Get Started With NetXInvestor®

USER GUIDE
Table of Contents

Introduction ........................................................................................................................................................ 2
  Audience .......................................................................................................................................................... 2

Overview ......................................................................................................................................................... 3
  Availability of Features .................................................................................................................................. 3
  Navigation ....................................................................................................................................................... 3
  Operating Systems and Browser Requirements .......................................................................................... 4

Access the Platform ........................................................................................................................................ 5
  Adaptive Design .......................................................................................................................................... 5
  Accessibility Theme ..................................................................................................................................... 5
  NetXInvestor in Spanish .............................................................................................................................. 5
  Online Self-Registration .............................................................................................................................. 6
  First-Time Login and User ID Communication (Paperwork Submission) ...................................................... 7
  Configure Security Questions and Answers ............................................................................................... 9
  Configure One-Time Passcode (OTP) Contact Method ...............................................................................10
  Log In to NetXInvestor (Recognized Device) ..............................................................................................13
  Log In to NetXInvestor (Unrecognized Device) ............................................................................................14
  Log In to NetXInvestor Using Security Question .......................................................................................16
  Log Out ......................................................................................................................................................18

NetXInvestor Mobile App ............................................................................................................................... 19
  Access .........................................................................................................................................................19
  Apple Watch ...............................................................................................................................................19
  Download NetXInvestor Mobile App ............................................................................................................19
  Mobile Requirements .....................................................................................................................................19
  Navigation ....................................................................................................................................................20
  Deposit Checks ..........................................................................................................................................24
  Touch ID .....................................................................................................................................................25
  Face ID Login on Apple iPhone® X ..............................................................................................................27
Introduction

This guide, and the five other related NetXInvestor User Guides, familiarizes you with the capabilities and functions of the NetXInvestor® platform. The platform enables you to place trades online, view your portfolio, perform market research, and much more.

Audience

With this guide you, the investor, can learn how to:

- Access the platform
- Navigate through the platform
- Configure security questions and answers
- Configure One-Time Passcode (OTP) contact method
- Log In to NetXInvestor using security question and OTP
Overview

NetXInvestor is an online investor platform enabling you to access account information, place trades, view trade status, transfer funds, request a check, get quotes, perform market research, read news, and much more. You can also view your account, tax statements and trade confirmations online.

Availability of Features

Your financial firm might not enable you to access or view all of the features described in this user guide. Contact your financial professional if you have any questions.

Navigation

The NetXInvestor home page provides access to a majority of the functions via tabs. Each tab performs a specific function.

<table>
<thead>
<tr>
<th>TAB</th>
<th>ENABLES YOU TO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advisor Home</td>
<td>View the contact information of the financial professional for all accounts linked to your user ID. The advisor information displayed is the same as what appears on your account statement.</td>
</tr>
<tr>
<td>Portfolio</td>
<td>View the snapshot view of your account overview. Along with the snapshot view, you can also view: balances, holdings, unrealized gain/loss, realized gain/loss, history and projected cash flow.</td>
</tr>
<tr>
<td>Transact</td>
<td>Place a new equity, mutual fund, or option order. Apart from placing new orders, you can also view the order status, commission schedule, and pay bills.</td>
</tr>
<tr>
<td>Research</td>
<td>View how the market is performing today. You can also view quotes of recently visited stocks, news relating to the visited stocks, create watch lists to monitor the required stocks and much more.</td>
</tr>
<tr>
<td>Tools</td>
<td>Create and view watch lists, view educational resources and helpful links.</td>
</tr>
<tr>
<td>Communications</td>
<td>View and download statements, reports, trade confirmations, tax documents, and read the frequently asked questions compiled by the financial firm. You can create new account groups, add an alias to your linked accounts, and change your password and security questions. You can also set your e-delivery preferences.</td>
</tr>
</tbody>
</table>
Operating Systems and Browser Requirements

Operating Systems
• Microsoft® Windows 8+
• Apple® Mac OS X (10.15+)
• Apple® iOS 13+
• Android

