A User Guide to the Regions Wealth Platform

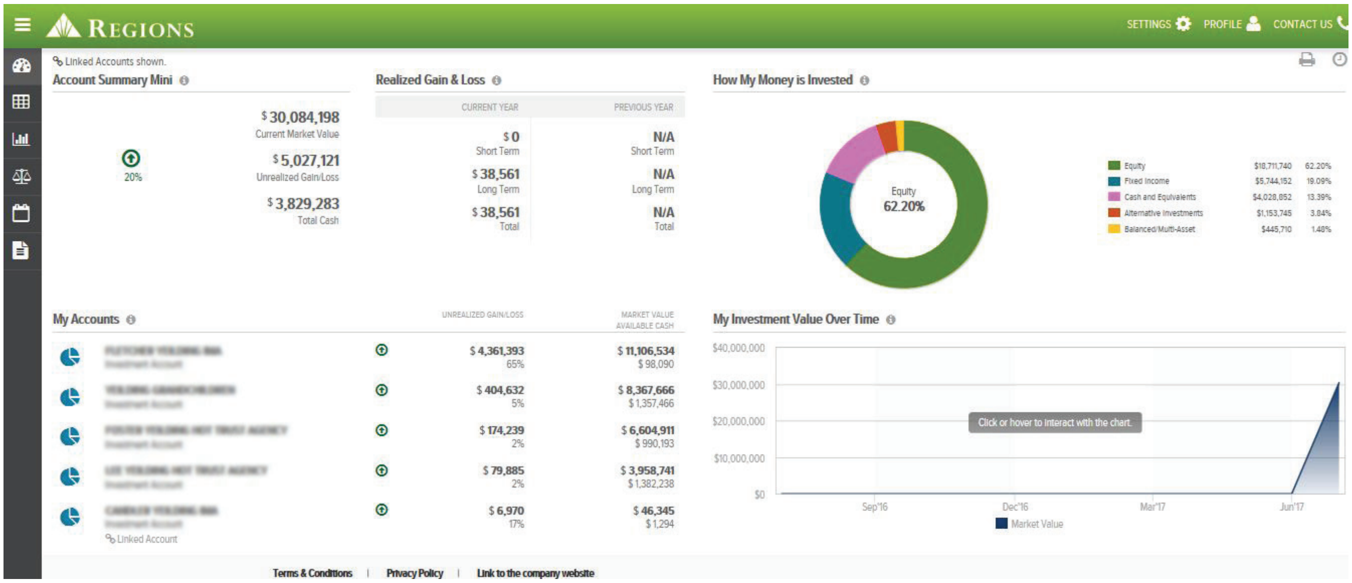
Regions

About the Regions Wealth Platform

At Regions Wealth Management, our goal is to provide you with a beneficial relationship that meets your financial needs and the means to access your wealth accounts quickly and conveniently. The upgraded Regions Wealth Platform provides an enhanced user experience for accessing your wealth accounts online. This user guide gives you an overview of the key features of the platform.

If you are a Regions Bank customer, you can access the platform by logging in to Regions Online Banking. If you are not a Regions customer, please contact your Regions Trust Advisor or Relationship Consultant.

DASHBOARD



Description

When you log in to the platform, the dashboard will serve as your home page. The dashboard provides multiple snapshots of key information covering all your trust, investment and/or IRA accounts.

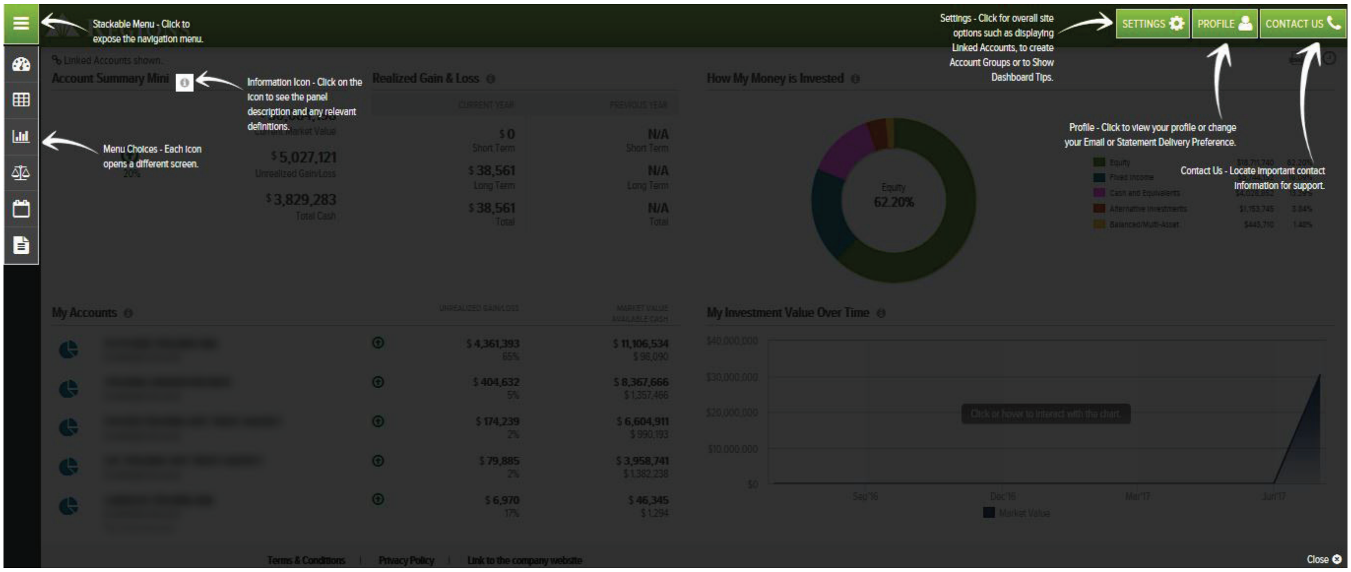
Content

- Top left – Account Summary mini panel and Realized Gain/Loss mini panel
- Top right – How My Money is Invested
- Bottom left – My Accounts
- Bottom right – My Investment Value Over Time

