

# 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 website interface. At the top, there is a navigation menu with links for Home, Organizer, Goals, Spending, Investments, Vault, Reports, and a notification 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 account types with their respective 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 total net worth of \$7,053,435 as of today. It includes a monthly change of +\$74,720 and a year-to-date change of +\$51,613. A gear icon in the top right corner is circled in red.
- Investments:** A green tile showing a total investment value of \$1,801,184 as of today. It includes a change of +\$6,989 and a percentage change of +0.39%. A gear icon in the top right corner 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 progress bar and a "Projected Funding" of 6 of 34 years.
- Spending:** A section titled "Spending" with a "View All" link. It shows a bar chart with three segments: \$0 Income (green), -\$3,483 Expenses (red), and -\$3,482 Net (blue).
- Overall Budget:** A section showing an overall budget of \$0 of \$0.
- Recent Transactions:** A table listing recent transactions with their dates and amounts. The transactions shown are "Cash Withdrawal" on AUG 20 for -\$250.00 and "STRIDE RITE" on AUG 19 for -\$44.19.

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

# Website Overview

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 financial application. At the top, a navigation bar includes 'Home', 'Organizer' (highlighted with a red circle), 'Workshop', 'Spending', 'Investments', 'Vault', and 'Reports'. Below this is a sidebar menu with options: 'Accounts', 'Professional Contacts', 'Income, Expenses, and Savings', 'Future Goals', 'Financial Priorities', and 'Risk Tolerance'. The main content area features two profiles: Charles Buckingham (CB) and Kristine Buckingham (KB). Charles's profile lists a phone number (610) 555-1313, email hannahp@emoneyadvisor.com, birthdate 3/19/1960, and role as Owner at Buckingham Engineering. Kristine's profile lists a phone number (610) 555-1414, email KBuckingham@mlh.org, birthdate 5/30/1963, and role as Bryn Mawr Hospital. Below the profiles are two sections: 'People' with 'Add Person' button and profiles for Adam (AB) and Jack (JB); and 'Property' with 'Add Property' button and four property cards: 'Artwork and Jewelry' (purple), 'Bryn Mawr Home' (green), 'Buckingham Engineering' (orange), and 'Cars and Household Furnishings' (purple).

# Website Overview

3. The **Workshop** page can help you take a closer look at your retirement strategy, insurance protection, and education goals. Select a workshop to begin the activity!

Home Organizer **Workshop** Spending Investments Vault Reports

Getting Started with **Financial Workshop**

play video

2051 Nancy is 81 Funding runs out 20 of 20 years funded

Are your investments properly allocated? *new*

Are your personal finances balanced? *new*

Are you saving enough for retirement?

Is your family protected?

Are you saving enough for college? (3 goals)

