

# uTRANSACT Investor Portal

## Quick Start Guide

As of December 16, 2025

The following sections provide screenshots and guidance for contact center agents to reference when aiding shareholders or advisors with their online account, including how to perform transactions and other account updates and how to view key information.

[Logging in as an Existing User](#)

[Creating a New User](#)

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[Making a Purchase](#)

[Viewing and Updating a User Profile](#)

[Viewing Beneficiaries](#)

[Viewing eDocuments](#)

[Viewing Fund Distributions](#)

[Viewing Net Asset Values \(NAV\)](#)

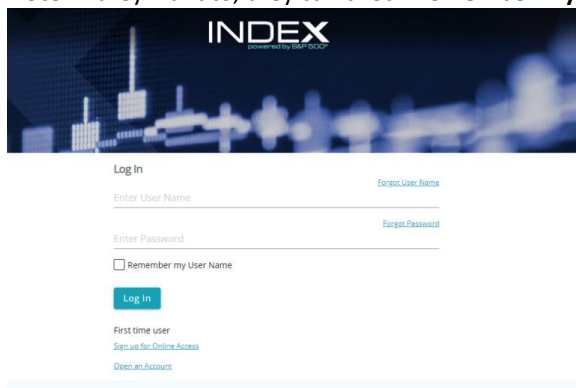
[Viewing Realized and Unrealized Gain/Loss](#)

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### Logging in as an Existing User

- Individual enters their User Name and Password, then clicks **Log In**. The user can unmask the password, if desired, by clicking the “eye”.

**Note:** If they want to, they can check **Remember my User Name**, but it is not required.



Log In

Enter User Name [Forgot User Name](#)

Enter Password [Forgot Password](#)

Remember my User Name

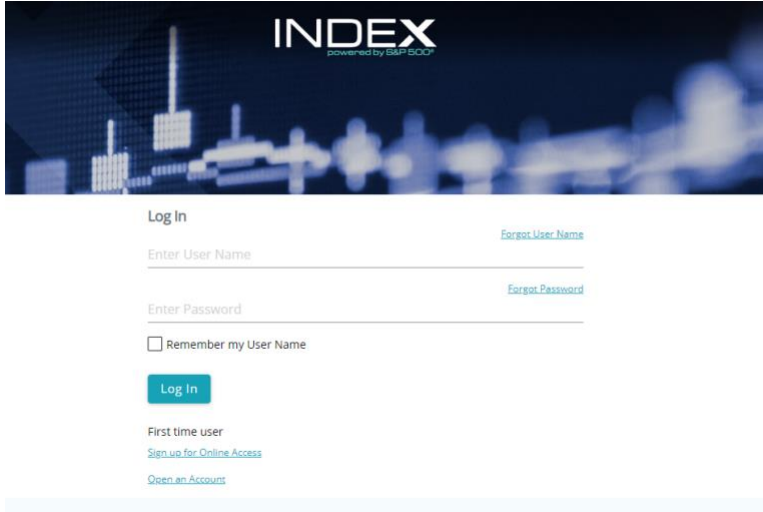
**Log In**

First time user  
[Sign up for Online Access](#)  
[Open an Account](#)

uTRANSACT Shareholder Access Login Page

## Creating a New User

- The shareholder or agent/limited Power of Attorney (POA) uses the fund's website for account access. (make sure to link on Fund Knowledge Base)
- Select **Sign up for Online Access** under **First time user** section.



Log In

Enter User Name [Forgot User Name](#)

Enter Password [Forgot Password](#)

Remember my User Name

Log In

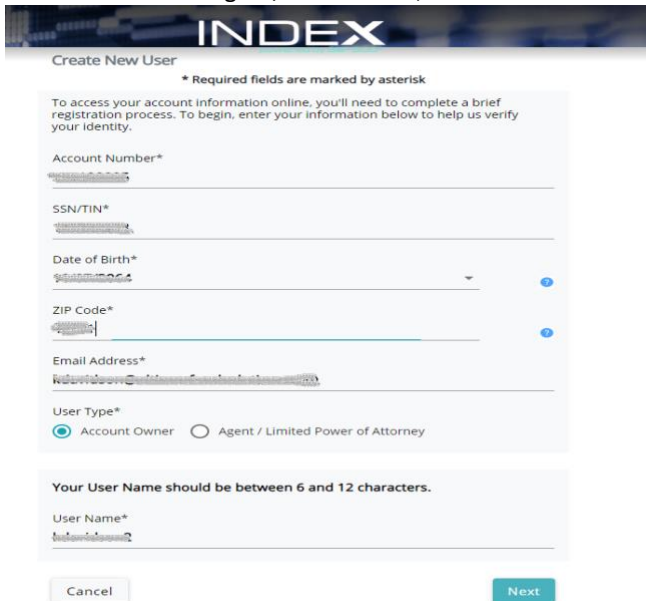
First time user

[Sign up for Online Access](#)

[Open an Account](#)

### uTRANSACT Shareholder Access Login Page

- The individual completes required fields on **Create New User** screen, selects the radio button for either Account Owner or Agent/Limited POA, then clicks **Next**.



