

Wealth Management

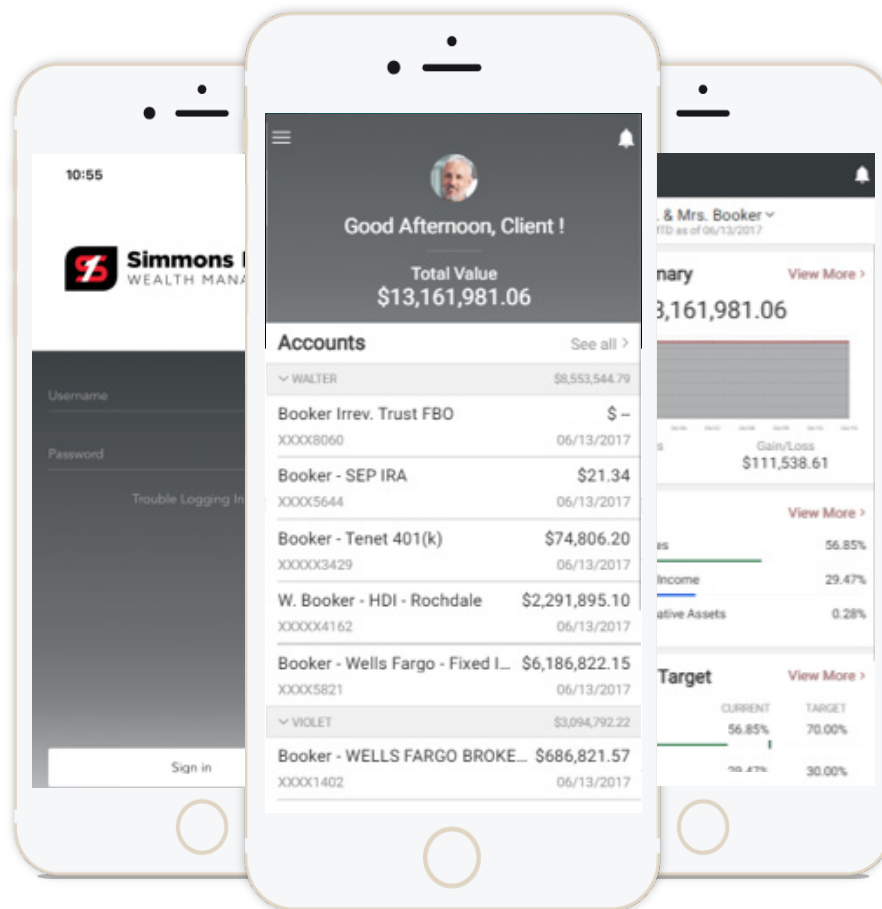


Quick Reference Guide: Personal Financial Portal Client Guide

Welcome to your personal financial portal

Personalized for you

From your portal, you have access to unique information and insights, account details, your investment dashboard, a document vault, instant access from any of your devices, and more.



Data connection required. Wireless carrier fees may apply.

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Stay connected to your financial picture

Home Page

At-a-glance view of pertinent account information

Portfolio

Dynamic view of your entire portfolio

Vault

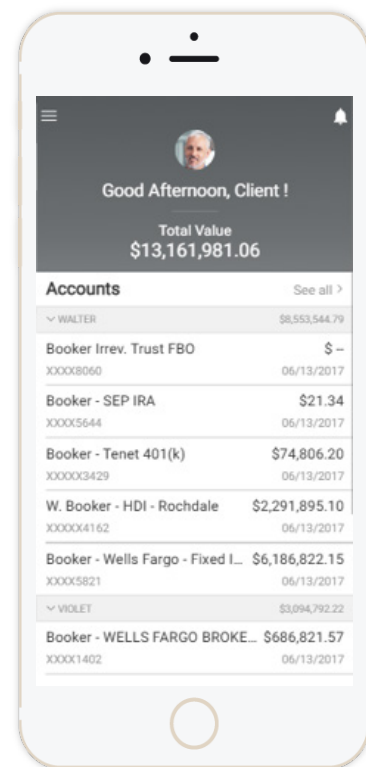
Easily keep track of and share your important financial and legal documents

Home Page

When you log in, you'll see your personalized home page. Then, across the top, you have quick access to the other pages of your portal.

