

LORING, WOLCOTT & COOLIDGE TRUST, LLC

FIDUCIARY SERVICES



Fidelity Account Information via Account View
USER GUIDE

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Fidelity Account Information via Account View

Welcome to Account View

Loring, Wolcott & Coolidge Trust, LLC welcomes you to Account View.

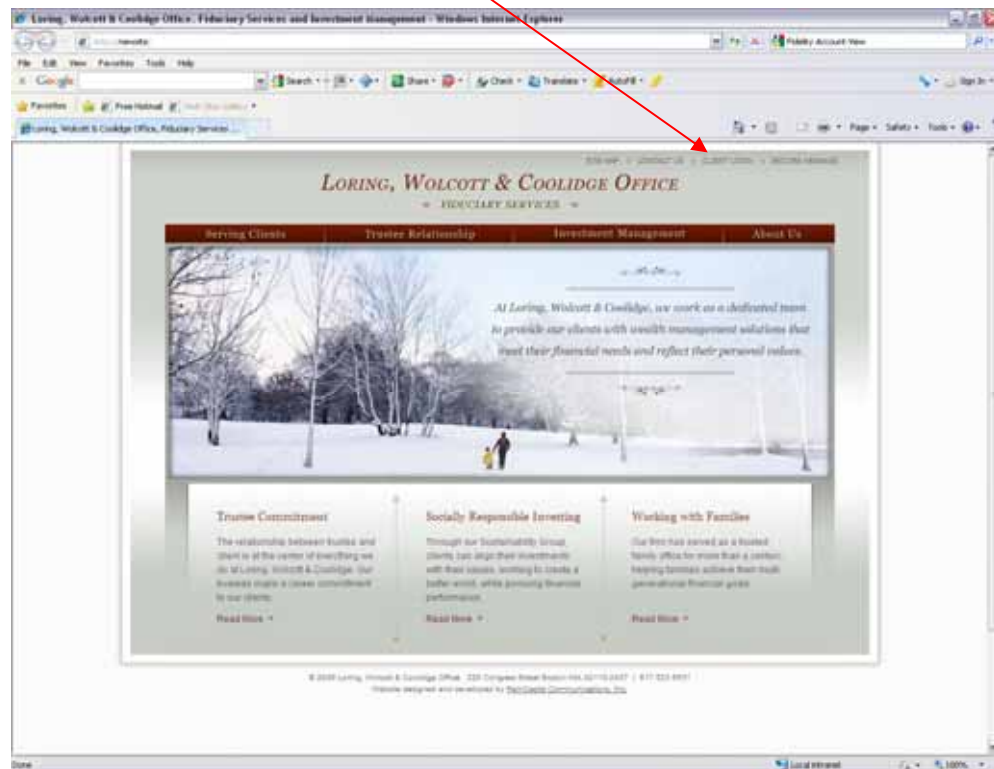
The Account View product provides you with access to your Fidelity account 24 hours a day. You need to have [Microsoft's Internet Explorer Browser](#) or [Netscape's Navigator \(Version 4.0 or higher\)](#) running on your personal computer and an Internet service provider. Optimal viewing will be at a resolution of 1024x768 pixels.

90 days worth of account information may be viewed and printed. Two years of account statements are also available.

