

Total Wealth End Client Experience Guide to Your Account

TOMPKINS 
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Guide to Your Account

Thank you for trusting Tompkins Financial Advisors with your financial needs. Included in this guide is information on how to:

- Log in to view your Tompkins Financial Advisors accounts using our online portal
- Navigate the online portal to access your account information
- Enroll in e-delivery of statements
- Troubleshoot issues

Tompkins Financial Advisors has served the financial needs of our personal and business clients for over 185 years. As a recognized leader in community financial services, Tompkins Financial Advisors is driven by strong family and corporate values as well as a commitment to providing exemplary customer service, exceeding customer expectations through our products and services, and supporting, with leadership and resources, the communities we serve.

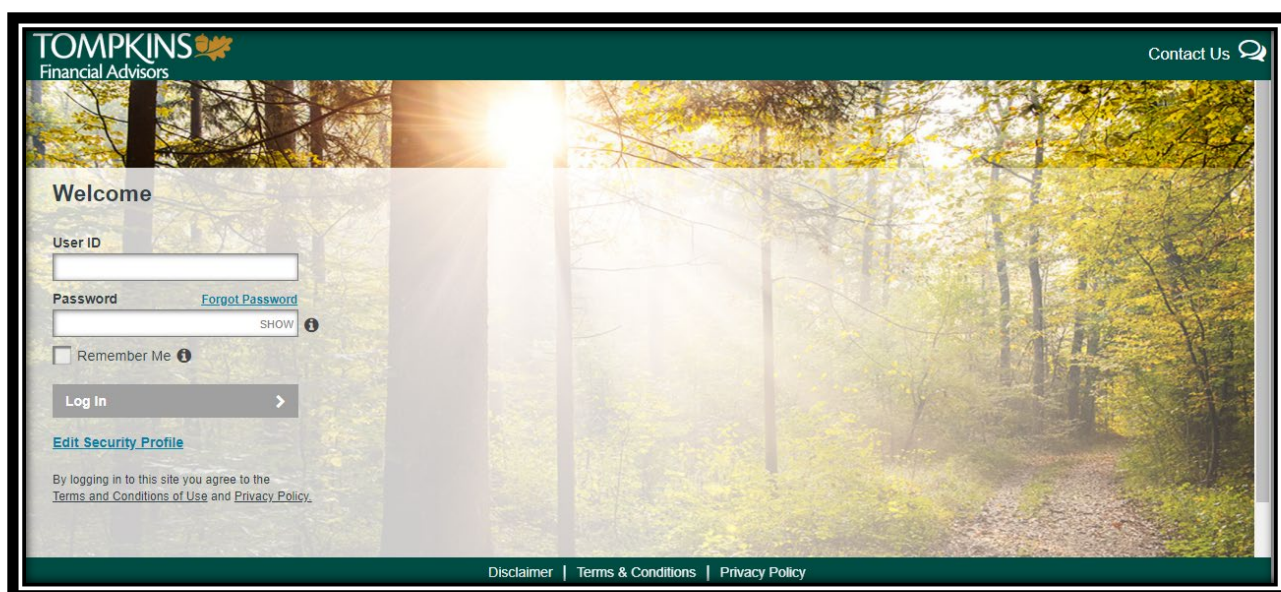
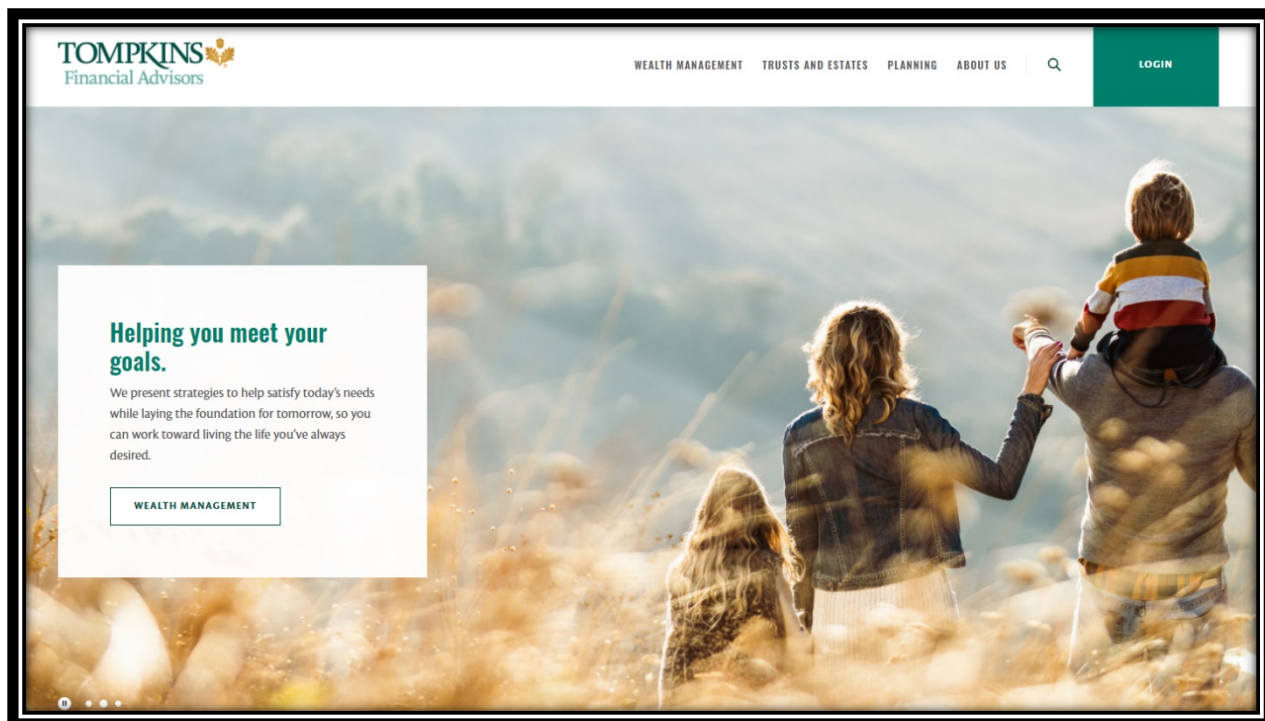
At Tompkins Financial Advisors, we have the expertise to assist you with not only expected issues, but the unexpected as well. We take the time to work comprehensively with our clients, giving you security and peace of mind. Please don't hesitate to contact us with any questions or concerns you may have.

