OAKWORTH
CAPITAL BANK

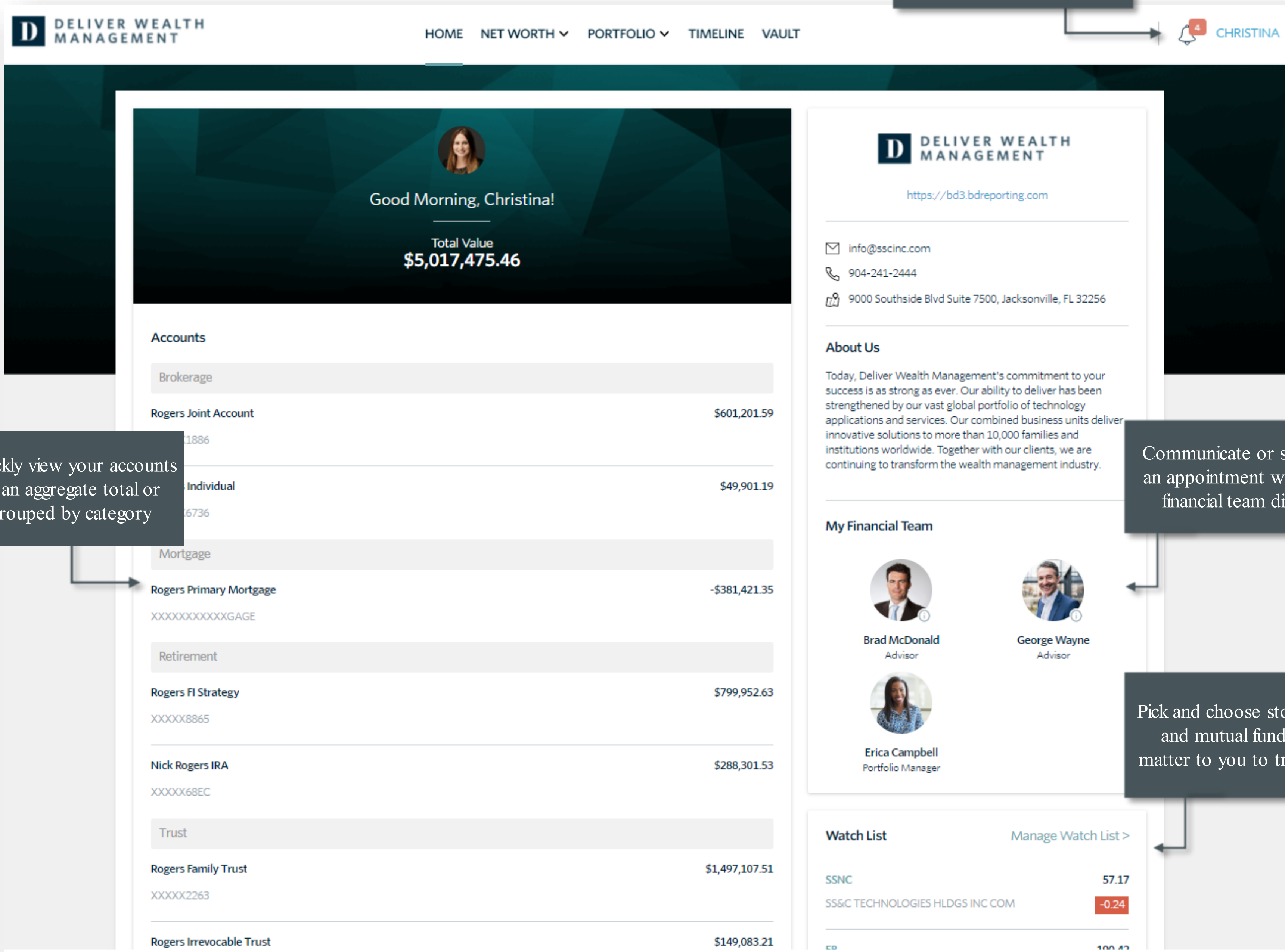
WELCOME TO YOUR PERSONAL FINANCIAL PORTAL

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
Net Worth	A detailed list of your accounts and balance sheet report with aggregation capabilities
Login Questions	Helpful hints

Home Page

View notifications from your advisor

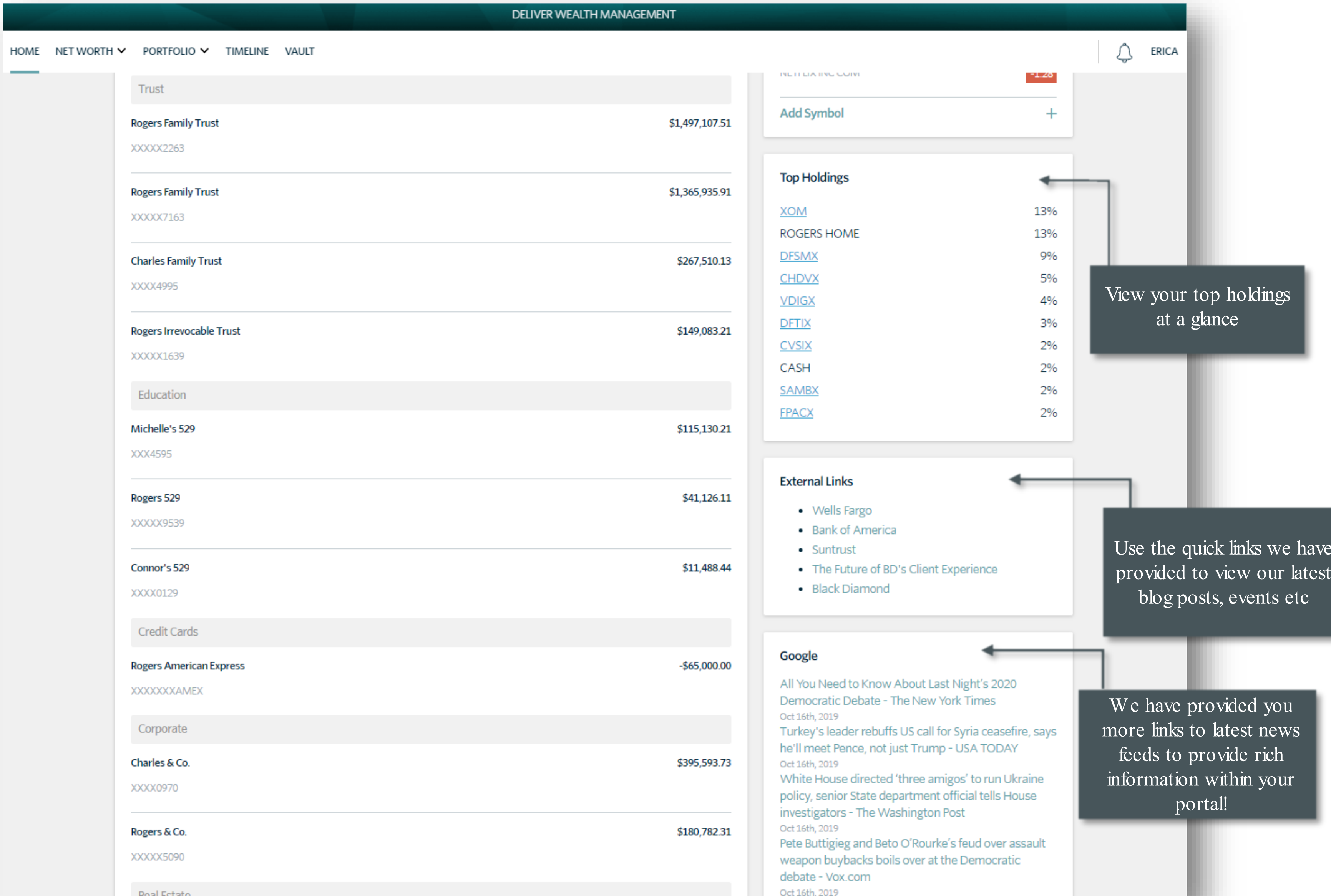


Quickly view your accounts as an aggregate total or grouped by category

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

Home Page Continued..



