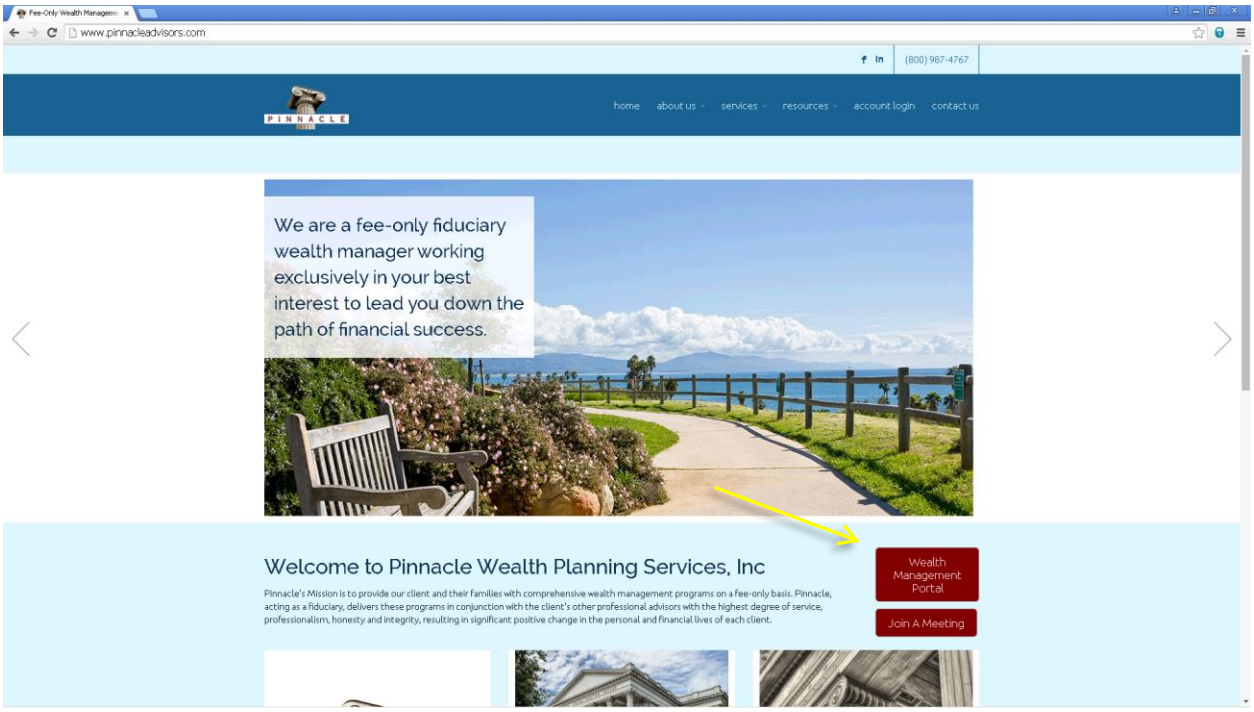
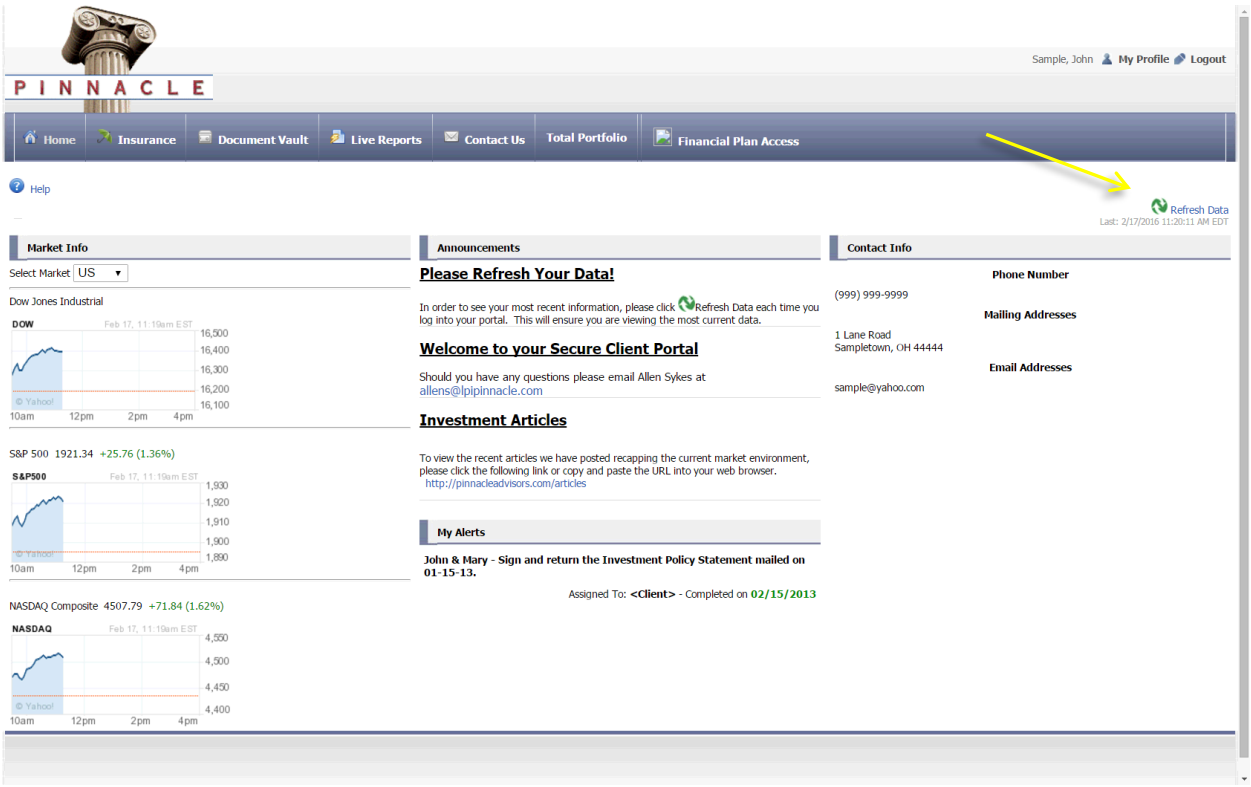
Your Wealth Management Portal

As part of your Wealth Management Service, you have a personal secure electronic document vault located on a secure server and accessed exclusively through your Wealth Management Portal. Pinnacle organizes all of your Financial Information and legal documents by uploading all your financial information, financial plan and legal documents into your Portal. The instructions to access your Wealth Management Portal can be found below:

- Open up your Web Browser (Google Chrome, Internet Explorer, Firefox, Safari, etc.) and type in Pinnacle's Website www.pinnacleadvisors.com
- Once this page loads you will see a red box on the right hand of your screen titled, Wealth Management Portal. Click on this box and you will be prompted for your login credentials.
    - Username:
    - Password:



- Once signed in, click on the green and blue refresh data button located on the right hand side of your screen (see below). This will ensure you are viewing the most recent data located on Pinnacle's server along with any current Announcements we would like to share.



- In the blue tool bar you will see several tabs, Insurance, Document Vault, Live Reports, Contact Us, Total Portfolio, and Financial Plan Access

Insurance Tab (Available with Lifetime, Enhanced and Comprehensive Wealth Management Programs)

- If provided to Pinnacle through the Financial Planning process, we have added your Life, Disability, Long Term Care and Umbrella policy information. The policy number, type, insurance company info, owner and insured can be quickly viewed from this first screen.
- By clicking on the folder icon located on the left hand side this information will expand to show the face value, primary beneficiary and current death benefit of the policy.
- Additional information can be viewed by accessing various reports under the Live Reports tab

