

This booklet is designed to assist with setting up alerts in your personal wealth management website.

1. From the Home page, click on **Settings** at the top of the page.



2. **Alerts** can be created for Personal Finance, Investments and Reminders.



3. Under **Delivery Settings**, choose how to be notified when alerts are triggered. Add additional email addresses if desired and click the green + button.

John and Katie Traditional Education Center Join Screen Sharing Session Settings Log out

Home Organizer Workshop Spending Investments Vault Reports Mail

Alerts Security Privacy

Delivery Settings

1 Email Recipients *Alerts will be sent to these email addresses* Hide ^

✉ JohnT@nomail.com X

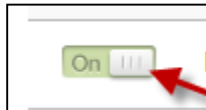
✉ Add email address +

IMPORTANT: Some alerts contain information you may consider sensitive, such as individual spending transactions or account balances. Before adding a recipient other than yourself, make sure you're comfortable sending sensitive information to that person.

Home Page Notifications *Show notifications on your home page for*

- 1 day
- 2 days
- 3 days
- 4 days
- 5 days
- 6 days
- 7 days
- 14 days**
- 21 days
- 30 days
- 60 days
- 90 days

4. Slide the switch from Off to On to turn on an alert.



5. Personal Finance consist of the following alerts which can be set:

a. **Weekly Financial Summary** – A periodic overview of your finances via email notification.

On **Weekly Financial Summary** *A periodic overview of your finances (email only)*

b. **Low Cash Balance** – Enter an amount to be notified when the balance falls below that amount.

On **Low Cash Balance** *When the balance of any cash account falls below* – \$500 +

- c. **High Credit Balance** – Enter an amount to be notified when any credit card balance rises above that amount.

High Credit Balance
When the balance of [any credit card](#) rises above

- d. **Large Expenses** – Enter an amount to be notified when expense occurs that exceeds that amount.

Large Expenses
When any expense occurs that is larger than

- e. **Large Deposits** – Enter an amount to be notified when a deposit occurs that exceeds that amount.

Large Deposits
When any deposit occurs that is larger than

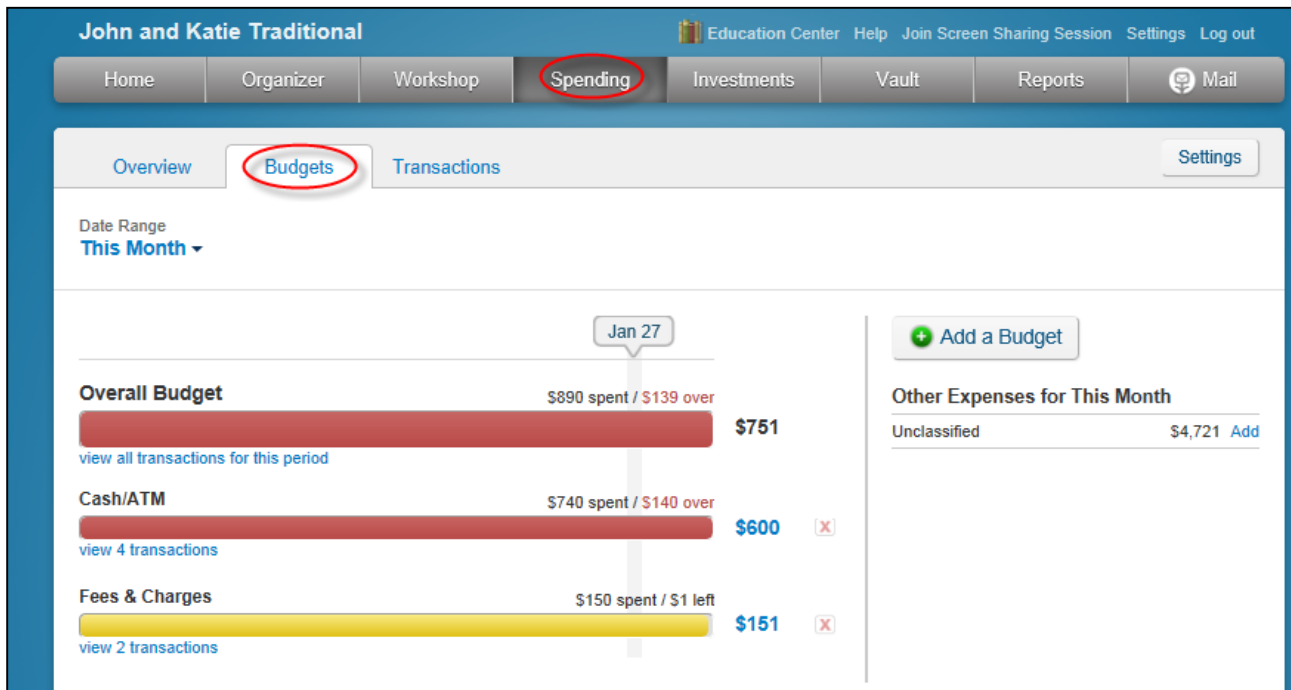
- f. **Bank Fees** – Enter an amount to be notified when a bank fee occurs that exceeds that amount.

