

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. At the top, there is a navigation bar with 'Home' highlighted, and other options like 'Organizer', 'Goals', 'Spending', 'Investments', 'Vault', 'Reports', 'Help', 'Settings', and 'Sign Out'. Below the navigation, a welcome message reads 'Welcome, Frank and Joanna Miller'. The main content area 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. A red arrow points to a gear icon in the top right corner.
- 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. A red arrow points to a gear icon in the top right corner.
- Goals:** A section titled 'Goals as of today' with a 'View All' link. It lists three goals: 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).

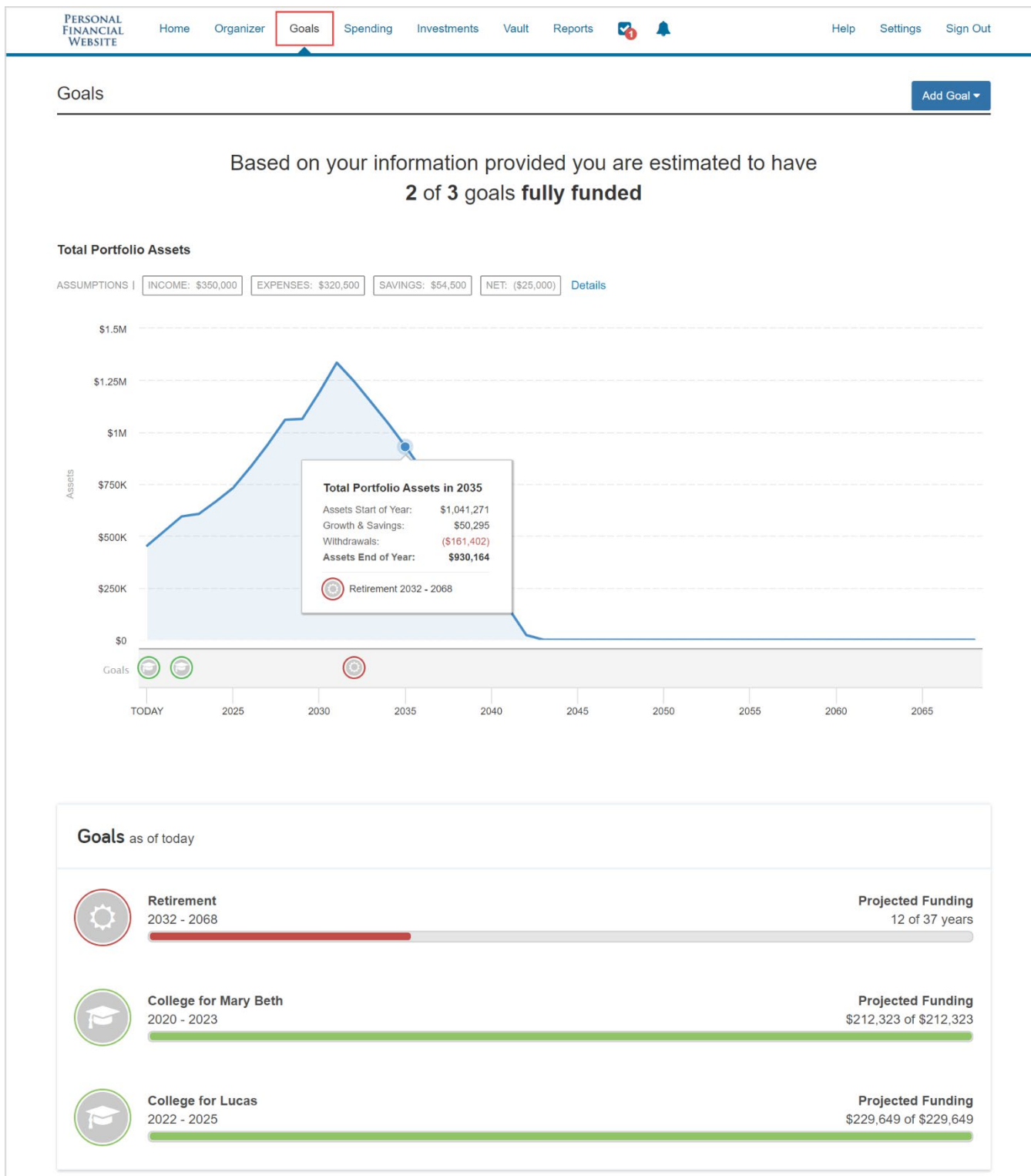
Personal Financial Website Overview

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 displays 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 help and notifications. On the right side of the navigation bar are links for 'Help', 'Settings', and 'Sign Out'. The main content area is divided into two columns. The left