

In this user guide, we will demonstrate the **Client Website Overview for Advisors**. Once you create a client website for a client, this will be their own Personal Financial Website that will provide them with a consolidated view of their 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.).

1. At the bottom right hand side of the **Home** page, there is a **Tour Guide** to take your client through their client website.

Jim Fisher viewing the website of **John and Sue Smith**

Education Center Help Start Screen Sharing Settings Log out

Home Organizer Workshop Spending Investments Vault Reports

eMoney Advisor TRAINING

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NET WORTH TODAY
\$1,162,776

THIS MONTH	+\$229,599	+24.60%
YEAR TO DATE	+\$286,446	+32.69%

INVESTMENTS TODAY
\$987,068

CHANGE ²	+\$2,468.30	+0.25%
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ACCOUNTS* + Add

Cash	\$40,000	>
Credit Cards	\$0	>
Investments	\$984,636	>
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	John Smith	\$750,000
Term Life	Sue Smith	\$250,000
Group Long Term	John Smith	\$0 Annually

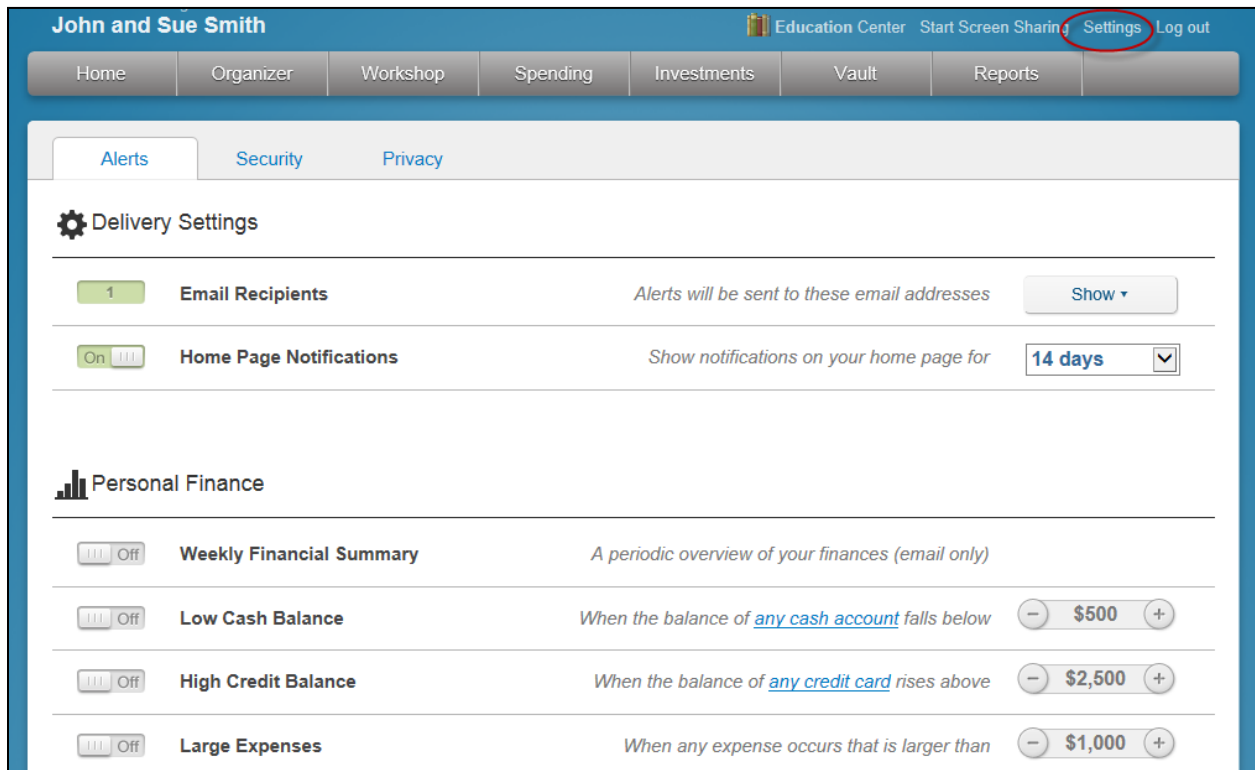
More

TOUR GUIDE

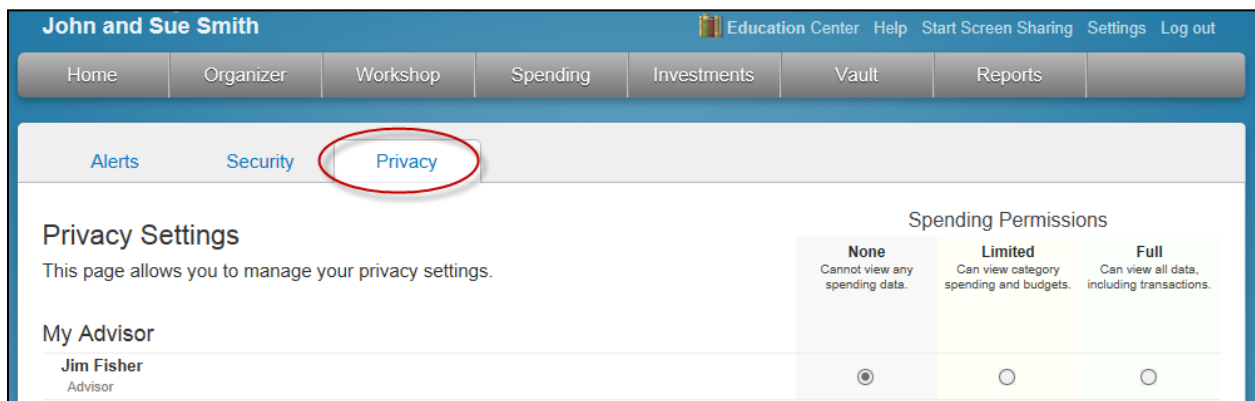
Get an overview of how to get started with your personal financial website.

