YOUR PERSONAL FINANCIAL WEBSITE GUIDE

PERSONAL FINANCIAL WEBSITE GUIDE

YOUR PERSONAL FINANCIAL WEBSITE

You will also receive an email registration invitation for Your Personal Financial Website from:
notification@emoneyadvisor.com

The link in this email expires in 7 days. Please create your account as soon as possible.

It takes less than ten minutes to register for your account. You will receive a link to your website so you can go back in when you have more time. We recommend bookmarking this link:
https://wealth.emaplan.com/ema/ria/halterferguson

You may also access the portal through a link on our website https://www.hffinancial.com/pfw-login/

My Username is: ____

My Password: ____

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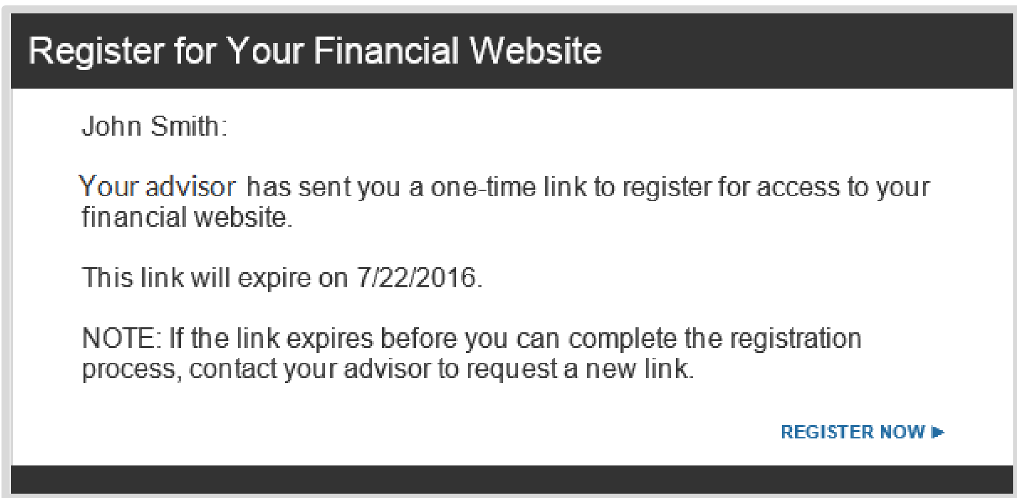
Website Registration Process

In this userguide, we will demonstrate how to register your website in a few simple steps! Your financial representative will send a system generated email with an embedded registration link. For your security, this link has redemption codes built into it. This means that the link you received is one time only use. Once the link has been clicked on, it will then expire. Make sure not to click the link until you are fully ready to complete the registration process! Registration should take no more than 10 minutes.

Please Note: The registration invitation email expires 7 days from initial receipt. If you delete the email, your financial representative will be able to resend it.

1. From your email, open the invitation email.



Register for Your Financial Website

John Smith:

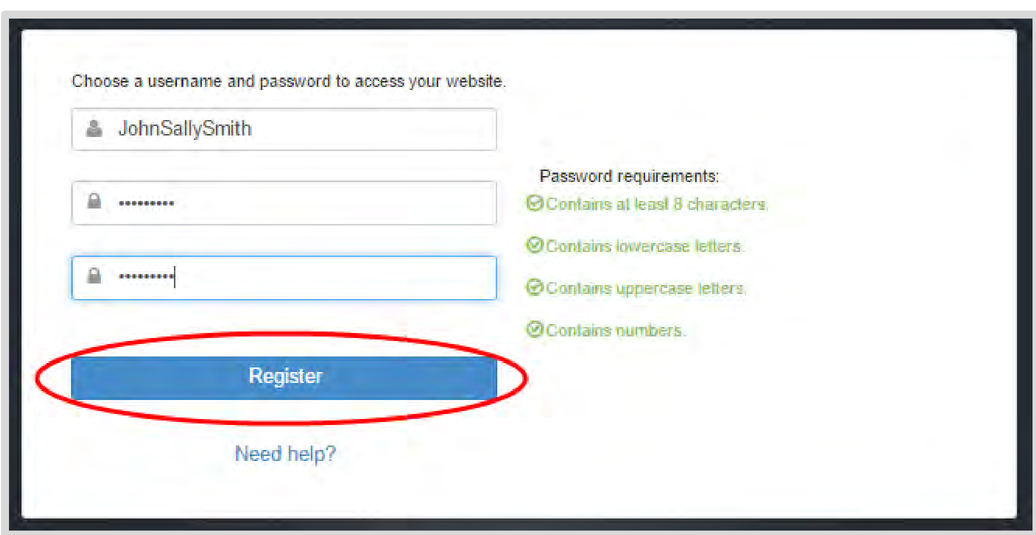
Your advisor has sent you a one-time link to register for access to your financial website.

This link will expire on 7/22/2016.

NOTE: If the link expires before you can complete the registration process, contact your advisor to request a new link.

REGISTER NOW ▶

2. The link will open a new page in your default internet browser. Here you will establish a unique Username & Password. Follow the password meter to confirm you have met the security requirements.



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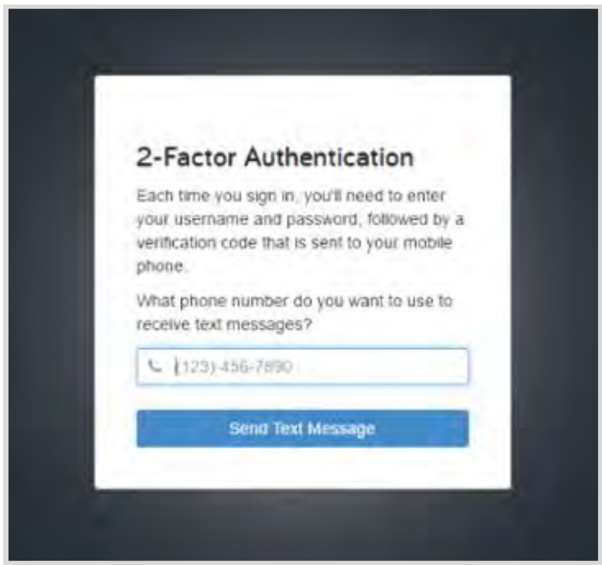
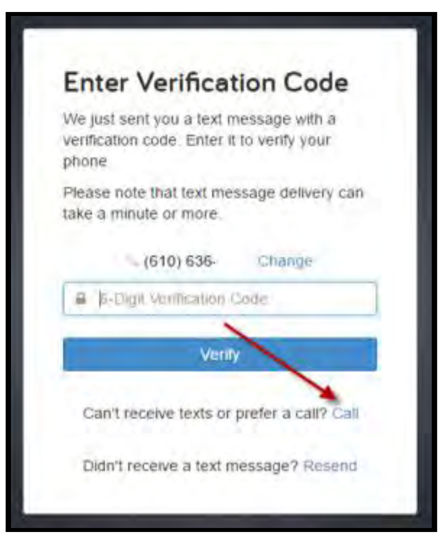
Website Registration Process

3. After establishing your Username and Password, you are required to register for 2-Factor Authentication (2-FA.) The main purpose of 2-FA is to ensure the security of your information. 2-FA will verify your identity using a PIN sent to your phone. This is an important measure in safeguarding your personal financial data, a matter we take very seriously.

   You will first register your Primary phone to be used for 2-FA. Enter your phone number and click **Send Text Message**. If you enter a landline, you can choose to receive a phone call that reads your PIN to you. For international phones, add a "+" in front of your number.



4. Once you have received your PIN, enter the 6 digit code into verification box and click **Verify**. Click the Call link to have the verification code read to you over a phone call. The code expires after 10 minutes, click the Resend link to receive a new PIN verification code.



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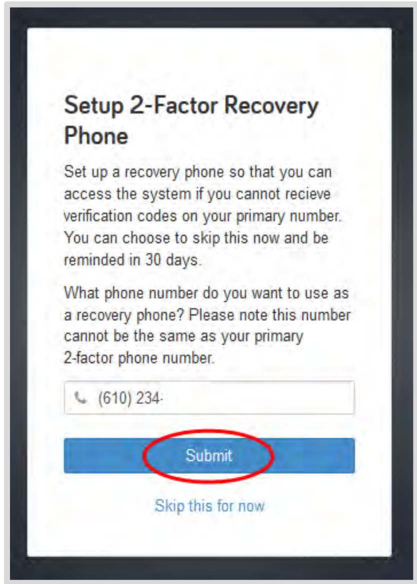
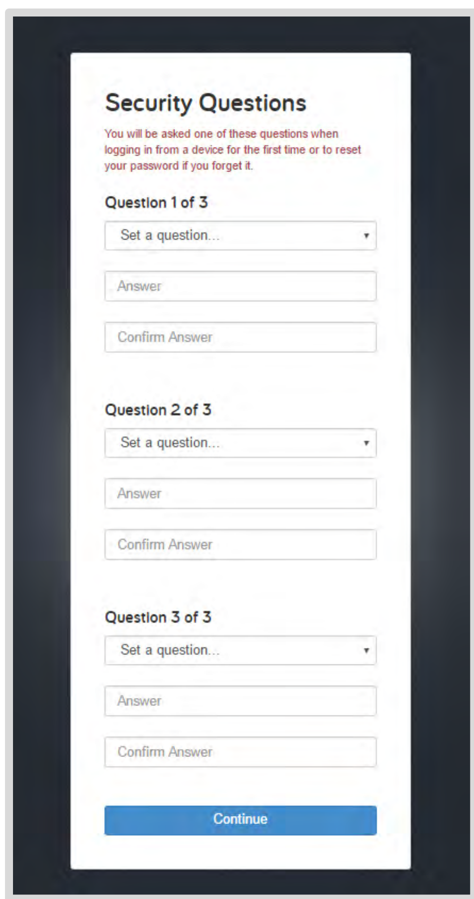
Website Registration Process

5. Next you will be prompted to set up a recovery phone. This number will be used if you do not have access to your primary phone while trying to login.

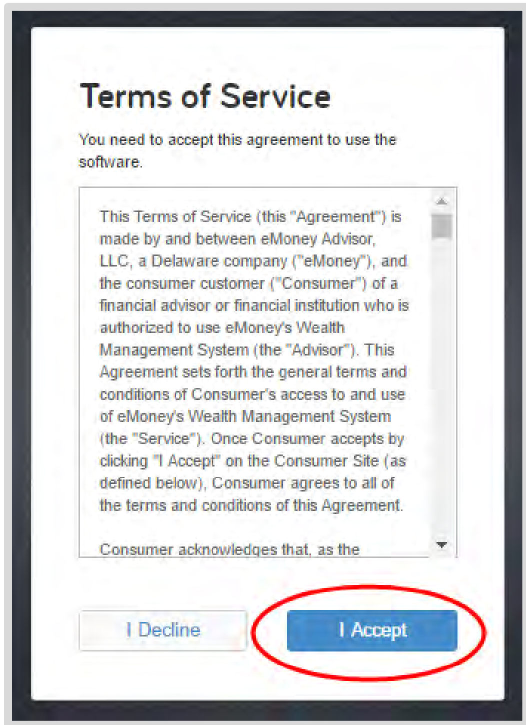


6. Next, you will be prompted to answer 3 security questions.

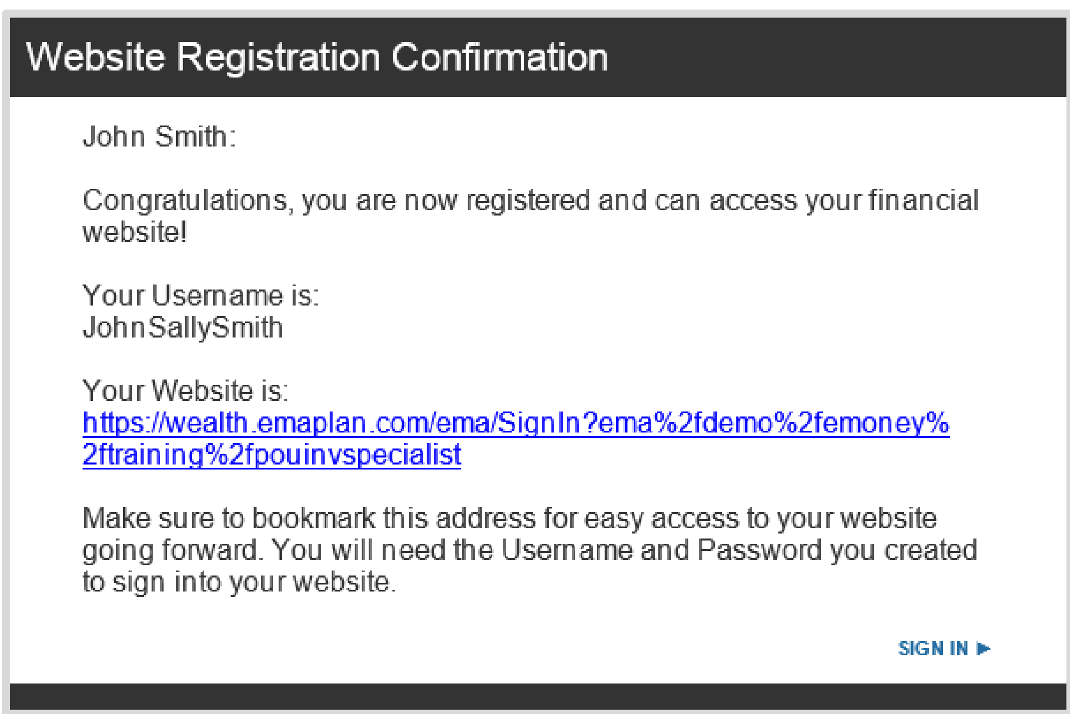


Website Registration Process

7. Finally, read and accept the Terms of Service.



8. Once you have successfully registered for your website, you will receive a confirmation email as shown below. Save the log on link to your bookmarks for easy access!

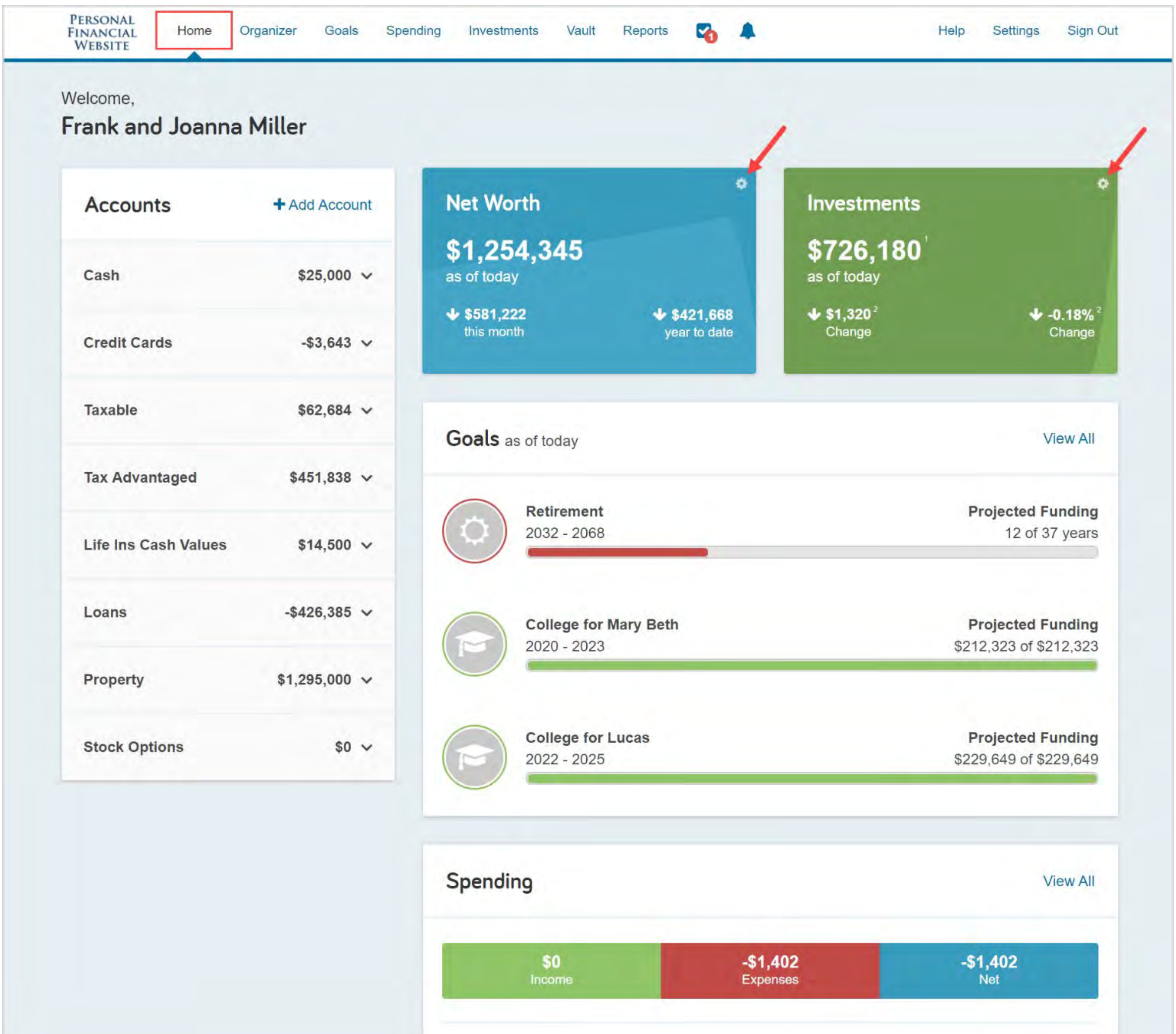


Personal Financial Website Overview

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.

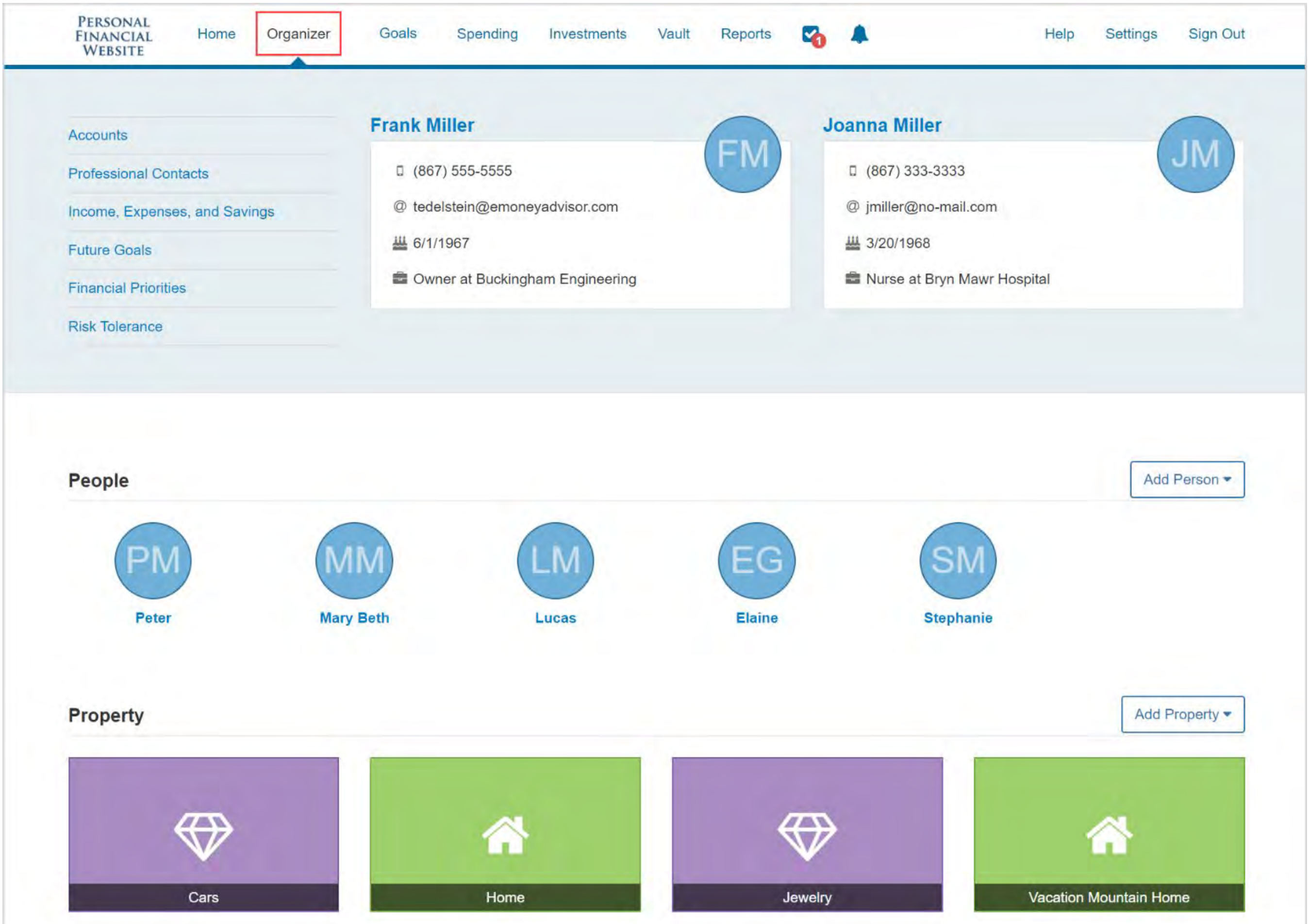
Before your first login, you will be prompted to establish three security questions and set up 2-Factor Authentication.

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.



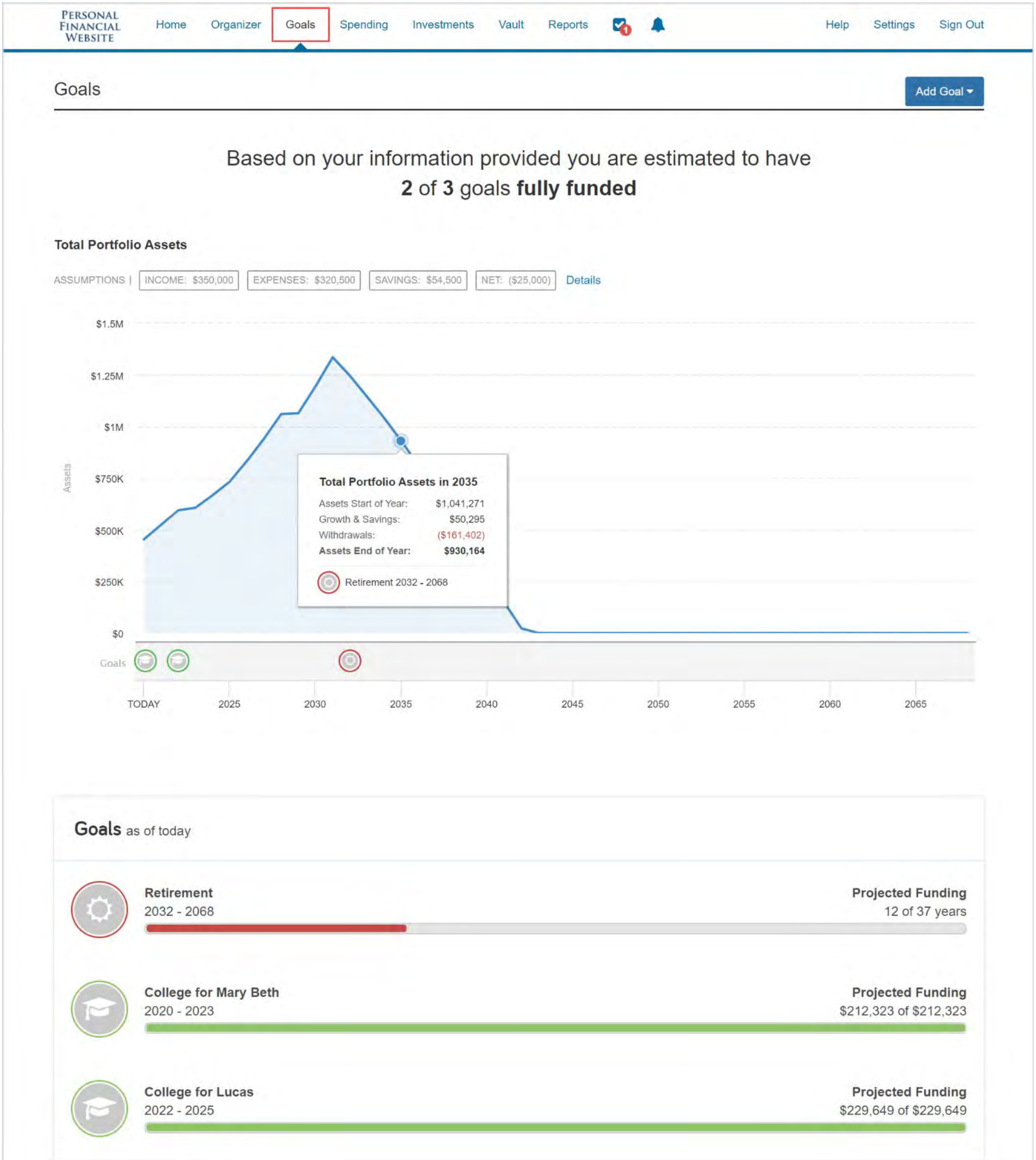
Personal Financial Website Overview

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.



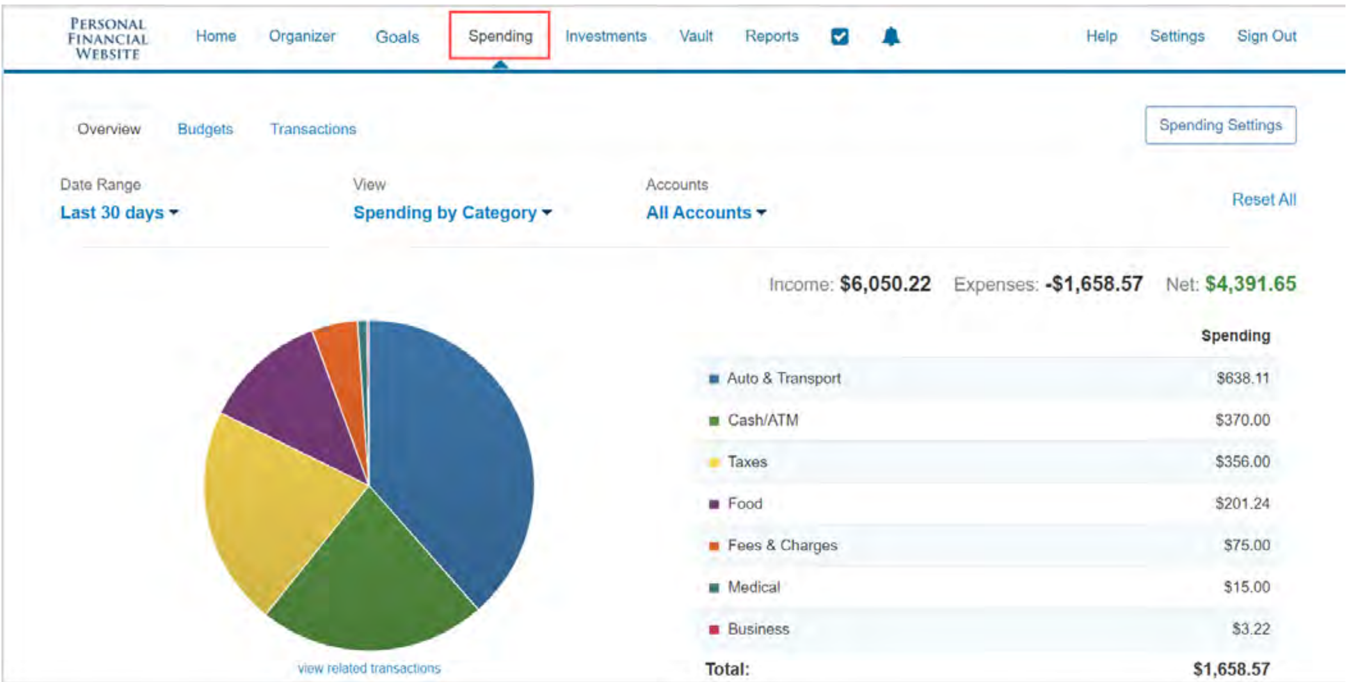
Personal Financial Website Overview

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.

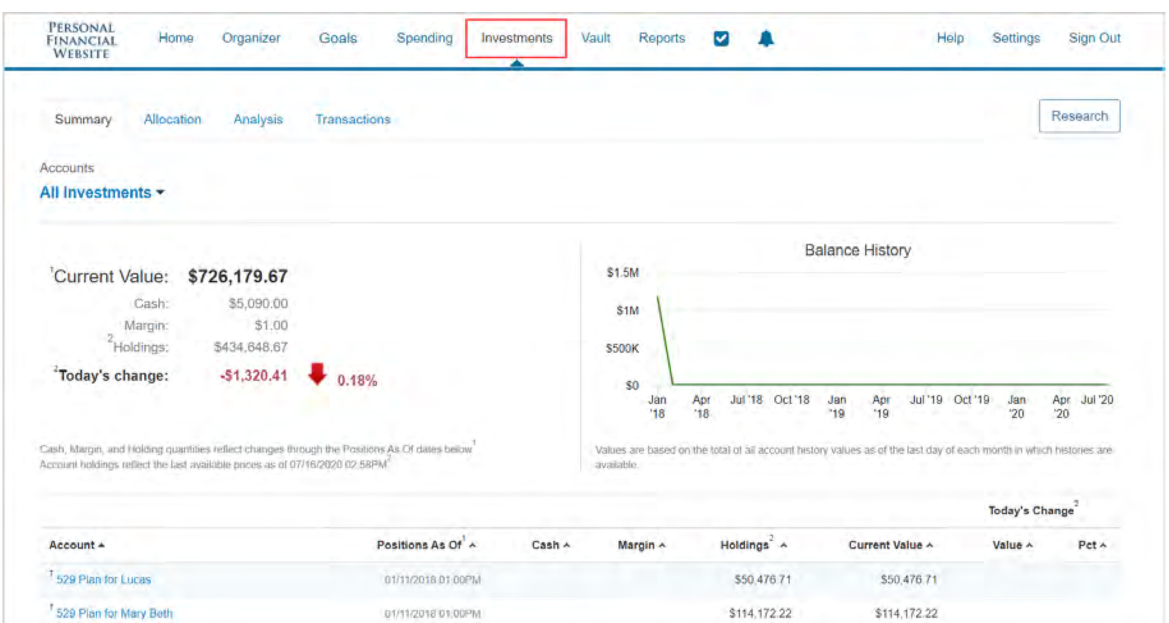


Personal Financial Website Overview

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.



