eVault Client Portal User Guide

Your personal eVault Client Portal is a window to view documents and applicable account information. When you sign in, you begin on the dashboard. The dashboard shows at-a-glance reporting information about your portfolio as well as any announcements or new documents that have been posted for you.

Your advisor can configure and share any number of reports that you can access at your convenience using only an Internet connection and web browser. The client portal doesn't replace the printed performance report and in-person meeting with your advisor, but it can enhance the traditional performance review process and create better communication between you and your advisory team.

Contents

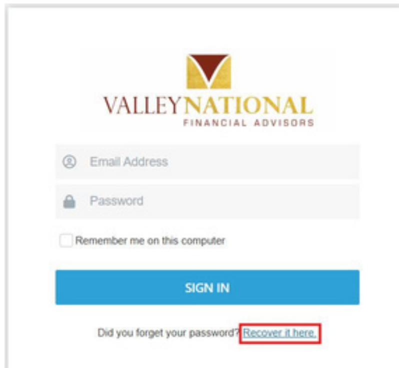
This guide is meant for clients of Valley National Financial Advisors who have been assigned personal online access to a secure eVault Client Portal. Valley National Financial Advisors is the marketing name for Valley National Group, Inc. and all of its affiliated companies.

Accessing eVault

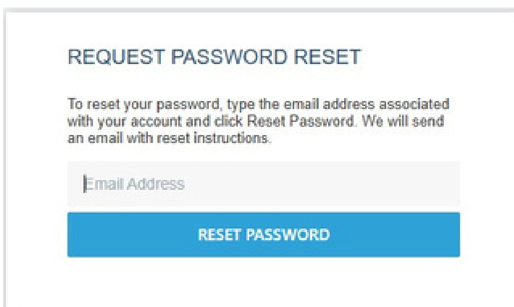
What do I do if I forget my password?

If you forget your password, you can recover it online or by calling Valley National for assistance. To recover your password online, follow these steps:

1. Go to the eVault Client Portal login page and click on the Recover it here link.



2. You will be prompted to enter the e-mail address associated with your eVault account and click the Reset Password button.



3. You will receive an e-mail from support@valleynationalgroup.com with instructions to reset your personal password. It is a ‘no-reply’ e-mail automatically generated by our system, so please be aware that is may get filtered into your Spam or Junk folders. If you have having trouble resetting your password on your own or you have forgotten your login e-mail, please contact our Valley National Financial Advisors for support at 800-383-8297.

Can I access my eVault Client Portal login from a mobile device?

Yes, you can access your eVault Client Portal login on your mobile device at the following URL: https://valleynational.portal.tamaracinc.com/Login or by downloading our VNFA Portal App, available on the Apple Store and Google Play Store.

System & Data Security

How often is the data shown in my portal updated?

Data is for illustrative purposes only. Performance does not include time periods prior to 01-01-2015. All information presented is pulled daily from data received by the Custodian of the account. VNA cannot ensure accuracy, as data uploads may be subject to delays and errors. Certain accounts, such as 529 Plan accounts, Annuities, and TIAA-CREF accounts, may be more susceptible to delays. Additionally, this data is not audited and does not constitute a verified statement of your account and should not be used for tax preparation, estate and or retirement planning purposes. For information regarding your holdings, valuations, and investment objective, and in case of discrepancies, you should rely only on your periodic customer statements directly from the Custodian. You can read the full version of our Important Disclosures on our website.

How do I know my account information and documents are secure?

Valley National uses a customized system called Tamarac to manage our account information internally. We have invested heavily in data hosting, redundancy, security, and performance systems, so that your data and personal information remains secure. Applications are stored in world-class SSAE-16 Type II compliant datacenters to ensure our systems are available and your data is backed up.

