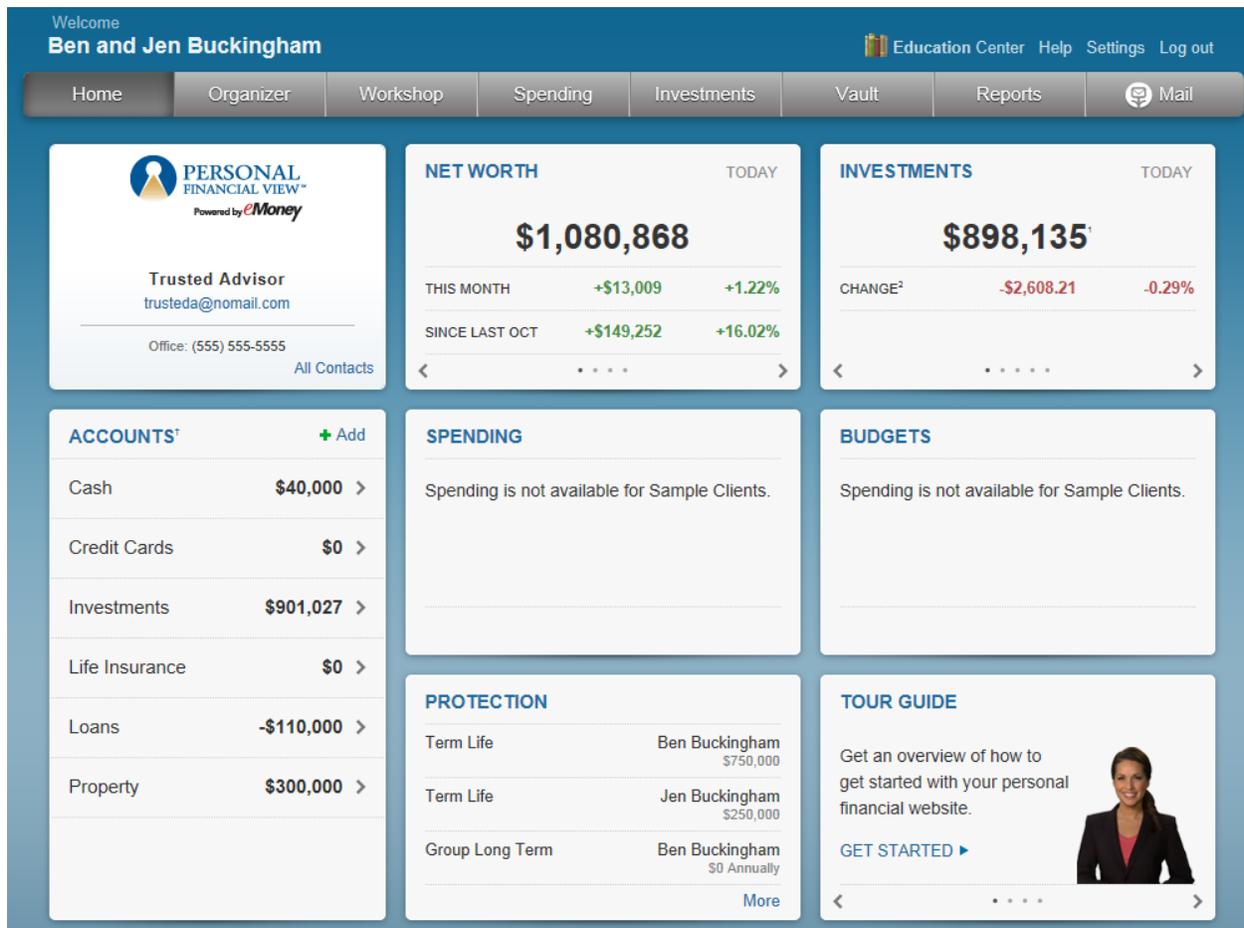


This training guide will demonstrate the **Client Website Overview**. Your Client Website is your own Personal Financial Website that will provide you with a consolidated view of your financial information.

There are many features such as the **Organizer, Workshops, Budgeting, Reports**, and the **Vault** (an online safe deposit box to store digital copies of valuable personal documents such as wills, trusts, passport information, photos, etc.).



Welcome
Ben and Jen Buckingham

Education Center Help Settings Log out

Home Organizer Workshop Spending Investments Vault Reports Mail

PERSONAL FINANCIAL VIEW
Powered by *eMoney*

Trusted Advisor
trustedada@nomail.com

Office: (555) 555-5555
[All Contacts](#)

NET WORTH TODAY

\$1,080,868

THIS MONTH **+\$13,009** **+1.22%**

SINCE LAST OCT **+\$149,252** **+16.02%**

INVESTMENTS TODAY

\$898,135¹

CHANGE² **-\$2,608.21** **-0.29%**

ACCOUNTS¹ [+ Add](#)

Cash	\$40,000	>
Credit Cards	\$0	>
Investments	\$901,027	>
Life Insurance	\$0	>
Loans	-\$110,000	>
Property	\$300,000	>

SPENDING

Spending is not available for Sample Clients.

BUDGETS

Spending is not available for Sample Clients.

