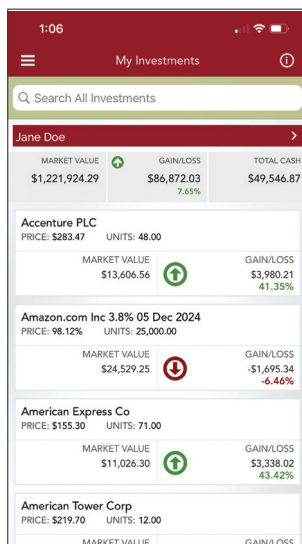
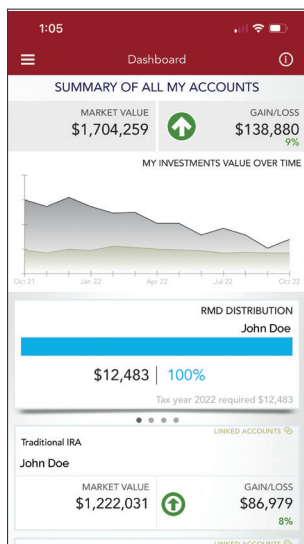
1. To download apps your phone will need access to Wi-Fi, 3G, 4G or 5G internet.
2. Open the App Store app.
3. Search for the Cambridge Trust Total Wealth App.
4. Download the app. Click on **"Get"** and then **"Install"**. Once you have selected **"Install"** a circle will show the app downloading and the app will appear loading on a space on your iPhone screen.
5. Launch the app.
6. Sign in with the same User ID and Password you use for the desktop version of the site.

### 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.
3. Sign in with your Google account.
4. Search for the Cambridge Trust Total Wealth App.
5. Install the app. Select the Cambridge Trust Total Wealth App and press **"Install"**.
6. Review and accept app-related permissions.
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 Total Wealth App (cont.)

Your account information on the Cambridge Trust Total 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.



# Troubleshooting

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

Please contact your Relationship Manager for assistance. 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 re-establish 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.



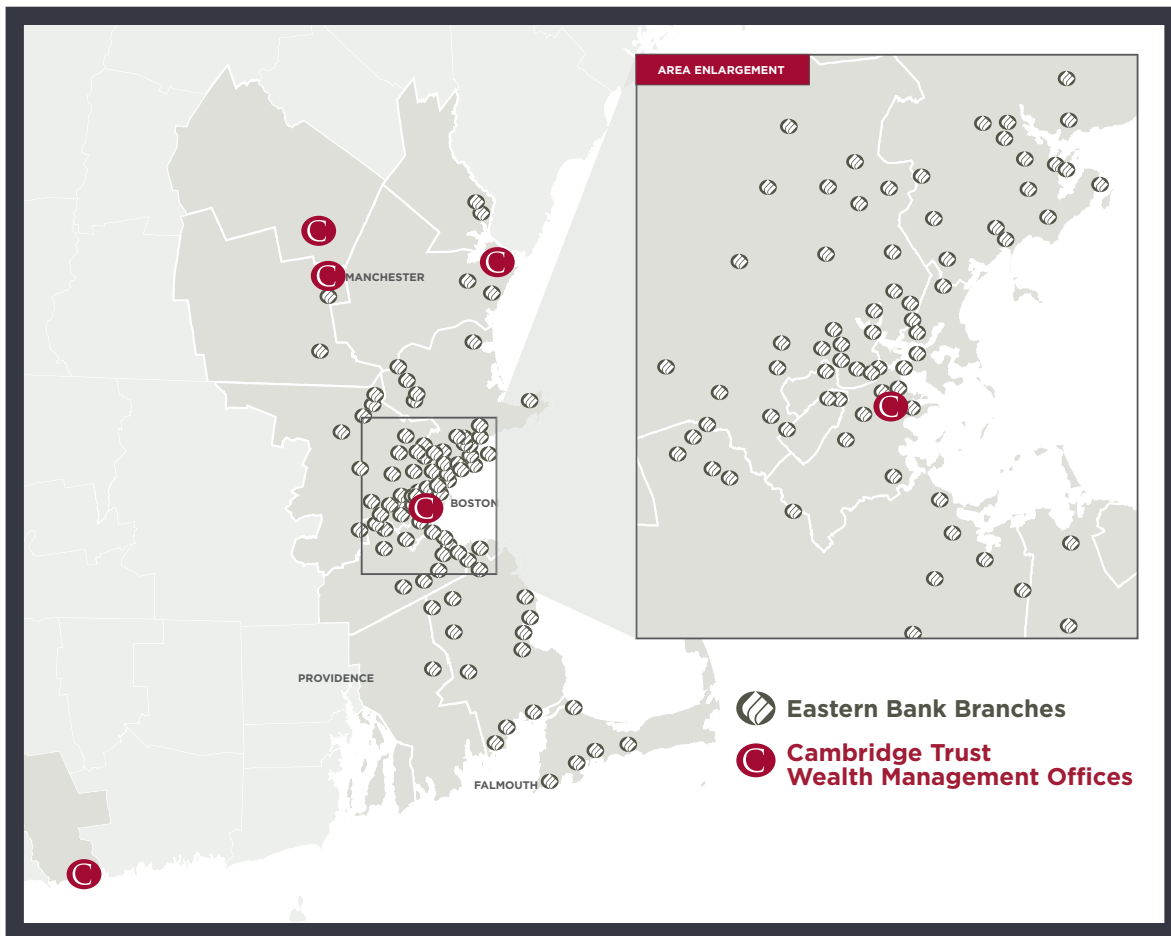
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## Office Locations

Through the merger with Eastern Bank, Cambridge Trust Wealth Management, a Division of Eastern Bank, offers services in over 100 Eastern Bank locations in addition to 5 dedicated Cambridge Trust Wealth Management offices throughout the New England area.



## How to Contact Us



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



Call our Client Resource Center at **1-800-327-8376**



Visit your nearest branch or office location

Cambridge Trust Wealth Management is a division of Eastern Bank. Investment products are not insured by the FDIC or any federal government agency, not deposits of or guaranteed by any bank, and may lose value.

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