FIRST FINANCIAL TRUST

YOUR FUTURE FIRST

Guide to Your Account

Contents

Logging Into Your Online Account

When you have questions about your First Financial Trust accounts, you can always contact your Relationship Manager or email us at onlineaccess@fftam.com. You can also access your account information online, making detailed account information available 24/7. To access your online account, simply visit https://firstfinancialtrust.ecx.seic.com.

Accessing Your Account for the First Time

The first time you login to your account online, you will need to enter your User ID and temporary password. This User ID and password will be provided to you by your Relationship Manager. If you do not automatically receive your User ID and password, simply contact your Relationship Manager to request them. The first time you login, you will also be prompted to accept Terms and Conditions.

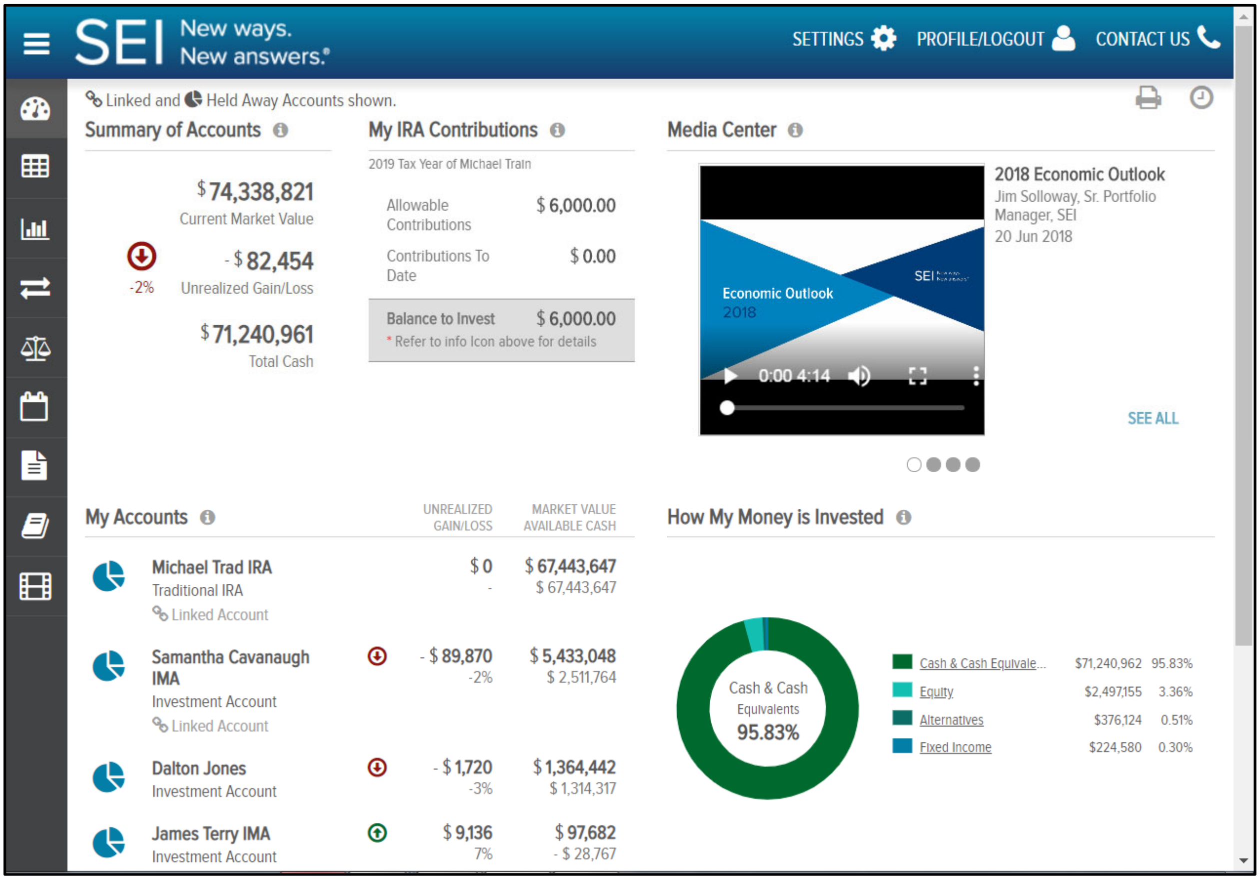
In addition, you will receive a one-time Personal Identification Number (PIN) that will be sent to your email address on file with First Financial Trust. This one-time PIN is sent as a security measure to ensure that the person attempting to set up your online profile is truly you. It is valid for only 20 minutes. If you do not receive your one-time PIN, or if your PIN expires after 20 minutes, you may request another PIN by clicking the "Send me a new one-time PIN" link.