Your accounts and total portfolio value are listed front and center. Next to your accounts, you'll also find your top holdings for quick reference.

You can stay connected to your financial team with clickable links to phone numbers, emails, and office locations.



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Home Page (Continued)

Directly communicate or schedule an appointment with your financial team

View notifications from your advisor

The screenshot displays the home page of the Simmons Bank Wealth Management Personal Financial Portal. The page features a navigation bar with 'HOME', 'PORTFOLIO', and 'VAULT' options, and a 'CLIENT' profile icon. The main content area is divided into several sections:

- Client Summary:** A greeting 'GOOD AFTERNOON, Client' and a 'TOTAL VALUE' of \$13,161,981.06.
- Accounts:** A table listing accounts grouped by category (BOTH, VIOLET, WALTER) with columns for NAME and MARKET VALUE.
- My Financial Team:** Profiles for Meredith Bronson (Admin) and John Johnson (Secondary Advisor).
- Top Holdings:** A list of investments including Vanguard S&P 500 ETF, Vanguard FTSE Developed Markets, T. Rowe Price Summit Municipal, Vanguard Intermediate-Term, and Touchstone Sands Capital Selection.
- Watchlist:** A list of securities such as Lord Abbett Bond-Debenture A, Allspring Adjustable Rate Govt A, and Lord Abbett Bond-Debenture C.
- About Us:** A section describing the bank's 100+ years of experience and services.
- External Links:** Links to Simmons Bank, CNBC, and Wall Street Journal.

Callouts highlight key features: 'Directly communicate or schedule an appointment with your financial team' points to the My Financial Team section; 'View notifications from your advisor' points to the CLIENT notification icon; 'Quickly view your accounts as an aggregate total or grouped by category' points to the Accounts table; 'View your top holdings at a glance' points to the Top Holdings list; and 'We have provided more links to the latest news feeds to provide rich information within your portal.' points to the External Links section.

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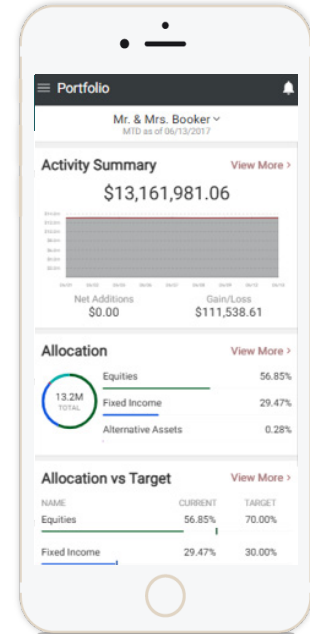
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Portfolio

The Portfolio dashboard is where you can view additional details about your portfolio. The dashboard gives you a dynamic overview of your portfolio with performance cards highlighting key information about your portfolio.

To get even more detail, you can click on the title of each card. You can also use the drop-down menu to quickly switch between the different cards.

All this information is completely customizable using the filters to select specific date ranges, portfolios, or accounts.



View a quick break down of your total net worth's assets and liabilities

Update Supervised and Performance Return settings

Mr. & Mrs. Booker

Activity Summary: Net Additions \$0.00, Gain/Loss \$111,538.61

Allocation: Total 13.2M, Equities 56.85%, Fixed Income 29.47%, Alternative Assets 0.28%

Allocation vs Target: Equities (56.85% current, 70.00% target), Fixed Income (29.47% current, 30.00% target)

Performance: 0.85%

Gain/Loss: Unrealized 6.6M, Realized 0.0, Total 6.6M

Transactions: List of dates, types, and amounts.

