

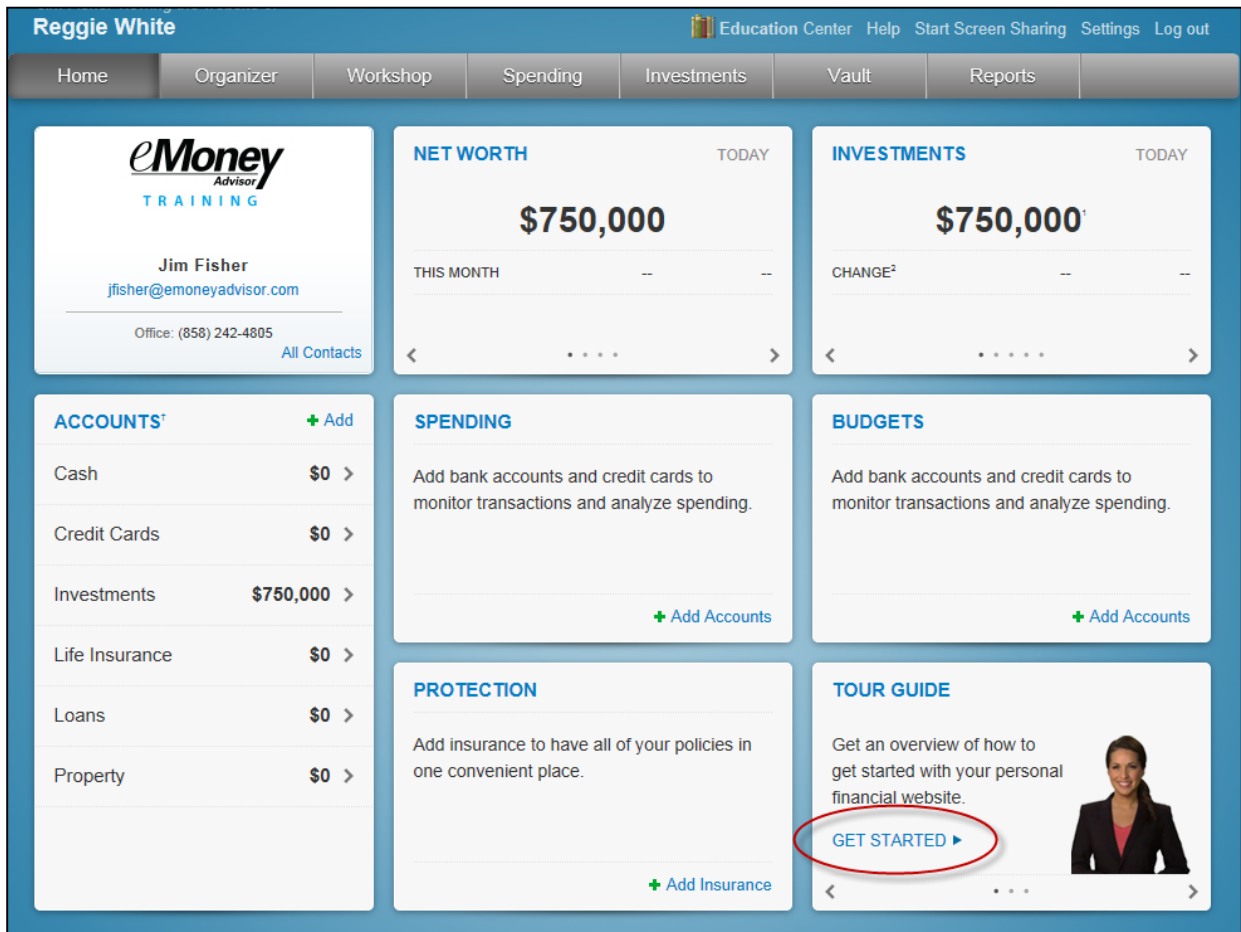
This training guide will provide an overview of the Client Website. The Client Website is a Personal Financial Website that will provide you with a consolidated view of your financial information.

There are many features such as the **Organizer**, **Workshops**, **Budgeting**, **Reports**, and the **Vault** which is an online safety deposit box to store digital copies of valuable personal documents.

