

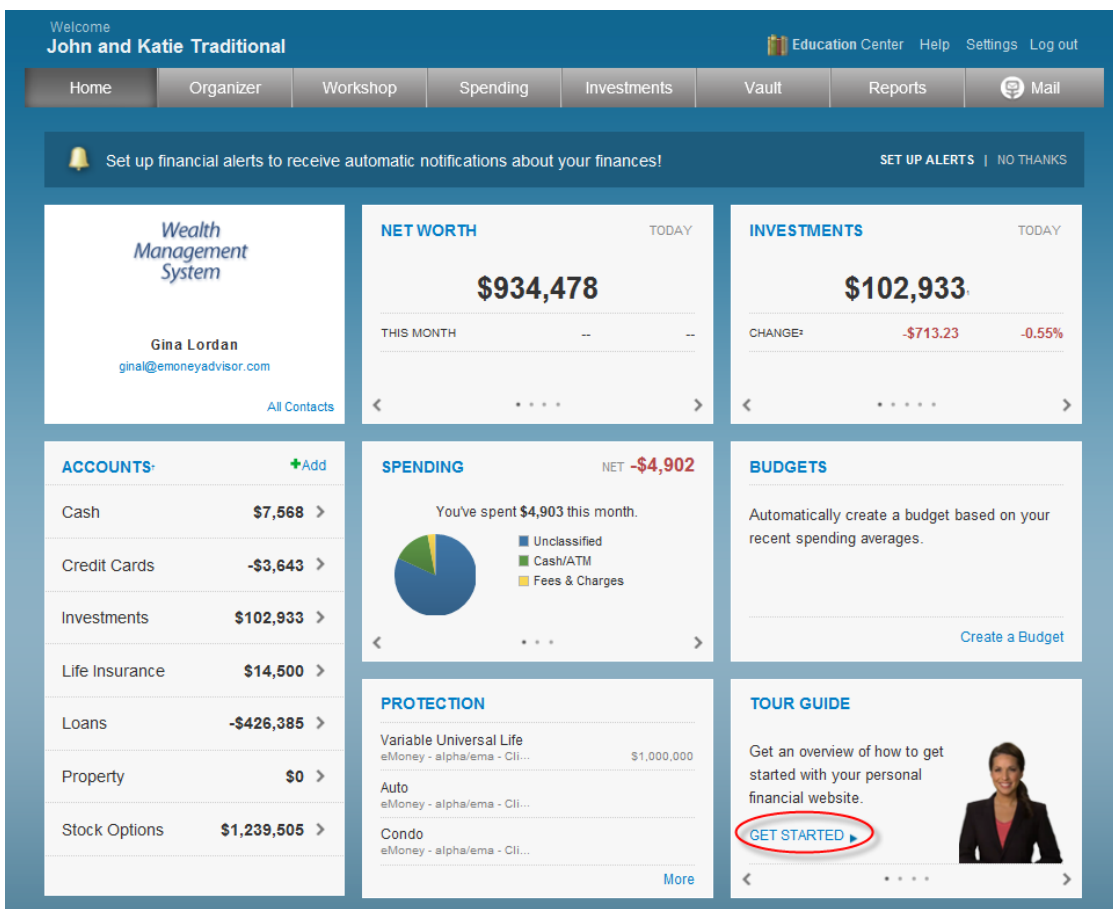
This training guide will provide an overview of the Client Website. The Client Website is a Personal Financial Website that will provide you with a consolidated view of your financial information.

There are many features such as the **Organizer, Workshops, Budgeting, Reports,** and the **Vault** (an online safe deposit box to store digital copies of valuable personal documents such as wills, trusts, passport information, photos, etc.).

Note – Security questions will need to be established when first logging on. Each subsequent logon will prompt for answers to security questions unless this box is checked:

Don't ask me again from this device

1. At the bottom right hand side of the **Home** page, click on the **Get Started** link under **Tour Guide** for help navigating the site.



Welcome
John and Katie Traditional

Education Center Help Settings Log out

Home Organizer Workshop Spending Investments Vault Reports Mail

Set up financial alerts to receive automatic notifications about your finances! SET UP ALERTS | NO THANKS

Wealth Management System
Gina Lordan
gina@emoneyadvisor.com
All Contacts

NET WORTH TODAY
\$934,478
THIS MONTH -- --

INVESTMENTS TODAY
\$102,933
CHANGE* -\$713.23 -0.55%

ACCOUNTS +Add
Cash \$7,568 >
Credit Cards -\$3,643 >
Investments \$102,933 >
Life Insurance \$14,500 >
Loans -\$426,385 >
Property \$0 >
Stock Options \$1,239,505 >

