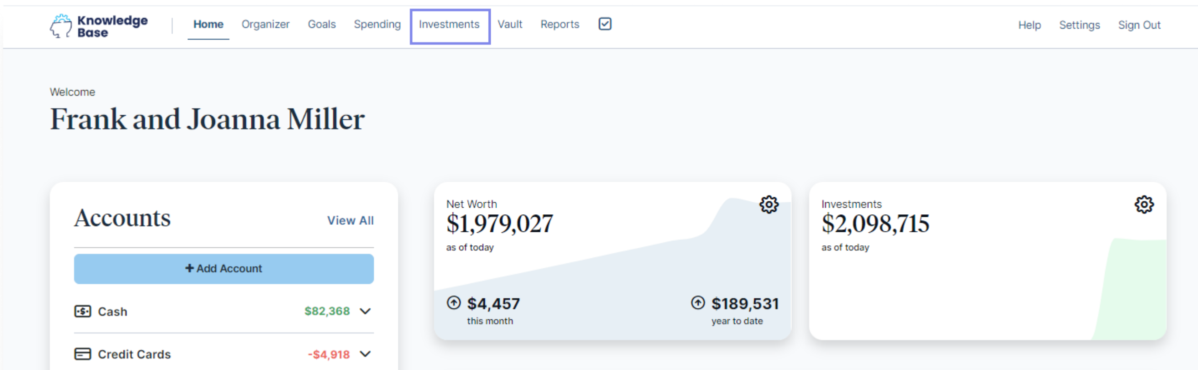
Investments Overview

This guide introduces you to the Investments feature available on your Personal Financial Website. The Investments page provides you with an overall view of your investments and the ability to view individual account activity and asset breakdowns.

