Welcome

Welcome to the MB&T Wealth Management mobile app guide. The mobile app provides instant access to your account from your mobile devices, including your account dashboard, details and insights. This guide will provide you with simple instructions to help you navigate the app quickly and easily.

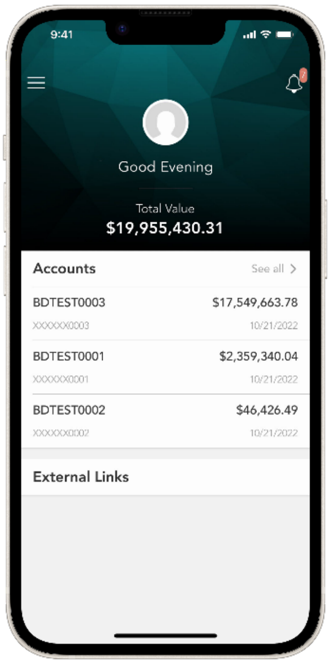


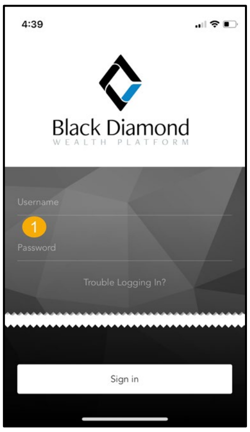
Table of Contents

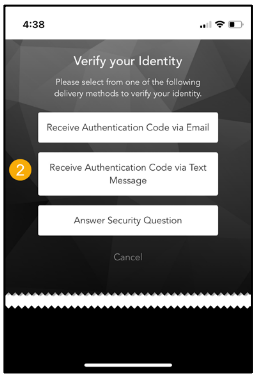
Wealth Management Mobile

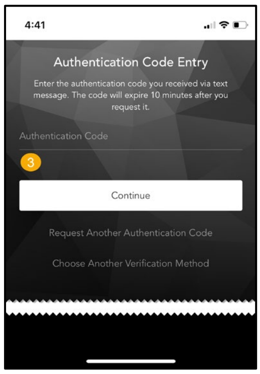
Logging In

Note: You must be registered for online access to log into the app. If you are not yet registered, please contact your trust officer or portfolio manager for the link to register. The registration link will be sent by email from **noreply@bdreporting** and will expire in 7 days.

Please download the Montecito Wealth Management mobile app from the Apple® App Store or Google Play® store.
Once you have completed registration and have downloaded the Wealth Management mobile app, perform the following to login.



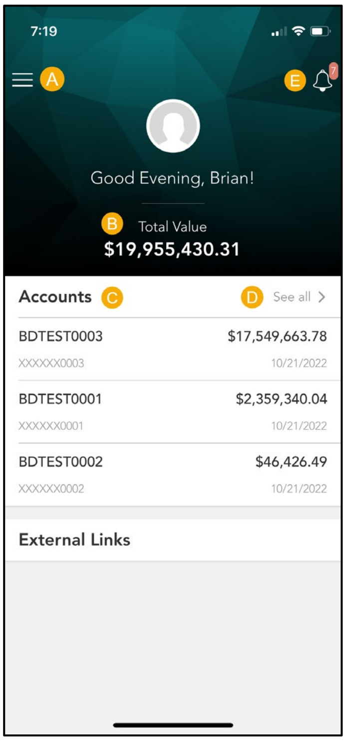


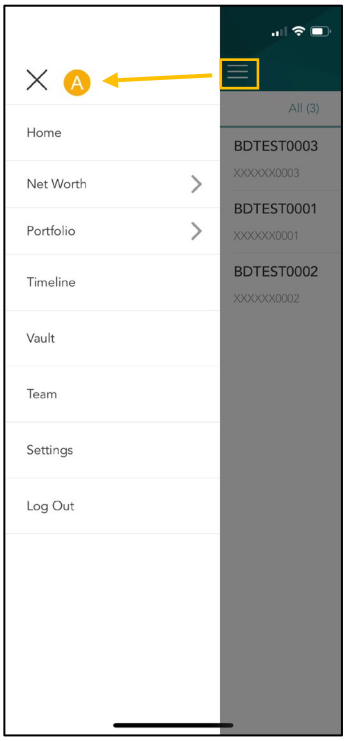


1. Enter your username and password.
2. Choose an authentication method to verify your identity.
3. Enter the authentication code to log in to the mobile app.