Notes

- You can configure the home page by using the Change Panels function in the Settings menu
- The icon directly above the left navigation menu will show the icon labels when clicked
- Hovering over each icon in the navigation menu will also display the label

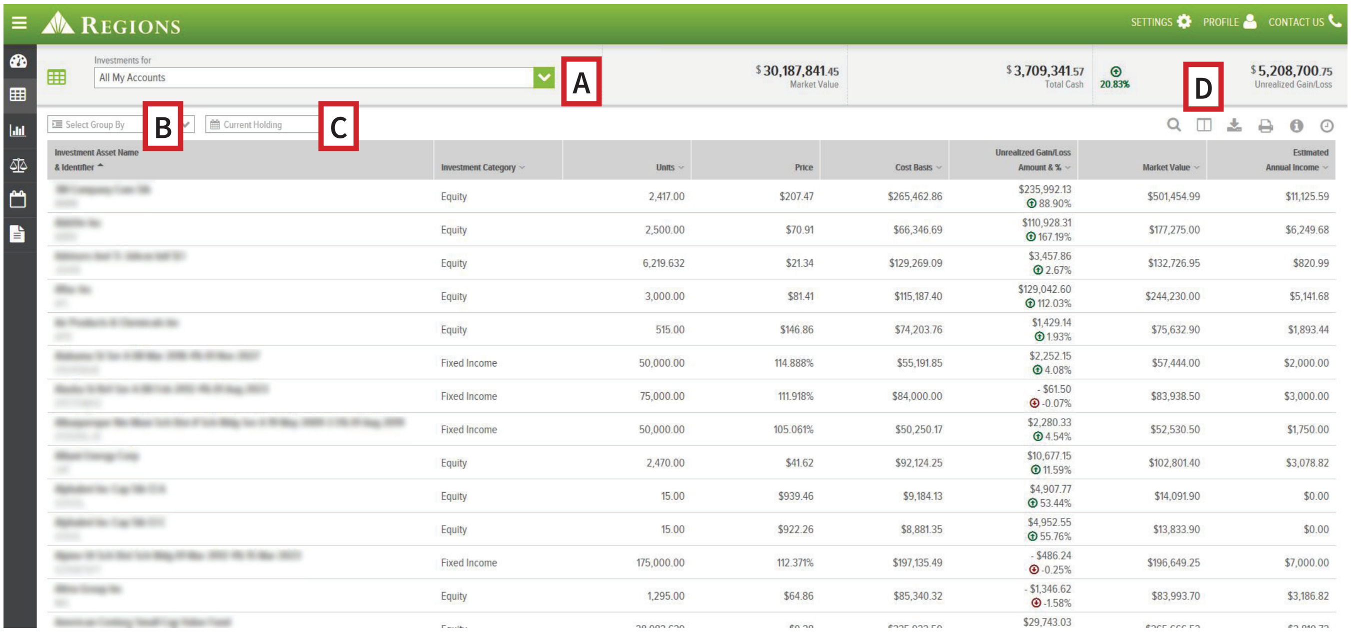
DASHBOARD TIPS



Features of the home page

- Stackable menu (upper left icon) – expands the left navigation menu upon clicking
- Left navigation menu (left side of the screen) – each icon opens a different page
- Settings (top-right drop-down menu) – provides sitewide options
- Profile (top-right drop-down menu) – offers My Profile and Logout options
- Settings (top-right drop-down menu) – provides sitewide options
- Contact (top-right drop-down menu) – provides firm contact options
- Information (located next to each dashboard panel) – in page glossary
- Close option (lower right)

INVESTMENTS



Description

The Investments page is represented on the left navigation menu by the icon.

The Investments page provides relevant information about your account. Using the Account Selector, you can select the context for the page. Simply click the Account Selector and choose an option to change the context of the asset detail listed below.

A "Group By" drop-down menu allows you to group assets by account name and number, portfolios or investment category. With the Time Selector, you have the option to view information for specific periods of time. The options are end of previous month, end of previous quarter, end of previous year and specific date, which allows you to select an exact historical date.

Content

A. Account Selector

B. Grouping Selector

C. Time Selector

D. Column Selector (see next page for Default Columns and Optional Columns)

- Default Columns
– Investment Asset Name & Identifier
– Investment Category
– Units
– Price
– Cost Basis
– Unrealized Gain/Loss Amount & Percentage
– Market Value
– Estimated Annual Income

