

Client Portal Overview: Accessing the Client Portal

Welcome to your financial portal! The portal includes your performance, documents, news, and advisor communication in one consolidated experience. This experience empowers you to understand your whole financial picture and puts your financial advisor only one click away for guidance and help.

Navigate to portal.orionadvisor.com

OR

If your advisor has created a custom URL, they will have a Client Login button on their website.



If you know your credentials:

- Enter your Username
- Click Continue
- Enter your Password
- Click Log In

If this is your first time logging in and you were instructed to create your login:

- Click Create Login in the bottom left corner of the login page.
- Enter your email address as your username
- Input required personal information in the additional fields
- Select the I'm not a robot box, and click Create Login
- An email to create a password will be sent to the email on file for your household in Orion. If you do not see this email, contact your advisor.

A screenshot of the Orion Client Login page. It features a "Login" heading, a "Username" input field with a red eye icon, a "Continue" button, and a "Create Login" button highlighted with a red box.A screenshot of the Orion Create Login page. It shows a "User Name" input field with a red border and error message "Username must have a value.", a "Social Security Number (xxx-xx-xxxx)" input field with a red border and error message "ssn must have a value.", a "Client" dropdown menu, a "Date of Birth" input field, an "I'm not a robot" checkbox with a reCAPTCHA logo, a "Create Login" button, and a "Go back to Login" link.

Creating a Password:

- Click the link in the email to set your password. This link is temporary and expires after a short time.
- After clicking the link, enter a new password.
- Confirm the password by repeating it in the second field, and click Reset Password.
- Proceed with logging in using your new password.

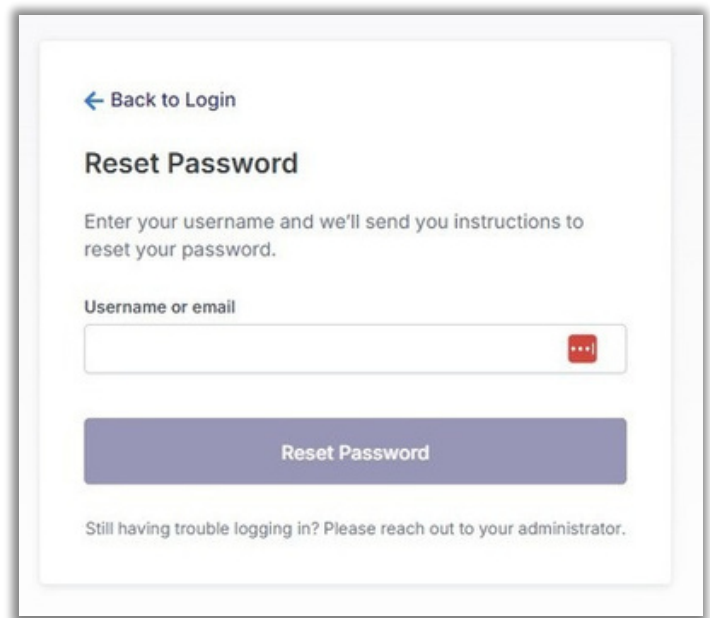
NOTE: If you do not see this as an option, this may be a feature your advisor has not setup.

Client Portal Overview: Resetting Your Password

- On the login page, enter your Username and click Continue.
- On the next page click Forgot password? in the bottom left corner.
- On the next prompt, enter your Username and click Reset Password. An email is sent to the email address that is associated with your household.
- Then, follow the instructions above in the Create Password section of this document.

Orion Password Requirements:

- Has an uppercase and lowercase letter
- Has a number or special character
- Has 10 or more characters
- Does not contain date-related words
- Does not use a variation of 'password', 'Orion', or 'advisor'
- Does not use your User ID
- Does not use your name or email address
- Cannot be a previous password used for Orion Connect
- Cannot use a seasonal word or current year
- Cannot be on the list of exposed passwords designated here: <https://haveibeenpwned.com/Passwords> (referring to passwords used in locations other than Orion Connect).



The screenshot shows a web form titled "Reset Password". At the top left, there is a link "← Back to Login". Below the title, the instruction reads: "Enter your username and we'll send you instructions to reset your password." There is a text input field labeled "Username or email" with a red eye icon on the right side. Below the input field is a purple button labeled "Reset Password". At the bottom of the form, there is a link: "Still having trouble logging in? Please reach out to your administrator."

If you experience issues with your username or password being incorrect, please contact your advisor.

Client Portal Overview: Two - Factor Authentication

Two-Factor Authentication (2FA), also known as Multi-Factor Authentication (MFA), is mandatory when logging into Orion. This policy is in place to help protect sensitive data and information. After initial setup, in addition to entering your username and password when logging in, you'll be asked to enter a registration code for 2FA. You'll be able to select whether this code is sent to you through a text message, email, or an authenticator app. After entering the code, log into the system as usual. Review the sections below to understand the user experience upon logging in, and how to make changes to authentication information.

Additional Security Required

For added security, please set up **one or more** of the following two-factor authentication methods. ?

- Text Message (SMS)**
Receive codes through text message (SMS) >
- Email**
Receive verification codes through email >
- Authenticator (App)**
Generate verification codes using an authenticator app >

[Log in to another account](#)

Routine Login Process:

- Check the **Remember My Device** box when logging in to ensure that a registration code does not have to be entered at each login.
- The client can change the method of 2FA by selecting **Update Contact Information**.

Initial Setup Process:

When logging into Orion or the client portal for the first time, enter an email address and mobile phone number where you would like to receive registration codes for two-factor authentication.

NOTE: This should be an email address and phone number you have access to. Once you click SAVE, you are redirected to the login page to re-authenticate your username and password. It is suggested to adopt SMS text message for 2FA.

Check Your Phone

We sent a verification code via text message to
(***-***-3384

Enter Code

Resend code

Don't ask me again on this browser

Verify

[Update Contact Information](#)

NOTE: The two-factor authentication registration code for SMS, or email, expires 15 minutes after it is sent. Depending on the authentication app, the code may expire before 15 minutes. After it expires, you must elect the 'Use an alternate registration method' and click 'Send Code' for a new code to be sent.

Client Portal Overview: Personal Finances

Personal Finances Summary

Dive deeper to further understand what you have and how it's performing. Check out information for various time frames including your returns, market value, and allocations.

