Proprietary & Confidential

Wealth Management Client Portal Guide

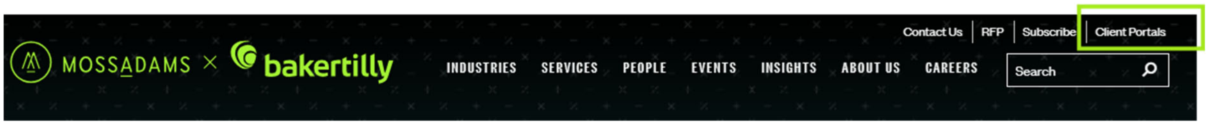
Table of Contents

WEALTH MANAGEMENT CLIENT PORTAL

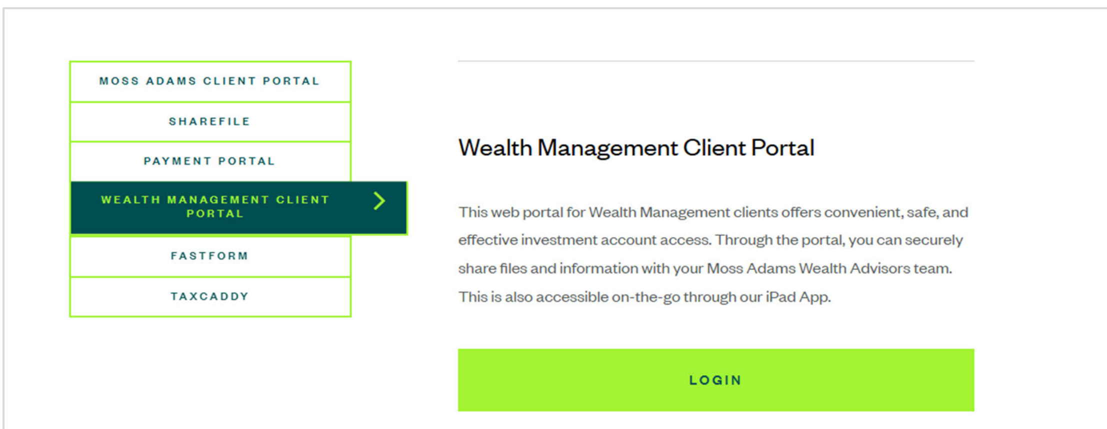
Our web portal offers convenient, safe, and effective account access and is accessible on the go through our mobile and iPad apps. This guide provides an overview to help you navigate the portal.

LOGIN PAGE

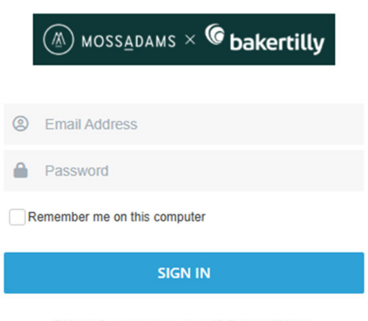
To access the portal, click the Client Portal link in the top right of any page on the Moss Adams × Baker Tilly site.



Select the **Wealth Management Client Portal** section and click **Login**. Here, returning users can log in and also reset a forgotten password.



The **Login** link will take you to the portal with access to your portfolio information (Tamarac) login page (https://mossadams.portal.tamaracinc.com).



FIRST-TIME USERS

After your portal has been established by your service team and you sign in the first time with your credentials, you will be sent a code via the email associated with your login.

FORGOTTEN PASSWORD

If you've forgotten your password, click the **Recover It Here** link. You'll receive an email with instructions and a temporary password. You will then be required to change the temporary password to a unique, permanent one. Your permanent password must be at least eight characters and contain one number and one special character.

Note: If you are having issues signing in, please make sure to do the following:

Solution 1: Clear the Browser Cache

Clear browser cache. Find detailed instructions for clearing the cache in different browsers here. After clearing the cache, you should close the browser window and sign in using a new window.

