

Personal Financial Website Overview

This user guide will provide an overview of the features on your Personal Financial Website. Your website is designed to give you the tools to organize your financial life and help you 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.

Your **Home** page is a living snapshot of your financial wellbeing, providing a high-level view of your financial information. This page is divided into separate tiles that represent the information contained within a section of the website. Begin customizing your experience by clicking the **gear icon** in your Net Worth and Investments tiles.

The screenshot displays the 'Home' page of the Personal Financial Website. The navigation bar includes 'Home', 'Organizer', 'Goals', 'Spending', 'Investments', 'Vault', 'Reports', 'Help', 'Settings', and 'Sign Out'. The main content area is titled 'Welcome, Frank and Joanna Miller' and is divided into several sections:

- Accounts:** A list of account types with their current balances: Cash (\$25,000), Credit Cards (-\$3,643), Taxable (\$62,684), Tax Advantaged (\$451,838), Life Ins Cash Values (\$14,500), Loans (-\$426,385), Property (\$1,295,000), and Stock Options (\$0).
- Net Worth:** A blue tile showing a total net worth of \$1,254,345 as of today. It also displays a decrease of \$581,222 this month and \$421,668 year to date.
- Investments:** A green tile showing a total investment value of \$726,180 as of today. It also displays a decrease of \$1,320 in change and a -0.18% change.
- Goals:** A section titled 'Goals as of today' with a 'View All' link. It includes three goal progress bars: Retirement (2032-2068, 12 of 37 years projected funding), College for Mary Beth (2020-2023, \$212,323 of \$212,323 projected funding), and College for Lucas (2022-2025, \$229,649 of \$229,649 projected funding).
- Spending:** A section titled 'Spending' with a 'View All' link. It shows a bar chart with three segments: \$0 Income (green), -\$1,402 Expenses (red), and -\$1,402 Net (blue).

Red arrows in the original image point to gear icons in the top right corner of the Net Worth and Investments tiles, indicating where users can click to customize their view.

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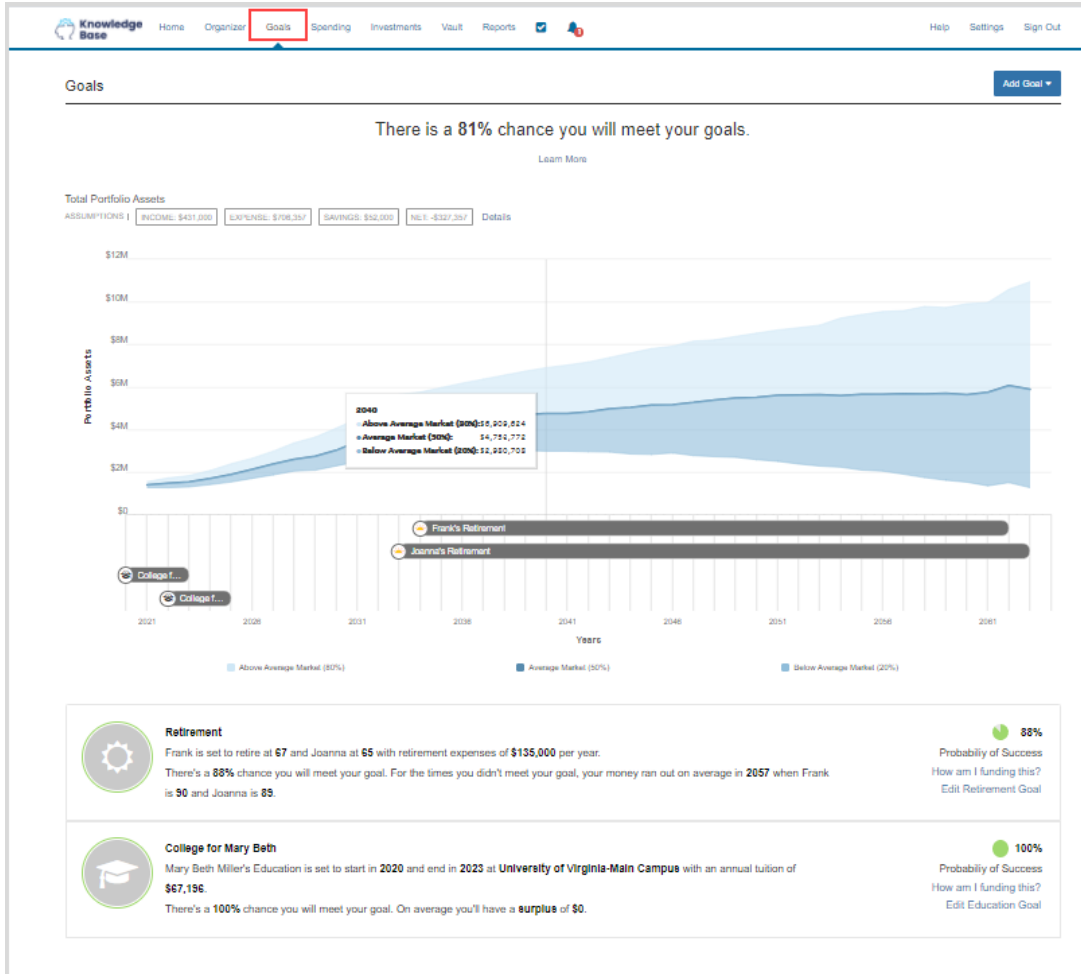
The **Organizer** will help you to consolidate all your important financial information into one place. You can click the **sections** on the left-hand side to add your accounts, financial data, people and property. The information within the Organizer will be used to populate other areas of the website, including the Home page.

