Using the Client Web Portal

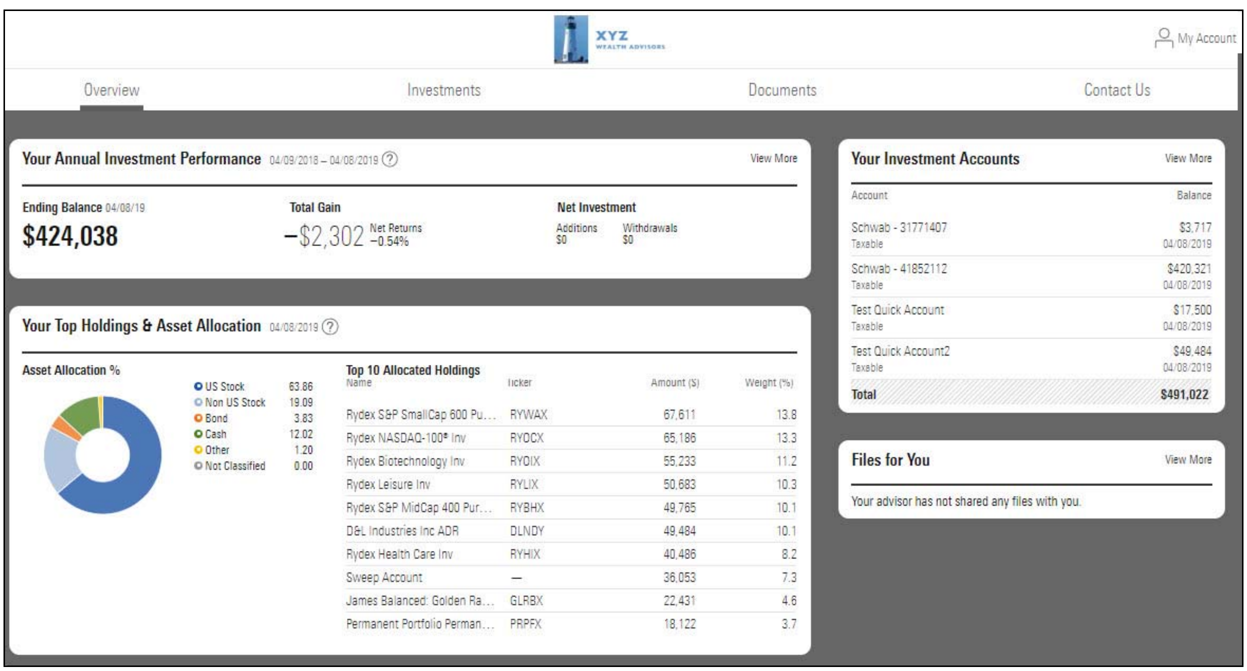
Overview

Welcome to the Client Web Portal (CWP). This manual is designed to help you use the CWP. The following topics are covered:

- logging in to the CWP
- using the Overview page
- using the Investments page, and
- using the Documents page.

What is the CWP?

The CWP is secure website that you can log in to using your email and a custom password. Once inside, you can view information about your portfolio, accounts and even the individual securities constituting your accounts. You can also send sensitive documentation to me securely, and receive paperless statements and documentation.



Logging on to the Client Web Portal

Overview

This section describes how to log on to the CWP.

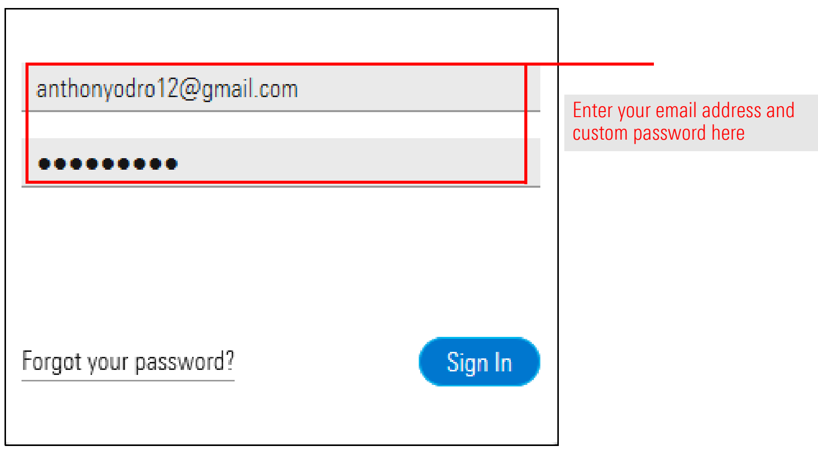
How do I log on to the CWP?