column contains a vertical menu with sections: 'Accounts', 'Professional Contacts', 'Income, Expenses, and Savings', 'Future Goals', 'Financial Priorities', and 'Risk Tolerance'. The right column features profiles for 'Frank Miller' and 'Joanna Miller'. Frank Miller's profile includes a contact icon, phone number (867) 555-5555, email tedelstein@emoneyadvisor.com, birth date 6/1/1967, and occupation 'Owner at Buckingham Engineering'. Joanna Miller's profile includes a contact icon, phone number (867) 333-3333, email jmiller@no-mail.com, birth date 3/20/1968, and occupation 'Nurse at Bryn Mawr Hospital'. Below the profiles, there are two sections: 'People' and 'Property'. The 'People' section has an 'Add Person' button and displays five circular icons with initials: PM (Peter), MM (Mary Beth), LM (Lucas), EG (Elaine), and SM (Stephanie). The 'Property' section has an 'Add Property' button and displays 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'.

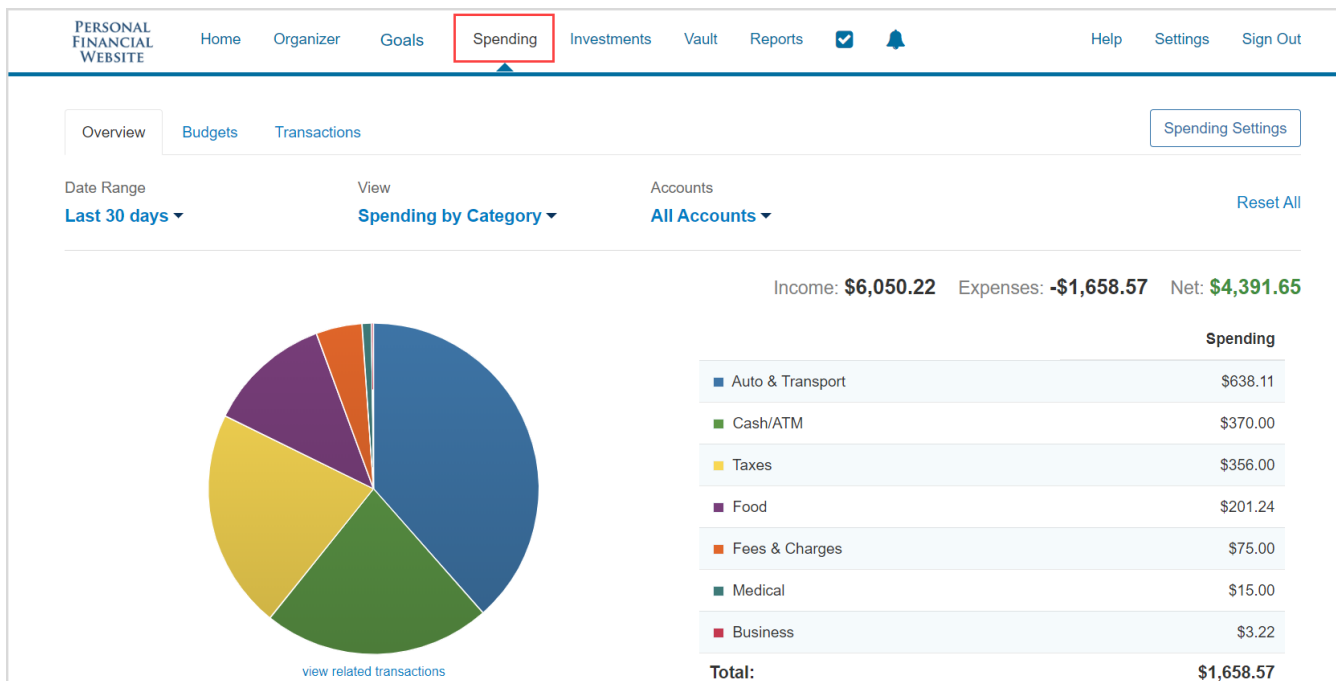
Personal Financial Website Overview

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.

