



Scottsdale Wealth Planning

Personal Financial Website Overview

This training guide will overview 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 particular section of the application.

The screenshot displays the emX Personal Financial Management website home page for Charles and Kristine Buckingham. The page features a navigation menu at the top with options: Home, Organizer, Goals, Spending, Investments, Vault, Reports, Settings, and Sign Out. The main content area is divided into several sections:

- Accounts:** A list of accounts with their current balances and a '+ Add Account' button. The accounts listed 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 net worth of \$7,053,435 as of today. It includes a green arrow indicating a \$74,720 increase this month and a blue arrow indicating a \$51,613 increase year to date. A gear icon is circled in red.
- Investments:** A green tile showing investments of \$1,801,184 as of today. It includes a green arrow indicating a \$6,989 increase in change and a blue arrow indicating a 0.39% increase in change. A gear icon is circled in red.
- Goals:** A section titled 'Goals as of today' with a 'View All' link. It features a 'Retirement' goal for the years 2025 - 2058, with a 'Projected Funding' of 6 of 34 years. A progress bar is shown below the goal.
- Spending:** A section titled 'Spending' with a 'View All' link. It features a horizontal bar chart showing three categories: Income (\$0), Expenses (-\$3,483), and Net (-\$3,482).
- Overall Budget:** A section showing an overall budget of \$0 of \$0.
- Recent Transactions:** A table showing recent transactions with columns for date, description, and amount. The transactions listed are: AUG 20 Cash Withdrawal (-\$250.00) and AUG 19 STRIDE RITE (-\$44.19).

Begin customizing your experience by clicking the gear icon in your **Net Worth** and **Investments** tiles!



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- 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 shows the 'Organizer' section of the Scottsdale Wealth Planning website. The navigation bar at the top includes 'Home', 'Organizer' (highlighted with a red circle), 'Goals', 'Spending', 'Investments', 'Vault', and 'Reports'. Below the navigation bar, there are two profile cards for Charles Buckingham and Kristine Buckingham. Charles Buckingham's profile includes a phone number (610) 555-1313, email hannahp@emoneyadvisor.com, birth date 3/19/1960, and title Owner at Buckingham Engineering. Kristine Buckingham's profile includes a phone number (610) 555-1414, email KBuckingham@mlh.org, birth date 5/30/1963, and title Bryn Mawr Hospital. Below the profiles, there are sections for 'People' and 'Property'. The 'People' section shows two profiles: Adam (AB) and Jack (JB). The 'Property' section shows five items: Artwork and Jewelry, Bryn Mawr Home, Buckingham Engineering, Cars and Household Furnishings, and Ocean City Condo. Each property item is represented by a colored square with an icon and a label.



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- 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!

Home Organizer **Goals** Spending Investments Vault Reports Settings Sign Out

Go back to Goals

Education

How am I doing? How am I funding this?

The funding sources you dedicated to this goal are estimated to fund **63%** of the desired amount.

● Dedicated 63% ● Shortfall 37%

Dedicated Funding

\$300K
\$250K
\$200K

Details [Edit](#)

| | |
|------------------------------|---------------|
| For | James Winston |
| Starts | 2034 |
| Duration | 5 years |
| Annual Amount | \$50,000 |
| Total with Inflation (3.78%) | \$506,626 |

Funding Sources [Edit](#)

Fidelity Brokerage

You can add the following goal types:

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



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Other



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4. 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

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 | -- |
| Total: | \$3,482.67 | \$0.00 |

[view related transactions](#)

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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- 5. 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

¹Current Value: **\$1,805,248.04**
 Cash: \$175,789.00
 Margin: \$2,000.00
²Holdings: \$1,627,459.04
²Today's change: **+\$11,053.39** ↑ 0.62%

Balance History

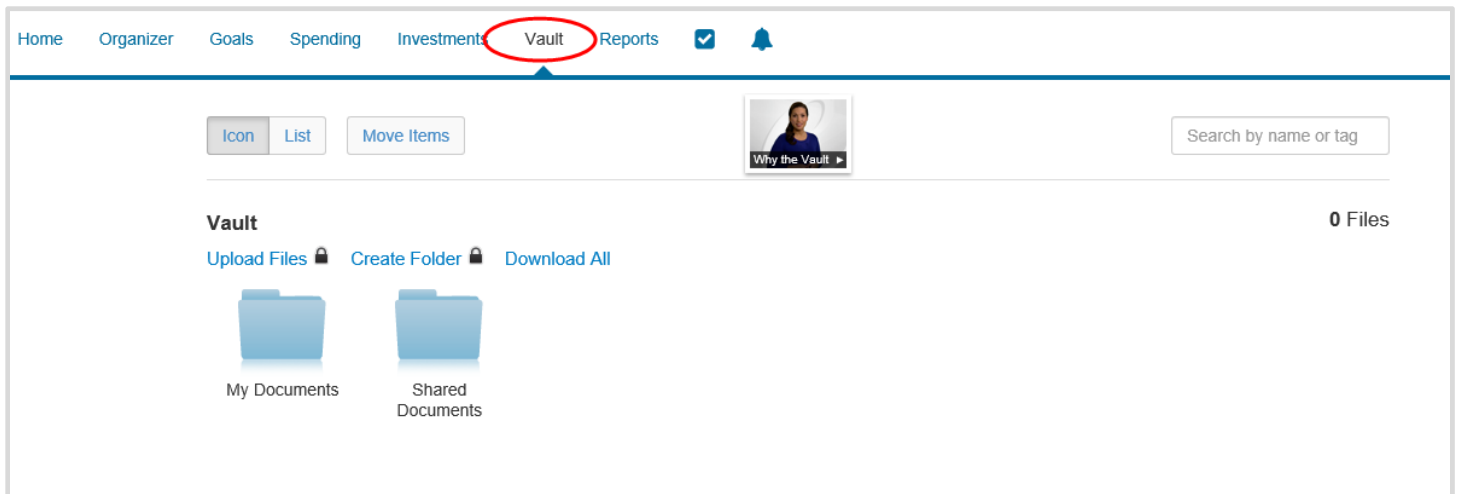
Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below.
 Account holdings reflect the last available prices as of 08/22/2017 01:02PM.

