

# Website Overview

This training guide is an overview to your new website! This Personal Financial Management site provides you with the tools to organize your financial life. Using this wealth management portal will help you stay connected with your finances in one simple consolidated view.

Before your first login, you will be prompted to establish 3 security questions and set up 2-Factor Authentication.

1. Your **Home** page is a living snapshot of your financial wellbeing. The Home page is a high-level view of your financial information. This page is divided into separate tiles that represent the information contained within a section of the application. Begin customizing your experience by clicking the **gear** icon in your **Net Worth** and **Investments** tiles!

The screenshot displays the emX personal financial website interface. At the top, there is a navigation menu with options: Home, Organizer, Goals, Spending, Investments, Vault, Reports, and a checkmark icon. On the right side of the menu, there are links for Settings and Sign Out. Below the menu, a welcome message reads "Welcome, Charles and Kristine Buckingham".

The main content area is divided into several sections:

- Accounts:** A list of financial categories with their respective balances and a "+ Add Account" button. The categories and balances are: Cash (\$122,568), Credit Cards (-\$6,818), Investments (\$1,659,527), Life Insurance (\$38,500), Loans (-\$1,271,385), Property (\$6,575,000), and Stock Options (\$0).
- Net Worth:** A blue tile showing a total net worth of \$7,053,435 as of today. It includes two sub-tiles: "↑ \$74,720 this month" and "↑ \$51,613 year to date". A gear icon is circled in red in the top right corner of this tile.
- Investments:** A green tile showing a total investment value of \$1,801,184 as of today. It includes two sub-tiles: "↑ \$6,989 Change" and "↑ 0.39% Change". A gear icon is circled in red in the top right corner of this tile.
- Goals:** A section titled "Goals as of today" with a "View All" link. It features a "Retirement" goal for the years 2025 - 2058, represented by a progress bar. To the right, it shows "Projected Funding" of 6 of 34 years.
- Spending:** A section titled "Spending" with a "View All" link. It features a horizontal bar chart showing: "\$0 Income" (green), "\$-3,483 Expenses" (red), and "\$-3,482 Net" (blue). Below this, it shows "Overall Budget" as "\$0 of \$0".
- Recent Transactions:** A table listing recent transactions with their dates and amounts:

		Amounts
AUG 20	Cash Withdrawal	-\$250.00
AUG 19	STRIDE RITE	-\$44.19

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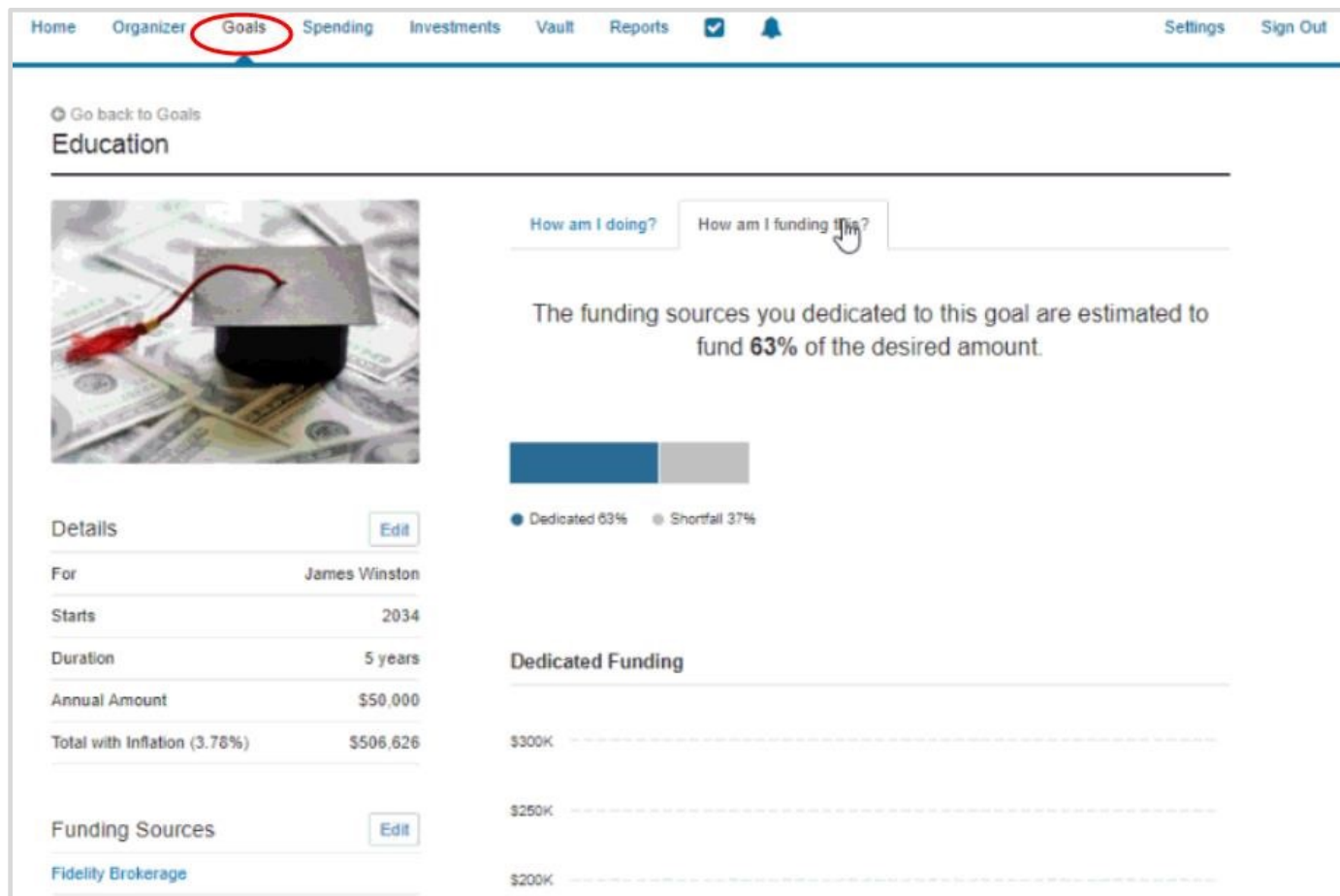
2. The **Organizer** will help you to consolidate all of your important financial information into one place. Click the different sections to add and edit the related information. Here you can add your accounts, financial data, people, and property. The information included here will be used to populate other areas of the application, including the **Home** page.

