

## INVESTOR WEBSITE: USER GUIDE

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## 1. Introduction

The Management Company ("ManCo") has provided an Investor Website ("IWS") for parties with interests in accounts of its funds which are administered by Northern Trust on its behalf.

Where an interested party's email address has been entered in the fund's administration register to receive documents that email address can be used to create an IWS user account. Once the user account is registered a user will be able to access the following information from the accounts to which the email address is linked.

- US Administered Funds
  - Statements and transaction confirmations
- EMEA Administered Funds
  - Holdings
  - Accounts
  - Transaction History
  - Documents including statements and contract notes

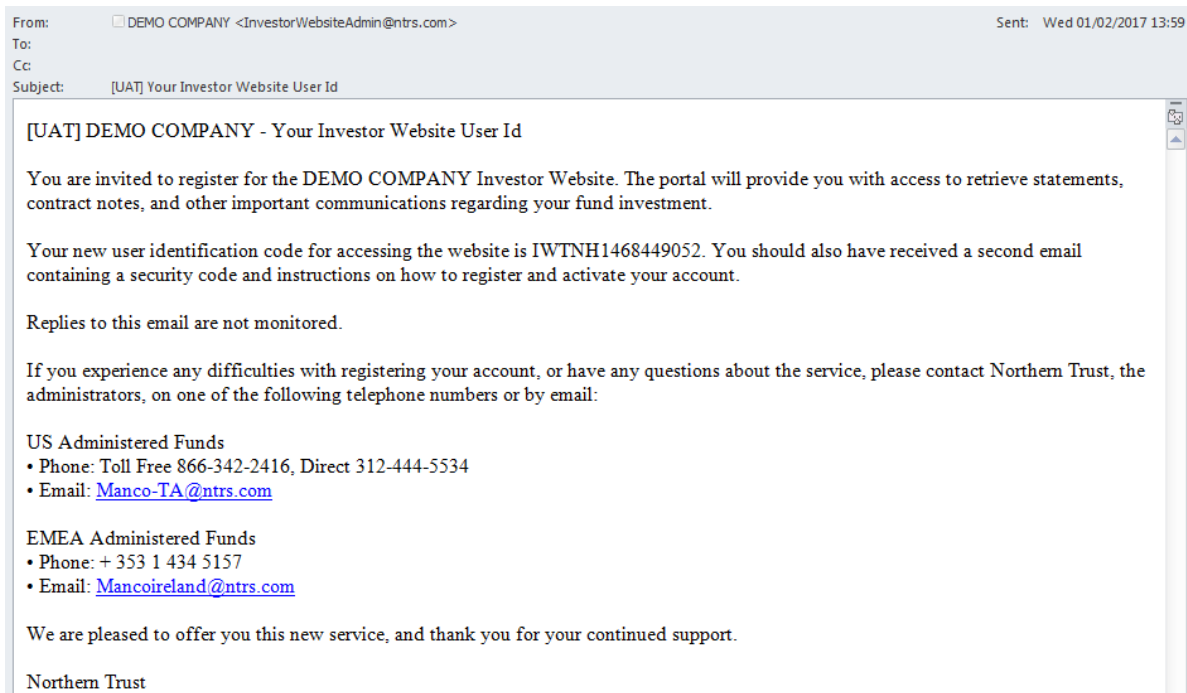
## 2. Registration

### 2.1 IWS User Account Creation

To create an IWS user account the ManCo or the registered holder will provide approval to initiate the registration process for the interested party.

The interested party ("IP") will receive an email to his registered email address providing an IWS User ID.

*Sample User ID email*



## 2.2 PIN Generation

The IP will receive a second email notifying him of a PIN number to be used in the registration process together with a Register Link.

*Sample PIN notification email*



## 2.3 Email Registration Process

Clicking on the Register Link will open the ManCo's IWS email registration page in the user's default web browser. Please note that IWS supports currently Internet Explorer 11 and Chrome.

Where the email address that has been provided by the interested party is a group email address it is the responsibility of the interested party to administer and control access its user id, password and security questions and answers.

**EMAIL REGISTRATION**

Please enter your details below as they have been communicated to you.

**Register Information**

User Id: IWTNH1468449052

**Your details**

First Name: Test  
Last Name: Interested Party

**Verification Questions**

Please enter your PIN:

**Create Password**

My Password:   
Re-enter Password:

**Your new password must:**

- Be at least eight characters long
- Contain at least one uppercase and one lowercase character
- Contain at least one numeric character (0-9)
- Contain at least one special character (for example: \$&@-/:|!)"
- New password and confirm password match

**Your new password CANNOT:**

- Match any of your previous twelve passwords

**Complete Registration**

Accept/Read the [Terms and Conditions](#)

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[Terms and Conditions](#) [User Guide](#)  
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### 2.3.1 PIN Entry

The user should enter the PIN provided in the relevant box.

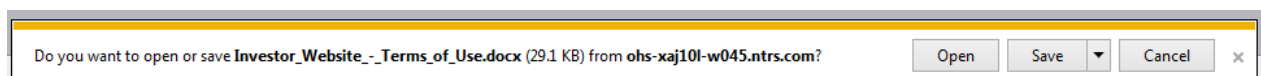
### 2.3.2 Create Password

The user should enter a password which must be at least eight characters long, contain at least one uppercase and one lower case letter, one numeric character (0 to 9) and one special character. The allowed special characters can be viewed by hovering on special.

Once entered the user is required to re-enter the password to ensure it is correct.

### 2.3.3 Complete Registration

To complete the registration process the user must accept the website's Terms and Conditions by clicking in the box provided. When using Internet Explorer clicking on the link will give the user the option to Open or Save the document.




Clicking on the arrow next to Save gives the user the option to Save, Save as or Save and open.

If using Chrome the document is shown in the bottom left of the screen. Clicking on the arrow next to the document gives the user the option to Open, Always open files of this type and Show in folder.

When a document is opened it opens in a separate window.

Sample Email Registration page completed



Investor Services  
800-588-2300  
Demo Company (UAT TEST)

---

**EMAIL REGISTRATION**

Please enter your details below as they have been communicated to you.