- Optional Columns
– Accrued Income
– Current Yield

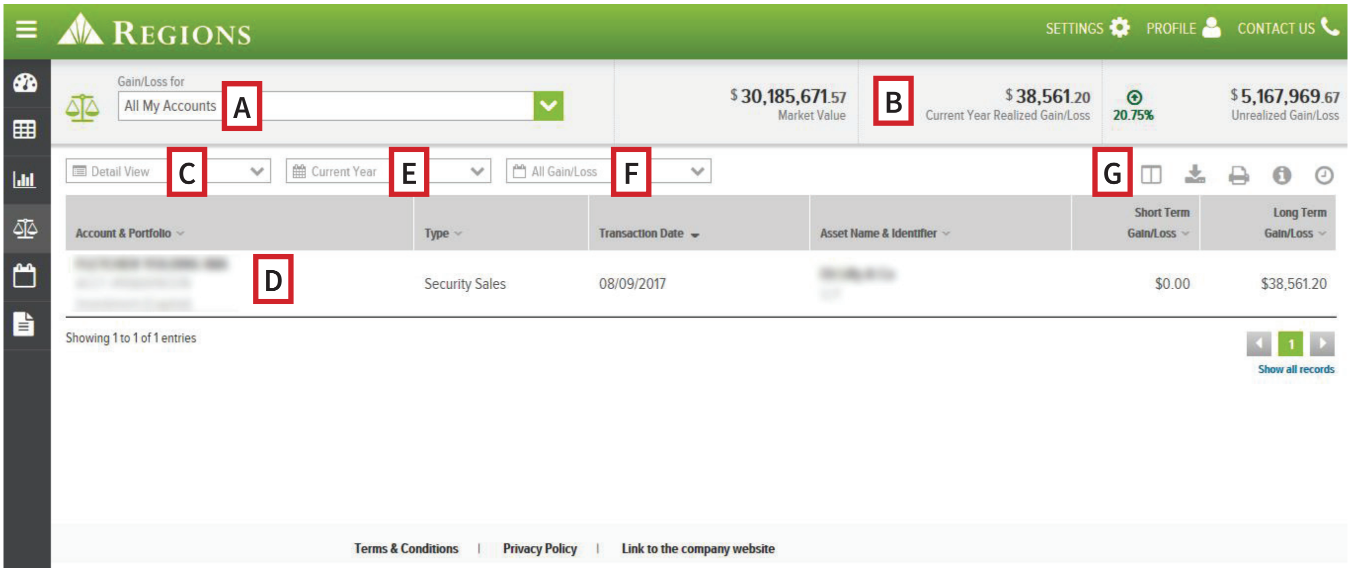
REALIZED GAIN/LOSS

Description

The Realized Gain/Loss page is represented on the left navigation menu by the icon.

The Realized Gain/Loss page allows you to select a Detail or Summary View of realized gain and loss. Using the Account Selector, you can select the context you want for the page. The values displayed in the header to the right of the Account Selector are automatically updated to match the context selected. Market value, current year realized gain/loss and unrealized gain/loss are always shown and updated to reflect the values of the context you selected in the Account Selector.

Detail View



In the Detail View, all transactions making up the gain or loss specified in the table filters are displayed. Column headers include Account & Portfolio, Type, Transaction Date, Asset Name & Asset Identifier, Short-Term Gain/Loss and Long-Term Gain/Loss. You can also select additional columns using the Column Selector.

In Detail View, you can choose from multiple time and type filters. The Time Selector displays results as of the current year or the previous year. The Gain/Loss Selector displays results for all gains/losses, all gains, all losses, all short-term gains/losses, all long-term gains/losses, short-term gain, short-term loss, long-term gain, and long-term loss. You can sort each of the columns in ascending or descending order.

Content

A. Account Selector

B. Market Value, Current Year Realized Gain/Loss and Unrealized Gain/Loss Header

C. Detail View/Summary View Selector

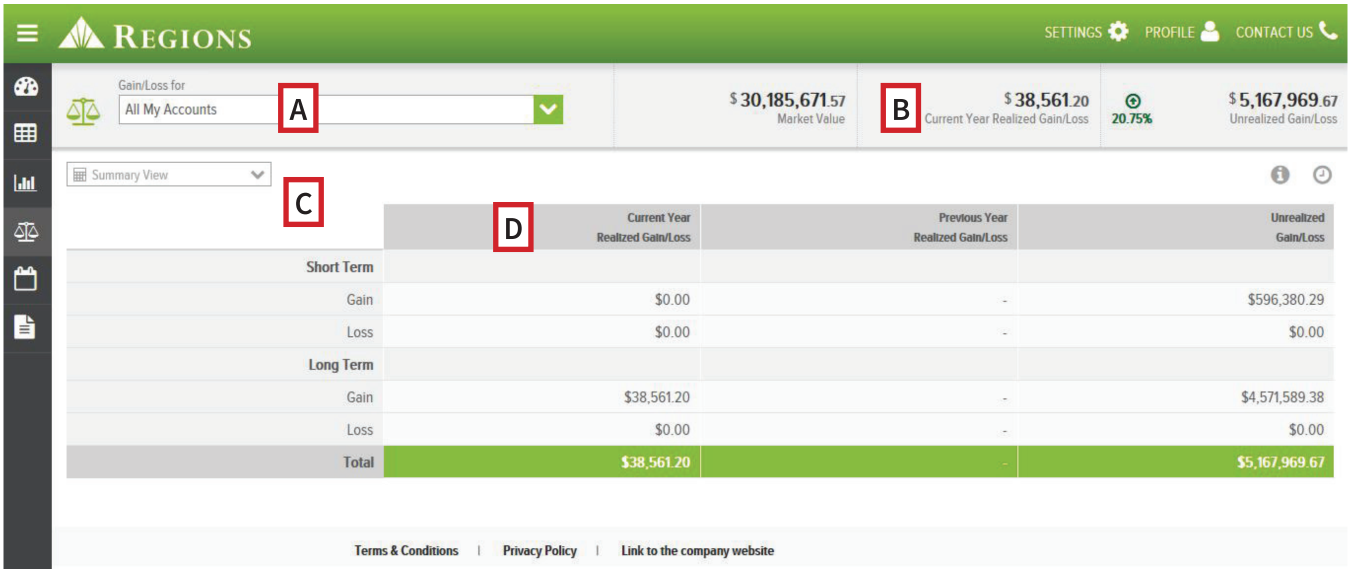
D. Detail View Table

E. Time Selector

F. Gain/Loss Selector

G. Column Selector

Summary View



In the Summary View, a simple table shows short-term gain, short-term loss, long-term gain and long-term loss for current and previous year realized gain/loss and unrealized gain/loss. Totals for these three categories appear at the bottom of the table.

