INVESTOR PORTAL USER GUIDE

RGF INTEGRATED WEALTH MANAGEMENT

Contents

FAQ

Getting Started

View your RGF Integrated Wealth Management portfolio by clicking on the link here.

Alternatively, you can log in to your account directly from our website at www.rgfwealth.com. To launch the Investor Portal, click on the Menu located in the upper right-hand corner, select "Client Centre" and then click on "Portfolio" or go to www.rgfwealth.com/clientcentre and click on "Portfolio".

Please contact your advisory team for any questions or concerns that you may have about the Investor Portal.

Browser

For optimal site performance, we recommend using one of the following browsers: Chrome (latest version) or Firefox (latest version).

Signing up for Access

If you do not have a username and password, please fill out one of the following User Agreements and send it to your advisory team by email, fax or mail.

User Agreement

User Agreement – for Spouses

If you also want online access to the information of a related party (e.g. your company, trust, IPP, etc.), at least one authorized signatory of the related party must grant you access by signing the Related Party Access Authorization form. Please complete an Access Authorization form for each related party to which you want access, and return it to our office by email, fax or mail.

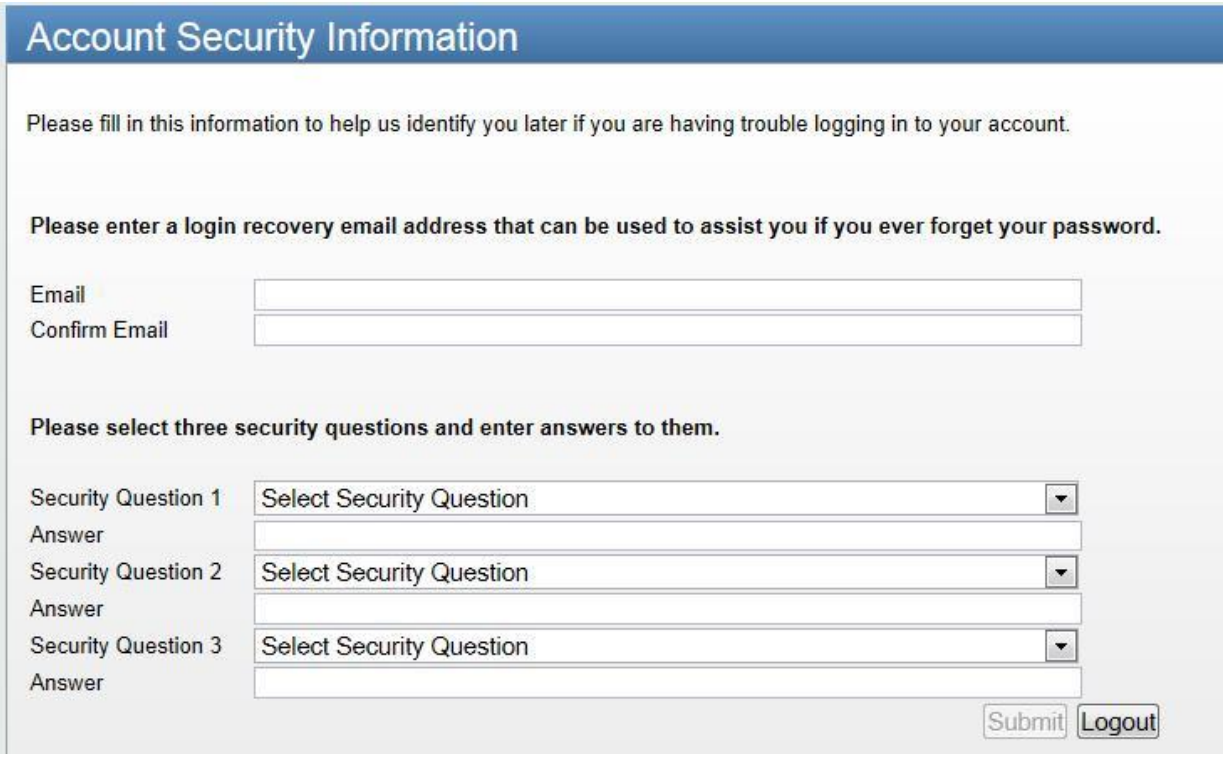
Logging In

At the login page, enter the username and password provided to you by your advisory team.

