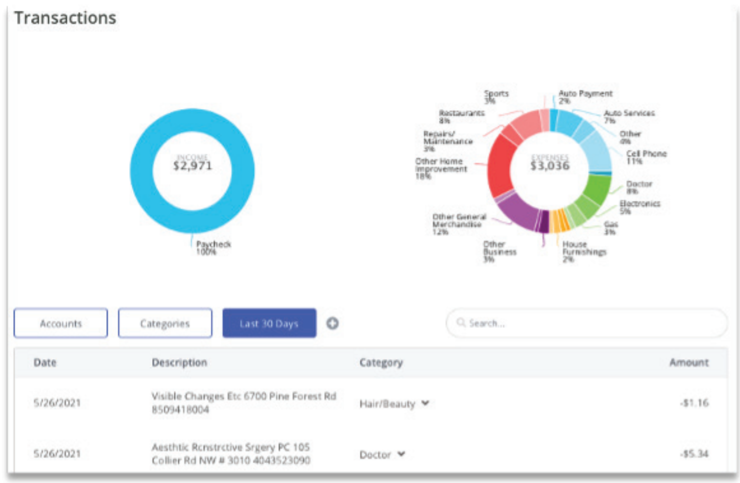
Personal Financial Management

In addition to all of the performance reporting in the Personal Finances section, transaction information is available as well (these are separate from Managed Account transactions). If you use data aggregation, a balance sheet is also available. This includes all household assets, whether connected to the platform, aggregated in the client portal or manually input through the financial planning process.

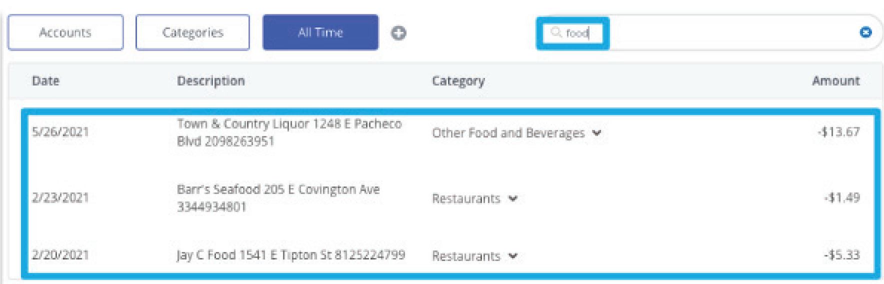
Transactions



The Transaction page displays all of the transactions from externally linked accounts in the client portal. The two pie graphs represent the Income and Expenses and are grouped by category.

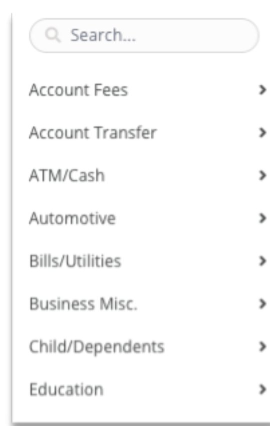
This is a useful tool to keep track of spending, without manually maintaining a budget. Through the account linking process, the system will automatically update this section when transactions occur.

Select one of the filter options to filter by Accounts, Categories or timeframe.



If you are looking for specific transactions, use the search function toward the right and type in a related key word. For example, search for transactions that have "food" in the description. In the example there are three transactions that meet the search criteria.

Recategorizing Transactions
If a transaction is categorized incorrectly, you can change the category.

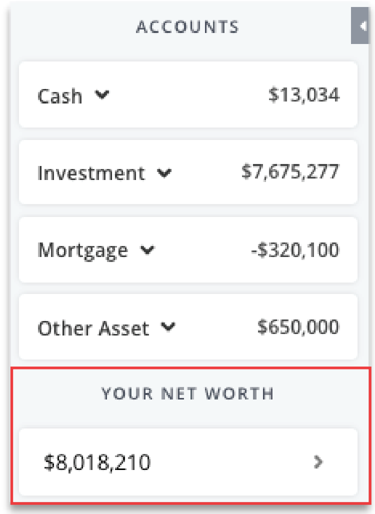


Hover your mouse over the assigned category in the transaction you'd like to change. A list will appear with all the available transaction categories and sub-categories. Select the new category. The system will make the change and will apply the updated category to future transactions.

NOTE: These are default category options and cannot be customized.

Net Worth

The Net Worth snapshot is displayed on every page within Personal Finances next to the navigation bar on the left side of the screen. This lists all account types, balances and "Your Net Worth."



