



USER GUIDE

Liberty Investor Login

Table of Contents

INTRODUCTION.....	3
PREREQUISITES	3
NEW INVESTOR LOGIN	3
SETTING UP TWO-FACTOR AUTHENTICATION	5
SIGNING UP FOR ESTATEMENTS	6
CHANGING PASSWORDS.....	7
RESETTING FORGOTTEN PASSWORDS	8

Introduction

This guide provides information for Investor users on the initial login set up for Liberty, how to set up multi-factor authentication, how to sign up for eStatements, and how to reset the Liberty password via email or SMS text messaging.

Prerequisites

A web browser is needed to access the Liberty Login pages and the About your account pages. In addition, an email address or a phone that can receive SMS text messages that is on record for the selected E*TRADE Advisor Services account is required for resetting passwords via Liberty.

Note: These below processes only apply to Investor logins.

New Investor login

First time investors will receive a letter that includes a temporary username. Investors can use this temporary ID and their nine-digit Social Security or tax identification number as the password to login to Liberty for the first time.

When investors login to Liberty for the first time, they will be prompted to update the username and password.

1. Go to Liberty <https://etrade.com/liberty> and login using the temporary username and the SSN or TID as the password (numerical characters only, no dashes).
2. Investors will be presented with a prompt to update the **Username**.

LIBERTY



Welcome back, sign out.
 Sophia 32

Welcome!

Please Create a New User Name...

USERNAME

(Minimum 8 characters. May contain alphanumeric, -, _ and/or .)

[Return to login page](#)

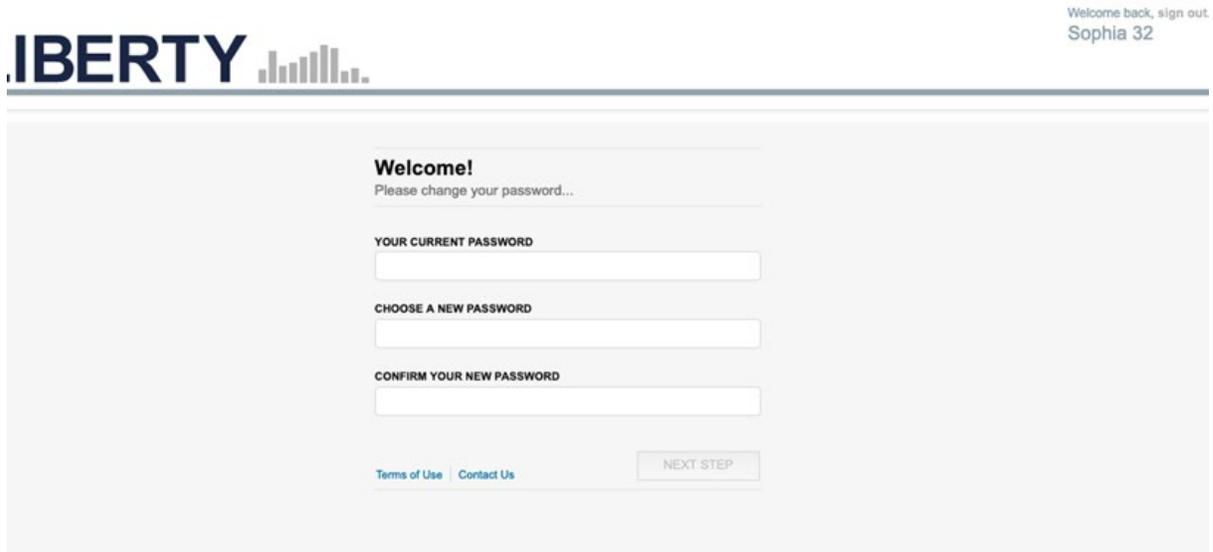
[Terms of Use](#) | [Contact Us](#)

CONTINUE

Usernames should be a minimum of 8 characters and not be the account number, email address or password on the account.

- After entering a valid username, click Continue to proceed to the password change screen.

Welcome back, sign out
Sophia 32



Welcome!
Please change your password...

