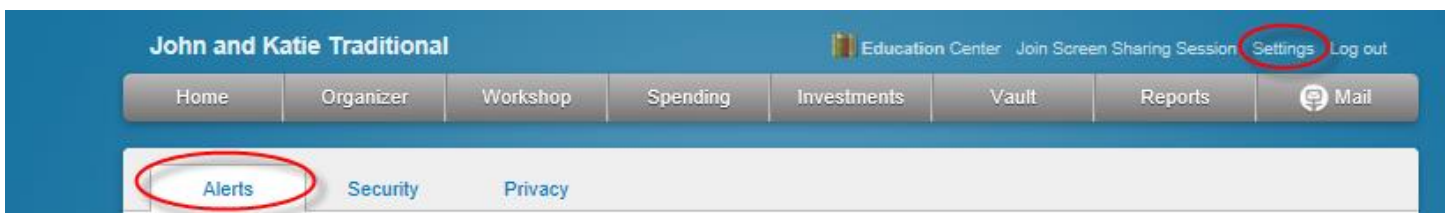


This booklet is designed to assist with setting up alerts in your **Wealth Management System**.

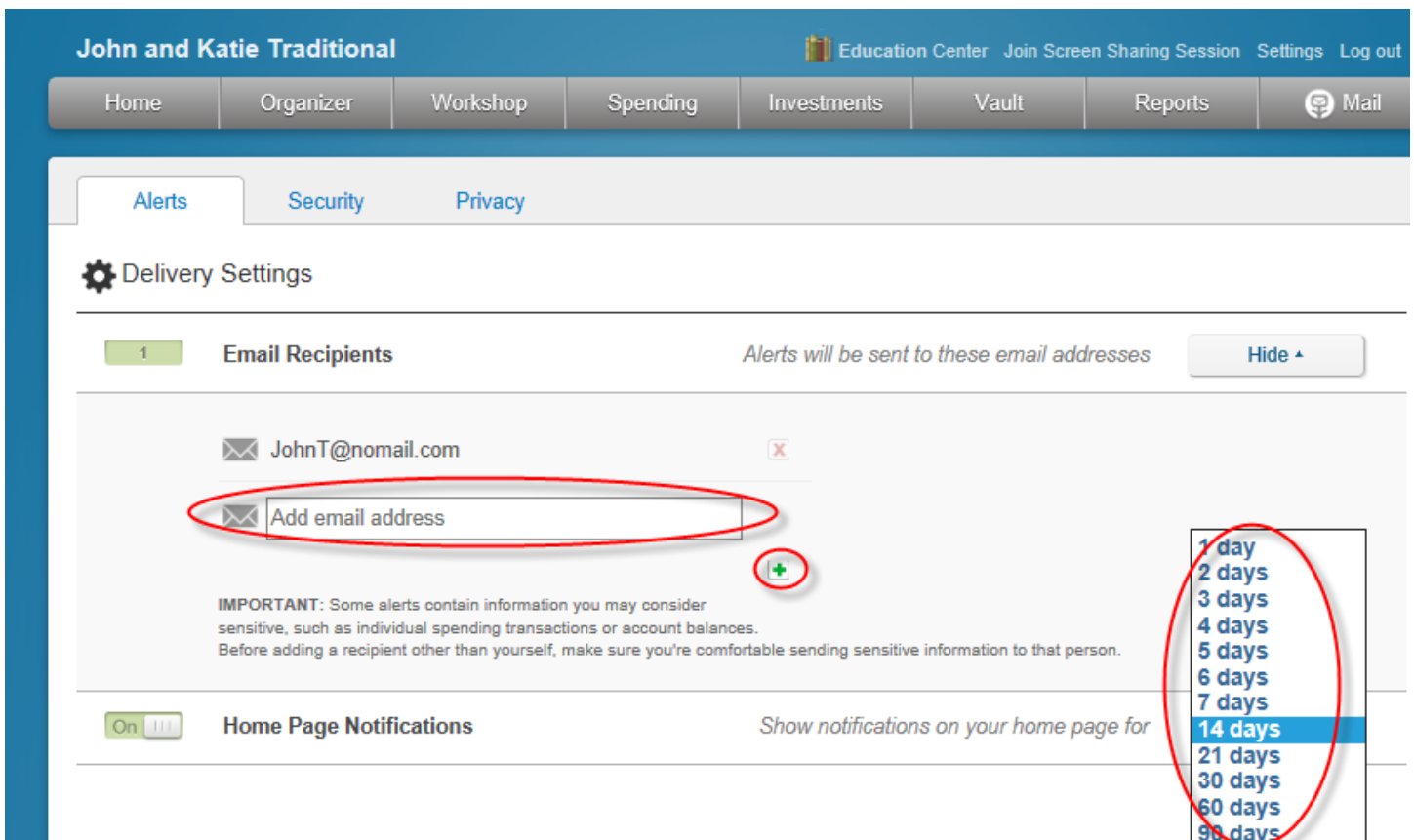
1. From the Home page, click on **Settings** at the top of the page.



