

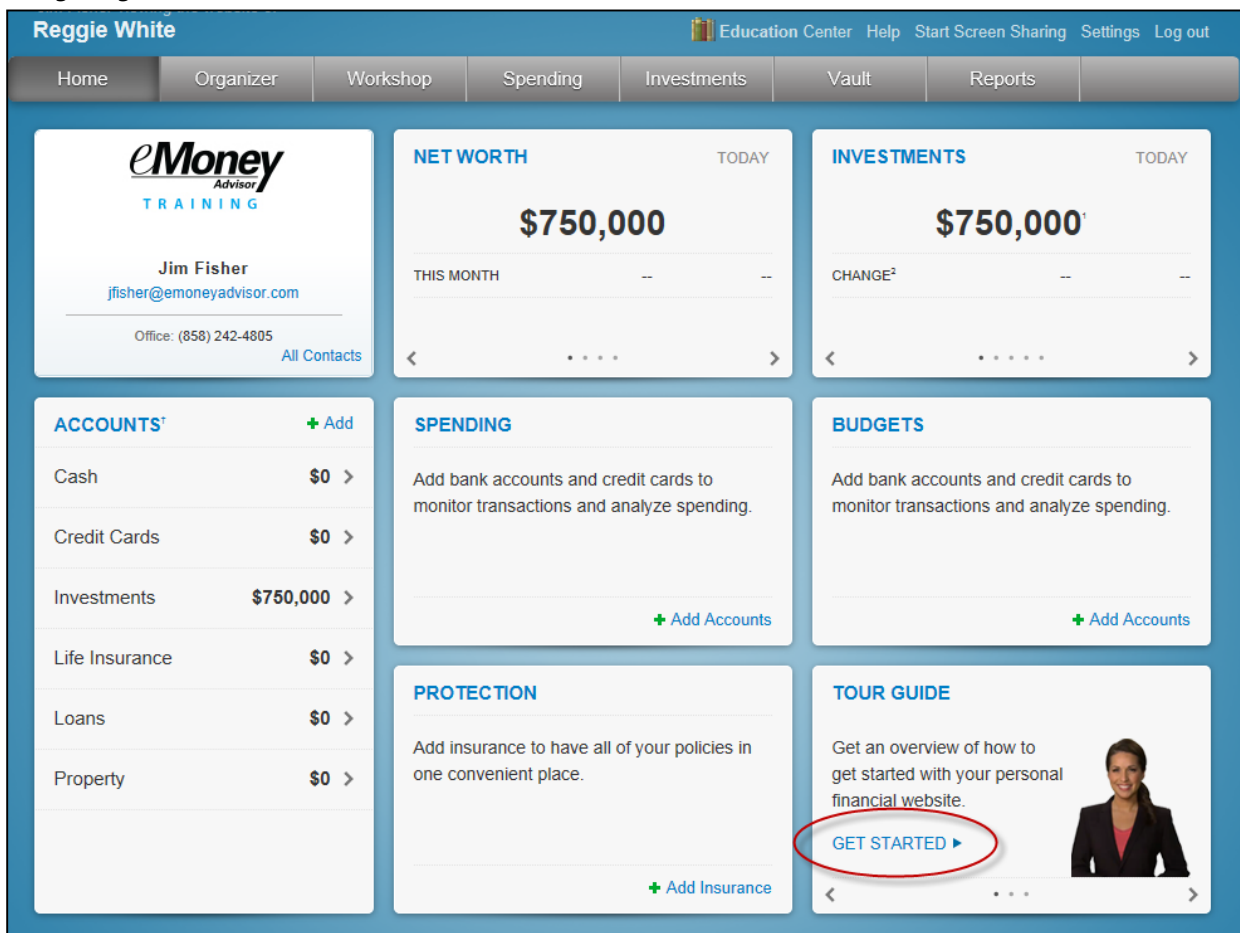
This training guide will provide an overview of the Client Website. The Client Website is a Personal Financial Website that will provide you with a consolidated view of your financial information.

There are many features such as the **Organizer, Workshops, Budgeting, Reports,** and the **Vault** (an online safe deposit box to store digital copies of valuable personal documents such as wills, trusts, passport information, photos, etc.).

Note – 3 security questions will need to be established the first time you logon. Each subsequent logon will prompt for an answer to 1 of the 3 selected security questions unless this box is checked:

☐ Don't ask me again from this device

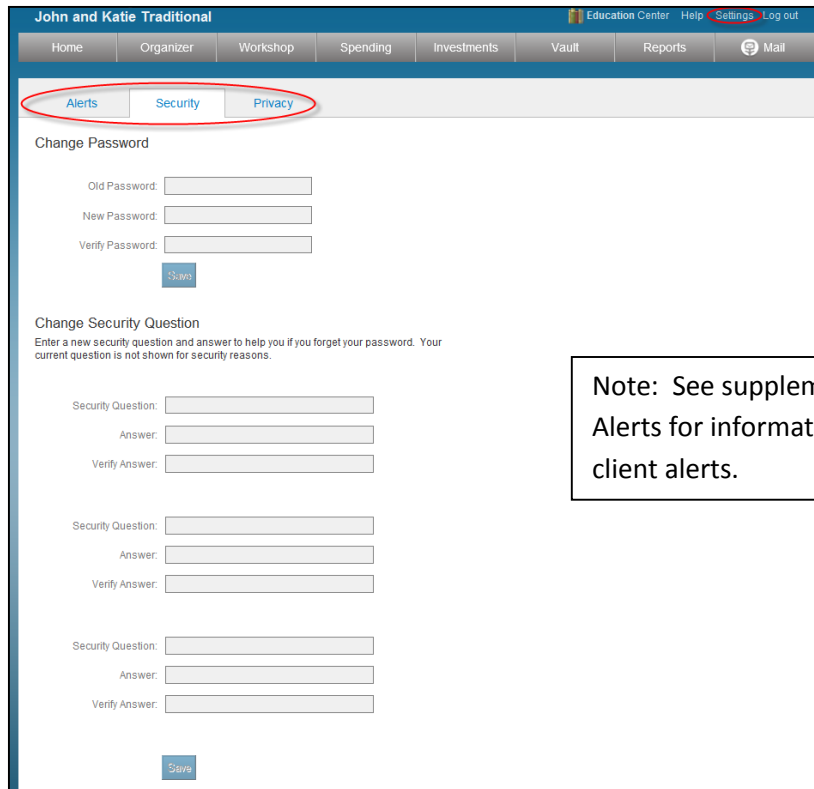
1. At the bottom right hand side of the **Home** page, click the **Get Started** link under **Tour Guide** for help navigating the site.



The screenshot displays the eMoney Advisor Training Client Website Home page for Reggie White. The page features a navigation bar with links: Home, Organizer, Workshop, Spending, Investments, Vault, Reports. The main content area is divided into several sections:

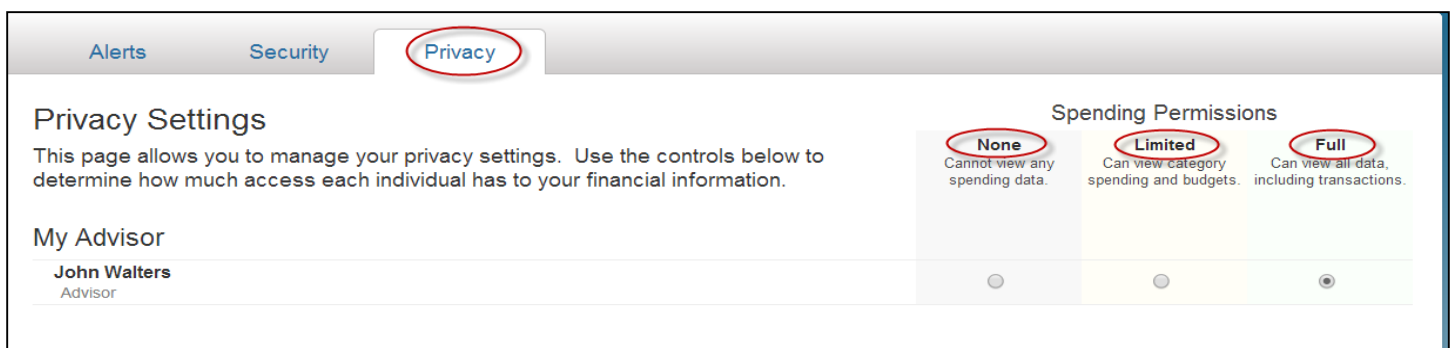
- Net Worth:** \$750,000 (TODAY)
- Investments:** \$750,000 (TODAY)
- Accounts:** A list of accounts with balances: Cash (\$0), Credit Cards (\$0), Investments (\$750,000), Life Insurance (\$0), Loans (\$0), and Property (\$0). A '+ Add' button is present.
- Spending:** A section for adding bank accounts and credit cards to monitor transactions and analyze spending. A '+ Add Accounts' button is present.
- Budgets:** A section for adding bank accounts and credit cards to monitor transactions and analyze spending. A '+ Add Accounts' button is present.
- Protection:** A section for adding insurance to have all policies in one convenient place. A '+ Add Insurance' button is present.
- Tour Guide:** A section with a woman's image and text: 'Get an overview of how to get started with your personal financial website.' A 'GET STARTED' link is circled in red.

2. Click **Settings** to set alerts, security & privacy settings.



Note: See supplement titled Client Site Alerts for information on configuring the client alerts.

3. The **Privacy** tab allows control of the Advisor's access.



**None** - the Advisor will not have access to any spending data.

**Limited** - the Advisor will have limited access to spending details and can view only the categories regarding the spending and budget, NOT individual transactions.

**Full access** - the Advisor can view spending and budgeting items, INCLUDING transactions.

- The **Organizer** is a place to enter your data, provided that your Advisor has enabled this feature.