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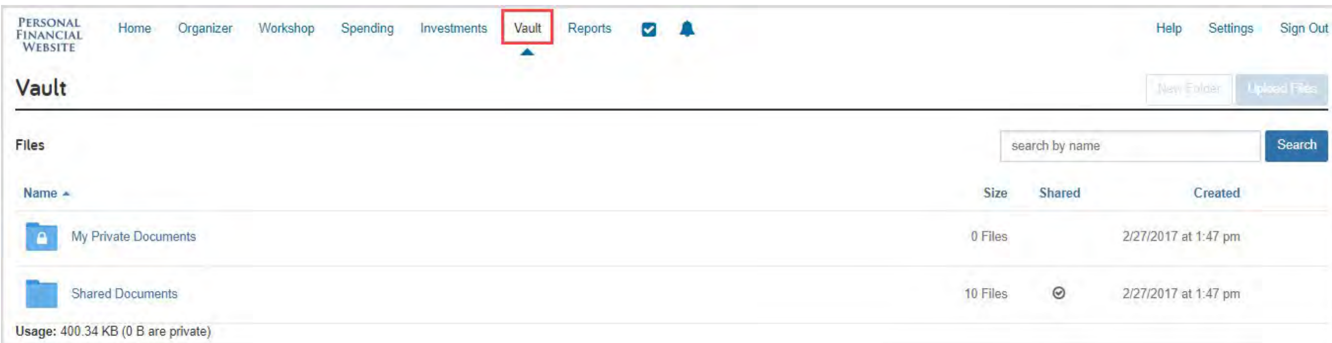
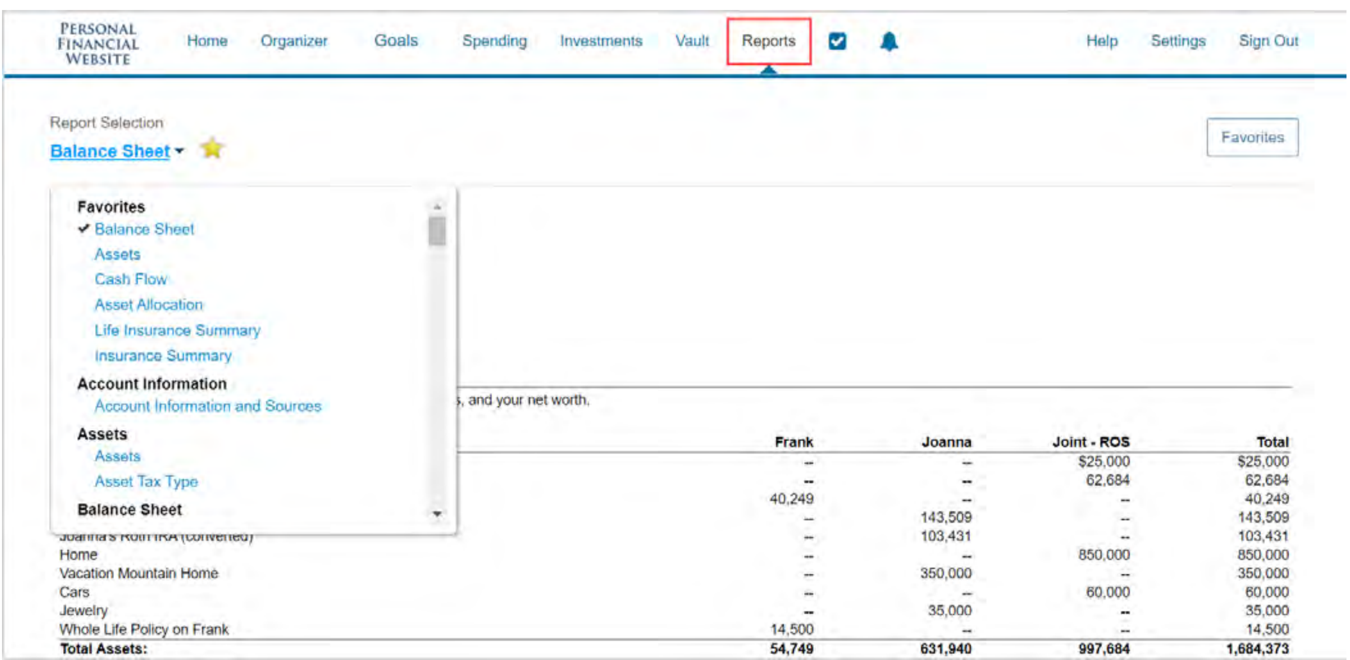
Personal Financial Website Overview

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**. **I**f 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



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



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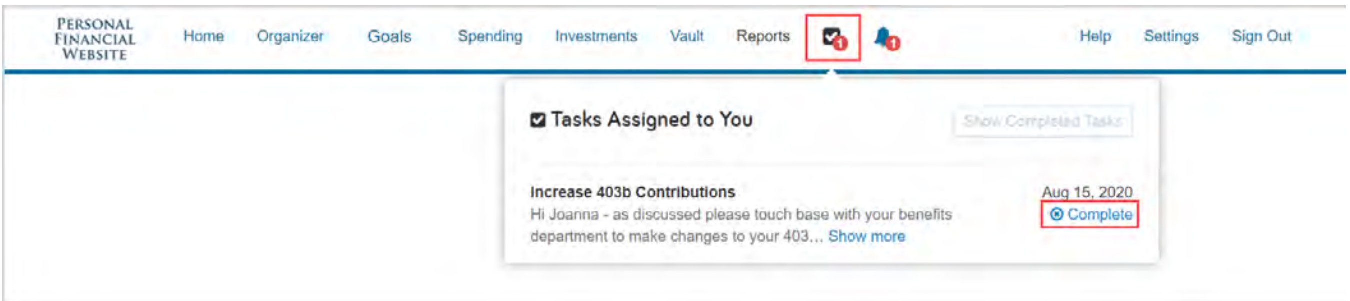
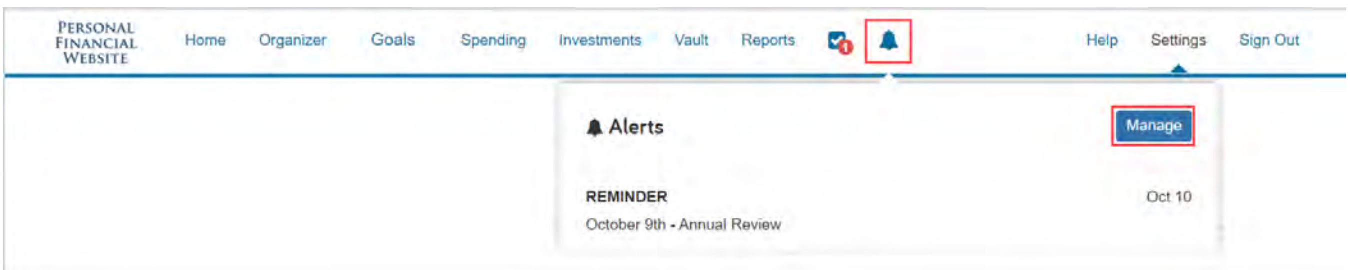
Personal Financial Website Overview

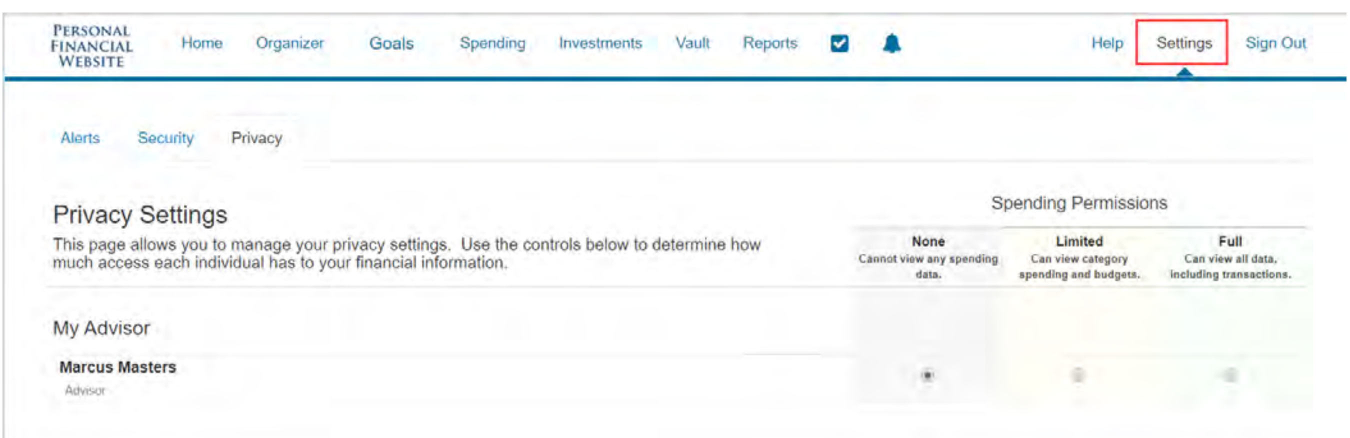
The **Tasks** icon will alert you of any tasks assigned to you by your Advisor. Click **Complete** when you've finished the task to notify your Advisor.



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



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.



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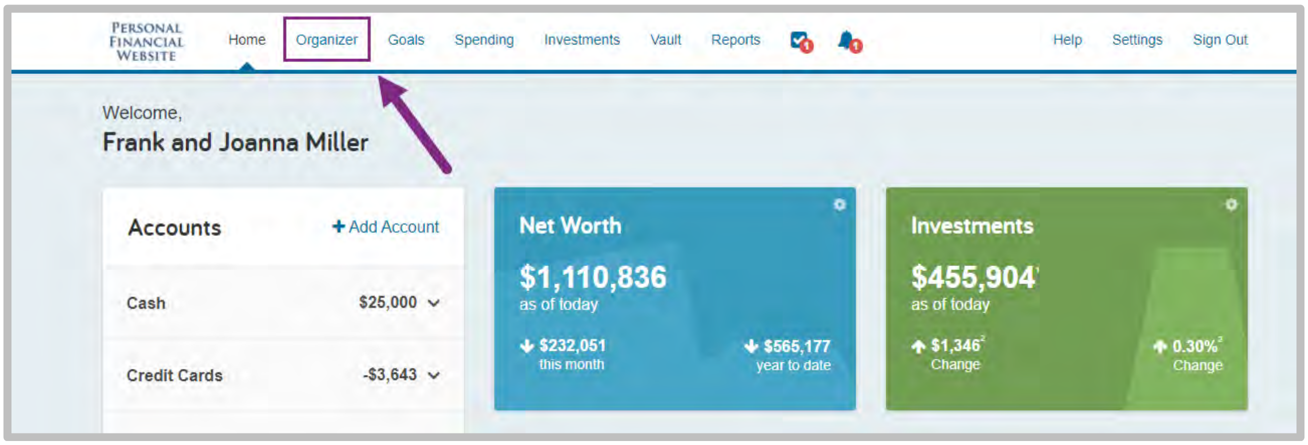
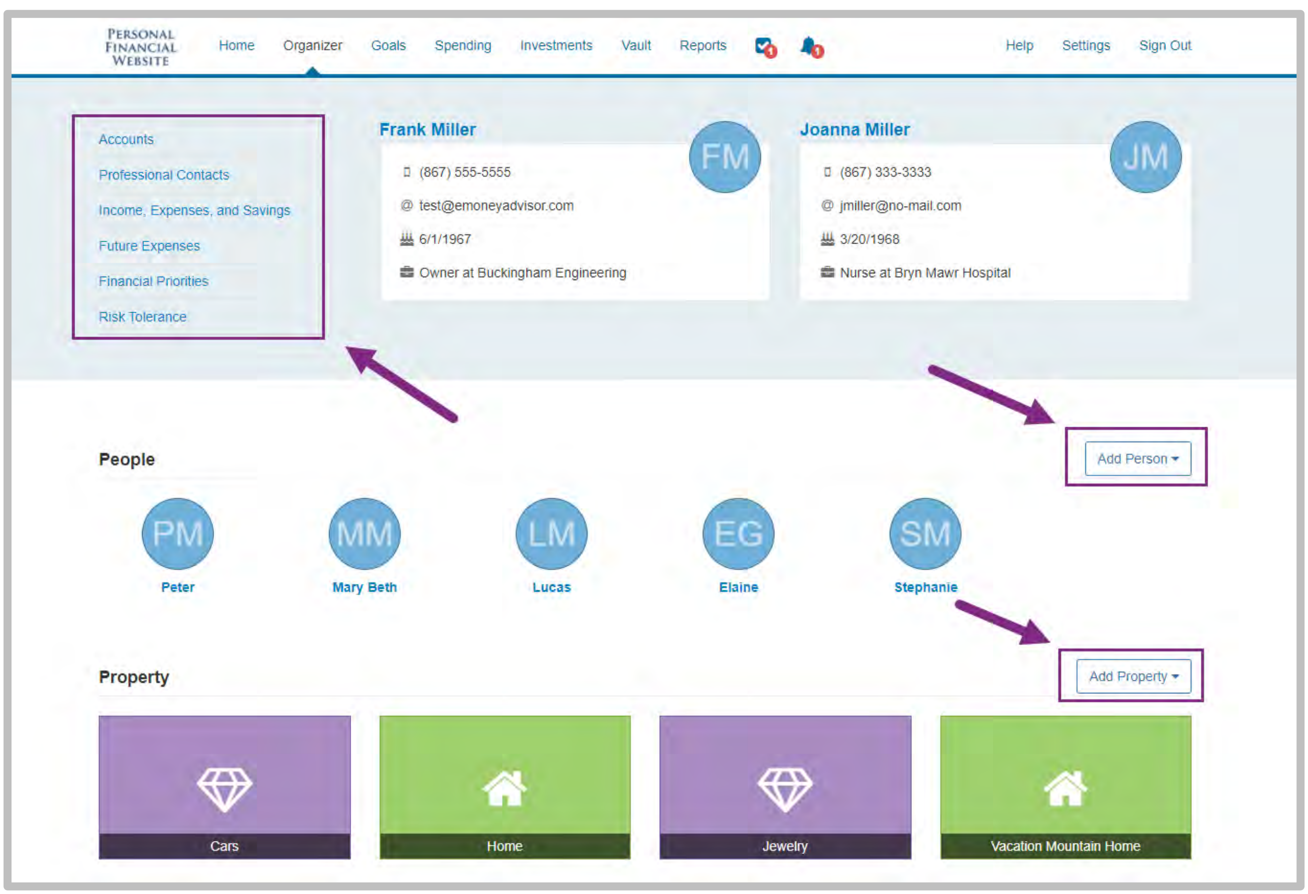
Organizer Overview

In this guide we will walk you through the features of your Client Site **Organizer**. Use the Organizer to group all your financial information in one place. Click the different sections to add and edit the related information. The information included here will be used to populate other areas of the application, including the Home page.

1. To access, click the **Organizer** tab from the toolbar.



2. The Organizer allows you to group all of your financial information in one place as seen below.



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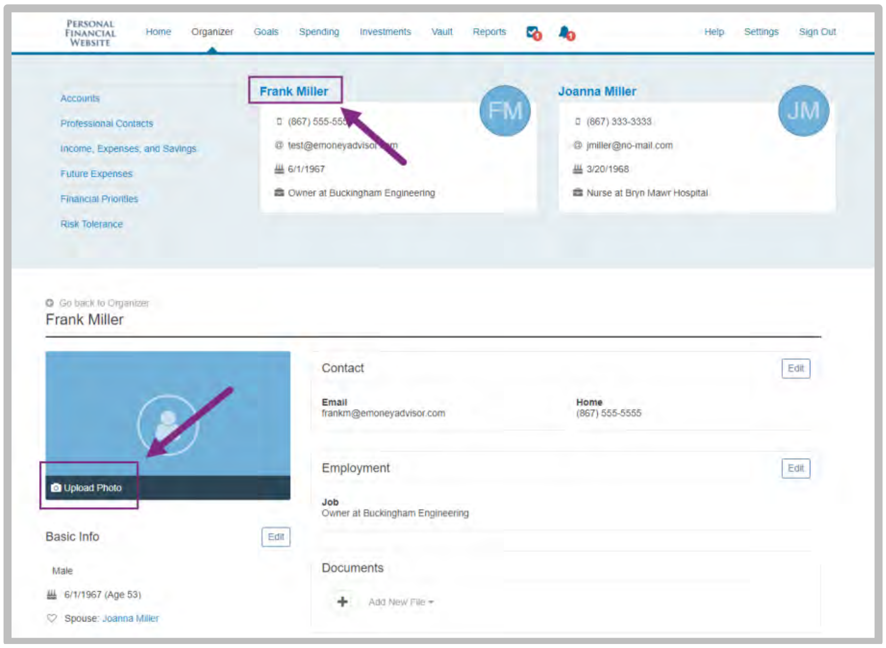
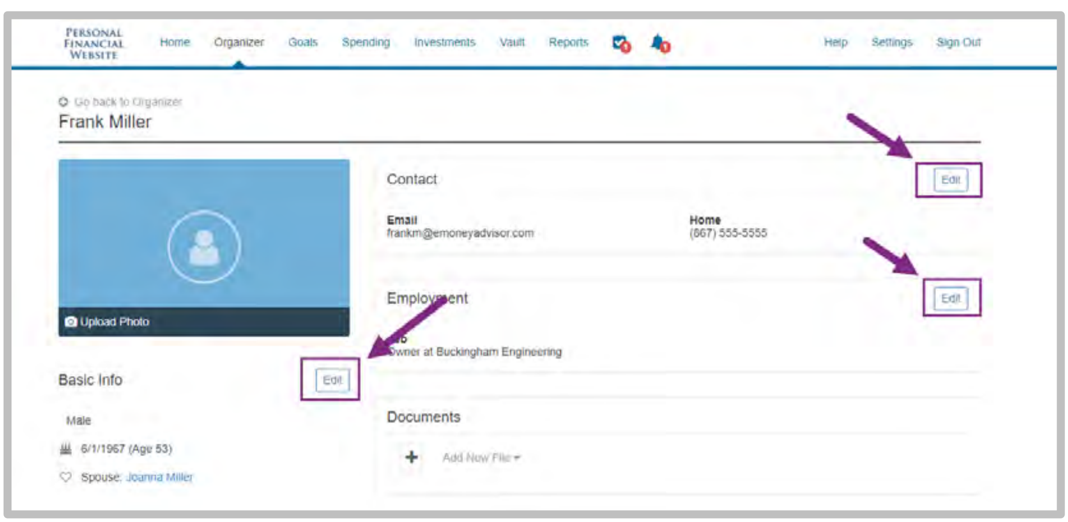
Organizer Overview

3. To modify any of your personal information or upload a profile picture to the site, click your name. To upload a picture, click **Upload a Photo** and search directly from the computer's hard drive.



4. After clicking into your profile, you and your spouse can edit Basic Info, Contact and Employment Info and also upload relevant documents to your online vault.



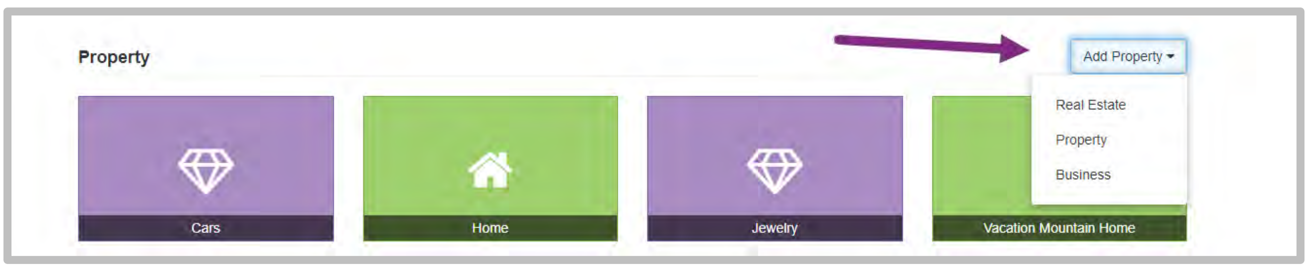
Basic Info: First & Last name, DOB, Gender, Special Needs, In Good Health, and Marital Status
Contact Info: Email, Phone, Mobile Phone, Fax, and Full Address. Note that only the Mobile Phone number is what will display on the organizer overview.
Employment Info: Employer Name, Job Title, Email

Organizer Overview

5. On the organizer main tab, you will also be able to add relevant **People** and **Property**.

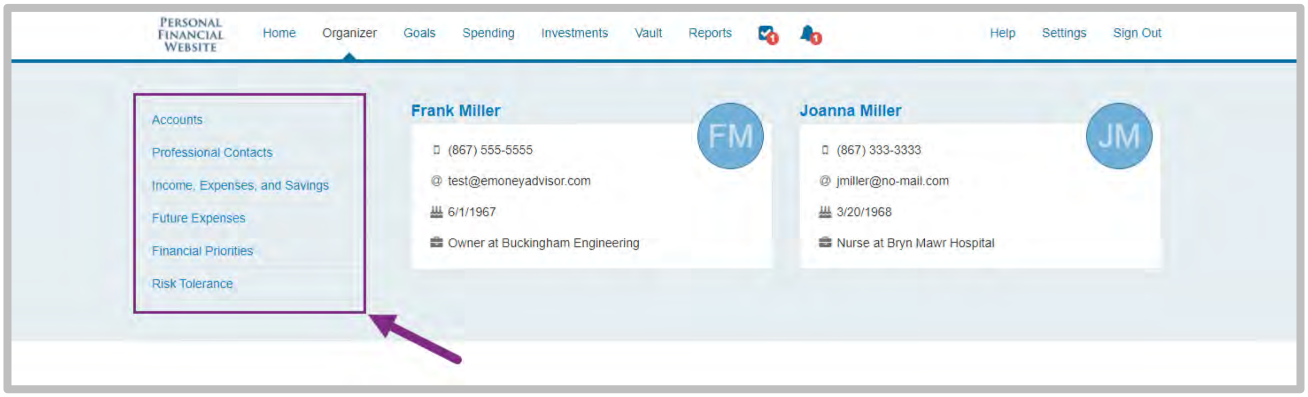
6. To add a person, click **Add Person** and choose what to add & enter details. You can upload a picture of each person on their individual page.

7. To add property, click **Add Property** and select Real Estate, Property, or Business.



Organizer Overview

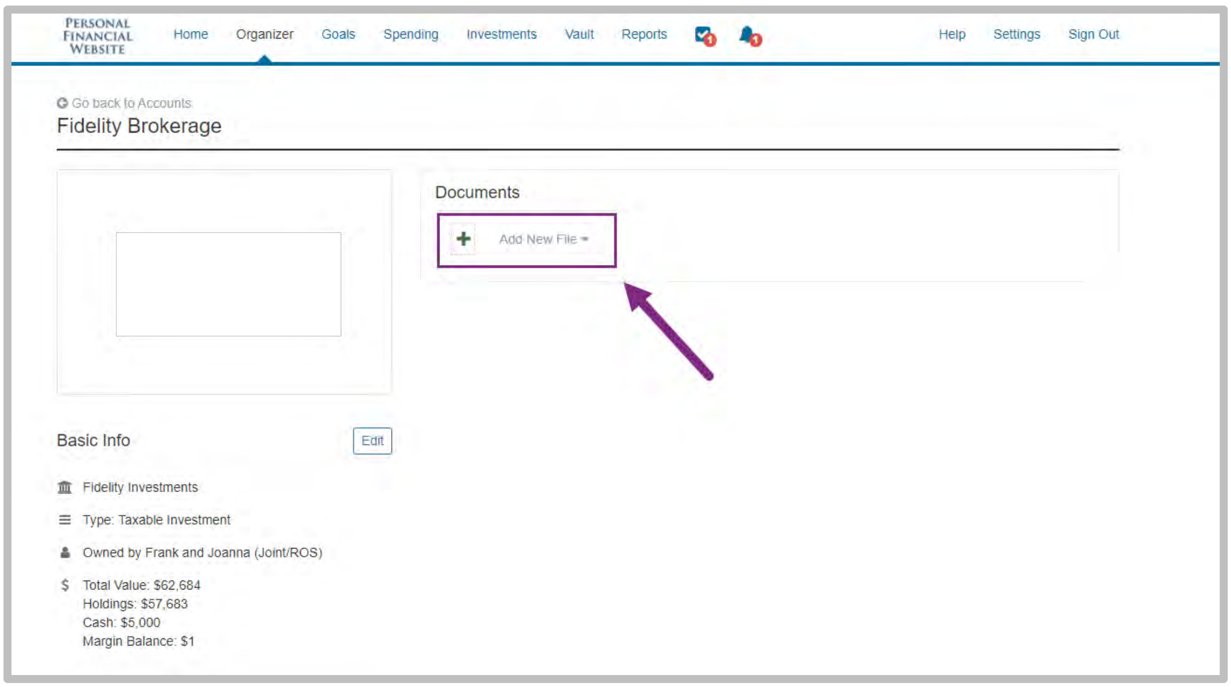
8. The menu options on the upper left side of the organizer tab lists out the available sections the client can view and/or modify. Click an item to view its details. Click **Add** to add information within a section, and click **Save** to save the changes.



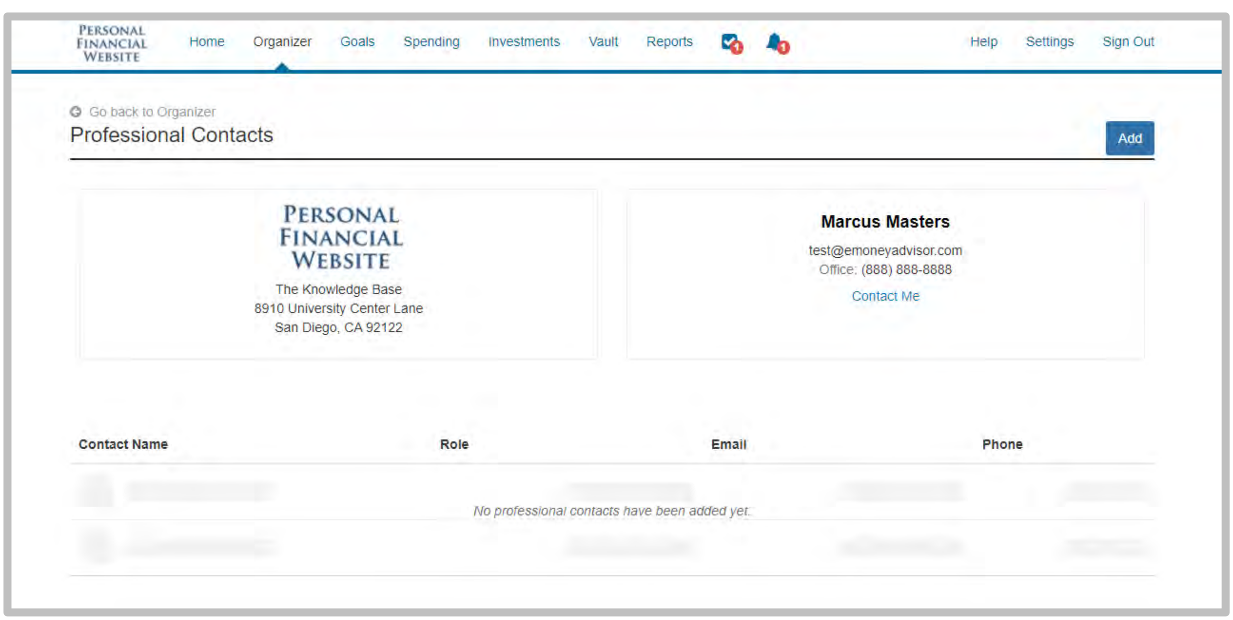
Accounts: allows you to add your online accounts directly from an institution or to add them manually. Click the Add button at the top of the page to enter your institution's name or to select the icons to add insurance policies and other accounts that are not connected to your institutions.
Professional Contacts: allows you to add information about any relevant contacts. Your Advisor will always be listed first in this section. Click Add, and then add contact information.
Income, Expenses, and Savings: contains your annual income, living expenses, and savings and contributions.
Future Goals: allows you to enter in an assumed age of retirement, view existing or add education goals, and any existing or new major expenses.
Financial Priorities: used to assign an order to your financial goals. Client and Spouse can prioritize their goals.
Risk Tolerance: used to define how much risk you are willing to accept. You can make changes to their answers at any time.

Organizer Overview

9. The organizer allows you to add any relevant documents to an entry by utilizing the **Documents** feature within certain organizer entries. You can either upload a document from your desktop, or tie an existing vault document to the entry. Anything uploaded through documents will automatically be added to your Shared Documents folder in the vault. Below screen shot is an example of the Documents section of a Taxable Investment.

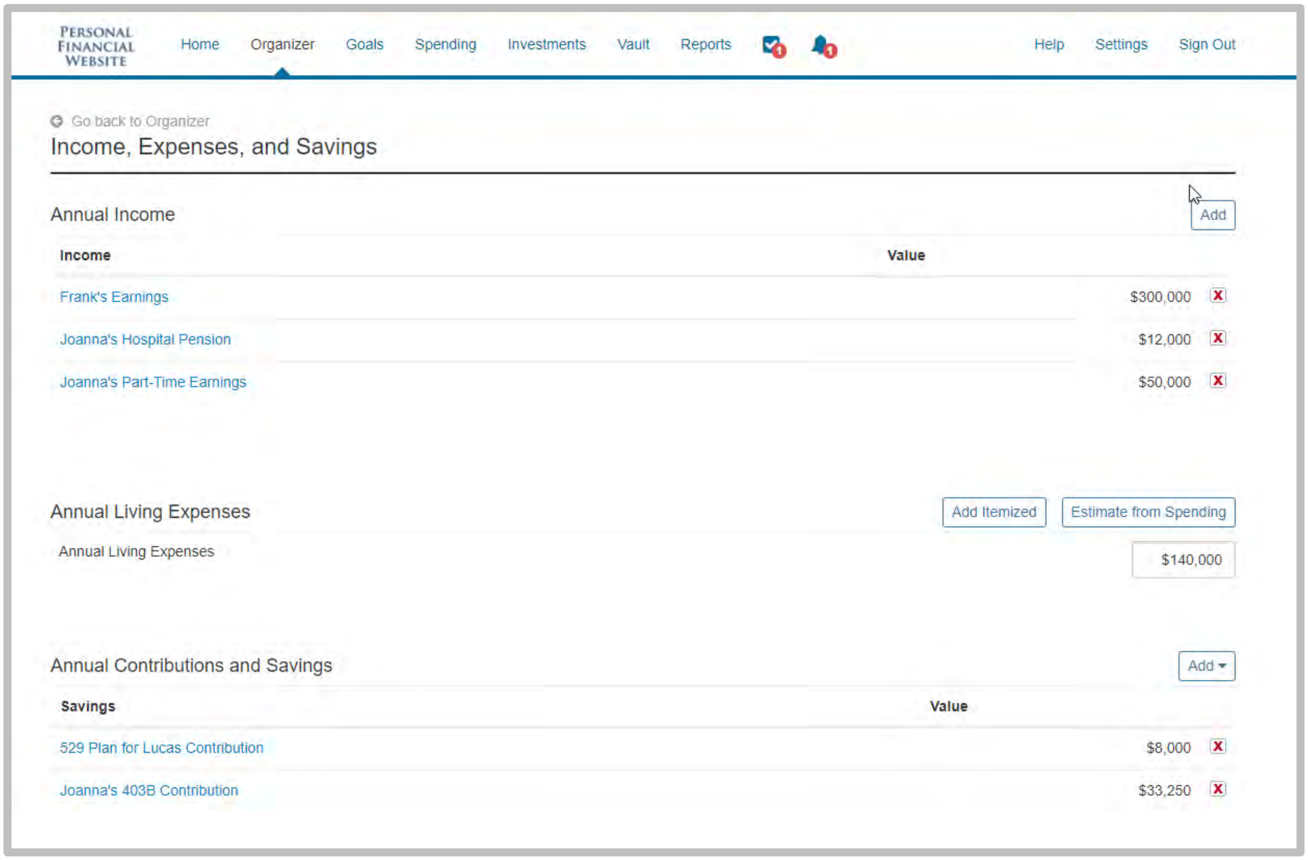


10. **Professional Contacts** allows you to add information on key contacts. Your advisor will always be listed first in this section.

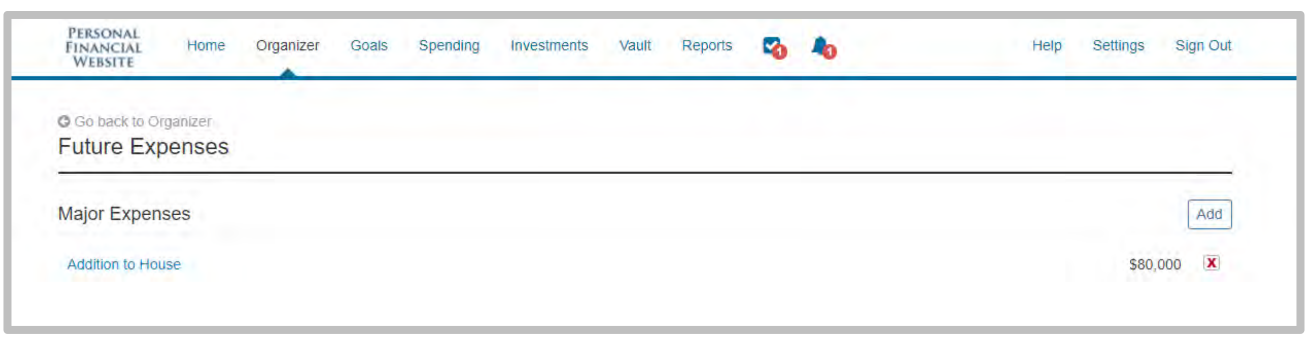


Organizer Overview

11. **Income, Expenses, and Savings** will contain your annual income, living expenses, and savings & contributions.

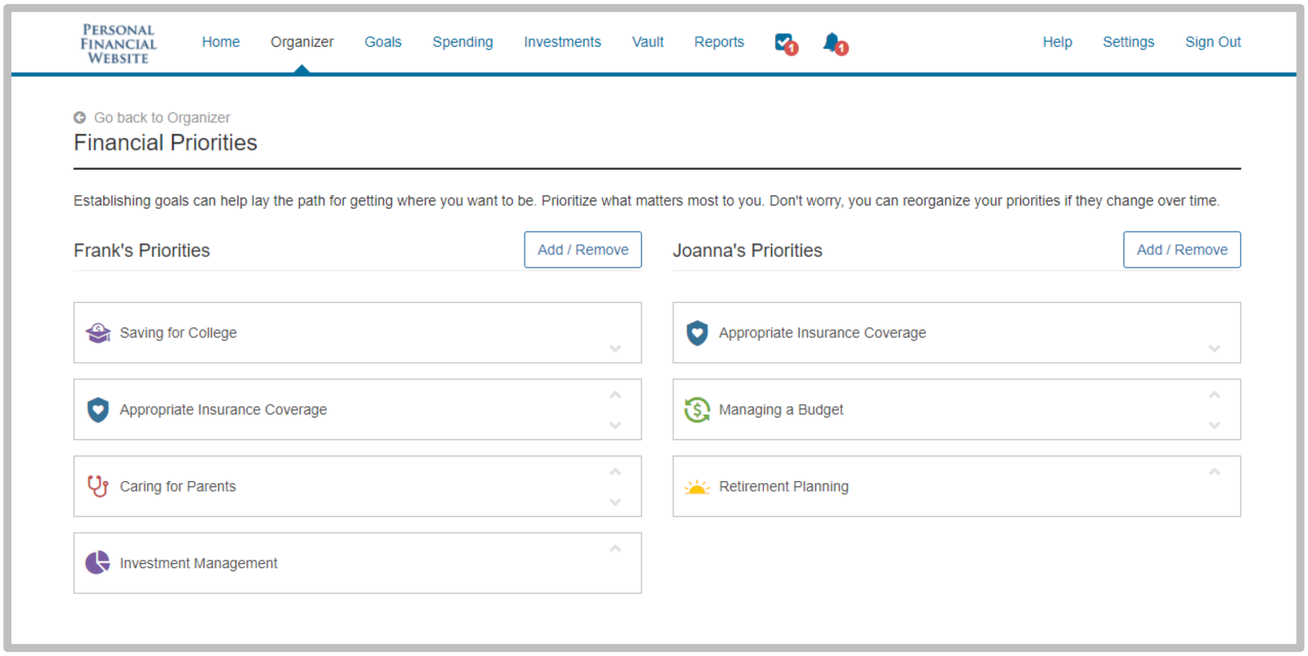


12. **Future Expenses** allows you to add retirement goals, education goals, and any major expense goals. Click Add to create a new goal.

