



Client Website Overview

This training guide will demonstrate the **Client Website Overview**. Your Client Website is your own 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.).

1. At the bottom right hand side of the **Home** page, click on the **Tour Guide** to take a tour through your client website.

John and Sue Smith Education Center Help Settings Log out

Home Organizer Workshop Spending Investments Vault Reports Mail

Wealth Management System
Trusted Advisor
ginal@emoneyadvisor.com
Office: (888) 362-8482
All Contacts

NET WORTH TODAY
\$416,315
THIS MONTH \$0 0.00%
SINCE LAST FEB -\$3,105 -0.74%

INVESTMENTS TODAY
\$416,315
CHANGE² +\$45.00 +0.01%

ACCOUNTS + Add
Cash \$0 >
Credit Cards \$0 >
Investments \$416,315 >
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

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



Client Website Overview

2. You are able to set security & privacy **Settings**.

John and Sue Smith

Education Center Help **Settings** Log out

Home Organizer Workshop Spending Investments Vault Reports Mail

Security Privacy

Change Password

Old Password:

New Password:

Verify Password:

Save

Change Security Question

Enter a new security question and answer to help you if you forget your password.
Your current question is not shown for security reasons.

Security Question:

Answer:

Verify Answer:

Save

Contact Joe

3. The **Privacy** tab allows you to control your Advisor's access.

Security **Privacy**

Privacy Settings

This page allows you to manage your privacy settings.

My Advisor

Joe Advisor Advisor

Spending Permissions

None	Limited	Full
Cannot view any spending data.	Can view category spending and budgets.	Can view all data, including transactions.

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

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

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

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4. The **Organizer** tab gives you a place to enter your data, provided your Advisor has enabled this feature for you.



The screenshot shows the client website interface for John and Sue Smith. The top navigation bar includes tabs for Home, Organizer (highlighted with a red circle), Workshop, Spending, Investments, Vault, Reports, and Mail. The main content area is titled "Welcome to your Organizer" and features a list of sections with icons and counts:

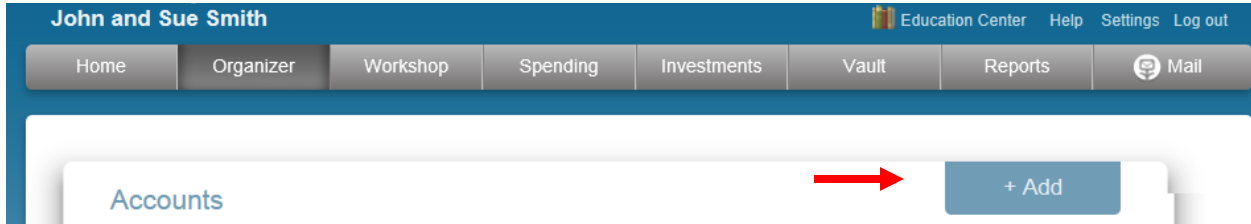
- Accounts: 1 account added
- Real Estate, Property, and Business: 0 items added
- Family and Friends: 2 people added
- Professional Contacts: 1 contact added
- Income, Expenses, and Savings: 1 item added
- Future Goals: Retirement, Education, and Major Future Expenses
- Financial Priorities: Your financial priorities
- Risk Tolerance: What type of investor are you?

Below the list, there is a "Get Started" button and a "Contact Joe" link.