Fixed Income: Market Value 1,242,140.24, Number of Bonds 57, Years to Maturity 38.05, Coupon Rate 5.504%, Yield to Maturity 0.14, Yield to Call 3.37, Modified Duration 12.82

Projected Income: Total Income 521,430.05, Dividend 419,262.11, Taxable 386,795.11, Tax-Exempt 62,267.00, Interest 72,337.04, Taxable 72,337.04, Tax-Exempt 0.00

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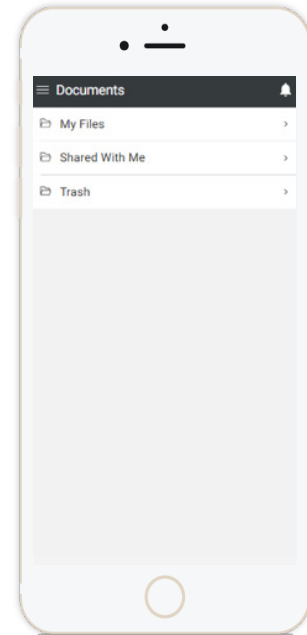
Vault

Securely sharing and managing documents is key to working with your wealth management team. The Vault page is where you can keep track of all your important financial and legal documents.

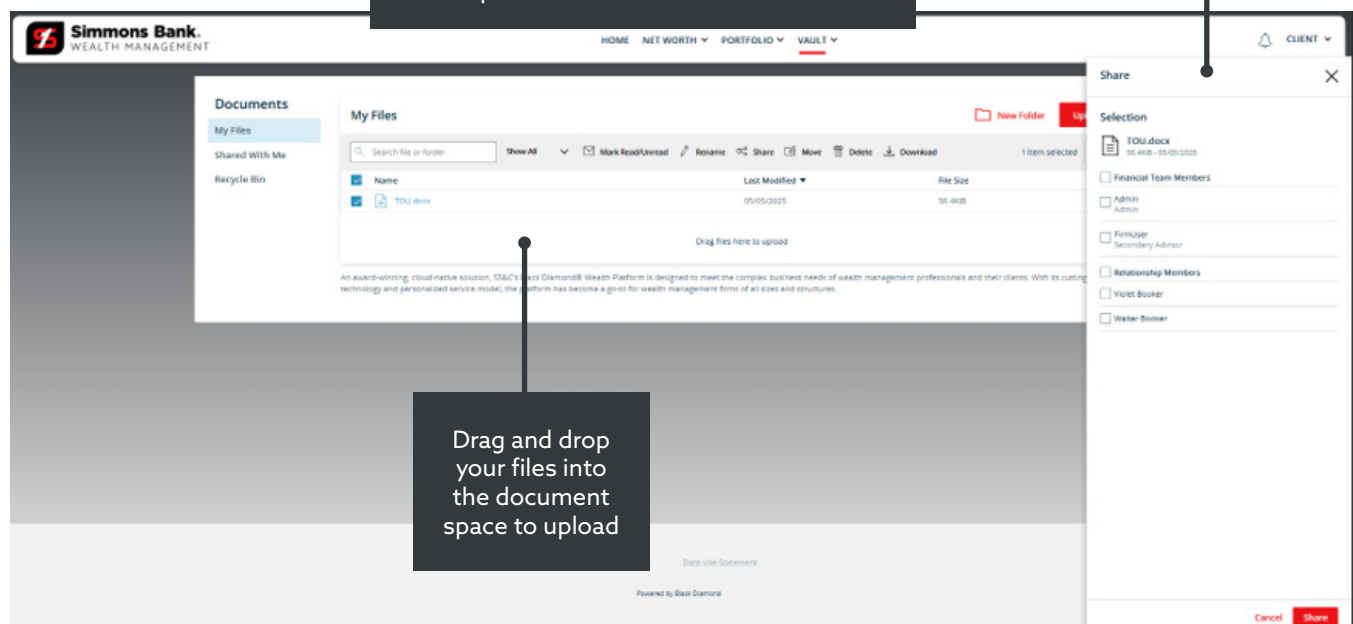
From here, you can organize your documents into folders, drag-and-drop to upload new documents, and easily move files from one folder to another.

The Vault is also an area where we can share documents through the Shared Folders option.

From the Statements and Reports folders, you can view investment-focused reports created by your financial team.