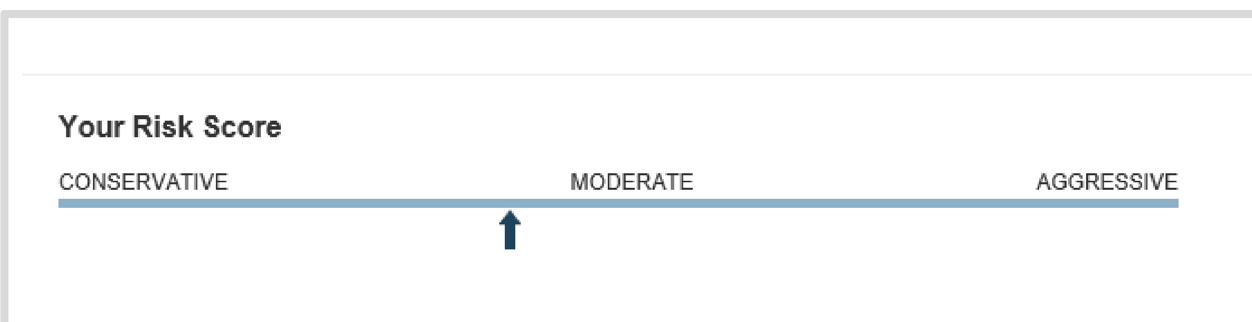


Organizer Overview

13. **Financial Priorities** are used to help create an accurate view of your plans regarding your finances. Here you can assign an order to their financial goals.



14. **Risk Tolerance** provides a 12 question questionnaire. You will need to answer all 12 questions in full to see your risk score.



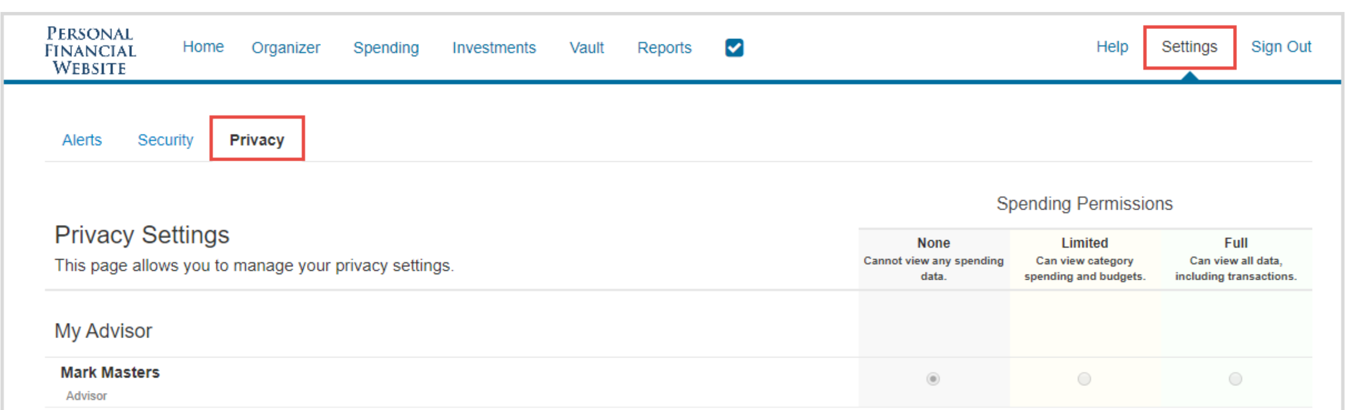
Spending and Budgeting Overview

This user guide will walk you through how to use the Spending and Budgeting tools available in your Personal Financial Website. These tools allow you to build out monthly spending budgets while also tracking spending habits on your connected transactional accounts. To track your spending and budgeting, you must first connect your accounts.

Table of Contents:

Privacy Settings

1. By default, your Advisor and any additional website users, such as a Spouse, are unable to see your spending information. To change this setting, click Settings, then click the **Privacy** tab. For each person listed you can choose between the Spending Permissions: **None, Limited,** or **Full**.



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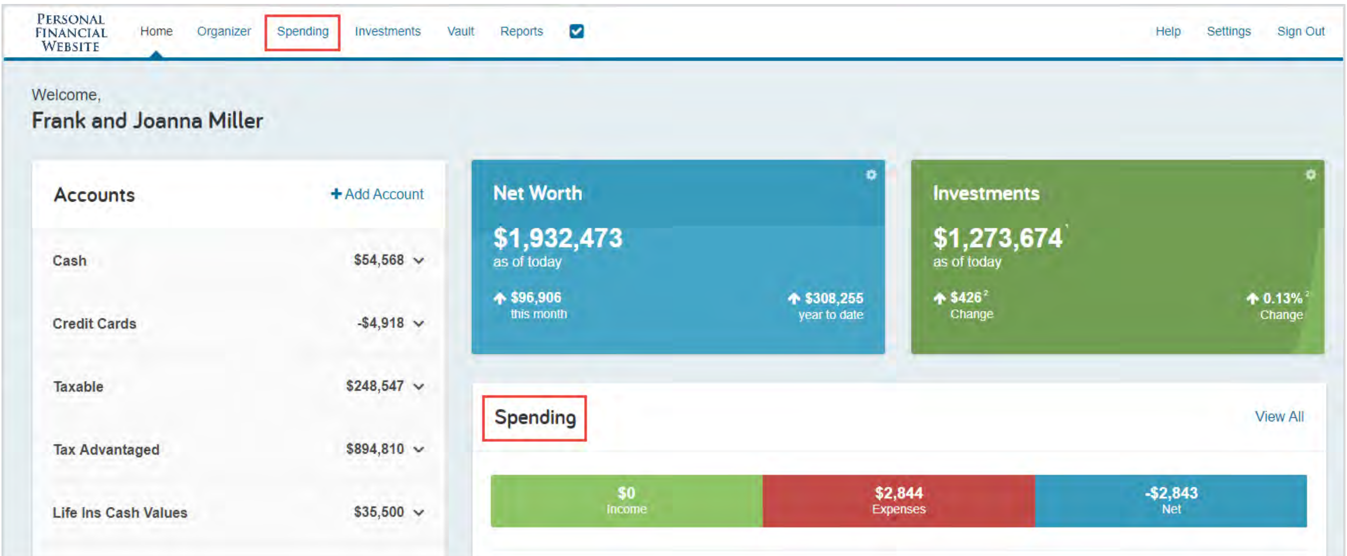
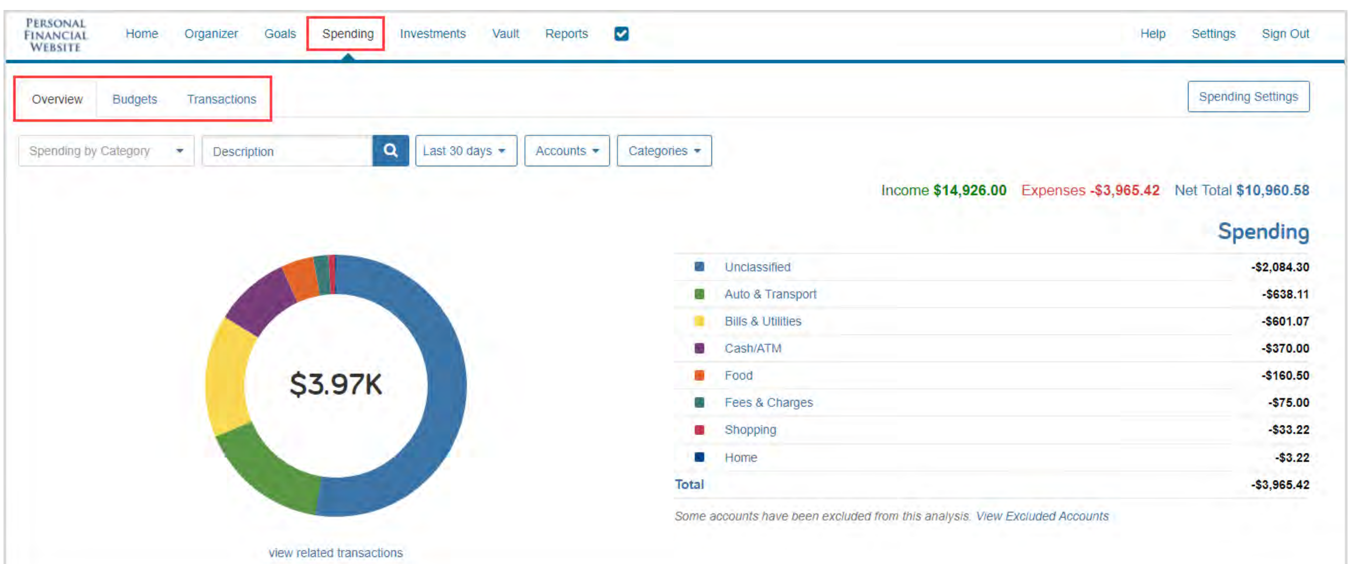
Spending and Budgeting Overview

Spending Tab

1. From the Home page, click the **Spending** tab or tile.



2. The Spending tab is comprised of 3 sections: **Overview**, **Budgets**, and **Transactions**.



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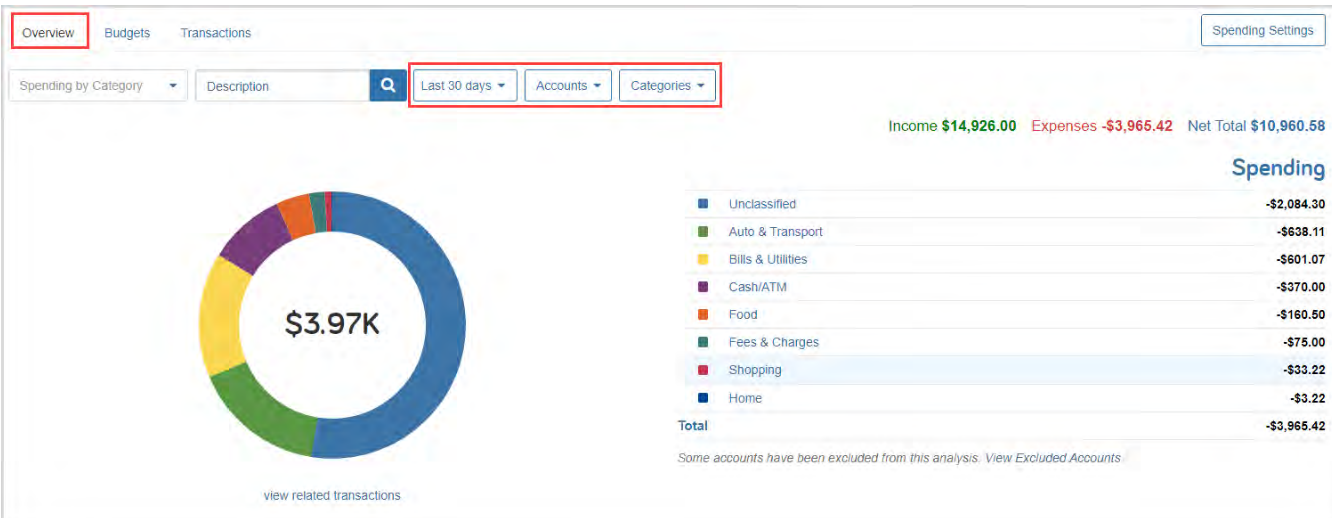
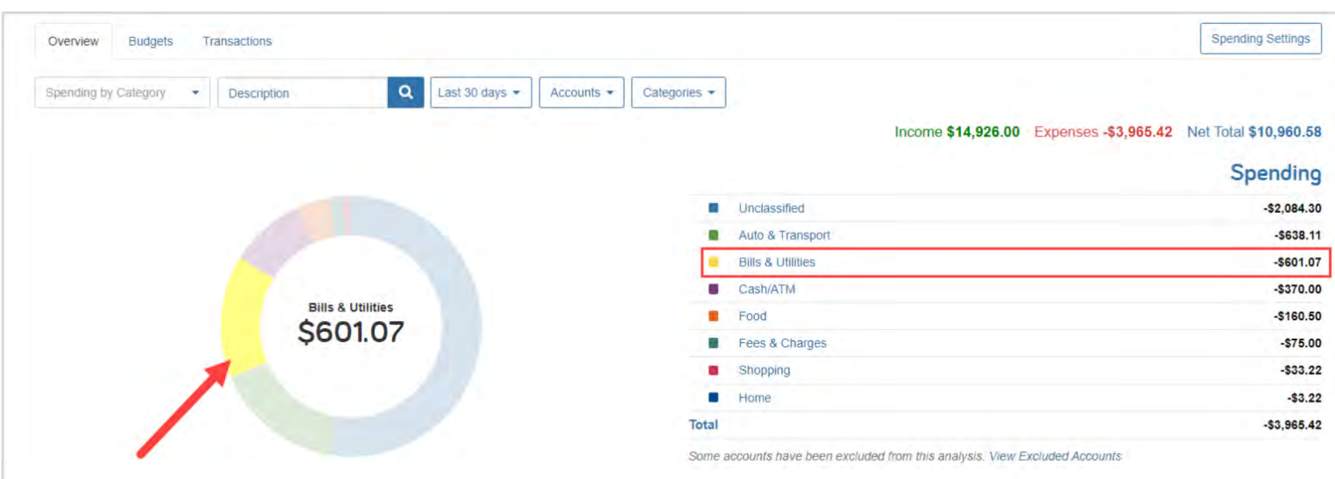
Spending and Budgeting Overview

Overview Tab

1. The Overview tab shows spending by category over a specific date range. The default view displays spending amounts during the **Last 30 Days**, **by Category**, and from **All Accounts**.

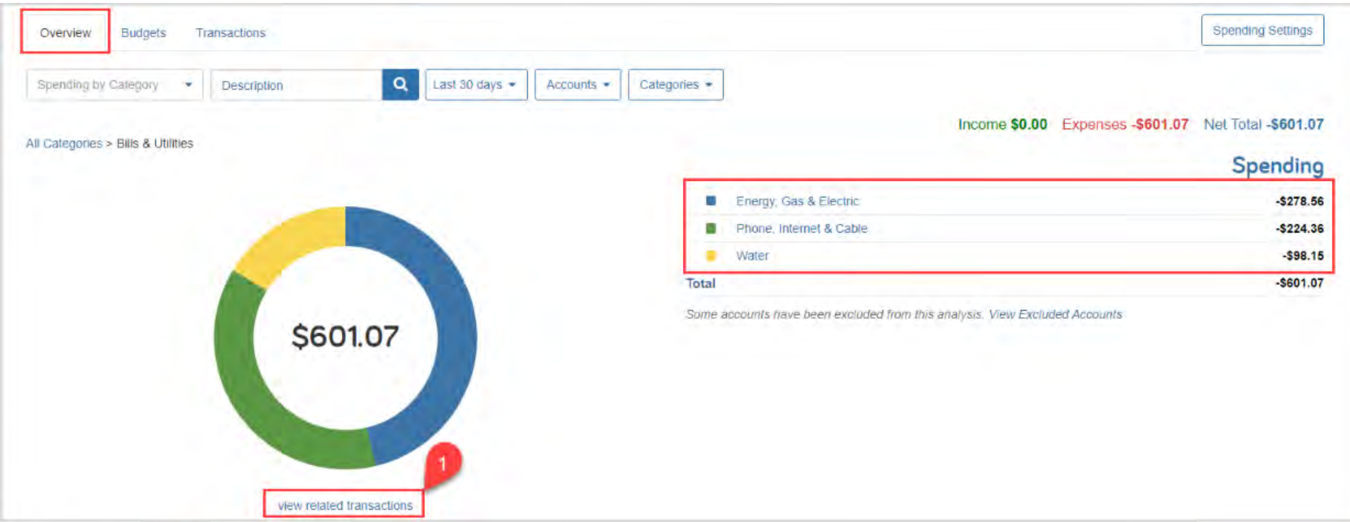


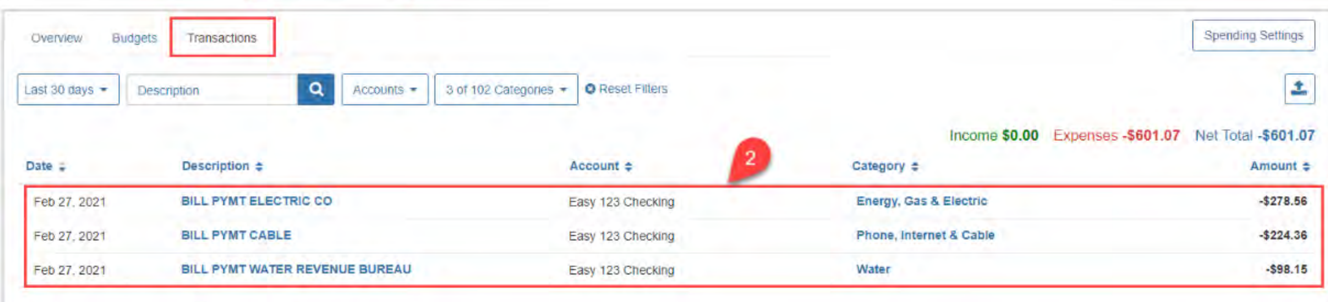
2. The **pie chart** is a graphical representation of the category list located on the right-hand side. Clicking either a pie chart segment or a Spending category within the list will take you to a more detailed spending breakdown for that category. In this example, the category **Bills & Utilities** is selected.



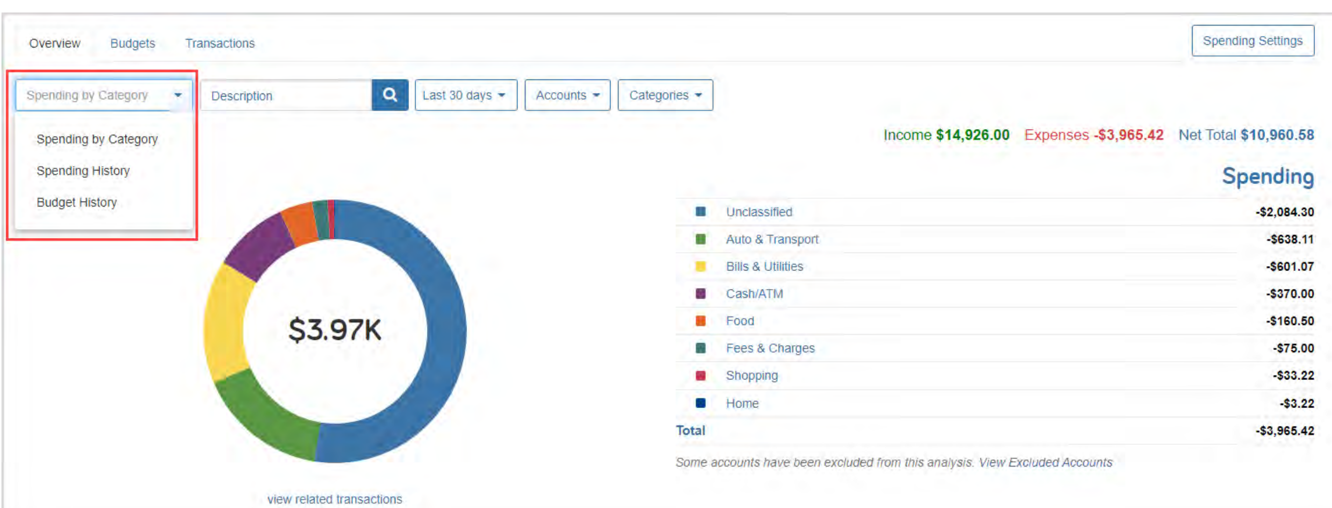
Spending and Budgeting Overview

3. After clicking the category, we can see that the three sub-categories of Bills & Utilities – **Energy, Gass & Electric, Phone, Internet & Cable,** and **Water** – make up the total spending amount in the last 30 days. Clicking **view related transactions** under the pie chart will take you to the Transactions tab for a detailed view of the individual transactions making up that amount.



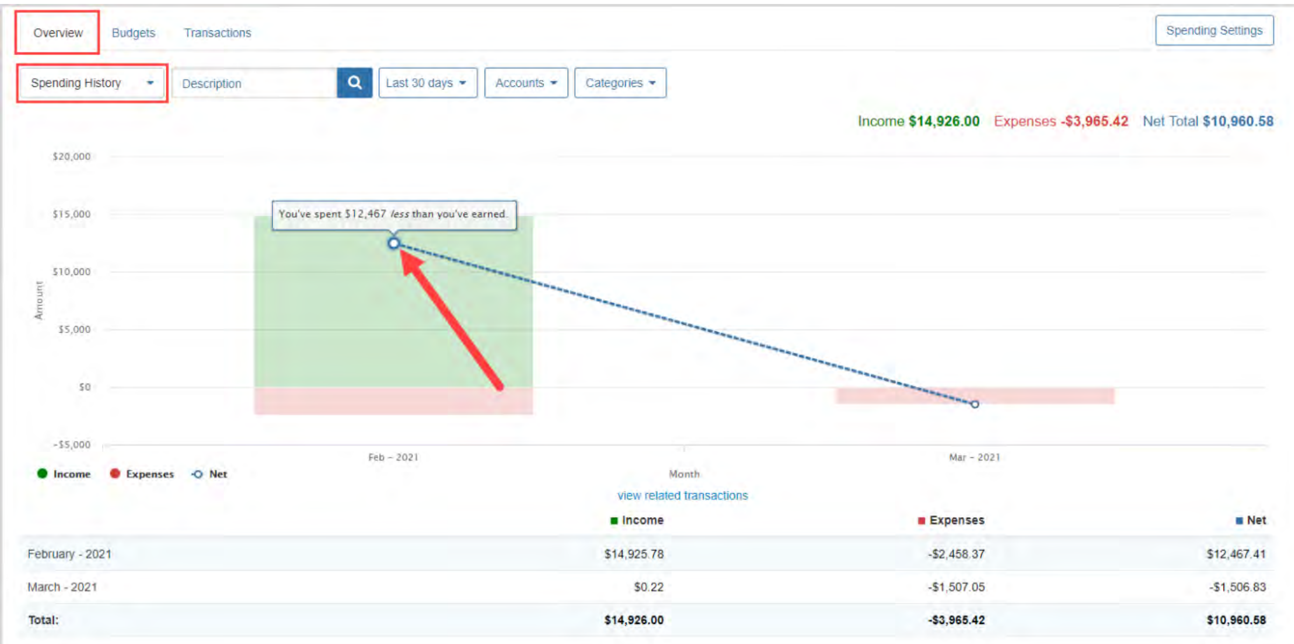


4. Back on the **Overview** tab the **View** filter also includes **Spending History** and **Budget History.**

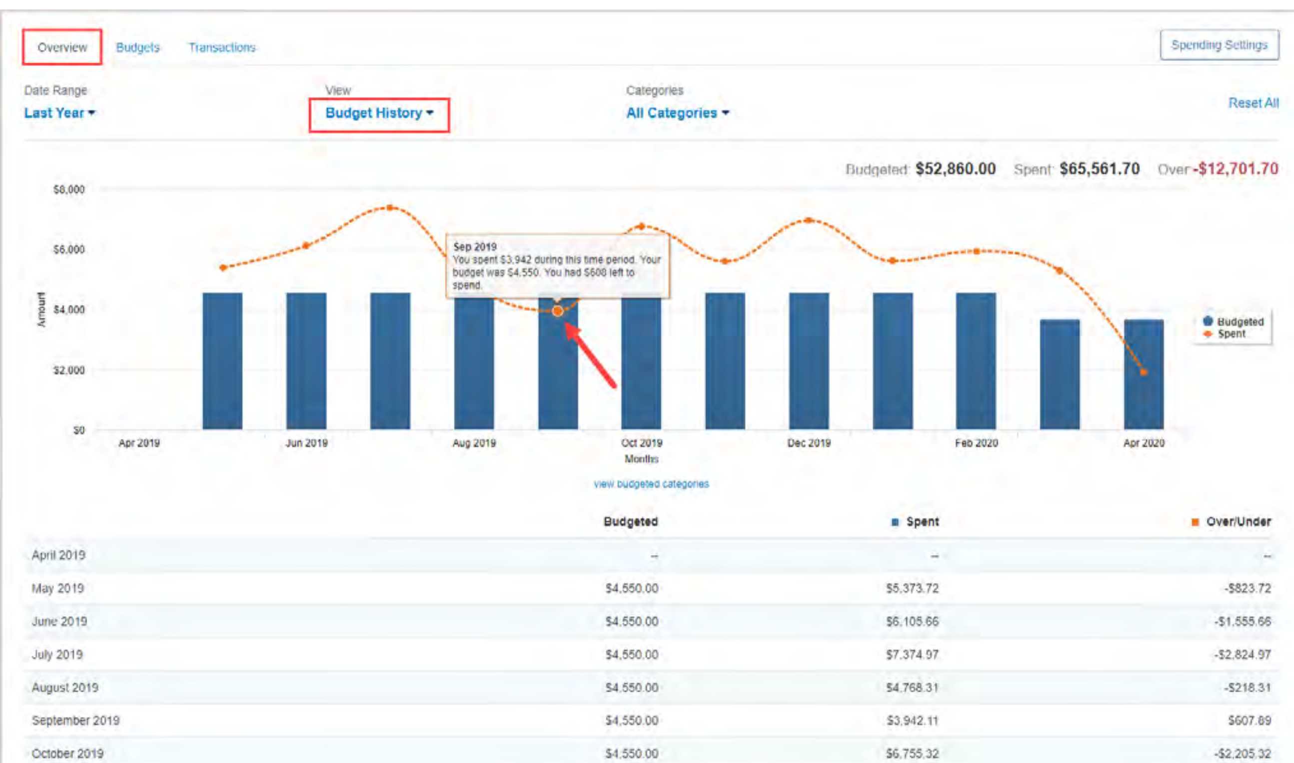


Spending and Budgeting Overview

5. **Spending History** displays a bar chart which tracks income, expenses, and the net amount over time. You can hover your cursor over the green (Income) and red (Expenses) bars as well as the points (Net amount) to view specific information for that time frame – each are clickable too.



6. **Budget History** displays what was budgeted and spent over time. The blue bars represent the amount budgeted and the orange points represent the amount spent.

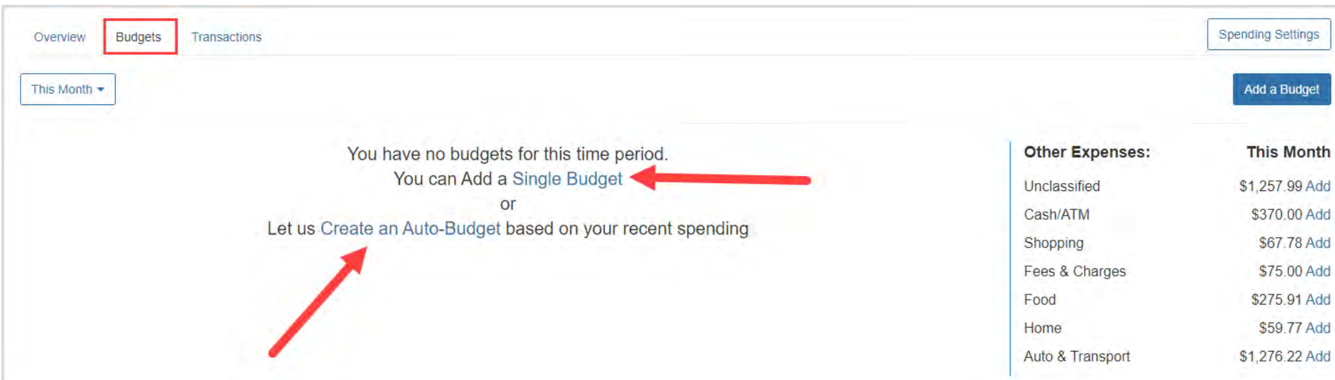


HALTER FERGUSON FINANCIAL, INC.

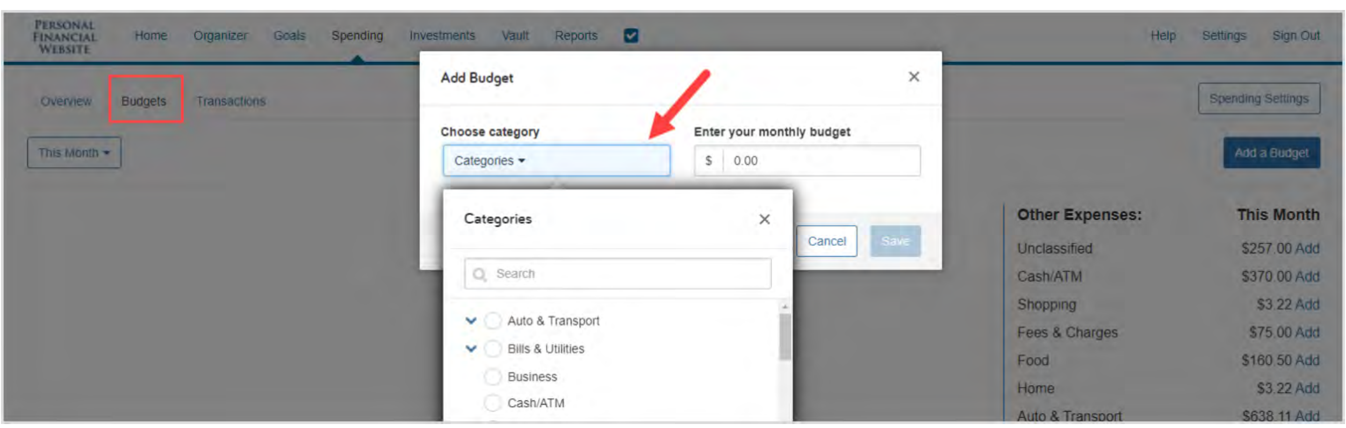
Spending and Budgeting Overview

Budgets Tab

1. The Budgets tab allows you to create a budget to help manage your expenses. There are two ways to add a budget –**Single Budget** or **Create an Auto-Budget.**



2. The option to **Add a Budget** allows you to add categories and enter a monthly budget amount one budget item at a time. First, select a category from the **Choose category** drop-down menu or begin typing to filter through the category and sub-category options. Then, key in a dollar amount in the **Enter your monthly budget** field and click **Add.**



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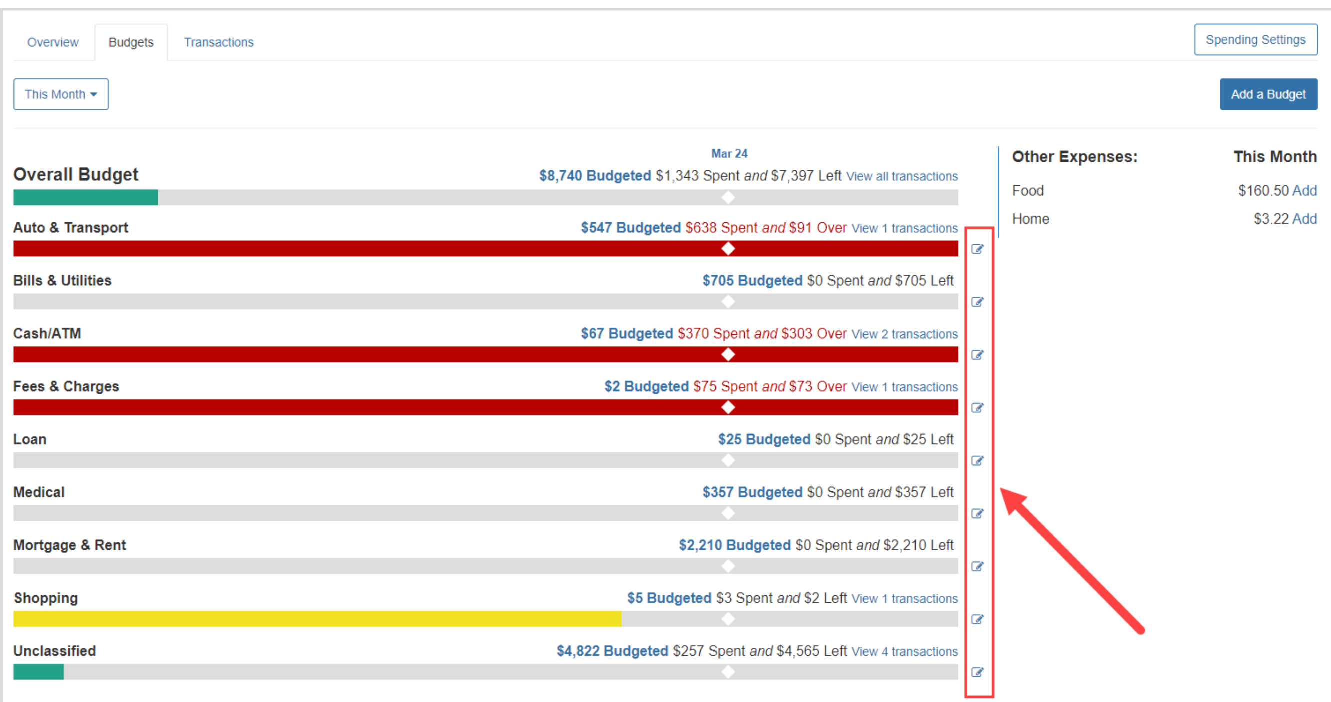
Spending and Budgeting Overview

3. Continue building out your desired budget by clicking **Add a Budget,** selecting a **category,** and entering a **monthly budget amount.**

4. The option to **Create an Auto-Budget** will automatically create a budget for you based on your average spending from the past six months. To delete or edit a category, click the red the edit icon to the right.



Please Note: The **Create an Auto-Budget** feature does not currently account for the possibility of having less than six months of transaction data. If you choose to use this feature, it is recommended to review the auto-budget categories and budget amounts for accuracy.