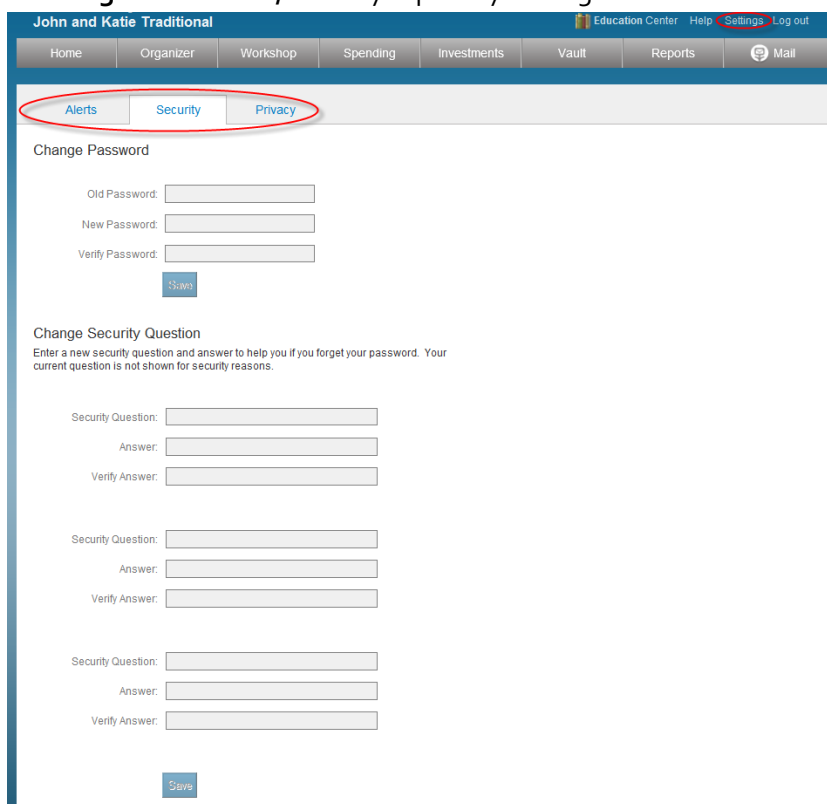
SPENDING NET -\$4,902
You've spent \$4,903 this month.
Unclassified
Cash/ATM
Fees & Charges

BUDGETS
Automatically create a budget based on your recent spending averages.
Create a Budget

PROTECTION
Variable Universal Life
eMoney - alpha/ema - Cli... \$1,000,000
Auto
eMoney - alpha/ema - Cli...
Condo
eMoney - alpha/ema - Cli...
More

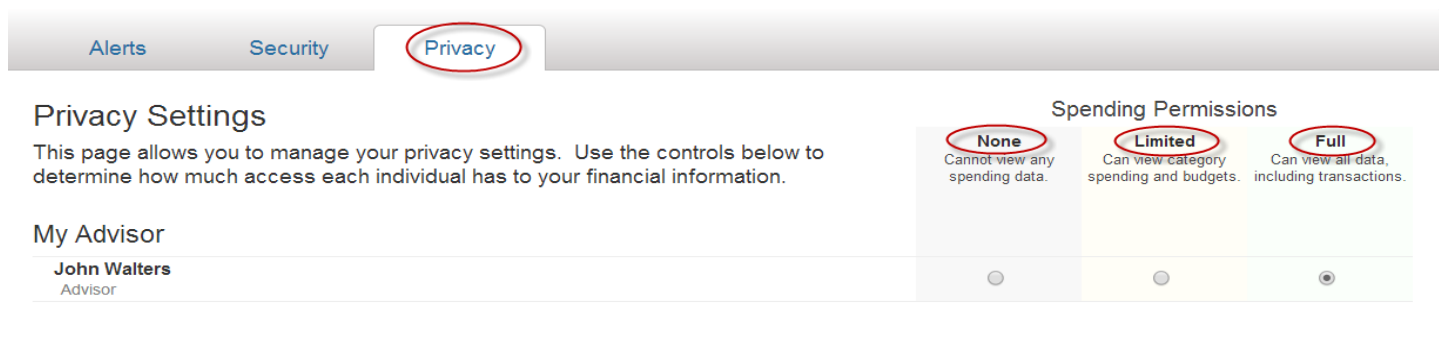
TOUR GUIDE
Get an overview of how to get started with your personal financial website.
GET STARTED >

2. Click **Settings** to set alerts, security & privacy settings.



Note: See supplement titled Client Site Alerts for information on configuring the client alerts.

3. The **Privacy** tab allows control of the Advisor's access.



None – the Advisor will not have access to any spending data.

Limited- the Advisor has limited access to spending details and can view only the categories regarding the spending and budget.

Full access- the Advisor can view spending and budgeting items, including transactions.

4. The **Organizer** is a place to enter your data, provided your Advisor has enabled this feature.



John and Katie Traditional Education Center Help Settings Log out

Home **Organizer** Workshop Spending Investments Vault Reports Mail

 Welcome to your **Organizer**

All your information in one place...

It's not as hard as you may think to get yourself financially organized. The first step is to add your accounts in the **Accounts** section of the organizer. Then fill out the information in the other sections of your organizer shown on the right.

Only have a few minutes? Don't worry, you don't have to do it all at once. You can add to and update the information in your organizer at any time.



-  **Accounts**
14 accounts added

-  **Real Estate, Property, and Business**
0 items added

-  **Family and Friends**
2 people added

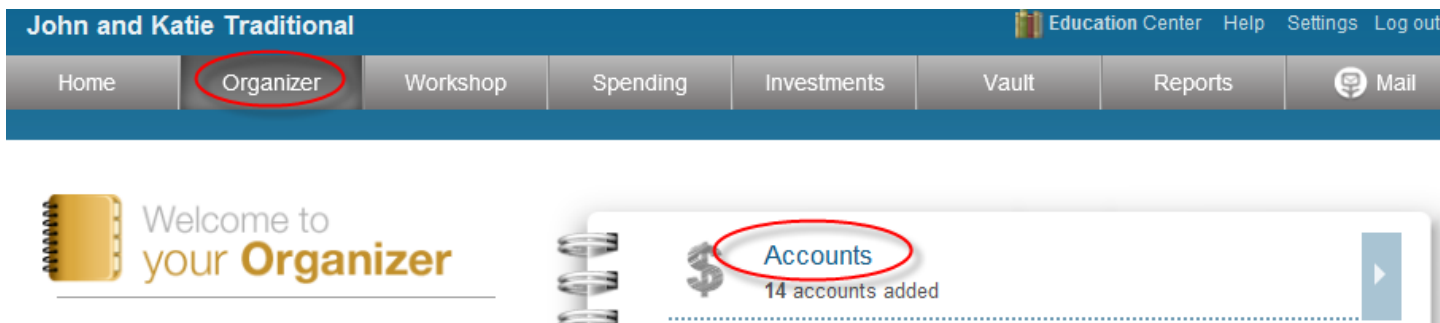
-  **Professional Contacts**
1 contact added