Home Page

The personalized home page displays information about your relationship such as your total portfolio value and account balances and provides quick access to your account details.





A. Menu – View all options for the app

B. Total Value – Total value of your portfolio

C. Accounts –Your most active account balances

D. See All – View all accounts

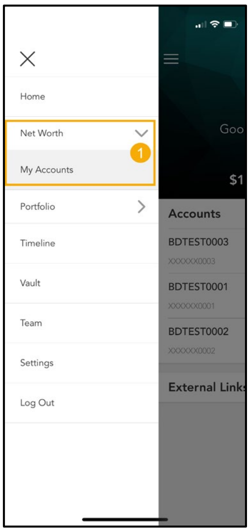
E. Notifications – View notifications from your advisor

A. The Menu (☰) offers quick access to the following features and settings:

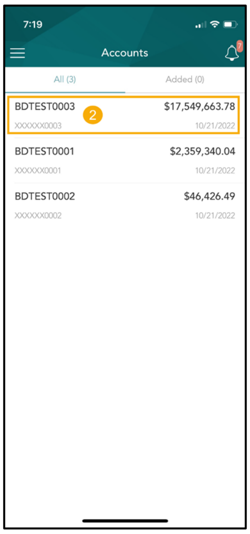
- Net Worth
- Portfolio
- Timeline
- Vault
- Team
- Settings
- Logout

Net Worth

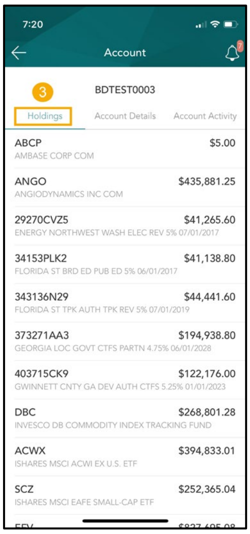
Net Worth displays the **My Accounts** page which provides a detailed list of balances and the status of your accounts. Tap each account to see their holdings, details and activity.



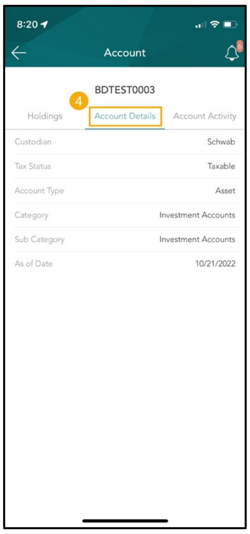
1. Tap **Net Worth**, then **My Accounts**.

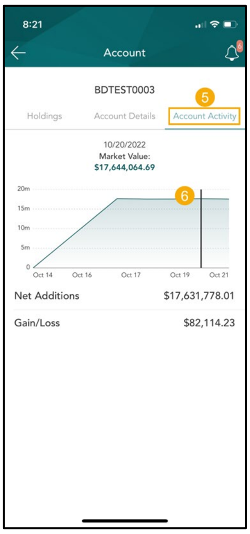


2. Select an account to view all **Holdings**.



3. **Holdings** for the selected account display.





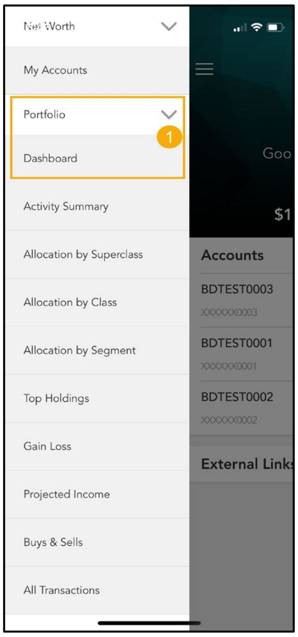
4. Tap the **Account Details** tab to display account information such as the Custodian, Tax Status and Account Type.

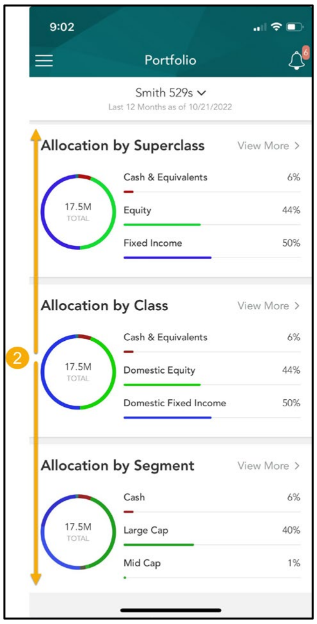
5. Tap the **Account Activity** tab to display historical performance of the account.
6. Tap anywhere along the graph to view the market value for a specific date.