Securely store documents/files, share items with your financial team, view generated reports and custodial statements



Drag and drop your files into the document space to upload

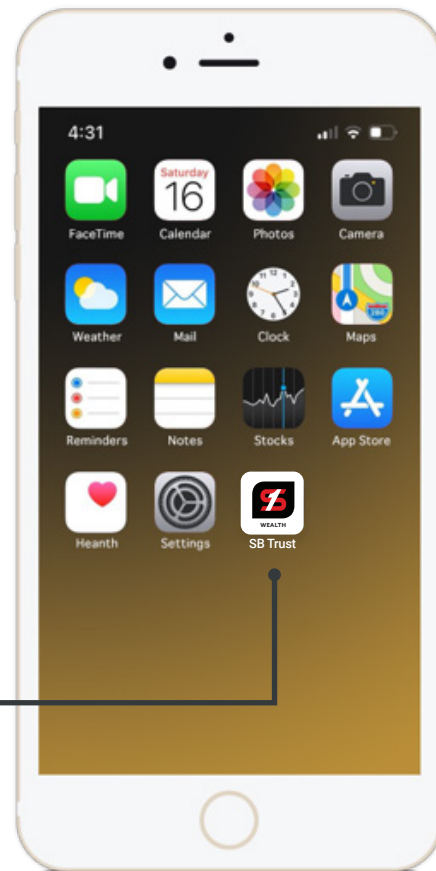
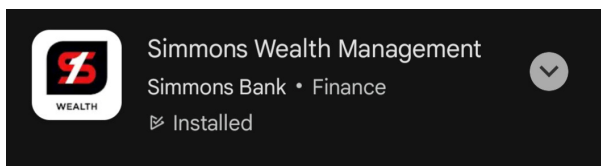
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Appendix

Mobile Application

Easily download the Client Experience from the Apple App Store or Google Play.



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Performance Card

View investment performance across your portfolio.

(Consolidated view)

Performance

Rogers Family
0.455%

Class Blended Benchmark
0.747%

Feb 2015 May 2015 Aug 2015 Nov 2015

Hover to view returns through a specific date

Expand and collapse the grouped sections

Change your view to see multiple date ranges or market analytics

Rogers Family

Dashboard > Performance

Group by: Classes | Expand Level | Collapse All | Export

Name	As of 12/31/2015 ⁴			Last 12 Months 01/01/2015 - 12/31/2015	
	Units	Ending Value	Allocation	Return	Net Additions
▼ Rogers Family	--	2,763,927	100%	0.455%	305,024
Class Blended Benchmark				0.747%	
> Cash & Equivalents 90 DAY TREASURY BILL	--	69,724	3%	0.014% 0.043%	10,253
> Equities S&P 500	--	1,180,352	43%	-0.733% 1.384%	152,353
> Real Assets	--	-65,000	-2%	--	0
> Fixed Income	--	824,089	30%	2.489%	38,183
> Alternative Assets	--	754,762	27%	-24.664%	32,563

Rogers Family
Return of 0.455%

Return | Market Value | Risk vs Return

(Expanded view)

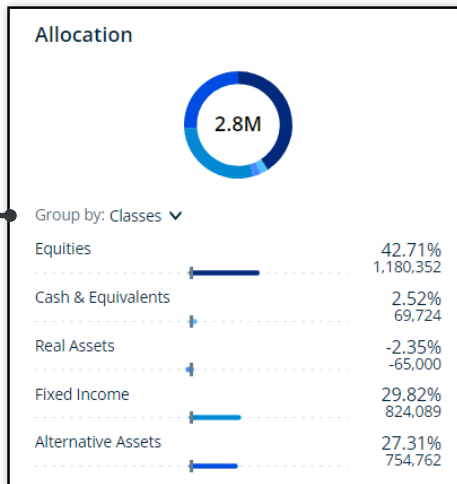
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Allocation