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 ^ | Current Value ^ | Today's Change ^ | |
|---------------------------------|--------------------|--------------|------------|--------------|-----------------|------------------|-------|
| | | | | | | Value ^ | Pct ^ |
| ¹ Adam's 529 Plan | 08/08/2013 12:29PM | | | \$31,500.00 | \$31,500.00 | | |
| ¹ 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 | | |
| ¹ 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 | | |
| ¹ 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 | +\$10,760.19 | 1.50% |
| ¹ Kristine's 403b | 08/09/2013 08:07AM | | | \$200,100.00 | \$200,100.00 | | |
| ¹ Orion Investments | 08/22/2017 08:31AM | \$142,789.00 | | \$297,605.26 | \$440,394.26 | +\$293.20 | 0.07% |
| Total | | | | | \$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.



Home Organizer Goals Spending Investments Vault **Reports**

Report Selection

Asset Allocation

Favorites

Show: vs.

Asset Class View:

Web Print

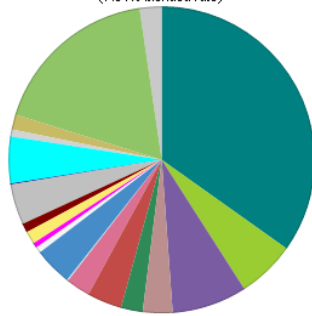
Asset Allocation

As of August 22, 2017

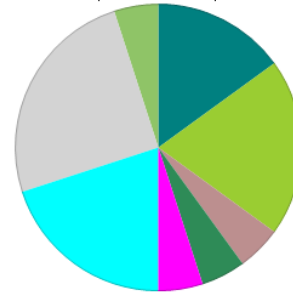
Prepared for Charles and Kristine Buckingham

The Asset Allocation report shows a detailed breakdown of accounts by asset class and allows comparisons to the current asset allocation.

All Assets - Current Allocation
(7.94% blended rate)

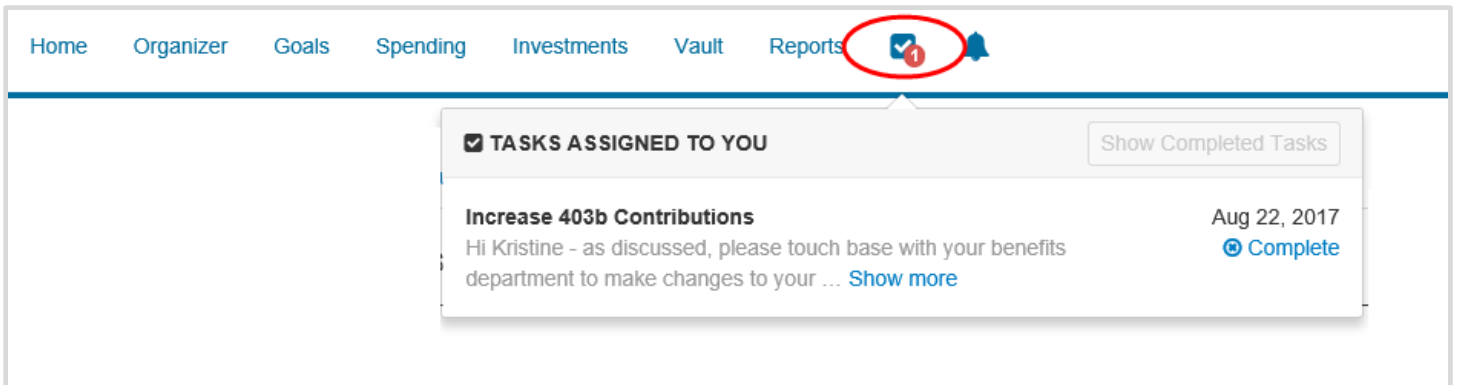



Recommended Portfolio (Enhanced Income)
(7.15% blended rate)



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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.

