

# 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

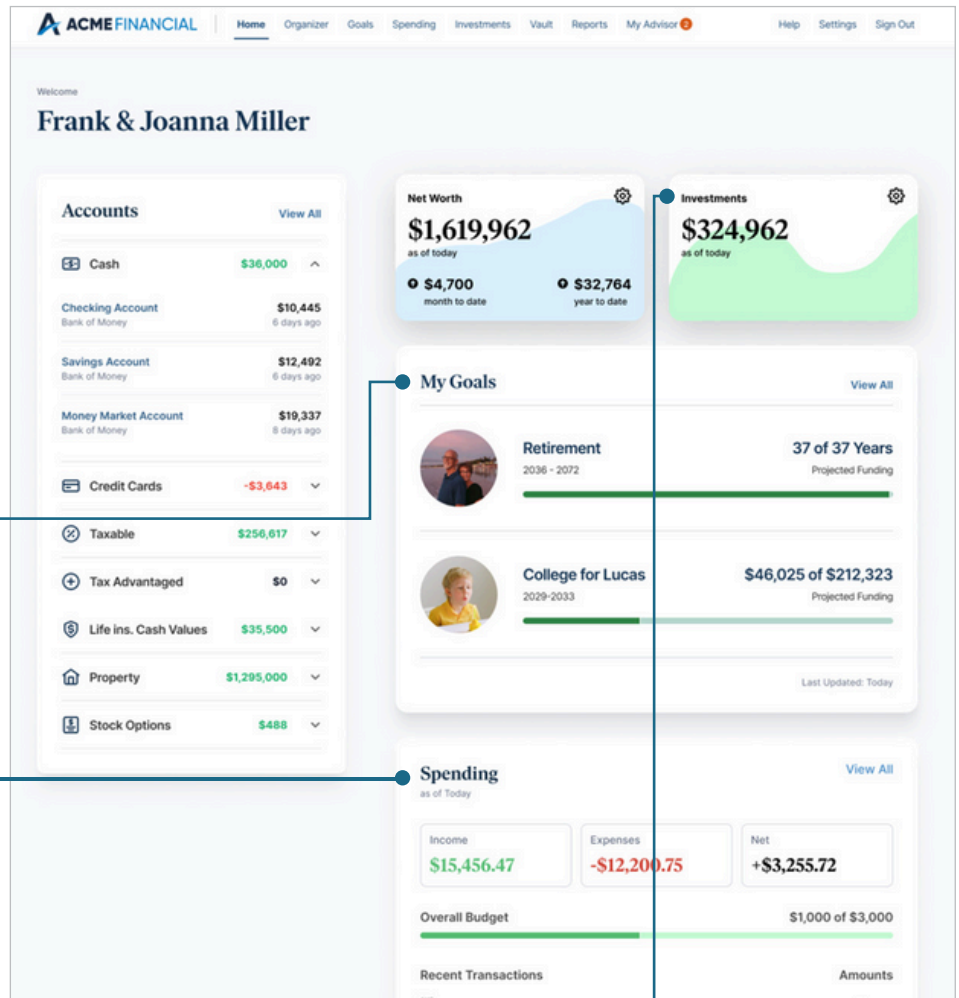
Quickly see where your money is going each month, establish a budget to manage your expenses, and make adjustments based on actual spending, saving and investment data.

## 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 & Secure

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 on line banking, trading or shopping websites, your money cannot be moved, withdrawn or accessed on our system.

# Your Portal in the Palm of Your Hands

Accessing your client portal on your mobile device is simple.