2. **Alerts** can be created for Personal Finance, Investments and Reminders.



3. Under **Delivery Settings**, choose how to be notified when alerts are triggered. Add additional email addresses if desired and click the green + button.



4. Slide the switch from Off to On to turn on an alert.



5. Personal Finance consist of the following alerts which can be set:

- a. **Weekly Financial Summary** – A periodic overview of your finances via email notification.

**Weekly Financial Summary** *A periodic overview of your finances (email only)*

- b. **Low Cash Balance** – Enter an amount to be notified when the balance falls below that amount.

**Low Cash Balance** *When the balance of any cash account falls below*

- c. **High Credit Balance** – Enter an amount to be notified when any credit card balance rises above that amount.

**High Credit Balance** *When the balance of any credit card rises above*

- d. **Large Expenses** – Enter an amount to be notified when expense occurs that exceeds that amount.

**Large Expenses** *When any expense occurs that is larger than*

- e. **Large Deposits** – Enter an amount to be notified when a deposit occurs that exceeds that amount.

**Large Deposits** *When any deposit occurs that is larger than*

- f. **Bank Fees** – Enter an amount to be notified when a bank fee occurs that exceeds that amount.

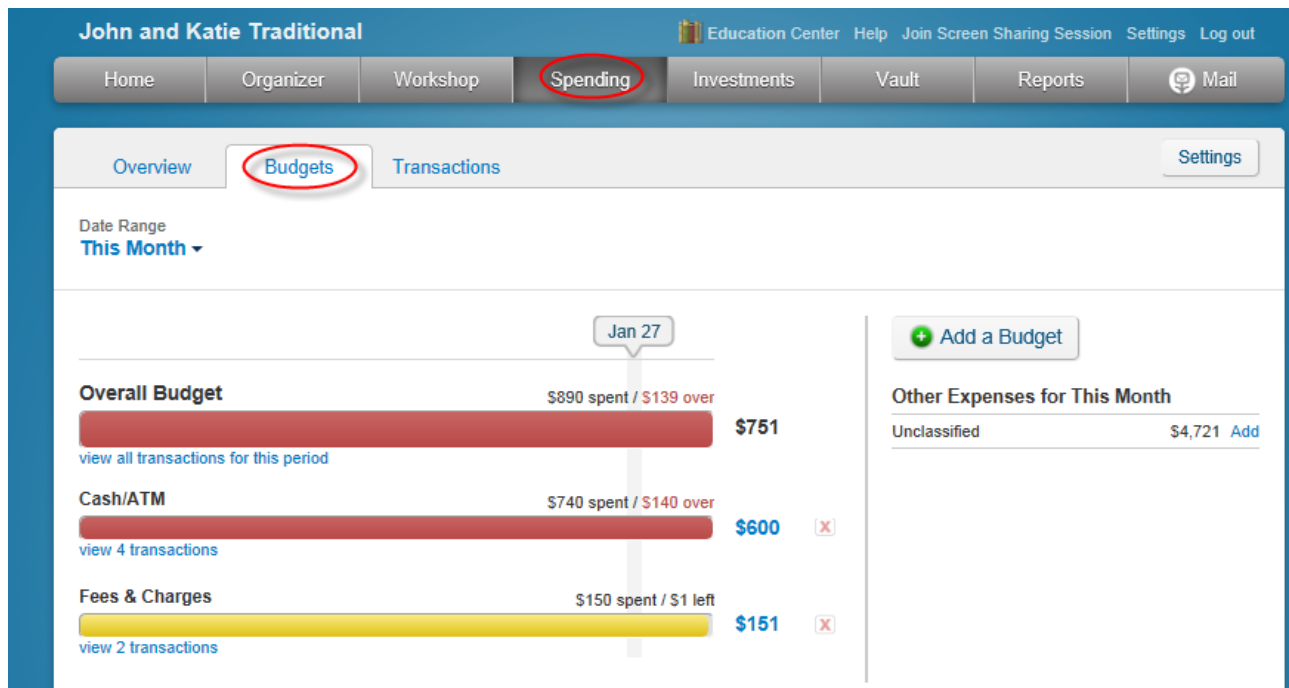
**Bank Fees** *When any bank fee occurs that is greater than*

