



USER GUIDE

Liberty Investor Guide

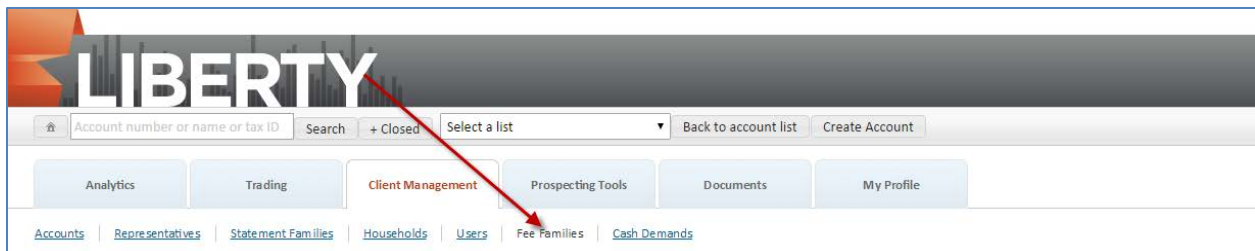
Introduction

Investment advisors with the appropriate permissions may associate an account to a Fee Family to receive investment advisor fees at a discount or to consolidate the payment of fees utilizing the Fees paid by and Percentage Paid fields in an account's registration.

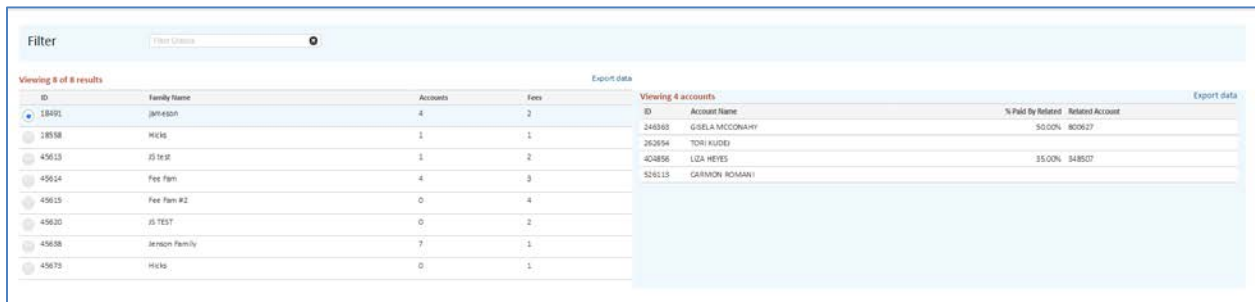
Navigation

Fee Families are accessed from a sub-navigation on the Client Management page:

Client Management -->Fee Families

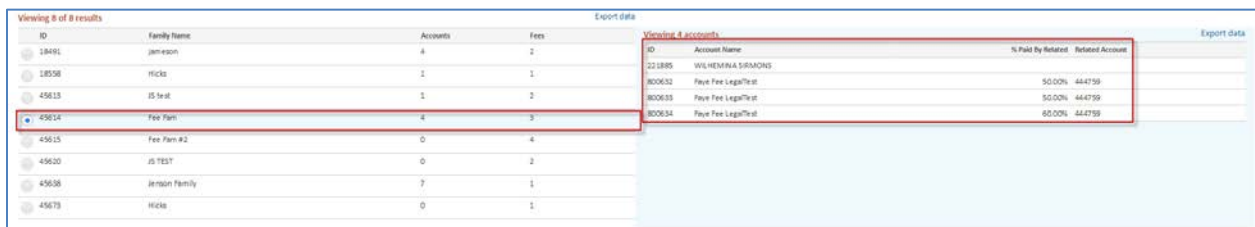


All available Fee Families will be displayed by default, with the ability to filter the results by name or ID:



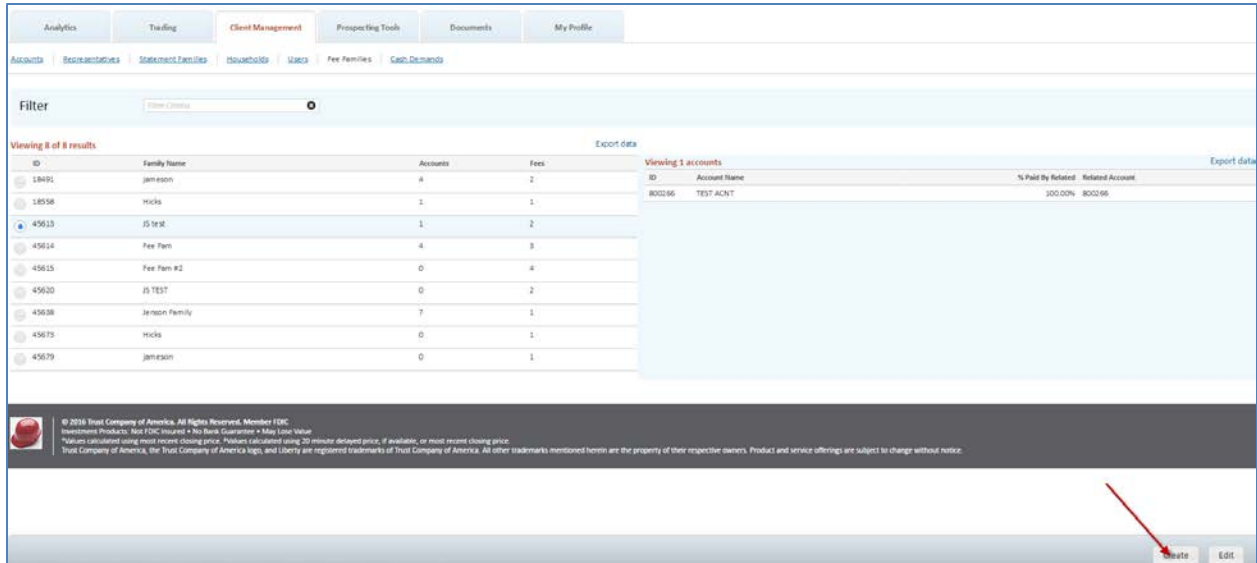
View Fee Family Detail

Detail on each Fee Family is displayed on the right hand information panel. Select the radio button next to the Fee Family ID to view detail on the selected Fee Family:

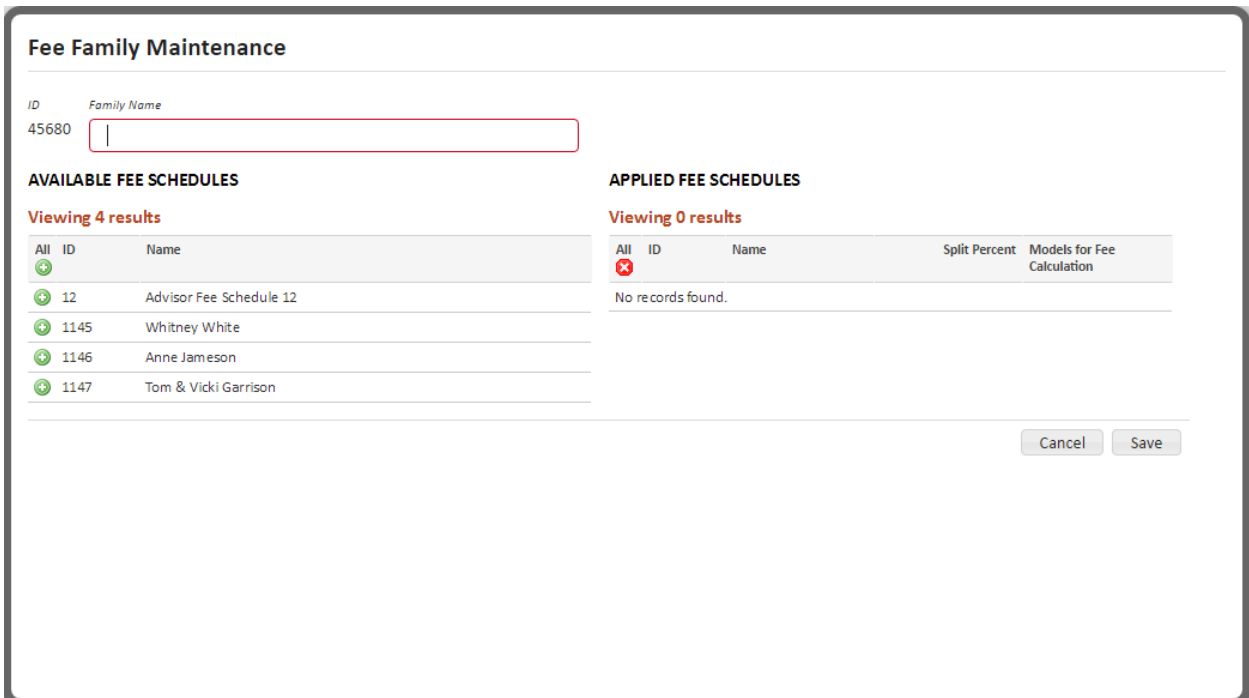


Create a Fee Family

Fee Families can be created from the Fee Family main page. Clicking on the “Create” button in the action bar will open the Fee Family Maintenance screen:



The Fee Family Maintenance screen will prompt for the new Fee Family name and present the available Fee Schedules for selection:



A new Fee Family must have the following information before it can be saved:

- Family Name.
- One or more Fee Schedules must be applied.

Fee Family Maintenance

ID Family Name
45682

AVAILABLE FEE SCHEDULES

Viewing 4 results

All	ID	Name
	12	Advisor Fee Schedule 12
	1145	Whitney White
	1146	Anne Jameson
	1147	Tom & Vicki Garrison

APPLIED FEE SCHEDULES

Viewing 1 results

All	ID	Name	Split Percent	Models for Fee Calculation
	12	<u>Advisor Fee Schedule 12</u>	N/A	Include All Models

Edit a Saved Fee Family

Saved Fee Families can be edited by selecting a Fee Family and clicking on the Edit button on the Fee Family main page:

Fee Family Maintenance

ID: 45613 Family Name:

AVAILABLE FEE SCHEDULES

Viewing 4 results

All	ID	Name
<input checked="" type="checkbox"/>	12	Advisor Fee Schedule 12
<input type="checkbox"/>	1145	Whitney White
<input type="checkbox"/>	1146	Anne Jameson
<input checked="" type="checkbox"/>	1147	Tom & Vicki Garrison

APPLIED FEE SCHEDULES

Viewing 2 results

All	ID	Name	Split Percent	Models for Fee Calculation
<input checked="" type="checkbox"/>	1145	Whitney White	N/A	Include All Models
<input checked="" type="checkbox"/>	1146	Anne Jameson	N/A	Include All Models

The following edits can be made to a saved Fee Family:

- Change the Family Name
- Apply or de-select previously applied Fee Schedules.

Optional: Models for Fee Calculation

Investment advisors with the appropriate permissions may choose to include and exclude market values for consideration in the fee calculation. For more information, please contact your Relationship Manager.

Models for Fee Calculation can be accessed by clicking on the applied Fee Schedule name within the Fee Family Maintenance Screen:

Fee Family Maintenance

ID Family Name

AVAILABLE FEE SCHEDULES

Viewing 5 results

All	ID	Name
<input checked="" type="checkbox"/>	12	Advisor Fee Schedule 12
<input type="checkbox"/>	1145	Whitney White
<input type="checkbox"/>	1146	Anne Jameson
<input checked="" type="checkbox"/>	1147	Tom & Vicki Garrison
<input checked="" type="checkbox"/>	3719	IFA 929

APPLIED FEE SCHEDULES

Viewing 2 results

All	ID	Name	Split Percent	Models for Fee Calculation
<input checked="" type="checkbox"/>	1145	<u>Whitney White</u>	N/A	Include All Models
<input checked="" type="checkbox"/>	1146	<u>Anne Jameson</u>	N/A	Include All Models

Fee Family Maintenance

You are now editing JS test (45613) Fee Schedule: Whitney White (1145)

MODELS FOR FEE CALCULATION

All
 Include
 Exclude
 Split Percent
 Include All Models

ID	Abbrev	Name	
<input checked="" type="checkbox"/>	57	1	57-1-A
<input checked="" type="checkbox"/>	9	GB	9-GB-ALLOCATED HOLDINGS
<input checked="" type="checkbox"/>	40	AOM	40-AOM-Assets only model X
<input checked="" type="checkbox"/>	39	CRP	39-CRP-BALANCED GROWTH AND INCOME
<input checked="" type="checkbox"/>	31	GS 50/50	31-GS 50/50-BALANCED INVESTMENTS
<input checked="" type="checkbox"/>	48	CHU	48-CHU-Chad Model
<input checked="" type="checkbox"/>	19	OE	19-OE-CONSERVATIVE GROWTH AND INCOME
<input checked="" type="checkbox"/>	45	CI	45-CI-Cyriani Import
<input checked="" type="checkbox"/>	3	G3	3-G3-DOMESTIC GROWTH FUND A
<input checked="" type="checkbox"/>	27	SD Agg Bal	27-SD Agg Bal-DOMESTIC HIGH PERFORMERS

(1 of 5)

All - All of the Investment Advisor's model market values will be included in the Fee Calculation.