GET STARTED ▶

2. Your client is able to set security & privacy **Settings**.



3. The **Privacy** tab allows your client to control the level of your access to their financial information.



None - Advisor will not have access to any of your client's spending data.

Limited - Advisor has limited access to client's spending details and can view only the categories regarding the spending and budget:

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

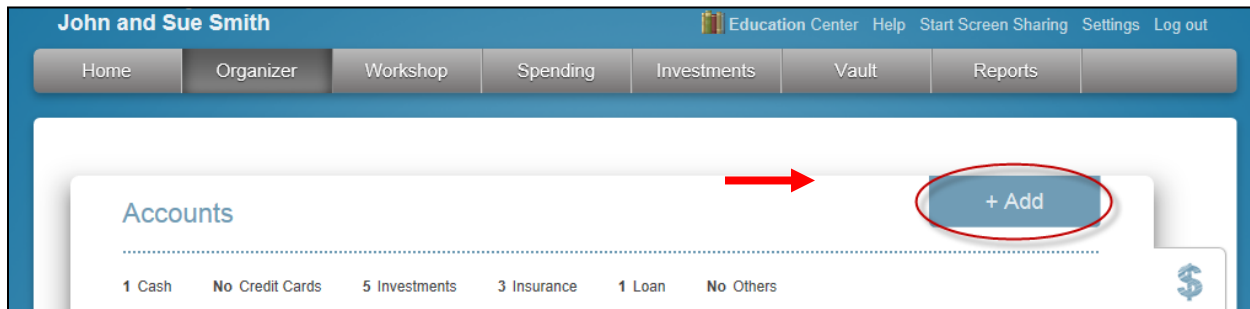
4. The **Organizer** tab gives your client a place to enter their data, provided the Advisor has enabled this feature for the client.

The screenshot shows the client website interface for John and Sue Smith. The navigation menu at the top includes Home, Organizer (highlighted with a red circle), Workshop, Spending, Investments, Vault, and Reports. The main content area is titled "Welcome to your Organizer" and features a "Get Started" button. Below the welcome message, there is a list of sections with their respective counts:

- 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: 7 items added
- Future Goals: Retirement, Education, and Major Future Expenses
- Financial Priorities: Your financial priorities
- Risk Tolerance: What type of investor are you?