**Register Information**

User Id:

**Your details**

First Name:   
 Last Name:

**Verification Questions**

Please enter your PIN:

**Create Password**

My Password:   
 Re-enter Password:

**Your new password must:**

- Be at least eight characters long
- Contain at least one uppercase and one lowercase character
- Contain at least one numeric character (0-9)
- Contain at least one special character (for example: \$&@-/:;()")
- New password and confirm password match

**Your new password CANNOT:**

- Match any of your previous twelve passwords

**Complete Registration**

Accept/Read the [TERMS AND CONDITIONS](#)


---

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[TERMS AND CONDITIONS](#) [FAQs](#)

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Once the user has accepted the Terms and Conditions the user should click on the Register button. If the data has been entered successfully the user will see the page shown below.



Investor Services Center  
800-588-2300  
Demo Company (UAT TEST)

---

Thank you for completing the registration process. You will be receiving an email with the login link.

---

This information is being provided for information purposes only

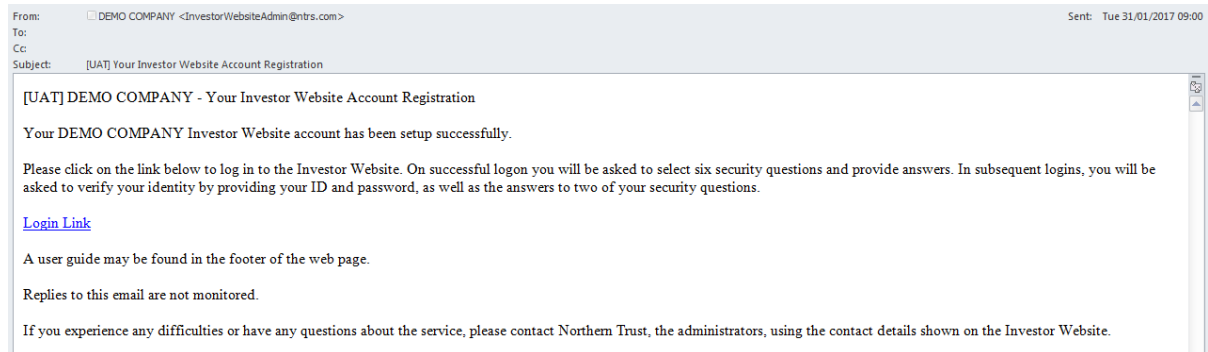
[Terms and Conditions](#) [User Guide](#)

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## 2.4 Email Account Registration

On successful registration an email is sent to the user's registered email address providing a Login Link.

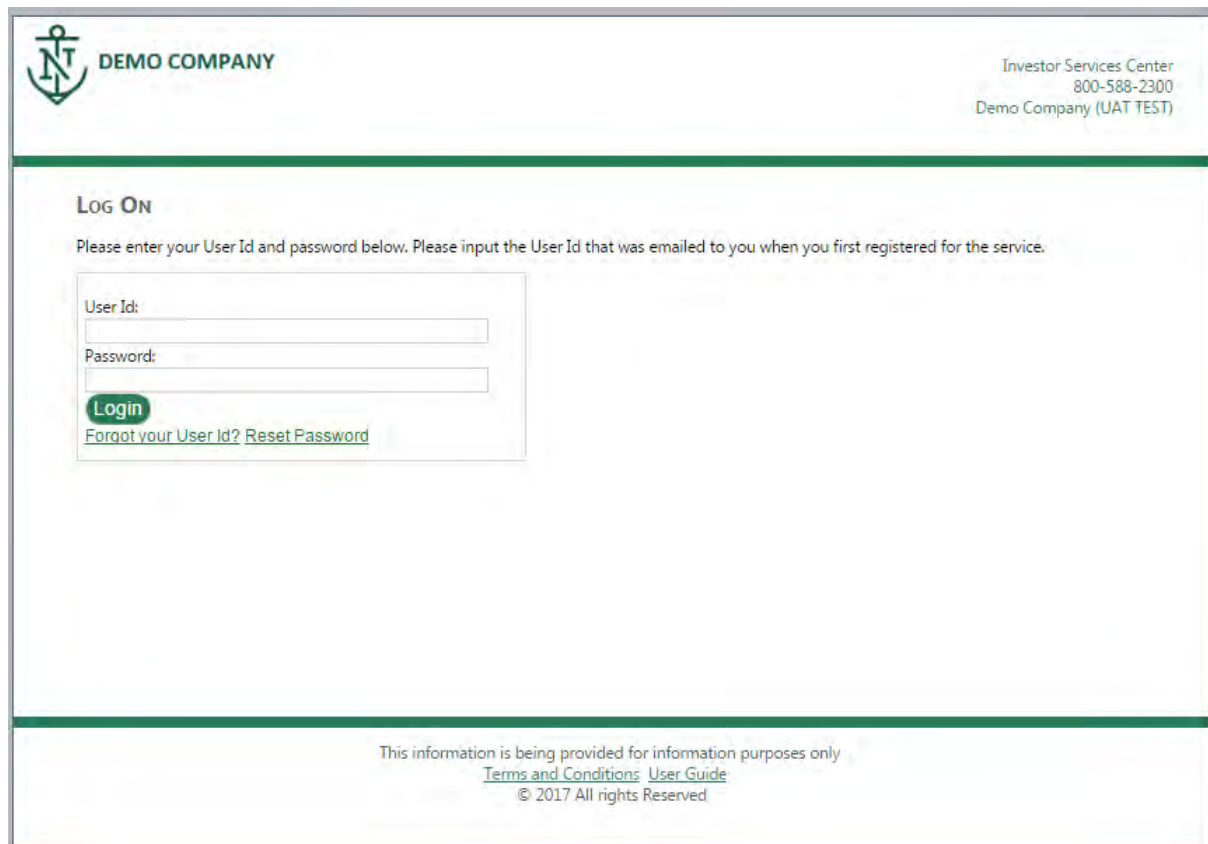
*Sample Login Link email*



## 2.5 Login Link

Clicking on the Login Link will open the ManCo's IWS Log On page in the user's default web browser.

