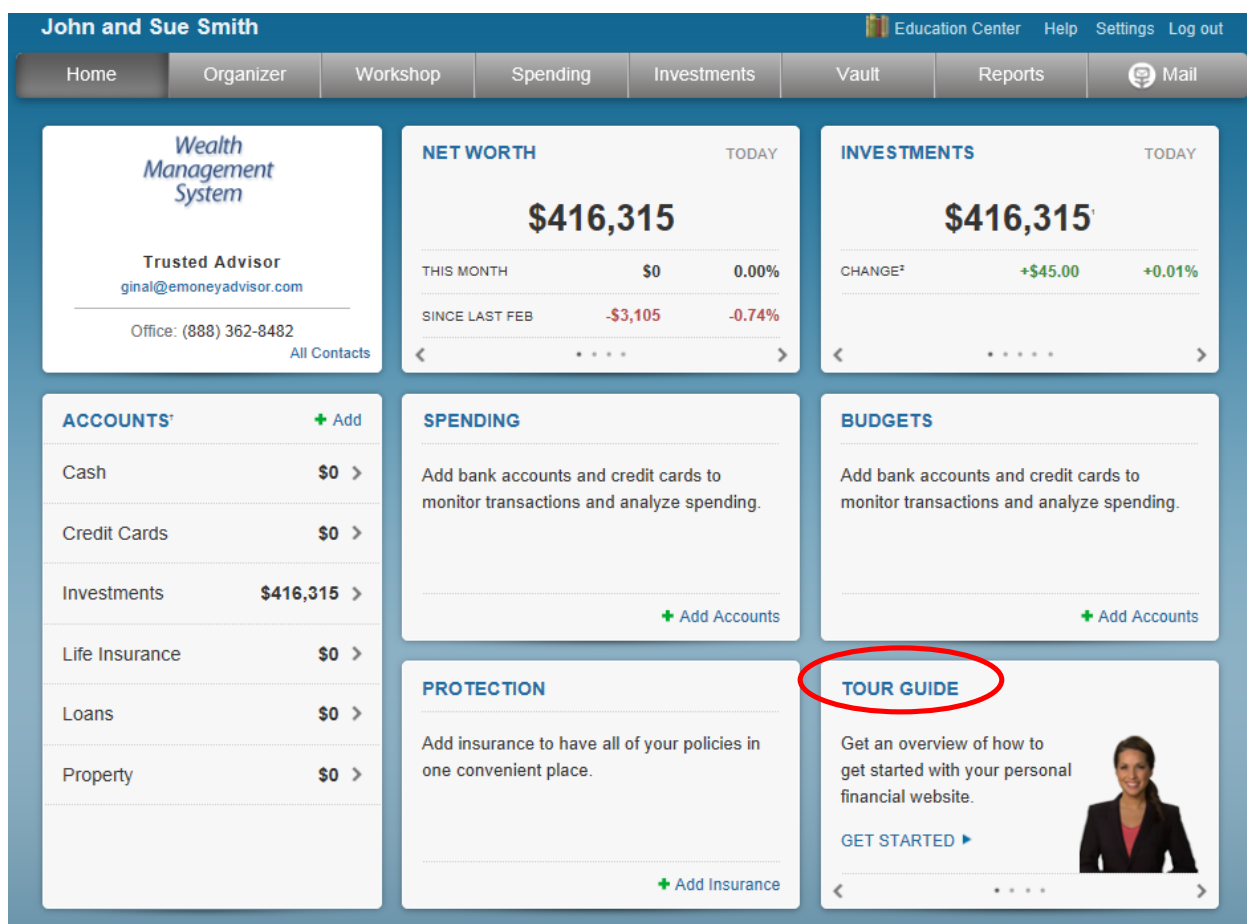


This training guide will demonstrate the **Client Website Overview**. Your Client Website is your own Personal Financial Website that will provide you with a consolidated view of your financial information.

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.).

1. At the bottom right hand side of the **Home** page, click on the **Tour Guide** to take a tour through your client website.



