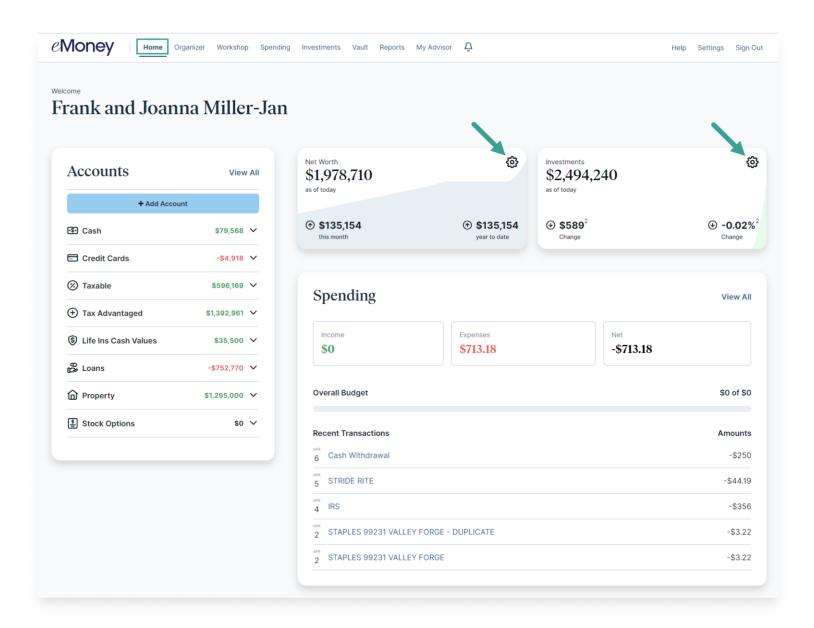
This user guide will provide an overview of the features of your Personal Financial Website.

Your website is designed to give you the tools to organize your financial life and help you stay connected with your finances in one simple consolidated view. Before your first login, you will be prompted to establish three security questions and set up 2-Factor Authentication.

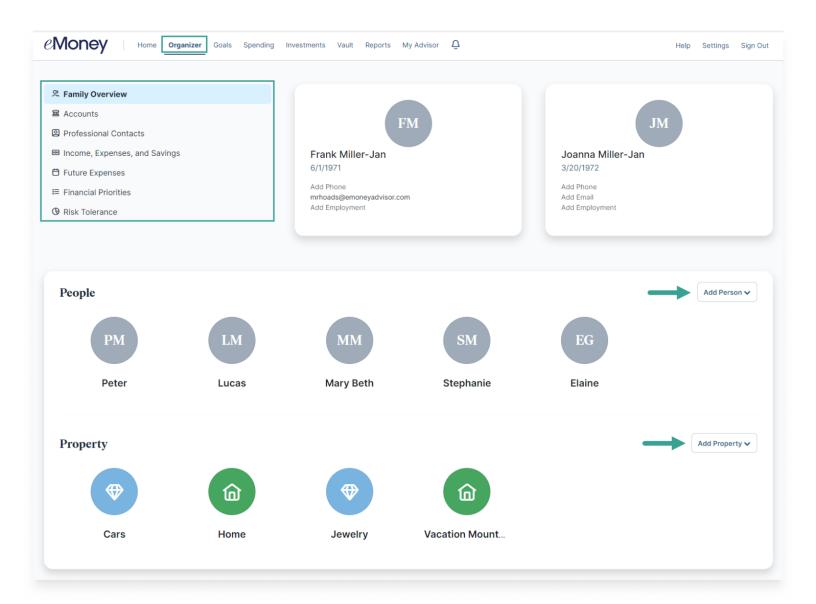
Home

Your **Home** page provides a high-level view of your financial information. This page is divided into separate tiles representing the information in a website section. Begin customizing your experience by clicking the **gear icon** in your Net Worth and Investments tiles.



Organizer

- 1. The **Organizer** will help you consolidate all your important financial information into one place. You can click the **sections** on the left-hand side to add your accounts and other financial data.
- 2. You can also click **Add Person** or **Add Property** to add to the immediate Family Overview. The information within the Organizer will be used to populate other website areas, including the Home page.