PROTECTION

Term Life	Ben Buckingham	\$750,000
Term Life	Jen Buckingham	\$250,000
Group Long Term	Ben Buckingham	\$0 Annually

[More](#)

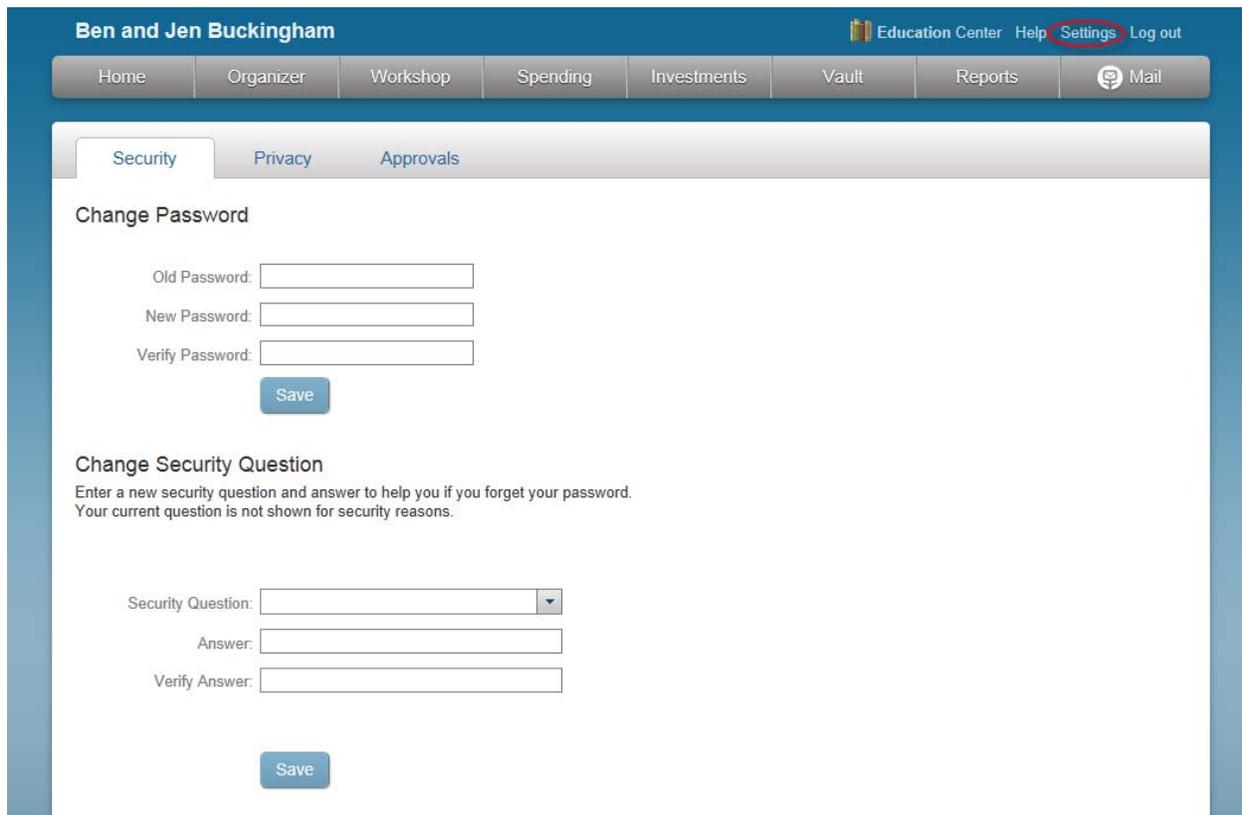
TOUR GUIDE

Get an overview of how to get started with your personal financial website.

[GET STARTED ▶](#)



1. You are able to set security & privacy **Settings**.



Ben and Jen Buckingham [Education Center](#) [Help](#) [Settings](#) [Log out](#)

Home Organizer Workshop Spending Investments Vault Reports Mail

Security Privacy Approvals

Change Password

Old Password:

New Password:

Verify Password:

[Save](#)

Change Security Question

Enter a new security question and answer to help you if you forget your password.
Your current question is not shown for security reasons.

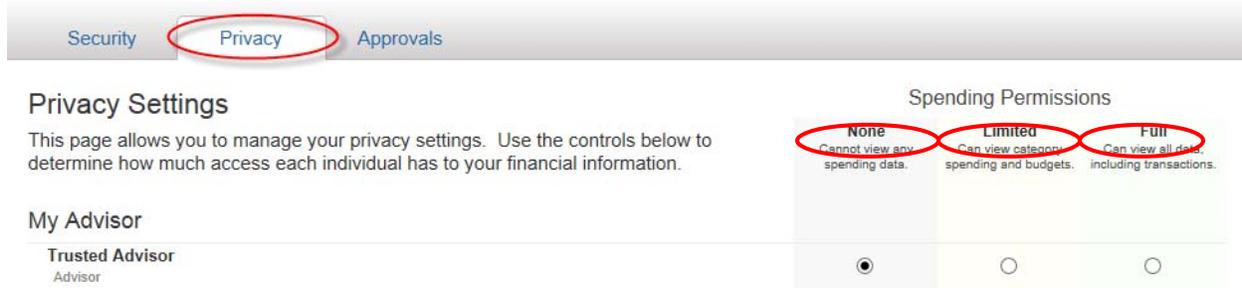
Security Question:

Answer:

Verify Answer:

[Save](#)

