Client Portal Guide

L&S Advisors, Inc.
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L&S CLIENT PORTAL

The L&S Client Portal is a secure website utilizing your account information from our portfolio management system. The portal will give you instant and secure access to view your account details with a simple login from your desktop computer. We designed the Client Portal to enhance your client experience and give you more access to your L&S account.

Product Highlights:

- Position Details
- Unrealized Gains/Loss
- Transactions
- Year-to-Date IRR Performance and 1-3-5 Year TWR Performance
- Statements
- Secure Document File Sharing

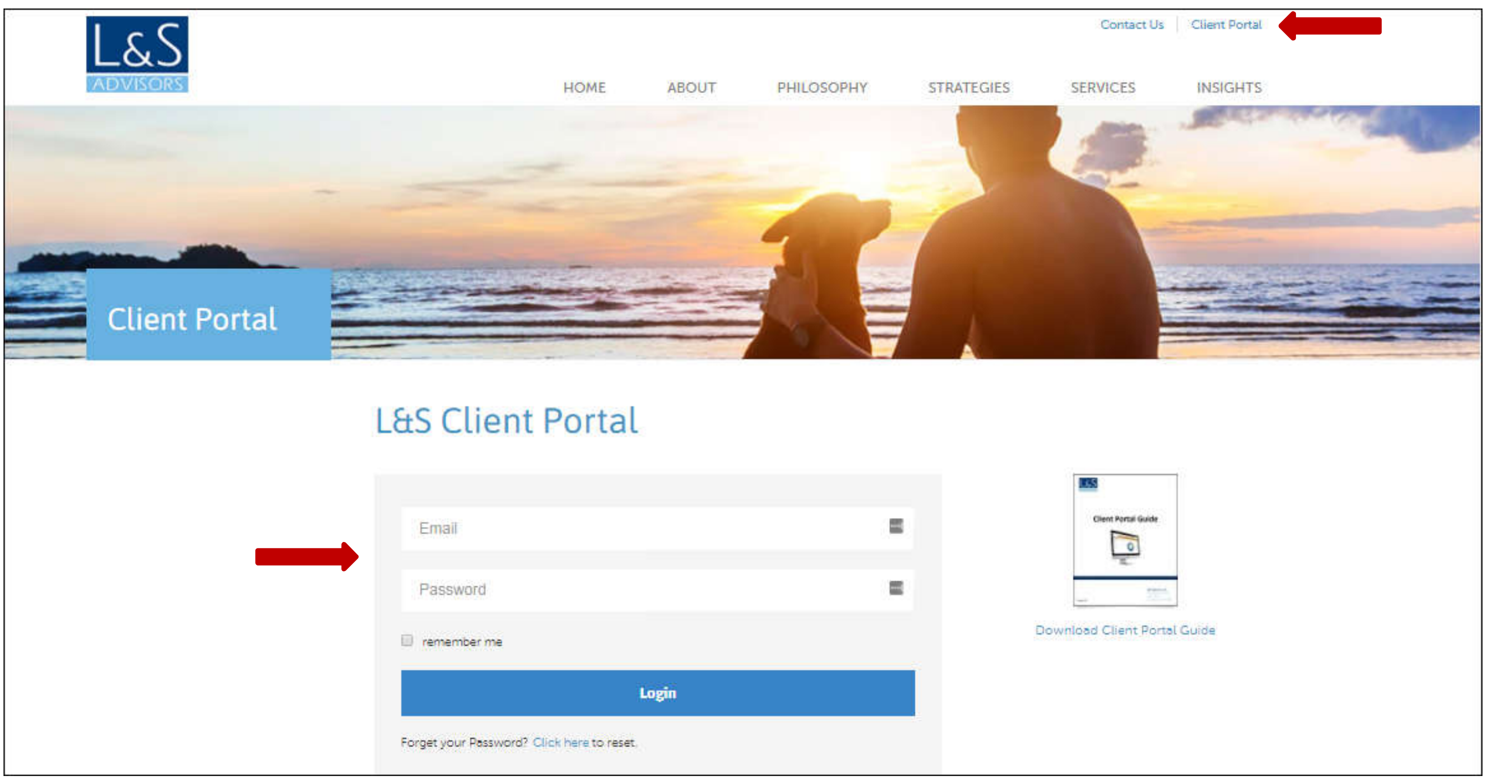
GETTING STARTED

1. To register for the Client Portal, please email clientportal@lsadvisors.com or call the L&S Advisors office at **310-893-6060** and the Client Portal Implementation team will assist you.