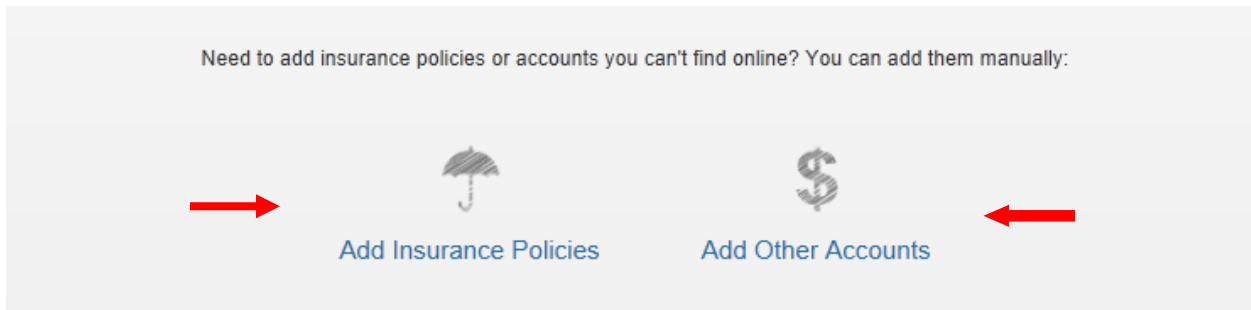
Client Website Overview

5. Click on Accounts and then click Add to search for an institution by name or website address.



Note: For more information on connecting accounts, see the Client Connections Booklet.

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



7. 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. Follow the tour guide to walk you through these exercises.



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8. The **Spending** tab allows you to track your spending habits and build a custom budget.
- The **Overview** tab provides a pie chart based off of recent transactions imported from aggregated accounts.
 - The **Budget** window is a snapshot that allows you to monitor if you are on track with your monthly budget.



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



Client Website Overview

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

The screenshot displays the 'Investments' tab in a client website. The top navigation bar includes 'Home', 'Organizer', 'Workshop', 'Spending', 'Investments' (highlighted with a red circle), 'Vault', 'Reports', and 'Mail'. Below this, sub-tabs include 'Summary', 'Allocation', 'Analysis', 'Transactions', and 'Research'. The main content area shows 'Accounts' with a dropdown for 'All Investments'. The summary section displays:

- Current Value:** \$546,256.16
- Cash: \$5,090.25
- Margin: \$1.00
- ²Holdings: \$541,165.16
- Today's change:** -\$346.66 (down arrow) 0.06%

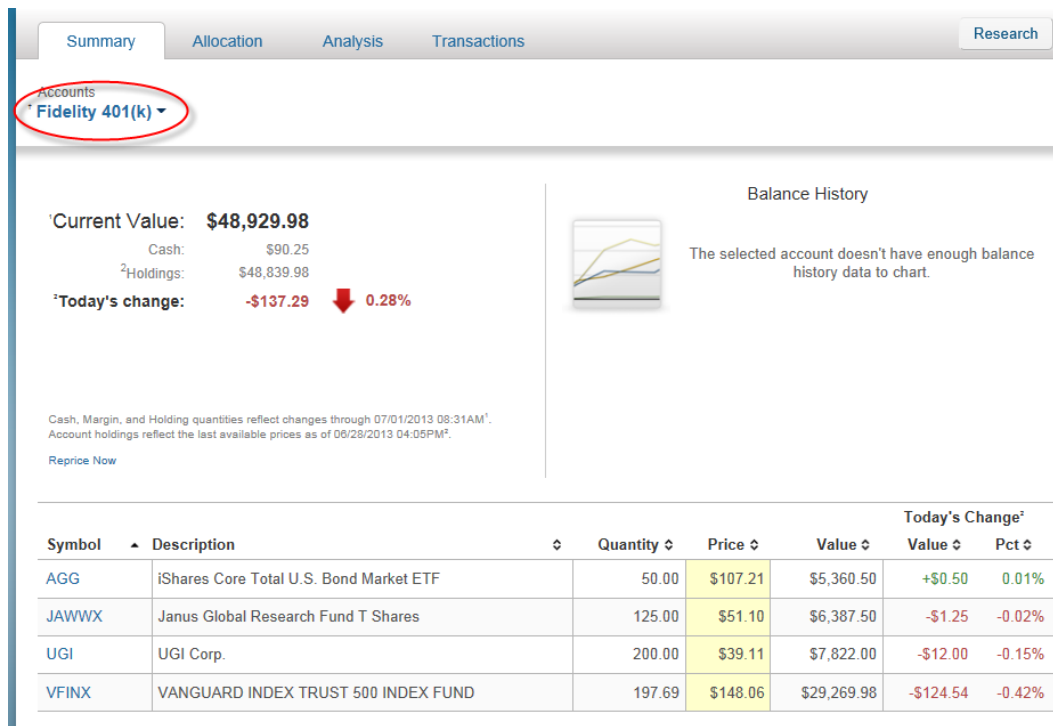
A 'Balance History' bar chart shows values from Feb '13 to Jul '13. Below the chart, a table lists account details:

Account	Positions As Of	Cash	Margin	Holdings ²	Current Value	Today's Change ³	
						Value	Pct
* Fidelity 401(k)	07/01/2013 08:31AM	\$90.25		\$48,839.98	\$48,929.98	-\$137.29	-0.28%

Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below¹.
Account holdings reflect the last available prices as of 06/28/2013 04:05PM².
Values are based on the total of all account history values as of the last day of each month in which histories are available.

