BRIDGES TRUST

TRUST FOR GENERATIONS

www.bridgestrust.com

BRIDGES TRUST ONLINE

BT Online | User Experience Guide

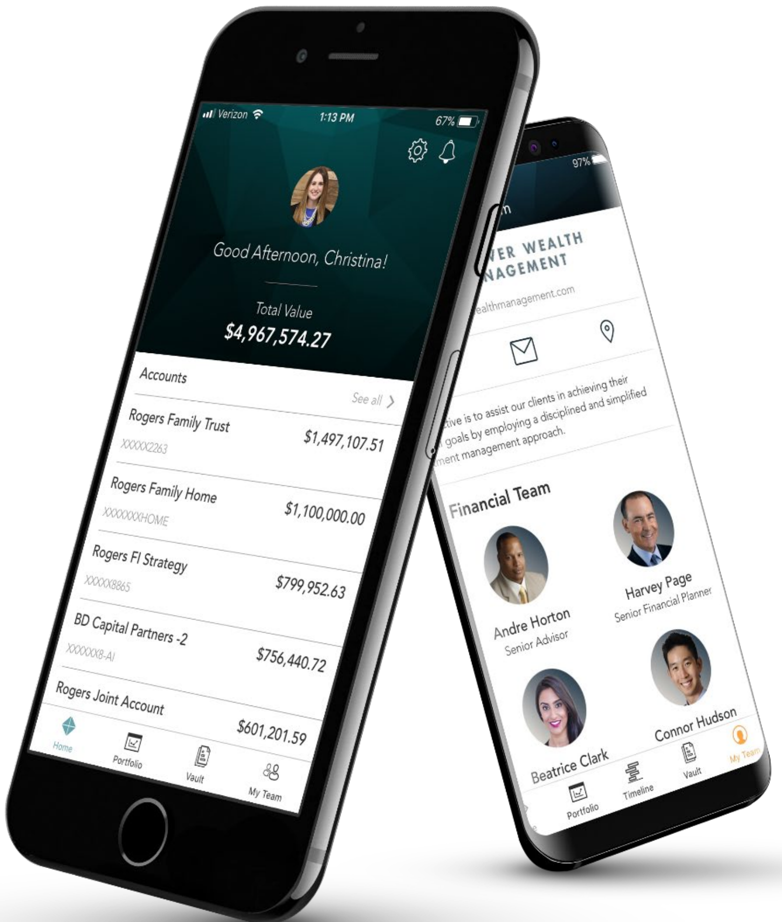
www.BridgesTrust.com

Download the **Bridges Trust Online App** from the Apple App Store or Google Play

Please click on the link below as it pertains to your mobile device. This link will allow you to download the Bridges Trust Online app for your device:

APPLE USERS – Click HERE

ANDROID USERS – Click HERE

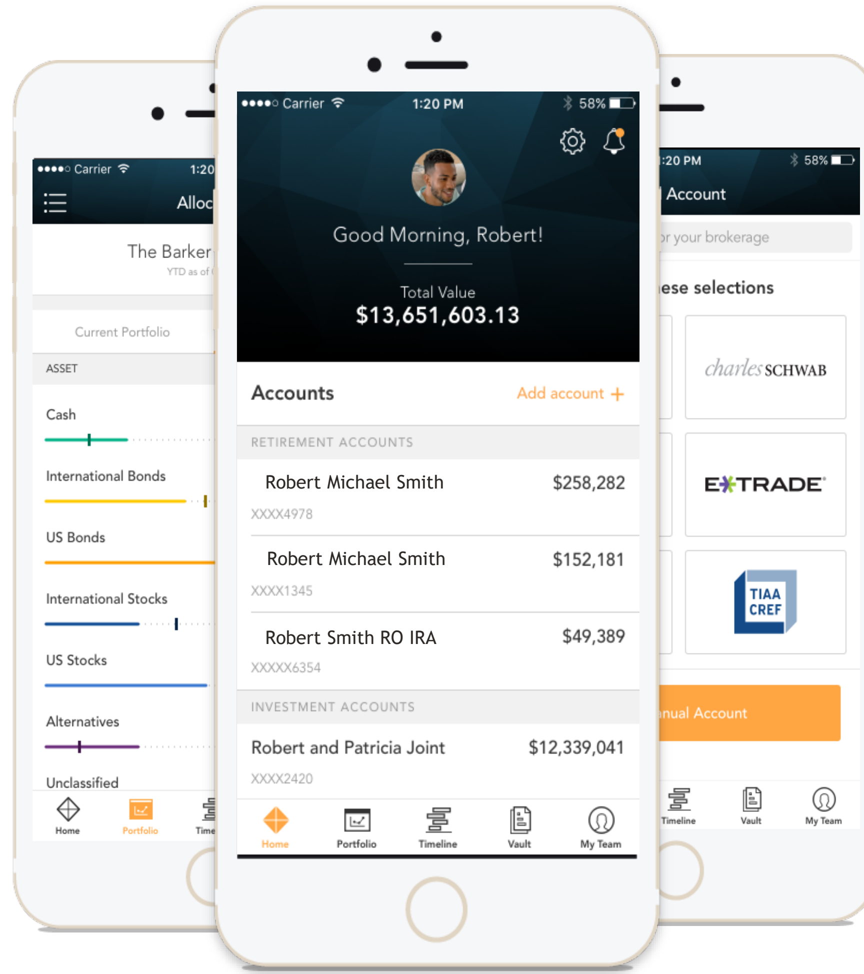


Bridges Trust Online App Icon

B|T

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.



The following content will guide you through the three main areas of your personalized Bridges Trust Online Portal.

