

A Guide to Your Client Portal

Engage with your finances, save time, and communicate with your advisor.

Home Screen

Gain a holistic view of your financial picture at a glance. Click on the tiles for more detailed information.

Organizer and Aggregation

Use the aggregation tool within organizer to connect your financial institutions and to view all your accounts and investments in one place, in real time.

Goals

Easily add goals, track your progress toward funding those goals, and visualize how your goals impact your long-term financial outlook.

Spending

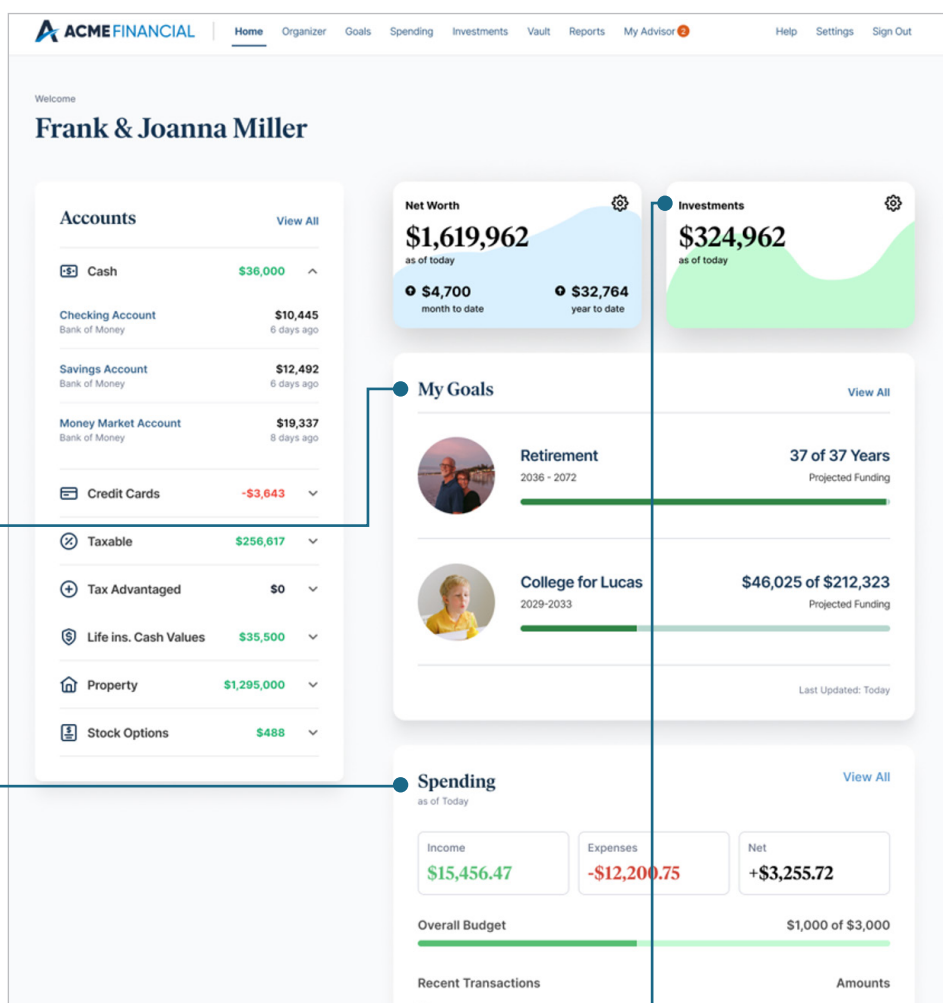
Quickly see where your money is going each month, establish a budget to manage your expenses, and make adjustments based on actual spending, saving and investment data.

Investments

Monitor your investment performance and asset allocation.

Vault

Upload important documents for safe keeping in the vault, which is protected by the highest level of security in the industry. There are private folders, which are just for you, and shared folders, where you can easily share documents with your advisor.



Safe and Secure

Your wealth management system employs advanced security features and protocols to keep your data safe, private, and secure at every hour of every day, year round.

Our comprehensive security measures include password protection, Secure Socket Layer encryption, firewalls, intrusion detection, audits, inspections, and more.

With each measure in place, you can be confident that your important information is safe and secure.

Password Protection

You have a unique username and password, ensuring that only you can access your information. Submitting incorrect login credentials three consecutive times will automatically lock your account for 10 minutes. This is to block any manual or programmed hacking attempts.

In most cases, we have no access to your username or password. However, if you decide to provide us with this information, we will never share your username and password over the phone or send it to an email address not pre-registered with your account.



Highest Encryption

Our system uses a 256-bit Secure Socket Layer to scramble your data, further preventing access to unauthorized users. This is the highest level of encryption currently available today, and twice the standard followed by many financial institutions, including banks.



Routine Security Testing

Your wealth management system uses third-party security auditors and software, including TraceSecurity, Tenable Security and White Hat Security, to identify vulnerabilities within your system and to assist us with remediation efforts.



2-Factor Authentication

Your wealth management system employs 2-Factor Authentication (2FA), a complete fraud detection platform that uses a dynamic risk- and rules-based approach to identify high risk behaviors and initiate an additional layer of security. With 2FA, you are sent a verification code to your mobile phone, which you are required

to input along with your username and password in order to access your personal financial website. This additional layer of protection safeguards your sensitive financial data and strengthens the security of your account by requiring two methods of verifying your identity.