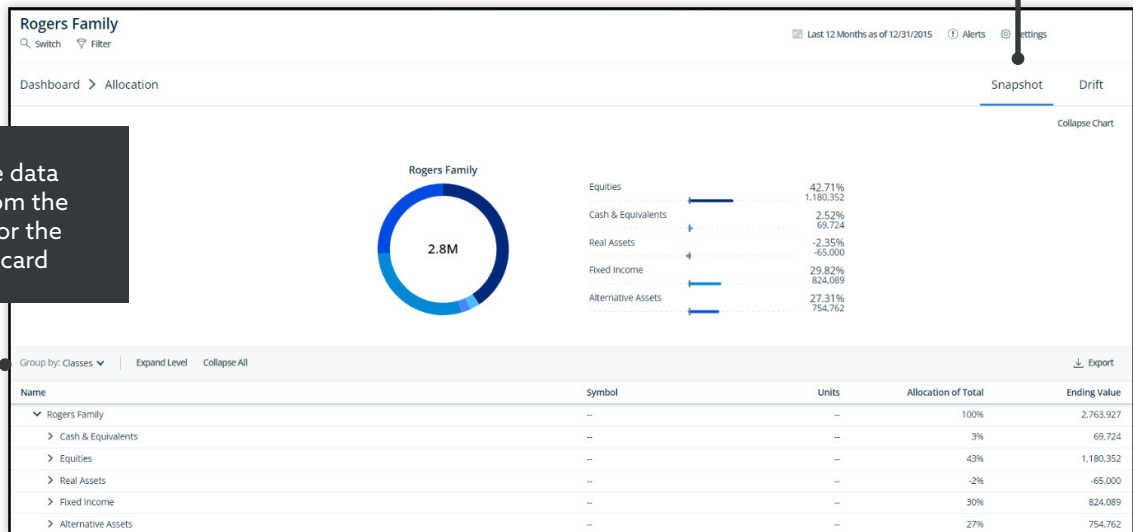
View the allocation breakdown of your portfolio.

(Consolidated view)



Toggle your view between a single day Snapshot and a Drift chart for allocation over time

Change the data grouping from the dashboard or the expanded card



(Expanded view)

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Activity Summary

View activity and changes in your portfolio or account balance.

(Consolidated view)



Hover over graph to view net addition and market value information for a specific date

View breakout of additions and withdrawals. Contributions and withdrawals may be exported to view in further detail.

See income and performance breakouts



(Expanded view)

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Transactions

View and filter the most recent transactions in your portfolio.

(Consolidated view)

Date	Type - Symbol	Amount
12/31/13	Management Fee - CASH	-12,871
12/31/13	Management Fee - CASH	-34,083
12/31/13	Dividend - FTEXX	3
12/31/13	Management Fee - CASH	-37,311
12/31/13	Income Reinvestment - SCHWAB...	0
12/31/13	Management Fee - CASH	-325
12/31/13	Interest - FCASH	0
12/31/13	Capital Gains - DXJ	237
12/31/13	Capital Gains - DXJ	99
12/31/13	Dividend - DXJ	201

Filter by transaction (available filters are determined by your advisor)

Settings ✕

Supervised Filter
 All Assets Supervised Only Unsupervised Only

Type Filter
 Select All Unselect All

Alternatives Capital Gains
 Buys Contributions
 Expenses Income
 Management Fees Account Transfers
 Journal Reinvestments
 Other Sells
 Withdrawals

Sort column headers to quickly organize your transactions

Date	Account No.	Account Name	Type	Asset Name	Symbol	Units	Price	Amount
12/31/2013	XXXXX9539	Rogers 529	Management Fee	CASH	CASH	--	--	-25.00
12/31/2013	XXXXX9539	Rogers 529	Dividend	TCW RELATIVE VALUE DIVIDEND APPREC N	TGIGX	--	--	21.84
12/31/2013	XXXXX9539	Rogers 529	Income Reinvestment	GENERAL MONEY MKT FD INC DREYFUS MMKT SVC	GMBXX	0.04	1.00	0.04
12/31/2013	XXXXX9539	Rogers 529	Dividend	GENERAL MONEY MKT FD INC DREYFUS MMKT SVC	GMBXX	--	--	0.04
12/31/2013	XXXXX9539	Rogers 529	Buy	GENERAL MONEY MKT FD INC DREYFUS MMKT SVC	GMBXX	--	--	0.04
12/31/2013	XXXXX1639	Rogers Irrevocable Trust	Management Fee	CASH	CASH	--	--	-25.00
12/31/2013	XXXXX2263	Rogers Family Trust	Interest	FCASH	FCASH	--	--	3.34
12/31/2013	XXXXX2263	Rogers Family Trust	Dividend Reinvestment	FCASH	FCASH	3.34	1.00	3.34
12/31/2013	XXXXX2263	Rogers Family Trust	Buy	FCASH	FCASH	14,857.03	1.00	14,857.03
12/31/2013	XXXXX2263	Rogers Family Trust	Sale	DOUBLELINE TOTAL RETURN BOND I	DBLTX	1,371.62	10.81	-14,857.03

(Expanded view)

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Gain/Loss

View realized and unrealized gain/loss information for your investments.