-  **Income, Expenses, and Savings**
0 items added

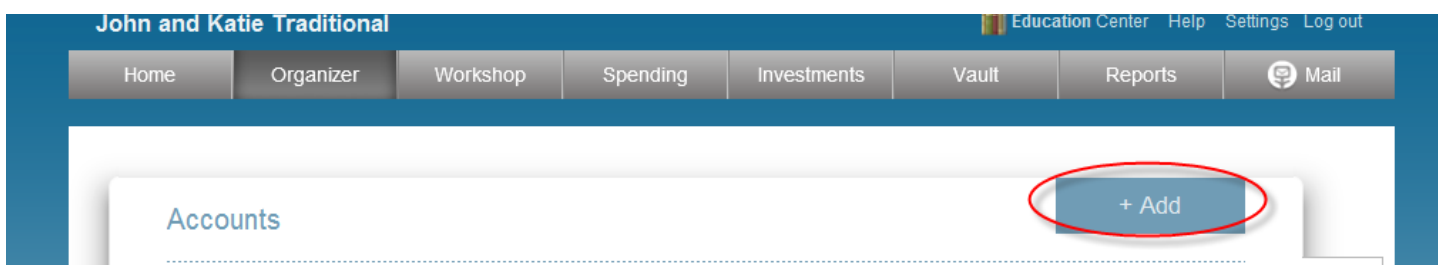
-  **Future Goals**
Retirement, Education, and Major Future Expenses

-  **Financial Priorities**
Your financial priorities

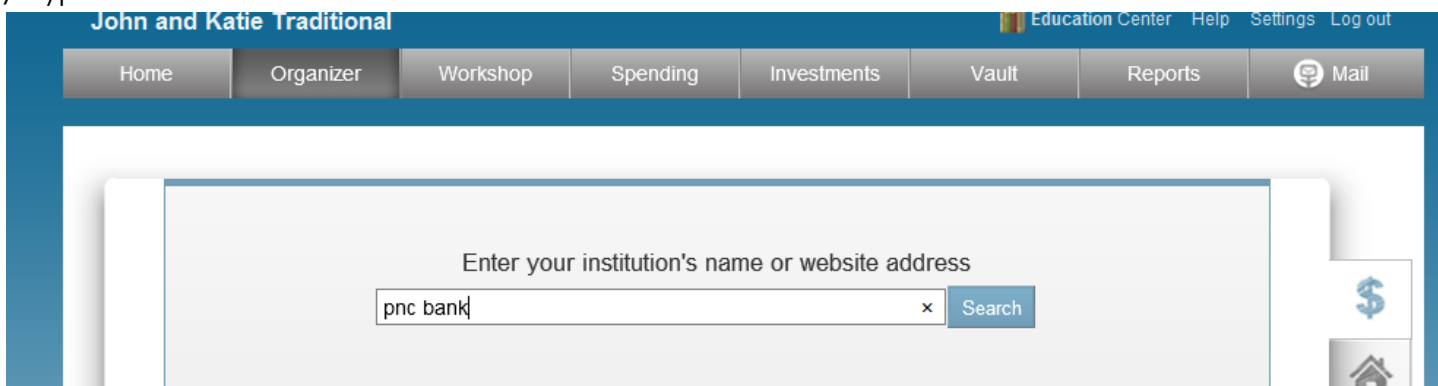
5. To add account to the **Organizer**, click **Accounts**.



6. Click the **Add** button to search for an institution to connect.

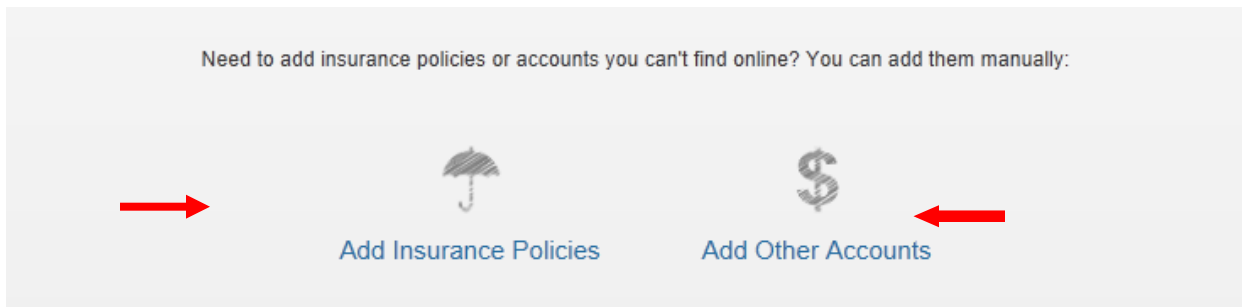


7. Type in the name of the institution to connect to and click **Search**.



Note – There must be an online account set up at the institution in order to connect it and bring the current value into the **Organizer**. For more information on connecting accounts, see the **Client Site - Connections Booklet**.

8. To **manually** enter data, select from the appropriate categories.



9. The **Workshops** tab allows you to analyze if you are saving enough for retirement or a college expense as well as analyze your life insurance needs, see if your investments are properly allocated and check to see if your personal finances are balanced. Follow the tour guide to walk you through these exercises.



10. The **Spending** tab allows you to track your spending habits and build a custom budget.

- a. The **Overview** tab provides a pie chart based off of recent transactions imported from aggregated accounts.
- b. The **Budget** window is a snapshot that allows you to monitor if you are on track with your monthly budget.
- c. The **Transaction** tab is where to view transactions pulled in from connected accounts.