Include -Selected models' market values will be included in the Fee Calculation for the Fee Schedule.

Exclude - Selected models' market values will be excluded in the Fee Calculation for the Fee Schedule.

Note: If no other selection is made, all of the Investment Advisor's models will be included in the Fee Calculation.

When Include or Exclude is selected:

Checkbox = Select Model for the Fee Calculation.

ID= Model identification number.

Abbrev = Abbreviation for Model.

Model Name = Model Name.

Fee Family Maintenance

You are now editing JS test (45613) Fee Schedule: Whitney White (1145)

MODELS FOR FEE CALCULATION

All Include Exclude

Split Percent

Include: No models selected.

<input type="checkbox"/>	ID	Abbrev	Name
<input type="checkbox"/>	57	1	57-1-A
<input type="checkbox"/>	9	GB	9-GB-ALLOCATED HOLDINGS
<input type="checkbox"/>	40	AOM	40-AOM-Assets only model X
<input type="checkbox"/>	39	CRP	39-CRP-BALANCED GROWTH AND INCOME
<input type="checkbox"/>	31	GS 50/50	31-GS 50/50-BALANCED INVESTMENTS
<input type="checkbox"/>	48	CHU	48-CHU-Chad Model
<input type="checkbox"/>	19	OE	19-OE-CONSERVATIVE GROWTH AND INCOME
<input type="checkbox"/>	45	CI	45-CI-Cyriani Import
<input type="checkbox"/>	3	G3	3-G3-DOMESTIC GROWTH FUND A
<input type="checkbox"/>	27	SD Agg Bal	27-SD Agg Bal-DOMESTIC HIGH PERFORMERS

(1 of 5)

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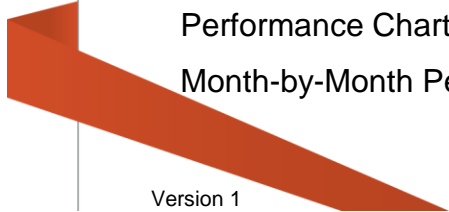
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Quick Start Guide

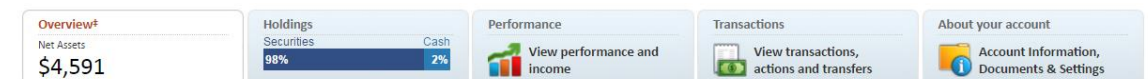
Logging in to Liberty for the first time

The first time you log into Liberty you will be prompted to accept the Liberty User Agreement, change your password, select a security question and select a security image.

General Information

This section provides information applicable to multiple areas of Liberty to assist you in viewing, exporting and finding frequently requested information.

Account Information



Liberty is broken into sections to help you easily find the information you need. Click one of the links below to learn more about a particular area.

Overview

The overview tab displays the net assets of the account(s) selected as an approximate value using 20 minute delayed prices, if available, or most recent closing price. Navigate to this section for information related to your account including your latest activity, statements, tax forms and contact information. In addition you can create a portfolio report or link to other areas of Liberty for more detailed information about your account.

Holdings

The holdings tab displays a bar graph of holdings by securities and cash in the account(s) selected based on market values calculated using 20 minute delayed prices, if available, or the most recent closing price. Navigate to this section to view current or historical positions held in your account by model, asset class or subclass. You can also access trade lot details for any currently held positions.

Performance/Income

The performance or income tab displays either the modified trailing return of the account(s) selected over the time period listed or the total earnings of all models for the year to-date. (Either figure will be calculated as of the last market close.) Navigate to this section to view performance and income information about your account. Please note that performance information is not available to all investors.

[Transactions](#)

Navigate to this tab to view pending transactions, completed transactions, scheduled actions and assets in transfer information.

[About Your Account](#)

Navigate to this tab to retrieve statements, tax forms, and to view other information related to your account. This is also where you can sign up to receive statements electronically, change your email address, change your security questions and change your password.

General Information

Menu Options

Menu options are located in the upper right hand corner and are visible no matter where you navigate to within Liberty.



Home – returns you to your initial landing page when logging into Liberty, typically the Overview tab.

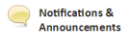
Forms – opens a separate browser window and navigates you to a website where you can find required forms for performing certain actions on your account. Click the browser window with Liberty displayed to return to your account.

Agreement – displays the Liberty User Agreement you agreed to when first logging into Liberty. Click Home to return to viewing your account.

Diagnostics – used for trouble-shooting user reported issues with Liberty and to view the status of the Liberty application. Click Home to return to viewing your account.

Sign Out – click the sign out link to log out of Liberty. Always sign out of Liberty when you are done.

Notifications



413 days ago: General Notice All
This notice is visible to unauthenticated users.

[Hide notifications](#) | [Read more](#)

The Notifications bar displays important messages from your investment advisor and from Trust Company of America. New message summaries appear in the Notifications bar.

If the message is longer than can be displayed in the bar, click **Read more** to view the full message.

Click the page selection buttons to view older messages.

Click **Hide notifications** to temporarily remove the **Notifications** bar from view.

View Other Accounts



You are viewing MALVINA STIDAM's IRA - Individual Retirement Account account (*****). [View other accounts](#)


The View Other Accounts link appears if you have access to more than one account. Click this link to see a list of all accounts you have access to. You can change the account you are viewing by clicking the checkbox to the left of the account and clicking the Switch Account button. If you select more than one account, the button changes to read View Combined, allowing you to view the total of all of the selected accounts.

View Other Accounts – Tablet Navigation

When viewing on a tablet device, click on the Family icon located in the bottom icon bar to view other accounts you have access to.



Sorting Tables

Click on the title of any column to sort the information being viewed. Your sort will be marked with a sort arrow  and information can be sorted chronologically, numerically, or alphabetically, depending on the information in the column. The default order is generally newest to oldest for chronological transactions or highest to lowest dollar value for holdings. Click the heading again to reverse the sort. Columns with text data (such as security names or transaction types) can be sorted alphabetically A to Z or Z to A.