Bank Fees
When any bank fee occurs that is greater than

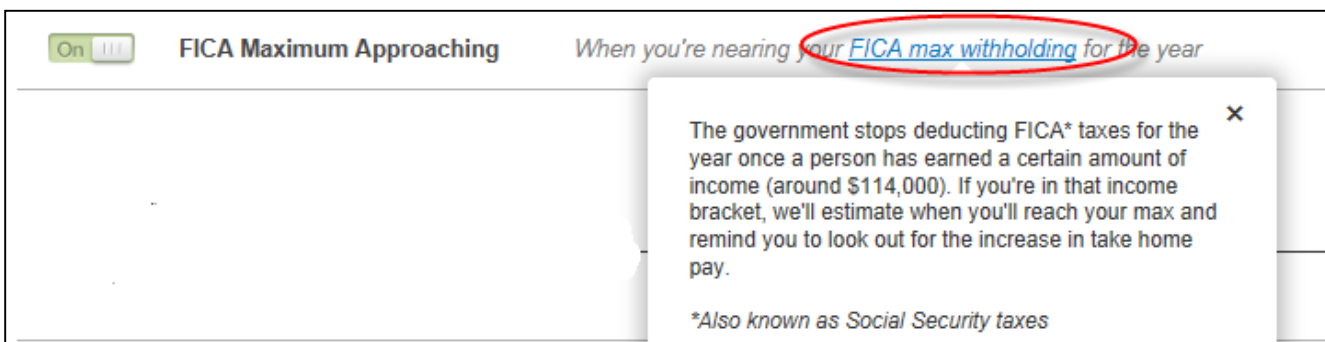
- g. **Budget Exceeded** – Click on the blue hyperlink to get a dropdown of budgets set up under the Spending tab.

Budget Exceeded
When your spending exceeds [any of your budgets](#)

We'll monitor these monthly budgets for you:		✕
Cash/ATM	\$600	
Fees & Charges	\$151	

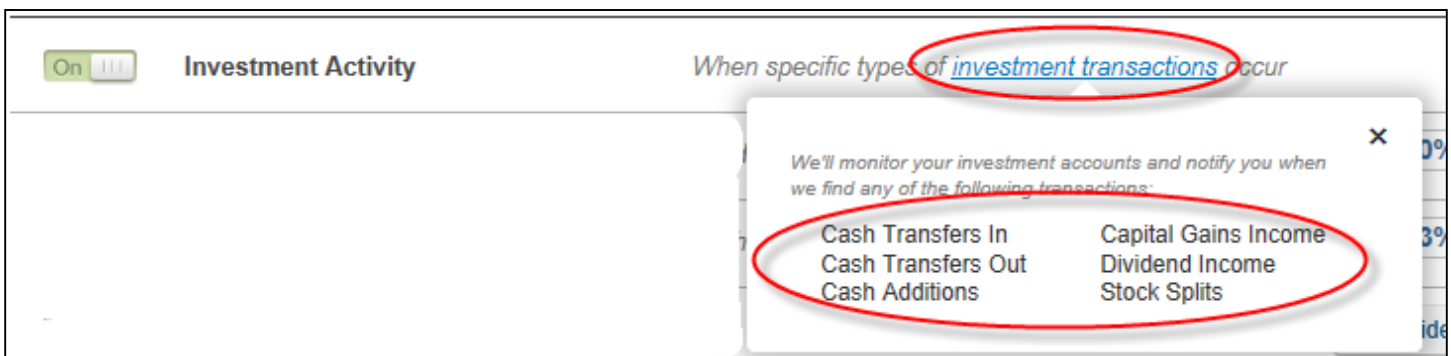


h. **FICA Maximum Approaching** – Be notified when the FICA max withholding has been reached.