g. **Budget Exceeded** – Click on blue hyperlink to get a dropdown of budgets set up under the Spending tab.

On  **Budget Exceeded** *When your spending exceeds [any of your budgets](#)*

We'll monitor these monthly budgets for you: ✕

|                |       |
|----------------|-------|
| Cash/ATM       | \$600 |
| Fees & Charges | \$151 |



**John and Katie Traditional** Education Center Help Join Screen Sharing Session Settings Log out

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

Overview **Budgets** Transactions Settings

Date Range **This Month** ▾

Jan 27

|                           |                          |                |
|---------------------------|--------------------------|----------------|
| <b>Overall Budget</b>     | \$890 spent / \$139 over | <b>\$751</b>   |
| <b>Cash/ATM</b>           | \$740 spent / \$140 over | <b>\$600</b> ✕ |
| <b>Fees &amp; Charges</b> | \$150 spent / \$1 left   | <b>\$151</b> ✕ |

[view all transactions for this period](#)

[view 4 transactions](#)

[view 2 transactions](#)

[+ Add a Budget](#)

**Other Expenses for This Month**

|              |                             |
|--------------|-----------------------------|
| Unclassified | \$4,721 <a href="#">Add</a> |
|--------------|-----------------------------|

h. **FICA Maximum Approaching** – Be notified when the FICA max withholding has been reached.

On  **FICA Maximum Approaching** *When you're nearing your [FICA max withholding](#) for the year*

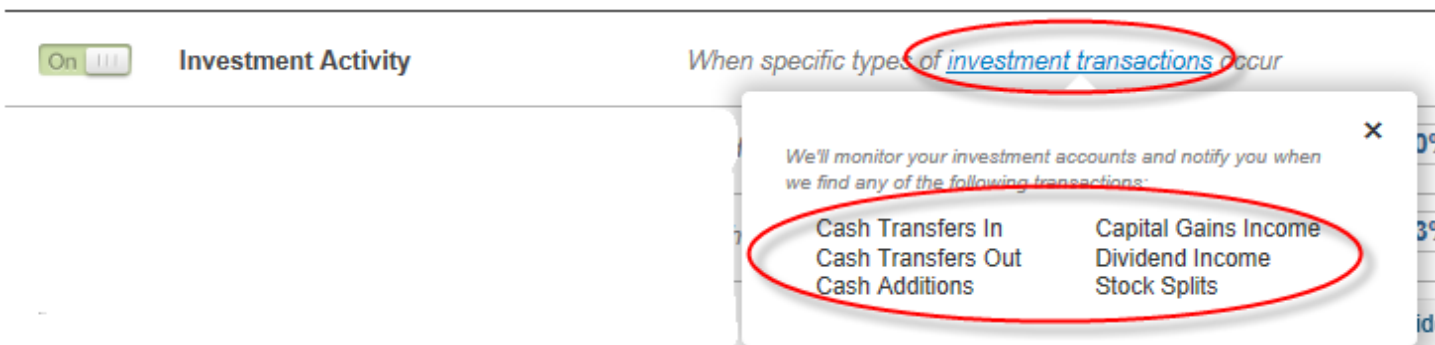
✕

The government stops deducting FICA\* taxes for the year once a person has earned a certain amount of income (around \$114,000). If you're in that income bracket, we'll estimate when you'll reach your max and remind you to look out for the increase in take home pay.