The screenshot shows the 'Organizer' section of a personal financial website. At the top, a navigation bar includes 'Home', 'Organizer' (highlighted with a red box), 'Goals', 'Spending', 'Investments', 'Vault', 'Reports', and utility icons for messages and notifications. On the right side of the navigation bar are 'Help', 'Settings', and 'Sign Out' links. The main content area is divided into three sections:

- Left Sidebar:** A list of sections: 'Accounts', 'Professional Contacts', 'Income, Expenses, and Savings', 'Future Goals', 'Financial Priorities', and 'Risk Tolerance'.
- Profile Cards:** Two cards for 'Frank Miller' and 'Joanna Miller'. Frank Miller's card shows a phone number (867) 555-5555, email tedelstein@emoneyadvisor.com, birth date 6/1/1967, and occupation 'Owner at Buckingham Engineering'. Joanna Miller's card shows a phone number (867) 333-3333, email jmiller@no-mail.com, birth date 3/20/1968, and occupation 'Nurse at Bryn Mawr Hospital'. Each card has a circular profile picture with initials (FM and JM).
- People Section:** A horizontal row of five circular icons with initials: PM (Peter), MM (Mary Beth), LM (Lucas), EG (Elaine), and SM (Stephanie). An 'Add Person' button is on the right.
- Property Section:** A horizontal row of four colored boxes with icons: a purple box with a diamond icon labeled 'Cars', a green box with a house icon labeled 'Home', a purple box with a diamond icon labeled 'Jewelry', and a green box with a house icon labeled 'Vacation Mountain Home'. An 'Add Property' button is on the right.

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The **Goals** page allows you to track your Goals overtime and view the impact they have on your overall financial situation. Clicking into a Goal provides insight into projected costs, funding, and suggested actions to improve your results. Note that the chart displayed may differ depending on your Advisor's settings.