It is our privilege to assist you, and we look forward to working with you.



Logging Into Your Online Account

When you have questions about your Tompkins Financial Advisors accounts, you can always contact your Wealth Advisor or Trust Officer. You can also access your account information online, with detailed account information available 24/7. To access your online account, simply visit TompkinsFinancialAdvisors.com and click on the Login Button in the upper right hand corner.



Accessing Your Account for the First Time

The first time you login to your account online, you will need to enter your User ID and temporary password. This User ID and password will be provided to you by your Wealth Advisor. If you do not automatically receive your User ID and password, simply contact your Wealth Advisor or Trust Officer to request them. The first time you login, you will also be prompted to accept Terms and Conditions.

After entering your User ID and temporary password, you will be asked to accept the “Terms and Conditions” associated with Tompkins Financial Advisors. In addition, you will receive a one-time Personal Identification Number (PIN) that will be sent to your email address on file with Tompkins Financial Advisors. This one-time PIN is sent as a security measure to ensure that the person attempting to set up your online profile is truly you. It is valid for only 20 minutes. If you do not receive your one-time PIN, or if your PIN expires after 20 minutes, you may request another PIN by clicking the “Send me a new one-time PIN” link.

Next, you will be prompted to set a phone number and provide personal answers to 5 security questions. Security questions are an added layer of protection for your account. You are the only one that can see the answers you provide. The answers are not case sensitive and must follow these rules:

- Be between 2 and 20 characters
- Not contain any special characters (#, @, !, etc.)
- Not contain a word that appears in the question

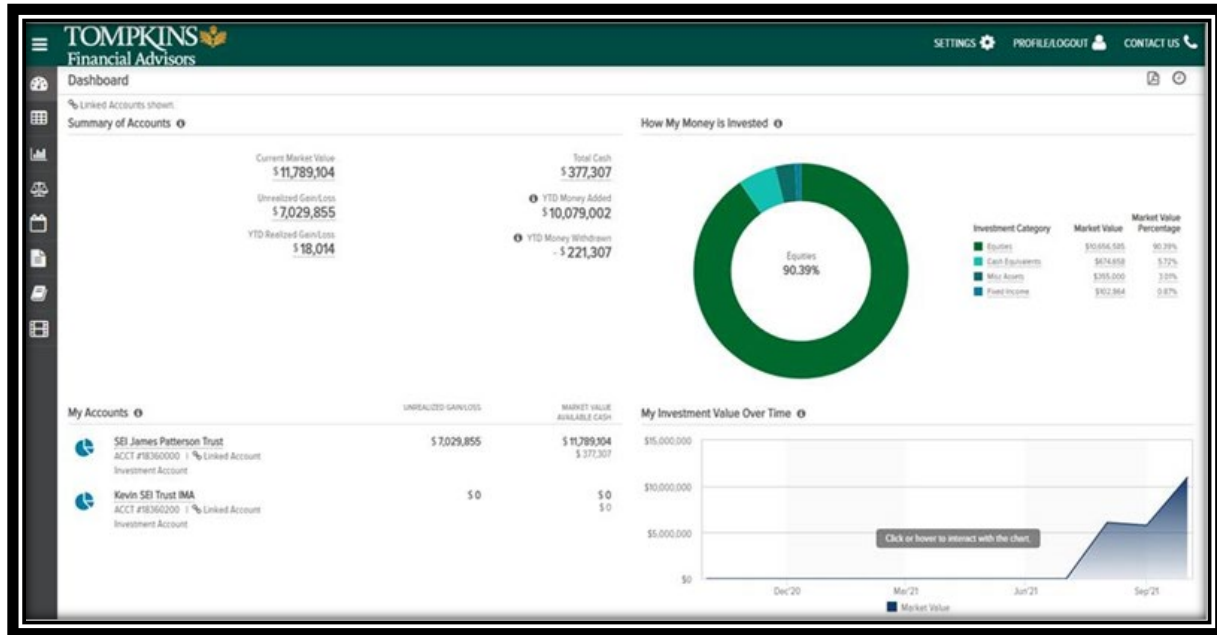
Finally, you will be prompted to set a new password. Your password is case sensitive and must follow these rules:

- Be between 8 and 20 characters
- Contain at least one number, one lower case letter, and one uppercase letter
- Not have more than two repeating characters
- Not contain your name or User ID



Navigating Your Online Account

The Online account display is set up with a left-hand navigation menu for ease of use. A brief summary of each option is below.



DASHBOARD

The dashboard is the “landing page” that you will be presented with upon successful login through the secure authentication mechanism or Single Sign-On processes. It provides summary level information of investment Accounts at a Customer level, via independent, configurable “panels.” Of these panels, the Summary of Accounts panel is fixed in the upper left position and is always shown.

You can configure the remaining dashboard panels from the following selection or alternatively personalize the dashboard with panels such as:

- Summary of Accounts
- Market Commentary/Research/Articles
- How My Money Is Invested
- Videos
- My Investment Value Over Time
- My Top Holdings



On the next pages a “header ribbon” displays the following Account level information (either for ‘All Accounts’ or a specific Account, subject to the Customer’s selection):

- Market Value
- Total Cash
- Unrealized Gain/Loss

On most of the following pages, various icons are displayed on the upper right side of the main table which allow you to perform different functions such as search, download, print, and view the last update time of the page.

