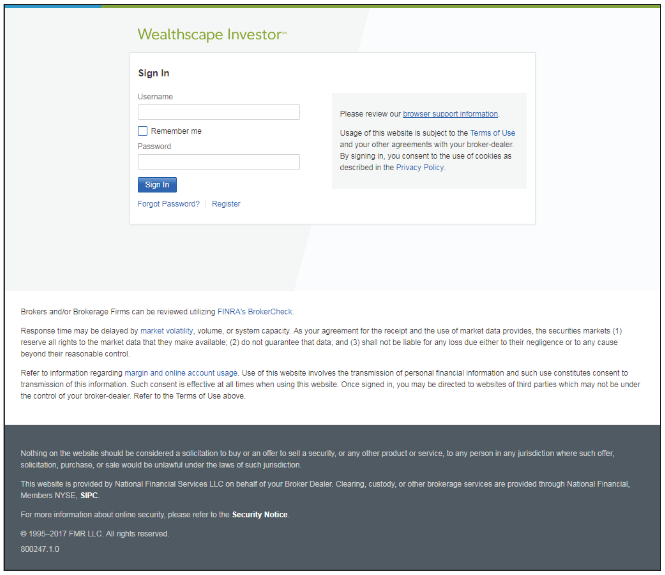
WEALTHSCAPE INVESTOR℠

USER GUIDE

Vanderbilt Financial Group

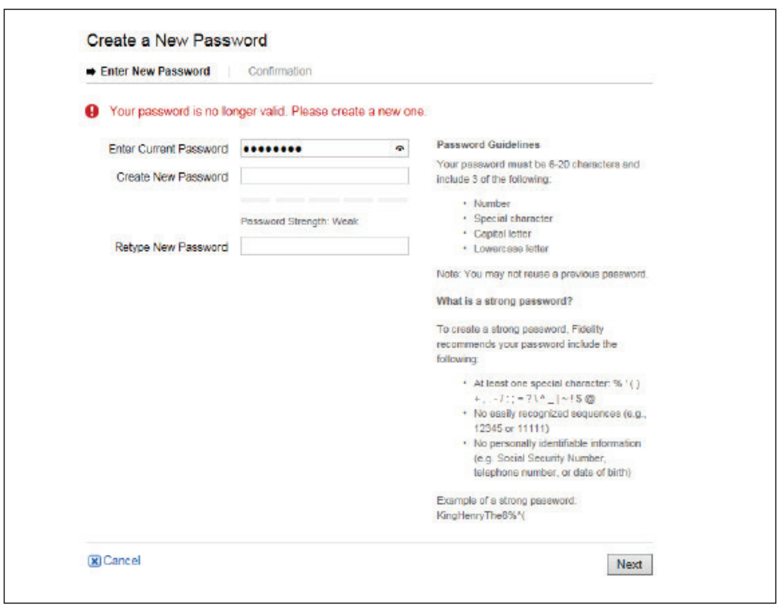
First-Time Login

1. Visit ***http://www.wealthscapeinvestor.com*** to log in with your username and password.



2. Enter the username and password your advisor provided.

   Please note: The first time you log in, you will be prompted to change your password.



3. Enter a new 6- to 20-character password and include three of the following:

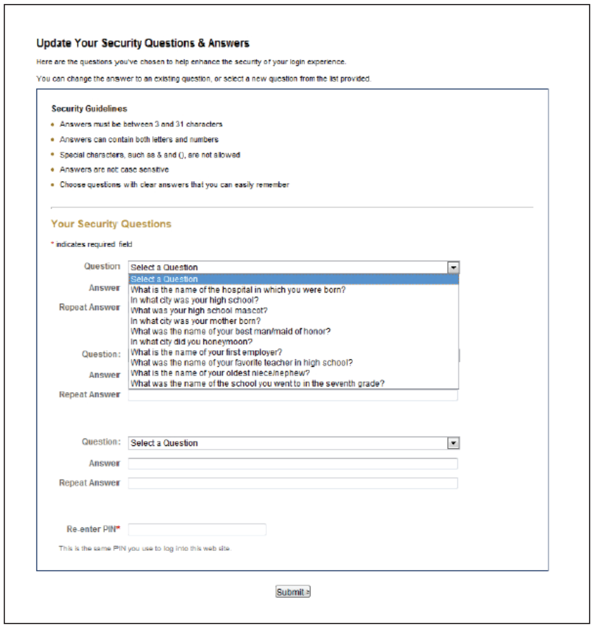
- Number
- Special character
- Capital letter
- Lowercase letter

4. For verification, enter the new password a second time.

5. Click **Next**.

6. The next screen will offer the option to add security questions and answers to enhance your login security.

Please note: If you prefer not to add security questions at the time of your initial login, you will be required to do so at the next login.