**John and Sue Smith** Education Center Help Settings Log out

Home Organizer Workshop Spending Investments Vault Reports Mail

**Wealth Management System**  
Trusted Advisor  
ginal@emoneyadvisor.com  
Office: (888) 362-8482  
All Contacts

**NET WORTH** TODAY  
**\$416,315**  
THIS MONTH \$0 0.00%  
SINCE LAST FEB -\$3,105 -0.74%

**INVESTMENTS** TODAY  
**\$416,315**  
CHANGE<sup>2</sup> +\$45.00 +0.01%

**ACCOUNTS** + Add  
Cash \$0 >  
Credit Cards \$0 >  
Investments \$416,315 >  
Life Insurance \$0 >  
Loans \$0 >  
Property \$0 >

**SPENDING**  
Add bank accounts and credit cards to monitor transactions and analyze spending.  
+ Add Accounts

**BUDGETS**  
Add bank accounts and credit cards to monitor transactions and analyze spending.  
+ Add Accounts

**PROTECTION**  
Add insurance to have all of your policies in one convenient place.  
+ Add Insurance

**TOUR GUIDE**  
Get an overview of how to get started with your personal financial website.  
GET STARTED ▶  
[Photo of a woman]

2. You are able to set security & privacy **Settings**.

**John and Sue Smith** Education Center Help **Settings** Log out

Home Organizer Workshop Spending Investments Vault Reports Mail

**Security** Privacy

**Change Password**

Old Password:

New Password:

Verify Password:

Save

**Change Security Question**

Enter a new security question and answer to help you if you forget your password.  
Your current question is not shown for security reasons.

Security Question:

Answer:

Verify Answer:

Save

Contact Joe

3. The **Privacy** tab allows you to control your Advisor's access.

**Privacy** Security

**Privacy Settings**

This page allows you to manage your privacy settings.

**My Advisor**

Joe Advisor  
Advisor

**Spending Permissions**

None	Limited	Full
Cannot view any spending data.	Can view category spending and budgets.	Can view all data, including transactions.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**None** – your Advisor will not have access to any of your spending data.

**Limited**- your Advisor has limited access to your spending details and can view only the categories regarding the spending and budget:


**Full access**- your Advisor can view spending and budgeting items, including transactions.

4. The **Organizer** tab gives you a place to enter your data, provided your Advisor has enabled this feature for you.



**John and Sue Smith** Education Center Help Settings Log out

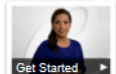
Home **Organizer** Workshop Spending Investments Vault Reports Mail



 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.

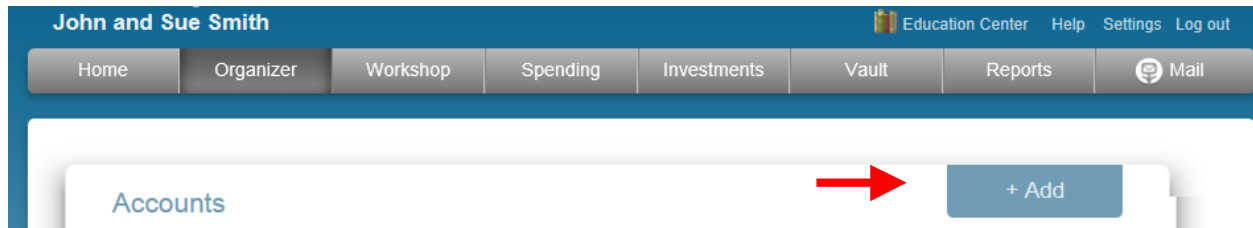
Only have a few minutes? Don't worry, you don't have to do it all at once. You can add to and update the information in your organizer at any time.

 Get Started

-  **Accounts**  
1 account added
-  **Real Estate, Property, and Business**  
0 items added
-  **Family and Friends**  
2 people added
-  **Professional Contacts**  
1 contact added
-  **Income, Expenses, and Savings**  
1 item added
-  **Future Goals**  
Retirement, Education, and Major Future Expenses
-  **Financial Priorities**  
Your financial priorities
-  **Risk Tolerance**  
What type of investor are you?