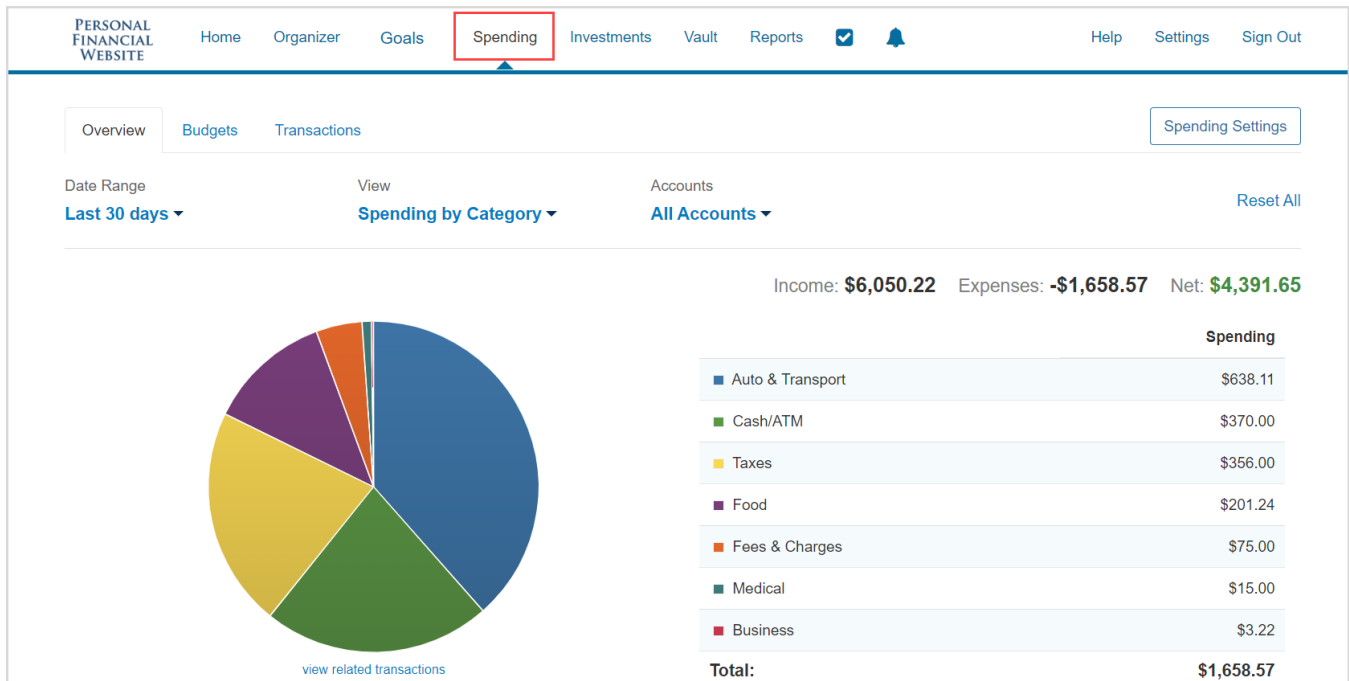


Clicking **Edit Goals** allows you to modify the details of your Goals.

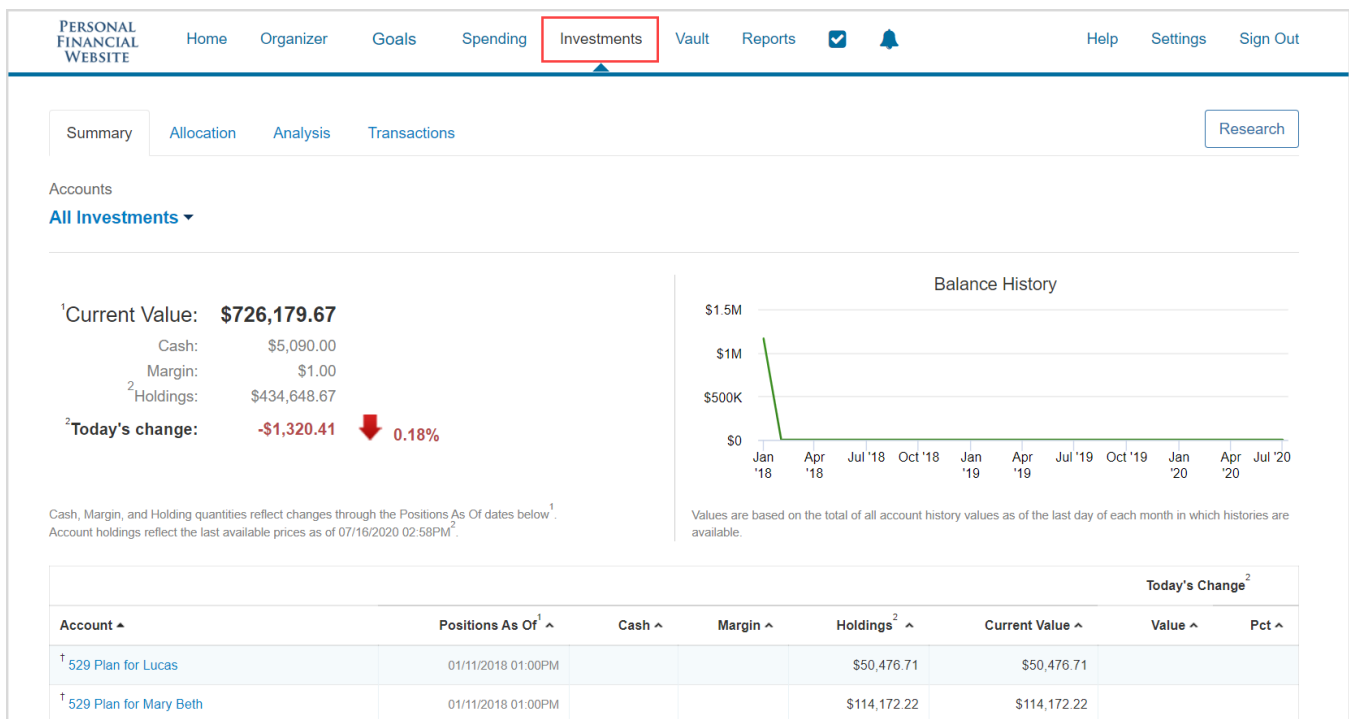
This block shows a detailed view of the 'Retirement' goal card. The card text reads: 'Frank is set to retire at 67 and Joanna at 65 with retirement expenses of \$135,000 per year. There's a 88% chance you will meet your goal. For the times you didn't meet your goal, your money ran out on average in 2057 when Frank is 90 and Joanna is 89.' To the right, it shows '88% Probability of Success' and 'How am I funding this? Edit Retirement Goal'. A red circle with the number '1' points to the 'Edit Retirement Goal' link. Below the card, a modal window titled 'Edit Retirement Goal' is open, showing input fields for 'Frank's Retirement Age' (67), 'Joanna's Retirement Age' (65), and 'Annual Living Expense' (\$ 135,000). A red circle with the number '2' points to the modal window. 'Save' and 'Cancel' buttons are at the bottom of the modal.

