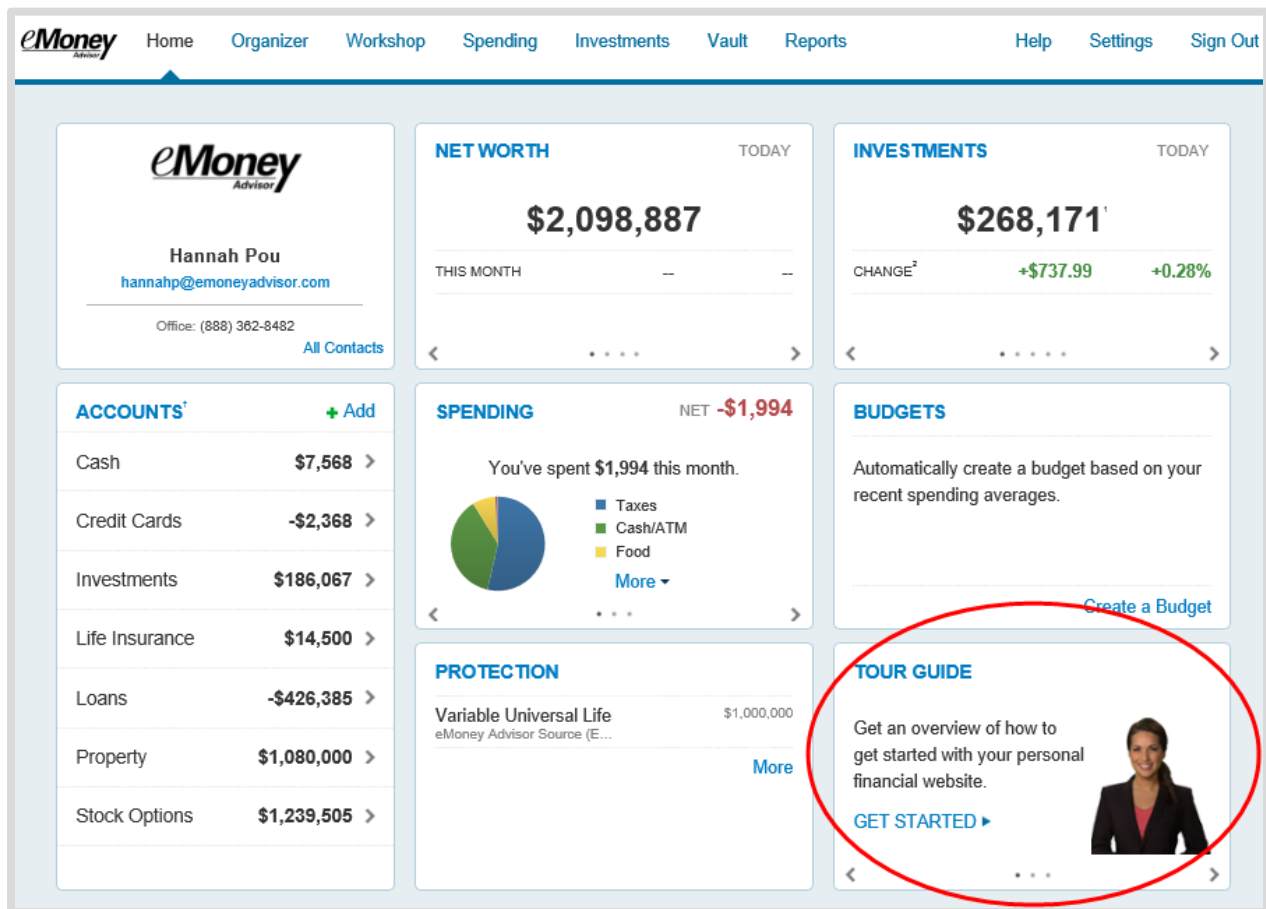


Website Overview

This training guide will overview your new website! This Personal Financial Management site provides you with the tools to organize your financial life. Using this wealth management portal will help you stay connected with your finances in one simple consolidated view.