Investments Page

1. From the Home Page, click **Investments**.

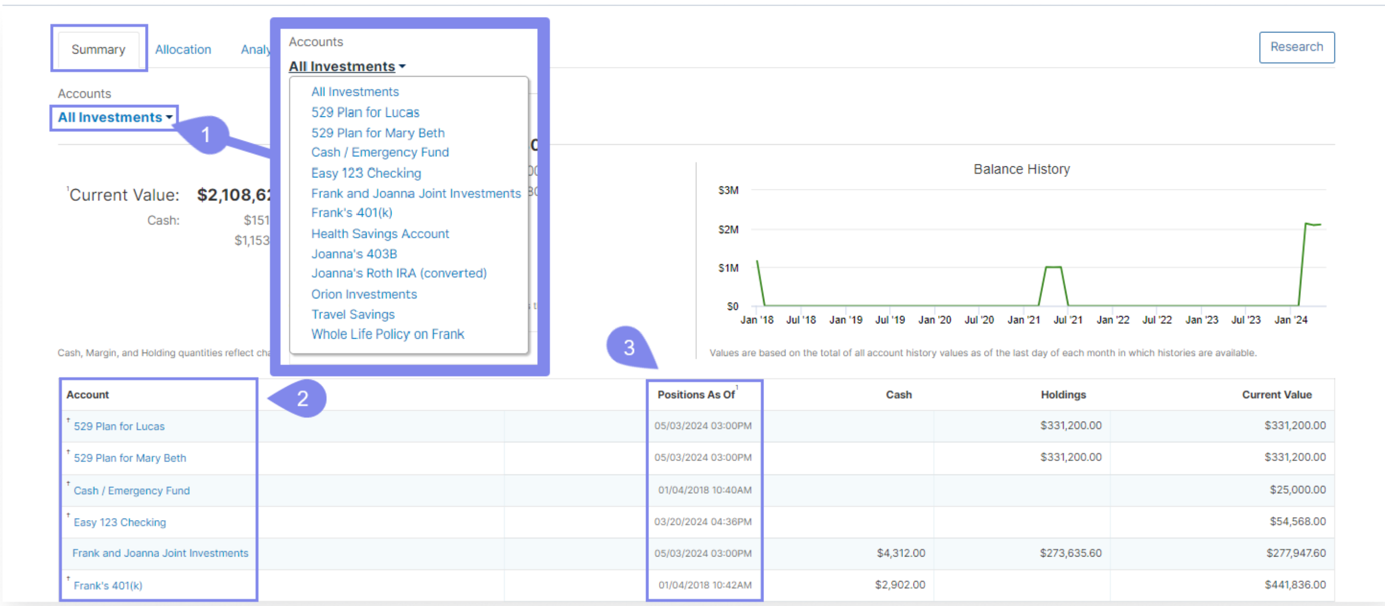


2. The Investments page is comprised of four tabs: **Summary**, **Allocation**, **Analysis**, and **Transactions**.

> **Note**
>
> The **Research** button is available from every tab.

Summary Tab

The **Summary** tab shows details and balance history for all your investments or a select account.



1. Use the **Accounts** drop-down to view a detailed page for an account.

2. Like the Accounts drop-down, clicking on a specific account in the table displays more about an account's individual holdings.

3. The **Positions As Of** column displays when your accounts were last updated. For connected accounts, this is when the account was updated via the connection with your financial institution.

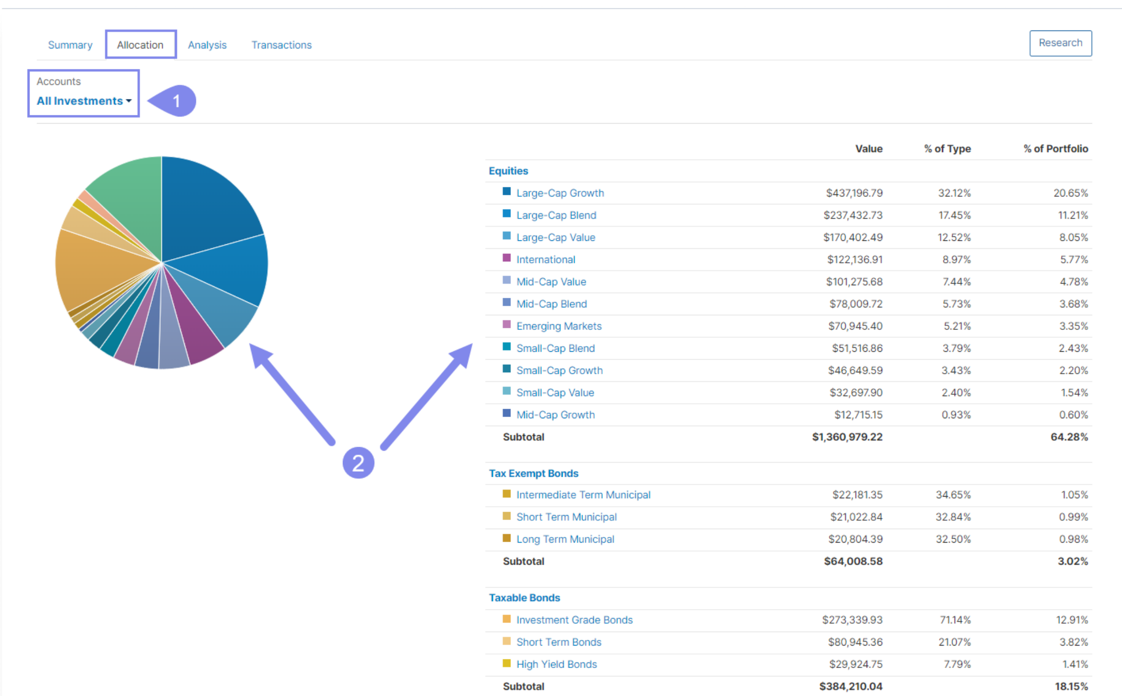
Allocation Tab

Asset Allocation is an investment strategy that seeks to balance risk and reward in your portfolio by spreading your investment dollars among different types of assets, like equities, bonds, cash, or other alternatives.

Asset Allocation considers your **goals**, **risk tolerance**, and **investment horizon** to determine which asset classes are appropriate for you and what percentage of your investment dollars should be allocated to each class (i.e. 60% equities, 30% bonds, 10% cash and alternatives).