Your eVault Client Portal is protected by…

System Security

- Dedicated HA Firewalls and stateful inspection
- Dedicated redundant load balanced switches
- System installation using a hardened, patched operating system
- System patching to provide ongoing protection
- Dedicated intrusion detection to provide an additional layer of protection against unauthorized access
- Data protection with onsite/offsite backups

Application Security

- Access via SS -minimum 128-bit encryption
- The software utilizes .NET session management for authenticating individual users and permissions
- Only stored procedure access to the database - each stored procedure and page request authenticates the users
- No dynamic SQL or access to data tables
- Software is SQL injection protected which prevents unauthorized access to the application and its data
- Application supports only a single login per user

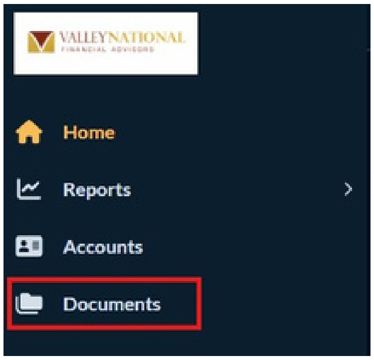
Physical Security

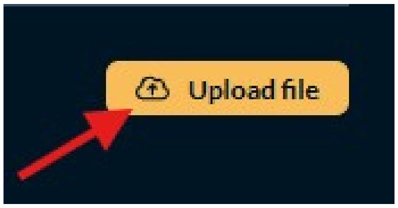
- Biometric scanning for controlled access
- Security camera monitoring
- 24x7 onsite staff, providing additional protection against unauthorized entry
- Tertiary fire suppression systems (extinguishers, FM200, dry pipe sprinklers)
- UPS and backup generators
- Primary/backup HVAC
- Physical security is audited by an independent firm

Using the Documents Vault

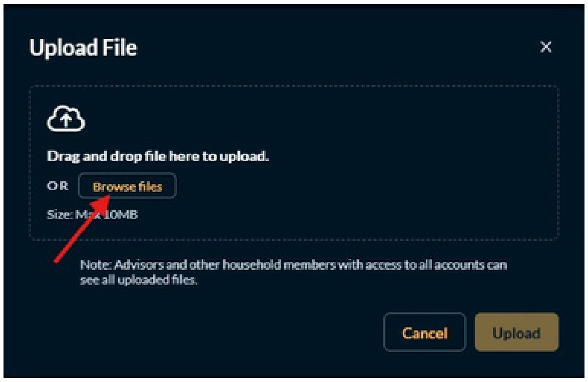
How do I post a document into my eVault?

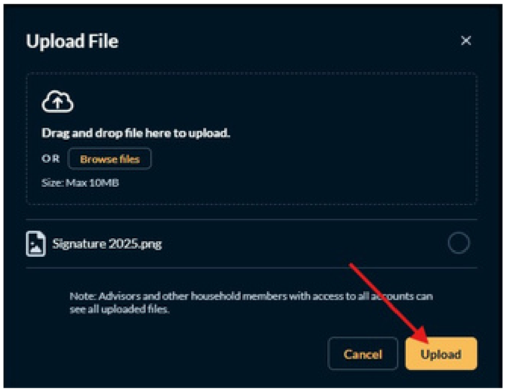
To post a Document, go to the documents page by clicking on the word **Documents** in the top left menu. This will automatically take you to the **Recent** files tab. Click on the gold **Upload file** button in the top right corner of the page.





The file upload area will appear as a popup window. In that space, click the **Browse files** button. Find the file you want to post on your computer using the browser that pops up. Select your document by double-clicking on the file icon. You will be returned to the file upload area. Your document will appear on this screen. Lastly, click the **Upload** button.

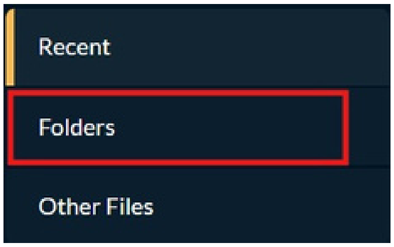


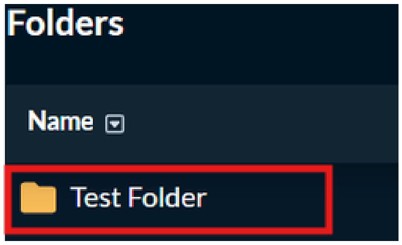


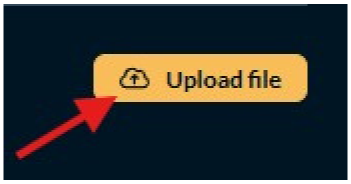
Your document should appear immediately in your list of recent documents. Older documents will appear under the **Other Files** tab. Files stored in **Folders** will appear under the **Folders** tab.

How do I post a document into a folder in my eVault?

To post a document into a folder, click on the Folders tab and select the desired **folder**. Click the **Upload file button** and select the file you wish to upload. Lastly, click the **Upload** button.