If this does not resolve the issue, try Solution 2.

Solution 2: Wait 30 Minutes Before Attempting to Sign in Again

For security reasons, after three attempts to sign in to the client portal with an incorrect password the portal will be locked for 30 minutes. No warning message appears. To resolve this issue, wait 30 minutes then attempt to sign in again.

Once logged in, you are able to navigate the site and customize dates, pages, and widgets.

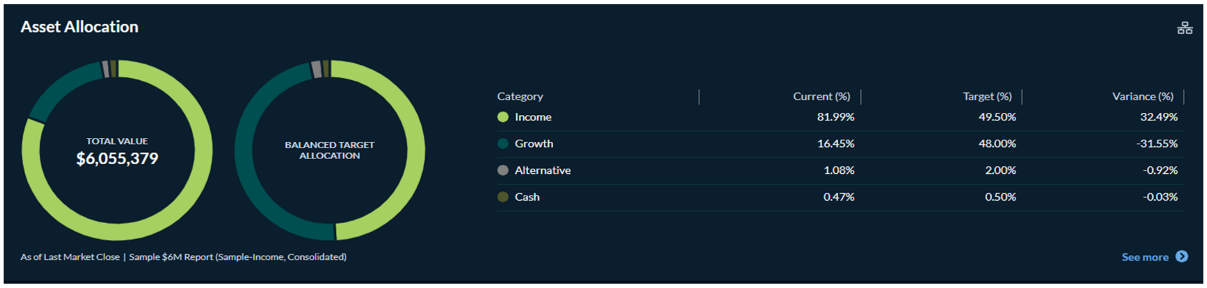
DASHBOARD VIEW

The dashboard serves as your homepage when you log in and displays an overview of your portfolio reflecting prior business day values. Information about your consolidated portfolio will be listed showing your **Asset Allocation** and **Account Performance**, along with overviews of other reports on your home page.

Click the **Show Data For** funnel to change the view and report data to reflect groups or a single account:

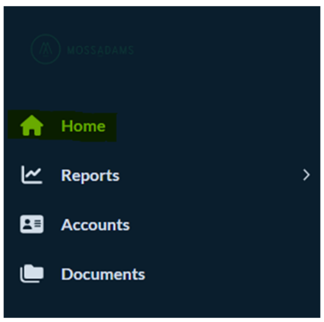
Asset Allocation

- You can hover over the **Total Value** and **Balanced Target Allocation** to view these numbers more in depth.
- Select the **See More** option for a more detailed view where you can view data for your accounts combined or select a specific account. Only groups will show target allocations.



RETURN TO DASHBOARD

Click the **Home** button in the top left corner to return to your main view from any page.