Goals

 The Goals page allows you to track your Goals over time and view their impact on your financial situation. Click View Goal Details for insight into projected costs, funding, and suggested actions to improve results. The chart displayed may differ depending on your Advisor's settings.

| <i>e</i> Money | Home Organizer Goa | als Spending Im | estments Vault | Reports My Advi | sor Q | | | Не | lp Settings | Sign Out |
|----------------|--------------------------------|-------------------|---------------------|----------------------|-----------------|------|------|------|-------------|---------------------|
| Goals | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| Current | Goals | | | | | | | | Add Go | # ¥] |
| Based on y | our information provided | l, you are estim | ated to have 3 | of 3 goals full | funded | | | | | |
| Total Port | iolio Assets | | | | | | | | | |
| | Income: \$350,000 Expense: \$ | \$632,771 Savings | \$33,500 Net: -\$ | \$316,271 Details | | | | | | |
| \$514 | | | | | | | | | | |
| 30M | | | | | | | | | | |
| \$41/ | | | | | | | | | | |
| \$3M | | | | | | | | | | . I |
| \$310 | | | | | | | | | Ш | |
| \$2M | | | | | | | | | | |
| \$1M | | | | | | | | | | |
| | | | | | | | | | | |
| s0 1 | | | | | | | | | | |
| 20 | | 2035 | 2040 | 2045 | 2050 | 2065 | 2060 | 2065 | 2070 | |
| | | | | | | | | | | |
| My Goa | ls | | | | | | | | | |
| | Retirement | | | | | | | | 10 | 0% |
| # | Frank is set to retire at 65 a | | ith retirement expe | enses of \$140,000 | per year. | | | | Percent F | |
| | This goal is projected to be | fully funded. | | | | | | | View Goal | Details lit Goal |
| | College for Lucas | | | | | | | | | 0% |
| | Lucas Miller's Education is a | | and end in 2028 v | with an annual tuiti | on of \$50,000. | | | | Percent F | |
| | This goal is projected to be | runy funded. | | | | | | | | Details lit Goal |

2. Clicking Edit Goal allows you to modify the details of your Goals.

| | + | | | |
|-----------------------|--------------|---------------|---|--|
| 😵 Edit Education Goal | | | × | |
| Goal Name | For | | | |
| College for Lucas | Lucas Miller | | ~ | |
| Start | | | | |
| Calendar Year | ~ | 2025 | ÷ | |
| Stop | | | | |
| Calendar Year | ~ | 2028 | ÷ | |
| Institution State | | | | |
| Other ~ | | | | |
| Institution | | Annual Amount | | |
| Please select | | \$50,000 | ÷ | |

Spending

The **Spending** page gives you a clear view of your monthly spending. This area includes an **Overview**, **Budgets** tab, and **Transactions** tab. Use these three tabs to view your spending and current budget accurately. Note that if there is no information on this screen, a bank account or credit card must be added to your Organizer's Accounts section.

| CMONEY Home Organizer Goals Spending Investments Vault | Reports My Advisor Q | Help | Settings Sign Out |
|---|--|-----------------------|---|
| Spending // Overview Budgets Transactions | | | Spending Settings |
| Spending by Category V Date Range (03/31/2024 to 04/30/2024) V Accounts | Categories Y | Search by Description | ٩ |
| \$714.18 | Tops Spending: -\$714.18 as of Tobay Image: constraint state Image: constate Image | | -\$356.00 -\$250.00 -\$62.99 -\$44.19 -\$1.00 |

Investments

The **Investments** page comprises four components – Summary, Allocation, Analysis, and Transactions. These will provide you with an overall view of your investments and the ability to view individual account activity and asset breakdowns.