**Reggie White** Education Center Help Start Screen Sharing Settings Log out

Home **Organizer** Workshop Spending Investments Vault Reports

**Welcome to your Organizer**

All your information in one place...

It's not as hard as you may think to get yourself financially organized. The first step is to add your accounts in the **Accounts** section of the organizer. Then fill out the information in the other sections of your organizer shown on the right.

Only have a few minutes? Don't worry, you don't have to do it all at once. You can add to and update the information in your organizer at any time.

**Accounts**  
1 account added

**Real Estate, Property, and Business**  
1 item added

**Family and Friends**  
1 person added

**Professional Contacts**  
2 contacts added

**Income, Expenses, and Savings**  
0 items added

**Future Goals**  
Retirement, Education, and Major Future Expenses

**Financial Priorities**  
Your financial priorities

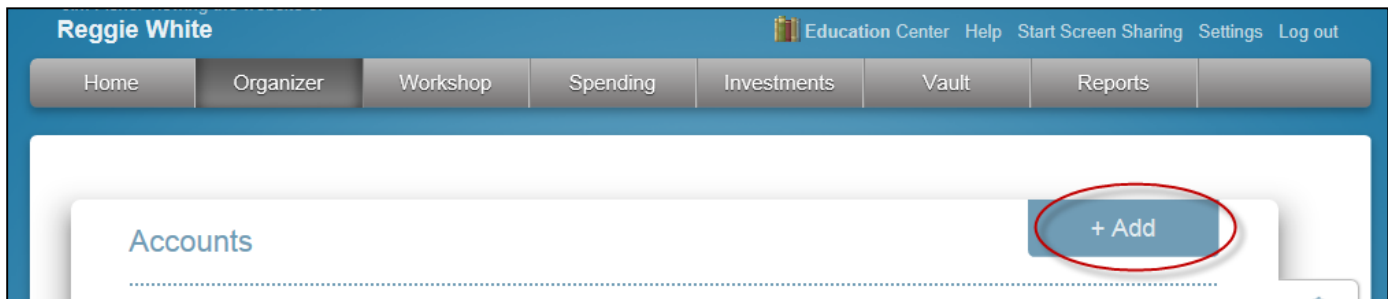
**Risk Tolerance**  
What type of investor are you?

**Get Started**

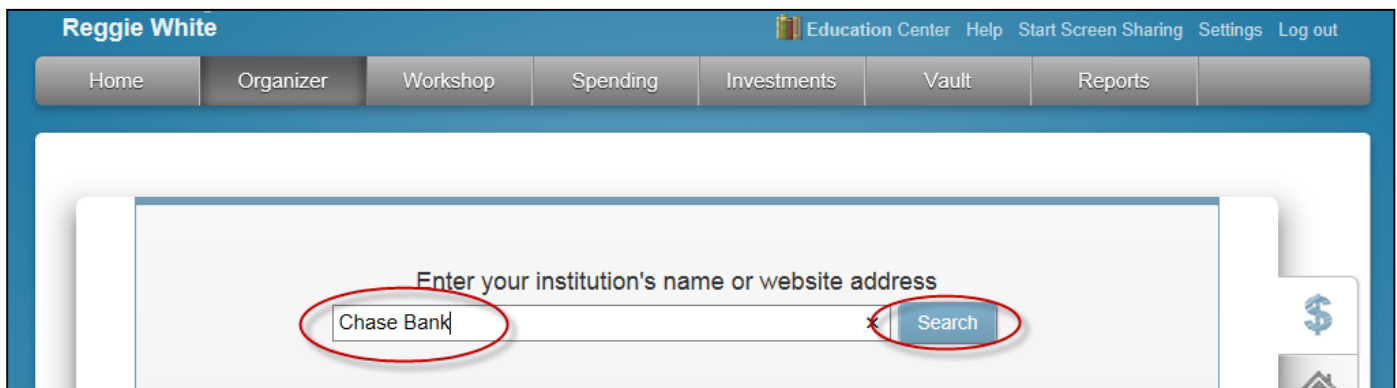
5. To add accounts to the **Organizer**, click **Accounts**.