## Follow These Three Simple Steps

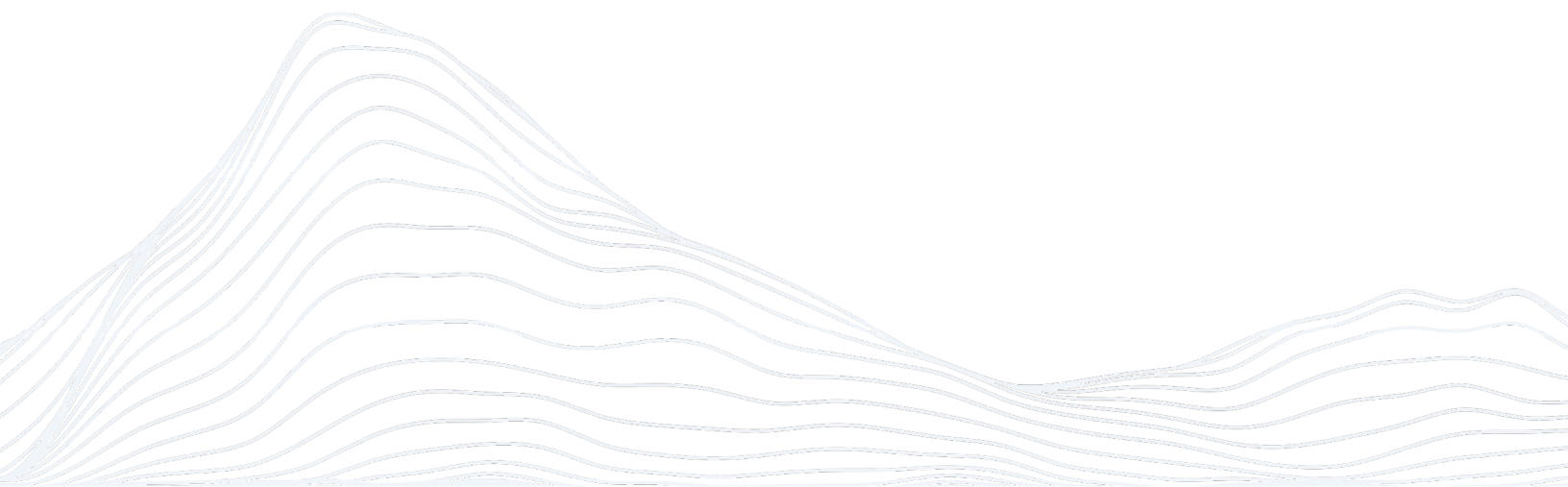
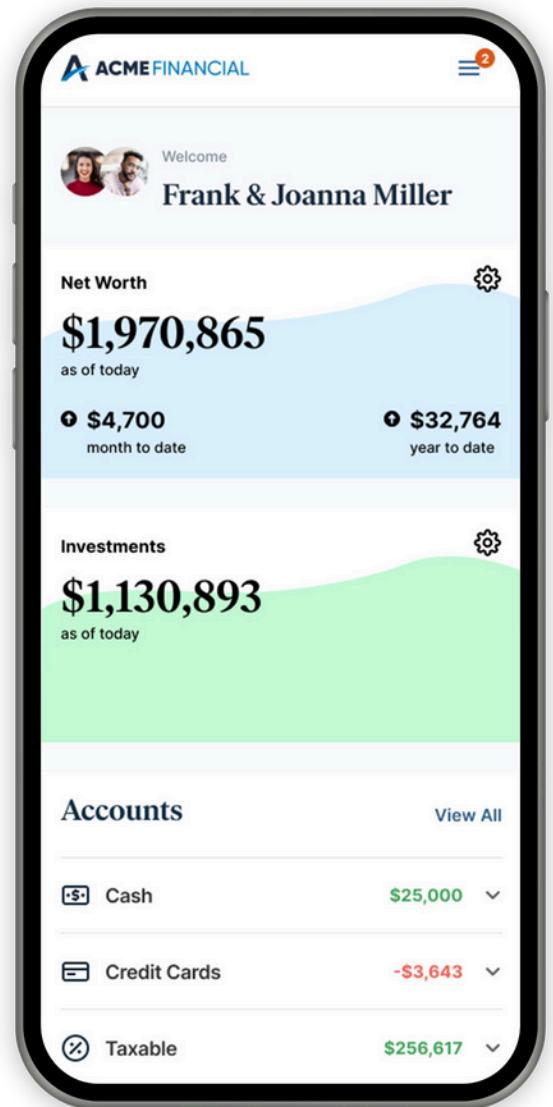
- 1 After you register for your client portal, you will receive a confirmation email. Access that email on your phone.
- 2 Before you login on your phone, add or save the link to your home screen.
- 3 Login with your username and password, which will prompt you to register your device and create a pin.

### Do you want to set a passcode?

You can set a passcode of **4 or more** digits for easy sign in from this device.

