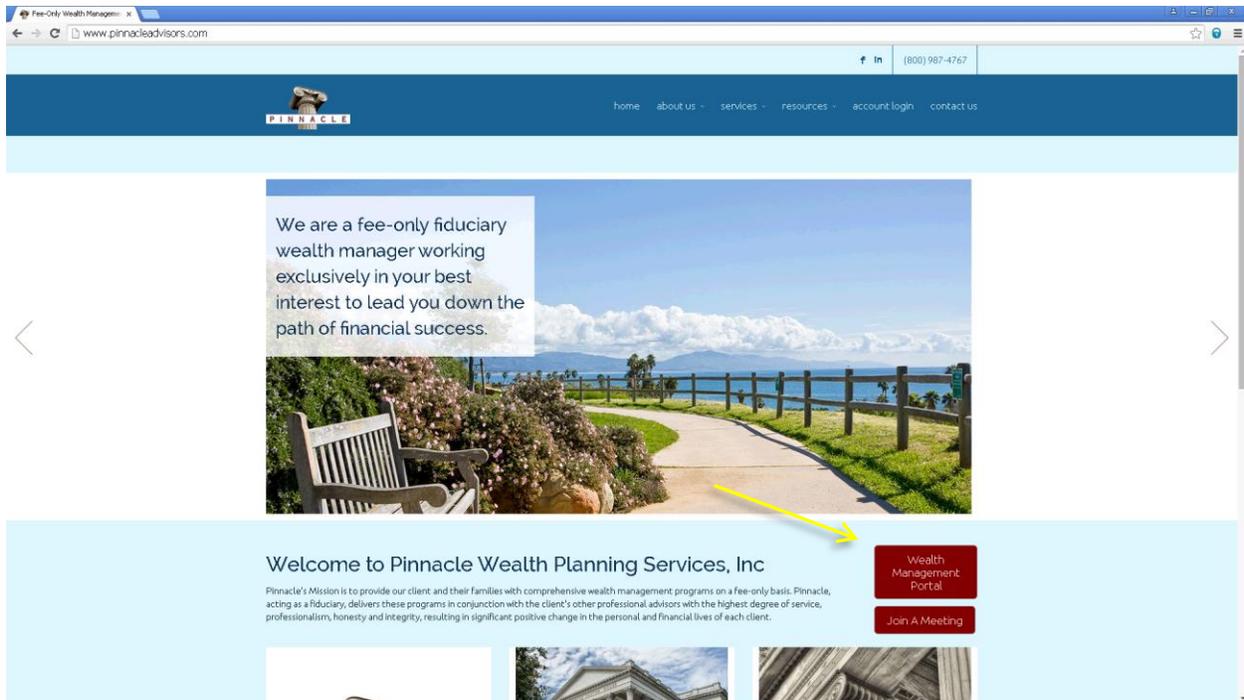


Your Wealth Management Portal



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

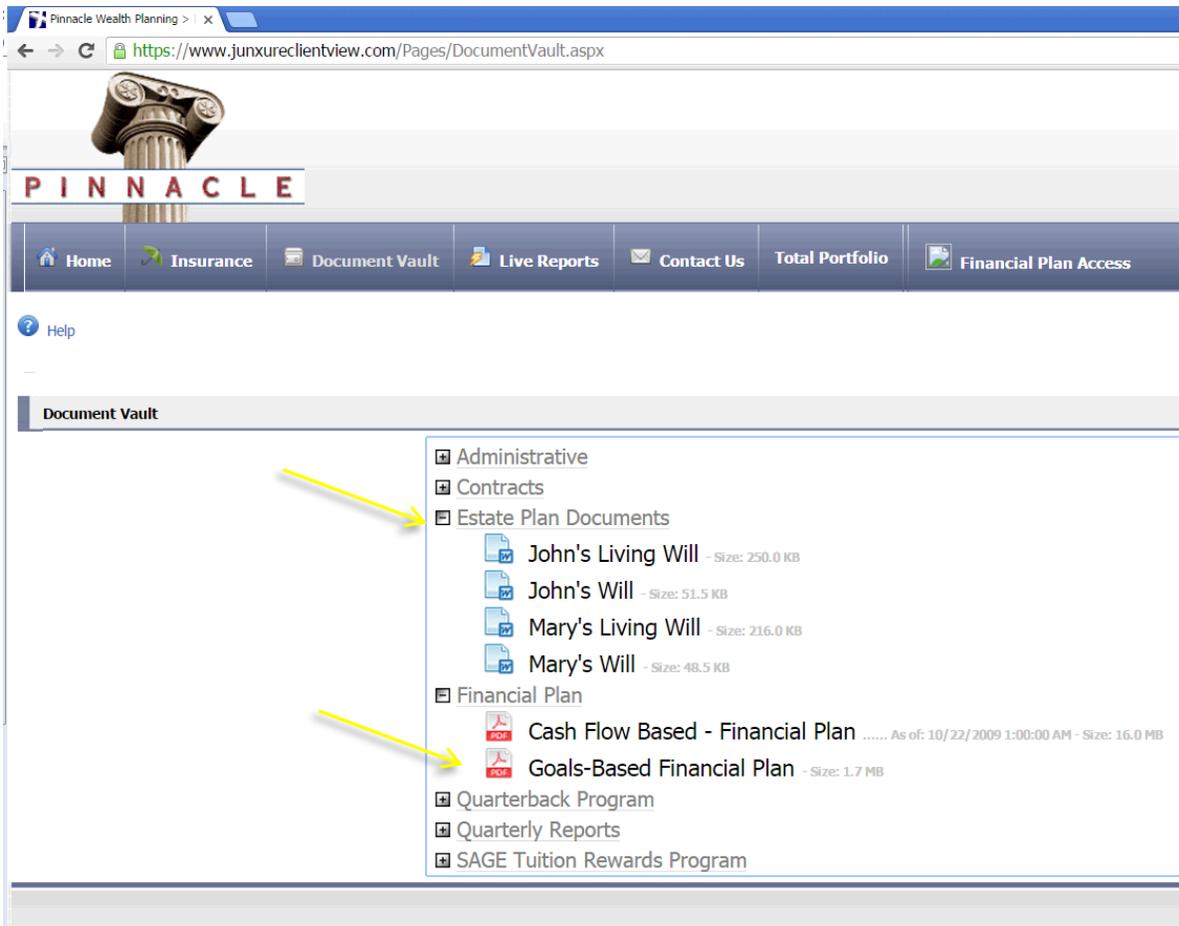
Live Reports Tab (Available with Lifetime, Enhanced and Comprehensive Wealth Management Programs)