*Sample Log On page*

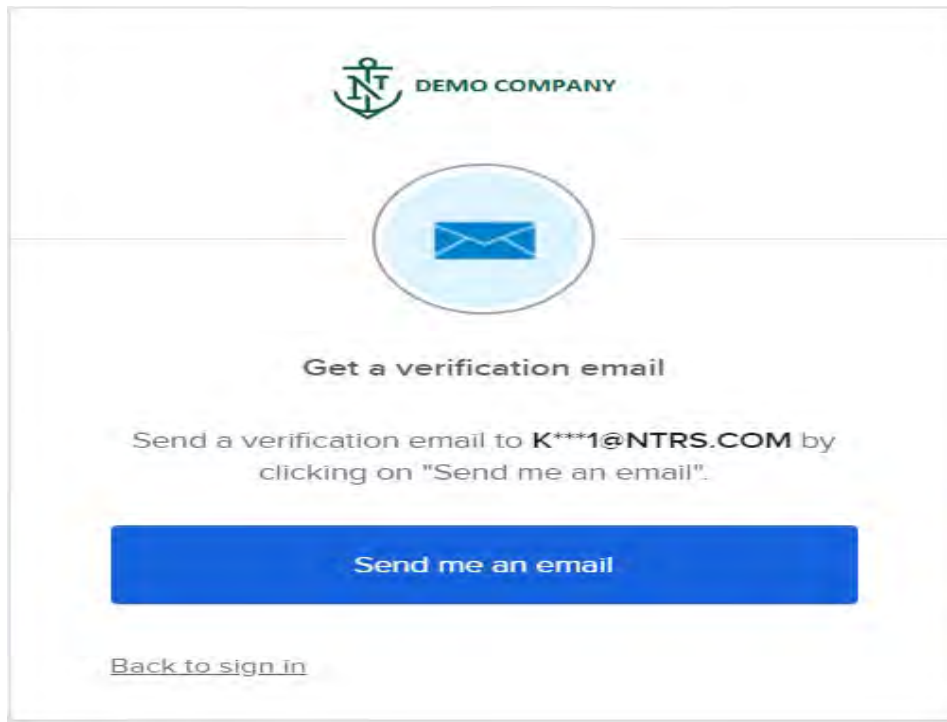


The user should enter his IWS User Id and password that was created during the registration stage and click on the Login button.

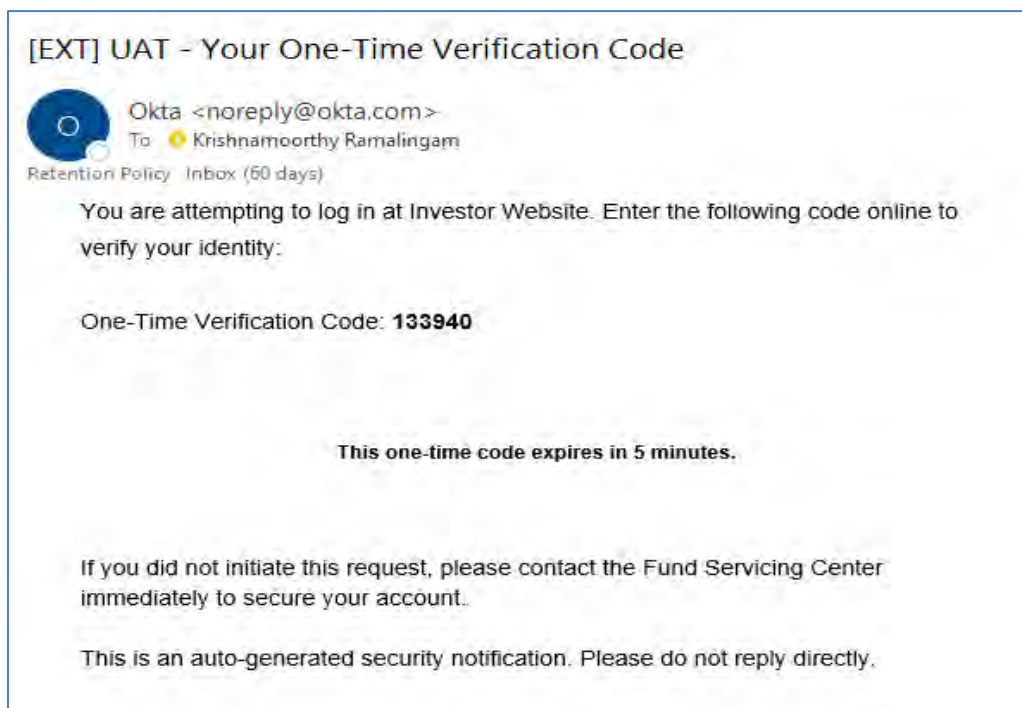
## 2.6 Multifactor Authentication

User will be redirected to new MFA page

Click SEND ME AN EMAIL button to receive the security code in the email address

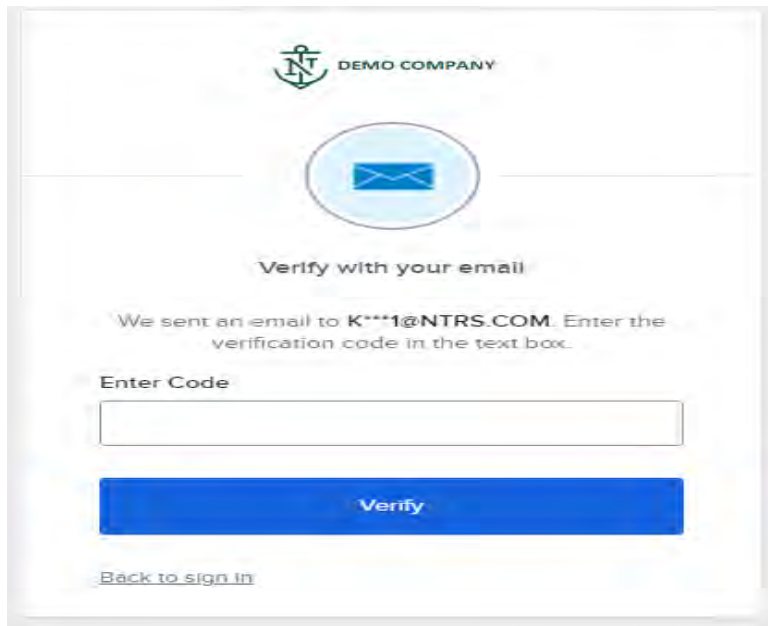


Sample Verification Email



Enter the security code received in the email and click VERIFY button to confirm the email address