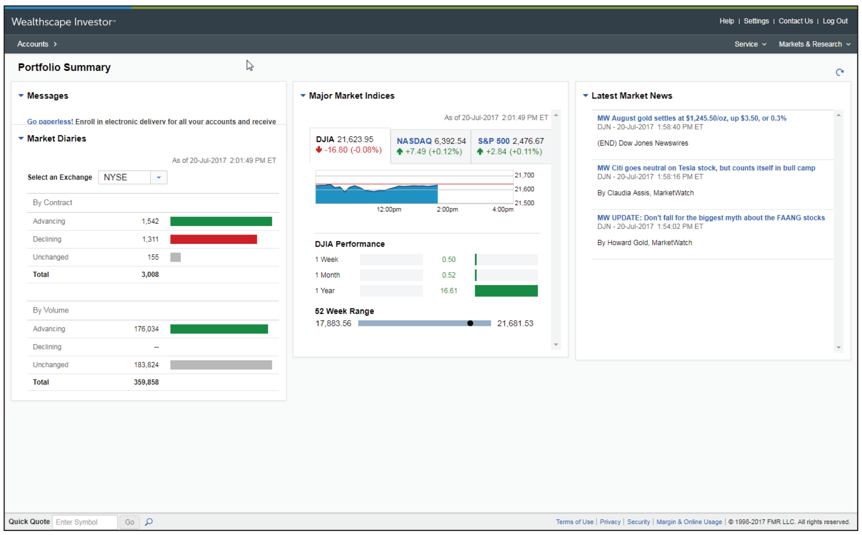


7. You will receive a confirmation message. After a few seconds, you may be automatically redirected back to the Wealthscape InvestorSM homepage.

8. Log in with your username and new password. Upon logging in for the *first time only*, please follow these steps:

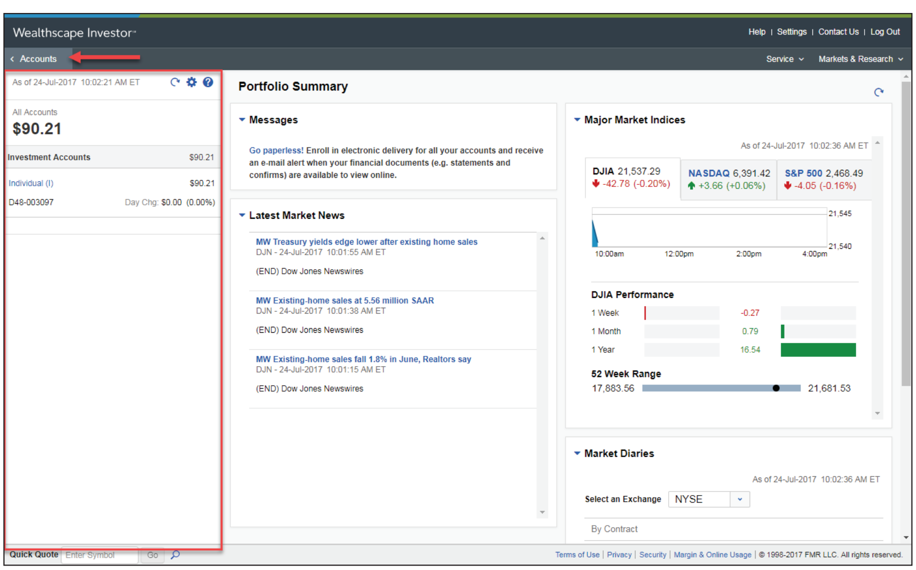
a. Read and accept the user agreement and the NYSE agreement.

b. Click **OK**. This should take you to the home screen (see below).



