Rockland Trust Investment Management Group *(IMG) User Guide*

ROCKLAND TRUST® | Investment Management Group

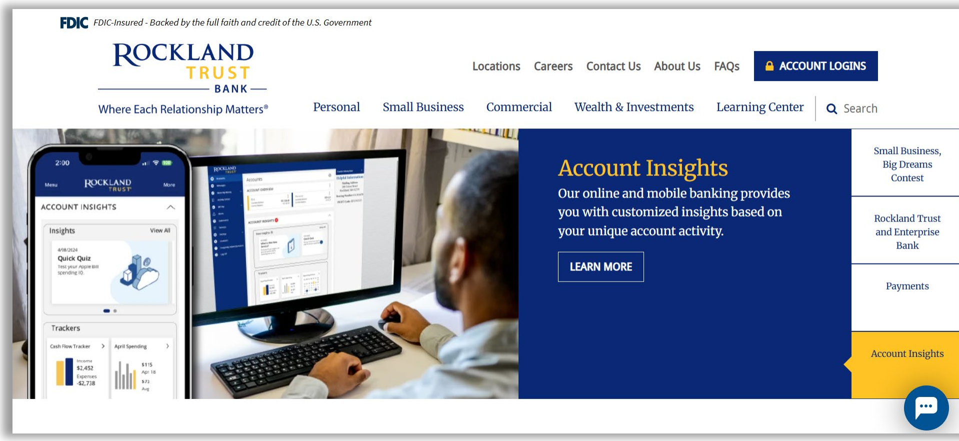
ROCKLAND TRUST | Investment Management Group

Welcome! Thank you for trusting Rockland Trust Investment Management Group (IMG) with your financial needs. Rockland Trust has been servicing the needs of our personal and business customers for over 100 years. As the bank Where Each Relationship Matters®, we are committed to providing our clients exemplary customer service through our products and services, support, leadership, and resources.

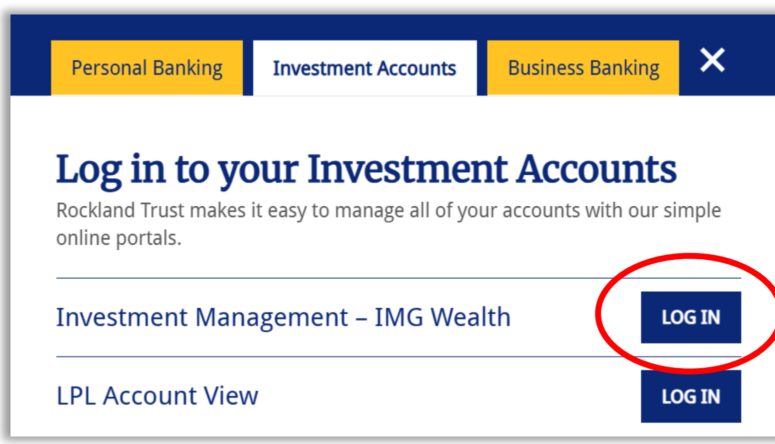
Included in this User Guide are instructions on how to access and navigate our updated online investment portal, *IMG Wealth*. Please contact your Relationship Manager for assistance with the platform or if you have any questions.

HOW TO LOGIN

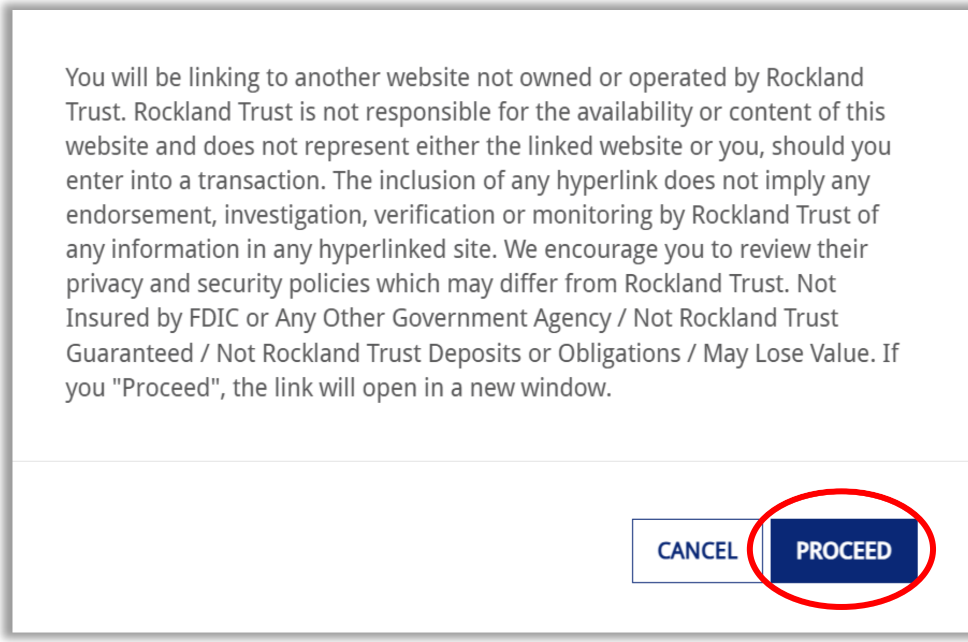
STEP 1: Open your Internet browser, navigate to [www.rocklandtrust.com,](http://www.rocklandtrust.com) and select Account Logins.



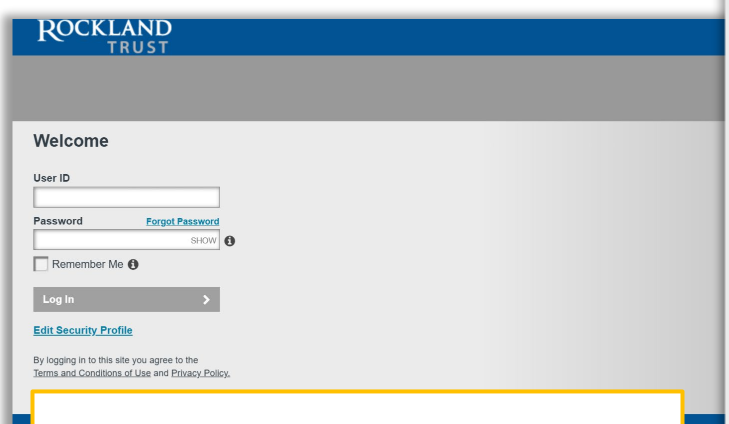
STEP 2: On RocklandTrust.com, click on "**ACCOUNT LOGINS**" at the top right corner of the page, choose "**Investment Accounts**," and then the **LOG IN** button for "**Investment Management – IMG Wealth**."