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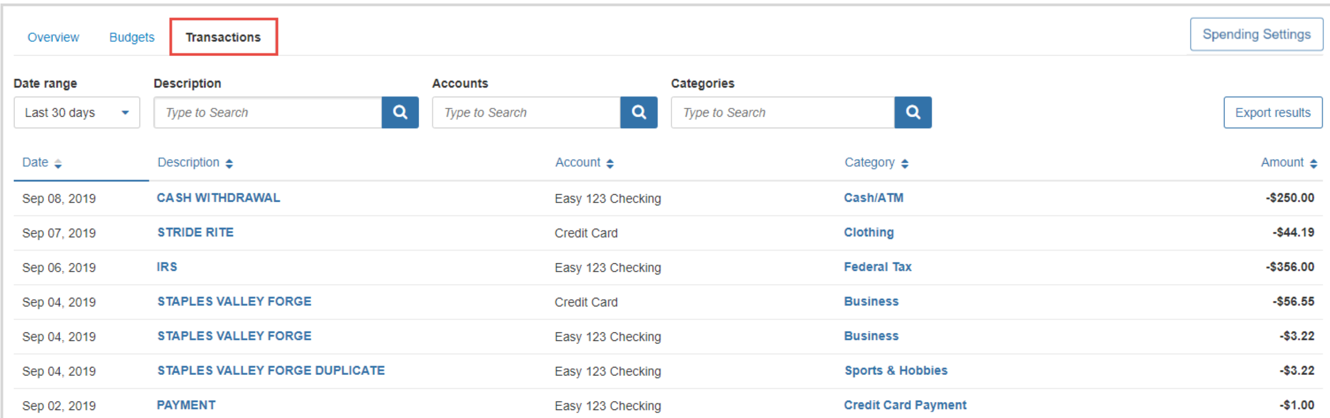
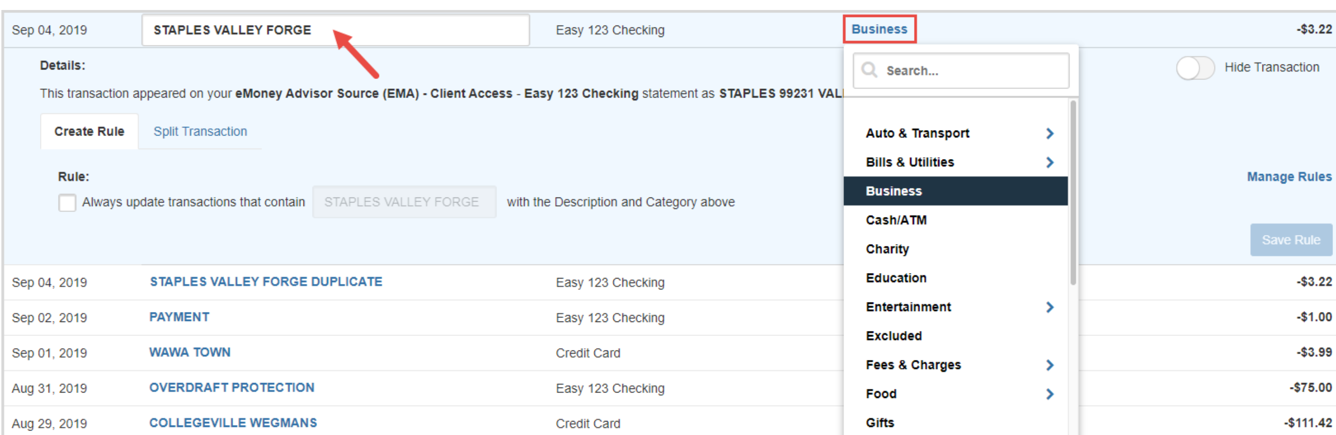
Spending and Budgeting Overview

Transactions Tab

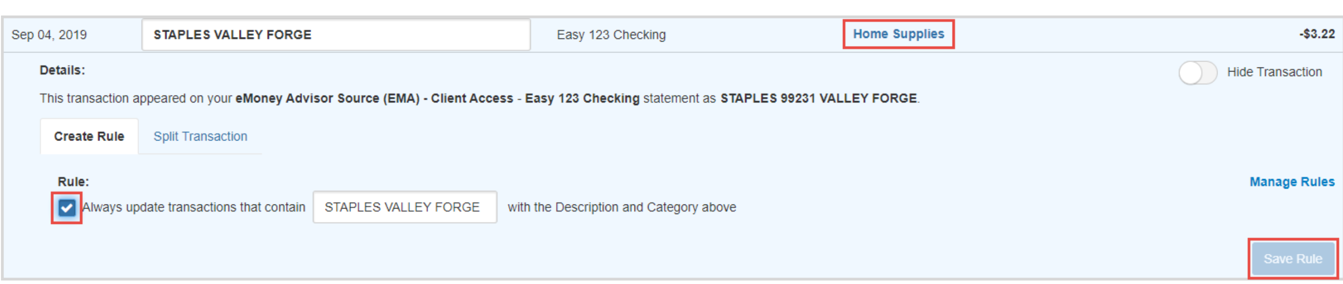
1. The Transactions tab displays all bank transactions from your online accounts.



2. To make changes to the Description or Category provided for the transaction, click the **transaction row** and type a new description and/or select a new category from the drop-down by clicking on the existing **category** in blue.

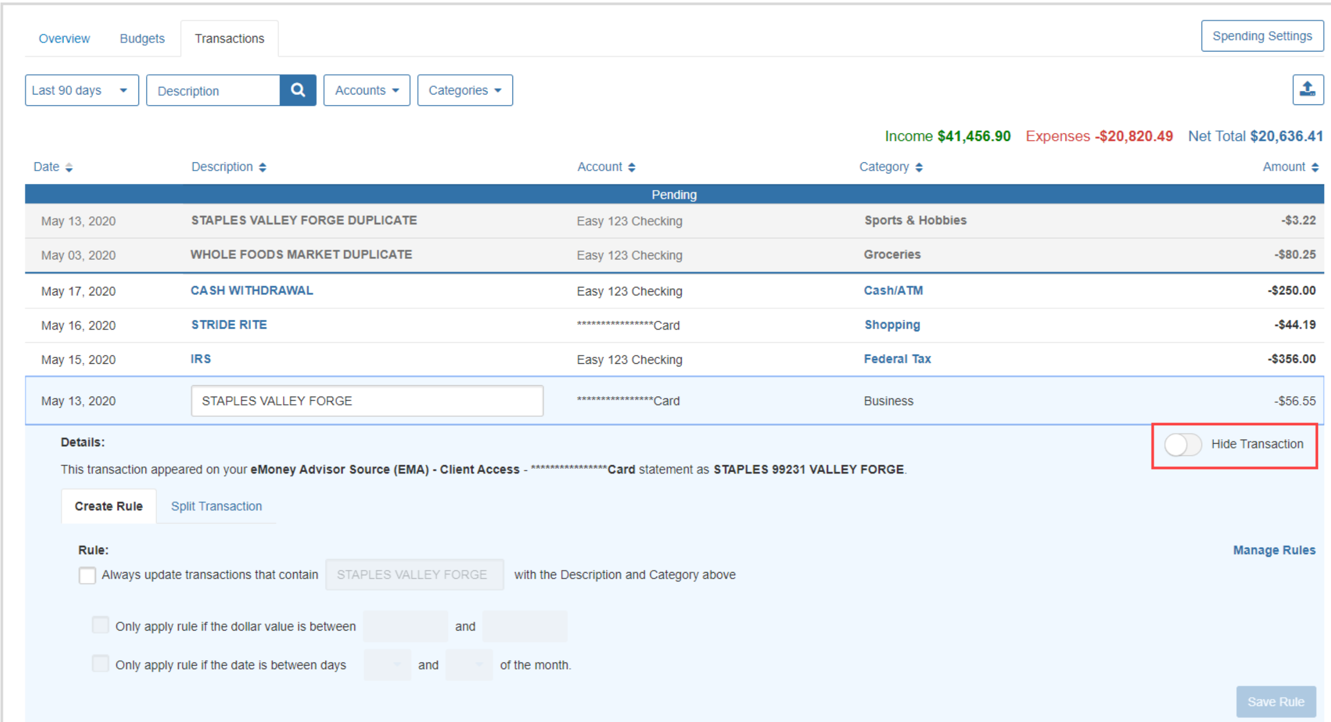


3. If you want to apply your edits to all similar transactions, you can create a **rule**. First, make the edits to the Description and Category of a transaction, then click the **transaction row** and check the **box** under **Rule**. Click **Save Rule**.



Spending and Budgeting Overview

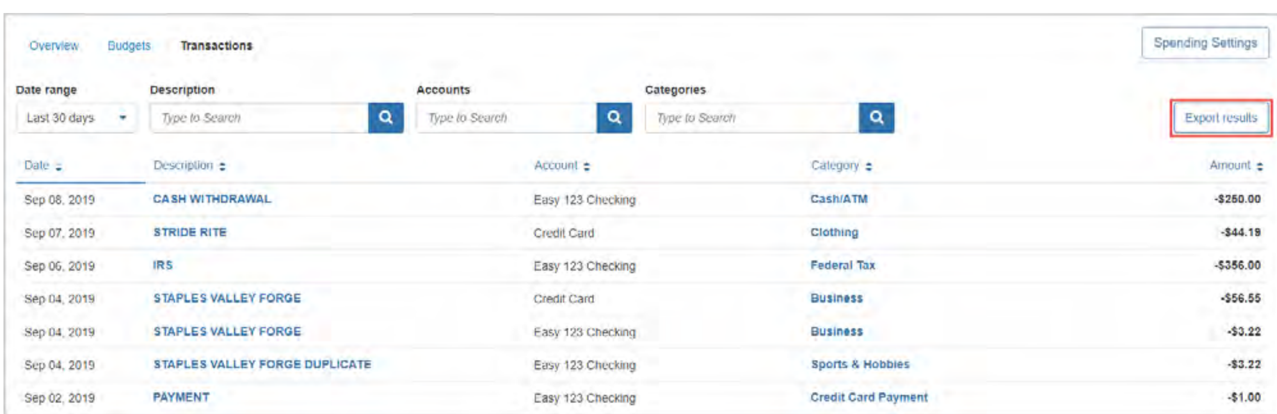
4. To hide a transaction, click the **transaction row**, then click the **Hide Transaction** toggle.



Please Note: When hiding a transaction:

- The transaction will no longer be visible within the Transactions tab unless you click the **View Hidden** toggle at the top of your Transactions page. When viewing hidden transactions, note the amounts of these transactions will not be included in totals.
- The hidden transaction amount will deduct from the **Income, Expenses,** and **Net Total** numbers on the top right of the Transactions tab.
- The hidden transaction is no longer accounted for on the **Overview** tab or the **Budget** tab.

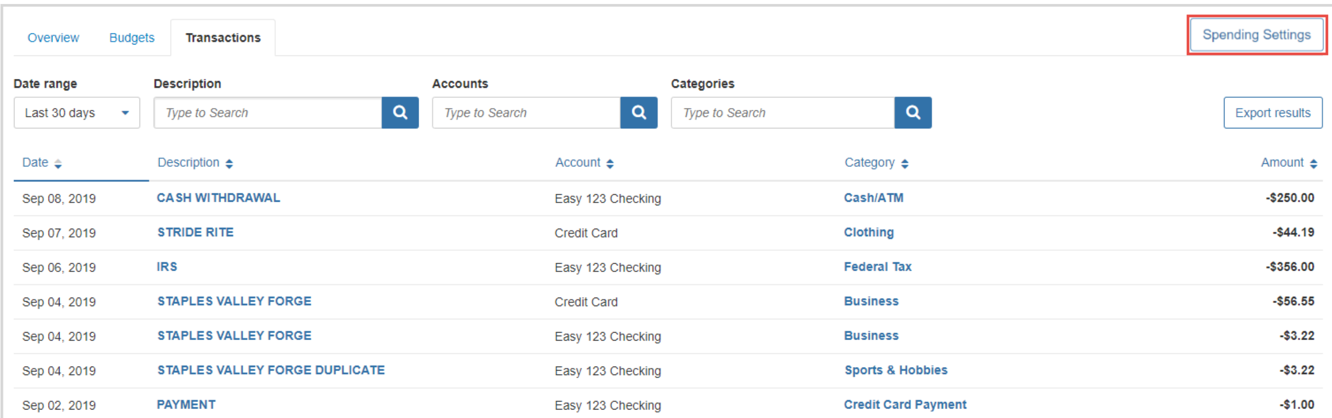
5. To Export transactions, click the **Export Results** button to export the transaction table to a .CSV format.



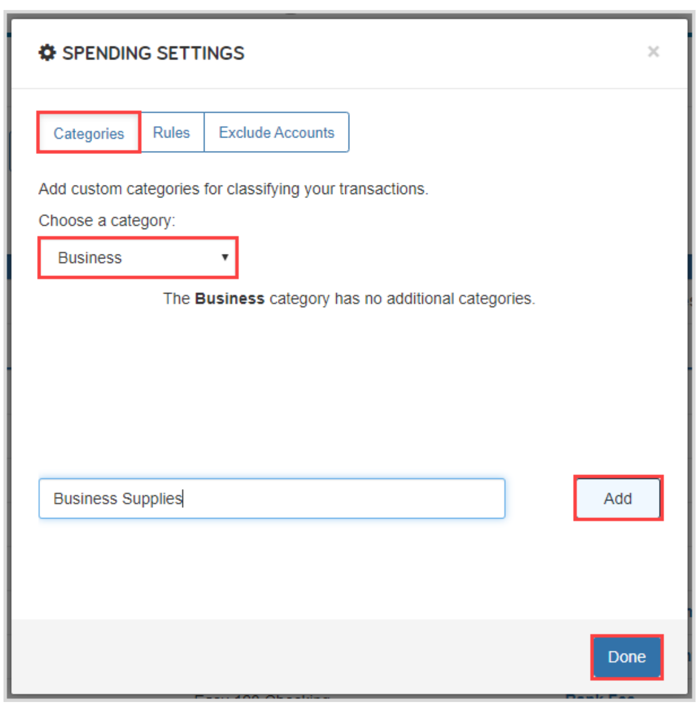
Spending and Budgeting Overview

Spending Settings

1. The Spending Settings button allows you to further manage spending Categories, Rules, and Excluded Accounts. For example, if cannot find the category you're looking for when re-categorizing transactions, you can create new sub-categories by clicking **Spending Settings** at the top of the budgeting page.

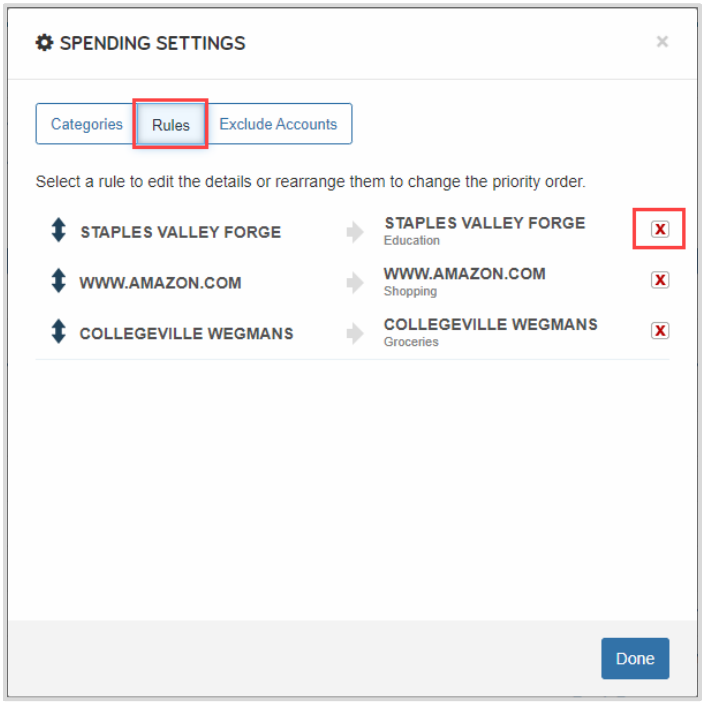


2. Next, select a parent category from the **Choose a category** drop-down menu, type your desired sub-category in the free-form field, click **Add** then **Done.** Now, when you re-categorize transactions, your custom sub-category will be available to use!



Spending and Budgeting Overview

3. The **Rules** tab allows you edit the details of a rule, rearrange the priority, or delete a rule. To delete a rule, click the **X** next to the rule(s) you want to delete, click **Yes** to acknowledge, then click **Done.**



Please Note: When deleting a rule, the system will *not* revert the affects that rule had on your past transactions but moving forward it will no longer apply the rule to your transactions.

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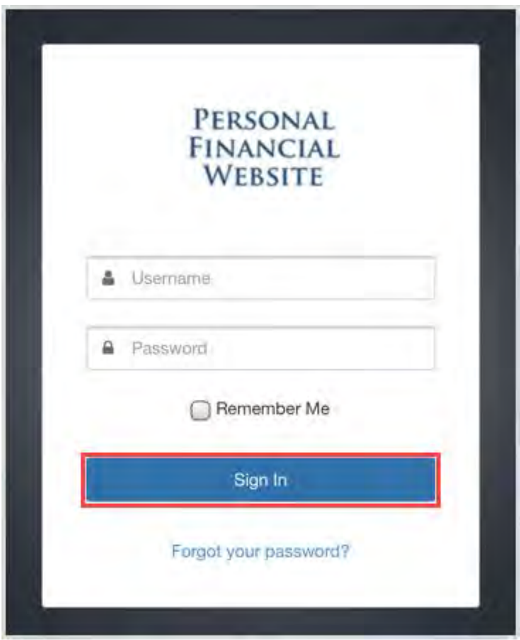
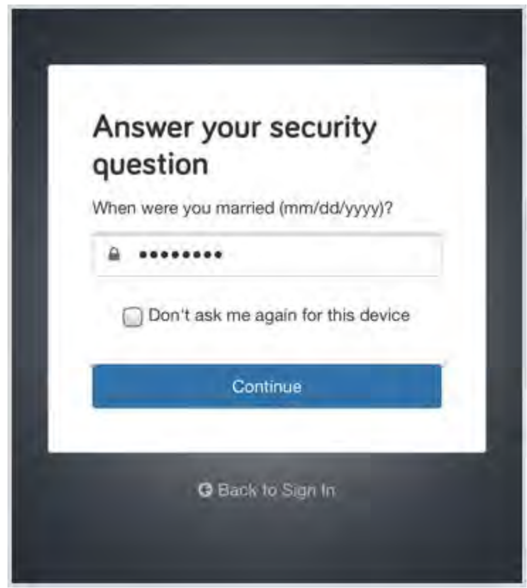
Mobile Overview

This training guide demonstrates the functionality of the Mobile version of your Personal Financial Website. The Mobile Website includes the same features from the desktop version, including a consolidated view of your information.

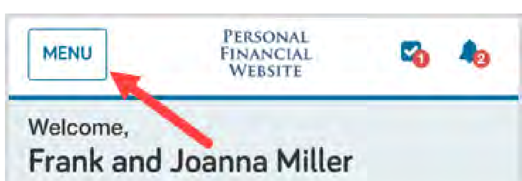
Please note: To access your website, use your normal login URL. You can refer to the confirmation email sent to you when you first registered your access.

1. From the log in screen, enter in your **credentials** and click **Sign In**. You may be prompted with a security challenge or to enter in a passcode if you previously set one up. Security Questions and Passcodes are managed from the Security Settings outlined later in this guide.





2. Once successfully authenticated, you will be taken to your Home page which consolidates all the data we have entered into your website so far. We will dive into each feature from the **MENU** drop-down; Click the **categories** below for quick access to a specific page.



Home Organizer Spending Investments Goals

Vault Reports Settings

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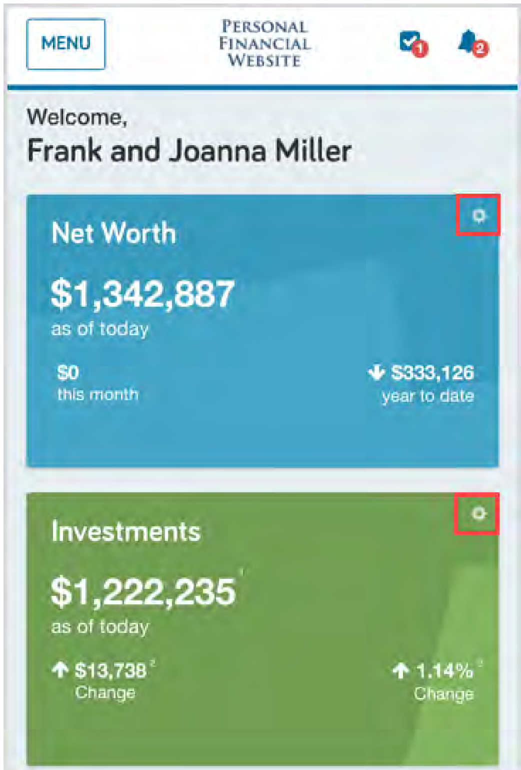
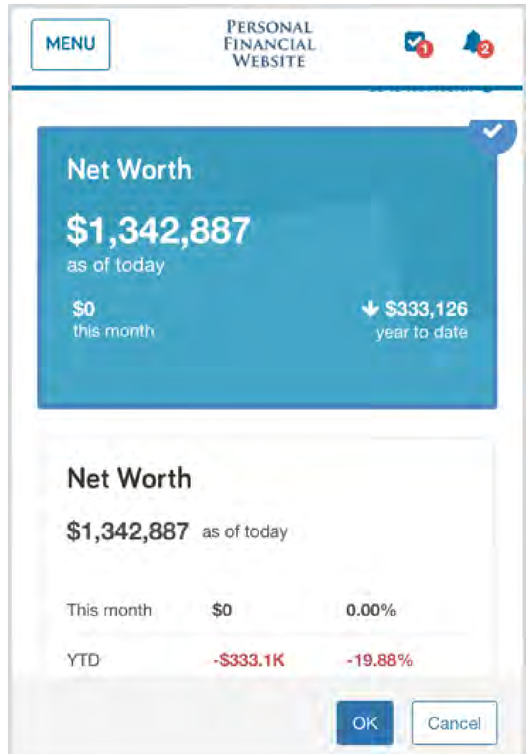
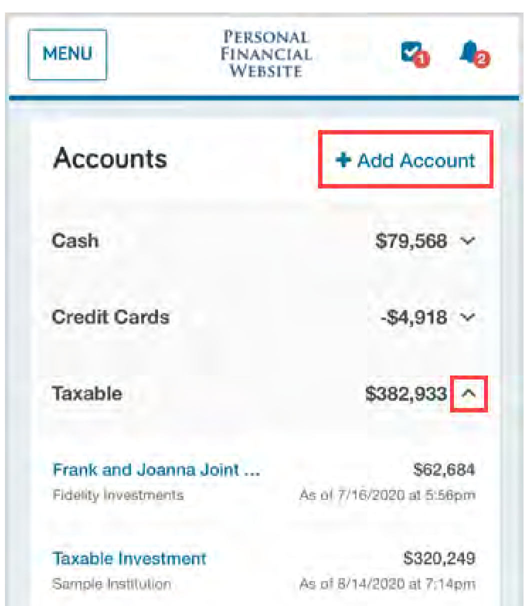
Home

1. Beginning with the Net Worth and Investments cards, your website will allow you to customize your experience. Click the **gear** icon in each card to pick your preferred view.





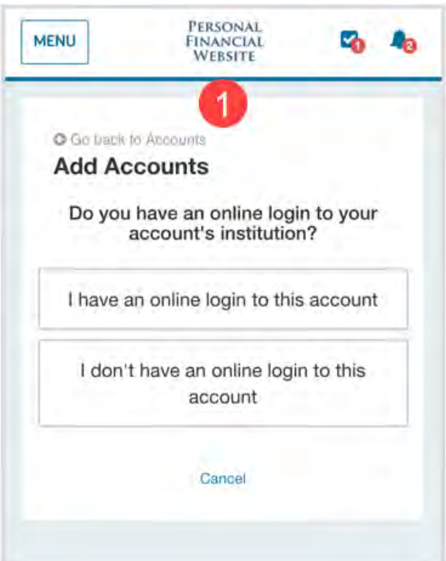
2. As you scroll down the Home page you will see your Accounts organized into categories. Click the **arrow** on a category to expand or close the view of accounts within that category. If you notice any accounts are not listed, click **+ Add Account** to connect to your financial institution.

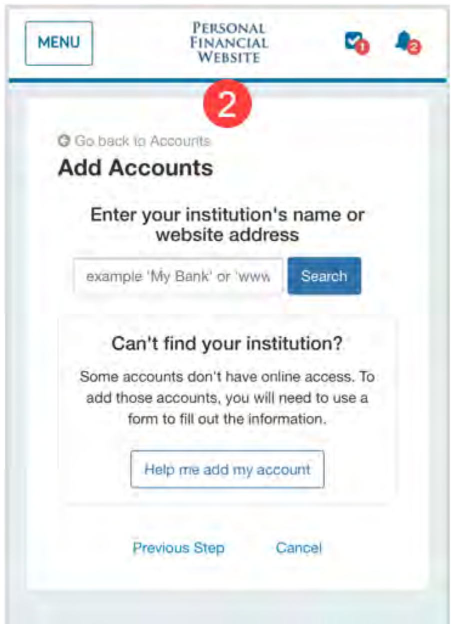


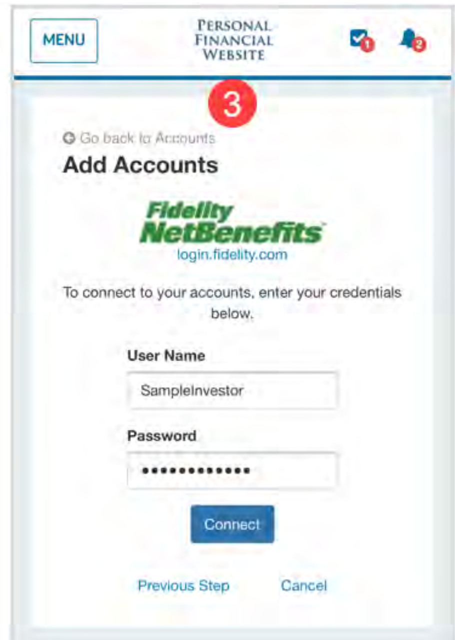
3. You will be asked if you have an online login to the account. Selecting *I don't have an online login*, will prompt you to manually add your account. For this example, we will select the first option – **I have an online login to this account.**

4. **Search** for your institution and select the one where your accounts are held.

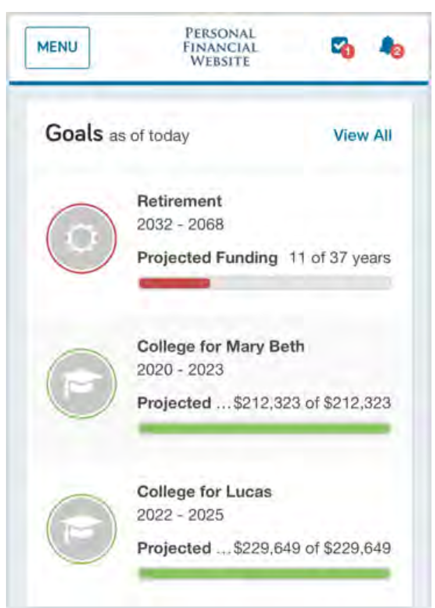
5. Enter your institution **credentials** and click **Connect.** After your credentials are successfully authenticated, your accounts will populate into your Organizer.



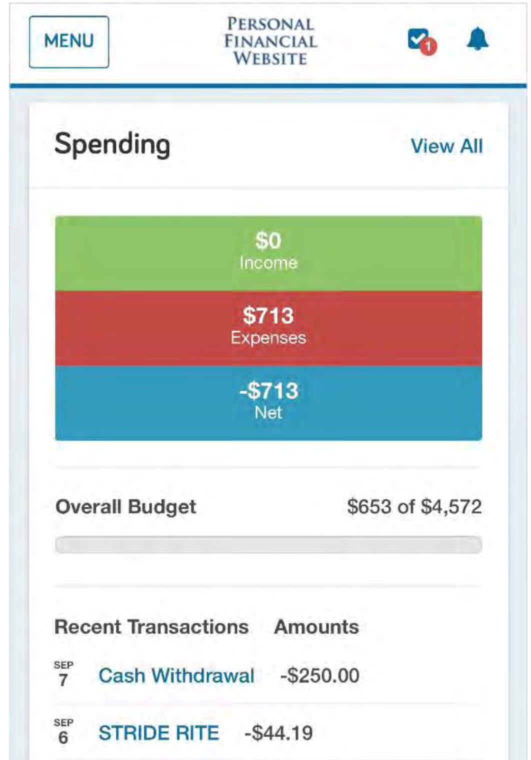




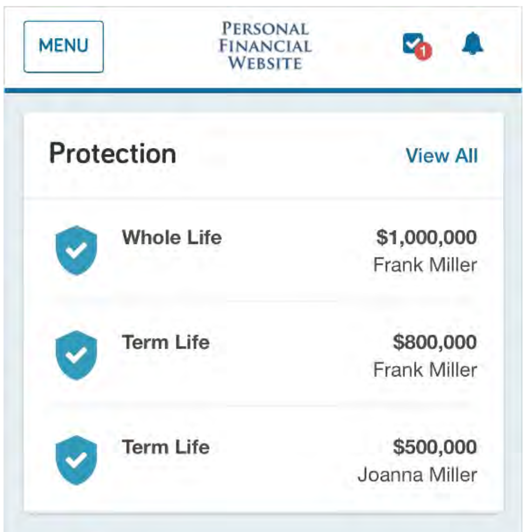
6. Back on the Home page, below Accounts, is a snapshot of your **Goals**, showing the projected funding of each one. Red indicates the projected funding is falling short, and green indicates the Goal is currently projected to be fully funded.



7. Below your Goals is a snapshot of your **Spending**, Overall Budget, and Recent Transactions. After you have connected your bank accounts, such as your Checking account and Credit Cards, your transactions will pull populate the Spending section of your website.

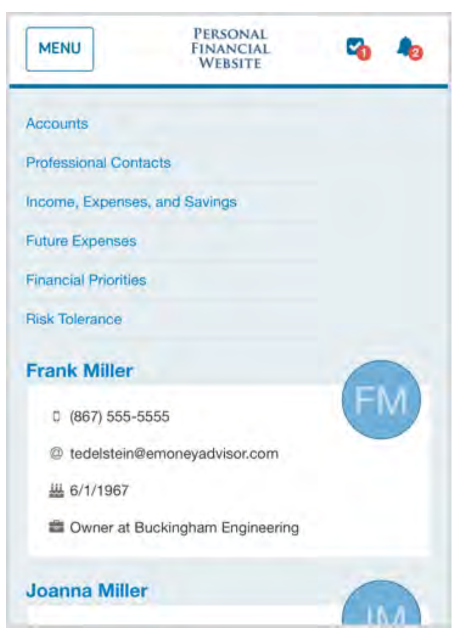


8. Lastly, below Spending is **Protection**, which displays your three highest valued insurance accounts i.e. Life Insurance, Homeowners Insurance, Auto Insurance etc.



Organizer

1. The Organizer is where you can view and modify your information. Click the corresponding links to view more detail about Property, Accounts, Income, Expenses, Savings, and Future Goals. To edit Family and Contact information, simply click your **name**.

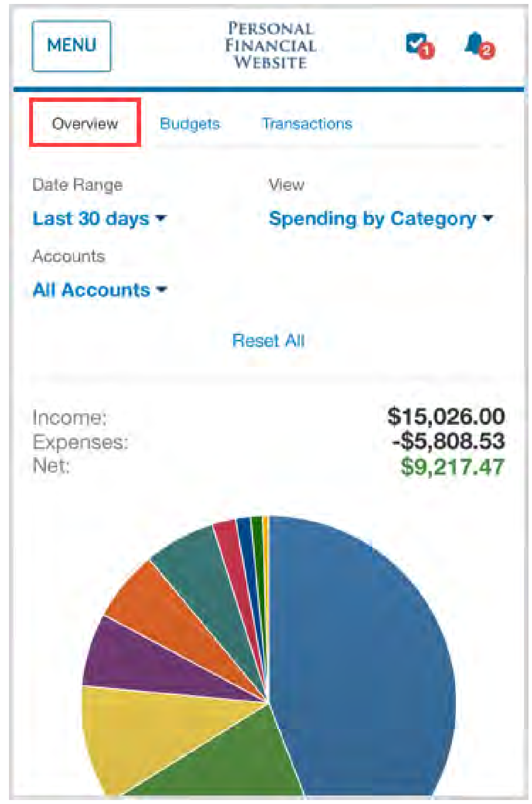


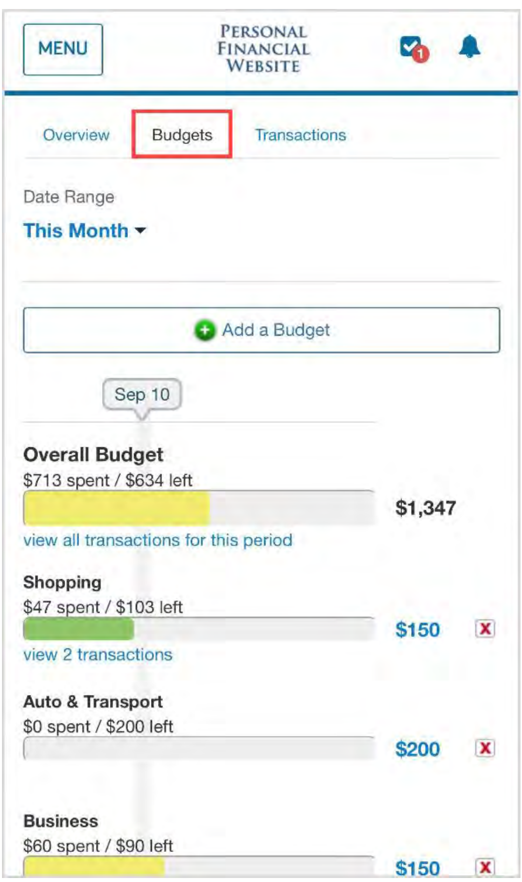
Spending

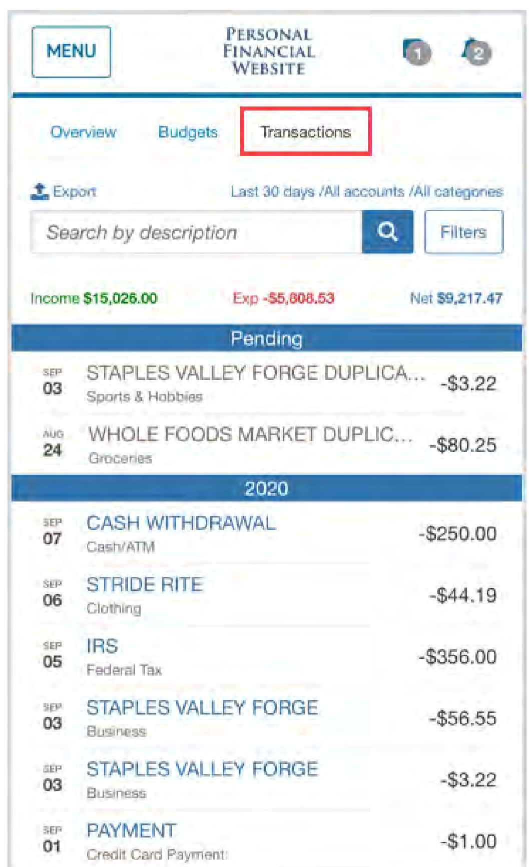
1. The **Overview** tab includes a pie chart of your spending by category. You can customize a specific Date Range, view one Account or All Accounts, as well as view different charts by selecting the View drop-down. This feature is a great way to stay on top of your income and expenses!

