

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 **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  
**Luke and Jen Affluent**
Profile | Settings | Log out

---

Home | Accounts | Spending | Investments | Vault | Reports | Awards

*Wealth Management System*

**Hannah Pou**  
hannahp@emoneyadvisor.com

All Advisors

**Net Worth** Details

as of today

**\$249,000**

Assets **\$497,000**  
Liabilities **-\$248,000**

**Investments** Details

Top Accounts


Account	Current Value <sup>1</sup>	Today's Change <sup>2</sup>
†Luke's 401(k)	\$15,000.00	--
†Jen's ROTH	\$8,000.00	--

**Accounts<sup>†</sup>** Add Accounts

Cash	\$6,000	▶
Credit Cards	\$2,500	▶
Investments	\$23,000	▶
Life Insurance	\$0	▶
Loans	-\$250,500	▶
Property	\$468,000	▶

**Spending** Details

You've spent **\$1,828** this month.



- Unclassified
- Cash/ATM
- Food

[More ▾](#)

**Budget** Details


With 11 days to go in this month, you have **\$255** left to spend.

\$0\$350

Jan 20

**Protection**

Adding insurance to the system allows you to access all your policy details in one convenient place.




[Add Insurance](#)

**Awards**

Use Awards Manager to track your frequent flyer miles and hotel reward points.

[Go to Awards](#)



† Accounts shown with this symbol were not noted as managed by your financial representative's firm. Please see the [Account Information and Sources](#) page for more information.

This analysis is not an official account statement and is provided for informational purposes as a courtesy to you. It may include assets that your financial representative's firm does not hold on your behalf and which are not included on the firm's books and records. Assets held outside your representative's firm may not be covered by SIPC.

Please refer to the [Terms of Service](#) for additional information on Aggregation Services.

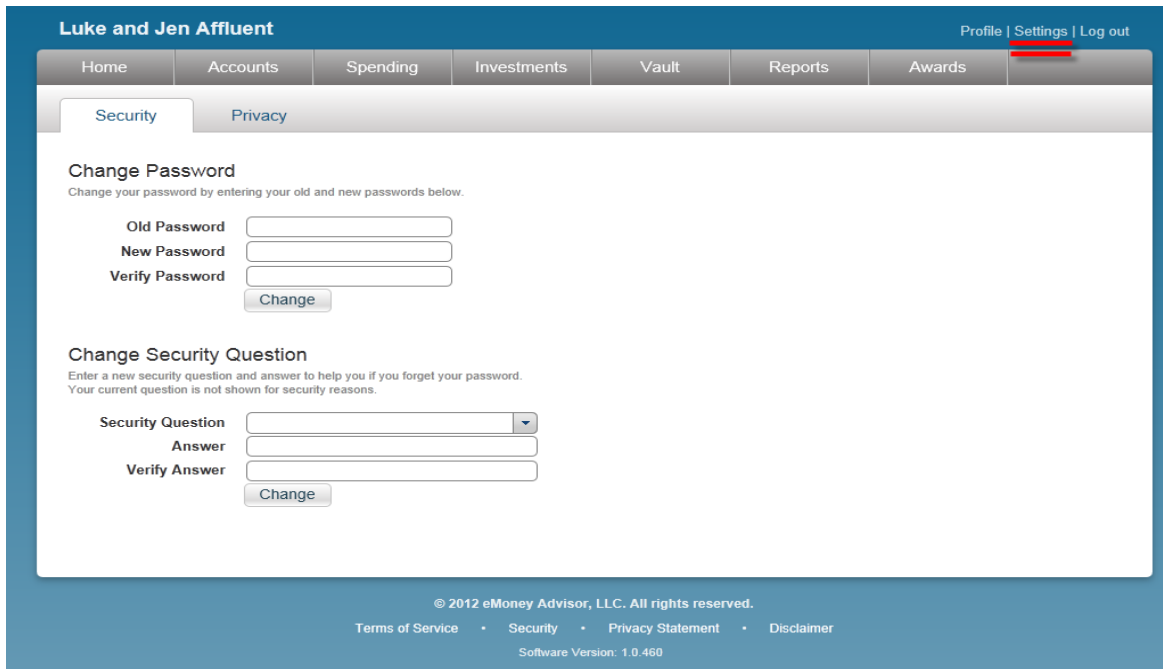
For additional footnotes, definitions, and explanations about your accounts and investments, [click here](#).