- 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.

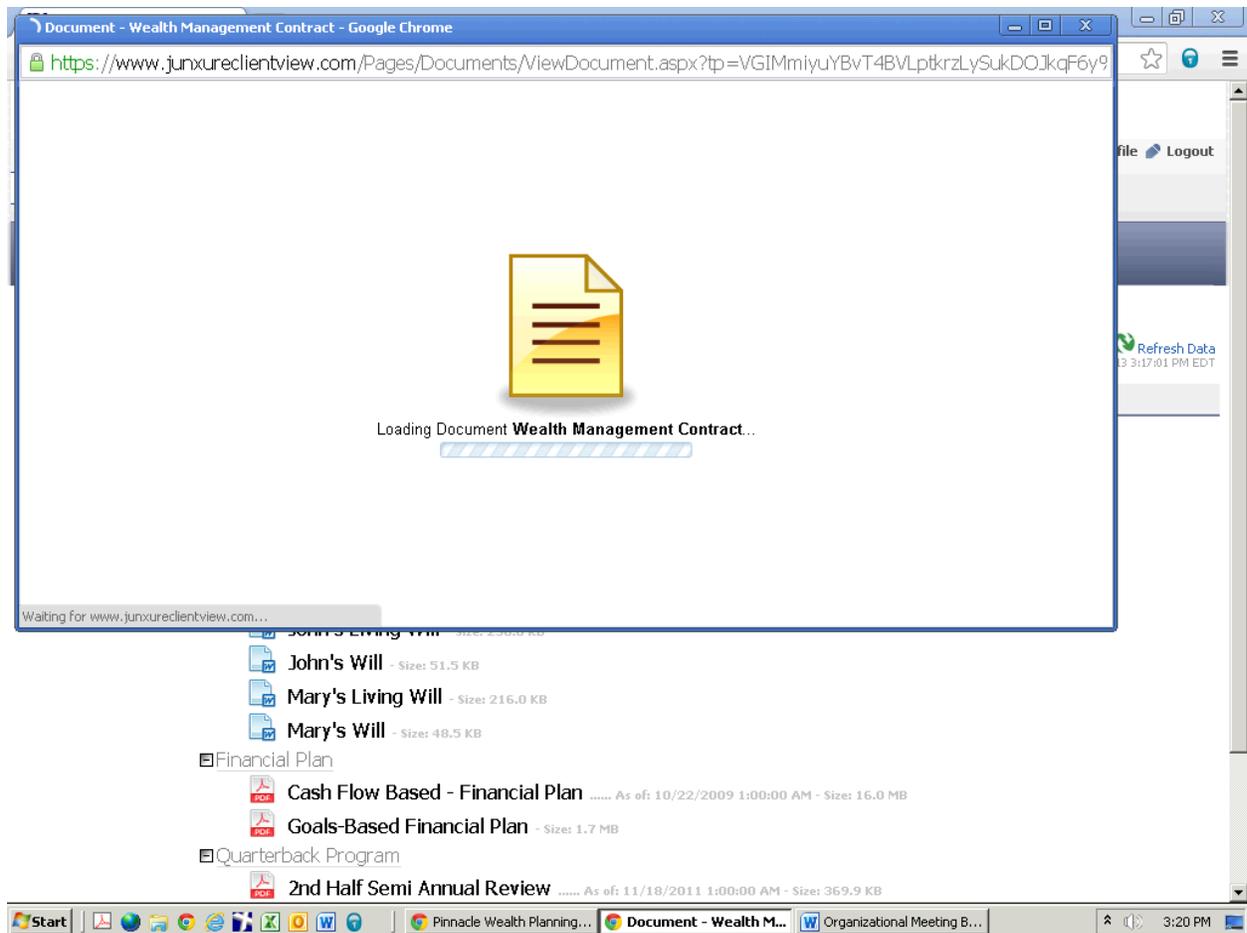
Document Vault

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 through 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.