2. The **Privacy** tab allows you to control your Advisor's access.

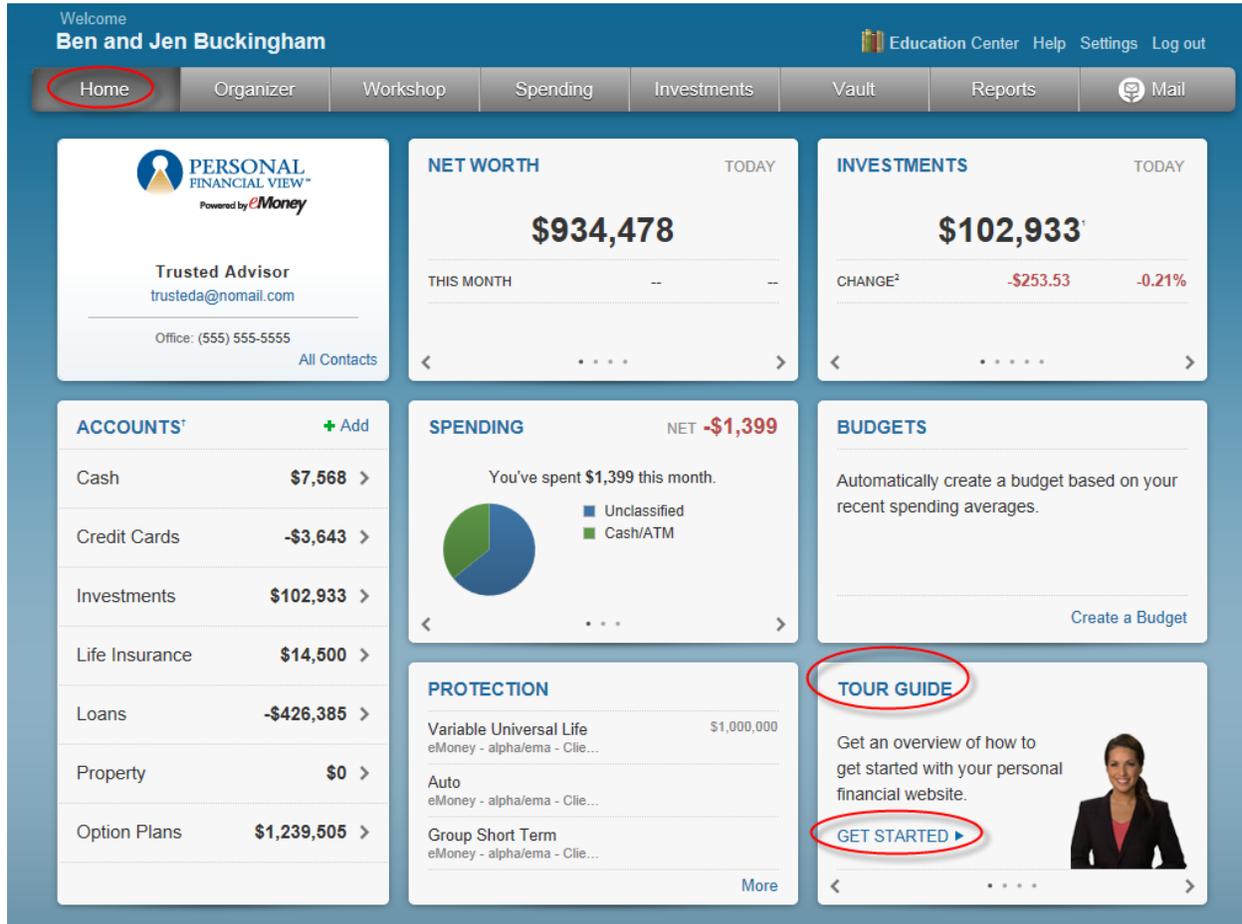


None – Your Advisor will not have access to any of your spending data.

Limited - Your Advisor has limited access to your spending details and can view only the categories regarding the spending and budget:

Full access - Your Advisor can view spending and budgeting items, including transactions.

3. The Tour Guide gives you an overview of your Personal Financial Website



Welcome
Ben and Jen Buckingham

Education Center Help Settings Log out

Home Organizer Workshop Spending Investments Vault Reports Mail

PERSONAL FINANCIAL VIEW™
Powered by *eMoney*

Trusted Advisor
trusted@nomail.com
Office: (555) 555-5555
All Contacts

NET WORTH TODAY
\$934,478
THIS MONTH -- --

INVESTMENTS TODAY
\$102,933
CHANGE² -\$253.53 -0.21%

ACCOUNTS + Add

Cash	\$7,568	>
Credit Cards	-\$3,643	>
Investments	\$102,933	>
Life Insurance	\$14,500	>
Loans	-\$426,385	>
Property	\$0	>
Option Plans	\$1,239,505	>

SPENDING NET **-\$1,399**
You've spent \$1,399 this month.
Unclassified
Cash/ATM

BUDGETS
Automatically create a budget based on your recent spending averages.
Create a Budget

PROTECTION

Variable Universal Life	\$1,000,000
eMoney - alpha/ema - Clie...	
Auto	
eMoney - alpha/ema - Clie...	
Group Short Term	
eMoney - alpha/ema - Clie...	

More

TOUR GUIDE
Get an overview of how to get started with your personal financial website.
GET STARTED

4. The **Organizer** tab gives you a place to enter your data, provided your Advisor has enabled this feature for you.



Ben and Jen Buckingham Education Center Help Settings Log out

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

 Welcome to your **Organizer**

All your information in one place...