6. Click the **Add** button to search for a specific institution.

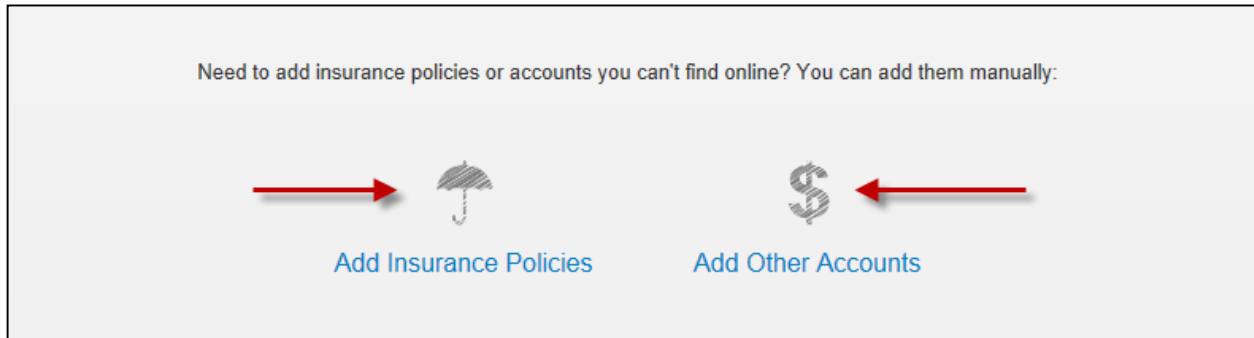


7. Type in the name of the institution where you have accounts and click **Search**.



Note – There must be an online account set up at the institution in order to connect it and bring the current value into the **Organizer**. For more information on connecting accounts, see the **Client Site - Connections Booklet**.

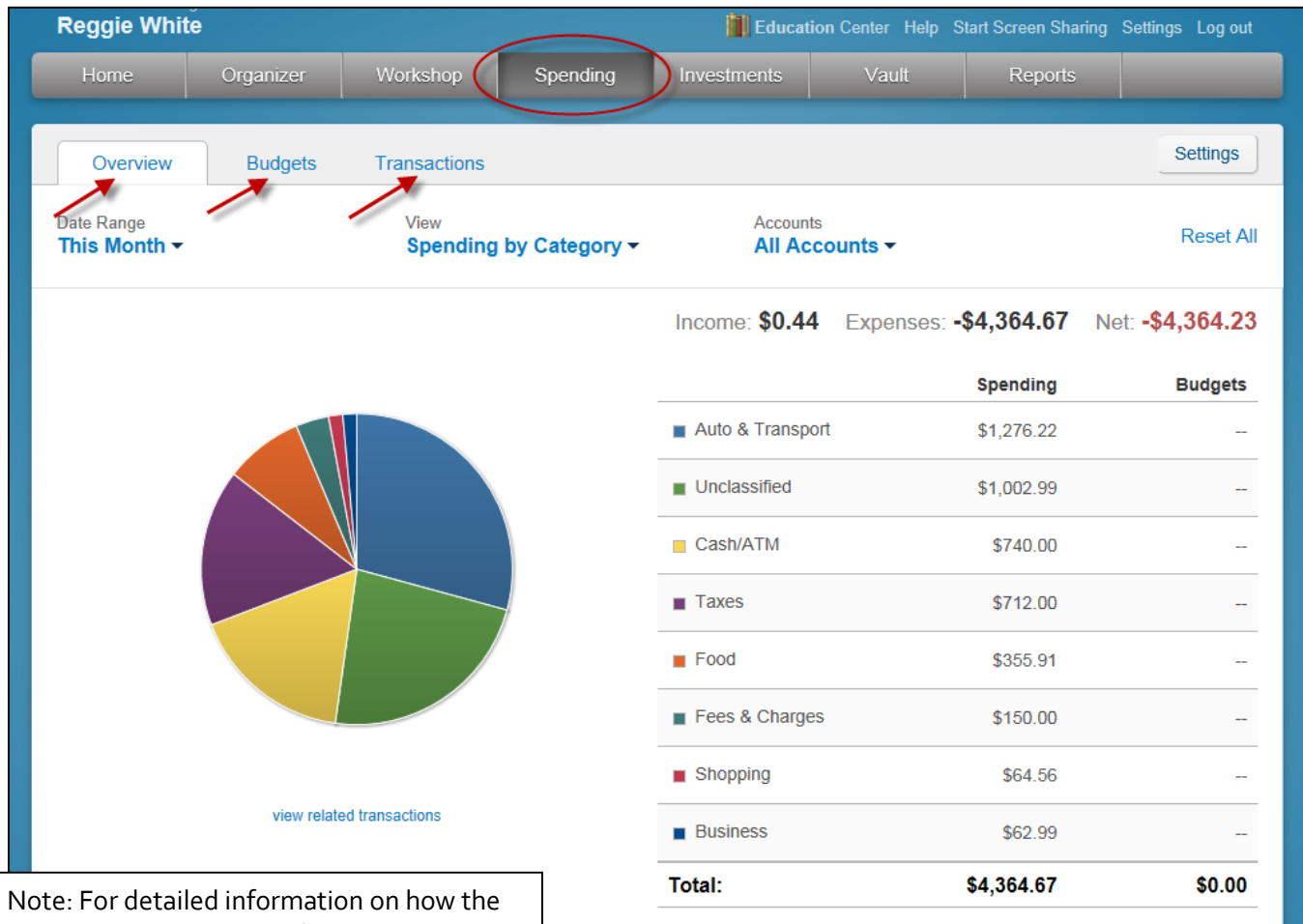
8. To **manually** enter data, select from the appropriate categories.