My Accounts

HOME | NET WORTH | PORTFOLIO | TIMELINE | VAULT

Accounts

Add outside or manual accounts to view your entire financial picture from one secure location

Add Account

$5,017,475.46
Total Value

12 Accounts

0 Added Institutions

My Accounts: 12

Collapse All

Account Number	Account Name	Custodian	Value	As of Date	Last Updated
XXXXX2263	Rogers Family Trust	Fidelity IWS	1,497,107.51	12/31/2015	--
XXXXXXXHOME	Rogers Family Home	Manual Account	1,100,000.00	12/31/2015	--
XXXXX8865	Rogers FI Strategy	MorganStanley	799,952.63	12/31/2015	--
XXXXXX8-AI	BD Capital Partners	Alternative Investme...	756,440.72	12/31/2015	08/03/2015
XXXXX1886	Rogers Joint Account	Schwab PC	601,201.59	12/31/2015	--
XXXXX68EC	Nick Rogers IRA	National Financial	288,301.53	12/31/2015	--
XXXXX5090	Rogers & Co.	TD Ameritrade	180,782.31	12/31/2015	--
XXXXX1639	Rogers Irrevocable Trust	Pershing Advisory So...	149,083.21	12/31/2015	--
XXXXX6736	Rogers Individual	LPL Financial Accounts	49,901.19	12/31/2015	--
XXXXX9539	Rogers 529	Pershing Advisory So...	41,126.11	12/31/2015	--
XXXXXXXAMEX	Rogers American Express	Manual Account	-65,000.00	12/31/2015	--
XXXXXXXXXXXGAGE	Rogers Primary Mortgage	Alternative Investme...	-381,421.35	12/31/2015	--

Asset Name	Symbol	Value	Units @ price	Last Updated
Rogers Primary Mortgage	1388_ROGERS_MTGE	-381,421.35	-381,421 @ $1.00	12/31/2015