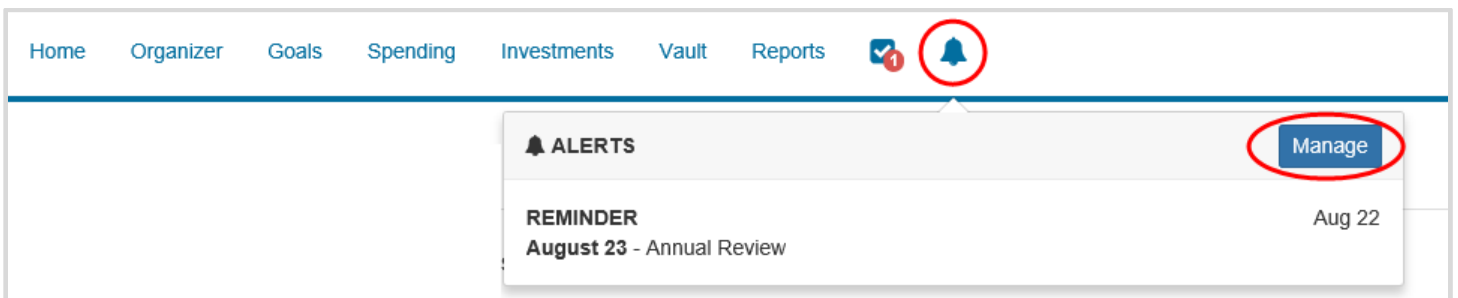



Home Organizer Goals Spending Investments Vault Reports 

TASKS ASSIGNED TO YOU [Show Completed Tasks](#)

Increase 403b Contributions Aug 22, 2017
 Hi Kristine - as discussed, please touch base with your benefits department to make changes to your ... [Show more](#) [Complete](#)

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

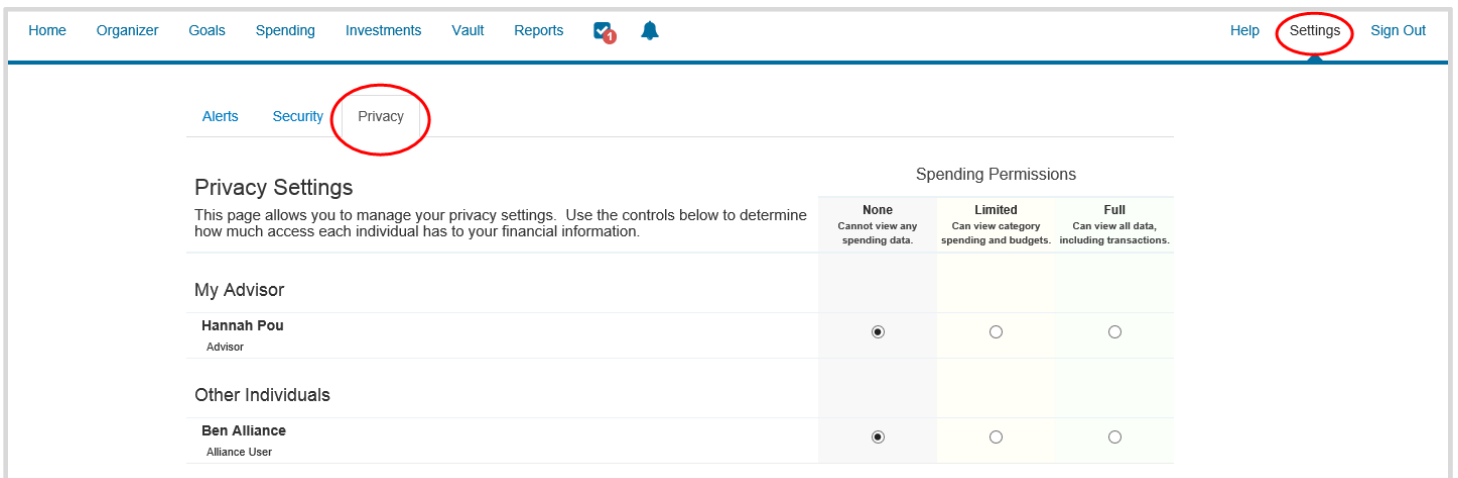




Home Organizer Goals Spending Investments Vault Reports 

ALERTS [Manage](#)

REMINDER Aug 22
 August 23 - Annual Review

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.



Home Organizer Goals Spending Investments Vault Reports   Help [Settings](#) Sign Out

Alerts Security [Privacy](#)

Privacy Settings
 This page allows you to manage your privacy settings. Use the controls below to determine how much access each individual has to your financial information.

| | Spending Permissions | | |
|--------------------------------------|--|--|--|
| | None Cannot view any spending data. | Limited Can view category spending and budgets. | Full Can view all data, including transactions. |
| My Advisor | | | |
| Hannah Pou Advisor | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Other Individuals | | | |
| Ben Alliance Alliance User | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> |