Non-Transactional

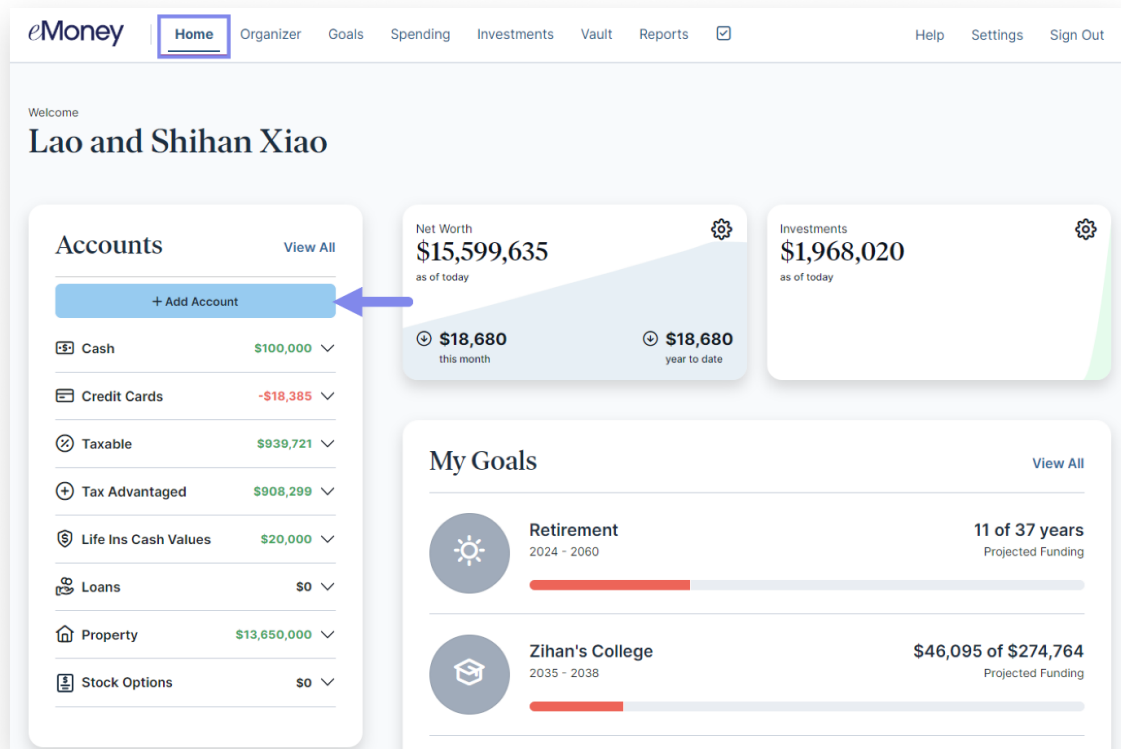
Unlike online banking, trading or shopping websites, your money cannot be moved, withdrawn or accessed on our system.

This user guide will demonstrate how to add connected and manual accounts.

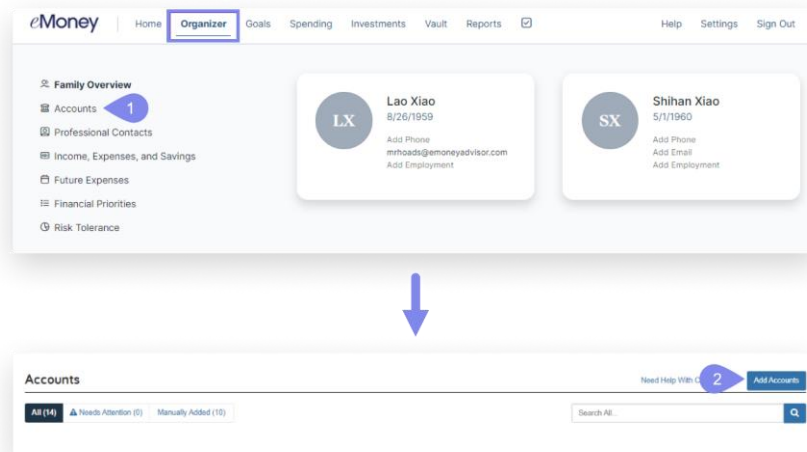
Adding Connected Accounts

Establishing connections to your personal banking institutions will allow your account information to be updated automatically. You can enter your account holdings manually if you do not have an online login to an institution.

1. From your Home page, click Add Account.



You can also click **Organizer** in the menu, click **Accounts**, and click **Add Accounts**.



2. Click **I have an online login to this account.** (Manual entry is explained in the next section.)

The screenshot shows the 'Add Accounts' page. At the top left, there is a link 'Go back to Accounts'. Below it is the heading 'Add Accounts'. The main question is 'Do you have an online login to your account's institution?'. There are two buttons: 'I have an online login to this account' (highlighted with a blue border) and 'I don't have an online login to this account'. At the bottom center is a 'Cancel' button.

3. Enter the name of the institution or website address, then click **Search.**

The screenshot shows the 'Add Accounts' page. At the top left, there is a link 'Go back to Home'. Below it is the heading 'Add Accounts'. The main instruction is 'Enter your institution's name or website address'. There is a text input field containing 'Sample Institution' and a 'Search' button (highlighted with a blue arrow). Below the input field is a large empty box. At the bottom of the page are 'Previous Step' and 'Cancel' buttons.