YOUR CURRENT PASSWORD

CHOOSE A NEW PASSWORD

CONFIRM YOUR NEW PASSWORD

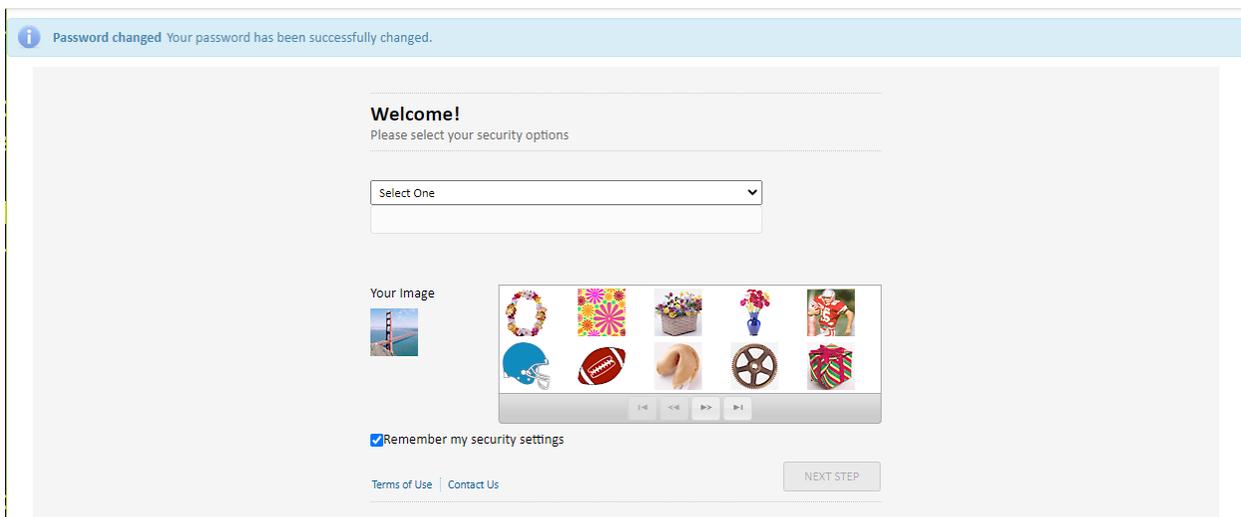
[Terms of Use](#) | [Contact Us](#) NEXT STEP

- Enter the SSN or TID used to login as the **Current Password** and then **Choose** and **Confirm a New Password**.

An acceptable password should not be the username or email address and requires at least eight characters but no more than 32 characters, one uppercase letter, one lowercase letter and one number, and can include special characters to achieve a strength rating of medium or higher.

- Once the password has been changed, they will proceed to the security options page where they can update their security questions and answers and image.

i Password changed Your password has been successfully changed.



Welcome!
Please select your security options

Select One

Your Image

Remember my security settings

[Terms of Use](#) | [Contact Us](#) NEXT STEP

Setting up Two-Factor Authentication

Investors may elect to sign up for two-factor authentication to add additional security to their account.

To set up two-factor authentication:

1. Go to Liberty <https://etrade.com/liberty> and login.
2. If the account is part of a statement family, select the head of household account identified by the asterisk (*).
3. From the main page in Liberty, select the **About your account** tab:



4. Select **Security Settings**.
5. Click on the **Edit** button under **Two-Factor Authentication**.
6. select the **Time-based One-Time Password** option from the drop-down list.

Two-Factor Authentication

Add an additional layer of security to your account to protect your assets and information.

Time-based One-Time Password



Secret Key
HC6PLBAAGHTSQTT

1. Install a Two-Factor Authentication App on Your Phone

You can use an app to generate a one-time password to use in conjunction with your regular password as an extra layer of security. Compatible apps include Google Authenticator, Authy, FreeOTP or Toopher, which you can download from your mobile device's app store.

2. Use the App to Scan the QR Code or Enter the Secret Key

To get the third party app working, scan the QR code at left or type the secret key into the app.

3. Confirm Security Code

To confirm the third party app is set up correctly, enter the security code that appears on your device after scanning the QR code or entering the secret key in your compatible app.

Security Code

Cancel Save

7. Follow the instructions provided on the screen to activate the feature.
8. Hit the **Save** button upon completing the activation sequence.
9. Once activated you will be required to use the app to generate a one-time password each time you login to your account.

CONFIDENTIAL

E*TRADE Savings Bank, doing business as "E*TRADE Advisor Services": 7103 South Revere Parkway, Centennial, CO 80112.
Member FDIC

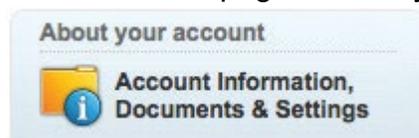
Public

Signing up for eStatements

You can reduce paperwork, save trees, and receive your statements faster and in a more secure fashion by signing up for free eStatements. Once you elect eStatements, you will receive email notifications when your statements and other notifications are available online.