MY INVESTMENTS

My Investments displays information on holdings across ‘All Accounts’ or for a specific Account based on your selection:

- Asset name and identifier
- Investment Category
- Units
- Price
- Cost Basis
- Unrealized Gain/Loss
- Market Value
- Estimated Annual Income

ANALYTICS

The Analytics page provides more in-depth look at the accounts using the following panel views:

- Market Value Over Time
- Net Flows
- Performance (If Applicable & Account Level Only)
- How My Money is Invested

REALIZED GAIN/LOSS

The realized gain/loss page will display the amount of gains and losses resulting from the sale of securities or capital gain distributions.

- The Detail view will display all transactions that resulted in a gain or loss. You may view this data for the current year or use the filter at the top of the table to view previous year gains & losses.
- The Summary view will provide a summary of your short and long term gains & losses for the current year and previous year, as well as display your unrealized gains/losses.

TRANSACTIONS



The Transactions Screen is a summarized view of the transactions in your account(s). The default view displays all transactions for the last 7 days. This section gives you a view of:

- Transaction Date
- Transaction Type
- Transaction Description
- Accounts & Portfolio
- Units @ Price
- Amount

DOCUMENTS

The Documents page provides you with access to your on-line document library. Here you can view the statements applicable to your account(s). You may view your documents for all of your accounts or a single account by using the account selector in the upper left hand corner. You can view your documents by selecting the Statements folder (other folders are also available to display such as Transaction Advices and Tax Documents if applicable). Click on the PDF icon to open your document in a new browser tab. Once open, you can view, print or save a copy of the document.

By selecting from the drop down in the left hand corner below the header ribbon, you can select the time period for which you want to view your documents.

GLOSSARY

The Glossary Page provides definitions and details for a variety of topics and items found within the on-line portal.



Understanding Your Statements

Whether you choose to receive printed, paper statements or simply view your electronic statements online, you will benefit from detailed account information for each of your accounts with Tompkins Financial Advisors. Each portfolio statement details your account activity and income earned for each period as compared to year-to-date. In addition, colorful graphs illustrate your asset allocation.

Account Overview & Portfolio Summary

Investment Objective:

- Appears below “Account Overview.” Indicates current in place objective.

Asset Allocation:

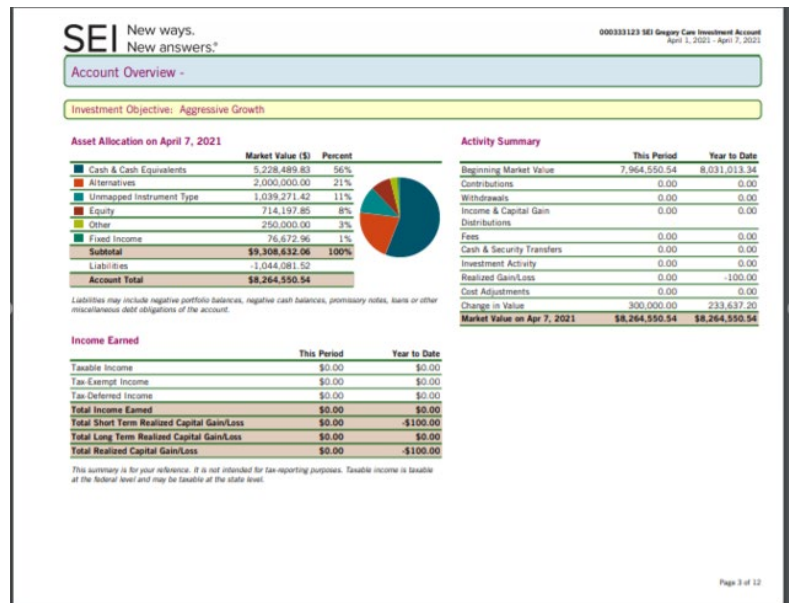
- Provides an overview of the account value at the statement period end date.
- Displays up to 8 color-coded categories. Non-designated categories comprise the “Other” category.
- Negative market values are shown as “Liabilities”.
- “Client Directed” assets may be included in the existing color-coded categories or may be identified below the “Subtotal” line.