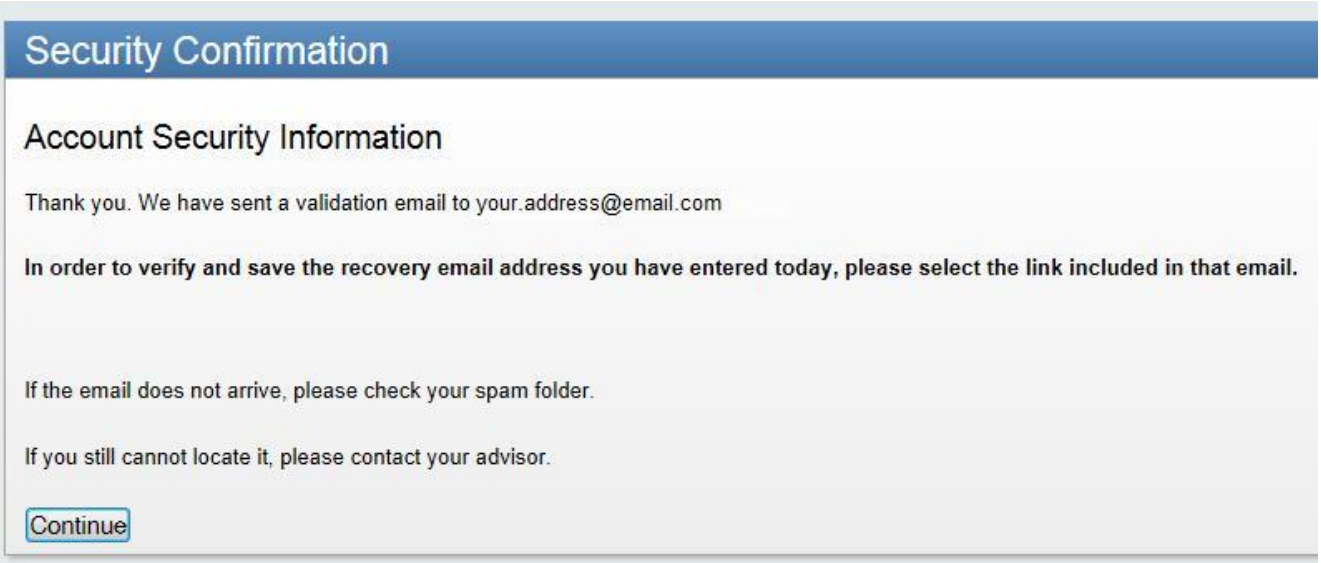
Initial Login

Account Security Information

Upon initial login, you will be asked to provide a recovery email address. This will be the email address that your recovery information will be sent to in case you forget your password or username. You will have to select 3 security questions and provide the answers to all 3. It is important to remember these answers because they will be required to reset your password.



Once you've submitted your recovery email address and your security questions, you will see the following message asking you to validate your recovery email address.



Log in to your email and click the link included to verify and save the email address. The link in the email will only work once and is only valid for 3 days. If you do not validate the email address within 3 days, the link will become invalid you will have to go through the account security information setup process again.

To enter the Investor Portal immediately, click on 'Continue'.

Terms and Conditions

Upon initial login, you will also be prompted to read and accept the user terms and conditions of the site. Please read the disclaimer and select "I Agree" if you would like to continue to the Investor Portal.

Forgotten Username or Password

If you forget your username or password and are having trouble logging in, click on the 'Having problems logging in?' link on the login page.

If you have forgotten your username:

1. Enter your name, along with the recovery email address you entered when you completed the Account Security Information.
2. Once you press submit, you will receive an email containing your username.

If you have forgotten your password:

Enter your username and the answers to the 3 security questions you selected when you completed the Account Security Information. Once you have answered all 3 questions, you will see a message saying that a new password has been sent to your recovery email address.

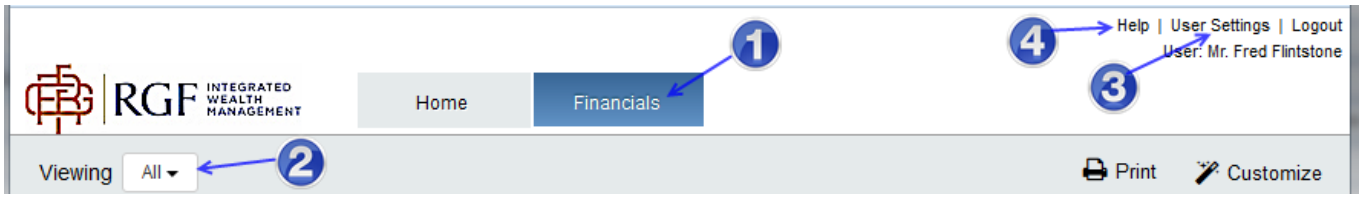
1. Open the 'Password Reset' email
2. Log in using the temporary password provided. You will immediately be prompted to change the password.