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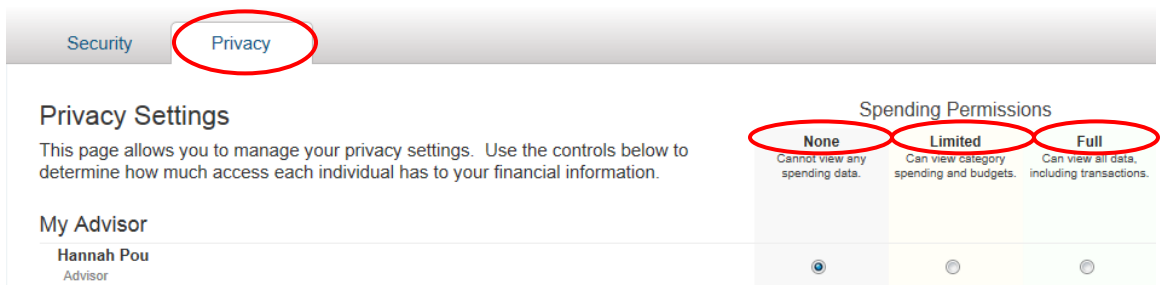
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Software Version: 1.0.460

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



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 **Accounts** tab provides you with a summary of aggregated & manually entered information.

**Luke and Jen Affluent**
Profile | Settings | Log out

Home
Accounts
Spending
Investments
Vault
Reports
Awards

Add Accounts ▾

**Budget Testing**  
<http://www.emoneyadvisor.com>

Last updated about 19 hours ago

[refresh](#) | [find accounts](#) | [settings](#) | [delete](#)

† Checking Account	Cash Equivalent - Checking	1/19/2012 3:13 PM	<b>\$6,000</b>
Credit Card	Loan - Credit Card	1/19/2012 3:13 PM	<b>\$2,500</b>

The items below have been manually added. Their values will not be automatically updated.

**Real Estate & Property**

Affluent Residence	Real Estate - Residence	1/20/2012 10:23 AM	<b>\$450,000</b>
Family Car	Property	1/20/2012 10:24 AM	<b>\$18,000</b>

**Other Accounts**

Home Mortgage	Mortgage - Mortgage	1/20/2012 12:00 AM	<b>-\$250,500</b>
† Jen's ROTH	Roth IRA	1/20/2012 10:25 AM	<b>\$8,000</b>
† Luke's 401(k)	Qualified Retirement - Traditio...	1/20/2012 10:25 AM	<b>\$15,000</b>

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Your account information is retrieved using a variety of methods, each of which has its own level of accuracy and timeliness. Please see the [Account Information and Sources](#) page for more information.

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

**Luke and Jen Affluent** Profile | Settings | Log out

Home | Accounts | Spending | Investments | Vault | Reports | Awards

→ **Add Accounts** ▾

<p>Budget Testing http://www.emoneyadvisor.com</p> <p>Last updated about 19 hours ago</p>	refresh   find accounts   settings   delete			
	† Checking Account	Cash Equivalent - Checking	1/19/2012 3:13 PM	<b>\$6,000</b>
	Credit Card	Loan - Credit Card	1/19/2012 3:13 PM	<b>\$2,500</b>

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

**Luke and Jen Affluent** Profile | Settings | Log out

Home | Accounts | Spending | Investments | Vault | Reports | Awards

Enter your institution's name or website address

example: 'My Bank' or 'www.mybank.com'

Need to add real estate, property, or accounts you can't find online? You can add them manually:

Add Real Estate & Property

Add Insurance Policies

Add Other Accounts

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

6. 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.

**Luke and Jen Affluent** Profile | Settings | Log out

Home Accounts **Spending** Investments Vault Reports Awards

Overview Budgets Transactions Settings

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

Income: **\$6,000.22** Expenses: **-\$1,827.58** Net: **\$4,172.64**

	Spending	Budgets
Unclassified	\$1,287.33	--
Cash/ATM	\$370.00	--
Food	\$95.25	--
Fees & Charges	\$75.00	--
<b>Total:</b>	<b>\$1,827.58</b>	<b>\$0.00</b>

view related transactions

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

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

**Luke and Jen Affluent** Profile | Settings | Log out

Home Accounts Spending **Investments** Vault Reports Awards

Summary Allocation Analysis Research

Account  
**All Investments** ▾

**Current Value: \$23,010.84**

Cash: \$0.00  
<sup>2</sup>Holdings: \$8,010.84

Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below<sup>1</sup>.