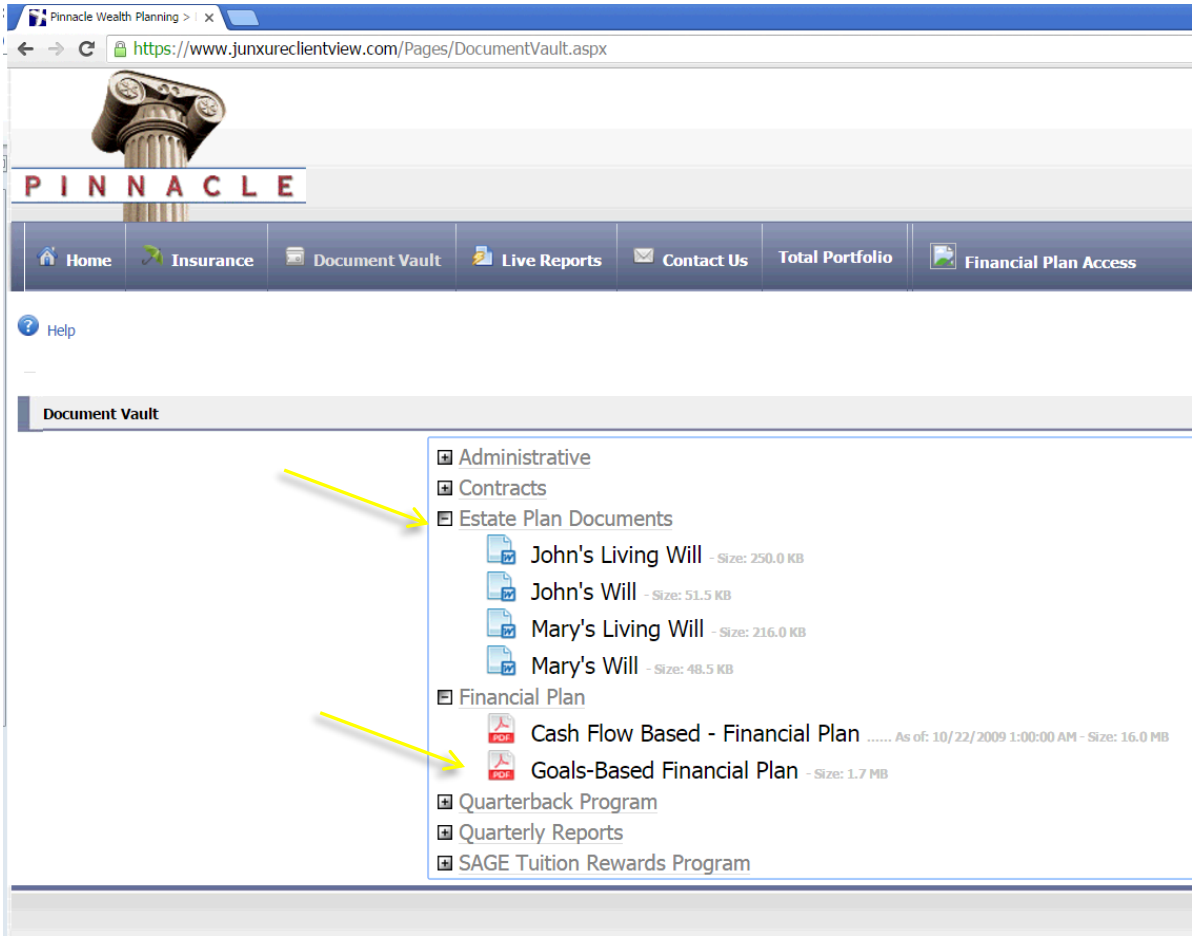
Live Reports Tab (Available with Lifetime, Enhanced and Comprehensive Wealth Management Programs)

- Under this tab, you will see three reports. Insurance Notes, Insurance Summary and Life Detail. These reports show much of the same information seen on the Insurance Tab but can be easily printed to provide the information to an Advisor requesting this information.
- The Insurance Notes report will show you the basic information of your insurance policies along with the premium and any notes regarding the policy.
- The Insurance Summary report shows a summary of your policies we have on file.
- The Life Detail report shows further details on your Life Insurance, including totals by Owner and Extended Beneficiary Information.

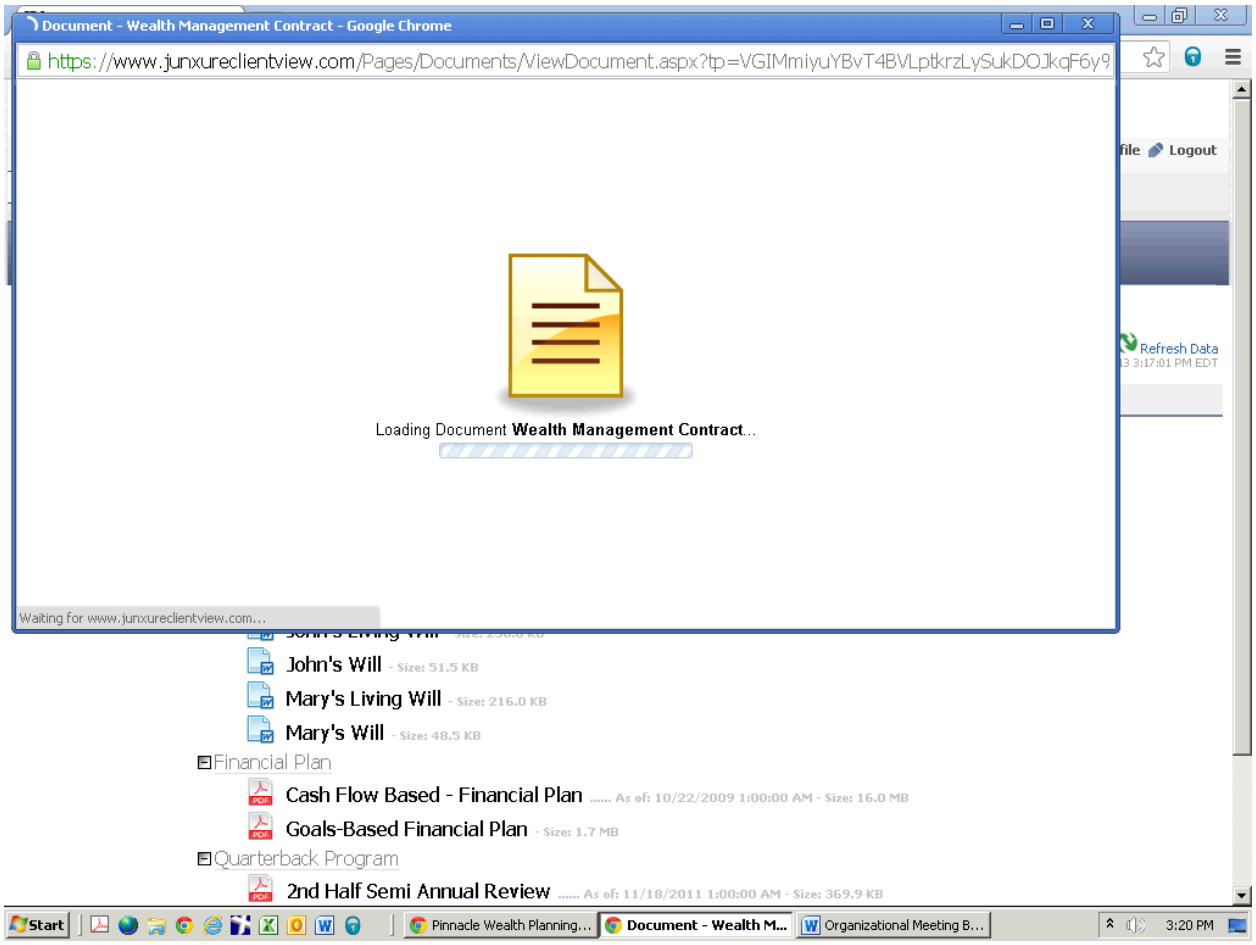
Document Vault

Think of the document vault as your electronic filing cabinet. Here you will find documents we have organized and uploaded into folders so they can be located quickly and easily.

- There are a couple of ways to view your document vault, depending on your preference. The folders can be easily collapsed or expanded by clicking on the + or – next to the folder name.



- To view a document, click on the document you wish to review and after the information is sent though 255-bit military encryption software it will show up on a separate tab inside your web browser. Depending on your Internet Settings, you may have to allow pop-ups in order to view the document. If this is the case on your computer, you will receive a request to allow the pop-up temporarily or permanently from our site.