Content

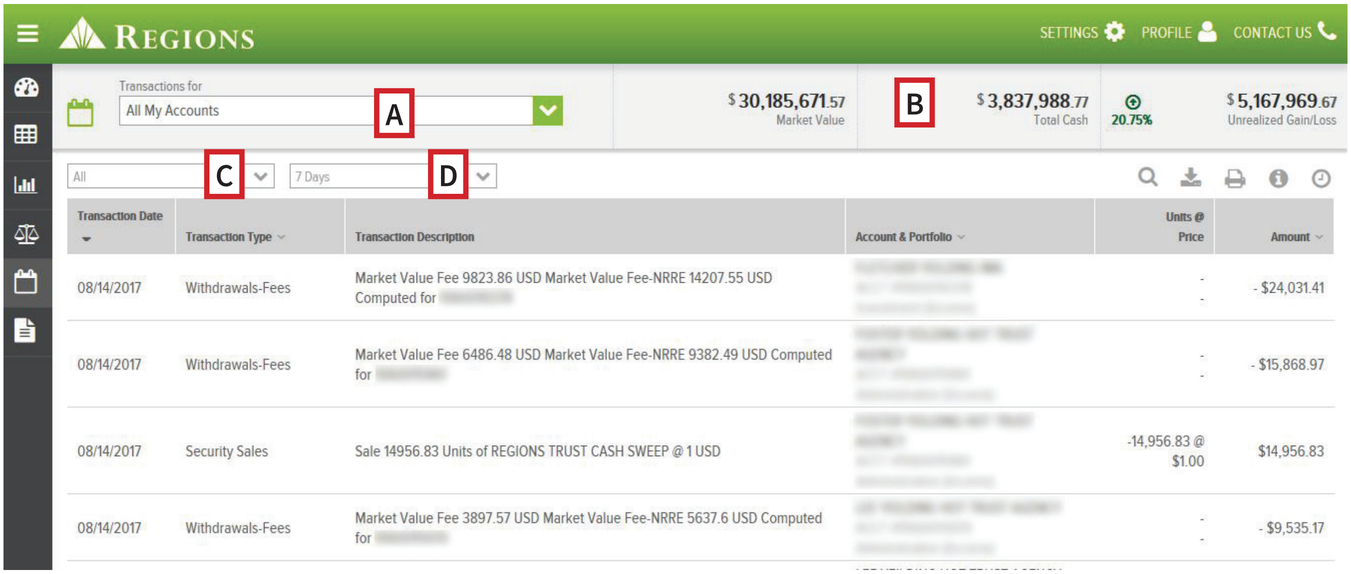
A. Account Selector

B. Market Value, Current Year Realized Gain/Loss and Unrealized Gain/Loss Header

C. Detail View/Summary View Selector

D. Summary View Table

TRANSACTIONS



Description

The Transactions page is represented on the left navigation menu by the  icon.

The Transactions page displays transactions for the account. Using the Account Selector, you can view account activity for all accounts or for individual accounts. This includes Linked and Held Away accounts. You can also view account activity at the portfolio level and for account groups you have set up on the site using the Account Group Creation page. The choice you make is reflected in the header next to the Account Selector for Market Value, Total Cash and Unrealized Gain/Loss.

Under the Account Selector, you choose the transactions and time period that determine the page results. Only transactions occurring after 10/1/2017 can be viewed. You may get earlier transaction data or statements by one of the following methods:

- Contact your Trust Advisor or Relationship Consultant.
- If you had access to the previous platform, use your login credentials to log in to that platform. Data will be available until 5/1/2018.

The column headers include Activity Date, Activity Type, Activity Description, Account & Portfolio, Units @ Price, and Amount. Each column can be sorted in ascending or descending order.

Content

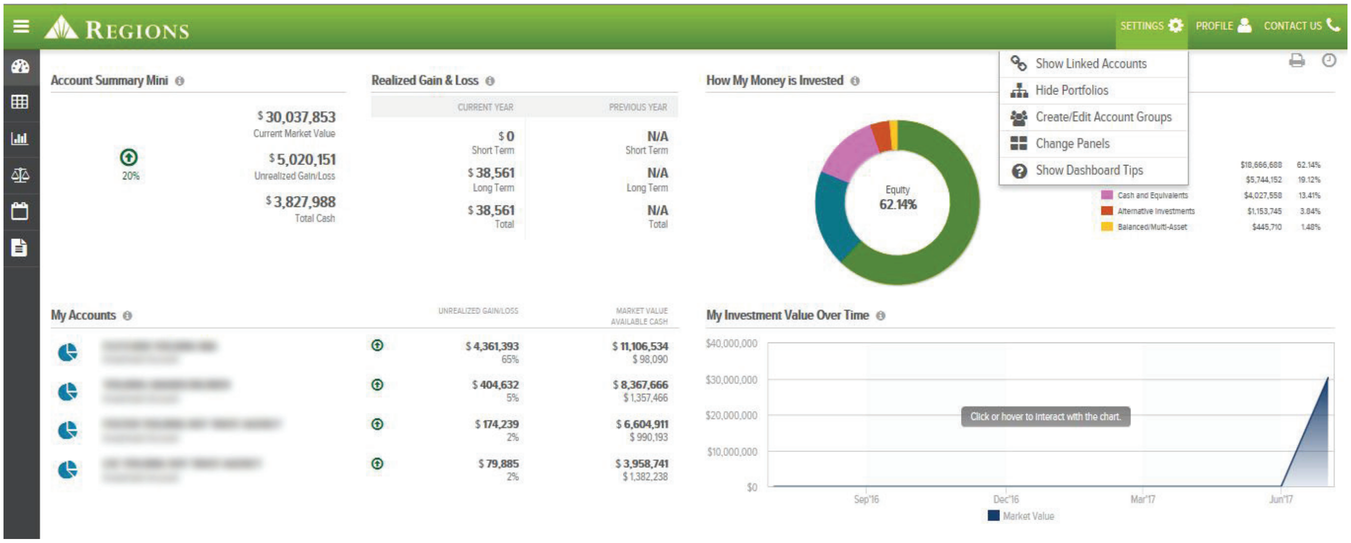
A. Account Selector

B. Market Value, Total Cash, and Unrealized Gain/Loss Header

C. Activity Type Drop-Down Menu

D. Time Period Drop-Down Menu

Settings



Description

The Settings drop-down menu appears in the top-right corner of the dashboard home page and is represented by the icon.