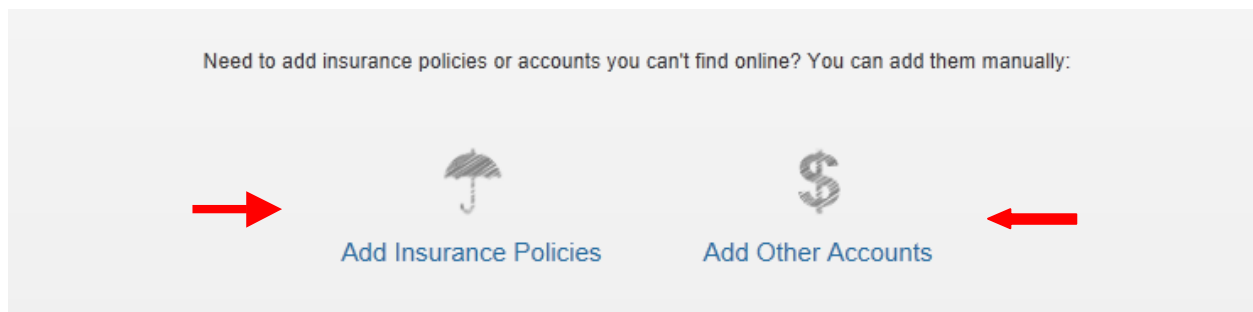
 Contact Joe

5. Click on Accounts and then click Add to search for an institution by name or website address.



*Note: For more information on connecting accounts, see the Client Connections Booklet.*

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



7. The **Workshops** tab allows you to analyze if you are saving enough for retirement or a college expense as well as analyze your life insurance needs. Follow the tour guide to walk you through these exercises.

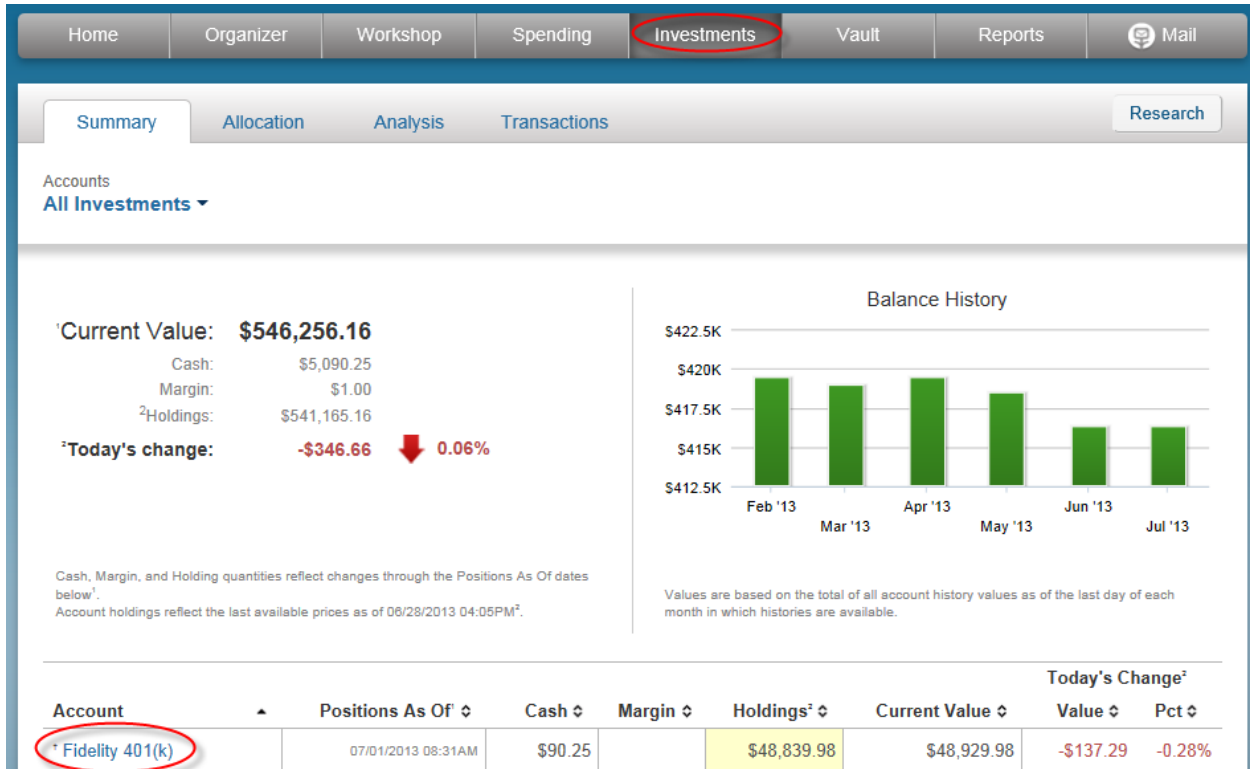


8. The **Spending** tab allows you to track your spending habits and build a custom budget.
- The **Overview** tab provides a pie chart based off of recent transactions imported from aggregated accounts.
  - The **Budget** window is a snapshot that allows you to monitor if you are on track with your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