The first time you log on to the CWP, you will create your own custom password.

> Note: If this is your first time logging in to the CWP, click here for instructions on how to set your password.

After the initial log in, do the following to log in to the CWP:

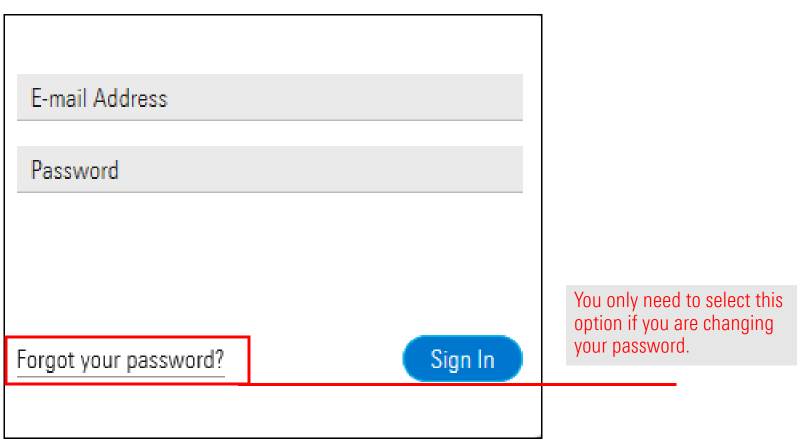
1. In any browser, launch fp.morningstar.com. The Login screen opens.
2. In the Login screen, enter your **email address** and **custom password**.



3. Click **Sign In.**

What should I do if I forget my password?

For security purposes, I do not know your password to your CWP. If you forget your password, you will need to change it. To change your password, click the Forgot your password? link within the Login screen. From there, the system will prompt you on how to create a new password.