John and Katie Traditional
Education Center Help Settings Log out

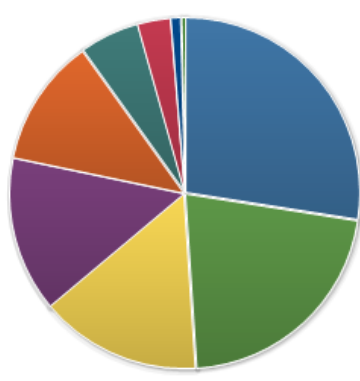
Home
Organizer
Workshop
Spending
Investments
Vault
Reports
Mail

Overview
Budgets
Transactions

Settings

Date Range
This Month
View
Spending by Category
Accounts
All Accounts

Reset All



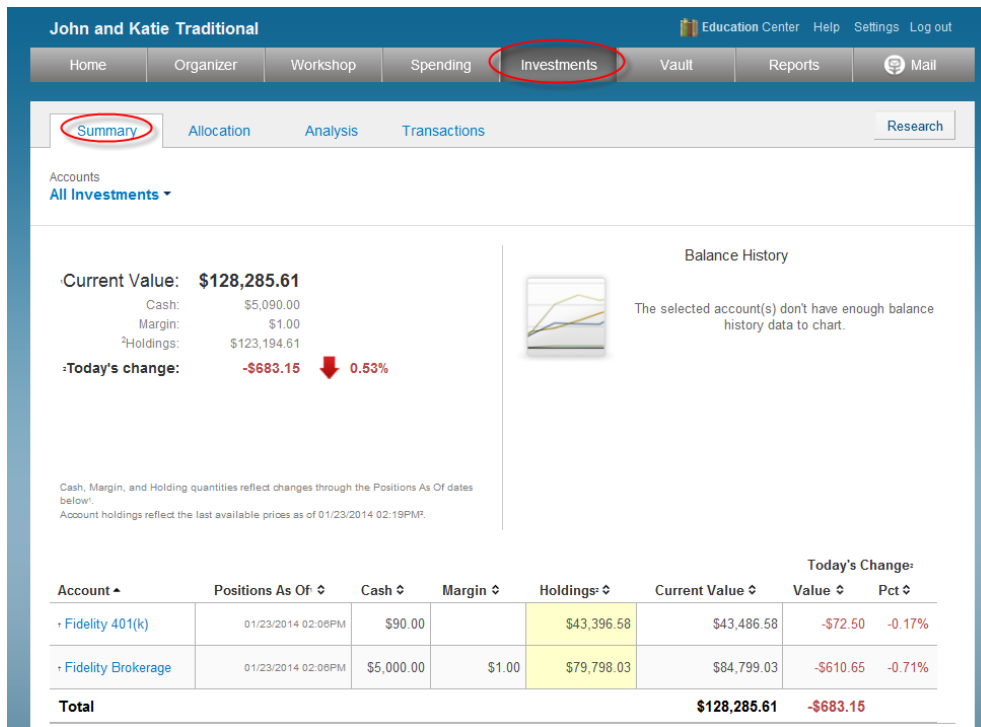
view related transactions

Income: **\$50.00** Expenses: **-\$4,952.34** Net: **-\$4,902.34**

	Spending	Budgets
■ Auto & Transport	\$1,360.21	--
■ Business	\$1,063.98	--
■ Cash/ATM	\$740.00	\$600.00
■ Taxes	\$712.00	--
■ Unclassified	\$588.11	--
■ Food	\$271.92	--
■ Fees & Charges	\$151.56	\$200.00
■ Kids	\$44.19	--
■ Home	\$20.37	\$500.00
Total:	\$4,952.34	\$1,300.00

Note: For detailed information on how the budgeting & transaction features work, please refer to the **Client Site Budgeting for Clients** user guide.

11. The **Investments** tab allows you to view up to date market information based off of any connected investments.



John and Katie Traditional | Education Center | Help | Settings | Log out

Home | Organizer | Workshop | Spending | **Investments** | Vault | Reports | Mail

Summary | Allocation | Analysis | Transactions | Research

Accounts
All Investments

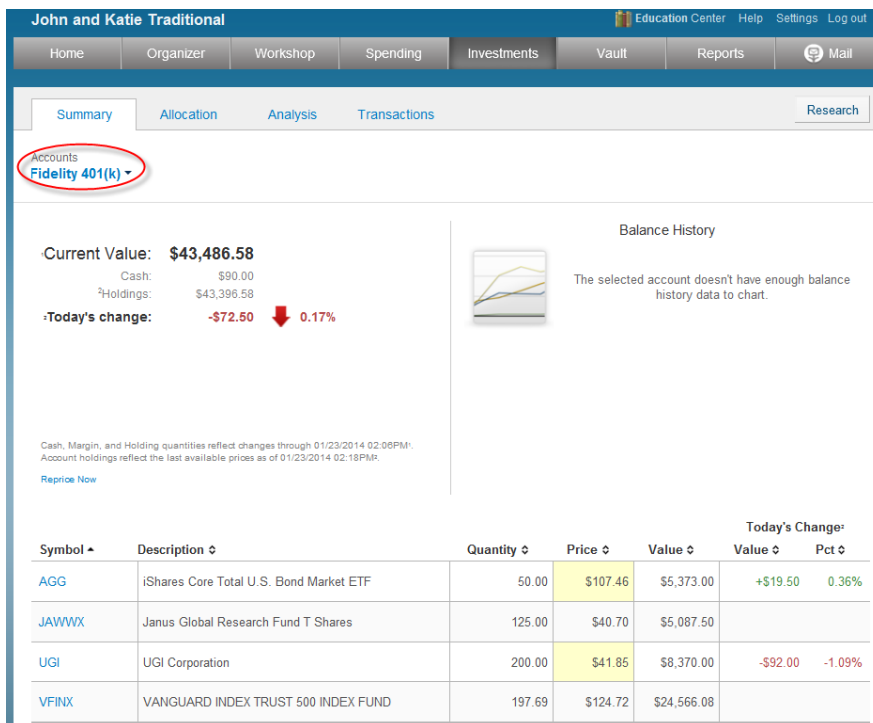
Current Value: \$128,285.61
 Cash: \$5,090.00
 Margin: \$1.00
 Holdings: \$123,194.61
Today's change: -\$683.15 ↓ 0.53%

Balance History
The selected account(s) don't have enough balance history data to chart.

Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below.
Account holdings reflect the last available prices as of 01/23/2014 02:19PM.

Account	Positions As Of	Cash	Margin	Holdings	Current Value	Today's Change Value	Today's Change Pct
Fidelity 401(k)	01/23/2014 02:08PM	\$90.00		\$43,396.58	\$43,486.58	-\$72.50	-0.17%
Fidelity Brokerage	01/23/2014 02:08PM	\$5,000.00	\$1.00	\$79,798.03	\$84,799.03	-\$610.65	-0.71%
Total					\$128,285.61	-\$683.15	

12. Click on the **Account Name** to see a holdings break down of a given account.



John and Katie Traditional | Education Center | Help | Settings | Log out

Home | Organizer | Workshop | Spending | **Investments** | Vault | Reports | Mail

Summary | Allocation | Analysis | Transactions | Research

Accounts
Fidelity 401(k)

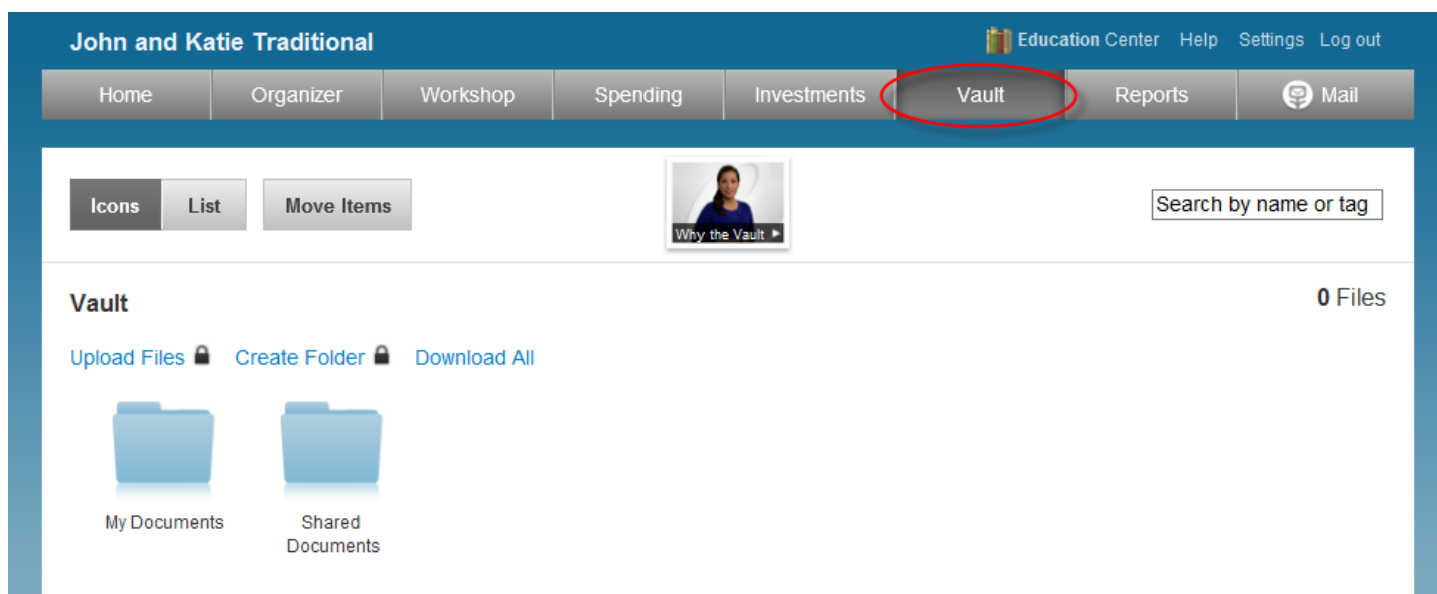
Current Value: \$43,486.58
 Cash: \$90.00
 Holdings: \$43,396.58
Today's change: -\$72.50 ↓ 0.17%

Balance History
The selected account doesn't have enough balance history data to chart.

Cash, Margin, and Holding quantities reflect changes through 01/23/2014 02:08PM.
Account holdings reflect the last available prices as of 01/23/2014 02:18PM.
[Reprice Now](#)