9. The **Workshop** tab provides a quick analysis to determine if you are saving enough for retirement or a college expense. You can also quickly analyze your life insurance needs, see if your investments are properly allocated and check to see if your personal finances are balanced. Follow the tour guide to go through these exercises.



10. The **Spending** tab allows you to track your spending habits and build a custom budget.
  - a. The **Overview** tab provides a pie chart based off of recent transactions imported from aggregated accounts.
  - b. The **Budget** window is a snapshot that allows you to monitor if you are on track with your monthly budget.
  - c. The **Transaction** tab is where to view transactions pulled in from connected accounts.



Note: For detailed information on how the budgeting & transaction features work, please refer to the **Client Site Budgeting for Clients** user guide.

- The **Investments** tab allows you to view up to date market information based off of any connected investments.

Reggie White

Education Center Help Start Screen Sharing Settings Log out

Home Organizer Workshop Spending **Investments** Vault Reports

Summary Allocation Analysis Transactions Research

Accounts  
All Investments ▾

**Current Value: \$918,062.48**

Cash: \$5,180.00  
Margin: \$1.00  
<sup>2</sup>Holdings: \$162,881.48

**<sup>3</sup>Today's change: -\$279.67 ↓ 0.03%**

Balance History

The selected account(s) don't have enough balance history data to chart.

Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below<sup>1</sup>.  
Account holdings reflect the last available prices as of 06/20/2014 10:36AM<sup>2</sup>.

Values are based on the total of all account history values as of the last day of each month in which histories are available.

Account ▾	Positions As Of <sup>1</sup> ▾	Cash ▾	Margin ▾	Holdings <sup>2</sup> ▾	Current Value ▾	Today's Change <sup>2</sup>	
						Value ▾	Pct ▾
<sup>†</sup> Fidelity 401(k)	06/20/2014 11:05AM	\$90.00		\$44,995.58	\$45,085.58	-\$9.50	-0.02%
Fidelity Brokerage	06/20/2014 11:05AM	\$5,000.00	\$1.00	\$72,890.32	\$77,891.32	-\$260.67	-0.33%
<sup>†</sup> Orion Investments	06/20/2014 11:05AM	\$90.00		\$44,995.58	\$45,085.58	-\$9.50	-0.02%
<sup>†</sup> Qualified Retirement	06/17/2014 02:44PM				\$750,000.00		
<b>Total</b>					<b>\$918,062.48</b>	<b>-\$279.67</b>	

12. Click on the **Account Name** to see a holdings break down of a given account.

Reggie White

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[Summary](#)
[Allocation](#)
[Analysis](#)
[Transactions](#)
[Research](#)

Accounts

Fidelity 401(k)

Current Value: \$45,085.58

Cash: \$90.00


Holdings: \$44,995.58

Today's change: -\$9.50

↓

0.02%

Balance History



The selected account doesn't have enough balance history data to chart.

Cash, Margin, and Holding quantities reflect changes through 06/20/2014 11:05AM<sup>1</sup>.

Account holdings reflect the last available prices as of 06/20/2014 10:36AM<sup>2</sup>.

[Reprice Now](#)

