



FINANCIAL PLANS & STRATEGIES, INC.

We are here to guide you

FPSLive Account Login Instructions

FPSLive Provides Access To:

- Budgeting Tool
- Encrypted Vault Storage
- Access to your accounts through our office and your outside financial accounts that you elect to link for consolidated access to all your holdings

Upon your request for access, you will receive an email from notification@emoneyadvisor.com, asking for you to set up a username and password for your personalized financial website.

You will have 7 days from the receipt of the email to get everything set up. If you do not get set up in the 7 days, please let our office know and we can have another email sent to you.

You access the login to FPSLive through our website: www.finplans.com

In the upper right corner of our website you will see: **ACCOUNT LOGIN**. You will click this for access using your new username and password.

How to Link Your Accounts:

Once on the website, you can view the status and net worth of any accounts you have managed with us. You can then add your personal accounts. For example, you can link to your credit cards.

This can be done either on the homepage by:

- Clicking +Add in the **Accounts** section

or

- Under the **Organizer** tab, go to the **Accounts** section

After selecting Add Account, you will search for your banking institution. Once you select that institution, you will need to enter your online banking information. You should not share your online banking ID and password with us. After entering that information, most banks will send you some sort of verification email or code that you will also have to use.

Once you have the account linked, you will no longer need to provide us with statements or updates before a financial review meeting with our office.

- You can also add/link to your insurance policies under **Protection** on the homepage or under Accounts in the Organizer tab and follow the instructions above.

Budgeting:

Once you have linked your bank account / credit cards, you can then use the system to track your monthly expenses. You will access this:

At the **Organizer** tab, under the **Income, Expenses, and Spending** section

- At the **Spending Tab**, you can set a monthly budget. There is also an Estimate from Spending option that will create a budget for you based upon your monthly expenses. This option will attempt to categorize your expenses. If any are miscategorized, you can change them in the Transactions section of the Spending tab.

While we do have some limited access to your site, we cannot view the actual transactions on your monthly statements or view the budgets that you create. All we have access to is the total expenses, which is pertinent to your retirement projections.

In Settings, in the top right corner, you can even create alerts to notify you if your spending or bank accounts exceed certain amounts.

Vault:

You will have the option of storing things in the “Vault” which has a 256-bit Secure Socket Layer to scramble your data. This is the highest level of encryption currently available today, and twice the standard followed by many financial institutions, including banks.

Items you may want to consider storing:

- Legal, Estate Planning Documents
- Insurance Policies
- Tax Documents
- Family Information: Birth Certificates, Marriage Certificates...

We can only view the documents you place in the “Shared Documents” folder, but you can create other folders that we do not have access to.

If you are a client that qualifies for annual retirement projections, and you have taken advantage of this offer, the Vault tab will contain your Retirement Projections. These clients will always have access to their Quarterly Consolidated Statements through the Vault as well.

General Information:

Always make sure to log out of your account when finished.

If you have any other questions or problems with the site, do not hesitate to call us.