

Overview

This training guide is an overview of your online **Wealth Management System**, a new tool to help organize your financial life and 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 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!

The screenshot displays the emX online wealth management system interface. At the top, there is a navigation bar with 'Home', 'Organizer', 'Goals', 'Spending', 'Investments', 'Vault', and 'Reports'. A 'Settings' and 'Sign Out' link is visible in the top right. The main content area is titled 'Welcome, Charles and Kristine Buckingham'.

On the left, there is a sidebar for 'Accounts' with a '+ Add Account' button. The accounts listed are:

- 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

The main dashboard features several key tiles:

- Net Worth:** \$7,053,435 as of today. It shows a monthly increase of \$74,720 and a year-to-date increase of \$51,613. A gear icon is circled in red.
- Investments:** \$1,801,184 as of today. It shows a change of \$6,989 and a 0.39% change. A gear icon is circled in red.
- Goals:** 'Retirement 2025 - 2058' with a progress bar and 'Projected Funding 6 of 34 years'. A gear icon is circled in red.
- Spending:** A bar chart showing \$0 Income, -\$3,483 Expenses, and -\$3,482 Net.
- Overall Budget:** \$0 of \$0.
- Recent Transactions:**

Date	Description	Amounts
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 the Online Wealth Management System. At the top, a navigation bar includes 'Home', 'Organizer' (highlighted with a red circle), 'Goals', 'Spending', 'Investments', 'Vault', and 'Reports'. Below the navigation bar, a sidebar on the left lists categories: 'Accounts', 'Professional Contacts', 'Income, Expenses, and Savings', 'Future Expenses', 'Financial Priorities', and 'Risk Tolerance'. The main content area features two profiles: Charles Buckingham (CB) and Kristine Buckingham (KB). Charles's profile includes a phone number (610) 555-1313, email hannahp@emoneyadvisor.com, birthdate 3/19/1960, and title 'Owner at Buckingham Engineering'. Kristine's profile includes a phone number (610) 555-1414, email KBuckingham@mlh.org, birthdate 5/30/1963, and title 'Bryn Mawr Hospital'. Below the profiles, there are sections for 'People' and 'Property'. The 'People' section shows two individuals: Adam (AB) and Jack (JB), with an 'Add Person' button. The 'Property' section shows five items: 'Artwork and Jewelry', 'Bryn Mawr Home', 'Buckingham Engineering', 'Cars and Household Furnishings', and 'Ocean City Condo', with an 'Add Property' button.

Overview

- 3. 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!

Home Organizer **Goals** Spending Investments Vault Reports Settings Sign Out

Go back to Goals

Education

How am I doing? How am I funding this?

The funding sources you dedicated to this goal are estimated to fund **63%** of the desired amount.

● Dedicated 63% ● Shortfall 37%

Dedicated Funding

\$300K
\$250K
\$200K

Details	Edit
For	James Winston
Starts	2034
Duration	5 years
Annual Amount	\$50,000
Total with Inflation (3.78%)	\$506,626

Funding Sources Edit

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 ▾

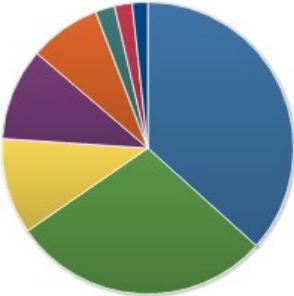
View

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.

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%

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.