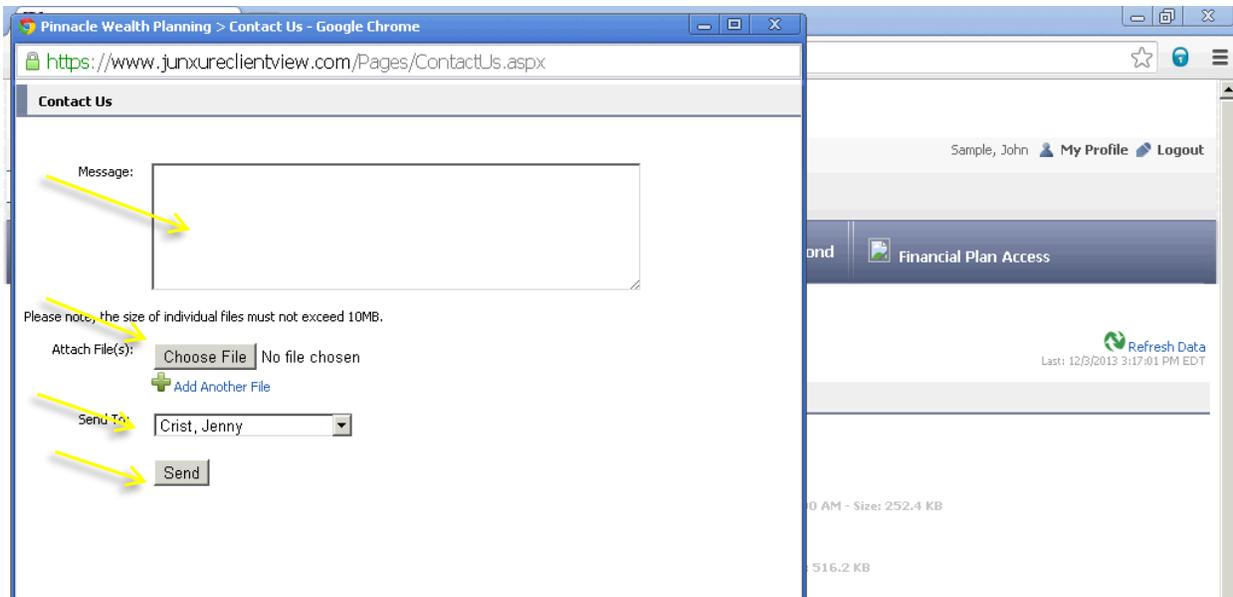


- Once the document opens, you are viewing the exact document we have on our secure server.