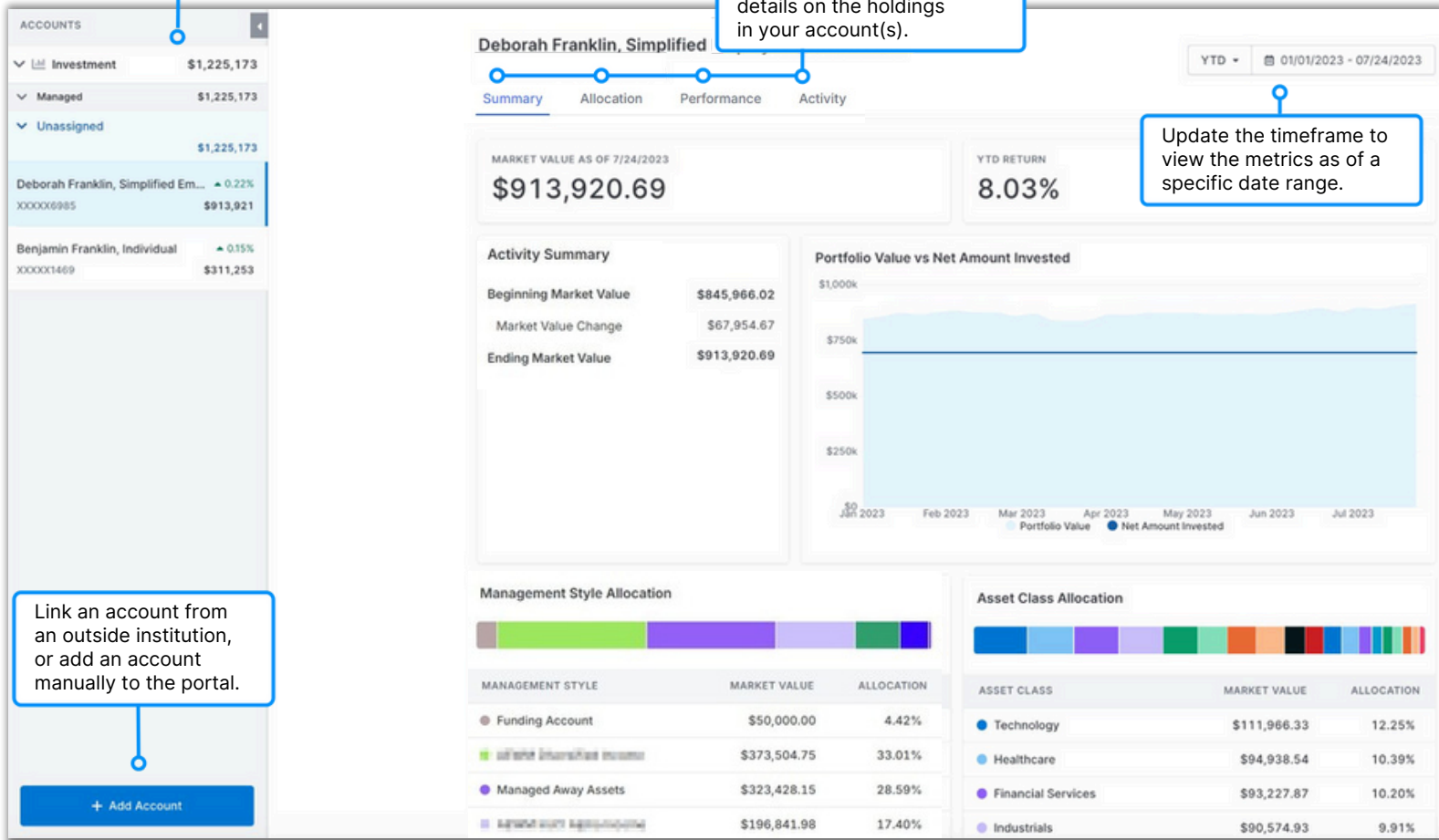
Click an account category to see a list of your associated accounts.

Clicking an account opens that account's transaction history.

Click the tabs to view more details on the holdings in your account(s).

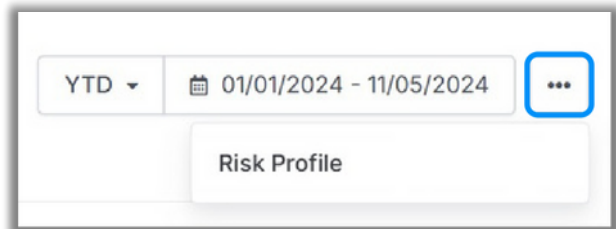
Update the timeframe to view the metrics as of a specific date range.

Link an account from an outside institution, or add an account manually to the portal.



Risk Profile

Locate your risk numbers on the Personal Finances page by clicking the triple dot icon next to the time frame and selecting Risk Profile.



Client Portal Overview: Personal Finances

Performance Reporting

When viewing performance reporting, use the Investment dropdown section within the accounts area on the left side to view the managed accounts view, portfolio groups (if applicable), and individual accounts.

The option that is selected in this dropdown list will determine the information displayed when viewing the charts in the Performance, Allocation and Activity tabs.

Managed Accounts: The Managed Accounts view displays data based on all of the managed accounts within the Household in Orion.

Individual Accounts: Selecting an account from the drop-down list, under Managed Accounts, and display data for that specific account only.

ACCOUNTS	
Investment	\$1,404,487
Managed	\$968,487
Demo Samantha Parrington, I...	▲ 0.00%
Demo102	\$100,000
Samantha Parrington, Individual	▲ 0.78%
Demo11_6391	\$760,655
Samantha Parrington, Individu...	▲ 0.01%
Demo11_6399	\$107,832

Managed Accounts			
Last updated: 11/11/2024 at 10:55 AM			
Summary	Allocation	Performance	Activity

Demo Samantha Parrington, IRA Rollover			
Last updated: 11/11/2024 at 11:25 AM			
Summary	Allocation	Performance	Activity

Summary Page

Provides a high-level overview of performance, transactions, and holdings with the ability to adjust the time frame.

Summary	Allocation	Performance	Activity
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Market Value as of Today:

The balance of all managed accounts on the platform.

MARKET VALUE AS OF 11/6/2024
\$952,734.90

YTD Return:

The year-to-date return that is pulled from all managed accounts on the platform.

YTD RETURN
10.20%

NOTE: If the date range is changed on the page drop-down menu the return will refresh to reflect the return for the period.

Portfolio Value vs Net Amount Invested

This graph represents the value of the portfolio over time compared to the amount of money that has been invested into the portfolio.

Activity Summary

A summary of transactions that have occurred in the elected account for the set date range. Breaks down the account Net Contributions/Distributions, Income Received, and more.

