

2019 Outlook

HAPPY NEW YEAR

With that being said, we know many of you will be setting some resolutions this year, and we hope that your financial health is a priority. We would like to introduce a new platform we are using to aid in our clients' financial planning to get you where you would like to be. Whether it's saving money, tracking finances, making a budget, lowering debt, or even finding a side job, we are here for you. We take great care in finding tools to be able to help you and that are free as a part of our service to you. We are excited to give you a look into eMoney!

eMoney At-A-Glance



With eMoney you will be able to set up your own customizable financial website facilitated by a private link we provide. You can then add any or all of your personal accounts and designate what you would like to give us access to. Please note that if you sign up and link your bank assets, we WILL NOT have access to your specific transactions. It would only show the balances of the accounts linked. This new system saves time on both our and your side of the equation. Instead of having to manually update assets and liabilities, these figures would be automatically reflected in the system in real time. No more creating spreadsheets or having to log into multiple systems to gather all of your data for appointments. These following pages will give you information on different aspects of the software—what it does, how to register, and the security of the site. Let us know if you are ready to “link up” or we can discuss this at your next meeting!

Data Aggregation

WHAT YOU NEED TO KNOW ABOUT HOW THE SYSTEM WORKS

Data aggregation is an engine that simplifies and clarifies multiple sources of data into one complete picture. But how is it used in your Personal Financial Website – and why should you care about it? Read on to learn about how your Personal Financial Website uses aggregation to collect and display your financial data, why we're enhancing it, and how this will improve your Connections experience.

WHY IS DATA AGGREGATION IMPORTANT?

We use data aggregation to consolidate all your accounts into one view on your Personal Financial Website - like your checking account, 401(k), and investment account balances – so you can easily monitor your finances, and we can create an accurate financial plan based on real-time data.

WHAT'S CHANGING IN DATA AGGREGATION?

As digital threats – like data breaches – continue to grow, financial institutions are looking for ways to protect investors' sensitive data by adding new and enhanced security measures. In addition, the Consumer Financial Protection Bureau (CFPB) has outlined a clear set of principles financial technology companies must abide by when it comes to handling consumer data. All these changes are driving the financial technology industry to find new ways to minimize risk when aggregating data. For many, this means adopting a more secure method of aggregating data through APIs (Application Programming Interface). We fully support this push toward more secure data aggregation across the industry and as such are adopting a more secure method of data aggregation.

HOW IS MY TECHNOLOGY RESPONDING?

Though your Personal Financial Website already employs rigorous data security practices beyond most industry standards, we're always looking for ways to continue to reduce risk. So we're leading the charge in adapting API-based aggregation. Unlike traditional aggregation methods, APIs do not rely on your username and password for access. They're built in partnership with your financial institutions and create a secure and reliable channel for transporting financial data.

HOW WILL THIS AFFECT ME?

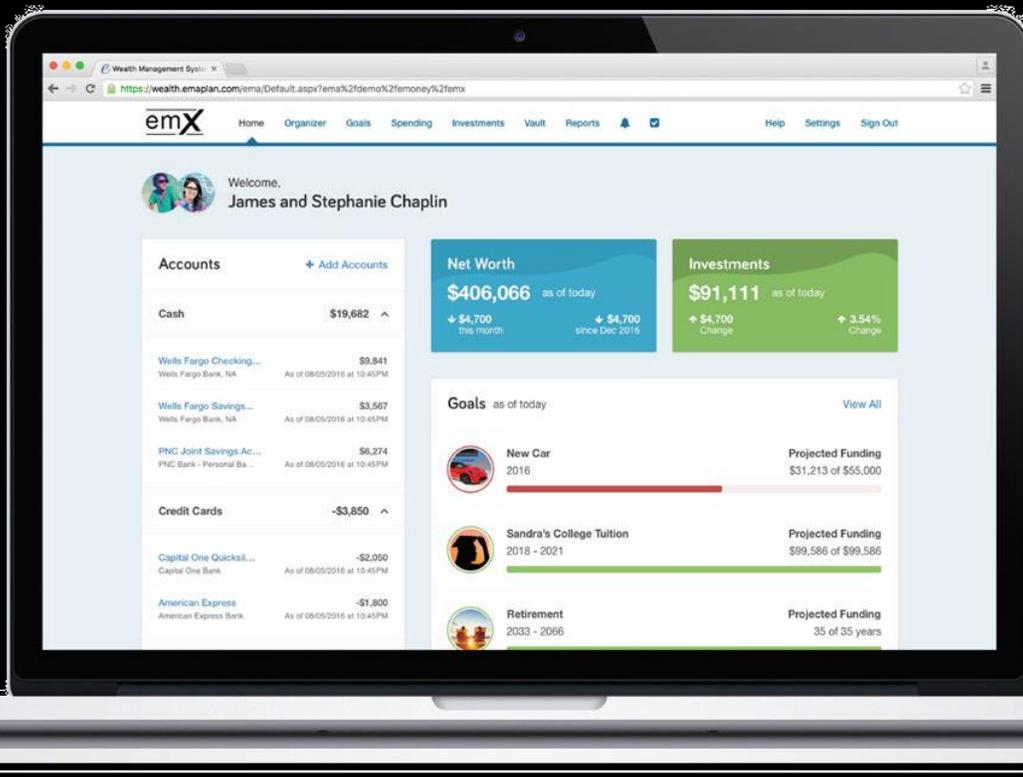
In the immediate future, you may be required to take a small action when your connection transitions to an API. While each API will have a slightly different process for authorization based on the financial institution's process – the basic process will remain the same. The process will look something like this – when the API becomes available, the connection will show an error on your Accounts page. Simply go to Organizer > Accounts and follow the instructions on the connected account to re-establish the link through the API.