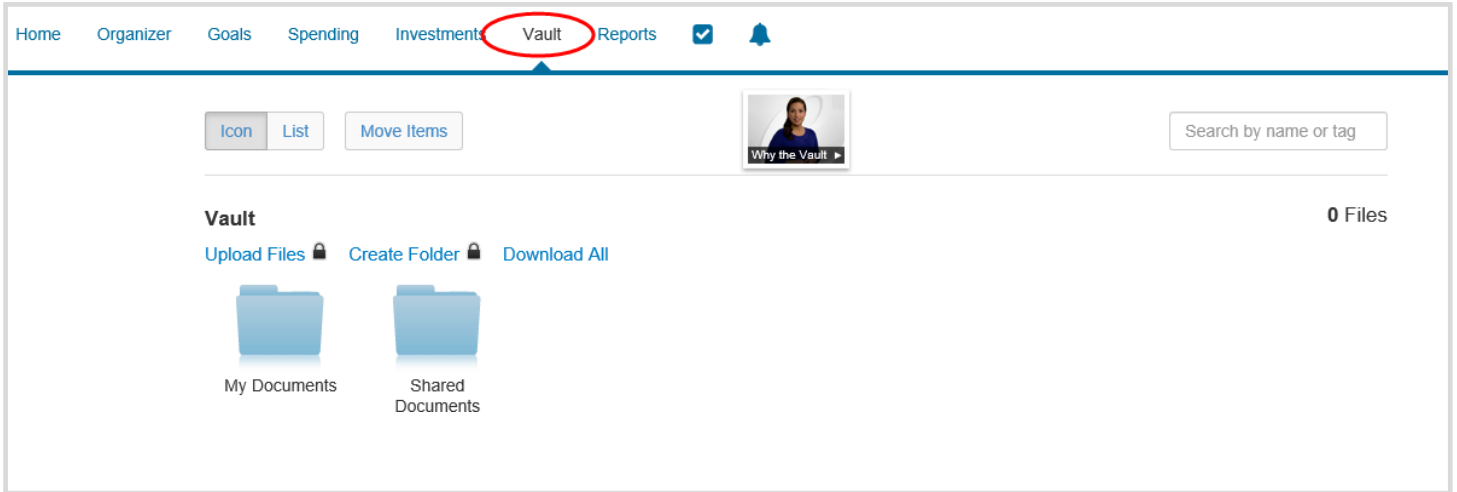
Balance History

Values are based on the total of all account history values as of the last day of each month in which histories are available.

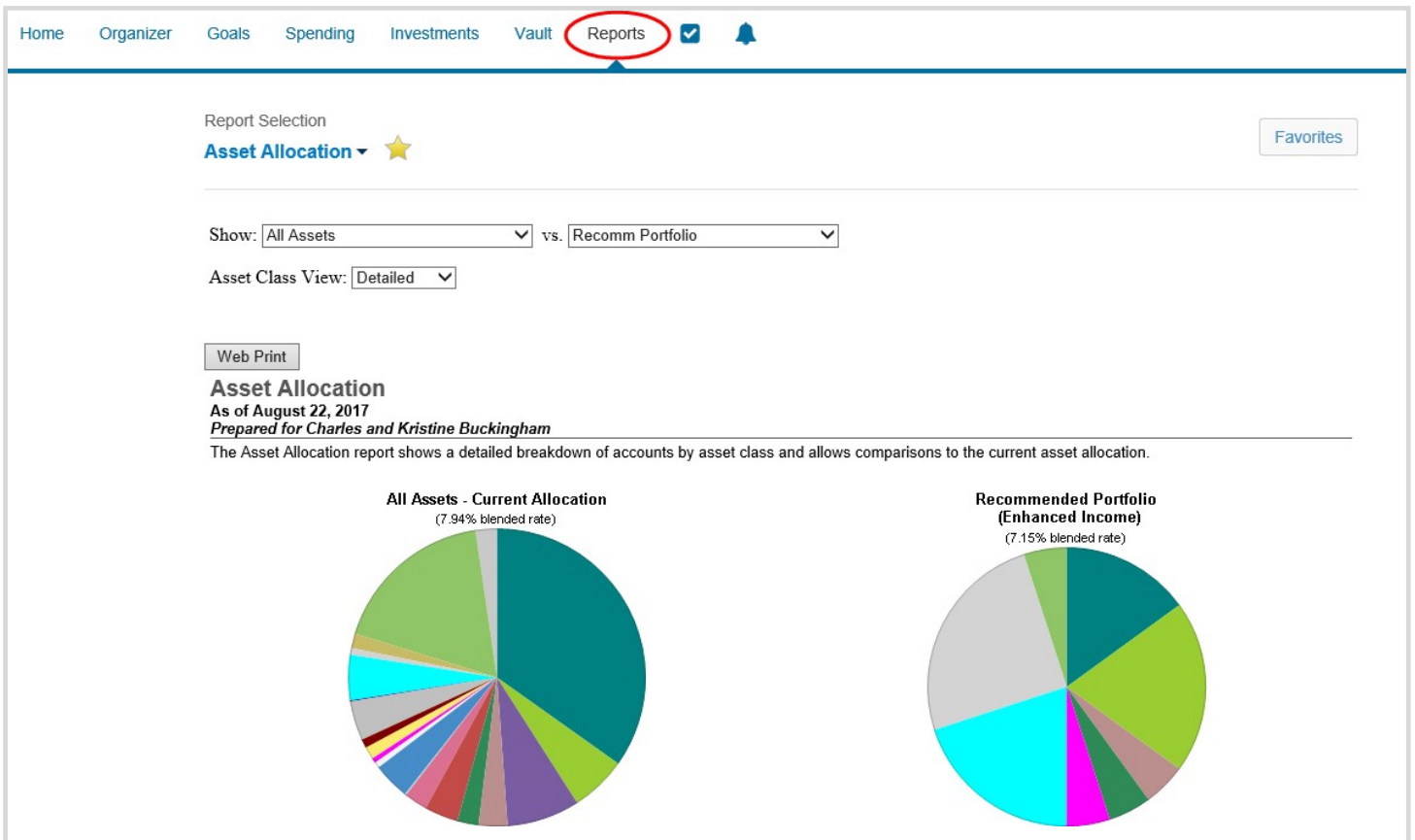
Account ▲	Positions As Of ▲	Cash ▲	Margin ▲	Holdings ² ▲	Current Value ▲	Today's Change ²	
						Value ▲	Pct ▲
¹ Adam's 529 Plan	08/08/2013 12:29PM			\$31,500.00	\$31,500.00		
¹ Charles' 401k	08/09/2013 08:07AM			\$220,000.00	\$220,000.00		
Charles' Bond Fund	08/21/2017 01:00PM			\$83,749.00	\$83,749.00		
¹ 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		
¹ 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%
¹ Kristine's 403b	08/09/2013 08:07AM			\$200,100.00	\$200,100.00		
¹ 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.