Click on accounts to view holding level detail

Balance Sheet

Export your data table directly to excel

DELIVER WEALTH MANAGEMENT

HOME NET WORTH PORTFOLIO TIMELINE VAULT

Balance Sheet

As of 12/31/2015 Export Add Account

TOTAL NET WORTH $5,017,475.46

ASSETS $5,463,896.81

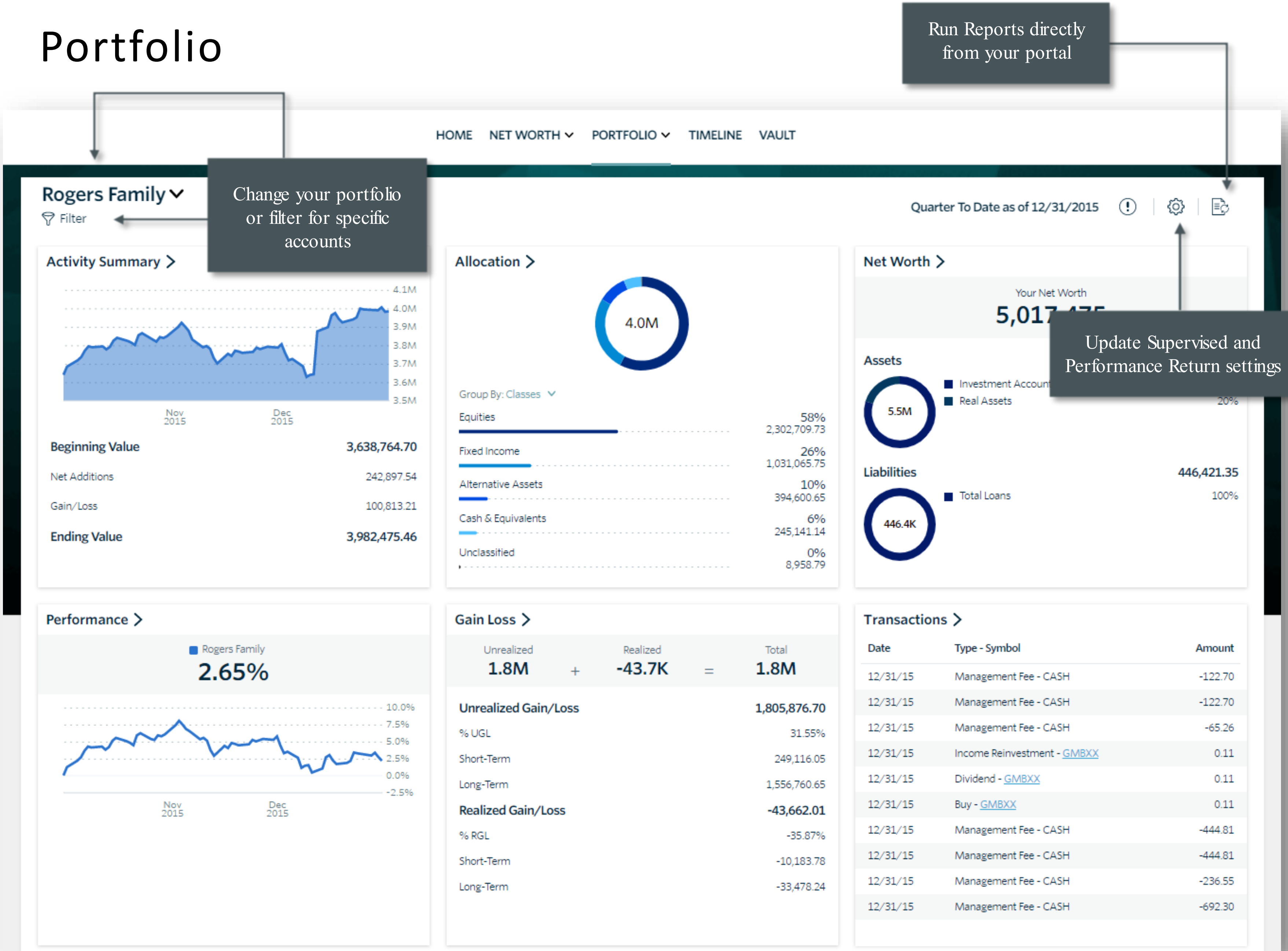
LIABILITIES $446,421.35

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

Total Net Worth

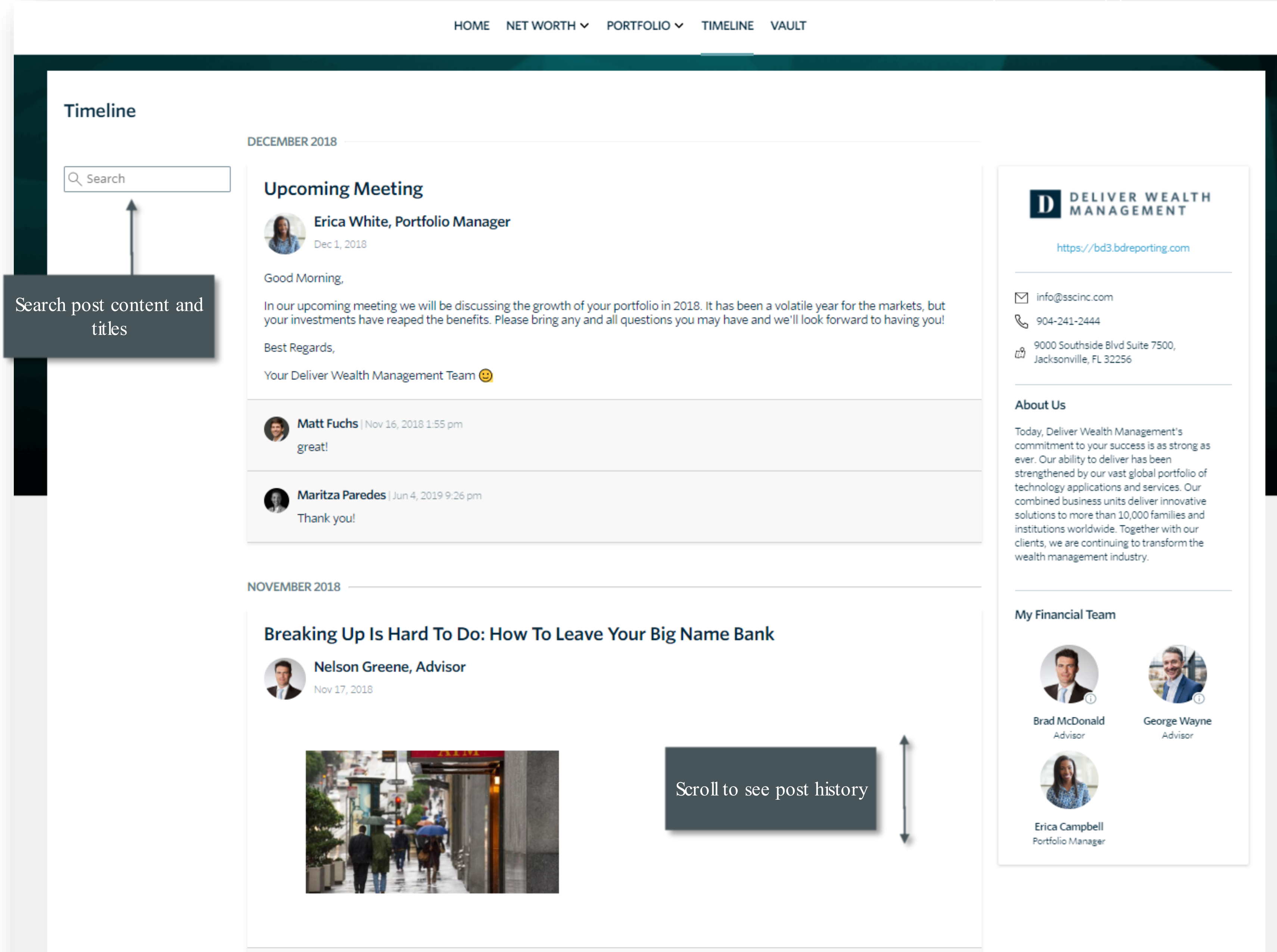
Name	Allocation %	Tax Status	Joint	Trust	Other	Total
Net Worth	--		$1,506,725.52	$2,777,889.83	$732,860.11	$5,017,475.46
Assets	100%		$1,506,725.52	$2,777,889.83	$1,179,281.46	$5,463,896.81
Investment Accounts	80%		$1,506,725.52	$1,677,889.83	$1,179,281.46	$4,363,896.81
Brokerage	12%		$601,201.59		$49,901.19	$651,102.78
XXXXX1886 - Rogers Joint Account	11%	Taxable	$601,201.59			$601,201.59
XXXXX6736 - Rogers Individual	1%	Taxable			$49,901.19	$49,901.19
Retirement	20%				$1,088,254.16	$1,088,254.16
XXXXX68EC - Nick Rogers IRA	5%	Tax-Deferred			$288,301.53	$288,301.53
XXXXX8865 - Rogers FI Strategy	15%	Taxable			$799,952.63	$799,952.63
Trust	30%		$149,083.21	$1,497,107.51		$1,646,190.72
XXXXX2263 - Rogers Family Trust	27%	Taxable		$1,497,107.51		$1,497,107.51
XXXXX1639 - Rogers Irrevocable Trust	3%	Taxable	$149,083.21			$149,083.21
Education	1%				$41,126.11	$41,126.11
XXXXX9539 - Rogers 529	1%	Tax-Deferred			$41,126.11	$41,126.11
Corporate	3%			$180,782.31		$180,782.31
XXXXX5090 - Rogers & Co.	3%	Taxable		$180,782.31		$180,782.31
Partnerships	14%		$756,440.72			$756,440.72
XXXXXX8-AI - BD Capital Partners	14%	Taxable	$756,440.72			$756,440.72
Real Assets	20%			$1,100,000.00		$1,100,000.00
Real Estate	20%			$1,100,000.00		$1,100,000.00