Before your first login, you will be prompted to establish 3 security questions.

1. From your financial Home page, you will notice a tour guide in the bottom right tile. These brief videos will walk you through the different areas of this portal.



The screenshot shows the eMoney Advisor Home page. The navigation bar includes: Home, Organizer, Workshop, Spending, Investments, Vault, Reports, Help, Settings, Sign Out. The main content area features several tiles:

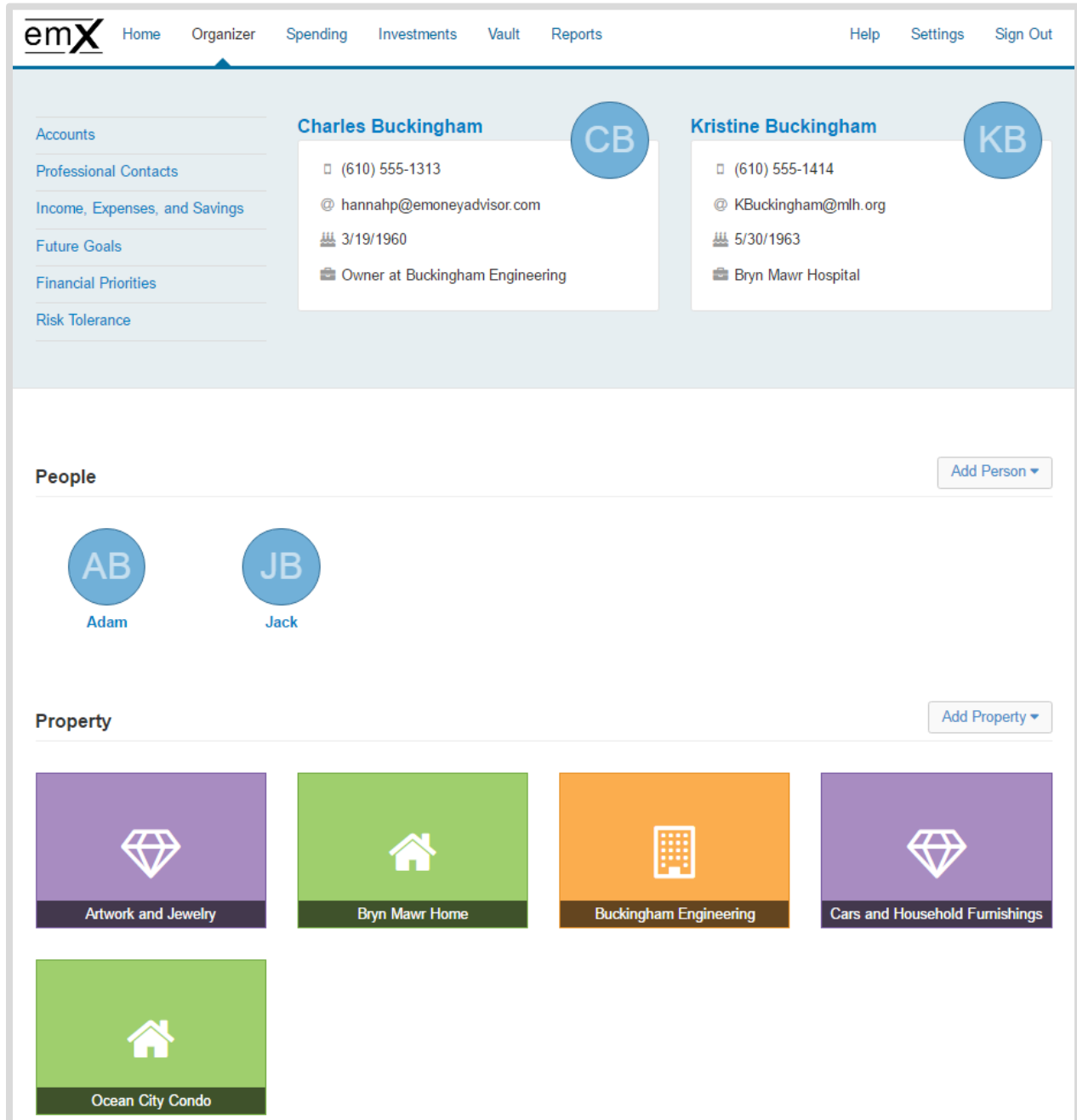
- User Profile:** eMoney Advisor, Hannah Pou, hannahp@emoneyadvisor.com, Office: (888) 362-8482, All Contacts.
- NET WORTH:** TODAY, \$2,098,887, THIS MONTH: --.
- INVESTMENTS:** TODAY, \$268,171, CHANGE²: +\$737.99, +0.28%.
- ACCOUNTS¹:** + Add