Next, you will be prompted to set a new password for future times you log in. Your password is case sensitive and must follow these rules:

- Passwords must be between 8 and 20 characters.
- Passwords must contain at least one number, one upper case character and one lower case character.
- Passwords must have no more than two repeating characters.
- Passwords must not contain User ID.
- Passwords must not contain your first or last name.
- Password must not be the same as any of your last five Passwords.

Navigating Your Online Account

The Online account display is set up with a left hand navigation menu for ease of use. A brief summary of each option is below.



DASHBOARD

The dashboard is the "landing page" that users are presented with upon successful login through the secure authentication mechanism or Single Sign-On processes. It provides summary level information of investment Accounts at a Customer level, via independent, configurable "panels". Of these panels, the Summary of Accounts (wide or mini) panel is fixed in the upper left position and is always shown.

The Client can configure the remaining dashboard panels from the following selection or alternatively allow users to personalize the dashboard themselves with panels such as:

- Summary of Accounts
- Market Commentary/Research/Articles
- How My Money Is Invested

- Videos
- My Investment Value Over Time
- My Top Holdings

On the following pages a “header ribbon” displays the following Account level information (either for ‘All Accounts’ or a specific Account, subject to the Customer’s selection:

- Market Value
- Total Cash
- Unrealized Gain/Loss

On most of the following pages, various icons are displayed on the upper right side of the main table which allow you to perform different functions such as search, download, print, and view the last update time of the page.

MY INVESTMENTS

My Investments displays information on holdings across ‘All Accounts’ or for a specific Account, subject to the Customer’s selection:

- Asset name and identifier
- Investment Category
- Units
- Price
- Cost Basis
- Unrealized Gain/Loss
- Market Value
- Estimated Annual Income

ANALYTICS

The Analytics page provides more in-depth look at the accounts using the following panel views:

- Market Value Over Time
- Net Flows
- Performance (If Applicable & Account Level Only)
- How My Money is Invested

REALIZED GAIN/LOSS

The realized gain/loss page will display the amount of gains and losses resulting from the sale of securities or capital gain distributions.

- The Detail view will display all transactions that resulted in a gain or loss. You may view this data for the current year or use the filter at the top of the table to view previous year gains & losses.

- The Summary view will provide a summary of your short and long term gains & losses for the current year and previous year, as well as display your unrealized gains/losses.

TRANSACTIONS

The Transactions Screen is a summarized view of the transactions in your account(s). The default view displays all transactions for the last 7 days. This section gives you a view of:

- Transaction Date
- Transaction Type
- Transaction Description
- Accounts & Portfolio
- Units @ Price
- Amount

DOCUMENTS

The Documents page provides you with access to your on-line document library. Here you can view the statements applicable to your account(s). You may view your documents for all of your accounts or a single account by using the account selector in the upper left hand corner. You can view your documents by selecting the Statements folder (other folders are also available to display such as Transaction Advices and Tax Documents if applicable). Click on the PDF icon to open your document in a new browser tab. Once open, you can view, print or save a copy of the document.

By selecting from the drop down in the left hand corner below the header ribbon, you can select the time period for which you want to view your documents.

GLOSSARY

The Glossary Page provides definitions and details for a variety of topics and items found within the on-line portal.

