



## Bremer WealthLink Reference Guide

If you need additional technical assistance, contact your wealth advisor or associate M-F 8 a.m.-5 p.m.

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## Accessing Bremer WealthLink

Now your accounts can be accessed online or in the new mobile app. To use the mobile app, first set up your access in the online system following the steps below. Once you're set up in the online system, you can use those same login credentials for the mobile app.

### To access online:

1. Go to Bremer.com,
2. Under Access Your Accounts, select "Wealth Management" as the account type and "Bremer WealthLink" as the online system.

### User ID and Password

The first time you log in:

1. Use your existing User ID and the temporary password that was emailed to you. Please note the temporary password was sent to the email address we have on file for you.
2. Accept the Terms and Conditions.

If you cannot locate the login email or need additional login assistance, contact your wealth advisor.

### One-Time PIN

After you've entered your User ID and temporary password, you will receive an email with a one-time PIN. **The one-time PIN expires 20 minutes after it is sent.**

If you do not receive your one-time PIN or if it expires, you may request another PIN by clicking the "Get one-time PIN" link.

### Security Profile

After entering the one-time PIN, follow the prompts to complete your account setup and establish your security profile. The security profile is an extra layer of protection to keep your account information safe.

- **Security Questions:** You will be prompted to select and answer security questions. Answers must be between 2 and 20 characters, and must not contain special characters (#, @, !, etc.). In addition, answers are not case sensitive. You may register your computer so you don't have to answer these security questions every time; however, if others have access to your computer, we don't recommend selecting this option.

## Change Password

You're almost there! Next you will be prompted to change your password to a new, custom password.

Password requirements:

- Must be between 8 and 20 characters
- Must contain at least one number, one lowercase letter, *and* one uppercase letter
- Must *not* have more than two repeating characters
- Must *not* contain special characters, such as #, !, @, etc.

## Automatic Logoff

To keep your account information safe, you will be automatically logged out of Bremer WealthLink after 30 minutes of inactivity.

## Mobile App Access:

Go to your app store, search "Bremer WealthLink" and download the app. Functionality on the mobile app is very similar to the online experience with the same menu options and features. When logging in for the first time on a mobile device, follow the same first time procedures for online access.

## Statements

Your statements will have a new look and be easier to read. Each portfolio statement now details your account activity and income earned for each period as compared to year-to-date. In addition, colorful graphs will illustrate your asset allocation.

If you receive only paper statements, now is a great time to go paperless and enroll in online statements. You will have the ability to download them as a PDF and print if desired. Follow the enrollment steps below to enroll in online statements. An email notification lets you know when your statements are available.

### Online statements (e-statements)

If you would like online statements in Bremer WealthLink, you will need to enroll following the quick steps below.

1. In the upper right corner of the home page, go to Profile > My Profile.
2. Review or add your email address.
3. Select online statements.

After enrolling in online statements you will receive a confirmation email. You must click the confirmation link in the email within 72 hours to confirm your online statement enrollment.

**To view online statements**, go to your home page/dashboard and select Documents > Statements. You will be able to see all of the statements available for each of your accounts.

# Navigation

## Investments Page

The Investments page provides relevant information about assets in your account. You can click on the account dropdown arrow to choose a different selection of accounts to view.

Additional dropdowns allow you to group assets by Account Name and Number, Portfolios or Investment Category; change the time period to view information; and determine which assets to view. You can also search for specific items on the page, such as assets or prices, using the search icon.

Linked Accounts shown.