Cash	\$7,568	>
Credit Cards	-\$2,368	>
Investments	\$186,067	>
Life Insurance	\$14,500	>
Loans	-\$426,385	>
Property	\$1,080,000	>
Stock Options	\$1,239,505	>
- SPENDING:** NET -\$1,994, You've spent \$1,994 this month. Includes a pie chart for Taxes, Cash/ATM, and Food.
- BUDGETS:** Automatically create a budget based on your recent spending averages. Create a Budget.
- PROTECTION:** Variable Universal Life, \$1,000,000, eMoney Advisor Source (E...), More.
- TOUR GUIDE:** Get an overview of how to get started with your personal financial website. GET STARTED ▶ (This tile is circled in red).

Your **Home** page is a living snapshot of your financial wellbeing. The Home page is a high-level view of your financial information. This page is divided into separate tiles that represent the information contained within a particular section of the application.

Website Overview

2. The **Organizer** will help you to consolidate all of your important financial information into one place. Click the different sections to add and edit the related information. Here you can add your accounts, financial data, people and property.

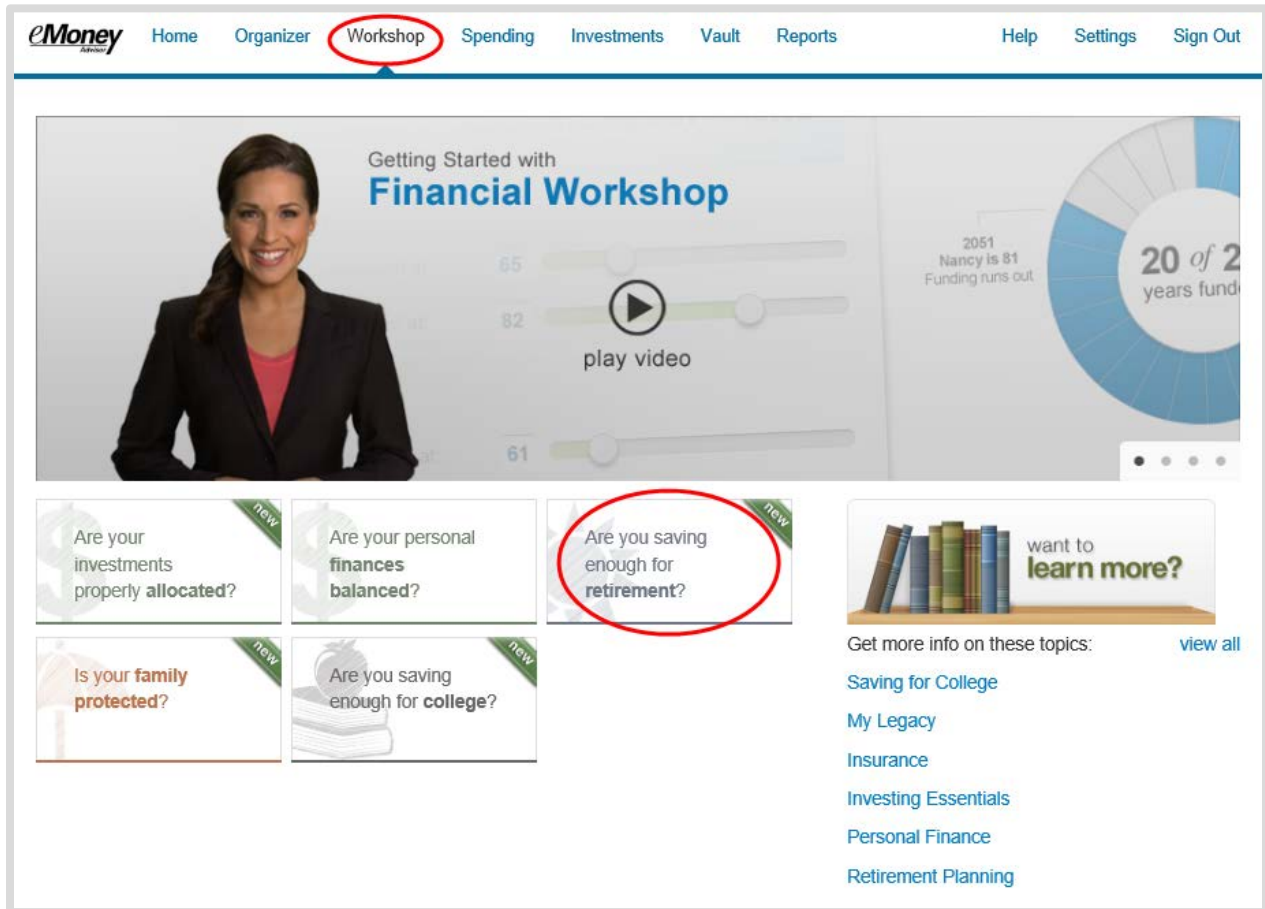


The screenshot displays the 'emX Organizer' web application. The top navigation bar includes 'Home', 'Organizer', 'Spending', 'Investments', 'Vault', and 'Reports', along with 'Help', 'Settings', and 'Sign Out' on the right. A left sidebar lists categories: Accounts, Professional Contacts, Income, Expenses, and Savings, Future Goals, Financial Priorities, and Risk Tolerance. The main content area features two user profiles: Charles Buckingham (CB) and Kristine Buckingham (KB). Charles's profile lists a phone number (610) 555-1313, email hannahp@emoneyadvisor.com, birthdate 3/19/1960, and role as Owner at Buckingham Engineering. Kristine's profile lists a phone number (610) 555-1414, email KBuckingham@mlh.org, birthdate 5/30/1963, and role as Bryn Mawr Hospital. Below the profiles are sections for 'People' (with icons for Adam and Jack) and 'Property' (with icons for Artwork and Jewelry, Bryn Mawr Home, Buckingham Engineering, Cars and Household Furnishings, and Ocean City Condo). 'Add Person' and 'Add Property' buttons are present in their respective sections.



Website Overview

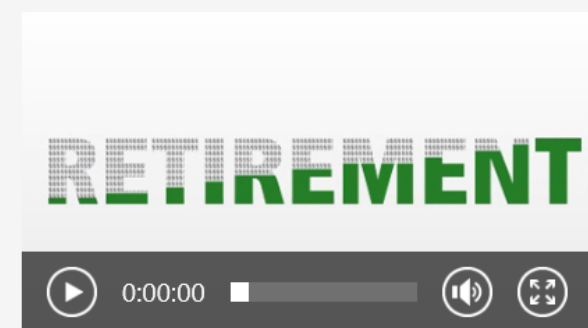
3. The **workshops** page can help you take a closer look at your retirement strategy, insurance protection, and education goals. Select a workshop and before you begin, verify you've completed the appropriate organizer sections.