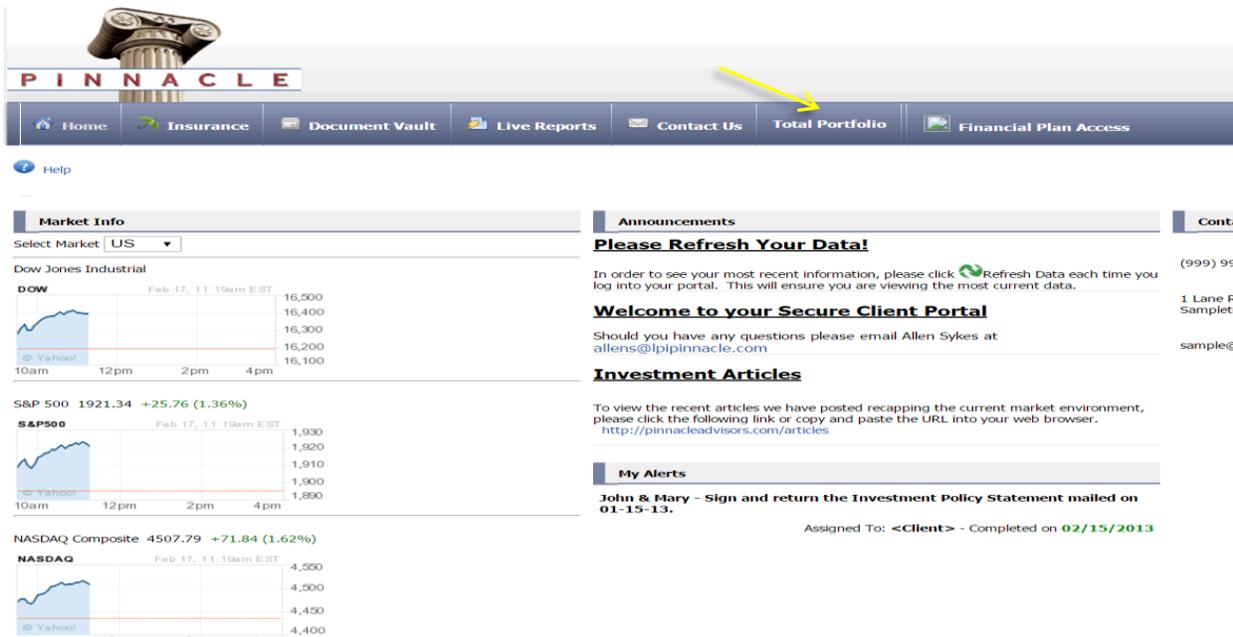
Contact Us

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.

The screenshot displays the Black Diamond reporting interface. At the top, there's a navigation bar with 'HOME' and a user greeting 'Hello Sample, What's Your BlueSky?'. The main content area is titled 'SAMPLE VIEW [Manage]'. Below this, there's a 'Group by:' dropdown menu set to 'Accounts'. A table shows asset data for 'As of 12/10/2013'. The table has columns for '1/1/2013 Market Value', '12/10/2013 Market Value', 'Allocation', 'Gain/Loss', and 'Return'. The data rows are:

1/1/2013 Market Value	12/10/2013 Market Value	Allocation	Gain/Loss	Return
1,739,705	1,796,400	100.0%	113,836	6.6%
231,028	0	0.0%	(42,556)	-19.1%*
1,508,677	1,796,400	100.0%	156,792	10.3%

Below the table, there's a note: '* - Not held for the entire period'. To the right of the table is a pie chart titled 'Allocation' with a legend showing: Alternative Invmt (purple), Fixed Income (blue), Equities (green), Cash & Equivalents (red), and Tactical Multi-Asset (orange). Below the pie chart is a link 'click graph for drilldown'. At the bottom left, there's a 'Benchmark Table' and a 'Last Transactions' table. The 'Last Transactions' table has columns for 'Date', 'Action', 'Mkt Val', and 'Description'. The data rows are:

Date	Action	Mkt Val	Description
12/16	Cash Withdrawal - CASH	(900)	Admin Cash Disbursement
12/12	Cash Withdrawal - CASH	(1,530)	Admin Cash Disbursement
12/4	Cash Withdrawal - CASH	(1,498)	Admin Cash Disbursement
11/29	Cash Withdrawal - CASH	(2,500)	Admin Cash Disbursement
11/27	Cash Withdrawal - CASH	(2,500)	Admin Cash Disbursement
11/25	Cash Withdrawal - CASH	(500)	Admin Cash Disbursement
11/20	Cash Withdrawal - CASH	(6,498)	Admin Cash Disbursement
11/13	Transfer Out - DST	(182,084)	

At the bottom of the page, there's a copyright notice: '© 2013 Black Diamond - an independent division of Advent Software' and a 'Terms of Use - Privacy Policy' link. A disclaimer at the very bottom states: 'The information provided herein is obtained from your account custodian and is believed to be reliable, but no reservation or warranty is made as to its accuracy or completeness. Values and returns before April 1, 2009 do not include accruals and the values after April 1, 2009 do include accruals. For exact information, please reference your custodial statements. If you are not receiving statements directly from your custodian, notify Private immediately as you should be receiving custodial statements at least quarterly. 2009 returns are actually calculated as of April 1, 2009 when the AWR system initially began loading your information. Please contact Private at 419-526-5225 with any questions or issues with the AWR system.'

- 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.

Black Diamond - Google Chrome
 Advent Software, Inc. [US] https://bluesky.bdreporing.com/default.aspx?fl=91637&de=12/18/2013&dst=4/1/2009&le=13&pt=2&toa=0&sh=False&fo=0&sde=12/18/2013&eb=3&cType=2&v1=326551&uisAdvisorView=False&v3=De

HOME

Hello Sample. What's Your Bluesky? [logout](#) [change portfolio](#)

SAMPLE VIEW [Manage]

Group by: Accounts

As of 12/18/2013 [Year to Date](#)

	1/1/2013	12/18/2013	Allocation	Gain/Loss	Return
Market Value	Market Value				
SAMPLE, JOHN AND MARY	1,739,705	1,796,400	100.0%	113,836	6.6%
Foundation	231,028	0	0.0%	(42,956)	-19.1%
Foundation-Advisor Guided	1,508,677	1,796,400	100.0%	156,792	10.3%

* Not held for the entire period

Expand Level - Collapse All
 Show Account Numbers [More Table Options](#)

Allocation

Classes

Alternative Invmt
 Fixed Income
 Equities
 Cash & Equivalents
 Tactical Multi-Asset
 click graph for drilldown

Benchmark Table [View Transactions](#)

