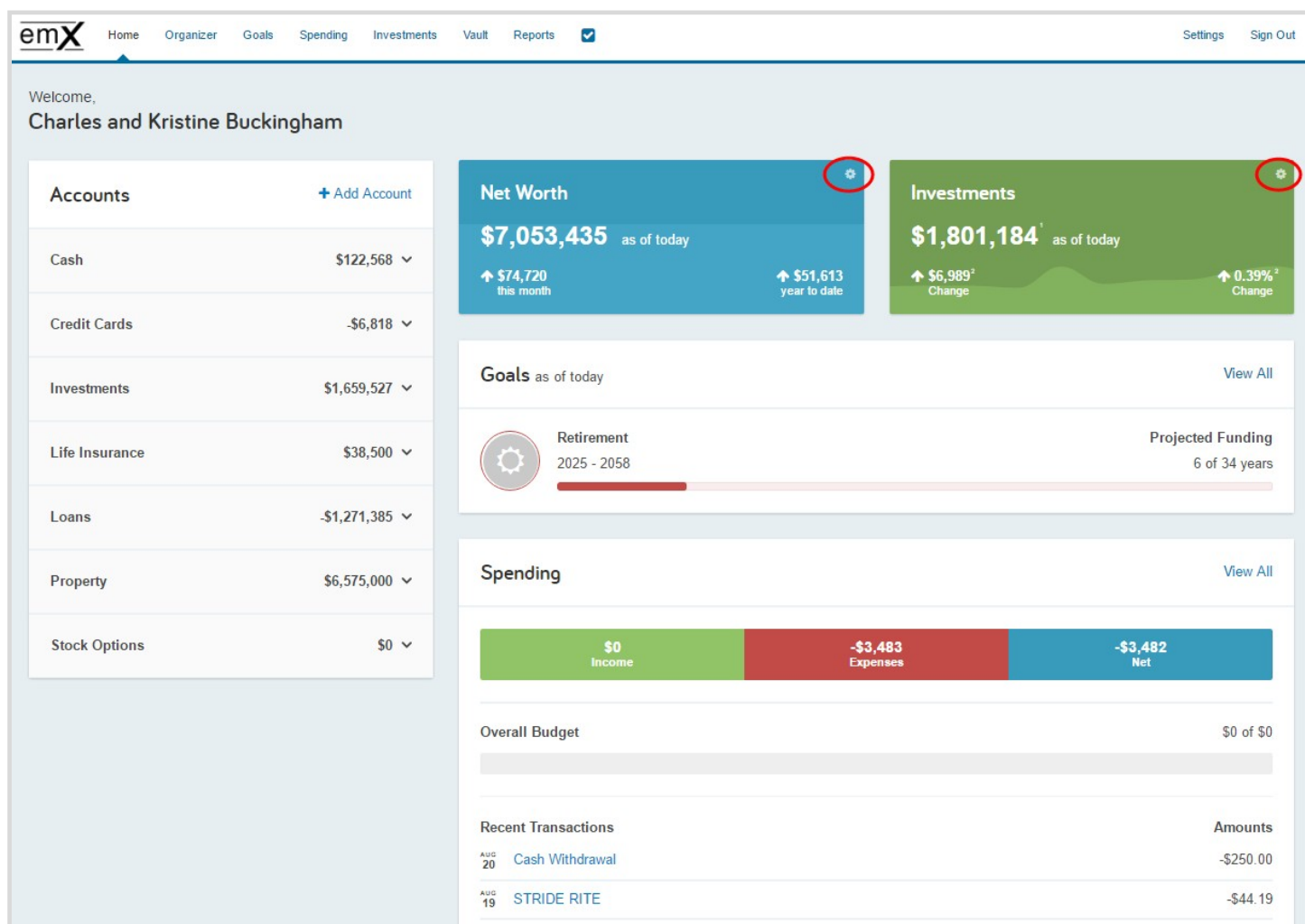


Overview

This training guide is an overview to your new personal financial 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 three 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 section of the application. Begin customizing your experience by clicking the **gear** icon in your **Net Worth** and **Investments** tiles!