Understanding Your Statements

Whether you choose to receive printed, paper statements or simply view your electronic statements online, you will benefit from detailed account information for each of your accounts with First Financial Trust. Each portfolio statement details your account activity and income earned for each period as compared to year-to-date. In addition, colorful graphs illustrate your asset allocation.

It is important to note that non-calendar year-end reporting is available on some statement packages.

FIRST FINANCIAL TRUST

First Financial Trust Sample Statement

First Financial Trust Sample Statement

Investment Objective: Balanced 60/40

Asset Allocation on October 31, 2023

	Market Value ($)	Percent
Equity	6,178,395.69	83%
Fixed Income	1,035,800.62	14%
Cash & Cash Equivalents	192,004.11	3%
Mineral	1.00	0%
Account Total	**$7,406,201.42**	**100%**

Liabilities may include negative portfolio balances, negative net cash balances, promissory notes, loans or other miscellaneous debt obligations of the account.

Income Earned

	This Period
Taxable Income	$36,444.13
Tax-Exempt Income	$11,263.48
Tax-Deferred Income	$0.00
Total Income Earned	**$47,707.61**
Total Short Term Realized Capital Gain/Loss	**-$70,624.62**
Total Long Term Realized Capital Gain/Loss	**-$35,211.27**
Total Realized Capital Gain/Loss	**-$105,835.89**

This summary is for your reference. It is not intended for tax-reporting purposes. Taxable income is taxable at the federal level and may be taxable at the state level.

Activity Summary

	This Period
Beginning Market Value	7,632,719.34
Additions	0.00
Withdrawals	-6,200.00
Income & Capital Gain Distributions	47,707.61
Fees	-1,649.54
Cash & Security Transfers	0.00
Investment Activity	0.00
Realized Gain/Loss	-105,835.89
Cost Adjustments	-578.83
Change in Value	-159,961.27
Market Value on Oct 31, 2023	**$7,406,201.42**

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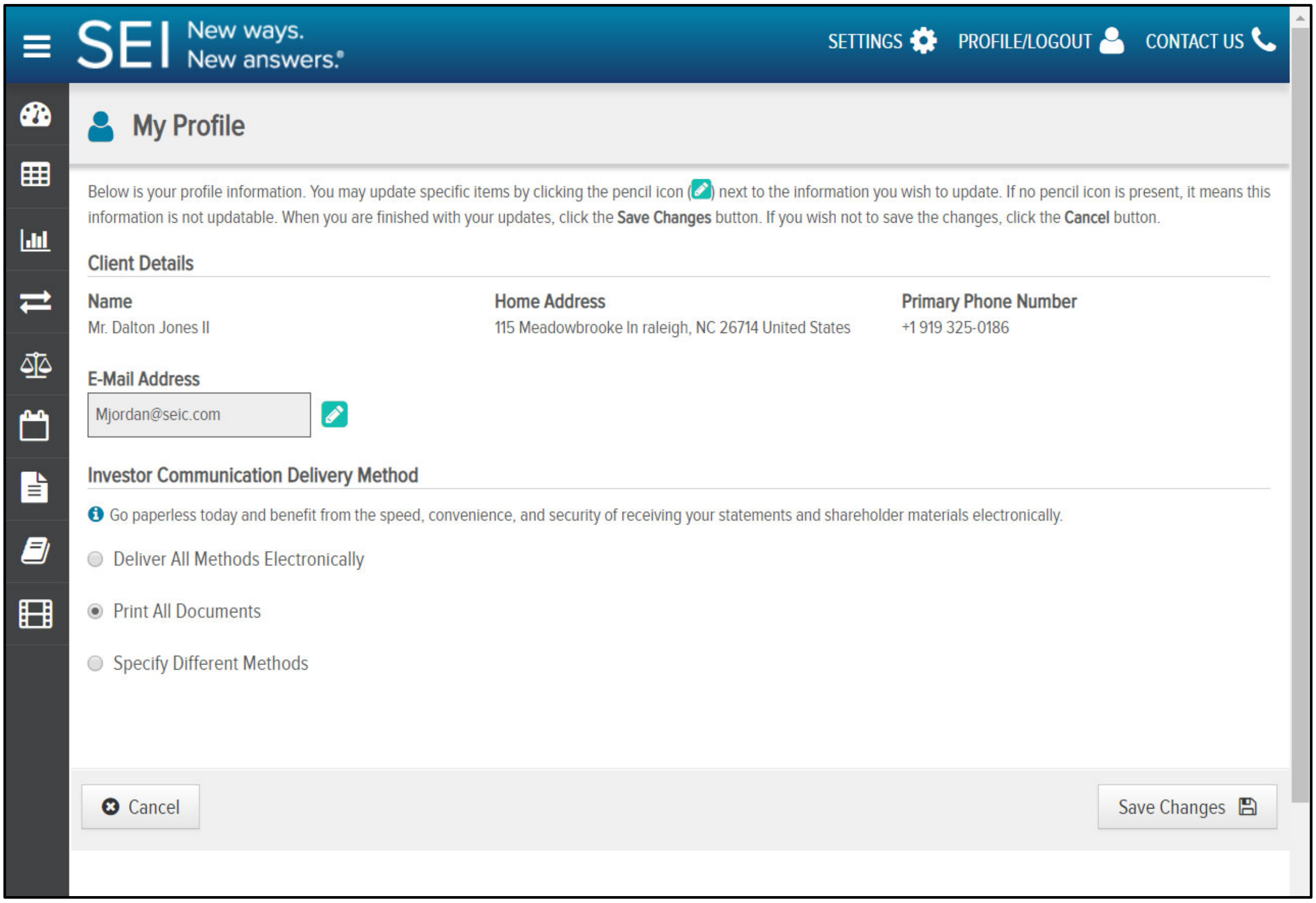
Enrolling in Electronic Delivery of Statements