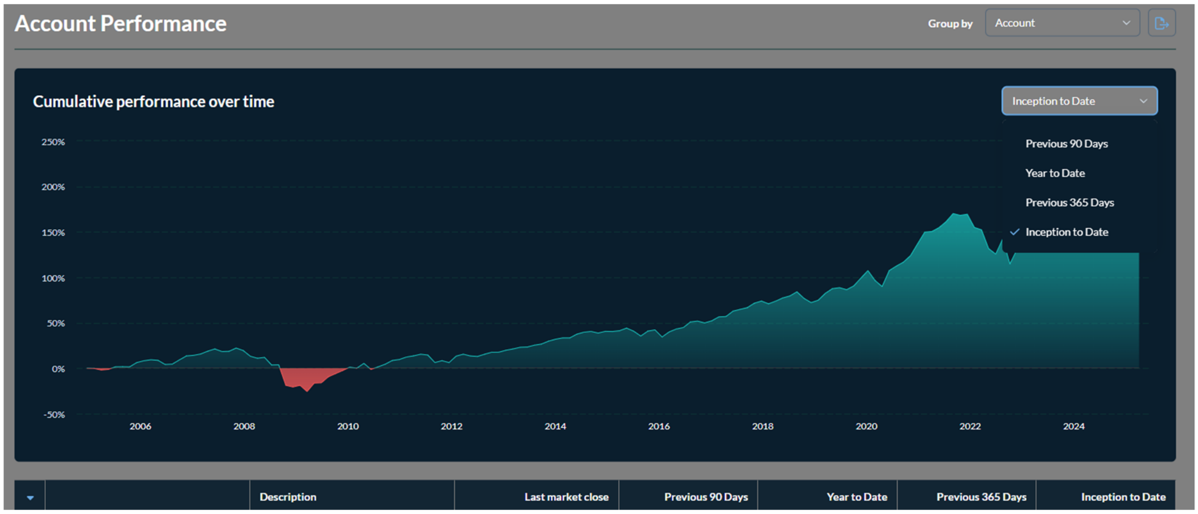
VIEW REPORTS

Select the **Reports** tab on the left side of your portal to review various reporting categories.

Once you select a report, you can then navigate to other reports from the list or from the **Reports** dropdown at the top.

ACCOUNT PERFORMANCE

The **Account Performance** report presents account totals and performance figures for four time periods and three groupings. The report depicts a line graph for the date period you select and displays performance by **Account**, **Asset Class**, or **Subsector**. Below the graph, you can expand accounts to view individual performance for each position in an account.

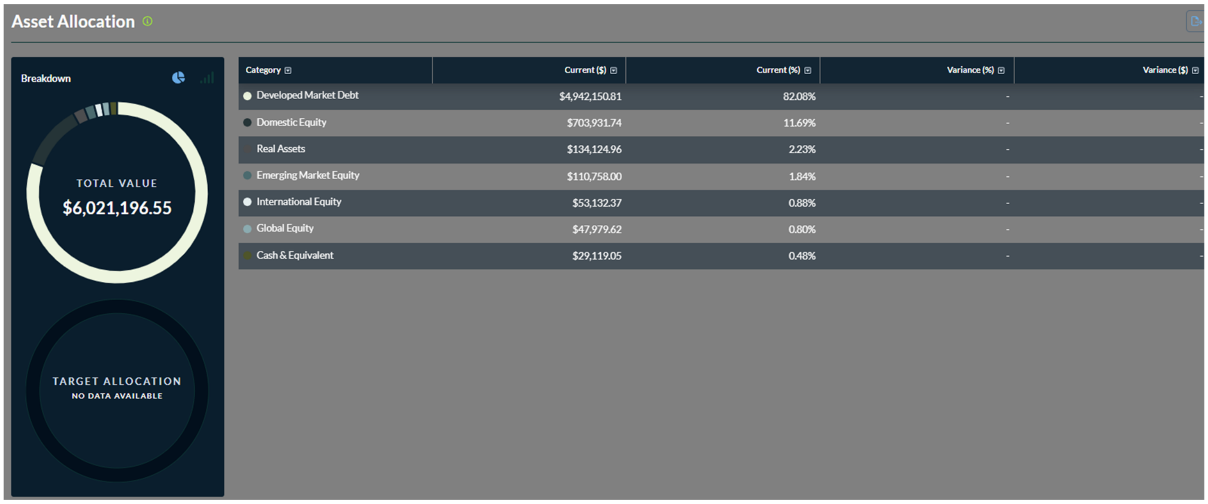


ACTIVITY

The Activity report displays transactions in an account over a selected date period along with a Summary of specific activity (Net Contributions, Withdrawals, Dividends and Interest, and Fees).