emX Home Organizer Goals Spending Investments Vault Reports Settings Sign Out

Welcome,
Charles and Kristine Buckingham

Accounts	+ Add Account
Cash	\$122,568
Credit Cards	-\$6,818
Investments	\$1,659,527
Life Insurance	\$38,500
Loans	-\$1,271,385
Property	\$6,575,000
Stock Options	\$0

Net Worth

\$7,053,435 as of today

↑ \$74,720 this month ↑ \$51,613 year to date

Investments

\$1,801,184 as of today

↑ \$6,989¹ Change ↑ 0.39%² Change

Goals as of today

View All

Goal	Period	Projected Funding
Retirement	2025 - 2058	6 of 34 years

Spending

View All

Category	Amount
Income	\$0
Expenses	-\$3,483
Net	-\$3,482

Overall Budget: \$0 of \$0

Recent Transactions

Amounts

Date	Description	Amount
AUG 20	Cash Withdrawal	-\$250.00
AUG 19	STRIDE RITE	-\$44.19

Overview

- 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.

The screenshot displays the 'Organizer' section of a personal financial website. At the top, a navigation bar includes 'Home', 'Organizer' (highlighted with a red circle), 'Goals', 'Spending', 'Investments', 'Vault', and 'Reports'. Below the navigation bar, there are two profile cards for Charles Buckingham and Kristine Buckingham, each with contact information and a circular avatar. To the left of these cards is a sidebar menu with categories like 'Accounts', 'Professional Contacts', and 'Income, Expenses, and Savings'. Below the profiles, there are sections for 'People' (showing Adam and Jack) and 'Property' (showing Artwork and Jewelry, Bryn Mawr Home, Buckingham Engineering, and Ocean City Condo). Each section has an 'Add Person' or 'Add Property' button.

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

Overview

- 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 for an 'Education' goal. The navigation bar at the top includes 'Home', 'Organizer', 'Goals' (highlighted), 'Spending', 'Investments', 'Vault', 'Reports', 'Settings', and 'Sign Out'. 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 pile of money is 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 and text: 'The funding sources you dedicated to this goal are estimated to fund 63% of the desired amount.' Below this, a legend indicates 'Dedicated 63%' and 'Shortfall 37%'. A 'Dedicated Funding' chart is shown with a vertical axis from \$200K to \$300K. On the left, a 'Details' section includes an 'Edit' button and the following information: 'For James Winston', 'Starts 2034', 'Duration 5 years', 'Annual Amount \$50,000', and 'Total with Inflation (3.76%) \$506,626'. Below that, a 'Funding Sources' section includes another 'Edit' button and a link for 'Fidelity Brokerage'.

You can add the following goal types:

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

Overview

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.

Home
Organizer
Goals
Spending
Investments
Vault
Reports
✓

Overview

Budgets

Transactions

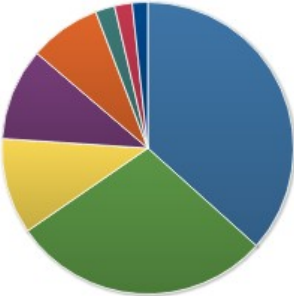
Settings

Date Range
This Month ▾

View
Spending by Category ▾

Accounts
All Accounts ▾

Reset All



view related transactions

Income: **\$0.22** Expenses: **-\$3,482.67** Net: **-\$3,482.45**

	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	--
Total:	\$3,482.67	\$0.00

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.