4. Select the connection from the search returns.

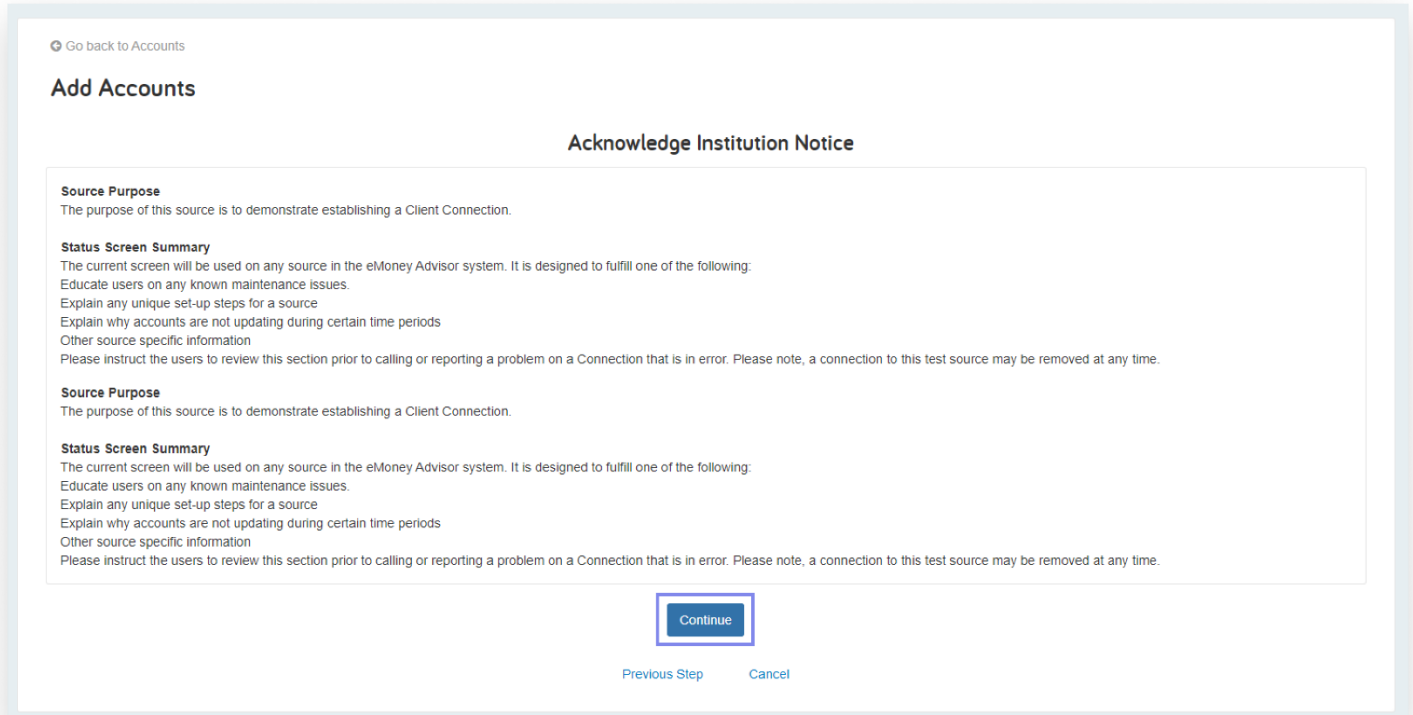
The screenshot shows the 'Add Accounts' page with search results. At the top left, there is a link 'Go back to Accounts'. Below it is the heading 'Add Accounts'. The main instruction is 'Enter your institution's name or website address'. There is a text input field containing 'Sample Institution' and a 'Search' button. Below the input field is a section titled 'Search results (200+ matches found)'. There is a '20 Most Popular' button and a link 'All 200 Matches'. Below this is a note: 'More than 200 matches were found. Search for a more specific term to see other matches.' There is a table of 20 institutions, with the first 10 highlighted by a blue box:

1. eFinancial Bank	11. Abank
2. FNC Bank	12. Bank of America
3. Citibank Online	13. Bank of America Online
4. CIBC Bank	14. Chubb's Bank
5. Nixco 1st Bank - Online	15. Citibank Credit Cards
6. Bank of East	16. Wells Fargo Bank
7. Bank of Asia	17. US Bank
8. Johnson Bank	18. Alerts Bank
9. FirstTrustBank - Via Direct Web API	19. City City Bank
10. Bank of America	20. CFC - Bank of America (M account) CA, WA & CO

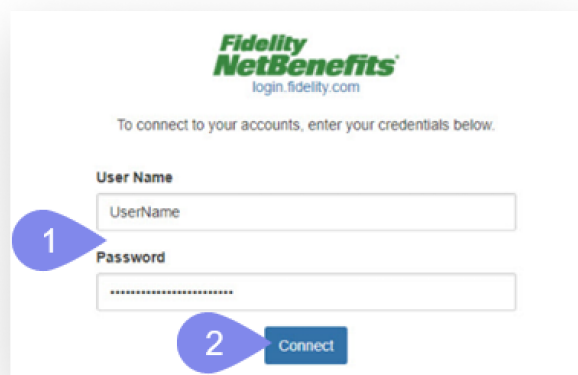
Below the table is a section titled 'Can't find your institution?' with the text: 'Some accounts don't have online access. To add those accounts, you will need to use a form to fill out the information.' There are two buttons: 'Help me add my account' and 'Need help with connections?'. At the bottom are 'Previous Step' and 'Cancel' buttons.

5. If an Acknowledge Institution Notice screen appears, read the notice, and click **Continue**.

This notice varies by institution and will inform you of any critical information related to this institution's connection.