Portfolio

Dashboard

Portfolio is where you can view additional details about your portfolio. The dashboard gives you a dynamic overview of your portfolio, with cards highlighting key information.

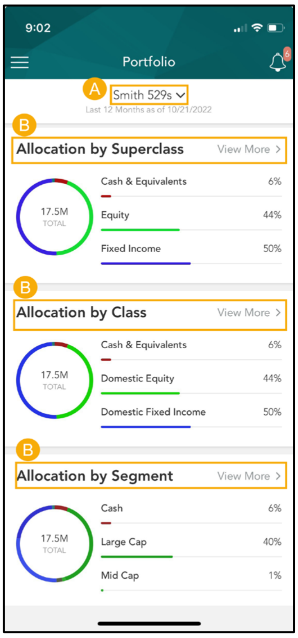




1. Select **Portfolio** then **Dashboard.**
2. Scroll up or down to view different cards.

The following Portfolio cards are available:

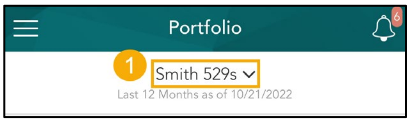
- Activity Summary
- Allocation by Superclass
- Allocation by Class
- Allocation by Segment
- Top Holdings
- Individual Fixed Income Characteristics
- Gain/Loss
- Projected Income
- Buys/Sells
- All Transactions



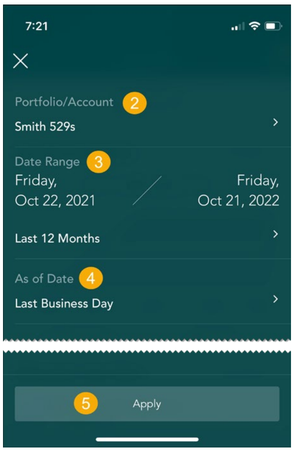
A. **Switch** and **Filter** between portfolios and accounts to update all cards
B. Click on the title of any card to get more detail

Switch/Filter/Date Range

The dashboard cards can be customized to display selected portfolios or accounts using **Switch** or **Filter**.



