

# 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 and set up 2-Factor Authentication.

1. 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.

The screenshot displays the emX website interface. At the top, there is a navigation menu with links for Home, Organizer, Goals, Spending, Investments, Vault, Reports, Settings, and Sign Out. Below the navigation, a welcome message reads "Welcome, Charles and Kristine Buckingham".

The main content area is divided into several sections:

- Accounts:** A list of account types with their respective balances and a "+ Add Account" button. The accounts listed are Cash (\$122,568), Credit Cards (-\$6,818), Investments (\$1,659,527), Life Insurance (\$38,500), Loans (-\$1,271,385), Property (\$6,575,000), and Stock Options (\$0).
- Net Worth:** A blue tile showing a net worth of \$7,053,435 as of today. It includes a monthly change of +\$74,720 and a year-to-date change of +\$51,613. A gear icon is circled in red in the top right corner.
- Investments:** A green tile showing investments of \$1,801,184 as of today. It includes a change of +\$6,989 and a percentage change of +0.39%. A gear icon is circled in red in the top right corner.
- Goals:** A section titled "Goals as of today" with a "View All" link. It features a "Retirement" goal for the years 2025 - 2058, with a progress bar and a "Projected Funding" of 6 of 34 years.
- Spending:** A section titled "Spending" with a "View All" link. It shows a bar chart with three segments: \$0 Income (green), -\$3,483 Expenses (red), and -\$3,482 Net (blue). Below the chart, it shows an "Overall Budget" of \$0 of \$0.
- Recent Transactions:** A table listing recent transactions with their dates and amounts. The transactions shown are "Cash Withdrawal" on AUG 20 for -\$250.00 and "STRIDE RITE" on AUG 19 for -\$44.19.

Begin customizing your experience by clicking the **gear** icon in your **Net Worth** and **Investments** tiles!

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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 information included here will be used to populate other areas of the application, including the Home page.

Home **Organizer** Goals Spending Investments Vault Reports

**Accounts**  
Professional Contacts  
Income, Expenses, and Savings  
Future Expenses  
Financial Priorities  
Risk Tolerance

**Charles Buckingham** CB  
(610) 555-1313  
hannahp@emoneyadvisor.com  
3/19/1960  
Owner at Buckingham Engineering

**Kristine Buckingham** KB  
(610) 555-1414  
KBuckingham@mlh.org  
5/30/1963  
Bryn Mawr Hospital

**People** Add Person

AB Adam JB Jack

**Property** Add Property

Artwork and Jewelry  
Bryn Mawr Home  
Buckingham Engineering  
Cars and Household Furnishings  
Ocean City Condo

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3. The **Goals** page allows you to see how your financial goals impact your holistic financial outlook. You can quickly drill into the details of each one of your goals for insight into projected costs, funding, and suggested actions to improve your results!

The screenshot shows the 'Goals' page in a web application. The navigation bar at the top includes 'Home', 'Organizer', 'Goals' (highlighted with a red circle), 'Spending', 'Investments', 'Vault', 'Reports', and 'Settings'. Below the navigation bar, there is a 'Go back to Goals' link and the title 'Education'. A large image of a graduation cap on a stack of money is displayed on the left. To the right, there are two tabs: 'How am I doing?' and 'How am I funding this?'. The 'How am I funding this?' tab is active, showing a progress bar that is 63% filled (blue) and 37% empty (grey). Below the progress bar, there is a legend: 'Dedicated 63%' and 'Shortfall 37%'. The text above the progress bar states: 'The funding sources you dedicated to this goal are estimated to fund 63% of the desired amount.' Below the progress bar, there is a section titled 'Dedicated Funding' with a vertical axis showing values from \$200K to \$300K. On the left side of the page, there is a 'Details' section with an 'Edit' button. The details include: 'For James Winston', 'Starts 2034', 'Duration 5 years', 'Annual Amount \$50,000', and 'Total with Inflation (3.76%) \$506,626'. Below the details is a 'Funding Sources' section with an 'Edit' button, listing 'Fidelity Brokerage'.

You can add the following goal types:

- Education
- Travel
- Home Improvement
- Wedding Celebration
- Elder Care
- Retirement Home
- Family Support
- Alimony
- New Car
- Other

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4. 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, Budgets, and Transactions tab.