Year to Date	Year to Date	Year to Date	Year to Date
Benchmark Name	Return	Date	Action
90 DAY TREASURY BILL	0.0%	12/16	Cash Withdrawal - CASH
90 DAY TREASURY BILL	-0.3%	12/12	Cash Withdrawal - CASH
BARCLAYS CAPITAL ASGRE...	-1.8%	1/24	Cash Withdrawal - CASH
ML US HIGH YIELD MASTE...	7.9%	11/29	Cash Withdrawal - CASH
BARCLAYS CAPITAL GLOBA...	-4.1%	11/27	Cash Withdrawal - CASH
BARCLAYS CAPITAL EMERG...	-4.1%	11/25	Cash Withdrawal - CASH
BARCLAYS CAPITAL MUNI ...	-0.2%	11/20	Cash Withdrawal - CASH
20% MSCI WORLD EQUITY...	1.7%	11/13	Transfer Out - DST

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The information provided herein is obtained from your account custodian and is believed to be reliable, but no reservation or warranty is made as to its accuracy or completeness. Values and returns before April 1, 2009 do not include accruals and the values after April 1, 2009 do include accruals. For exact information, please reference your custodial statements. If you are not receiving statements directly from your custodian, notify Prinside immediately as you should be receiving custodial statements at least quarterly. 2009 returns are actually calculated as of April 1, 2009 when the AMR system initially began loading your information. Please contact Prinside at 415-525-5228 with any questions or issues with the AMR system.

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.

Help

Market Info

Select Market: **US**

Dow Jones Industrial



S&P 500 1921.34 +25.76 (1.36%)



NASDAQ Composite 4507.79 +71.84 (1.62%)



Announcements

Please Refresh Your Data!

In order to see your most recent information, please click Refresh Data each time you log into your portal. This will ensure you are viewing the most current data.

Welcome to your Secure Client Portal

Should you have any questions please email Allen Sykes at allens@lpipinnacle.com

Investment Articles

To view the recent articles we have posted recapping the current market environment, please click the following link or copy and paste the URL into your web browser.
<http://pinnacleadvisors.com/articles>

Conta

(999) 99:

1 Lane R:
Sampleto

sample@

My Alerts

John & Mary - Sign and return the Investment Policy Statement mailed on 01-15-13.

Assigned To: <Client> - Completed on **02/15/2013**

Current Allocation:

Pinnacle Wealth Planning > X

<https://www.junxureclientview.com/Pages/Integrations/MoneyGuideProCurrentAllocation.aspx>



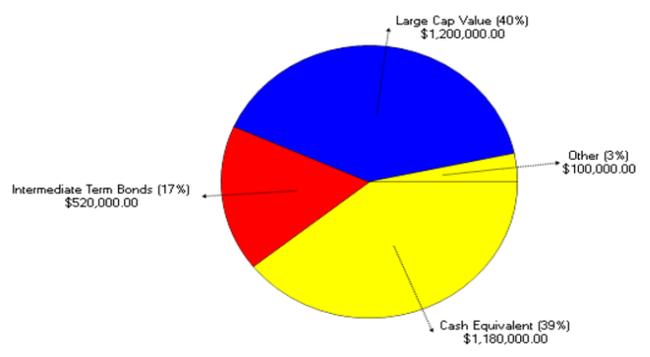
Home Insurance Document Vault Live Reports Contact Us Total Portfolio **Financial Plan Access**

Current Allocation

Net Worth

Guest Home

MoneyGuidePro - Current Allocation



Asset Class	Percentage	Value
Large Cap Value	40%	\$1,200,000.00
Cash Equivalent	39%	\$1,180,000.00
Intermediate Term Bonds	17%	\$520,000.00
Other	3%	\$100,000.00

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"

