Welcome

Welcome to the MB&T Wealth Management platform guide. The platform grants you access to unique information and insights, account details, your investment dashboard, a document vault, instant access from any of your devices and more. This guide provides simple instructions to help you navigate the platform quickly and easily.

EDTEST0003 \$17,546,463,78 Page://memedia.bank/ EDTEST0001 100/10202 Top Holdings EDTEST0001 \$2,359,340,64 Top Holdings EDTEST0001 \$2,359,340,64 WB \$2,719,654,554 EDTEST0002 \$44,424,49 WD \$1,855,005,60 EDTEST0002 \$44,424,49 WITX \$1,856,425,63	Accounts	Good Afternoon Total Value \$19,955,430.31	Montecito Bank & Trust Wealth Management
BDTEST0001 \$2,399,340,41 Top Holdings V00000001 109/10822 WB \$2,719,654,54 BDTEST0002 109/10822 WB \$1,955,009,60 BDTEST0002 \$46,426,49 VAIPX \$1,650,025,50 V000008022 109/10822 VAIPX \$1,654,456,44	BDTEST0003	\$17,549,663.78	https://montecito.bank/
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VMLTX \$1.208.362.29	BDTEST0002 xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	\$46,426,49 10/21/2022	WD \$1,955,007,60 VAIPX \$1,650,425,93 VWITX \$1,244,646,44 VMLTX \$1,208,362,29

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Wealth Management Platform

First Time Login

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Note: You will receive a registration email from **noreply@bdreporting.com** with a link to set up your account. The link will expire in 7 days. If you have not received a registration email, contact your advisor.

Click on the link or copy and paste the link from the New User Setup email.

S	et Security Questions
Please pick 3 s	ecurity questions and their answers for use you forget your password.
Security Quest	ion 1
Answer.	
Security Quest	ion 2
Answer	
Security Quest	ion 3
Answer	

1. Select a security question and answer all three **Security Questions**.



2. Enter and confirm a chosen password. The password must contain at least 8 characters, 1 upper case letter, and 1 number.

	Application Terms of Use
Leslie, you must agree to these terms and cor decline.	ufitions to use the website. Please scroll to the bottom of the terms of use in order to accept or
Application Terms of Use	
This Application Terms of Use (these "Terms") in biamond Performance Reporting division, and it emits "you", "you", and "Therein refer to, as a organization to you are accepting these Terms for regariazion to these Terms and agree on behalf obtain access to the Application through your of oregoing representation in permitting you and y CULCWING TERMS CAREPULLY BEOCE ACCES	a signit approvement between you, the end use, and Advect Software. No, Lating the Studies "Biol Character", Shao Damondo and Software Taylor a
Back Diamond makes available its services and o such Customer Agreement and subject to the gree that the Customer Agreement is solely for serson or entity, is a beneficiary, intended or oth	related technology under an agreement with its customer (the "Customer Agreement") and, pursuan se Terms, may make available certain of those services and technology to you. You acknowledge and the benefit of Black Diamond and its customer and that neither you nor any investor, advisor, or other ervice, of the Customer Agreement.
by clicking the "Accept" button or accessing or sideposition complex for such other internet address intradiance, using windowston, and/or schemit mitation, using windowston, and/or schemit conditions, disclaimers of twarrantee, damage a wave principtes. Back Diamond may modify the including by posting the revised Terms on the Aj accession of the application of these Terms inco updated" legend at the top of these Terms to patients will become effective three (2) busing their effective three changes are of the Application following these changes and the Application following the these changes and the Application following the these changes and the Application following the these changes and the Application following the application and t	using lists discovered k4.8. ¹⁰ % there current version of the proprietary application toolhead at a safe blockmond on the dissignate from time re-involve the 'application' in any way, reclarding without fing any content or personal information via the Application (by our applies to and as leaded by the terms of memily exclusions and instances, and the proceed information (b) the application of the structure of
f you do not want to agree to these Terms, you : d3.bdreporting.com website.	should click the "Decline" button and immediately cease your access and use of the Application and th
Grant of License.	
n exchange for your agreement to these Terms, aublicense, to use the Application solely in the U	Black Diamond grants you a limited, non-exclusive, non-transferable, revocable license, without right i inited States and solely for your own personal, non-commercial, informational purposes, subject to the

3. **Read** and **accept** the Application Terms of Use.



4. After accepting, you will be redirected to the client platform.

Home Page

Your personalized home page has quick access to other pages of the platform. Your total portfolio value, accounts, and top holdings are displayed to provide you with pertinent information about your wealth relationship.