The screenshot displays the 'Organizer' section of a personal financial website. The navigation bar at the top includes 'Home', 'Organizer' (circled in red), 'Goals', 'Spending', 'Investments', 'Vault', and 'Reports'. The main content area is divided into several sections:

- Accounts:** A sidebar menu with options: Accounts, Professional Contacts, Income, Expenses, and Savings, Future Expenses, Financial Priorities, and Risk Tolerance.
- Charles Buckingham:** Profile card with contact info: (610) 555-1313, hannahp@emoneyadvisor.com, 3/19/1960, and Owner at Buckingham Engineering.
- Kristine Buckingham:** Profile card with contact info: (610) 555-1414, KBuckingham@mlh.org, 5/30/1963, and Bryn Mawr Hospital.
- People:** Section with 'Add Person' button and profiles for Adam (AB) and Jack (JB).
- Property:** Section with 'Add Property' button and five property cards: Artwork and Jewelry, Bryn Mawr Home, Buckingham Engineering, Cars and Household Furnishings, and Ocean City Condo.

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3. The **Goals** page allows you to see how your financial goals impact your holistic financial outlook. You can quickly drill into the details of each one of your goals for insight into projected costs, funding, and suggested actions to improve your results!



You can add the following goal types:

Education  
 Travel  
 Home Improvement  
 Wedding  
 Celebration  
 Elder Care  
 Retirement Home  
 Family Support  
 Alimony  
 New Car  
 Other

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- The **Spending** tab gives you a clear view of what you're spending each month. If there is no information on this screen, it's because a bank account or credit card needs to be added to **Accounts** in your **Organizer**. Spending includes an Overview, Budgets, and Transactions tab.

Home Organizer Goals Spending Investments Vault Reports ✓

Overview Budgets Transactions

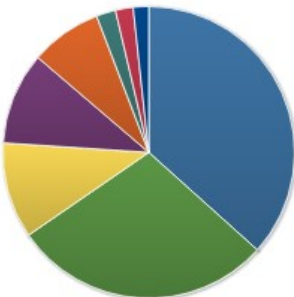
Settings

Date Range  
**This Month** ▾

View  
**Spending by Category** ▾

Accounts  
**All Accounts** ▾

[Reset All](#)



view related transactions

Income: **\$0.22** Expenses: **-\$3,482.67** Net: **-\$3,482.45**

	Spending	Budgets
Auto & Transport	\$1,276.22	--
Unclassified	\$1,001.99	--
Cash/ATM	\$370.00	--
Taxes	\$356.00	--
Food	\$275.91	--
Fees & Charges	\$75.00	--
Shopping	\$67.78	--
Business	\$59.77	--
<b>Total:</b>	<b>\$3,482.67</b>	<b>\$0.00</b>