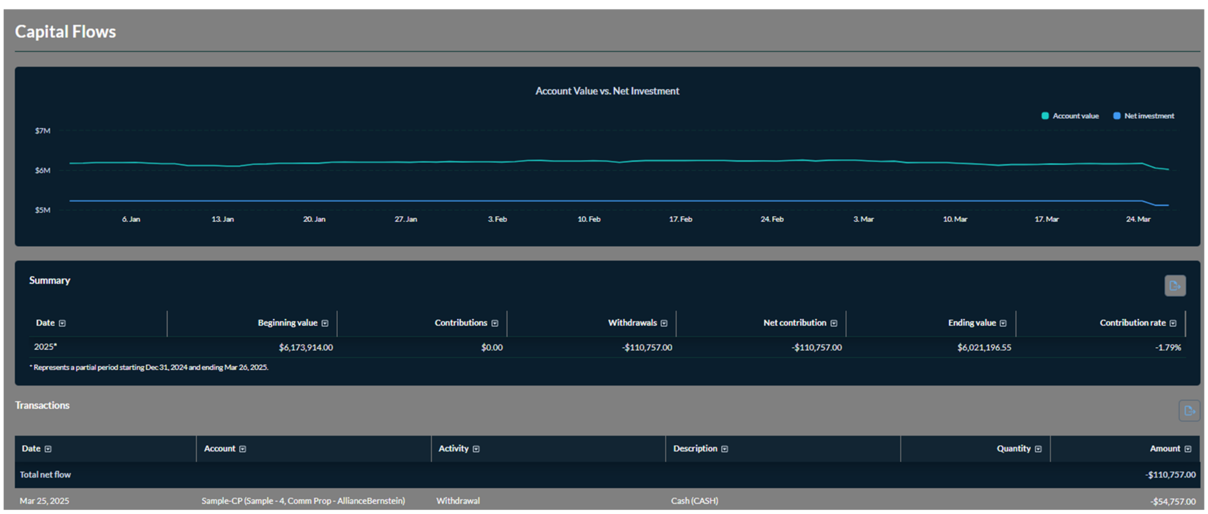
ASSET ALLOCATION

The **Asset Allocation** report presents an interactive donut chart of an account's diversification compared to its target portfolio model. The legend displays actual values for each **Strategy** or **Asset Class**, depending on what is selected in the show data for field at the top, plus any disparity between actual and target amounts for groups only.



CAPITAL FLOWS

The **Capital Flows** report is an interactive and customizable report comprising three sections. The graph shows capital flows over a given date period, which you can select from the available four date periods or create your own custom date. Graph flows are shown by dollar ranges and graph lines for **Account Value**, shown in green, and **Net Investment**, shown in blue. Hover over the lines to show specific values for a certain date. The **Summary** section shows a quick summary of values between a date range and has customizable column headings. This section can be exported. The **Transaction** section shows total net flows and activity for an account or group and can also be exported.



COMPARATIVE REVIEW

This report presents group- or account-level data, including beginning and ending values, net contributions, net investment gain, interest and dividends, and annualized net time weighted returns among each account.

Comparative Review

Account	12/31/24 Value	Net flows	Net investment gain	Interest & dividends	04/04/25 Value	Annualized net TWR
Total	$6,173,914.00	-$110,757.00	-$91,348.31	$65,070.33	$5,971,808.69	-1.50%
Sample Account (Sample_Balanced $2.5, Sample - IRA R...	$2,551,715.37	$0.00	-$109,559.57	$24,861.97	$2,442,155.80	-4.29%
Sample-CP (Sample - 4, Comm Prop - AllianceBernstein)	$3,622,198.63	-$110,757.00	$18,211.26	$40,208.36	$3,529,652.89	0.53%

HOLDINGS

The **Holdings** report displays an account's holdings by **Asset Class**, displaying the underlying security information sorted by value and weight when asset class is expanded. Click a column header to sort the report by different categories.