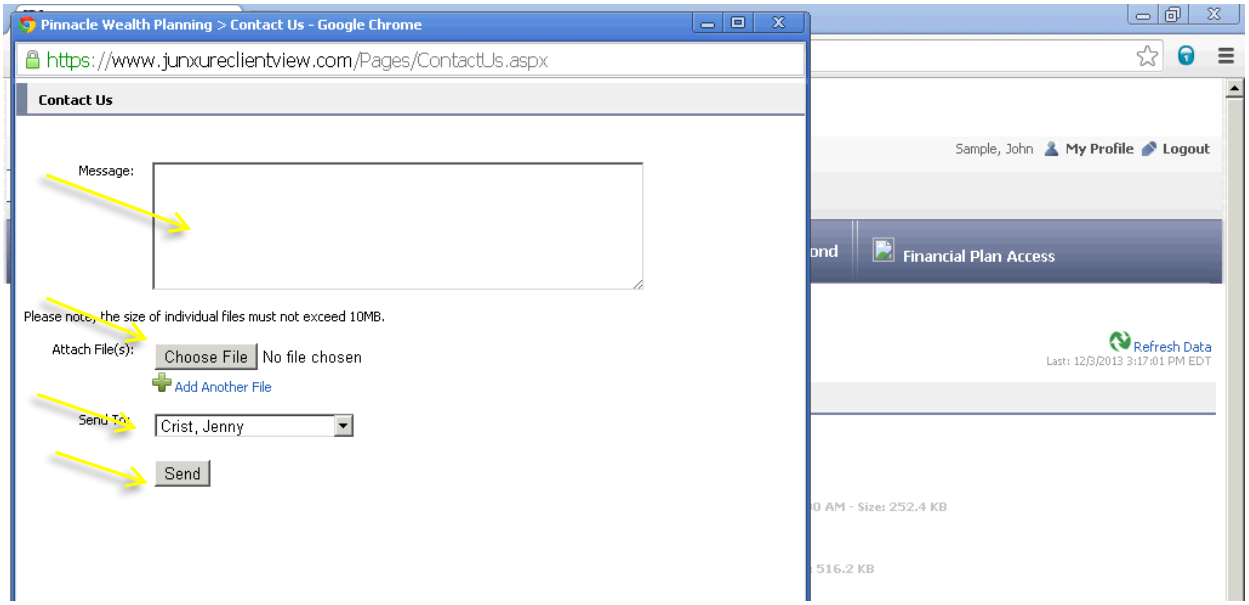


- Once the document opens, you are viewing the exact document we have on our secure server.

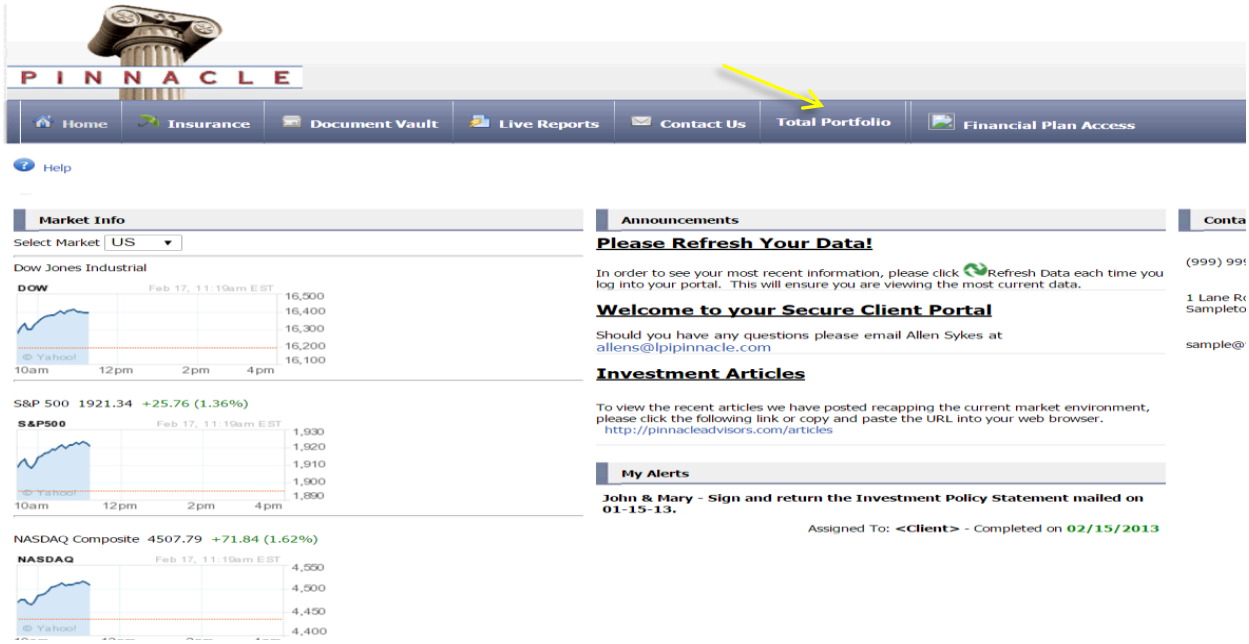
Contact Us

The contact us button is a way to securely communicate or share documents with the Administrators of your Wealth Management Service. At times, Pinnacle will request information from you that should be shared securely through our Portal, for example, tax returns. To utilize this function, please see the instructions below:

- Once you select "Contact Us" you will see a Message box to type your message
- To attach a file, click "Choose File." This will open up the directory on your computer. After you have located the file you wish to share with us, just click on it and it will be attached to your message.
- If you wish to send additional documents, select "Add Another File" and follow the steps above to attach.
- Next, choose the person you wish to share the information with in the drop down menu
- When finished, select "Send"

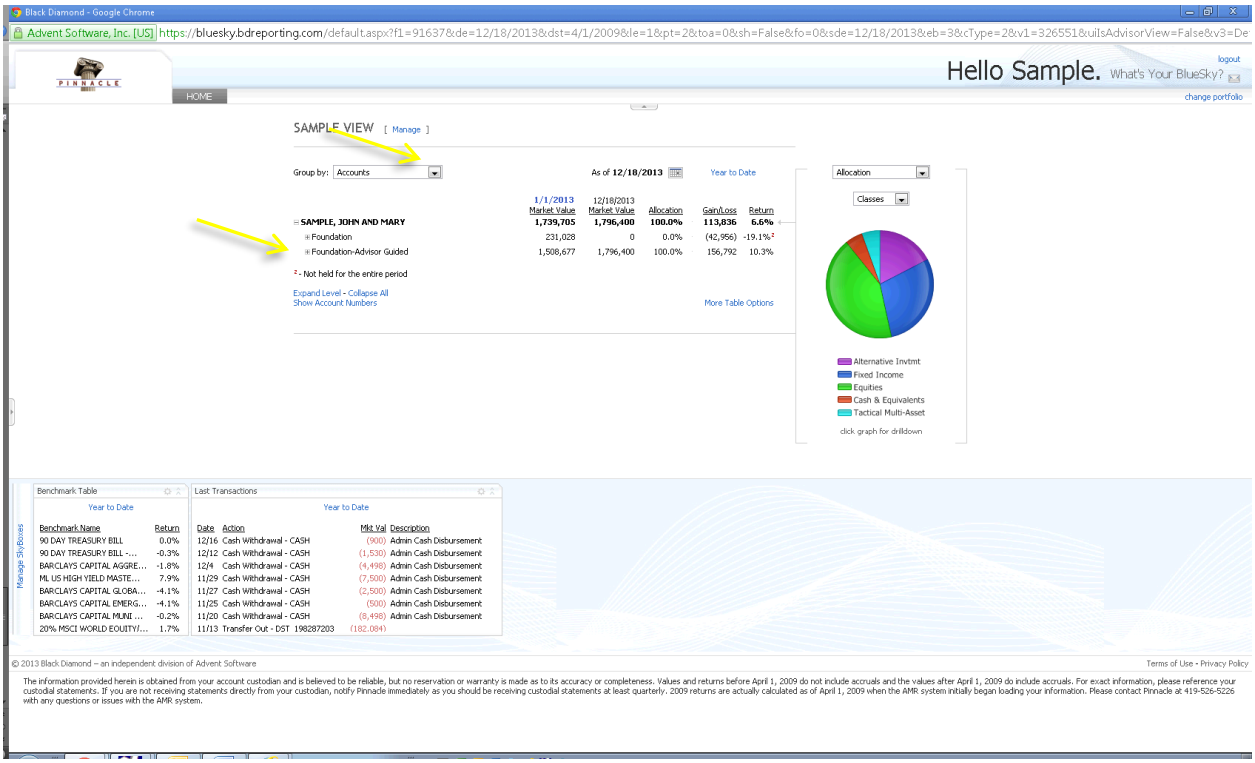


Total Portfolio Access (if applicable)