The screenshot displays the 'Spending' overview page. At the top, the navigation bar includes 'Home', 'Organizer', 'Goals', 'Spending' (circled in red), 'Investments', 'Vault', and 'Reports'. Below the navigation bar, there are tabs for 'Overview', 'Budgets', and 'Transactions', with 'Overview' selected. A 'Settings' button is located in the top right corner. The main content area features a 'Date Range' dropdown set to 'This Month', a 'View' dropdown set to 'Spending by Category', and an 'Accounts' dropdown set to 'All Accounts'. A 'Reset All' button is also present. The summary section shows 'Income: \$0.22', 'Expenses: -\$3,482.67', and 'Net: -\$3,482.45'. A table lists spending by category, and a pie chart visualizes this data. A 'view related transactions' link is located below the pie chart. A disclaimer is provided at the bottom of the page.

	Spending	Budgets
Auto & Transport	\$1,276.22	--
Unclassified	\$1,001.99	--
Cash/ATM	\$370.00	--
Taxes	\$356.00	--
Food	\$275.91	--
Fees & Charges	\$75.00	--
Shopping	\$67.78	--
Business	\$59.77	--
<b>Total:</b>	<b>\$3,482.67</b>	<b>\$0.00</b>

These reports are provided for informational purposes only and are not intended to replace your official account statements from the sponsor or custodian. As always, you should refer to your official account statements to compile a complete and accurate inventory of your accounts. You are also strongly encouraged to review your official account statements and compare them against the values and other information contained in the report(s). In the case of any discrepancy, you should rely on your official account statements as the most accurate source of information. Questions regarding any account listed on the reports should be directed to the customer contact information identified on the official account statement. Assets may not be covered by SIPC.

Please refer to the Terms of Service for additional information on Aggregation Services.

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- 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.

Home
Organizer
Goals
Spending
Investments
Vault
Reports
☑

Summary
Allocation
Analysis
Transactions

Research

Accounts

All Investments ▾

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<sup>1</sup> Current Value: **\$1,805,248.04**

Cash: \$175,789.00

Margin: \$2,000.00

<sup>2</sup> Holdings: \$1,627,459.04

<sup>2</sup> Today's change: **+\$11,053.39** ↑ 0.62%

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 08/22/2017 01:02PM <sup>2</sup>.