Portfolio



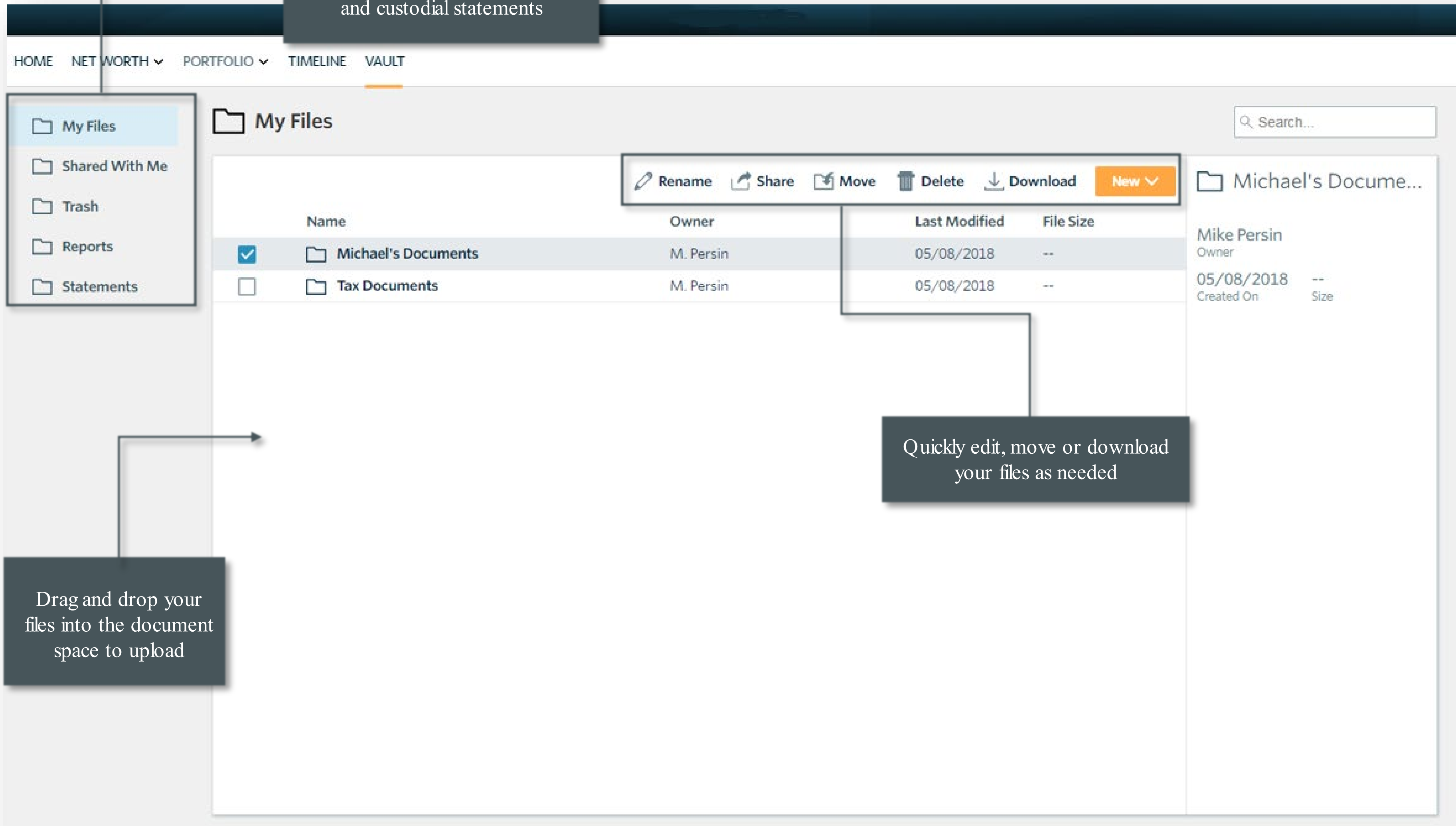
Run Reports directly from your portal
HOME
NET WORTH
PORTFOLIO
TIMELINE
VAULT
Rogers Family
Filter
Change your portfolio or filter for specific accounts
Quarter To Date as of 12/31/2015
Activity Summary
4.1M
4.0M
3.9M
3.8M
3.7M
3.6M
3.5M
Nov 2015
Dec 2015
Beginning Value 3,638,764.70
Net Additions 242,897.54
Gain/Loss 100,813.21
Ending Value 3,982,475.46
Allocation
4.0M
Group By: Classes
Equities 58% 2,302,709.73
Fixed Income 26% 1,031,065.75
Alternative Assets 10% 394,600.65
Cash & Equivalents 6% 245,141.14
Unclassified 0% 8,958.79
Net Worth
Your Net Worth
Update Supervised and Performance Return settings
Assets
5.5M
Investment Accoun
Real Assets
20%
Liabilities 446,421.35
446.4K
Total Loans 100%
Performance
Rogers Family
2.65%
10.0%
7.5%
5.0%
2.5%
0.0%
-2.5%
Nov 2015
Dec 2015
Gain Loss
Unrealized 1.8M
+
Realized -43.7K
=
Total 1.8M
Unrealized Gain/Loss 1,805,876.70
% UGL 31.55%
Short-Term 249,116.05
Long-Term 1,556,760.65
Realized Gain/Loss -43,662.01
% RGL -35.87%
Short-Term -10,183.78
Long-Term -33,478.24
Transactions
Date Type - Symbol Amount
12/31/15 Management Fee - CASH -122.70
12/31/15 Management Fee - CASH -122.70
12/31/15 Management Fee - CASH -65.26
12/31/15 Income Reinvestment - GMBXX 0.11
12/31/15 Dividend - GMBXX 0.11
12/31/15 Buy - GMBXX 0.11
12/31/15 Management Fee - CASH -444.81
12/31/15 Management Fee - CASH -444.81
12/31/15 Management Fee - CASH -236.55
12/31/15 Management Fee - CASH -692.30

Relationship Timeline



Vault

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



Quickly edit, move or download your files as needed

Drag and drop your files into the document space to upload

Appendix:

Additional pages you may want to highlight for your clients

Performance Card

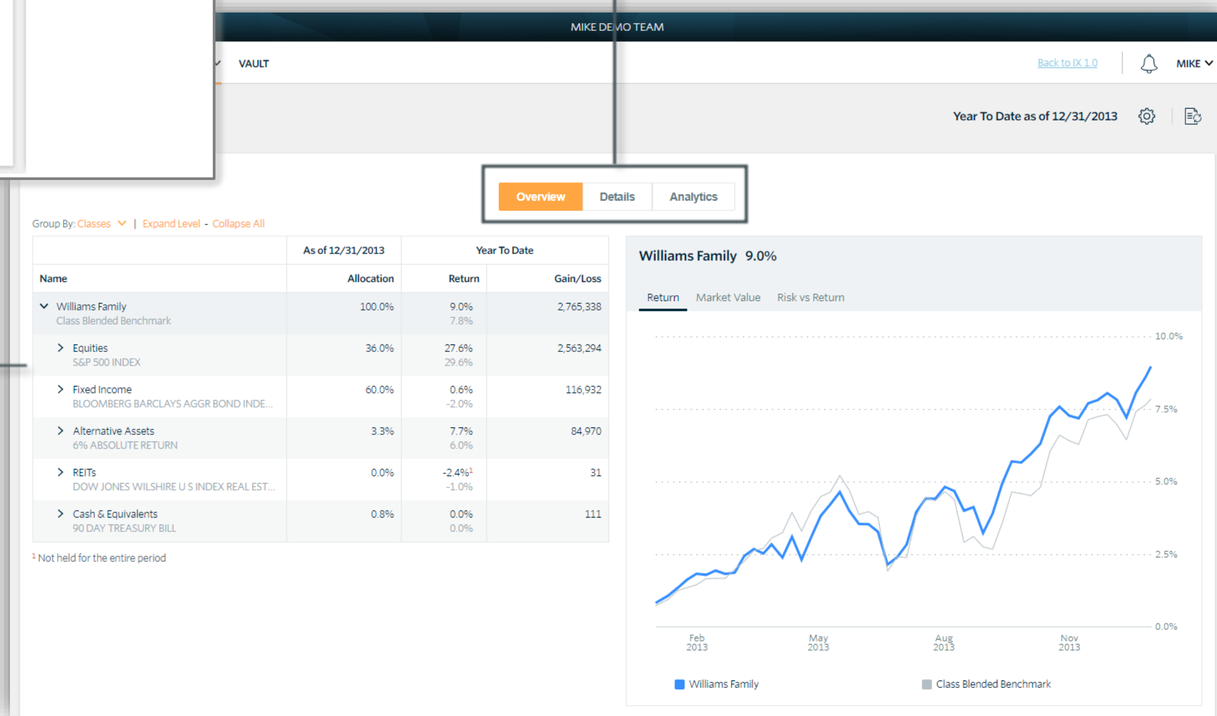
View investment performance across your portfolio

(Consolidated View)

Hover to view returns through a specific date

Change your view to see multiple date ranges or market analytics

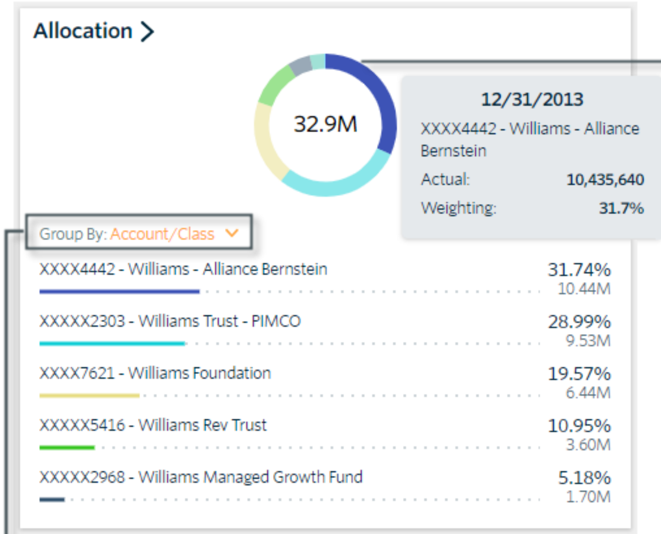
Expand and collapse the grouped sections