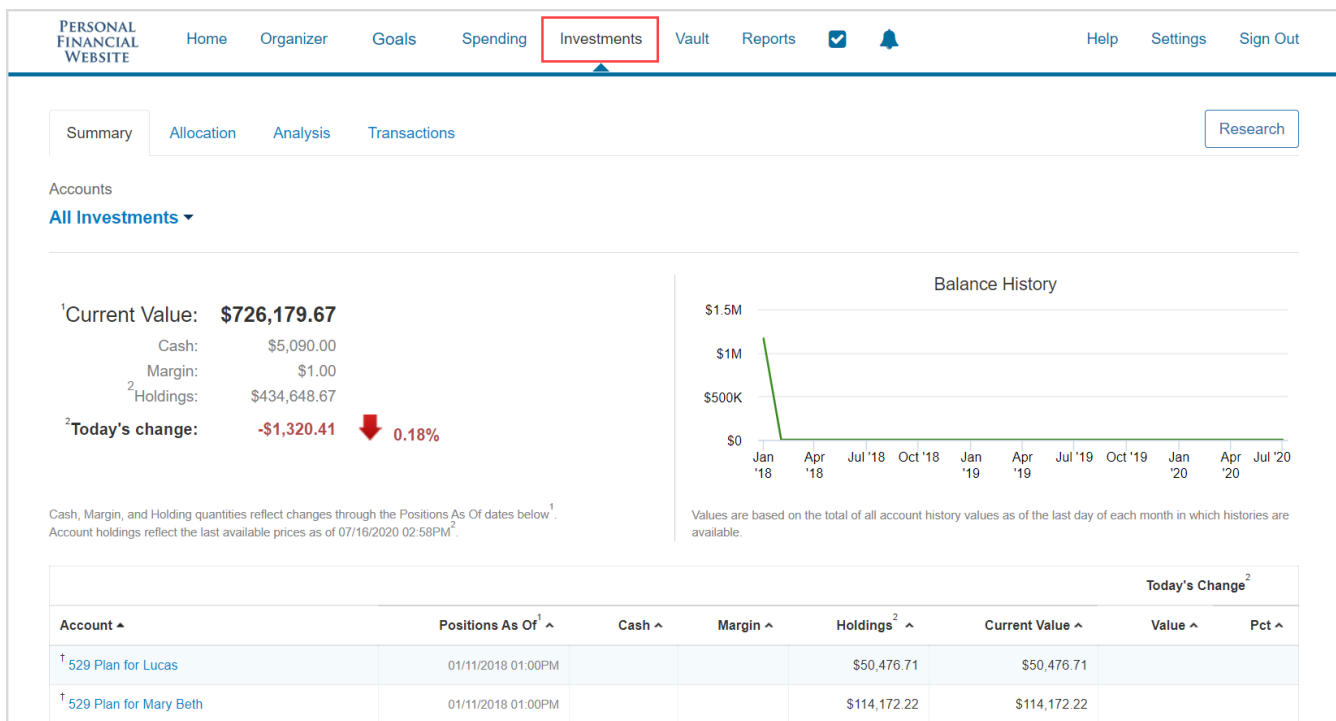


Personal Financial Website Overview

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.



Personal Financial Website Overview

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 Private Documents or Shared Documents folders, then click **Upload Files**. If you want your Advisor to see a document, upload into the Shared Documents folder. The My Private Documents folder contents are hidden from your Advisor

Vault

Files

search by name

Name	Size	Shared	Created
My Private Documents	0 Files		2/27/2017 at 1:47 pm
Shared Documents	10 Files		2/27/2017 at 1:47 pm

Usage: 400.34 KB (0 B are private)

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

Report Selection

Balance Sheet

Favorites

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

Account Information

- Account Information and Sources

Assets

- Assets
- Asset Tax Type

Balance Sheet

	Frank	Joanna	Joint - ROS	Total
Joanna's Roth IRA (converted)	--	--	\$25,000	\$25,000
Home	--	--	62,684	62,684
Vacation Mountain Home	40,249	--	--	40,249
Cars	--	143,509	--	143,509
Jewelry	--	103,431	--	103,431
Whole Life Policy on Frank	14,500	--	850,000	850,000
Total Assets:	54,749	631,940	997,684	1,684,373

Personal Financial Website Overview

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.

PERSONAL FINANCIAL WEBSITE Home Organizer Goals Spending Investments Vault Reports **Tasks** Alerts Help Settings Sign Out

Tasks Assigned to You [Show Completed Tasks](#)

Increase 403b Contributions Aug 15, 2020
 Hi Joanna - as discussed please touch base with your benefits department to make changes to your 403... [Show more](#) **Complete**

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

PERSONAL FINANCIAL WEBSITE Home Organizer Goals Spending Investments Vault Reports Alerts **Alerts** Help Settings Sign Out

Alerts [Manage](#)

REMINDER Oct 10
 October 9th - Annual Review

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.

PERSONAL FINANCIAL WEBSITE Home Organizer Goals Spending Investments Vault Reports Alerts Alerts Alerts Help **Settings** Sign Out

Alerts Security **Privacy**

Privacy Settings
 This page allows you to manage your privacy settings. Use the controls below to determine how much access each individual has to your financial information.

Spending Permissions

	None Cannot view any spending data.	Limited Can view category spending and budgets.	Full Can view all data, including transactions.
My Advisor			
Marcus Masters Advisor	●	●	●