The screenshot shows the eMoney Advisor website interface. The navigation bar includes: Home, Organizer, **Workshop** (circled in red), Spending, Investments, Vault, Reports, Help, Settings, and Sign Out. The main content area features a banner for "Getting Started with Financial Workshop" with a video player and a "play video" button. To the right of the banner is a circular chart showing "20 of 20 years funding" and text indicating "2051 Nancy is 81 Funding runs out". Below the banner are five interactive cards, each with a "new" tag: "Are your investments properly allocated?", "Are your personal finances balanced?", "Are you saving enough for retirement?" (circled in red), "Is your family protected?", and "Are you saving enough for college?". On the right side, there is a section titled "want to learn more?" with a list of topics: "Saving for College", "My Legacy", "Insurance", "Investing Essentials", "Personal Finance", and "Retirement Planning". A "view all" link is also present.

Are you saving enough for retirement?

1 Intro 2 Your Strategy 3 Next Steps back to workshop



Take a look at your retirement strategy.
Find out how much your retirement will cost and see if you're on track to afford it.

Before you begin
make sure these Organizer sections are complete:

- Accounts
- Family and Friends
- Income, Expenses, and Savings

Begin

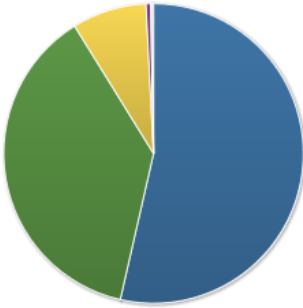
- The **Spending** tab gives you a clear view of what you're spending each month. If there is no information on this screen, it's because a bank account or credit card needs to be added to Accounts in your Organizer. Spending includes an Overview tab, Budgets tab, and Transactions tab. Use these pieces together to create the most accurate view of your spending and your current budget.

eMoney Advisor Home Organizer Workshop **Spending** Investments Vault Reports Help Settings Sign Out

Overview Budgets Transactions [Settings](#)

Date Range: **This Month** View: **Spending by Category** Accounts: **All Accounts** [Reset All](#)