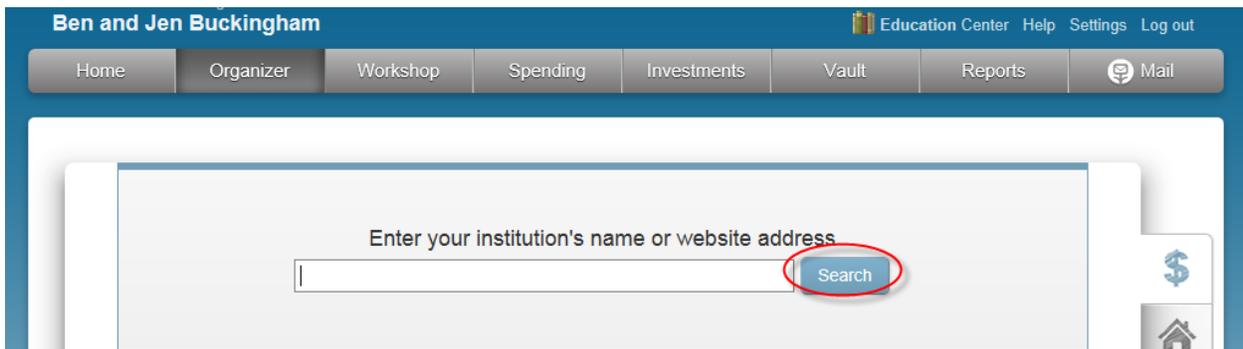
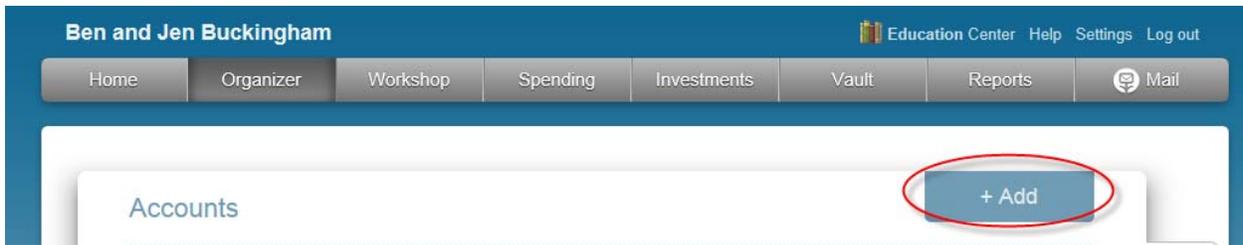
It's not as hard as you may think to get yourself financially organized. The first step is to add your accounts in the **Accounts** section of the organizer. Then fill out the information in the other sections of your organizer shown on the right.

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.

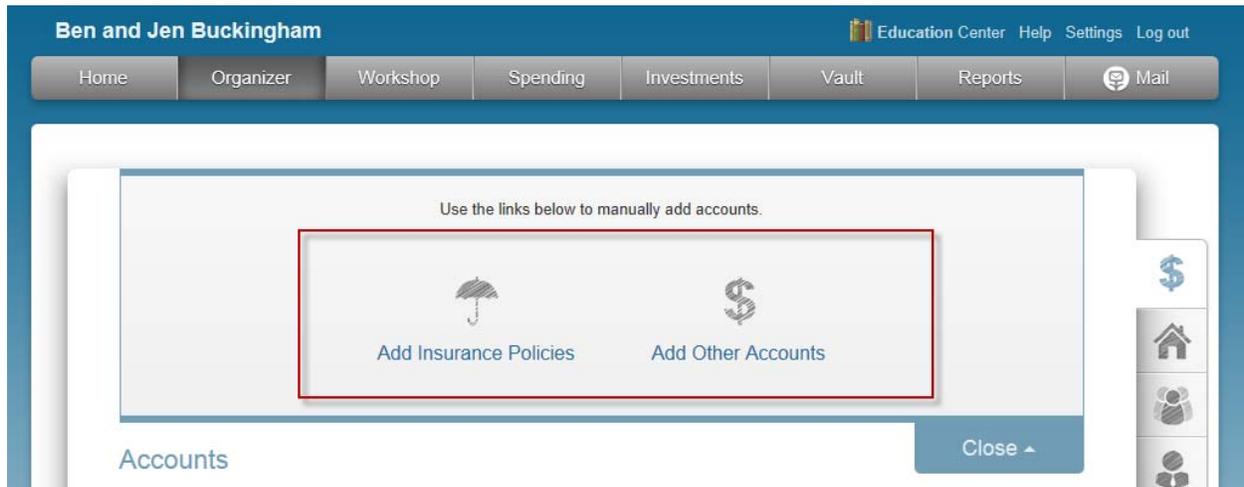
 Get Started ▶

-  **Accounts**
10 accounts added
-  **Real Estate, Property, and Business**
1 item added
-  **Family and Friends**
6 people added
-  **Professional Contacts**
1 contact added
-  **Income, Expenses, and Savings**
6 items added
-  **Future Goals**
Retirement, Education, and Major Future Expenses
-  **Financial Priorities**
Your financial priorities
-  **Risk Tolerance**
What type of investor are you?