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

Client Website Overview



Summary Allocation Analysis Transactions Research

Accounts
Fidelity 401(k)

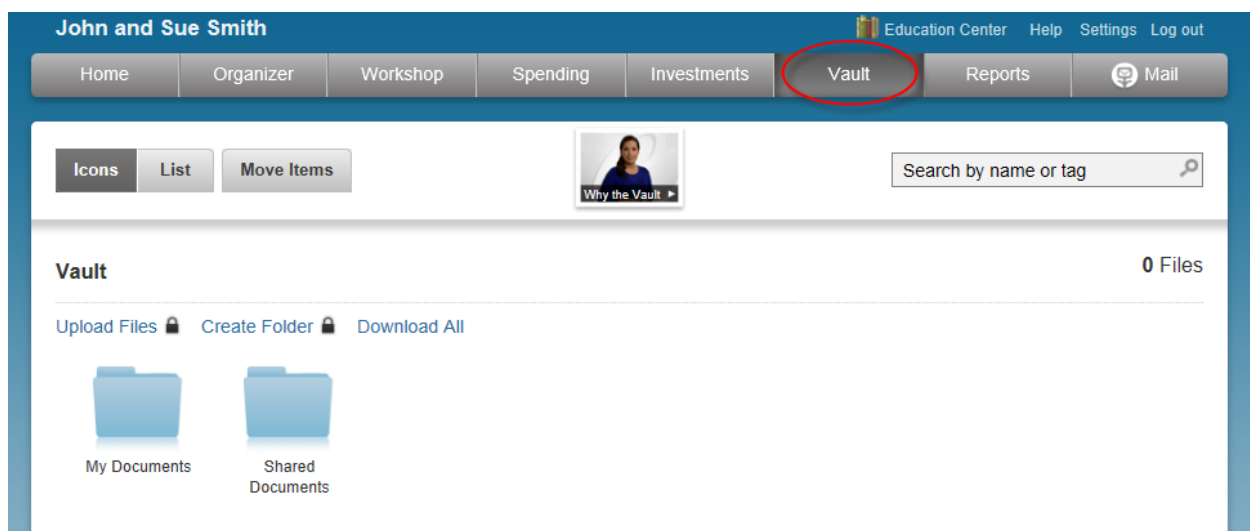
Current Value: **\$48,929.98**
 Cash: \$90.25
 Holdings: \$48,839.98
 Today's change: **-\$137.29** ↓ 0.28%

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

Cash, Margin, and Holding quantities reflect changes through 07/01/2013 08:31AM¹.
 Account holdings reflect the last available prices as of 08/28/2013 04:05PM².
 Reprice Now

Symbol	Description	Quantity	Price	Value	Today's Change ³	
					Value	Pct
AGG	iShares Core Total U.S. Bond Market ETF	50.00	\$107.21	\$5,360.50	+\$0.50	0.01%
JAWWX	Janus Global Research Fund T Shares	125.00	\$51.10	\$6,387.50	-\$1.25	-0.02%
UGI	UGI Corp.	200.00	\$39.11	\$7,822.00	-\$12.00	-0.15%
VFIX	VANGUARD INDEX TRUST 500 INDEX FUND	197.69	\$148.06	\$29,269.98	-\$124.54	-0.42%

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



John and Sue Smith

Education Center Help Settings Log out

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

Icons List Move Items

Why the Vault

Search by name or tag

Vault 0 Files

Upload Files Create Folder Download All

My Documents Shared Documents



Client Website Overview

Note: The Vault allows you to store 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.