Monecito Bark & Exer		HOME NET WORTH ✔ PORT	Folio 🗸 VAULT 🗸			D¢	BRIAN V
B	Accounts BDTEST0003	Good Evening, Brian! 	\$17,549,663.78	Monte Bank & Vealth Mar	ecito Trust ^a agement		
	000000003		10/21/2022	Top Holdings			
	BDTEST0001		\$2,359,340.04	Top Holdings			
	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		10/21/2022	IWB	\$2,719,654.54		
				IWD	\$1,965,009.60		
	BDTEST0002		\$46,426.49	VAIPX	\$1,650,425.93		
	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		10/21/2022	VWITX	\$1,244,646.44		
				VMLTX	\$1,208,362.29		
		Terms of Use Powered by B	Data Use Statement				

- A. Total Value Total value of your portfolio
- **B.** Accounts Your account balances
- C. Top Holdings Your Top Holdings
- D. Notifications View notifications from your advisor
- E. Profile Change your preferences or sign out of the platform

Net Worth

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

GB Montecino Renk & Dané		HOME NET WORTH 🗸	PORTFOLIO V VAULT V			🔔 BRIAN 🗸
Accounts		Accounts				
\$19,955,430.31 Total Value	My Accounts: 3 Account Number	Account Name	Custodian	Value 🔻	As of Date	Collapse All Last Updated
3 Accounts	> XXXXXX0003	BDTEST0003	Schwab	17,549,663.78	10/21/2022	
	> XXXXXX0001	BDTEST0001	Schwab	2,359,340.04	10/21/2022	
		BDTEST0002	Schwab	46,426.49	10/21/2022	
	Asset Name		Symbol	Value	Units @ price	Last Updated
	CASH		CASH	0.00		10/21/2022
	CASH AND MARGIN IN	ITEREST	BDCASHIN	0.00		10/21/2022
	ISHARES JP MORGAN	USD EMERGING MARKETS BOND ETF	EMB	10,751.12	92 @ \$116.86	10/21/2022
	ISHARES MSCI EAFE ET	ſF	EFA	293.35	5 @ \$58.67	10/21/2022

Portfolio

Dashboard

The **Portfolio** dashboard 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.

CCD Maratesto Facta barr			HOME	NET WORTH V PORT	FOLIO VAULT V				🗘 BRIAN 🗸
	Smith 529s Switch 🗇 Filter						Last 12 Months as of 10/21/200	12 🖲 Alerts 🔘 Settings	
	Activity Summary		Allocation by Superclass		Allocation by Class		Allocation by Segment		
		22.0M							
		16.5M	17.5M)	17.5M)	17.50)	
		5.5M	Group by: Superclass 🗸		Group by: Classes 🗸		Group by: Segments 🗸		
			Cash & Equivalents	5.63% 987,430	Cash & Equivalents	5.63% 987,430	Cash	5.63% 987,430	
	Fri 14 Sat 15 Sun 16Mon 17Tue 18Wed 19Thu 21 Beginning Value	0 Fri 21 0.00	Equity	43.59%	Domestic Equity	43.59%	Large Cap	39.67%	
	Net Additions 17,6	31,778.01	Fixed Income	49.65%	Domestic Fixed Income	49.65%	Mid Cap	1.44%	
	Gain/Loss	82,114.23	To Be Classified	1.13%	To Be Classified	8,713,905	• Small Cap	252,365	
	Ending Value 17,7	13,892.24	•	197,750	•	197,750	Taxable	435,886 28.16% 4,941,741	
	Top Holdings		Individual Fixed Income	Characteristics	Gain Loss		Projected Income		
	A REAL		View: Summary 🗸		Unrealized Realized	Total		200.0K	
	(17.5M)		Market Value	872,142.70	16.6M ⁺ 0.0	⁼ 16.6M	- I - I	100.0K	
			Number of Bonds	12			No. In Mr. Her		
	Group by: Assets 🗸		Years to Maturity	1.6	Unrealized Gain/Loss	16,562,150.10	2022 2023 2023 2023	2023 2023	
	ISHARES RUSSELL 1000 ETF	15.50%	S&P Rating	4.120% AA-	% Unrealized Gain/Loss	16 562 150 10	Total Income	550,020.28	
	ISHARES RUSSELL 1000 VALUE ETF	11.20%	Moody's Rating	Caa3	Long-Term	0.00	Dividend	539,415.28	
	VANGUARD INFLATION-PROTECTED SECS	9,40%	Yield to Maturity	1.8	Realized Gain/Loss	0.00	Taxable	Ac456,759:28Vindo	DWS
	VANCUARD INTERNATIONATY BY INV	1,650,426	Modified Duration	1.4	% Realized Gain/Loss	0.00%	Tax-Exempt	Go 1 82)656.00 ; s to ac	tivate Windows.
	-	1,244,646			Short-Term	0.00	Interest	10,605.00	

The following dashboard 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

		HOME NET V	VORTH 🛩 P	ORTFOLIO VAULT V			
Smith 529s				Dashboard Activity Summary Allocation by Superclass Allocation by Class		E Last 12 Months as of 10/21/202	2 () Alerts Settings
Activity Summary	22.0M 16.5M 11.0M 5.5M	Allocation by Superclass		Allocation by Segment Top Holdings Individual Fixed Income Characteristics Gain Loss Projected Income		Allocation by Segment	
Fri 14 Sat 15 Sun 10Mon 17Tue Beginning Value Net Additions Gair/V.Coss Ending Value	0 18Wed 19Thu 20 Fri 21 0.00 17,631,778.01 +82,114.23 17,713,892.24	Cash & Equivalents Equity Fixed Income To Be Classified	5.63% 987,430 43.59% 7,650,579 49.65% 8,713,905 1.13% 197,750	All Transactions Domestic Fixed Income To Be Classified	5.63% 987,430 43.59% 7.650,579 49.65% 8.713,905 1.13% 197,750	Cash Large Cap Mid Cap Small Cap Taxable	5,63% 987,430 39,67% 6,962,328 1,44% 252,365 2,48% 435,865 28,16% 4,941,741