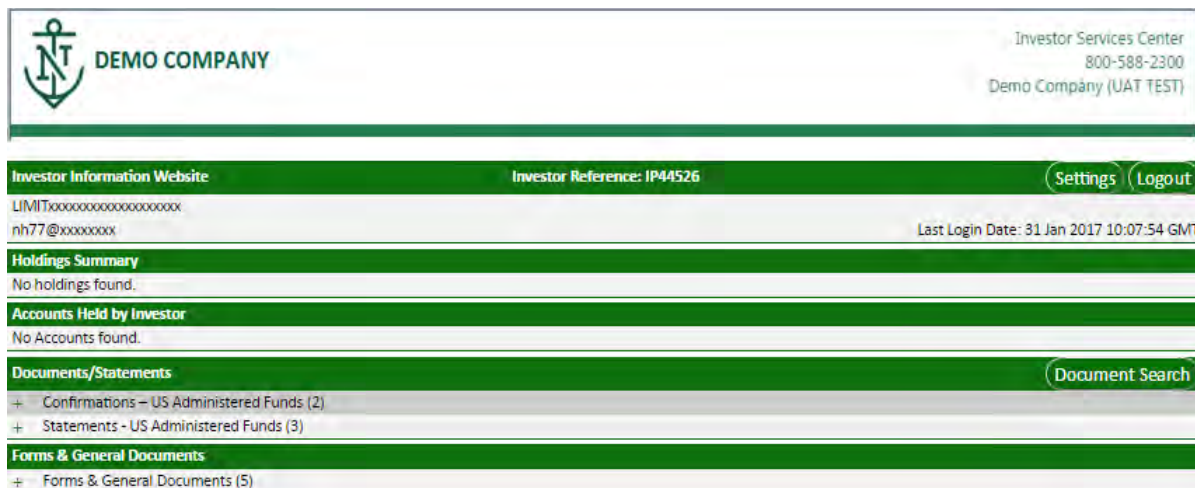


The user should click the Verify button to launch the user's landing page

### 3. Landing Page - US Administered Funds

If the login is successful the user's landing page will be displayed. The page is split into a number of sections detailed below.

Sample landing page 1



#### 3.1 Banner Section

The ManCo has the ability to display a scrolling message to its website users.

#### 3.2 Investor Information Section

This section shows as a minimum

- the user's investor website id, which was provided prior to registration
- the user's email address that is registered
- the date and time the user last logged in

#### 3.3 Settings Button

Clicking on the settings button shows the user settings page where the user can change the questions and answers to the Security Questions that were provided on registration.

To change the security questions and answers it is necessary to first click on the Reset Security Questions & Answers box.

Additionally if the ManCo has implemented the new document notification function the user has the option to unselect the Email notification box if the user does not wish to be notified of the availability of new documents.

The user can add an additional email address to which an email notification will be sent when new documents become available.

Clicking on the Save button saves the changes that have been made.

Clicking on Home returns the user to the landing page.

#### 3.4 Log Out Button

Clicking on the logout button logs the user out and returns the user to the logon page.

#### 3.5 Holdings Summary

Where the user is interested only in US Administered funds no holdings will be displayed.

#### 3.6 Accounts Held by Investor

Where the user is interested only in US Administered funds no accounts will be displayed.



## 3.7 Documents / Statements

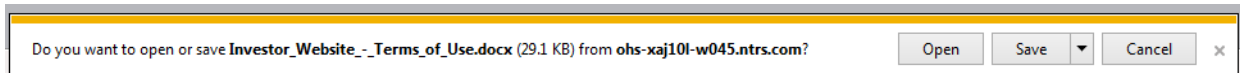
This section shows the account related documents that are available. For US administered funds Confirmations and Statements are available from 1<sup>st</sup> December 2016. Prior to December 2016 all US documents are labelled Statement.

### 3.7.1 Latest documents

Clicking on the + sign next to a document type will expand the section to show the current documents which are the latest that are available within the last 30 days. If the latest selected document type was created earlier than in the last 30 days it will displayed.

### 3.7.2 Document Retrieval

When using Internet Explorer, clicking on the date of a document will give the user the option to Open or Save the document.



Clicking on the arrow next to Save gives the user the option to Save, Save as or Save and open.

If using Chrome the document is shown in the bottom left of the screen. Clicking on the arrow next to the document gives the user the option to Open, Always open with system viewer, Open with system viewer and Show in folder.

When a document is opened it opens in a separate window.

### 3.7.3 Document Search

Clicking on the document search button opens the Document History Search window. US documents are available from 1<sup>st</sup> January 2015.

#### 3.7.3.1 Timeframe

The Timeframe provides the ability to search on the following criteria.

- Custom Dates
- Last 30 days
- Last 60 days
- Last 90 days
- Last 6 months
- Last 12 months

Where a custom search is used the date range is restricted to a period of two years from the current date.

#### 3.7.3.2 Document Type

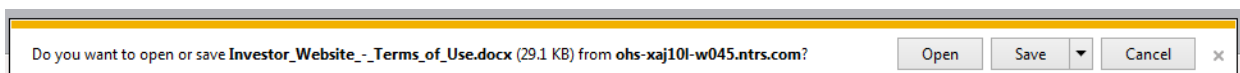
The Document Type provides a filter to select all or select a particular document type. As stated above, prior to 1<sup>st</sup> December 2016, both US administered funds Statements and Confirmations / Contract Notes are labelled Statements.

Once the relevant criteria have been input the Search button should be clicked on. If there are no documents available for the search a message will be displayed saying No Documents found.

## 3.8 Forms & General Documents

This section contains any documents that the ManCo has provided for the user to access. Clicking on the + sign will expand the section to show the current documents that have been made available.

When using Internet Explorer clicking on a document gives the user the option to Open or Save the document.



Clicking on the arrow next to Save gives the user the option to Save, Save as or Save and open.

If using Chrome the document is shown in the bottom left of the screen. Clicking on the arrow next to the document gives the user the option to Open, Always open files of this type and Show in folder.

When a document is opened it opens in a separate window.

