

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 bar 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 current balances: 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 total net worth of \$7,053,435 as of today. It includes sub-tiles for monthly change (+\$74,720) and year-to-date change (+\$51,613). A gear icon is circled in red.
- Investments:** A green tile showing a total investment value of \$1,801,184 as of today. It includes a sub-tile for percentage change (+0.39%). A gear icon is circled in red.
- 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 "Projected Funding" of 6 of 34 years.
- Spending:** A section titled "Spending" with a "View All" link. It shows a bar chart with three categories: Income (\$0), Expenses (-\$3,483), and Net (-\$3,482). Below this is an "Overall Budget" section showing \$0 of \$0.
- Recent Transactions:** A table listing recent transactions with their dates and amounts:

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

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

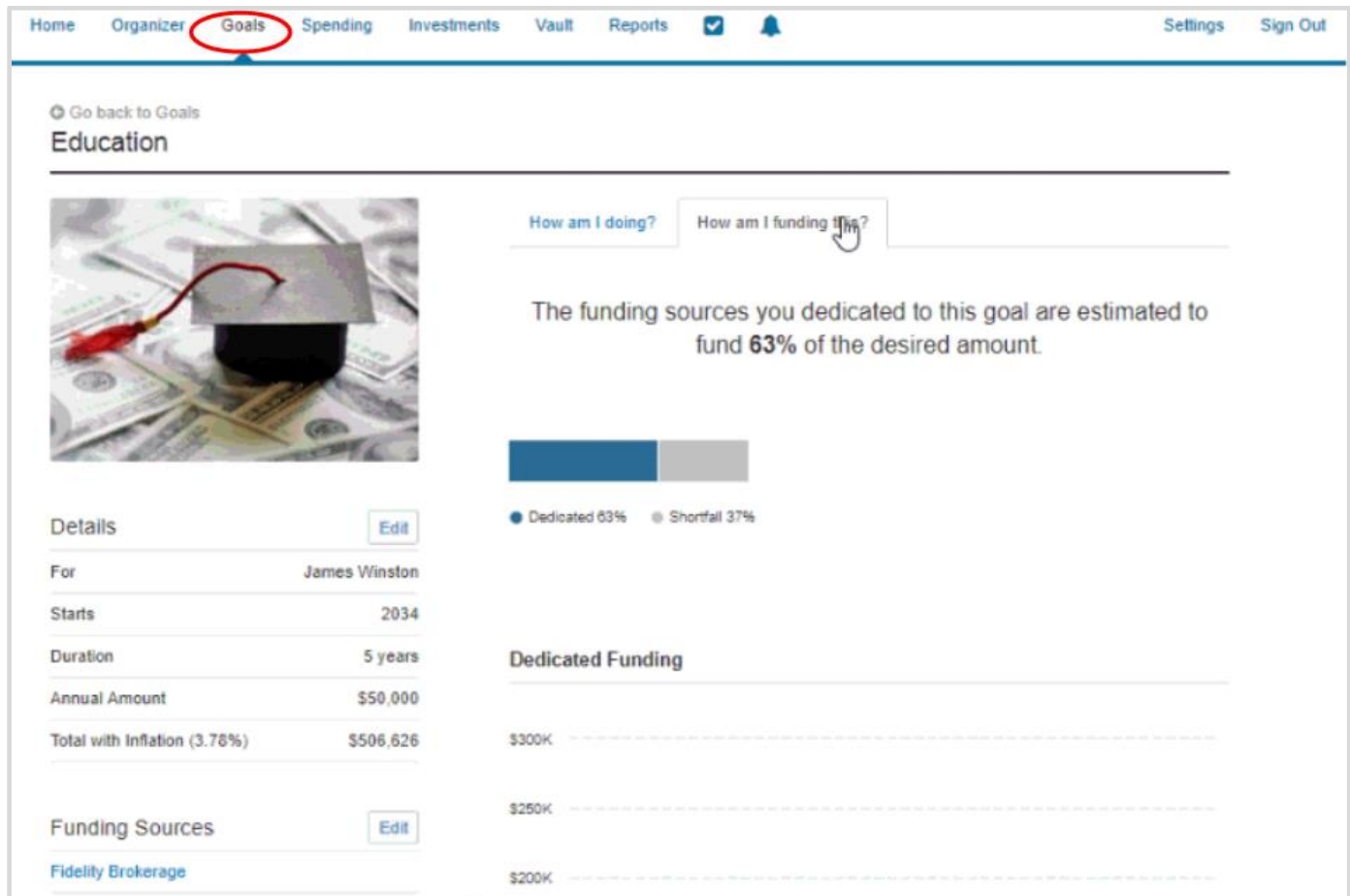
Website Overview

- 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 the website. At the top, a navigation bar includes 'Home', 'Organizer' (circled in red), 'Goals', 'Spending', 'Investments', 'Vault', and 'Reports'. Below the navigation bar, there are two profile cards for Charles Buckingham (CB) and Kristine Buckingham (KB). Charles's card lists his phone number (610) 555-1313, email hannahp@emoneyadvisor.com, birth date 3/19/1960, and role as Owner at Buckingham Engineering. Kristine's card lists her phone number (610) 555-1414, email KBuckingham@mlh.org, birth date 5/30/1963, and role at Bryn Mawr Hospital. To the left of these cards is a sidebar menu with options: Accounts, Professional Contacts, Income, Expenses, and Savings, Future Expenses, Financial Priorities, and Risk Tolerance. Below the profiles, there are two sections: 'People' and 'Property'. The 'People' section shows two profiles: Adam (AB) and Jack (JB), with an 'Add Person' button. The 'Property' section shows five property cards: Artwork and Jewelry (purple with diamond icon), Bryn Mawr Home (green with house icon), Buckingham Engineering (orange with building icon), Cars and Household Furnishings (purple with diamond icon), and Ocean City Condo (green with house icon). An 'Add Property' button is located at the top right of the Property section.

Website 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!



You can add the following goal types:

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

Website 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.

The screenshot displays the 'Spending' overview page. At the top, the navigation bar includes 'Home', 'Organizer', 'Goals', 'Spending' (circled in red), 'Investments', 'Vault', 'Reports', and a checkmark icon. 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 'Date Range' is set to 'This Month', the 'View' is 'Spending by Category', and the 'Accounts' are set to 'All Accounts'. A 'Reset All' button is also present. The summary shows: Income: \$0.22, Expenses: -\$3,482.67, and Net: -\$3,482.45. A pie chart on the left shows the distribution of spending across categories. To the right, a table lists the categories and their respective spending amounts, with a 'Total' row at the bottom. A 'view related transactions' link is located below the pie chart. At the bottom of the page, there is a disclaimer: '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.'

	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

Website 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.

Home Organizer Goals Spending **Investments** Vault Reports