Exporting

Some of the tables in Liberty can be exported in a variety of formats. Exportable tables will have an **Export Data** link in the top right corner which opens a screen with format options. Exports will include at least all visible columns and sometimes include additional data not included in the Liberty table. Available formats include:

CSV (Comma Separated Value): CSV files are commonly used to collect data from one program, such as Liberty, and paste it into another application such as a database or spreadsheet application (for example, Microsoft Excel). CSV files typically retain the structure of the data but do not keep the formatting. For example, bold or colored text will not be retained but the structure of the data is retained.

Adobe Acrobat: Creates a PDF file viewable in Adobe Acrobat (or other compatible PDF readers).

Microsoft Excel: Opens the data as a new Microsoft Excel spreadsheet file.

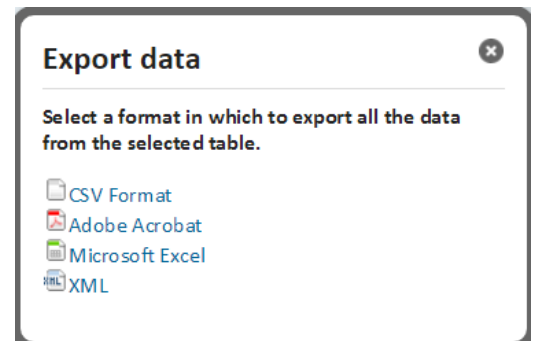
XML (Extensible Markup Language): The XML file format allows you to share both the format and the data to and from the web. When selected, this method formats the information in a manner suitable for XML files.

Printing

To print any page in Liberty as it is displayed on the screen, use the print functionality in your browser application. Your browser may prompt you to include headers/footers and background graphics. Select to include background graphics to have the printed information match as closely as possible to the Liberty view.

To print forms such as statements or tax documents, print directly from the window the form opens in, or save the file to your computer for later printing.

To print exported items (above), use the print functionality in the application to which the data is exported (Acrobat, Excel, etc.).



Where Do I Find...

My password/security information update:

In the [Security Settings](#) section of the About Your Account tab.

My statements and tax documents:

In the [Statements](#) or [Tax Documents](#) sections of the About Your Account tab.

My email address:

In the [People](#) section of the About Your Account tab.

My contact information (address & phone number):

In the [About Your Account](#) section of the Overview tab or in the [People](#) section of the About Your Account tab.

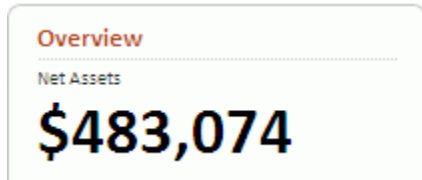
My financial professional's contact information:

In the [About Your Account](#) section of the Overview tab or in the [People](#) section of the About Your Account tab.

Change my document delivery method:

In the [Document Delivery Options](#) section of the About Your Account tab.

Overview Tab



The *Overview* tab shows summaries of your account value, activity, holdings, and details.

The **Net Assets** amount displayed on the **Overview** tab may not include current activity.

If you have access to multiple accounts, you can view other accounts in your family by clicking the **View other accounts** link and following the directions. Accounts can be consolidated or viewed individually.

Note: For some users, the initial landing screen is titled "**Household**" and displays account information for the account(s) associated with your family. To reach the Overview tab and the details referred to below, click the account number link in the Household Members list.

Totals & Trends

Securities: Total market value of securities in the selected account. If the **View Other Accounts** option is used to consolidate two or more accounts, this figure is the total market value of all the accounts selected.

Cash: Total cash held in the selected account. If the **View Other Accounts** option is used to consolidate two or more accounts, this figure is the total cash held by all accounts selected.

Total Value: The sum of securities and cash held in the selected account. If the **View Other Accounts** option is used to consolidate two or more accounts, this figure is the total of assets and cash held by all accounts selected.

Pending Dividends: The value of all potential dividend transactions after posting. **Note:** Cash dividend amounts are included in Pending Cash. Reinvested dividend values are based on the current price for the security.

Totals & Trends	
	View performance ▶
Securities [‡]	\$4,505.97
Cash	\$84.62
Total Value	\$4,590.59
Pending Dividends	\$0.00
Total Value + Dividends	\$4,590.59
Pending Cash	\$0.00
	more

Total Value + Dividends: The total value of the account including any potential dividend transactions. **Note:** [Reinvested dividend values are based on the most current price for the security.](#)

Pending Cash: The total cash effect of all pending activities including any dividend transactions.

Click **More** to view the following values:

Cost Basis: The original purchase price of a security, including commissions and other expenses, used to determine gains and losses for tax purposes. Cost basis excludes cash. Cost basis information for mutual funds reflects average cost, unless your Investment Advisor has elected to report actual cost for all securities. Cost basis information for all other securities is based on actual cost. Both average and actual costs may reflect adjustments for events such as wash sales and corporate actions.

Unrealized Gain/Loss: The total value of positions less cost basis. Unrealized gains/losses do not include positions with a zero cost basis (N/A). **Note:** [Trades pending settlement may contain estimated values which cause the market value and unrealized gain/loss amounts for a given position to fluctuate until settlement.](#) Gain/loss estimates for pending equities and non-equities use the previous day's closing price.

Short-term: The amount of gain/ loss where the difference between current date and the date purchased is less than or equal to one year.

Long-term: The amount of gain/loss where the difference between the current date and the date purchased is greater than one year.

Latest Account Activity

This section displays transactions over the last 30 days in the account being viewed.

View a complete history of transactions by clicking the [Transactions tab](#) or by clicking **View transactions in more detail**.

View a specific transaction in more detail by clicking the Transaction ID number for that transaction.

Note: This section may not be available in the **Overview** tab. To view account activity, click the [Transactions tab](#).

Top Asset Classes

This section displays the top four asset classes held in the account being viewed. Asset classes not in the top four are listed as Other Asset Classes. Click **View holdings by asset class in more detail** to go to the [Holdings tab](#), where all asset classes will be displayed and all securities in the asset classes will be listed.

Note: This section may be labeled **Asset Classes** instead of **Top Asset Classes** and will display all asset classes for the securities and cash in the account displayed.

Top Models

This section displays the top models held in this account and will include a line item for Other Models if more than four models are held. Click **View holdings by model in more detail** to go to the [Holdings tab](#), where all models will be listed.

Note: This section may not be available in the **Overview** tab. To view models in the account displayed, click the [Holdings tab](#).

Top Holdings

This section displays the top four securities held in this account. An additional line item titled other Holdings includes the value for all other holdings. Click **View holdings in more detail** to go to the [Holdings tab](#), where all securities in the asset classes will be listed.