Tips for resetting your password

- The temporary password provided in the 'Password Reset' email is only valid for 3 hours. If you do not login using the temporary password within 3 hours, the password will become invalid and you will have to go through the password reset process again to generate a new temporary password.
- The link in both the 'Password Reset' email and the Username recovery email will only be valid for 3 days. If you do not use the link within that time, you will have to go through the process again to generate a new link.
- If you do not receive the 'Password Reset' email, it could be because you have not answered the security questions correctly. As a security feature, there is no indication on screen as to whether or not you have entered the answers to the security questions correctly. The only indication you will have of the questions not being answered correctly is that you will not receive the 'Password Reset' email. If this happens, please try the password reset process again and if you continue to have trouble, contact your advisory team to reset your password for you manually.
- If you enter an incorrect password five times, you will get the following message "Your account has been locked. Please contact your Investment Advisor". If this happens, please contact your advisory team and they will unlock your account for you and provide you with a new temporary password.

Home page

The home page provides an overview of the site.



1. Two tabs appear at the top of the page: Home and Financials. Clicking the Financials tab will take you directly to a summary view of your Investments and/or Insurance.
2. The 'Viewing' dropdown is located in the upper left corner of every page and allows you to select what information appears on the screen.
    a. Select "All" to see all the information for all of the members of your household to whom you have been granted access
    b. Select an individual household member in order to view only that contact's information.
3. Under 'User Settings', you can see your username and the last time you changed your password. You can also change your password, recovery email address or security questions at any time by going to User Settings. Under the 'Access' option on the left side of the page, you can see who has access to your information and whose information you have access to.
4. You can view this User Guide at any time by clicking the 'Help' link. A PDF version of the User Guide will open. The **Investor Portal User Guide** is also available on our website.

Advisor Contact Info

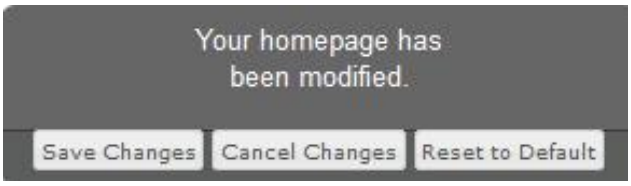
Your advisor's name and contact details are displayed on the left side of the screen.

Tiles

Below the tabs, you will see several "tiles" that can be moved according to your preferences. Below the tiles, you will find the **Investment Summary** and **Insurance Summary**.

You can drag tiles to reflect your preferences.

1. Simply hover on the blue header bar of the tile until a move icon appears: Now you can 'drag and drop' the tile to where you would like. Note that tiles will always shift upward to fill any empty space. Click on the 'Save Changes' button to keep the changes you have made.



2. Click the '**X**' in the upper right corner of a tile to remove it.
3. Tiles with a blue bar at the top are 'Primary' tiles and can be added back at any time if you remove them. Tiles with no blue bar at the top are 'Secondary' tiles and only appear if there is space or until they are dismissed.

The initial available tiles are:

Investments

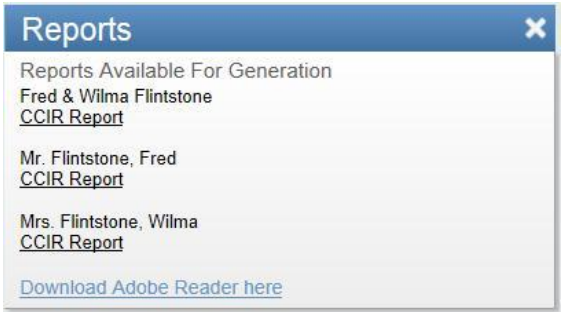
This tile contains a summary of your investments and annuity income, if applicable. Clicking the 'Go to Investments' link will take you to a more detailed view of your investments. Annuity details can be viewed under Insurance.

Insurance Coverage

This tile contains a summary of your insurance coverage as well as a link to view your insurance products in more detail.

Reports

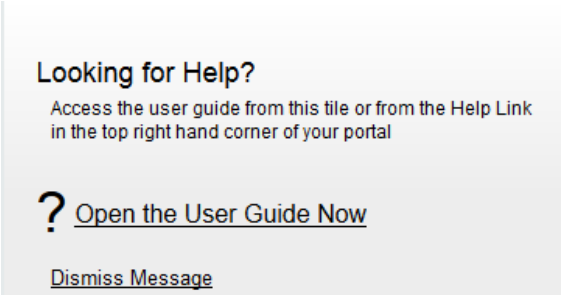
This tile allows you to generate your **Consolidated Portfolio Summary**, like the one you receive from your advisor. The first 'CPS Report' link will generate the report for all members of you household to which you have been granted access. The following 'CPS Report' links will generate an individual contact report for each member of your household. The reports can be viewed in Adobe Reader, which you may download here. They can be saved on your computer or printed for your records.