(Consolidated view)

Gain Loss >			
Unrealized		Realized	Total
1.4M	+	9.8K	= 1.4M
Unrealized Gain Loss			1,380,914
% UGL			5.41%
Short-Term			227,571
Long-Term			1,153,343
Realized Gain Loss			9,785
% RGL			91.32%
Short-Term			--
Long-Term			9,785

View your high level gain/loss breakdown from the dashboard

Sort column headers to quickly organize your cost basis information

Rogers Family										
Dashboard > Gain/Loss										
Group by: Classes Expand Level Collapse All										
Name	Symbol	Open Date	Current Units	Cost Basis	Price	Accrual	Ending Value	Unrealized ST	Unrealized LT	Total UGL
▼ Rogers Family	--	01/01/1950	--	2,733,094.54	--	786.15	4,378,737.92	-1,107.66	1,843,832.06	1,842,724.41
> Cash & Equivalents	--	12/31/2013	--	588,972.92	--	--	588,972.92	--	--	--
> Equities	--	01/01/1950	--	895,303.38	--	786.15	2,418,742.12	11,815.72	1,696,466.05	1,708,281.77
> Fixed Income	--	08/01/2006	--	405,677.92	--	--	519,419.83	-296.56	18,073.48	17,776.92
> Alternative Assets	--	04/08/2009	--	843,140.32	--	--	851,603.05	-12,626.82	129,292.53	116,665.72

(Expanded view)

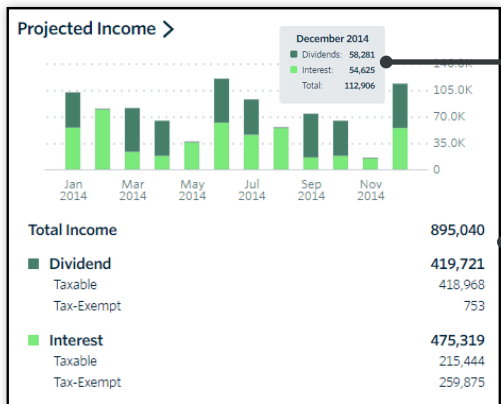
Expand and collapse the grouped sections

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Projected Income

Review a snapshot of expected dividend and interest payments.

(Consolidated view)



Hover over graph to view net addition and market value information for a specific date

The card displays total projected income for the selected time period, a breakout of projected dividends and interest, plus a month-by-month bar chart

Choose between viewing projected income for the Next 12 Months or the Remainder of Year

View projected income at your grouped level



(Expanded view)

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Fixed Income

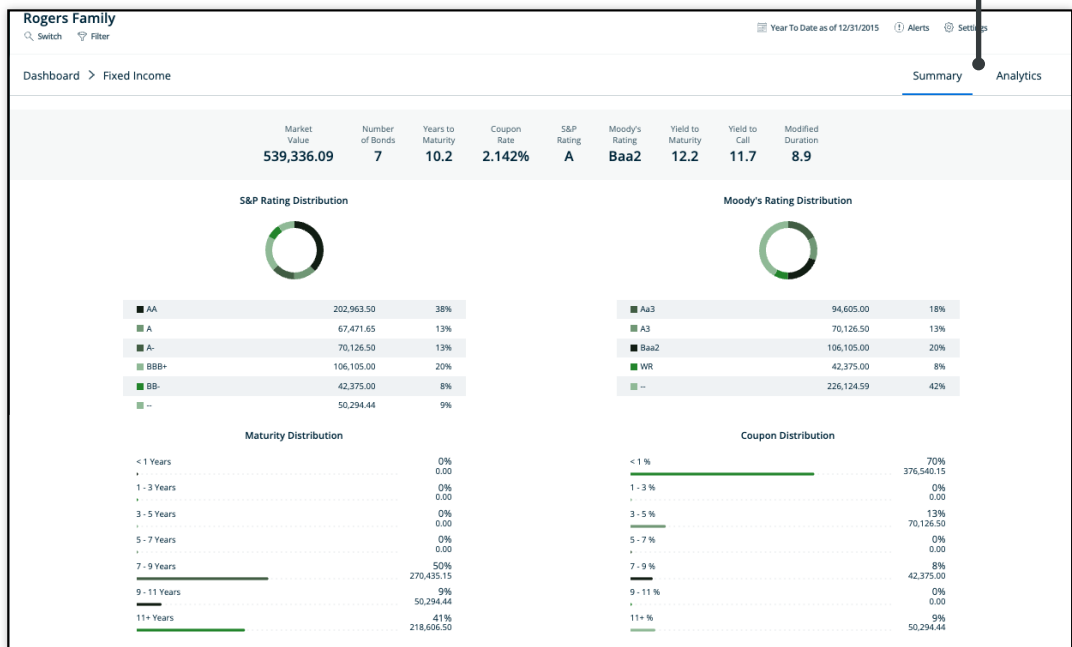
Review a snapshot of fixed income holdings in your portfolio.