REGISTERED USER GUIDE

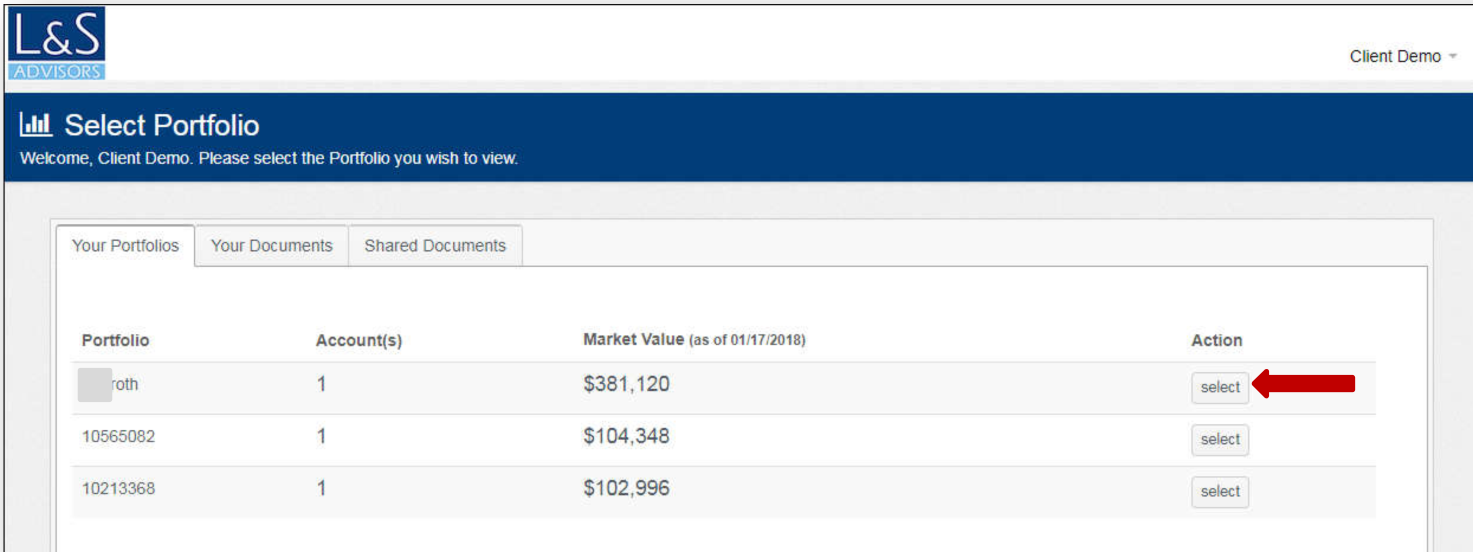
Once registered, you are ready to login and explore your Client Portal.