1. Tap on the current portfolio or account name.

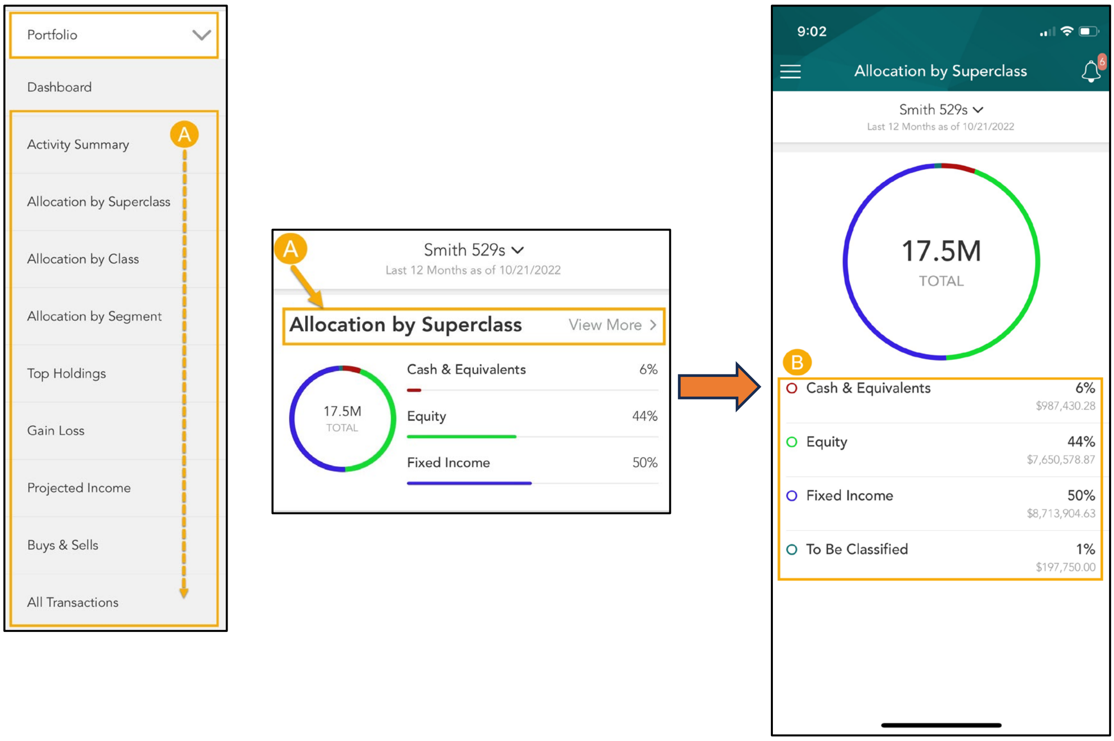


2. Choose **Portfolio** or **Account** to display available portfolios or accounts to view or filter by.
3. Select a **Date Range** to view such as Month to Date, Year to Date, Last 12 Months or Custom Date Range.
4. Select an **As of Date**.
5. Tap **Apply** to update all cards.

Portfolio Navigation

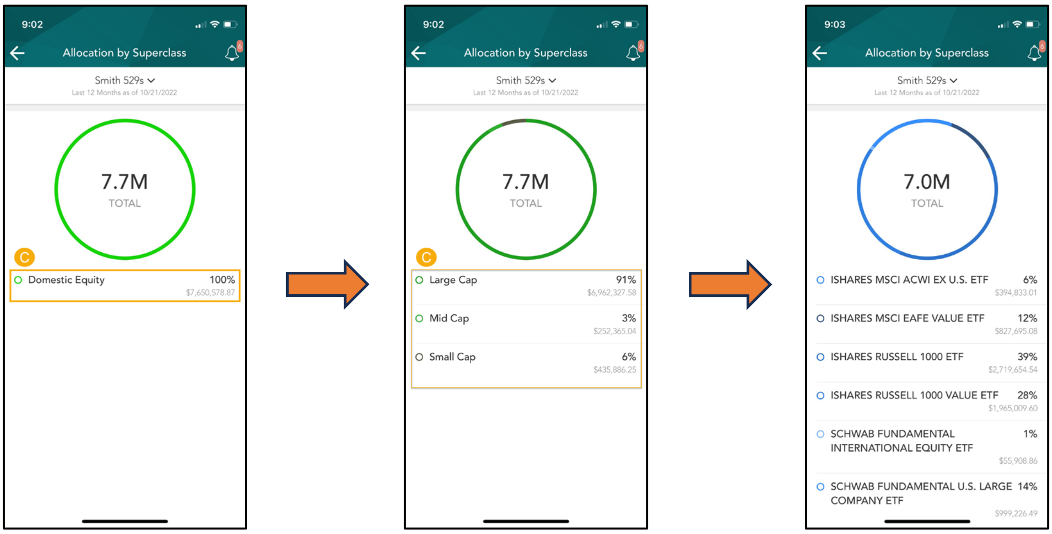
View activity and changes in your portfolio or account balance. Each Portfolio card displays specific high-level overview and detailed information for your investments. You can also select detailed views for other cards from the menu.