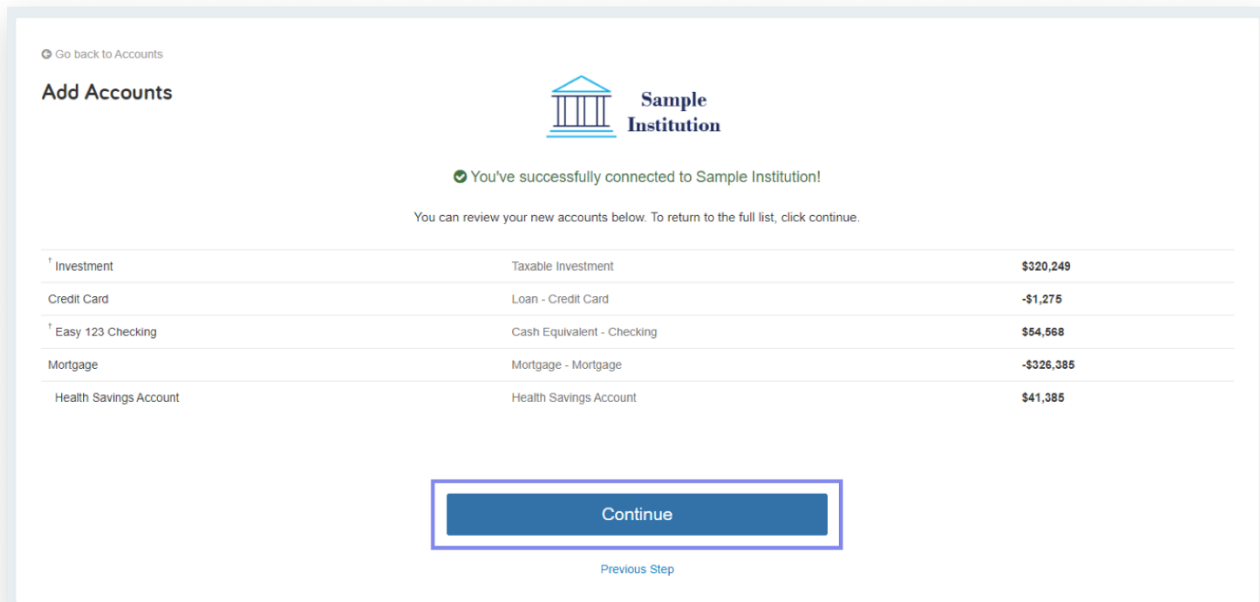


6. Enter your login credentials for this institution and click **Connect**.

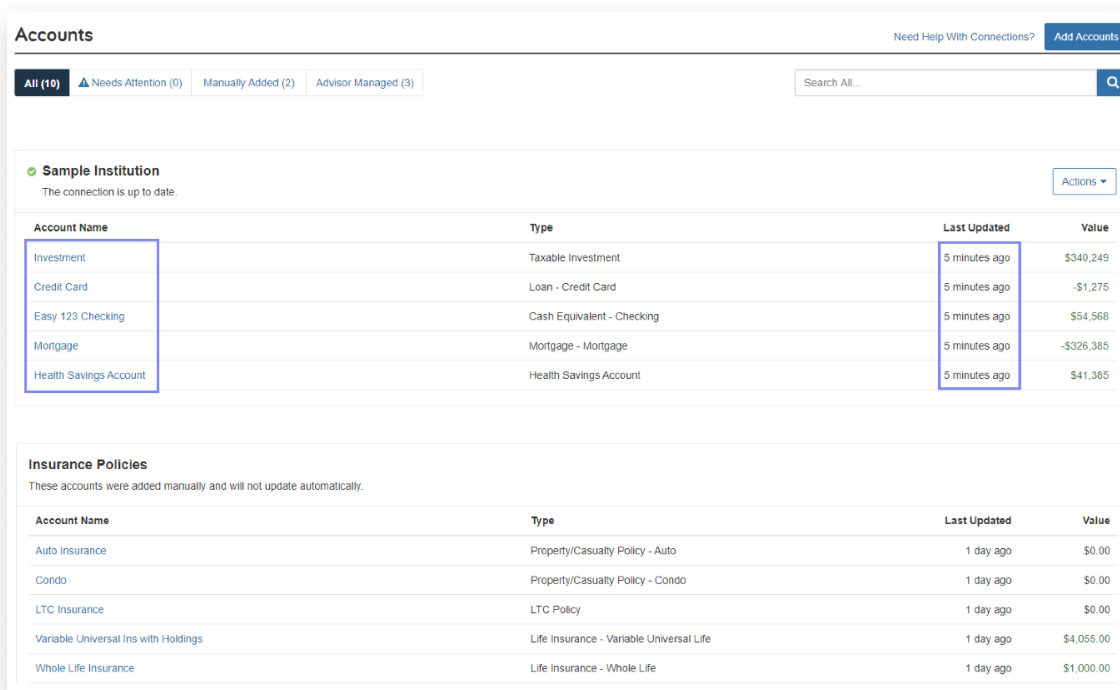


If there is an issue connecting to your accounts, you will receive a status message describing the problem, and you can click on the message to learn how to fix it.

- 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 in your portal.



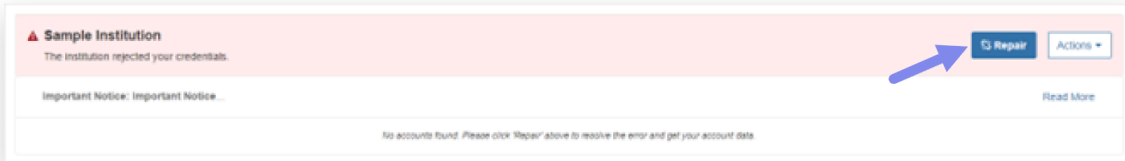
- On the Accounts page, you can easily see when your accounts with an institution last updated or if any accounts are in an error state.



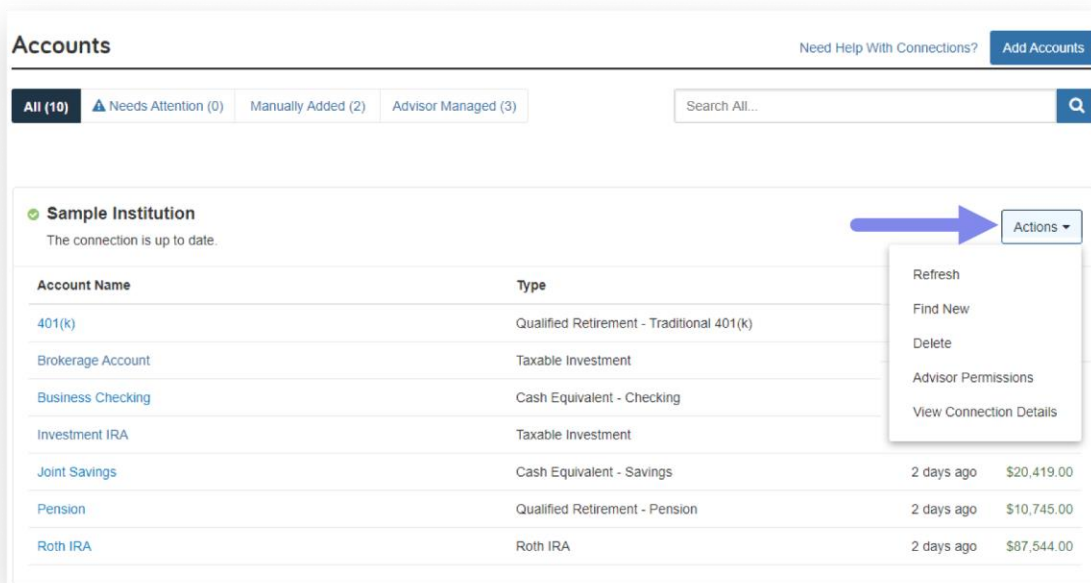
Connection Maintenance

Each connection you establish will require maintenance. For example, if you updated your password at the institution, you would need to update the credentials on the connection in your portal.