For certain or all statements, you have the option to opt-out of paper delivery in favor of viewing them online only on this website and receiving an email notification when the statements become available.



To sign up for e-delivery of statements, click on the 'Profile/Logout' link in the upper right hand side of the home page, then 'My Profile'. Then, under the 'Investor Communication Delivery Method' section, select the option that you prefer. In order to select different delivery methods for different statements, select "Specify Different Methods". This will display a list of the statements that you are set up to receive and you can choose the method for each.

After you enroll in e-delivery, you will receive a confirmation email. In order for the changes to take effect, you must confirm your election of e-delivery by clicking the link within the confirmation email. **This confirmation must take place within 72 hours of your enrollment in e-delivery or the changes will not take effect and paper statements will continue to be sent via mail.**

Mobile App – Coming Soon

First Financial Trust offers a mobile app to allow for easy viewing of your portfolio on the go. Follow these instructions to download the app onto your mobile device.

DOWNLOADING THE APP

Open the iOS Apple Store or Android Google Play Store on your mobile devise to download the Rockland Trust Investor app.

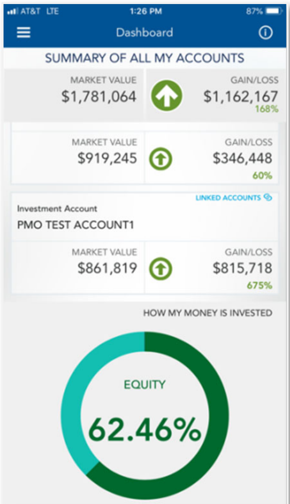
Apple Store:

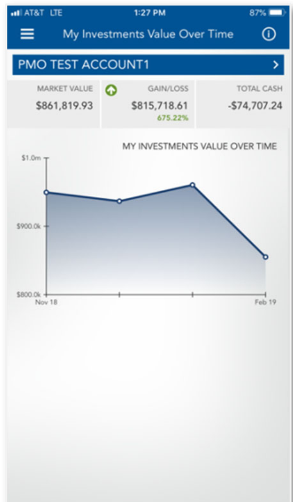
1. To download apps your phone will need access to Wi-Fi, 5G or 5G LTE internet
2. Open the App Store app from the menu
3. Search for the app titled First Financial Trust - TW
4. Download the app. Click on “Get” and then “Install”. Once you have selected install a circle will show the app downloading and the app will appear loading on a space on your iPhone screen.