2. The **Budgets** tab helps you track what you are spending on a monthly basis. You can customize your Budget by adding, editing, or deleting categories.

3. The **Transactions** tab contains transactions from your connected accounts sent by your financial institution. The information in both tabs is used to populate your Overview.







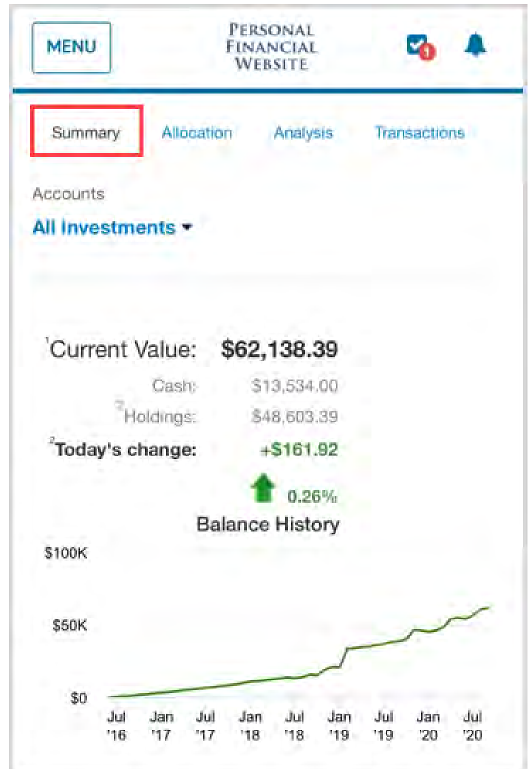
Investments

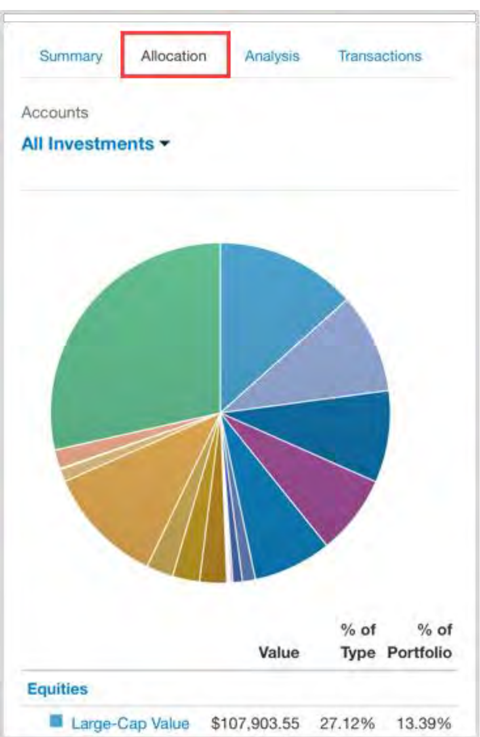
1. The **Summary** tab reviews your account Balance History for all Investments. Clicking into an account will filter the Holdings and Balance History on the account level.

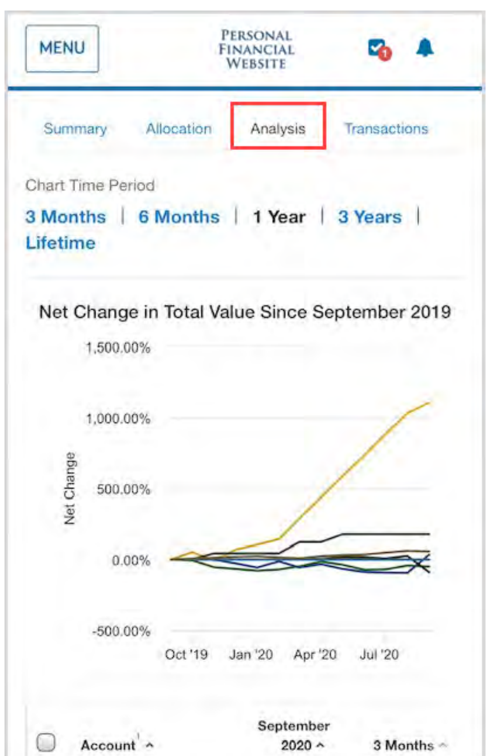
2. The **Allocation** tab will display how your total investment portfolio is allocated as well as individual accounts.

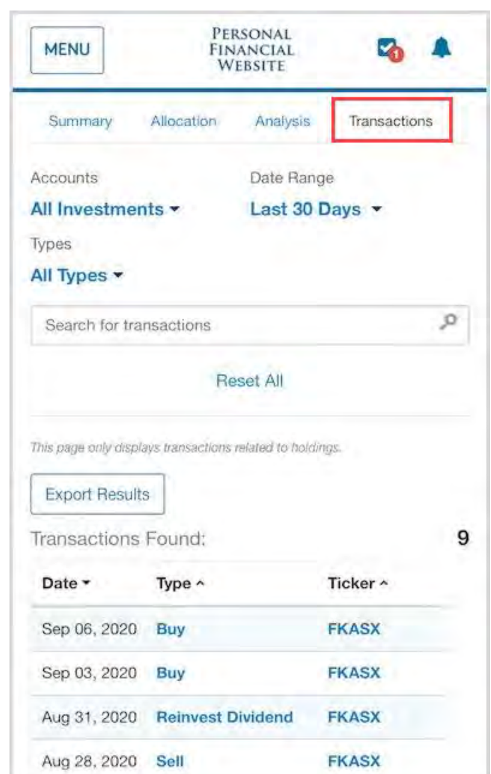
3. The **Analysis** tab provides an insightful chart with the net change in total value since your account was added to your Personal Financial Website.

4. The **Transactions** tab displays your investment transactions such as Buys, Sells, and Dividends. This information is coming directly from your connected financial institution.



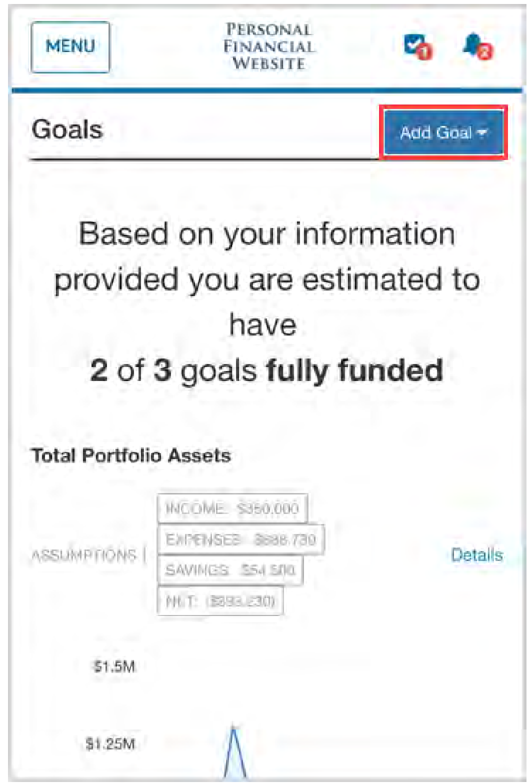






Goals

1. Goals allow you to track funding towards important financial milestones. Create new Goals by clicking **Add Goal** and assigning a funding source. You can track existing goals by scrolling down your page. Each goal can be individually analyzed, but the landing screen will give a great view of everything all in one place.

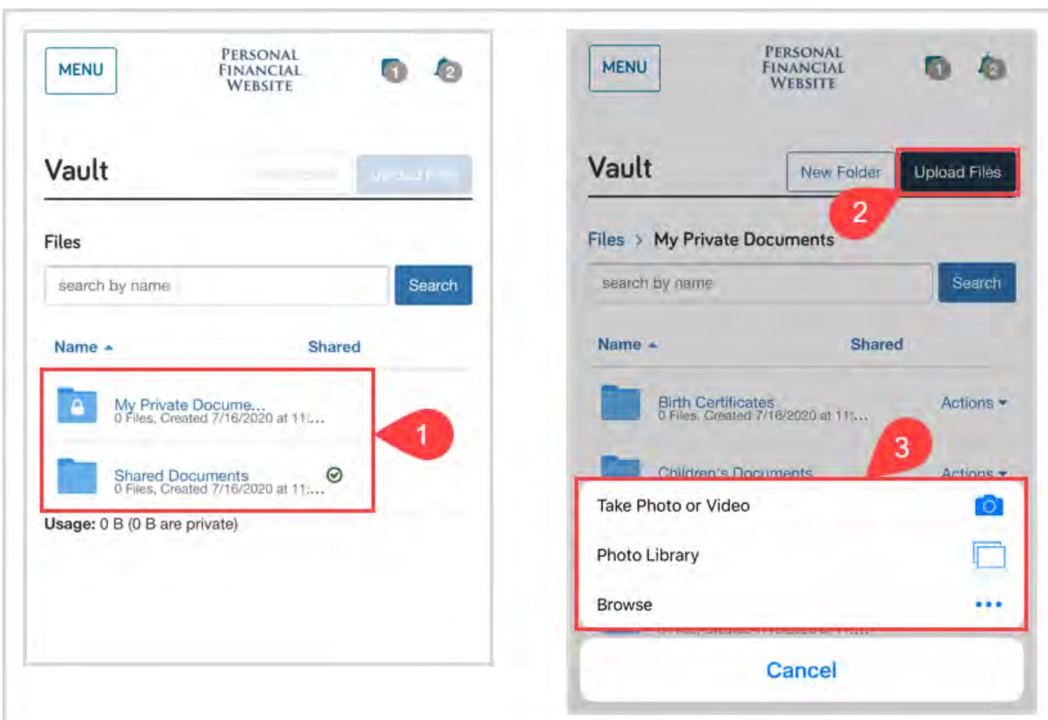


Vault

1. Your **Vault** is where you can access all previously uploaded files as well as upload new files. To upload a file, click into either the **My Private Documents** or **Shared Documents folder**.

2. Click **Upload Files**

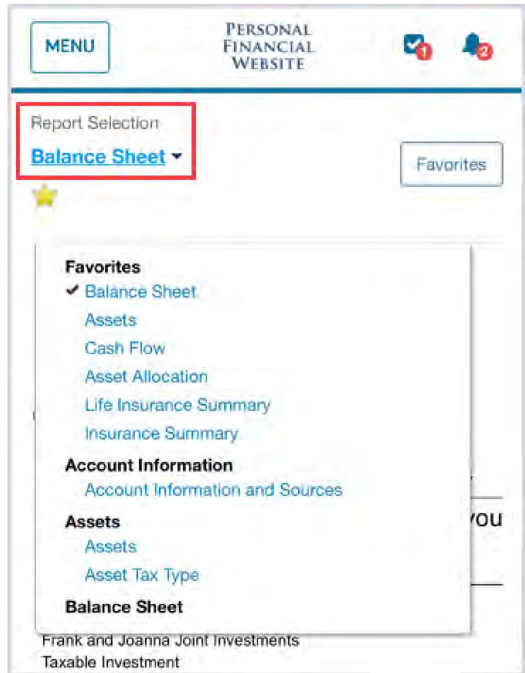
3. Choose from the available options. Note that when you take a photo with your camera, it will save directly into the Vault and not be stored on your device.



Please Note:

- Most common file types are supported.
- The individual file size limit is 30MB.

Reports



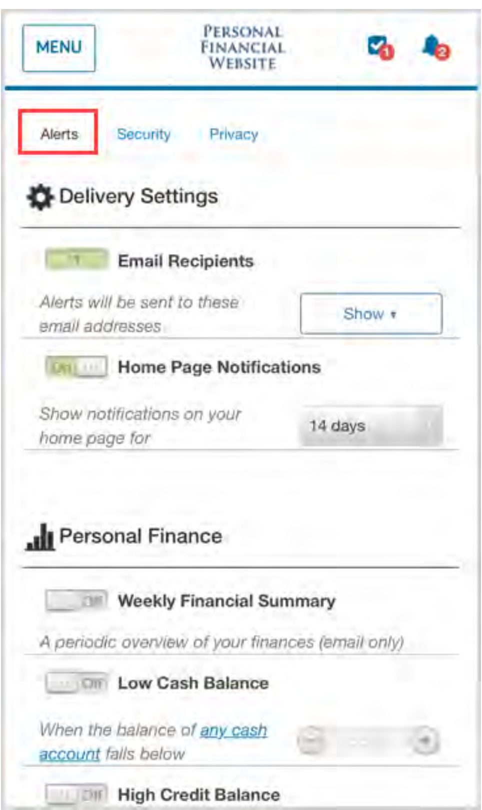
1. Use the **Reports** page to see more information about your investments and portfolio. Click the **Report Selection** drop-down to see your available reports.

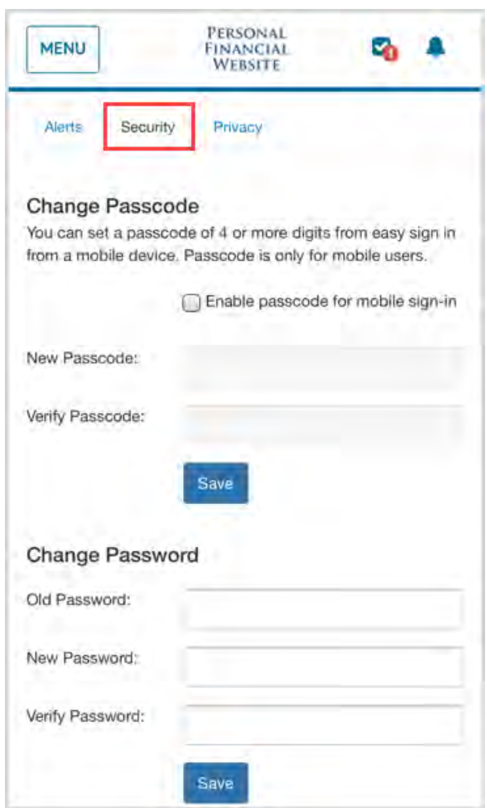
Settings

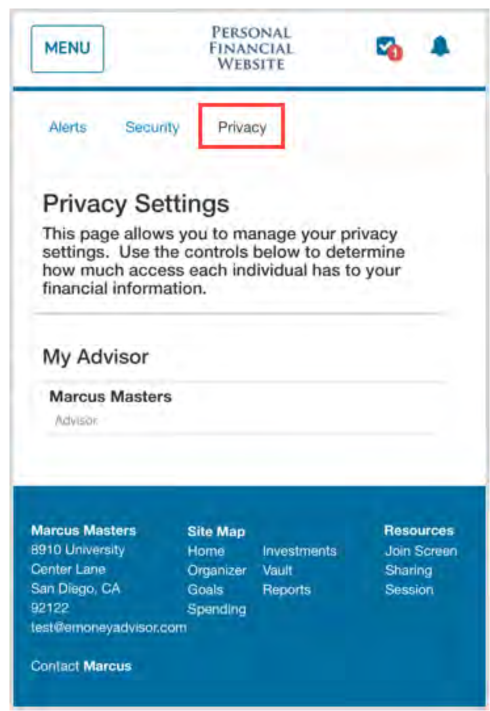
1. The **Alerts** tab allows you to enable and disable various alerts and reminders, such as when your budget exceeds a certain amount, when your insurance policy anniversary is approaching and more. The Alerts bell icon will also trigger notifications.

2. Use the **Security** tab to set up and manage your mobile passcode, password, and security questions.

3. The **Privacy** tab allows you to set up and review your Spending Privacy Permissions.





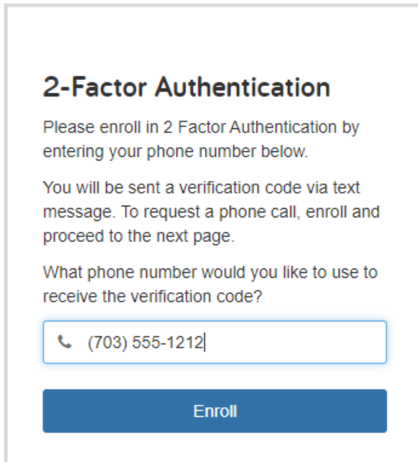


2-Factor Authentication

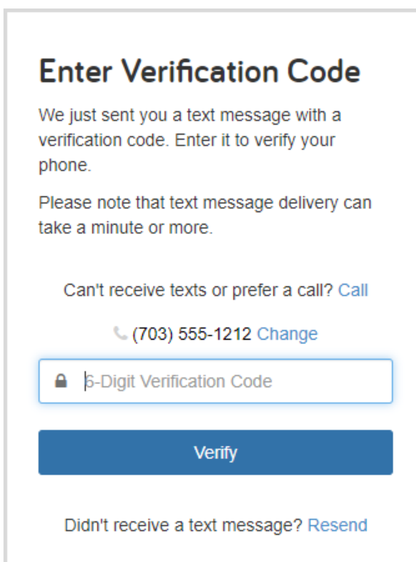
The 2-Factor Authentication (2FA) feature is integrated into your Personal Financial Management Website; it is an important security measure to safeguard your personal financial data. 2FA works by sending a PIN to your phone to use when logging in.

Initial Enrollment

1. Upon logging in, you will be required to register a primary phone number to be used for 2FA verification. Enter your phone number and click **Enroll**.



2. Once you have received your PIN, enter the 6-digit code into verification field and click **Verify**. You also have the option to click the **Call** link to have the verification code delivered to you in an automated phone call. As the code expires after 10 minutes it may be necessary to click the **Resend** link to receive a new PIN verification code.



3. The system will now prompt you to set up a recovery phone; do not use the same number as your primary phone. The recovery number will be used if you do not have access to your primary phone while trying to log in.

2-Factor Authentication

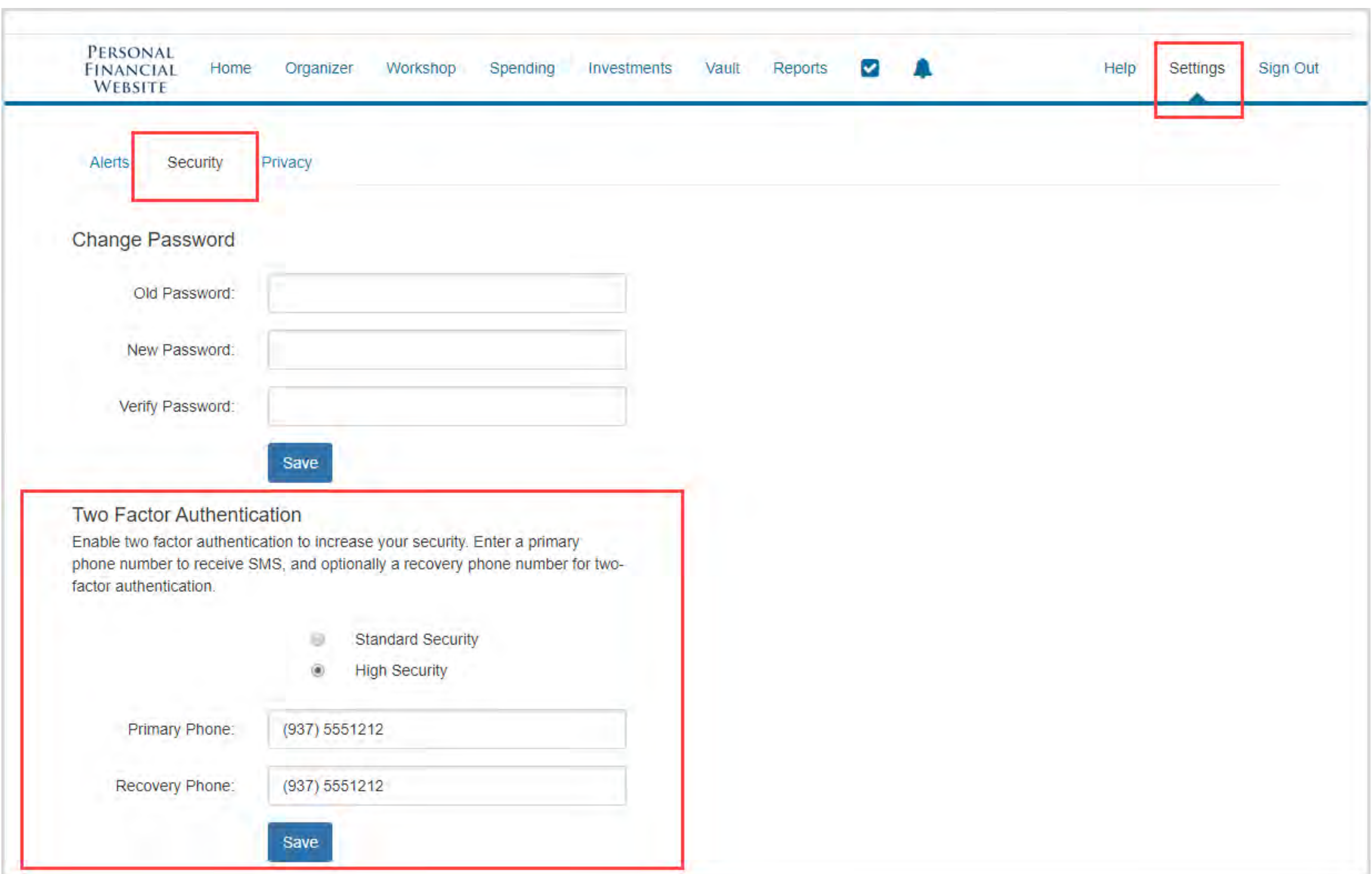
Settings

There are two levels of security to choose from, Standard or High.

Standard Security:
Requires PIN entry when “at-risk activity” has been identified. Select this option if you prefer only to be prompted with additional security when our system detects a potential threat like a log-in from a foreign country.

High Security:
Requires a PIN be entered every time you log into the system. Select this option if you prefer to use the highest level of security available.

1. To change your security settings, click the **Settings** link in the top right of your website. From there, choose **Security.**
2. Select your security level, then click **Save** when done. Note that you can also change your primary or recovery phone number here.



Note: You may not have the ability to switch between standard and high security depending your version of the application.

2-Factor Authentication

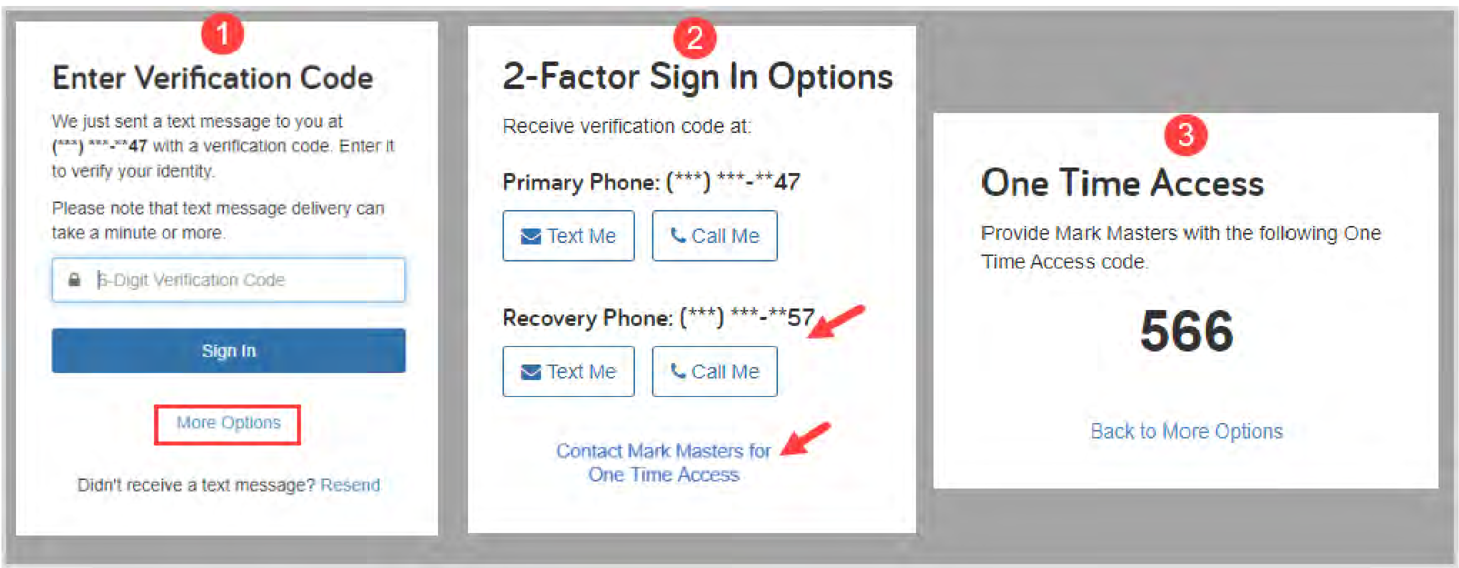
Troubleshooting

Issue:

You do not have access to your primary phone number.

Solution:

Click **More Options**; you can use your recovery number or click the link to contact your advisor for one-time access:



Issue:

You entered your PIN incorrectly 3 times and your account has been locked.

Solution:

To unlock your account, you will need to contact the manager of your Personal Financial Website.

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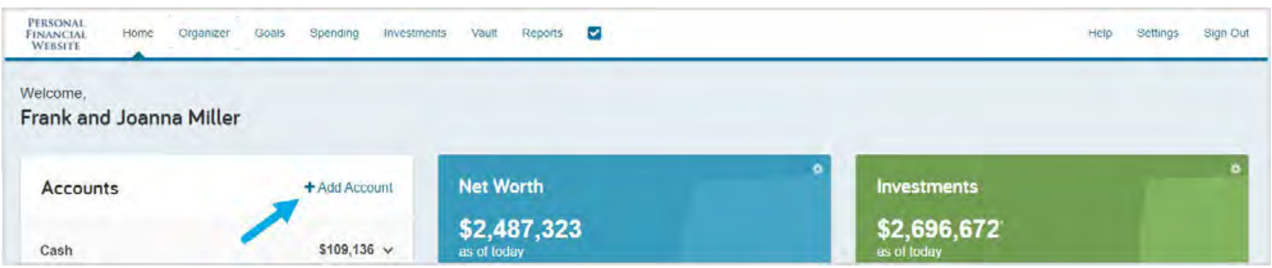
Add Accounts

In this user guide, we will demonstrate how to add both connected accounts and manual accounts.

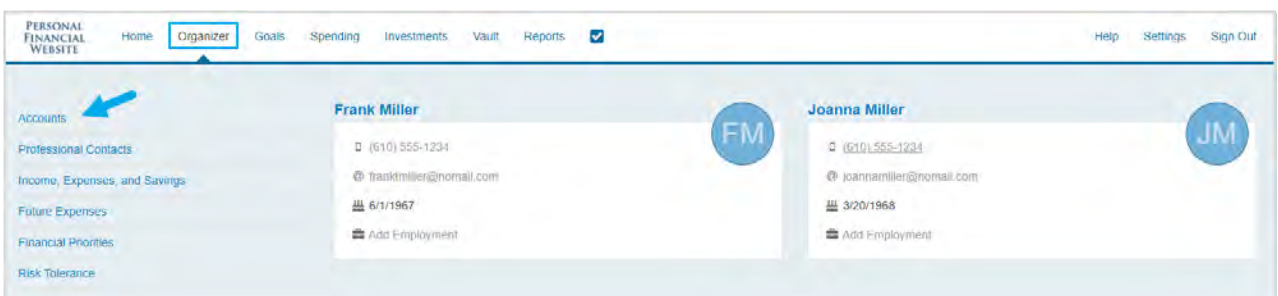
Establishing connections to your personal banking institutions will allow your account information to be updated automatically. If you do not have an online login to an institution, you can enter your accounts manually. While manual accounts do NOT update, they help build a better financial snapshot for both you and your Advisor.

Adding Connected Accounts

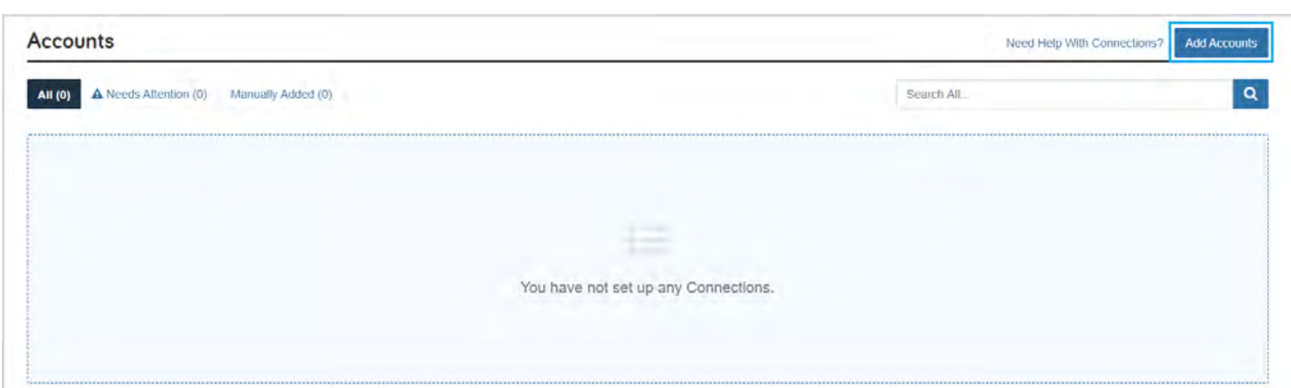
1. From your Home page, click **Add Account**.



You can also click **Organizer** on the menu, then click **Accounts**.