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12. The **Reports** tab provides you with 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 Sue Smith 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

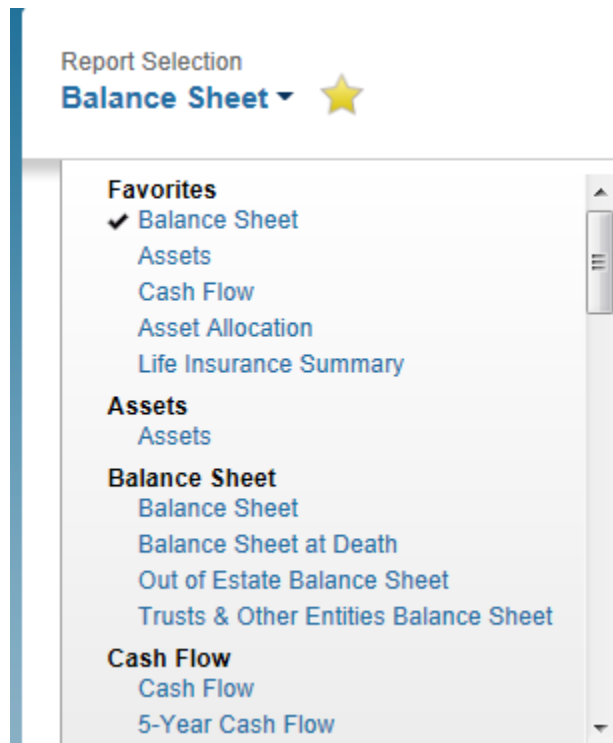
Prepared for John and Sue Smith

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

Assets	John	Sue	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
Taxable Investment 1	--	--	\$416,315	\$416,315
Stock Options	--	--	\$1,239,505	\$1,239,505
Permanent Life Insurance	--	--	\$14,500	\$14,500
Total Assets:	\$0	\$0	\$1,780,821	\$1,780,821
Liabilities	John	Sue	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	\$1,350,793	\$1,350,793



Client Website Overview



13. The **Mail** tab allows you to sign up for **Digital Postal Mail**, where you can receive your bills and statements electronically. Click **Register** to get started.

John and Sue Smith

Education Center Settings Log out

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

Sign up for your Digital Postal Mail Account

Receive all of your bills and statements electronically in your very own digital mailbox. Stay organized and have the peace of mind of knowing all of your important statements are in one place. To start, **please verify your home and email address below:**

First Name: John
Last Name: Smith
Address:
City:
State: [dropdown] Zip: [input]

email: John@nomail.com

I agree to the Digital Postal Mail Terms of Service and Privacy Policy.

Register



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

14. 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.
 - a. By signing up for access you can track your awards on the web. You can also receive statements & alerts via-email.
 - b. 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**.



Client Website Overview

The dashboard features a navigation bar with the following tabs: Home, Organizer, Workshop, Spending, Investments, Vault, Reports, and Mail. The main content area is divided into several sections:

- Home:** Displays the "Wealth Management System" logo, the "Trusted Advisor" contact information (ginal@emoneyadvisor.com), and the office phone number (888) 362-8482.
- NET WORTH:** Shows a net worth of \$1,350,793 as of today. It includes performance metrics for "THIS MONTH" (+\$934,478, +224.46%) and "SINCE LAST FEB" (+\$931,373, +222.06%).
- INVESTMENTS:** Shows an investment total of \$519,248 as of today. It includes a "CHANGE" of -\$346.66 (-0.06%).
- ACCOUNTS:** A list of accounts with a "+ Add" button. Items include Cash (\$7,568), Credit Cards (-\$3,643), Investments (\$519,248), Life Insurance (\$14,500), Loans (-\$426,385), Property (\$0), and Option Plans (\$1,239,505).
- SPENDING:** Shows a net spending of \$9,001. It includes a pie chart and a legend for categories: Unclassified, Auto & Transport, and Bills & Utilities.
- BUDGETS:** A section for creating budgets based on recent spending averages, with a "Create a Budget" button.
- PROTECTION:** Lists insurance policies such as "Variable Universal Life" and "Group Short Term".
- AWARDS:** A section for tracking frequent flyer miles and hotel reward points, with a "GO TO AWARDS" button.