Income: **\$0.00** Expenses: **-\$1,993.88** Net: **-\$1,993.88**

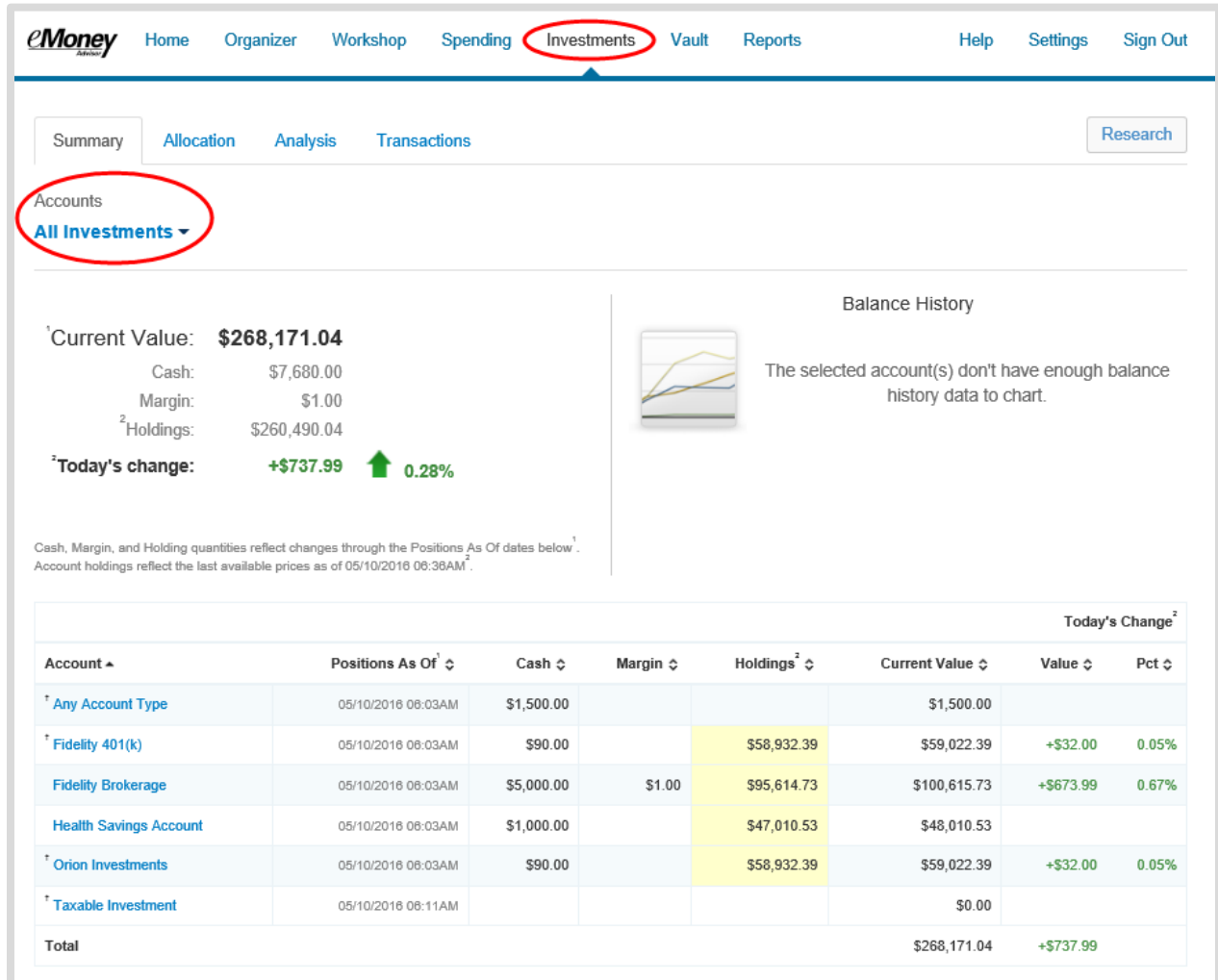


	Spending	Budgets
Taxes	\$1,068.00	--
Cash/ATM	\$750.00	--
Food	\$160.00	--
Business	\$9.66	--
Shopping	\$3.22	--
Unclassified	\$3.00	--
Total:	\$1,993.88	\$0.00

[view related transactions](#)

Website Overview

5. The **investments** tab is made up of four components: Summary, Allocation, Analysis, and Transactions. These will provide you with an overall view of your investments as well as the ability to drill into individual accounts & asset breakdowns.