5. From the **Add Accounts** drop down you can search for an institution by name or web address.

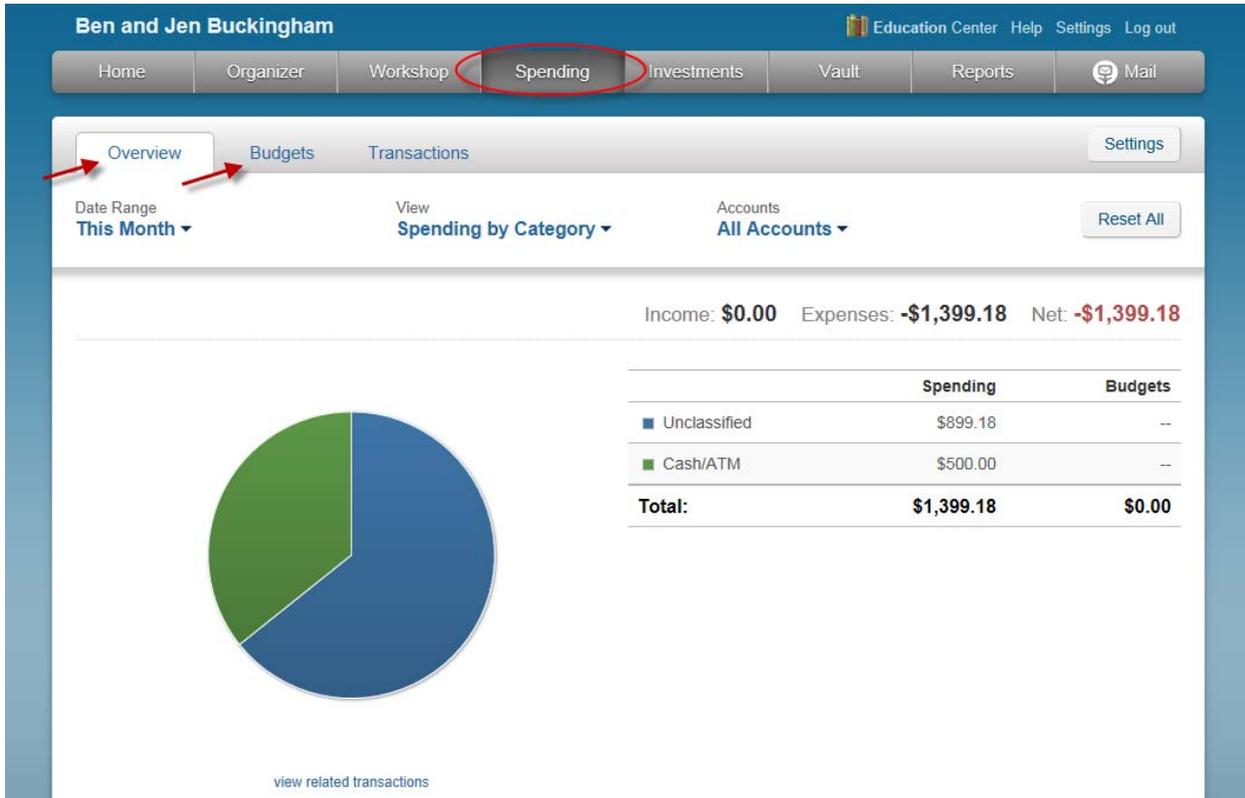


6. To **manually** enter data, select from the appropriate categories highlighted below.



*Note: For more information on connecting accounts see the **Client Site Connection Guide**.*

7. 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.



Ben and Jen Buckingham

Education Center Help Settings Log out

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

Overview Budgets Transactions Settings

Date Range: This Month View: Spending by Category Accounts: All Accounts Reset All

Income: \$0.00 Expenses: -\$1,399.18 Net: -\$1,399.18

	Spending	Budgets
Unclassified	\$899.18	--
Cash/ATM	\$500.00	--
Total:	\$1,399.18	\$0.00

view related transactions

*Note: For detailed information on how the budgeting & transaction features work, please refer to the **Client Site Budgeting** user guide.*

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

Ben and Jen Buckingham Education Center Help Settings Log out

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

Summary Allocation Analysis Transactions Research

Accounts
All Investments ▾

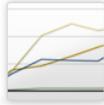
Current Value: \$118,994.36

Cash: \$5,090.25
Margin: \$1.00
²Holdings: \$113,903.36

²Today's change: -\$184.15 ↓ 0.15%

Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below.¹
Account holdings reflect the last available prices as of 10/08/2013 11:45AM².