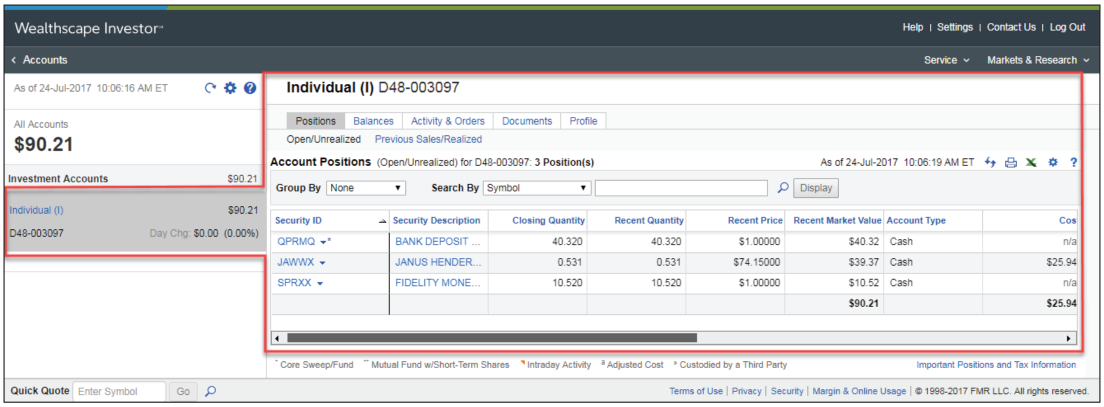
Accounts Panel

The Accounts Panel view shows a list of all the accounts in your portfolio, up to a maximum of 50 accounts. The list is divided into two sections: Investment Accounts and Retirement Accounts. The window provides account values as of the prior day's close.



Navigating to Account Information

You can navigate to the account-related windows using the Accounts Panel and selecting the desired account. The account information will display as tabs.

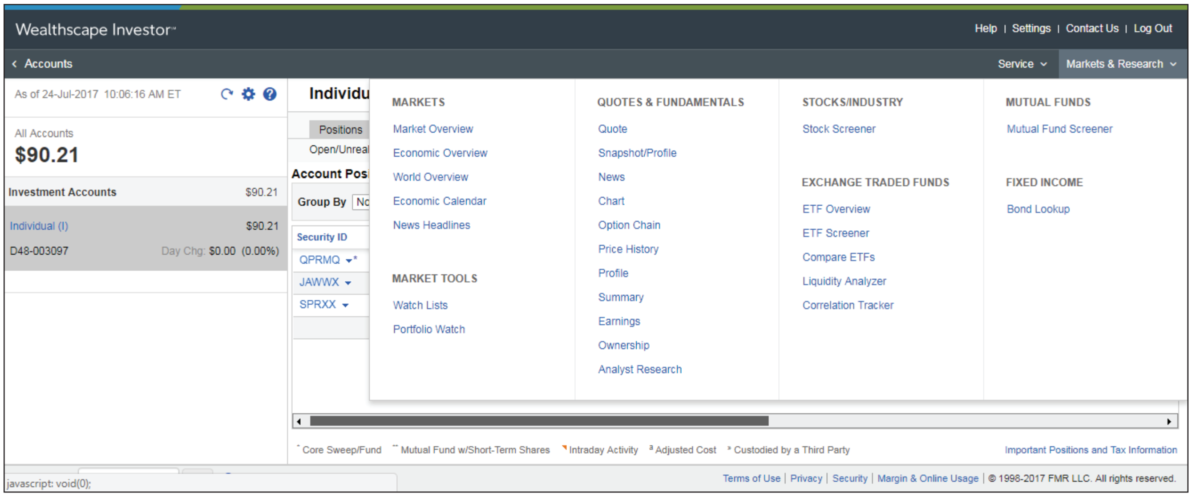


Positions	Shows the positions in the account and provides balances; Open/Unrealized and Previous Sales/Realized are accessible for review: • Open/Unrealized lists equity, mutual fund, option, fixed income, currency, and other positions currently held in the account. • Previous Sales/Realized shows sold securities in the account.
Balances	Provides the ability to see recent and prior close balances in the account
Activity & Orders	Shows current-day and past transactions and orders: • Account History shows transaction history viewable in increments of 92 calendar days for any dates in the preceding 24-month period; the search can be narrowed for historical transactions to a specific security, currency, transaction type, or range of transaction amounts. • Order Status tracks all sent orders for a specific account submitted for the current day; prior-day orders can be viewed under Account History.