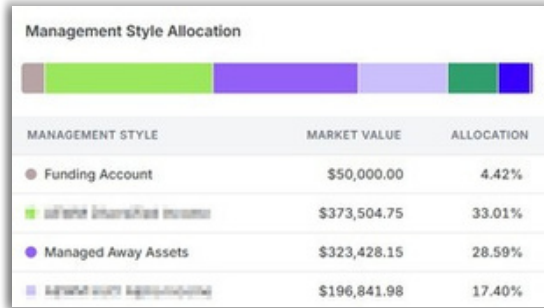
Activity Summary	
Beginning Market Value	\$0.00
Net Contributions/Distributions	\$696,098.37
Income Received	\$5,709.04
Market Value Change	\$250,927.49
Ending Market Value	\$952,734.90



Client Portal Overview: Personal Finances

Management Style Allocation

The graph breaks down the portfolio into Management Styles. Displaying the market value and allocation percentage of each management style for the specific portfolio you are viewing.



Asset Class Allocation

The Asset Class Allocation chart filters the holdings of the portfolio into asset classes and displays the market value and allocation percentage of the portfolio.



Performance Page

Drills down into performance details including contributions, returns and benchmark comparisons.

Summary Allocation **Performance** Activity

Performance Summary

Similar to the Activity Summary, the Performance Summary breaks down the account Net Contributions/Distributions, Income Received, and more on the elected account. This summary includes the Period Return, as well.

Performance Summary

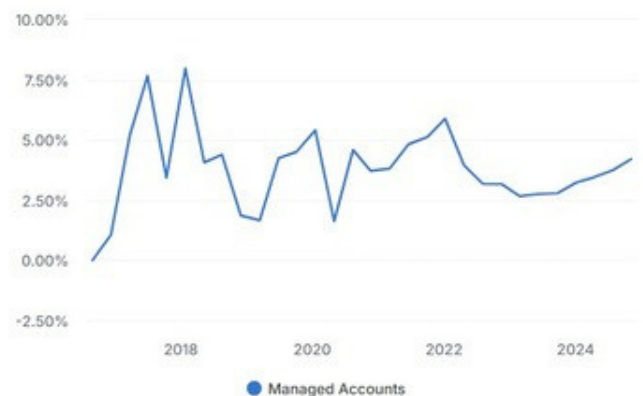
Beginning Market Value	\$0.00
Net Contributions/Distributions	\$696,098.37
Income Received	\$5,709.04
Market Value Change	\$250,927.49
Ending Market Value	\$952,734.90
Return	4.21%

Performance vs. Benchmark

The Performance vs. Benchmark graph allows you to compare your client's investment performance against the assigned benchmark. Based on the selected view — Managed Accounts, Portfolio Groups or Individual Account — the system will display all of the benchmarks for the accounts being viewed.

NOTE: The benchmarks are maintained in the Benchmark Assignments app within Orion Connect.

Performance



Client Portal Overview: Personal Finances

Performance Detail

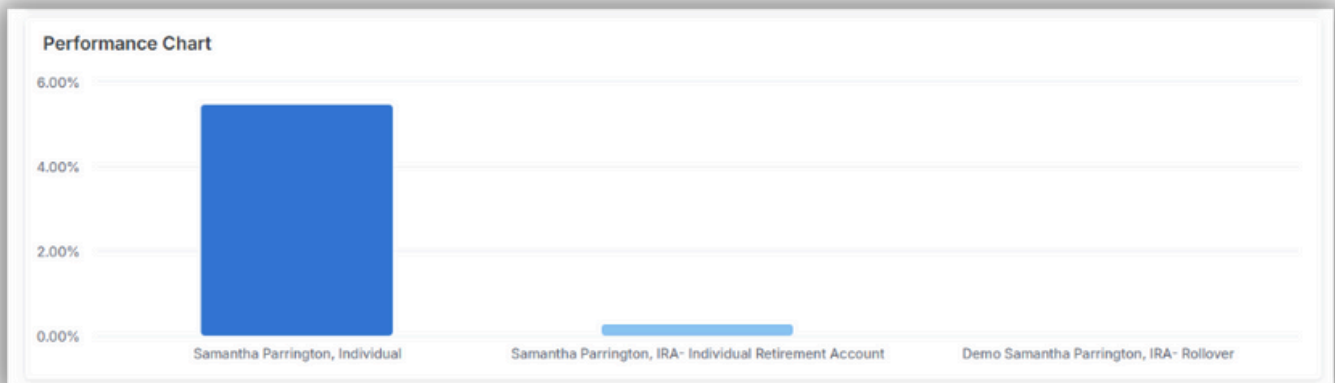
This table allows you to break down a portfolio and analyze performance.

The bar above the Performance Detail table includes all of the groupings you can edit your table to, with the tabs allowing you to quickly switch back and forth.

ACCOUNT	MANAGEMENT STYLE	REGISTRATION					
Performance Details							
Q Search...							
HOLDING	MARKET VALUE	PERIOD	MTD	QTD	YTD	1 YEAR	INCEPTION
> ● Samantha Parrington, Individual	\$759,540.20	5.49%	3.69%	5.20%	5.49%	7.11%	5.76%
▼ ● Samantha Parrington, IRA- Individual Retirement Account	\$107,653.15	0.31%	0.11%	0.11%	0.31%	0.07%	-2.64%
FDIC Insured Deposit Account	\$100,817.15	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Goldman Sachs US Equity Insights Fund Instl	\$3,278.53	7.13%	2.22%	3.46%	7.13%	0.13%	6.31%
Invesco Oppenheimer Global Strategic Income Y	\$2,322.75	5.20%	1.89%	0.31%	5.20%	3.18%	-1.76%
Voyageur Select Growth Instl	\$1,234.72	0.00%	0.00%	0.00%	0.00%	0.00%	-1.07%
Benchmark: AGG55 RUA30 BCOM15		3.23%	0.54%	1.21%	3.23%	5.35%	6.41%
> ● Demo Samantha Parrington, IRA- Rollover	\$100,000.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Managed Accounts	\$967,193.35	4.30%	2.89%	4.05%	4.30%	5.51%	4.00%

Performance Chart

This chart allows you to break down a portfolio and analyze performance based on the grouping that is chosen for the Performance Details table above.



Client Portal Overview: Personal Finances

Allocation Page

Displays the client allocation based on the view selected - Managed Accounts, Portfolio Groups, or Individual Account.

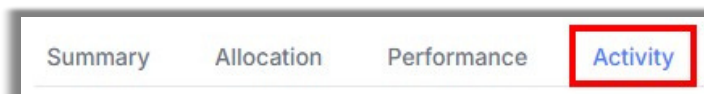


Similar to the Performance page. The grouping options are listed at the top and allow you to view positions based on Asset Class, Management Style, and Registration. Select a grouping option from the tabs above to view all of the positions for that grouping.