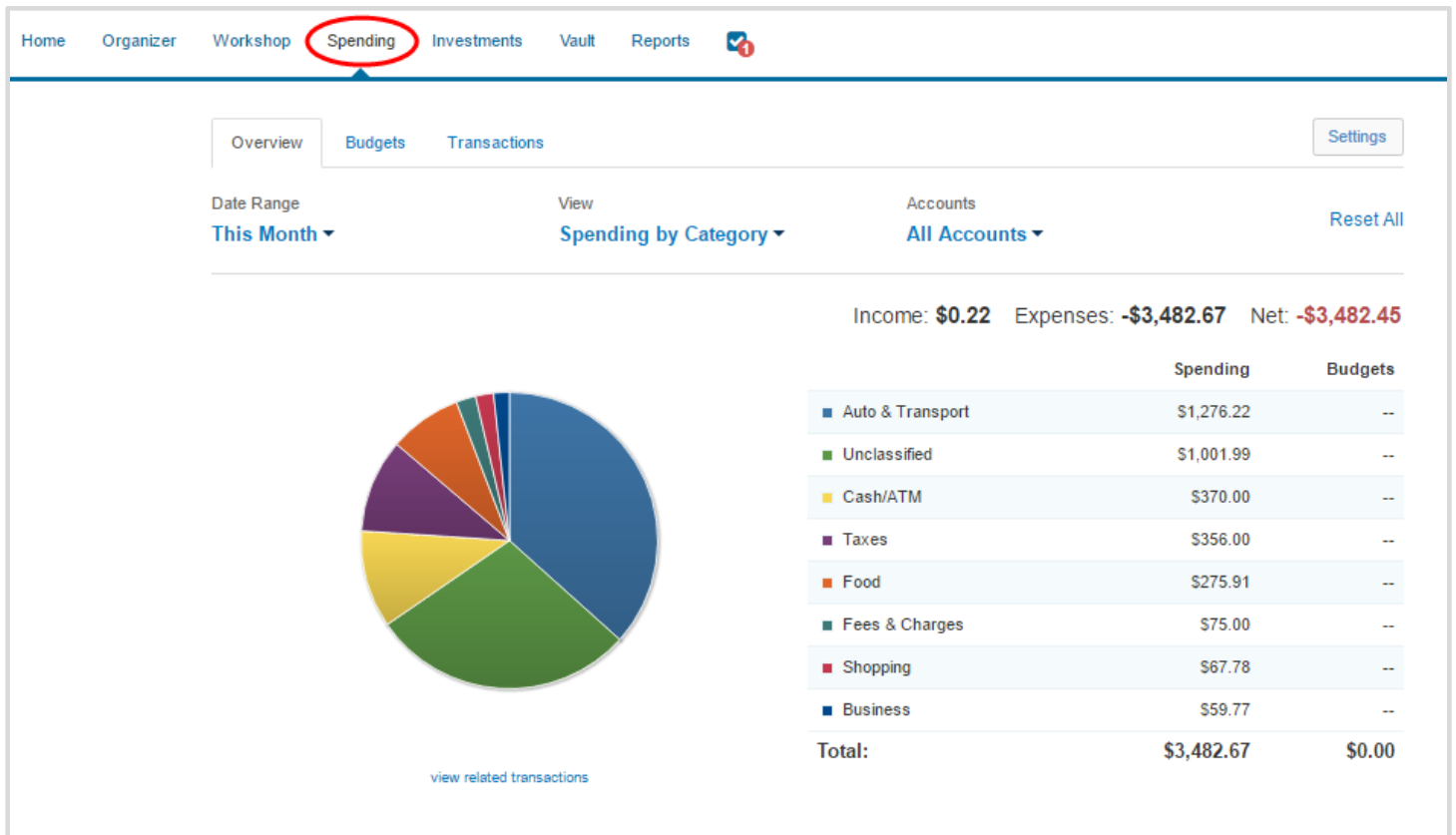
want to **learn more?**

Get more info on these topics: [view all](#)

- [Saving for College](#)
- [My Legacy](#)
- [Insurance](#)
- [Investing Essentials](#)
- [Personal Finance](#)
- [Retirement Planning](#)

# Website Overview

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.



# Website Overview

- 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 Workshop Spending **Investments** Vault Reports 1

Summary Allocation Analysis Transactions Research

Accounts  
All Investments ▾

<sup>1</sup>Current Value: **\$1,808,611.80**

Cash: \$175,789.00  
Margin: \$2,000.00  
<sup>2</sup>Holdings: \$1,630,822.80

<sup>2</sup>Today's change: **+\$14,417.15** ▲ 0.80%

**Balance History**

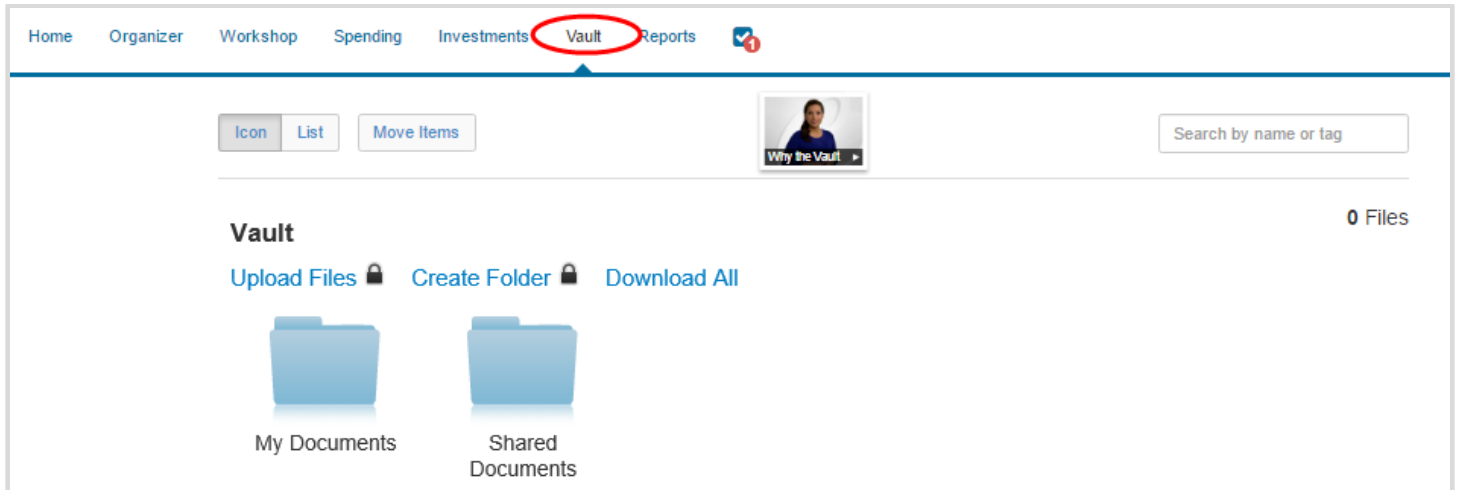
Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below <sup>1</sup>. Account holdings reflect the last available prices as of 08/22/2017 01:02PM <sup>1</sup>.