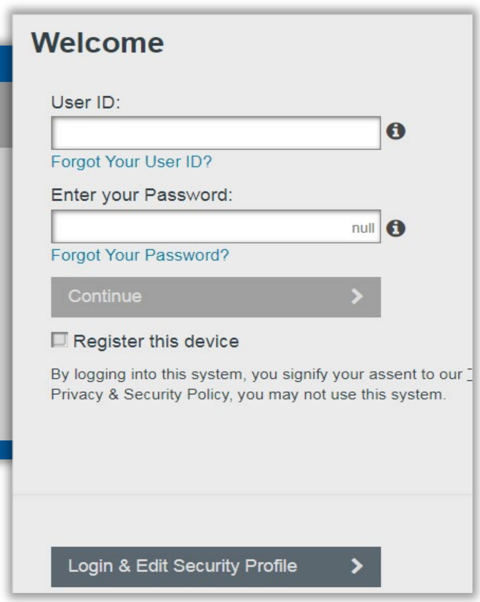


A pop-up box will appear notifying you that you will be taken to another website outside of Rockland Trust. Click "Proceed"



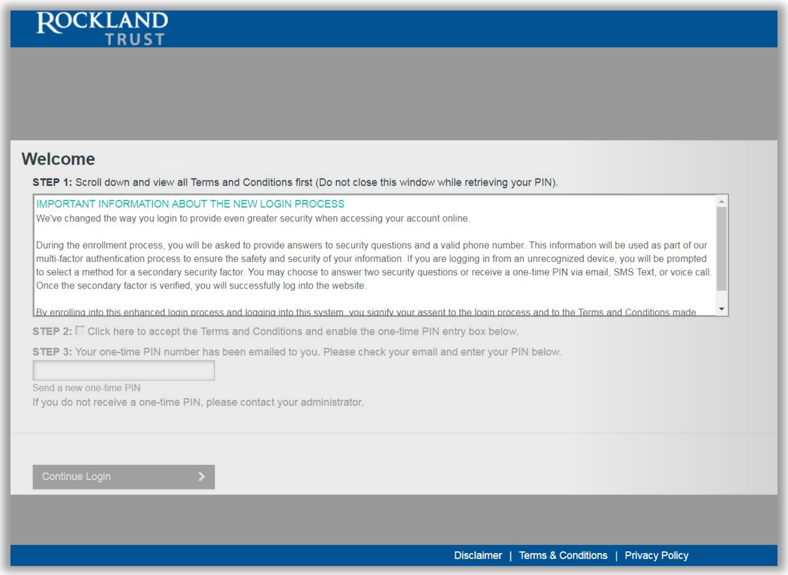
STEP 3: Once at the Login Screen, type in the User ID and password. You may either click Continue or, if you wish to set up your security profile by choosing security questions and answers, click *Login & Edit Security Profile*. If you do not have your User ID, please contact your Relationship Manager for assistance.



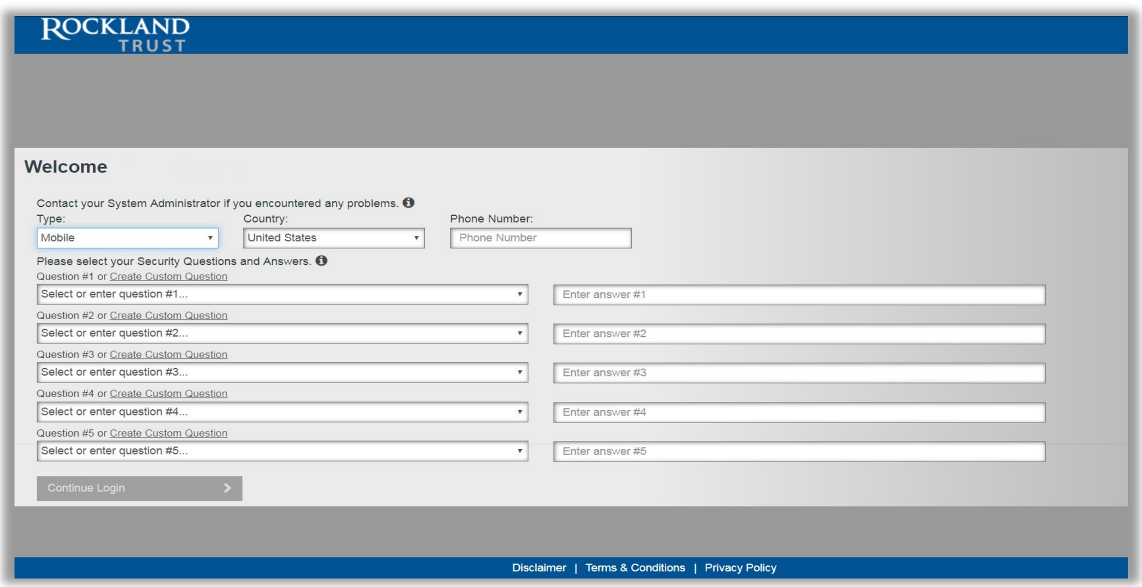


PRO TIP: Save this URL as a favorite in your browser for easy access https://rocklandtrust.ecx.seic.com/

STEP 4: If you choose *Login & Edit Security Profile*, the setup screen will appear. First, read and accept the terms and conditions. A one-time temporary PIN will be sent to your email, valid for only 20 minutes. You may access your email in another window to retrieve the one-time PIN. Do not close the login window while retrieving your PIN, or you will need to restart the process. Enter the one-time PIN into the text box on the screen and click *Continue Login*.



Next, the Security Questions Screen will appear. Enter your phone number without hyphens. If you are using a non-US phone number, include the country code; otherwise, you can exclude it. Next, choose five security questions and answers. Each of the questions and responses must be unique. Responses must contain between 2 and 20 characters. You may not use special characters. Answers are not case-sensitive. Once complete, click Continue.

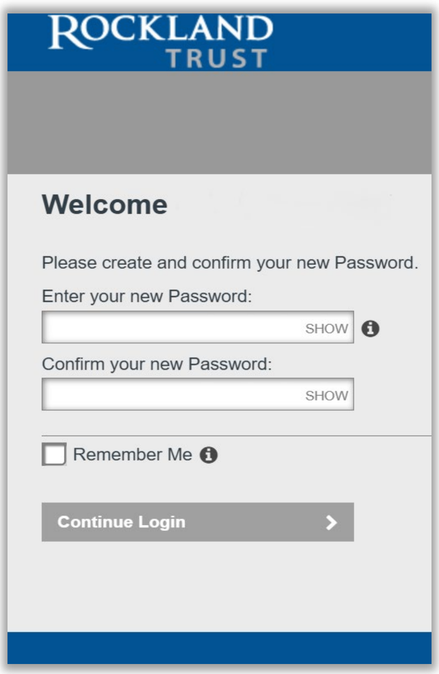


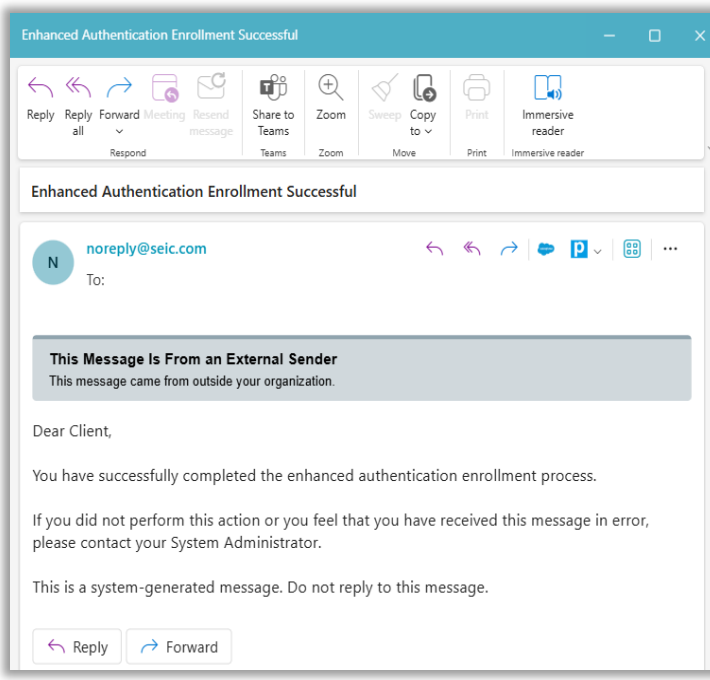
Step 5: The system will prompt you to change the Temporary Password you received to a new custom password. Enter your new password in the first box and confirm the new password in the second box. See the password rules listed below. Once complete, click *Continue Login*.
(**Note:** You may register your computer so that you do not have to answer the security questions every time you log in. Only register the computer if it is a personal computer.)