These reports are provided for informational purposes only and are not intended to replace your official account statements from the sponsor or custodian. As always, you should refer to your official account statements to compile a complete and accurate inventory of your accounts. You are also strongly encouraged to review your official account statements and compare them against the values and other information contained in the report(s). In the case of any discrepancy, you should rely on your official account statements as the most accurate source of information. Questions regarding any account listed on the reports should be directed to the customer contact information identified on the official account statement. Assets may not be covered by SIPC.

Please refer to the Terms of Service for additional information on Aggregation Services.

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- The **Investments** tab is made up of four components: **Summary**, **Allocation**, **Analysis**, and **Transactions**. These will provide you with an overall view of your investments as well as the ability to drill into individual accounts & asset breakdowns.

Home Organizer Goals Spending Investments Vault Reports ☑

Summary Allocation Analysis Transactions

Research

Accounts

**All Investments** ▾

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<sup>1</sup>Current Value: **\$1,805,248.04**

Cash: \$175,789.00

Margin: \$2,000.00

<sup>2</sup>Holdings: \$1,627,459.04

<sup>2</sup>Today's change: **+\$11,053.39** ▲ 0.62%

<sup>1</sup>Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below. Account holdings reflect the last available prices as of 08/22/2017 01:02PM.

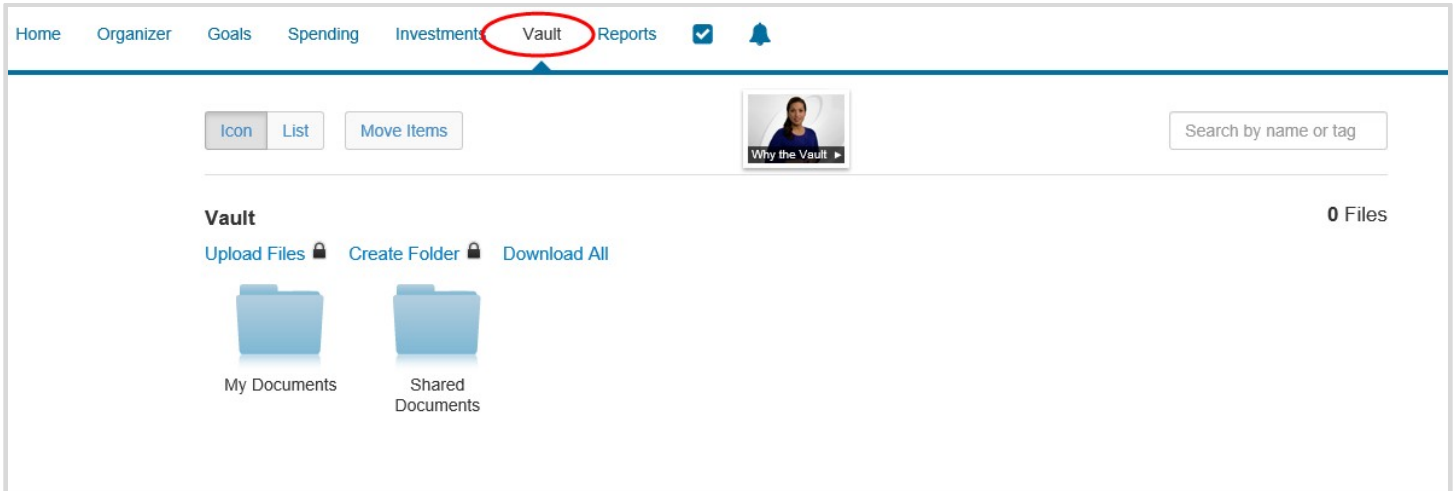
Balance History

Values are based on the total of all account history values as of the last day of each month in which histories are available.