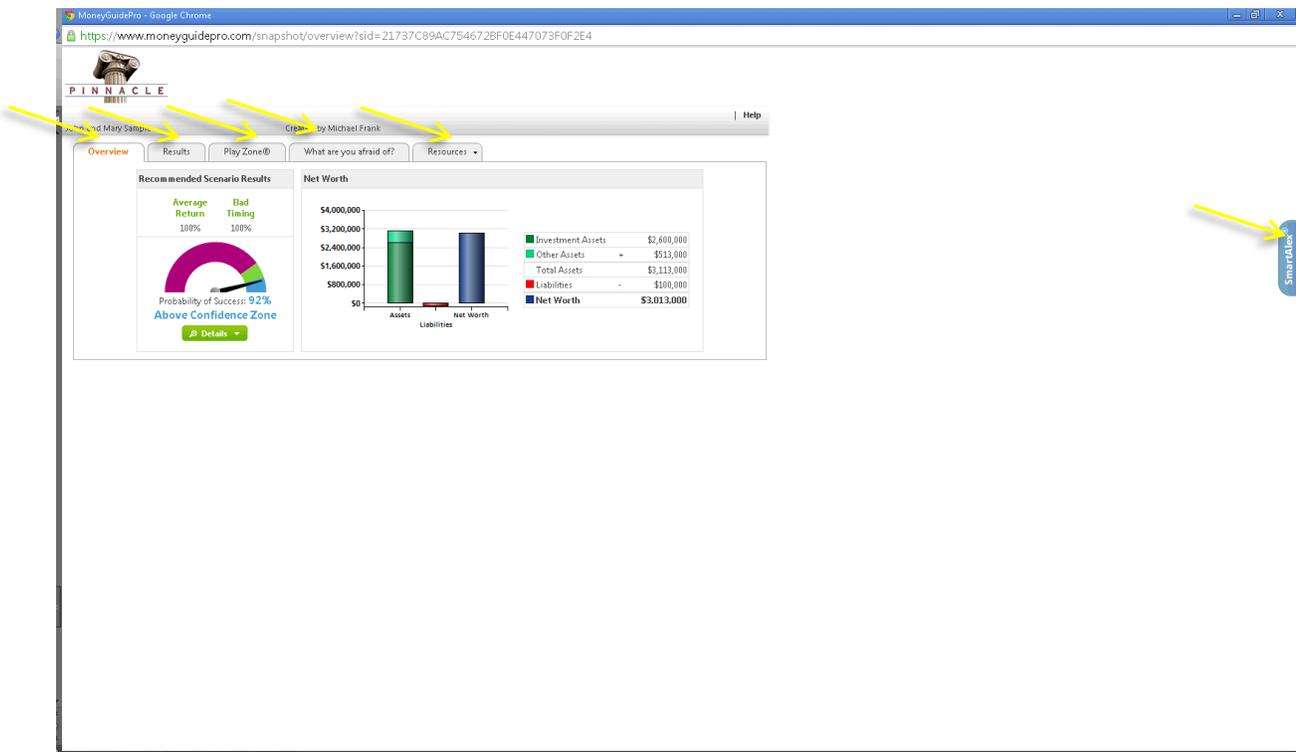
The screenshot shows the Pinnacle Wealth Planning client portal. The navigation menu includes Home, Insurance, Document Vault, Live Reports, Contact Us, Total Portfolio, and Financial Plan Access. A yellow arrow points to the 'Net Worth' link in the 'Total Portfolio' dropdown menu. Below the navigation, there is a dropdown menu labeled 'Summary By Account'. The main content area is divided into two sections: 'Assets' and 'Other Assets'. Each section contains a table with columns for Name, Client, Spouse, Joint, and Total.

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.

MoneyGuidePro - Google Chrome
 https://www.moneyguidepro.com/snapshot/results?sid=21737C89AC754672BF0E447073F0F2E4

P I N A C L E

John and Mary Sample Created by Michael Frank | Help

Overview **Results** Play Zone What are you afraid of? Resources

Results	Current Scenario	Recommended Scenario
Estimated % of Goals Funded	Average Return: 100% Bad Timing: 100%	Average Return: 100% Bad Timing: 100%
Likelihood of Funding All Goals	Probability of Success: 86% In Confidence Zone	Probability of Success: 92% Above Confidence Zone

	Current Scenario	Add'l inv. Cut exp	Changes in Value
Retirement More			
John	62 in 2014	62 in 2014	
Mary	61 in 2014	61 in 2014	
Goals More			
Total Spending for Life of Plan	\$3,680,000	\$3,680,000	
Savings More			
Total Savings This Year	\$67,460	\$67,460	
Portfolios More			
Allocation Before Retirement	Current	40/60	21% Less Stock
Allocation During Retirement	Current	40/60	21% Less Stock
Inflation	3.00%	3.00%	
Investments More			
Total Investment Portfolio	\$2,600,000	\$2,600,000	
Total Investment Assets	\$2,600,000	\$2,600,000	

- 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”.

MoneyGuidePro - Google Chrome
 https://www.moneyguidepro.com/ifa/snapshot/playzone?sid=9BE4953C30B74A6E9EAAA60BC454D7C2

PINNACLE
 Main Menu > My Plans > My Snapshot
 John and Mary Sample Created by Michael Frank | Help | Logout

Overview Results **Play Zone®** What are you afraid of? Resources Reports Return to My Plans