Note: This section may not be available in the **Overview** tab. To view holdings in the account displayed, click the [Holdings tab](#).

About Your Account

This section shows your investment advisor's firm and contact information, links to recent statements and tax forms, your address, any primary and secondary beneficiaries listed on the account being viewed and any account lists your account is included in.

Click the date under **Latest Statement** to open a PDF version of the most recent statement for this account.

Click **Latest Tax Forms** to view a list of tax forms that can be opened individually.

Some of these account settings may not be available in the **Overview** tab. For a complete listing of your account information, click **View more about your account** or click the [About Your Account](#) tab.

Portfolio Report

This section allows you to produce a Portfolio Report for the account or combined accounts being viewed.

Choose one or more **Reports to include** from the list. To select multiple reports, click on the reports while holding the CTL or Shift key.

Select a **Model to include** from the drop-down. Select All Models to report the entire account value or choose a single model to limit the report to one model.

Select a **Report by** option to break down the reports by Asset Class, Asset Sub-class, Model, or Security.

Choose a **Date Range** for your report.

Select a **Report Format** to produce your report in PDF or Excel format

Click **Create Report** to generate your report.

PORTFOLIO REPORT

REPORTS TO INCLUDE:

All Reports

Dashboard

Positions

MODEL TO INCLUDE:

All Models

REPORT BY:

Asset Class

DATE RANGE:

12/01/2015

to

12/18/2016

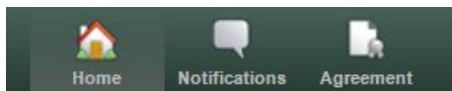
REPORT FORMAT:

PDF

Create Report

Overview Tab - Tablet Navigation

When viewing the Overview tab on a tablet device, Home, Notifications and Agreement will appear as icons in the lower navigation bar. Tap the icons to view those functions. The icon will change from black and white to color to indicate the active page. Home is the active page because the Overview tab is your default landing page.



Account Holdings



The bar graph on the *Holdings* tab shows a breakdown of the holdings by securities and cash in the account being viewed, as of the last market close.

The Holdings page displays holdings according to your specifications. You may view the information by Model, Class or Subclass by selecting the appropriate radio button. By default the information is as of the current date.

Holdings Summary Table

Displays a summary of your positions based on which **View By** button is selected.

View By Model

View By Asset Class

View By Asset Subclass

Each summary row (model, class or subclass) can be selected to display only those holdings in the **Holdings** table (below).

Holdings Table

Securities are listed in the **Holdings** table based on selections in the **Holdings Summary Table** and the **Holdings Over Time** filter (see below). If you do not see a security you were expecting, check to make sure that you have clicked the correct **View By** button (Model, Class, or Subclass) and that the filter is cleared or set to the right time frame.

Click the **Symbol** to view the Security Detail. Click the **Quantity** to view Trade Lot detail for the specific security. Note: for non-retirement accounts, the Tax Lot detail will be displayed.

Account holdings trade lot details ✕

VANGUARD TAX MANAGED INTL FD MSCI

[Export data](#)

Trade Lot Date	Quantity	Cost Basis	Unrealized Gain/Loss	Market Value
02/07/2011	12.0000	\$454.67	(\$13.91)	\$440.76
08/23/2016	1.0000	\$37.55	(\$0.82)	\$36.73

Trade Lot - Information for non-retirement accounts represents tax lot data.

Notes:

Cost basis excludes cash. Cost basis information for mutual funds reflects average cost, unless your investment advisor has elected to report actual cost for all securities. Cost basis information for all other securities is based on actual cost. Both average and actual costs may reflect adjustments for events such as wash sales and corporate actions.

Unrealized gains/losses do not include positions with a zero cost basis (N/A).

Trades pending settlement may contain estimated values which cause the market value and unrealized gain/loss amounts for a given position to fluctuate until settlement. Gain/loss estimates for pending equities and non-equities use the previous day's closing price.

Holdings Over Time

Holdings as of...: Allows you to select a specific date to view holdings (going as far back as the account opening date).

Asset Class: When **View by Model** is selected, you can set the filter to show only models within a specific asset class.

Model: When **View by Asset Class** is selected, you can set the filter to show only asset classes within a specific model.

Limit to a Symbol: Type a symbol and press Enter to view only that security in the Holdings table. To view more than one security, type in multiple symbols separated by commas.

Limit to a Name: Type all or part of a security name and press Enter to display only that security in the Holdings table. To view more than one security, type in multiple names separated by commas.

Advanced: Adds date type options for advanced filtering. Use to calculate positions based on the following date types.

Trade Date: The date a trade was executed

Post Date: The date the trade is available in the account

Statement Date: The date the transaction appears on the client's statement

Holdings over time

Holdings as of...
12/18/2016

Asset Class
All Asset Classes

Models
All Models

Limit to a Symbol
[Empty Input Field]

Limit to a Name
[Empty Input Field]

Reset Advanced

Holdings Tab - Tablet Navigation

When viewing the Holdings Tab on a tablet device, Home, Notifications and Agreement will appear as icons in the lower navigation bar. Tap the icons to view those functions. The icon will change from black and white to color to indicate the active page. Click the Home icon to navigate back to your default landing page.



Performance/Income



The *Performance* tab contains information about the overall performance of all securities held in the account.

Note: This tab may be titled “Income” depending on the options chosen by your financial professional.

The page will include at least the [income-by-model](#), listed by model with a total for all models. The page may also include account performance options that allow you to view your account's return over various time periods.

The number on the tab represents either:

The modified trailing return over the time period listed, or

The total earnings of all models for the year to-date, displayed as a dollar amount.

Please note the following definitions:

Trailing performance is the performance for the past number of complete months referenced.

Modified trailing performance (as displayed on the Performance tab) is the performance for the past number of complete months referenced and includes the performance of the partial month minus one day.

Performance over time

The settings in this section will change the values displayed in the [Portfolio Value](#), [Performance Chart](#), and [Month-by-Month Performance](#).

Select **Basic** or **Advanced** (Basic is the default.)

Basic: select **Cumulative** or **Annualized trailing returns** (Cumulative is the default) for all current models or one specific model (if model selection is available).

Cumulative Return: the cumulative time weighted return over the selected period.

Annualized Return: the average annual time weighted return achieved over the selected period.

Advanced: select specific beginning and ending dates for all models or one model at a time. The results will show cumulative trailing returns for the time period you selected and an annualized return, if the time period is greater than one year.