Using the Overview Page

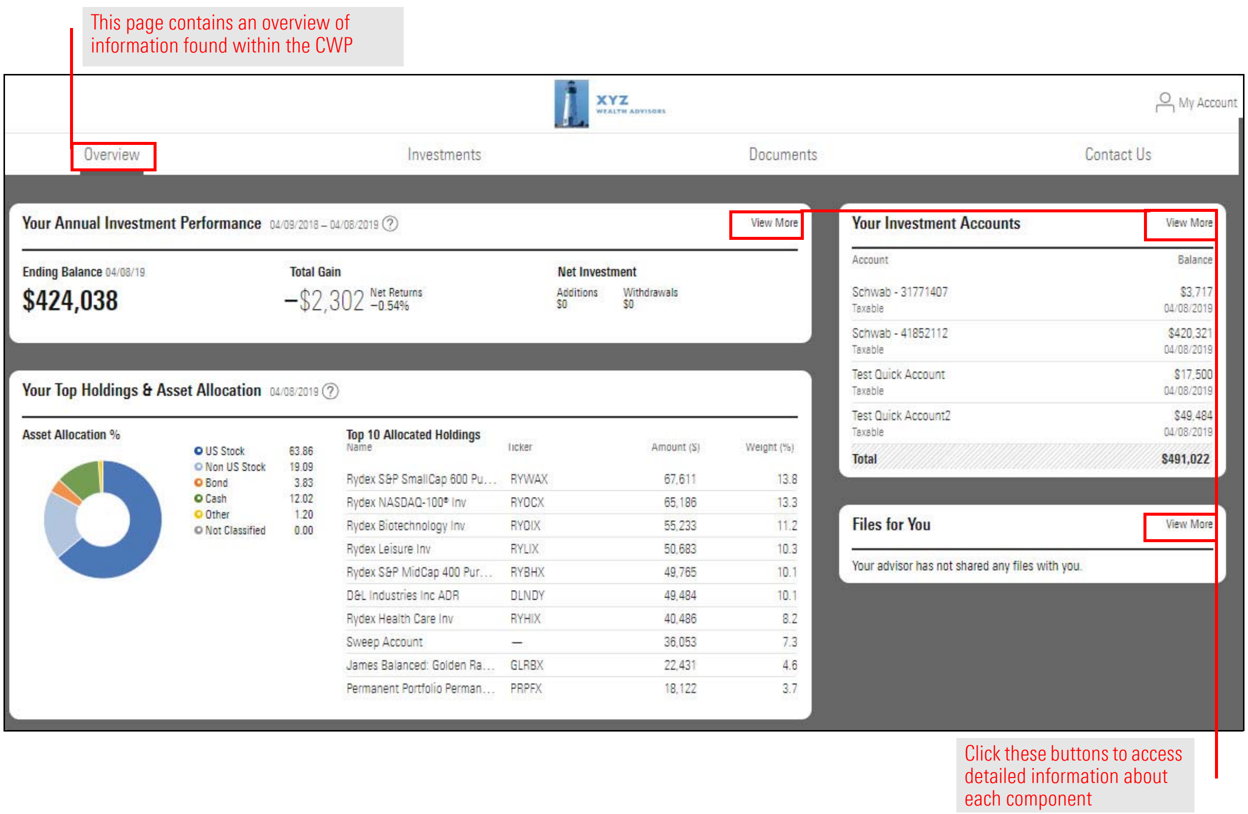
Overview

Now that you've logged in, review the different information and functionality available. This section describes what's available within the Overview page.

What information do I find within the Overview page?

The Overview page acts as your dashboard, providing high-level information at a glance contained within other pages within the CWP.

To view additional information, click the View More icon within the upper right corner of each component.



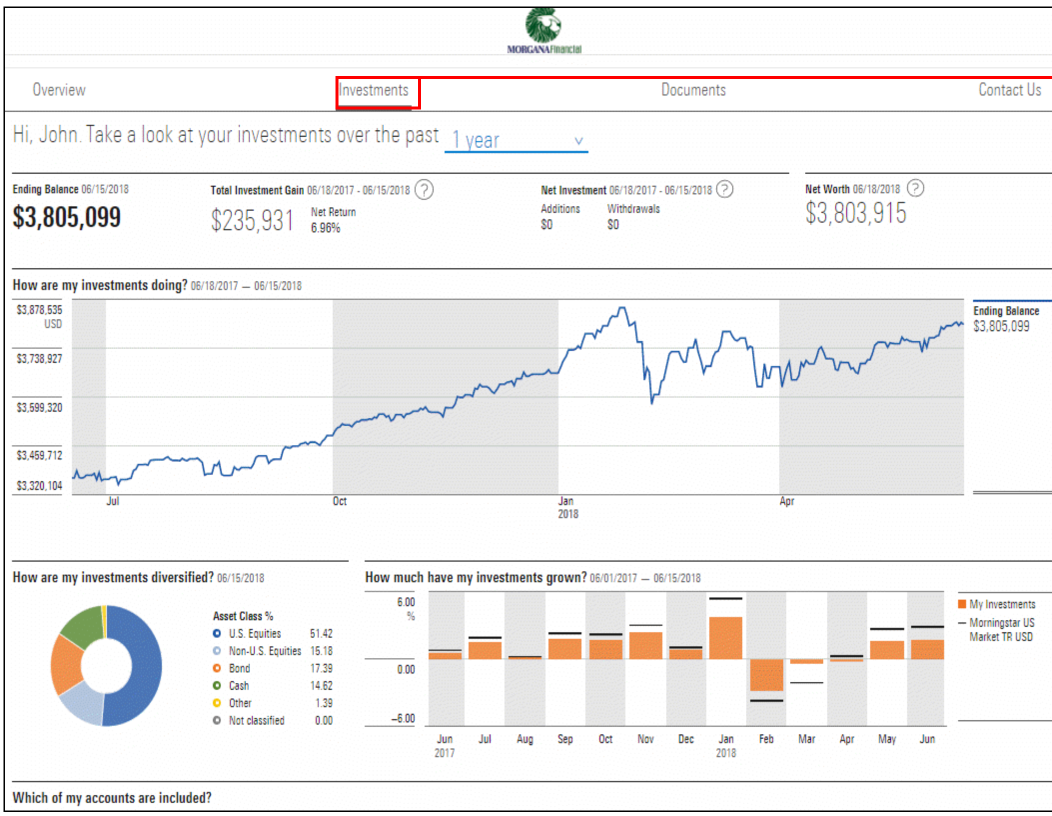
Using the Investments page

Overview

Now that you've logged in, review the different information and functionality available. This section describes what's available within the Investments page.