Play Zone® Probability of Success 99% Above Confidence Zone \$3,618,018 Details

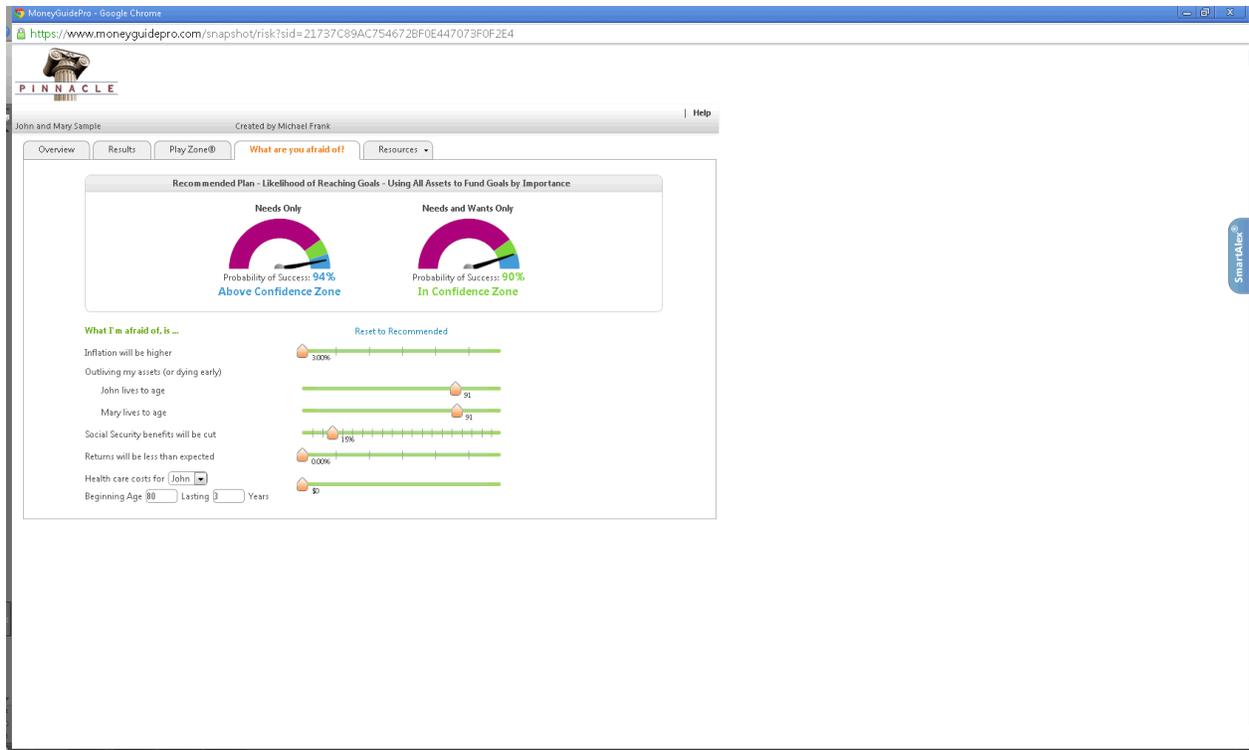
Recommended Scenario Probability of Success 99% Above Confidence Zone \$3,821,858 Details

Total Spending: ?

Goal(s)	Value	Select an Action	Select Comparison
John - Retirement Age	63	in 2015	64 in 2016
Mary - Retirement Age	62	in 2015	63 in 2016
Needs			
Retirement - Living Expense	\$92,720	\$92,720	\$100,000
Health Care	\$30,000	View Details	View Details
John's Car	\$25,000	\$30,000	\$30,000
Mary's Car	\$25,000	\$25,000	\$25,000
College - Suzy	\$40,000	\$40,000	\$40,000
Wants			
Travel	\$18,000	\$18,000	\$18,000
Wedding	\$10,000	\$10,000	\$10,000
Savings			
John - Company 401k		Max	Maximized

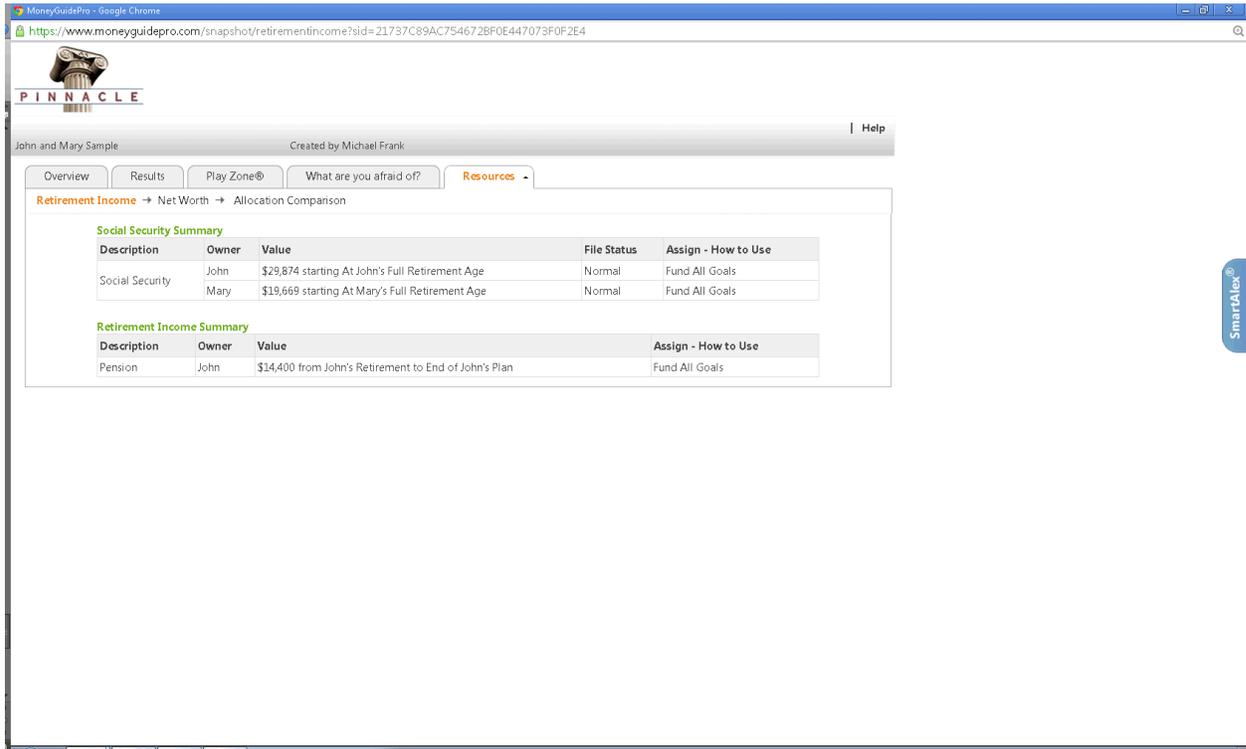
- The next tab is labeled “What are you afraid of?” This tab lets you change scenarios to where a worst case scenario would happen to your plan. For example, Social Security benefits being cut or rising health care costs. This lets you test the limits of different scenarios and see how that will change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