NOTE: The Allocation Page defaults to an "As-Of" date.

HOLDING	MARKET VALUE	UNITS	PRICE	PERCENT
Samantha Parrington - Individual	\$760,655.01	-	-	78.54%
Samantha Parrington - Individual Retirement Account	\$107,832.09	-	-	11.13%
MMDA12 FIDC Insured Deposit Account	\$100,817.15	100,817.15	\$1.00	10.41%
GSELX Goldman Sachs US Equity Insights Fund Instl	\$3,557.84	46.32	\$76.81	0.37%
OSIYX Invesco Oppenheimer Global Strategic Income Y	\$2,222.38	716.90	\$3.10	0.23%
VAGGX Vanguard Select Growth Intl	\$1,234.72	37.71	\$32.74	0.13%
Demo Samantha Parrington - IRA Rollover	\$100,000.00	-	-	10.33%
Total	\$968,487.10	-	-	100.00%

Activity Page



- This tab groups Transaction activity into transaction type buckets and aligns with the Activity Summary card on the Summary page of the Client Portal.
- The Name, Date, Account Number, Security, Ticker, and Total are displayed within the table. All of these data points are default settings and cannot be edited.
- If you are looking for a something specific, use the search function - located at the top of the table.

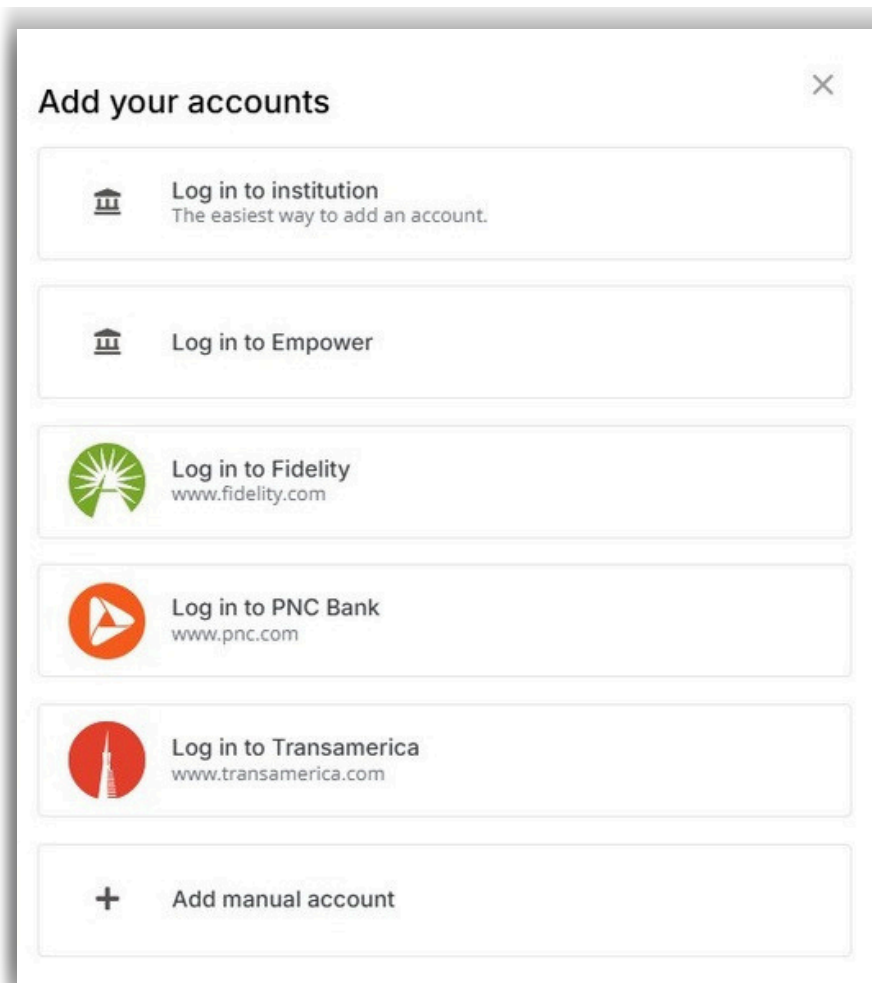
NOTE: The Activity Page date defaults to the last 30 days. Use the drop-down in the upper right corner to make any adjustments.

NAME	DATE	ACCOUNT NUMBER	SECURITY	TICKER	TOTAL
Beginning Market Value					\$0.00
Net Contribution...					\$696,098.37
Income Received					\$5,709.04
Transfer In/Out					\$0.00
	3/9/2021	Demo102_AE W...	Custodial Cash	CUSTODIA...	\$100,000.00
	3/9/2021	Demo102	Custodial Cash	CUSTODIA...	\$100,000.00
	3/9/2021	Demo102	FDIC Insured Deposit Acc...	MMDA12	-\$100,000.00
	3/9/2021	Demo102_AE W...	Custodial Cash	CUSTODIA...	-\$100,000.00
	12/5/2016	Demo11_6391	TD Ameritrade Cash Fund	TMCASH100	\$5,670.00
	12/5/2016	Demo11_6399	TD Ameritrade Cash Fund	TMCASH100	-\$5,670.00
Market Value Change					\$186,999.86
Ending Market Value					\$888,807.27

Client Portal Overview: Linking External Accounts

View all of your finances in one convenient location! Link your investment accounts, credit cards, or checking/ saving accounts to the portal to automatically receive updated account balances, asset allocations, and transaction information.

From Personal Finances  , click [+ Add Account](#) in the bottom left corner.



Please speak with your advisor if you have questions on linking external accounts.

Client Portal Overview: Linking External Accounts

Linking Accounts Using Plaid

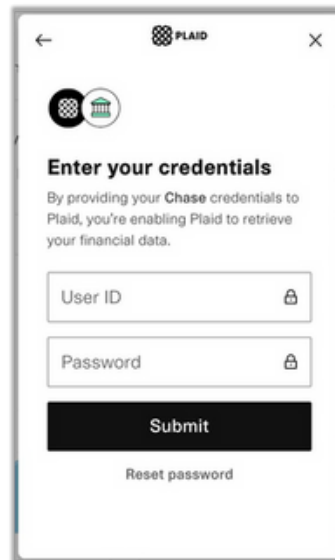
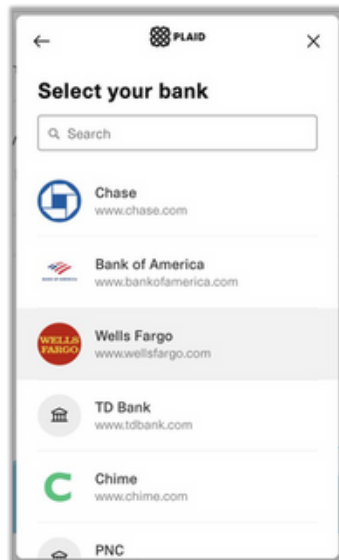
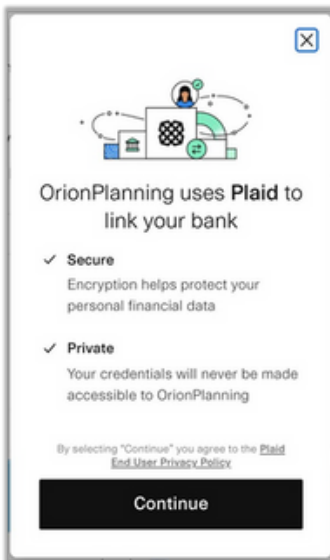
Select the  button to access Plaid.