Help

This tile contains a link to the User Guide. You can also access the User Guide from the 'Help' link in the upper right corner of each page.

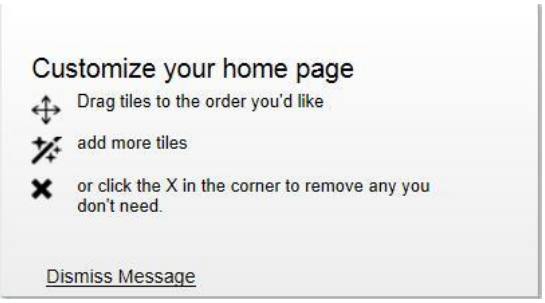
You can remove this tile by clicking on "Dismiss Message"



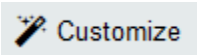
Customize your home page

These are instructions on how you can customize your home page.

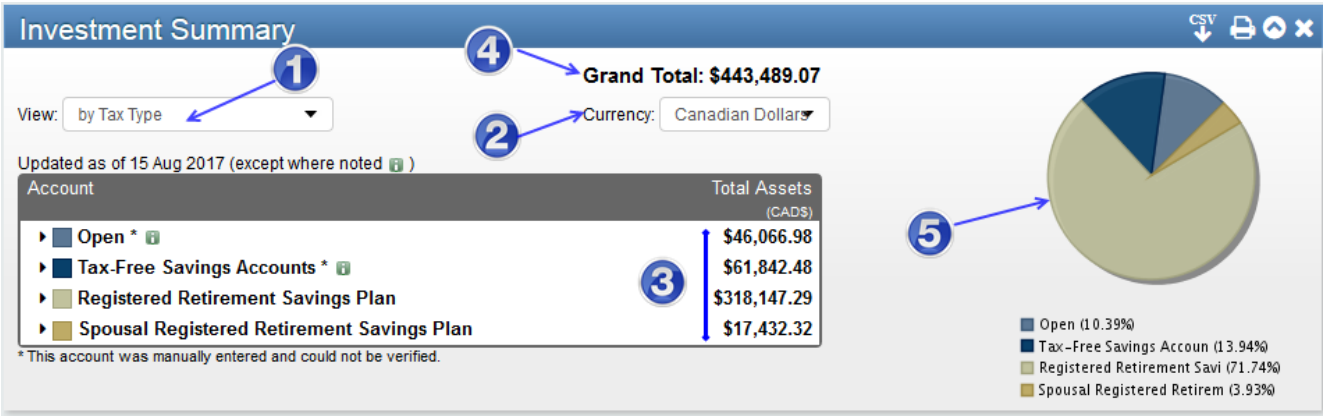
You can remove this tile by clicking on "Dismiss Message"



Customize button

Clicking  in the upper right-hand corner allows you to restore tiles you have removed or add any new tiles that are available. You can also reset your homepage so that it returns to the default.

Investment Summary



This section summarizes your investment assets.

1. View: You can use the dropdown menu to view your account(s) by either:
    a. Tax type (default)
    b. Provider/Financial Institution
    c. Asset Class
2. Currency: You can use the dropdown menu to view the value of your account(s) in either:
    a. Canadian Dollars
    b. US Dollars

3. Total Assets: These totals summarize the assets held in different categories within your portfolio. Click on the plus sign to reveal more detail and the minus sign to minimize details (the "by Tax Type" category is illustrated above; the "by Provider/Financial Institution" view summarizes assets by RGF Wealth Management and RGF Integrated Wealth Management assets; the by "Asset Class" view summarizes assets by asset classification).
4. Grand Total: Indicates the total of your investment holdings with RGF.
5. Pie Chart: this is a visual representation of your asset breakdown, denoted by colour.

You can click on the ' + ' and ' – ' signs in the Account component to expand or reduce the level of detail. When a section has been fully expanded, you can click on the link to bring you directly to the details of the selected account.

Notes

Some of your accounts may be manually updated. When the "" appears beside an account, it means that the account contains positions that have values older than the 'Updated as of' date indicated.

US Dollar Investment: Indicated by a "" to the left of a Market Value; these accounts contain some US Dollar investments and have been converted to Canadian Dollars for illustration purposes.