How do I get my paper documents into a digital format to upload?

Most file types are acceptable by our eVault Client Portal system. There are several ways to prep a paper document for this digital upload.

1. If you have access to a scanner, you can scan the paper documents and save them to your computer.
2. If you have a smartphone with a camera, you can use its built-in scanner app to take a high-resolution photo of the document and save that image to your computer.
3. If you have online access to a secured version of documents (from an attorney, for example), you can download those to a private and safe place on your computer.

<u>You are responsible for the security of your documents before they are in your eVault. Please use caution.</u>

Here are couple of tips...

- DO NOT save images of important documents where someone else might access them. Delete sensitive images from smart phones or tablets, for example, immediately after you have saved them in a secure place.
- DO NOT e-mail documents or images with your social security number, account details or other sensitive personal information.

How do I access a document posted by Valley National?

You can **save or download** documents posted in your eVault by clicking on the document's name under **Recent Documents**, **Folders**, or **Other Files** for older posts.

Can I edit/make changes to documents stored in my eVault?

The security settings of the eVault allow users to **delete** any documents that the user adds. To delete a document, find the document on your Documents page and click the three dots ⋮ on the right side of the screen. Then, click delete. The user cannot delete documents added by Valley National. You must download the documents and save them to your computer to make any changes (if the document is an editable format and you have the appropriate software installed on your system). Once you have made changes, you will need to post the updated document in order for it to appear among your eVault documents.

How long will documents remain in my eVault?

Personal documents related to your financial planning with us can remain in your eVault indefinitely. **Reports** posted by your service team will remain in your eVault for a period of 13 months, after which they will be archived and deleted from your view. **Tax preparation** documents posted by you will remain in your eVault organized by W-2 year for two years. Your '**Client Copy' tax returns** prepared by our team will remain in your eVault for at least three years

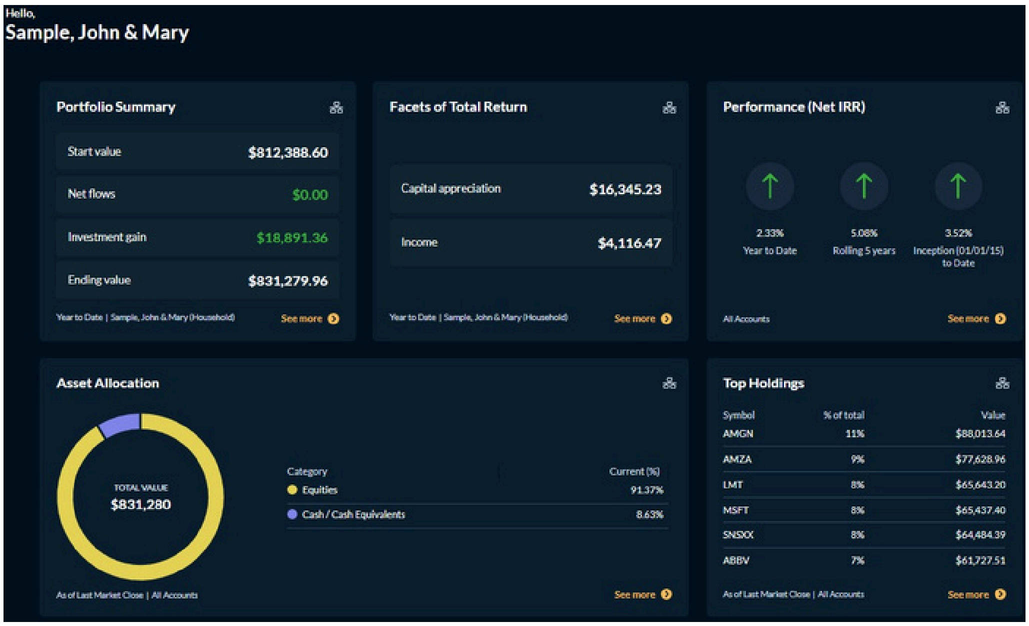
Using the Dashboard

Overview | Dashboard Elements | Widgets | Appearance

Overview

The dashboard is the home page of your Valley National eVault Client Portal. The information shared here is a custom view your team has put together to give you an at-a-glance update of your finances.

From the Dashboard, you can view **widget summaries** of reports and performance data (for your Valley National accounts), read announcements from your advisor, and navigate the portal features.