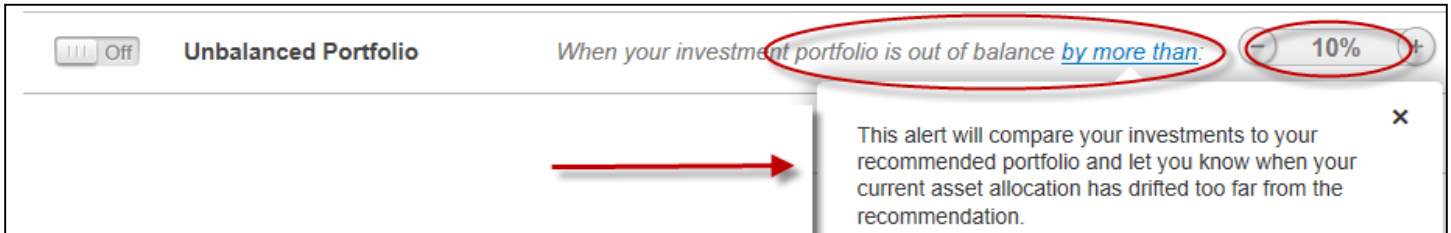


6. **Investments** consist of the following alerts which can be set:

a. **Investment Activity** - Turn on this alert to be notified when specific investment transactions occur. Click the blue hyperlink to see the types of investment transactions monitored.



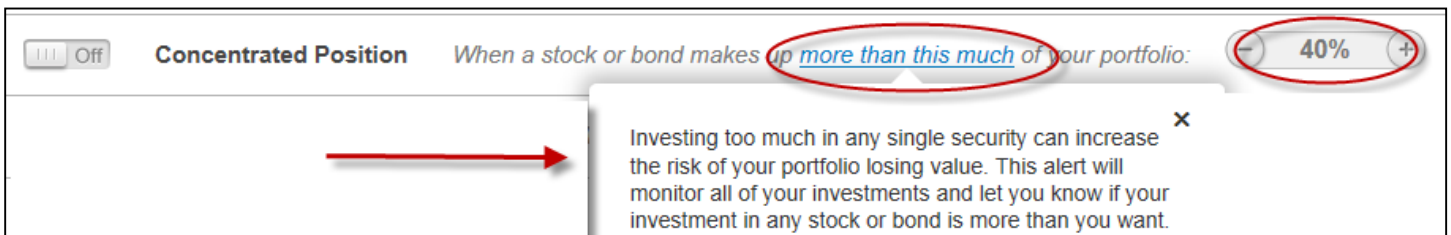
- b. **Unbalanced Portfolio** – Turn this alert on to see when your portfolio is out of balance by a given percentage.



Off **Unbalanced Portfolio** When your investment portfolio is out of balance by more than: 10%

This alert will compare your investments to your recommended portfolio and let you know when your current asset allocation has drifted too far from the recommendation.

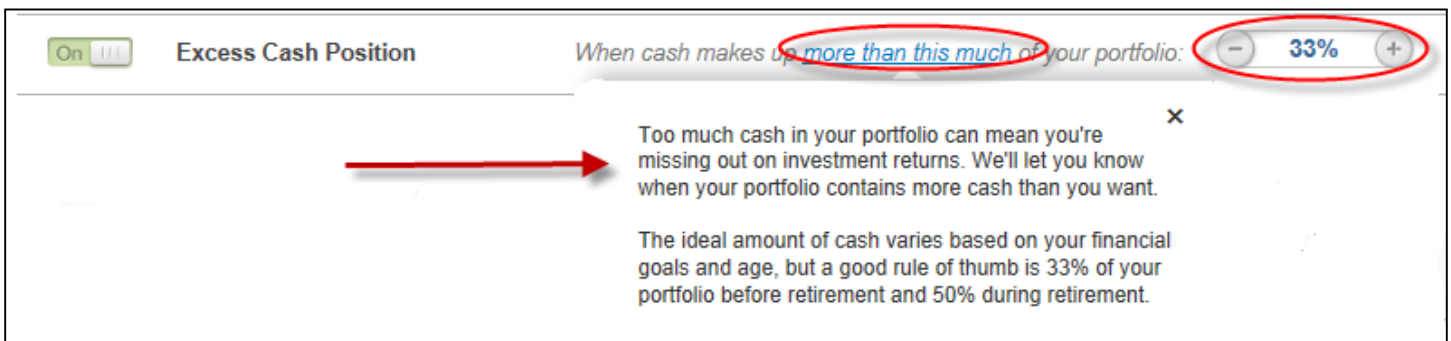
- c. **Concentrated Position** – Turn on this alert and enter a percentage to be notified when a stock or bond makes up more than this much of your portfolio.