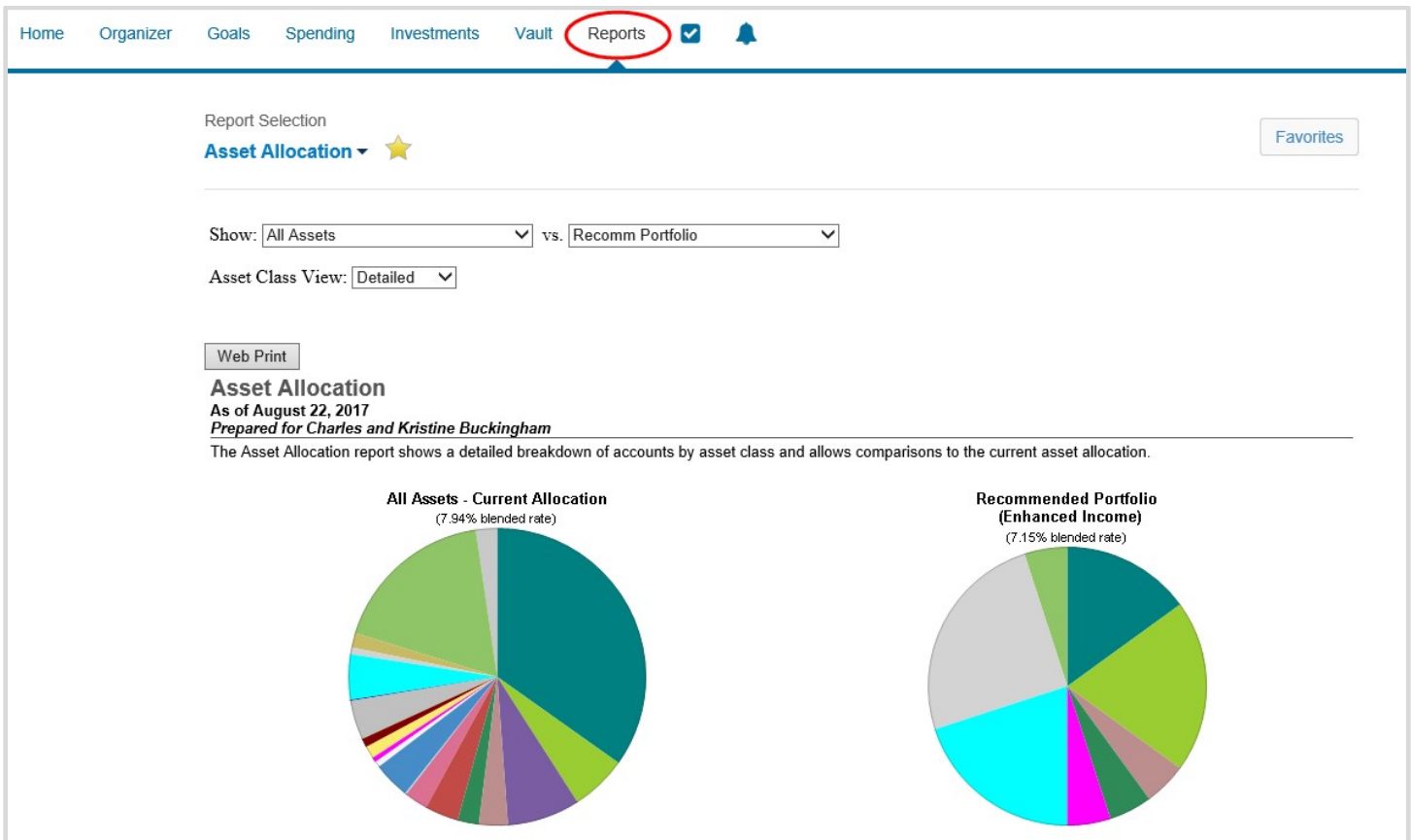
Account ▲	Positions As Of ▲	Cash ▲	Margin ▲	Holdings <sup>2</sup> ▲	Current Value ▲	Today's Change <sup>2</sup>	
						Value ▲	Pct ▲
<sup>1</sup> Adam's 529 Plan	08/08/2013 12:29PM			\$31,500.00	\$31,500.00		
<sup>1</sup> Charles' 401k	08/09/2013 08:07AM			\$220,000.00	\$220,000.00		
Charles' Bond Fund	08/21/2017 01:00PM			\$83,749.00	\$83,749.00		
<sup>1</sup> Charles' Brokerage	08/21/2017 01:00PM			\$7,227.00	\$7,227.00		
Health Savings Account	08/22/2017 08:31AM	\$1,000.00		\$55,200.54	\$56,200.54		
<sup>1</sup> Jack's 529 Plan	08/08/2013 12:21PM			\$38,000.00	\$38,000.00		
Joint Brokerage	08/21/2017 01:00PM	\$32,000.00	\$2,000.00	\$694,077.24	\$728,077.24	+\$10,780.19	1.50%
<sup>1</sup> Kristine's 403b	08/09/2013 08:07AM			\$200,100.00	\$200,100.00		
<sup>1</sup> Orion Investments	08/22/2017 08:31AM	\$142,789.00		\$297,605.28	\$440,394.28	+\$293.20	0.07%
<b>Total</b>					\$1,805,248.04	+\$11,053.39	

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- The **Vault** tab is a repository which files are stored by your advisor for your review, and where you can store files. To upload a file, click the **Upload Files** link. The **My Documents** folder is hidden from your advisor. If you want your advisor to see a document, upload into the **Shared Documents** folder.