Browsers
• Windows browsers: Microsoft® Internet Explorer 11 and higher, Google Chrome™ Version 67.x and higher and Mozilla® Firefox® Version 48.x and higher
• Mac OS X 10.15+ browsers: Apple® Safari Version 6.x and higher, Google Chrome™ Version 67.x and higher and Mozilla® Firefox® Version 48.x and higher
• Apple® iOS 13+ browsers: Apple® Safari Version 6.x and higher
• Android browsers: Google Chrome Version 67.x and higher
Access the Platform

Adaptive Design

The NetXInvestor platform uses adaptive design that provides an optimized experience whether the site is viewed on your desktop, tablet, or smartphone. When you access the site on a tablet or mobile device, you see much of the same data and functions available to you on your desktop – they are just displayed in a different way.

Accessibility Theme

The NetXInvestor platform is now compliant with the WCAG 2.0 Level AA standard which exceeds Federal guidelines for online accessibility (generally referred to as Section 508). This means the platform offers an optimized experience for persons who are visually disabled, have certain physical or neurological challenges, or require additional consideration when online due to use of screen readers, magnifiers or other accessibility aids.

Once the accessibility theme is implemented, the pre-login page displays a link, Switch to Accessible Theme, on the top right. Click the link to display all the related functions on one page in a simple and logical page layout. The theme also provides support to screen readers, refreshable braille display, and Job Access With Speech (JAWS).

Accessibility theme is optional, so you can choose between the standard theme or change to the accessible theme using a selector on the settings page of NetXInvestor.

For more information on switching between standard and accessibility themes, see the Change Themes section.

NetXInvestor in Spanish

The NetXInvestor platform offers you an option to view content in the Spanish language. To view NetXInvestor in Spanish, click the globe icon at the top right. The icon displays on all pages in the platform.

Note: The default language is English.
Online Self-Registration

Online self-registration is limited to the account types listed below:

- Retirement Accounts
- Individual Accounts
- Joint Accounts (where you are the primary account holder)

All other account types should follow the financial firm’s (IBD) process for registration requests.

2. Click Register Now.
3. Review the Welcome Screen and click Next.
4. Review the terms and conditions regarding identity verification and click I Agree.
5. Provide user information, including your name, a valid email address, Social Security number, legal U.S. address, and account number on which you are listed as the primary account holder.
6. Verify your identity and proceed.

To verify your identity and for the safety and security of your information, you will be asked three questions.

- If you provide the correct answer to all three questions, you will be taken to the next step.
- If you fail to provide the correct answer for one question, the fourth question will be displayed. If your answer to the fourth question is correct, you will be taken to the next step.
- If you fail to provide the correct answer for more than two questions, a message displays indicating you have failed to verify your identity. You can either try again later or contact your firm for assistance.

7. Create a temporary user ID and password.
8. Enter email address, date of birth and mother’s maiden name.
9. An email with further instructions is sent to the entered email address. Action should be taken within three days of receiving the email.
10. Click the link in the email within three days to make the user ID permanent.
11. Create personalized security questions when prompted. For information on configuring security questions and answers, see page 9.
12. The self-registration for online access is completed.
13. If you desire e-delivery, click Go Paperless and follow the instructions to add email address and create paperless preferences.
First-Time Login and User ID Communication (Paperwork Submission)

Note: Your financial firm may have their own process and forms to create user ID and setup e-delivery instructions. Contact your financial professional if you have any questions.

1. Complete the Online Access and Electronic Delivery Form and submit to your advisor for processing. You can also elect a user ID upon account opening through the Account Application and Agreement.

2. Once completed, your advisor will submit the Online Access and Electronic Delivery Form to Pershing.

3. Once the user ID is created, you will receive an email from edelivery@netxinvestor.com containing the user ID and temporary URL to login. The subject line of the email will be “Online Account Access: User ID Request Complete.”

Note: If email address fails, an Email Failure letter with the user ID is sent. If you are enrolled in e-delivery of documents, you will receive an e-delivery enrollment email as well. Email failures will result in an e-delivery de-enrollment letter being sent to the physical address of record on the account.

The temporary URL expires after 30 days. If you are accessing the site for the first time after 30 days, you must contact your advisor to log in directly to netxinvestor.com with temporary password credentials.