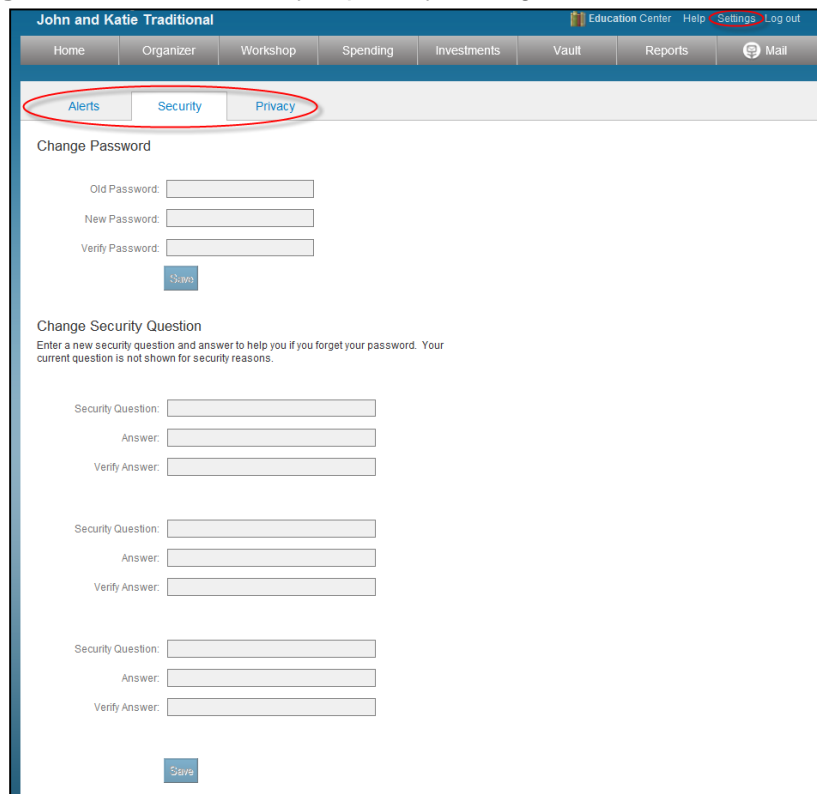
Note – 3 security questions will need to be established the first time you logon. Each subsequent logon will prompt for an answer to 1 of the 3 selected security questions unless this box is checked:

Don't ask me again from this device

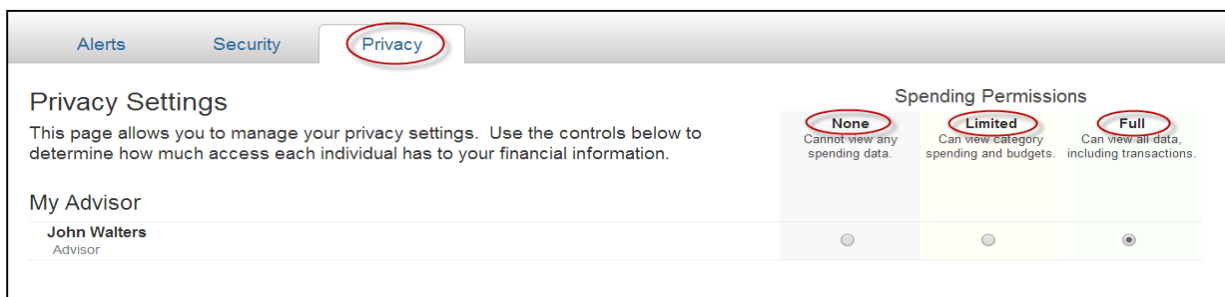
1. At the bottom right hand side of the **Home** page, click the **Get Started** link under **Tour Guide** for help navigating the site.



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



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



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

Limited - he Advisor will have limited access to spending details and can view only the categories regarding the spending and budget, NOT individual transactions.

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

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

Reggie White Education Center Help Start Screen Sharing Settings Log out

Home **Organizer** Workshop Spending Investments Vault Reports

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
1 account added

Real Estate, Property, and Business
1 item added

Family and Friends
1 person added

Professional Contacts
2 contacts added

Income, Expenses, and Savings
0 items added

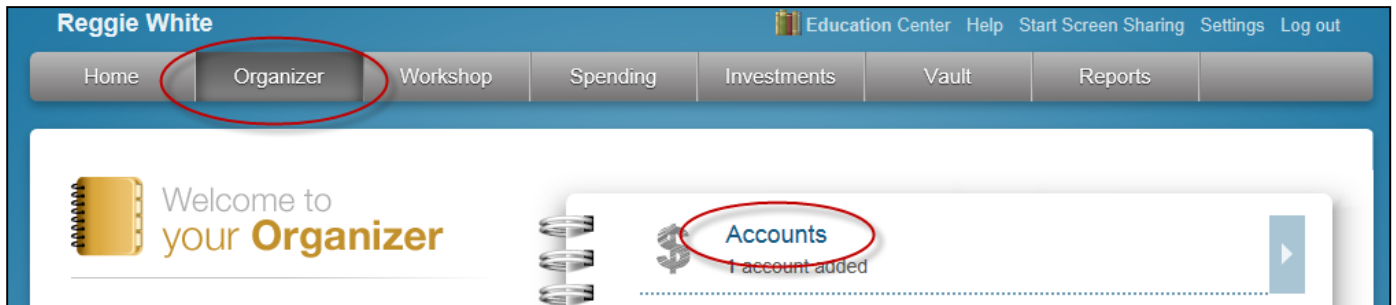
Future Goals
Retirement, Education, and Major Future Expenses