- A. Use the drop-down menu to quickly switch between different card details
- B. Click on the title of any card to get more detail
- C. Switch and Filter between portfolios and accounts to update all cards
- D. Clicks Settings to filter between All Assets, Supervised, or Unsupervised assets

Switch/Filter

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

Switch



The name of the current portfolio or account being viewed is displayed on the top left of the page. To switch portfolios or accounts in the view:

- 1. Click Switch under the current portfolio or account name
- 2. Choose Portfolio or Account to display available portfolios or accounts to view
- 3. Select the specific portfolio name or account to view from the list

Filter

Smith, Family	Account Filter
Q Switch ♥ Filter Activity Summary	Q Search
26.0M	Select All Clear XXXXXXXX001 - BDTEST0001 XXXXXXXX002 - BDTEST0002
13.0M	XXXXXXX0003 - BDTEST0003

To select specific accounts in the portfolio to view, you can use the Filter option.

- 1. Select Filter under the portfolio name
- 2. Check the checkbox next to the specific account(s) to view

Dashboard Card Navigation

View activity and changes in your portfolio or account balance. Each dashboard card displays specific high-level overview and detailed information for your investments.



Click on the title of any card for a detailed view.

- A. Hover over chart to view market value
- B. View Snapshot or select Drift to view allocations over a period of time
- C. View breakdown by type
- D. Expand or Collapse All allocation types
- E. Select a field to sort by ascending or descending values
- F. Expand allocation type to view further details of the position
- G. Export data into an excel spreadsheet

Timeline

The Relationship **Timeline** is a feed of posts designed to save interactions between you and your Wealth Management team. You can use the Timeline to document important investment decisions for later reference.

Morrection BackAlling	G BRIAN ✓
Image: Search December 2018 Constraint Search December 2018 Image: S	Trust Management

- A. Search for specific notes or posts
- B. View or post a comment

Vault

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

Montecito Basi & Trac	HOME NET W	ORTH Y PORTFOLIO Y	VAULT ¥		🗘 BRIAN 🗸
My Files Shared With Me	My Files		Documents Reports Statements		2 Search
Trash	Name 🔺	Owned By	Last Modified	New 🗸	🖹 Trust Documents Brian
	Business Documents.pdf	Brian	08/08/2024	1.4MiB	Owner 08/08/2024 128.36KiB
	Financial Statements.pdf	Brian	08/08/2024	423.5KIB	Created On Size
	Trust Documents_Test.pdf	Brian	08/08/2024	128.4KIB	

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	С	⊐ My	/ Files		Q Search
	Shared With Me Trash	Γ				C New V 2023 Year End Inc
		1		Name 🔺	Owned By	Lasi Create Folder Brian
				2023 Year End Income State	Brian	08/15, Upload File 08/15/2024 18.39KiB
		B		Business Documents.pdf	Brian	O8/08/2024 1.4MiB
				Financial Statements.pdf	Brian	08/08/2024 423.5KiB
				Trust Documents_Test.pdf	Brian	08/08/2024 128.4KiB

- A. My Files is your file repository
- B. View current files in the folder or add new files by dragging and dropping
- C. Select New to create a new folder or upload a new file
- D. View recent documents that have been shared with an advisor

Share Files

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

С	y Files		
	Name 🔺	Owned By	Last Create Folder
	Business Documents.pdf	Brian Gallardo	0.2 Upload File
	Financial Statements.pdf	Brian Gallardo	08/08/2024 423.5KiB
	Trust Documents_Test.pdf	Brian Gallardo	08/08/2024 128.4KIB



- 1. Select New.
- 2. Select **Upload File** or drag and drop a file in the My Files section.
- 3. When prompted, select **Yes** 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.

My Files	Shared With Me Items Uploaded in these folders will be available	Q Search			
Shared With Me				Recent Shares	
Trash	□ Name ▲	Owned By	Last Modified File Size	Aug 26, 2024	
	Signed Forms	Hanson	08/26/2024	Hanson shared a file with you.	
				Aug24 8634-00_082 Locate	
				Aug 26, 2024 Hanson shared a folder	
				with you. Misc. Documents Locate	

Reports

In the Reports folder, you have quick access to view investment focused reports, such as your Quarterly Report. Reports can be viewed by Year, Portfolio, or Name.

Group by:	Year V	Name 🔺	Owned By	Last Modified	File Size
No group:	Year	Misc. Documents	Hanson	08/26/2024	
Year	Portfolio				
	Name				

Statements

The Statements folder contains your monthly investment statements.

Statements			
	Name 🔺	Owned By	Last Modified File Size
	🛅 July 2024 Statement - test	Hanson	08/26/2024

Thank you!

Have questions? Please contact your Trust Officer or Portfolio Manager for support.