Activity Summary:

- Change in value is calculated by (ending market value – beginning market value +/- any additions or withdrawals).
- Optional “Special Behavior” lines may be included for: realized gains/losses, change in accruals, and cost adjustments.
- Summary table ties directly to “Transaction Detail” section for major line items. (See on subsequent page if applicable).

Income Earned:

- Values are net-of-withholding tax values.
- Account types and asset types determine taxability.



Portfolio Holdings

Asset List:

- Categories are determined by the firm's investment classifications.
- Asset long description is included. Asset identifiers are: CUSIP for marketable securities, firm specific identifier for non-marketable securities, and ISO Currency Code for currencies.
- Shaded lines indicate subtotal and total lines for each category.
- Columns may be stacked and/or abbreviated due to formatting preferences.
- Account combinations or segregations may be indicated for group statements.
- Foreign investment prices are shown in local currency.
- FX disclaimer is shown for foreign investments if reported in local currency.

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00033123 SEI Omgrey Core Investment Account
April 1, 2021 - April 7, 2021

Portfolio Holdings on April 7, 2021

	Number of Shares	Share Price	Market Value Accrued Inc.	Cost Basis Unrealized G/L	Est. Ann. Inc. Yield at Market	% Of Account
Cash & Cash Equivalents						
<i>Income Portfolio</i>						
Fidelity Government Portfolio CUSIP:31607A703	83,871.76	1.00	83,871.76	83,871.76	7.65	0.90%
US Dollar Spot Currency-USD	2,999.99	1.00	2,999.99	2,999.99	0.00	0.03%
Vanguard Federal Money Market Fund CUSIP:922906300	83,871.76	1.00	83,871.76	83,871.76	7.72	0.90%
Total Income Portfolio			\$170,743.51	\$170,743.51	\$15.37	1.83%
<i>Capital Portfolio</i>						
Canadian Dollar Spot Currency-CAD	-39,910.50	CAD 1.00	-31,636.08	-29,447.26	0.00	0.00%
Euro Spot Currency-EUR	-8,880.33	EUR 1.00	-10,446.38	-10,417.52	0.00	0.00%
Fidelity Government Portfolio CUSIP:31607A703	5,056,246.32	1.00	5,056,246.32	5,056,246.32	461.13	54.32%
Pound Sterling Spot Currency-GBP	-1,451.70	GBP 1.00	-1,999.06	-1,883.15	0.00	0.00%
US Dollar Spot Currency-USD	1,500.00	1.00	1,500.00	1,500.00	0.00	0.02%
Total Capital Portfolio			\$5,013,664.80	\$5,015,998.39	\$481.13	54.34%
Total Cash & Cash Equivalents			\$5,184,408.31	\$5,186,741.90	\$476.50	56.17%
Equity						
<i>Domestic Large Cap</i>						
Apple Corporation CUSIP:037833100	999.00	121.39	121,268.61	0.00	819.18	1.30%
BARCLAYS ORD, Test ISIN:GB0031348658	100.00	GBP 1.80	248.39	-2,454.20	183.15	0.00%
			0.00	-2,215.81	73.73	

continued on next page
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Transaction Details

Transaction Description:

- Statement dates indicate window of relevant transactions to be included in transaction details.
- Listed date displayed is due to trade or settlement date.
- Statements may include a principal and income breakout or combined amount depending on system preferences.
- Shaded lines indicate subtotal and total lines for each category.