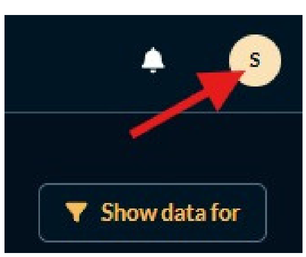


Where can I see announcements?

Announcements and alerts are located at the top right corner of your dashboard. Click on the bell icon to open your alerts. When you receive a new announcement, a yellow bubble will appear next to the bell icon. Deleting a document alert will not delete the document from your portal.

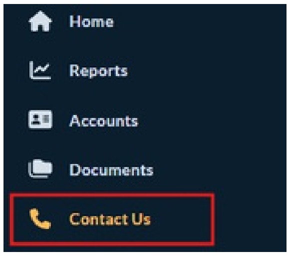
How do I log out of my portal?

At the top right corner of the Dashboard view, you will see your assigned eVault initials. If you click on the circle, you will reveal a small dropdown menu. Click on the words Sign Out to securely log out.



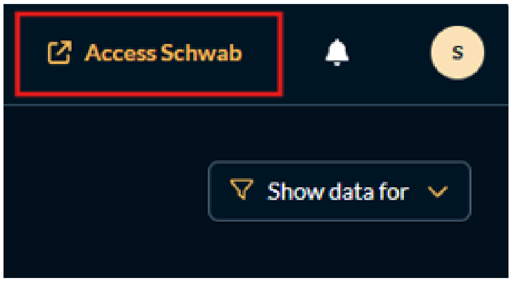
How do I see my Service Team?

In the left sidebar, click the Contact Us option at the bottom. This will populate your service team members as well as their email, phone, fax, and office location.



How do I access Schwab Alliance?

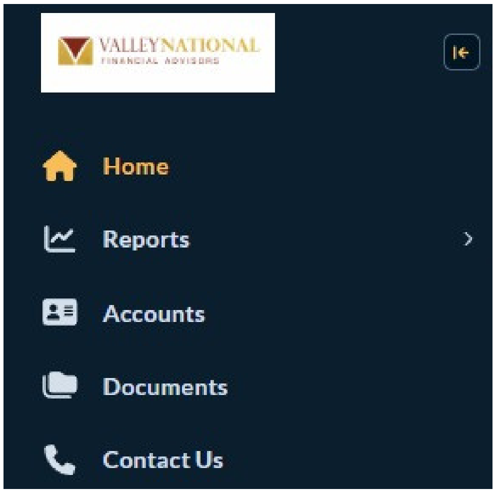
On the Home page, you can access Schwab Alliance by clicking the Access Schwab link in the upper right corner. For current Schwab users, you can log in with your ID and password. For new Schwab users, we encourage you to create an account by clicking on the New User option.



Dashboard Elements

Sidebar Menu

The sidebar menu provides access to all the content your advisor shares with you.



Home Dashboard: This is your portal landing page. Click on the Home icon to return to the main dashboard.

Reports: Quickly access all available reports for performance, holdings, and transactions.

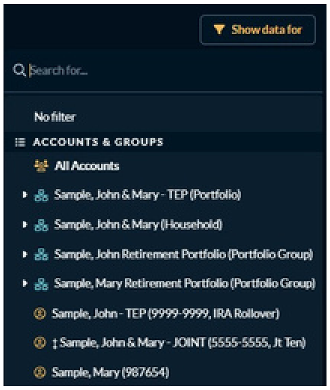
Accounts: Displays a detailed list of your accounts with Valley National.

Documents: Access all of your documents here.

Contact Us: View your service team members and their contact information.

Widgets

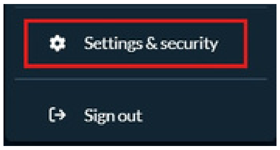
On the home page, you will see widgets that summarize different aspects of your investments. You can filter these widgets by account or portfolio by clicking the **Show data** for button in the top right corner and selecting the desired account or portfolio.