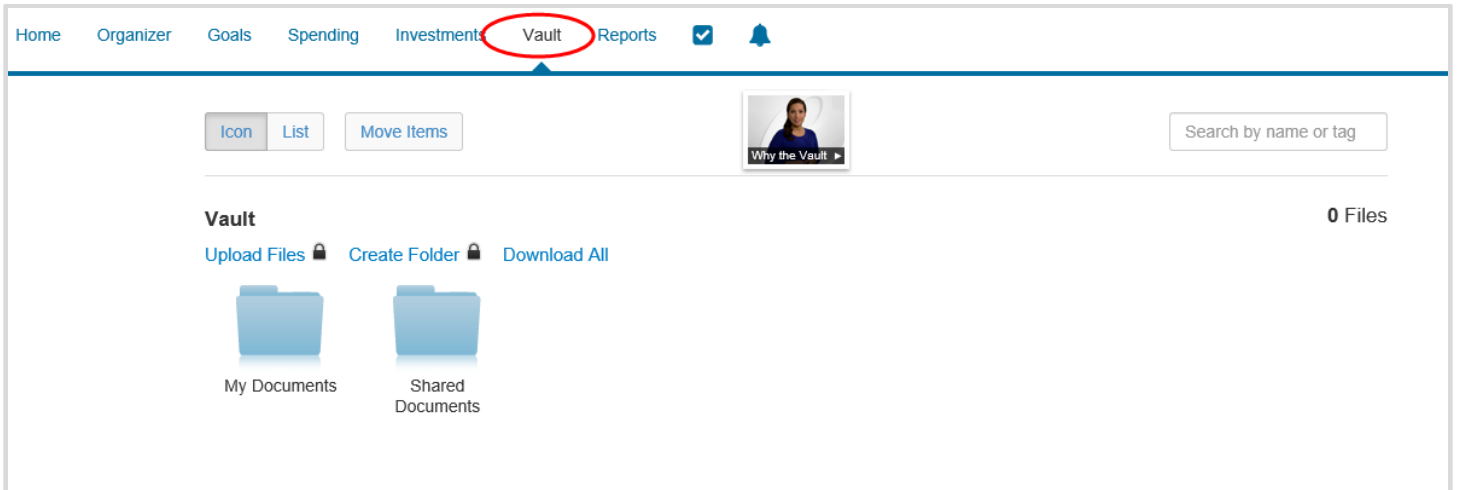
Balance History

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

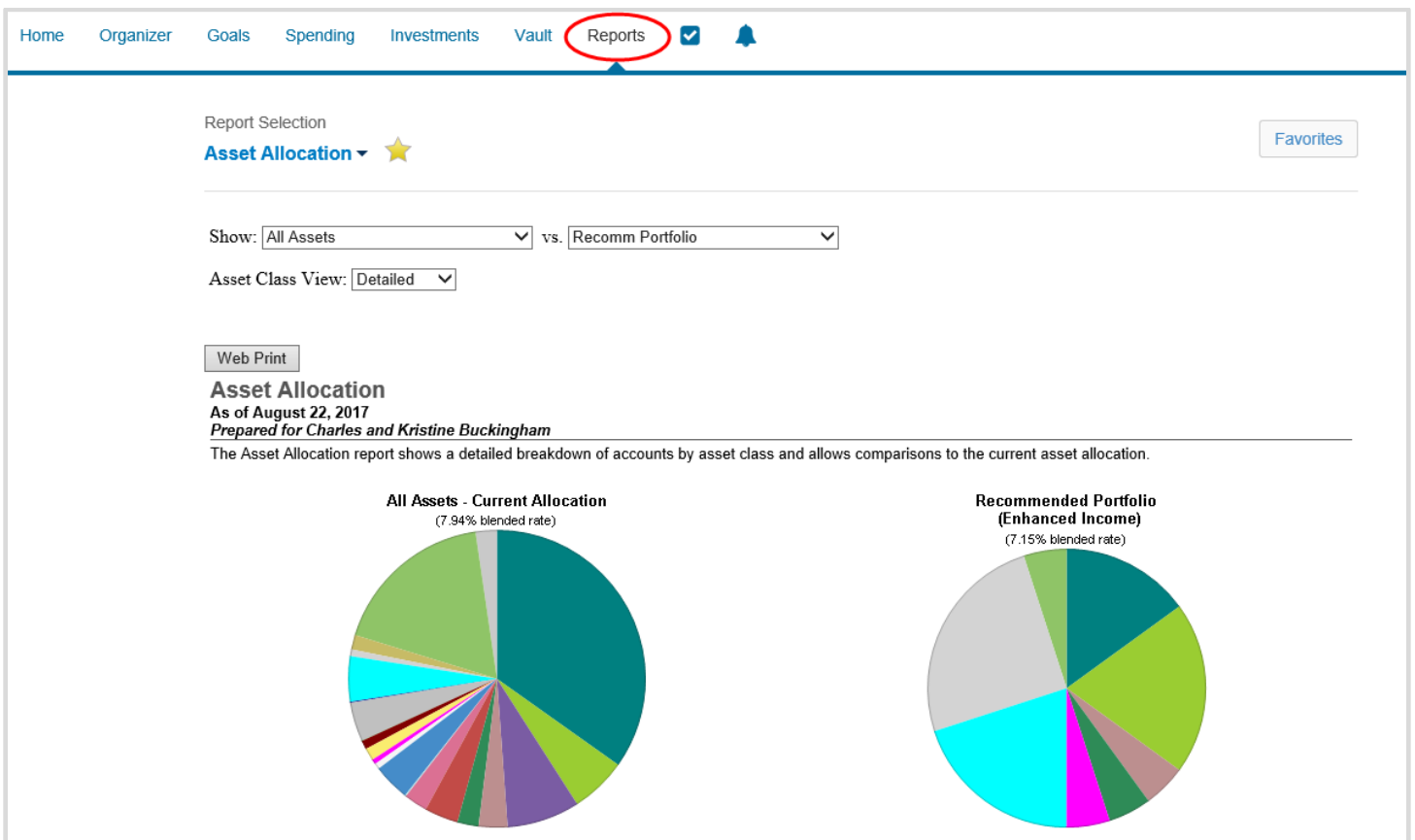
Account ▲	Positions As Of ▲	Cash ▲	Margin ▲	Holdings <sup>2</sup> ▲	Current Value ▲	Today's Change <sup>2</sup>	
						Value ▲	Pct ▲
<sup>1</sup> Adam's 529 Plan	08/08/2013 12:29PM			\$31,500.00	\$31,500.00		
<sup>1</sup> Charles' 401k	08/09/2013 08:07AM			\$220,000.00	\$220,000.00		
Charles' Bond Fund	08/21/2017 01:00PM			\$83,749.00	\$83,749.00		
<sup>1</sup> Charles' Brokerage	08/21/2017 01:00PM			\$7,227.00	\$7,227.00		
Health Savings Account	08/22/2017 08:31AM	\$1,000.00		\$55,200.54	\$56,200.54		
<sup>1</sup> Jack's 529 Plan	08/08/2013 12:21PM			\$38,000.00	\$38,000.00		
Joint Brokerage	08/21/2017 01:00PM	\$32,000.00	\$2,000.00	\$694,077.24	\$728,077.24	+\$10,760.19	1.50%
<sup>1</sup> Kristine's 403b	08/09/2013 08:07AM			\$200,100.00	\$200,100.00		
<sup>1</sup> Orion Investments	08/22/2017 08:31AM	\$142,789.00		\$297,605.28	\$440,394.28	+\$293.20	0.07%
<b>Total</b>					\$1,805,248.04	+\$11,053.39	