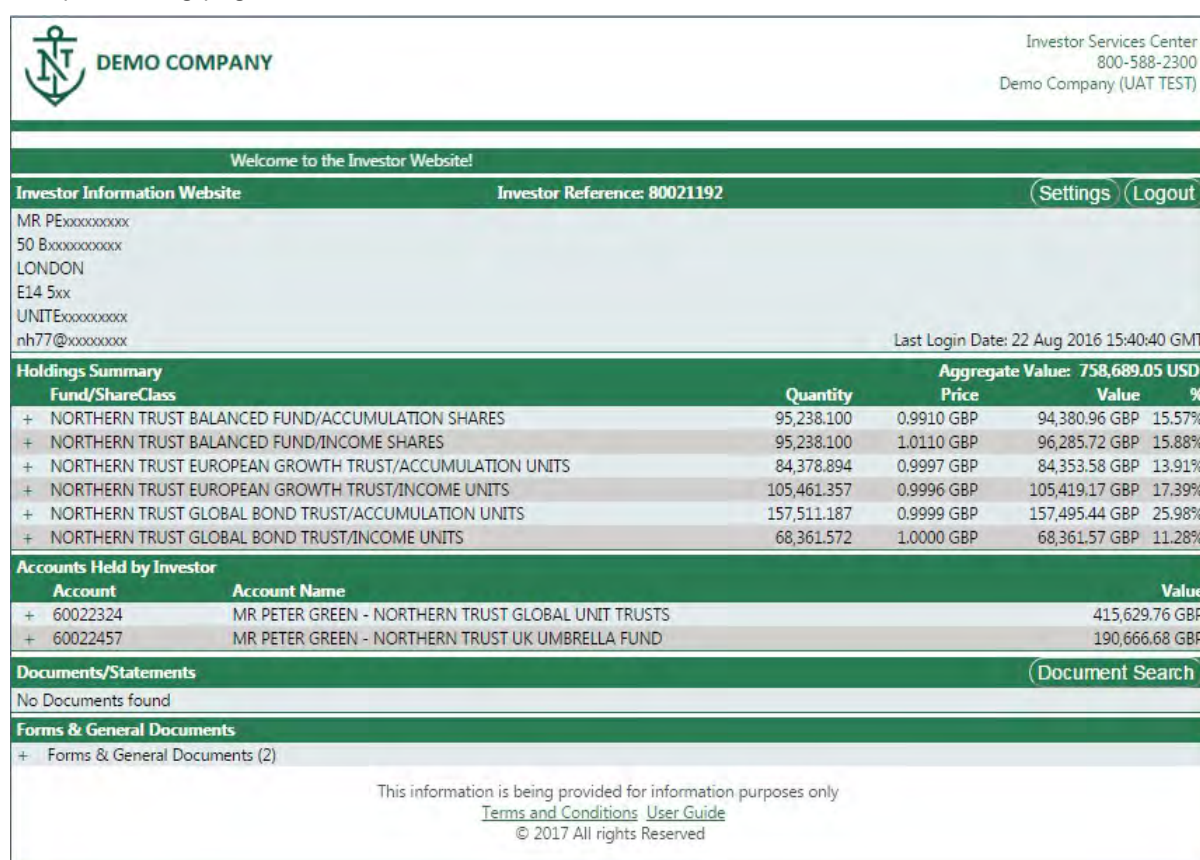
### 3.9 Footer Section

The footer may contain links to ManCo information together with a link to the website's Terms and Conditions of Use.

## 4. Landing Page – EMEA Administered Funds

Where the user is interested in funds administered in EMEA additionally a Holdings Summary and Accounts Held section will be shown

Sample landing page 2



Investor Services Center  
800-588-2300  
Demo Company (UAT TEST)

Welcome to the Investor Website!

Investor Information Website Investor Reference: 80021192 (Settings) (Logout)

MR PExxxxxxxxxx  
50 Bxxxxxxxxxxxx  
LONDON  
E14 5xx  
UNITExxxxxxxxxx  
nh77@xxxxxxxxxx Last Login Date: 22 Aug 2016 15:40:40 GMT

Holdings Summary		Aggregate Value: 758,689.05 USD			
Fund/ShareClass	Quantity	Price	Value	%	
+ NORTHERN TRUST BALANCED FUND/ACCUMULATION SHARES	95,238.100	0.9910 GBP	94,380.96 GBP	15.57%	
+ NORTHERN TRUST BALANCED FUND/INCOME SHARES	95,238.100	1.0110 GBP	96,285.72 GBP	15.88%	
+ NORTHERN TRUST EUROPEAN GROWTH TRUST/ACCUMULATION UNITS	84,378.894	0.9997 GBP	84,353.58 GBP	13.91%	
+ NORTHERN TRUST EUROPEAN GROWTH TRUST/INCOME UNITS	105,461.357	0.9996 GBP	105,419.17 GBP	17.39%	
+ NORTHERN TRUST GLOBAL BOND TRUST/ACCUMULATION UNITS	157,511.187	0.9999 GBP	157,495.44 GBP	25.98%	
+ NORTHERN TRUST GLOBAL BOND TRUST/INCOME UNITS	68,361.572	1.0000 GBP	68,361.57 GBP	11.28%	

Accounts Held by Investor			Value
Account	Account Name		
+ 60022324	MR PETER GREEN - NORTHERN TRUST GLOBAL UNIT TRUSTS		415,629.76 GBP
+ 60022457	MR PETER GREEN - NORTHERN TRUST UK UMBRELLA FUND		190,666.68 GBP

Documents/Statements (Document Search)

No Documents found

Forms & General Documents

+ Forms & General Documents (2)

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The aggregate value of the investor's holdings is displayed in the reporting currency of the ManCo.

### 4.1 Holdings Summary

This shows the consolidated value of each of the holdings in the reporting currency of the relevant ManCo.

These lines are expandable to display the underlying detailed data by clicking on the "+" next to the Fund name. Expanding a line shows details of the accounts which hold the fund. The account number is the register account number. If the ManCo has provided its own account number both numbers are shown on documents.

## Sample expanded holdings



DEMO COMPANY

Investor Services Center  
800-588-2300  
Demo Company (UAT TEST)

---

Welcome to the Investor Website

Investor Information Website

Investor Reference: 80021192

[Settings](#) [Logout](#)

MR PExxxxxxxxxx  
50 Bxxxxxxxxxxxx  
LONDON  
E14 5xx  
UNITExxxxxxxxxx  
nh77@xxxxxxxxxx

Last Login Date: 22 Aug 2016 15:40:40 GMT

**Holdings Summary** Aggregate Value: 758,689.05 USD

Fund/ShareClass	Quantity	Price	Value	%
- NORTHERN TRUST BALANCED FUND/ACCUMULATION SHARES	95,238.100	0.9910 GBP	94,380.96 GBP	15.57%

NORTHERN TRUST BALANCED FUND/ACCUMULATION SHARES - Last Price: 31-Aug-2016

Account	Account Name	Quantity	Value
60022457	MR PETER GREEN - NORTHERN TRUST UK UMBRELLA FUND	95,238.100	94,380.96 GBP

+ NORTHERN TRUST BALANCED FUND/INCOME SHARES	95,238.100	1.0110 GBP	96,285.72 GBP	15.88%
+ NORTHERN TRUST EUROPEAN GROWTH TRUST/ACCUMULATION UNITS	84,378.894	0.9997 GBP	84,353.58 GBP	13.91%
+ NORTHERN TRUST EUROPEAN GROWTH TRUST/INCOME UNITS	105,461.357	0.9996 GBP	105,419.17 GBP	17.39%
+ NORTHERN TRUST GLOBAL BOND TRUST/ACCUMULATION UNITS	157,511.187	0.9999 GBP	157,495.44 GBP	25.98%
+ NORTHERN TRUST GLOBAL BOND TRUST/INCOME UNITS	68,361.572	1.0000 GBP	68,361.57 GBP	11.28%

**Accounts Held by Investor**

Account	Account Name	Value
+ 60022324	MR PETER GREEN - NORTHERN TRUST GLOBAL UNIT TRUSTS	415,629.76 GBP
+ 60022457	MR PETER GREEN - NORTHERN TRUST UK UMBRELLA FUND	190,666.68 GBP

**Documents/Statements** [Document Search](#)

No Documents found

**Forms & General Documents**

+ Forms & General Documents (2)

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## 4.2 Accounts Held

Where the user is interested in funds administered in EMEA an Accounts Held section will be shown.