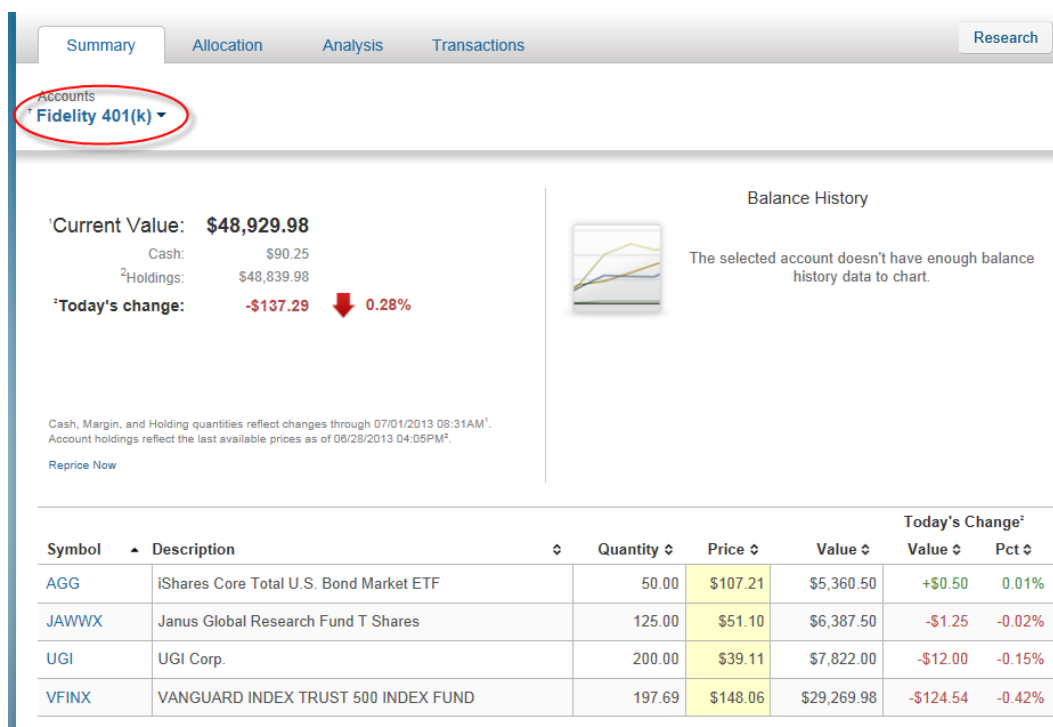


*Note: For detailed information on how the budgeting & transaction features work, please refer to the Client Site Budgeting Tool user guide.*