(Consolidated view)

Fixed Income	
View: Summary	▼
Market Value	539,336.09
Number of Bonds	7
Years to Maturity	10.2
Coupon Rate	2.142%
S&P Rating	A
Moody's Rating	Baa2
Yield to Maturity	12.2
Yield to Call	11.7
Modified Duration	8.9

The card displays important statistics about your Fixed Income. Different options to select in the dropdown include Ratings, Maturity or Coupon Distribution graphs, and pie charts of the bonds' ratings.

Toggle between a summary page and analytical data associated with your fixed income holdings

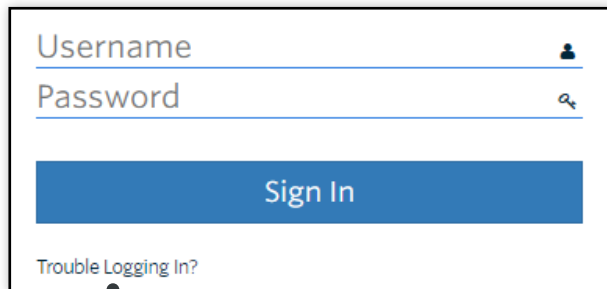


(Expanded view)

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Login Problems

Please follow these directions if you need help signing into the site.



1. Select "Trouble logging in?" on the sign-in page for help

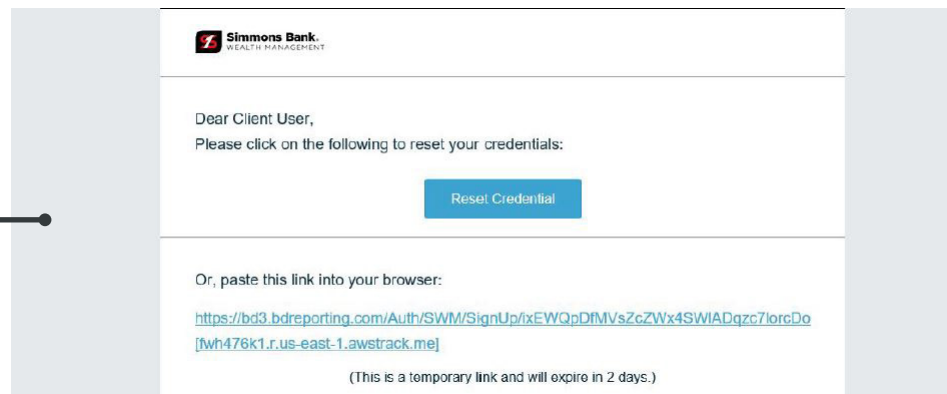
Error! Invalid username and password combination.

Error! Your user account has been locked. Please click "Trouble logging in?" to unlock your account.

- What's the problem?
- I forgot my password.
 - I forgot my username.
 - I need to unlock my account.

2. Select the option you need assistance with

3. You will receive an email with a link to access the site. Follow the steps provided to resolve login issues.



Your personalized portal keeps you connected to your financial life, your advisory team, and everything else you need for managing your wealth.

If you have any questions, please contact your Account Strategist.

We are always here for you.