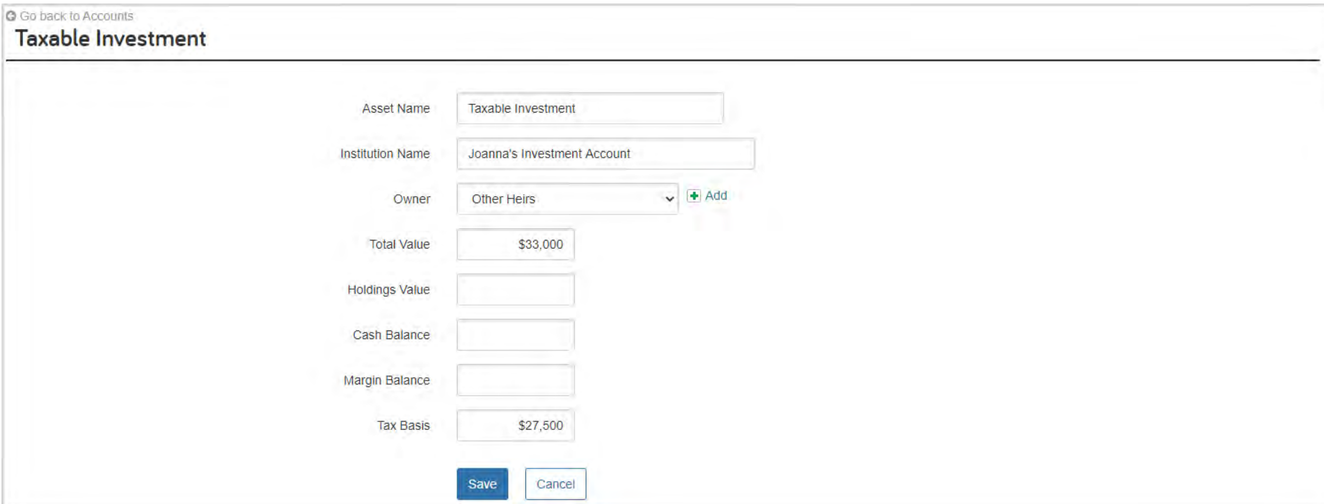


2. Click **Add Accounts**.



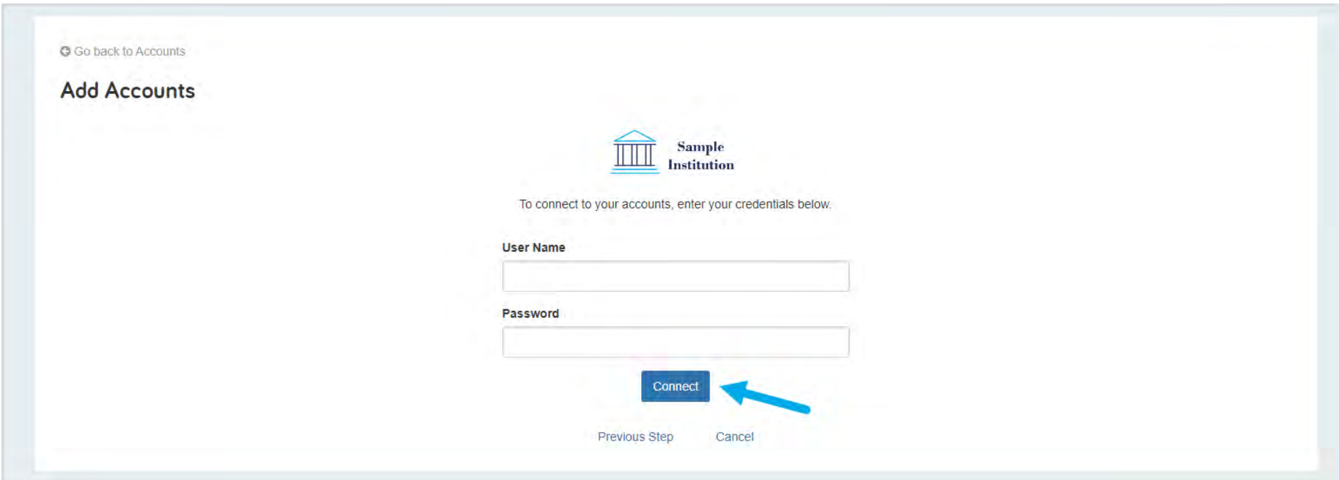
Add Accounts

5. Enter details about the account and click **Save**.



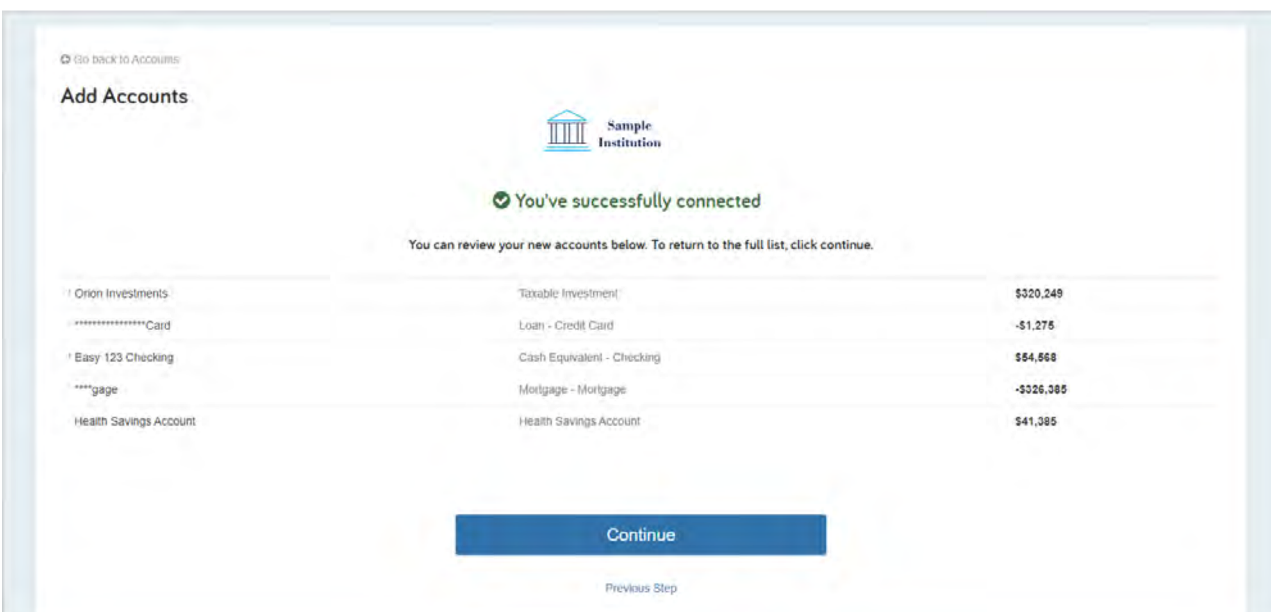
Add Accounts

7. Enter your login credentials for this institution and click **Connect**.



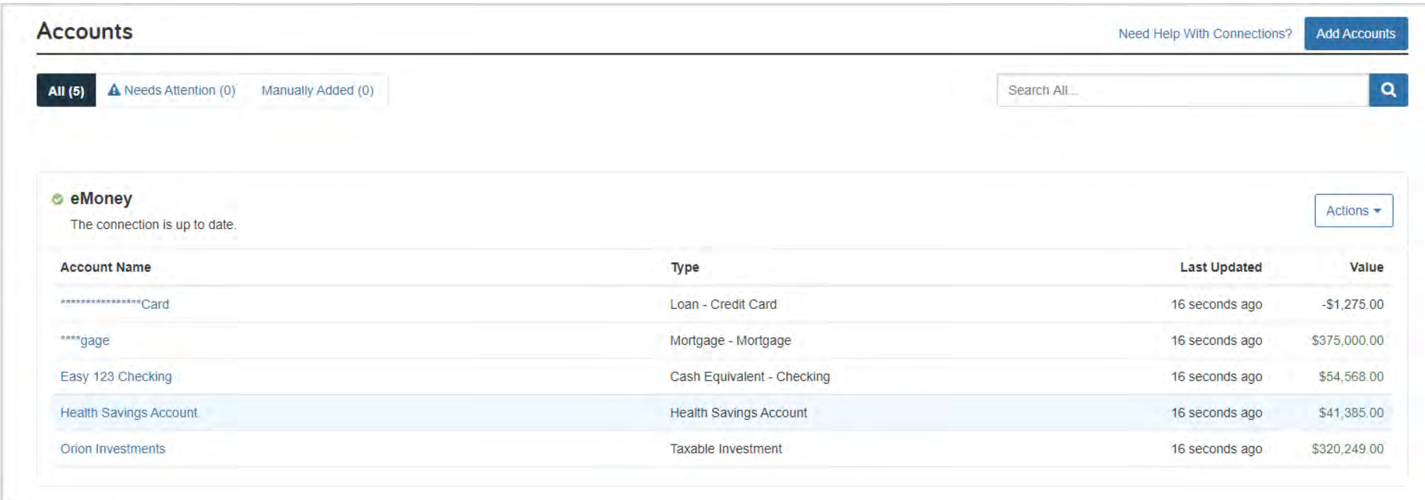
If there is an issue connecting to your accounts, you will receive a status message describing the problem and you can click on the message to learn how to fix it.

8. Once your credentials have been verified you can review the accounts brought over through the connection. Click **Continue** to return to an overview of all accounts you have entered into your portal.



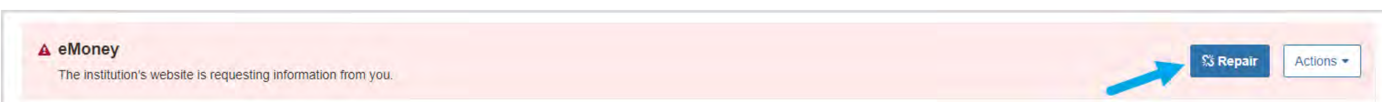
Add Accounts

9. On the Accounts page you can easily see when your accounts with an institution last updated or if any accounts are in an error state.

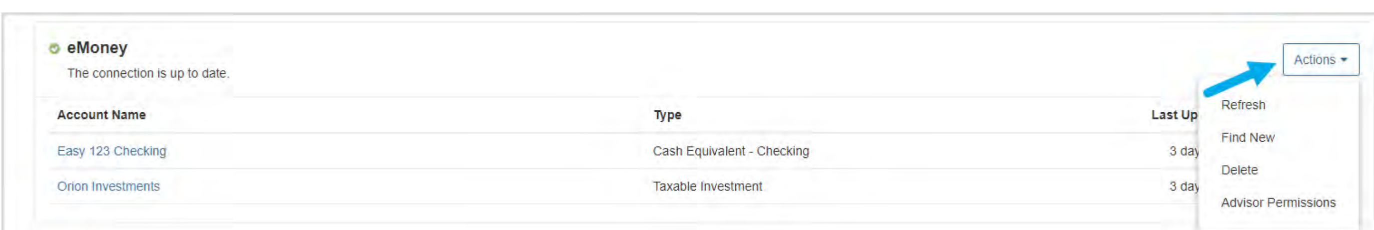


10. Each connection you establish will have its own specific maintenance required. For example, if you updated your password at the institution you will need to then update the credentials on the connection in your portal.

Errors that you can repair will appear with a **Repair** button that you can click to fix the issue.



With the Actions menu, you can **Refresh** the connection to pull over updated account values, **Find New accounts, Delete** the connection, or access **Advisor Permissions**.



Note: If you **Delete** the Connection, you will lose all accounts and transaction history. This is not recommended unless the connection and its accounts are no longer needed.

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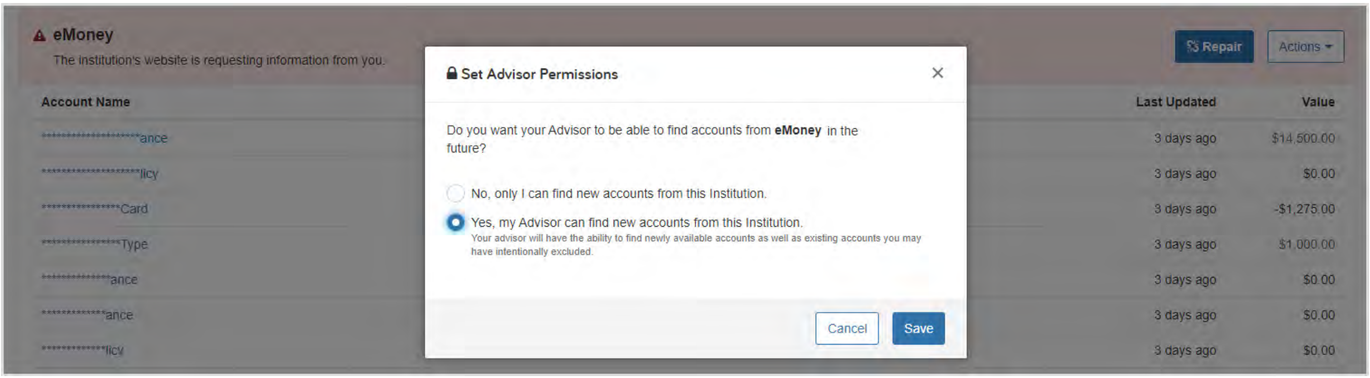
Add Accounts

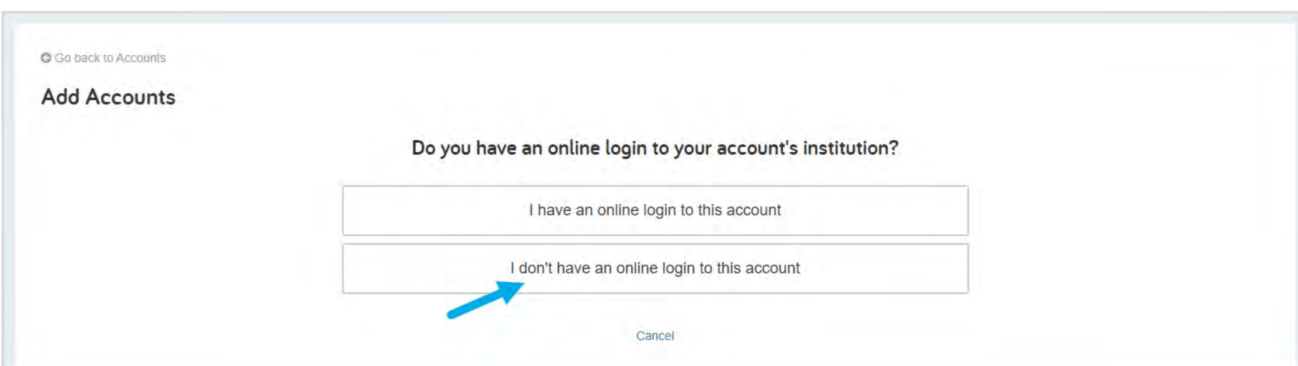
The **Advisor Permissions** selection displays a popup that allows you to enable your Advisor to find new accounts on your behalf.



Adding Manual Accounts

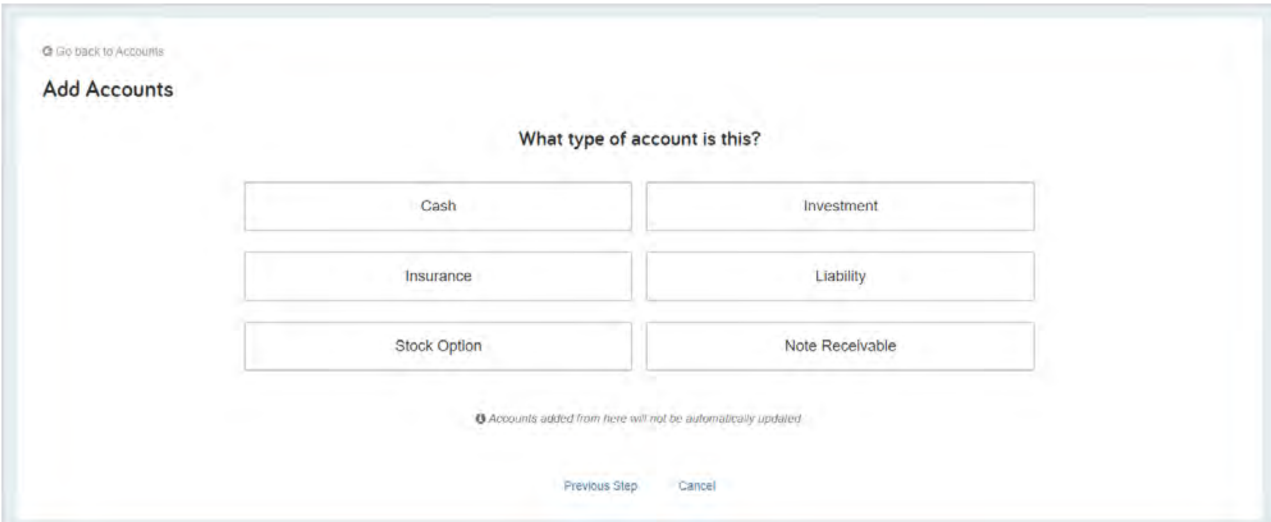
1. Click **Add Accounts** on the Accounts page.

2. Click **I don't have an online login to this account**.

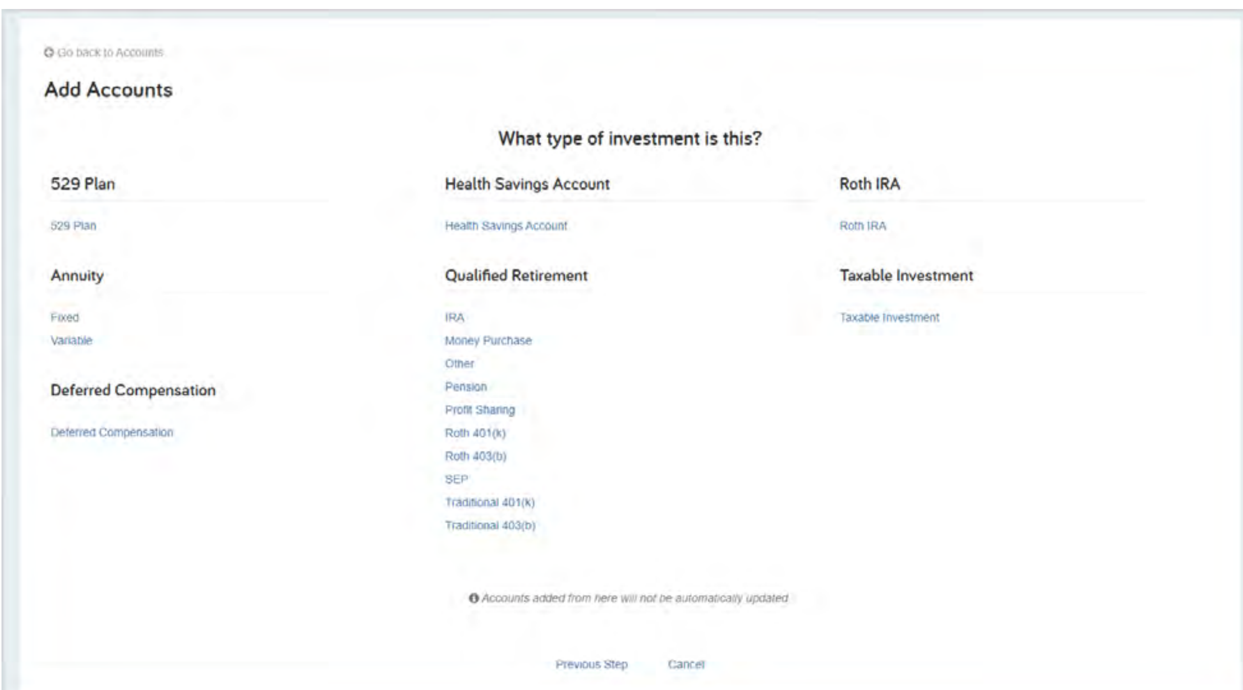


Add Accounts

3. Select the type of account.



4. Then, click the more specific type of account.



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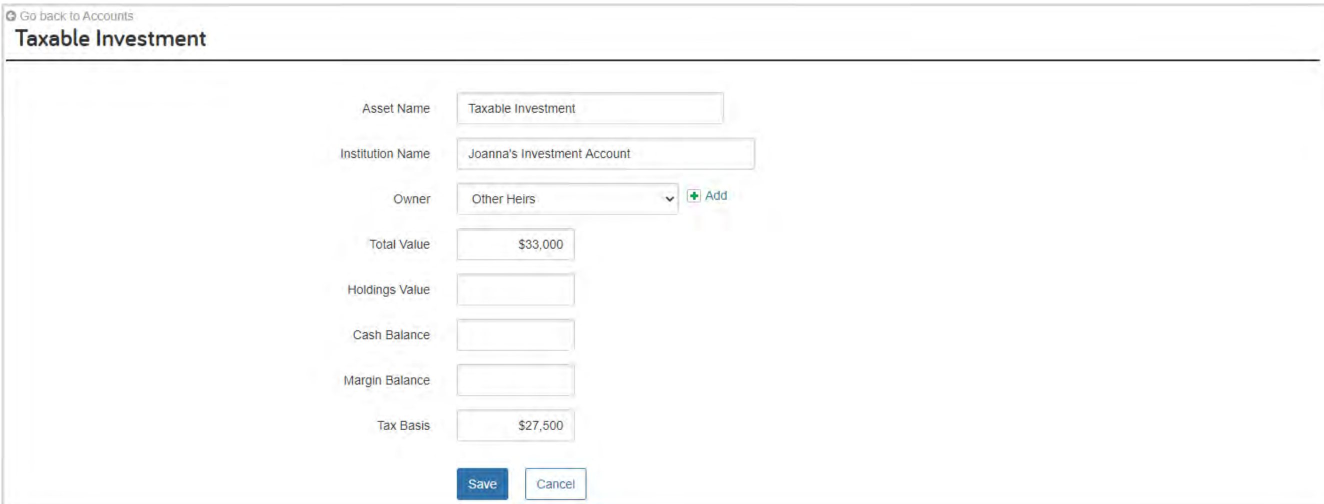
Add Accounts

5. Enter details about the account and click **Save**.



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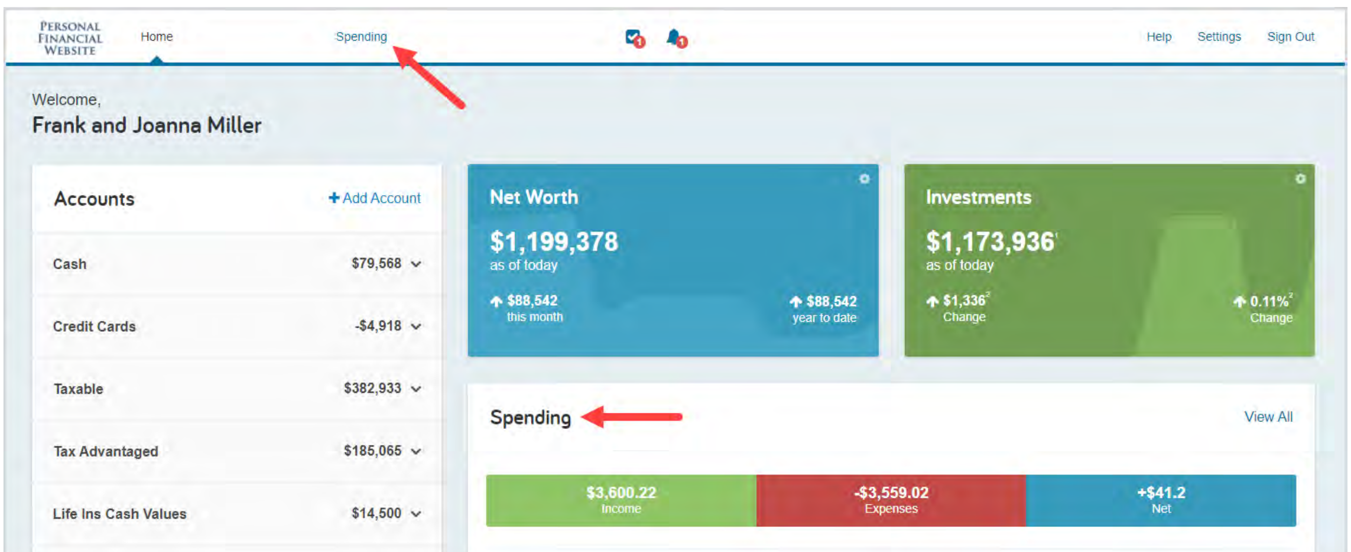
Hide Spending Transactions

This user guide will demonstrate how to hide a spending transaction that comes from one of your connections. Typically, users hide spending transactions when they don't want the transaction to be included in their monthly Budget. For example, if a business spending transaction comes through but the user only wants personal spending to be tracked, or if there is a duplicate spending transaction, they may choose to hide it.

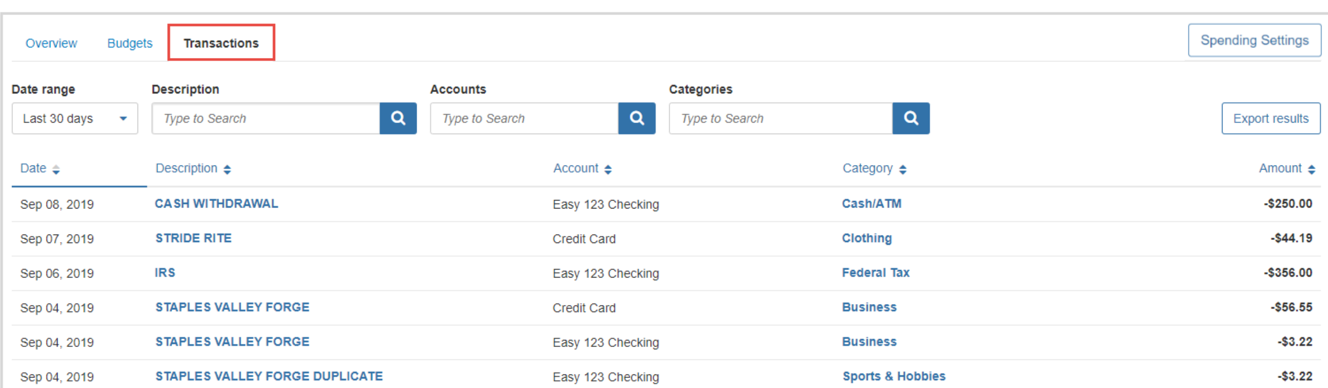
Note:

- Hidden transactions are NOT included in the Overview or Budget tabs.
- Hidden transactions are NOT deleted.
- If the transaction is split, you can hide a portion of it.

1. From the Home page, click **Spending** on the top navigation bar or from the **Spending card**.



2. From the Spending tab, click **Transactions**.



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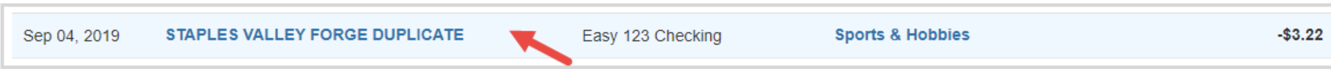
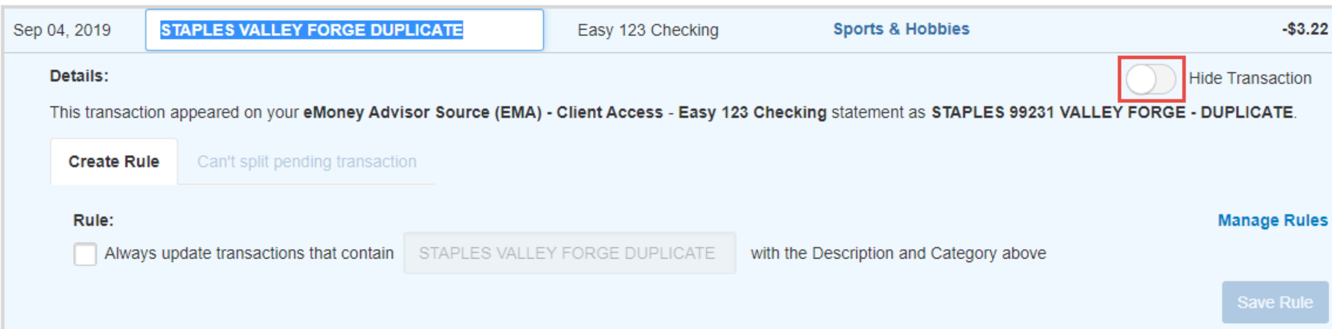
Hide Spending Transactions

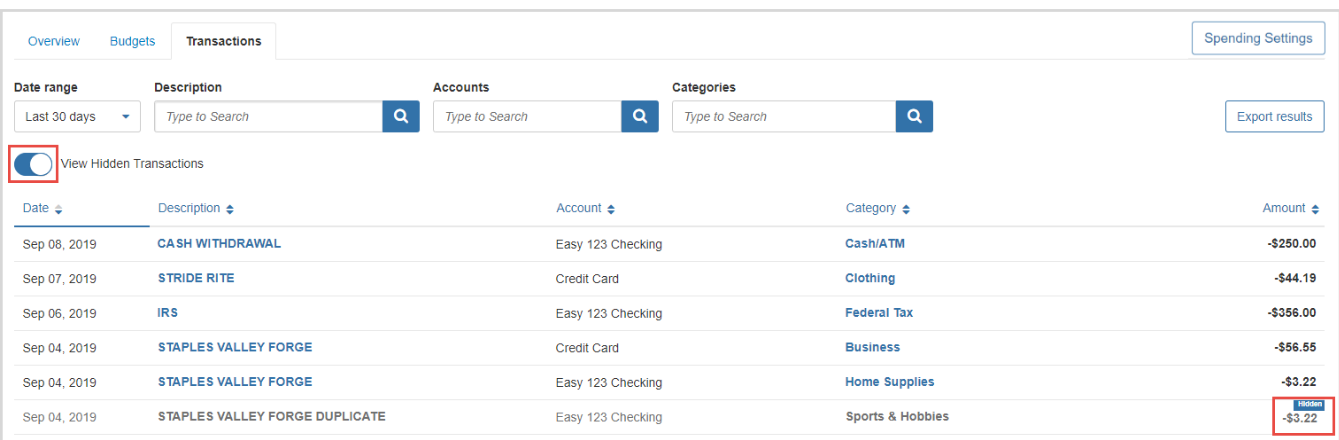
3. Locate the transaction line item and click the **transaction description** or the **row** itself. This will expand the transaction details.



4. Within the transaction details, toggle the switch beside **Hide transaction**.



5. To view all previously hidden transactions, toggle the switch beside **View Hidden Transactions**. Hidden transaction will populate with a blue banner titled Hidden above the dollar amount on the right-hand side.



Desktop Vault Overview

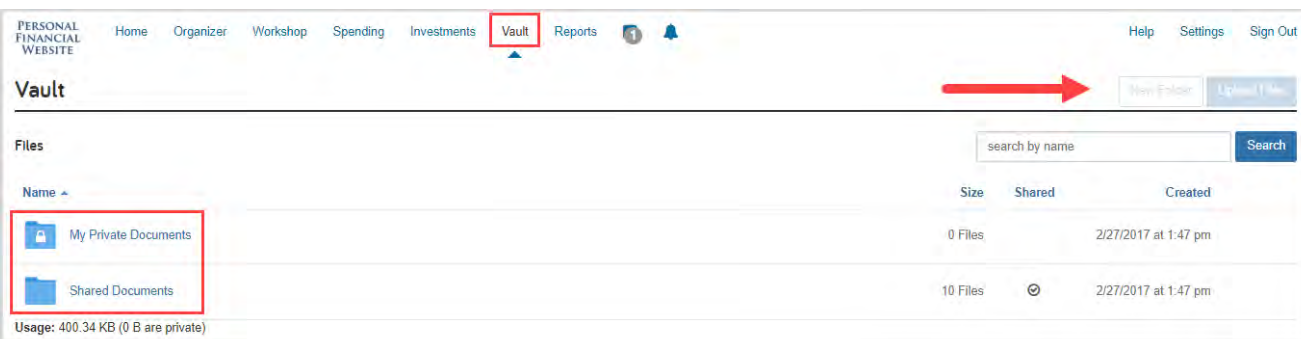
The Vault feature in your Personal Financial Website allows you to store important documents and files safely and securely. This user guide will show you how to navigate and utilize the Vault, including how to upload files from your computer.

Please Note:

- Within your Vault there are two folders you can upload directly into – they are titled **My Private Documents** and **Shared Documents**.
- Most file types are compatible, however .exe (executable) files are not supported.
- The individual file size upload limit is 30MB.

Navigating the Vault

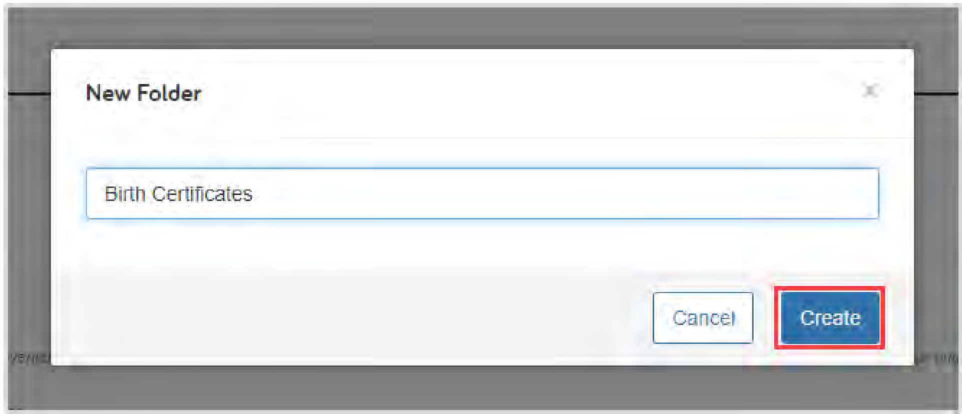
1. Click the **Vault** tab from the top navigation bar. As mentioned above, the two folders you can upload files into are **My Private Documents** and **Shared Documents**. Use **My Private Documents** to store any personal files and use **Shared Documents** when uploading files that you want your Advisor to view and have access to.



Note: The **New Folder** and **Upload Files** buttons in the top right will remain grayed out until you have clicked into either the **My Private Documents** or **Shared Documents** folders.

2. Once you click into either folder, you can now use the **New Folder** and the **Upload** button in the top right. Clicking the **New Folder** button allows you to create sub-folders for further organization of your files.

3. After creating a new sub-folder, you will be prompted to enter the folder's name. Click **Create** when finished. Follow these steps to add as many sub-folders as needed.



Upload Files to the Vault

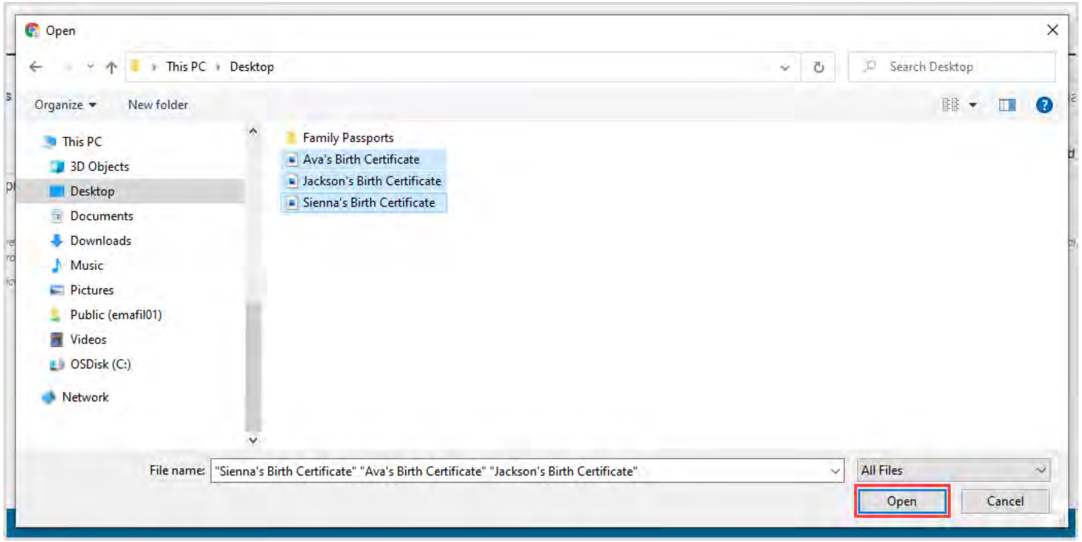
1. To upload files or an entire folder from your computer, first click either the **My Private Documents** or **Shared Documents** folder, then click **Upload** and select **Files** or **Folder**. If you want to upload to a sub-folder you have created, click the **sub-folder** first, then click the **Upload** button.

Note: Uploading a **folder** from your desktop will create a **sub-folder** in your Vault containing the files in that folder. Therefore, you may not need to manually create sub-folders in your Vault to upload to if your desktop files are organized in this way.

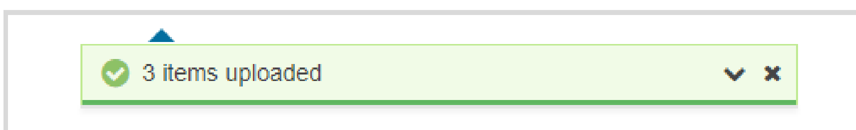
If you uploaded files to the wrong folder you can always use the **Move** option. This is explained on page 4.