(Expanded View)

Allocation

View the allocation breakdown of your portfolio

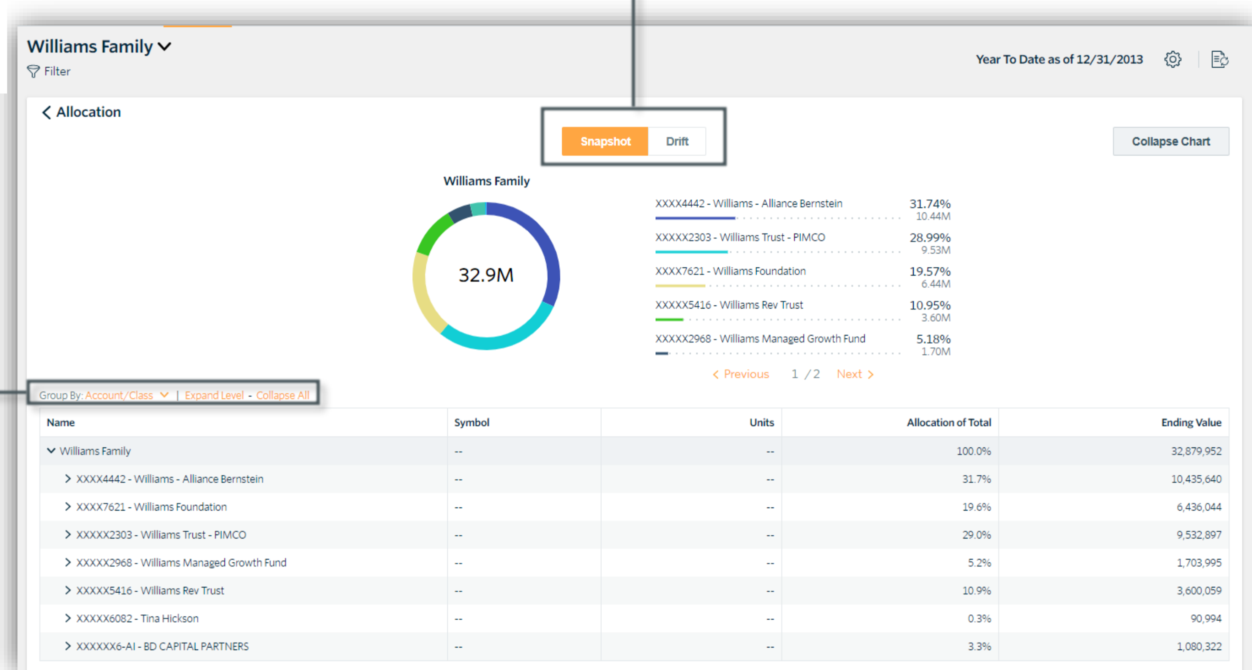


(Consolidated View)

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



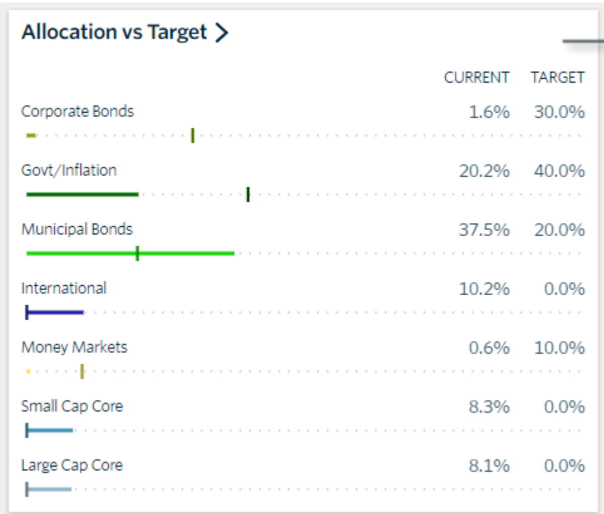
(Expanded View)

Allocation vs Target

Compare your current allocation to your portfolio targets

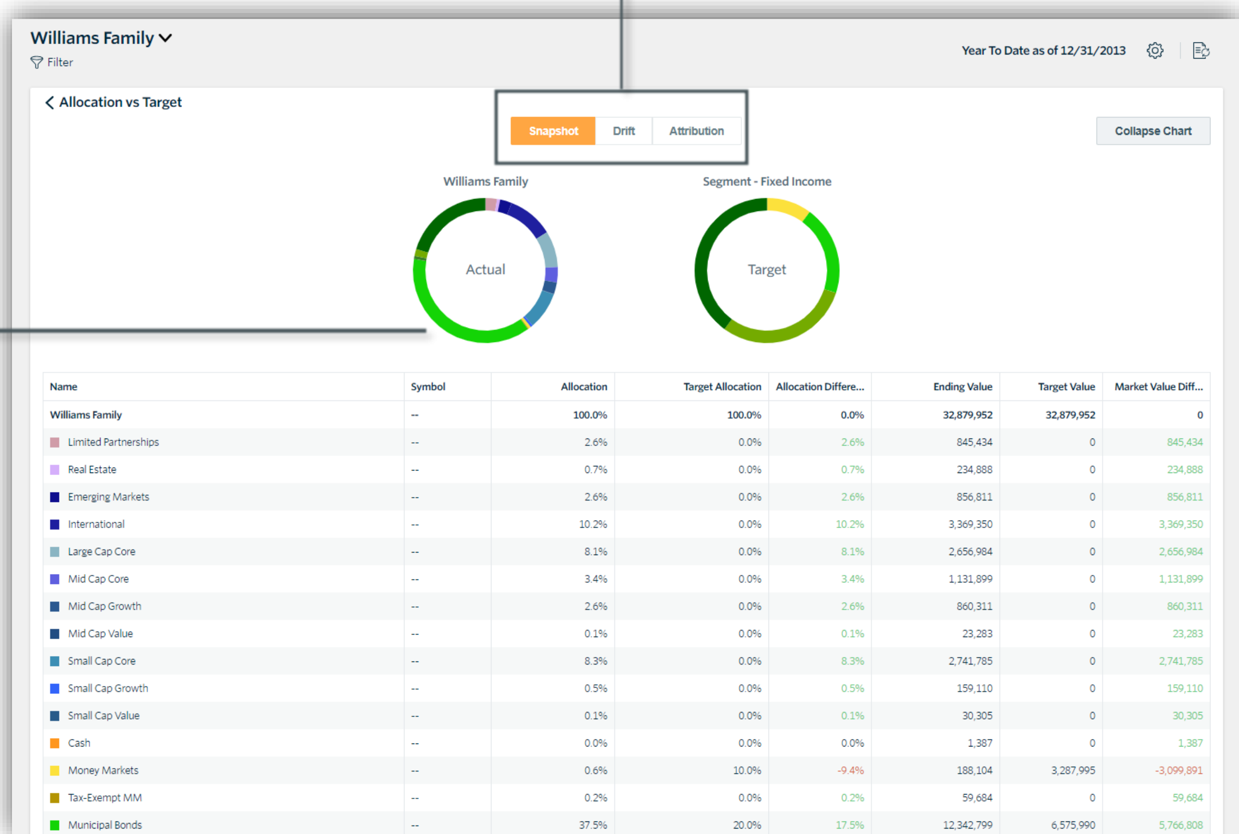
Quickly view your current allocation relative to your target

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



(Consolidated View)