4. Click the Click Here link provided in the email.

5. Enter your mother’s maiden name and date of birth and click Continue as displayed below.

Note: Once your mother’s maiden name and date of birth are entered correctly, you will be required to set up the security questions and password for your online access to your account electronic communications. If you answer
incorrectly three times, you will be locked out and must contact your advisor to unlock your account.

6. In the New Password and Confirm New Password fields, enter the new password.

7. Click Continue. The Security Email Setup page displays.
8. Enter your email address in the fields provided and click Continue.
9. Create personalized security questions when prompted. For information on configuring security questions and answers, see page 9.
10. Click Continue. The Go Paperless page displays.
11. Click Update Preferences to set up your e-delivery instructions.
12. After setting up the e-delivery instructions, the NetXInvestor home page displays.

Once successfully logged in, you will receive a confirmation email. To access the site in the future, go to the Web address netxinvestor.com.
Configure Security Questions and Answers


2. In the Financial Org # field, enter your firm number.
3. Enter your user ID and password, and click Continue.

4. Enter your email address in the fields provided and click Continue.
5. Select four questions and provide an answer to each question.

**Tip:** To mask your responses, select the **Mask Responses to Secret Questions** option.

6. To access NetXInvestor from this device in the future without answering a security question, select **Yes** for **Remember My Device** and click **Continue**. The NetXInvestor home page displays.

**Configure One-Time Passcode (OTP) Contact Method**

One-Time Passcode protects your online information from unauthorized access.

1. Once logged in, the **Security Email Setup** page displays.

2. Enter your email address in the fields provided and click **Continue**.
3. Select a **Contact Method** from the list (Voice Call, Text/SMS or Email), provide appropriate information in the fields that display and click **Verify**.

![Verify Your Contact Method](image)

4. Enter the passcode sent to your selected contact method.

**Tips:**
- It is recommended that you set up more than one contact method.
- If you did not receive a code, click **Send a New Code**.

5. Click **Verify**. The **One-Time Passcode Setup** page displays a confirmation that the contact method is successfully verified.
6. To access NetXInvestor from this device in future without a passcode, select **Yes** for **Remember My Device** and click **Continue**. The NetXInvestor home page displays.
Log In to NetXInvestor (Recognized Device)

2. In the Financial Org # field, enter your firm number.

**Note:** Click Forgot Password if you do not remember your password. You will be prompted to verify your security email address and identity using a One-Time Passcode.

3. Enter your user ID and password, and click Continue. The Enroll page displays.

4. Click Enroll Today. The e-Delivery Preferences window displays.

**Notes:**
- The Enroll page displays only if you have not opted for e-Delivery of any document type.
- You can click Remind Me Later to view this page after three months.
5. Select the boxes next to the documents you want to receive via e-delivery.
6. Select the email address where you want to receive e-delivery notifications.
7. Click **Save**. A window displays the terms and conditions.
8. Read the terms and conditions, and click **I Agree**. A window displays stating the e-delivery preferences have been saved.
9. The **NetXInvestor** home page displays.

**Log In to NetXInvestor (Unrecognized Device)**

1. Go to **netxinvestor.com**.
2. In the **Financial Org #** field, enter your firm number.
3. Enter your user ID and password, and click **Continue**.

*Notes:*
- To remember your user ID the next time you access NetXInvestor, select the **Remember User ID** option.
- Click **Forgot Password** if you do not remember your password. You will be prompted to verify your security email address and identity using a One-Time Passcode.

4. Verify your identity by providing a one-time passcode or answer to a security question.
   - **Verify by OTP**: Select a contact method where you want to receive the passcode and click **Send Code**. The selected contact method receives the passcode. Enter the passcode and click **Continue**. If the passcode is correct, the **Enroll** page displays.
Verify by security question: Enter the answer to the displayed security question and click **Continue**. If the answer is correct, the **Enroll** page displays.

**Tip:** If your device is secure, select **Yes** for the **Remember My Device** option. You will not be asked to verify your identity if you turn on this option. Secure device indicates your own computer and not a work computer or a computer at an Internet café.