1. Navigate to L&S Website https://www.lsadvisors.com/
2. Select Client Portal
3. Enter login credentials

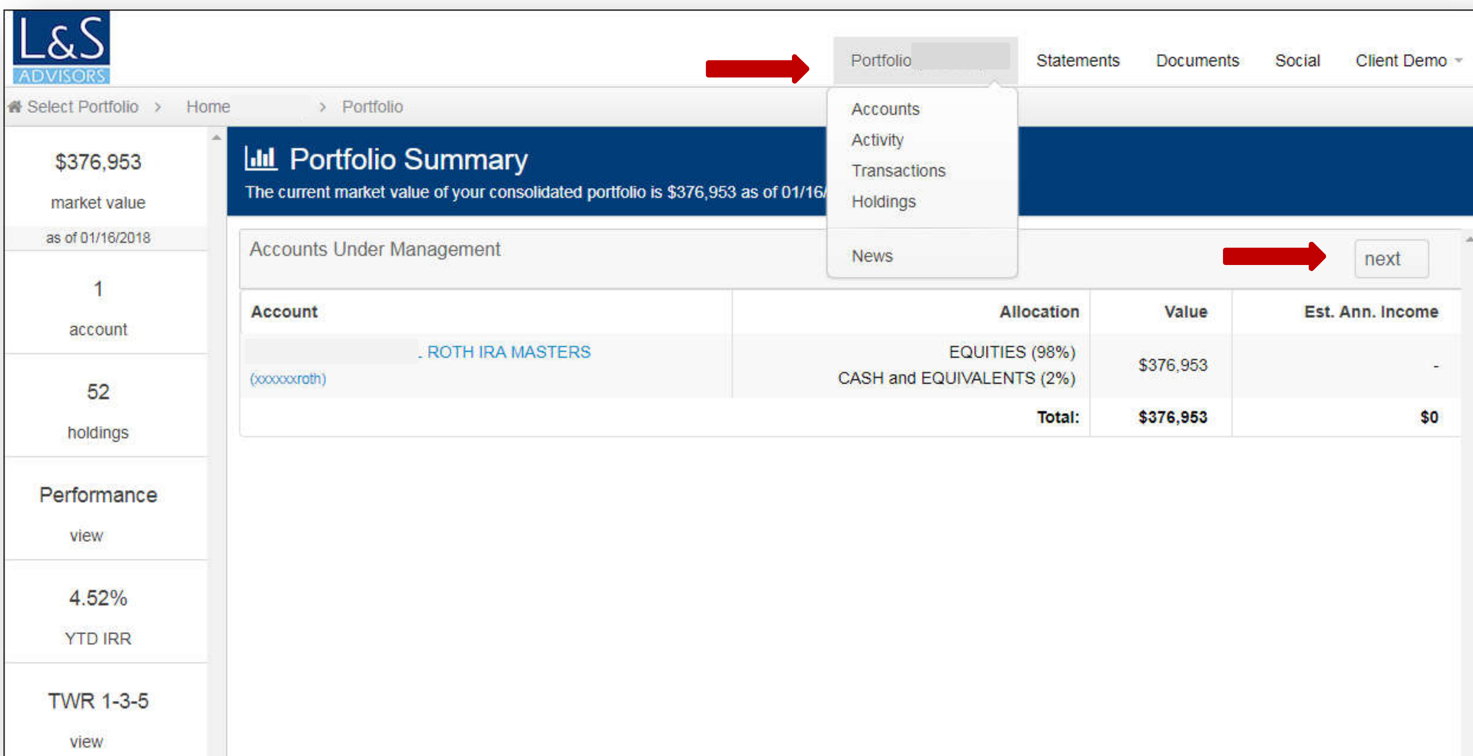


PORTFOLIO HOLDINGS

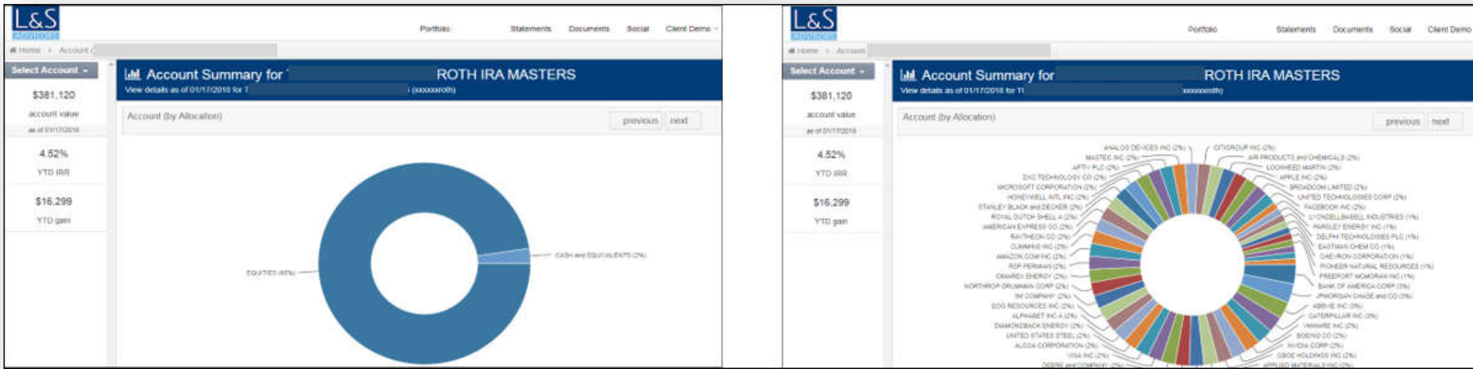
1. Select **Account** in your household to review



2. Utilized the **Dropdown Menu** or Select option on the left hand side to view current account information
3. Select **Next**