Financial Priorities
Your financial priorities

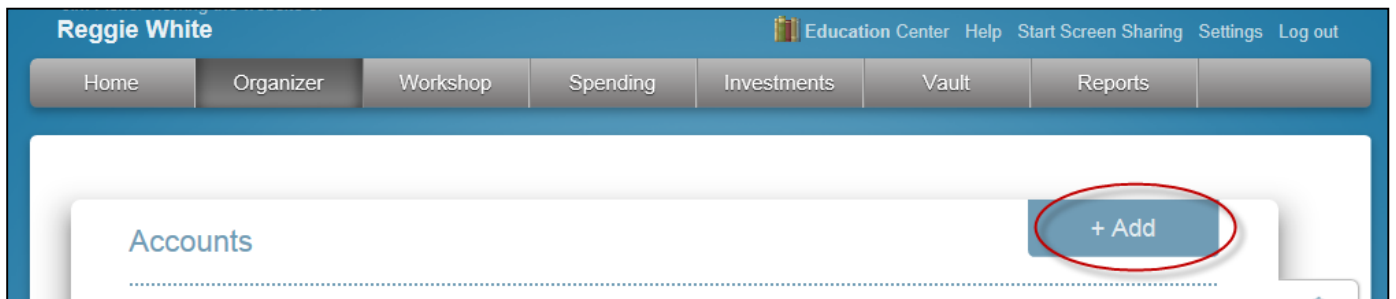
Risk Tolerance
What type of investor are you?

Get Started

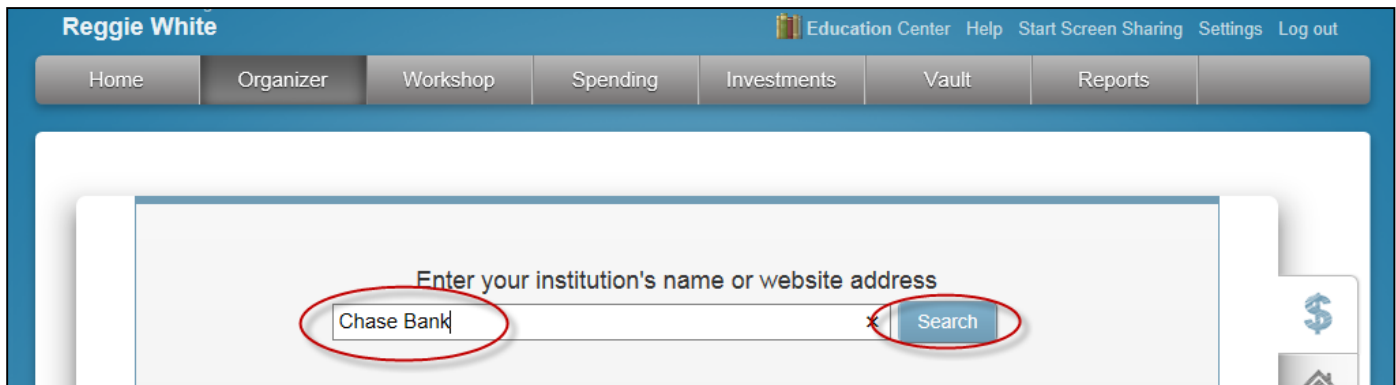
- To add accounts to the **Organizer**, click **Accounts**.