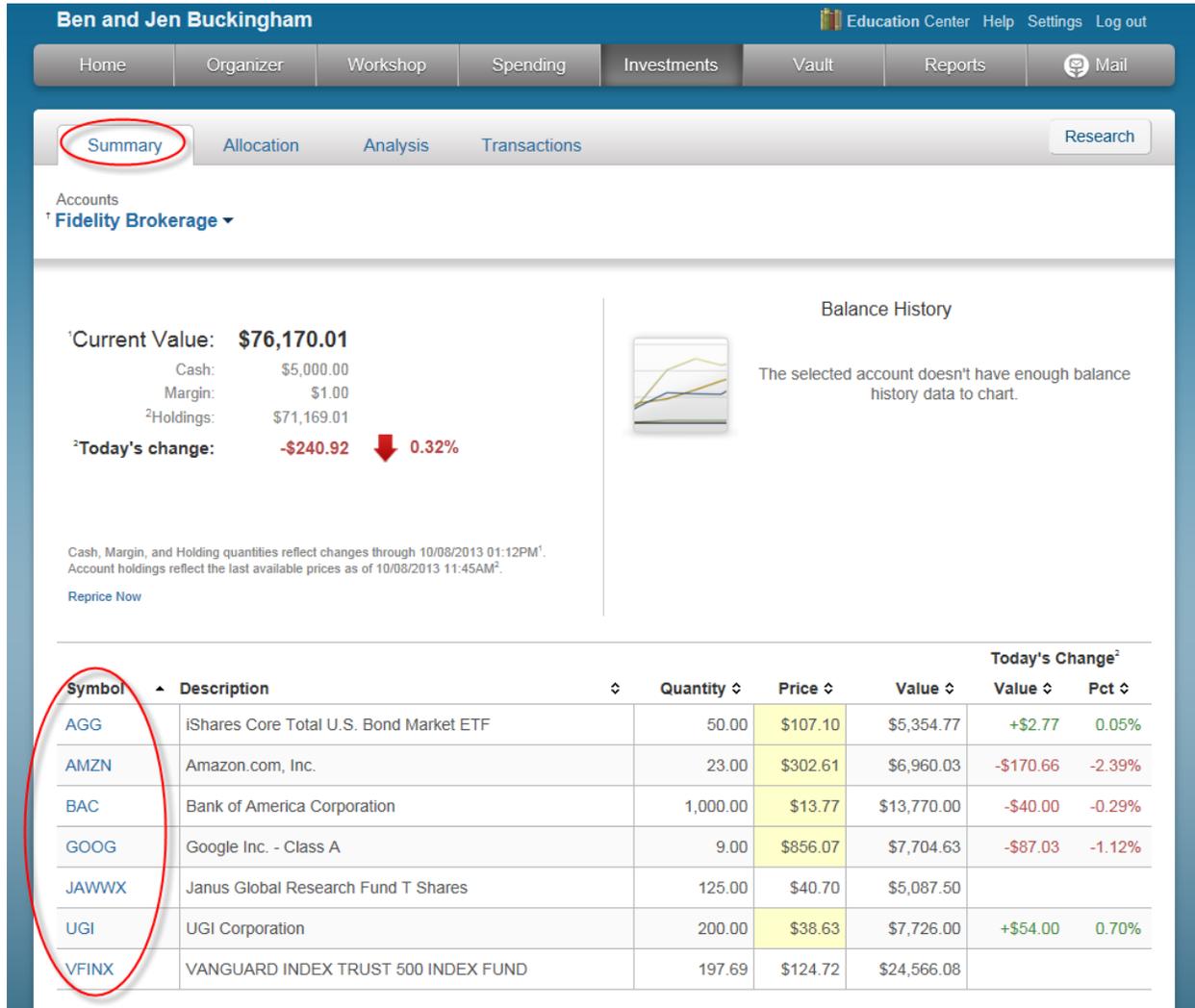
Balance History



The selected account(s) don't have enough balance history data to chart.

Account	Positions As Of	Cash	Margin	Holdings ²	Current Value	Today's Change ²	
						Value	Pct
¹ Fidelity 401(k)	10/08/2013 01:12PM	\$90.25		\$42,734.35	\$42,824.35	+\$56.77	0.13%
¹ Fidelity Brokerage	10/08/2013 01:12PM	\$5,000.00	\$1.00	\$71,169.01	\$76,170.01	-\$240.92	-0.32%
Total					\$118,994.36	-\$184.15	

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



Ben and Jen Buckingham Education Center Help Settings Log out

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

Summary Allocation Analysis Transactions Research

Accounts
Fidelity Brokerage ▾

Current Value: \$76,170.01

Cash: \$5,000.00
Margin: \$1.00
²Holdings: \$71,169.01

Today's change: -\$240.92 ↓ 0.32%

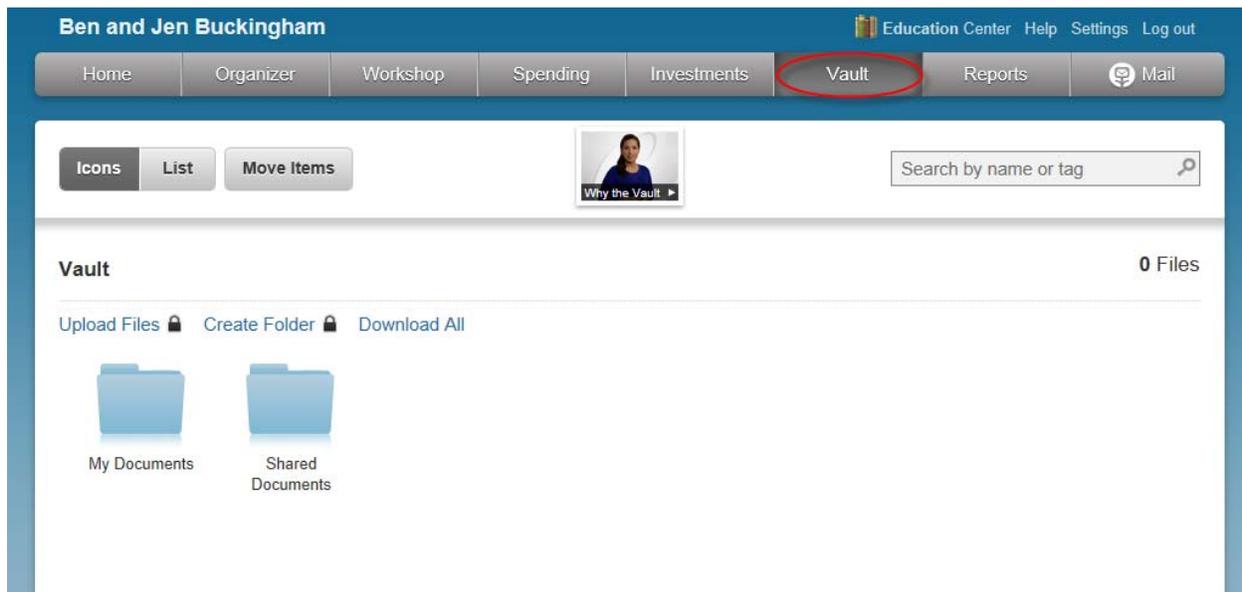
Balance History
The selected account doesn't have enough balance history data to chart.

Cash, Margin, and Holding quantities reflect changes through 10/08/2013 01:12PM¹.
Account holdings reflect the last available prices as of 10/08/2013 11:45AM².