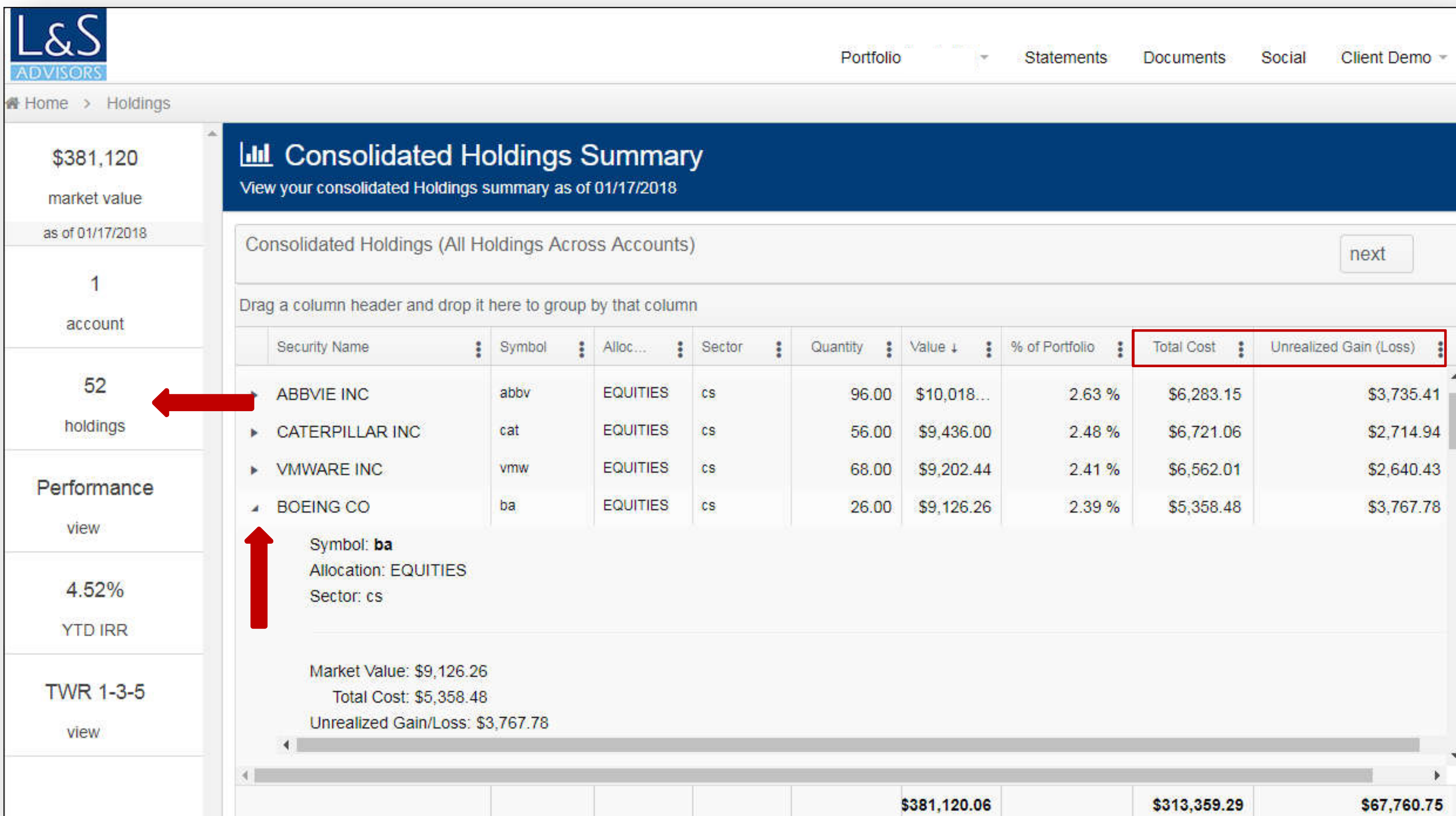


4. Select **Sector Pie Chart** to view Security Allocation



UNREALIZED GAINS/LOSSES & ACCOUNT DETAIL

1. Select **Holdings** to review current Unrealized G/L
2. Select **Dropdown** on security for breakout detail



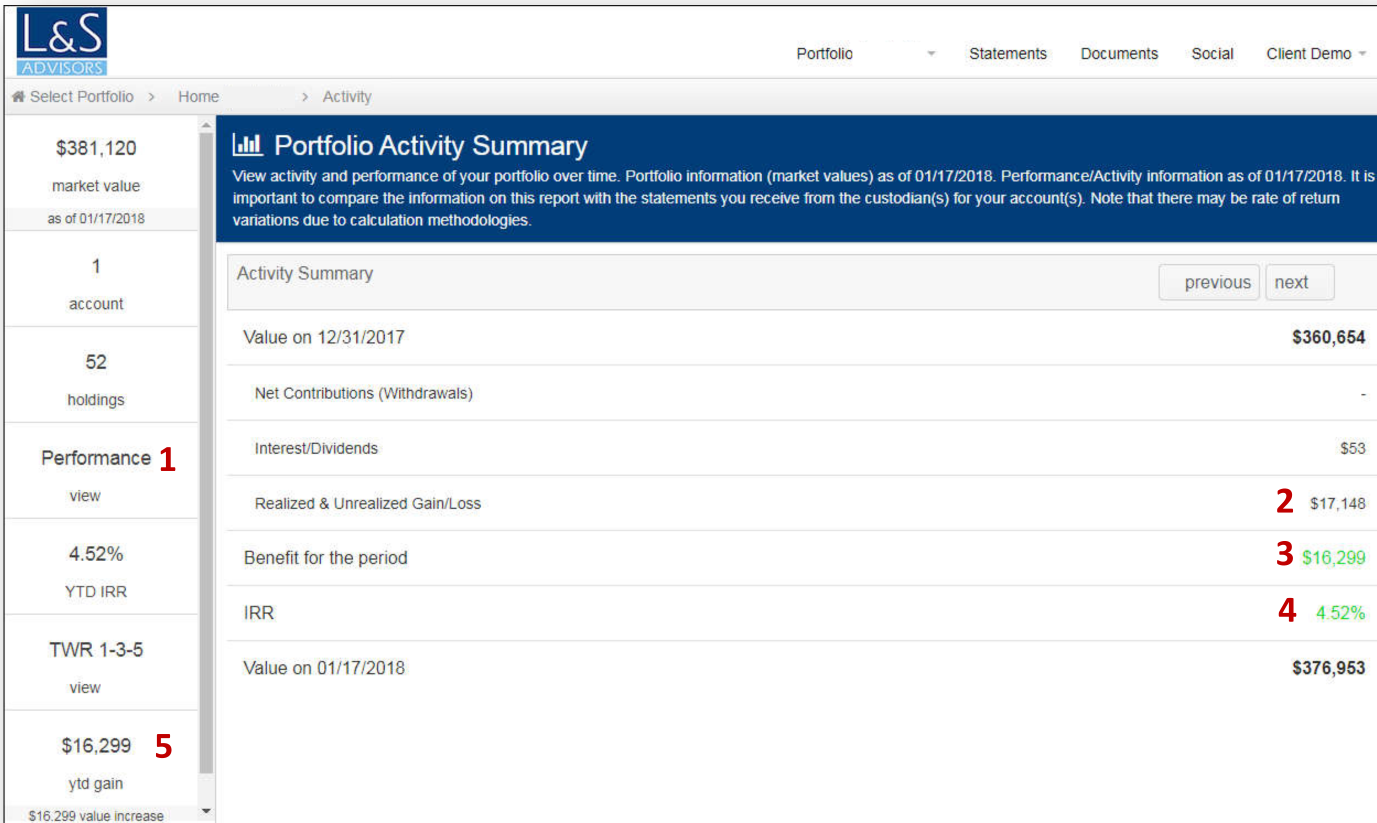
3. Select **Next** for Top 10 Holdings

PERFORMANCE

Year-to-Date perfomance will be available daily and will use an **IRR calculation**. The IRR calculation uses a dollar weighted average, which is the portfolio's actual performance between two dates, including the effects from all cash inflows and outflows. This should be used to get a general idea of where the account stands.