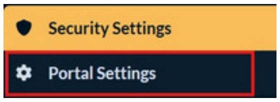


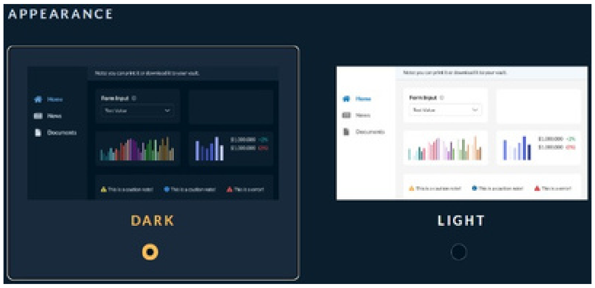
You can access related reports by clicking the **See more** button at the bottom right corner of each widget.

Appearance

The Dashboard is set to dark mode by default. To change to light mode, click on your initials in the top right corner and click **Settings & security** in the drop-down**.** Select the **Portal Settings** tab on the left side, then select **Light** Mode.

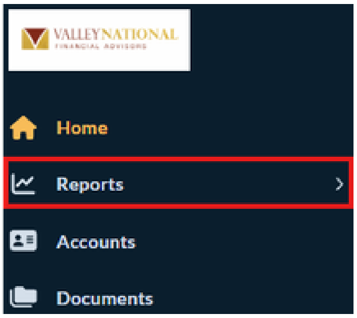






Reports

Click on the **Reports** tab on the left sidebar to open the drop-down list of available reports.



All reports can be exported into an Excel CSV file by clicking the icon in the top right corner. All reports can be filtered onto specific accounts or portfolios by clicking the **Show data** for drop-down at the top left of the page.

Summary Report

The summary report shows a calendar-year breakdown of your total investment value from start to finish.

Summary

	Year to Date	2024	2023	2022	Inception (01/01/15) to Date
Start value	$812,388.60	$4,276,719.35	$6,638,242.22	$6,410,363.98	$1,984,410.16
Net flows	$0.00	-$3,673,272.84	-$2,852,449.00	$1,007,388.44	-$3,322,008.86
Investment gain	$16,776.45	$208,942.09	$490,926.13	-$779,510.20	$2,166,763.75
Ending value	$829,165.05	$812,388.60	$4,276,719.35	$6,638,242.22	$829,165.05
Net IRR	2.07%	7.74%	7.80%	-10.27%	3.52%

Facets of Total Return

The Facets of Total Return report shows a calendar year breakdown of investment appreciation and any income flowing into your accounts.

Facets of Total Return

	Year to Date	2024	2023	2022	Inception (01/01/15) to Date
Capital appreciation	$19,689.88	$151,329.44	$329,849.58	-$919,206.20	$1,043,077.48
Income	$4,259.23	$77,059.10	$196,302.29	$176,246.61	$1,471,165.55

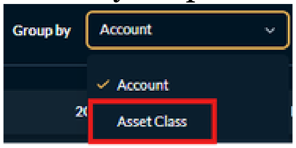
Performance by Account or Asset Class (Net IRR)

The Performance report shows a calendar year breakdown of performance for all accounts with Valley National.

Performance by Account or Asset Class (Net IRR) Group by: Account

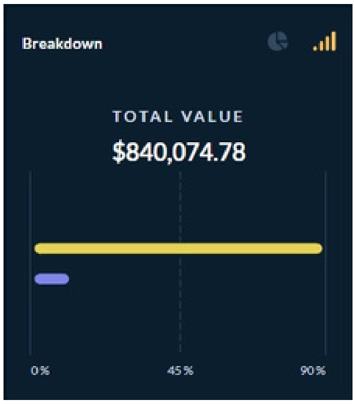
Description	Last market close	Year to Date	2024	2023	2022	Inception (01/01/15) to...
Total	$834,767.37	2.75%	7.74%	7.80%	-10.27%	3.53%
Sample, John - TEP (9999-9999, IRA Ro...	$790,403.87	2.85%	3.48%	10.70%	-7.63%	7.00%
Sample, John & Mary - JOINT (5555-55...	-	-	6.24%	7.36%	-10.63%	2.92%

The Performance report can be grouped by Account or Asset Class. To adjust this setting, click the Group **by** drop-down on the top right corner of the report and select your preferred grouping.



Asset Allocation Report

The Asset Allocation report visualizes your asset class breakdown in a pie or bar chart, using data from the last market close. Click on the bar chart icon to change the visualization.



It also shows your percentage and dollar value holdings for each asset class. Click the small arrows next to each column header to sort and filter the data.