eMoney Advisor | Home | Organizer | Workshop | Spending | **Investments** | Vault | Reports | Help | Settings | Sign Out

Summary | Allocation | Analysis | Transactions | Research

Accounts
All Investments ▾

¹Current Value: **\$268,171.04**
 Cash: \$7,680.00
 Margin: \$1.00
²Holdings: \$260,490.04

²Today's change: **+\$737.99** ↑ **0.28%**

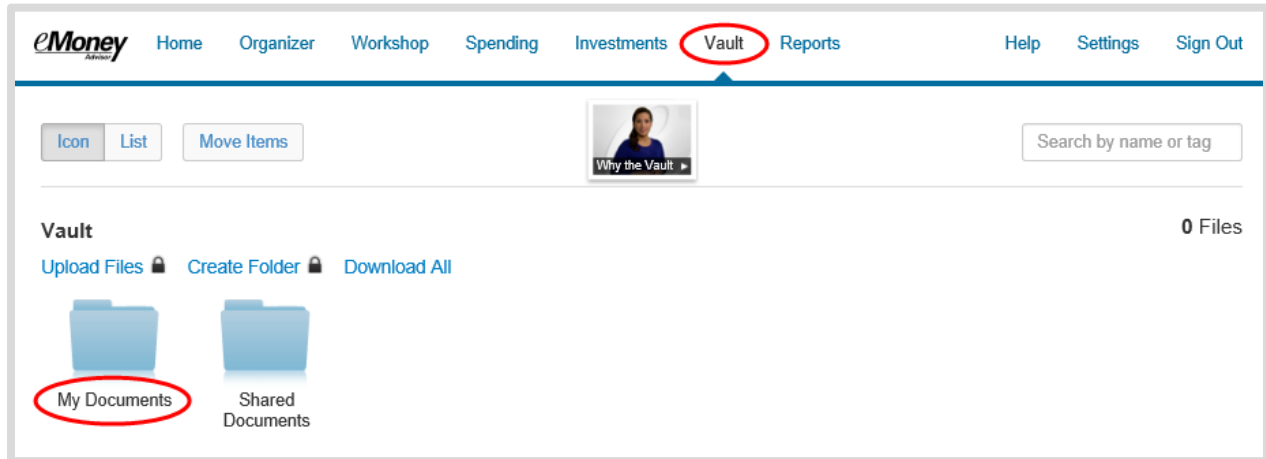
Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below ¹. Account holdings reflect the last available prices as of 05/10/2016 06:36AM ².