Click on an account type to expand the menu and review the individual accounts associated with each type. To access a more detailed net worth breakdown, click the balance number under "Your Net Worth."

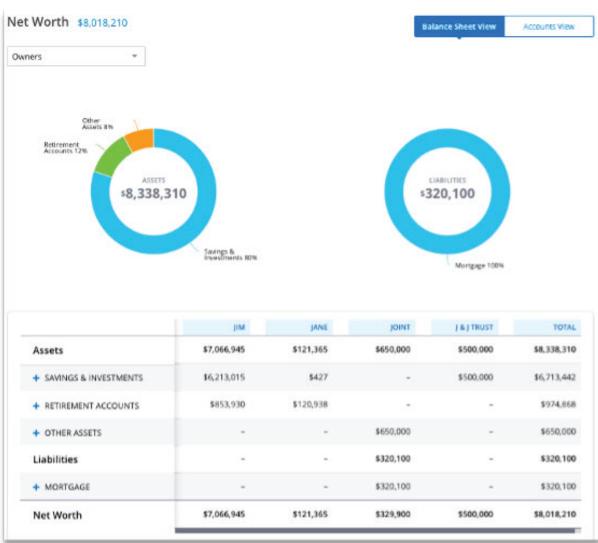
By default, the system displays the Balance Sheet View of the net worth. You can switch between the Balance Sheet View and the Accounts View using the buttons shown below.

Balance Sheet View

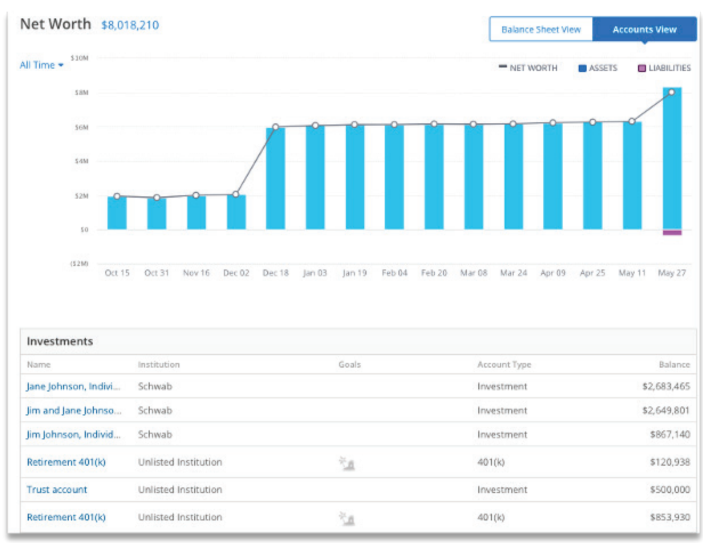
The Balance Sheet View of the net worth displays an Assets and Liabilities pie chart graph at the top of the page. A balance sheet, sorted by asset type in rows and owners/entities by columns is listed below the pie chart graphs.

Accounts View

Another option when looking at net worth is the Accounts View. In place of the pie chart graphs, the Accounts View provides a historical record of net worth for the client.



	JIM	JANE	JOINT	J & J TRUST	TOTAL
Assets	$7,066,945	$121,365	$650,000	$500,000	$8,338,310
+ SAVINGS & INVESTMENTS	$6,213,015	$427	-	$500,000	$6,713,442
+ RETIREMENT ACCOUNTS	$853,930	$120,938	-	-	$974,868
+ OTHER ASSETS	-	-	$650,000	-	$650,000
Liabilities	-	-	$320,100	-	$320,100
+ MORTGAGE	-	-	$320,100	-	$320,100
Net Worth	$7,066,945	$121,365	$329,900	$500,000	$8,018,210



Investments

Name	Institution	Goals	Account Type	Balance
Jane Johnson, Indivi...	Schwab		Investment	$2,683,465
Jim and Jane Johnso...	Schwab		Investment	$2,649,801
Jim Johnson, Individ...	Schwab		Investment	$867,140
Retirement 401(k)	Unlisted Institution		401(k)	$120,938
Trust account	Unlisted Institution		Investment	$500,000
Retirement 401(k)	Unlisted Institution		401(k)	$853,930

NOTE: The Net Worth history originates at the creation of the household in the client portal. Below the historical Net Worth graph is a list of the client's assets and liabilities. This list includes all managed accounts on the platform, linked accounts through data aggregation and manually added accounts through the financial planning process.
Each row will display the information from the Profile > Accounts section including:

- Name of the account
- Institution
- Account Type
- Balance
- Goals (these are goals earmarked within the financial plan)