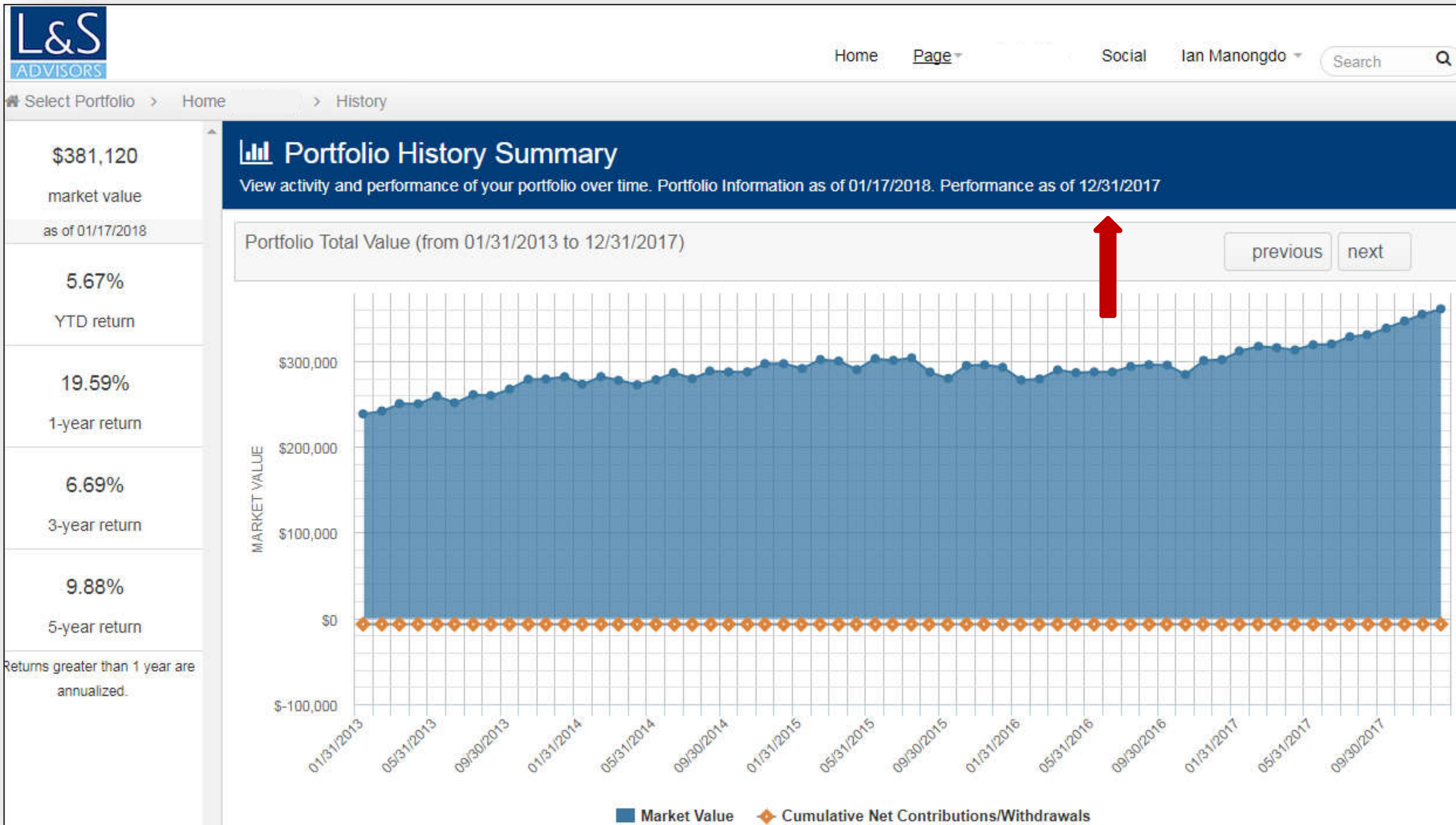
The 1-3-5 Year performance will be availble based off the most recent month end. These values will be calculated with a **Time-Weighted Return** method. TWR captures the true performance by excluding capital additions and withdrawals. TWR is the return on the first dollar invested into the portfolio.