All asset classes have different levels of risk and return, so each behaves differently over time. Asset Allocation does not guarantee a profit or ensure against a loss, but it can help you manage the level and type of risk you are exposed to.

All Investments View

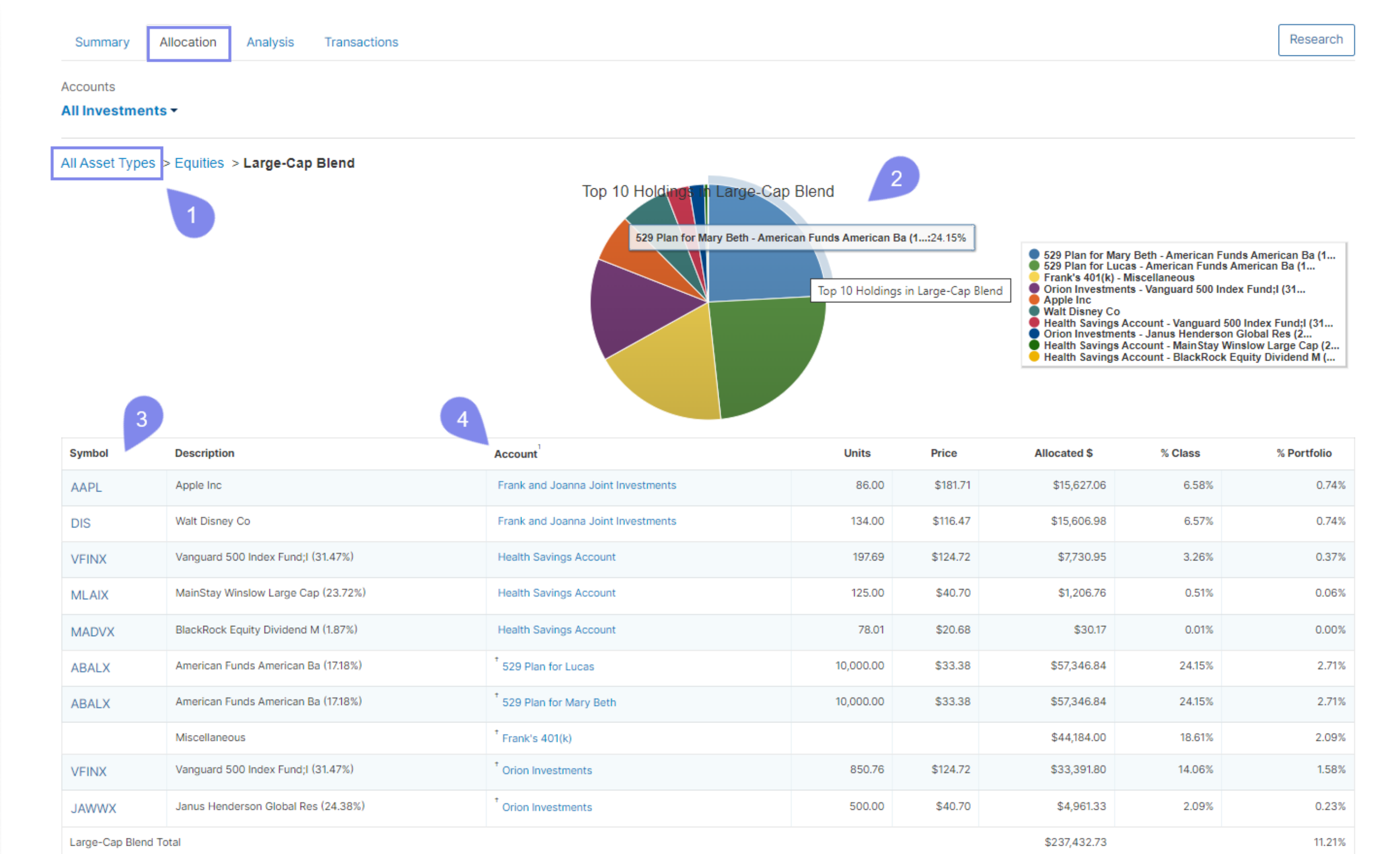


	Value	% of Type	% of Portfolio
Equities			
Large-Cap Growth	$437,196.79	32.12%	20.65%
Large-Cap Blend	$237,432.73	17.45%	11.21%
Large-Cap Value	$170,402.49	12.52%	8.05%
International	$122,136.91	8.97%	5.77%
Mid-Cap Value	$101,275.68	7.44%	4.78%
Mid-Cap Blend	$78,009.72	5.73%	3.68%
Emerging Markets	$70,945.40	5.21%	3.35%
Small-Cap Blend	$51,516.86	3.79%	2.43%
Small-Cap Growth	$46,649.59	3.43%	2.20%
Small-Cap Value	$32,697.90	2.40%	1.54%
Mid-Cap Growth	$12,715.15	0.93%	0.60%
Subtotal	**$1,360,979.22**		**64.28%**
Tax Exempt Bonds			
Intermediate Term Municipal	$22,181.35	34.65%	1.05%
Short Term Municipal	$21,022.84	32.84%	0.99%
Long Term Municipal	$20,804.39	32.50%	0.98%
Subtotal	**$64,008.58**		**3.02%**
Taxable Bonds			
Investment Grade Bonds	$273,339.93	71.14%	12.91%
Short Term Bonds	$80,945.36	21.07%	3.82%
High Yield Bonds	$29,924.75	7.79%	1.41%
Subtotal	**$384,210.04**		**18.15%**