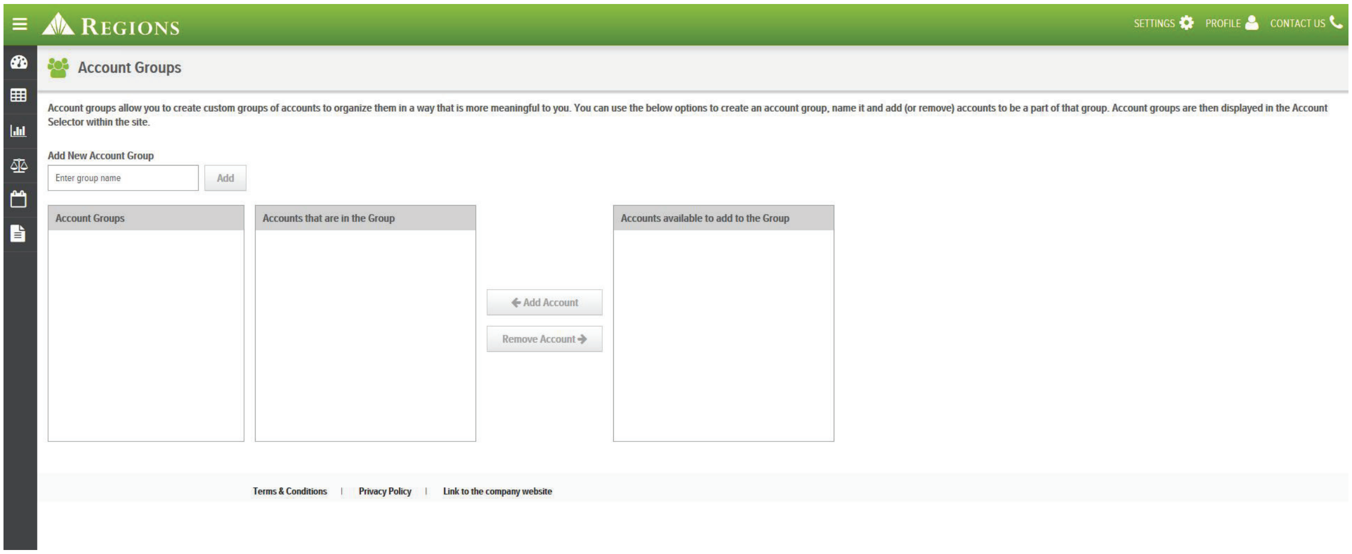
Here, you can control the information displayed on the dashboard, such as the inclusion of Linked accounts (aka "IPRO" accounts), Held Away accounts and portfolios.

Within Settings, you can also change the panels that appear in the dashboard using a simple drag-and-drop process on the Change Dashboard Panels screen.

Content

- Show/Hide Linked Accounts (will appear only if you have Linked Accounts)
- Show/Hide Held Away Accounts (will appear only if you have Held Away Accounts)
- Show/Hide Portfolios
- Create/Edit Account Groups
- Change Panels
- Show Dashboard Tips

Create/Edit Account Groups

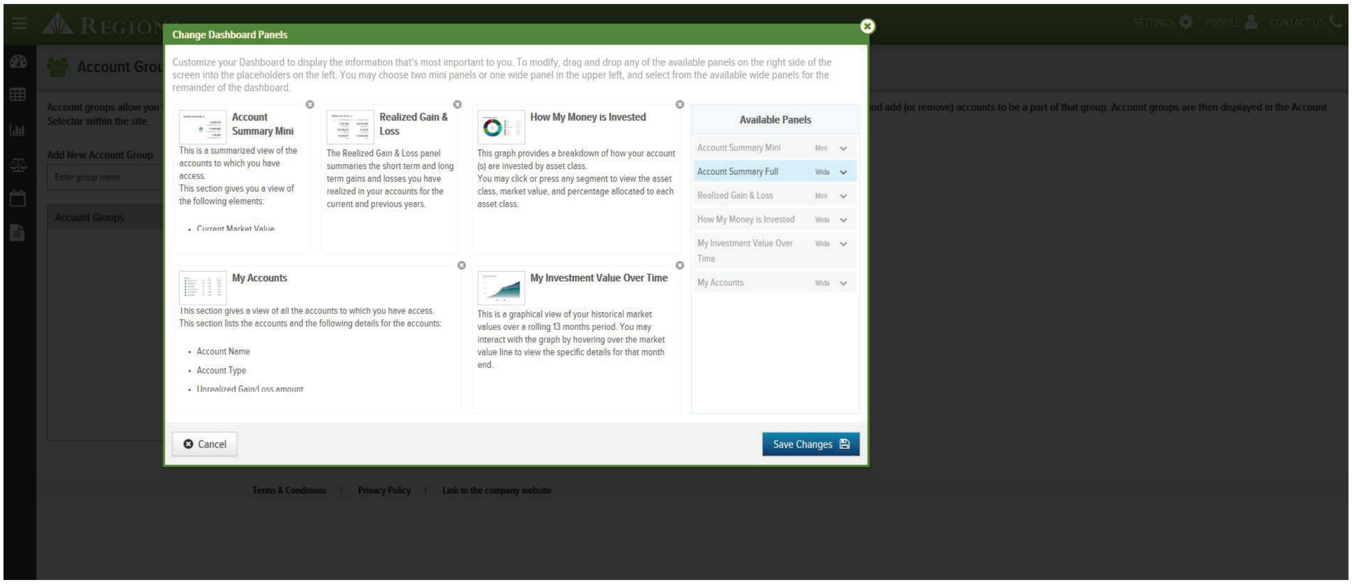


By clicking the Settings icon and then clicking the Create/Edit Account Groups option, you will see the above screen. Here, you can group accounts and name the groups as you wish. By highlighting the appropriate account group and using the Add Account and Remove Account buttons, you can change the composition of account groups as needed.