Trailing Returns: click on a time period to change the returns shown. The drop-down in the bottom selection includes additional period options including year-to-date.



Portfolio Value

The portfolio value will display the value for the date range you selected in the Performance Over Time section, including:

The value on the first day of the date range selected

The value of all contributions and distributions made during the period

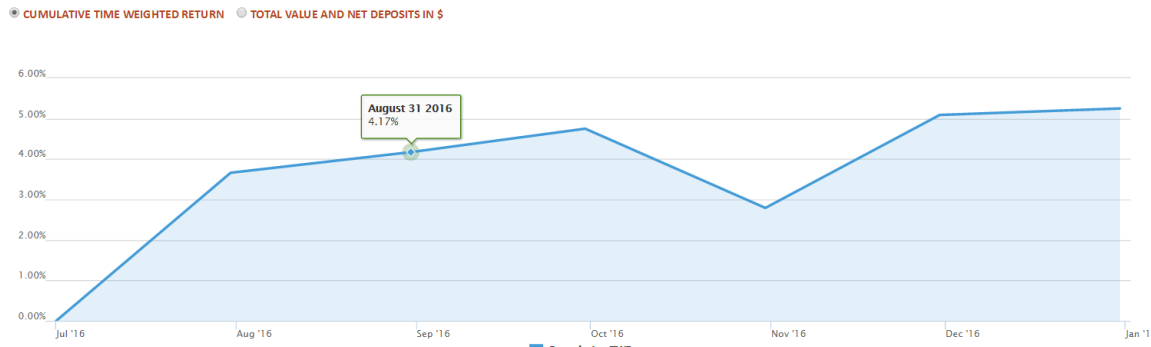
Note that this includes both cash and in-kind transactions. If your financial professional has elected to exclude certain models then these numbers will include transfers from and to excluded models.

Income and gains

The net change in value

The value as of the end of the last full month in the date range

Performance Chart



The chart will display the account's performance depending on the options selected in the Performance Over Time section.

When **Cumulative Return** is selected in the Performance Over Time section, the chart will display the percentage gain or loss over the specified time period.

When **Annualized Return** is selected in the Performance Over Time section, the chart will display the percentage gain or loss for each trailing time period that the account was open (1 Year, 3 Year, 5 Year, 10 Year, Lifetime). Accounts open for less than one year will not display an annualized return.

When **Total Value and Net Deposits in \$** is selected, the chart will display a Total Value line - representing the dollar value of the account over time - and a Net Deposits line - representing deposits or withdrawals over the same time period.

Month-by-Month Performance

This section displays values for each month in the time period selected in the Performance Over Time section. The current partial month will not be displayed. This data corresponds to the data points in the above chart.

MONTH BY MONTH PERFORMANCE Export data

Month	Total Value	Net Deposits	Change in Deposits	Total Return Dollars	Cumulative TWR
12/31/2016	\$21,023.41	\$19,665.49	\$0.00	\$1,357.92	5.25%
11/30/2016	\$20,991.86	\$19,665.49	\$0.00	\$1,326.37	5.09%
10/31/2016	\$20,531.76	\$19,665.49	\$0.00	\$866.27	2.79%
09/30/2016	\$20,923.26	\$19,665.49	\$0.00	\$1,257.77	4.75%
08/31/2016	\$20,808.40	\$19,665.49	\$0.00	\$1,142.91	4.17%
07/31/2016	\$20,705.19	\$19,665.49	\$0.00	\$1,039.70	3.66%
07/01/2016	\$19,974.70	\$19,665.49	\$0.00	\$309.21	0.00%

Note: Performance (time weighted return) is estimated based on prices and transactions posted to date. Beginning portfolio values are based on the prior day's closing account value. Performance is based on income, dividends, and appreciation values. Performance is not based on deposits and withdrawals and does not represent total return over time. Actual performance reported on your statement may vary. Market values reported in the system may vary. Annualized returns are not available (N/A) for periods of less than one year.

Negative returns with positive dollar gains

With time-weighted return, which is the industry standard return calculation used to measure the performance of the investment manager without regard to when the investor enters the strategy, it is entirely possible to have a negative % return, despite having a net dollar gain on investments (or conversely, a positive % return with a net dollar loss on investments).

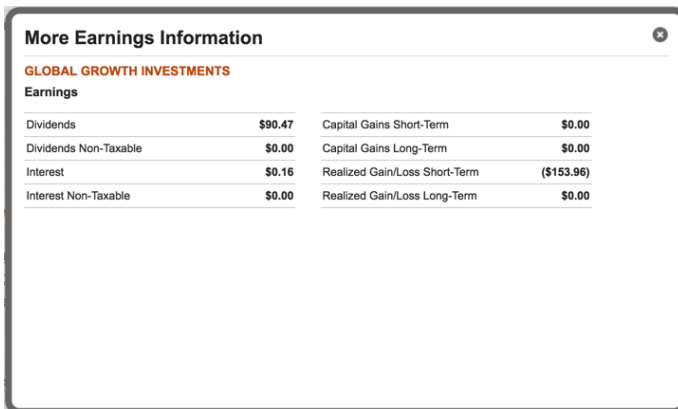
Here's an extreme example to illustrate this:

Suppose, I invested \$10 to start, and the market loses 50%. Now I have \$5 in the account. Let's say I then make a \$100,000 deposit and the market goes up 10% immediately after that. In this case, I would have positive dollar gains, since I just gained about \$10k (much more than my initial \$5 loss). It was not because the portfolio has performed well thus far – in fact, it's been negative overall since I started (it went down 50% and then up 10%). However, most of my money did not participate in that initial loss, therefore my dollar gains remain positive.

Income-By-Model

This section displays year-to-date values for each model in the account and for all models combined based on the year selected in the drop-down menu. You may view this information for each year the account has been open.

Clicking on the Model link will show more earnings information.



More Earnings Information			
GLOBAL GROWTH INVESTMENTS			
Earnings			
Dividends	\$90.47	Capital Gains Short-Term	\$0.00
Dividends Non-Taxable	\$0.00	Capital Gains Long-Term	\$0.00
Interest	\$0.16	Realized Gain/Loss Short-Term	(\$153.96)
Interest Non-Taxable	\$0.00	Realized Gain/Loss Long-Term	\$0.00

Notes:

Earnings: The earnings and other values shown on this page are estimated figures. These values may differ from those shown on your statements. The Year-to-Date Summary is based on **realized earnings**. Unrealized earnings are not included.