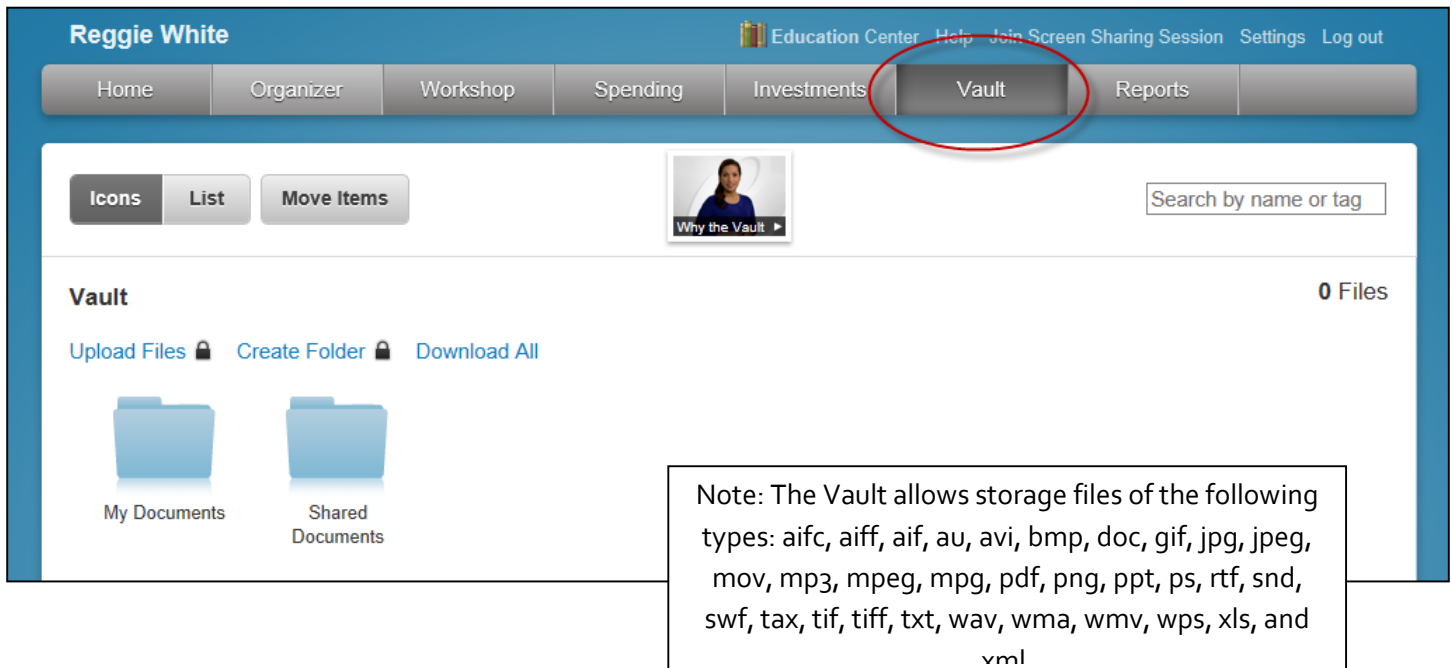
Symbol ▲	Description ⇅	Quantity ⇅	Price ⇅	Value ⇅	Today's Change <sup>2</sup>	
					Value ⇅	Pct ⇅
AGG	iShares Core U.S. Aggregate Bond ETF	50.00	\$108.88	\$5,444.00	+\$6.50	0.12%
JAWWX	Janus Global Research Fund T Shares	125.00	\$40.70	\$5,087.50		
UGI	UGI Corp.	200.00	\$49.49	\$9,898.00	-\$16.00	-0.16%
VFINX	VANGUARD INDEX TRUST 500 INDEX FUND	197.69	\$124.72	\$24,566.08		

