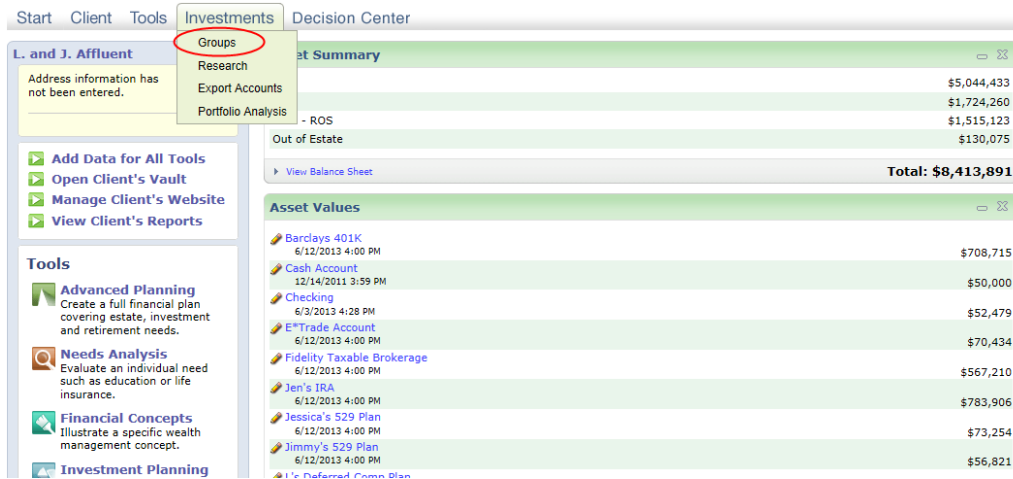
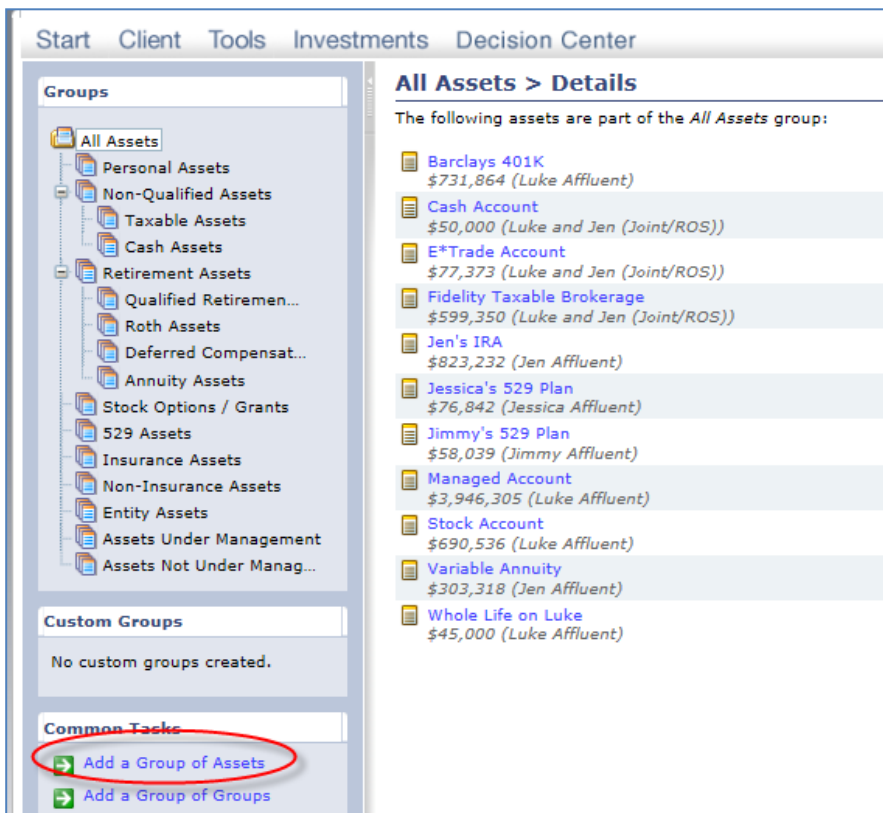


In this training guide, we will demonstrate how to set up investment groups. Investment grouping displays all the applicable client investments under the corresponding default investment group.