<u>Password Rules:</u>

Password
• Must be between 8 and 20 characters
• Must contain at least one number, one upper case character and one lower case character
• Must **NOT** have no more than two repeating characters
• Must **NOT** contain User ID
• Must **NOT** contain your first or last name
• Must **NOT** be the same as any of your last five passwords

Once you complete setting up your new password, you will receive an automated email confirmation that you have successfully completed the authentication enrollment process.

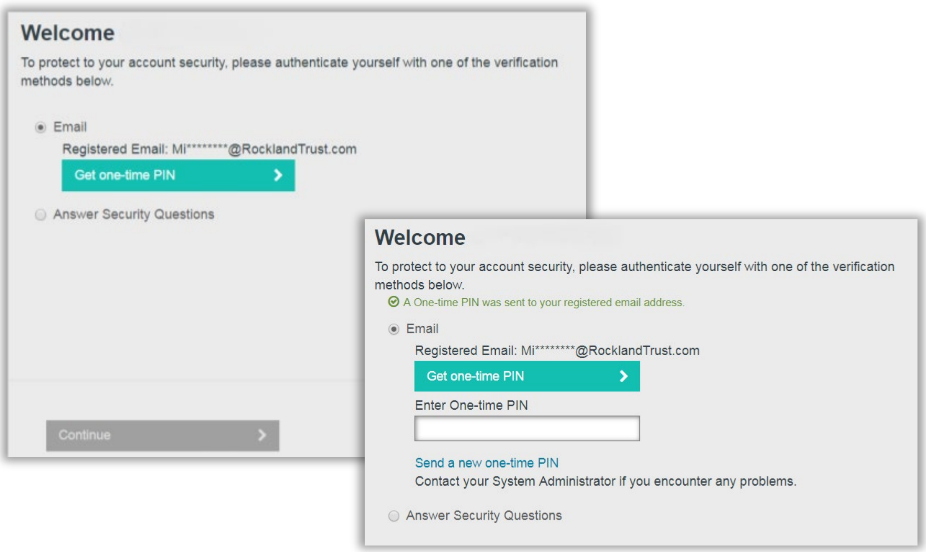




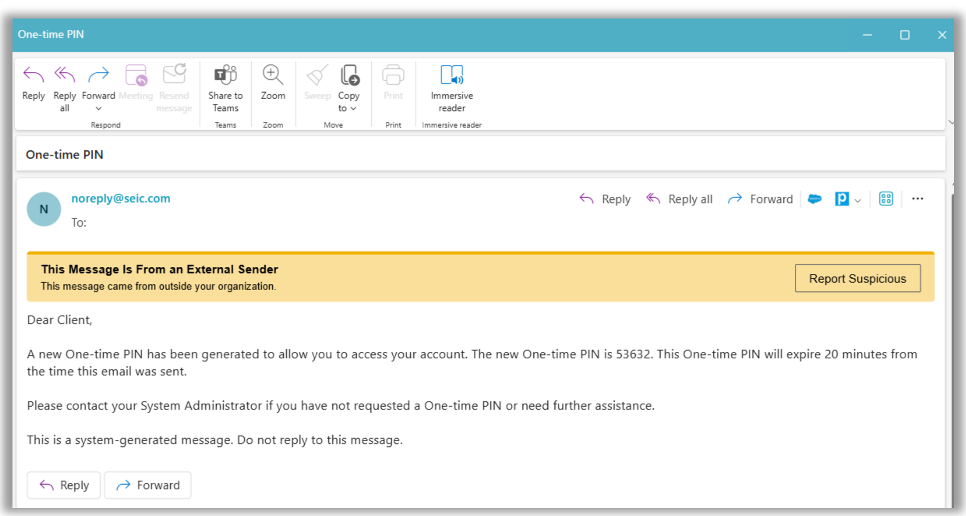
Step 6: The next time you log into the system with your username and password, the two-factor authentication screen will appear, where you will have the choice to answer the security questions you set up or be sent a one-time PIN via email. If you choose to answer the questions, the system will send you to the question screen. If you choose to receive a one-time PIN, you may access your email in another window to retrieve the one-time PIN. Enter the one-time PIN into the text box on the screen and click *Continue*. If you did not receive the one-time PIN, you may click the Send a new *one-time PIN* link on the screen.

THE ONE-TIME PIN IS ONLY VALID FOR 20 MINUTES.

Note: If you do not receive an email, be sure that you typed in your User ID correctly or check your email spam folder.



<u>Example: One-Time PIN Email</u>

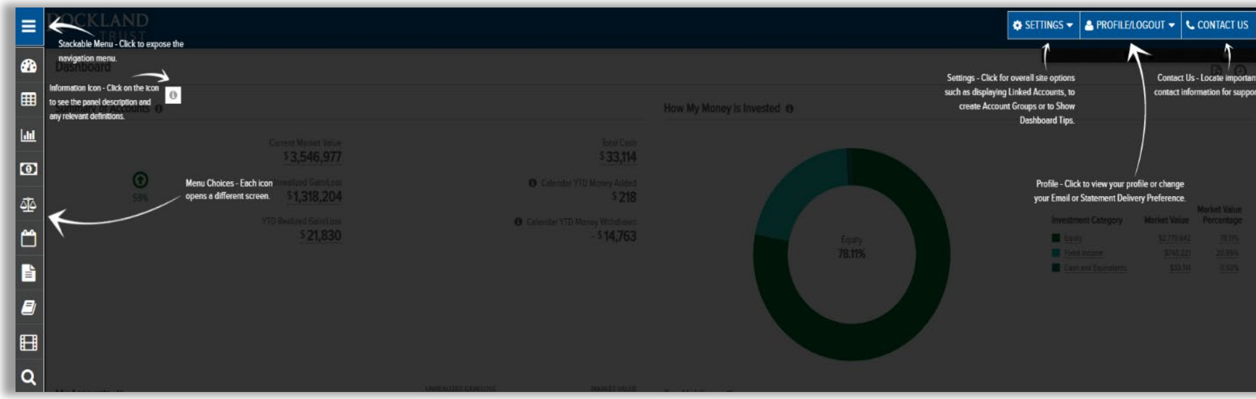


Your login process is now complete – Congratulations!

When you are ready to log off the system, easily navigate to the top of the page and click "PROFILE/LOGOUT" to log off the system securely.