To start receiving electronic communications:

1. Go to Liberty <https://etrade.com/liberty> and login.
2. If the account is part of a statement family, select the head of household account identified by the asterisk (*).
3. From the main page in Liberty, select the **About your account** tab:



4. Click **Document Delivery Options**, select edit and choose *Email* for the delivery method.
5. Verify the email address in the row titled **Email**, if correct, skip to #6.

▼ Document Delivery Options

Email	Enter	<input style="width: 90%;" type="text" value="jsmith@gmail.com"/> <small style="color: #888;">Example: myemail@example.com</small>
<hr/> Delivery Methods Statements <input checked="" type="radio"/> Email <input type="radio"/> Standard Mail 		

6. To add OR change the email address, select **Edit** button (the pencil icon on the left of the screen).
7. In the Email row, input the desired email address into the **Enter** field and save.
8. To change the delivery type for Statements, select **Edit** if it has not been selected.
9. In the Delivery Methods row, select the button for either **Email** (eStatements) or **Standard Mail**. Read and agree to the Document Delivery Terms of Agreement.
10. Select the **Save** button to activate the changes.
11. The information under the Document Delivery Options row should now reflect the changes.

Changing passwords

To change an Investor password for Liberty:

1. Go to Liberty <https://etrade.com/liberty> and login.
2. If the account is part of a statement family, select the head of household account identified by the asterisk (*).
3. From the main page in Liberty, select the **About your account** tab:



4. Select **Security Settings**.
5. Click on the **Edit** button under Password

6. Enter **Your Current Password** and **Choose** and **Confirm Your New Password**.
An acceptable password cannot be your username or email address and requires at least eight characters but no more than 32 characters, one uppercase letter, one lowercase letter and one number, and should include special characters to achieve a strength rating of medium or higher. Investors can also update their **Security Questions** and **Security Image** in the same manner from the Security Settings section.

Resetting forgotten passwords

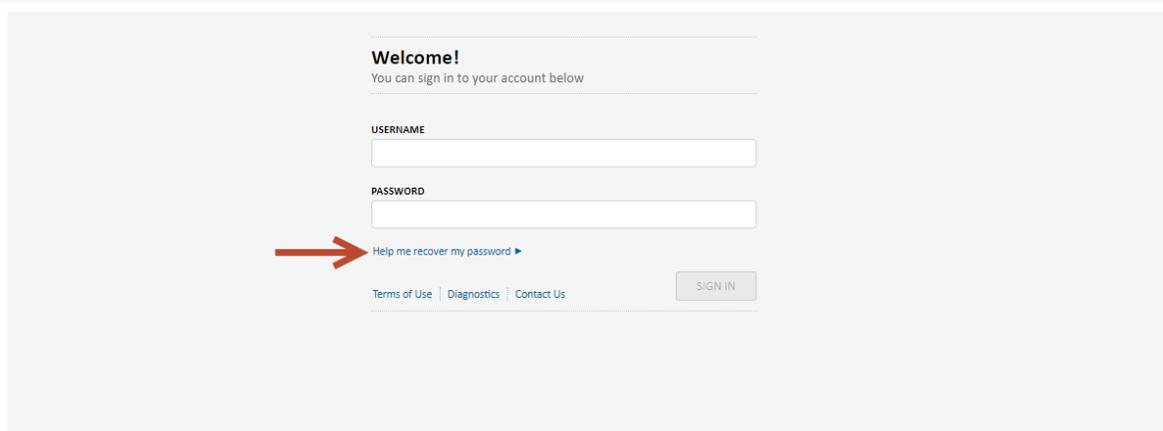
If an Investor has forgotten their password, Liberty has the option to reset passwords via SMS text or email.

If the Investor does not have enough information for either of the below options, they can just contact their Investment Advisor.

To reset an Investor password via Liberty, follow these steps:

1. Go to Liberty <https://etrade.com/liberty>.
2. On the Login screen, select the **Help me recover my password** link.

LIBERTY



Welcome!
You can sign in to your account below

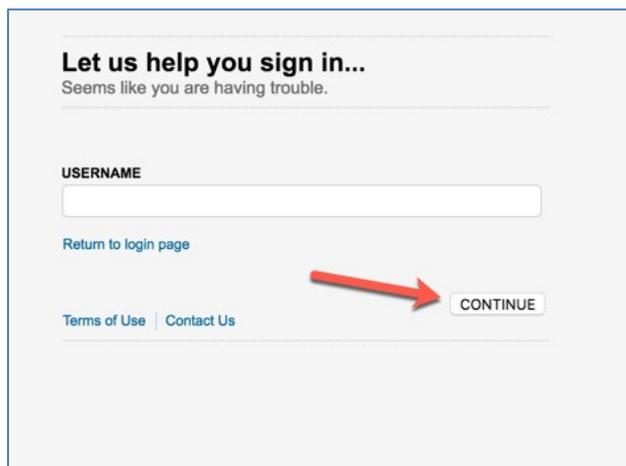
USERNAME

PASSWORD

[Help me recover my password](#)

[Terms of Use](#) | [Diagnostics](#) | [Contact Us](#)

3. After selecting the **Recover my password** link, the following page is displayed. The Investor will need to provide their username. Select the **Continue** button.