[Reprice Now](#)

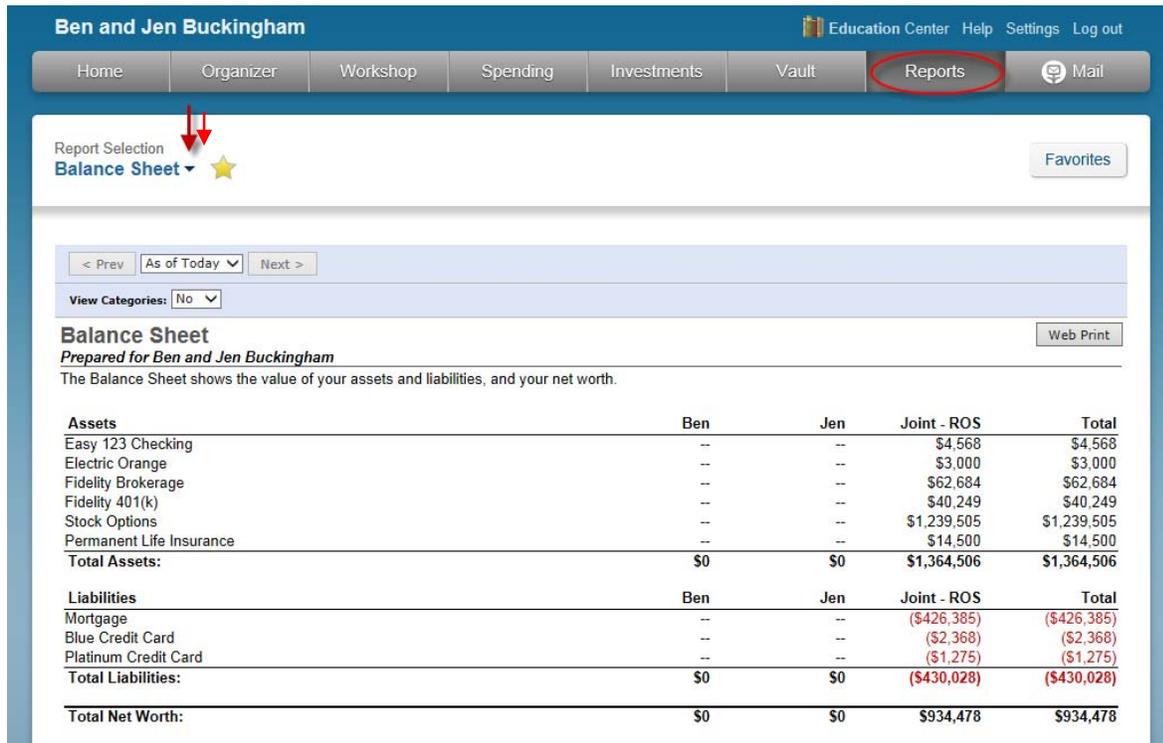
Symbol	Description	Quantity	Price	Value	Today's Change ²	
					Value	Pct
AGG	iShares Core Total U.S. Bond Market ETF	50.00	\$107.10	\$5,354.77	+\$2.77	0.05%
AMZN	Amazon.com, Inc.	23.00	\$302.61	\$6,960.03	-\$170.66	-2.39%
BAC	Bank of America Corporation	1,000.00	\$13.77	\$13,770.00	-\$40.00	-0.29%
GOOG	Google Inc. - Class A	9.00	\$856.07	\$7,704.63	-\$87.03	-1.12%
JAWWX	Janus Global Research Fund T Shares	125.00	\$40.70	\$5,087.50		
UGI	UGI Corporation	200.00	\$38.63	\$7,726.00	+\$54.00	0.70%
VFINX	VANGUARD INDEX TRUST 500 INDEX FUND	197.69	\$124.72	\$24,566.08		

10. The **Vault** provides secure storage for valuable personal documents (**wills, trusts, insurance documents, passports, etc.**) in electronic format.
- You can upload documents into the **Shared Documents** folder allowing the advisor to also view the contents.
 - You can upload documents into the **My Documents** folder which is a private folder where only *your access* can view the contents.



Note: The Vault allows you to store 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.*

11. The **Reports** tab provides you with a series of statements about your financial situation. To view a report, simply choose from the drop down list located under Report Selection.