These lines are all expandable to display the underlying detailed data by clicking on the "+" next to the Account reference.

Expanding a line shows details of the holdings within the account together with the latest transactions that are available within the last 30 days. If the latest selected transaction was created earlier than in the last 30 days it will displayed.





DEMO COMPANY

Investor Services Center  
 800-588-2300  
 Demo Company (UAT TEST)

---

Welcome to the Investor Website!

**Investor Information Website**
**Investor Reference: 80021192**
(Settings) (Logout)

MR PExxxxxxxx  
 50 Bxxxxxxxxxxxx  
 LONDON  
 E14 5xx  
 UNITExxxxxxxx  
 nh77@xxxxxxxx

Last Login Date: 22 Aug 2016 15:40:40 GMT

---

Holdings Summary

		Aggregate Value: 758,689.05 USD		
Fund/ShareClass	Quantity	Price	Value	%
+ NORTHERN TRUST BALANCED FUND/ACCUMULATION SHARES	95,238.100	0.9910 GBP	94,380.96 GBP	15.57%
+ NORTHERN TRUST BALANCED FUND/INCOME SHARES	95,238.100	1.0110 GBP	96,285.72 GBP	15.88%
+ NORTHERN TRUST EUROPEAN GROWTH TRUST/ACCUMULATION UNITS	84,378.894	0.9997 GBP	84,353.58 GBP	13.91%
+ NORTHERN TRUST EUROPEAN GROWTH TRUST/INCOME UNITS	105,461.357	0.9996 GBP	105,419.17 GBP	17.39%
+ NORTHERN TRUST GLOBAL BOND TRUST/ACCUMULATION UNITS	157,511.187	0.9999 GBP	157,495.44 GBP	25.98%
+ NORTHERN TRUST GLOBAL BOND TRUST/INCOME UNITS	68,361.572	1.0000 GBP	68,361.57 GBP	11.28%

---

Accounts Held by Investor

Account	Account Name	Value
- 60022324	MR PETER GREEN - NORTHERN TRUST GLOBAL UNIT TRUSTS	415,629.76 GBP

Account Name: MR PETER GREEN - NORTHERN TRUST GLOBAL UNIT TRUSTS	Account : 60022324
Agent Name:	Agent Code: none
Last Updated: 31 Jan 2017 00:59 GMT	

Current Holdings

Fund/ShareClass	Quantity	Price	Value
NORTHERN TRUST EUROPEAN GROWTH TRUST/ACCUMULATION UNITS	84,378.894	0.9997 GBP	84,353.58 GBP
NORTHERN TRUST EUROPEAN GROWTH TRUST/INCOME UNITS	105,461.357	0.9996 GBP	105,419.17 GBP
NORTHERN TRUST GLOBAL BOND TRUST/ACCUMULATION UNITS	157,511.187	0.9999 GBP	157,495.44 GBP
NORTHERN TRUST GLOBAL BOND TRUST/INCOME UNITS	68,361.572	1.0000 GBP	68,361.57 GBP

Latest transactions

Date	Type	Fund/ShareClass	Quantity	Price	Settlement	Ref #
31-Aug-2016	REDEMPTION	NORTHERN TRUST GLOBAL BOND TRUST/INCOME UNITS	10,000.000	1.0000 GBP	10,000.00 GBP	35639966
31-Aug-2016	REDEMPTION	NORTHERN TRUST EUROPEAN GROWTH TRUST/ACCUMULATION UNITS	20,006.001	0.9997 GBP	20,000.00 GBP	35639966

[Transaction History Search](#)

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+ 60022457	MR PETER GREEN - NORTHERN TRUST UK UMBRELLA FUND	190,666.68 GBP
------------	--	----------------

---

Documents/Statements

[Document Search](#)

No Documents found

---

Forms & General Documents

+ Forms & General Documents (2)

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## 4.2.1 Transaction History Search

This section shows the account related transactions that are available.

Clicking on the Transaction History Search button opens the Transaction History window.

### 4.2.1.1 Timeframe

The Timeframe provides the ability to search on the following criteria.

- Custom Dates
- Last 30 days
- Last 60 days
- Last 90 days
- Last 6 months
- Last 12 months

Where a custom search is used the date range is restricted to a period of two years from the current date.

#### 4.2.1.2 Trans Type

The Trans Type provides a filter to select all or select a particular transaction type.

Once the relevant criteria have been input the Search button should be clicked on. If there are no transactions for the search a message will be displayed saying No Transactions Found.

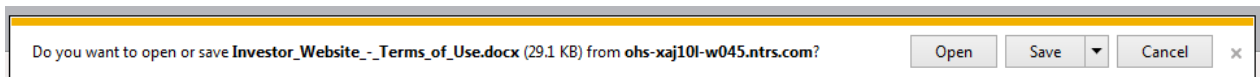
### 4.3 Documents / Statements

This section shows the account related documents that are available.

Clicking on the + sign next to a document type will expand the section to show the current documents which are the latest that are available within the last 30 days. If the latest selected document type was created earlier than in the last 30 days it will displayed.

#### 4.3.1 Document Retrieval

When using Internet Explorer, clicking on the date of a document will give the user the option to Open or Save the document.



Clicking on the arrow next to Save gives the user the option to Save, Save as or Save and open.

If using Chrome the document is shown in the bottom left of the screen. Clicking on the arrow next to the document gives the user the option to Open, Always open with system viewer, Open with system viewer and Show in folder.

When a document is opened it opens in a separate window.

#### 4.3.2 Document Search

Clicking on the document search button opens the Document History Search window.

##### 4.3.2.1 Timeframe

The Timeframe provides the ability to search on the following criteria.