1. From the **Client Dashboard**, select **Investments** and choose **Groups**.



2. To create a **Custom Group of Assets**, click **Add a Group of Assets**.



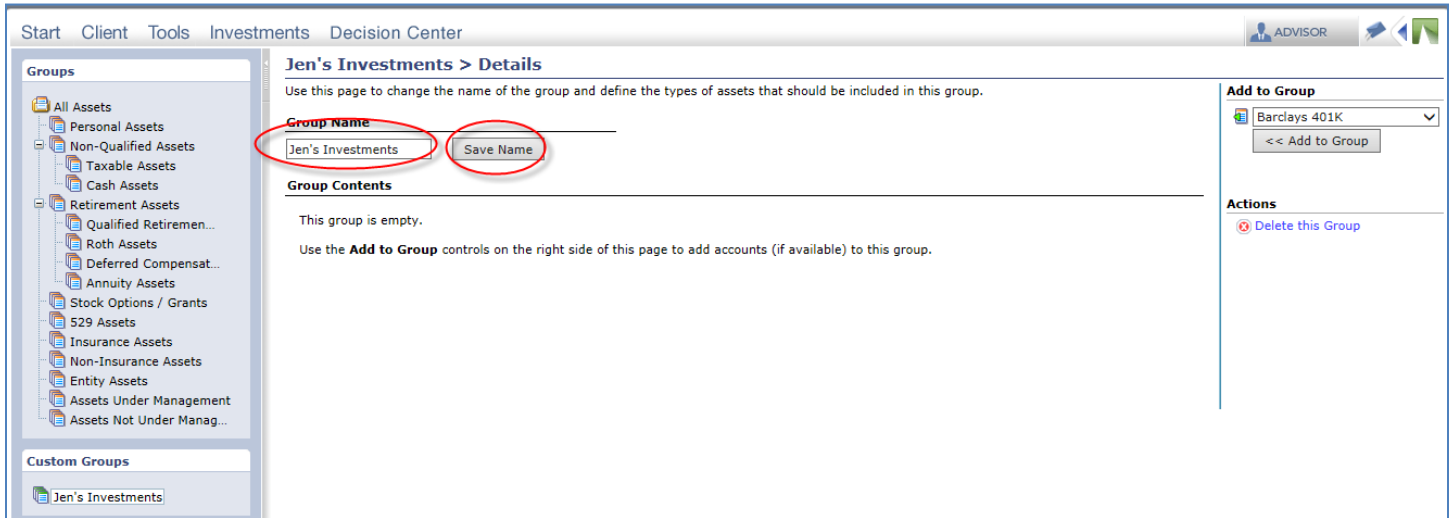
Please Note:

Default groups are:

Non-Qualified, Stock Options/Grants, Qualified, Roth Assets, 529 Assets, Annuity Assets, Deferred Compensation Assets, Insurance Assets, Non-Insurance Assets, Assets Under Management, and Assets Not Under Management.

Custom Groups can be created. You can create a group made up of specific investment assets, or a group made up of built in investment groups.

3. Enter the group name and click **Save Name**.



4. Select the Assets to include and click **Add to Group**.



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5. Select **Advanced Planning**.

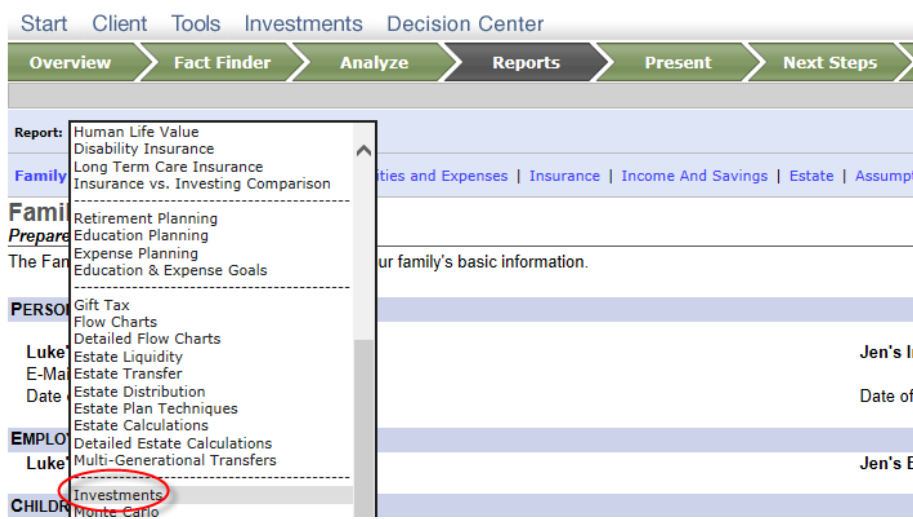
The screenshot shows the eMoney Advisor interface. At the top, there are navigation tabs: Start, Client, Tools, Investments, and Decision Center. The 'Tools' tab is active, and a dropdown menu is open, with 'Advanced Planning' highlighted in red. Other options in the menu include Needs Analysis, Financial Concepts, Investment Planning, Retirement Income, Financial Calculators, and Add Data for All Tools. On the left, there is a 'Groups' tree view with various asset categories like All Assets, Personal Assets, Non-Qualified, Taxable, Cash Assets, Retirement, Qualified, Roth Assets, Deferred Compensation, Annuity Assets, Stock Options / Grants, 529 Assets, Insurance Assets, Non-Insurance Assets, Entity Assets, Assets Under Management, and Assets Not Under Management. Below the tree are sections for 'Custom Groups' (Jen's Investments) and 'Common Tasks' (Add a Group of Assets, Add a Group of Groups). The main content area shows 'Investments > Details' for a group named 'Jen's IRA' with a balance of \$23,232. On the right, there is an 'Add to Group' section with a dropdown menu set to 'Barclays 401K' and a '<< Add to Group' button, and an 'Actions' section with a 'Delete this Group' link.

6. Select **Reports**.

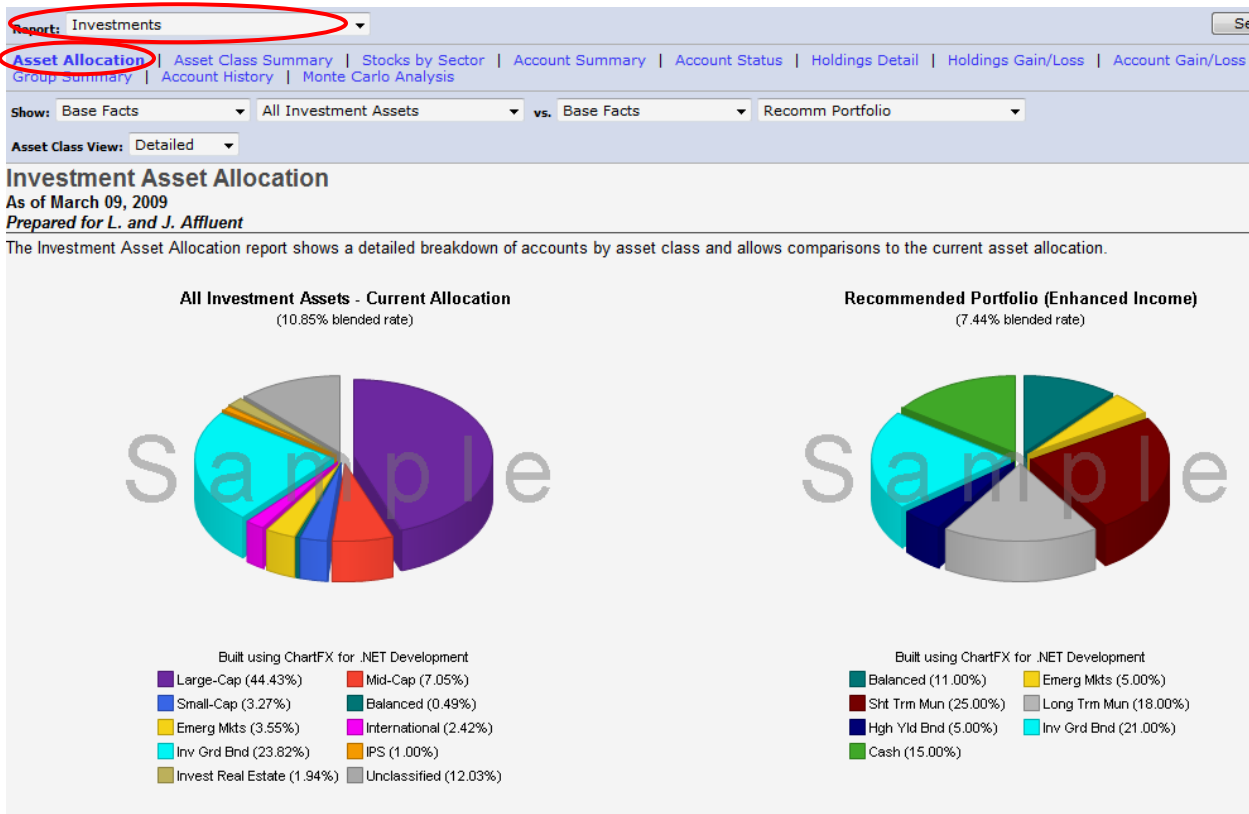
The screenshot shows the eMoney Advisor interface with a process flow bar at the top. The steps are Overview, Fact Finder, Analyze, Reports, Present, and Next Steps. The 'Reports' step is highlighted in red. Below the flow bar, the 'Overview' section is displayed. It contains the following text: 'Advanced Planning allows you to create a customized financial plan to suit any client situation.' Under 'The Process', it states 'The Advanced Planning process covers:' followed by a bulleted list: 'Analyzing your client's current situation.', 'Creating various planning scenarios and modeling different planning techniques.', 'Comparing planning scenarios against "What If" situations.', 'Generating and delivering a financial plan.', and 'Implementing and monitoring the plan.' Under 'How to Proceed', it says 'The arrows above will walk you through the process. Start by clicking on the Fact Finder arrow to enter client data then continue by selecting each successive arrow.' Under 'Entering Client Data', it says 'You only have to enter data once. Data entered into the Fact Finder of a given tool will automatically be populated in the Fact Finder of each tool available to you, if the tool uses that data.' A 'Note' follows: 'Not all data entered into a given tool's Fact Finder is used in other tools. Each tool's Fact Finder is tailored to include only the data used by that tool.' At the bottom, there is a 'View:' section with 'All Clients' and 'L. and J. Affluent' selected. Below this are 'Alerts' (with a notification icon) and 'Tasks' (with a checkmark icon). The 'L. and J. Affluent' section also includes the text 'Totals are not available for sample clients.'