Off **Concentrated Position** When a stock or bond makes up more than this much of your portfolio: 40%

Investing too much in any single security can increase the risk of your portfolio losing value. This alert will monitor all of your investments and let you know if your investment in any stock or bond is more than you want.

- d. **Excess Cash Position** – Turn on this alert and enter a percentage to be notified when your cash makes up more than this much of your portfolio.

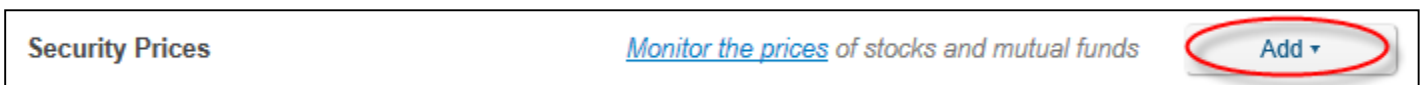


On **Excess Cash Position** When cash makes up more than this much of your portfolio: 33%

Too much cash in your portfolio can mean you're missing out on investment returns. We'll let you know when your portfolio contains more cash than you want.

The ideal amount of cash varies based on your financial goals and age, but a good rule of thumb is 33% of your portfolio before retirement and 50% during retirement.

- e. **Security Prices** – Click the **Add** button to get dropdown fields where you can enter security symbols you want to track.



Security Prices [Monitor the prices of stocks and mutual funds](#) **Add**

Symbol	Description	Current Price	Low Price	High Price
IBM	International Business Machines Corp	\$178.68	150	200

7. Reminders consist of the following alerts which can be set:

a. **End of Year Planning** – This alert fires once a year on November 1st and contains a text reminder.


End of Year Planning
Annual financial housekeeping tips

End of Year Planning Reminder

Is your financial house in order?

The end of the year is approaching and it's a great time to take steps that can help improve your personal finances. Some items to consider:

- If you're not retired, contribute as much as you can afford to your IRA.
- If you or your spouse is 70½ or older, Required Minimum Distributions (RMD) must be taken before Dec 31. Otherwise you could incur an additional 50% penalty tax.
- Make charitable contributions that you want to be able to claim as a deduction on this year's tax forms.
- Consider selling investments that are in a capital loss position to offset any realized gains during the year.
- Compare this year's spending against your budget and make any necessary adjustments for next year.
- Do you expect to earn more next year? Consider putting all or part of your expected increase into savings.
- Check your asset allocation and make any necessary changes.
- Take some time to define your family's financial goals and concerns for next year:
 - Do you want to save more for retirement? Or for college?
 - Is a particular budget category consistently over-budget?
 - Do you expect any unusually large bills next year such as college tuition or a new roof?

Taking the time to address these items now can help make next year a success.

b. **Insurance Policy Anniversary** – Set this alert to receive a notification when it's your insurance policy anniversary.


Insurance Policy Anniversary
Annual reminder of policy renewal date

c. **Tax Filing Dates** – Set this alert to be notified when tax filing dates are approaching.