- Custom Dates
- Last 30 days
- Last 60 days
- Last 90 days
- Last 6 months
- Last 12 months

Where a custom search is used the date range is restricted to a period of two years from the current date.

##### 4.3.2.2 Document Type

The Document Type provides a filter to select all or select a particular document type.

Once the relevant criteria have been input the Search button should be clicked on. If there are no documents available for the search a message will be displayed saying No Documents found.

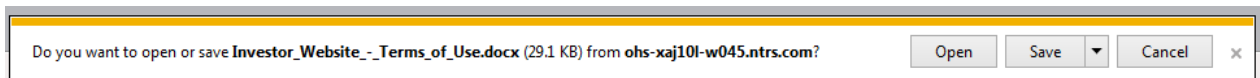
##### 4.3.2.3 Account Filter

The search may be refined by entering a specific or partial account number.

### 4.4 Forms & General Documents

This section contains any documents that the ManCo has provided for the user to access. Clicking on the + sign will expand the section to show the current documents that have been made available.

When using Internet Explorer clicking on a document gives the user the option to Open or Save the document.



Clicking on the arrow next to Save gives the user the option to Save, Save as or Save and open.

If using Chrome the document is shown in the bottom left of the screen. Clicking on the arrow next to the document gives the user the option to Open, Always open files of this type and Show in folder.

When a document is opened it opens in a separate window.

## 4.5 Footer Section

The footer may contain links to ManCo information together with a link to the website's Terms and Conditions of Use.

## 5. Forgot User Id

If a user has forgotten his user id he can obtain it by clicking on the Forgot User Id link on the Log On page.

This will open the Forgot User Id page.

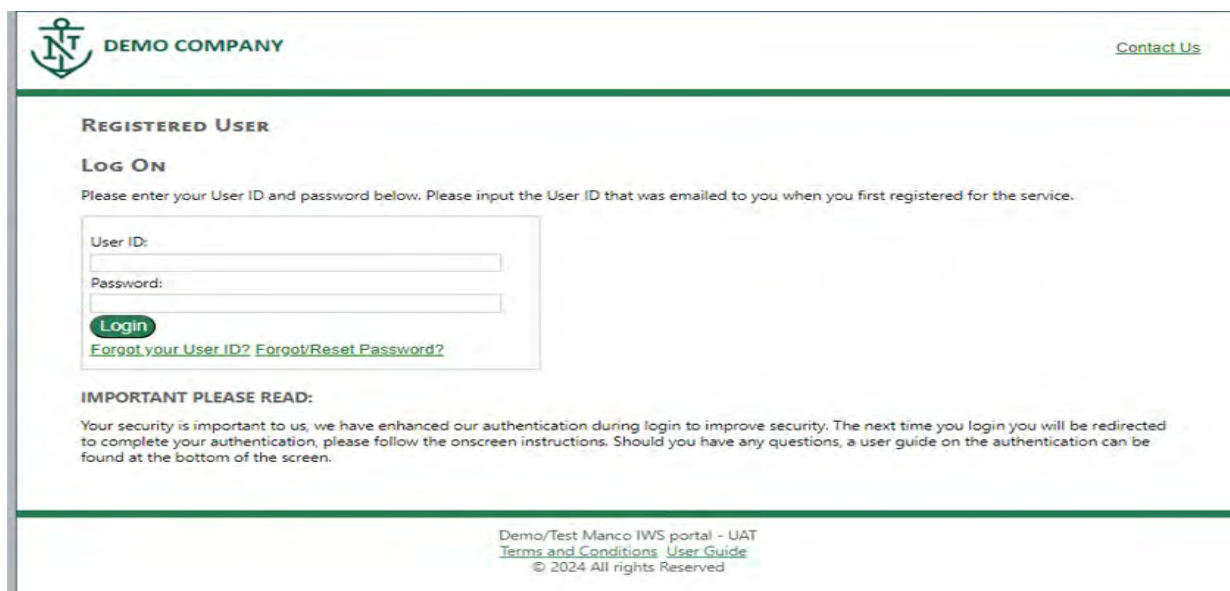
The user should enter his IWS registered email address in the box provided and click the Send button.

Once submitted, if the email address matches the registered email address a message will be displayed stating that the user Id has been emailed.

The email generated will contain details of all user ids which are associated with the registered email address provided.

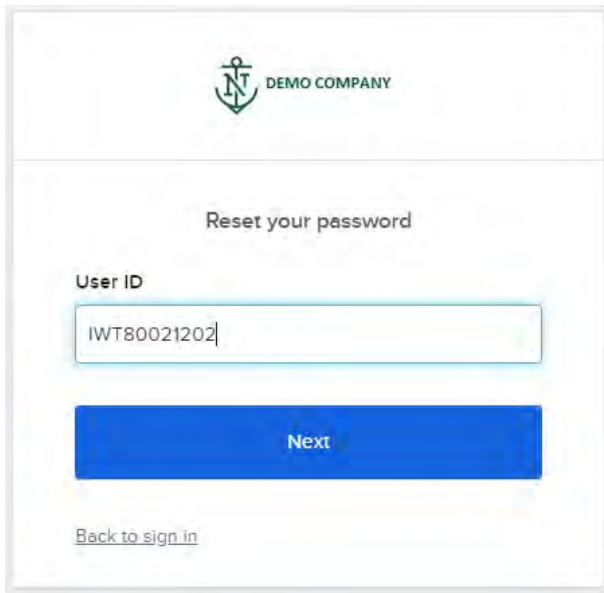
## 6. Password Reset

Click Forgot/Reset Password button in GFP IWS login page, User will be directed to Forgot Password Page