What information do I find within the Investments page?

After logging in, you are brought to the Investment page. This page provides an overview of your entire portfolio. The top half includes data points and graphs showing how your portfolio is performing. The bottom half includes limited details about your individual accounts constituting your portfolio.



This page contains details about your overall portfolio and individual accounts

What should I do after I select the Investments page?

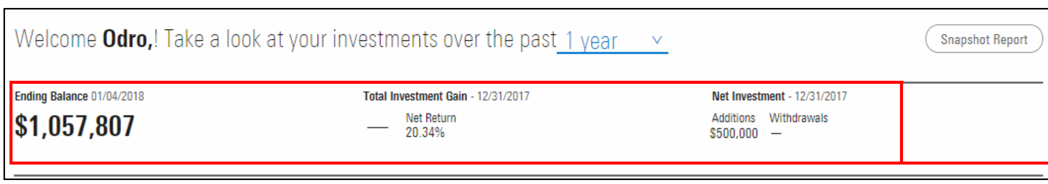
After logging in, choose your time frame for account data:

- 1-year
- 3-year
- 5-year
- 10-year, and
- YTD.

Select the time frame for data here

☞ Note: You will see only as much data as is available. For example, if you select the 10-year time frame, your account has been open for only 5 years, your will see 5-years worth of data.

Below the header, figures for Ending Balance, Total Investment Gains, and Net Investment are displayed at the portfolio level.



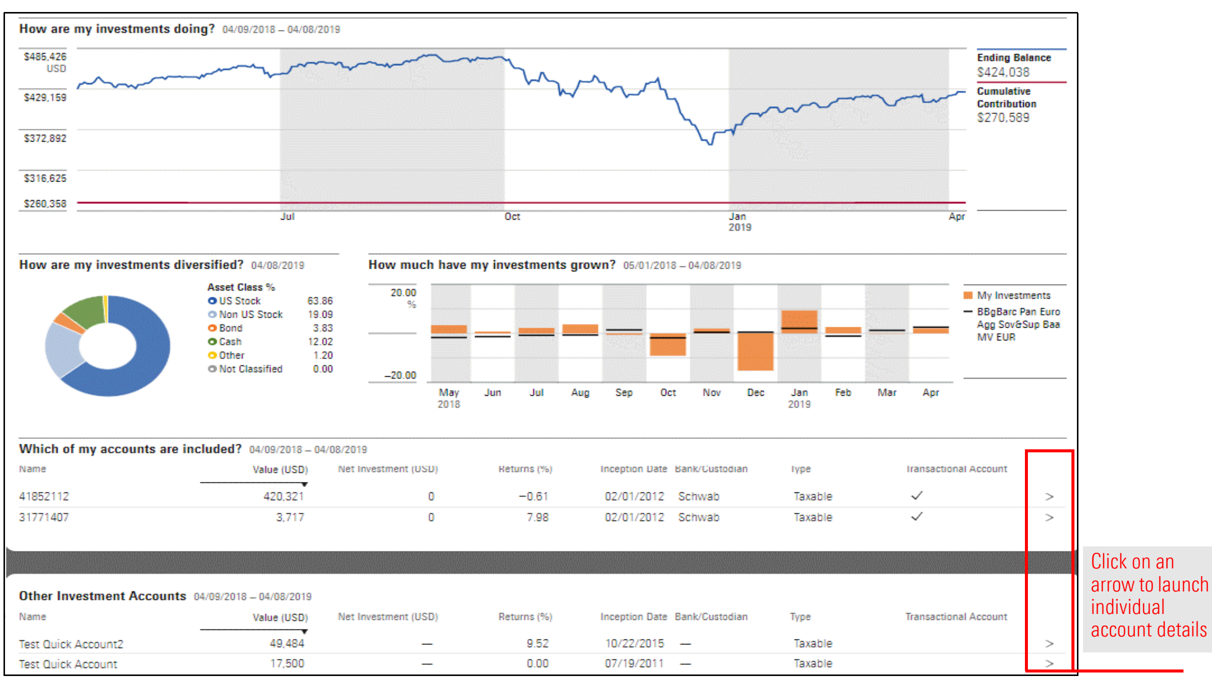
The time frame you choose controls the start date for these data points