| Summary Allocation Analysis Transactions | | | | | | Researc |
|--|---|--|---|--|-------------------|------------------|
| ccounts Il Investments - | | | | | | |
| | | | Ва | alance History | | |
| Current Value: \$2,494,241.00 | | \$3M | | | | |
| Cash: \$151,003.00 ² Holdings: \$1,542,296.00 | | \$2M | | | | - |
| transidar. elle-streesee | | \$1M | | | | |
| | | 50 | | | | |
| | | Jan '18 Jul '18 | Jan'19 Jul'19 Jan'20 Jul'2 | 20 Jan '21 Jul '21 Jan '22 Jul | '22 Jan '23 Jul ' | 23 Jan '24 |
| count holdings reflect the last available prices as of 04/30/2024 06:01AM ⁴ . | | Values are based on the t | stal of all account history values as o | f the last day of each month in which t | Today's Char | |
| | Positions As Of | Values are based on the t | stal of all account history values as o Holdings ² | f the last day of each month in which h | | nge ² |
| | Positions As Of | | | | Today's Char | nge ² |
| Account | | | Holdings ² | Current Value | Today's Char | nge ² |
| Account 520 Plas for Lucas | 04/29/2024 01:00PM | | Holdings ² \$331,400.00 | Current Value \$331,400.00 | Today's Char | nge ² |
| Account 529 Plan for Locas 529 Plan for Mary Both | 04/29/2024 01:00PM 04/29/2024 01:00PM | | Holdings ² \$331,400.00 | Current Value \$331,400.00 \$331,400.00 | Today's Char | nge ² |
| Account 1500 Plan for Locae 1500 Plan for Kary Berlt 2500 Plan for Kary Berlt Cash / Emergency Fund | 04/29/2024 01:00PM 04/29/2024 01:00PM 01/04/2018 08:40AM | | Holdings ² \$331,400.00 | Current Value \$331,400.00 \$333,400.00 \$25,000.00 | Today's Char | nge ² |
| Account S20 Plan for Lacas S20 Plan for Mary Berls Cash / Energency Fund Easy 123 Chaoling | 04/28/2024 01:00PM 04/28/2024 01:00PM 01/04/2018 08:40AM 04/08/2024 11:45AM | Cash | Holdings ² \$331,400.00 \$331,400.00 | Current Value \$333,400,00 \$333,400,00 \$25,000,00 \$54,568,00 | Today's Char | nge ² |
| Account 1929 Pran for Lucas 1929 Pran for Mary Beth Cash / Exemptory Frank 2014 / Exemptory Frank and Japana Joint Investments | 04/28/2024 0100PM 04/28/2024 0100PM 0104/2015 08 40AM 04/08/2024 1145AM 04/28/2024 0100PM | Cash 64,312.00 | Holdings ² \$331,400.00 \$331,400.00 | Current Value \$333.400.00 \$333.400.00 \$255.000.00 \$54.568.00 \$275,918.79 | Today's Char | nge ² |
| Account SD Plan for Lucas SD Plan for Lucas Cash / Emproyr Fund Cash / Emproyr Fund Cash / Emproyr Cash / Empro | 04/29/2024 01:00/M | Cash 64.312.00 82,902.00 | Holdings ¹ \$331,400.00 \$331,400.00 \$271,60779 | Current Value \$331,400,00 \$333,400,00 \$55,000,00 \$54,568,00 \$275,919,79 \$441,830,00 | Today's Char | nge ² |
| Account 200 Plan for Laces 200 Plan for Laces 200 Plan for Mary Beth Cash / Energiesey Fund Early 123 Cheshing French and Spansa Joint Investments French 400(s) Health Savings Account | 04/28/2024 01:00% 04/28/2024 01:00% 04/28/2024 01:00% 04/28/2024 01:454M 04/28/2024 01:454M 04/28/2024 00:474M 04/28/2024 00:474M | Cash 64.312.00 82,902.00 | Holdings ¹ \$331,400.00 \$331,400.00 \$271,60779 | Current Value 8331,400,00 8333,400,00 855,500,00 854,568,00 8275,919,78 8441,830,00 8441,830,00 8107,495,84 | Today's Char | nge ² |
| Account SD Plan for Loss SD Plan for Loss SD Plan for Mary Bein Cath / Dempirery Fund Easy 132 Creating Frank and Joanna Joint Investments Frank Serings Account Heath Serings Account Joanna's 4038 | exception encoder exception encoder | Cash 64.312.00 82,902.00 | Holdings ¹ \$331,400.00 \$331,400.00 \$271,60779 | Current Value \$333.400.00 \$333.400.00 \$45.500.00 \$45.560.00 \$45.458.00 \$3275,993.79 \$44.438.00 \$107.495.84 \$103.495.84 | Today's Char | |
| S29 Pran In: Mary Ben Cabl / Emergency Pand Easy S2 Constitue Easy S2 Constitue Fands And Joans Joint Investments Fands Add(s) Fands Fa | exceptions encome exceptions encome exceptions encome exceptions exceptions | Cash Cash S4.312.00 S1.000.00 S1.000.00 Cash Cas | Hotelangs ¹ 5:331400.00 5:341400.00 5:3 | Current Value 8331,400,09 8338,400,09 835,600,00 845,680,00 8275,919,79 8441,830,00 8107,495,84 8142,500,00 8103,431,00 | Today's Char | nge ² |