A window appears that provides Security and Privacy information for account linking. Click **Continue** to link an account.

Search for the institution you would like to link to your portal or select one from the list of frequently used institutions.

Enter your **username** and **password**. Depending on your institution, they might ask you an additional security question.

If the information you entered matches the information at your institution, you successfully linked your account!

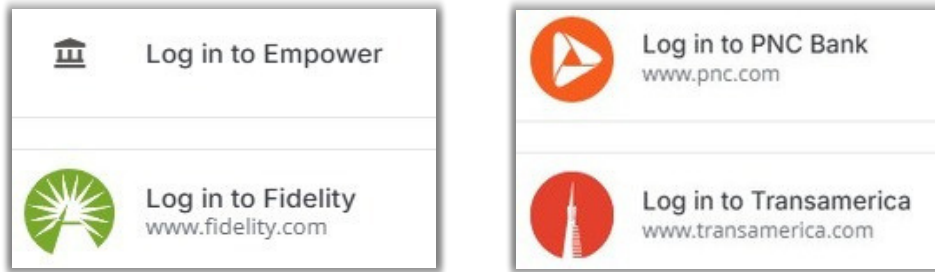


Repeat these steps for each account you would like to link to the portal. Then, view these accounts in the Personal Finances page in the Accounts menu on the left sidebar menu.

NOTE: You may not have the Plaid option within your Client Portal. This is a setting that is turned on by the advisor.

Client Portal Overview: Linking External Accounts

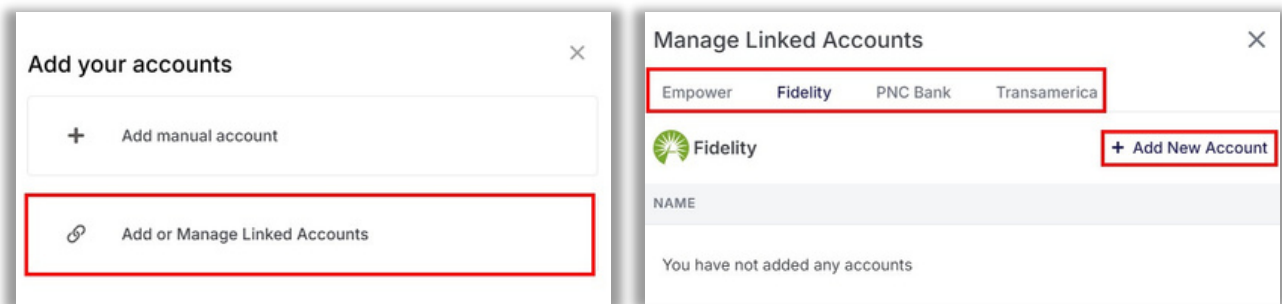
Linking Accounts Using Akoya



Select any of the 4 options above within your Client Portal. After making your selection, you will be redirected to a new tab - you will then provide your login credentials to establish the link.

NOTE: If Plaid is not enabled for the client, their Akoya options will not be separated like the screen shot above. Instead, clients will need to follow the steps below:

1. Select **Add or Manage Linked Accounts** Select the desired company from the tabs at the top of the pop-up screen and then **+ Add New Account**



2. A login screen will open in another browser tab for the institution that was chosen in Enter your login credentials for the external institution.

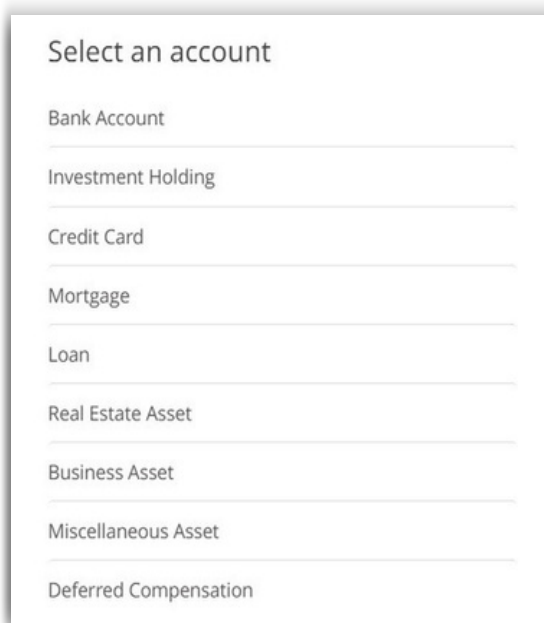
The image shows a login form titled 'Log in'. It has two input fields: 'Username' and 'Password'. Both fields have a red eye icon to the right, indicating they are hidden. Below the password field is a checkbox labeled 'Remember my username'. At the bottom of the form is a green button labeled 'Log in'. Below the button is a link that says 'Forgot username or password?'.

Repeat these steps for each account you would like to link to the portal. Then, view these accounts in the Personal Finances page in the Accounts menu on the left sidebar menu.

Client Portal Overview: Adding Manual Accounts

Select the  button to select the account type you want to add.

NOTE: Depending on the account type selected, you may have another screen generate to select the type of Loan, Investment Holding, etc.