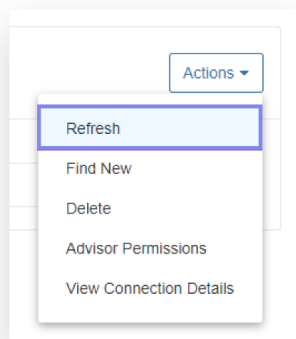
1. Errors that you can repair will appear with a Repair button that you can click to fix the issue.



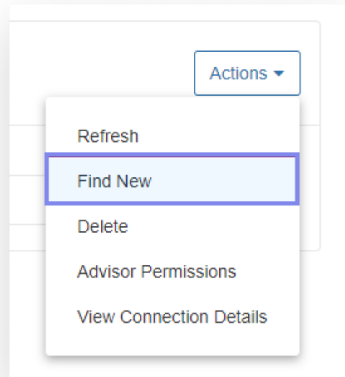
2. With the **Actions** menu, you can make a handful of selections to manage your Connections:



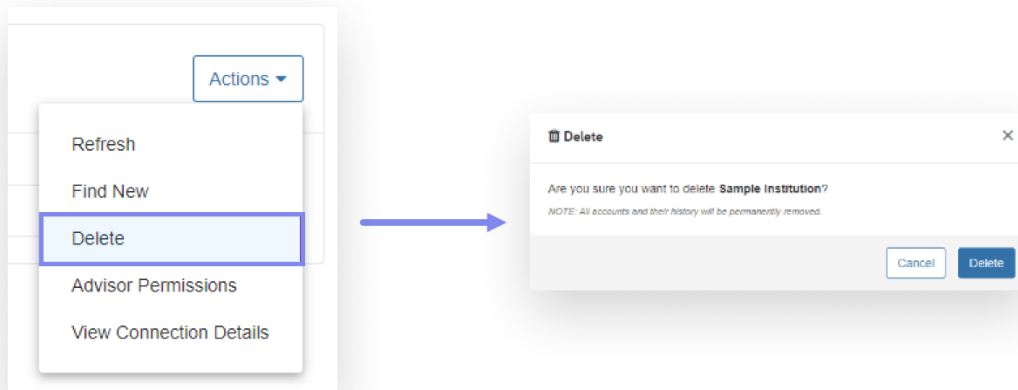
3. **Refresh** the connection anytime to pull over updated account values manually.



4. Select **Find New** to pull any new accounts opened after establishing the Connection.



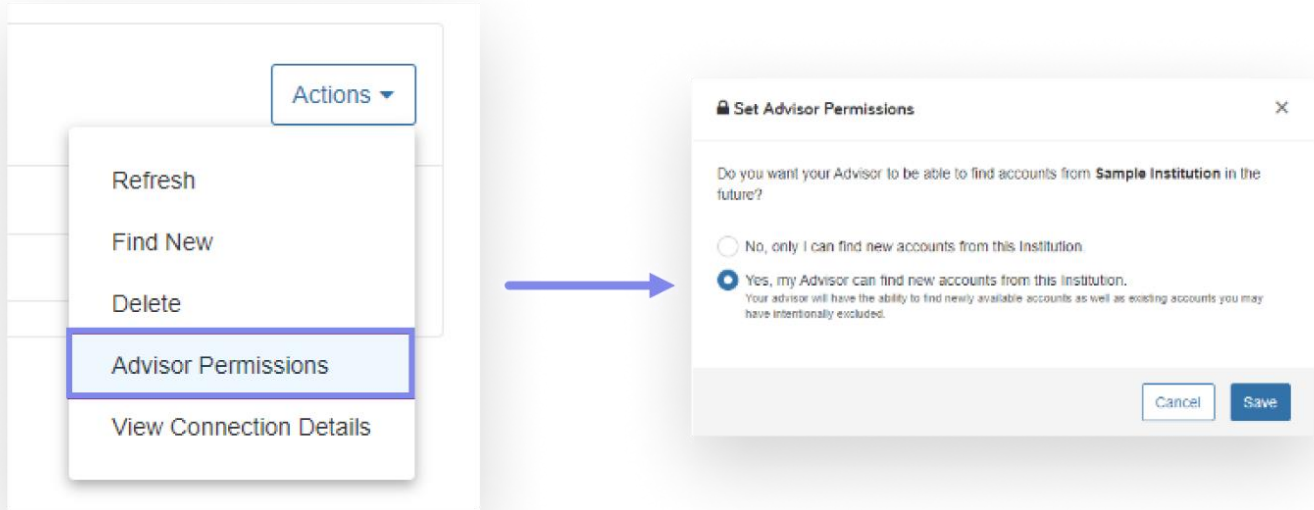
5. Select **Delete** to remove the connection and all associated accounts.