Desktop Vault Overview

2. Your browser will open a new window that allows you to choose files or a folder to upload from your desktop. To select multiple files, hold down the **Shift** key while selecting the files individually. When ready, click **Open** or **Upload**. Depending on your browser, you may need to confirm the upload again.

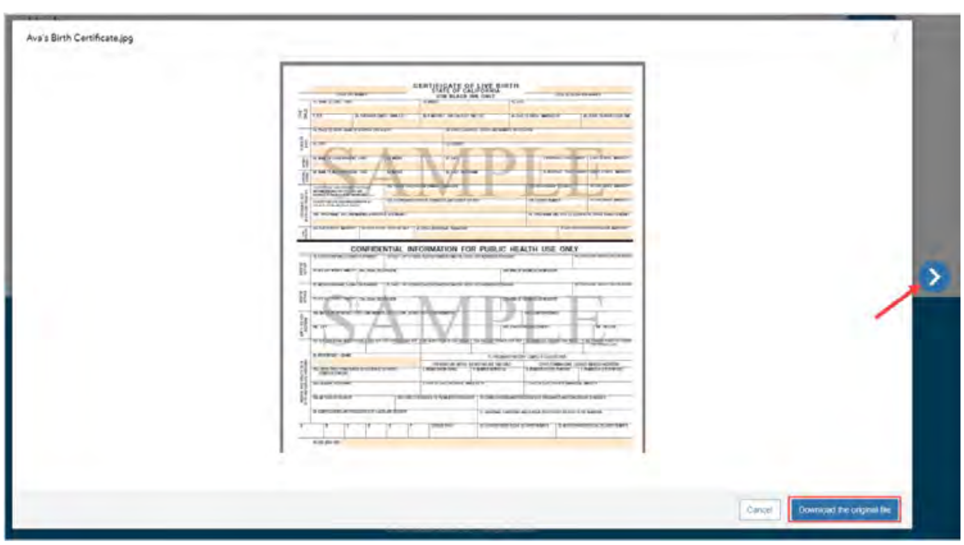


3. Once the files are successfully uploaded, you will see a green banner confirming the upload at the top of your Personal Financial Website.



Vault "Actions"

1. Clicking on a file in your Vault will bring you into preview mode where you have the options to **Download the original file** and easily preview other files within the folder.



Desktop Vault Overview

2. Each file has an **Actions** drop-down menu giving you the options to **Download**, **Copy**, **Move**, **Rename**, and **Delete** files.

Please Note:

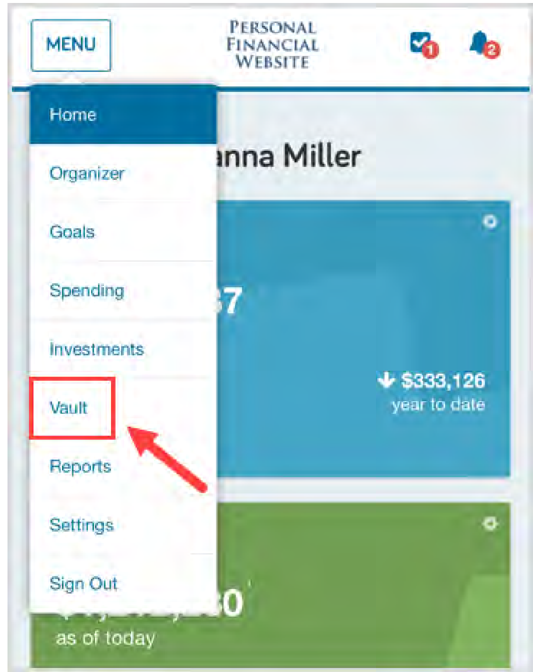
- **Download:** This option will download the file to your desktop.
- **Copy:** This option allows you to copy the file and paste it into another folder, without removing it from the original folder.
- **Move:** This option allows you to move the file from this folder to another folder.
- **Rename:** This option allows you to rename the file name in your Vault.
- **Delete:** This option allows you to delete the file. Once deleted, the file cannot be recovered.

3. A final note, remember you can use the **Search** field to quickly filter through all of the files in your Vault.

Mobile Vault Upload

This user guide will demonstrate how to upload files into your Vault from your Mobile Personal Financial Website.

Vault Overview



The **Vault** is where you can access all previously uploaded files as well as upload new files. Accessing your Vault is simple; click **Menu**, then select **Vault** from the drop-down.

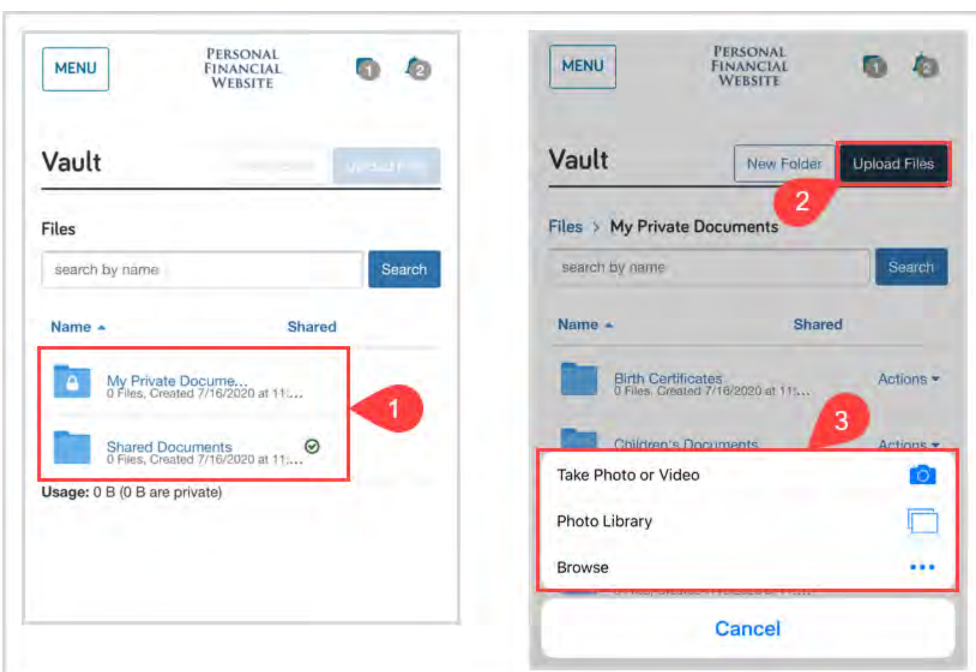
You can upload files into two folders: **My Private Documents** and **Shared Documents**. Use My Private Documents for personal items as the contents of this folder are only viewable by you. The Shared Documents folder is where you should upload any files that will be useful for our team.

Upload a File

To upload a file, click either the **My Private Documents** or **Shared Documents** folder.

Next, click **Upload Files** and choose from the available options. Note that when you take a photo with your camera, it will save directly into the Vault and not be stored on your device.

- The most common file types are supported
- The individual file size limit is 30MB



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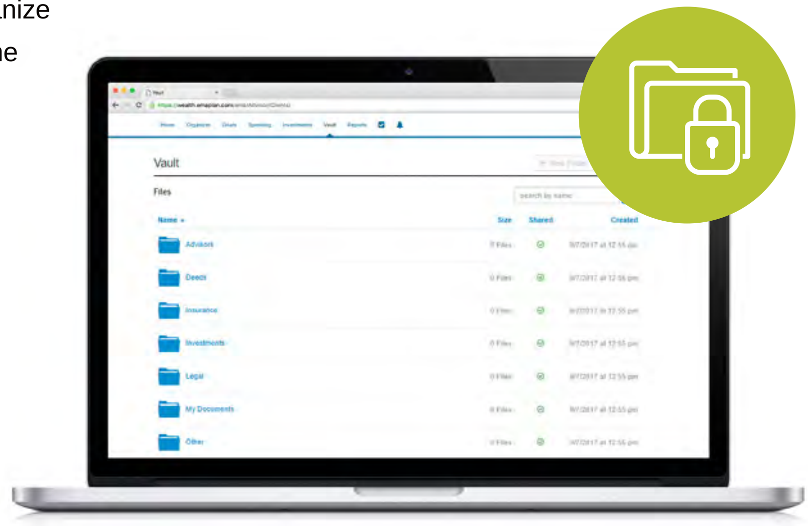
VAULT CHECKLIST

Protect Your Important Documents

With unlimited secure document storage, you can organize and protect your most important documents. Review the checklist below and start adding to your Vault today!



LEGAL DOCUMENTS

- ☐ Wills
- ☐ Deeds
- ☐ Revocable and Irrevocable Trusts
- ☐ Power of Attorney
- ☐ Codicils (Supplements made to a Will)
- ☐ Living Wills/Health Directives
- ☐ Prenuptial Agreements
- ☐ Buy/Sell Agreements
- ☐ Contracts

BENEFITS

- ☐ Social Security Info
- ☐ Veteran’s Administration Info
- ☐ Employment Benefits

INSURANCE POLICIES

- ☐ (Life, LTD, Disability, Medical, Car, Property)

BANK AND INVESTMENT STATEMENTS

- ☐ Pensions, IRAs, Annuities, etc.
- ☐ Investment Accounts
- ☐ Stock Options/Certificates

LIABILITIES

- ☐ List of Credit Cards with Contact Information
- ☐ Mortgages
- ☐ Loans

TAXES

- ☐ Tax Returns
- ☐ W-2 Forms

IDENTIFICATION

- ☐ Birth Certificates
- ☐ Drivers Licenses
- ☐ Passports
- ☐ Social Security Cards

FAMILY

- ☐ Adoption Papers
- ☐ Medical Records
- ☐ Marriage License
- ☐ Pictures
- ☐ Audio Files
- ☐ Video Clips

PROPERTY

- ☐ Titles to Homes, Autos, Boats, etc.
- ☐ Warranties

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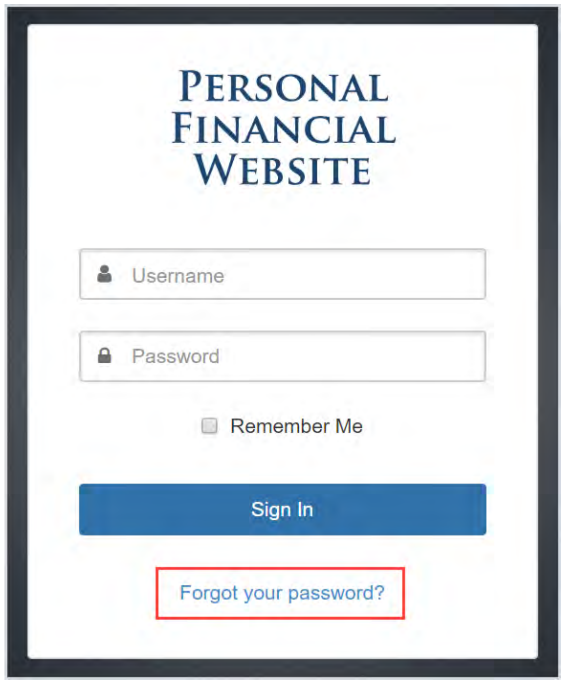
Forgot Your Password?

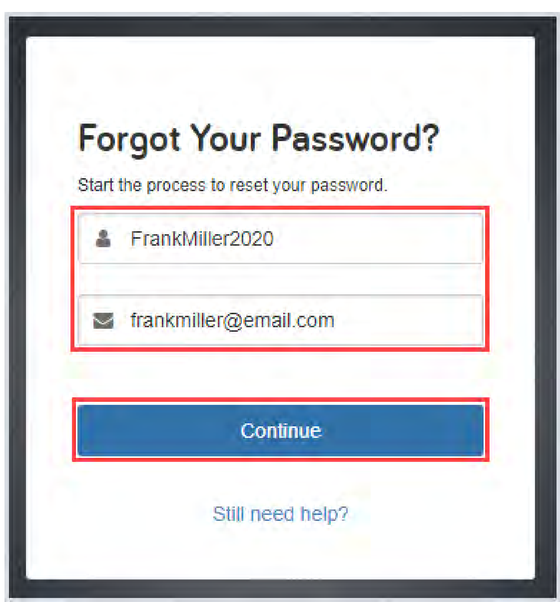
This user guide will walk you through the steps to reset the password to your Personal Financial Website. It is important to note that after three failed attempts to log in, the system will automatically lock your account for ten minutes as a security measure. After the ten minutes are up, follow the steps below to reset your password.

Reset Your Password

1. Click **Forgot your password?** on the log-in screen.



2. Enter the **username** and **email address** associated with your account, then click **Continue**.



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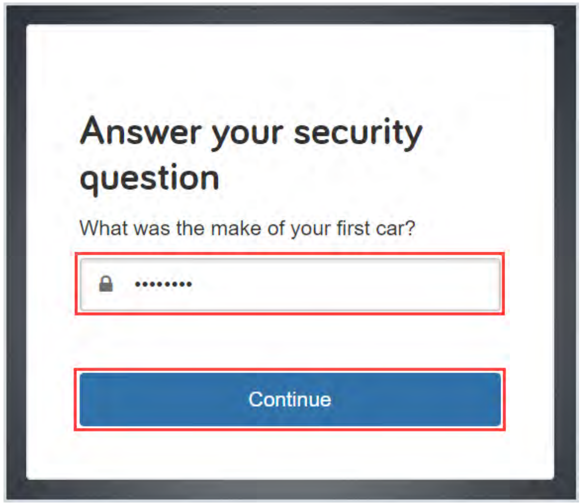
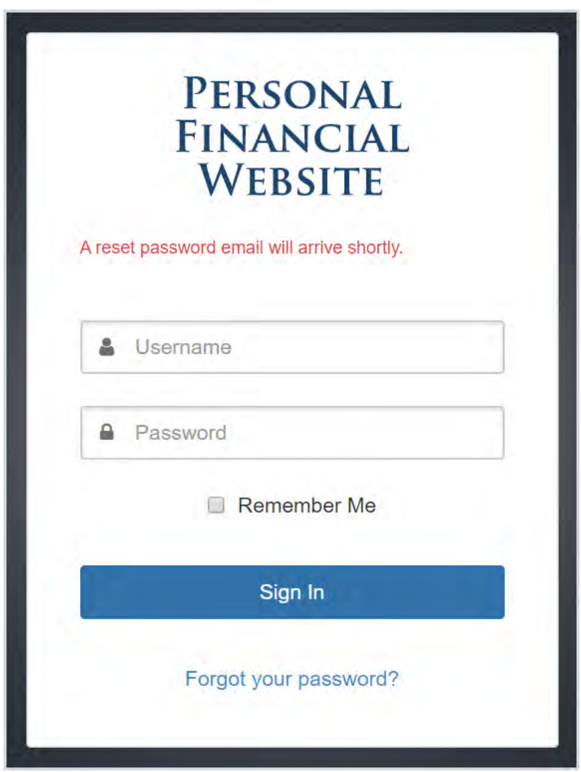
Forgot Your Password?

3. Answer your security question, then click **Continue.**



Please Note: These security questions and answers were set up when you signed into your Personal Financial Website for the first time or you may have reset them in your Settings. After three failed attempts, your account will be locked for ten minutes. You can try again after ten minutes or contact your Financial Representative.

4. Upon successfully verifying your identity, the system will generate an email that includes a link to reset your password.



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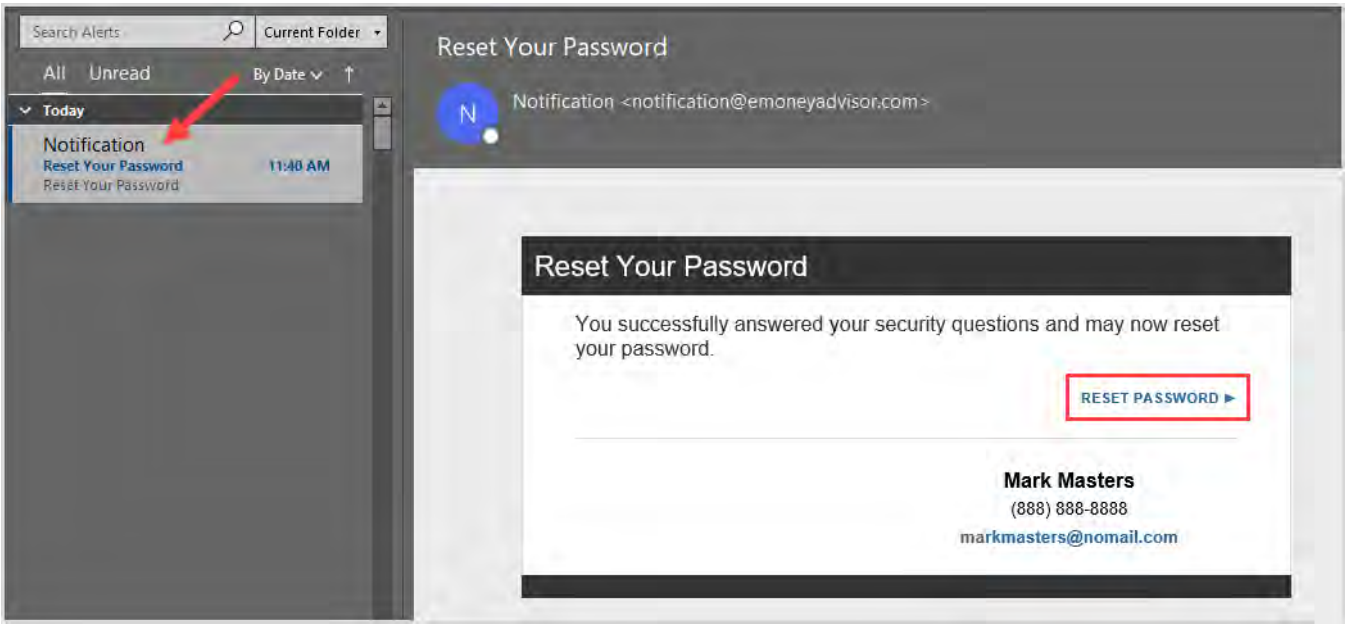
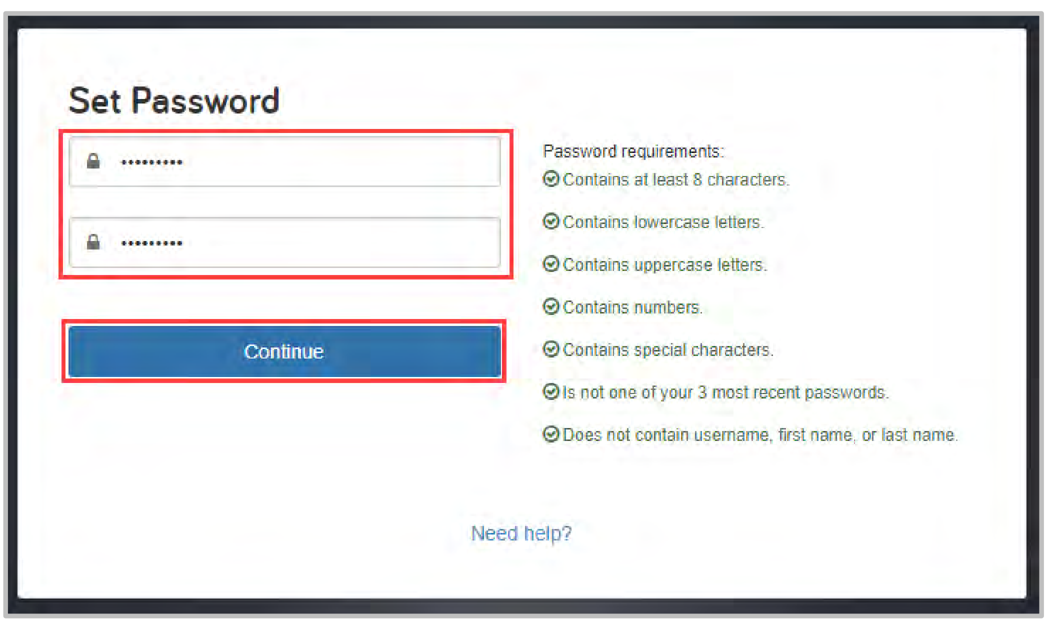
Forgot Your Password?

5. Navigate to your email inbox and locate the email titled **Reset Your Password.** Click **Reset Password.**



Please Note: This will come from the email address **notification@emoneyadvisor.com**. If you cannot find the email, please check your spam and junk folders.

6. You will be taken to a new tab in your browser and prompted to set your new password. Once all password requirements are checked off in green, click **Continue** to be taken to your Personal Financial Website Home page.



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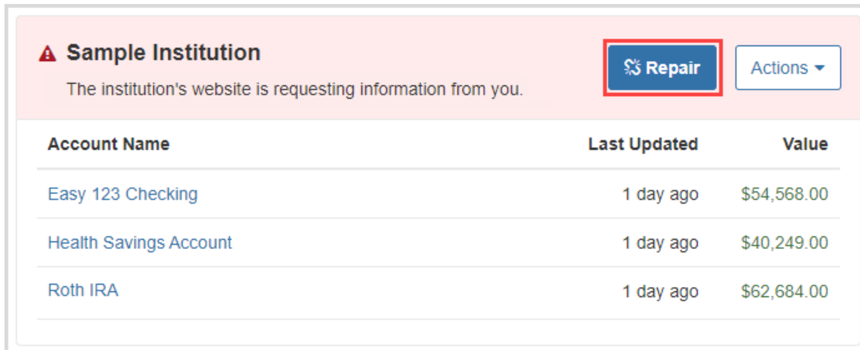
In this guide, we will walk you through basic steps you can take to repair any of your connected accounts with errors. Unless noted by the institution, values should update nightly, but errors can occur from time to time for different reasons. To keep your website up to date, we recommend logging in regularly to maintain all connections!

Troubleshooting and Help

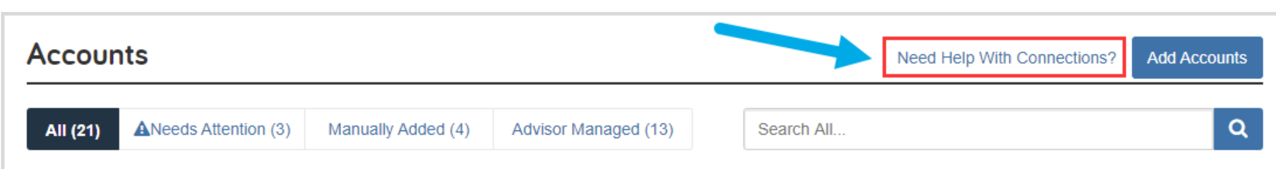
When a Connection is in an error state that you can act on, you will see a **Repair** button in the red banner above your connection. Click **Repair** to see instructions on how to resolve the error. Different errors will provide different steps to resolve the issue.

You can access an Interactive User Guide to assist you in learning more about these error states and how to resolve them. Continue below to learn more.



Need Help with Connections: Located at the top of the Accounts Page

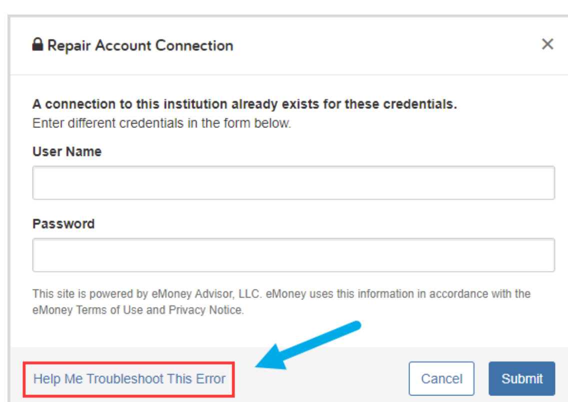
The **Need Help with Connections** button exists at the top of the **Accounts** page and will open the Connecting Accounts Help Interactive User Guide. The lessons in that guide cover connecting and managing your accounts, FAQs, and troubleshooting the different error types.



Help Me Troubleshoot This Error: Located at the bottom of the Repair Pop-up

Whenever you click the **Repair** button on a connection, a pop-up window will appear with steps to resolve the issue.

Clicking **Help Me Troubleshoot This Error** in the bottom of the window will launch the Connecting Accounts Help guide and take you to the section specific to the error you are experiencing. This Help guide will provide additional information and troubleshooting steps.



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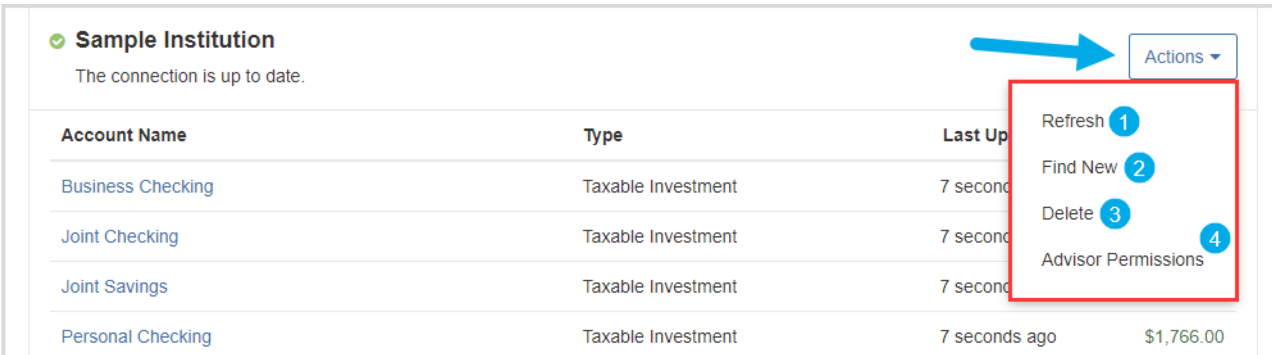
Troubleshooting Accounts

Using the Actions Dropdown

The **Actions** drop-down is available on every connection and helps you to manage the connection and resolve errors.



1) Refresh: Get the most recent account values

Use this action when the account values show as out of date. This will attempt to **Refresh** the connection and find the most recent account values at the institution.

2) Find New: Search the institution for new or additional accounts

Find New is only visible to you, unless the Advisor Permission is set to Yes (see #4). Selecting **Find New** will search the institution for any accounts that have not yet been linked through the connection.

3) Delete: Permanently remove this connection

Clicking this will prompt you to **Delete** this connection and all of its accounts. *Deleting a connection will delete all account history and spending transactions.* Only delete the connection if it is no longer needed.

4) Advisor Permissions: Allow your Advisor to Find New accounts for you

As a default, Advisors are not able to Find New accounts on your behalf because the **Find New** button is hidden from their view. Use **Advisor Permissions** to allow your Advisor to Find New accounts for this connection, on your behalf.

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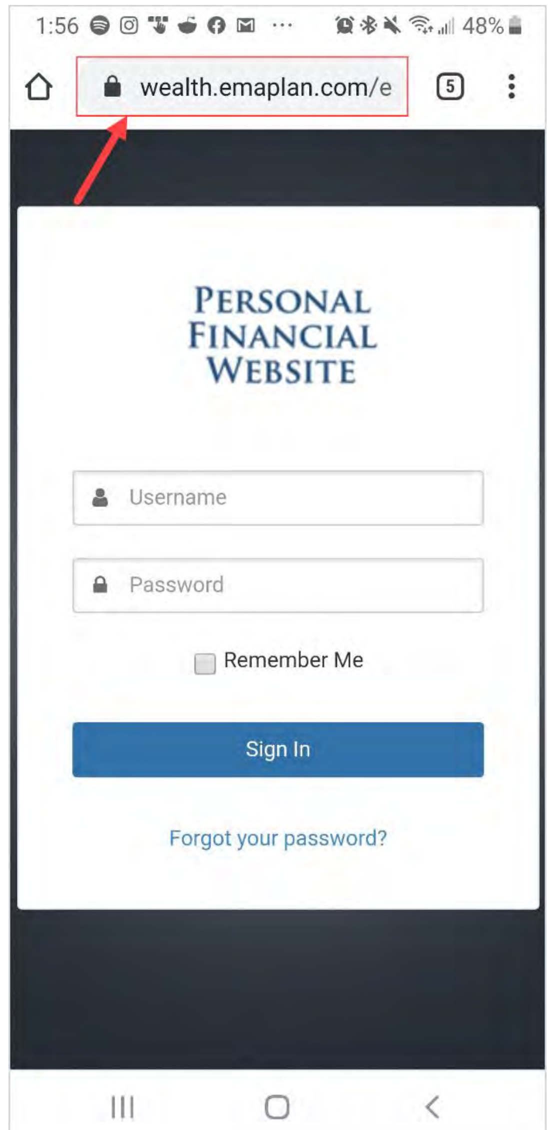
Add a Mobile Bookmark on a Samsung Android

This user guide will demonstrate how to add a mobile bookmark of your Personal Financial Website login page from the Samsung Internet on your Android device. This bookmark will provide quick and easy access from the Home screen of your device.

Add a Mobile Bookmark

1. Locate and open the **Samsung Internet** browser on your Android device.

2. Enter the **login URL** provided to you by your Advisor.



Please Note: To find the login URL, please reference the confirmation email that you received when you initially registered for your website access or contact your Advisor.

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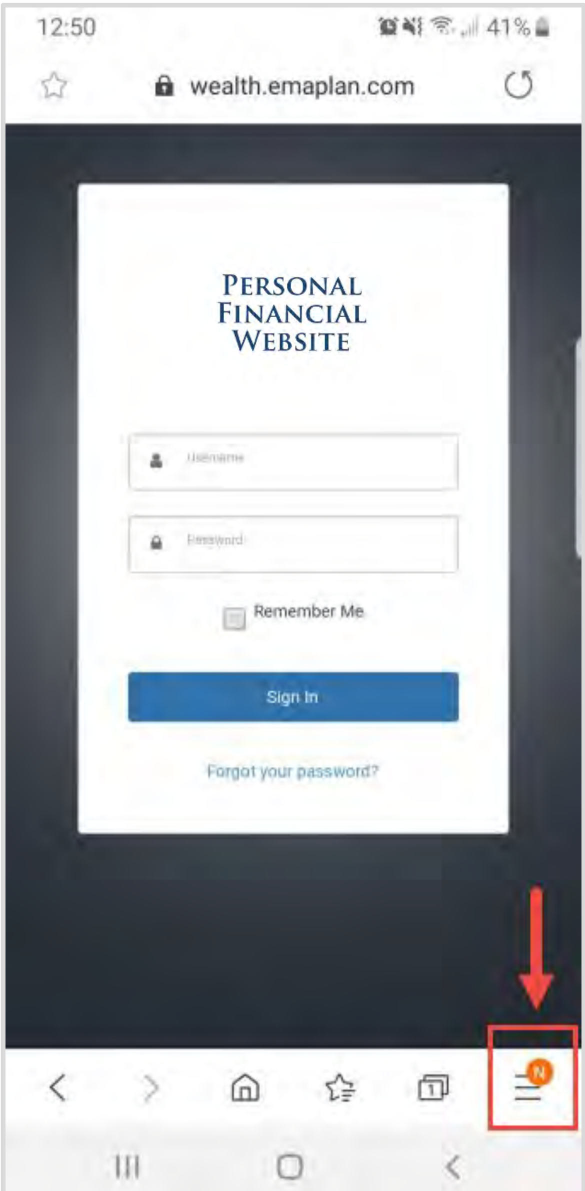
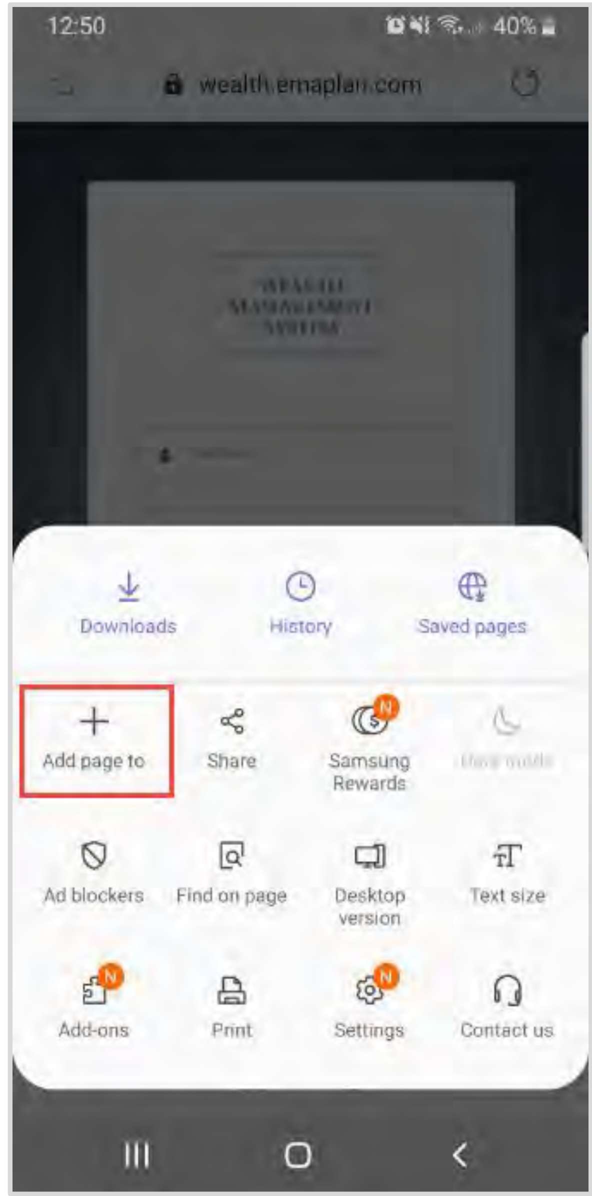
Add a Mobile Bookmark on a Samsung Android

3. Tap the **three horizontal bars** on the bottom right of your screen.



4. Tap **Add page to** from the pop-up menu.



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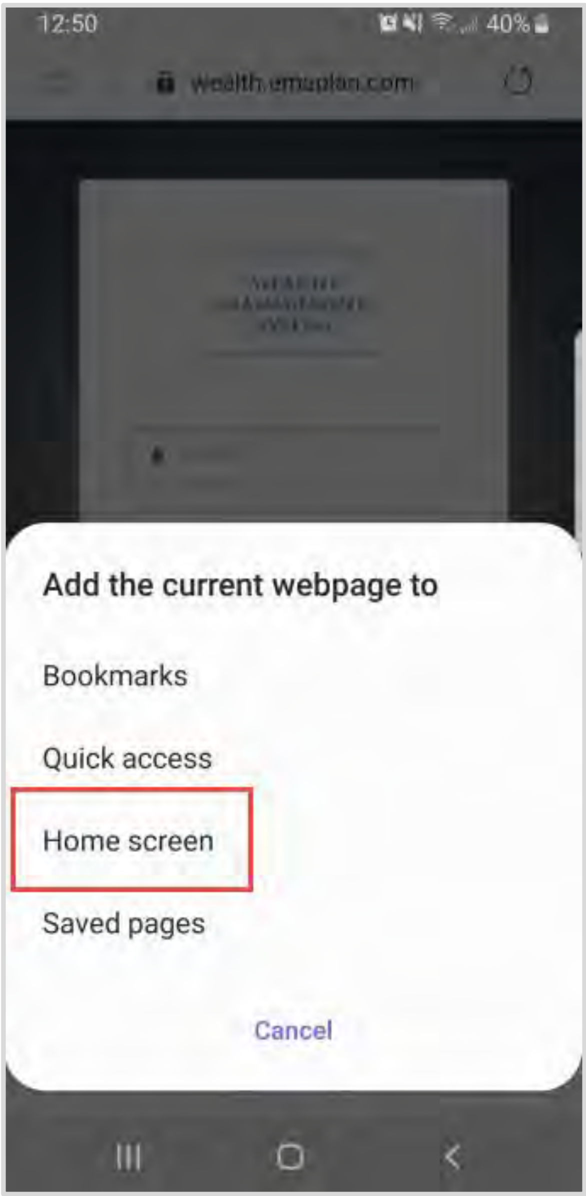
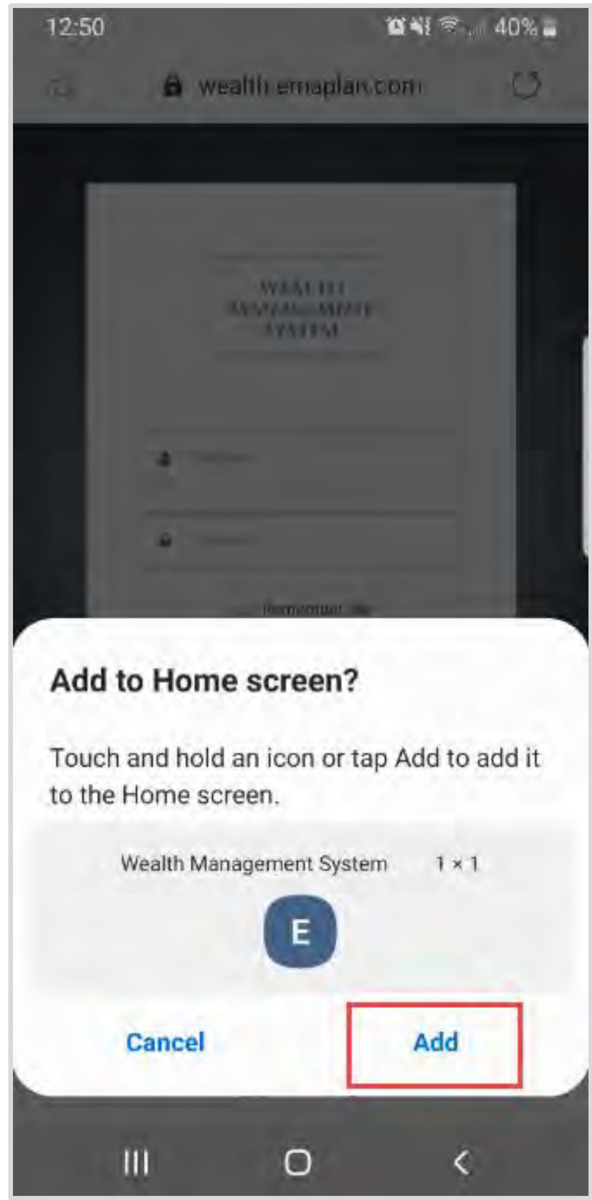
Add a Mobile Bookmark on a Samsung Android

5. Tap **Home Screen**.



6. Lastly, tap **Add**. Now you can access your Personal Financial Website from your Home screen!



Please Note: When logging into your mobile website, you will be asked to set a **passcode** of 4 or more digits. This is entirely optional, but if you decide to utilize the passcode, any login attempt moving forward will prompt for your passcode instead of your username and password.