Category	Current ($)	Current (%)
Equities	$747,622.53	88.99%
Cash / Cash Equivalents	$92,452.25	11.01%

Holdings Report

The Holdings report shows a category breakdown of your assets with Valley National.

Assets

Symbol	Description	Shares	Price	Market value	Cost basis	Unrealized Gain/Loss	% of total ↓
Total				$844,326.87	$618,077.06	$226,249.81	
US Large Cap Stock			-	$472,010.13	$286,182.85	$185,827.28	55.90%
US Mid Cap Stock			-	$190,611.69	$152,176.09	$38,435.60	22.58%
Cash Equivalents			-	$92,452.25	$92,452.25	$0.00	10.95%

On the left side, click the yellow arrows to expand on the securities held within each category.

Accounts Page

The Accounts Page displays a list of your **Assets** held with Valley National. Click the small arrows next to each column header to sort and filter the data.

Assets	Amount	Account number	Type	Last updated	Status
Schwab Account	$2,961.31	xxxx5977	Other Asset	07/09/2021	No issues
Sample, Mary (987654)	$44,893.09	987654	-	-	-
Sample, John - TEP (9999-99...	$799,433.78	9999-9999	IRA Rollover	-	-

Any liabilities reported to advisors will show under the **Liabilities** header below your assets list.

Liabilities	Amount	Account number	Type	Last updated	Status
Mortgage	$159,610.33	xxxx4512	Mortgage	05/04/2019	-

Any closed accounts will show under the **Closed Accounts** header at the bottom.

Closed accounts	Amount	Account number	Type	Last updated	Status
Sample, John & Mary - JOINT (5555-5555, Jt Ten)	$0.00	5555-5555	Jt Ten	-	Account closed

Important Disclosure Information

Please remember that past performance is no guarantee of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product (including the investments and/or investment strategies recommended or undertaken by Valley National Advisers Inc. ["Valley National]), or any non-investment related content, made reference to directly or indirectly in this commentary will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. Moreover, no portion of the foregoing content serves as the receipt of, or a substitute for, personalized investment advice from Valley National. Neither Valley National's investment adviser registration status, nor any amount of prior experience or success, should be construed that a certain level of results or satisfaction will be achieved if Valley National is engaged, or continues to be engaged, to provide investment advisory services. Valley National is neither a law firm, nor a certified public accounting firm, and no portion of the commentary content should be construed as legal or accounting advice. A copy of the Valley National's current written disclosure Brochure and Form CRS discussing our advisory services and fees continues to remain available upon request or at www.valleynationalgroup.com. **Please Remember**: If you are a Valley National client, please contact Valley National, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. Unless, and until, you notify us, in writing, to the contrary, we shall continue to provide services as we do currently. **Please Also Remember** to advise us if you have not been receiving account statements (at least quarterly) from the account custodian.

Historical performance results for investment indices, benchmarks, and/or categories have been provided for general informational/comparison purposes only, and generally do not reflect the deduction of transaction and/or custodial charges, the deduction of an investment management fee, nor the impact of taxes, the incurrence of which would have the effect of decreasing historical performance results. It should not be assumed that your Valley National account holdings correspond directly to any comparative indices or categories. **Please Also Note**: (1) comparative benchmarks/indices may be more or less volatile than your Valley National accounts; and, (2) a description of each comparative benchmark/index is available upon request or at www.valleynationalgroup.com

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Securities offered through Valley National Investments, Inc. Member FINRA SIPC

- The Standard & Poor's 500 (S&P 500), Morgan Stanley EAFE Developed Countries, and the BarCap Aggregate Bond Index are an unmanaged group of securities considered to be representative, in general, of the US stock market, the foreign stock market, and the US bond market, respectively.
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- Consult your financial professional before making any investment decision.
- Past performance does not guarantee future results.
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- Valley National is in compliance with the current registration and/or notice-filing requirements imposed upon SEC registered investment advisers by those states in which Valley National maintains clients. Advisors of Valley National may only transact business in those states in which they are registered or qualify for an exemption or exclusion from registration requirements.
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- Nothing in this newsletter shall be construed as an offer to sell, or a solicitation to buy securities.
- Nothing contained in this newsletter shall be construed as creating a planner client relationship by virtue of your access to this newsletter. Readers should not rely solely on any information contained herein to plan your estate, or invest your assets, or plan for your income taxes, or make any other financial planning decision.
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