No Thanks

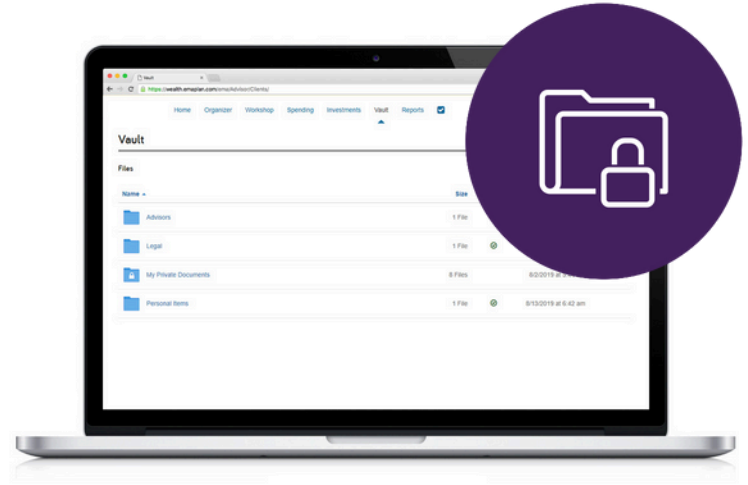
Save



## VAULT CHECKLIST

# Protect Your Important Documents

With unlimited secure document storage, you can organize and protect your most important documents. Review the checklist below and start adding to your Vault today!



### LEGAL DOCUMENTS

- Wills
- Deeds
- Revocable & Irrevocable Trusts
- Power of Attorney
- Codicils (Supplements made to a Will)
- Living Wills/Health Directives
- Prenuptial Agreements
- Buy/Sell Agreements
- Contracts

### BENEFITS

- Social Security Info
- Veteran's Administration Info
- Employment Benefits

### INSURANCE POLICIES

- (Life, LTD, Disability, Medical, Car, Property)

### BANK & INVESTMENT STATEMENTS

- Pensions, IRAs, Annuities, etc.
- Investment Accounts
- Stock Options/Certificates

### LIABILITIES

- List of Credit Cards with Contact Information
- Mortgages
- Loans

### TAXES

- Tax Returns
- W-2 Forms

### IDENTIFICATION

- Birth Certificates
- Drivers Licenses
- Passports
- Social Security Cards

### FAMILY

- Adoption Papers
- Medical Records
- Marriage License
- Pictures Audio
- Files Video Clips

### PROPERTY

- Titles to Homes, Autos, Boats, etc.
- Warranties

Keeping track of all your investment accounts can be cumbersome when they are held at multiple financial institutions. Gain a holistic view of all your financial accounts with the Client Portal.

## Account Value History

Each month, your investment account balances are recorded so you can easily track if their value has increased or decreased over specific periods of time.

## Asset Allocation

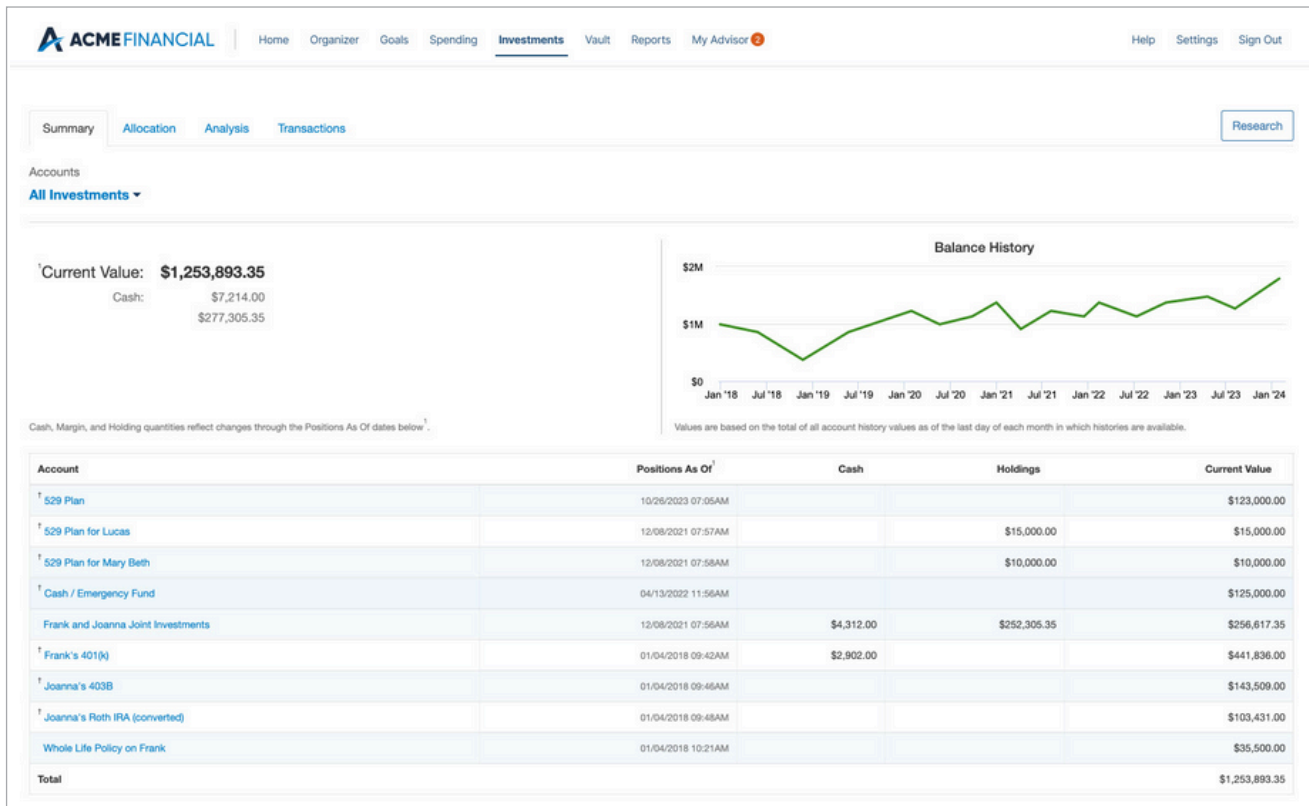
Easily view the asset types and holdings that make up your investment accounts so you always know how your assets are allocated.