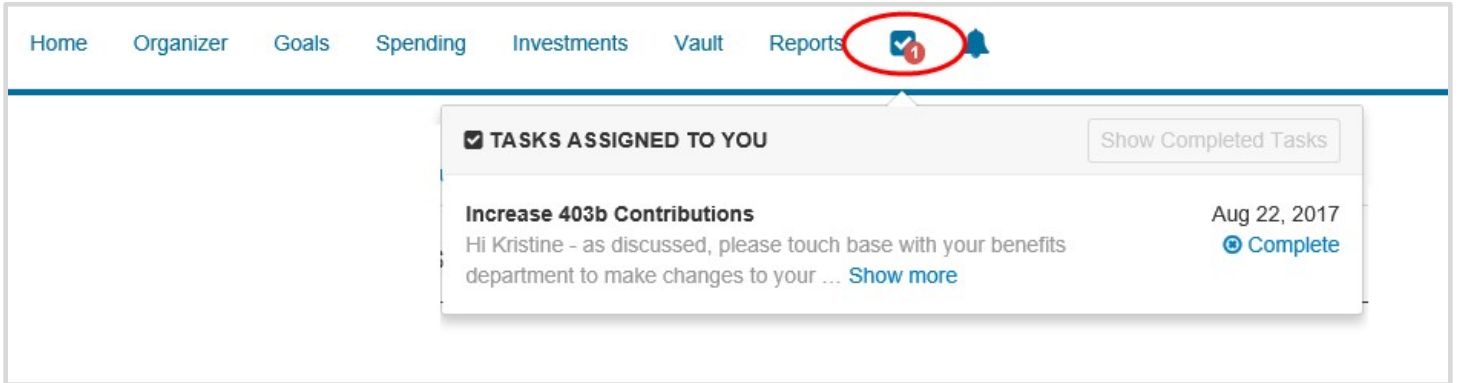


- The **Reports** tab provides you with a series of reports about your financial situation.

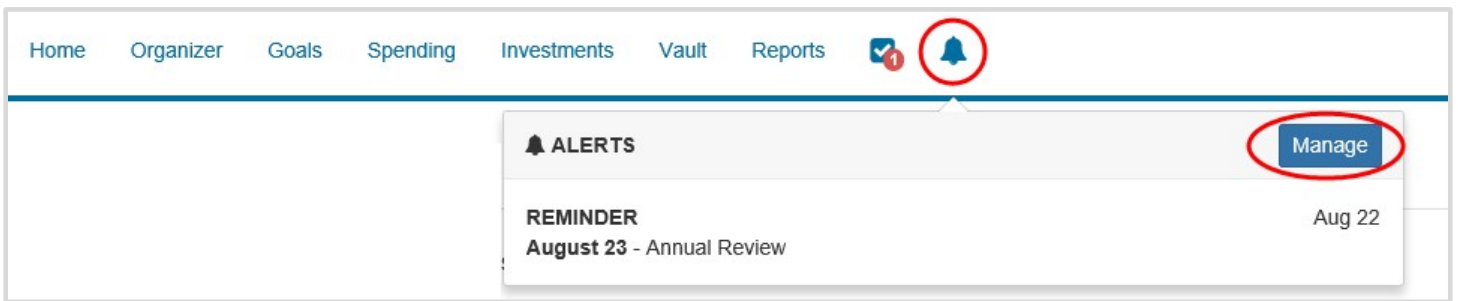


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8. The **Check Box** icon will alert you of any tasks assigned to you. Click the **Complete** link when you've finished the task to notify your Financial Representative.



9. The **Bell** icon allows you to view any triggered alerts. Click **Manage** to set up alert parameters.



10. The **Settings** page is where you manage alerts, update your security information (Passwords, 2-Factor Authentication & Security Questions), and permission your advisor to see spending information through the Privacy tab.