Menu | Portfolio Card | Detailed View



A. Select an option from the menu or tap a title from the **Dashboard**

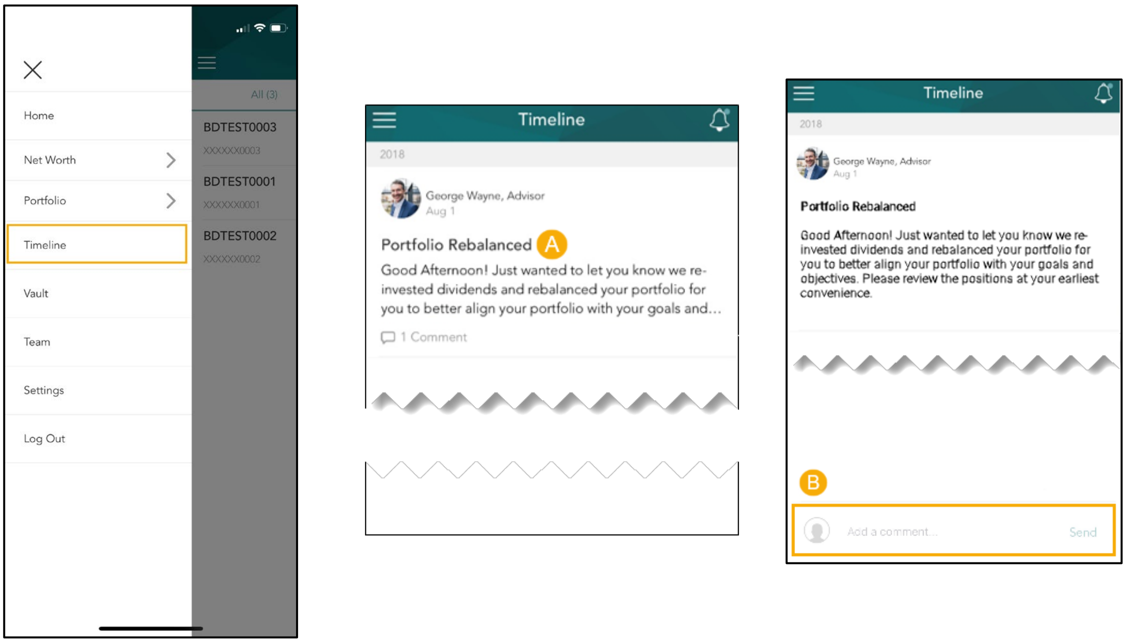
B. Select an allocation type to display more details



C. Tap on an item to drill down and display additional details of your portfolio.

Timeline

The Relationship **Timeline** is a consolidated, curated feed of posts designed to memorialize interactions between you and your wealth management team. Document the financial journey by posting meeting notes and important decisions within the Relationship Timeline.

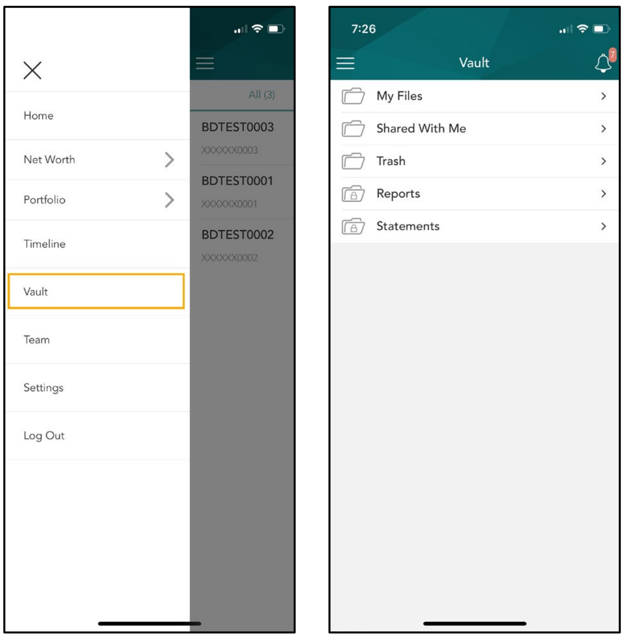


A. Tap to view posts

B. Post a comment.

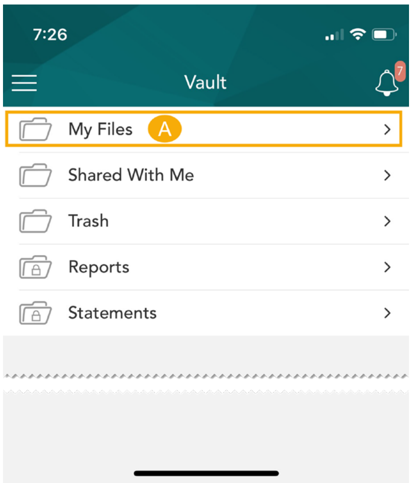
Vault

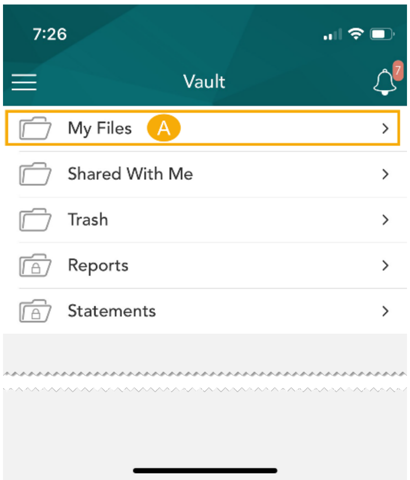
The **Vault** is where you can securely share and manage all your important financial and legal documents, reports, and statements.