Create New User

\* Required fields are marked by asterisk

To access your account information online, you'll need to complete a brief registration process. To begin, enter your information below to help us verify your identity.

Account Number\*

SSN/TIN\*

Date of Birth\*

ZIP Code\*

Email Address\*

User Type\*

Account Owner  Agent / Limited Power of Attorney

Your User Name should be between 6 and 12 characters.

User Name\*

Cancel Next

### Create New User Page

- The individual completes creates their Password and security questions and answers, then clicks **Submit**. The user can click the “eye” to unmask the password, if needed.

**INDEX**

Your Password:

- a. Should have at least 12 characters and maximum of 20 characters
- b. Should contain letters, numbers, and a special character
- c. Should not have the User Name as part of the password

Enter Password  
.....

Confirm Password  
.....

Please answer the below questions.

What is your mother's maiden name? ▾  
....

What is your father's middle name? ▾  
...

What color was your first car? ▾  
...

Cancel Submit

Create Password Page

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## Creating a New Account

**Note:** The order of the screens may vary for each Fund Family and based on the type of account registration selected.

**Note:** The beneficiary page (IRA accounts) can be skipped. The bank information page can also be skipped.

- The shareholder uses the fund’s website for account access from [FundKMS](#).
- Select **Open an Account** under **First time user** section.



Log In

[Forgot User Name](#)

Enter User Name

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Enter Password

---

Remember my User Name

[Log In](#)

First time user  
[Sign up for Online Access](#)  
[Open an Account](#)

uTRANSACT Shareholder Access Login Page

- Shareholder completes all fields on **Web User Profile** page, then click **Next**. The user can unmask the password, if desired, by clicking the “eye”.

Web User Profile Page

- Shareholder receives an email with a code. They enter the code to verify the email address, then click **Next**.

## Web User Profile

### Verify your email address

A verification code has been sent to your email address

. Please enter the code below to continue.

Enter code here 

[Didn't receive a code?](#)

Cancel

Back

Next


Web User Profile – Email Verification Page


- A confirmation that the web user profile has been created appears, and the shareholder clicks **OK**.

## Web User Profile Created

Web User was successfully created.

**In case you want to pause the New Account Setup and resume it later, you can click 'CANCEL' anytime. To resume your paused application, you can log in using the credentials below.**

**User Name:**  


**Email Address:**  


*Please take note/screenshot of the above details for your reference.*

**OK**

Web User Profile Created Page

- Once the Web User Profile is created, the Requirements for opening an account appears. Click **Start**.
- Shareholder reviews the options under **Select Account Type** and clicks on the desired account type, then clicks **Save And Continue**.

### New Account Setup

**1 Account Type**  
Select Account Type such as Individual, Joint, Traditional IRA, etc.

Select Account Type

<b>(Retirement) Roth IRA</b> The money you invest in this retirement account is not tax deductible. However, your earnings grow tax-free and you won't owe taxes on withdrawals (unless taken before age 59½). Your income and tax filing status can limit your eligibility to contribute.	<b>(Retirement) Traditional IRA</b> The money you invest in this retirement account may be tax deductible, and your earnings are tax-deferred until you take withdrawals. There are no contribution restrictions based on your income.	<b>(Taxable) Individual</b> Invest for a short-term goal, long-term goal, or anything in between. Earnings are taxable.
<b>(Taxable) Joint</b> Invest together for a short-term goal, long-term goal, or anything in between. Earnings are taxable.	<b>(Taxable) UGMA/UTMA</b> This custodial account can help you contribute to a young person's savings. Upon reaching the age of majority (which varies by state), the former minor will take ownership of this general investing account.	