Overview

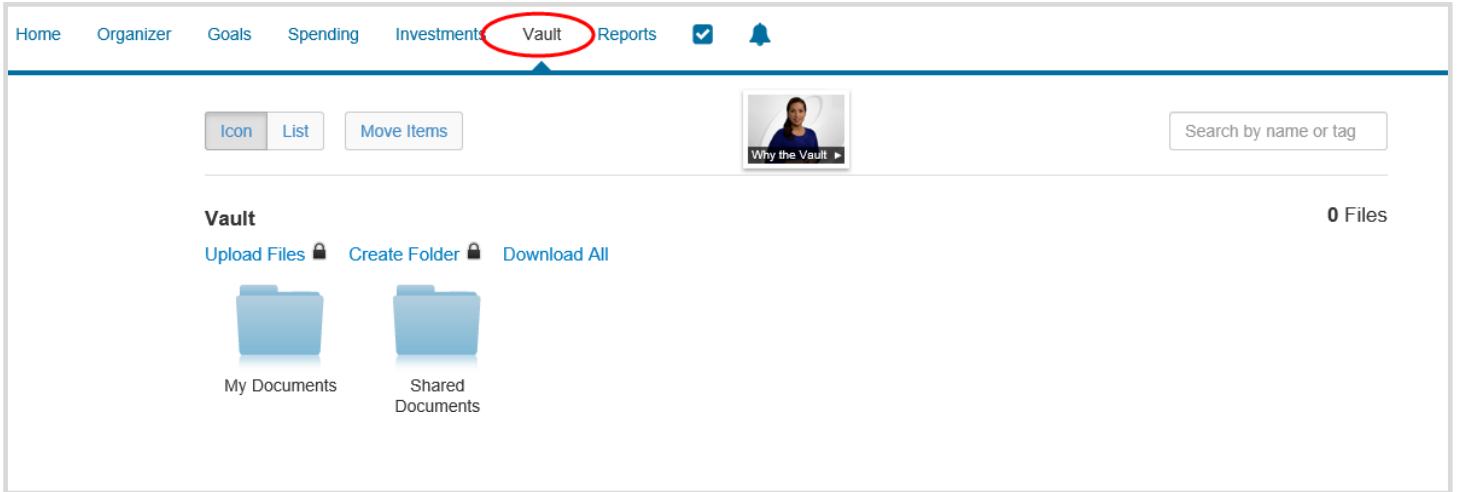
- The **Investments** tab is made up of four components: **Summary**, **Allocation**, **Analysis**, and **Transactions**. These will provide you with an overall view of your investments as well as the ability to drill into individual accounts & asset breakdowns.

The screenshot displays the 'Investments' tab with sub-tabs for Summary, Allocation, Analysis, and Transactions. The 'Summary' sub-tab is active, showing a current value of \$1,805,248.04 and a today's change of +\$11,053.39 (0.62%). A balance history chart shows the investment value over time from 2011 to 2017. Below the chart is a table of investment accounts with columns for Account, Positions As Of, Cash, Margin, Holdings, Current Value, and Today's Change.