## Current Values

Account holdings update with the market throughout the day so you always know the current value of your investments.

## Market Insight

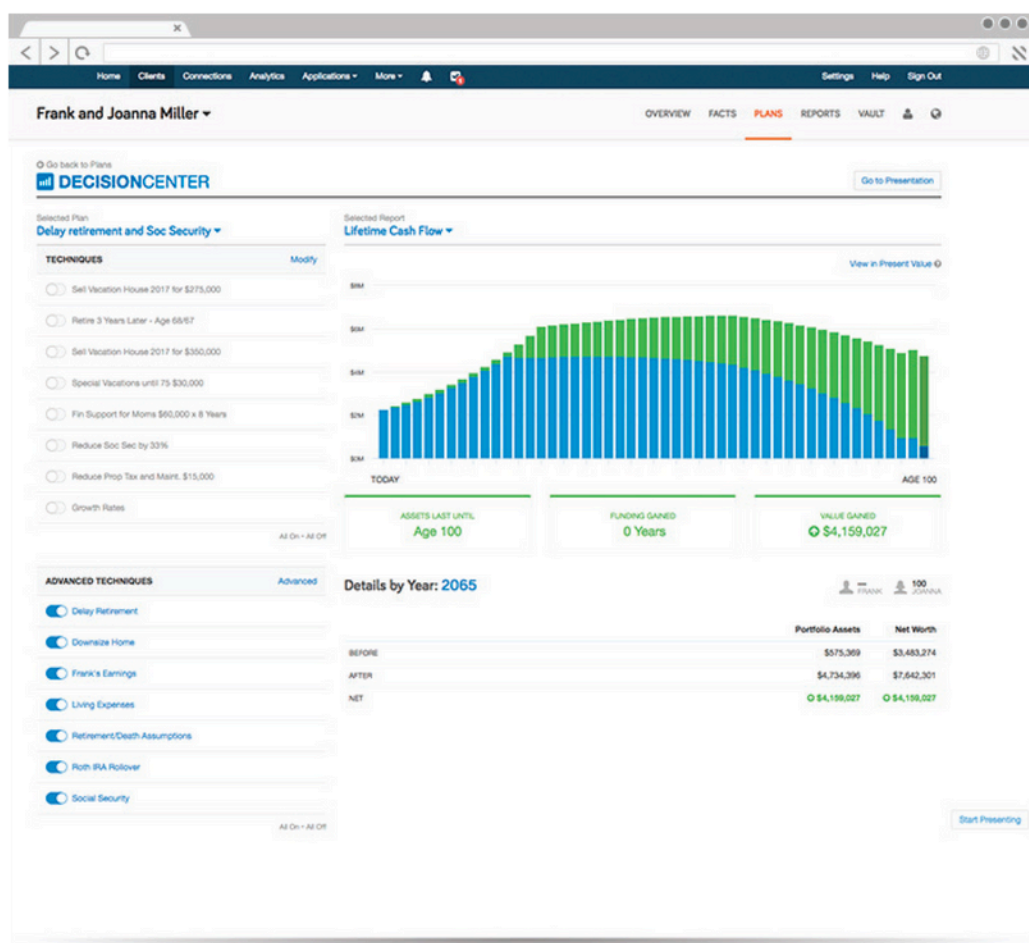
Easily access trusted market news and investment research from Morningstar so you can skip the online searches when you're interested in learning more about the markets.