Holdings

Group By Asset Class

Symbol	Description	Price	Shares	Market value	Accrued	% of total	Style	Cost basis	Unrealized Gain/...	Unrealized Ga...	Yield
Total				$6,021,196.55	$38,529.75			$6,021,186.68	-$38,519.88	-0.64%	4.12%
Cash & Equivalent		-		$69,747.85	$0.00	1.16%		$69,747.85	$0.00	0.00%	0.00%
Developed Market Debt		-		$4,901,522.01	$38,529.75	81.40%		$5,091,455.02	-$228,462.76	-4.49%	4.74%
Domestic Equity		-		$703,931.74	$0.00	11.69%		$552,279.26	$151,652.48	27.46%	1.36%
Emerging Market Equity		-		$110,758.00	$0.00	1.84%		$100,639.00	$10,119.00	10.05%	1.70%
Global Equity		-		$47,979.62	$0.00	0.80%		$40,440.90	$7,538.72	18.64%	0.09%
International Equity		-		$53,132.37	$0.00	0.88%		$31,875.53	$21,256.84	66.69%	3.14%
Real Assets		-		$134,124.96	$0.00	2.23%		$134,749.12	-$624.16	-0.46%	1.94%

INCOME AND EXPENSES (ESTIMATE)

The **Income and Expenses** report is an estimate of income, accrued income, and expenses such as management fees for the year in which it is taxable.

Income and Expenses (Estimate)

Year to Date Summary

	Qualified amount	Non-qualified amount	Unclassified amount	Total amount
Interest: tax free	-	$3.68	-	$3.68
Interest: federal taxable/state taxable	-	$12.52	-	$12.52
Interest: federal non-taxable/state taxable	-	$17,957.36	-	$17,957.36
Interest: federal non-taxable/state non-taxable	-	$10,416.67	-	$10,416.67
Dividends: tax free	$13,083.78	-	$4,423.03	$17,506.81
Total income	$13,083.78	$28,390.23	$4,423.03	$45,897.04
Total federal taxable income	$0.00	$12.52	$0.00	$12.52
Total state taxable income	$0.00	$17,969.88	$0.00	$17,969.88
Total accrued paid	$0.00	-$9,071.81	-	-$9,071.81
Total expenses	-	-	-	-$11,975.24

Interest: tax free | Interest: federal taxable/state taxable | Interest: federal non-taxable/state taxable | Interest: federal non-taxable/state non-taxable | Dividends: tax free | Expenses

Description	Symbol	Account	Date received	Qualified amount	Non-qualified amount	Unclassified amount	Total amount
Total				-	$3.68	-	$3.68
Cash & Equivalent				-	$3.68	-	$3.68

POSITION PERFORMANCE

The **Position Performance** report aggregates performance, holdings, and transaction data for each asset class to provide details about how an account or group achieved the reported returns.

Position Performance

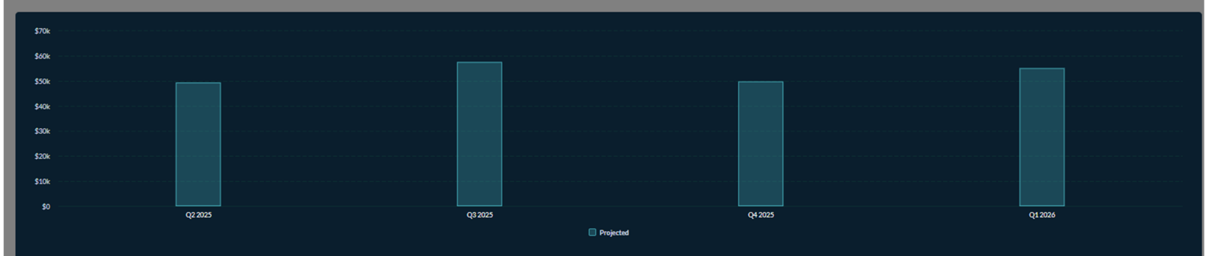
Symbol	Description	12/31/24 value	Net flows	Change in value of securities sold	Change in value of securities held	Income/expenses	03/26/25 value	Return
Total		$6,173,914.00	-$110,757.00	$1,660.34	-$81,068.06	$42,993.61	$6,021,196.55	-0.68%
Cash & Equivalent		$81,988.80	-$281.91	$0.00	$0.00	-$11,959.04	$69,747.85	-
Domestic Equity		$741,250.50	-$975.52	$0.00	-$37,318.76	$975.52	$703,931.74	-4.90%
Emerging Market Equity		$110,291.23	$0.00	$0.00	$466.77	$0.00	$110,758.00	0.42%
Global Equity		$45,514.71	-$43.18	$0.00	$2,508.09	$43.18	$47,979.62	5.52%
International Equity		$48,796.98	$0.00	$0.00	$4,335.39	$0.00	$53,132.37	8.88%
Developed Market Debt		$5,009,984.97	-$108,788.89	-$1,217.25	-$46,469.27	$53,270.93	$4,901,522.01	0.01%
Real Assets		$136,086.81	-$667.50	$2,877.59	-$4,590.28	$663.02	$134,124.96	-0.96%