YTD Performance and Daily Values

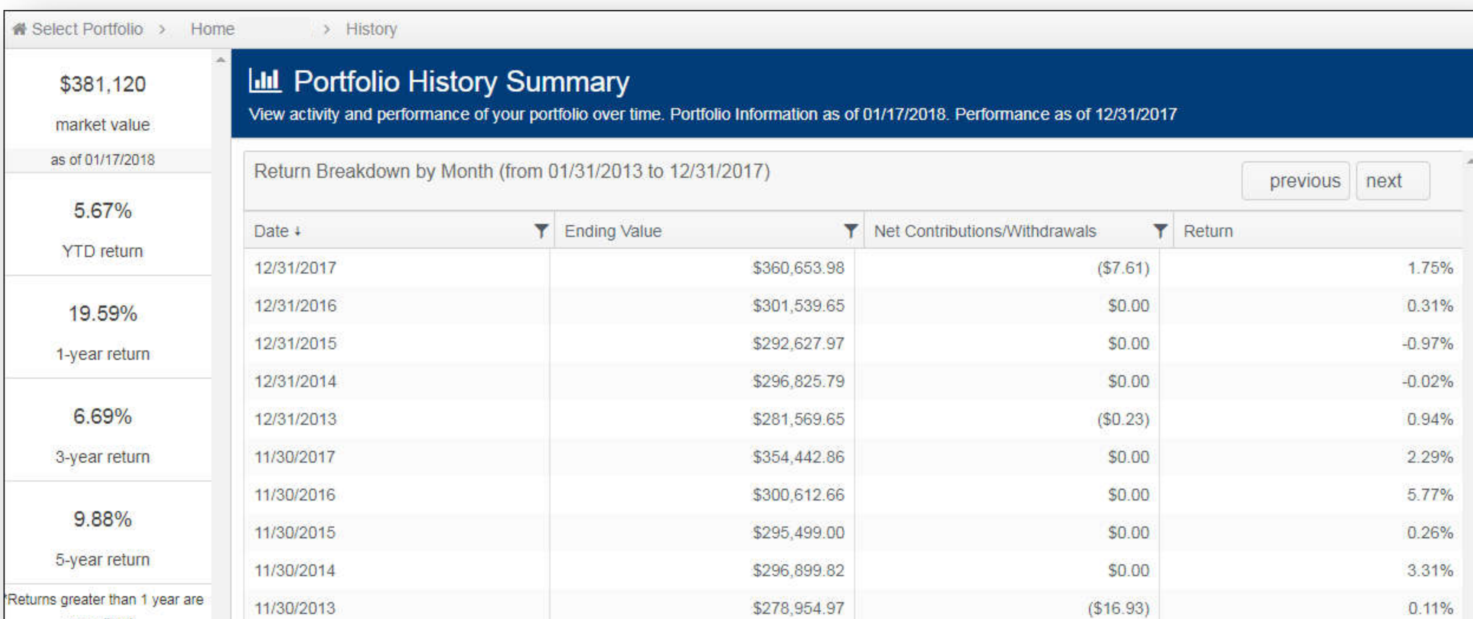


1. Select **Performance**
2. **Realized & Unrealized G/L** -Realized + Unrealized G/L for the price of security at time period
3. **Benefit for the Period** – Gain or Loss of portfolio value between time periods
4. **YTD IRR** – IRR performance
5. **YTD Gain** – Portolio dollar gain between time periods

YTD Performance and Daily Values



1. Select **TWR 1-3-5**
2. **TWR Performance** – Performance is calculated as of stated month end date
3. Select **Next** for monthly breakdown


Select Portfolio > Home > History

$381,120 market value as of 01/17/2018

5.67% YTD return

19.59% 1-year return

6.69% 3-year return

9.88% 5-year return

Returns greater than 1 year are annualized.

Portfolio History Summary

View activity and performance of your portfolio over time. Portfolio Information as of 01/17/2018. Performance as of 12/31/2017

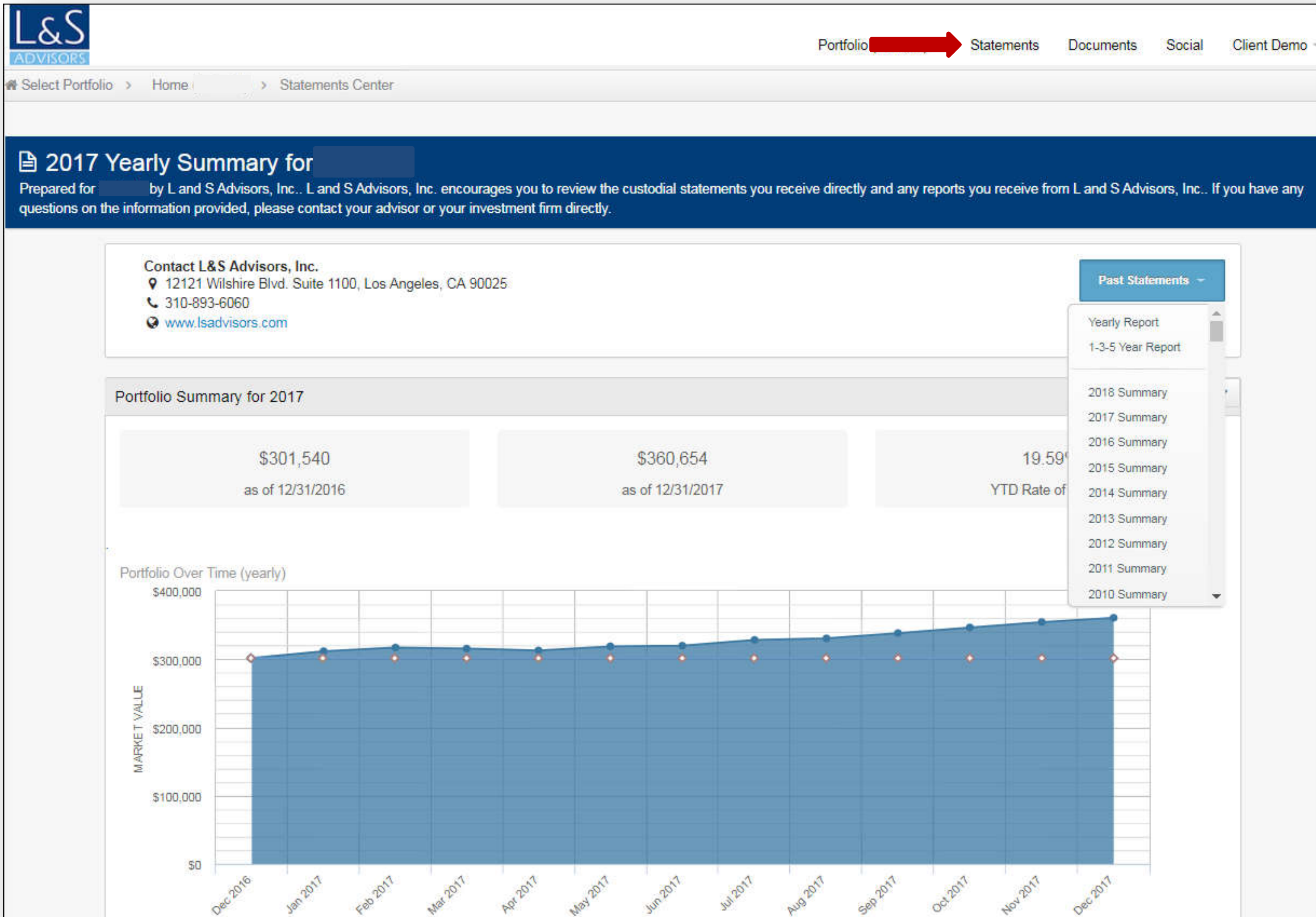
Return Breakdown by Month (from 01/31/2013 to 12/31/2017)