Realized Gain/Loss: Realized gains and losses do not include securities with a zero cost basis (N/A).

Year to date information

YEAR TO DATE INFORMATION FOR 2016					Export data
Contributions	Distributions	Transfers In	IRA Required Minimum Distribution	IRA Remaining Distribution to be taken	
\$0.00	\$195.00	\$31,745.86	\$0.00	\$0.00	

Year to date information represents the contributions, distributions and in-kind transfers made for the selected year. Changing the Year in the Income by Model section also changes the view of year to date information.

Contributions: Amount contributed within the selected year

Distributions: Amount that has been distributed within the selected year

Transfers In: Amount that had been transferred within the selected year

Individual Retirement Account (IRA) summary information: These fields will only appear when applicable:

IRA Required Minimum Distribution: The dollar amount that is required to be taken annually for an Individual Retirement Account (IRA) holder who is 70 1/2 years of age.


IRA Remaining Distribution to be taken: The required minimum distribution less any distributions that have occurred in an account for the selected year.

Performance Tab - Tablet Navigation

When viewing the Performance tab on a tablet device, TWR (time-weighted return) and Income will appear as icons in the lower navigation bar. Tap the icons to view those functions. The icon will change from black and white to color to indicate the active selection.



Transactions



View transactions, actions and transfers

Transactions over time

Timeframe
Custom

As of Date Type
Trade

Transaction Types

Sold (2)

All Transactions (2)

PENDING TRANSACTIONS Export data

Transaction	Trade Order #	Trade Date	Security	Model	Quantity	Amount	Running Cash Balance
No records found.							

TRANSACTIONS FROM 09/01/2016 THRU 09/03/2016 Export data | Advanced

Transaction	Statement Date	Trade Date	Post Date	Symbol	Security	Model	Quantity	Amount	Transaction ID
Sold	09/02/2016	09/06/2016	09/06/2016	DEGEX	DFA GLOBAL REAL ESTATE SECURITIES FUND INSTL CLASS	0-MO 142*234	(353.7420)	\$4,160.00	430569284
Sold	09/02/2016	09/06/2016	09/06/2016	VTABX	VANGUARD TOTAL INTL BOND INDEX FUND ADMIRAL CLASS	0-MO 142*234	(84.9780)	\$1,895.00	430569110

SCHEDULED ACTIONS Export data

Action	Next Date	Check/Bank Account	Frequency	Amount	Status	Action ID
Distribution	01/31/2017		Monthly	\$500.00	Active	75821

ASSETS IN TRANSFER Export data

Transferring Firm	Status	Opened	Closed	Pending Cash	Pending Assets	Total Received	Total Expected Value
LEONARDO CANNADY	Closed	06/30/2003	07/22/2003	\$0.00	\$0.00	\$6,771.96	\$6,771.96

The *Transactions* tab displays transactional information related to the selected account. These include account transactions, scheduled or recurring distributions and contributions, and transfers from other institutions.

Pending Transactions

The pending transactions table displays any transactions that are pending completion. These include pending dividends, distributions and, in certain cases, trades.

Transactions Over Time

This section allows you to select which transactions to show in the related transactions table. The default time period for displaying transactions is 30 days. Select other time periods from the drop-down list or use the custom time period drop-down fields in the **Transactions** section (below).

The **Transaction Types** list shows individual transaction types for the time period selected with the number of each type of transaction in parentheses. Click the name of the transaction type to see only those transactions listed in the **Transactions Table** (below).

Transactions Table

The Transactions Table lists all transactions in the selected time frame and that match the selected Transaction Type.

Click the **Transaction ID** number to see the details of a specific transaction.

To search for specific transactions:

Change the dates in the **From** and **Through** fields to view transactions for a specific time period.

Click **Advanced** to see more options for filtering the **Transactions** list:

Type of transaction: shows only the specific transaction type selected in the drop-down list.

Transactions in Model: Shows transactions only in the model selected.

Transactions in Security: Shows transactions only of the security selected.

Amount is: Allows you to specify a dollar amount or range for a transaction or transactions (equal to, greater than, less than, etc.).

Note that the selections made available in the above drop-downs are based on the transactions in the timeframe selected. If you do not see what you are looking for try broadening the date range.

Scheduled Actions

Lists any systematic (recurring) contributions and/or distributions set up on the account. Click the **Action Id** number to view details about a specific scheduled action.

Assets in Transfer

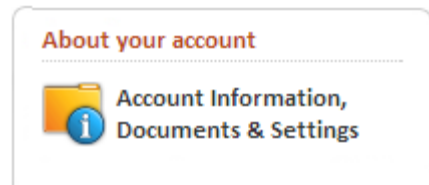
Assets in transfer display cash and security transfers from other financial institutions. Click the **Transferring Firm** name/ID to see more detail, including a breakdown of securities being transferred.

Transactions Tab - Tablet Navigation

When viewing the Transactions tab on a tablet device, Posted Transactions, Pending, Scheduled, and Transfer will appear as icons in the lower navigation bar. Tap the icons to view those functions. The icon will change from black and white to color to indicate the active selection.



About Your Account



The *About Your Account* tab contains information about the registration and authorizations for your account as well as security settings that you can view or modify on-line.

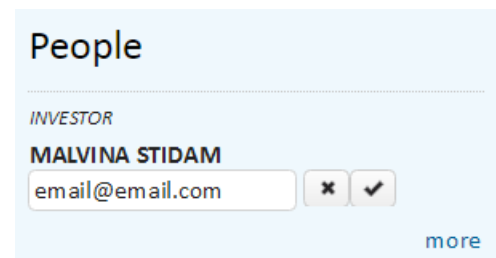
People

Investor

This section displays your name and email address.

Click into the email address field to change the address (or to add an email address if none is displayed).

Click **More** to see the address, phone number, last 4 digits of the Tax ID number, and Date of Birth associated with the account. If any of this information is inaccurate or out of date, contact your advisor to have the information updated.



Your Investment Advisor or Representatives

This section shows you contact information for your advisor and specific individuals who manage your account. Click More to show their full contact information.

Interested Parties

Interested parties are individuals or organizations an investor has authorized to receive account information such as tax forms, transaction confirmations, and statements.

Authorized Parties

Authorized parties defines additional information about who can act on the account.

Can Act Independently: The account owner may transact on the account without receiving authorization from other persons or entities.

Notes: Additional instructions provided by the investment advisors for transacting on an account.