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

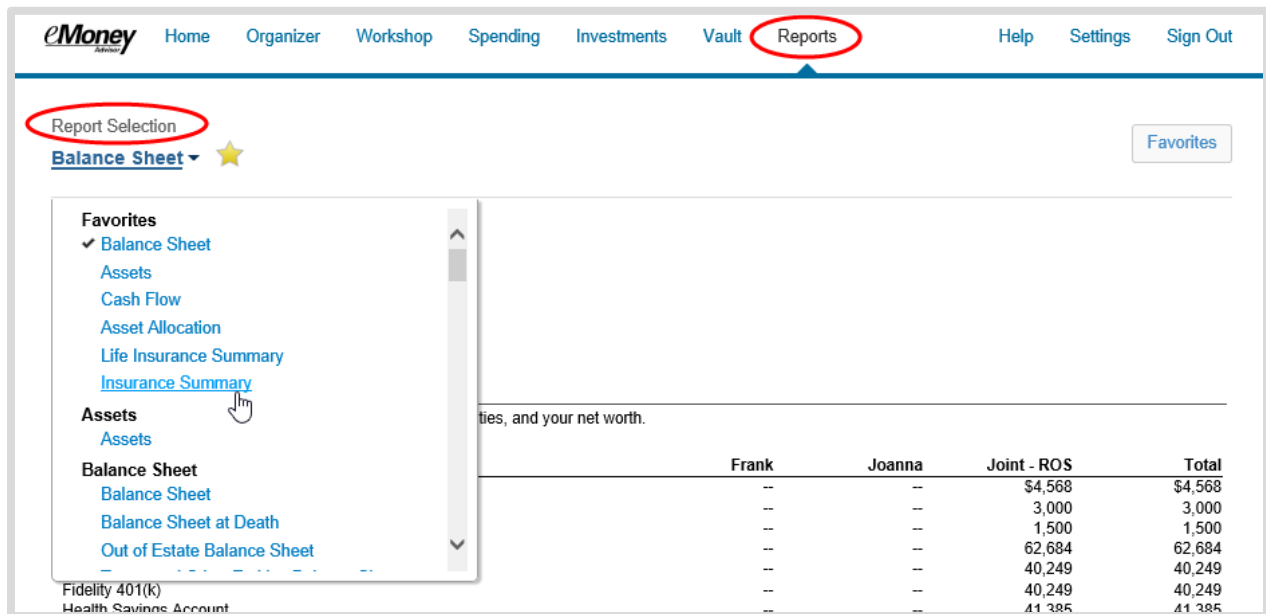
Account ▲	Positions As Of ¹ ⚙	Cash ⚙	Margin ⚙	Holdings ² ⚙	Current Value ⚙	Today's Change ²	
						Value ⚙	Pct ⚙
† Any Account Type	05/10/2016 08:03AM	\$1,500.00			\$1,500.00		
† Fidelity 401(k)	05/10/2016 08:03AM	\$90.00		\$58,932.39	\$59,022.39	+\$32.00	0.05%
Fidelity Brokerage	05/10/2016 08:03AM	\$5,000.00	\$1.00	\$95,614.73	\$100,615.73	+\$673.99	0.67%
Health Savings Account	05/10/2016 08:03AM	\$1,000.00		\$47,010.53	\$48,010.53		
† Orion Investments	05/10/2016 08:03AM	\$90.00		\$58,932.39	\$59,022.39	+\$32.00	0.05%
† Taxable Investment	05/10/2016 08:11AM				\$0.00		
Total					\$268,171.04	+\$737.99	