**Notes:**
- The **Enroll** page displays only if you have not opted for e-Delivery of any document type.
- You can click **Remind Me Later** to view this page after three months.
5. Click **Enroll Today**. The e-Delivery Preferences window displays.

6. Select the boxes next to the documents you want to receive via e-delivery.

7. Select the email address where you want to receive e-delivery notifications.

8. Click **Save**. A window displays the terms and conditions.

9. Read the terms and conditions, and click **I Agree**. A window displays stating the e-delivery preferences have been saved.

10. The **NetXInvestor** home page displays.

**Log In to NetXInvestor Using Security Question**


2. In the **Financial Org #** field, enter your firm number.

3. Enter your user ID and password, and click **Continue**. The Verify Identity page displays where you verify your identity by providing an answer to a security question.

**Note**: To remember your user ID the next time you access NetXInvestor, select the **Remember User ID** option.

4. Enter the answer to the security question.

**Tip**: If your device is secure, select **Yes** for the **Remember My Device** option. You will not be asked to verify your identity if you turn on this option.

5. Click **Continue**. The Enroll home page displays.
6. Click **Enroll Today**. The **e-Delivery Preferences** window displays.

7. Select the boxes next to the documents you want to receive via e-delivery.
8. Select the email address where you want to receive e-delivery notifications.
9. Click **Save**. A window displays the terms and conditions.
10. Read the terms and conditions, and click **I Agree**. A window displays stating the e-delivery preferences have been saved.
11. The **NetXInvestor** home page displays.
Log Out

- On the NetXInvestor home page, click Logout.
NetXInvestor Mobile App

The NetXInvestor mobile app contains all of the features that you currently see in the NetXInvestor website. Few additional features are unique to the app, but every other aspect of the app looks and works as it does on the website. Mobile check deposit and Apple Watch (which works with iOS app) are the unique mobile features in the NetXInvestor mobile app.

Access

For more information on accessing NetXInvestor, using the NetXInvestor mobile app and using the mobile check deposit feature, contact your financial institution.

Apple Watch

The NetXInvestor mobile app for iOS works with Apple Watch to view balances and activity for your accounts. To synchronize Apple Watch with NetXInvestor, go to the Apple Watch app on Apple phone’s home screen and select NetXInvestor to include in the App Layout.

Download NetXInvestor Mobile App

You can download the NetXInvestor mobile application directly to your Android or iOS device by searching for NetXInvestor on Google Play Store or Apple App Store.

Mobile Requirements

- Android:
  - OS 6.x or higher
  - Size: 3.3 MB
- iOS
  - OS: 9.0 or higher
  - Size: 17.7 MB
Navigation

General Navigation

<table>
<thead>
<tr>
<th>TO</th>
<th>DO THIS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Move between pages</td>
<td>Tap Menu and then tap the desired page</td>
</tr>
<tr>
<td>Return to the home page</td>
<td>Tap Menu and then tap Overview</td>
</tr>
<tr>
<td>Return to the previous page (Android specific)</td>
<td>Tap the back icon ⬅️</td>
</tr>
</tbody>
</table>

Functional Navigation

- To view the market snapshot, tap Menu > Market Snapshot.
- To view messages, tap Menu > Message.
- To log out, tap Menu > Logout.
- To set e-delivery preferences, tap Menu > Go Paperless.

Portfolio

- To view the snapshot of your most recent events/activities such as open orders, recently completed trades or composition of investments in the portfolio, tap Menu > Overview.

![NetxInvestor Mobile App screen](image-url)
To view the total account value of your account, funds available for withdrawal, funds available to trade and day trading power as of previous day, tap **Menu** > **Balances**.
• To view the holdings you hold in the portfolio, tap the **Menu > Holdings**.

![NetxInvestor Holdings](image)

- Summary of Holdings
  - CASH, MONEY FUNDS, BANK DEPOSITS: 46,314,760.44 (68.65%)
  - EQUITY TOTAL VALUE: 21,147,131.13 (31.35%)
  - TOTAL CURRENT ACCOUNT VALUE: 67,461,891.57

• To view the value of the portfolio in the form of a chart for the past 12 months, tap **Menu > Valuation Over Time**.