To see the actual start date for a return, hover over returns marked with an asterisk (*).

PROJECTED INCOME

The **Projected Income** report provides data on expected income from dividends, principal redemptions or repayments, and fixed income coupons.

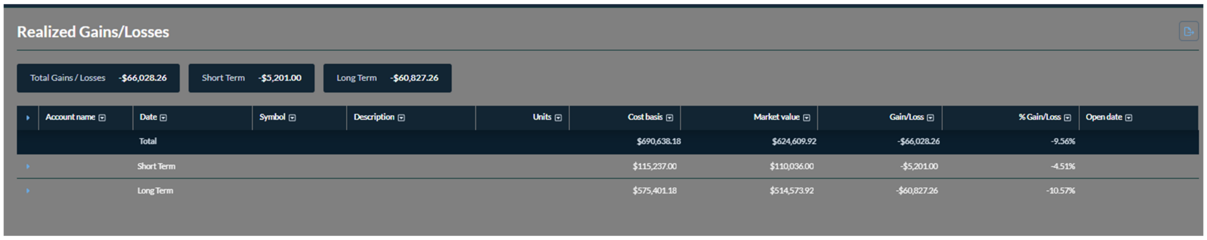
Projected Income



Description	Symbol	Quantity
Total		
Domestic Equity		
Communication Svcs Select Sect SPDR	XLC	642.00
iShares S&P Smallcap 600	IJR	1,542.00
Sector SPDR Util Select	XLU	222.00
Semiconductor Holders Tr	SMH	189.00
Vanguard Total Stock Mkt	VTI	1,016.00

REALIZED GAINS/LOSSES

The **Realized Gains/Losses** report displays a table of gains or losses for transactions in an account or group over a specified period and follows closely that of the custodian. The report is helpful for estimating a potential tax burden or for optimizing trading decisions based on realized gains or losses.