8 | Client Website Overview Guide

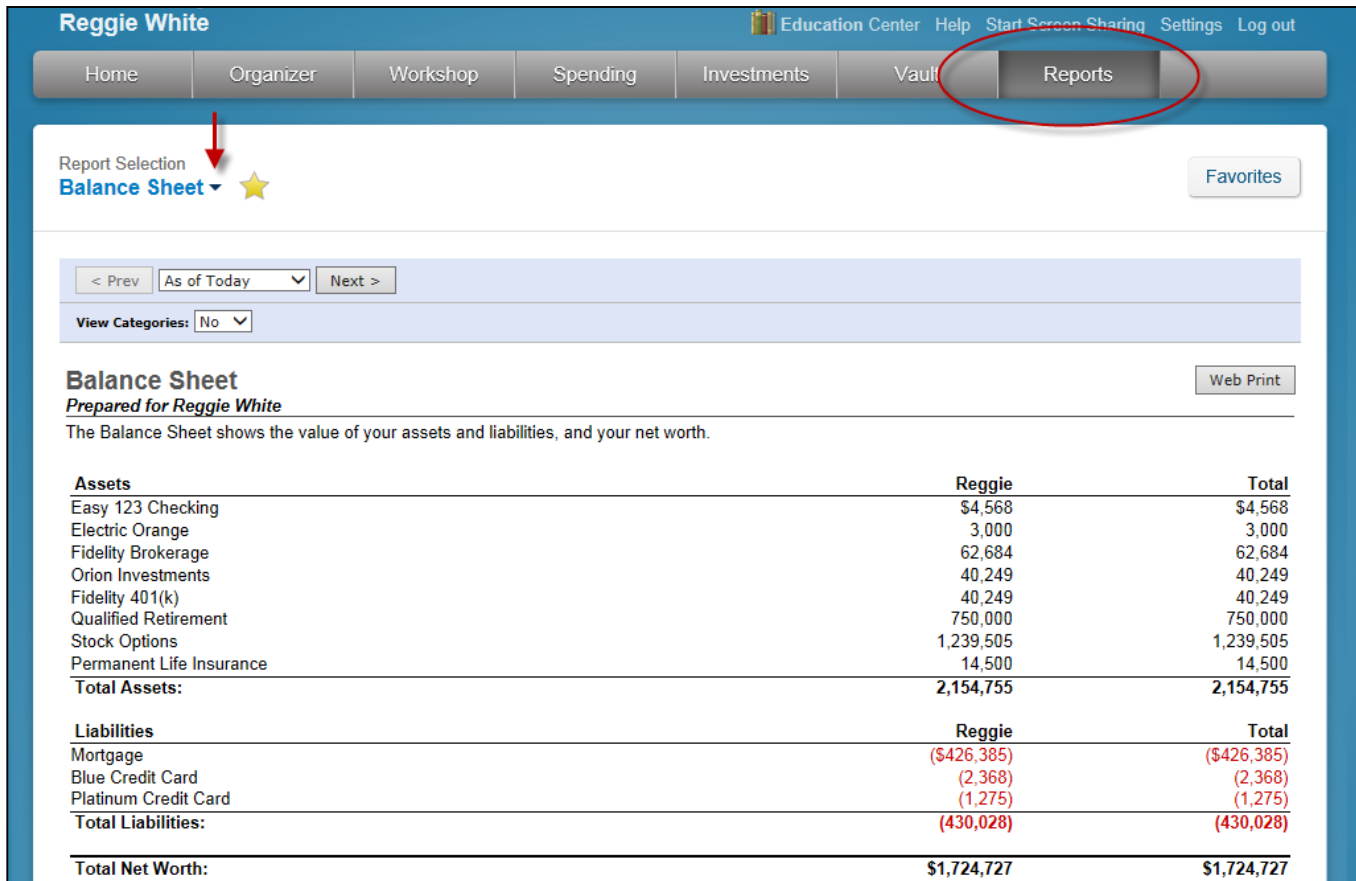
v1.0



13. The **Vault** provides secure storage for valuable personal documents (**wills, trusts, insurance documents, passports, etc.**) in electronic format.
  - a. You can upload documents into the **Shared Documents** folder, allowing the Advisor to also view the contents.
  - b. You can upload documents into the **My Documents** folder, which is a private folder where only you can access the contents.



14. The **Reports** tab provides a series of statements about your financial situation. To view a report, simply choose from the drop down list located under Report Selection.



**Reggie White** Education Center Help Start Screen Sharing Settings Log out

Home Organizer Workshop Spending Investments Vault **Reports**

Report Selection  
**Balance Sheet** ★

< Prev As of Today Next >

View Categories: No

**Balance Sheet** Web Print

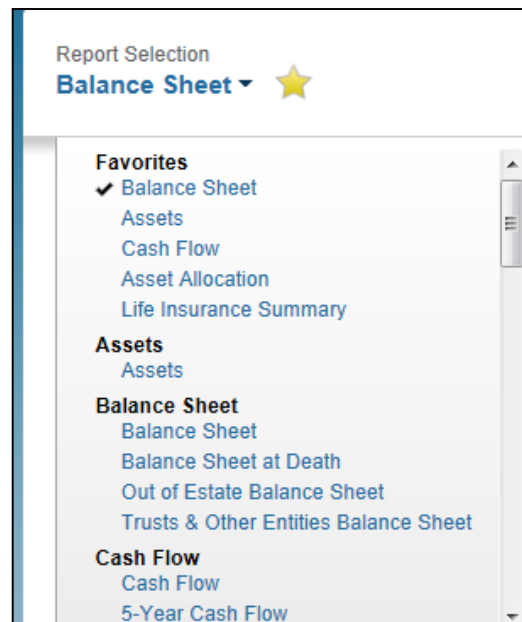
*Prepared for Reggie White*

The Balance Sheet shows the value of your assets and liabilities, and your net worth.

Assets	Reggie	Total
Easy 123 Checking	\$4,568	\$4,568
Electric Orange	3,000	3,000
Fidelity Brokerage	62,684	62,684
Orion Investments	40,249	40,249
Fidelity 401(k)	40,249	40,249
Qualified Retirement	750,000	750,000
Stock Options	1,239,505	1,239,505
Permanent Life Insurance	14,500	14,500
<b>Total Assets:</b>	<b>2,154,755</b>	<b>2,154,755</b>

Liabilities	Reggie	Total
Mortgage	(\$426,385)	(\$426,385)
Blue Credit Card	(2,368)	(2,368)
Platinum Credit Card	(1,275)	(1,275)
<b>Total Liabilities:</b>	<b>(430,028)</b>	<b>(430,028)</b>

**Total Net Worth:** **\$1,724,727**



Report Selection  
**Balance Sheet** ★

**Favorites**

- ✓ Balance Sheet
- Assets
- Cash Flow
- Asset Allocation
- Life Insurance Summary

