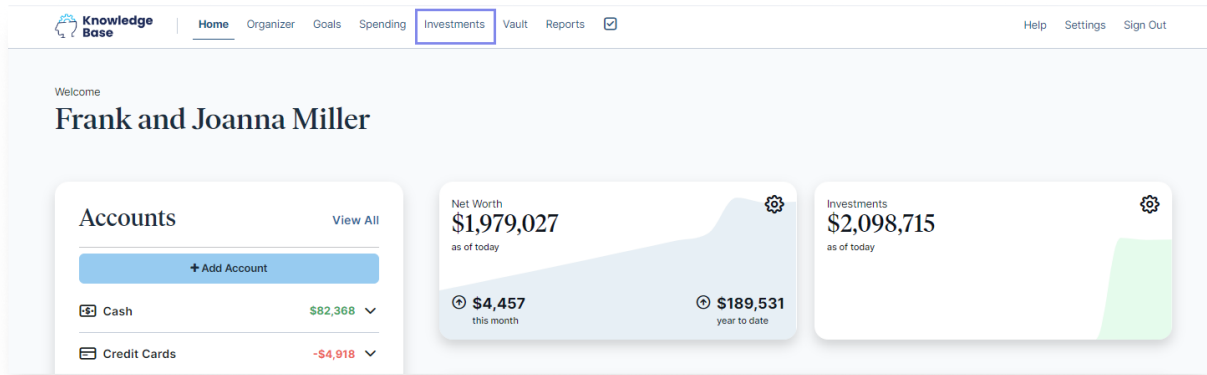


This guide introduces you to the Investments feature available on your Personal Financial Website. The Investments page provides you with an overall view of your investments and the ability to view individual account activity and asset breakdowns.

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.

The screenshot displays the 'Summary' tab interface. At the top, there are navigation tabs: 'Summary', 'Allocation', and 'Analysis'. A 'Research' button is located in the top right corner. Below the navigation, there is a section for 'Accounts' with a dropdown menu labeled 'All Investments'. A callout box (1) highlights this dropdown menu, which lists various accounts such as '529 Plan for Lucas', 'Cash / Emergency Fund', and 'Frank's 401(k)'. Below the dropdown, the 'Current Value' is shown as \$2,108,600. To the right, a 'Balance History' chart shows the account's value over time from Jan '18 to Jan '24. A callout box (3) points to the chart. Below the chart is a table with columns: 'Account', 'Positions As Of', 'Cash', 'Holdings', and 'Current Value'. A callout box (2) highlights the 'Account' column. The table lists several accounts with their respective 'Positions As Of' dates and 'Current Value'.

Account	Positions As Of	Cash	Holdings	Current Value
529 Plan for Lucas	05/03/2024 03:00PM		\$331,200.00	\$331,200.00
529 Plan for Mary Beth	05/03/2024 03:00PM		\$331,200.00	\$331,200.00
Cash / Emergency Fund	01/04/2018 10:40AM			\$25,000.00
Easy 123 Checking	03/20/2024 04:36PM			\$54,568.00
Frank and Joanna Joint Investments	05/03/2024 03:00PM	\$4,312.00	\$273,635.60	\$277,947.60
Frank's 401(k)	01/04/2018 10:42AM	\$2,902.00		\$441,836.00

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.