That's it! Once you're connected through the API, you'll experience increased reliability, security, and more control over your data.

Take Control of Your Financial World

YOUR PERSONAL FINANCIAL WEBSITE

Your Personal Financial Management website makes it easy to manage both your wealth and your well-being.



ORGANIZER

Connect all your accounts for a consolidated view of your entire financial picture.

TRACK SPENDING

Know how much you're spending, and where.

INVESTMENTS

Interactive charts and detailed views help monitor all your accounts.

SCREEN SHARING

Join a screen sharing session quickly and easily for interactive planning anytime, anywhere.

BUDGETING TOOLS

Set budgets to help reach your savings goals.

MOBILE

A complete financial picture available on your smart phone.

VAULT

Safely store your most important financial documents, accessible 24/7, one of our favorite features for clients!

GOALS

See if you're on target to reach your most important goals.

Safe & Secure

Your wealth management system employs advanced security features and protocols to keep your data safe, private, and secure at every hour of every day, year-round. Our comprehensive security measures include password protection, Secure Socket Layer encryption, firewalls, intrusion detection, audits, inspections, and more. With each measure in place, you can be confident that your important information is safe and secure.

PASSWORD PROTECTION

You have a unique username and password, ensuring that only you can access your information. Submitting incorrect login credentials three consecutive times will automatically lock your account for 10 minutes. This is to block any manual or programmed hacking attempts. In most cases, we have no access to your username or password. However, if you decide to provide us with this information, we will never share your username and password over the phone or send it to an email address not preregistered with your account.

HIGHEST ENCRYPTION

Our system uses a 256-bit Secure Socket Layer to scramble your data, further preventing access to unauthorized users. This is the highest level of encryption currently available today, and twice the standard followed by many financial institutions, including banks.

SECURED DATA

We house your important data at secure, geographically separated data centers. Physical security measures at these facilities include 24/x7/x365 on-site personnel and closed-circuit video surveillance. These data centers also make use of fire protection, electronic shielding, and database backup procedures to ensure your data is continuously monitored and protected.

ROUTINE SECURITY TESTING

Your wealth management system uses third-party security auditors and software, including TraceSecurity, Tenable Security and WhiteHat Security, to identify vulnerabilities within your system and to assist us with remediation efforts.

2-FACTOR AUTHENTICATION

Your wealth management system employs 2-Factor Authentication (2FA), a complete fraud detection platform that uses a dynamic risk- and rules-based approach to identify high-risk behaviors and initiate an additional layer of security. With 2FA, you are sent a verification code to your mobile phone, which you are required to input along with your username and password in order to access your personal financial website. This additional layer of protection safeguards your sensitive financial data and strengthens the security of your account by requiring two methods of verifying your identity.

NON-TRANSACTIONAL

Unlike online banking, trading or shopping websites, your money cannot be moved, withdrawn or accessed on our system.



Website Registration Process

How to register your website in a few simple steps! When you are ready, we will send a system generated email with an embedded registration link. For your security, this link has redemption codes built into it. This means that the link you received is one time only use. Once the link has been clicked on, it will then expire. Make sure not to click the link until you are fully ready to complete the registration process! Registration should take no more than 10 minutes.

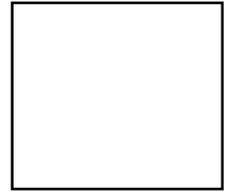
Please Note: The registration invitation email expires 7 days from initial receipt. If you delete the email, you will need to contact us to resend it.

1. From your email, open the invitation email.
2. The link will open a new page in your default internet browser. Here you will establish a unique Username & Password. Follow the password meter to confirm you have met the security requirements.
3. After establishing your Username and Password, you are required to register for 2-Factor Authentication (2-FA.) The main purpose of 2-FA is to ensure the security of your information. 2-FA will verify your identity using a PIN sent to your phone. This is an important measure in safeguarding your personal financial data, a matter we take very seriously.
You will first register your Primary phone to be used for 2-FA. Enter your phone number and click Send Text Message. If you enter a landline, you can choose to receive a phone call that reads your PIN to you. For international phones, add a "+" in front of your number.
4. Once you have received your PIN, enter the 6-digit code into verification box and click Verify. Click the Call link to have the verification code read to you over a phone call. The code expires after 10 minutes, click the Resend link to receive a new PIN verification code.
5. Next you will be prompted to set up a recovery phone. This number will be used if you do not have access to your primary phone while trying to login.
6. Next, you will be prompted to answer 3 security questions.
7. Finally, read and accept the Terms of Service.
8. Once you have successfully registered for your website, you will receive a confirmation email as shown below. Save the log on link to your bookmarks for easy access!

YOU ARE ALL READY TO GO! WE HOPE YOU FIND AS MUCH VALUE IN OUR NEW PROCESS AS WE DO. HAPPY PLANNING & HERE'S TO A PROSPEROUS AND FUFILLING NEW YEAR-CHEERS!



110 Avenue of Oaks
Destrehan, LA 70047



- [About Us](#)
- [Our Services](#)
- [Resources](#)
- [Account View](#)
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Don't forget to bookmark our web page at www.toupswm.com and follow our LinkedIn and Facebook pages at Toups Wealth Management

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through GWM Advisors, a registered investment advisor. GWM Advisors and TOUPS Wealth Management are separate entities from LPL Financial. Investing in structured notes is not equivalent to investing directly in the underlying securities or index and carry risks such as loss of principal and the possibility that you may own the referenced asset at a lower price, due to economic and market factors that may either offset or magnify each other. MRR# 1-829691