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The **Spending** page gives you a clear view of what you're spending each month. This area includes an **Overview**, **Budgets** tab, and **Transactions** tab. Use these three tabs together to create an accurate view of your spending and your current budget. Note that if there is no information on this screen, it is because a bank account or credit card needs to be added to the Accounts section within in your Organizer.



The **Investments** page 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 view individual account activity and asset breakdowns.



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The **Vault** is a secure, searchable repository in which files are stored by your Advisor for your review, and where you can store files. To upload a file, click either the My Documents or Shared Documents folder, then click **Upload Files**. The My Documents folder is hidden from your Advisor, however, if you want your Advisor to see a document, upload into the Shared Documents folder.

Vault

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

New Folder Upload Files

Files Search

Name	Size	Shared	Created
My Documents	0 Files		7/16/2020 at 6:18 pm
Shared Documents	0 Files		7/16/2020 at 6:18 pm

Usage: 0 B (0 B are private)

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

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Report Selection Favorites

	Frank	Joanna	Joint - ROS	Total
Assets	--	--	\$25,000	\$25,000
Asset Tax Type	--	--	62,684	62,684
Balance Sheet	40,249	--	--	40,249
Joanna's 401K (converted)	--	143,509	--	143,509
Home	--	103,431	--	103,431
Vacation Mountain Home	--	--	850,000	850,000
Cars	--	350,000	--	350,000
Jewelry	--	--	60,000	60,000
Whole Life Policy on Frank	14,500	35,000	--	35,000
Total Assets:	54,749	631,940	997,684	1,684,373

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The **Tasks** icon will alert you of any tasks assigned to you by your Advisor. Click **Complete** when you've finished the task to notify your Advisor.

The screenshot shows the top navigation bar of the Personal Financial Website. The 'Tasks' icon, which is a checkmark inside a square, is highlighted with a red box. Below the navigation bar, a dropdown menu is open, showing a section titled 'Tasks Assigned to You'. A task card is displayed with the title 'Increase 403b Contributions' and a due date of 'Aug 15, 2020'. A 'Complete' button with a checkmark icon is highlighted with a red box.

The **Alerts** icon allows you to view any triggered alerts. Click **Manage** to set up your Alert parameters.

The screenshot shows the top navigation bar of the Personal Financial Website. The 'Alerts' icon, which is a bell, is highlighted with a red box. Below the navigation bar, a dropdown menu is open, showing a section titled 'Alerts'. An alert card is displayed with the title 'REMINDER' and the text 'October 9th - Annual Review'. A 'Manage' button is highlighted with a red box.

The **Settings** page is where you can set Alerts, update your Security information, such as passwords and security questions, and set your Privacy Settings which allows you to determine what level of access your Advisor has when viewing your Spending and Budgeting data.

The screenshot shows the 'Settings' page of the Personal Financial Website. The 'Privacy' tab is selected. The 'Privacy Settings' section is visible, with a sub-section for 'Spending Permissions'. A table is displayed with three columns: 'None', 'Limited', and 'Full'. The 'None' column is selected for 'My Advisor'.

	None Cannot view any spending data.	Limited Can view category spending and budgets.	Full Can view all data, including transactions.
My Advisor	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Marcus Masters Advisor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>