previous next

Date	Ending Value	Net Contributions/Withdrawals	Return
12/31/2017	$360,653.98	($7.61)	1.75%
12/31/2016	$301,539.65	$0.00	0.31%
12/31/2015	$292,627.97	$0.00	-0.97%
12/31/2014	$296,825.79	$0.00	-0.02%
12/31/2013	$281,569.65	($0.23)	0.94%
11/30/2017	$354,442.86	$0.00	2.29%
11/30/2016	$300,612.66	$0.00	5.77%
11/30/2015	$295,499.00	$0.00	0.26%
11/30/2014	$296,899.82	$0.00	3.31%
11/30/2013	$278,954.97	($16.93)	0.11%

STATEMENTS

1. Select **Statements**
2. Select **Time Period**
3. Scroll down for various reports

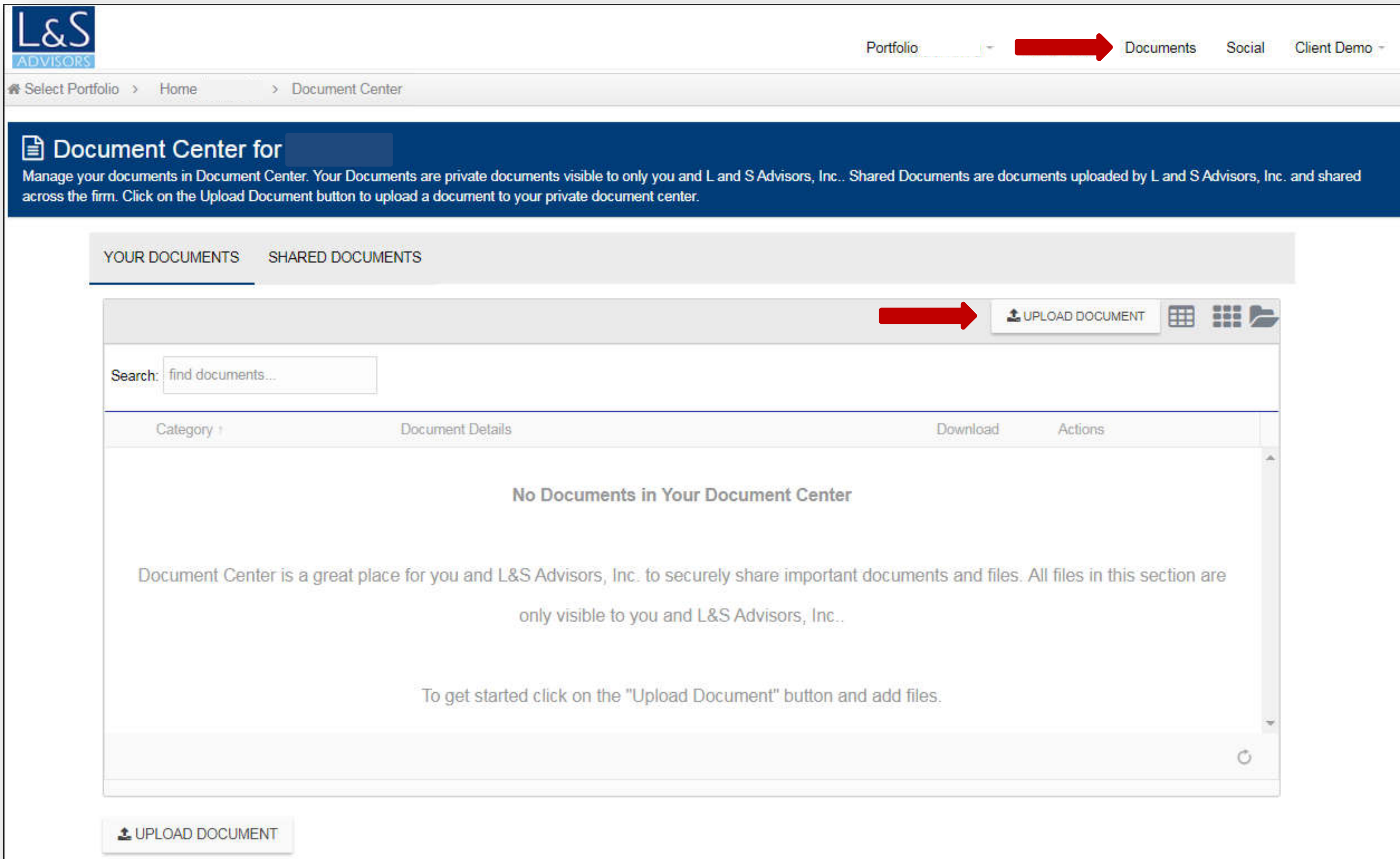


Reports Available

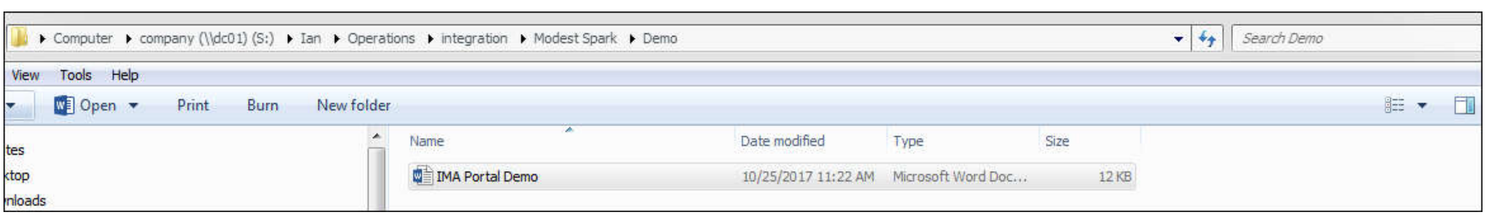
- Portfolio Activity
- Portfolio Allocation and Holdings
- Portfolio Summary
- Transactions
- Disclaimers

DOCUMENT CENTER

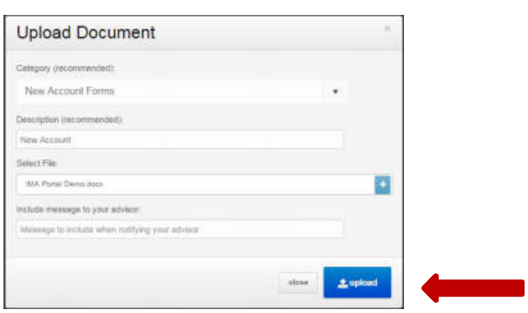
The Document Center will allow you to receive and send documents to your advisor in a secure fashion. These documents will be stored for your review at anytime. Please call **310-893-6060** if you need assistance.



1. Create PDF or scan document to your personal computer
2. Select **Documents** in Client Portal
3. Select document you wish to upload



4. Upload document



DISCLOSURE

We urge you to compare data from this Client Portal with the account statement(s) you receive directly from your custodian. Please notify us if you are not receiving your account statement(s). Nothing herein should be construed as tax advice, including cost basis reporting, and you should always rely on your statement(s) from your custodian and not rely on data from this Client Portal for tax purposes. You are strongly encouraged to consult your tax advisor when filing your taxes.

If we have not been provided with the original cost-basis or purchase-price information for one or more of your assets, we would be happy to add this information and update the data for this Client Portal, once we receive the missing cost-basis data from you or your tax advisor.