Notes

- Groups will be available in the Account Selector drop-down menus on various pages throughout the site
- Linked and Held Away accounts can be included in these groups
- Accounts can appear in more than one group
- Groups can be changed, added or deleted at any time

Screen Configuration

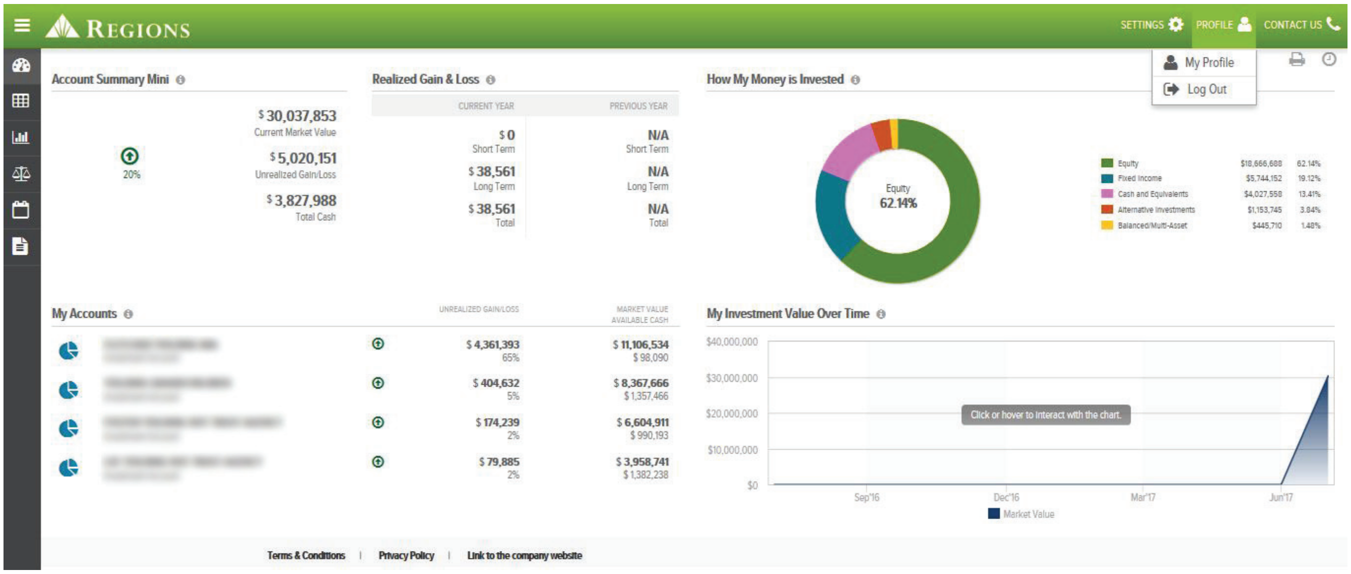


By clicking on the Settings icon and then clicking Change Panels, you will see the above screen. Here, you are able to configure the appearance of the dashboard using a drag-and-drop process that allows you to swap out panels that appear with ones that are in the Available Panels list.

Available sections/panels:

- Account Summary (mini version) – Includes three values: current market value, unrealized gain/loss and YTD realized gain/loss (this requires a second mini panel to complete the top-left quadrant)
- Account Summary (full version) – Includes the same three values as the mini version plus three additional values: total cash, YTD money added and YTD money withdrawn
- Realized Gain & Loss (mini version) – Includes short-term, long-term and total gains and losses for the current and previous years
- How My Money is Invested – Asset Allocation chart
- My Accounts – List of accounts including Linked and Held Away, if turned on
- My Investment Value Over Time – Rolling 13-month historical market value (History will begin to accumulate October 1, 2017; for historical value prior to that date, please contact your Trust Advisor or Relationship Consultant.)

Profile Menu



Description

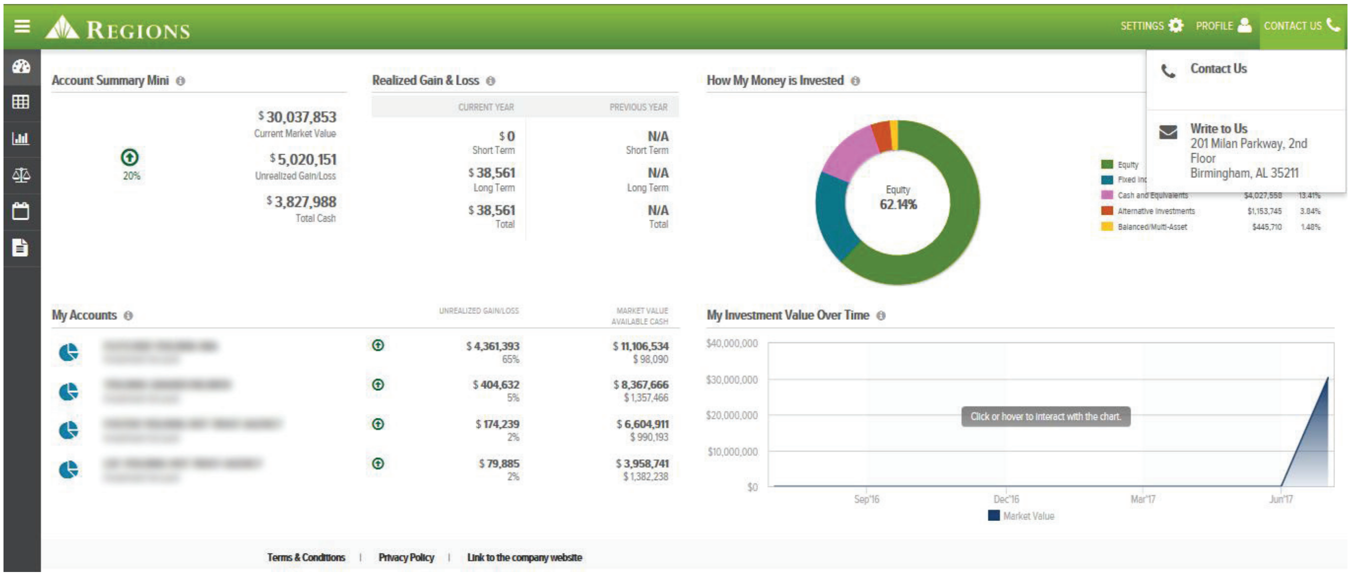
The Profile dropdown menu appears in the top-right corner of the dashboard home page and is represented by the  icon.