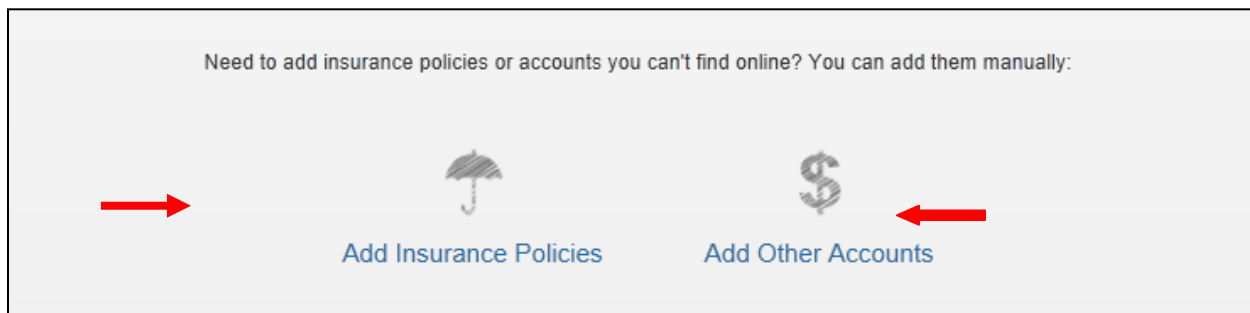
Note: Please refer to the supplements titled Managing Client Ability to Update Personal Data - New Client Site and Managing the Client Website.

5. To add their connections, the client will go to the **Organizer** tab and click on **Accounts** and then click **Add** to search for an institution by name or website address.



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

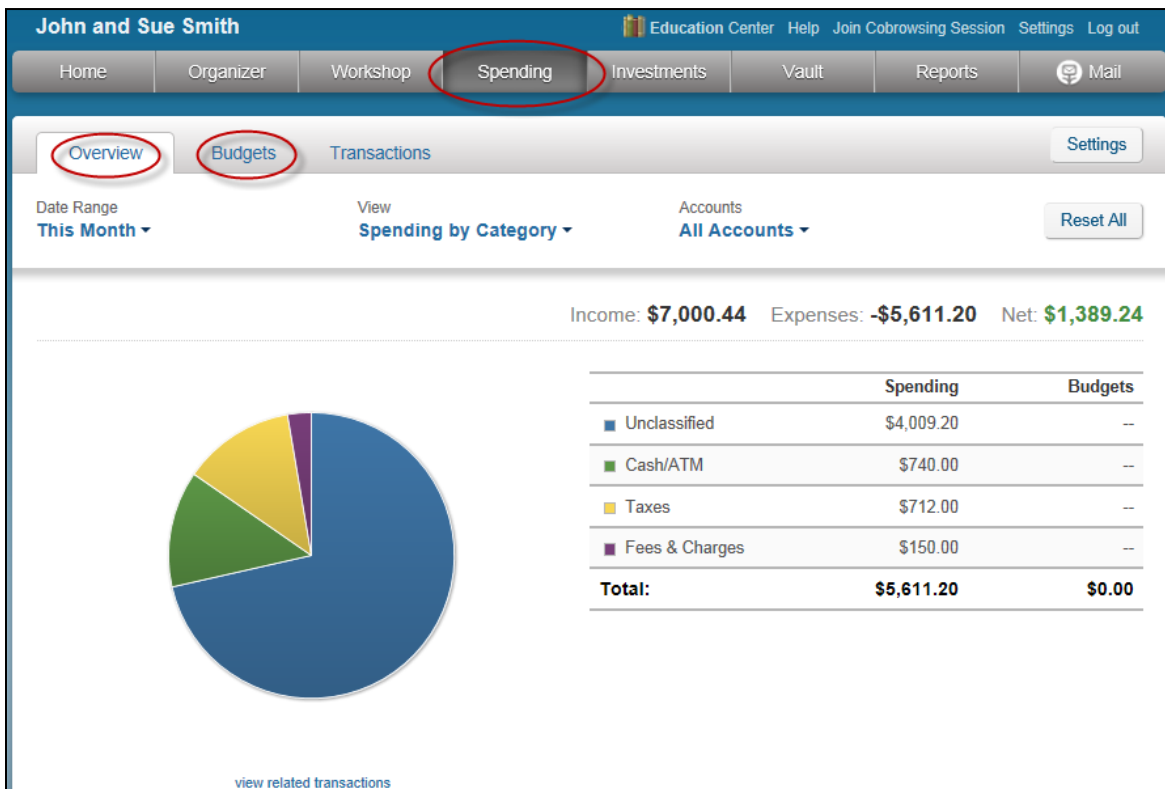
6. To **manually** enter data, select from the appropriate categories.