• To view the current performance of stocks in the market, summary of short- and long-term gain and loss information, tap **Menu > Unrealized Gain/Loss**.

• To view the profit or loss information of your stocks arising out of a sell, summary of short- and long-term gain and loss information, tap **Menu > Realized Gain/Loss**.

• To view the activities that have taken place in your account, tap **Menu > History**.

• To view the cash money flow into your account, tap **Menu > Projected Cash Flow**.

**Transact**

- To place an order, tap **Menu > New Order**.

- To view the status of orders, tap **Menu > Order Status**.

- To pay bills, tap **Menu > Pay Bills**.

- To deposit checks, tap **Menu > Mobile Deposit**.
Research

• To view stock market updates, market movers, advancers/decliners, access to real-time market news and events, tap Menu > Markets.

![Research Image]

• To view full quote and perform research of a security, tap Menu > Quotes & News.
• To view the predefined stock, ETF and mutual fund screeners, compare stocks and funds for profile, performance and risk, tap Menu > Investing Tools.
• To view the prevailing rates for money market products, currency, commodities and others, tap Menu > Rateboard.

Tools

• To view your watchlists, tap Menu > Watchlist.
• To view the educational resources, tap Menu > Educational Resources.
• To view helpful links, tap Menu > Helpful Links.

Communications

• To view your account brokerage statements, tap Menu > All Communications > Statements & Reports.
• To view your trade confirmations, tap Menu > All Communications > Trade Confirmations.
• To view your tax information statement, tap Menu > All Communications > Tax Documents.
• To view your notifications, tap Menu > All Communications > Notifications.
• To change password, display settings, e-delivery preferences and more, tap Menu > Settings.
Deposit Checks

Mobile check deposit provides a quick and convenient way to deposit checks for processing using NetXInvestor® mobile. Using this feature, you can take front and back photos of checks, attach the check images, enter the amount of the check and select the accounts to credit.

Deposit a Check

1. Tap Menu > Transact > Mobile Deposit. A page displays where you can use the device camera to take photo of the check.

2. Take a photo of the front and back of the check.
3. Follow the prompts to enter the check amount, select the desired accounts and enter the deposit amount.
4. If prompted, select a deposit source code for each account.
5. After providing the details, tap **Review** to verify the deposit details.

6. Verify the deposit details and tap **Submit**.

**Touch ID**

Touch ID in iOS devices simplifies your login to NetXInvestor mobile. To log in using Touch ID, you must enable this feature.

**Note**: This feature is not available on Android and Windows mobile phones or tablets.

**Enable Touch ID**

1. On the **NetXInvestor** home page, enter your firm number, user ID, and password.
2. Tap **Continue**. The **Enable Touch ID** screen displays if you have not enabled Touch ID previously.

3. Tap **Yes, Enable Touch ID**. A confirmation message displays.
4. Tap **Yes, Enable Touch ID**. A screen displays the legal agreement.
5. Read the terms and conditions, and then tap **Agree, Enable Touch ID**. A success message displays.

**Notes:**
- All fingerprints saved on the device can access NetXInvestor via Touch ID.
- You can enable or disable Touch ID via **Security Settings**.
- If the Touch ID does not function under certain circumstances, you can manually login by entering the password.

**Face ID Login on Apple iPhone® X**

You can use the Face ID feature on Apple iPhone® X to log in to NetXInvestor Mobile. This feature allows faster authentication using the secure login facility and biometric authentication technology.

**Note:** If you use an Apple device and if you are entitled to this feature, you can access Face ID on the iPhone X device by following the instructions from Apple. The instructions below allow you to enable Face ID for NetXInvestor.
Enable Face ID on NetXInvestor Mobile

1. On the NetXInvestor Login screen, tap Continue next to the Face ID icon.

2. The Enable Face ID screen displays if you have not enabled Face ID previously.

3. Tap Yes, Enable Touch ID. A screen displays the legal agreement.

4. Read the terms and conditions, and then tap Agree, Enable Face ID. A success message displays.
Notes:

- You can enable or disable Face ID via **Security Settings**.
- If the Face ID feature does not function under certain circumstances, you can manually login by entering the password.