*\*Also known as Social Security taxes*

6. Investments consist of the following alerts which can be set:

- a. **Investment Activity** - Turn on this alert to be notified when specific investment transactions occur. Click the blue hyperlink to see the types of investment transactions monitored.

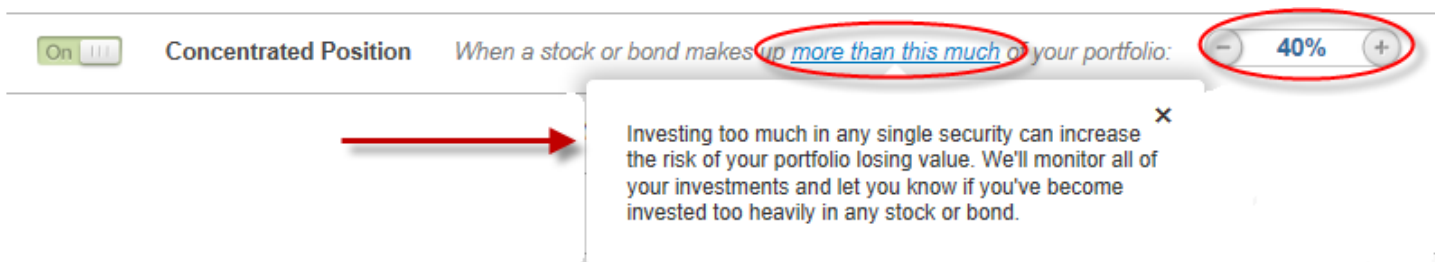


**Investment Activity** On ||| When specific types of [investment transactions](#) occur

We'll monitor your investment accounts and notify you when we find any of the following transactions:

- Cash Transfers In
- Cash Transfers Out
- Cash Additions
- Capital Gains Income
- Dividend Income
- Stock Splits

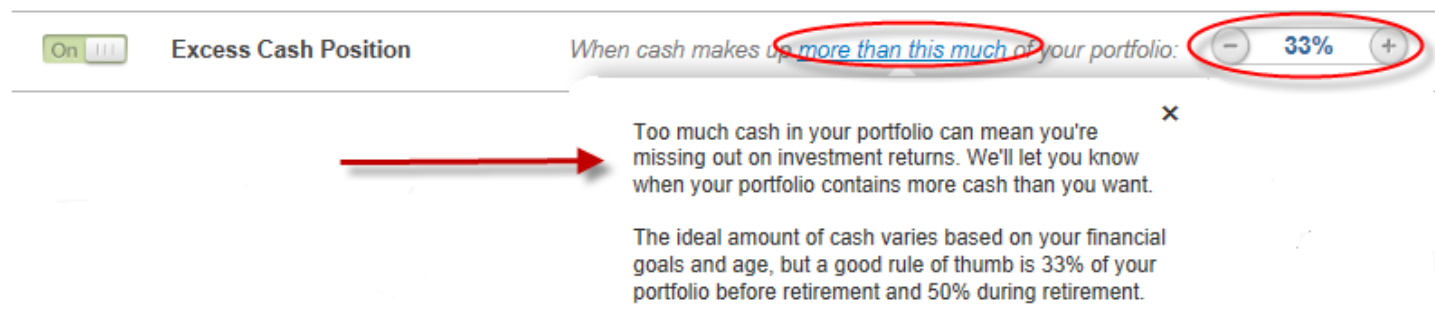
- b. **Concentrated Position** – Turn on this alert and enter a percentage to be notified when a stock or bond makes up more than this much of your portfolio.