Statements

Account statements are available for the last twelve months or the last six quarters.

To open a statement, click **View** in the Statement column. This will open a [PDF](#) document in a new browser window.

Tax Documents

Tax documents are available for the last four years. Multiple tax documents may be listed for a given year. Tax documents will be listed separately by form name and the Informational Tax Insert for each year available. When available, a [CSV](#) file of the tax information will accompany the forms.

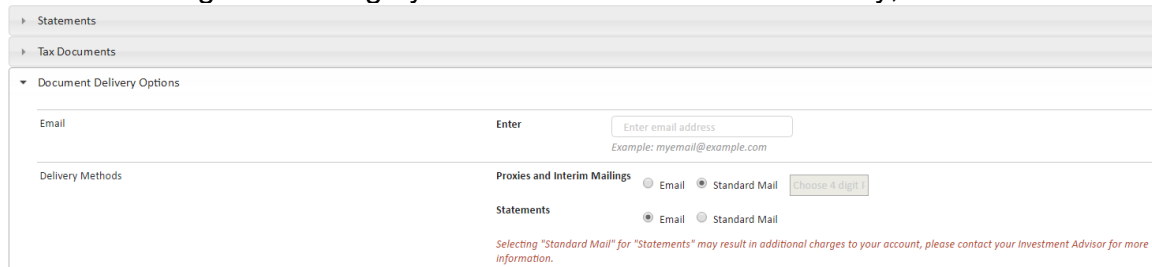
Please note that if you use Turbo Tax to complete your taxes you can retrieve your tax information from Trust Company of America through the Turbo Tax interface.

Document Delivery Options

This section indicates whether you are receiving statements via standard mail or email. If email is the selection, the email address will also appear.

Click **Show** next to *Document Delivery Terms of Agreement* to view the full text of the agreement.

Depending on the settings selected by your financial professional, you may also see the option to select the delivery method for your Statements and Proxies and Interim Mailings. To change your method of document delivery, click **Edit**:



Standard Mail is the default. Click **Email** to receive statements and/or proxies and interim mailings via email.

Add or update the email address where you would like to have email statements or proxy materials sent.

If you have chosen to receive proxy materials via email, enter a 4-digit PIN number

Click the check-box to indicate you have read and agree to the document delivery terms, then click **Save**.

Account Details

This section displays an overview of the account registration information for a selected account including:

Account ID number

Prior Account ID (if the account was transferred from a different custodian)

Account Type

Name for Mailing

Date Opened

Statement Family

Statement Frequency

Termination Information (including date initiated and closed, if applicable)

Employer Info (only on 403 and 403R account types)

Required Minimum Distribution

The Required Minimum Distribution (RMD) is the dollar amount required to be taken annually for an Individual Retirement Account holder who is 70 1/2 years of age. This field will only be visible if applicable to the account being viewed.

Beneficiaries

If the account type allows beneficiaries, any primary and contingent beneficiaries will be listed. To update or add beneficiaries, contact your advisor.

Authorizations

Advisor Distribution Authority

IRA Establish Systematic Check: The date a systematic distribution is established for a selected Individual Retirement Account (IRA).

IRA Change/Terminate Systematic: The date a systematic distribution is changed or terminated for a selected Individual Retirement Account (IRA).

Change/Terminate Systematic ACH: The date an Automated Clearing House (ACH) authorization is changed or terminated for the selected account.

IRA Internal Transfer: The date an internal transfer authorization is received for an Individual Retirement Account (IRA).

IRA Check to Address of Record: The date a distribution check from an Individual Retirement Account (IRA) is sent to the address of record for the account.

Estab Systematic ACH: The date an Automated Clearing House (ACH) systematic distribution is established from a selected Individual Retirement Account (IRA).

IRA Wire: The date a distribution from the selected Individual Retirement Account (IRA) is wired to the bank of record.

Systematic Distributions

Systematic Distributions on File: Systematic distribution instructions exist for the selected account.

Adjust Systematic RMD Reminder: Reminder to adjust the systematic required minimum distribution (RMD) exists for the selected account.

Note: Applicable for retirement-type accounts only.

Check Bank Wire Instructions

ABA Routing Number: American Bankers Association (ABA) routing number of the wire bank account.

Bank Account Number: Account number at the financial institution.

Bank Account Name: Name on the account held at the financial institution.

Purpose: Information added to the transmittal that provides the reason for the wire transfer, i.e. for the benefit of FBO Trust Company Account Owner.

Notes: Additional comments regarding Client Bank Wire Instructions for the selected account.

ACH on Demand Authority

Ref Date: Date Automated Clearing House (ACH) on Demand Authority has been added to the selected account.

ABA Routing Number: American Bankers Association (ABA) routing number.

Account Number: Account number at the financial institution.

Acct Type: Type of account at the financial institution.

Status: Type of ACH on Demand Authority, Standing or Additional.

Image ID: Unique identifier for the ACH on Demand Authority item.

Notes: Additional comments regarding ACH on Demand Authority for the selected account.

Other

Cash Distribution(s) Since: Displays the date (30 days less than the current date) and the number of cash distributions taken since this date.

Tax Lien: Tax lien is imposed on the account.

Power of Attorney: Attorney-in-Fact is associated with the account and must authorize transactions.

Court Order Required: Court order is required to transact on the account.

Pledged Collateral: The assets in the account are ascribed as collateral; therefore, distributions must be authorized by a third-party.

Notes: Additional comments regarding Authorized Parties/Trustees for the selected account.

Security Settings

This section allows you to update your security question, security image, and password.

Security Question: The security question authenticates your user identification the first time you log in and when you log in on a different platform. For subsequent sessions from the same computer, you will only be required to enter your user name and password. To change the security question information, click **Edit**, then select a new question and answer or change the answer to the current question before clicking **Update** in the pop-up box.

Security Image: The security image is a visual confirmation that you have accessed the authentic Liberty website. To change the image, click **Edit**, then select a new image and click **Update** in the pop-up box.

Password: Click **Edit**, then type your current password and your new password (twice) before clicking **Update** in the pop-up box. A password strength meter will appear to let you know when your password is secure enough to be usable. You will not be able to save a password with a weak rating (indicated by a red bar). The Save button will be activated when you have entered a medium (yellow bar) or strong (green bar) password twice.

About your account - Tablet Navigation

When viewing the About Your Account tab on a tablet device, the sections listed above will appear as icons in the lower navigation bar. Tap the icons to view those functions. The icon will change from black and white to color to indicate the active selection.