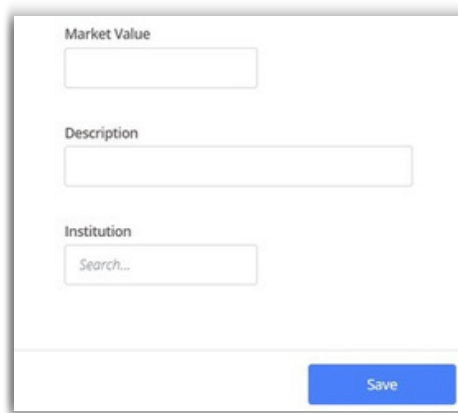


Select an account

- Bank Account
- Investment Holding
- Credit Card
- Mortgage
- Loan
- Real Estate Asset
- Business Asset
- Miscellaneous Asset
- Deferred Compensation

Input the following information for your account:

- Market Value/Balance
- Description
- Institution



Market Value

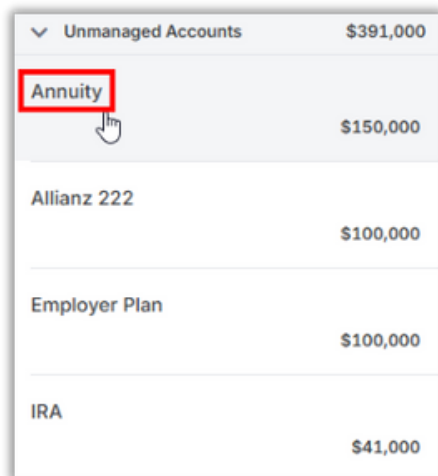
Description

Institution

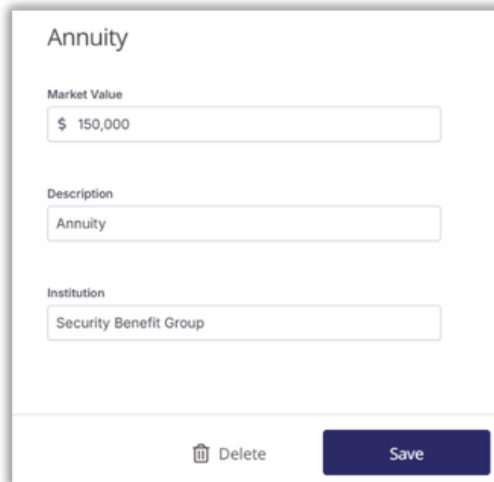
Save

Important Details:

- Manual Accounts are static feeds
- Updates will need to be made manually if something should happen to the account.
- Make updates by selecting the manual account from the Accounts menu on the left sidebar of Personal Finances, update the value of the account, and select Save.
- Manual Accounts can be deleted by selecting the manual account from the Accounts menu on the left sidebar menu of Personal Finances, and clicking Delete.



Unmanaged Accounts	\$391,000
Annuity	\$150,000
Allianz 222	\$100,000
Employer Plan	\$100,000
IRA	\$41,000



Annuity

Market Value

Description

Institution

Delete Save

Client Portal Overview: Net Worth

Net Worth is displayed within Personal Finances Account menu in the left sidebar. To access a more detailed net worth breakdown, select the Net Worth category.

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.

 **Net Worth** **\$1,354,487** >

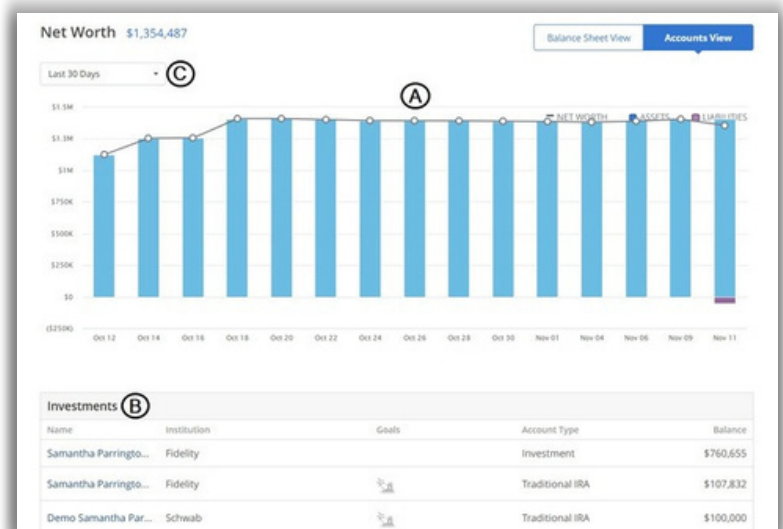
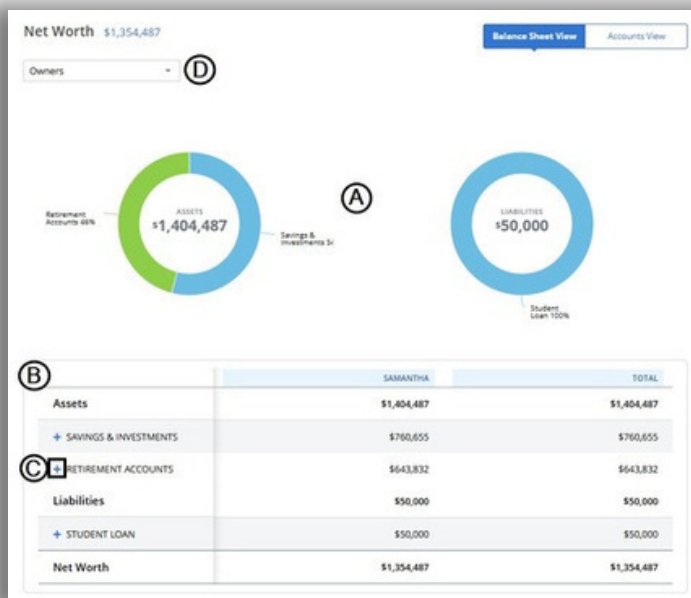
Balance Sheet View
Accounts View

Balance Sheet View

- A.** Displays an Assets and Liabilities pie chart graph at the top of the page.
- B.** A balance sheet, sorted by asset type and owners/entities is listed below the pie chart graphs.
- C.** To expand the Asset type and display individual account level detail, click the **+** icon, and the row will expand to display more detail.
- D.** You can also use the Owners dropdown menu to filter by owner, or entity.

Accounts View

- A.** In place of the pie chart graphs, the Accounts View provides a historical record of net worth for the client.
- B.** Below the historical Net Worth graph is a list of the client's assets and liabilities. This list includes all managed accounts, linked accounts, and manually added accounts.
 - Rows display the Name of the Account, Institution, Goals (these are earmarked within the financial plan), Account Type, and Balance.
- C.** Use the dropdown menu to select the desired time period of the graph.