7. The **Workshop** tab allows your client to analyze if they are saving enough for retirement or a college expense as well as analyze their life insurance needs. Clients can also check to see if their finances are balanced and if their investments are properly allocated. Your client can follow the tour guide to walk them through these exercises.



8. The **Spending** tab allows your client to track their spending habits and build a custom budget.
- The **Overview** tab provides a pie chart based off of recent transactions imported from aggregated accounts.
 - The **Budget** window is a snapshot that allows them to monitor if they are on track with their monthly budget.



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

9. The **Investments** tab allows your client to view up to date market information based off of any connected investments.

John and Sue Smith Education Center Help Start Screen Sharing Settings Log out

Home Organizer Workshop Spending **Investments** Vault Reports

Summary Allocation Analysis Transactions Research

Accounts
All Investments ▾

Current Value: \$987,068.00
 Cash: \$0.00
 Holdings: \$987,068.00
Today's change: +\$2,468.30 ↑ 0.25%

Balance History

Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below.
 Account holdings reflect the last available prices as of 06/18/2014 01:02PM.

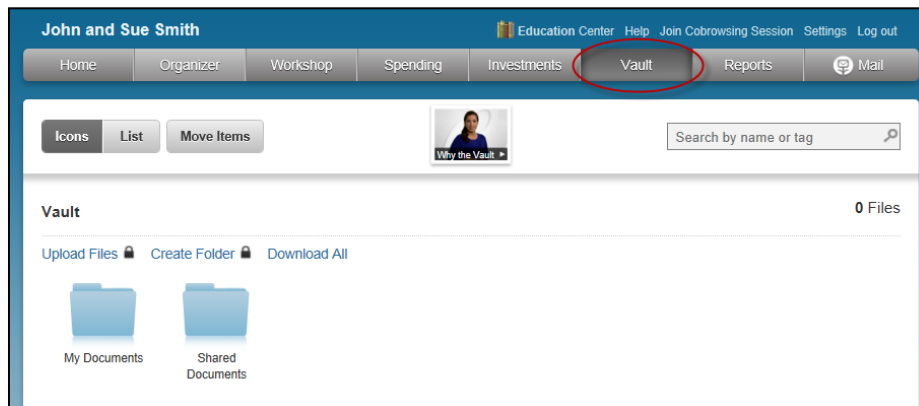
Account ▾	Positions As Of ▾	Holdings ² ▾	Current Value ▾	Today's Change ²	
				Value ▾	Pct ▾
† 529 Virginia Plan for Peter	06/17/2014 01:00PM	\$51,860.00	\$51,860.00		
† Jon's 401K	06/17/2014 01:00PM	\$355,360.00	\$355,360.00		
† Katie's Roth 403b	06/17/2014 01:00PM	\$147,884.00	\$147,884.00		

10. Click on the **Account Name** to see a holdings breakdown of a given account.

Symbol ▾	Description ▾	Quantity ▾	Price ▾	Value ▾	Today's Change ²	
					Value ▾	Pct ▾
FBNDX	FIDELITY INVESTMENT GRADE BOND FUND	13,400.00	\$7.86	\$105,324.00		
FCSSX	Fidelity Series Commodity Strategy Fd	3,000.00	\$8.44	\$25,320.00		
FIVFX	FIDELITY AGGRESSIVE INTERNATIONAL FUND	1,000.00	\$17.24	\$17,240.00		

11. The **Vault** provides secure storage for your client's valuable personal documents (**wills, trusts, insurance documents, passports, etc.**) in electronic format.