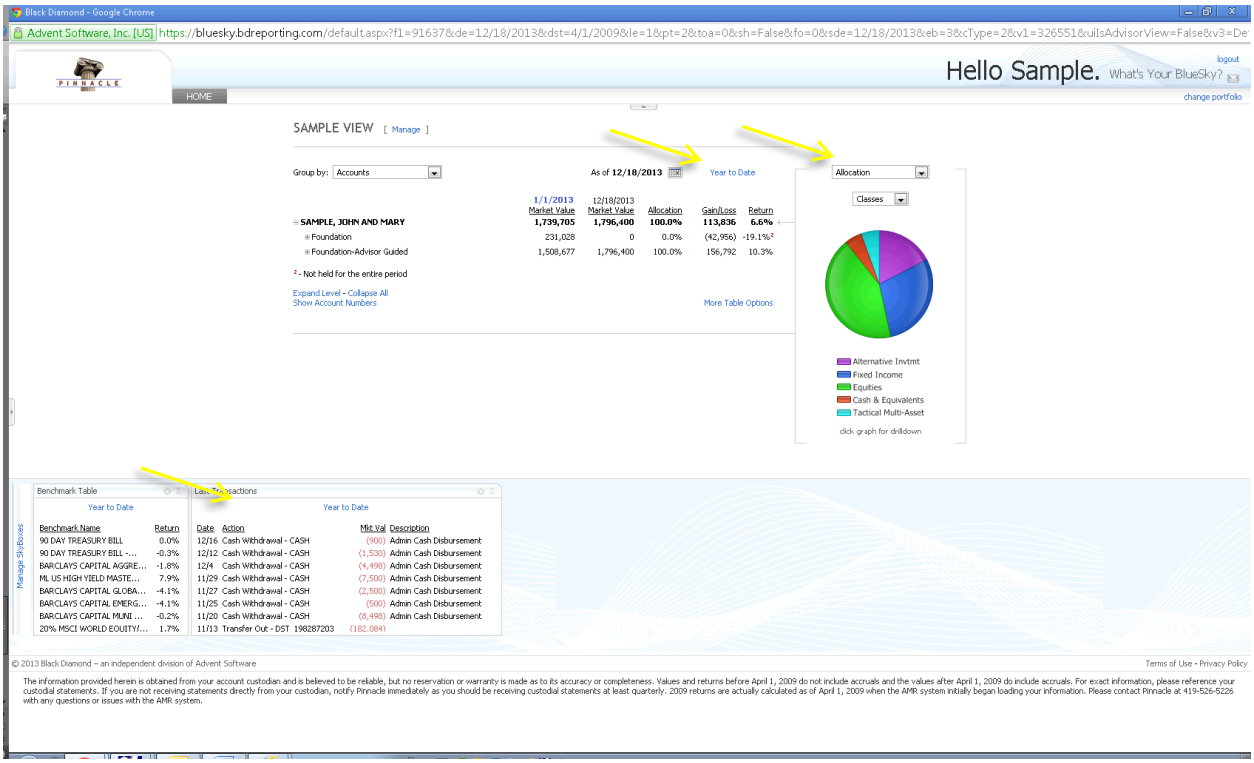


Here is where you can access your Investment Portfolio Pinnacle is either Managing or Tracking for you. Once you have clicked on the Total Portfolio link it will bring you to a page listing your managed and/or tracked assets. There are different components that make up this page.

- In the middle of the page you will see your managed and/or tracked assets group by the “Class” level. You can change this by clicking the drop down arrow on the right. This will bring up a drop down menu of different ways to view your assets.
- When looking at the accounts you will notice a plus sign next to the account description. By clicking this it will give you a further breakdown of what assets are included in the account.

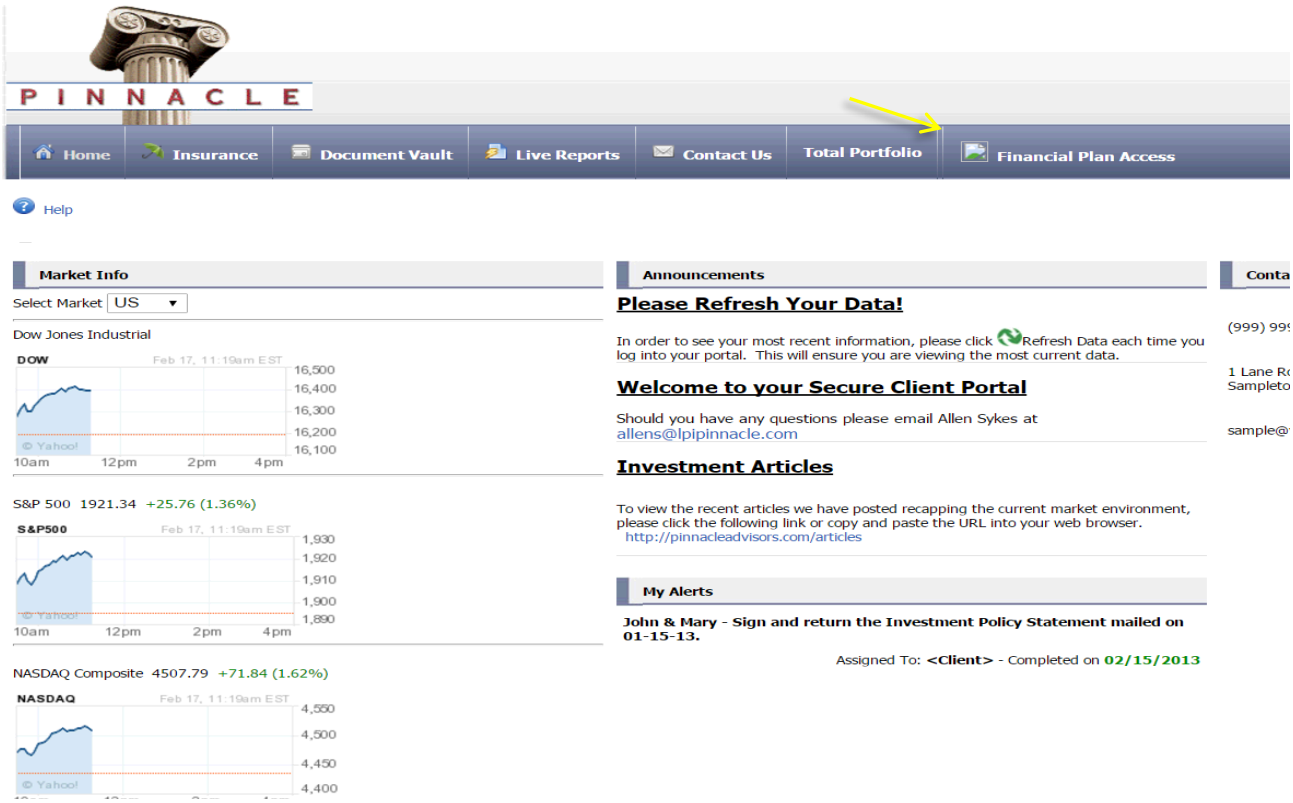


- On the right side of the assets you will notice columns. The stat in these columns will give you various information such as the market value of the asset, the overall allocation to your portfolio, the Gain/Loss of that asset and also the return. You can change the different table options by clicking the blue link below that columns named “More Table Options”. This will give you more options on how to view the columns on the right side of the page.
- Next to the columns you will see a pie chart. This will allow you to break down your account data differently. By selecting the top drop down menu you can change it to allocation, line graph, top holdings or you can add more columns.
- At the bottom of the page you can see your recent transactions on your account. The default is set for Year to Date. If you click the Year to Date button it will bring up an option to adjust how you view your recent transactions. Your transactions can also be seen by clicking the pie chart and selecting the transaction tab.