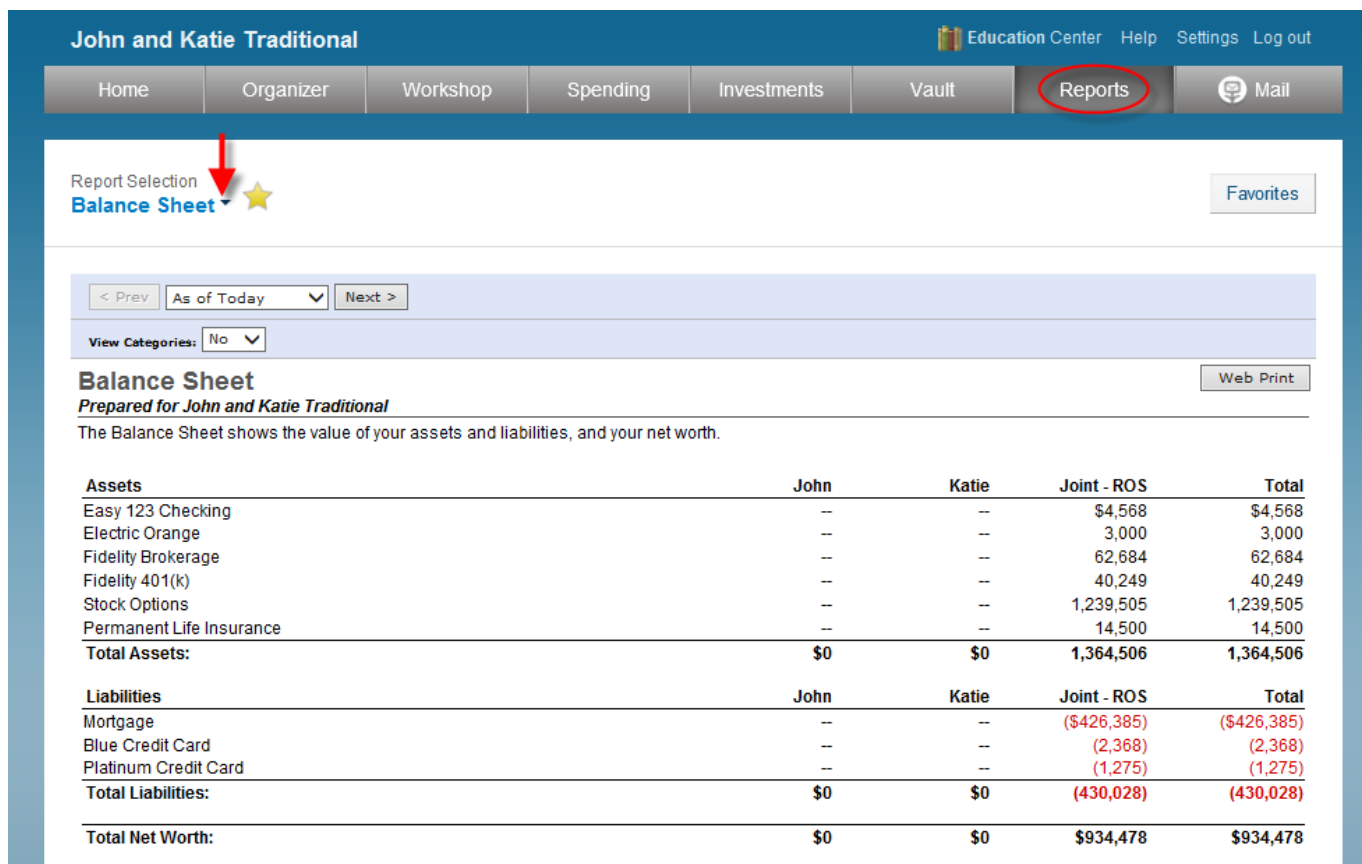
Symbol	Description	Quantity	Price	Value	Today's Change Value	Today's Change Pct
AGG	iShares Core Total U.S. Bond Market ETF	50.00	\$107.46	\$5,373.00	+\$19.50	0.36%
JAWWX	Janus Global Research Fund T Shares	125.00	\$40.70	\$5,087.50		
UGI	UGI Corporation	200.00	\$41.85	\$8,370.00	-\$92.00	-1.09%
VFINX	VANGUARD INDEX TRUST 500 INDEX FUND	197.69	\$124.72	\$24,566.08		

13. The **Vault** provides secure storage for valuable personal documents (**wills, trusts, insurance documents, passports, etc.**) in electronic format.
- You can upload documents into the **Shared Documents** folder, allowing the Advisor to also view the contents.
 - You can upload documents into the **My Documents** folder, which is a private folder where only you can access the contents.



Note: The Vault allows storage files of the following types: aifc, aiff, aif, au, avi, bmp, doc, gif, jpg, jpeg, mov, mp3, mpeg, mpg, pdf, png, ppt, ps, rtf, snd, swf, tax, tif, tiff, txt, wav, wma, wmv, wps, xls, and xml.

14. The **Reports** tab provides a series of statements about your financial situation. To view a report, simply choose from the drop down list located under Report Selection.



John and Katie Traditional Education Center Help Settings Log out

Home Organizer Workshop Spending Investments Vault **Reports** Mail

Report Selection
Balance Sheet ★ Favorites

< Prev As of Today Next >

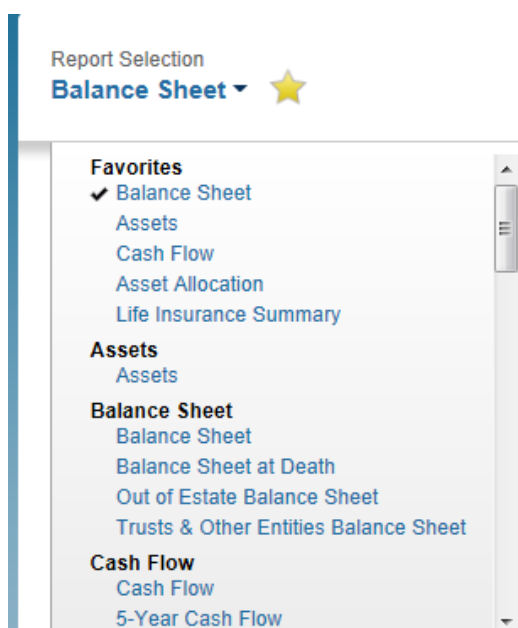
View Categories: No

Balance Sheet Web Print

Prepared for John and Katie Traditional

The Balance Sheet shows the value of your assets and liabilities, and your net worth.