- a. Your client can upload documents into the **Shared Documents** folder, which allows the Advisor to also view the contents.
- b. Your client can upload documents into the **My Documents** folder which is a private folder where only *your client's access* can view the contents.



Note: The Vault allows the upload of these types of files: 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.

12. The **Reports** tab provides your client with a series of statements about their financial situation. To view a report, your client would simply choose from the drop down list located under Report Selection. The only reports they will see are the ones you allowed them to see when you set up their client site.

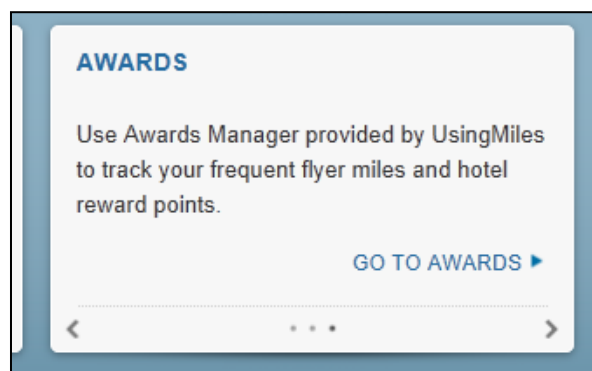
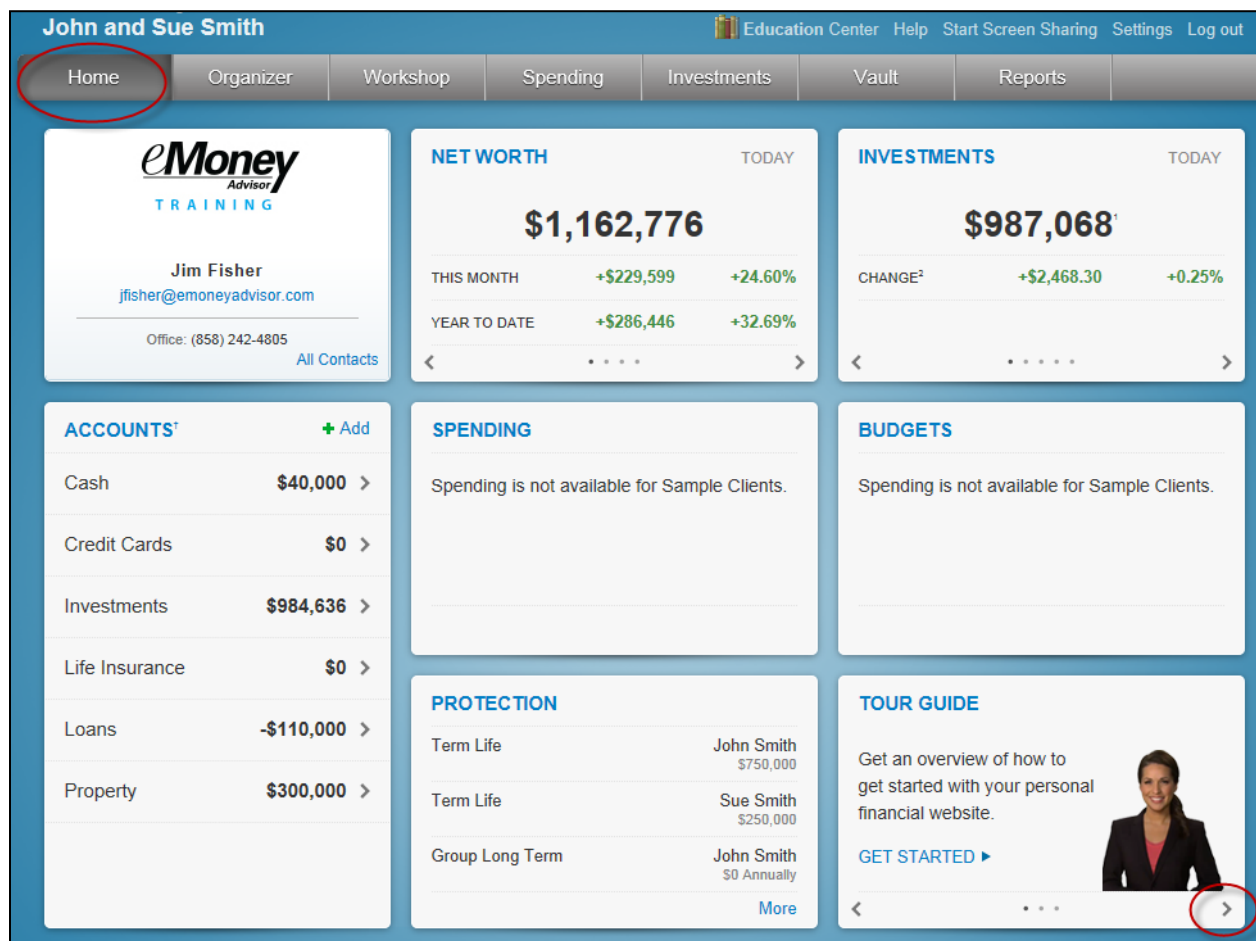
The screenshot shows the client website interface for John and Sue Smith. The top navigation bar includes tabs for Home, Organizer, Workshop, Spending, Investments, Vault, and Reports (highlighted with a red circle). A 'Report Selection' dropdown menu is also highlighted with a red circle, showing 'Balance Sheet' as the selected report. Below the navigation, there are controls for 'As of Today', 'View Categories', and a 'Web Print' button. The main content area displays a 'Balance Sheet' report prepared for John and Sue Smith, explaining that it shows the value of assets and liabilities, and net worth. The report is presented in a table format with columns for John, Sue, Joint - ROS, and Total.