Summary Allocation Analysis Transactions Research

Accounts
All Investments

¹ Current Value: **\$1,805,248.04**
 Cash: \$175,789.00
 Margin: \$2,000.00
² Holdings: \$1,627,459.04
² Today's change: **+\$11,053.39** ↑ 0.62%

Balance History

Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below ¹. Account holdings reflect the last available prices as of 08/22/2017 01:02PM ¹. 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 ² ^	Current Value ^	Value ^	Pct ^	Today's Change ²
[†] 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		\$297,605.26	\$440,394.26	+\$293.20	0.07%	
Total					\$1,805,248.04	+\$11,053.39		

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.

The screenshot shows the 'Vault' tab selected in the top navigation bar. Below the navigation bar, there are buttons for 'Icon', 'List', and 'Move Items'. A search bar contains the text 'Search by name or tag'. A small video thumbnail titled 'Why the Vault' is visible. The main content area shows the 'Vault' section with '0 Files'. There are three links: 'Upload Files', 'Create Folder', and 'Download All'. Below these are two folder icons: 'My Documents' and 'Shared Documents'.

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

The screenshot shows the 'Reports' tab selected in the top navigation bar. Below the navigation bar, there is a 'Report Selection' dropdown menu set to 'Asset Allocation' with a star icon. A 'Favorites' button is on the right. Below this, there are two dropdown menus: 'Show: All Assets' and 'vs. Recomm Portfolio'. Below that is 'Asset Class View: Detailed'. A 'Web Print' button is also present. The main content area displays the title 'Asset Allocation' and the date 'As of August 22, 2017', prepared for Charles and Kristine Buckingham. A descriptive sentence follows: 'The Asset Allocation report shows a detailed breakdown of accounts by asset class and allows comparisons to the current asset allocation.' Two pie charts are shown side-by-side. The left chart is titled 'All Assets - Current Allocation' with a '(7.94% blended rate)'. The right chart is titled 'Recommended Portfolio (Enhanced Income)' with a '(7.15% blended rate)'. Both charts use various colors to represent different asset classes.

Website Overview

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.

The screenshot shows the top navigation bar with links: Home, Organizer, Goals, Spending, Investments, Vault, Reports, and a Check Box icon with a red circle and a '1' notification badge. Below the navigation bar is a notification card titled 'TASKS ASSIGNED TO YOU' with a 'Show Completed Tasks' button. The card contains a task: 'Increase 403b Contributions' dated 'Aug 22, 2017'. The task description reads: 'Hi Kristine - as discussed, please touch base with your benefits department to make changes to your ... Show more'. A 'Complete' button with a checkmark icon is visible at the bottom right of the task card.

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

The screenshot shows the top navigation bar with links: Home, Organizer, Goals, Spending, Investments, Vault, Reports, a Check Box icon with a '1' badge, and a Bell icon with a red circle. Below the navigation bar is an 'ALERTS' notification card. The card has a 'Manage' button circled in red. The alert is a 'REMINDER' for 'August 23 - Annual Review' dated 'Aug 22'.

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.

The screenshot shows the 'Settings' page with the 'Privacy' tab circled in red. The page title is 'Privacy Settings'. Below the title is a paragraph: '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 is a table for 'Spending Permissions'.

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