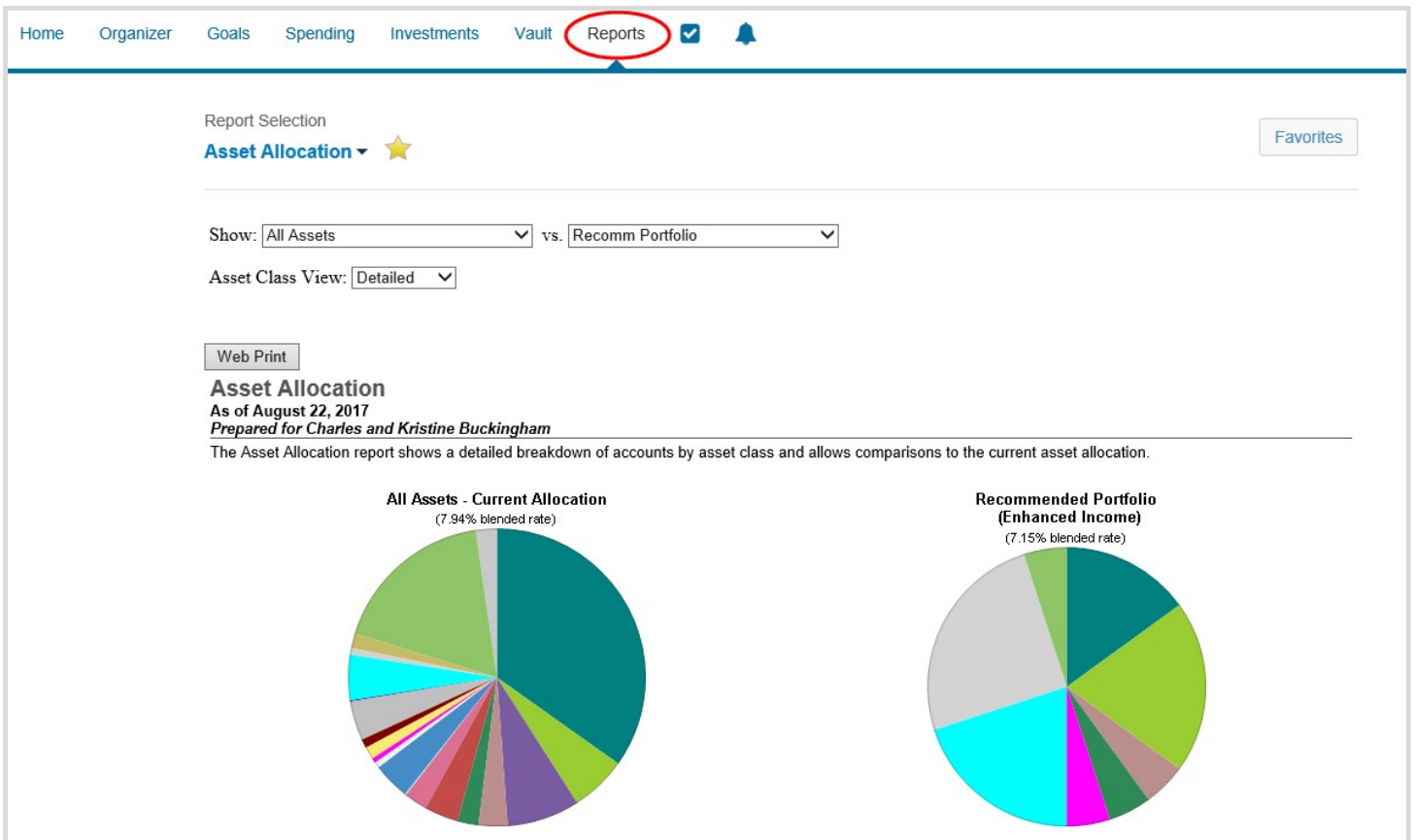
Account	Positions As Of	Cash	Margin	Holdings	Current Value	Today's Change
Adam's 529 Plan	08/08/2013 12:29PM			\$31,500.00	\$31,500.00	
Charles' 401k	08/09/2013 08:07AM			\$220,000.00	\$220,000.00	
Charles' Bond Fund	08/21/2017 01:00PM			\$83,749.00	\$83,749.00	
Charles' Brokerage	08/21/2017 01:00PM			\$7,227.00	\$7,227.00	
Health Savings Account	08/22/2017 08:31AM	\$1,000.00		\$55,200.54	\$56,200.54	
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%
Kristine's 403b	08/09/2013 08:07AM			\$200,100.00	\$200,100.00	
Orion Investments	08/22/2017 08:31AM	\$142,789.00		\$297,805.28	\$440,394.28	+\$293.20 0.07%
Total					\$1,805,248.04	+\$11,053.39

Overview

- 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.

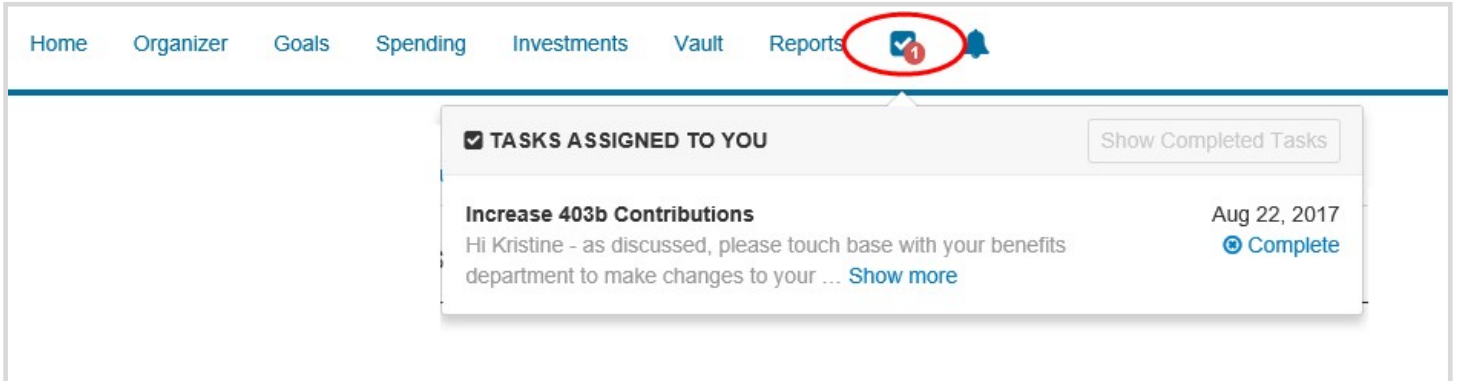


- The **Reports** tab provides you with a series of reports about your financial situation.