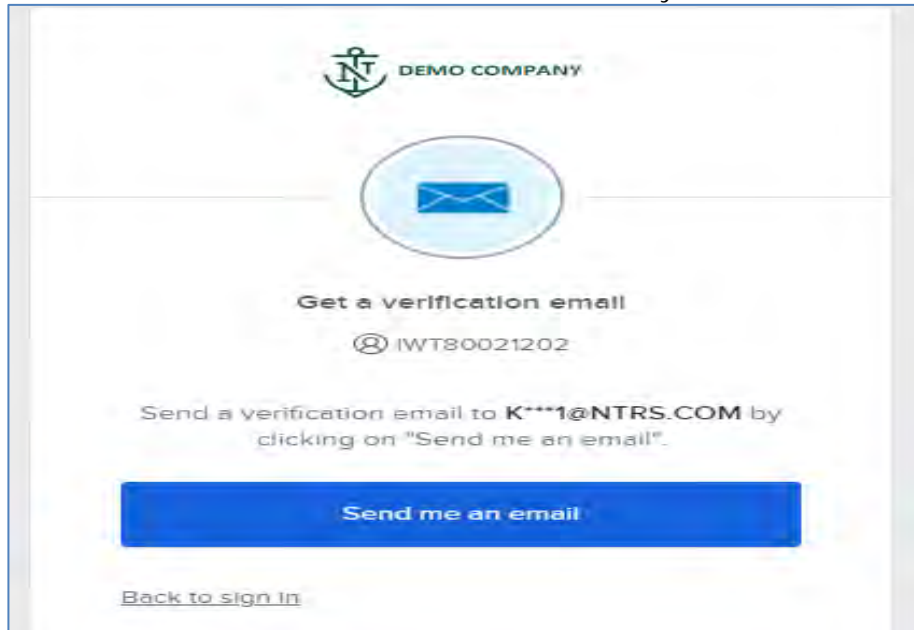


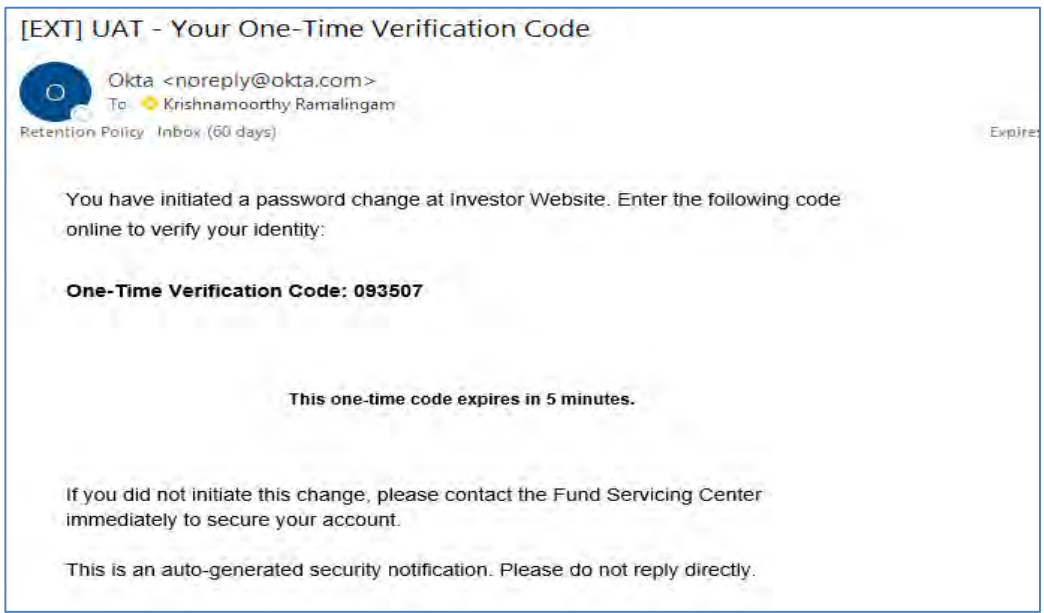
Enter the User Id and Click Next button



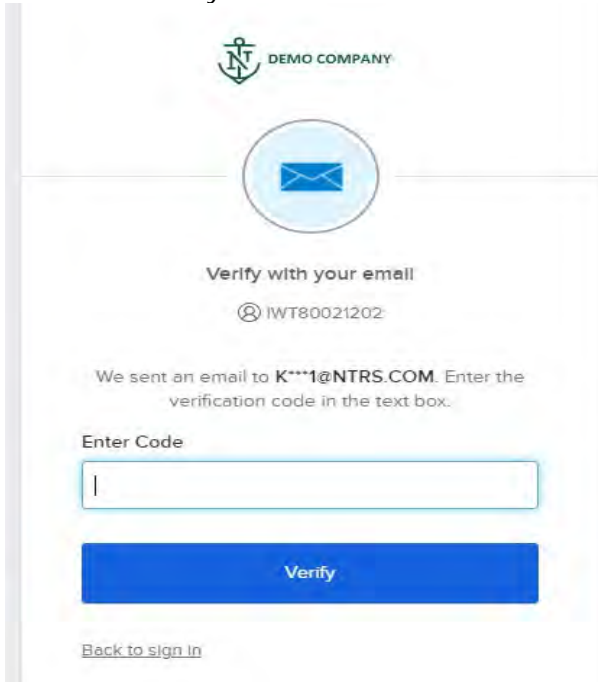
User will be redirected to new verification page

Click SEND ME AN EMAIL button to receive the security code in the email address





Enter the security code received in the email and click VERIFY button to confirm the email address



User will be redirected to Reset your password page, Enter new password meeting the password rules and click Reset Password Button.

DEMO COMPANY

Reset your password

@IWT80021202

Password requirements:

- At least 8 characters
- A lowercase letter
- An uppercase letter
- A number
- A symbol
- Password can't be the same as your last 12 passwords

New password:

Re-enter password:

Sign me out of all other devices

Reset Password

User will be directed to Login page after successful password change and email will be sent to the user on the password reset confirmation

[EXT] UAT - Your Password Was Successfully Changed

Okta <noreply@okta.com>  
To Krishnamoorthy Ramalingam  
Retention Policy | Inbox (60 days)

Expires 5/14/2024

This email originated from outside the organization. Do not click links or open attachments unless you have verified this email is leg

You have successfully changed your password.

If you did not initiate this change, please contact the Fund Servicing Center immediately to secure your account.

This is an auto-generated security notification. Please do not reply directly.

## 7. Locked Account

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If a user's receives a message that his account is locked it may be necessary to contact Northern Trust's Service Centre who will, in most cases, initiate the re-registration or unlock the user account.

### 7.1 Inactivity

An account will be locked if a user does not log in to his account for a period of 180 days or more. The user will receive the message "Account locked due to inactivity, please re-set your password."

### 7.2 User Action

If a user enters his password or security question answers incorrectly three times it will be necessary to contact the Fund Service Centre who will, in most cases, initiate the reregistration or unlock the user account.

### 7.3 Malware

An account will be locked if Malware is detected on a user's computer. Malware is a collective name for malicious software used by fraudsters to gain access to information on a computer. There are many forms of malware such as Trojans, Spyware and Viruses. If your account is locked due to the existence of malware it will be necessary for the user to arrange for the malware to be removed.