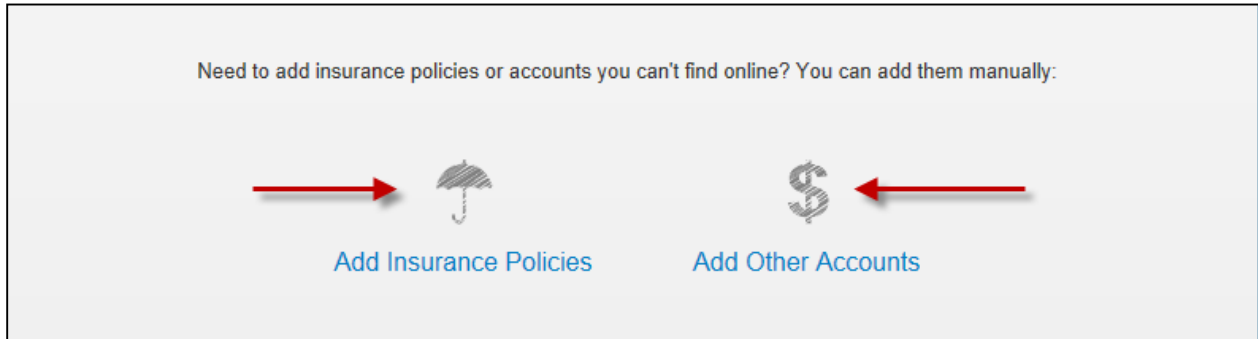
- Click the **Add** button to search for a specific institution.



- Type in the name of the institution where you have accounts and click **Search**.



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



9. The **Workshop** tab provides a quick analysis to determine if you are saving enough for retirement or a college expense. You can also quickly 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 go 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.



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

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Home Organizer Workshop Spending **Investments** Vault Reports

Summary Allocation Analysis Transactions Research

Accounts
All Investments ▾

Current Value: \$918,062.48
 Cash: \$5,180.00
 Margin: \$1.00
²Holdings: \$162,881.48
Today's change: -\$279.67 ↓ 0.03%

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 below¹.
 Account holdings reflect the last available prices as of 06/20/2014 10:36AM².

Values are based on the total of all account history values as of the last day of each month in which histories are available.

Account ▾	Positions As Of ↕	Cash ↕	Margin ↕	Holdings ² ↕	Current Value ↕	Today's Change ²	
						Value ↕	Pct ↕
[†] Fidelity 401(k)	06/20/2014 11:05AM	\$90.00		\$44,995.58	\$45,085.58	-\$9.50	-0.02%
Fidelity Brokerage	06/20/2014 11:05AM	\$5,000.00	\$1.00	\$72,890.32	\$77,891.32	-\$260.67	-0.33%
[†] Orion Investments	06/20/2014 11:05AM	\$90.00		\$44,995.58	\$45,085.58	-\$9.50	-0.02%
[†] Qualified Retirement	06/17/2014 02:44PM				\$750,000.00		
Total					\$918,062.48	-\$279.67	

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

Reggie White Education Center Help Start Screen Sharing Settings Log out

Home Organizer Workshop Spending **Investments** Vault Reports

Summary Allocation Analysis Transactions Research

Accounts
Fidelity 401(k)

Current Value: \$45,085.58
 Cash: \$90.00
 Holdings: \$44,995.58
Today's change: -\$9.50 ↓ 0.02%

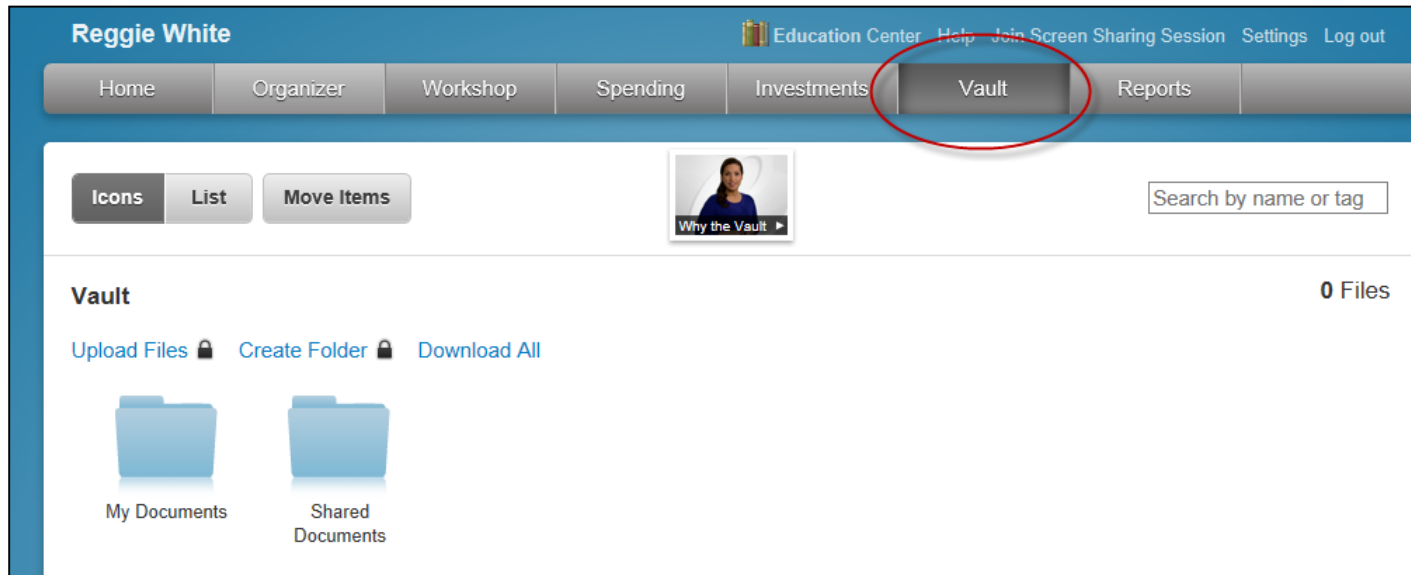
Balance History
 The selected account doesn't have enough balance history data to chart.