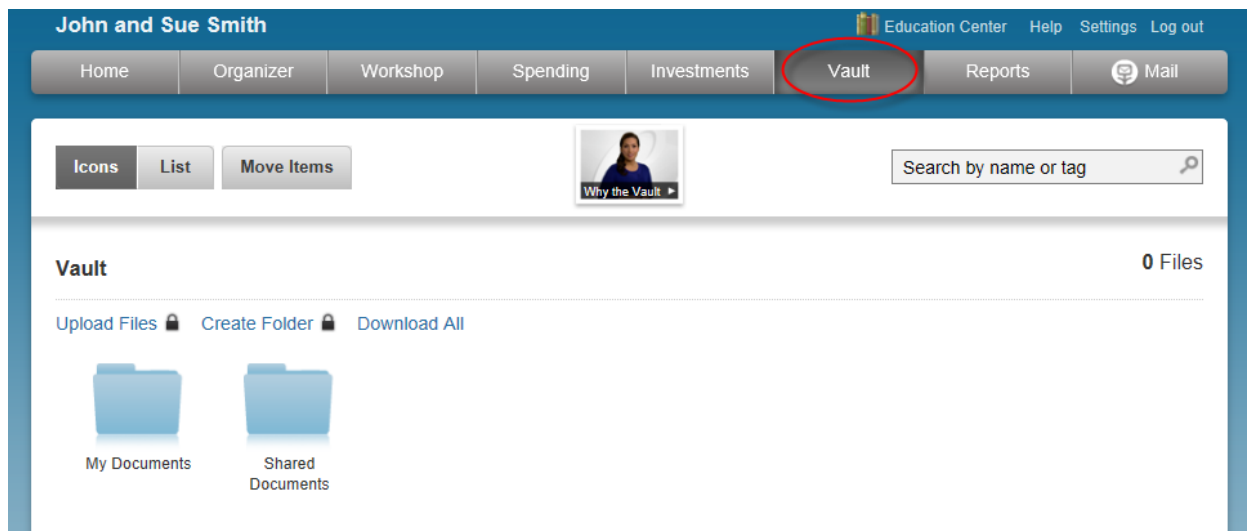
9. The **Investments** tab allows you to view up to date market information based off of any connected investments.



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



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



*Note: The Vault allows you to store files of the following types: aifc, aiff, aif, au, avi, bmp, doc, gif, jpg, jpeg, mov, mp3, mpeg, mpg, pdf, png, ppt, ps, rtf, snd, swf, tax, tif, tiff, txt, wav, wma, wmv, wps, xls, and xml.*

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

John and Sue Smith
Education Center
Help
Settings
Log out

Home
Organizer
Workshop
Spending
Investments
Vault
Reports
Mail

Report Selection
Balance Sheet
★
Favorites

< Prev
As of Today
Next >

View Categories: No

### Balance Sheet

Prepared for John and Sue Smith
Web Print

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

Assets	John	Sue	Joint - ROS	Total
Easy 123 Checking	--	--	\$4,568	\$4,568
Electric Orange	--	--	\$3,000	\$3,000
Fidelity Brokerage	--	--	\$62,684	\$62,684
Fidelity 401(k)	--	--	\$40,249	\$40,249
Taxable Investment 1	--	--	\$416,315	\$416,315
Stock Options	--	--	\$1,239,505	\$1,239,505
Permanent Life Insurance	--	--	\$14,500	\$14,500
<b>Total Assets:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,780,821</b>	<b>\$1,780,821</b>
Liabilities	John	Sue	Joint - ROS	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>\$0</b>	<b>\$0</b>	<b>(\$430,028)</b>	<b>(\$430,028)</b>
<b>Total Net Worth:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,350,793</b>	<b>\$1,350,793</b>