1. Click the **Accounts** drop-down to see the Asset Allocation for a specific investment.

2. Click the **blue links** or on a **piece of the pie chart** for a closer view of investments included in that category.

Detailed View



Symbol	Description	Account	Units	Price	Allocated $	% Class	% Portfolio
AAPL	Apple Inc	Frank and Joanna Joint Investments	86.00	$181.71	$15,627.06	6.58%	0.74%
DIS	Walt Disney Co	Frank and Joanna Joint Investments	134.00	$116.47	$15,606.98	6.57%	0.74%
VFINX	Vanguard 500 Index Fund;I (31.47%)	Health Savings Account	197.69	$124.72	$7,730.95	3.26%	0.37%
MLAIX	MainStay Winslow Large Cap (23.72%)	Health Savings Account	125.00	$40.70	$1,206.76	0.51%	0.06%
MADVX	BlackRock Equity Dividend M (1.87%)	Health Savings Account	78.01	$20.68	$30.17	0.01%	0.00%
ABALX	American Funds American Ba (17.18%)	529 Plan for Lucas	10,000.00	$33.38	$57,346.84	24.15%	2.71%
ABALX	American Funds American Ba (17.18%)	529 Plan for Mary Beth	10,000.00	$33.38	$57,346.84	24.15%	2.71%
	Miscellaneous	Frank's 401(k)			$44,184.00	18.61%	2.09%
VFINX	Vanguard 500 Index Fund;I (31.47%)	Orion Investments	850.76	$124.72	$33,391.80	14.06%	1.58%
JAWWX	Janus Henderson Global Res (24.38%)	Orion Investments	500.00	$40.70	$4,961.33	2.09%	0.23%
Large-Cap Blend Total					$237,432.73		11.21%