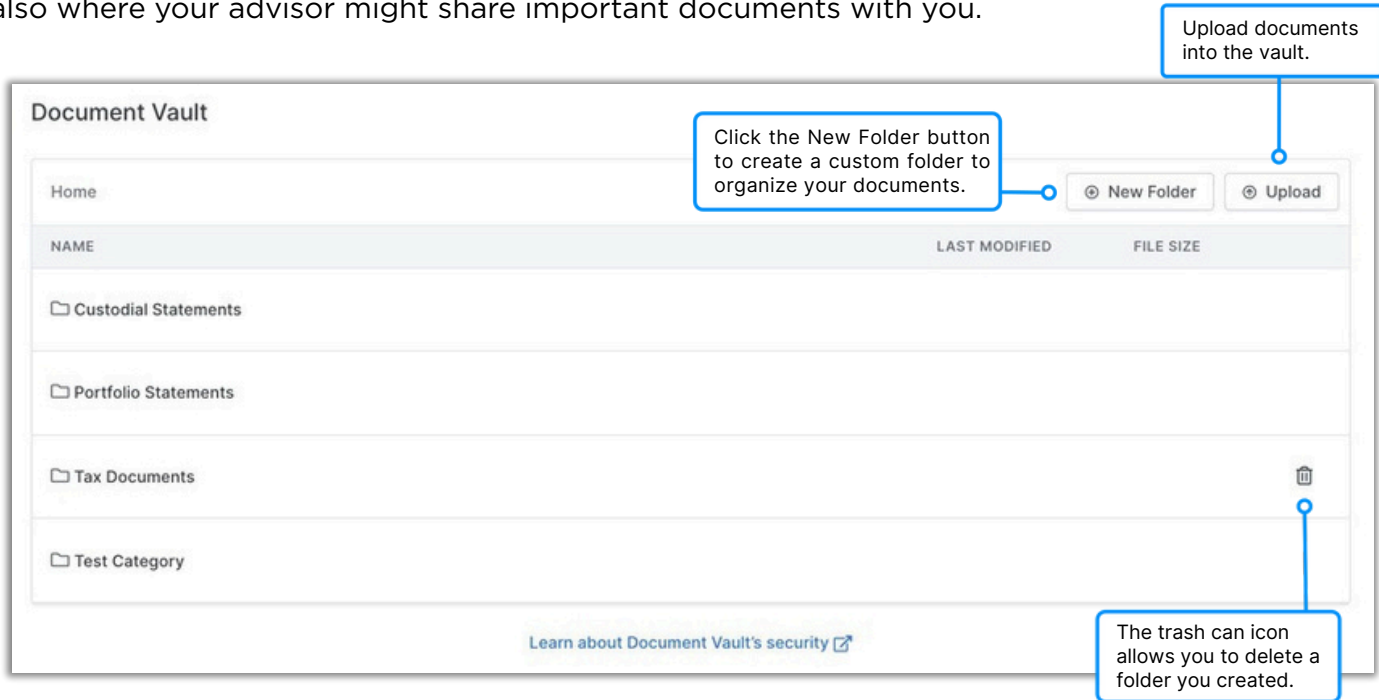


NOTE: The Net Worth history originates at the creation of the household in the client portal.


Client Portal Overview: Document Vault

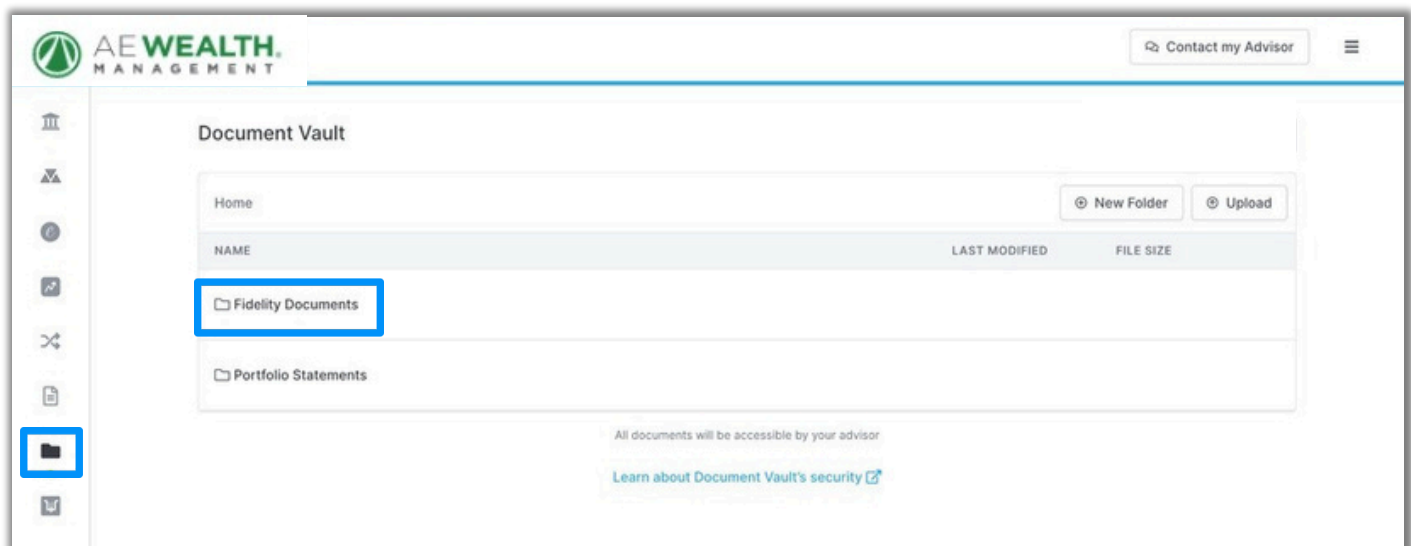
Document Vault Summary

Store and share documents securely with your advisor in the Document Vault. Files that are uploaded into the vault are encrypted in transit, and at rest, in order to provide end-to-end security and protection. Many users upload tax statements, wills, insurance policies, and more for safe keeping. This is also where your advisor might share important documents with you.



Accessing Fidelity Statements:

- In the client portal, click the **Document Vault**  in the left menu.
- Click **Fidelity Documents**.



Client Portal Overview: Document Vault


- Enter your Login Details and click 

Login Details ✕

First Name	Last Name
<input type="text" value="Sample"/>	<input type="text" value="Client"/>
Date of Birth	Last 4 of Social Security Number
<input type="text" value="01/01/1900"/>	<input type="text" value="...."/>




Cancel Log in

Accessing Schwab Statements:

- In the client portal, click the **Document Vault**  in the left menu.
- Click **Custodial Statements**.