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

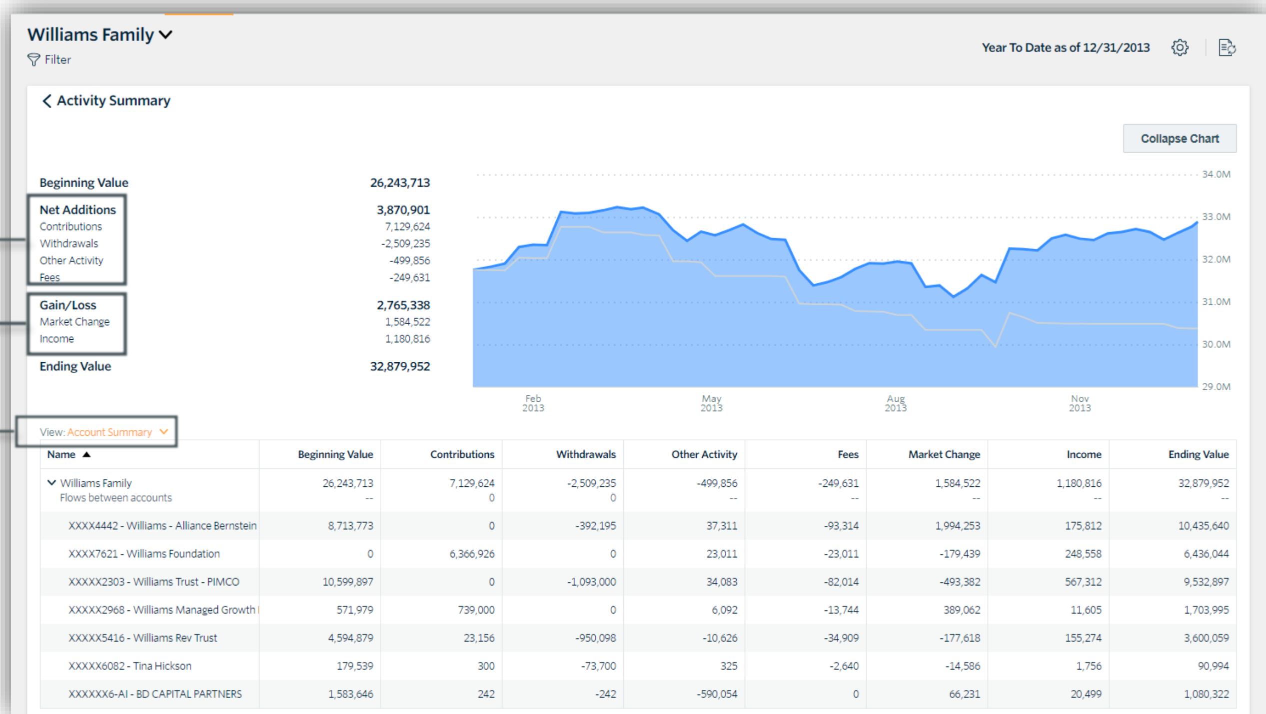
(Consolidated View)

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



(Expanded View)

Transactions

View and filter the most recent transactions in your portfolio

Transactions >

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

(Consolidated View)

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

Settings

Supervised
- (•) All Assets
- ( ) Supervised Only
- ( ) Unsupervised Only

Transaction Type Filter

Select filters to apply to data table (not applicable to the Dashboard Summary)

Select All - Deselect All

- [ ] Buys
- [ ] Sells
- [ ] Capital Gains
- [ ] Income
- [ ] Contributions
- [ ] Withdrawals
- [ ] Management Fees
- [ ] Expenses
- [ ] Alternatives
- [ ] Other

Apply | Cancel

Sort column headers to quickly organize your transactions

Williams Family

Filter

Year To Date as of 12/31/2013

< Transactions

Filters - 2 Types: Buys, Sells

Date	Account Number	Account Name	Action	Type	Asset Name	Symbol	Units	Price	Amount	Description
12/24/13	XXXXX2303	Williams Trust - PIMCO	Buy	Buy	FEDERAL HOME LN BK CONS DISC NOTES 0.000% 01/02/14 B/EDTD 01/02/13	313385RG3	200,000	100	199,988	--
12/24/13	XXXXX2303	Williams Trust - PIMCO	Sale	Sale	FEDERAL HOME LN BK CONS DISC NOTES 0.000% 01/02/14 B/EDTD 01/02/13	313385RG3	200,000	100	-199,988	--
12/24/13	XXXXX6082	Tina Hickson	Buy	Buy	ISHARES INC MSCI MEXICO	EWW	36	68	2,438	--
12/23/13	XXXXX6082	Tina Hickson	Buy	Buy	ISHARES INC MSCI MEXICO	EWW	33	67	2,218	--
12/23/13	XXXXX6082	Tina Hickson	Buy	Buy	WISDOMTREE JAPAN HEDGED EQUITY	DXJ	45	50	2,266	--
12/23/13	XXXXX6082	Tina Hickson	Sale	Sale	MARKET VECTORS ETF TR VIETNAM ETF	VNM	675	18	-12,406	--

(Expanded View)

Gain Loss

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

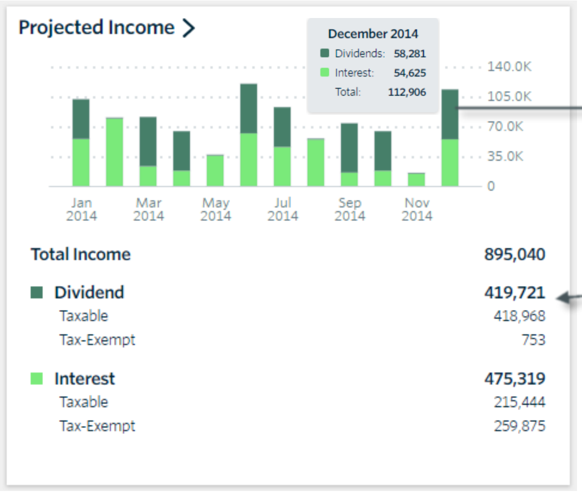
Group By: Account/Class | Expand Level - Collapse All

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)

Projected Income

Review a snapshot of expected dividend and interest payments



(Consolidated View)

Hover to view monthly dividend and interest detail

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 'Next 12 Months' or 'Remainder of Year'

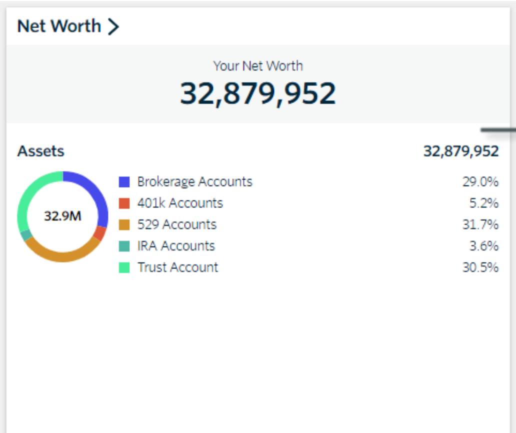
View projected income at your grouped level

Name	Symbol	Jan '14	Feb '14	Mar '14	Apr '14	May '14	Jun '14	Jul '14	Aug
Williams Family	--	101,384	79,946	80,728	64,062	36,546	119,419	92,165	55,[illegible]
Equities	--	46,371	765	57,534	46,074	765	57,731	46,371	[illegible]
Fixed Income	--	55,013	79,182	23,194	17,988	35,782	61,688	45,794	54,[illegible]
Alternative Assets	--	--	--	--	--	--	--	--	

(Expanded View)