Cancel Back **Save And Continue**

New Account Setup – Account Type Page

- If an Asset Allocation-using Fund, shareholder selects the desired approach under **Investment Preferences (Specific Funds, Select a Pre-defined Asset Allocation Model, Provide an Asset Allocation Model, or Create Custom Asset Allocation Model)**. Click **Next**.
  - Select the desired plan type.
    - If a pre-defined model is chosen, the shareholder reviews the model information presented and either changes the model by clicking Customize Model or accepts the model as-is.
    - Click **Save and Continue** once the shareholder approves of the investment selection.
    - Shareholder can choose whether or not to opt-in to the Auto Rebalancing Scheduler. If desired, complete the appropriate fields. Once complete, the shareholder clicks **Save**

**and Continue.** Otherwise, the shareholder can click **Skip** if they do not want auto-rebalancing to occur.

- If **Provide an Asset Allocation Model** is chosen, the “robo” process is kicked off. The shareholder must answer all questions that appear and click **Save and Continue.**
  - Based on the answers to the questions, the portfolio that best matches the answers provided will be highlighted for the shareholder. The breakdown of what is in that particular portfolio appears in the bottom portion of the screen.
  - The shareholder reviews the model information presented and either changes the model by clicking **Customize Model** or accepts the model as-is.
  - Click **Save and Continue** once the shareholder approves of the investment selection.
  - Shareholder can choose whether or not to opt-in to the Auto Rebalancing Scheduler. If desired, complete the appropriate fields. Once complete, the shareholder clicks **Save and Continue.** Otherwise, the shareholder can click **Skip** if they do not want auto-rebalancing to occur.
- If **Create Custom Asset Allocation Model** is selected, the shareholder creates a name for their Model, selects the desired investments and allocation percentages until they reach 100% in the portfolio.
  - Click **Save and Continue** once the shareholder has created the desired portfolio.
  - Shareholder can choose whether or not to opt-in to the Auto Rebalancing Scheduler. If desired, complete the appropriate fields. Once complete, the shareholder clicks **Save and Continue.** Otherwise, the shareholder can click **Skip** if they do not want auto-rebalancing to occur.
- Shareholder completes the required fields on the **Account Registration** page, then clicks **Save And Continue.**

Account Registration Page

New Account Setup – Account Registration Page

- Shareholder completes the required fields on the **Address** page, then clicks **Save And Continue.**  
**Note:** If adding a Seasonal Address, a start and end date are required.

New Account Setup – Address Page

- Shareholder completes the required fields on the **Beneficiaries** screen, if application, then clicks **Save and Continue**.
- Shareholder completes the required fields on the **Bank Info** page, checks the box for **I Agree**, then clicks **Save And Continue**.

New Account Setup – Bank Info Page

- Shareholder completes the required fields on the **Initial Funding** page, then clicks **Save And Continue** or **Skip**. Based on what the shareholder chooses, there will be instructions for the shareholder to follow. Multiple types of initial funding can be selected.  
**Note:** Homestead shows additional options based on the account type, such as Payroll Deduction and Rollover.

## New Account Setup

5

### Initial Funding

Fund the account from a bank account and select amounts to invest. This step is optional.

\* Required fields are marked by asterisk

ACH

Check

Cancel

Back

Skip

Save And Continue

### New Account Setup – Initial Funding Page

- If the shareholder wants an Automatic Investment Plan (AIP) setup on the account, they complete the required fields on the **Automatic Investments** page, then click **Save And Continue**; if an AIP is not wanted, click **Skip**.

The screenshot displays the 'Automatic Investments' page within the 'New Account Setup' process. The sidebar on the left shows the following navigation options: Account, New Account Setup (with sub-items: Web User Profile, Requirements, Account Type, Account Registration, Address, Bank Info, Initial Funding, Automatic Investments), Settings, and User Settings (with sub-item: Logout). The main content area is titled 'New Account Setup' and 'Automatic Investments'. It includes a contribution amount of \$100.00, an investment selection table with one entry 'Index Funds S&P 500® Equal Weight' at 100% allocation, and a schedule section with fields for Start Date (07/01/2020), Frequency (Monthly), Date Qualifier (On or Before), and Day of the Month (1). At the bottom, there is a 'Select Bank' section with fields for Bank Name, Bank Nickname, and Bank Account Number. The bottom navigation bar contains 'Cancel', 'Back', 'Skip', and 'Save And Continue' buttons.

### New Account Setup – Automatic Investments Page

- Shareholder selects the **Delivery Mode** from the dropdown for each type of document on the **Document Delivery** page, checks the box for **I Agree**, then clicks **Save And Continue**.