Cash, Margin, and Holding quantities reflect changes through 06/20/2014 11:05AM¹.
 Account holdings reflect the last available prices as of 06/20/2014 10:36AM².
[Reprice Now](#)

Symbol ▲	Description ⇅	Quantity ⇅	Price ⇅	Value ⇅	Today's Change ³	
					Value ⇅	Pct ⇅
AGG	iShares Core U.S. Aggregate Bond ETF	50.00	\$108.88	\$5,444.00	+\$6.50	0.12%
JAWWX	Janus Global Research Fund T Shares	125.00	\$40.70	\$5,087.50		
UGI	UGI Corp.	200.00	\$49.49	\$9,898.00	-\$16.00	-0.16%
VFIX	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.

- 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 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.

Reggie White Education Center Help Start Screen Sharing Settings Log out

Home Organizer Workshop Spending Investments Vault **Reports**

Report Selection
Balance Sheet ★ Favorites

< Prev As of Today Next >

View Categories: No

Balance Sheet Web Print

Prepared for Reggie White

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

Assets	Reggie	Total
Easy 123 Checking	\$4,568	\$4,568
Electric Orange	3,000	3,000
Fidelity Brokerage	62,684	62,684
Orion Investments	40,249	40,249
Fidelity 401(k)	40,249	40,249
Qualified Retirement	750,000	750,000
Stock Options	1,239,505	1,239,505
Permanent Life Insurance	14,500	14,500
Total Assets:	2,154,755	2,154,755
Liabilities	Reggie	Total
Mortgage	(\$426,385)	(\$426,385)
Blue Credit Card	(2,368)	(2,368)
Platinum Credit Card	(1,275)	(1,275)
Total Liabilities:	(430,028)	(430,028)
Total Net Worth:	\$1,724,727	\$1,724,727

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 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**.

The screenshot displays the eMoney Advisor website interface for a user named Reggie White. At the top, there is a navigation bar with links for Education Center, Help, Start Screen Sharing, Settings, and Log out. Below this is a secondary navigation bar with tabs for Home, Organizer, Workshop, Spending, Investments, Vault, and Reports. The main content area is divided into several sections:

- Top Left:** eMoney Advisor logo and contact information for Jim Fisher (jfisher@emoneyadvisor.com, Office: (858) 242-4805).
- Top Middle:** NET WORTH TODAY: \$1,724,727. THIS MONTH: --.
- Top Right:** INVESTMENTS TODAY: \$893,182. CHANGE: -\$279.67 (-0.03%).
- Middle Left:** ACCOUNTS section with a list of categories and balances: Cash (\$7,568), Credit Cards (-\$3,643), Investments (\$893,182), Life Insurance (\$14,500), Loans (-\$426,385), Property (\$0), and Stock Options (\$1,239,505).
- Middle Center:** SPENDING NET -\$4,364. A pie chart shows spending categories: Auto & Transport, Unclassified, and Cash/ATM.
- Middle Right:** BUDGETS section with a 'Create a Budget' button.
- Bottom Left:** PROTECTION section listing Variable Universal Life, Auto, and Homeowner's policies.
- Bottom Right:** AWARDS section, highlighted with a red circle. It contains the text: "Use Awards Manager provided by UsingMiles to track your frequent flyer miles and hotel reward points." Below this text is a button labeled "GO TO AWARDS" with a right-pointing arrow, also circled in red. A red circle is also drawn around the right navigation arrow of this section.