Net Worth

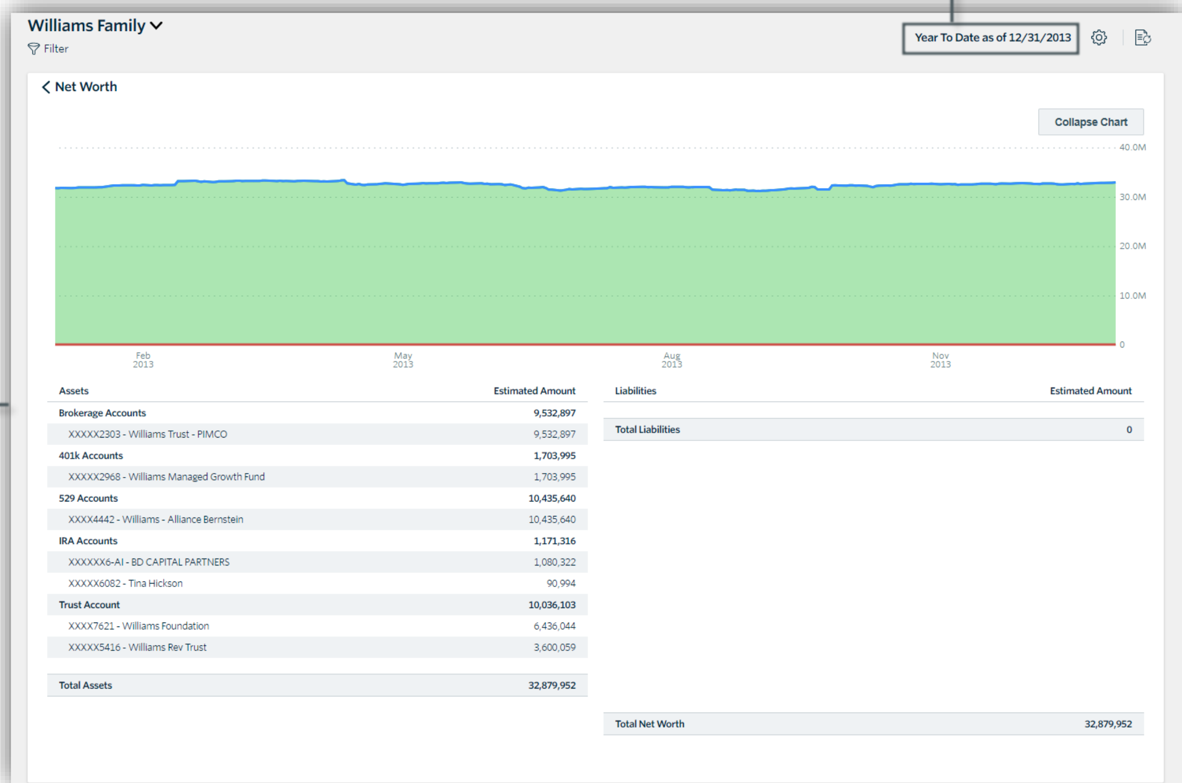
View information specific to your Assets and Liabilities



(Consolidated View)

View a summary of your accounts and their Asset/Liability status

Change the Date Range to update the timeframe on the chart

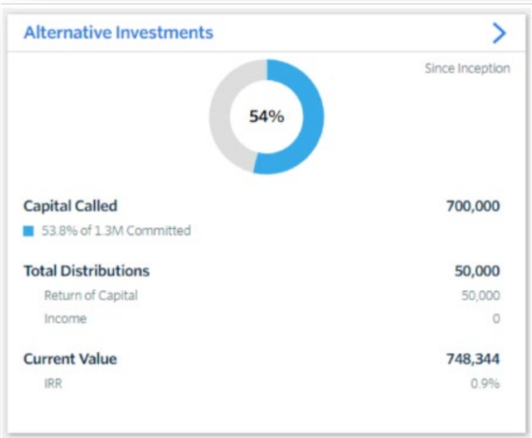


Expand to get more detailed information about the accounts and their categories

(Expanded View)

Alternative Investments

View alternative investments in portfolios or accounts

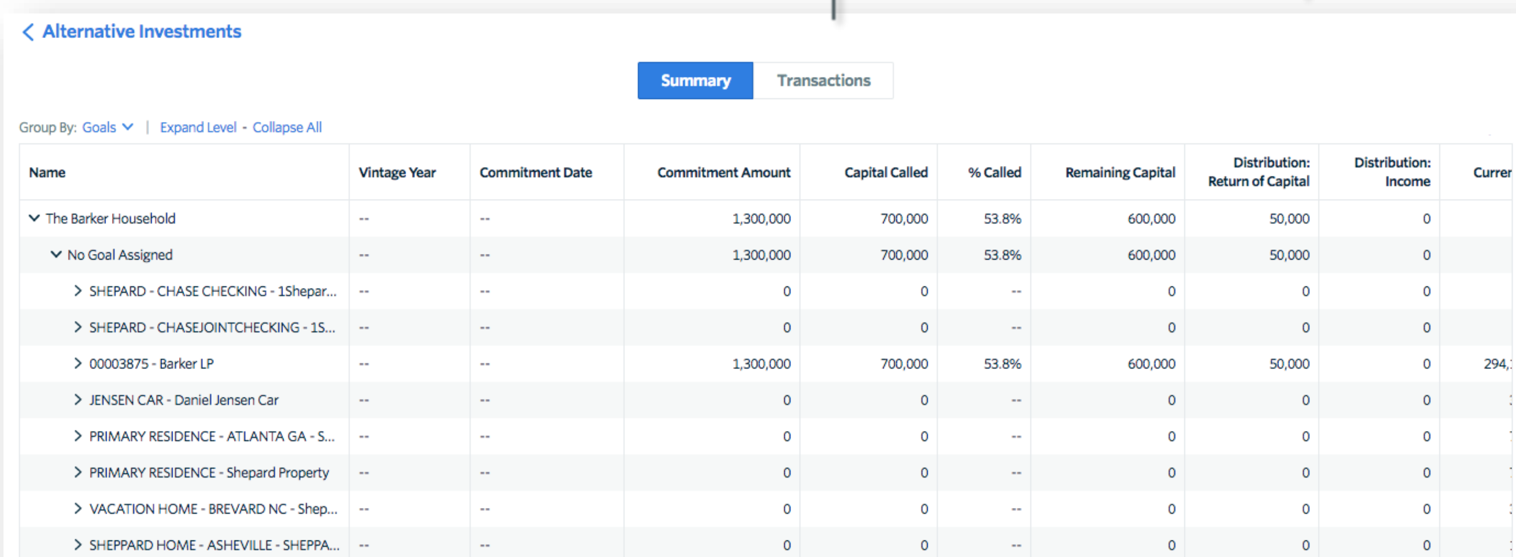


(Consolidated View)

View a quick summary of capital called and total distributions for the period

The expanded view shows details on the Alternative Investments tracked for your portfolios or accounts

Switch to the transactions tab to see all alternative investment transactions for the time period in view

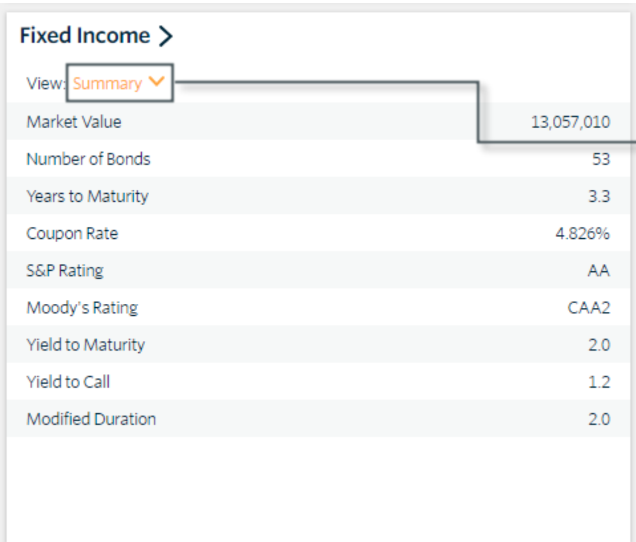


Name	Vintage Year	Commitment Date	Commitment Amount	Capital Called	% Called	Remaining Capital	Distribution: Return of Capital	Distribution: Income	Currer
The Barker Household	--	--	1,300,000	700,000	53.8%	600,000	50,000	0	
No Goal Assigned	--	--	1,300,000	700,000	53.8%	600,000	50,000	0	
SHEPARD - CHASE CHECKING - 1Shepar...	--	--	0	0	--	0	0	0	
SHEPARD - CHASEJOINTCHECKING - 1S...	--	--	0	0	--	0	0	0	
00003875 - Barker LP	--	--	1,300,000	700,000	53.8%	600,000	50,000	0	294,
JENSEN CAR - Daniel Jensen Car	--	--	0	0	--	0	0	0	
PRIMARY RESIDENCE - ATLANTA GA - S...	--	--	0	0	--	0	0	0	
PRIMARY RESIDENCE - Shepard Property	--	--	0	0	--	0	0	0	
VACATION HOME - BREVARD NC - Shep...	--	--	0	0	--	0	0	0	
SHEPPARD HOME - ASHEVILLE - SHEPPA...	--	--	0	0	--	0	0	0	

(Expanded View)

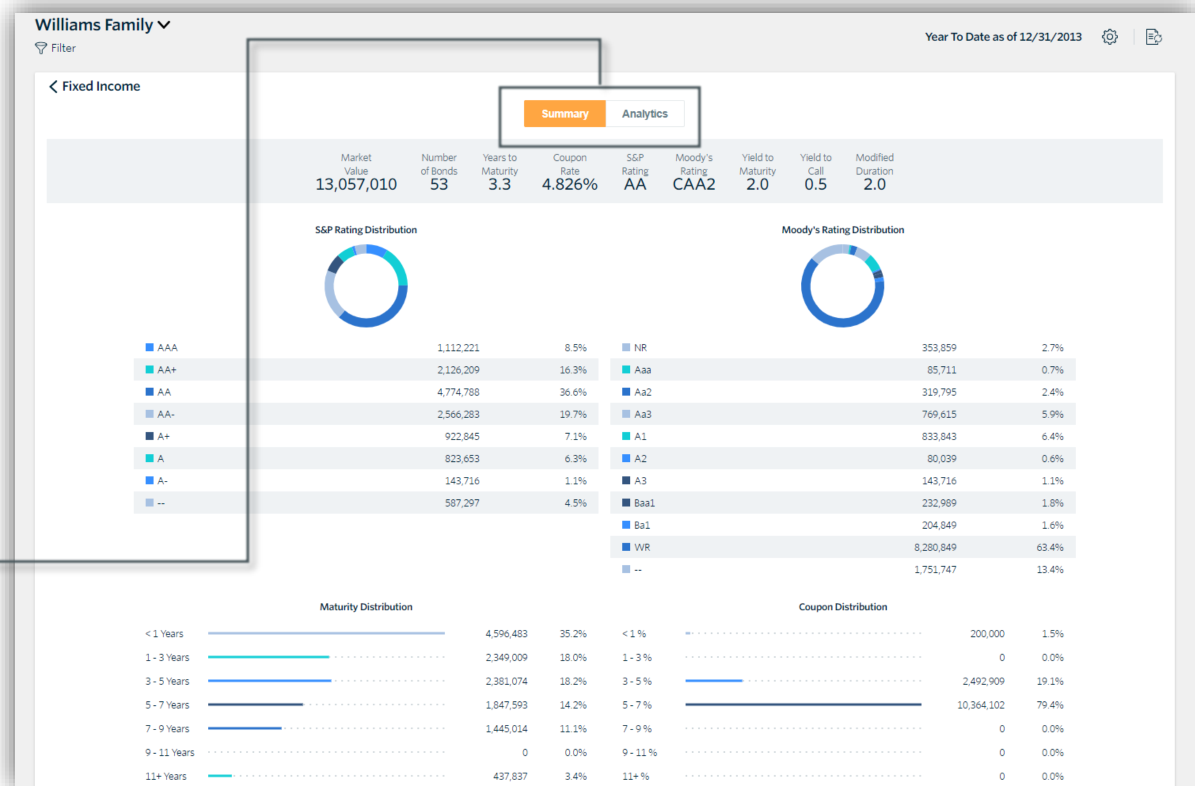
Fixed Income

Review a snapshot of fixed income holdings in your portfolio



(Consolidated View)

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



(Expanded View)

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

Capital Markets

View independent benchmark information across multiple date ranges

Capital Markets >

Benchmark	Year To Date Return
S&P 500 INDEX	29.6%
RUSSELL INDEX 1000 WITH/DIV	33.1%
MSCI EMERGING EM (EMERGING MKTS) (USD)	-5.0%
MSCI DEVELOPED EAFE (USD) (TRG)	23.3%
RUSSELL INDEX 1000 GR WITH/DIV	33.5%
RUSSELL INDEX 1000 VL WITH/DIV	32.5%
RUSSELL INDEX MID CAP WITH/DIV	34.8%
RUSSELL MDCAP GR W/DIV	35.7%
RUSSELL MDCAP VL W/DIV	33.5%
RUSSELL INDEX 2000 WITH/DIV	38.8%

(Consolidated View)

View Year-To-Date benchmark return data at a glance

Change the "As of" date from the date picker to change the starting point of the data displayed

Williams Family

Filter

Year To Date as of 12/31/2013

< Capital Markets

Expand Level - Collapse All

Name	Benchmark	Inception Date	Current Day	Month To Date	Quarter To D...	Year To Date	Last 12 Months	Last 2 Years	Last 3 Years	Since Inception
> Equities	S&P 500 INDEX	04/30/1987	0.4%	2.4%	9.9%	29.6%	29.6%	47.0%	47.0%	541.0%
> Fixed Income	BLOOMBERG BARCLAYS AGGR B...	03/31/1976	-0.1%	-0.6%	-0.1%	-2.0%	-2.0%	2.1%	10.1%	1,659.4%
> Alternative Assets	6% ABSOLUTE RETURN	01/29/1988	0.0%	0.5%	1.5%	6.0%	6.0%	12.4%	19.1%	134.2%
> Annuities	LIPPER MULTI-CAP VALUE FUNDS	12/31/1969	0.4%	2.2%	9.8%	34.7%	34.7%	58.0%	48.8%	7,619.0%
> REITs	DOW JONES WILSHIRE U S INDE...	12/29/2005	-0.3%	0.4%	-0.6%	-0.8%	-0.8%	13.9%	14.5%	-4.4%
> Cash & Equivalents	90 DAY TREASURY BILL	01/31/1985	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	194.9%
Global Equity	MSCI WORLD INDEX NET IN LOC	12/29/2000	0.3%	2.1%	8.4%	28.9%	28.9%	49.1%	40.9%	51.5%

Performance is not correlated to portfolio holding period

Expand and collapse the groupings to view all benchmarks available

(Expanded View)