1. Click **All Asset Types** to return to the main Allocation page.

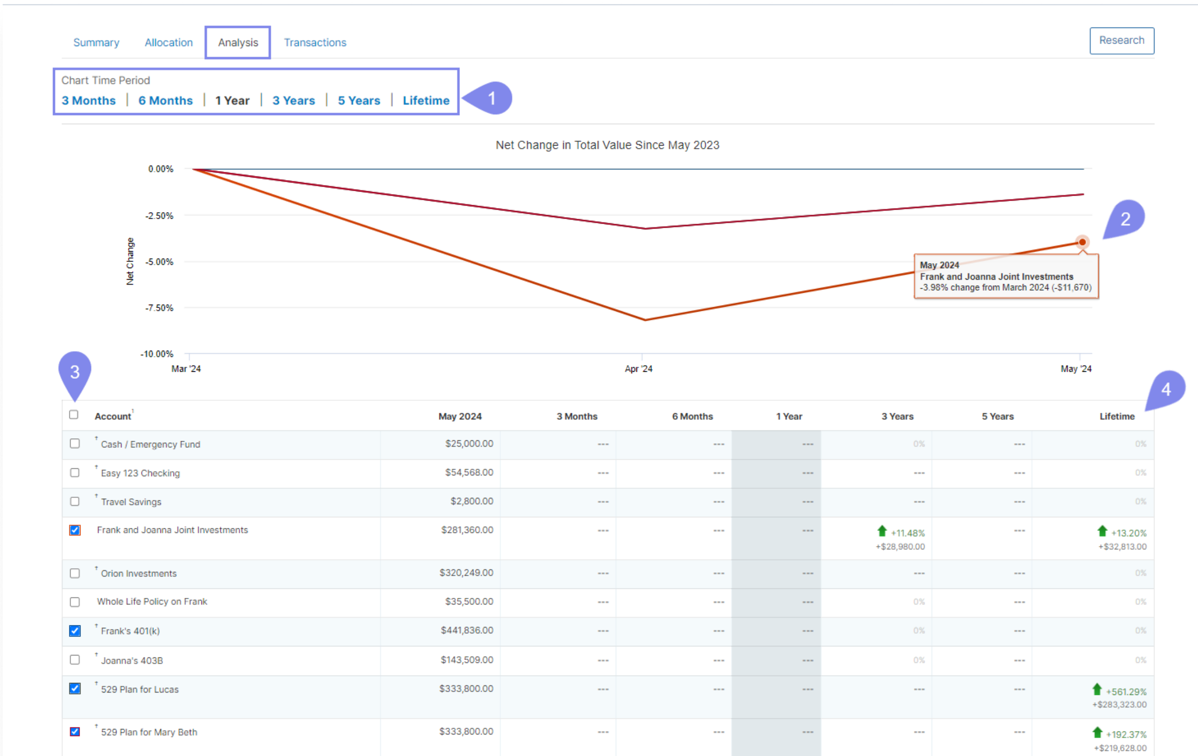
2. Hover your mouse over the **pie chart pieces** to view the percentage for a holding.

3. Click on any **ticker symbol** for more information about that holding.

4. Click an **account** in the table to display a detailed view of that account.

Analysis Tab

The **Analysis** tab allows you to chart your investments for specific periods and compare net change between accounts over time.



1. Click the **3 Months, 6 Months, 1 Year, 3 Years**, or **Lifetime** chart filters to select the length of time you want to represent in the graph.

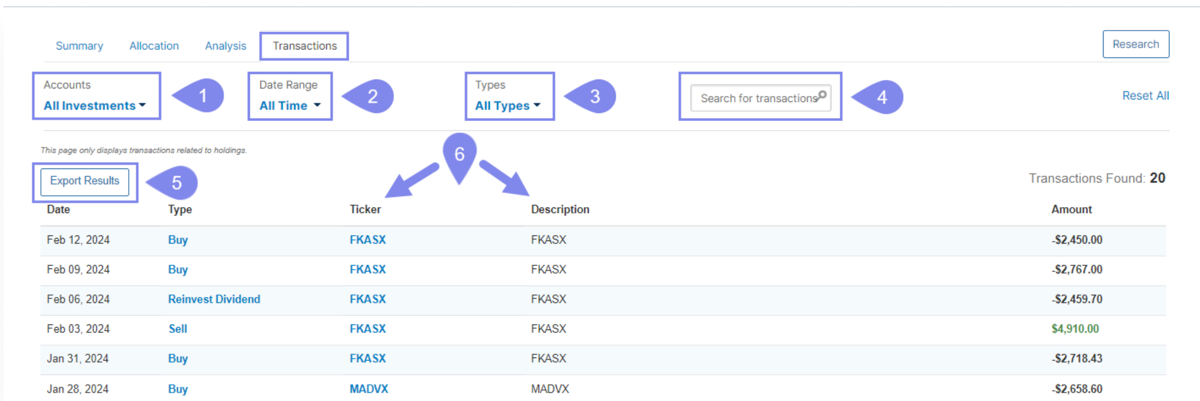
2. Hover your mouse over the chart to view details about points in the graph.