Website Overview

6. The **Vault** tab is a repository which files are stored by your advisor for your review, and where you can store files. To upload a file, click the **Upload Files** link. The **My Documents** folder is hidden from your advisor. If you want your advisor to see a document, upload into the **Shared Documents** folder.



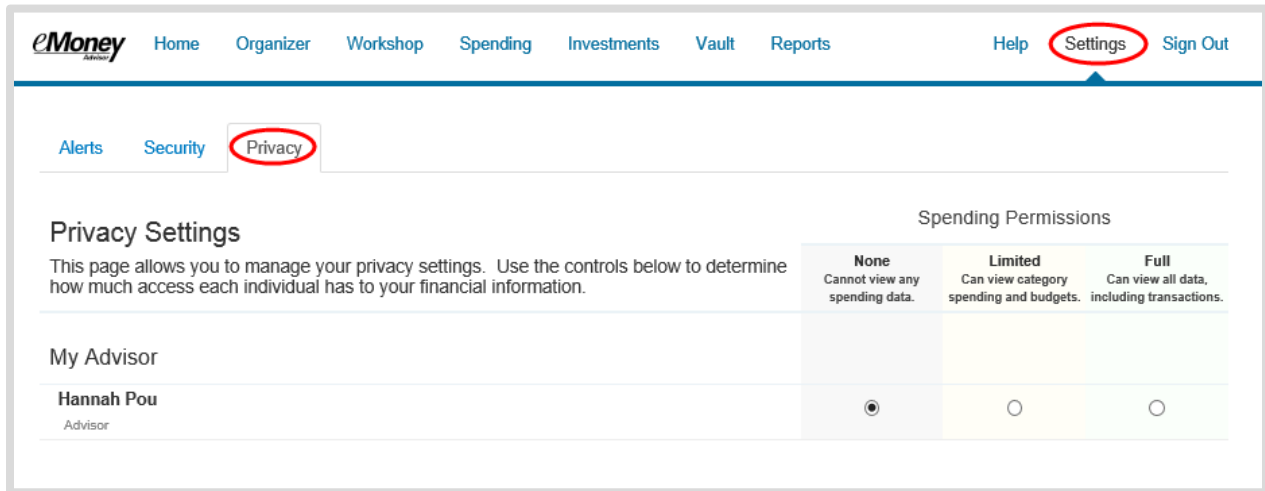
7. The **Reports** tab provides you with a series of reports about your financial situation.



	Frank	Joanna	Joint - ROS	Total
	--	--	\$4,568	\$4,568
	--	--	3,000	3,000
	--	--	1,500	1,500
	--	--	62,684	62,684
	--	--	40,249	40,249
	--	--	40,249	40,249
	--	--	41,385	41,385

Website Overview

8. The **Settings** page is where you can set up alerts, update your security information (passwords & questions), and permission your advisor to see spending information through the Privacy tab.



The screenshot shows the eMoney Advisor website interface. The top navigation bar includes links for Home, Organizer, Workshop, Spending, Investments, Vault, Reports, Help, Settings (circled in red), and Sign Out. Below the navigation bar, there are tabs for Alerts, Security, and Privacy (circled in red). The main content area is titled 'Privacy Settings' and includes a brief explanation: 'This page allows you to manage your privacy settings. Use the controls below to determine how much access each individual has to your financial information.' Below this, there is a section for 'My Advisor' listing 'Hannah Pou' as an Advisor. To the right of this section is a table for 'Spending Permissions' with three columns: None, Limited, and Full. Each column has a radio button indicating the selected permission level.

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