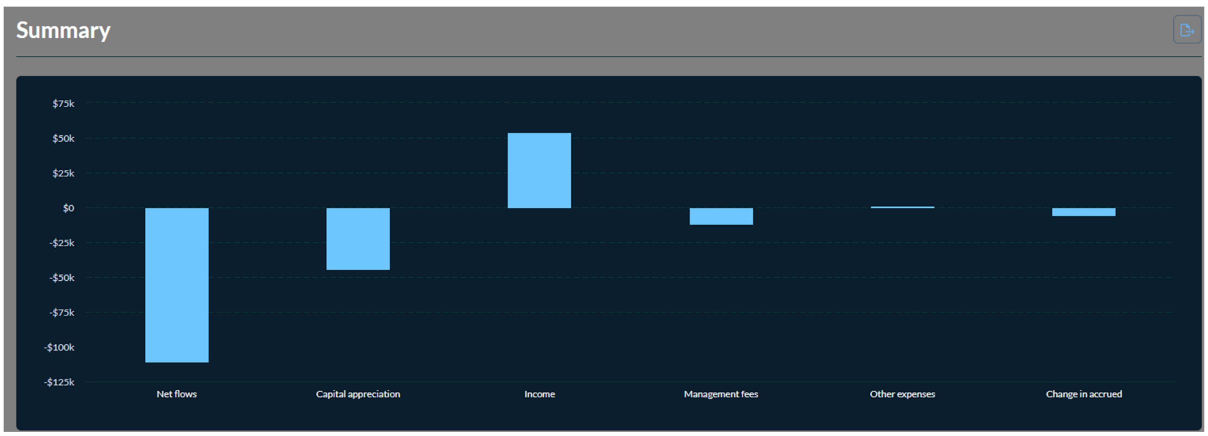
Realized Gains/Losses

Total Gains / Losses -$66,028.26 | Short Term -$5,201.00 | Long Term -$60,827.26

Account name	Date	Symbol	Description	Units	Cost basis	Market value	Gain/Loss	% Gain/Loss	Open date
	Total				$690,638.18	$624,609.92	-$66,028.26	-9.56%	
	Short Term				$115,237.00	$110,036.00	-$5,201.00	-4.51%	
	Long Term				$575,401.18	$514,573.92	-$60,827.26	-10.57%	

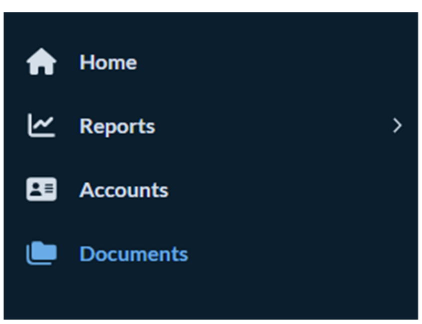
SUMMARY

The **Summary** report displays an overall summary of your account values year-to-date and identifies the changes that occurred within that time period. You can see the details in the bar chart by hovering over any data point and view the line items.

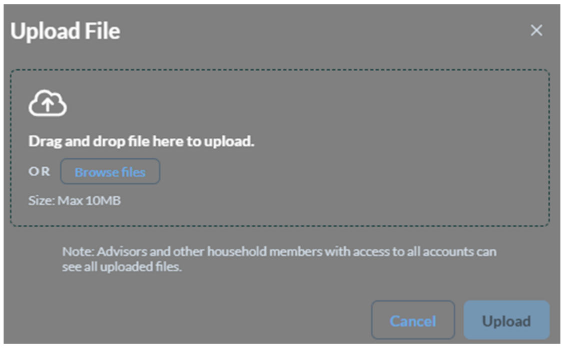


UPLOAD AND VIEW DOCUMENTS

The **Documents** tab allows you to view documents that have been uploaded by your service team and allows you to share items in a secure fashion.



Click **Upload File** to pass along documents for your team. You can drag and drop files, or select a saved file to upload.

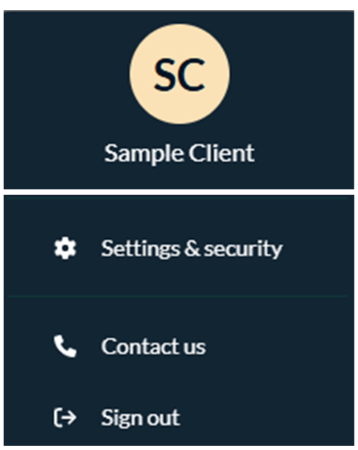


To view uploaded documents, you a can select one of three options, which will direct you to documents within the **Documents** sub-folder:

- Recent
- Folders
- Other Files

YOUR SERVICE TEAM

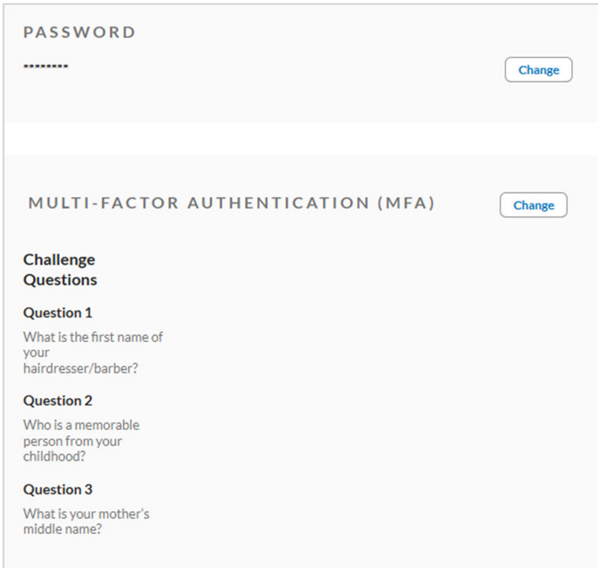
Navigate to your initials at the top right corner of your portal and select **Contact Us** from the dropdown menu to view information for your advisory team. Members of your full-service team will be displayed, along with their roles and contact information.



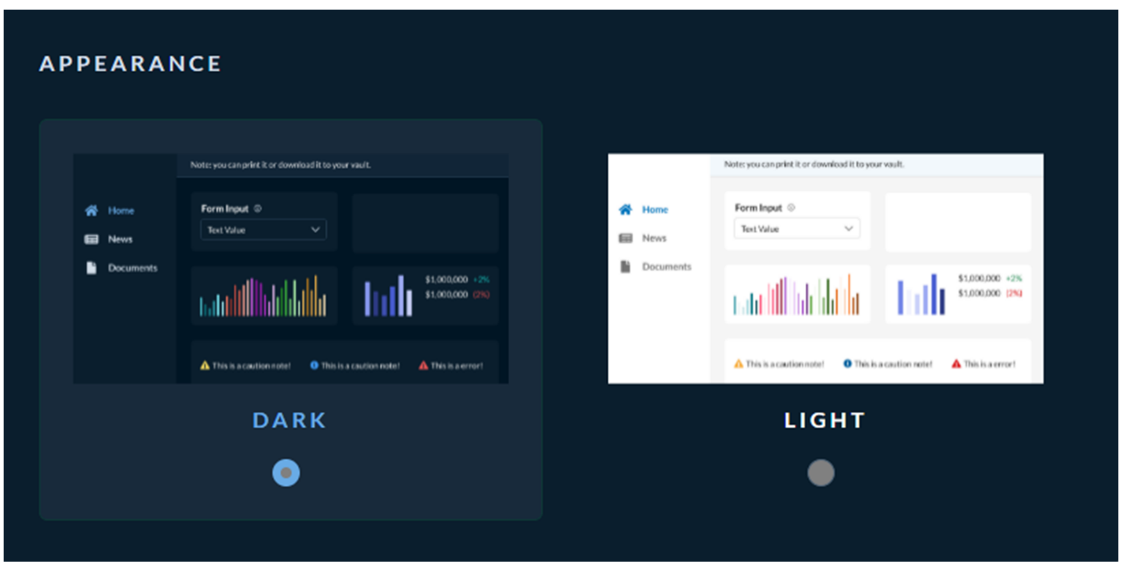
SETTINGS AND SECURITY

By clicking your initials in the top right corner, you can access your **Settings & Security** preferences and can update the following:

- Password
- Multi Factor Authentication Questions



You can also access your **Portal Settings** and change your appearance from dark mode to light mode.



LOG OUT

Click your initials the upper right to log out of the portal then click **Sign Out**.

WE'RE HERE TO HELP

If you have any questions, please contact your advisor team for more in-depth guidance.

IMPORTANT DISCLOSURE INFORMATION

Moss Adams Wealth Advisors LLC (MAWA) is a registered investment advisor. Reference to registration does not imply any particular level of skill. MAWA does not provide tax or legal advice. MAWA is not an attorney. Estate planning can involve a complex web of tax rules and regulations. Consider consulting a tax or legal professional about your particular circumstances before implementing any tax or legal strategy. The information provided here is of a general nature and is not intended to address the specific circumstances of any individual or entity. In specific circumstances, the services of a professional should be sought. Past performance does not guarantee future performance. All investments may lose money.

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