Insurance Summary

Insurance Summary

	Grand Total:	$16,550.00	$400,000.00

Updated as of 26 Sep 2013 (except where noted)

Policy	Gross Cash Value (CAD$)	Modal Premium (CAD$)	Amount of Insurance (CAD$)
Insurance *	$16,550.00		$400,000.00
Living Benefits *	$0.00		$0.00
Health *	$0.00		$0.00
Payout Annuity *	$0.00		$0.00

* This account was manually entered and could not be verified.

This section summarizes insurance information:

- Insurance (term, permanent and universal life policies)
- Living Benefits (disability, critical illness, long term care)
- Health
- Payout Annuity (term certain and life annuities)

The Gross Cash Value, Modal Premium and Amount of Insurance information is available here.

You can click on the ‘ + ’ and ‘ – ’ signs in the Policy component to expand or reduce the level of detail. When a section has been fully expanded, you can click on the link to bring you directly to the details of the selected policy.

You have the option of viewing your summary information in either Canadian Dollars or US Dollars.

Details

On the right side of many title bars, you will see the following buttons:

 Clicking on this button will show LESS detail

 Clicking on this button will show MORE detail

Similarly, to the left of investment and insurance groupings, you will see the following buttons:

 Clicking on this button will show LESS detail

 Clicking on this button will show MORE detail

Under the ‘Viewing’ dropdown on each page, you will see what are referred to as ‘breadcrumbs’. Breadcrumbs allow for efficient navigation of the site and allow you to go back to previously viewed pages quickly and easily. To return to a specific page, just click on any entry in the trail to get back to that page.

Financials

The "Financials" tab provides details about your holdings at RGF Integrated Wealth Management.

There are multiple ways to access your financial details:

1. Click on the "Financials" tab at the top of the page to view both your Investments and Insurance on the same page. You can always get back to this page by clicking on 'Financial Overview' on the left side of the screen.
2. Click on the "Go to Investments" or "Go to Insurance" links in the Investment or Insurance Coverage tiles on the homepage to view each of these sections separately
3. When on the "Financials" tab, click on 'Investments' on the left side of the screen to see just your investments or client on 'Insurance' to see just your insurance.

You can easily navigate to your account information on the "Financials" tab by using the sidebar on the left side of your screen. As you hover over each item you will see a blue bar that indicates the active selection. Once you click on an item on the left side of the page, you will be taken to the selected page and the selection will become bolded so you always know what page you are viewing.

Some of your accounts may be manually updated. Due to data source and timing differences, investments appearing on this summary may differ in value from those appearing on official statements. Please contact your advisory team if you notice any discrepancies.

Investments

Investments

Show Closed & Inactive Accounts

View: Firm View Currency: Canadian Dollars Grand Total: $116,000.00

Updated as of 26 Sep 2013 (except where noted)

Investments	Cash Value (CAD$)	Market Value (CAD$)	Total Assets (CAD$)
RGF Administered Assets *			$116,000.00
Rogers Group Investment Advisors Ltd. *			$35,500.00
Mr. Fred Flintstone &/or Mrs. Wilma Flintstone *			$35,500.00
Client Name *			$35,500.00
Open - Mackenzie Financial - V5 Jul27.3 (Active) *	$0.00	$25,500.00	$25,500.00
RESP - Fidelity Investments - Test June20 (Active) * as of 20 Jun 2013	$0.00	$10,000.00	$10,000.00
Rogers Group Financial Advisors Ltd. *			$80,500.00
Mr. Fred Flintstone *			$65,500.00
Client Name *			$65,500.00
LIRA - Coast Capital - V5 Jul27.3 (Active) * as of 18 Jul 2013	$0.00	$65,500.00	$65,500.00