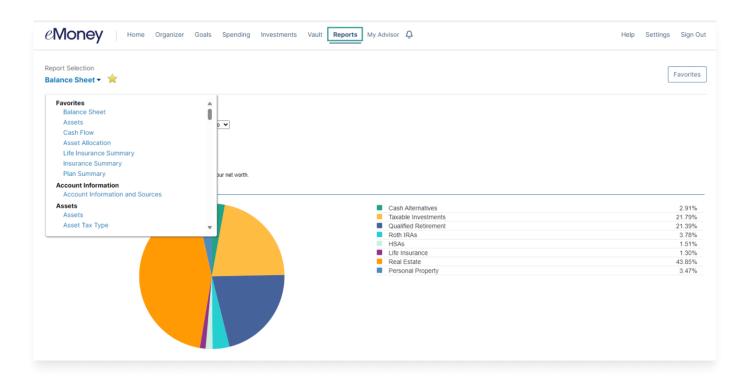
Vault

The **Vault** is a secure, searchable repository in which files are stored by your Advisor for your review and where you can store files. To upload a file, click either the **My Private Documents** or **Shared Documents** folder, then click Upload Files. The My Documents folder is hidden from your Advisor, so if you want your Advisor to see a document, upload it into the Shared Documents folder.

| | ents Vault Reports My Advisor Q | | Help Settings Sign Out |
|--|---------------------------------|-----------------------------|-------------------------|
| Vault | | | New Folder Upload Files |
| Files | | Bulk Download search by nam | e Search |
| Name | Size | Shared | Created - |
| Shared Documents | 0 Files | Ø | 1/4/2024 at 7:38 pm |
| My Private Documents | 1 File | | 1/4/2024 at 7:38 pm |
| Usage: 1.33 MB (140.38 KB are private) | | | |

Reports

The **Reports** tab provides a series of reports about your current financial situation.



My Advisor

The My Advisor page displays information about your Advisor and any relevant links for them.

| Knowledge Home Organizer Goals | Spending Investments Vault Reports My Advisor D | Settings | Sign Out |
|---|---|----------|----------|
| Contact Links test@nomail.com (8 (888) 888-8888 Social Media | MY ADVISOR Mark Masters Knowledge Base About Mark Mark specializes in Retirement Planning for a diverse range of Clients. | | |
| Facebook Linkedin | Message Advisor Message Topic What topic would you like to talk about? Message Enter your message here | | |
| | Send Message | | |
| | Tasks and Next Steps No Tasks or Next Steps | Show All | |

Alerts

The **Alerts Bell** icon will notify you of any triggered alerts or tasks assigned to you by your Advisor. Click **Manage** to set up your Alert parameters. Click **Complete** when you've finished the task to notify your Advisor.

| | Organizer Goals Spending Ir | nvestments Vault Reports M | y Advisor 🜖 🗘 🔶 | | Help | Settings Sign Out |
|---------------------------|-----------------------------|---|---|------------------------------------|------|------------------------------|
| Welcome Frank and Joan | nna Miller-Jan | Alerts | OU ssigned to you. See the task list fo | Manage Apr 30 or m Show more | | |
| Accounts | View All | REMINDER Net May 8 - Annual Review \$1, | i | Apr 24 | | ٢ |
| + Add Acco | ount | as or today | | as of today | | |
| S Cash | \$79,568 🗸 | \$1,563 this month | | \$1,850 ² Change | | O.07% ² Change |
| Credit Cards | -\$4,918 🗸 | | | | | |

Settings

The **Settings** page is where you can set Alerts, update your Security information, such as passwords and security questions, and set your Privacy Settings, which allows you to determine what level of access your Advisor has when viewing your Spending and Budgeting data.

| CMONEY Home Organizer Goals Spending Investments Vault Reports My Advi | sor Q Help Settings Sign Out |
|--|--|
| Alerts Security Privacy | |
| Delivery Settings | |
| 1 Email Recipients | Alerts will be sent to these email addresses Show • |
| On III Home Page Notifications | Show notifications on your home page for 14 days • |
| | |
| All Personal Finance | |
| Weekly Financial Summary | A periodic overview of your finances (email only) |
| Low Cash Balance | When the balance of <u>any cash account</u> falls below (-) \$500 (+) |
| III Off High Credit Balance | When the balance of <u>any credit card</u> rises above (-) \$2,500 (+) |
| Off Large Expenses | When any expense occurs that is larger than $(-)$ \$1,000 $(+)$ |
| Off Large Deposits | When any deposit occurs that is larger than $(-)$ \$1,000 (+) |
| Off Bank Fees | When any bank fee occurs that is greater than $(-)$ S1 $(+)$ |
| Off Budget Exceeded | When your spending exceeds any of your budgets |
| FICA Maximum Approaching | When you're nearing your <u>FICA max withholding</u> for the year |

O Note

If you do not see any of these features, contact your Advisor with any questions.