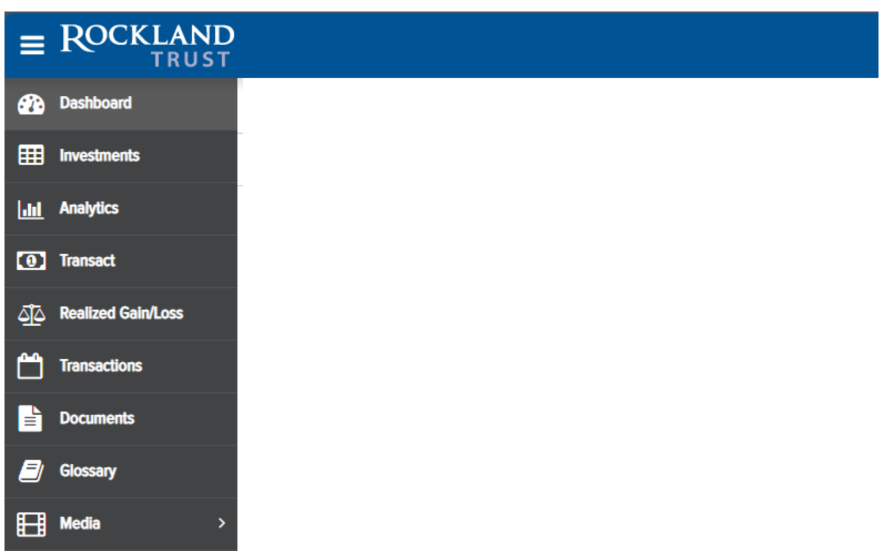
NAVIGATION

After you've logged into your account, you'll be taken to a home page that provides an "at-a-glance" look, and a helpful navigation guide will appear to display commonly used choices, as seen below.



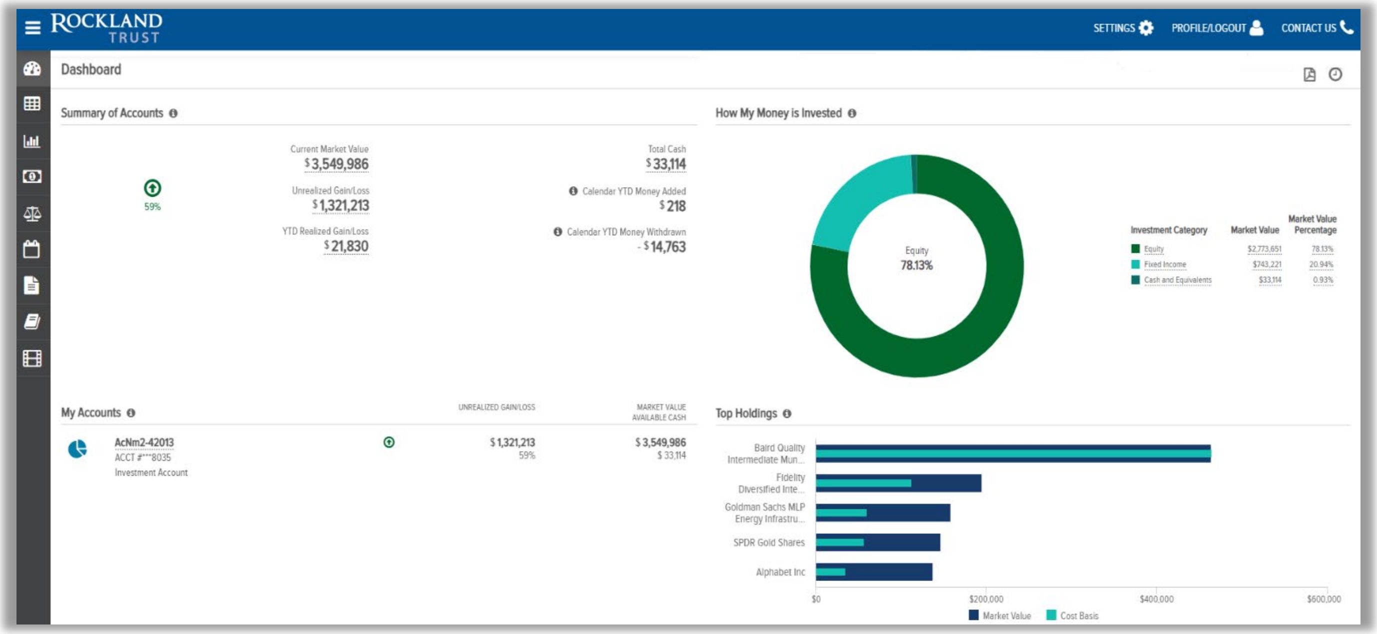
You can always view tips on how to navigate the platform by clicking on

Settings → Show Dashboard Tips



HOME TAB / DASHBOARD

The Home Tab displays a summary of your account balances, your asset allocation, a list of your account(s), and top holdings. The Home Page is customizable (customize via the Settings button) to display the information most important to you. Click on the name of your account under the My Accounts to navigate to the Investments page.



Summary of Accounts

This summarized view of the accounts to which you have access. This section gives you a view of the following elements:

- **Current Market Value:** The current market value is the total value of all the assets and cash you hold across all your investment accounts as of today.
- **Unrealized Gain/Loss:** The unrealized gain/loss is the difference between the total current market value and the total original investment cost since the original transfer or purchase of assets. The gain/loss will be depicted as an up arrow when the current market value is more than the original investment cost. The gain/loss will be depicted as a down arrow when the market value is less than the original investment cost.
- **YTD Realized Gain/Loss:** The realized gain/loss will display the year-to-date amount of gains and losses resulting from the sale of securities or capital gain distributions.
- **Total Cash:** This is the available cash in all your accounts, net of any pending transactions.
- **YTD Money Added:** The YTD Money Added will display the cash or securities added to your accounts(s) year to date.

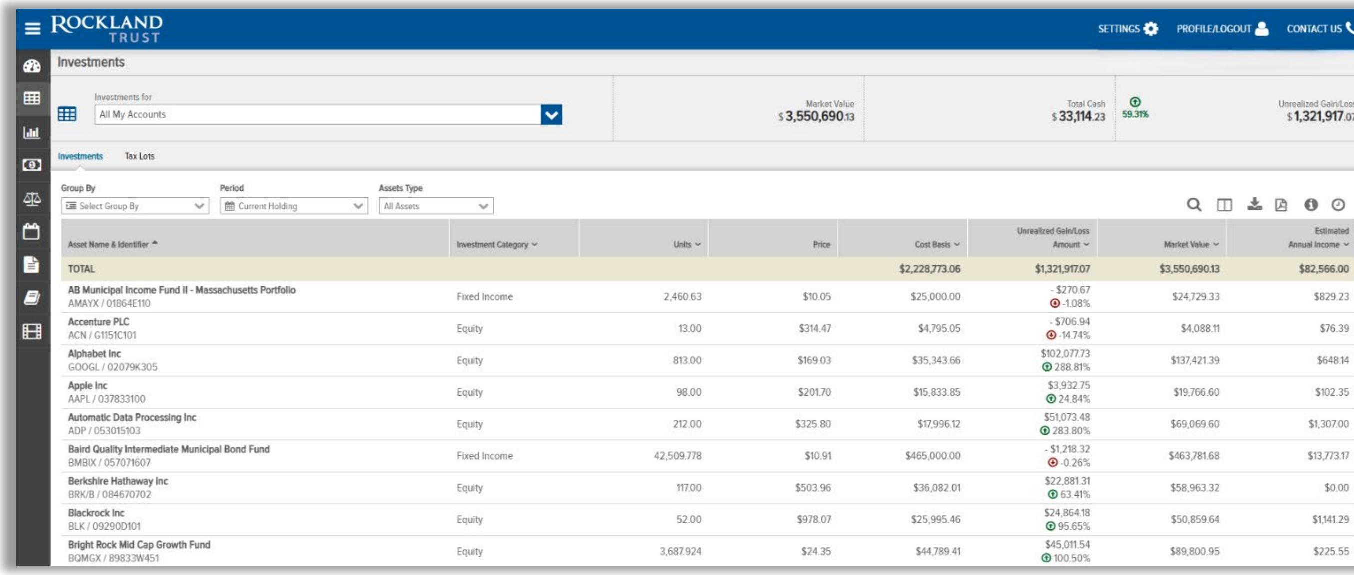
- **YTD Money Withdrawn:** The YTD Money Withdrawn will display the case or securities withdrawn from your accounts (s) year to date. Fees will not be included in this amount.