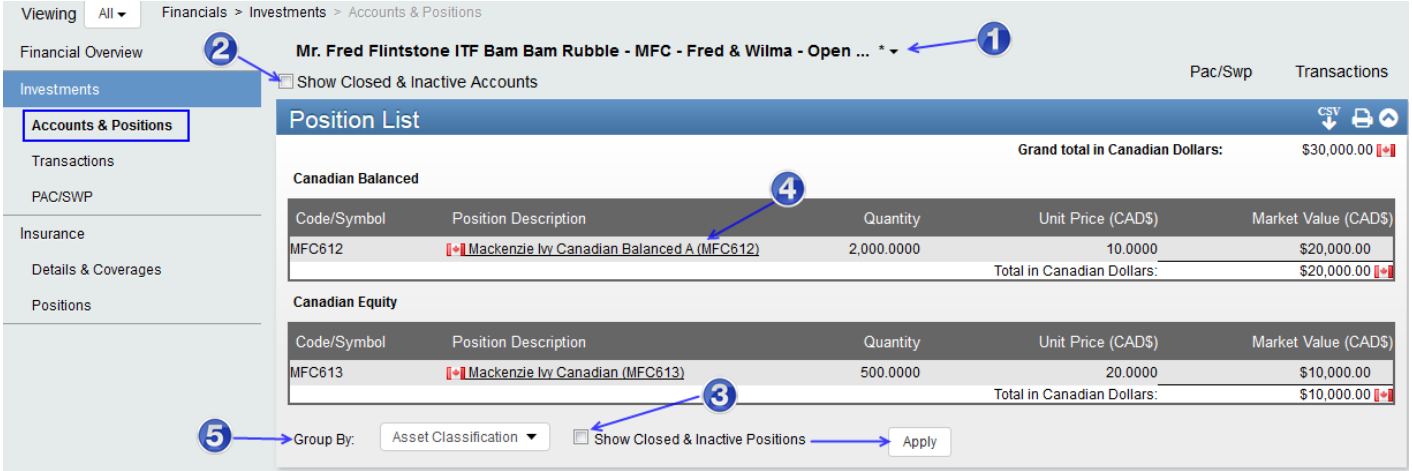
Here, you will see a comprehensive list of all your accounts. If you have access to view the accounts of more than one individual, you can change the contact you are viewing by using the 'Viewing' dropdown located in the upper left corner of the page. Or you can select "All" to view all of the contacts to whom you have been granted access.

You also have the option to reveal closed and inactive accounts. Click on the

Show Closed & Inactive Accounts checkbox to toggle between displaying and suppressing the view of closed and inactive accounts.

You will also see a 'View' dropdown that has three options: Firm View, Client View or Standard View. The default view if Firm View and we suggest that you use either Firm View or Client View; however, feel free to select the view that best suits your needs.

Accounts & Positions



To see the details of a specific account and the positions held in that account, you can click on the account link from either the **Financial Overview** page or the **Investment** page. This will bring you to the **Accounts & Positions** page, which you can also access directly from the left side of the screen.

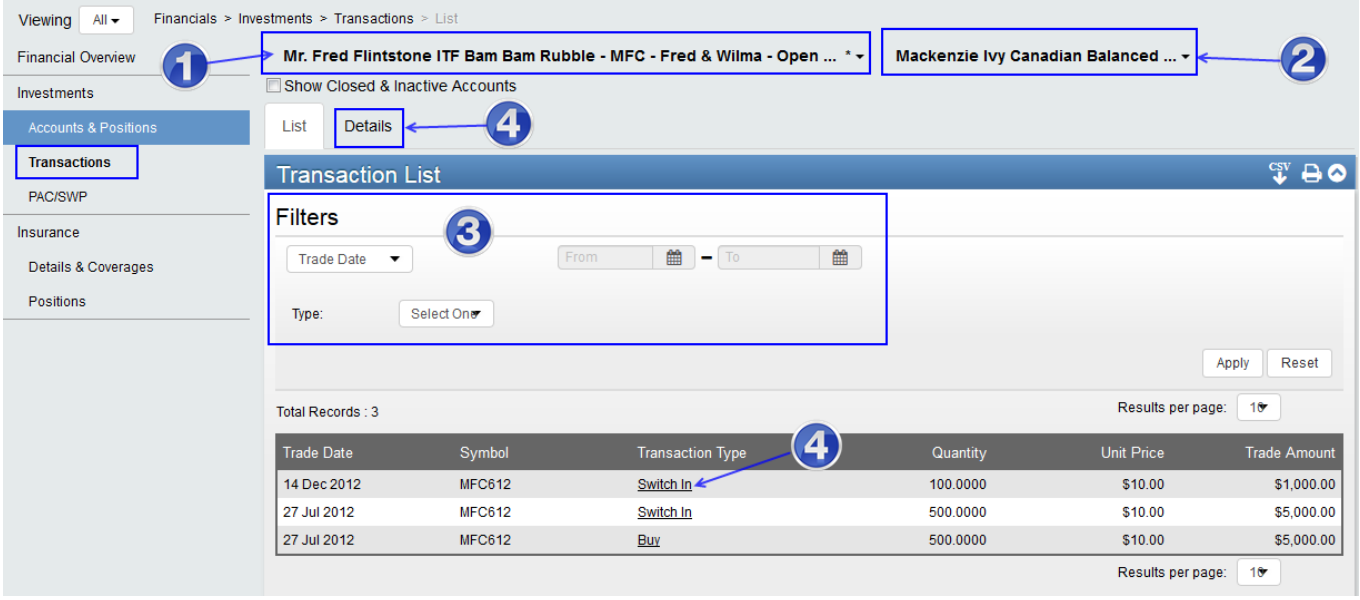
At the top of the page is the Position List which lists all the positions held in the selected account. Below you will see the details for the selected account, including the Account Summary, Account Details, Position Summary, Ownership Details and Related Parties.