John and Mary Sample Created by Michael Frank | Help

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

Retirement Income → Net Worth → Allocation Comparison

Social Security Summary

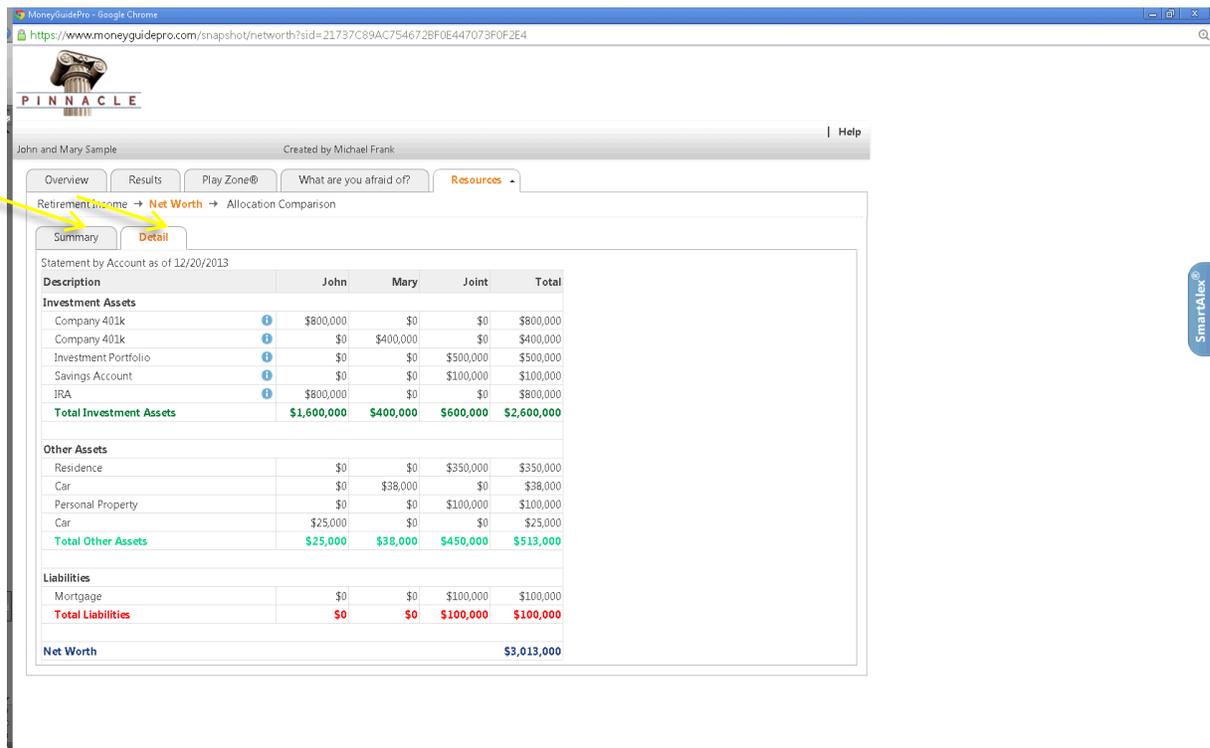
Description	Owner	Value	File Status	Assign - How to Use
Social Security	John	\$29,874 starting At John's Full Retirement Age	Normal	Fund All Goals
	Mary	\$19,669 starting At Mary's Full Retirement Age	Normal	Fund All Goals

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>

PINNACLE

John and Mary Sample Created by Michael Frank | Help

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

Retirement Income → **Net Worth** → Allocation Comparison

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:

