sterne agee

PROCEDURES FOR ACCESSING YOUR STERNE AGEE ACCOUNT ONLINE

IMPORTANT NOTE: Clients that use AOL as their Internet provider must have Internet Explorer in order to view their account(s) online, along with a secure browser (we recommend Netscape 6.2, Internet Explorer 5.0 or higher). When you log into your account, you can download a compatible browser.

1. Go to our Web site at www.sterneagee.com.

2. There are two ways to navigate to your account:

    a. On the navigation menu across the top, hover your mouse over "Account Access."
        i. Select "Brokerage Account Access" from the drop-down menu.
        ii. Select "Access Your Account" and the Account Login screen will appear.

    b. On the navigation menu across the top, select "Account Access."
        i. Select "Brokerage Account Access" from the navigation on the left.
        ii. Select "Access Your Account" and the Account Login screen will appear.

3. Key in your eight digit Sterne Agee account number, using no hyphens or spaces in the account number.
4. Tab to the password field and enter your password/pin. (This field is case sensitive; please pay special attention to your number lock and caps lock keys.) Your password must be: (1) a minimum of eight characters, and (2) a combination of both letters and numbers. For your own security, you will be required to reset your password every 30 days.
5. If this is your first time to log into your account, you may be asked if you would like to save your password so that next time it will automatically appear when you sign on. You will also have to answer several questions at the beginning of your first account access. Once all questions have been answered correctly, you will be able to access your account.

In the top right corner of the screen, there are four links that offer useful information about your account.

- **Account Overview—**Provides an account summary and reveals the last login into this account.

- **Help—**If you are having difficulty navigating through the online account information, this link provides a help wizard.

- **Log off—**Logs you out of the system.

- **Bill Pay—**Allows access to Check-Free Web Bill Pay by using your Personal Security Pin. You can establish a list of payees or choose from a drop-down menu of standard payees. In addition to scheduling payments, you can also review payments that were previously scheduled. Your Financial Advisor will answer questions regarding this function.

The option tabs across the top of the screen have other sub-tabs to click on for more detailed account information.

Trading— Allows you to place trades on-line.

Account Info—Shows Account Assets, Liabilities, and Net Worth. There are also Allocation charts shown at the bottom of the page to reflect percentages. Under this tab, are the following sub-tabs:

- **Balances and Positions—**Provides the balance summary, detail, and assets. The allocation chart is on this page as well.
- **Order Status—**Shows orders pending Financial Advisor approval, open orders, cancelled orders, rejected orders, and executed orders.
- **Account Activity—**Allows you to search specific dates to obtain account activity. You can see Trade History, Money Market Movement, and Stock Movement.
- **Portfolio Tracker—**Shows the quantity and value of positions in your account. You can add positions that are held outside the firm to this list. This client input screen does not automatically reflect purchase price, cost, profit/loss, or commission. You must maintain updates of sales and prices. Click on the Edit button to update price information.
- **Tax Lot Portfolio—**Shows you detailed unrealized and realized gains and losses.

e-Documents—This optional tab asks you for a confirmation and then takes you to the spy link page, which provides copies of your security confirmations.

Quotes—Allows you to key in symbols and receive real time stock quotes. Each Internet access account begins with a quote balance of 100. For every stock quote that you pull up, one point will be deducted from your quote balance. Example: Quote bank balance is 100 points and you pull up quote on “AMZN” three times; your quote bank balance will now reflect 97 points.

- **Quotes (DEL/RT)—**DEL shows delayed quotes; RT shows real-time quotes available.
- **Option Chains (DEL/RT)—**DEL shows delayed option chains; RT shows real-time option chains.
- **Watch List (DEL/RT)—**DEL takes you to delayed watch list; RT takes you to real-time watch list.
- **Quote Ticker—**Provides the last detailed quote and a crawler on your screen with all stock updates.

Advanced Quotes—A Market Snapshot and other market statistics. By clicking on the drop-down menus, you can select a market, and then select gains or losses. There are four sub-tabs under advanced quotes:

- **Detailed Quotes—**After selecting this option, you can enter the symbol for which you would like a detailed quote.
- **Historical Quotes—**After selecting this option, you can enter the symbol for which you would like a historical quote.
- **Last 30 Trades—**Also known as time and sales, this provides your previous 30 trades.
- **Company News—**After selecting this option, you can enter the symbol for the company news.

Research—Allows you to obtain research material on various areas of the market.

Account Services—Shows your real time quote balance. Your Internet password, email address, and phone/fax number can be updated from this screen. NASDAQ, NYSE, and Option Price Reporting Authority Agreements can also be viewed.

If you have any questions about your account, please contact your Financial Advisor.