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7. From the **Reports** Dropdown, select **Investments**.



8. Click the sub-report titled **Asset Allocation**.



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The **Investment Asset Allocation** report shows a detailed breakdown of accounts by asset class and allows comparisons to the current asset allocation. View the custom group from the **Recommended Portfolio** dropdown to compare the Custom Group to other portfolios.

Report: Investments

Asset Allocation | Asset Class Summary | Stocks by Sector | Account Summary | Account Status | Holdings Detail | Holdings Gain/Loss | Account Gain/Loss
Group Summary | Account History | Monte Carlo Analysis

Show: Base Facts vs. Base Facts

Asset Class View: Detailed

Investment Asset Allocation
As of March 09, 2009
Prepared for L. and J. Affluent

The Investment Asset Allocation report shows a detailed breakdown of accounts by asset class and all

Recomm Portfolio

Deferred Compensation Assets

Insurance Assets

Non-Insurance Assets

Assets Under Management

Assets Not Under Management

Asset Preservation

Income

Enhanced Income

Growth And Income

Growth

Aggressive Growth

Recomm Portfolio

U.S. Investments

New Investment Group

401(k) - Barclays

529 Plan - Jessica

529 Plan - Jimmy

Checking

E*Trade Stock

Fidelity Stock

Fidelity Taxable Brokerage

IRA - Charles Schwab

Life Insurance - AIG UL

L's Deferred Comp Plan

Roth IRA - Charles Schwab

Stock Option Plan - Phillip Morris

Variable Annuity - TIAA CREF

All Investment Assets - Current Allocation
(10.85% blended rate)

Legend:

- Large-Cap (44.43%)
- Mid-Cap (7.05%)
- Small-Cap (3.27%)
- Balanced (0.49%)
- Emerg Mkts (3.55%)
- International (2.42%)

Portfolio (Enhanced Income)
(blended rate)

Legend:

- Balanced (11.00%)
- Emerg Mkts (5.00%)
- Shrt Trm Mun (25.00%)
- Long Trm Mun (18.00%)
- High Yld Bnd (5.00%)
- Inv Grd Bnd (21.00%)

Built using ChartFX for .NET Development

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The center of this screen shows the **Custom Group vs. All Investment Assets**