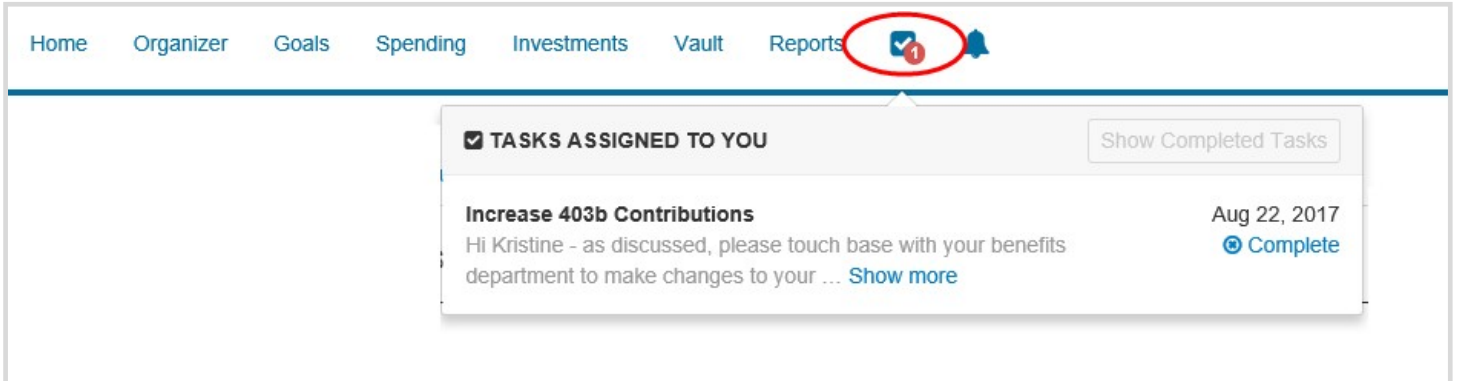


- The **Reports** tab provides you with a series of reports about your financial situation.