Documents	Allows you to view copies of statements, trade confirmations, tax documents, and NFS correspondence: • Statements are viewable as electronic copies for monthly, quarterly, and year-end statements; these are available as far back as 10 years. • Trade confirmations are available for a rolling 84 months (7 years). • The tax documents are copies of what is mailed to you. If a tax document is required to be submitted with a tax return, you will want to use the original and not a copy. These are available for up to 7 years (not available prior to 2009). • Correspondence are documents sent by NFS. Wealthscape Investor defaults to documents sent to the account in the last 90 calendar days. History goes back to the previous 36 months. Up to 200 documents are viewable per page, listed from newest to oldest.
Account Profile	Allows you to review detailed information regarding an account. Below are the sections available through Wealthscape Investor: • Account Setup • Account Holders • Account Characteristics • Account Agreements • Account Features • Bank Information • Authorized Traders • Interested Parties • Account Stakeholders • Beneficiaries • DVP/RVP Instructions

Markets & Research

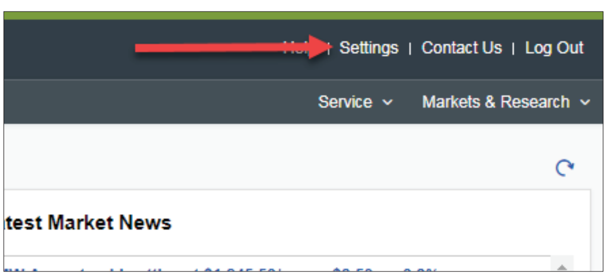
Markets & Research gives you tools for market and security research.



User Options

User Options allows you to edit account names, set up a default start-up page, and specify a default account. You are able to change the password and select a security question to help prevent unauthorized access.

To access the User Options window, click the **Settings** link in the upper right corner.



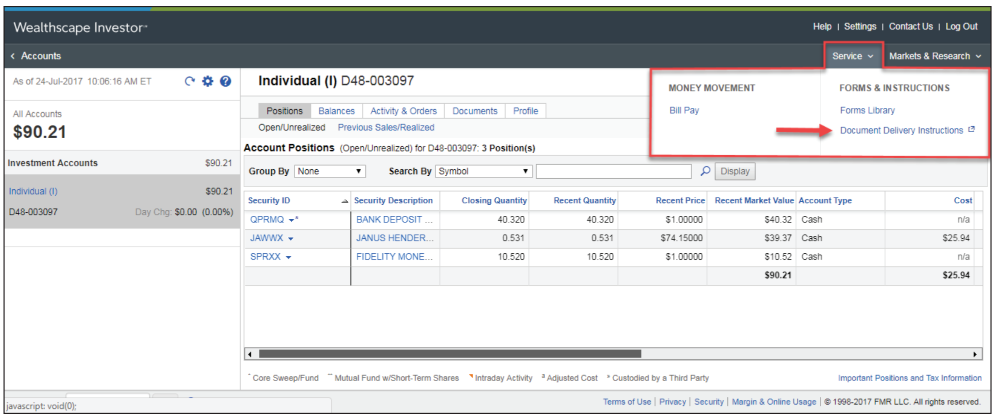
Edit My Account Name	Lets you update how the account name displays; limited to 15 characters
Edit Default Start Page and Account	Establishes the homepage and the default account after login
Change Password	Gives you the ability to change the password; must be 6 to 20 characters in length and include three of the following: number, capital letter, lowercase letter, or special character
Security Questions	Allows you to choose from a pool of questions; helps prevent unauthorized access, such as logging in from a computer that is not typically used or when attempting to reset a password

Signing Up for Electronic Delivery of Confirms, Statements and Regulatory Inserts, Customer Correspondence, Tax Forms, and Shareholder Reports

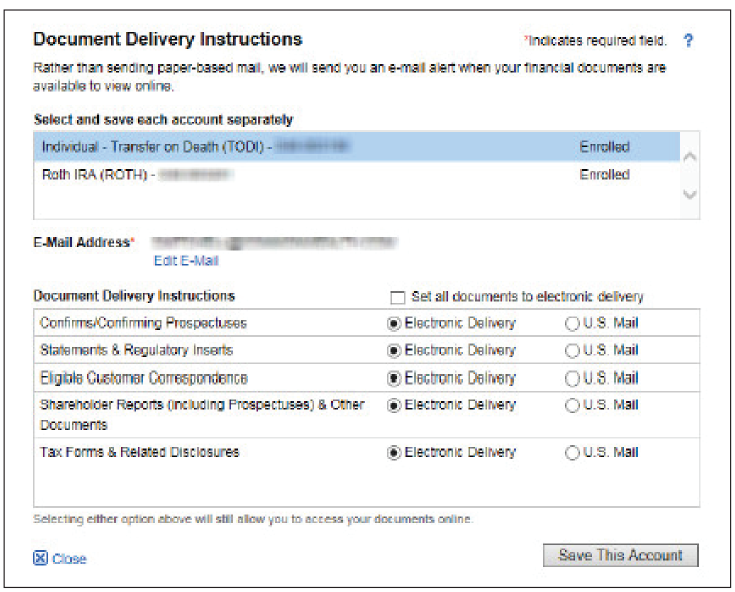
1. Log in to Wealthscape Investor.