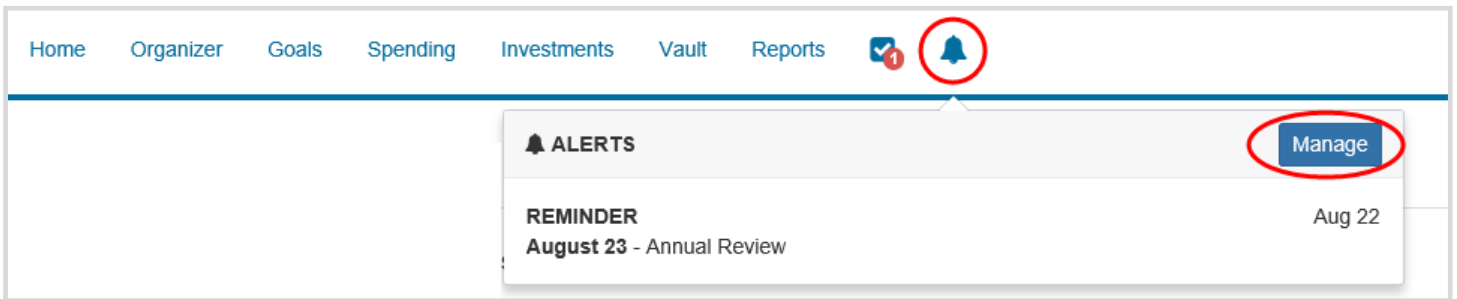


Overview

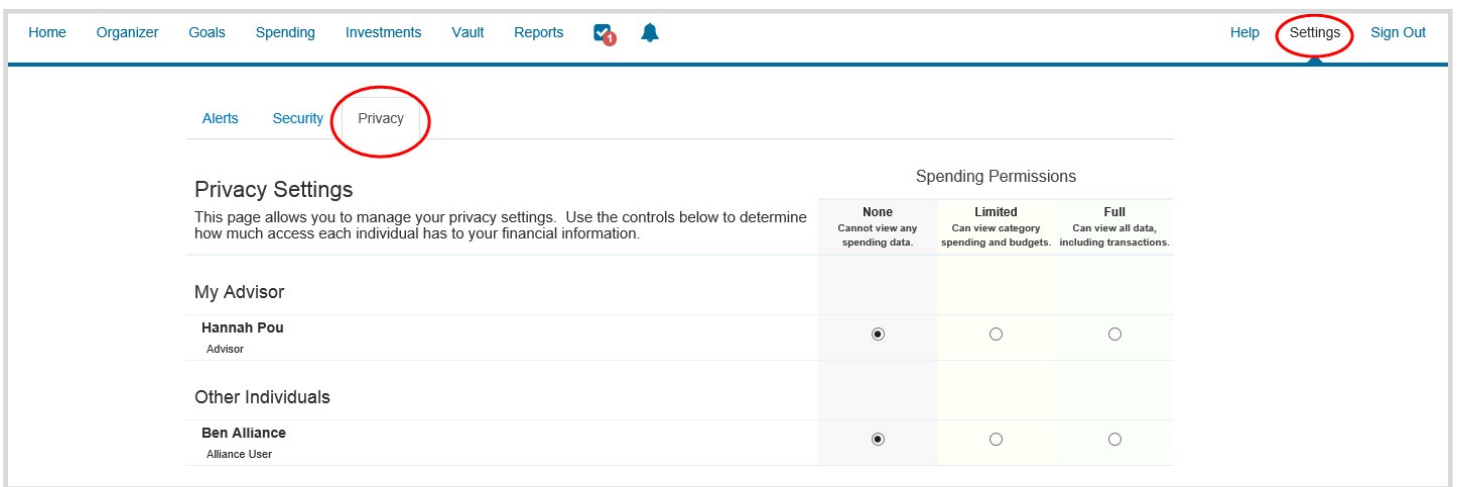
- The **Check Box** icon will alert you of any tasks assigned to you. Click the **Complete** link when you've finished the task to notify your Financial Representative.



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



- 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.



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