Assets	John	Katie	Joint - ROS	Total
Easy 123 Checking	--	--	\$4,568	\$4,568
Electric Orange	--	--	3,000	3,000
Fidelity Brokerage	--	--	62,684	62,684
Fidelity 401(k)	--	--	40,249	40,249
Stock Options	--	--	1,239,505	1,239,505
Permanent Life Insurance	--	--	14,500	14,500
Total Assets:	\$0	\$0	1,364,506	1,364,506
Liabilities	John	Katie	Joint - ROS	Total
Mortgage	--	--	(\$426,385)	(\$426,385)
Blue Credit Card	--	--	(2,368)	(2,368)
Platinum Credit Card	--	--	(1,275)	(1,275)
Total Liabilities:	\$0	\$0	(430,028)	(430,028)
Total Net Worth:	\$0	\$0	\$934,478	\$934,478



Report Selection
Balance Sheet ★

Favorites

- ✓ Balance Sheet
- Assets
- Cash Flow
- Asset Allocation
- Life Insurance Summary

Assets

- Assets

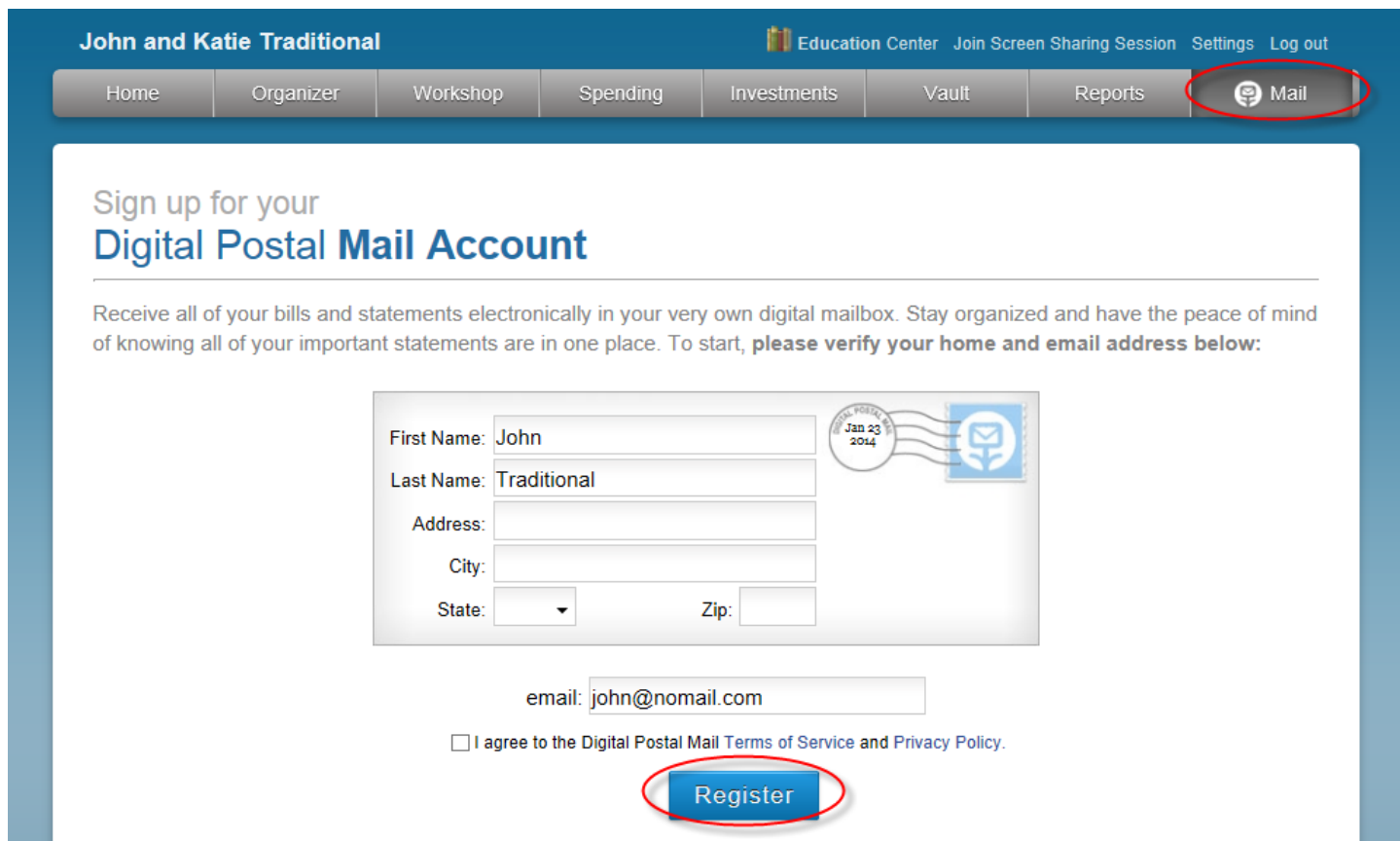
Balance Sheet

- Balance Sheet
- Balance Sheet at Death
- Out of Estate Balance Sheet
- Trusts & Other Entities Balance Sheet