**Assets**

- Assets

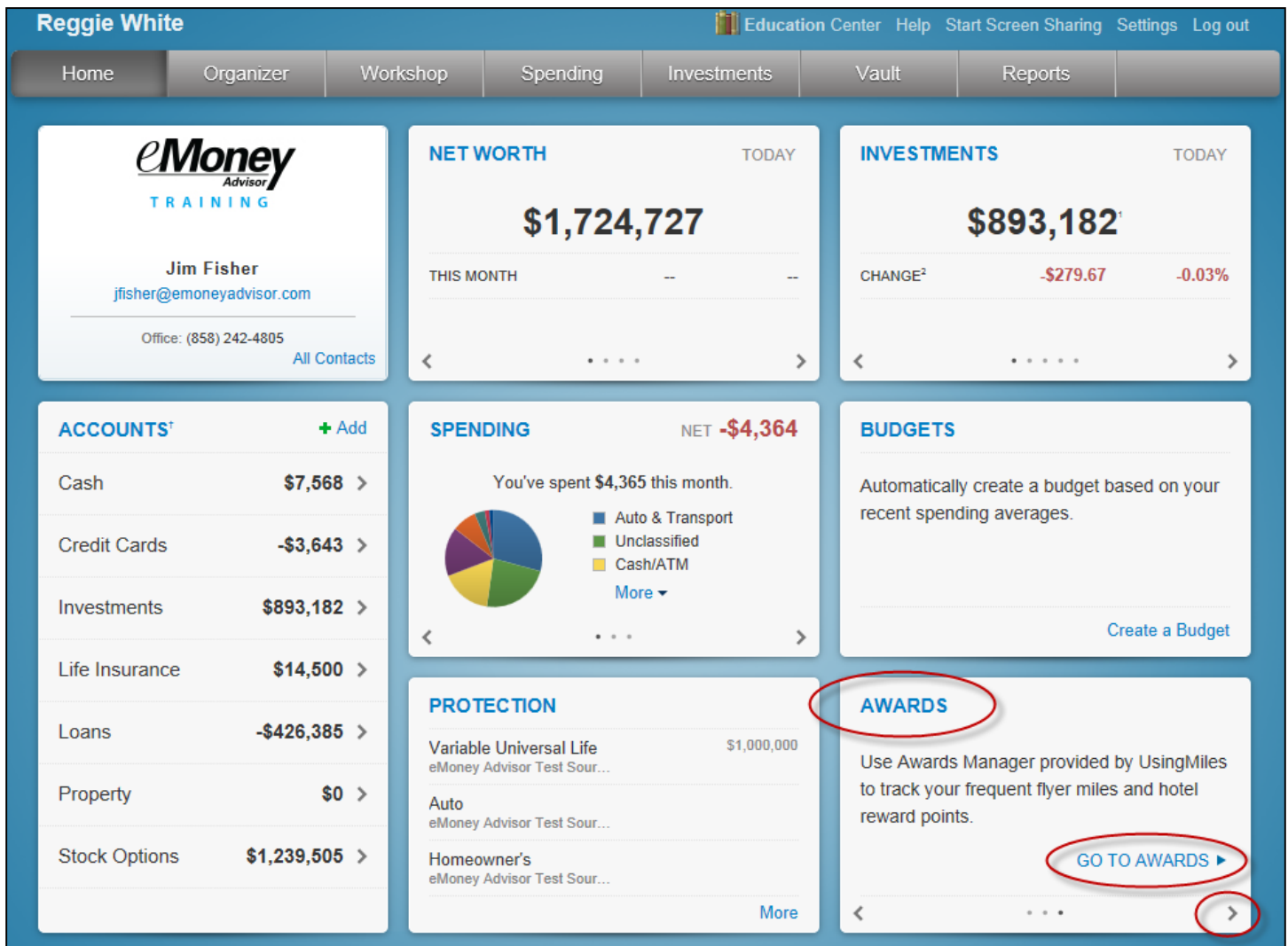
**Balance Sheet**

- Balance Sheet
- Balance Sheet at Death
- Out of Estate Balance Sheet
- Trusts & Other Entities Balance Sheet

**Cash Flow**

- Cash Flow
- 5-Year Cash Flow

15. The Awards tab is a free service that allows you to track Frequent Flyer miles, Hotel Award points, Credit Card Awards, and other points programs.
  - a. By signing up for access you can track your awards on the web. You can also receive statements & alerts via-email.
  - b. To enroll, go to the Home page and scroll through the tiles at the bottom right side of page until you see **AWARDS**. Click **GO TO AWARDS**.



The screenshot displays the eMoney Advisor client website for Reggie White. The top navigation bar includes links for Education Center, Help, Start Screen Sharing, Settings, and Log out. Below this is a secondary navigation bar with tabs for Home, Organizer, Workshop, Spending, Investments, Vault, and Reports. The main content area is divided into several tiles:

- Home**: eMoney Advisor Training logo, contact information for Jim Fisher (jfisher@emoneyadvisor.com, Office: (858) 242-4805), and a link to All Contacts.
- NET WORTH**: Shows a balance of \$1,724,727 as of today, with a comparison for this month.
- INVESTMENTS**: Shows a balance of \$893,182 as of today, with a change of -\$279.67 (-0.03%) from the previous period.
- ACCOUNTS**: A list of accounts including Cash (\$7,568), Credit Cards (-\$3,643), Investments (\$893,182), Life Insurance (\$14,500), Loans (-\$426,385), Property (\$0), and Stock Options (\$1,239,505).
- SPENDING**: A pie chart showing spending categories: Auto & Transport, Unclassified, and Cash/ATM. Total spending for the month is \$4,365.
- BUDGETS**: A section for creating a budget based on recent spending averages.
- PROTECTION**: A list of insurance policies including Variable Universal Life, Auto, and Homeowner's.
- AWARDS**: A section for tracking frequent flyer miles and hotel reward points. The "GO TO AWARDS" link is highlighted with a red circle.