**Concentrated Position** On ||| When a stock or bond makes up [more than this much](#) of your portfolio:

Investing too much in any single security can increase the risk of your portfolio losing value. We'll monitor all of your investments and let you know if you've become invested too heavily in any stock or bond.

- c. **Excess Cash Portion** – Turn on this alert and enter a percentage to be notified when your cash makes up more than this much of your portfolio.



**Excess Cash Position** On ||| When cash makes up [more than this much](#) of your portfolio:

Too much cash in your portfolio can mean you're missing out on investment returns. We'll let you know when your portfolio contains more cash than you want.

The ideal amount of cash varies based on your financial goals and age, but a good rule of thumb is 33% of your portfolio before retirement and 50% during retirement.

- d. **Security Prices** – Click the **Add** button to get dropdown fields where you can enter security symbols you want to track.

Security Prices [Monitor the prices of stocks and mutual funds](#) Add ▾

| Symbol | Description                          | Current Price | Low Price | High Price |
|--------|--------------------------------------|---------------|-----------|------------|
| IBM    | International Business Machines Corp | \$178.68      | 150       | 200        |

7. Reminders consist of the following alerts which can be set:

- a. **End of Year Planning** – This alert fires once a year on November 1<sup>st</sup> and contains a text reminder.

On **End of Year Planning** *Annual financial housekeeping tips*

**End of Year Planning Reminder**

**Is your financial house in order?**

The end of the year is approaching and it's a great time to take steps that can help improve your personal finances. Some items to consider:

- If you're not retired, contribute as much as you can afford to your IRA.
- If you or your spouse is 70½ or older, Required Minimum Distributions (RMD) must be taken before Dec 31. Otherwise you could incur an additional 50% penalty tax.
- Make charitable contributions that you want to be able to claim as a deduction on this year's tax forms.
- Consider selling investments that are in a capital loss position to offset any realized gains during the year.
- Compare this year's spending against your budget and make any necessary adjustments for next year.
- Do you expect to earn more next year? Consider putting all or part of your expected increase into savings.
- Check your asset allocation and make any necessary changes.
- Take some time to define your family's financial goals and concerns for next year.
  - Do you want to save more for retirement? Or for college?
  - Is a particular budget category consistently over-budget?
  - Do you expect any unusually large bills next year such as college tuition or a new roof?

Taking the time to address these items now can help make next year a success.

- b. **Insurance Policy Anniversary** – Set this alert to receive a notification when it’s your insurance policy anniversary.

On **Insurance Policy Anniversary** *Annual reminder of policy renewal date*

- c. **Tax Filing Dates** – Set this alert to be notified when tax filing dates are approaching.

On **Tax Filing Dates** *When tax filing dates are approaching*

Annually  
Quarterly

Note: This alert will be triggered 30 days prior to the filing dates.

Annual filing date: April 15<sup>th</sup>

Quarterly filing dates:

January 15<sup>th</sup>  
April 15<sup>th</sup>  
June 15<sup>th</sup>  
September 15<sup>th</sup>

- d. **Client’s Social Security Benefits** – Manually type in the age or use the – and + buttons to change age.