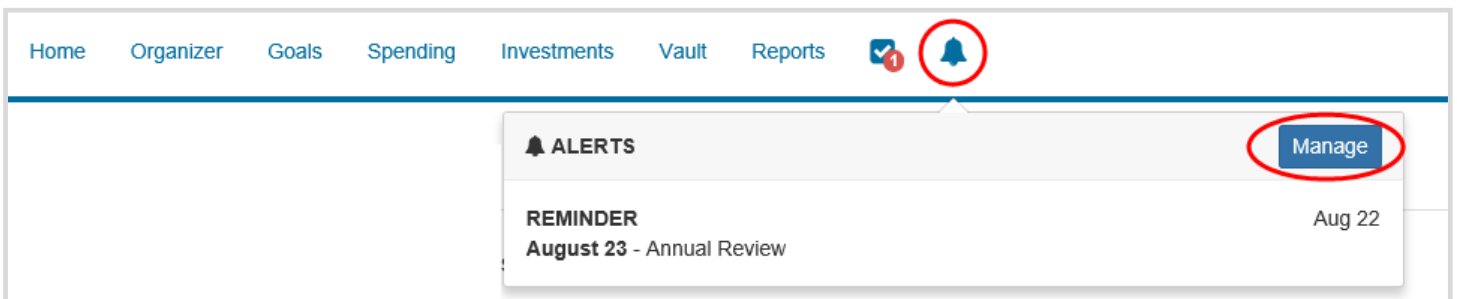


Overview

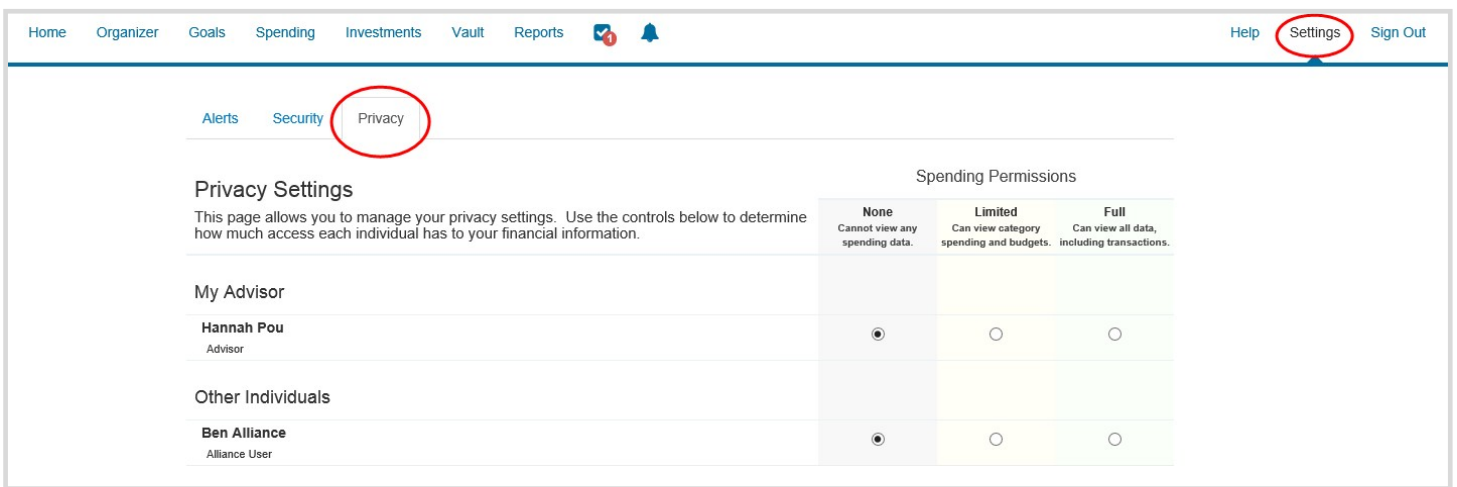
8. The **Check Box** icon will alert you of any tasks assigned to you. Click the **Complete** link when you've finished the task to notify your Financial Representative.



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



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.



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