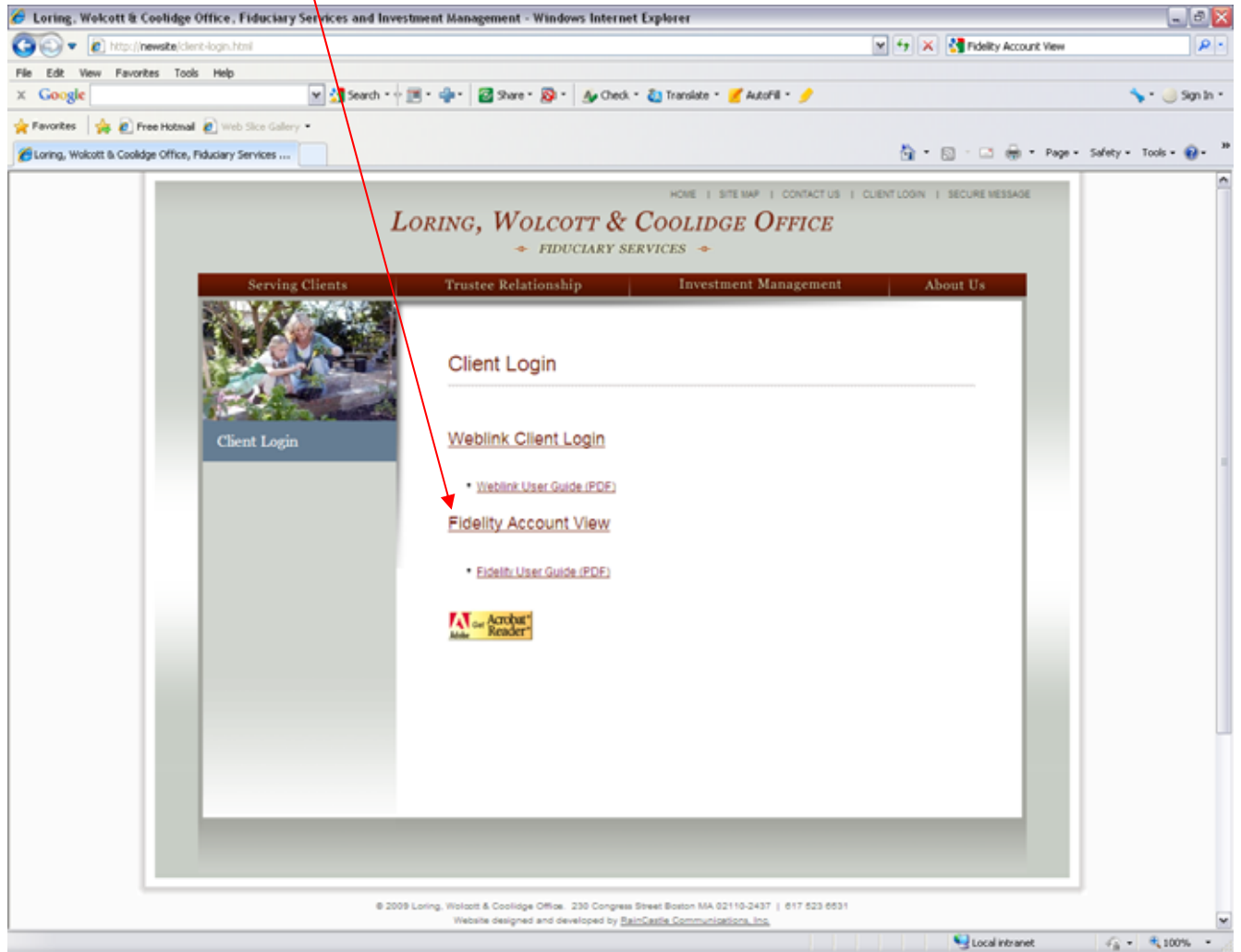
Accessing Account Via Loring, Wolcott & Coolidge's Web Site

The following steps should be taken to access your account.

1. Logon to the Loring, Wolcott & Coolidge Office Web Site - www.lwcotrust.com (displayed below)
2. Click on the Client Login link



3. Click on the “Fidelity Account View” link



Logon Instructions

Loring, Wolcott & Coolidge Trust, LLC will provide you with a User ID and PIN #. This information is required for you to have access to your account.

All account information is encrypted so complete confidentiality can be achieved.

The screenshot shows a web browser window with the URL <https://www.fidelityaccountview.com>. The page title is "Loring, Wolcott & Coolidge Office". The main content area features a green header with the text "Loring, Wolcott & Coolidge Trust, LLC Fiduciary Services". Below the header is a login form with two input fields: "User ID:" and "PIN:". Below the fields are two buttons: "Enter" and "Change PIN". A red arrow points from a text box on the right to the "User ID" field. Below the login form, there is a link for "Important information about margin and online account usage" and a disclaimer: "Response time may be delayed by market volatility, volume, or system capacity. *As your agreement for the receipt and the use of market data provides, the securities markets (1) reserve all rights to the market data that they make available; (2) do not guarantee that data; and (3) shall not be liable for any loss due either to their negligence or to any cause beyond their reasonable control.*"

Loring, Wolcott & Coolidge Trust, LLC will provide you a User ID and PIN #. The first time you logon, you will be asked to change the PIN #.

You will be prompted for your User ID and PIN #. You will only be allowed 3 unsuccessful login attempts for security purposes. The first time you login, you will be forced to change your PIN # (**PIN #s must be at least 8 numbers long, with no sequential numbers**).

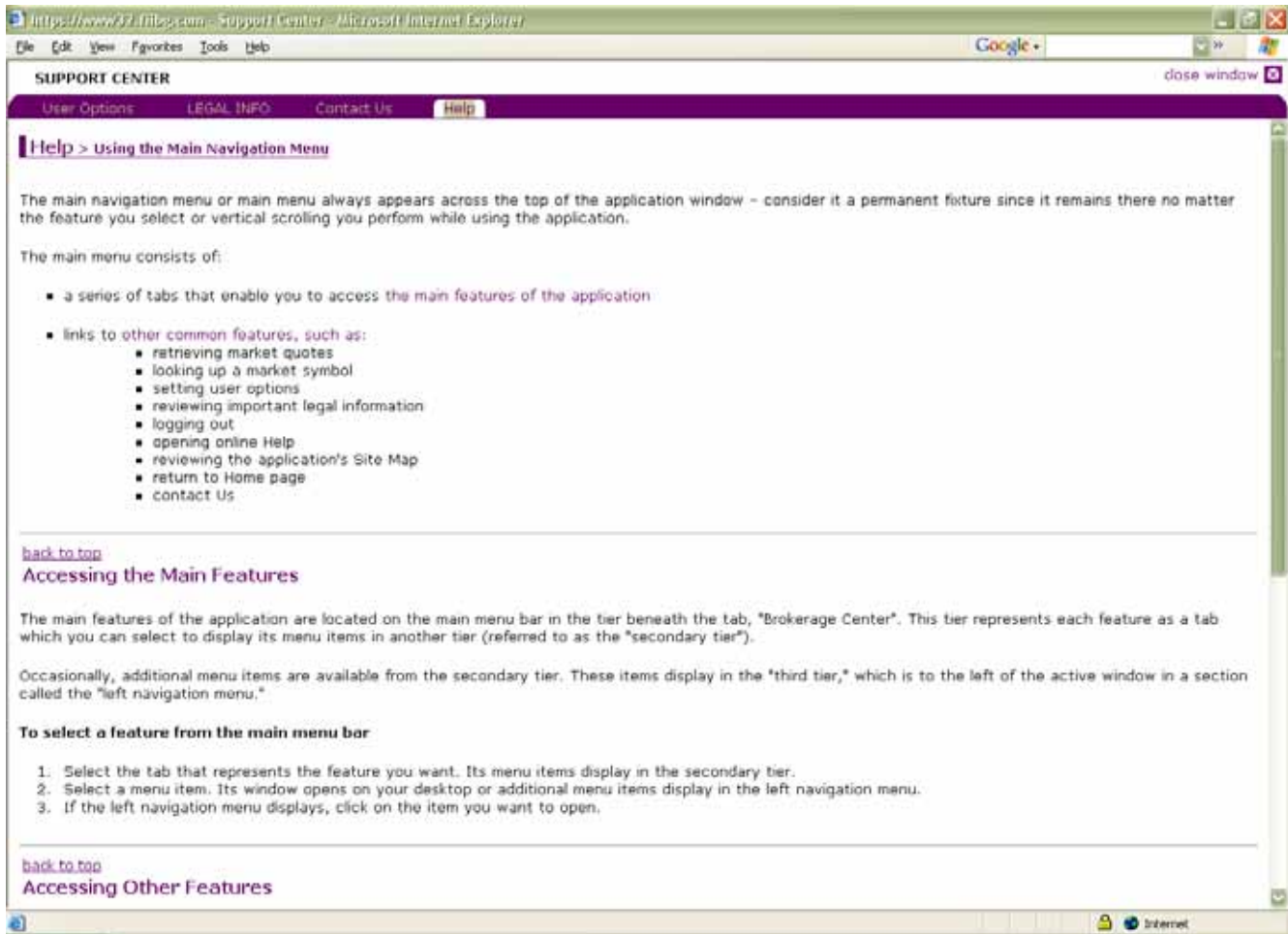
Your PIN # will never expire. Should you forget your PIN # and are prohibited from logging onto the system, please send an email to clientaccountaccess@lwcotrust.com for assistance.

Please note- there is a 24 hour turn around time for new PIN #s.

On-line Help

When the “Help” area is accessed, the following view will be presented. You may click on any of the **highlighted topics** for more information. For example clicking on “**other common features**” will display information regarding other features within the program.

To exit the “Help” area, please click on the “Close Window” button in the upper right hand corner of the screen. Please take advantage of this user-friendly instruction format.



Please review this documentation thoroughly prior to using Account View so you may take full advantage of all the features offered.

System Navigation

There are 5 tabs that you can choose from to view specific information on your account. You can also click on the 'Select Action' drop down box to choose what information you would like displayed.

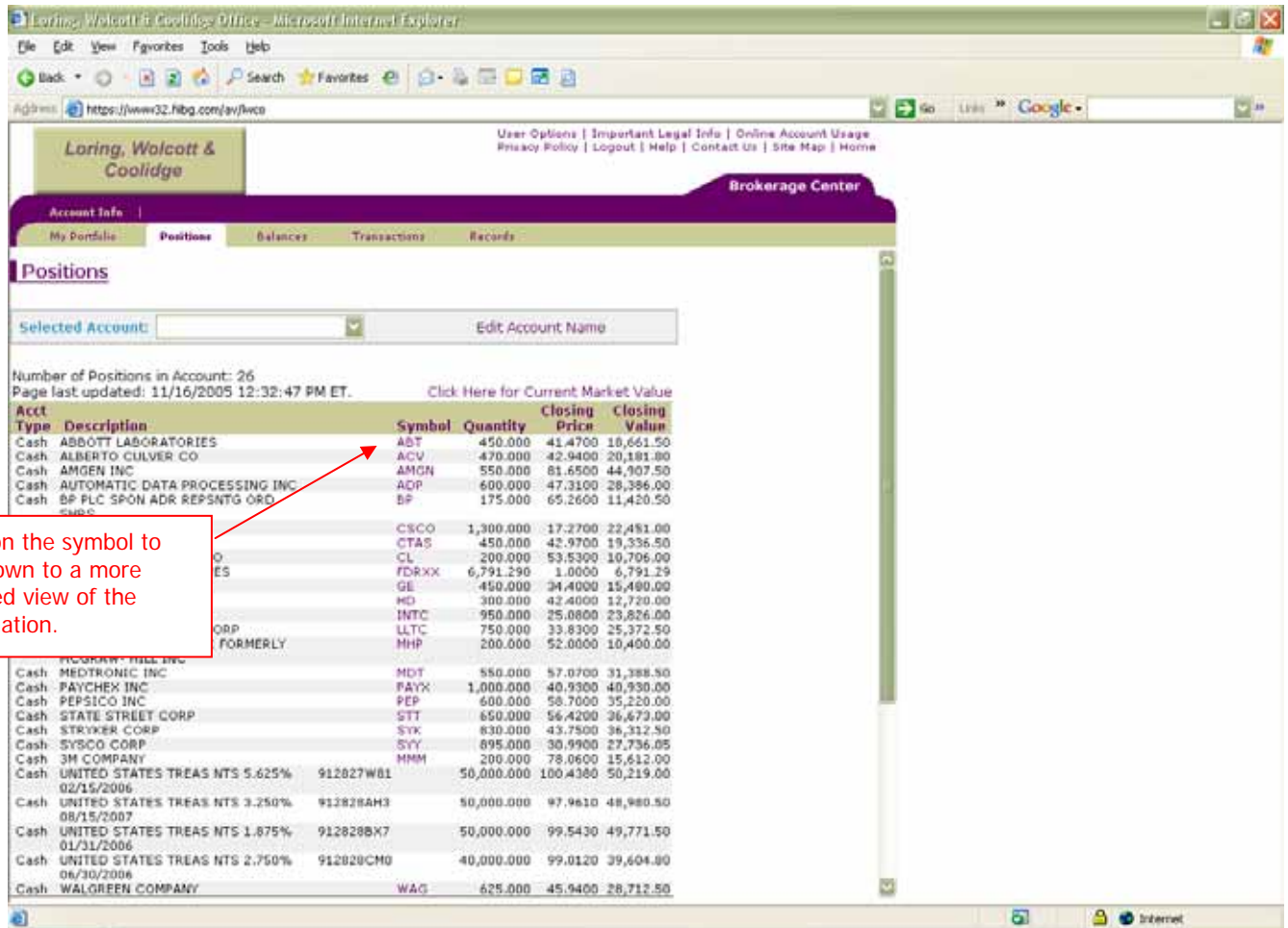
The screenshot shows a Microsoft Internet Explorer browser window displaying the Loring, Walcott & Coolidge Brokerage Center. The page features a navigation menu with tabs for 'Account Info', 'My Portfolio', 'Positions', 'Balances', 'Transactions', and 'Records'. The 'My Portfolio' tab is active, showing a table of accounts. The table has columns for 'Account', 'Net Worth', and 'Account Actions'. There are two rows of data, both labeled '- IRA Rollover'. The first row has a net worth of 711,800.94, and the second row has a net worth of 248,102.26. Below the table, the total net worth is listed as \$959,903.20. Each row has a 'Select Action' dropdown menu. The browser's address bar shows the URL https://www32.nbg.com/av/lwco.

Account	Net Worth	Account Actions
- IRA Rollover	711,800.94	Select Action
- IRA Rollover	248,102.26	Select Action

Total Net Worth: \$959,903.20

Positions Tab

The Positions tab displays asset information. Should you have access to more than one account, a dropdown box will be available with a list of the accounts to which you have access. To access additional accounts, click on the account you wish to view and the account information will be displayed.



Number of Positions in Account: 26
Page last updated: 11/16/2005 12:32:47 PM ET. [Click Here for Current Market Value](#)

Acct Type	Description	Symbol	Quantity	Closing Price	Closing Value
Cash	ABBOTT LABORATORIES	ABT	450.000	41.4700	18,661.50
Cash	ALBERTO CULVER CO	ACV	470.000	42.9400	20,181.00
Cash	AMGEN INC	AMGN	550.000	81.6500	44,907.50
Cash	AUTOMATIC DATA PROCESSING INC	ADP	600.000	47.3100	28,386.00
Cash	BP PLC SPON ADR REPSNTG ORD	BP	175.000	65.2600	11,420.50
		CSCO	1,300.000	17.2700	22,451.00
		CTAS	450.000	42.9700	19,336.50
		CL	200.000	53.5300	10,706.00
		FDRXX	6,791.290	1.0000	6,791.29
		GE	450.000	34.4000	15,480.00
		HO	300.000	42.4000	12,720.00
		INTC	950.000	25.0800	23,826.00
		LLTC	750.000	33.8300	25,372.50
		MHP	200.000	52.0000	10,400.00
		MDT	550.000	57.0700	31,388.50
		PAYX	1,000.000	40.9300	40,930.00
		PEP	600.000	58.7000	35,220.00
		STT	650.000	56.4200	36,679.00
		SYK	830.000	43.7500	36,312.50
		SYY	895.000	30.9900	27,736.05
		MMM	200.000	78.0600	15,612.00
		912827W81	50,000.000	100.4380	50,219.00
		912828A83	50,000.000	97.9610	48,980.50
		912828B87	50,000.000	99.5430	49,771.50
		912828CM0	40,000.000	99.0120	39,604.80
		WAG	625.000	45.9400	28,712.50

Click on the symbol to drill down to a more detailed view of the information.

Balances Tab

The Balances Tab shows the current cash summary of your account's brokerage balances as of the close of the previous business day. Brokerage balances include the market value of your account's cash, margin, and short account types, if applicable.

An intraday account summary, which enables you to see the impact of intraday activity on some account balances, is also provided. Balances affected by intraday activity display in the window in **green**. (Note that the transactions that comprise any intraday activity will not be reflected on the History window until the next business day.)

The screenshot displays the 'Balances' tab of a brokerage account. The page header includes the firm name 'Loring, Wolcott & Coolidge' and navigation links for 'Account Info', 'My Portfolio', 'Positions', 'Balances', 'Transactions', and 'Records'. The 'Balances' section features a 'Selected Account' dropdown menu and a 'Click Here to Update' link. Below this is an 'Account Summary' table with the following data:

Account Summary	
Account Network Worth	711,800.94
Core Money Market Value	6,791.29
Market Value of Option Positions	0.00
Market Value of In the Money Options	0.00
CASH ACCOUNT	
Cash Market Value	705,009.65
Cash Balance	0.00
<i>Cash Available to Purchase Securities</i>	6,866.29
<i>Cash Available to Withdraw</i>	6,791.29
MARGIN ACCOUNT	
Margin Market Value	0.00
Margin Balance	0.00
<i>Margin Available to Purchase Securities</i>	0.00
Margin Available to Borrow	0.00
SHORT ACCOUNT	
Short Market Value	0.00
Short Balance	0.00
OTHER	0.00

Below the table, there are two notes: 'Note: Balances shown in *bold italics* are current as of the most recent posting. Balances shown in *RED* indicate deficit values.' and 'Note: For best results when printing, please print in landscape format.'

A red callout box with an arrow pointing to the 'Click Here to Update' link contains the text: 'Click here to update your account with the most current information.'

Transactions Tab

You can view 90 days worth of transactions.

The screenshot shows the Loring, Wolcott & Coolidge Brokerage Center website. The 'Transactions' tab is active. A dropdown menu for 'Total Period' is open, showing options from 1 Day to 90 Days. The '90 Days' option is selected. A red box highlights the 'Display History' button with the instruction: 'Click on the dropdown box to select the time period you want to view, then click on 'Display History''.

Trade Date	Description	Symbol/CUSIP	Quantity	Price	Net
11/16/05	<i>DIV</i>	<i>UTC</i>			<i>\$75.00</i>
11/15/05	Cash account transaction	ABT			\$123.75
11/15/05	DIVIDEND RECEIVED	CL			\$58.00
11/15/05	Cash account transaction	FDRXX	341.750	\$1.0000	-\$341.75
11/15/05	DIVIDEND RECEIVED	PAYX			\$160.00

Listed above is the most recent account history. For account history prior to what can be displayed here, please check your account statements.

Note: History transactions shown in *bold italics* are updated today.

Records Tab

You can retrieve and view copies of your monthly and quarterly account statements in a separate browser window for as far back as 24 months.

Tax forms are also available online for your convenience. You can use these forms to help prepare your tax returns. If, however, you are required to submit a tax form with your return, please use the original tax form mailed to you.

Selected Account: Edit Account Name

You will need the Adobe Acrobat Reader to view, print and save in PDF format. For better quality, we recommend you print and save in PDF format.

Number of Statements in Account: 24

Statement Date	Type	Statement Backer	Statement Date	Type	Statement Backer
1. 10/31/2005	Monthly/Quarterly	info	13. 10/31/2004	Monthly/Quarterly	info
2. 09/30/2005	Monthly/Quarterly	info	14. 09/30/2004	Monthly/Quarterly	info
3. 08/31/2005	Monthly/Quarterly	info	15. 08/31/2004	Monthly/Quarterly	info
4. 07/31/2005	Monthly/Quarterly	info	16. 07/31/2004	Monthly/Quarterly	info
5. 06/30/2005	Monthly/Quarterly	info	17. 06/30/2004	Monthly/Quarterly	info
6. 05/31/2005	Monthly/Quarterly	info	18. 05/31/2004	Monthly/Quarterly	info
7. 04/30/2005	Monthly/Quarterly	info	19. 04/30/2004	Monthly/Quarterly	info
8. 03/31/2005	Monthly/Quarterly	info	20. 03/31/2004	Monthly/Quarterly	info
9. 02/28/2005	Monthly/Quarterly	info	21. 02/29/2004	Monthly/Quarterly	info
10. 01/31/2005	Monthly/Quarterly	info	22. 01/31/2004	Monthly/Quarterly	info
11. 12/31/2004	Monthly/Quarterly	info	23. 12/31/2003	Monthly/Quarterly	info
12. 11/30/2004	Monthly/Quarterly	info	24. 11/30/2003	Monthly/Quarterly	info

Click on the date of the statement you want to view. The selected statement opens in a separate browser window in PDF (Adobe Acrobat's Portable Document Format).

When there is taxable activity to report for an account, you may select from a list of available tax forms. The selected form opens in a separate browser window in PDF (Adobe Acrobat's Portable Document Format).

Additional Pertinent Information

Should you have any questions regarding your account, please contact your Trustee at (617)523-6531.