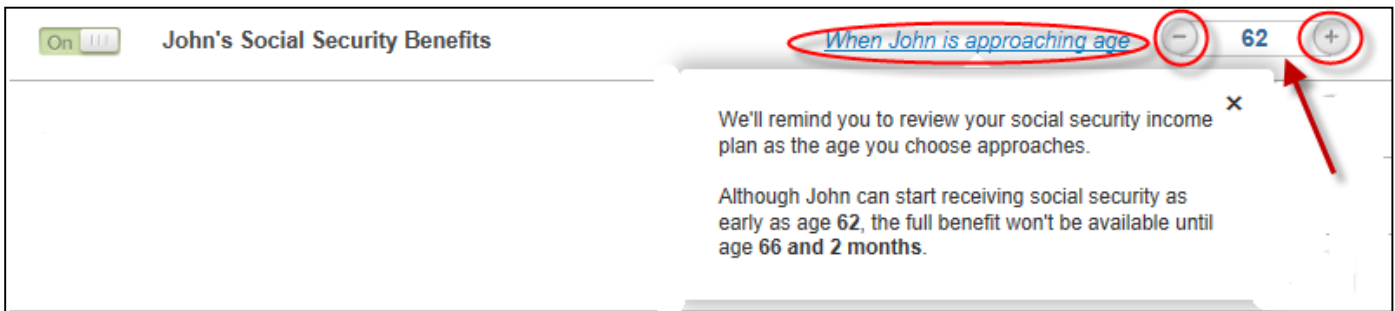

Tax Filing Dates
When tax filing dates are approaching

Annually Quarterly

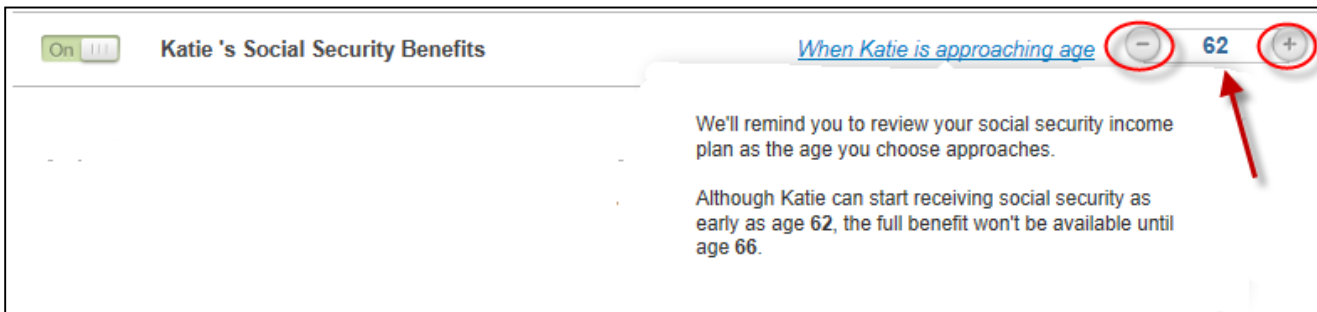
Note: This alert will be triggered 30 days prior to the filing dates.

Annual filing date: April 15th

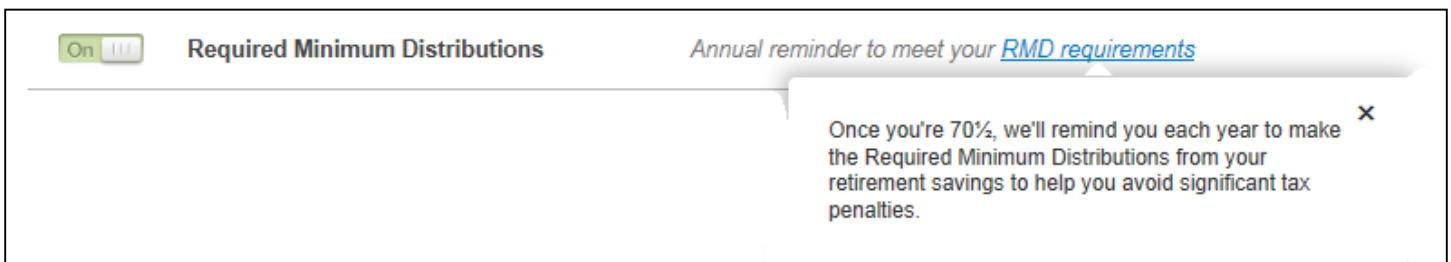
d. **Client's Social Security Benefits** – Manually type in the age or use the – and + buttons to change age.



e. **Spouse's Social Security Benefits** - Manually type in the age or use the – and + buttons to change age.



f. **Required Minimum Distributions** – Set this alert if you want to be reminded to make the required minimum distribution from your retirement savings once you reach the age of 70½.



- g. **Important Dates** – Click the ADD button to set this alert to be reminded of important dates and upcoming special occasions. Enter the event, date, days in advance to be notified and choose Annually, Semi-Annually, Quarterly, Monthly or Once.

Add ▾

Important Dates *Birthdays, anniversaries, or any other date you want to remember* Hide ▾

Event	Occurs next	Notify me	Repeat	+
Our Anniversary	4/18/2014	15	<div style="border: 1px solid #ccc; padding: 2px;"> Annually Semi-Annually Quarterly Monthly Once </div>	Add Birthdays

x

Choose the birthdays to add

Notify me 1 day ▾ before each birthday.

<input checked="" type="checkbox"/> John Traditional	5/5/1955
<input checked="" type="checkbox"/> Katie Traditional	4/5/1953

Add Birthdays

Click on the Add Birthdays link to open a new box which lists the people whose birthdays you want to add. Click the box next to those birthdays and click the Add Birthdays box.

Event	Occurs next	Notify me	Repeat	✕
Katie Traditional's Birthday	4/5/2014	1 day early	Annually	✕
John Traditional's Birthday	5/5/2014	1 day early	Annually	✕