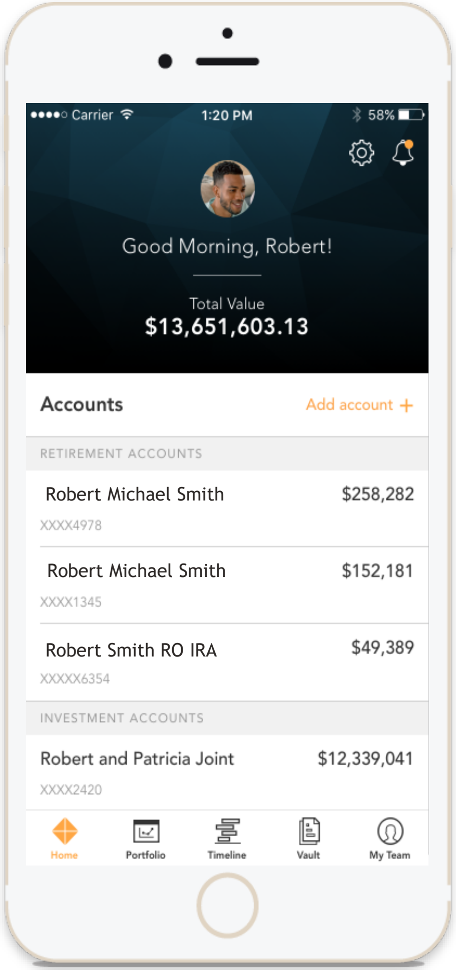
1. Home Page	At-a-glance view of pertinent account information
2. Portfolio	Dynamic view of your entire portfolio
3. Vault	Easily keep track of and share important financial and legal documents
Login Questions & More	Helpful hints and expanded views of features

HOME PAGE

When you log in, you'll see your personalized home page. 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.

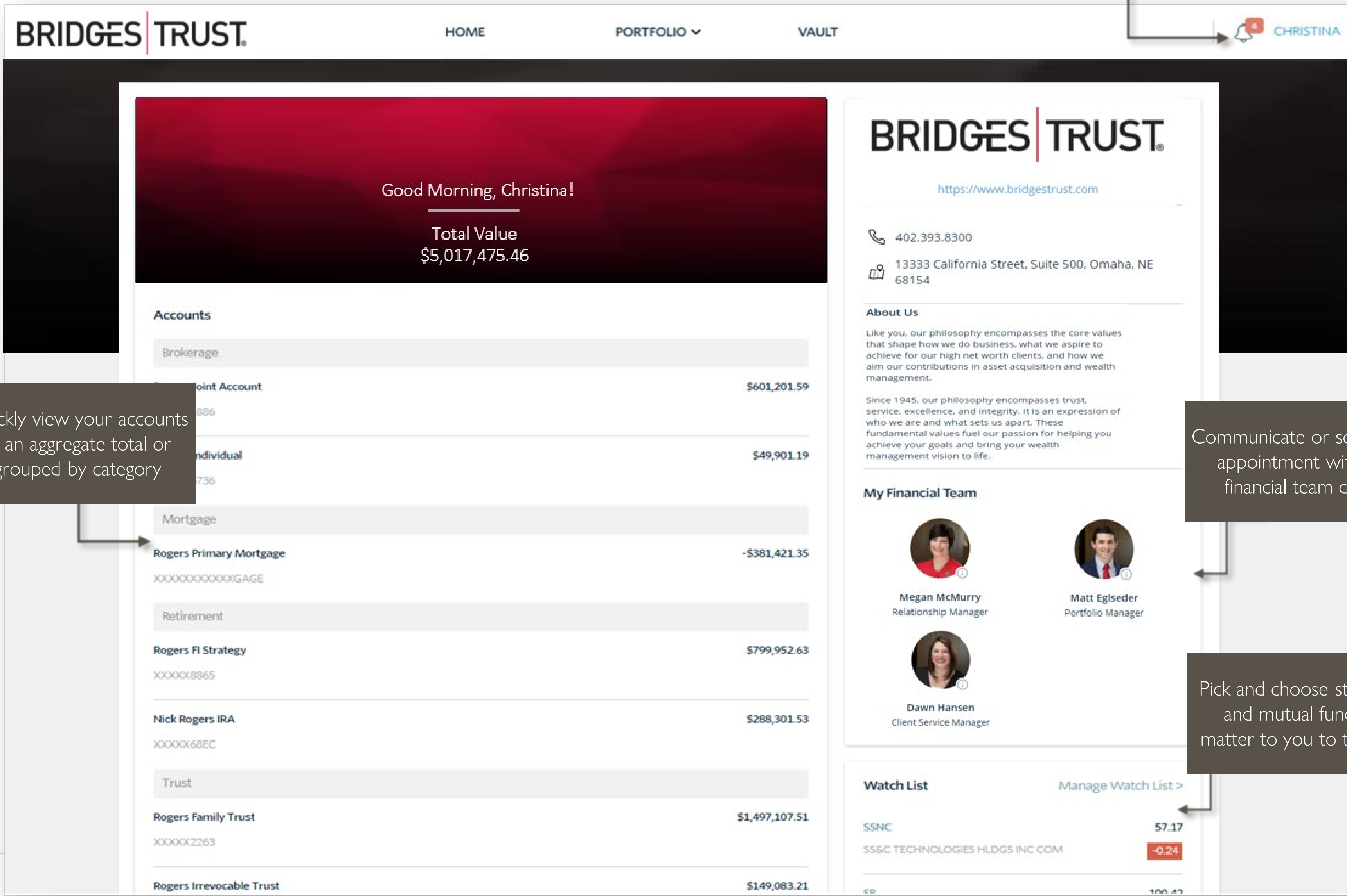
You can stay connected to your Bridges Trust Client Service Team with clickable links to phone numbers, emails, and office locations.