Let us help you sign in...
Seems like you are having trouble.

USERNAME

[Return to login page](#)

[Terms of Use](#) | [Contact Us](#)

4. The Investor will be presented with the option to enter either a **Phone Number** or **Email Address**.

Let us help you sign in...
Seems like you are having trouble.

Your user name has been verified
Please enter a phone number or email address associated with your account.

Phone Number
A text message containing a verification code will be sent to this number. The number must be able to accept text messages. Standard text message charges may apply from your service provider.

REQUEST CODE

OR

Email address
If you know the email you use for your account, enter it in the box below.

If you don't remember anything, not to worry.
Please contact your Investment Advisor with any questions.

[Return to login page](#)

[Terms of Use](#) | [Contact Us](#)

If resetting via text move to step 5, if resetting via email proceed to step 13.

5. Enter the **Cell Phone** of record on the account.
6. The **Request code** button will become active when the correct cell phone number has been entered.
7. Selecting the **Request** button will now trigger a text message to the listed cell phone number.

Let us help you sign in...
Seems like you are having trouble.

Your user name has been verified
Please enter the phone number associated with your account. A text message containing a verification code will be sent to this number. The number must be able to accept text messages.

Standard text message charges may apply from your service provider.

ENTER YOUR PHONE NUMBER

Request Code

[Return to login page](#)

[Terms of Use](#) | [Contact Us](#)

If the number entered does not match the cell number on file, a valid number will need to be reentered as the Request Code button will not be activated.

Let us help you sign in...
Seems like you are having trouble.

Your user name has been verified
Please enter the phone number associated with your account. A text message containing a verification code will be sent to this number. The number must be able to accept text messages.

Standard text message charges may apply from your service provider.

ENTER YOUR PHONE NUMBER

Request Code

The number you entered does not match our records. Please check the number and try again. This is your last try.

[Return to login page](#)

[Terms of Use](#) | [Contact Us](#)

8. After the Request Code button has been clicked the Investor will receive a text message from (303) 625-7948 which is an E*TRADE Advisor Services Registered number.

Confirmation code: FT8rsM

Your phone has been verified
Please enter the verification code sent to your phone. The confirmation code will be valid for 10 minutes.

ENTER YOUR CONFIRMATION CODE

Reset Password

[Return to login page](#)

Is your phone unable to receive text messages?
Please contact SCOTT LOPEZ at the number below with any questions.

817-335-1178

[Terms of Use](#) | [Contact Us](#)

9. After the text message is sent, the reset code request is active for 10 minutes. The reset will need to be conducted within that time otherwise it will expire, and the process will need to be repeated to obtain a new confirmation code.

10. Once correct confirmation code is entered and the **Reset Password** button is clicked, a confirmation message "Your password has been changed to your confirmation code" will be received.
11. Return to the login page by selecting the link below.

12. Enter the existing username and the confirmation code received via text message as the password.

If resetting via email:

13. Enter the primary **Email** of record on the account.

14. Select verify **My Identity** to receive an email with a temporary password

15. Return to the Liberty login page and enter the existing username with the temporary password received via email.

16. After successful login, the user will be prompted to change their password.

 Password expired Your password has expired and must be changed.

Welcome!
Let us walk you through the activation process

YOUR CURRENT PASSWORD

CHOOSE A NEW PASSWORD

CONFIRM YOUR NEW PASSWORD

[Terms of Use](#) | [Contact Us](#) NEXT STEP

An acceptable password should not be your username or email address and requires at least eight characters but no more than 32 characters, one uppercase letter, one lowercase letter and one number, and include special characters to achieve a strength rating of medium or higher.

17. Once password has been changed, they will proceed to the security options page where they can update their security questions and answers and image.

 Password changed Your password has been successfully changed.

Welcome!
Please select your security options

Select One 

Your Image









Remember my security settings

[Terms of Use](#) | [Contact Us](#) NEXT STEP