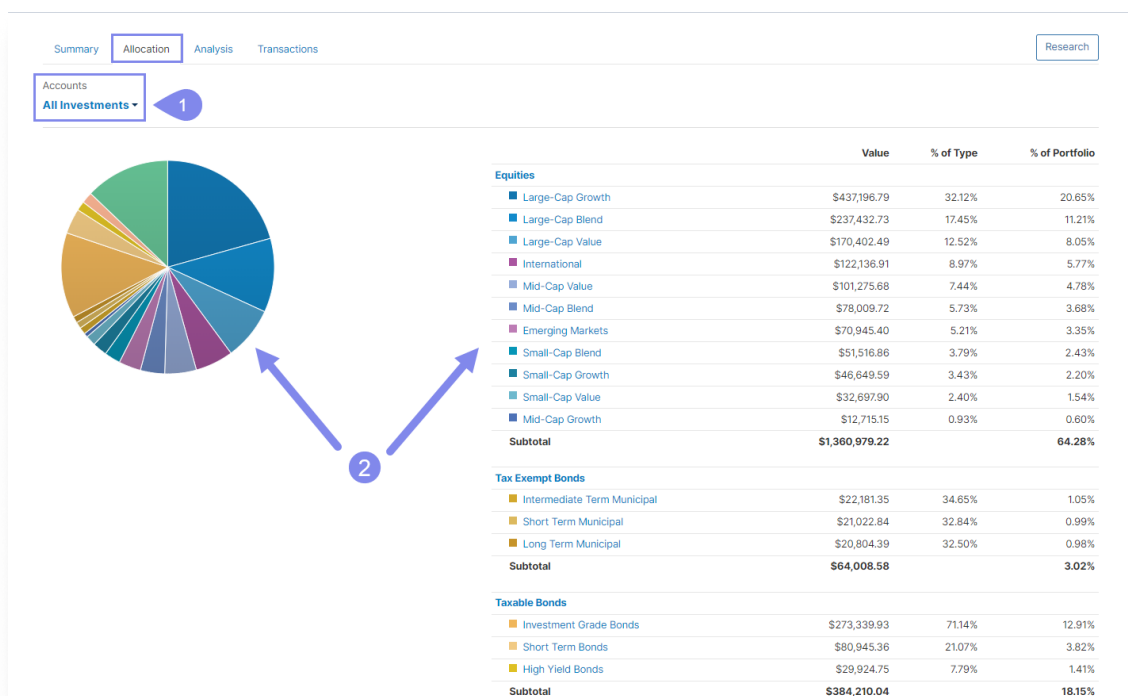
Allocation Tab

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



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

Summary **Allocation** Analysis Transactions Research

Accounts
All Investments ▾

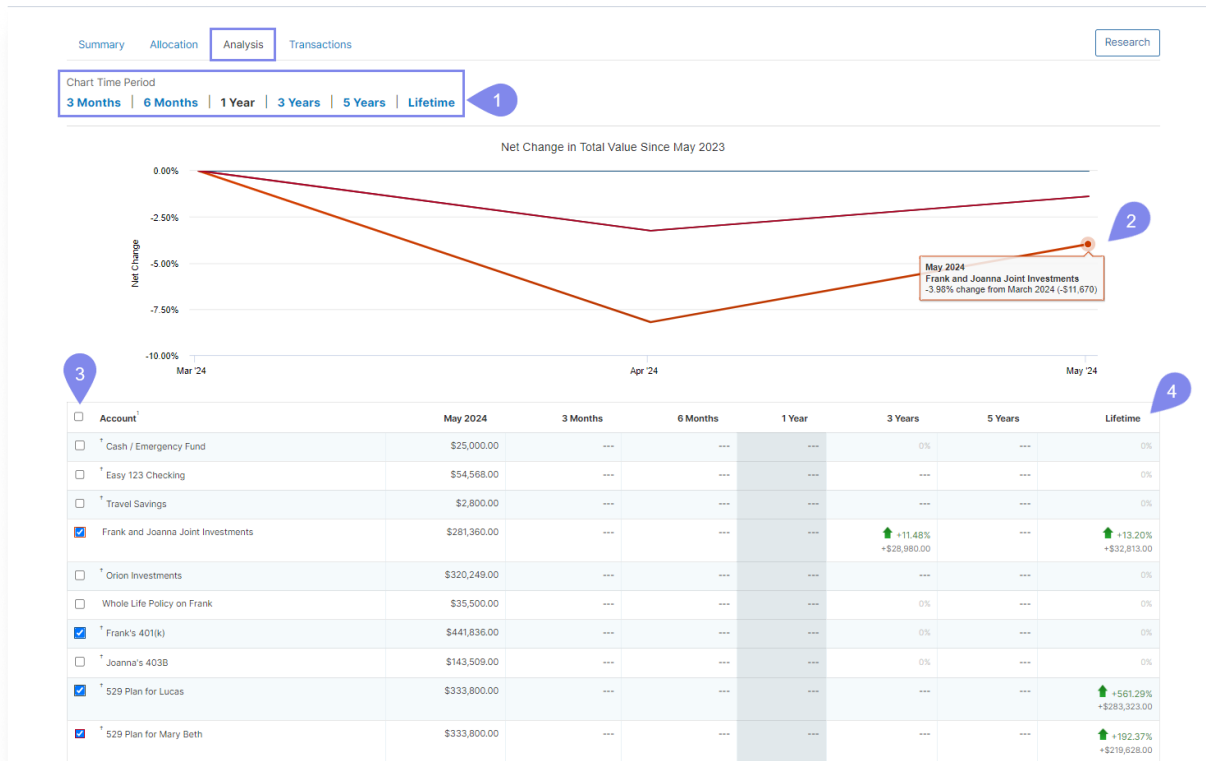
All Asset Types > Equities > **Large-Cap Blend**

Symbol	Description	Account ¹	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; (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; (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.

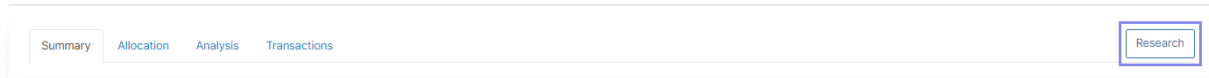
The screenshot shows the 'Transactions' tab interface. At the top, there are navigation tabs: Summary, Allocation, Analysis, and Transactions (which is selected). A 'Research' button is in the top right. Below the tabs, there are several filters: 'Accounts' with a dropdown menu set to 'All Investments' (callout 1), 'Date Range' with a dropdown menu set to 'All Time' (callout 2), 'Types' with a dropdown menu set to 'All Types' (callout 3), and a search box labeled 'Search for transactions' (callout 4). A 'Reset All' button is to the right of the search box. Below the filters, a note states 'This page only displays transactions related to holdings.' On the left, there is an 'Export Results' button (callout 5). On the right, it says 'Transactions Found: 20'. The main area contains a table with columns: Date, Type, Ticker, Description, and Amount. Callout 6 points to the 'Date', 'Ticker', and 'Description' columns. The table data is as follows:

Date	Type	Ticker	Description	Amount
Feb 12, 2024	Buy	FKASX	FKASX	-\$2,450.00
Feb 09, 2024	Buy	FKASX	FKASX	-\$2,767.00
Feb 06, 2024	Reinvest Dividend	FKASX	FKASX	-\$2,459.70
Feb 03, 2024	Sell	FKASX	FKASX	\$4,910.00
Jan 31, 2024	Buy	FKASX	FKASX	-\$2,718.43
Jan 28, 2024	Buy	MADVX	MADVX	-\$2,658.60

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.