# Interactive Cash-Flow Planning

## THE DECISION CENTER

Planning for the future can feel like an overwhelming concept – but with financial advice and technology backing your decisions, it doesn't have to be.



## PRIORITIZE YOUR GOALS

We'll work together to evaluate your goals and create a custom plan focused on helping you reach them. And because life is always changing, your plan should be dynamic as well.

## SEE FUTURE PROJECTIONS

You'll be able to see the projected impact of your financial decisions on your goals in real-time so you can visualize how each piece of your financial puzzle fits together.

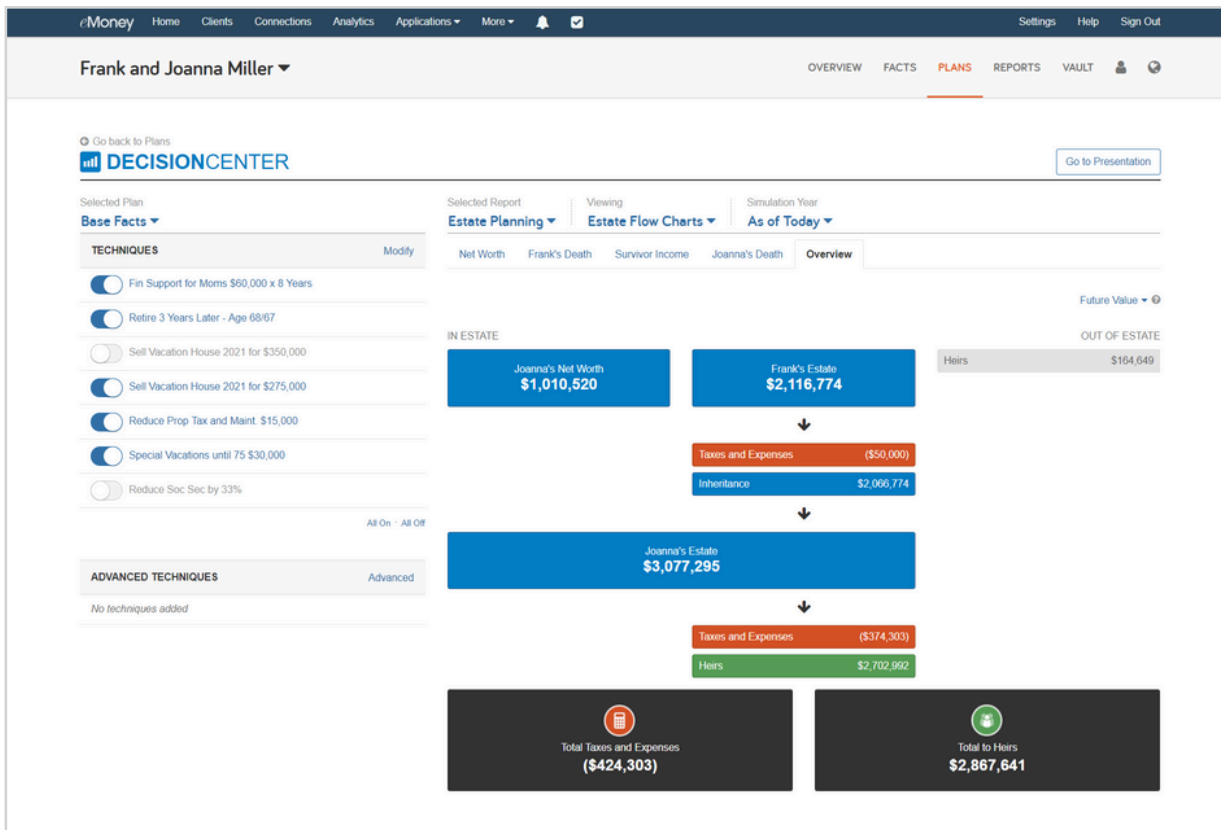
## SIMULATE MULTIPLE SCENARIOS

We'll explore what-if scenarios to help you understand how potential changes may impact your goals, giving you the insight you need to make more informed decisions about your financial future.

Visualize your financial plan with our interactive Decision Center.

# Leaving a Legacy

See a personalized story of your estate with the Decision Center.



## Review Options Together

We'll assess the risks and benefits of estate planning scenarios and work with you to better protect your legacy and your tax liability.

## See Real-Time Projections

Make live adjustments to your estate plan to project the possible impact of your financial decisions.

## Visualize Your Estate Plan

See the effects of multiple estate planning techniques, like trusts or charitable giving.

With the interactive Decision Center, you can be sure you're taking care of the people and organizations that matter most, in the most tax-efficient manner.



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