Investments for  
All My Accounts

\$411,308.04  
Market Value

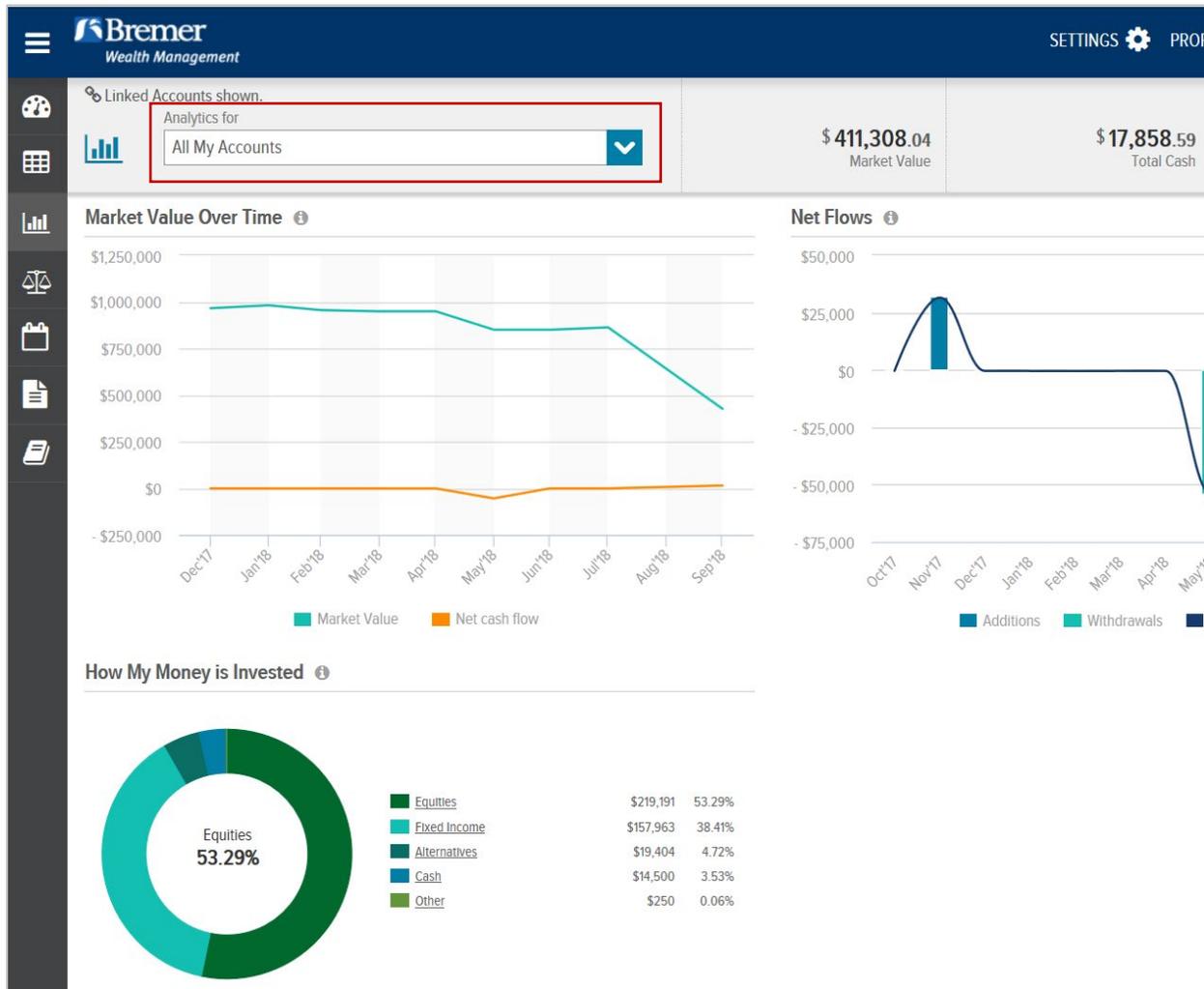
\$17,858.59  
Total Cash

Select Group By | Current Holding | All Assets

Investment Asset Name & Identifier	Investment Category	Units	Price	Cost Basis	Unrealized Gain/Loss Amount
<b>TOTAL</b>				<b>\$405,137.81</b>	<b>-\$8,329.77</b>
Baird Core Plus Bond Fund BCOIX /	Fixed Income	9,422.287	\$10.76	\$106,295.05	-\$4,911.24
Bremer Bank Certificate of Deposi 05/20/2016 1.5 10/20/2019	Other	25,000.00	1.00%	\$25,000.00	-\$24,750.00
Federated Government Obligations Tax-Managed Fund	Equities	3,358.59	\$1.00	\$3,358.59	\$0.00

## Analytics

The Analytics page provides insight into different aspects of your account, including market value over time, net flows, how your money is invested and more.



## Realized Gain/Loss

The Realized Gain/Loss page provides information, on taxable accounts only, in Summary View or Detail View.

## Transactions

On the Transactions page you can view account activity either aggregated for all accounts or at the individual account level. You can view account activity at the portfolio level and for any account groups you have set up.

Under the Account Selector, choose the transactions and time period you wish to display. If there are no transactions for the specified account, transaction type, and time period, a 'No Records to Display' message will appear.

Columns can be sorted in an ascending or descending order.

Linked Accounts shown.

Transactions for  
All My Accounts

All 7 Days

Transaction Date	Transaction Type	Transaction Description	Account & Portfolio
10/16/2018	Withdrawals-Cash Disbursements	Cash Disbursement - Withdrawal From Account via MEMO	

Showing 1 to 1 of 1 entries

\$411,308.04 Market Value

\$17,85 Total

## Documents

The Documents page has folders for Statements and Transaction Advices and can be displayed for a specified time period. Once the time period and folder is chosen, all of the relevant documents appear to the right of the page. In the View column you can download the desired document as a PDF.

Linked Accounts shown.

Documents for  
All My Accounts

Last 2 Years

Folders

- Statements
- Transaction Advices

## Glossary

The Glossary provides helpful definitions for terminology used throughout the site.

**Bremer**  
Wealth Management

SETTINGS PROFILE/LOGO

### Glossary

Click the alphabets to view the relevant glossary term, then select the terms to know more.

Find Glossary Terms

A B C D E F G H I J K L M N O P Q R S T U V

**A**

- Account & Portfolio
- Account Name & Number
- Accrued Income
- All Gain/Loss
- All Gains
- All Long
- All Losses
- All Short
- Amount
- Asset Name & Asset Identifier
- Available Cash

**Account & Portfolio (Realized Gain/Loss)**  
This displays the account and portfolio in which the gain/loss occurred.

**Account & Portfolio (Transactions)**  
Account & Portfolio identifies the account owner and account number for which the transaction occurred.

**B**

## Additional Tips

- You can update your email address(es) on the My Profile page. For other profile changes such as address and phone number, contact your wealth advisor.
- Some components and pages can be customized to display information that is most meaningful to you.
- Many pages include the ability to export into Excel or download as a PDF.
- Under Settings, you can change or create custom groups of accounts. When creating or editing account groups, decide what meaningful and useful way works best. Accounts can appear in more than one group and groups can also be changed, added or deleted at any time.

## Questions

For technical questions or login issues, contact your wealth advisor or their associate. Technical support is available Monday-Friday between 8 a.m.-5 p.m.

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