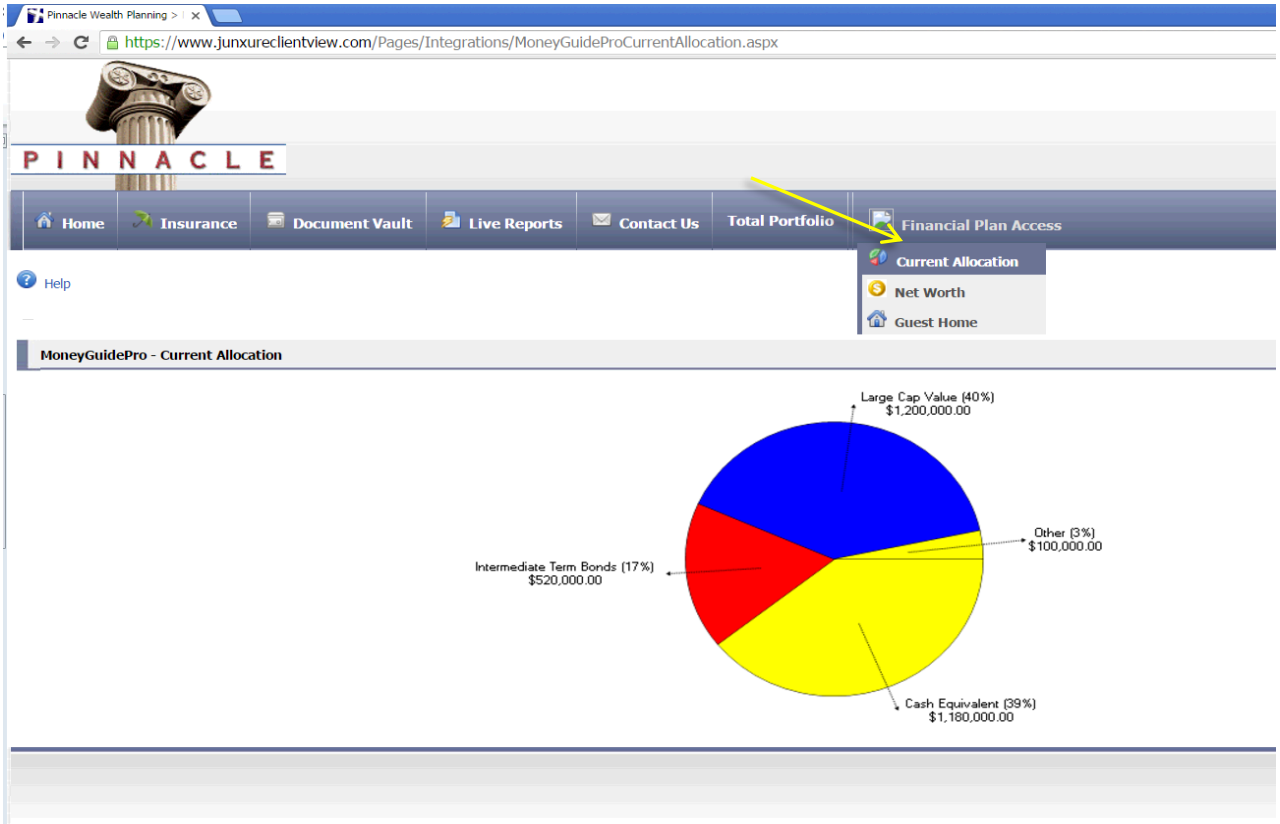


Financial Plan Access

Financial Plan Access is where you can access your Financial Plan along with your Net Worth. If you hover over “Financial Plan Access” you will notice three different options to choose from.

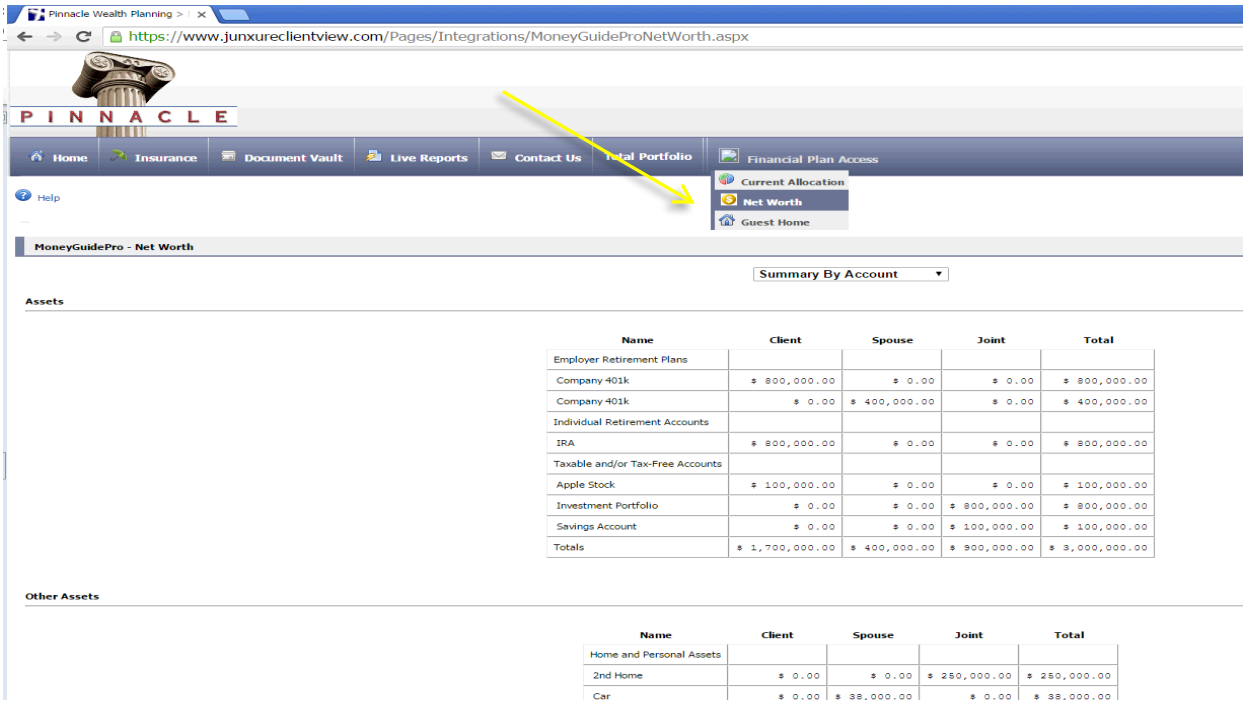


Current Allocation:



Net Worth:

At the top of the screen there is a drop down menu labeled “Summary by Tax Category” when you click the down arrow you can also view a “Summary by Account”

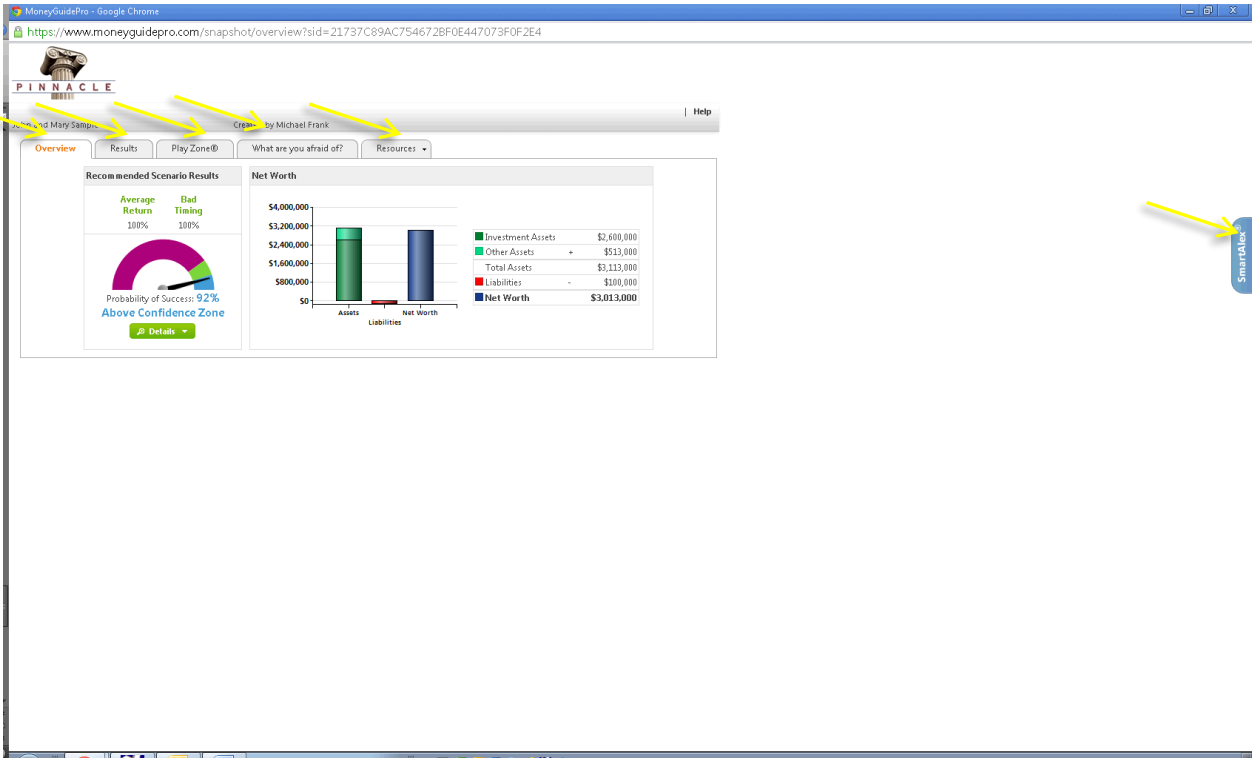


Name	Client	Spouse	Joint	Total
Employer Retirement Plans				
Company 401k	$ 800,000.00	$ 0.00	$ 0.00	$ 800,000.00
Company 401k	$ 0.00	$ 400,000.00	$ 0.00	$ 400,000.00
Individual Retirement Accounts				
IRA	$ 800,000.00	$ 0.00	$ 0.00	$ 800,000.00
Taxable and/or Tax-Free Accounts				
Apple Stock	$ 100,000.00	$ 0.00	$ 0.00	$ 100,000.00
Investment Portfolio	$ 0.00	$ 0.00	$ 800,000.00	$ 800,000.00
Savings Account	$ 0.00	$ 0.00	$ 100,000.00	$ 100,000.00
Totals	$ 1,700,000.00	$ 400,000.00	$ 900,000.00	$ 3,000,000.00