Assets	John	Sue	Joint - ROS	Total
Vanguard Money Market	--	--	\$40,000	\$40,000
Merrill Lynch Account	293,872	--	--	293,872
Jon's 401K	355,360	--	--	355,360
Katie's Roth 403b	--	147,884	--	147,884
Katie's Roth IRA (converted)	--	135,660	--	135,660
Home	--	--	300,000	300,000
Total Assets:	649,232	283,544	340,000	1,272,776
Liabilities	John	Sue	Joint - ROS	Total
Home Mortgage	--	--	(\$110,000)	(\$110,000)
Total Liabilities:	0	0	(110,000)	(110,000)
Total Net Worth:	\$649,232	\$283,544	\$230,000	\$1,162,776

13. The **Awards** tab is a free service that allows your client to track Frequent Flyer miles, Hotel Award points, Credit Card Awards, and other points programs.

a. By signing up for access your client can track their awards on the web. They can also receive statements & alerts via-email.

b. To enroll, your client would go to the Home page and scroll through the tiles at the bottom right side of page until they see **AWARDS**. Click **GO TO AWARDS**.



14. The client has access to their own **Alerts** on the client website. By clicking on the Settings link on the top right hand side of the screen, it will bring the client to the Alerts set up page. They will be able to pick and choose between many different types of alerts to turn on and off.

John and Sue Smith Education Center Start Screen Sharing **Settings** Log out

Home Organizer Workshop Spending Investments Vault Reports

Alerts Security Privacy

Delivery Settings

- 1** **Email Recipients** Alerts will be sent to these email addresses **Show**
- On** **Home Page Notifications** Show notifications on your home page for **14 days**

Personal Finance

- Off** **Weekly Financial Summary** A periodic overview of your finances (email only)
- Off** **Low Cash Balance** When the balance of any cash account falls below **\$500**
- Off** **High Credit Balance** When the balance of any credit card rises above **\$2,500**