**Balance History**

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

Account ▲	Positions As Of ⚙	Holdings <sup>2</sup> ⚙	Current Value ⚙	Today's Change <sup>2</sup>	
				Value ⚙	Pct ⚙
<b>† Jen's ROTH</b>	01/20/2012 11:18AM	\$8,010.84	\$8,010.84		
† Luke's 401(k)	01/20/2012 11:15AM		\$15,000.00		
<b>Total</b>			<b>\$23,010.84</b>	<b>\$0.00</b>	

<sup>1</sup> Accounts shown with this symbol were not noted as managed by your financial representative's firm. Please see the Account Information and Sources page for more information.  
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8. Click on the Account Name to see a holdings break down of a given account.

Summary Allocation Analysis Research

Account  
**† Jen's ROTH** ▾

**Current Value: \$8,010.84**

Cash: \$0.00  
<sup>2</sup>Holdings: \$8,010.84

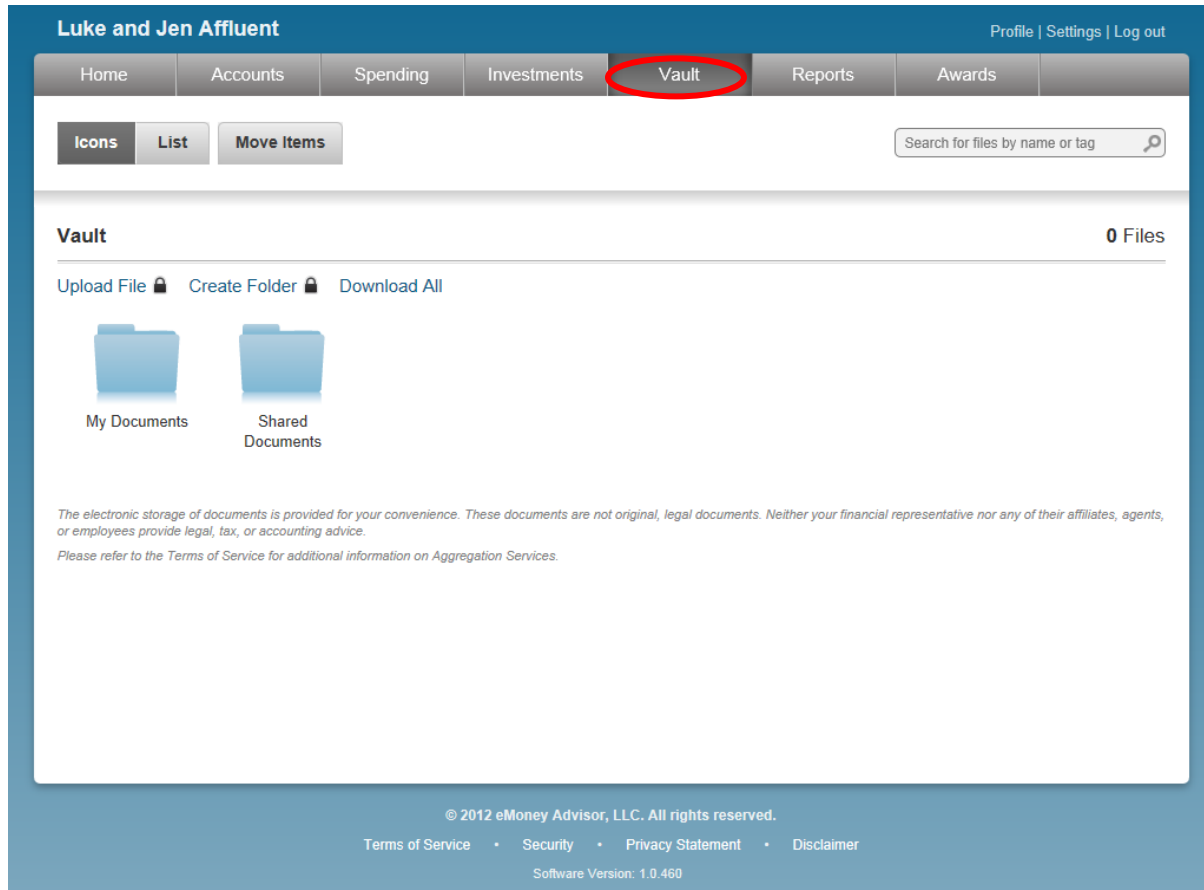
Cash, Margin, and Holding quantities reflect changes through 01/20/2012 11:18AM<sup>1</sup>.  
[Reprice Now](#)