This menu allows you to see basic personal information and provides an option to change your email address and/or statement delivery method. Upon clicking the My Profile option, you will be directed to the page where changes can be made. You can also click this drop-down menu to log out of the site.

Content

- My Profile
- Log Out

Contact Us Menu



Description

The Contact Us drop-down menu appears in the top-right corner of the dashboard home page and is represented by the icon.

You can go to the Contact Us drop-down menu to locate Regions contact information.

Other General Information

Dashboard Links

On the dashboard home page, links within the panels lead you to various pages throughout the site. Clicking these links will help you navigate to the location within the site that provides more details for that item.

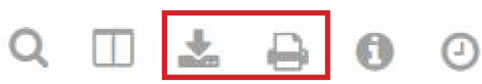
Linked and Held Away Accounts

You can display or hide Linked and Held Away accounts throughout the site using the respective Linked or Held Away accounts toggle under the Settings menu in the header.

Column Selector

The Column Selectors for the tables that appear on the Investments and Realized Gain/Loss pages are designed so that you can add or remove columns from the page instantly. Changes can be made as often as desired and will remain in place until you alter the configuration

Download/Print

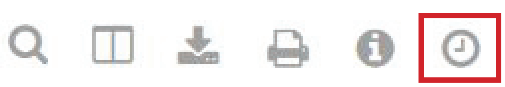


Many of the pages allow you to export the displayed information to Excel XLS or download it into PDF form and print hard copies.

Glossary Icon

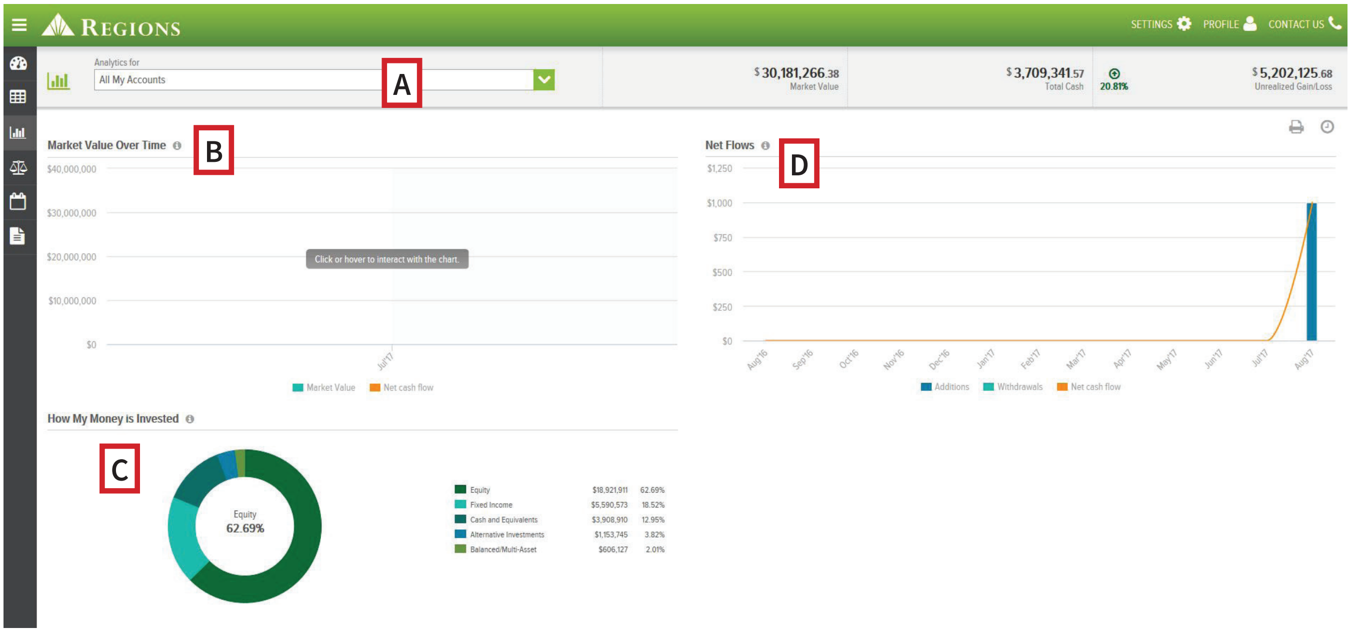
The glossary provides definitions for key terms used throughout the site.

Clock Icon



Clock icons appear throughout the site, notifying you when the pages were last updated.

ANALYTICS



Description

The Analytics page is where you can further explore elements of the account. It is represented by the  icon.

Each panel provides insight into a different aspect of the account. In the top-left quadrant is the Market Value Over Time graph, which provides a view of the account market value fluctuation and net investments over the past 13 months. (History will begin to accumulate October 1, 2017; for historical value prior to that date, please contact your Trust Advisor or Relationship Consultant.)

In the bottom-left quadrant is the How My Money is Invested circular chart. This provides a broad overview of your investments. Hover over a portion of the chart and a graphic will appear showing the corresponding asset class and how much money is invested in it.