On The Accounts & Positions page, you can:

1. Select a different contact and/or account from the dropdown menus at the top of the page. If the "Viewing" dropdown is set to "All", you will see a dropdown that lists all household members you have access to and their accounts. If the "Viewing" dropdown is set to a specific member of your household you will only see the account that they own in the dropdown.
2. Tick the ☑ Show Closed & Inactive Accounts box to display closed & inactive accounts in the account dropdown. The closed and inactive accounts will appear at the bottom of the dropdown list.
3. Tick the ☑ Show Closed & Inactive Positions box and press the 'Apply' button to display closed & inactive positions in the Position List.
4. Click on any of the 'Positions Description' links to see more details about each position.
5. You can group your positions by Asset Classification, Investment category, Fund Company/Issuer, Currency, or Investment Type. Click Apply to continue.

Transactions

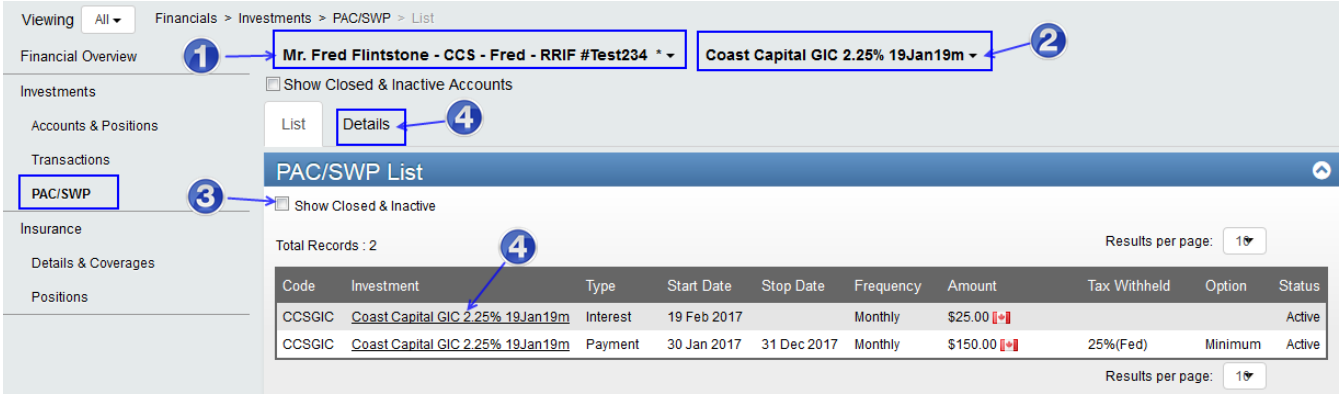
Where transactions for your account are available, they will be displayed in the **Transaction List**.



1. Select a different contact and/or account from the dropdown menus at the top of the page. If the "Viewing" dropdown is set to "All", you will see a dropdown that lists all household members that you have access to and their accounts. If the "Viewing" dropdown is set to a specific member of your household you will only see the accounts that they own in the dropdown.
2. Transactions can be viewed for all positions in the account by selecting 'All' from the dropdown at the top of the page. If you prefer, you can select a single position and view only the transactions related to that position.
3. To filter your transactions, select the 'Trade Date' range and the transaction 'Type' from the dropdowns. Click 'Apply' to continue.
4. You can view transaction details by either clicking on the 'Transaction Type' link or the 'Details' tab.

PAC/SWP

Details about your systematic transactions (Pre-Authorized Contribution, Systematic Withdrawal Plans or Payments) are displayed in the **PAC/SWP List**. The record will indicate the investment to which the systematic transaction applies, the start date of the transaction stream, the frequency and amount of the transactions.



1. Select a different contact and/or account from the dropdown menus at the top of the page. If the "Viewing" dropdown is set to "All", you will see a dropdown that lists all household members that you have access to and their accounts. If the "Viewing" dropdown is set to a specific member of your household you will only see the accounts that they own in the dropdown.
2. You can view PAC/SWP information for all positions in your account by selecting 'All' from the position dropdown. If you prefer, you can select a single position and view only the PAC/SWP information related to that position.
3. Tick the ☑ Show Closed & Inactive box to display closed & inactive PAC/SWP information.
4. View PAC/SWP Details by either going to the 'Details' tab or by clicking on the 'Investment' link for the PAC/SWP entry you wish to view.