On **John’s Social Security Benefits**

*When John is approaching age*



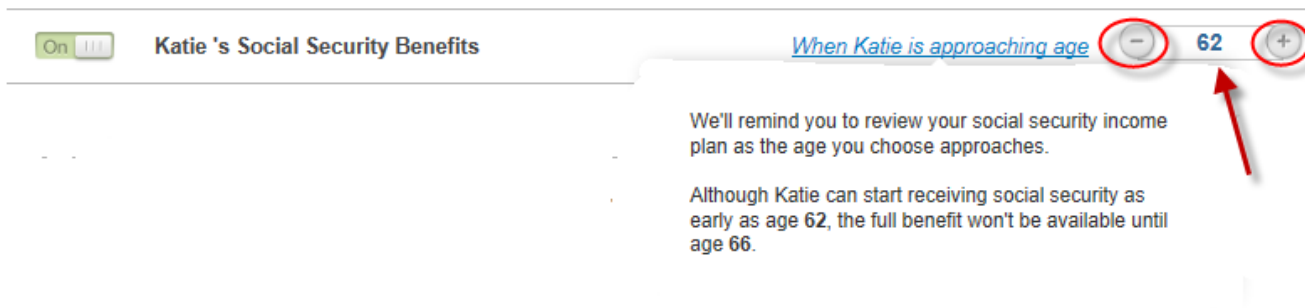
62



We’ll remind you to review your social security income plan as the age you choose approaches.

Although John can start receiving social security as early as age 62, the full benefit won’t be available until age 66 and 2 months.

e. **Spouse's Social Security Benefits** - Manually type in the age or use the - and + buttons to change age.

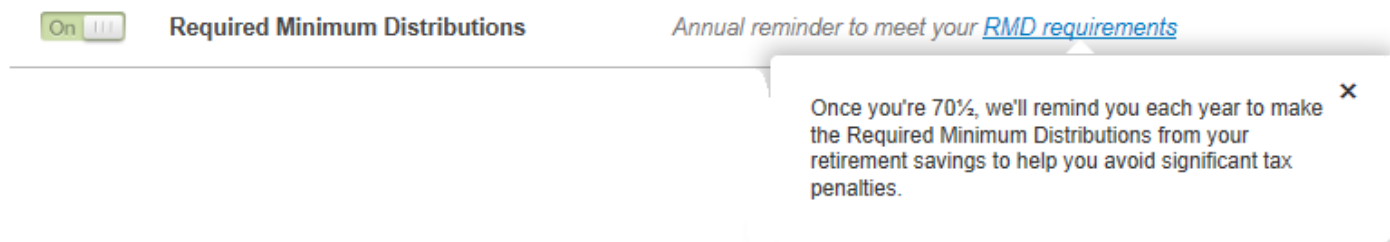


**Katie's Social Security Benefits** On [When Katie is approaching age](#) - 62 +

We'll remind you to review your social security income plan as the age you choose approaches.

Although Katie can start receiving social security as early as age 62, the full benefit won't be available until age 66.

f. **Required Minimum Distributions** – Set this alert if you want to be reminded to make the required minimum distribution from your retirement savings once you reach the age of 70 ½.



**Required Minimum Distributions** On [Annual reminder to meet your RMD requirements](#)

Once you're 70½, we'll remind you each year to make the Required Minimum Distributions from your retirement savings to help you avoid significant tax penalties.

g. **Important Dates** – Click the ADD button to set this alert to be reminded of important dates and upcoming special occasions. Enter the event, date, days in advance to be notified and choose Annually, Semi-Annually, Quarterly, Monthly or Once.



**Important Dates** *Birthdays, anniversaries, or any other date you want to remember* Add Hide

| Event           | Occurs next | Notify me | Repeat  |
|-----------------|-------------|-----------|---|
| Our Anniversary | 4/18/2014   | 15        | Annually<br>Semi-Annually<br>Quarterly<br>Monthly<br>Once |

[Add Birthdays](#)

Click on the Add Birthdays link to open a new box which lists the people whose birthdays you want to add. Click the box next to those birthdays and click the Add Birthdays box.

Choose the birthdays to add x

Notify me  before each birthday.

|                                     |                   |          |
|-------------------------------------|-------------------|----------|
| <input checked="" type="checkbox"/> | John Traditional  | 5/5/1955 |
| <input checked="" type="checkbox"/> | Katie Traditional | 4/5/1953 |

[Add Birthdays](#)

| Event                        | Occurs next | Notify me   | Repeat  |
|------------------------------|-------------|-------------|---|
| Katie Traditional's Birthday | 4/5/2014    | 1 day early | Annually <span style="float: right;">x</span> |
| John Traditional's Birthday  | 5/5/2014    | 1 day early | Annually <span style="float: right;">x</span> |