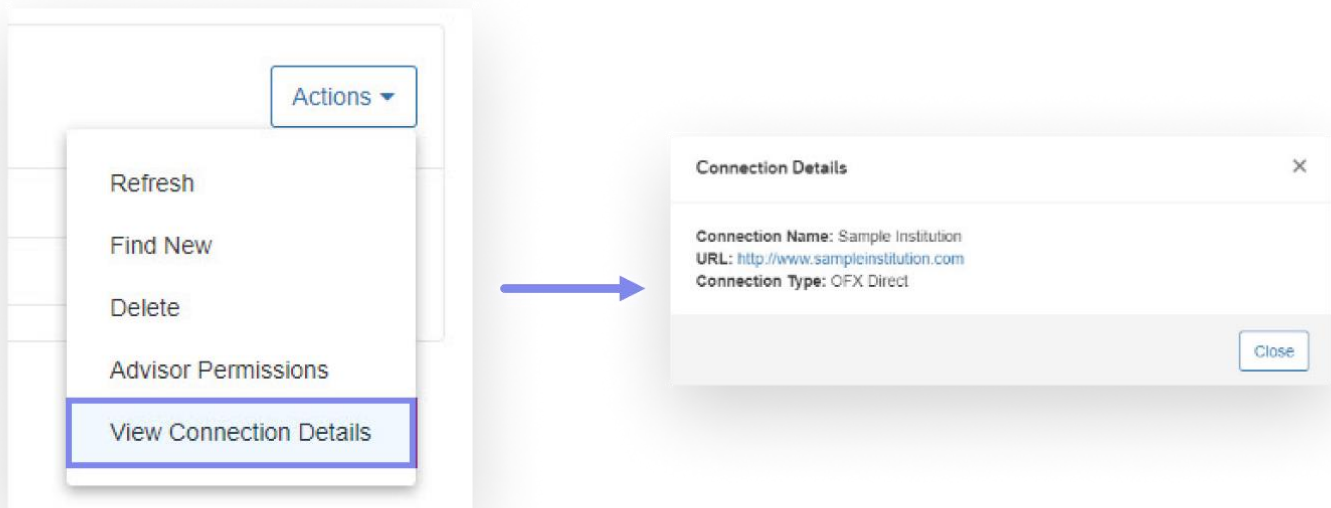
Note

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.

6. The **Advisor Permissions** selection displays a popup that allows you to enable your Advisor to **Find New** accounts on your behalf.

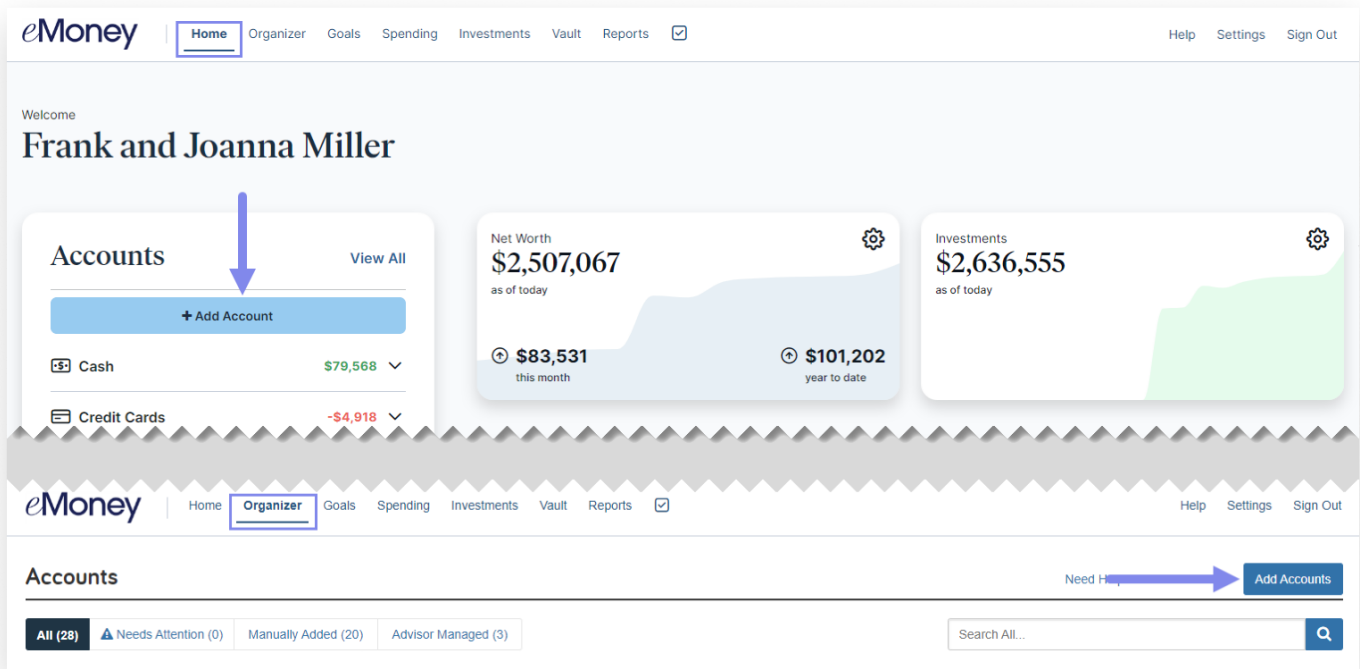


7. Select **View Connection Details** for the connection name, URL, and Connection Type.



Adding Manual Accounts

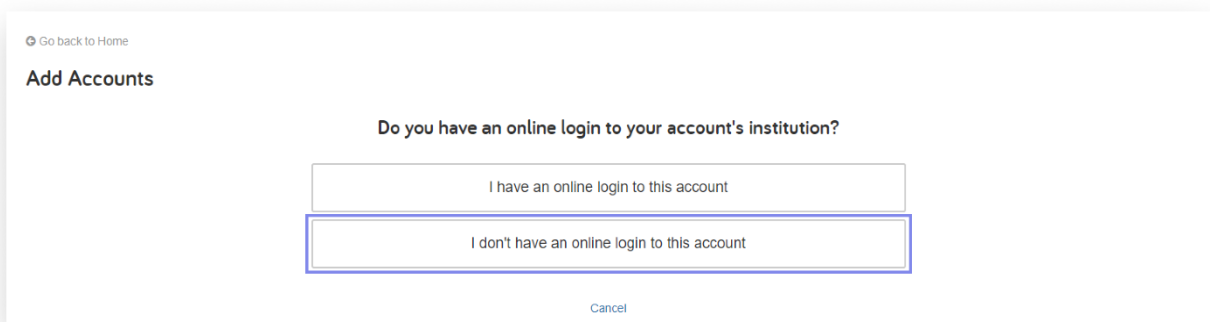
1. Click **Add Accounts** on the Home page or the Accounts page.