Transaction data in the Client Portal has been prepared on a trade date basis. Please note that the transaction data from statement(s) you receive from your custodian may be prepared on a settlement date basis. Therefore, any trades made during the last few days of the reporting period, while reflected on the data in this Client Portal, may not be reflected on the statement(s) from your custodian until the following period when the transaction has settled.

The asset values and performance returns in this Client Portal have been prepared including accrued interest. Please note that the statement(s) you receive from your custodian may only reflect interest once paid, and, therefore, the value on your statement(s) may be different from the value from the Client Portal.

Please note that the performance reporting in the Client Portal uses both Internal Rates of Return (IRR) and Time Weighted Returns (TWR). You should note differences which may exist between these two methods of calculating returns. Also, Client Portal performance data is updated daily on the subsequent business day after market close. Certain data is only updated monthly. Please note the updated as date for performance data.

Please be aware that data in this Client Portal has been updated as to the date(s) indicated. Post-dated transactions and other account changes subsequently made after the Client Portal was updated may not be reflected in the Client Portal.

Please remember to contact L&S Advisors, Inc. if there are any changes in your financial situation or investment objectives, or if you wish to impose, add to, or modify any conditions regarding the management of your portfolio. Please note, however, that any requests to change the conditions regarding the management of your portfolio must first be acknowledged in writing by us. If you have any questions specific to the Client Portal, you may email clientportal@lsadvisors.com. If you have questions regarding your portfolio account, please contact your investment adviser representative and/or Sy Lippman.