Insurance

Insurance

Show Closed & Inactive Policies

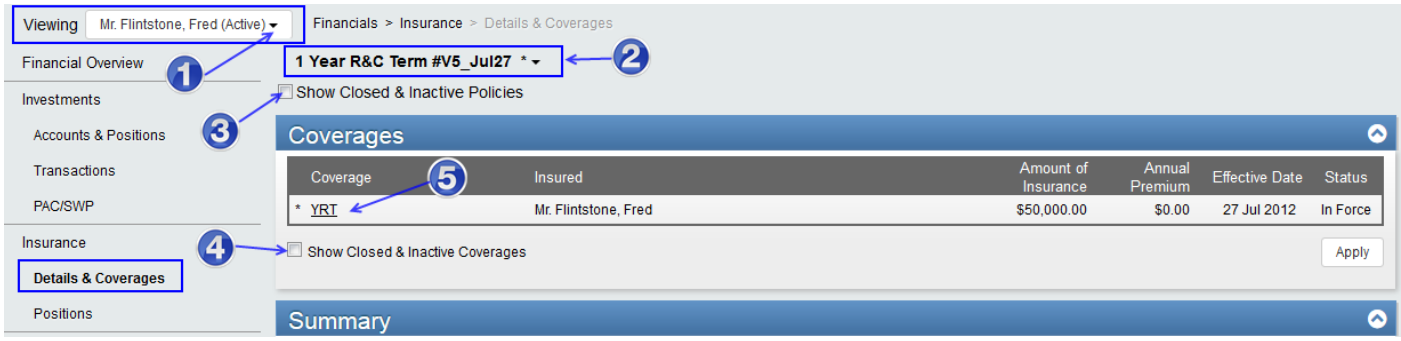
Grand Total: $16,550.00 $400,000.00

View: Firm View

Updated as of 05 Oct 2013 (except where noted)

Insurance	Gross Cash Value (CAD$)	Modal Premium (CAD$)	Amount of Insurance (CAD$)
RGF Administered Assets *	$16,550.00		$400,000.00
Rogers Group Financial Advisors Ltd. *	$16,550.00		$400,000.00
Mr. Fred Flintstone *	$15,000.00		$250,000.00
Insurance *	$15,000.00		$250,000.00
Permanent Life *	$15,000.00		$250,000.00
Sun Life - Opus - V5_Jul27.1 (In Force) * as of 26 Sep 2013	$15,000.00	$1,000.00 (A)	$250,000.00
Living Benefits *	$0.00		$0.00
Disability *	$0.00		$0.00
Great West Life - Pref Earnings Protection - test_Jul22 (In Force) * as of 22 Jul 2013		$125.00 (M)	$0.00 $0.00

This page summarizes your insurance and annuity policies. It includes the Provider, Modal Premium and, where applicable, the Gross Cash Value and Amount of Insurance. Just as in the Investment section, you can select 'All' or a single contact from the 'Viewing' dropdown at the top of the page. You can also toggle on and off the appearance of inactive and closed policies using the Show Closed & Inactive Policies box.



Details & Coverages

To see the details of a specific policy and its related coverage(s), you can click on the policy link from either the **Financial Overview** page or the **Insurance** page. This will bring you to the **Details & Coverages** page, which you can also access directly from the left side of the screen.

At the top of the page is a listing of the coverages associated with the policy. Below you will see the details for the selected policy, including the Summary, Policy Information, Policy Values, Ownership Details, Policy Premiums, and Related Parties.

On the Details & Coverages page, you can:

1. Select a different contact from the "Viewing" dropdown menu at the top of the page. If the "Viewing" dropdown is set to "All", you will see a dropdown that lists all household members you have access to and their policies. If the "Viewing" dropdown is set to a specific member of your household you will only see the policies that they own in the dropdown.
2. Select a different policy from the "Policy" dropdown menu at the top of the page.
3. Tick the Show Closed & Inactive Policies box to display closed & inactive policies in the Policy dropdown. The closed and inactive policies will appear at the bottom of the dropdown list.
4. Tick the Show Closed & Inactive Coverages box and press the 'Apply' button to display closed & inactive coverages.
5. Click on any of the 'Coverage' links to see more details about each coverage.

Positions

We are currently unable to provide information on the Investments held inside insurance policies. Therefore, you will not see any information on the Positions tab. If you require further details, please consult your advisory team.

Disclosure & Explanatory Notes

Please read the disclaimers carefully. If you have any questions or concerns, please contact your RGF Integrated Wealth Management advisory team.