Name	Client	Spouse	Joint	Total
Home and Personal Assets				
2nd Home	$ 0.00	$ 0.00	$ 250,000.00	$ 250,000.00
Car	$ 0.00	$ 38,000.00	$ 0.00	$ 38,000.00

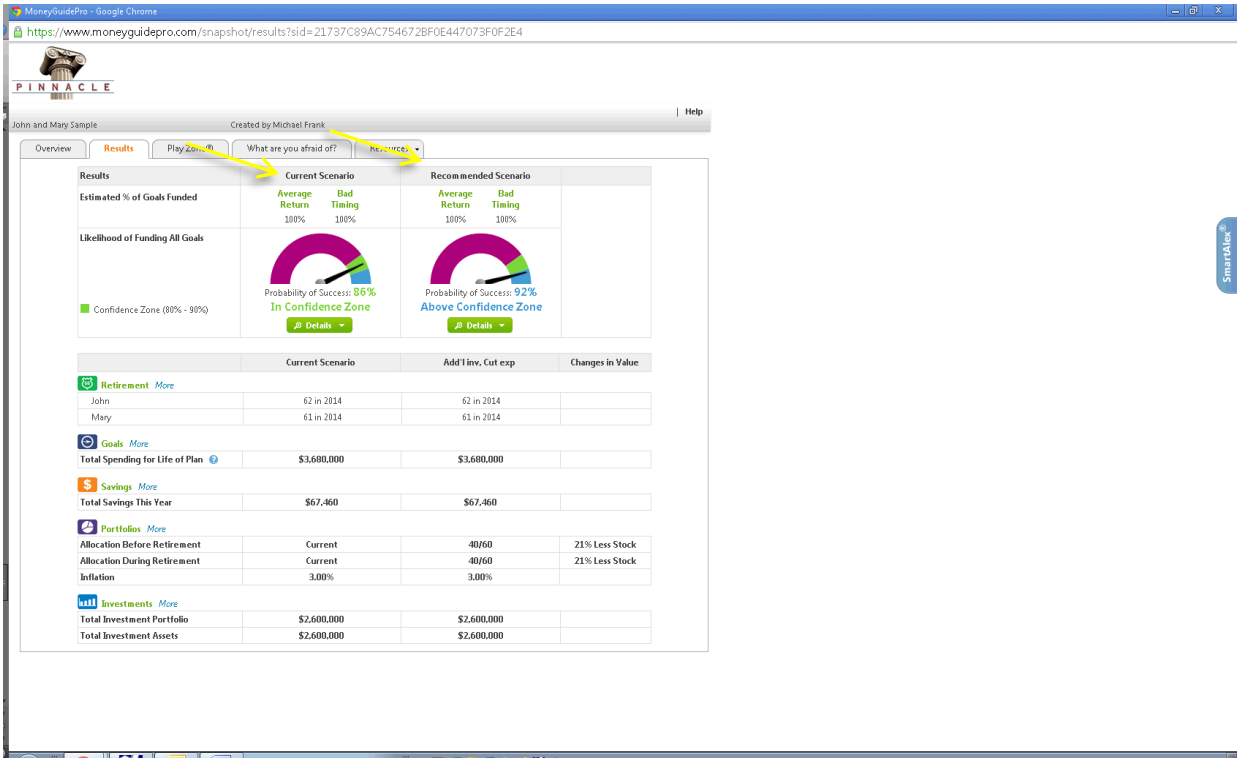
Guest Home:

When clicking the third option of the Financial Plan Access tab on the home screen labeled “Guest Home” it will bring up your Financial Plan Snapshot.

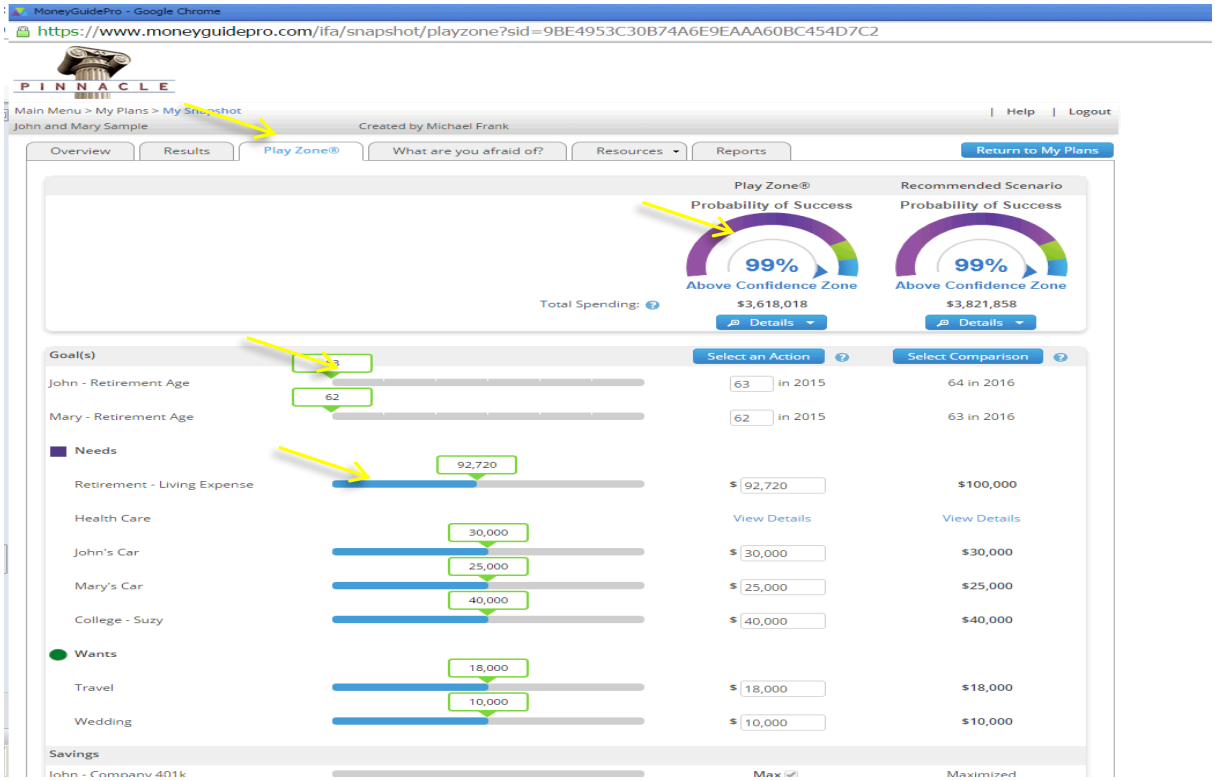


On the right side of the screen you will notice a blue tab labeled “Smart Alex” this will help give you an overview of the page that you are on. At the top of the screen there are five grey tabs that will take you to different parts of the snapshot of your Financial Plan.