11-7245-2 Peri Train Traditional IRA
January 1, 2021 - January 26, 2021

Transaction Detail

Trade Date	Transaction description	Principal amount	Income amount	Accrued income	Cost Basis Realized G/L
11-7245-2 Peri Train Traditional IRA					
Fees					
<i>Periodic & One Time Fees</i>					
January 6, 2021	Base Fee: \$125.00, Investment Management Fee: \$125.00, Computed for 11-7245-2, Periodic Fee: Taken Quarterly \$250.00 (10/01/20 to 12/31/20) Base Fee: \$125.00 Based on an annual flat charge of \$500.00. Account 11-7245-2: \$125.00. Charged now \$125.00. Investment Management Fee: \$125.00 Based on Average Daily Market Value of \$3,801.49: \$3,801.49 @ 1.00% Total Annual Fee: \$38.01. Quarterly Fee: \$9.50. Fee Adjustment of \$115.50 for minimum of \$125.00 (based on a prorated annual amount of \$500.00). Account 11-7245-2: \$125.00. Charged now \$125.00. Note: Fee is computed based on all accounts in the fee group. The remainder of the fee may be collected from other accounts in the fee group.	-250.00			0.00
January 15, 2021	Fiduciary Fees, Computed for 11-7245-2, Periodic Fee: Taken Quarterly \$7.10 (10/01/20 to 12/31/20) Fiduciary Fees: \$7.10 Based on End of Period Market Value of \$3,786.75 @ an annual rate of 0.75% = \$28.40. Account 11-7245-2: \$7.10. Charged now \$7.10.	-7.10			0.00
Total Periodic & One Time Fees		-\$257.10	\$0.00	\$0.00	\$0.00
Total Fees		-\$257.10	\$0.00	\$0.00	\$0.00
Total 11-7245-2 Peri Train Traditional IRA		-\$257.10	\$0.00	\$0.00	\$0.00

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Enrolling in Electronic Delivery of Statements

For certain or all statements, you have the option to opt-out of paper delivery in favor of viewing them online only on this website and receiving an email notification when the statements become available.

The screenshot shows the SEI website's 'My Profile' page. The top navigation bar includes the SEI logo with the tagline 'New ways. New answers.', and links for 'SETTINGS', 'PROFILE/LOGOUT', and 'CONTACT US'. The left sidebar contains various icons for navigation. The main content area is titled 'My Profile' and contains a message about updating profile information. Below this, there are three sections: 'Client Details' with fields for Name (Mr. Dalton Jones II), Home Address (115 Meadowbrooke In raleigh, NC 26714 United States), and Primary Phone Number (+1 919 325-0186); 'E-Mail Address' with a text input field containing 'Mjordan@seic.com' and a pencil icon; and 'Investor Communication Delivery Method' with an information icon and three radio button options: 'Deliver All Methods Electronically', 'Print All Documents' (which is selected), and 'Specify Different Methods'. At the bottom of the form are 'Cancel' and 'Save Changes' buttons.

To sign up for e-delivery of statements, click on the 'Profile/Logout' link in the upper right hand side of the home page, then 'My Profile'. Then, under the 'Investor Communication Delivery Method' section, select the option that you prefer. In order to select different delivery methods for different statements, select "Specify Different Methods." This will display a list of the statements that you are set up to receive and you can choose the method for each.

After you enroll in e-delivery, you will receive a confirmation email. In order for the changes to take effect, you must confirm your election of e-delivery by clicking the link within the confirmation email. **This confirmation must take place within 72 hours of your enrollment in e-delivery or the changes will not take effect and paper statements will continue to be sent via mail.**



Frequently Asked Questions

1. *I did not receive my One-Time Pin.*

Please contact your Wealth Advisor or Trust Officer for assistance. They will need to confirm the email address on file that it is being sent to. They can generate a new One-Time Pin, if needed.

2. *I've forgotten my UserID.*

Please contact your Wealth Advisor or Trust Officer for assistance.

3. *I forgot the answers to my security questions.*

Click on the “Forgot Your Questions and Answers?” link on the security page. You will be prompted to enter your password. After successfully entering your password, a one-time password will be sent to your registered email address. After entering this one-time password, you will be prompted to reestablish your security questions and answers.

4. *I forgot my password.*

Click on the “Forgot Your Password?” link on the security page. A one-time password will be sent to your registered email address. After entering the one-time password, you will be prompted to create a new password.

5. *I've registered my device, but I'm still being prompted to answer my security questions.*

Security questions are prompted when the site does not recognize the device or browser you are using to log in. This is simply a security measure to ensure that only authorized users are accessing your account information.