Ben and Jen Buckingham Education Center Help Settings Log out

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

Report Selection
Balance Sheet ★ Favorites

< Prev As of Today Next >

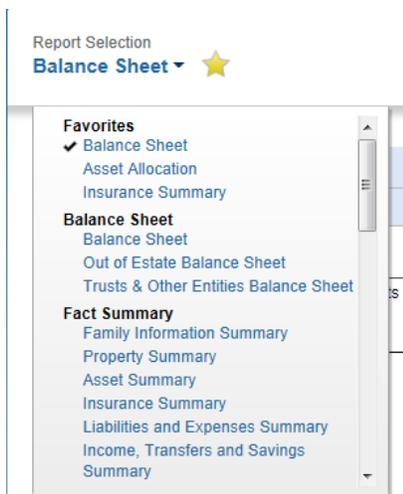
View Categories: No

Balance Sheet Web Print

Prepared for Ben and Jen Buckingham

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

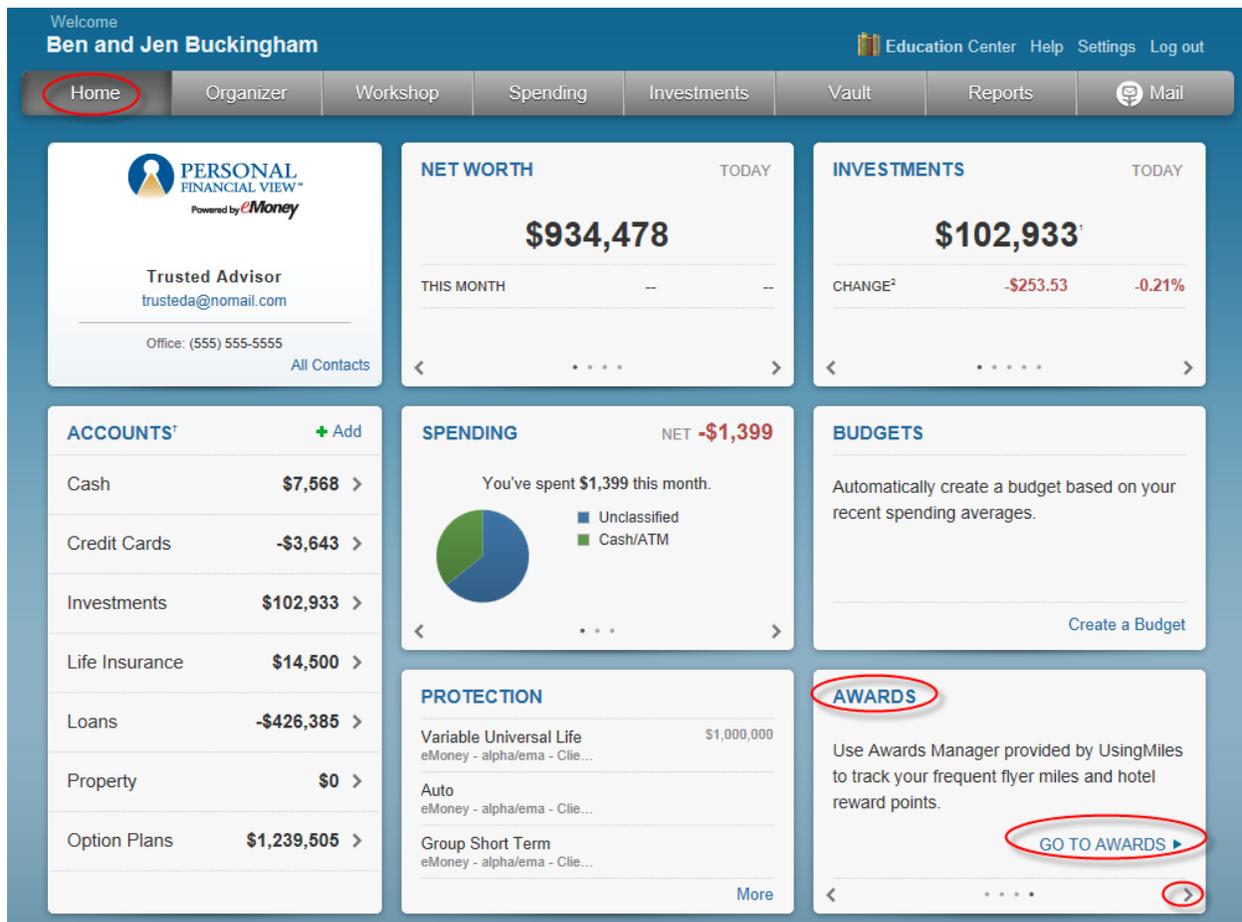
Assets	Ben	Jen	Joint - ROS	Total
Easy 123 Checking	--	--	\$4,568	\$4,568
Electric Orange	--	--	\$3,000	\$3,000
Fidelity Brokerage	--	--	\$62,684	\$62,684
Fidelity 401(k)	--	--	\$40,249	\$40,249
Stock Options	--	--	\$1,239,505	\$1,239,505
Permanent Life Insurance	--	--	\$14,500	\$14,500
Total Assets:	\$0	\$0	\$1,364,506	\$1,364,506
Liabilities	Ben	Jen	Joint - ROS	Total
Mortgage	--	--	(\$426,385)	(\$426,385)
Blue Credit Card	--	--	(\$2,368)	(\$2,368)
Platinum Credit Card	--	--	(\$1,275)	(\$1,275)
Total Liabilities:	\$0	\$0	(\$430,028)	(\$430,028)
Total Net Worth:	\$0	\$0	\$934,478	\$934,478



Report Selection
Balance Sheet ★

- Favorites**
 - ✓ Balance Sheet
 - Asset Allocation
 - Insurance Summary
- Balance Sheet**
 - Balance Sheet
 - Out of Estate Balance Sheet
 - Trusts & Other Entities Balance Sheet
- Fact Summary**
 - Family Information Summary
 - Property Summary
 - Asset Summary
 - Insurance Summary
 - Liabilities and Expenses Summary
 - Income, Transfers and Savings Summary

12. 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, click the **GO TO AWARDS** link shown on the **Home** page.



Welcome
Ben and Jen Buckingham

Education Center Help Settings Log out

Home Organizer Workshop Spending Investments Vault Reports Mail

PERSONAL FINANCIAL VIEW®
Powered by *eMoney*

Trusted Advisor
trustedad@nomain.com
Office: (555) 555-5555
All Contacts

NET WORTH TODAY
\$934,478
THIS MONTH -- --

INVESTMENTS TODAY
\$102,933¹
CHANGE² -\$253.53 -0.21%

ACCOUNTS¹ + Add

Cash	\$7,568	>
Credit Cards	-\$3,643	>
Investments	\$102,933	>
Life Insurance	\$14,500	>
Loans	-\$426,385	>
Property	\$0	>
Option Plans	\$1,239,505	>

SPENDING NET **-\$1,399**
You've spent \$1,399 this month.
Unclassified
Cash/ATM

BUDGETS
Automatically create a budget based on your recent spending averages.
Create a Budget

PROTECTION

Variable Universal Life	\$1,000,000
eMoney - alpha/ema - Clie...	
Auto	
eMoney - alpha/ema - Clie...	
Group Short Term	
eMoney - alpha/ema - Clie...	

More

AWARDS
Use Awards Manager provided by UsingMiles to track your frequent flyer miles and hotel reward points.
GO TO AWARDS ▶