3. Click the **Account** checkboxes to select items to appear in the graph.

4. Click on any of the **column headers** to sort by that header.

Transactions Tab

Investment Transactions represent activity on your investment and retirement accounts.



1. Click the **Accounts** drop-down to see transactions for a specific investment.

2. Click the **Date Range** drop-down to look at transaction for specific periods of time.

3. Use the **Types** drop-down to filter for specific types of transactions such as Buy, Sell, or Reinvest.

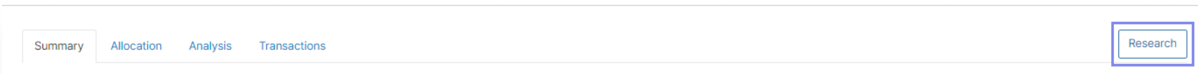
4. You can **Search** for transactions by using a specific ticker.

5. Click **Export Results** to download your transactions in a .CSV format that can be opened in a spreadsheet.

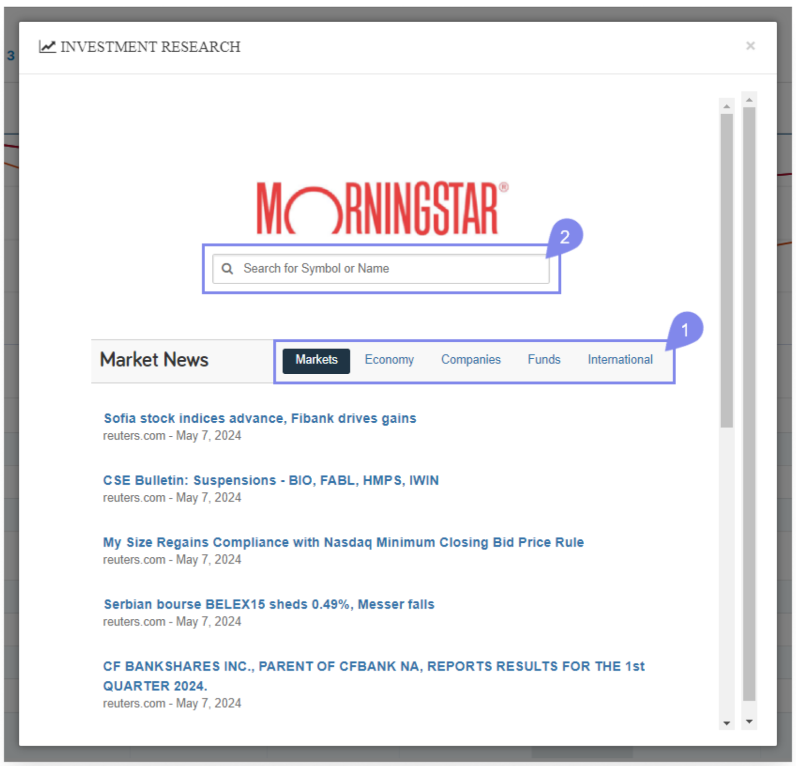
6. Click a column heading to sort in ascending and descending order by that column.

Research

Click the **Research** button on any of the Investments tabs to view Morningstar Investment Research in a popup window.



The default view of the Research window is top Market News stories.



1. Use the **Markets, Economy, Companies, Funds**, and **International** filters to show stories related to those topics.

2. Enter a symbol or name in the Search box to view stories specific to those items.

When the company-specific stories are displayed, you can click the link at the top of the screen to display the related Morningstar report on a different tab in your browser.