2. To enroll an account in electronic notification (e-notification), select **Service** from the toolbar in the upper right corner.

3. Under Forms & Instructions, select **Document Delivery Instructions**.



4. Click **Edit E-Mail** to add an e-mail address to the account.



5. To enable e-notification for all documents, check the **Set all documents to electronic delivery** box. You can also enable e-notification for only certain documents by selecting the **Electronic Delivery** radio button next to each individual document type.

6. Click the **Save This Account** button to complete the changes.

7. Repeat for each additional account.

8. You are now enrolled in e-notification.

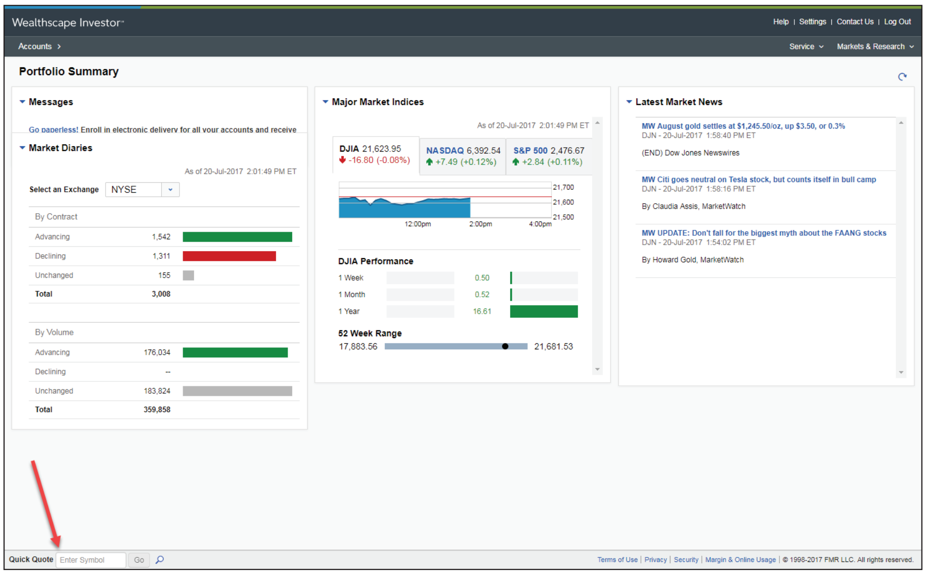
The same steps are used for changing e-mail and delivery instructions.

Please note: If an e-mail cannot be delivered, NFS will retry every 90 minutes to deliver it. After five failed attempts at delivery, NFS will send you a letter (that same day) notifying you of the undeliverable e-mail. The letter will inform you that a document is ready for you to review online and that you should update your e-mail address, if needed.

After NFS sends you five letters notifying you about undeliverable e-mails concerning confirms and three letters notifying you about undeliverable e-mails concerning statements, it will end your e-notification service. From then on, you will receive paper confirms and statements. If you want to resume e-notification, you will have to sign up for it again.

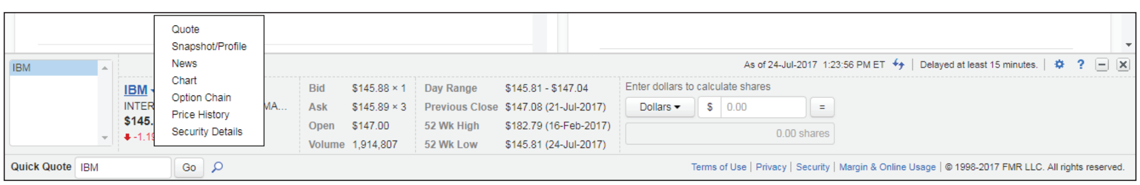
Quick Quote

Quick Quote is used to display quote information for domestic and international securities, indices, and options.



How to get a quick quote:

1. Enter a security identifier.
2. Click **Go**.
3. Click the arrow appended to the symbol to perform additional actions for the symbol.



- **Quote:** Additional quote information about the security
- **Snapshot/Profile:** Displays company profile, news headlines, information about competitors, and other additional information about the security
- **Chart:** Graphical chart and additional information about the security
- **Option Chain:** List of the calls and puts for the security
- **Price History:** Price history for the security
- **Security Details:** Additional information about the security