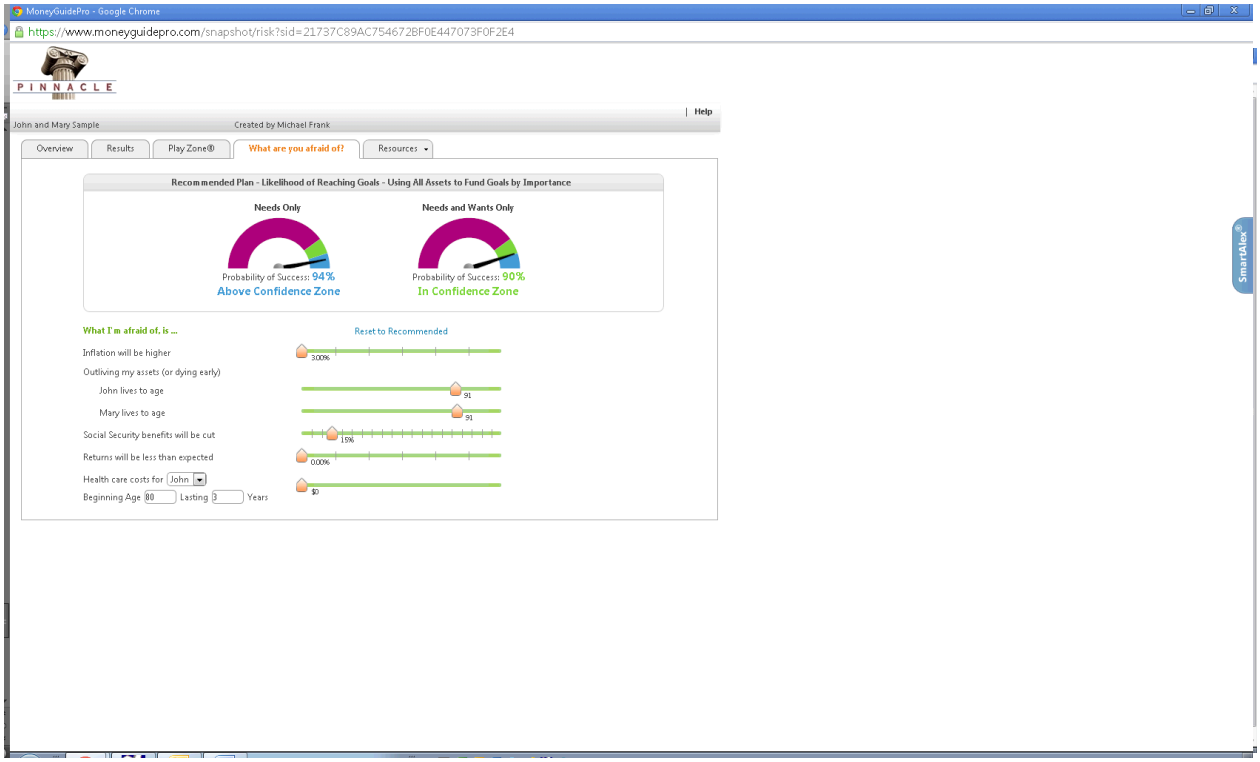
- The first tab is an overview of your recommended scenario results and also your Net Worth.
- The Results tab breaks down your current scenario along with the recommended scenario agreed upon from your plan delivery. It gives you many overview points for the plan. It shows the total spending of the plan, the age in which you want to retire along with some other information.



- The third tab titled “Play Zone” is where it gives you a little freedom to play around with your plan and see how different scenarios would affect your plan. These results will not affect your recommended scenario. This will only affect the first column labeled “Play Zone”.

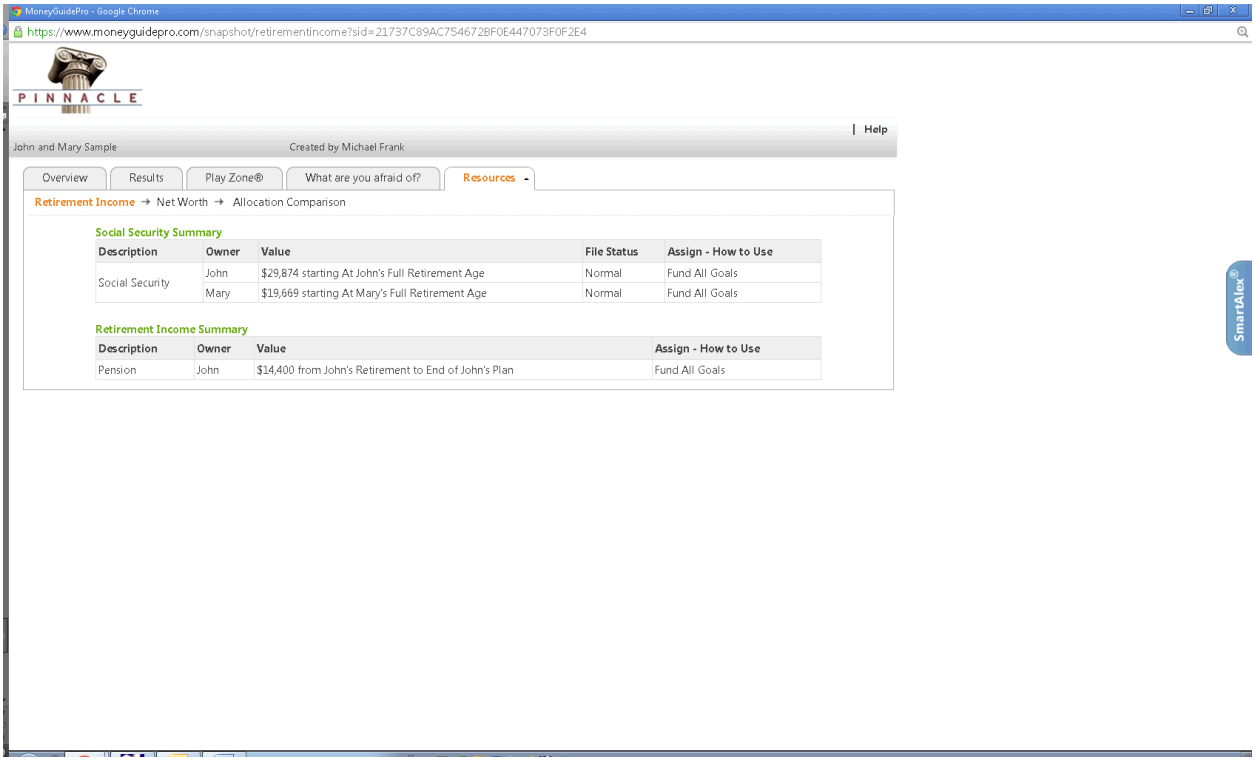


- The next tab is labeled “What are you afraid of?” This tab lets you change scenarios to where a worst case scenario would happen to your plan. For example, Social Security benefits being cut or rising health care costs. This lets you test the limits of different scenarios and see how that will change your plan.



- The final tab is labeled “Resources”. There are three different parts to the resources tab. These three parts are Retirement Income, Net Worth and Allocation Comparison.
- The retirement income includes Social Security and any other retirement income you may have.
- The Net Worth part will show what is coming in from our data aggregation software along with other manually entered assets that you have. There is a summary tab and also a details tab. The details tab breaks it down among your investment assets, other assets and liabilities.
- The third part is the allocation comparison. This compares your current portfolio to your target portfolio in your Financial Plan. It shows projected assumptions, total returns and also your portfolio comparison with allocation changes. This shows what movements are needed to your current portfolio in order to for it to be inline with your recommended portfolio.

Retirement Income:



MoneyGuidePro - Google Chrome

https://www.moneyguidepro.com/snapshot/retirementincome?sid=21737C89AC754672BF0E447073F0F2E4