How My Money Is Invested
This graph provides a breakdown of how your account(s) are invested by asset class. You may click or press any segment to view the asset class, market value, and percentage allocated to each asset class.

Top Holdings Graph
The Top Holdings panel on the Dashboard displays the five largest holdings by market value across all accounts.

MY ACCOUNTS/INVESTMENTS

Click on the name of your account shown under the My Accounts or the Investments icon in the left-hand menu to view information about each of your accounts. The Investments table shows all the assets you hold within your investment accounts (s), including account number, market value, total cash, and unrealized gain/loss.



You may view all of your accounts or a single account by using the account selector in the upper left-hand corner. The top of the page will display a summary of your Total Market Value, Total Cash, and Unrealized Gain/Loss for the account(s) you are viewing.

You may use the "Group By" dropdown option above the table to group your assets by various categories, such as account name & number and investment category. You may also use the "current holding" dropdown to view your assets as of a previous point in time.

Above the right side of the table are various icons that allow you to search, customize the columns in the table, download, print, and view the last update time of the page.

- **Account Name and Number:** This view will group investments by account name and number.
- **Portfolios:** This view will group investments by portfolio.
- **Asset Name & Identifier:** The name of the asset in which you are invested and its unique market identifier.
- **Investment Category:** The category of asset to which your investment belongs (e.g., Fixed Income, Equity).
- **Units:** The number of fund units or shares held.
- **Price:** The latest price available for the asset.
- **Cost Basis:** The total initial cost of purchasing an asset. If you have purchased your holding over multiple dates, then this value is the total cost of all individual purchases.
- **Unrealized Gain/Loss Amount:** The unrealized gain/loss is the difference between the total current market value and the total original investment cost since the original transfer or purchase of assets.
- **Market Value:** The current market value is the value of the asset as of today.
- **Estimated Annual Income:** The estimated annual income is an estimate of the interest and dividends expected to be earned on investments in the next 12 months and it is based on past interest and dividend payments made by the securities held in an account.
- **Annual Income:** The amount of income accrued for the asset as of today.
- **Current Yield:** The annual rate of return received from an investment, based on the income received during a year compared with the investment's current market price.
- **Investment Category:** This view will group investments by asset class.

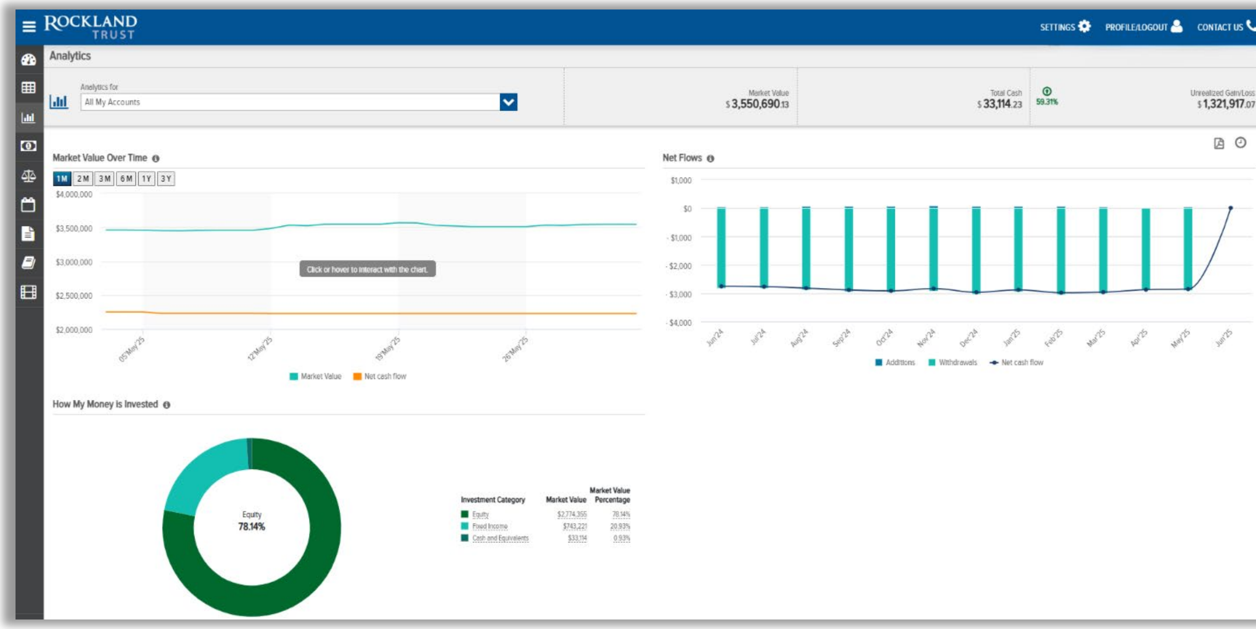
The *Tax Lots* tab will display the following:

- **Investment Asset Name & Identifier:** The name of the asset in which you are invested and its unique market identifier.
- **Account & Portfolio:** This view will group investments by account name and portfolio.
- **Holding Period:** The amount of time an asset is held.
- **Date Acquired:** The date the account purchased an asset.
- **Units:** The number of fund units or shares held.
- **Cost Basis:** The total initial cost of purchasing an asset. If you have purchased your holding over multiple dates, then this value is the total cost of all individual purchases.
- **Market Value:** The current market value is the value of the asset as of today.

- **Unrealized Gain/Loss Amount:** The unrealized gain/loss is the difference between the total current market value and the total original investment cost since the original transfer or purchase of assets.

Analytics

The Analytics page displays information on market value over time, net flows, and account holdings broken down by asset type. Summary information is displayed visually on the page, and assets are organized into categories on the page as well.



Market Value Over Time

The Market Value Over Time graph is a 13-rolling month graphical view of the historical market values of your portfolio and net investment. You may interact with the graph by hovering over the portfolio value and net investment lines to view the account details for a specific period.

The net investment is the difference between the additions and withdrawals in your account. The net investment does not include fees and income.

Data as of

This will display the last date the graph reflects. The data is calculated quarterly and will be updated approximately 3 weeks after the quarter ends.

Net Flows

The Net Flows graph reflects cash and securities flowing in and out of your account(s). The net investment is the difference between the additions and withdrawals in your account. The net investment does not include fees and income.

You may hover over the additions and withdrawals bars and the net investments line to view the account details.

How My Money Is Invested

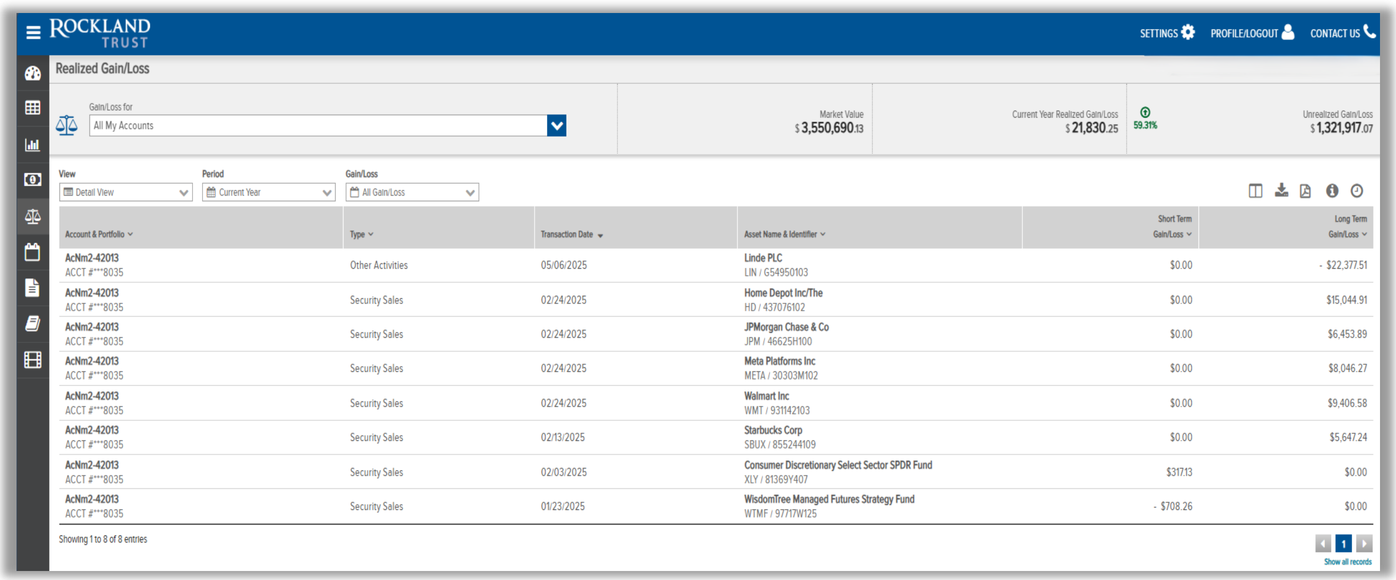
This graph shows how asset classes divide the investments in your account(s). For multi-asset class funds, this graph will display the underlying allocation for each fund.

You may hover over any segment to view the asset class, market value, and percentage allocated to each asset class.

REALIZED GAINS/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 the previous year's 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.

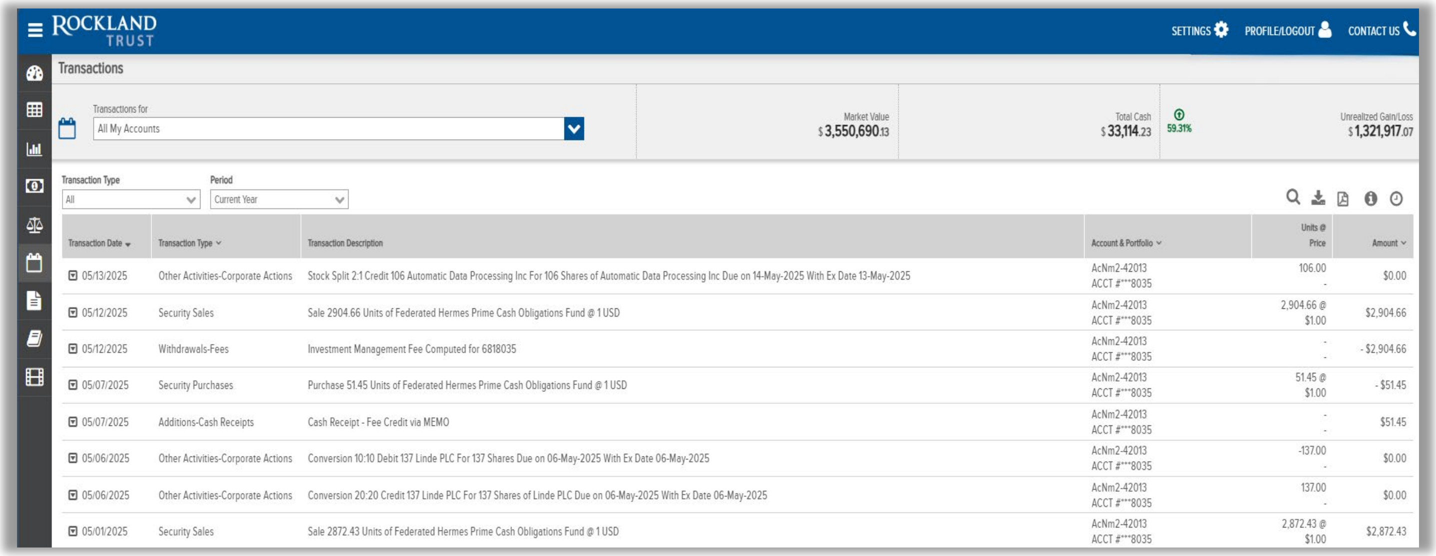
Above the right side of the table are various icons that allow you to customize the columns in the table, download, print, and view the last update time of the page.



- **Account & Portfolio:** This displays the account and portfolio in which the gain/loss occurred.
- **Type:** The type describes the type of transaction that resulted in a gain or loss.
- **Transaction Date:** The date on which the transaction occurred.
- **Asset Name & Identifier:** The asset name & identifier will display the asset that was sold or received the capital gain that resulted in the gain/loss.
- **Short Term Gain/Loss:** A short term gain/loss is the result of the sale of an asset that has been help for exactly one year or less.
- **Long Term Gain/Loss:** A long term gain/loss is the result of the sale of an asset that had been held for longer than 12 months.
- **Detail:** This page provides a detailed view of the gains and losses in your account(s) based on your account activity.
- **Summary:** This page provides a summarized view of the gains and losses in your account(s).
- **Current Year:** This view provides the gains and losses in your account(s) for the current year.
- **Previous Year:** This view provides the gains and losses in your account(s) for the previous year.
- **All Gain/Loss:** This view displays all of the gains and losses in your account(s).
- **All Gains:** This view displays only the gains in your account(s).
- **All Losses:** This view displays only the losses in your account(s).
- **Short Term Gain:** This view displays only the short term gains in your account(s).
- **Short Term Loss:** This view displays only the short term losses in your account(s).
- **Long Term Gain:** This view displays only the long term gains in your account(s).
- **Long Term Loss:** This view displays only the long term losses in your account(s).
- **All Short:** This view displays only the short term gains and losses in your account(s).
- **All Long:** This vie displays only the long term gains and losses in your account (s).

TRANSACTIONS

The Transactions tab is a summarized view of the transactions in your account(s). You may view transactions for all of your accounts or a single account by using the account selector in the upper left-hand corner. The top of the page will display a summary of your Total Market Value, Total Cash, and Unrealized Gain/Loss for the account(s) you are viewing. The drop-down in the left-hand corner below the header ribbon allows you to filter the transaction by the transaction type. The drop-down to the right allows you to indicate the time period for which you want to view the transactions in your account(s).



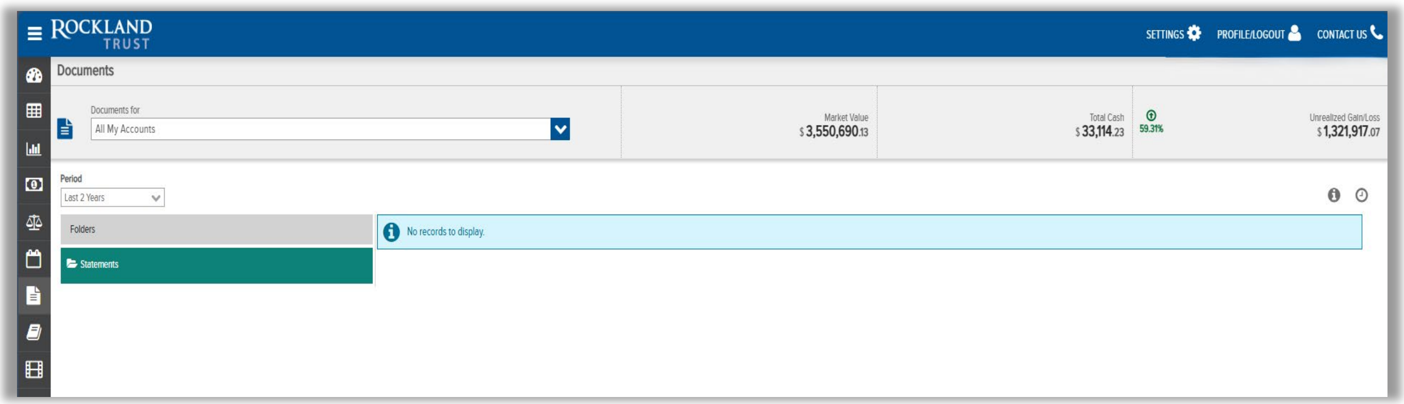
Above the right side of the table are various icons that allow you to download, print, and view the last update time of the page.

This section gives you a view of the following:

- **Transaction Date:** This indicates the date on which the transaction occurred.
- **Transaction Type:** This indicates the type of transaction that occurred in your account(s).
- **Transaction Description:** The Transaction Description identifies the investment vehicle for which the transaction occurred.
- **Account & Portfolio:** Account & Portfolio identifies the account owner and account number for which the transaction occurred.
- **Units @ Price:** The number of units or shares sold and the price at the time of the sales.
- **Amount:** This indicates the value of the transaction.

DOCUMENTS

The *Documents* page provides you with access to your online document library. Here, you can view the statements and tax forms applicable to your account(s). Supported tax forms include 1099 and 5498 forms.



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. The top of the page will display a summary of your Total Market Value, Total Cash, and Unrealized Gain/Loss for the account(s) you are viewing.

You can view your documents by selecting the **Statements** folder. 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.

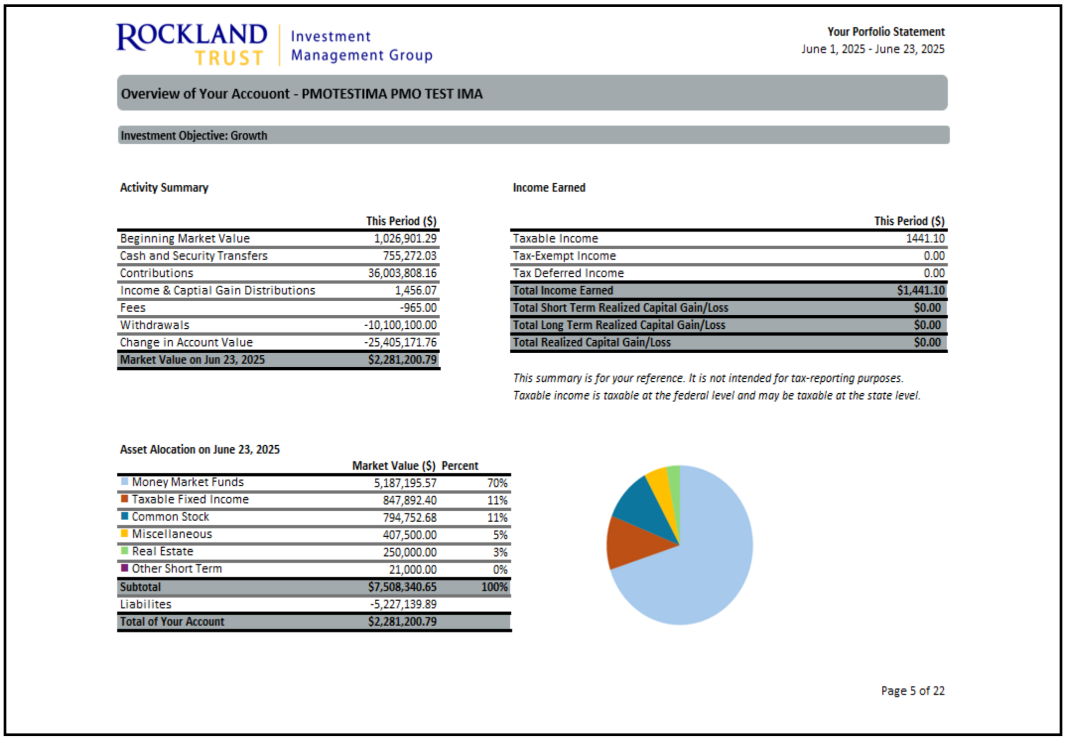
By selecting from the drop-down in the left-hand corner below the header ribbon, you can choose the time period for which you want to view your documents, ex, the last 30 days.

In the **Statements** folder, you can view electronic versions of your monthly or quarterly account statements. These documents are stored in PDF format.

UNDERSTANDING YOUR STATEMENTS

Whether you choose to receive your statements electronically online or printed paper statements, you will benefit from detailed account information for each of your accounts with Rockland Trust IMG. 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.

It is important to note that non-calendar year-end reporting is available on some statement packages.



ROCKLAND TRUST | Investment Management Group

Your Porfolio Statement
June 1, 2025 - June 23, 2025

Overview of Your Accouont - PMOTESTIMA PMO TEST IMA

Investment Objective: Growth

Activity Summary

	This Period ($)
Beginning Market Value	1,026,901.29
Cash and Security Transfers	755,272.03
Contributions	36,003,808.16
Income & Captial Gain Distributions	1,456.07
Fees	-965.00
Withdrawals	-10,100,100.00
Change in Account Value	-25,405,171.76
Market Value on Jun 23, 2025	**$2,281,200.79**

Income Earned

	This Period ($)
Taxable Income	1441.10
Tax-Exempt Income	0.00
Tax Deferred Income	0.00
Total Income Earned	**$1,441.10**
Total Short Term Realized Capital Gain/Loss	**$0.00**
Total Long Term Realized Capital Gain/Loss	**$0.00**
Total Realized Capital Gain/Loss	**$0.00**

This summary is for your reference. It is not intended for tax-reporting purposes. Taxable income is taxable at the federal level and may be taxable at the state level.

Asset Allocation on June 23, 2025

	Market Value ($)	Percent
Money Market Funds	5,187,195.57	70%
Taxable Fixed Income	847,892.40	11%
Common Stock	794,752.68	11%
Miscellaneous	407,500.00	5%
Real Estate	250,000.00	3%
Other Short Term	21,000.00	0%
Subtotal	**$7,508,340.65**	**100%**
Liabilites	-5,227,139.89	
Total of Your Account	**$2,281,200.79**	

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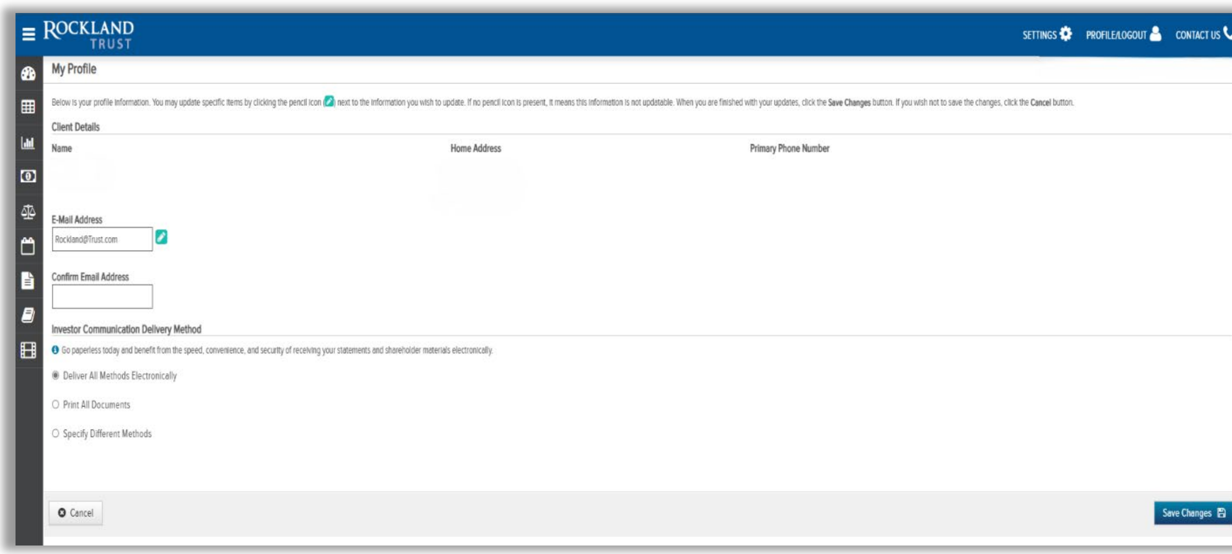
Example for illustrative purposes only

ENROLLING IN E-DELIVERY

For some 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.

To sign up for the e-delivery of statements, click on the "**Profile/Log Out**" link in the upper right-hand side of the home page. Click on "**My Profile**." Under "**Investor Communication Delivery Method**," you can select which delivery option you prefer to receive your statements.



After you enroll in e-delivery, you will receive a confirmation email. For the changes to take effect, you must confirm your election of e-delivery by clicking the link within the confirmation email. You must complete this registration within 72 hours of your e-delivery enrollment, or the changes won't take effect, and we'll continue to send paper statements via mail.

CUSTOMIZATION

You may customize your Dashboard to display the information that is most important to you. To review these instructions, go to Settings, then click Change Panels. To modify, drag and drop any of the available panels on the right side of the screen into the placeholders on the left. You may choose two mini panels or one wide panel in the upper left and select from the available wide panels for the remainder of the Dashboard.

CREATE/EDIT ACCOUNT GROUPS

Account groups allow you to create custom groups of accounts to organize them in a way that is more meaningful to you. You can use the below options to create an accounts group, name it, and add (or remove) accounts to be a part of that group. The site then displays account groups in the Account Selector.

CONTACT US

To contact us with any questions, you can access the Contact Us button located in the top right corner, which will display our phone number, 1-800-222-2299, or reach out to your Relationship Manager for assistance.

FAQs

Login Troubleshooting

Q: What do I do if my login is not working?

First, make sure you have followed the steps below:

- Use the User ID we provided; this may be different from what you were using previously.
- Use the Temporary Password, provided in the mailer (case sensitive).
- Enter the One-Time PIN from your email within 20 minutes of receiving the email.

If you are still experiencing difficulty logging in, please contact your Relationship Manager for further assistance.

Q: I forgot my password. What should I do?

- Click on the "Forgot Password?" link on the login screen.
- Answer security questions, and a new one-time PIN will be sent to your email address.
- Upon entering the one-time PIN, you will be able to create a new password.

Q: I forgot the answers to my security questions. How can I reset them?

- Enter your user ID and password and click the **Login & Edit Security Profile** button at the bottom of the screen.
- You will need to request a one-time PIN and enter it into the system.
- You will then be directed to a page where you can update either your phone number, security questions, or password.
- Choose **Phone Number/ Security Questions**, re-select five questions and input answers. *Please reference the rules for security questions earlier in this document.*
- When finished, click **Update** and your changes will be saved. Click **Done** to be logged into the website.

Q: I am locked out of the system. How do I get reset?

- Contact your Relationship Manager to help you reset.

User ID: The User ID that was provided to you

Temporary Password: Which will be sent to you

Website: https://rocklandtrust.ecx.seic.com

(Please update your bookmark with this link if you use one)

Account Information

Q: I'm not sure the data on the website is correct. What should I do?

- Contact your Relationship Manager will any questions pertaining to your account.

MOBILE APP

Rockland Trust IMG offers a free online app, *Rockland Trust IMG Wealth*, that allows you to monitor your portfolio 24/7 from your mobile device or tablet while you're on the go. *Rockland Trust IMG Wealth* provides access to view your investment accounts safely and securely. In just a few clicks, you can view your holdings, asset allocations, and transactions.

In addition, the app's capabilities include:

- A dashboard summarizing your investment account(s), market value, and gain/loss tracking ability.
- Graphical views showing the value of your investments over time.
- Landscape views for more detailed views of your account(s).

DOWNLOADING THE APP

Follow these instructions to download the app onto your mobile device. Before downloading the app, please ensure you have successfully logged in to the desktop client portal, as you will need the updated username and password.

Open the iOS Apple Store or the Android Google Play Store on your mobile device to download the Rockland Trust IMG Wealth app.

Apple Store:

1. Open the App Store on your Apple Device.
2. Search for the app titled ***Rockland Trust IMG Wealth***.
3. Download the app. Click on "**Get**" and then "**Install**". *Once you have selected '**Install**,' a circle will appear to show the app downloading, and the app will start loading on a space on your iPhone screen.*

4. Click "**Open**" from the App Store to launch the application, or click the app on your home iPhone screen.

5. Sign in with the same username and password you use for the desktop version of the site. *The same instructions stated above will apply here – for example, upon signing in, we'll send a one-time PIN to your email or ask you to answer your security questions.*

Google Play Store:

1. Open the Google Play Store app from the menu.
2. Sign in with your Google account.
3. Search for the app titled ***Rockland Trust IMG Wealth***.
4. Install the app. Select the ***Rockland Trust IMG Wealth*** and press "**Install.**"
5. It will ask for your permission; select "**Accept.**"
6. Wait until the installation is complete. *You will see a notification bar when the installation has been successful.*
7. Launch the app.
8. Sign in with the same username and password you use for the desktop version of the site. *The same instructions stated above will apply here – for example, upon signing in, we'll send a one-time PIN to your email or ask you to answer your security questions.*

The app looks similar to the website version on your desktop computer. Mobile screenshots are below for reference. Should you have any questions or run into any issues please contact your Relationship Manager.

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