The start date for these data points is controlled by the time frame you chose. The following table provides the end date and definition for each data point:

This data point …	Uses this end date …	With this definition …
Ending Balance	End of previous day	Ending balance of the entire portfolio as of close of business the previous day.
Total Investment Gain	Previous Month End	The overall increase or decrease in a portfolio's market value including or excluding management fees.
Net Investment	Previous Month End	The total of all additions minus withdrawals made to a portfolio between the start and end dates.

Last, review the charts and a table below. The following table describes each one:

This component …	**Provides this information …**
How are my investments doing?	This line chart shows how the value of your portfolio has changed over the time period you have chosen. Click anywhere on the line to see an exact figure for a specific month.
How are my investments diversified?	This donut chart shows what percentage of your investments fit into each asset class.
How much have my investments grown?	This bar chart shows how your investments have performed.
Which accounts are included?	This table includes the accounts comprising your portfolio, along with limited details about each account. Click on the icon next to each account to open the Account Details page. Each Account Details page contains the same content as the Investments page, however a list of holdings replace the list of accounts at the bottom of the page. Click on any holding to launch the Morningstar page.
Other Investment Accounts	This table includes other investment accounts that you hold outside of this portfolio. This can include a 401(k) account, 529 account, and others. Click on the icon next to each account to open the Account details page, however note that this page only show positional data for each investment.



Using the Documents page

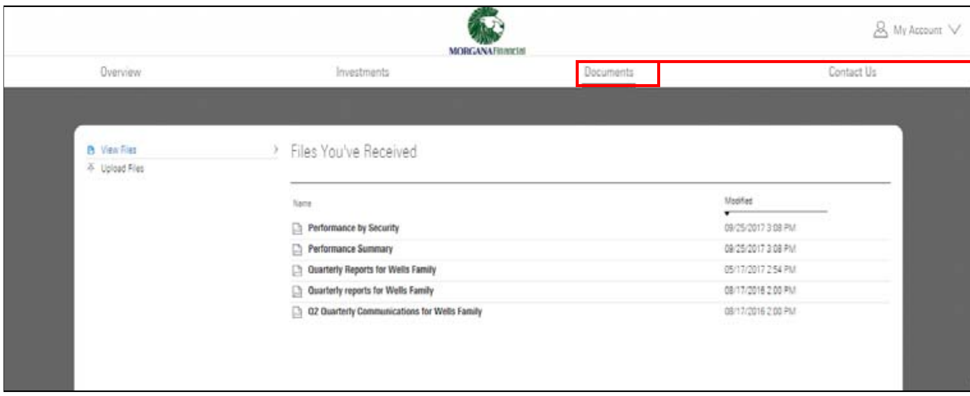
Overview

The Documents page offers access to paperless statements and documentation, and you can securely send documentation directly to me. The Documents page is broken into two sub-pages:

- Upload Files, and
- View Files.

To access the documents page, type fp.morningstar.com into any browser, and log in using your email and custom password.

To see files sent from me to you, select the View Files page. The next section explains how you can upload files to me from the Upload Files page.



All document are stored within this page

How do I upload documents to you?

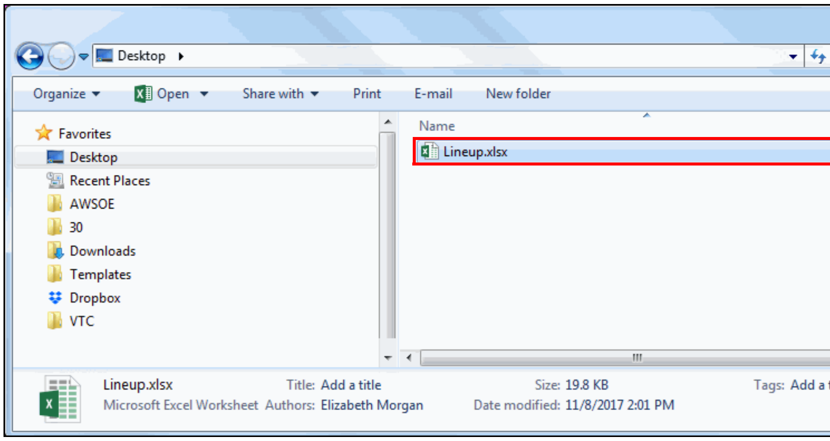
Uploading documents is easy and efficient. To upload a document, do the following:

1. From the CWP landing page, click **Documents** and remain on the **Upload Files** sub-page.
2. Click **Upload**. The document will appear first under Files You've Shared.

You can upload documents to me using this button

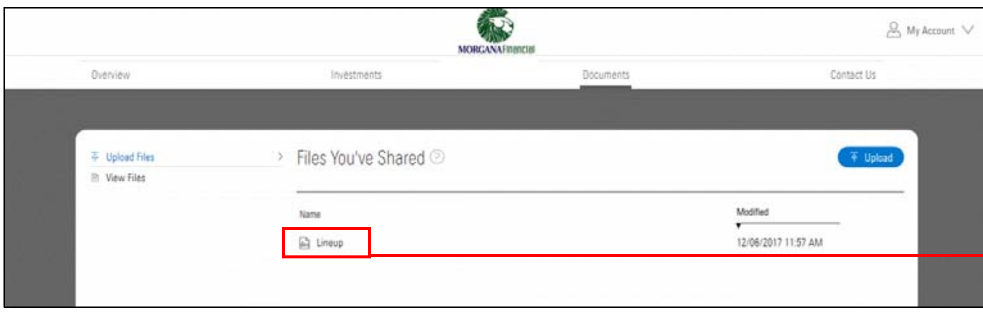
☞ Note: The first time you upload a document, the Upload button appears in the center of the page.

3. Navigate to the **document** you want to upload, and **double-click** to select it.



Double click the document from this panel

4. Once uploaded, your document will immediately be available within the **Upload files** sub-page. The document will also be delivered to me.



All uploaded documents will be available here

How do I view documents my advisor has posted?

When a document is posted to your web portal, you will receive a notification email from me.

From: **training classroom** <training.classroom@mstar.com>
Date: Tue, Jan 9, 2018 at 10:07 AM
Subject: Client Web Portal report
To: "anthonyodro12@gmail.com" <anthonyodro12@gmail.com>

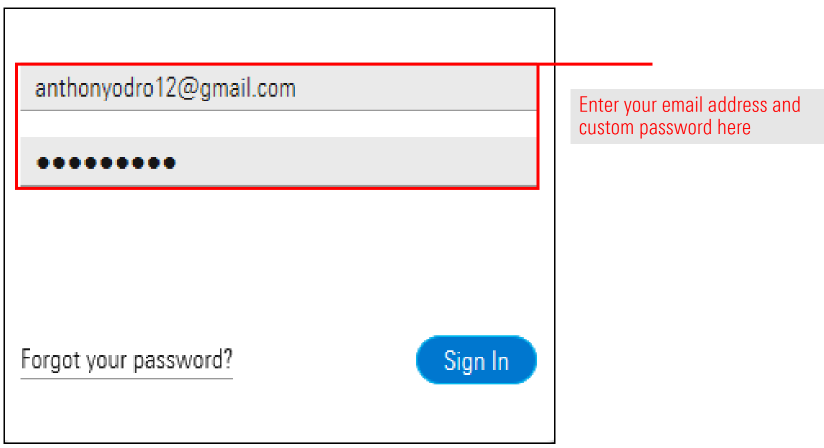
I have posted a report to your Client Web Portal.
Please click on the link below to log in and view the report.

https://cwp.morningstar.com/

Thank you very much.

To access statements and other documentation posted from me, do the following:

1. In any browser, launch fp.morningstar.com. The login screen opens.
2. Enter your **email address** and **custom password**, then click **Sign In.**



3. From the CWP landing page, click **Documents** and click the **View Files** sub-page.
4. Click the **icons** to the right of the posted document to view or download the file.