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- 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.

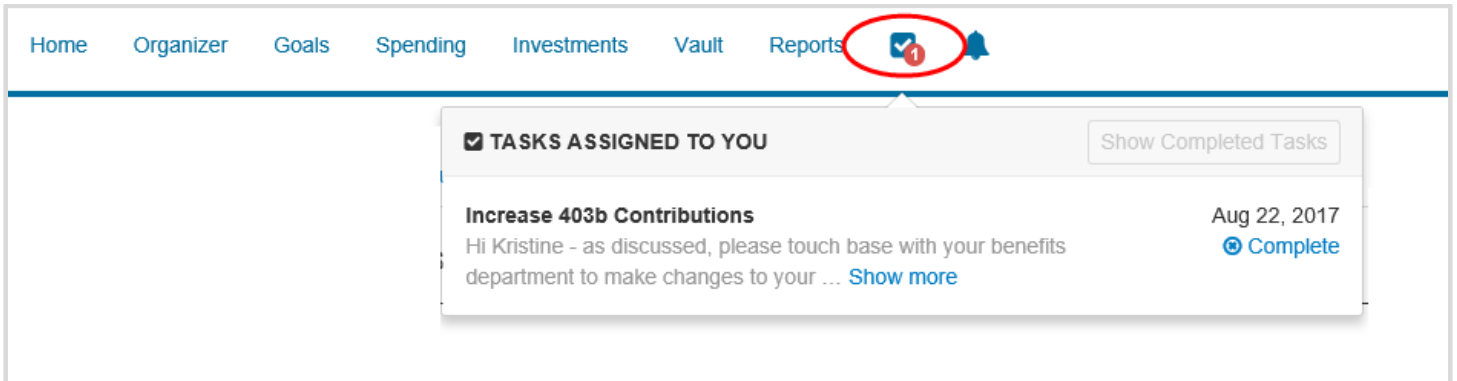


- The **Reports** tab provides you with a series of reports about your financial situation.

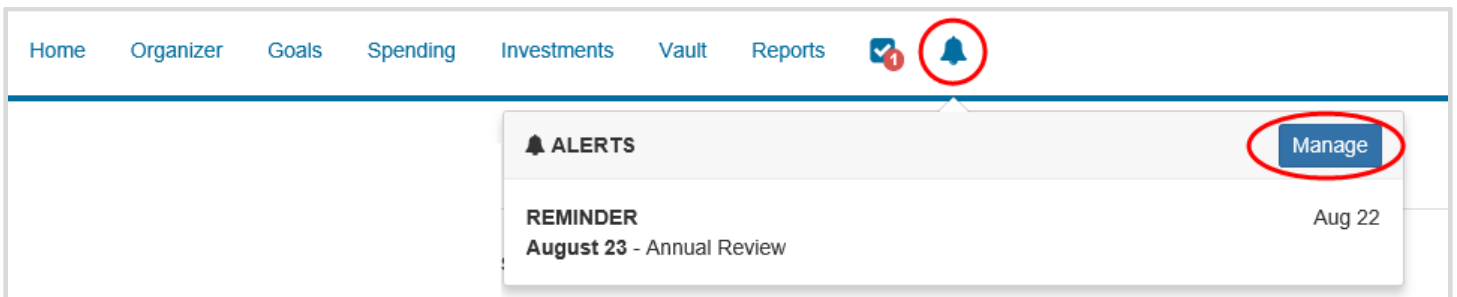


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8. The **Check Box** icon will alert you of any tasks assigned to you. Click the Complete link when you've finished the task to notify your Financial Representative.



9. The **Bell** icon allows you to view any triggered alerts. Click **Manage** to set up alert parameters!



10. The **Settings** page is where you manage alerts, update your security information (Passwords, 2-Factor Authentication & Security Questions), and permission your advisor to see spending information through the Privacy tab.