Content

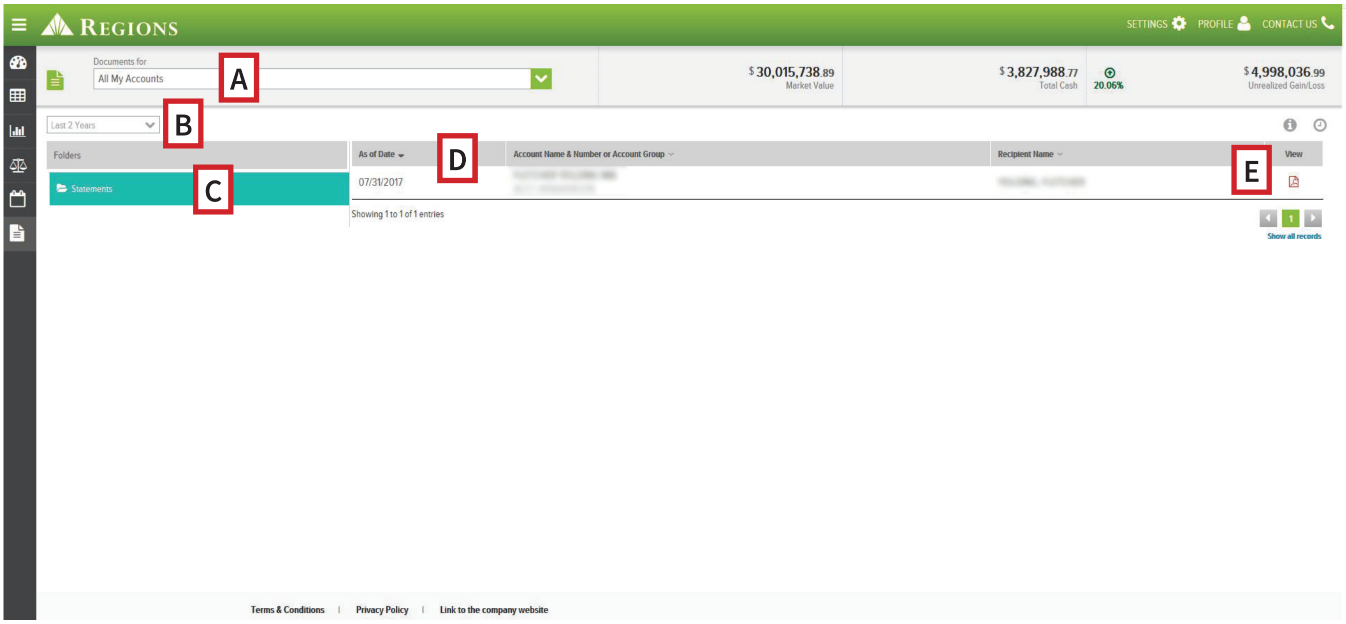
A. Account Selector

B. Market Value Over Time

C. How My Money is Invested

D. Net Flows

DOCUMENTS



Description

The Documents page can display statements, tax documents and transaction advices. It is represented by the icon. Using the Account Selector, you can specify the context for the page. This does not include Held Away accounts. Underneath the Account Selector is a drop-down menu that allows you to specify a desired time period.

Only statements produced after 10/31/17 can be displayed. If you need a statement for a period prior to that date, you may use one of the following methods:

- Contact your Trust Advisor or Relationship Consultant.
- If you had access to the previous platform, you may also continue to access past statements by using your login credentials to log in to that platform. Past statements will be available until 5/1/2018.

Content

A. Account Selector

B. Time Period Drop-down Menu

C. Folder Menu

Can include:

– Statements

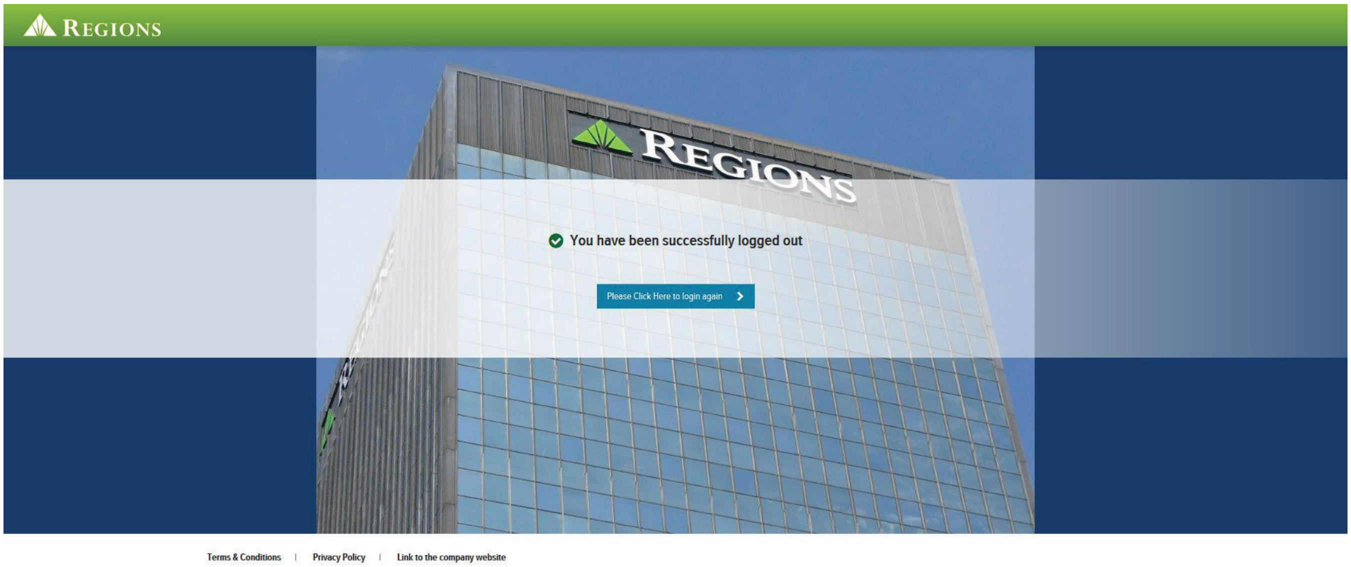
– Tax Documents

– Transaction Advices

D. Chart

E. PDF Links

LOG OFF



Description

You will see the image above when you log out of the site. There is also a link that redirects you to the login page if you wish to log in again.

Please note that you will be automatically logged off after 30 minutes of inactivity. You will see a warning after 29 minutes of inactivity asking if you wish to remain logged in or want to log out of the site. If no action is taken following the warning pop-up, you will automatically be logged off.

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