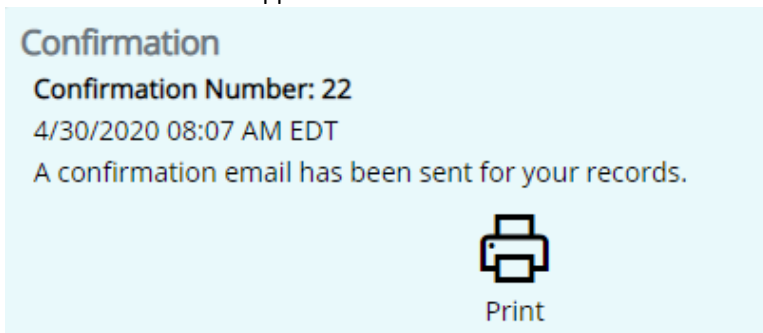


Purchase – Specify Investment Screen

- Shareholder reviews the purchase details. Once the information is verified as accurate, the shareholder checks the box for **I Agree**, then clicks **Submit**.

Review and Verify Screen

- A confirmation screen appears.



Confirmation Screen

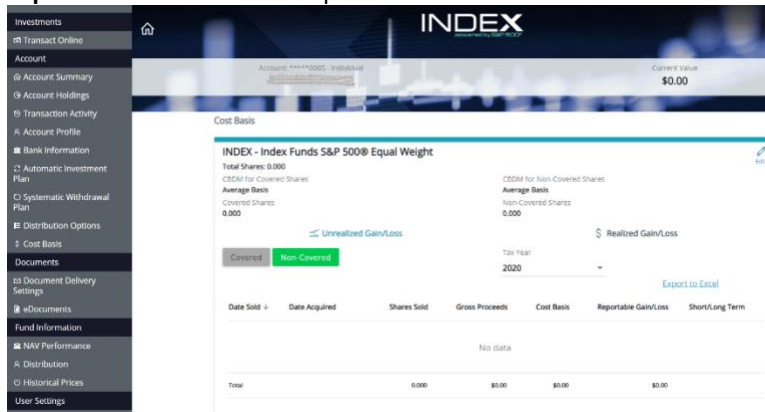
## Viewing Realized and Unrealized Gain/Loss

- After [logging in as an existing user](#), shareholder clicks **Cost Basis** from left-hand menu bar.
- Shareholder clicks **Unrealized Gain/Loss** to see cost basis information for the account or **Realized Gain/Loss** to see cost basis information for redemptions from the account.



Cost Basis Screen

- If shareholder clicks **Realized Gain/Loss**, they can use the dropdown to select the **Tax Year** and click **Export to Excel** to create a report.



Realized Gain/Loss Screen

## Viewing eDocuments

- After [logging in as an existing user](#), shareholder clicks **eDocuments** from left-hand menu bar.
- Shareholder uses dropdowns to select the document **Type** and **Date Range**, then clicks on the document(s) they want to view.



eDocuments Screen

## Viewing Net Asset Values (NAV)

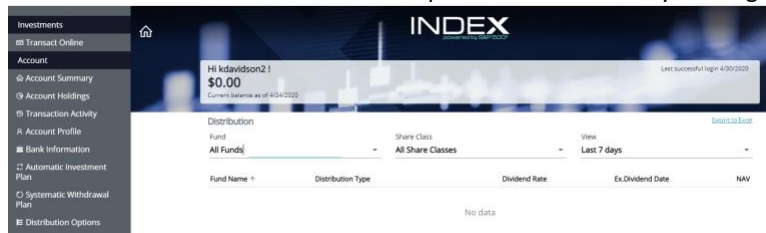
- After [logging in as an existing user](#), shareholder clicks **NAV Performance** from left-hand menu bar.
- Shareholder uses dropdowns to select the **Fund** and **Share Class** for which they want the NAV and performance information. A report can be created by clicking **Export to Excel**.



NAV Performance Screen

## Viewing Fund Distributions

- After [logging in as an existing user](#), shareholder clicks **Distributions** from left-hand menu bar.
- Shareholder uses dropdowns to select the **Fund** and **Share Class** and time period (**View**) for which they want the distribution information. A report can be created by clicking **Export to Excel**.



Distribution Screen

## Viewing and Updating a User Profile

- After [logging in as an existing user](#), shareholder clicks **User Profile** from left-hand menu bar.
- Shareholder clicks on **View Recent Profile Activity**, **Change Password** or **Change Security Questions and Answers** to view or update the desired information.



Profile Settings Screen

## Viewing Beneficiaries

- After [logging in as an existing user](#), shareholder clicks **Account Profile** from left-hand menu bar.

- The shareholder can view the name, relationship and percentage assigned to any named Primary and/or Secondary Beneficiary.