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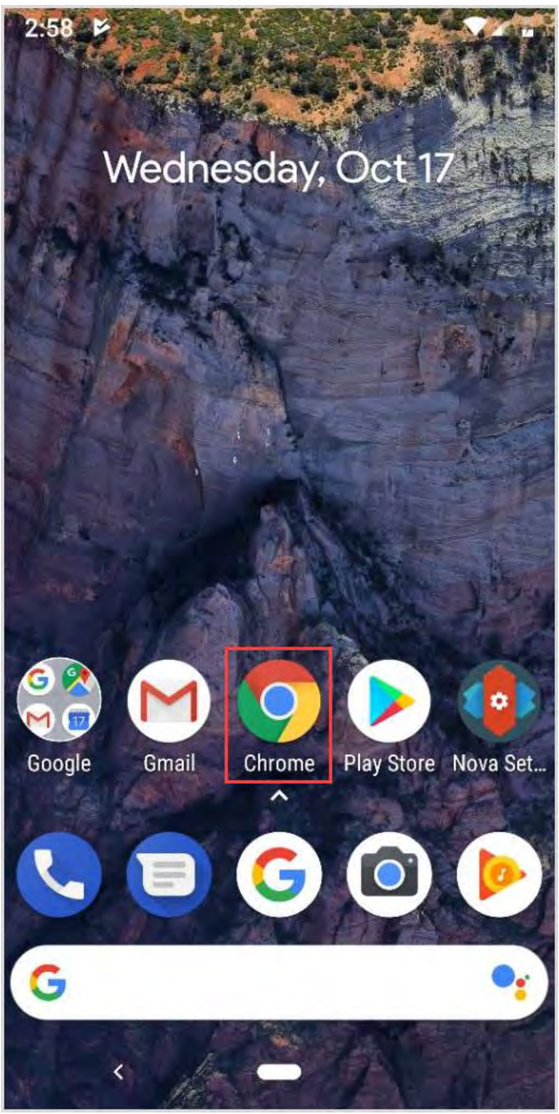
Add a Mobile Bookmark on a Google Pixel

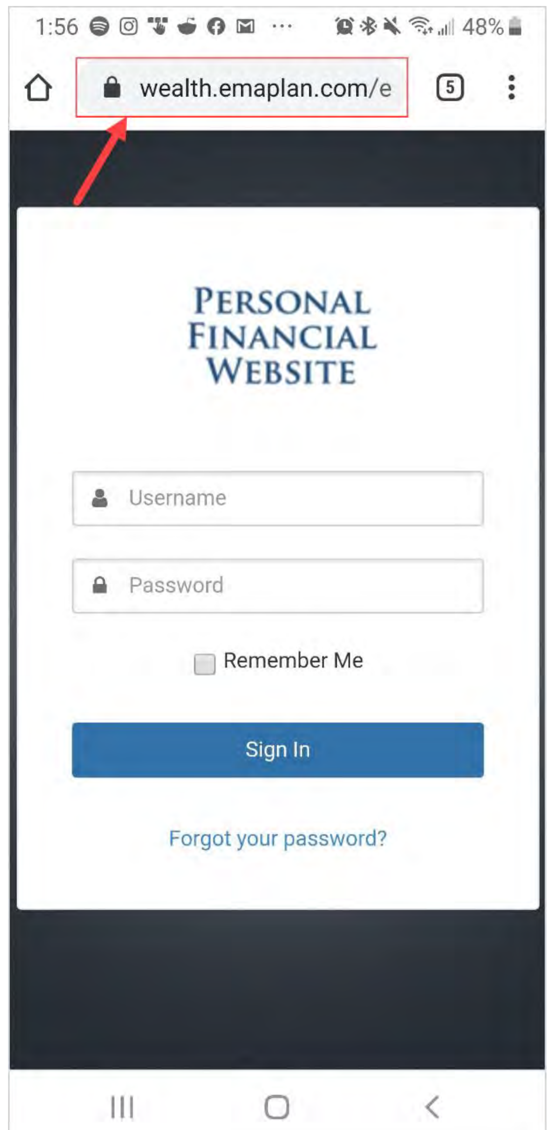
This user guide will demonstrate how to add a mobile bookmark of your Personal Financial Website login page from the Google Chrome app on your Google Pixel device. This bookmark will provide quick and easy access from the Home screen of your device.

Add a Mobile Bookmark

1. Locate and open the **Google Chrome app** on your Google Pixel device.



2. Enter the **login URL** provided to you by your Advisor.



Please Note: To find the login URL, please reference the confirmation email that you received when you initially registered for your website access or contact your Advisor.

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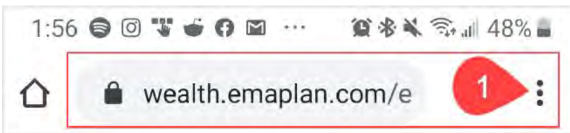
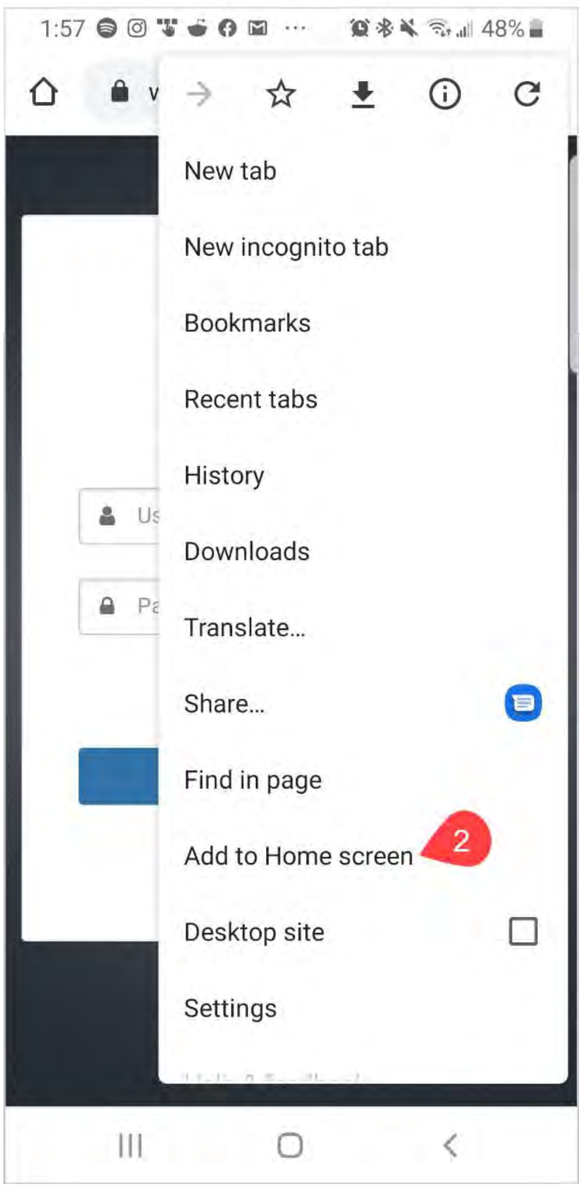
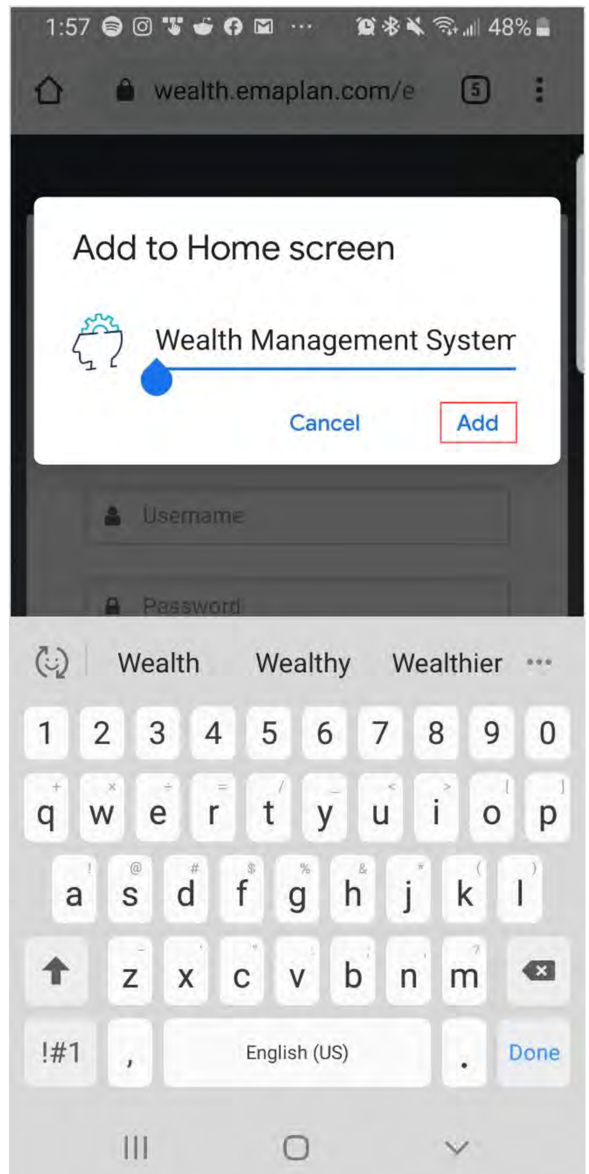
Add a Mobile Bookmark on a Google Pixel

3. Click the three **dots** to the right of the URL, then click **Add to Home screen** from the drop-down menu.





4. If desired, you can edit the name of the bookmark. Click **Add** when complete. Congratulations! Your Personal Financial Website is now accessible from your Home screen.



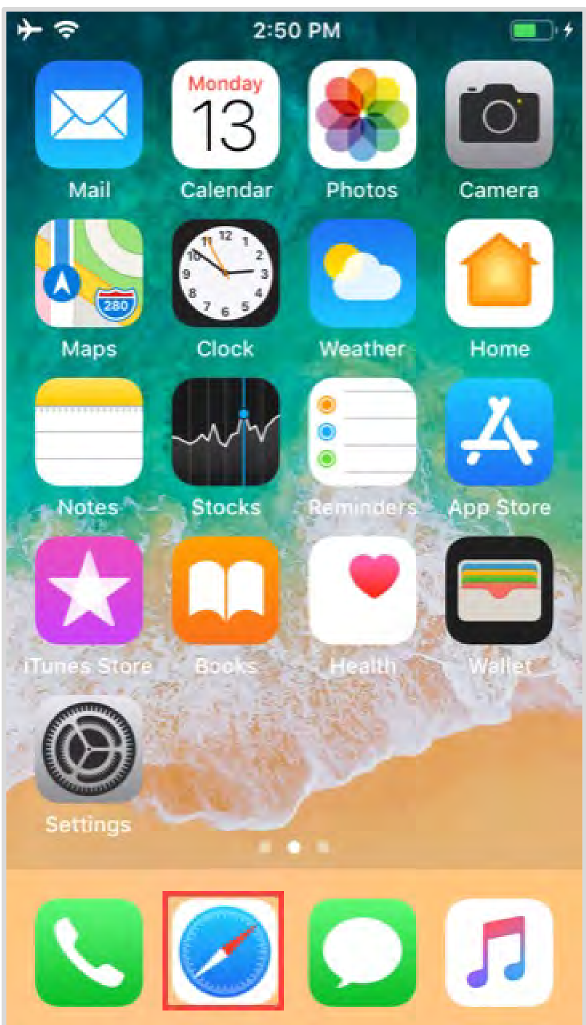
Please Note: When logging into your mobile website, you will be asked to set a **passcode** of 4 or more digits. This is entirely optional, but if you decide to utilize the passcode, any login attempt moving forward will prompt for your passcode instead of your username and password.

Add a Mobile Bookmark on Safari on iPhone

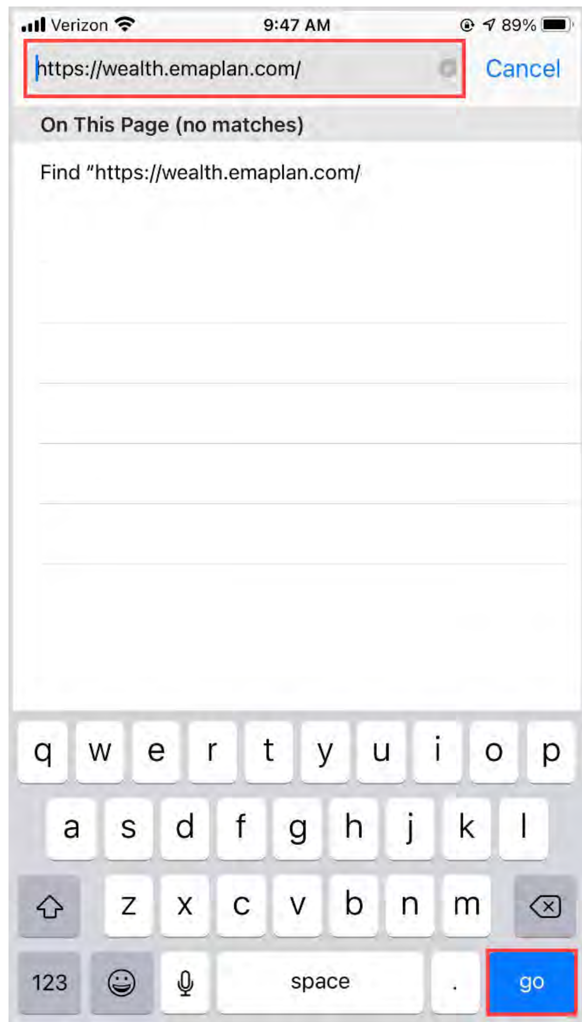
This user guide will demonstrate how to add a mobile bookmark of your Personal Financial Website login page from the default Safari app on your iPhone. This bookmark will provide quick and easy access from the Home screen of your device.

Add a Mobile Bookmark

1. Locate and open the **Safari app** on your iPhone. Note that this icon may not appear in the same location on your phone.



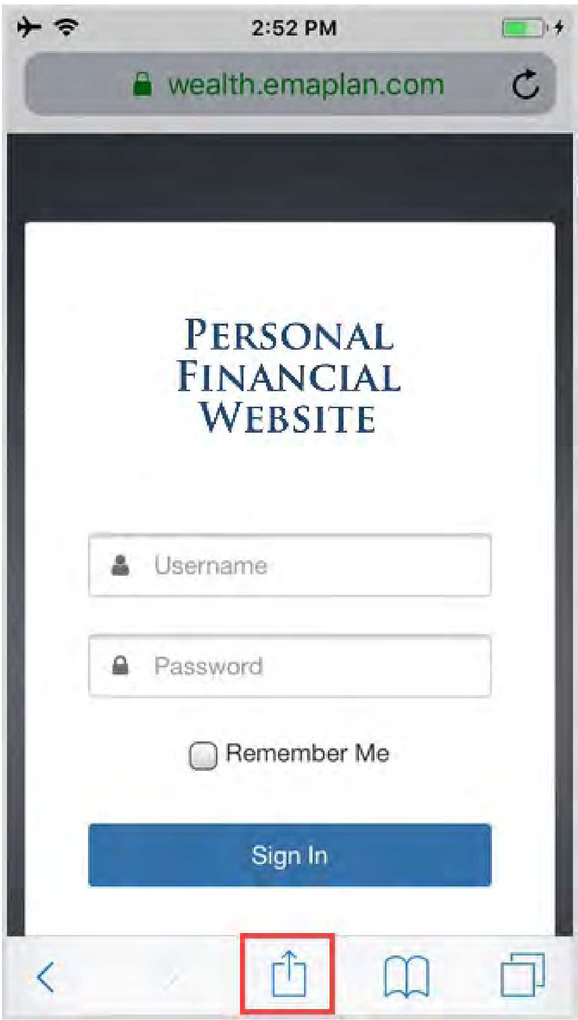
2. Enter the **login URL** provided to you by your Advisor, then tap **go.**



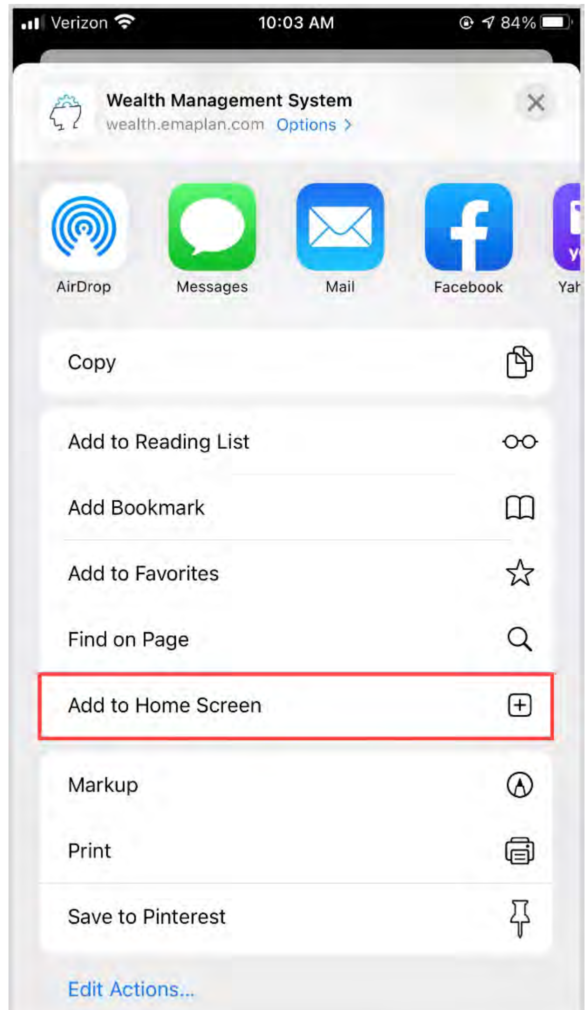
Please Note:
To find the login URL, please reference the **confirmation email** that you received when you initially registered for your website access or contact your Advisor.

Add a Mobile Bookmark on Safari on iPhone

3. Tap the **box and arrow icon** at the bottom of your screen.

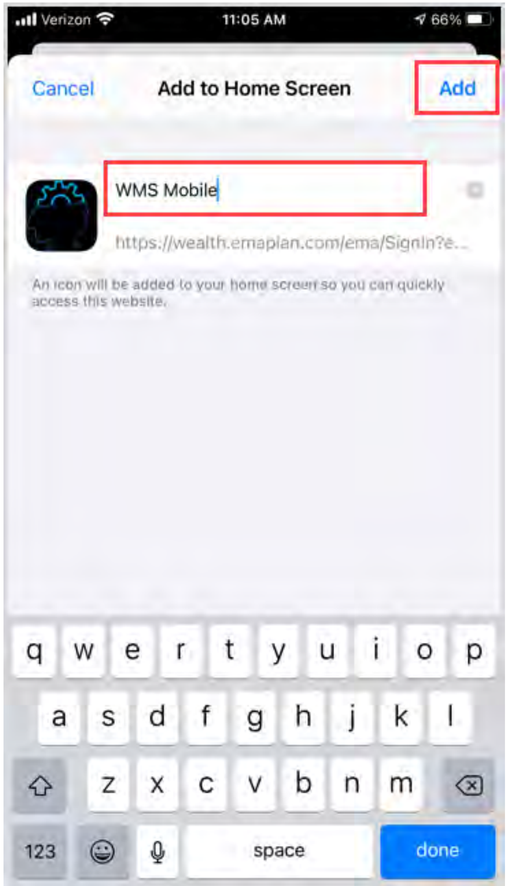


4. Tap **Add to Home screen** to select it from the menu of options.

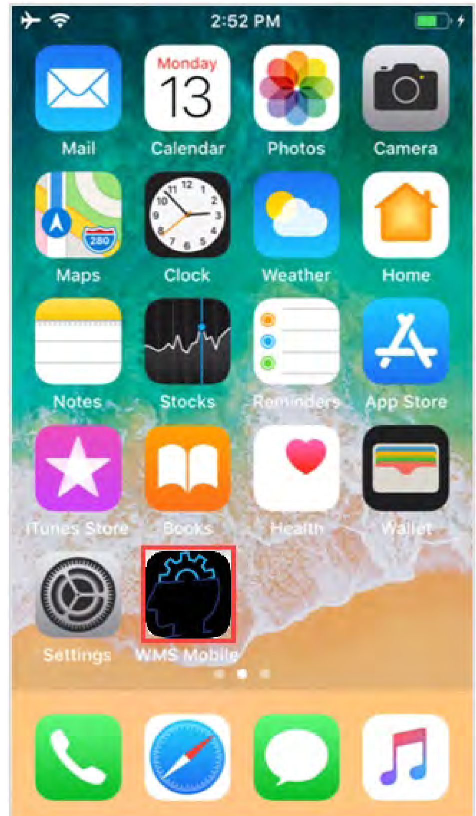


Add a Mobile Bookmark on Safari on iPhone

5. If desired, you can edit the name of the bookmark. Tap **Add** when complete.



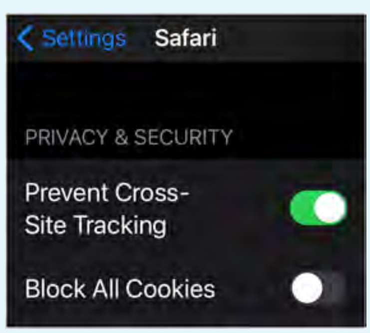
6. Congratulations! The mobile bookmark for your Personal Financial Website will now be visible on your Home screen.



Please Note:

When logging into your mobile website, you will be asked to set a **passcode** of 4 or more digits. This is entirely optional, but if you decide to utilize the passcode, any login attempt moving forward will prompt for your passcode instead of your username and password.

If you are experiencing issues with the mobile website displaying properly, it might be due blocked cookie settings. To check this on your device, go to **Settings**, then **Safari** and make sure **Block All Cookies** is toggled off. Once the setting is updated, close Safari and log back into the mobile website.



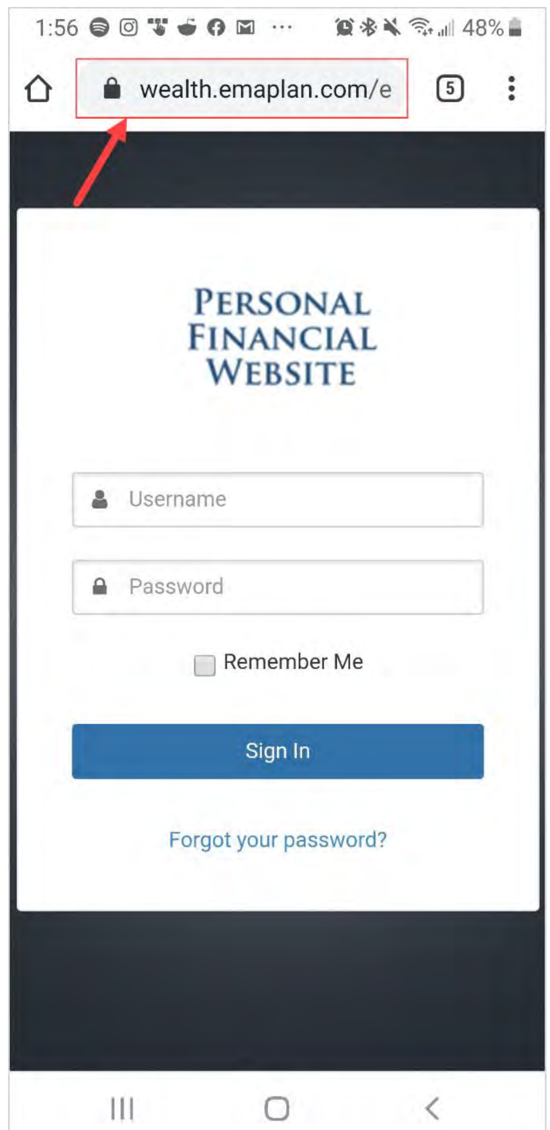
Add a Mobile Bookmark for Chrome on Android

This user guide will demonstrate how to add a mobile bookmark of your Personal Financial Website login page from the Google Chrome app on your Android device. This bookmark will provide quick and easy access from the Home screen of your device. Please note, iOS does not currently support the ‘Add to Home Screen’ feature.

Add a Mobile Bookmark

1. Locate and open the **Google Chrome app** on your Android device.

2. Enter the **login URL** provided to you by your Advisor.



Please Note: To find the login URL, please reference the confirmation email that you received when you initially registered for your website access or contact your Advisor.

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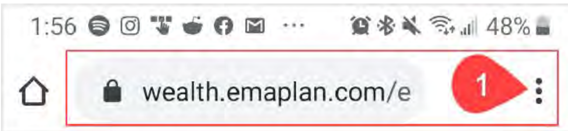
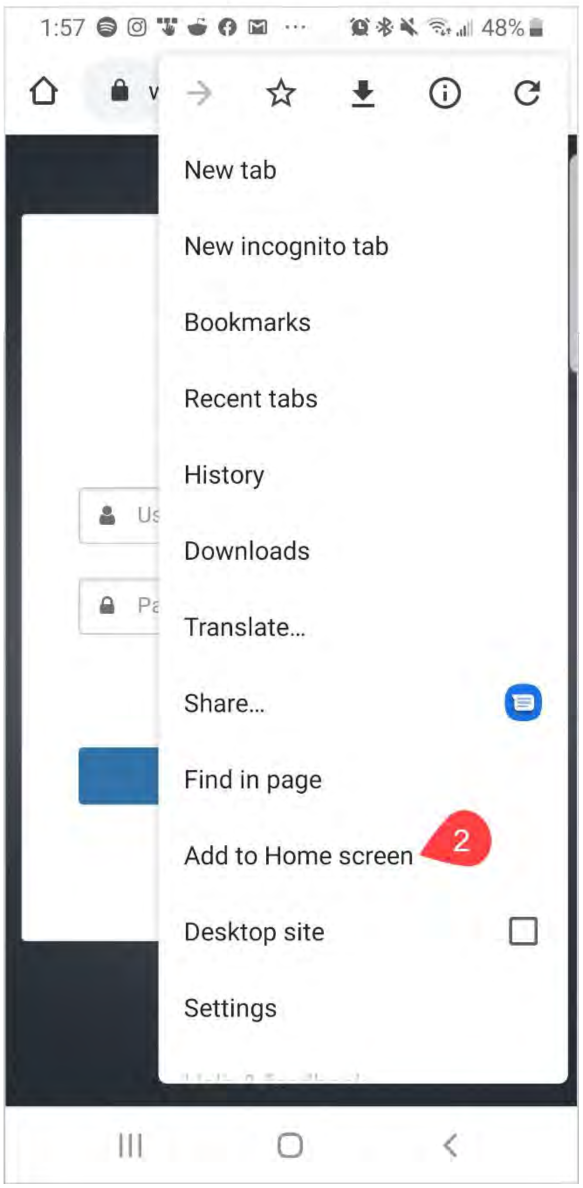
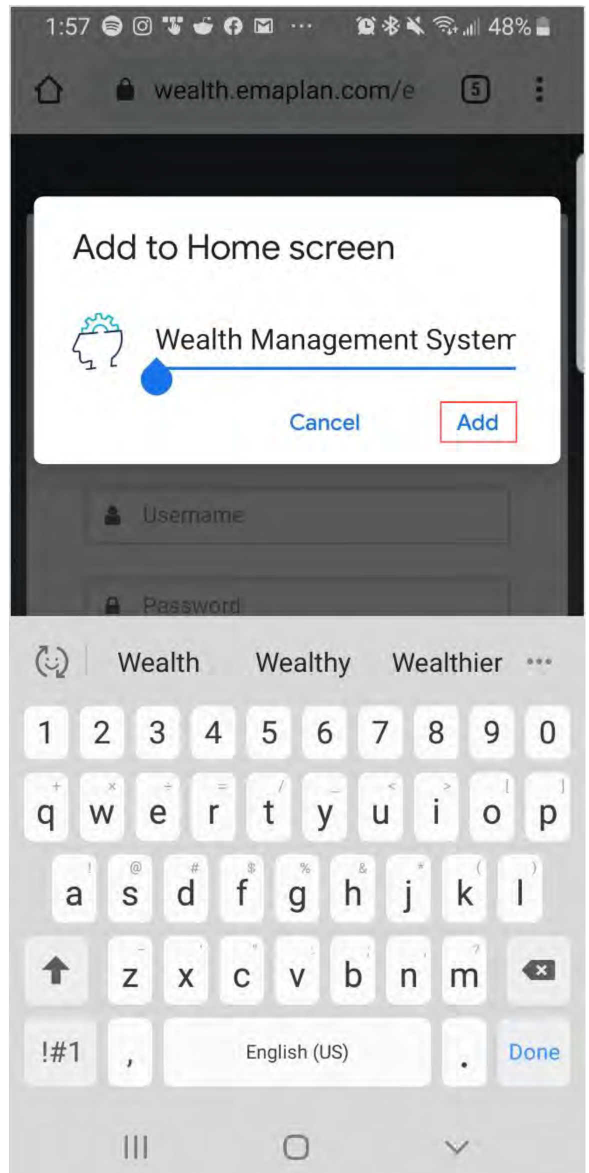
Add a Mobile Bookmark for Chrome on Android

3. Click the three **dots** to the right of the URL, then click **Add to Home screen** from the drop-down menu.





4. If desired, you can edit the name of the bookmark. Click **Add** when complete. Congratulations! Your Personal Financial Website is now accessible from your Home screen.



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