Note

If you do not have the following options, please contact your advisor.

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



3. Select the type of account.

What type of account is this?

Cash	Investment
Insurance	Liability
Stock Option	Note Receivable

ⓘ Accounts added from here will not be automatically updated.

[Previous Step](#) [Cancel](#)

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

[Go back to Home](#)

Add Accounts

What type of investment is this?

529 Plan <hr/> 529 Plan	Health Savings Account <hr/> Health Savings Account	Roth IRA <hr/> Roth IRA
Annuity <hr/> Fixed Variable	Qualified Retirement <hr/> IRA Money Purchase Other Pension Profit Sharing Roth 401(k) Roth 403(b) Roth SEP Roth SIMPLE IRA SEP SIMPLE IRA Traditional 401(k) Traditional 403(b)	Taxable Investment <hr/> Taxable Investment
Deferred Compensation <hr/> Deferred Compensation		

ⓘ Accounts added from here will not be automatically updated.

[Previous Step](#) [Cancel](#)

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

[Go back to Home](#)

Taxable Investment

Asset Name

Institution Name

Owner [+](#) Add


Total Value

Holdings Value

Cash Balance

Margin Balance

Tax Basis



6. From the Accounts Page, under Other Accounts, click the **account title**.

Other Accounts
These accounts were added manually and will not update automatically.

Account Name	Type	Last Updated	Value
529 Plan for Lucas	529 Plan	1 day ago	\$333,400
529 Plan for Mary Beth	529 Plan	1 day ago	\$333,400
Cash / Emergency Fund	Cash Alternative - Cash	6 years ago	\$25,000
Credit Card	Loan - Credit Card	2 years ago	-\$3,643
Frank and Joanna Joint Investments	Taxable Investment	1 day ago	\$282,844
Frank's HSA	Health Savings Account	7 months ago	\$4,000
Frank's Pension/Deferred Comp	Deferred Compensation	6 months ago	\$400,000
Jeremy's 401(k)	Qualified Retirement - Traditional 401(k)	6 years ago	\$441,836
Joanna's 403B	Qualified Retirement - Traditional 401(k)	6 years ago	\$143,509
Joanna's Roth IRA (converted)	Roth IRA	6 years ago	\$103,431
Miller's Taxable Investment	Taxable Investment	1 minute ago	\$20,000
Mortgage on Home	Mortgage - Mortgage	2 years ago	-\$426,385

7. Click **Holdings**.

Go back to Accounts
+ **Miller's Taxable Investment**

Schwab

Documents

Add Statements ▾

Add New File ▾

Basic Info Edit

Schwab

Type: Taxable Investment

Owned by Frank and Joanna (Joint/ROS)

Total Value: \$20,000
Cash: \$20,000

[Holdings](#)

[Investment Summary](#)

[Asset Allocation](#)

[Investment Transactions](#)

[Delete this account](#)

8. Click **Add Holding**.

Go back to Miller's Taxable Investment
Miller's Taxable Investment > Holdings Add Holding

Symbol	Description	Units	Price	Market Value	Cost Basis	Acquired
No holdings have been added yet.						

9. For publicly traded holdings, enter the respective **ticker or CUSIP**. Press the **tab** key or click away; the stock description and price will populate automatically. Enter the number of **Units**, **Cost Basis**, and **Acquired Date**, then click **Save**.

+ ADD HOLDING ×

Symbol	<input type="text" value="AAPL"/>
Description	<input type="text" value="Apple Inc"/>
Units	<input type="text" value="20.000"/>
Price	<input type="text" value="\$169.54"/>
Value	<input type="text" value="\$3,390.80"/>
Cost Basis	<input type="text"/>
Acquired Date	<input type="text"/>

Note

For private holdings, enter \$\$\$ for the Ticker and enter the appropriate holding description, cost, and other information.