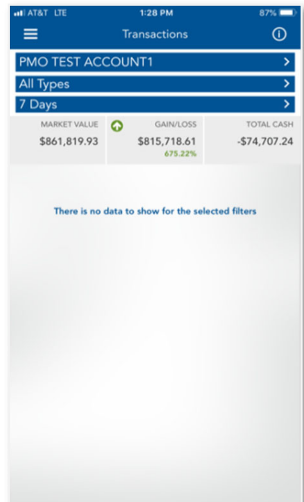
Google Play Store:

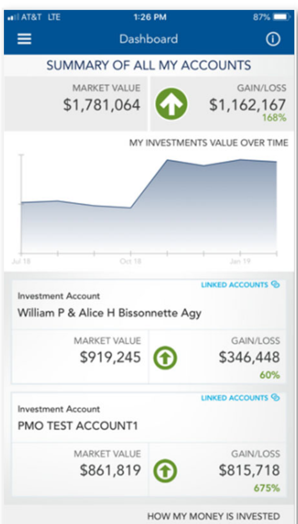
1. To download apps your phone will need access to Wi-Fi, 5G or 5G LTE internet
2. Open the Google Play Store app from the menu
3. Sign in with your Google account
4. Search for the app titled First Financial Trust - TW
5. Install the app. Select the First Financial Trust - TW and press “Install”
6. Accept permissions. It will ask for your permissions, simply select “Accept”
7. Wait until the installation is complete. You will see a notification bar when the installation has been successful.
8. Launch the app.
9. Sign in with the same username and password you use for the desktop version of the site.

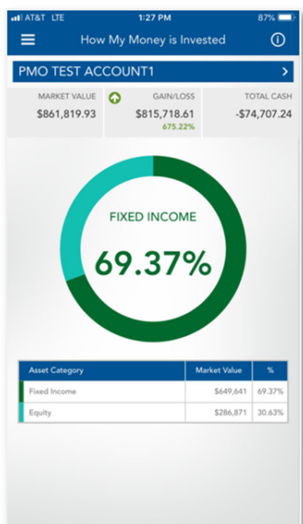
The app appears just as the site does on your desktop computer. Screenshots are below for how it appears on your mobile device. Should you have any questions or run into any issues please contact your Relationship Manager.

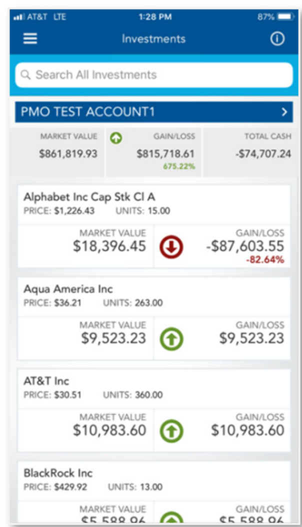












Frequently Asked Questions

1. ***I did not receive my One-Time Pin.***

   Please contact your Relationship Manager for assistance or email onlineaccess@fftam.com. They will need to confirm the email address on file that it is being sent to. They can generate a new One-Time Pin, if needed.

2. ***I've forgotten my UserID.***

   Please contact your Relationship manager for assistance.

3. ***I forgot the answers to my security questions.***

   Click on the "Forgot Your Questions and Answers?" link on the security page. You will be prompted to enter your password. After successfully entering your password, a one- time password will be sent to your registered email address. After entering this one-time password, you will be prompted to reestablish your security questions and answers.

4. ***I forgot my password.***

   Click on the "Forgot Your Password?" link on the security page. A one-time password will be sent to your registered email address. After entering the one-time password, you will be prompted to create a new password.

5. ***I've registered my device, but I'm still being prompted to answer my security questions.***

   Security questions are prompted when the site does not recognize the device or browser you are using to log in. This is simply a security measure to ensure that only authorized users are accessing your account information.