**Balance History**

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

Symbol ▲	Description	Quantity ⚙	Price ⚙	Value ⚙	Today's Change <sup>2</sup>	
					Value ⚙	Pct ⚙
VMMXX	Vanguard Money Market Reserves Prime Money Market Fund	3,000.00	\$1.00	\$3,000.00		
VTIVX	VANGUARD TARGET RETIREMENT 2045 FUND	372.00	\$13.47	\$5,010.84		

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

10. 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.

**Luke and Jen Affluent** Profile | Settings | Log out

Home Accounts Spending Investments Vault **Reports** Awards

Report Selection  **Balance Sheet**  Favorites

< Prev As of Today

### Balance Sheet


*Prepared for Luke and Jen Affluent*

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

Assets	Luke	Jen	Joint - ROS	Total
Checking Account	--	--	\$6,000	\$6,000
Luke's 401(k)	\$15,000	--	--	\$15,000
Jen's ROTH	--	\$8,011	--	\$8,011
Affluent Residence	--	--	\$450,000	\$450,000
Family Car	--	--	\$18,000	\$18,000
<b>Total Assets:</b>	<b>\$15,000</b>	<b>\$8,011</b>	<b>\$474,000</b>	<b>\$497,011</b>
Liabilities	Luke	Jen	Joint - ROS	Total
Home Mortgage	--	--	(\$250,500)	(\$250,500)
Credit Card	--	--	\$2,500	\$2,500
<b>Total Liabilities:</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$248,000)</b>	<b>(\$248,000)</b>
<b>Total Net Worth:</b>	<b>\$15,000</b>	<b>\$8,011</b>	<b>\$226,000</b>	<b>\$249,011</b>

**Luke and Jen Affluent**

Home Accounts Spending

Report Selection **Balance Sheet** 

**Favorites**

- ✓ Balance Sheet
- Assets
- Cash Flow
- Asset Allocation
- Life Insurance Summary
- Insurance Summary

**Assets**

- Assets

**Balance Sheet**

- Balance Sheet
- Balance Sheet at Death
- Out of Estate Balance Sheet
- Trusts & Other Entities Balance Sheet

**Cash Flow**

- Cash Flow

**Liabilities**



11. 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.
- By signing up for access you can track your awards on the web. You can also receive statements & alerts via-email.
  - To enroll, click the **Enable Awards Manager** icon shown below.

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### Awards Manager

Awards Manager allows you to track your Frequent Flyer and other customer rewards programs.

- Track points as you earn them.
- Monitor elite-status levels to maximize your benefits.
- Get alerts before your miles or points expire.

NOTE: Awards Manager uses a third-party service to monitor and track your awards.

Once you enable this service, Awards Manager will use your name and email address to provide you with consolidated rewards statements. If you do not wish to receive statements, remove your email address from the Awards Manager "Edit Your Profile" page.

Enable Awards Manager

The screenshot shows the 'AWARDS MANAGER' interface. It includes a 'Message Center' with a welcome message and an alert. The main content is divided into sections: 'Account Summary' (all of your accounts at a glance), 'Elite-Status Summary' (current status, YTD Qualifying, Need to Earn, To Achieve), and 'Expiration Summary' (record of potential mileage expiration dates). Each section includes a table with columns for Program, Account Number, Balance, Status, Last Updated, Current Status, YTD Qualifying, Need to Earn, To Achieve, Amount, and Expiration. Navigation links like 'My Accounts', 'Guides', and 'Help' are visible at the top right of the interface.

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