PINNACLE

| Help

John and Mary Sample Created by Michael Frank

Overview | Results | Play Zone® | What are you afraid of? | Resources

Retirement Income → Net Worth → Allocation Comparison

Social Security Summary

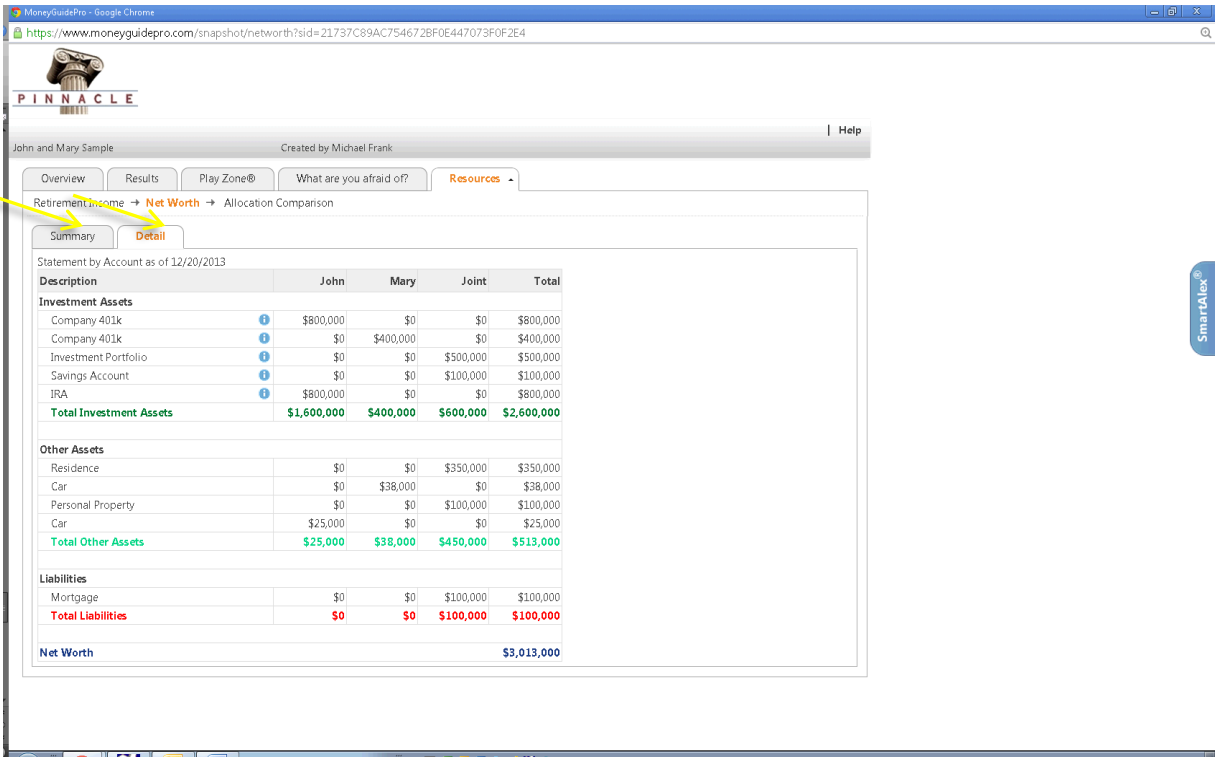
Description	Owner	Value	File Status	Assign - How to Use
Social Security	John	$29,874 starting At John's Full Retirement Age	Normal	Fund All Goals
	Mary	$19,669 starting At Mary's Full Retirement Age	Normal	Fund All Goals

Retirement Income Summary

Description	Owner	Value	Assign - How to Use
Pension	John	$14,400 from John's Retirement to End of John's Plan	Fund All Goals

SmartAlex®

Net Worth:



MoneyGuidePro - Google Chrome

https://www.moneyguidepro.com/snapshot/networth?sid=21737C89AC754672BF0E447073F0F2E4

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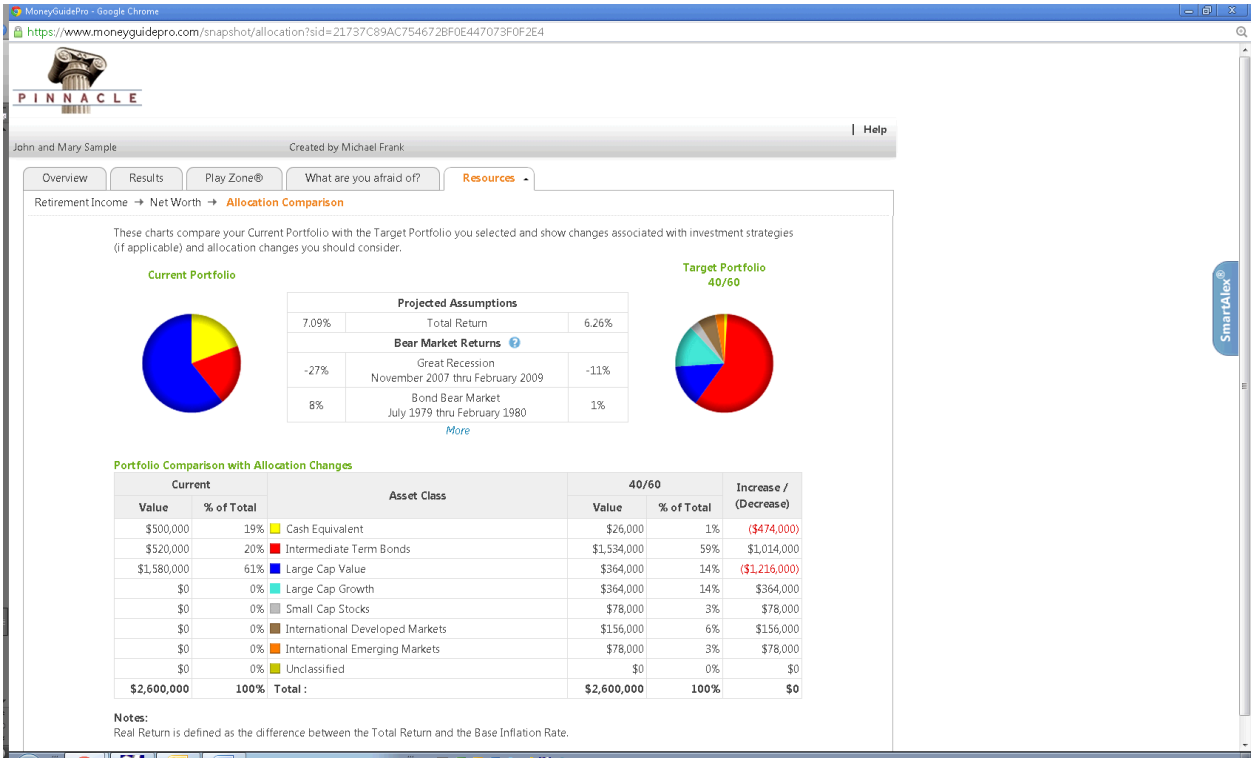
Summary | Detail

Statement by Account as of 12/20/2013

Description	John	Mary	Joint	Total
Investment Assets				
Company 401k	$800,000	$0	$0	$800,000
Company 401k	$0	$400,000	$0	$400,000
Investment Portfolio	$0	$0	$500,000	$500,000
Savings Account	$0	$0	$100,000	$100,000
IRA	$800,000	$0	$0	$800,000
Total Investment Assets	**$1,600,000**	**$400,000**	**$600,000**	**$2,600,000**
Other Assets				
Residence	$0	$0	$350,000	$350,000
Car	$0	$38,000	$0	$38,000
Personal Property	$0	$0	$100,000	$100,000
Car	$25,000	$0	$0	$25,000
Total Other Assets	**$25,000**	**$38,000**	**$450,000**	**$513,000**
Liabilities				
Mortgage	$0	$0	$100,000	$100,000
Total Liabilities	**$0**	**$0**	**$100,000**	**$100,000**
Net Worth				**$3,013,000**

SmartAlex®

Allocation Comparison:



MoneyGuidePro - Google Chrome

https://www.moneyguidepro.com/snapshot/allocation?sid=21737C89AC754672BF0E447073F0F2E4

PINNACLE

| Help

John and Mary Sample Created by Michael Frank

Overview | Results | Play Zone® | What are you afraid of? | Resources

Retirement Income → Net Worth → Allocation Comparison

These charts compare your Current Portfolio with the Target Portfolio you selected and show changes associated with investment strategies (if applicable) and allocation changes you should consider.

Current Portfolio

Projected Assumptions		
7.09%	Total Return	6.26%
Bear Market Returns		
-27%	Great Recession November 2007 thru February 2009	-11%
8%	Bond Bear Market July 1979 thru February 1980	1%

More

Target Portfolio 40/60

SmartAlex®

Portfolio Comparison with Allocation Changes

Current		Asset Class	40/60		Increase / (Decrease)
Value	% of Total		Value	% of Total	
$500,000	19%	Cash Equivalent	$26,000	1%	($474,000)
$520,000	20%	Intermediate Term Bonds	$1,534,000	59%	$1,014,000
$1,580,000	61%	Large Cap Value	$364,000	14%	($1,216,000)
$0	0%	Large Cap Growth	$364,000	14%	$364,000
$0	0%	Small Cap Stocks	$78,000	3%	$78,000
$0	0%	International Developed Markets	$156,000	6%	$156,000
$0	0%	International Emerging Markets	$78,000	3%	$78,000
$0	0%	Unclassified	$0	0%	$0
$2,600,000	**100%**	**Total :**	**$2,600,000**	**100%**	**$0**

Notes:
Real Return is defined as the difference between the Total Return and the Base Inflation Rate.