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>†</sup> Adam's 529 Plan	08/08/2013 12:29PM			\$31,500.00	\$31,500.00		
<sup>†</sup> Charles' 401k	08/09/2013 08:07AM			\$220,000.00	\$220,000.00		
Charles' Bond Fund	08/21/2017 01:00PM			\$83,549.00	\$83,549.00	-\$200.00	-0.24%
<sup>†</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		\$55,895.09	\$56,895.09	+\$494.55	0.88%
<sup>†</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	\$865,232.24	\$729,232.24	+\$11,915.19	1.66%
<sup>†</sup> Kristine's 403b	08/09/2013 08:07AM			\$200,100.00	\$200,100.00		
<sup>†</sup> Orion Investments	08/22/2017 08:31AM	\$142,789.00		\$299,519.47	\$442,308.47	+\$2,207.41	0.50%
<b>Total</b>					\$1,808,611.80	+\$14,417.15	

# Website Overview

- 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.



# Website Overview

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

Home Organizer Workshop Spending Investments Vault **Reports**

Report Selection  
**Asset Allocation** ★ Favorites

Show: **All Assets** vs. **Recomm Portfolio**  
 Asset Class View: **Detailed**

[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)

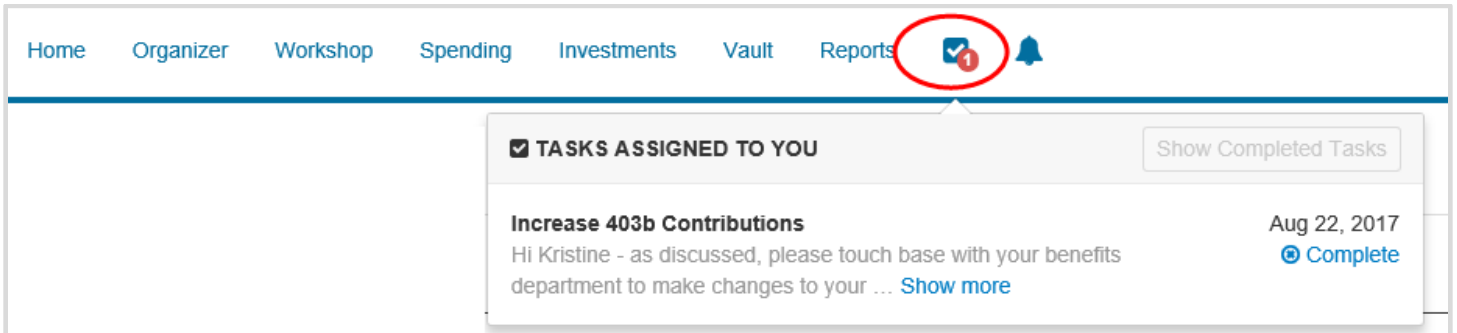
Asset Class	Percentage
Large Growth	34.83%
Large Value	6.11%
Large Blend	7.93%
Mid Growth	3.13%
Mid Value	2.30%
Mid Blend	3.66%
Small Growth	2.56%
Small Value	0.13%
Small Blend	4.03%
Balanced	0.63%
International	0.53%
Emerg Mkts	1.35%
Stk Trm Mun	0.96%
Int Trm Mun	0.02%
Long Trm Mun	4.26%
High Yld Bnd	0.11%
Inv Grd Bnd	4.92%
Stk Trm Bnd	0.74%
Inv Real Estate	1.58%
Cash	17.91%
Unclassified	2.33%

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

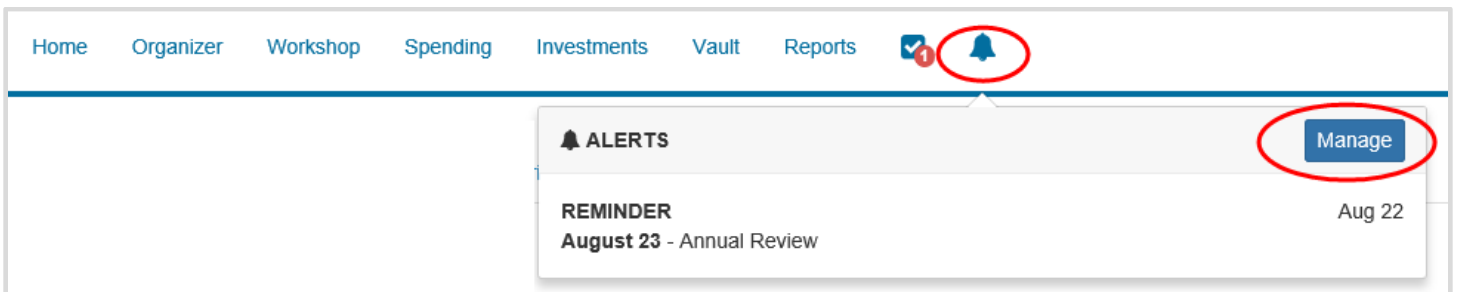
Asset Class	Percentage
Large Growth	15.00%
Large Value	20.00%
Mid Growth	5.00%
Mid Value	5.00%
International	5.00%
Inv Grd Bnd	20.00%
Stk Trm Bnd	25.00%
Cash	5.00%

# Website Overview

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.