Documents

My Files is where you and your advisor can share important documents. You can organize documents into folders, drag-and-drop to upload new documents, and easily move files from one folder to another.

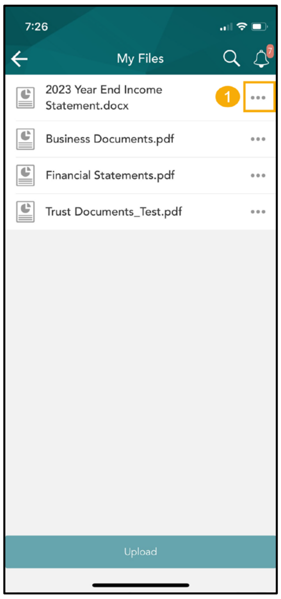


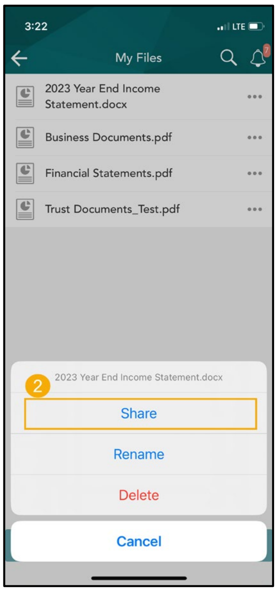


A. **My Files** is your file repository
B. View current files in the folder or tap the file name to open the file
C. **Share**, **rename**, or **delete** a file
D. **Upload** a file from your device

Share Files

Easily share files with your advisor. An email notification will be sent when a document is shared.

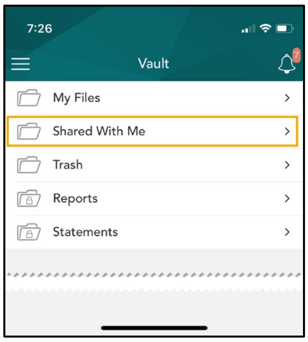


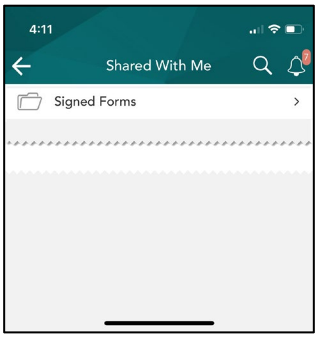


1. Select the ellipsis (...) next to the file you want to share.
2. Select **Share** to share the file with your selected advisor.

Shared with Me

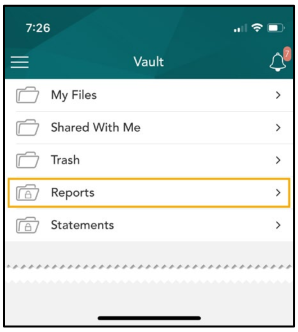
Shared communication from your advisor can be found in the **Shared with Me** folder.

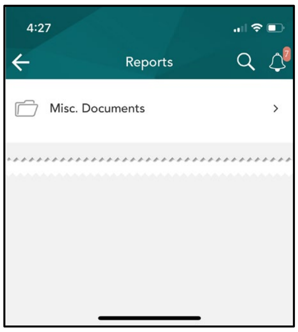




Reports

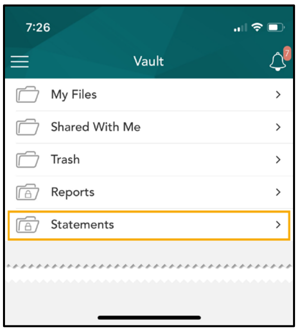
In the **Reports** folder, you have quick access to view investment focused reports, such as your Quarterly Report.

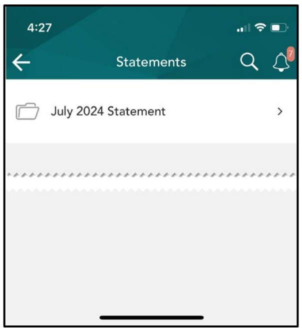




Statements

The **Statements** folder contains your monthly investment statements.





Team

Team is your personalized page that lists contact information for your advisory team.