Report Selection
Balance Sheet
★

Favorites

✓ Balance Sheet
Assets
Cash Flow
Asset Allocation
Life Insurance Summary

Assets

Assets

Balance Sheet

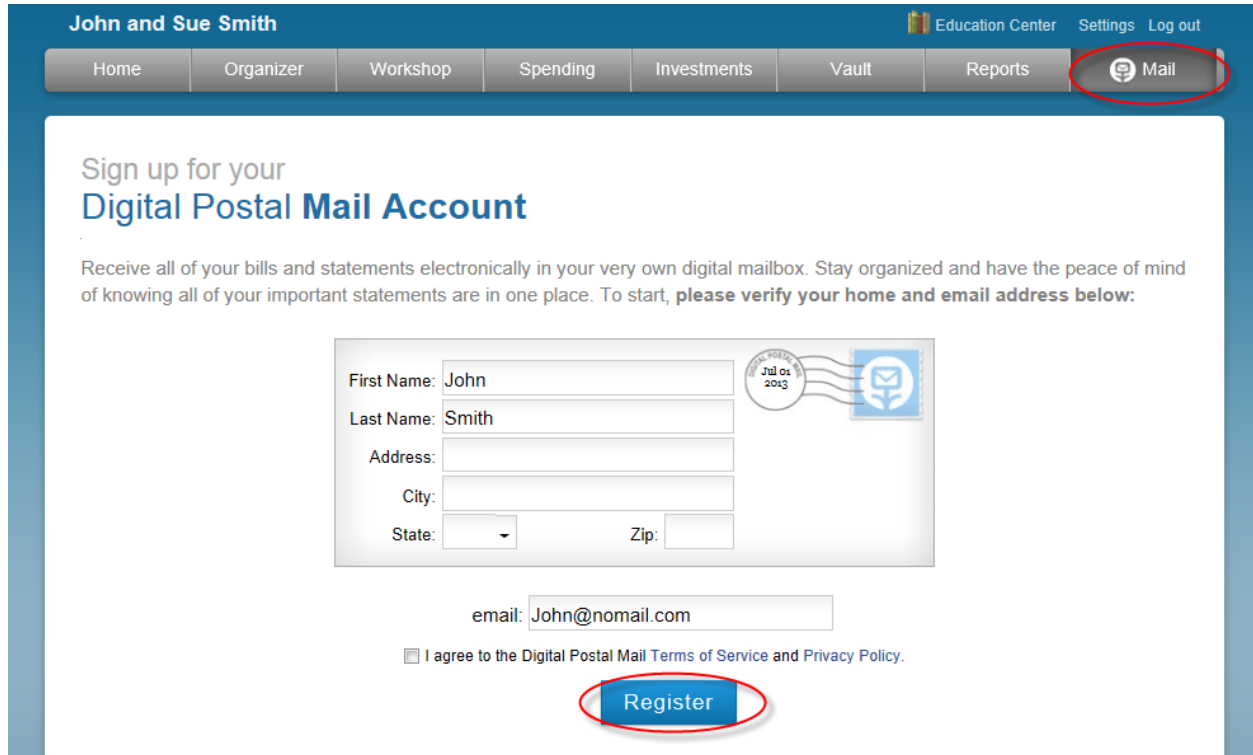
Balance Sheet
Balance Sheet at Death
Out of Estate Balance Sheet
Trusts & Other Entities Balance Sheet

Cash Flow

Cash Flow
5-Year Cash Flow



13. The **Mail** tab allows you to sign up for **Digital Postal Mail**, where you can receive your bills and statements electronically. Click **Register** to get started.



John and Sue Smith

Education Center Settings Log out

Home Organizer Workshop Spending Investments Vault Reports **Mail**

### Sign up for your Digital Postal Mail Account

Receive all of your bills and statements electronically in your very own digital mailbox. Stay organized and have the peace of mind of knowing all of your important statements are in one place. To start, **please verify your home and email address below:**

First Name: John

Last Name: Smith

Address:

City:

State: Zip:

email: John@nomail.com

☐ I agree to the Digital Postal Mail Terms of Service and Privacy Policy.

**Register**

**Note:** For more information, please refer to the *Digital Postal Mail Booklet* and *Digital Postal Mail FAQ* document.

14. 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.
- By signing up for access you can track your awards on the web. You can also receive statements & alerts via-email.
  - 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 dashboard. The top navigation bar includes tabs for Home, Organizer, Workshop, Spending, Investments, Vault, Reports, and Mail. The Home tab is circled in red. The dashboard is divided into several sections:

- Wealth Management System:** Trusted Advisor ginal@emoneyadvisor.com, Office: (888) 362-8482, All Contacts.
- NET WORTH:** TODAY \$1,350,793. THIS MONTH: +\$934,478 (+224.46%). SINCE LAST FEB: +\$931,373 (+222.06%).
- INVESTMENTS:** TODAY \$519,248. CHANGE: -\$346.66 (-0.06%).
- ACCOUNTS:** + Add. Cash: \$7,568. Credit Cards: -\$3,643. Investments: \$519,248. Life Insurance: \$14,500. Loans: -\$426,385. Property: \$0. Option Plans: \$1,239,505.
- SPENDING:** NET \$9,001. You've spent \$5,975 in the last 30 days. Pie chart showing categories: Unclassified, Auto & Transport, Bills & Utilities.
- BUDGETS:** Automatically create a budget based on your recent spending averages. Create a Budget.
- PROTECTION:** Variable Universal Life (\$1,000,000), Auto, Group Short Term.
- AWARDS:** Use Awards Manager provided by UsingMiles to track your frequent flyer miles and hotel reward points. GO TO AWARDS button.