Cash Flow

- Cash Flow
- 5-Year Cash Flow

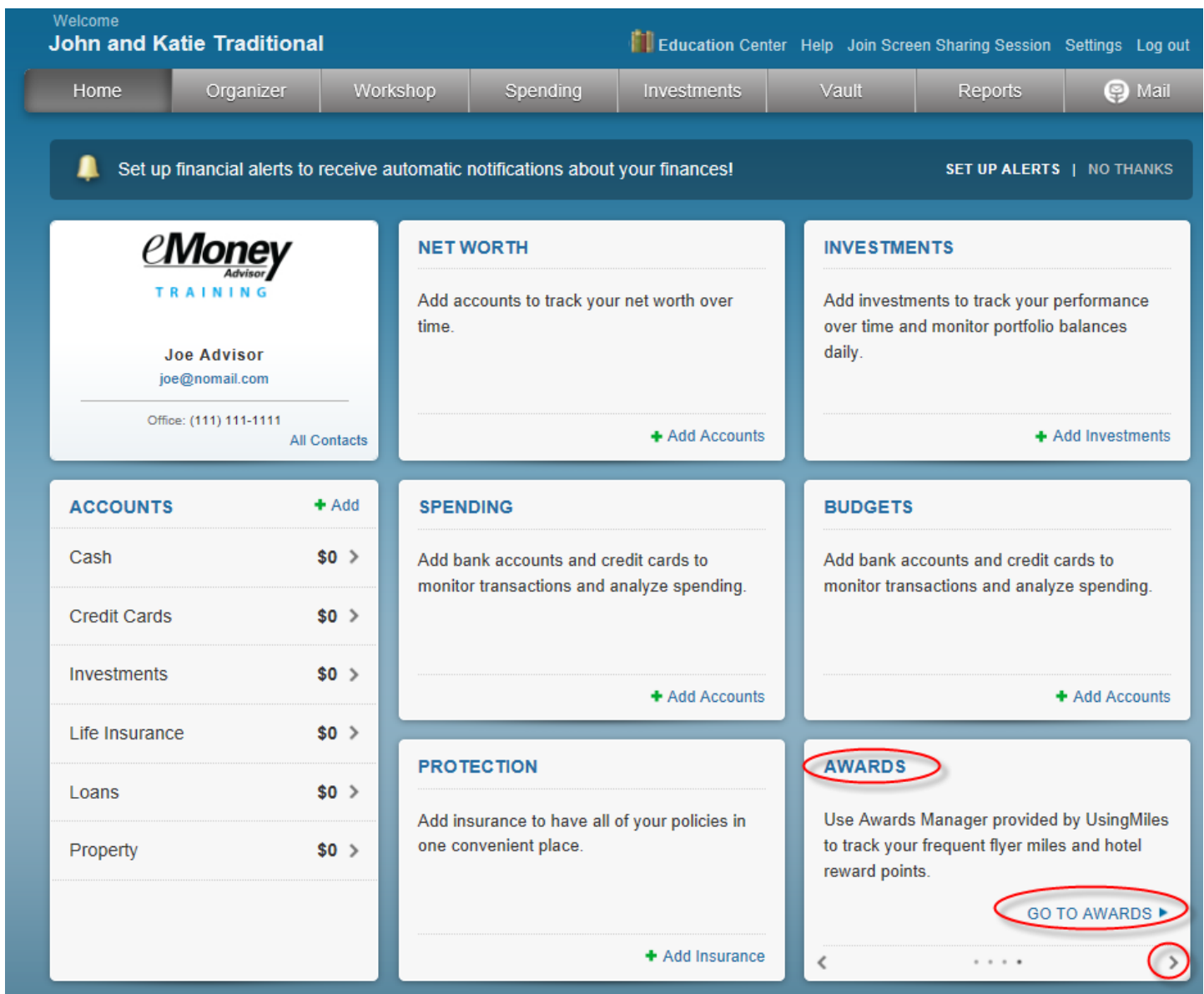
15. The **Mail** tab allows you to sign up for **Digital Postal Mail**, a service allowing bills and statements to be delivered electronically. Click **Register** to get started.



The screenshot shows the client website interface. At the top, the user is logged in as "John and Katie Traditional". The navigation menu includes "Home", "Organizer", "Workshop", "Spending", "Investments", "Vault", "Reports", and "Mail", with the "Mail" tab highlighted in red. Below the navigation, the page title is "Sign up for your Digital Postal Mail Account". The registration form includes fields for "First Name" (John), "Last Name" (Traditional), "Address", "City", "State" (dropdown), and "Zip". There is also an "email" field containing "john@nomail.com". A checkbox for "I agree to the Digital Postal Mail Terms of Service and Privacy Policy." is present, and a blue "Register" button is highlighted in red.

Note: For more information, please refer to the **Digital Postal Mail Booklet** and **Digital Postal Mail FAQ** document.

16. The **Awards** tab is a free service that allows you to track Frequent Flyer miles, Hotel Award points, Credit Card Awards, and other points programs.
- By signing up for access you can track your awards on the web. You can also receive statements & alerts via email.
 - To enroll, go to the Home page and scroll through the tiles at the bottom right side of page until you see **AWARDS**. Click **GO TO AWARDS**.



Welcome
John and Katie Traditional

Education Center Help Join Screen Sharing Session Settings Log out

Home Organizer Workshop Spending Investments Vault Reports Mail

Set up financial alerts to receive automatic notifications about your finances! SET UP ALERTS | NO THANKS

eMoney Advisor
TRAINING

Joe Advisor
joe@nomail.com

Office: (111) 111-1111 All Contacts

NET WORTH

Add accounts to track your net worth over time.

+ Add Accounts

INVESTMENTS

Add investments to track your performance over time and monitor portfolio balances daily.

+ Add Investments

ACCOUNTS + Add

Cash	\$0 >
Credit Cards	\$0 >
Investments	\$0 >
Life Insurance	\$0 >
Loans	\$0 >
Property	\$0 >

SPENDING

Add bank accounts and credit cards to monitor transactions and analyze spending.

+ Add Accounts

BUDGETS

Add bank accounts and credit cards to monitor transactions and analyze spending.

+ Add Accounts

PROTECTION

Add insurance to have all of your policies in one convenient place.

+ Add Insurance

AWARDS

Use Awards Manager provided by UsingMiles to track your frequent flyer miles and hotel reward points.

GO TO AWARDS ▶