Next: Key features to the Homepage

HOME PAGE

View notifications from your advisor



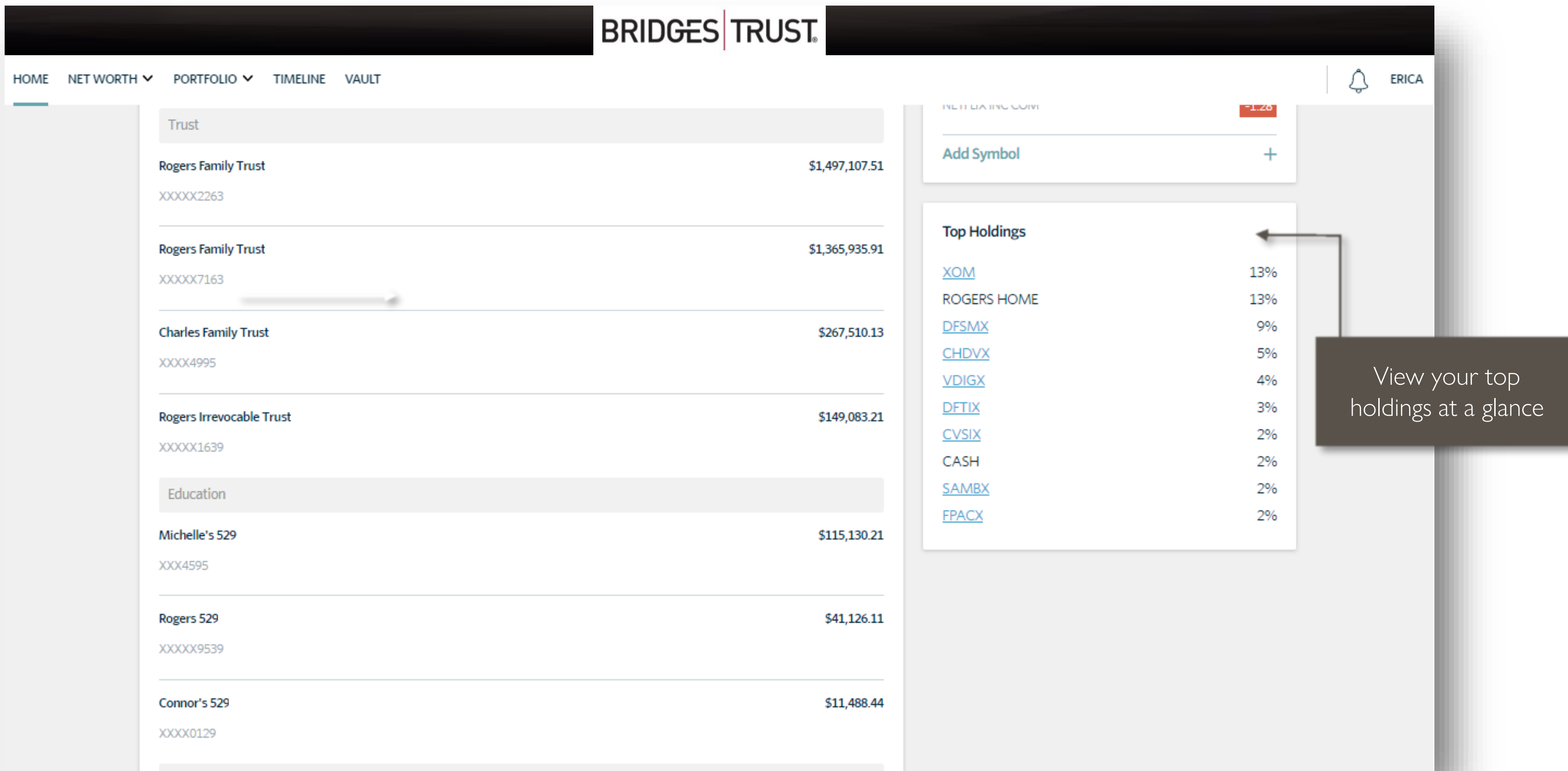
Quickly view your accounts as an aggregate total or grouped by category

Communicate or schedule an appointment with your financial team directly

Pick and choose stocks, ETF and mutual funds that matter to you to track daily

Next: Expand your Top Holdings

HOME PAGE



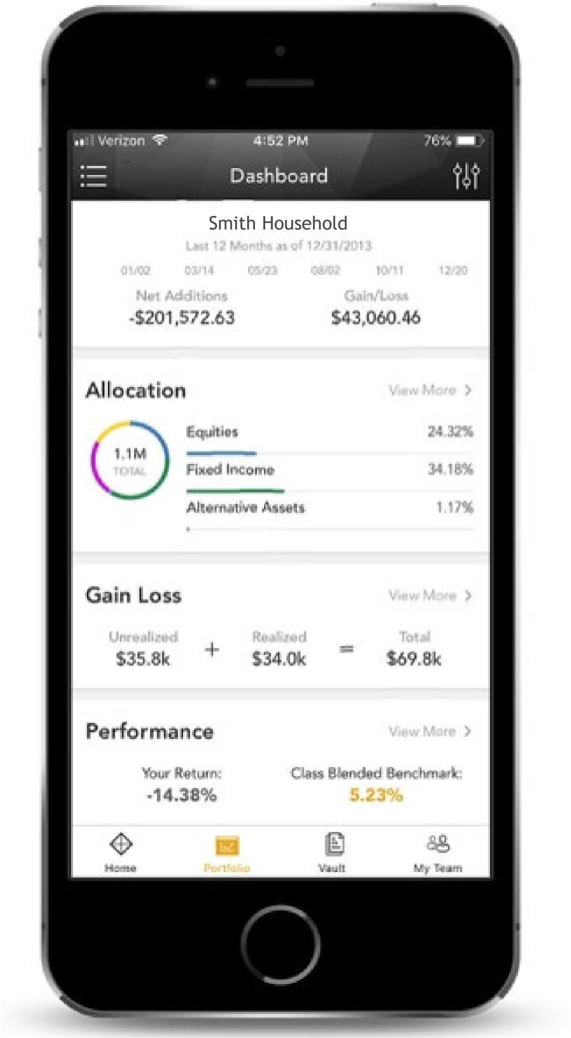
Next: Portfolio – A dynamic and personalized view of your portfolio

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 of 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 switch between the different cards quickly.

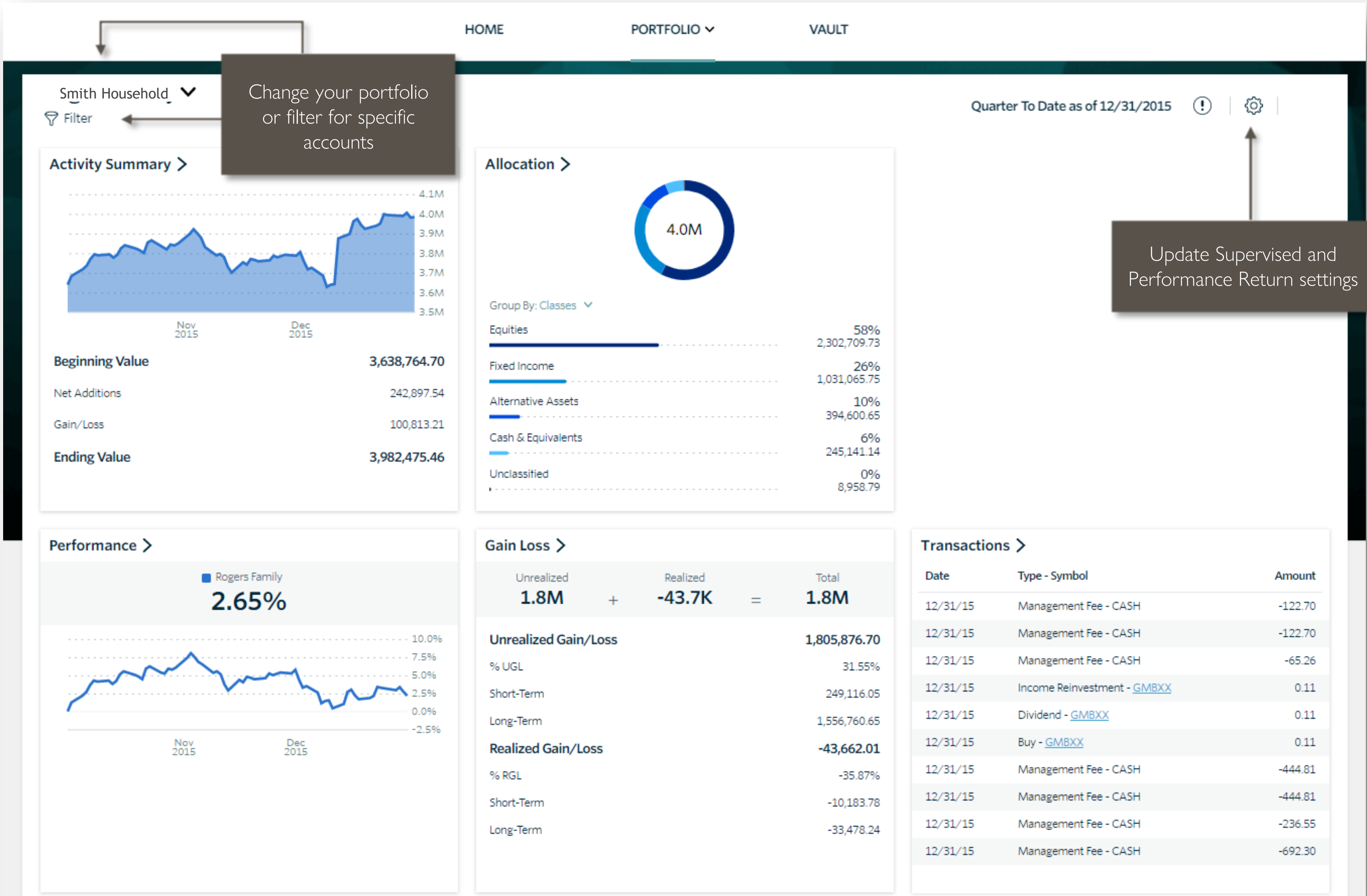
All of this is completely customizable using the filters to select specific date ranges, portfolios, or accounts.



Next: Portfolio – Update settings and account filters

PORTFOLIO

BRIDGES TRUST



For illustrative intent. Not all accounts will share these exact dashboard features.

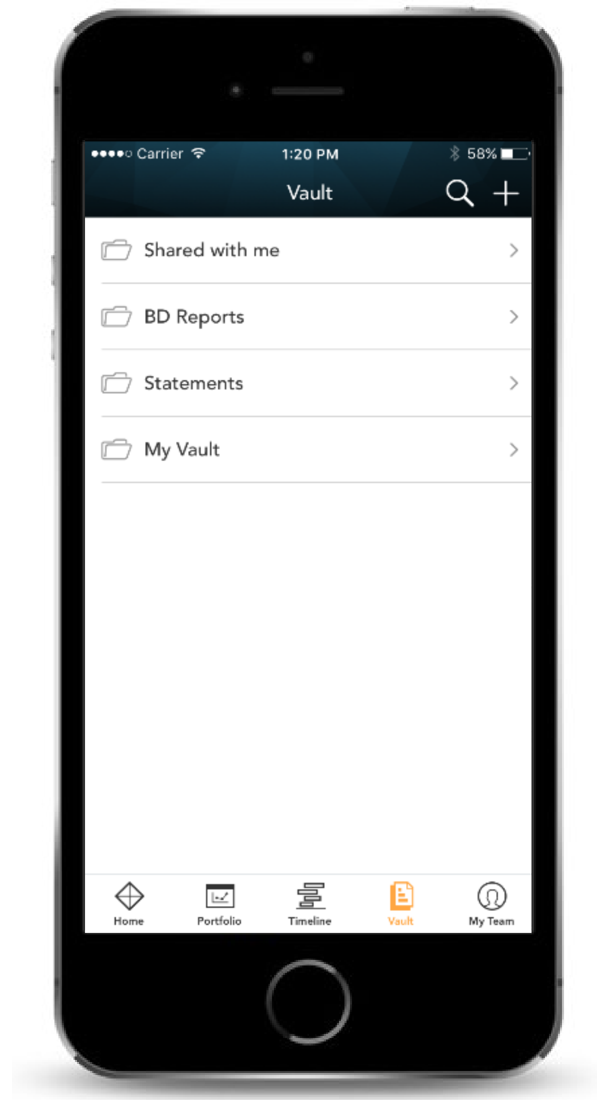
Next: The Vault – an improved way storing and updating your important legal and financial documents

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

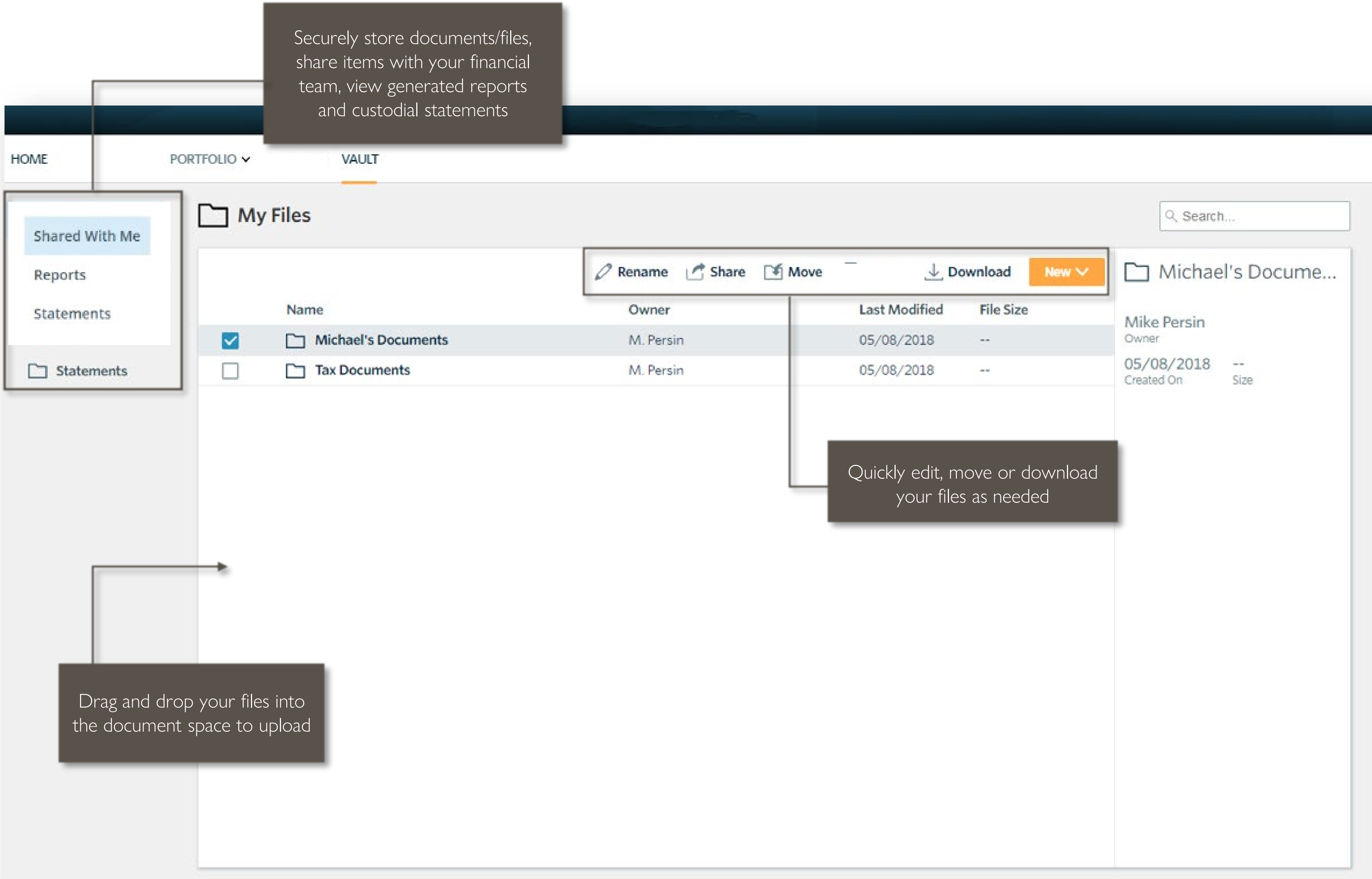
The Vault is also an area where we can share documents with each other through the Shared Folders option.

From the Statements and Reports folders, you have quick access to view investment focused reports created by your financial team.



Next: The Vault – how to upload and update documents in The Vault

VAULT



Next: Login Issues? – We're here to help.

LOGIN ISSUES

How to access your account if you have trouble signing into the site

Examples of errors you may encounter

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

Error! Invalid username and password combination.

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

Username

Password

Sign In

Trouble Logging In?

Trouble logging in?

What's the problem?

I forgot my password.

I forgot my username.

I need to unlock my account.

You will receive an email with a link to access the site

Follow the steps provided to resolve login issues

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Please click on the following to reset your password:

Reset Password

Or, paste this link into your browser:

[Bridges Trust Online Password Rest Link]

If you did not request this password reset, please contact your Bridges Trust Relationship Manager at 402.393.8300.

Thanks,
Bridges Trust

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 us.
It's our pleasure to assist.

Phone: 402.393.8300
Email: contact@bridgestrust.com

APPENDIX

PERFORMANCE CARD

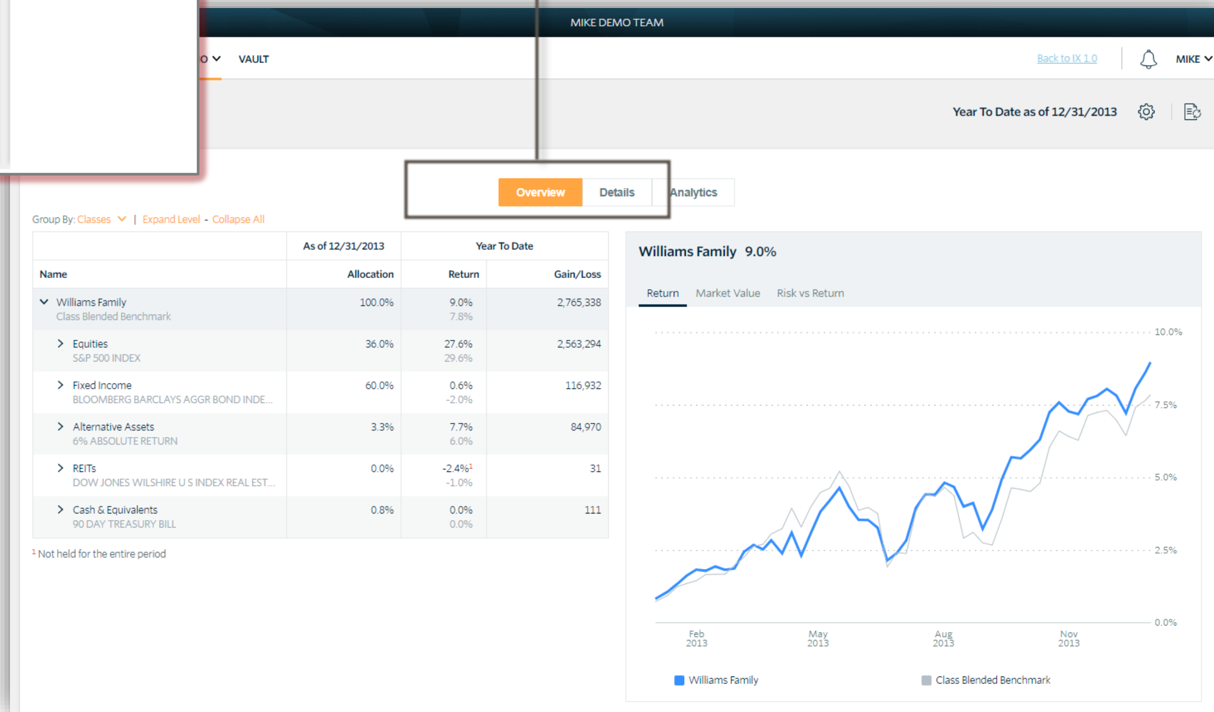
View investment performance across your portfolio

(Consolidated View)

Hover to view returns through a specific date

Change your view to see multiple date ranges or market analytics

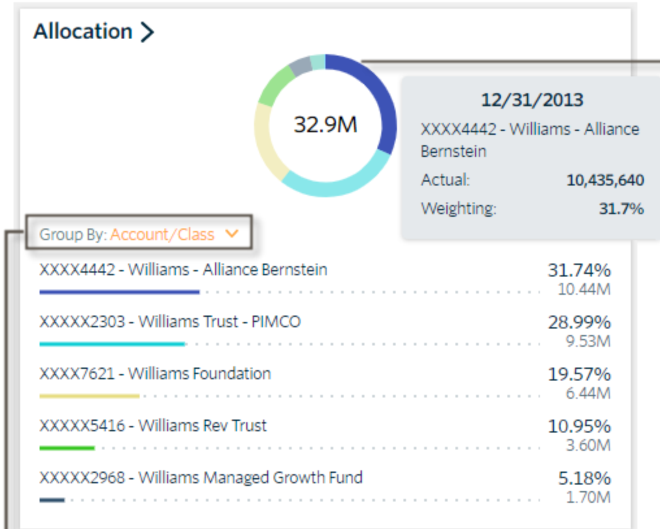
Expand and collapse the grouped sections



(Expanded View)

ALLOCATION

View the allocation breakdown of your portfolio

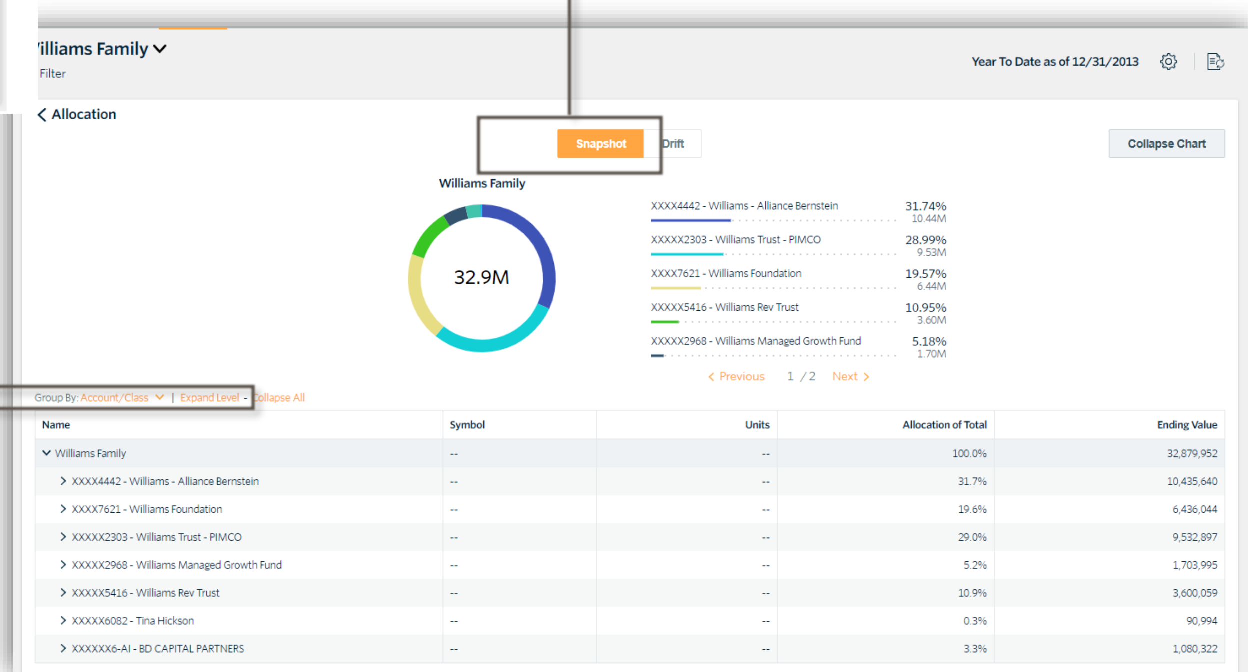


(Consolidated View)

Hover to view grouping level allocation detail

Toggle your view between a single day snapshot and a drift chart for allocation over time

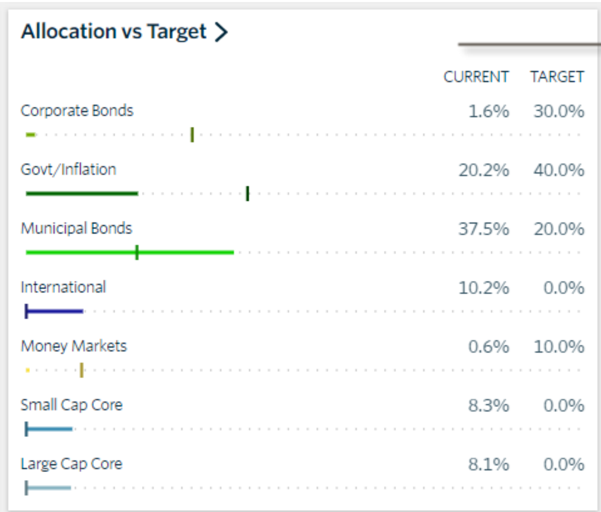
Change the data grouping from the dashboard or the expanded card



(Expanded View)

ALLOCATION VS TARGET

Compare your current allocation to your portfolio targets

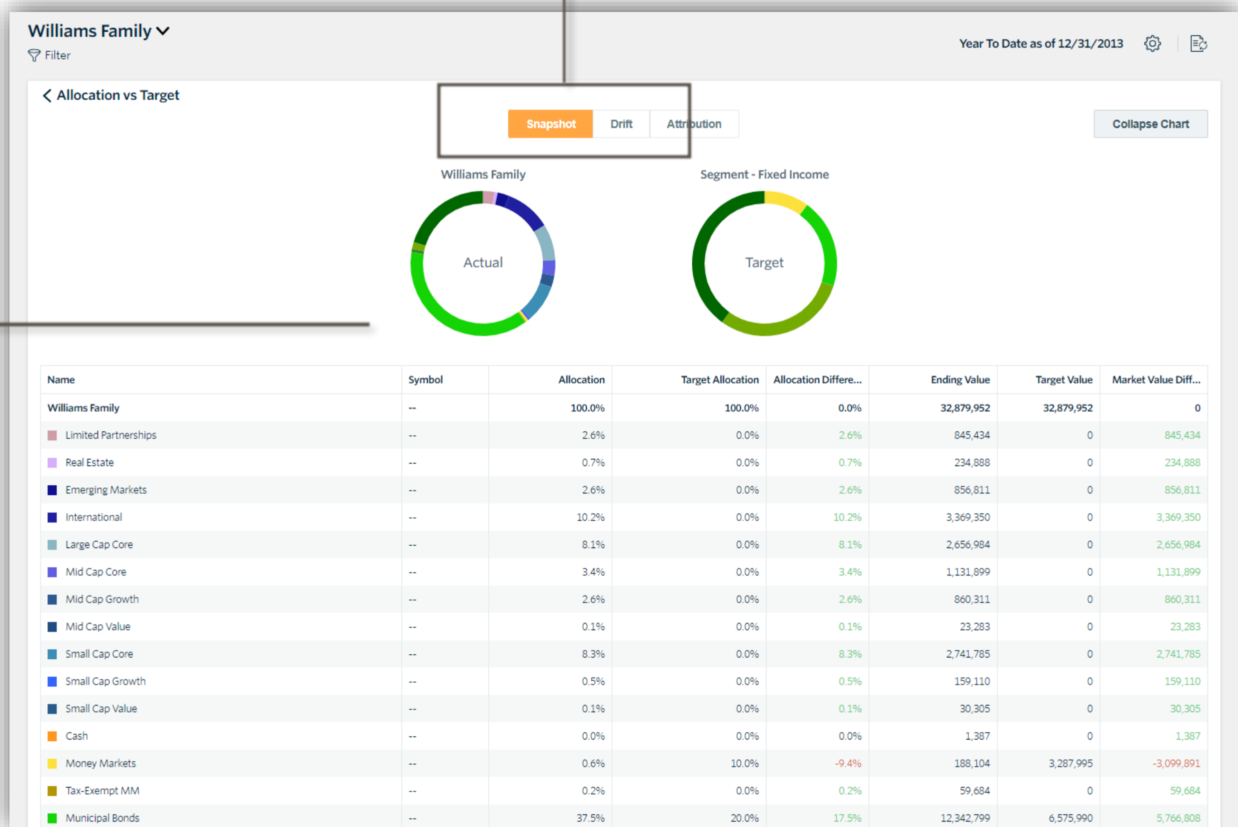


(Consolidated View)

Quickly view your current allocation relative to your target

Compare your allocation to your target on a single day in snapshot, compare for a period of time using drift charts or view the cap/sector breakdown in attribution

Hover over the donut chart to view grouping level allocation detail



Name	Symbol	Allocation	Target Allocation	Allocation Differe...	Ending Value	Target Value	Market Value Diff...
Williams Family	--	100.0%	100.0%	0.0%	32,879,952	32,879,952	0
Limited Partnerships	--	2.6%	0.0%	2.6%	845,434	0	845,434
Real Estate	--	0.7%	0.0%	0.7%	234,888	0	234,888
Emerging Markets	--	2.6%	0.0%	2.6%	856,811	0	856,811
International	--	10.2%	0.0%	10.2%	3,369,350	0	3,369,350
Large Cap Core	--	8.1%	0.0%	8.1%	2,656,984	0	2,656,984
Mid Cap Core	--	3.4%	0.0%	3.4%	1,131,899	0	1,131,899
Mid Cap Growth	--	2.6%	0.0%	2.6%	860,311	0	860,311
Mid Cap Value	--	0.1%	0.0%	0.1%	23,283	0	23,283
Small Cap Core	--	8.3%	0.0%	8.3%	2,741,785	0	2,741,785
Small Cap Growth	--	0.5%	0.0%	0.5%	159,110	0	159,110
Small Cap Value	--	0.1%	0.0%	0.1%	30,305	0	30,305
Cash	--	0.0%	0.0%	0.0%	1,387	0	1,387
Money Markets	--	0.6%	10.0%	-9.4%	188,104	3,287,995	-3,099,891
Tax-Exempt MM	--	0.2%	0.0%	0.2%	59,684	0	59,684
Municipal Bonds	--	37.5%	20.0%	17.5%	12,342,799	6,575,990	5,766,808

(Expanded View)

ACTIVITY SUMMARY

View activity and changes in your portfolio or account balance

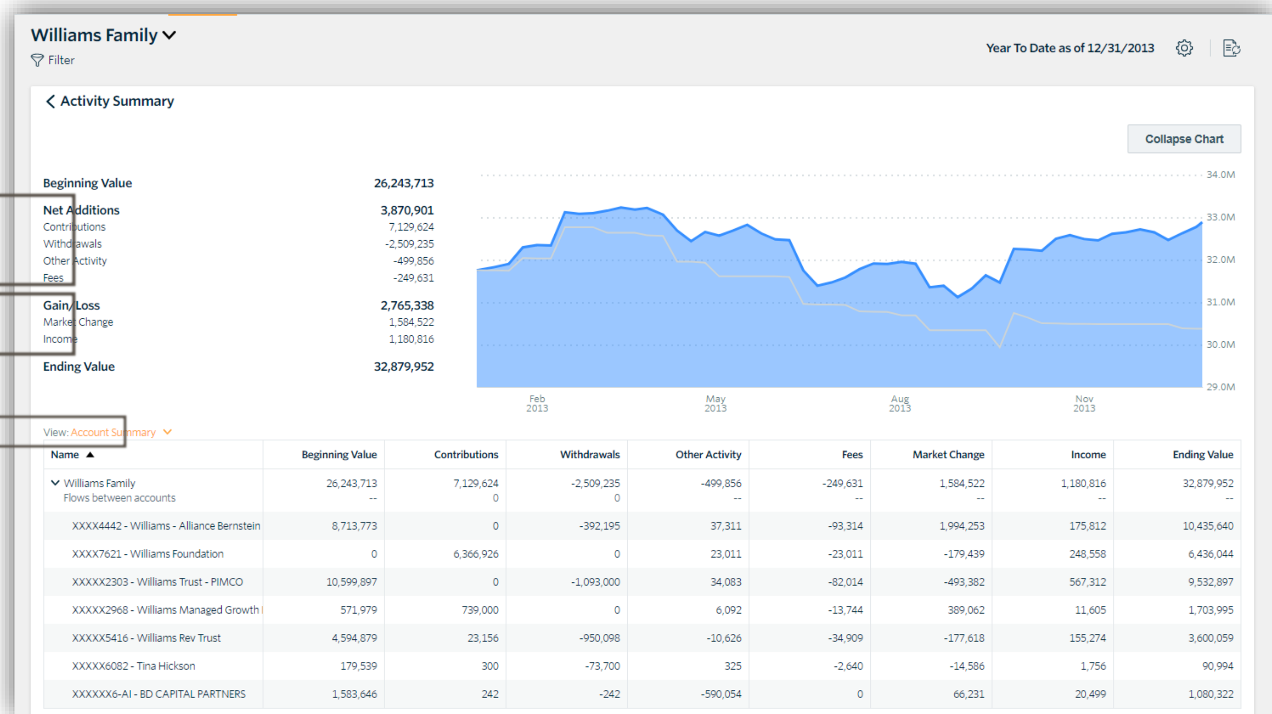
(Consolidated View)

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

View breakout of additions and withdrawals

See income and performance breakouts

Toggle to view either summary detail or transactions



Name	Beginning Value	Contributions	Withdrawals	Other Activity	Fees	Market Change	Income	Ending Value
Williams Family	26,243,713	7,129,624	-2,509,235	-499,856	-249,631	1,584,522	1,180,816	32,879,952
Flows between accounts	--	0	0	--	--	--	--	--
XXXX4442 - Williams - Alliance Bernstein	8,713,773	0	-392,195	37,311	-93,314	1,994,253	175,812	10,435,640
XXXX7621 - Williams Foundation	0	6,366,926	0	23,011	-23,011	-179,439	248,558	6,436,044
XXXXX2303 - Williams Trust - PIMCO	10,599,897	0	-1,093,000	34,083	-82,014	-493,382	567,312	9,532,897
XXXXX2968 - Williams Managed Growth	571,979	739,000	0	6,092	-13,744	389,062	11,605	1,703,995
XXXXX5416 - Williams Rev Trust	4,594,879	23,156	-950,098	-10,626	-34,909	-177,618	155,274	3,600,059
XXXXX6082 - Tina Hickson	179,539	300	-73,700	325	-2,640	-14,586	1,756	90,994
XXXXXX6-AI - BD CAPITAL PARTNERS	1,583,646	242	-242	-590,054	0	66,231	20,499	1,080,322

(Expanded View)

GAIN LOSS

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View realized and unrealized gain/loss information for your investments

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

(Consolidated View)

View your high-level gain/loss breakdown from the dashboard

Sort column headers to quickly organize your cost basis information

Expand and collapse the grouped sections

Williams Family

Filter

Year To Date as of 12/31/2013

< Gain Loss

Group By: Account/Class | Expand Level - Collapse All

Name	Symbol	Open Date	Units	Cost Basis	Price	Accrual	Ending Value	Unrealized ST	Unrealized LT
Williams Family	--	11/26/2008	--	25,504,539	--	170,188	32,879,952	227,571	1,153,343
XXXXXX6-AI - BD CAPITAL PARTNERS	--	11/26/2008	--	658,884	--	0	1,080,322	12,817	408,621
XXXXX6082 - Tina Hickson	--	01/14/2013	--	74,447	--	28	90,994	2,347	--
XXXX4442 - Williams - Alliance Bernstein	--	09/10/2012	--	10,087,945	--	0	10,435,640	3,397	173,269
XXXX7621 - Williams Foundation	--	01/23/2013	--	1,320,139	--	0	6,436,044	-24,283	--
XXXXX2968 - Williams Managed Growth Fund	--	02/14/2013	--	847,690	--	478	1,703,995	187,223	--
XXXXX5416 - Williams Rev Trust	--	09/19/2012	--	3,082,653	--	45,822	3,600,059	-7,227	524,632
XXXXX2303 - Williams Trust - PIMCO	--	11/01/2012	--	9,432,780	--	123,861	9,532,897	53,297	46,820

(Expanded View)

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If you have any questions, please contact us.
It's our pleasure to assist.

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