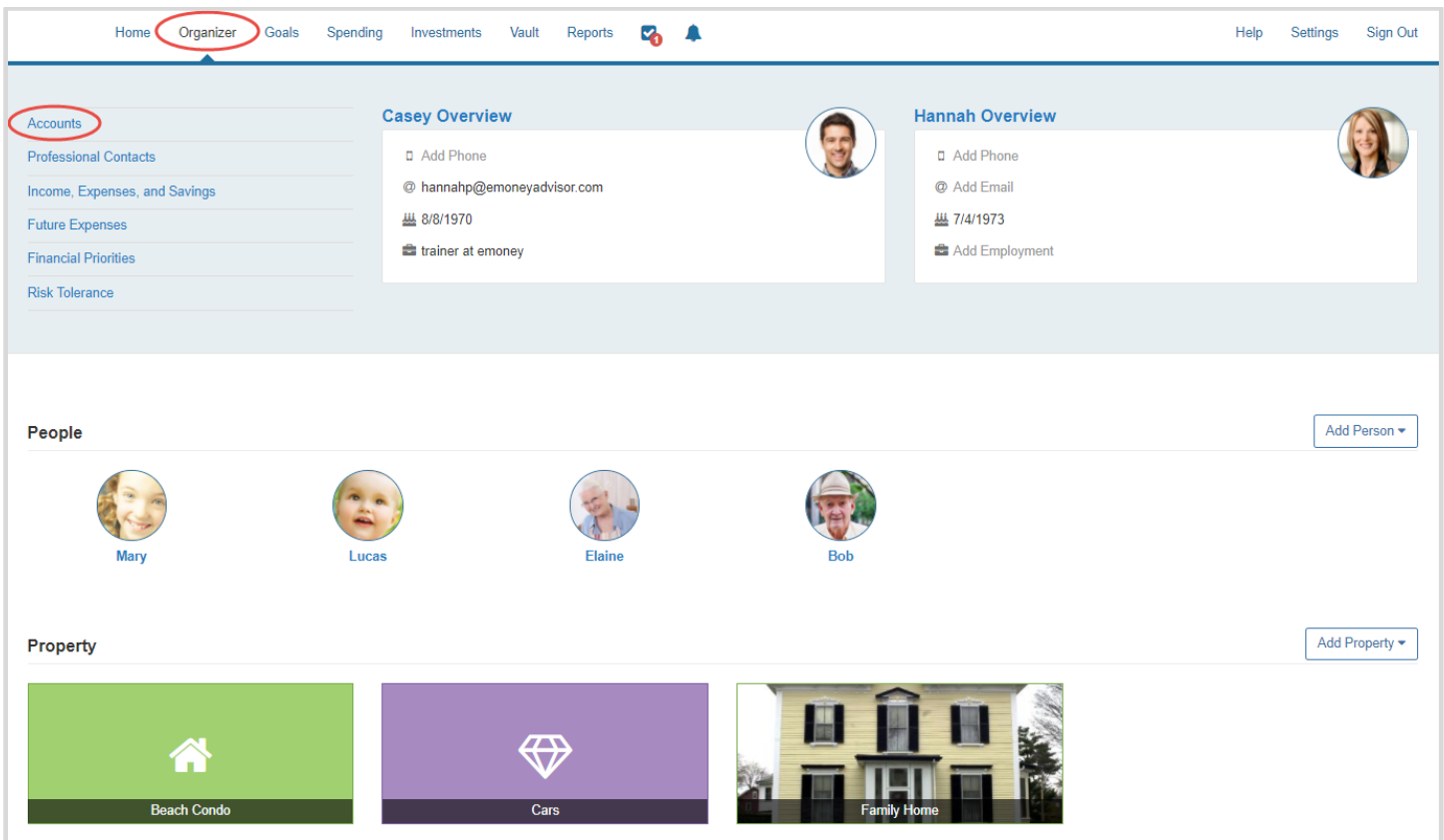
Troubleshooting Accounts

In this guide, we will walk you through basic troubleshooting steps you can take to correct 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! If you are still experiencing errors, please reach out to our team for further troubleshooting efforts.

Common Errors & Troubleshooting Tips

Unable to get the most recent account values	2
The institution rejected your credentials.....	2
Connection to this institution has been disconnected due to inactivity	2
The institution is asking for additional verification	3
This connection needs attention	4
No accounts found at the institution	4

Your accounts are easily accessible from your **Organizer**. Once in your Organizer, click **Accounts** to see a summary of all accounts entered in the system both by you and your financial representative.



Troubleshooting Accounts

Unable to get the most recent account values

In the notification bar, click the link that says Click to Fix. Next, click the Refresh icon. This will refresh the entire connection and pull the most recent account values. If the refresh does not fix the error, contact our team for further troubleshooting options.

Financial Institution
delete find new refresh

▲ We're unable to get the most recent account values. [Click to close](#)

This is a temporary problem. Click **Refresh** to see if it has been resolved.

Refresh

401k ACCOUNT	Qualified Retirement - Traditional 401(k)	12/04/2017 09:00PM	\$70,530
INDIVIDUAL	Taxable Investment	12/04/2017 09:00PM	\$44

Connection last updated 12/04/2017 09:00PM [Financial Institution Website URL](#)

The institution rejected your credentials

This error occurs when attempting to connect to the institution and the credentials are rejected by the institution. Click the banner to fix. First, confirm you can log in to the institution directly by clicking the institution name. A new browser tab will open for you to confirm your credentials. If they work, navigate back to your wealth management site and re-enter your credentials and click Connect.

Financial Institution
delete refresh

▲ The institution rejected your credentials. [Click to close](#)

Please verify that you can log into [Institution](#) then enter your credentials in the form below.

User Name

Password

Password is required.

Connect

Mortgage	Mortgage - Mortgage	11/28/2017 06:00PM	-\$170,822
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Connection last updated 11/28/2017 06:00PM [Financial Institution Website URL](#)

Troubleshooting Accounts

Connection to this institution has been disconnected due to inactivity

If your connection has required attention after a period of 30-days, it will become disconnected. Your history will not be deleted, but the system will no longer attempt to update account values. Click to fix and enter the required information.

Financial Institution delete refresh

▲ The connection to this institution has been disconnected due to inactivity. [Click to close](#)

To reopen this connection, enter your credentials in the form below.

13-Digit Account Number (Enter N/A if not applicable)

User ID(Enter NA if not applicable)

Web Password

[Connect](#)

Account Qualified Retirement - Traditional 401(k) 08/17/2017 12:27AM \$41,717

Connection last updated 08/17/2017 12:27AM [Financial Institution Website URL](#)

The institution is asking for additional verification

The institution is prompting for additional verification. These prompts come directly from the financial institution. Confirm on their website that your answers are correct then click Connect.

Financial Institution delete refresh

▲ The institution is asking for additional verification. [Click to close](#)

What was your high school mascot?

In what city did you honeymoon?

[Connect](#)

† Mortgage Mortgage - Mortgage 07/30/2017 07:27PM -\$111,203

Connection last updated 07/31/2017 03:24AM [Financial Institution Website URL](#)

Troubleshooting Accounts

This connection needs attention

Click the Institution URL. This will open the institution log on page in a new browser tab. Confirm that you can log in using that specific site. If credentials are auto saved, make sure to manually type them in to confirm that the credentials you supplied on your wealth management site will work on the institution site.

No accounts found at the institution

Sometimes accounts are not immediately recognized. Click the binoculars icon to find new accounts. This will refresh with any accounts available at the institution.