Document Vault

Home New Folder Upload

NAME	LAST MODIFIED	FILE SIZE
 1099 Tax Reports		
 Custodial Statements		
 Portfolio Statements		

All documents will be accessible by your advisor


[Learn about Document Vault's security](#)

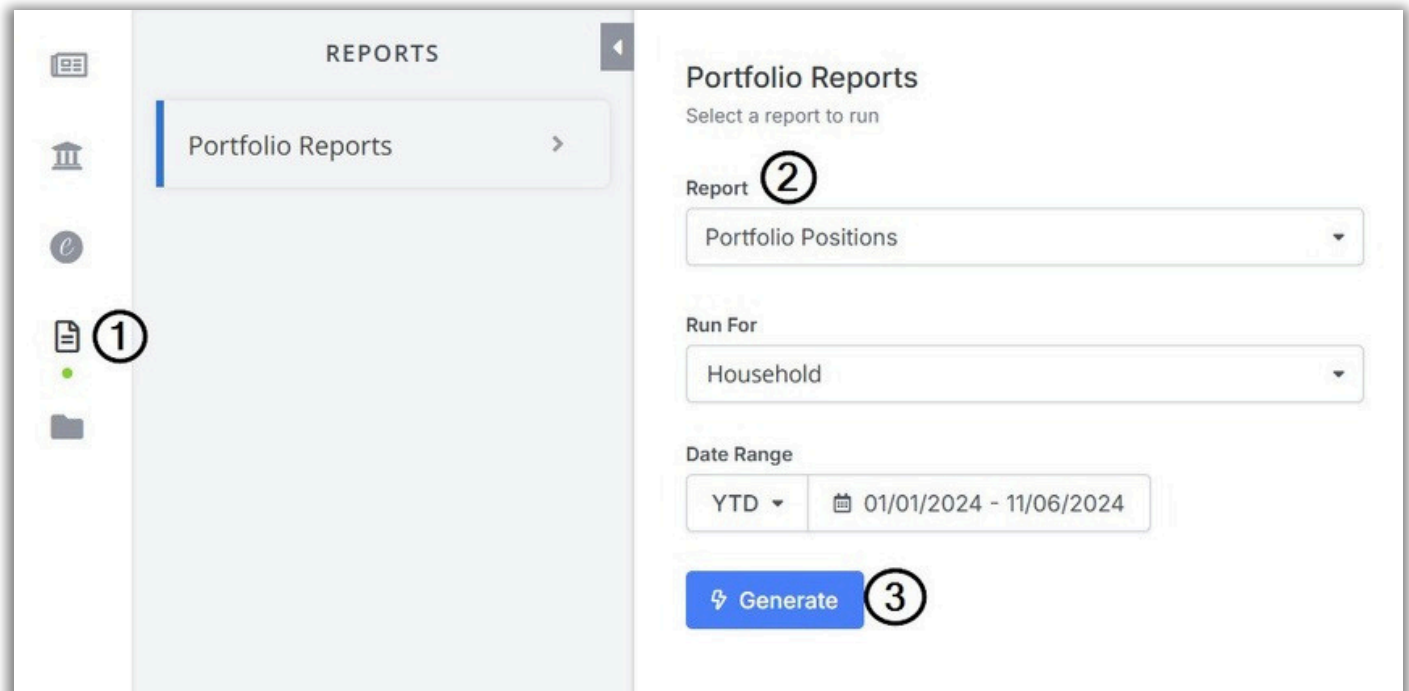
This folder will include monthly statements, no credentials needed.

Client Portal Overview: Reports

Reports Summary

Generate on demand reports directly from the Client Portal. The key feature that sets Reports apart from the Document Vault is that you can run these reports directly and not wait for them to be uploaded by your advisor.

1. In the Orion Client Portal, Reports will display under the Reports Icon  in the left menu.
2. Use the drop down selectors to customize how the Report will be run.
 - For example, when running the Portfolio Positions report, you can select which accounts you'd to include in the report, as well as what date the information is pulling from. **NOTE:** These options will change depending on the report that is being run.
3. Once options have been selected, click Generate to run and save the report to your computer.



The screenshot displays the Orion Client Portal interface for generating reports. On the left, a sidebar menu is visible with a 'REPORTS' section containing a 'Portfolio Reports' dropdown menu, marked with a circled '1'. The main content area is titled 'Portfolio Reports' and prompts the user to 'Select a report to run'. Below this, there are three configuration sections: 'Report' (marked with a circled '2') is set to 'Portfolio Positions'; 'Run For' is set to 'Household'; and 'Date Range' is set to 'YTD' with a date range of '01/01/2024 - 11/06/2024'. At the bottom, there is a blue 'Generate' button (marked with a circled '3') with a lightning bolt icon.

Client Portal Overview: Newsfeed

Newsfeed Summary

Review Quarterly Portfolio Statements and posts from AEW - including The Wealth Report.

Newsfeed

Check out the latest news

NEWS

5 Common Mistakes Investors Make When Markets Drop

10/1/2024 • Post

The Wealth Report

When markets drop, is your first instinct to sell or stay put? Do you try to find the best time to jump into the market after a downturn? Those are just two of the mistakes you could be making with your investments — and they could be hurting your long-term success.

When volatility rises and markets drop, many investors — both new and seasoned — get nervous about the possibility of losing money. They worry that their assets won't recover and that their financial plan will be negatively impacted. These investors frequently end up making emotion-driven investing decisions — decisions that prove to be mistakes over the long term.

[CLICK HERE FOR MORE](#)

2024 Q3 Quarterly Statements

9/30/2024 • Statement

[Supporting Link !\[\]\(e22ced917bd746bab8a8bcb940bf4a1a_img.jpg\)](#)

Mutual Consideration – Things to know before buying mutual funds

9/3/2024 • Post

The Wealth Report

Mutual funds are a highly utilized investment choice. However, investors should ask several crucial questions before selecting a mutual fund for their portfolio.

As American companies (and profits) took off in the early part of the 20th century, *everyone* wanted in on the action. There was just one problem: Investing wasn't that accessible. Trading took place on the floors of stock exchanges, and big-ticket orders went to the top of the stack. And, of course, online brokerage companies didn't exist until the last decade of the 1900s. Good money managers were hard to find and typically had high account minimums. The ordinary investor had

Client Portal Overview: Contact Advisor Overview

Use the **Contact My Advisor** button in the upper right corner of the portal to easily connect with your advisor.

Contact my Advisor

The screenshot shows a 'Your Advisor' contact card with the following fields and callouts:

- Mailing address:** Sample Advisor 17605 Wright St. Omaha, NE 68130
- Contact phone number:** 402-895-1600
- Advisor email address:** youradvisor@orion.com
- Advisor URL:** <https://orion.com/contact>
- Schedule an appointment:** A blue button with a calendar icon and the text 'Schedule an appointment'.

Click the link to schedule a meeting with your advisor.

Some of the features explained in this document, and what is available within your Client Portal, are customizable. If you do not see the access, the advisor has chosen not to enable the feature.