

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. At the top, there is a navigation menu with 'Home' selected, and 'Settings' and 'Sign Out' links on the right. Below the navigation, 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:

Cash	\$122,568
Credit Cards	-\$6,818
Investments	\$1,659,527
Life Insurance	\$38,500
Loans	-\$1,271,385
Property	\$6,575,000
Stock Options	\$0
- Net Worth:** A blue tile showing a 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 is circled in red.
- Investments:** A green tile showing investments of \$1,801,184 as of today. It includes a monthly change of +\$6,989 and a 0.39% 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 gear icon is circled in red.
- Spending:** A section titled 'Spending' with a 'View All' link. It features a bar chart showing:

Income	\$0
Expenses	-\$3,483
Net	-\$3,482
- Overall Budget:** A section showing 'Overall Budget' as \$0 of \$0.
- Recent Transactions:** A table listing recent transactions:

Amounts
AUG 20 Cash Withdrawal -\$250.00
AUG 19 STRIDE RITE -\$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 personal financial website. At the top, a navigation bar includes 'Home', 'Organizer' (highlighted with a red circle), 'Goals', 'Spending', 'Investments', 'Vault', and 'Reports'. A sidebar on the left lists menu items: 'Accounts', 'Professional Contacts', 'Income, Expenses, and Savings', 'Future Expenses', 'Financial Priorities', and 'Risk Tolerance'. The main content area features profile cards for 'Charles Buckingham' and 'Kristine Buckingham', each with contact information and a job title. Below these are sections for 'People' (Adam, Jack) and 'Property' (Artwork and Jewelry, Bryn Mawr Home, Buckingham Engineering, Cars and Household Furnishings, Ocean City Condo).

Website Overview

- 3. The **workshops** page can help you take a closer look at your retirement strategy, insurance protection, and education goals. Select a workshop and before you begin, verify you've completed the appropriate organizer sections.

Home Organizer **Workshop** Spending Investments Vault Reports Help Settings Sign Out

Getting Started with **Financial Workshop**

play video

Are your investments properly **allocated**? **new**

Are your personal **finances** balanced? **new**

Are you saving enough for retirement? **new**

Is your **family** protected? **new**

Are you saving enough for **college**? **new**

want to **learn more?**

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

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

Are you saving enough for retirement?

1 Intro 2 Your Strategy 3 Next Steps back to workshop

RETIREMENT

0:00:00

Take a look at your retirement strategy.

Find out how much your retirement will cost and see if you're on track to afford it.

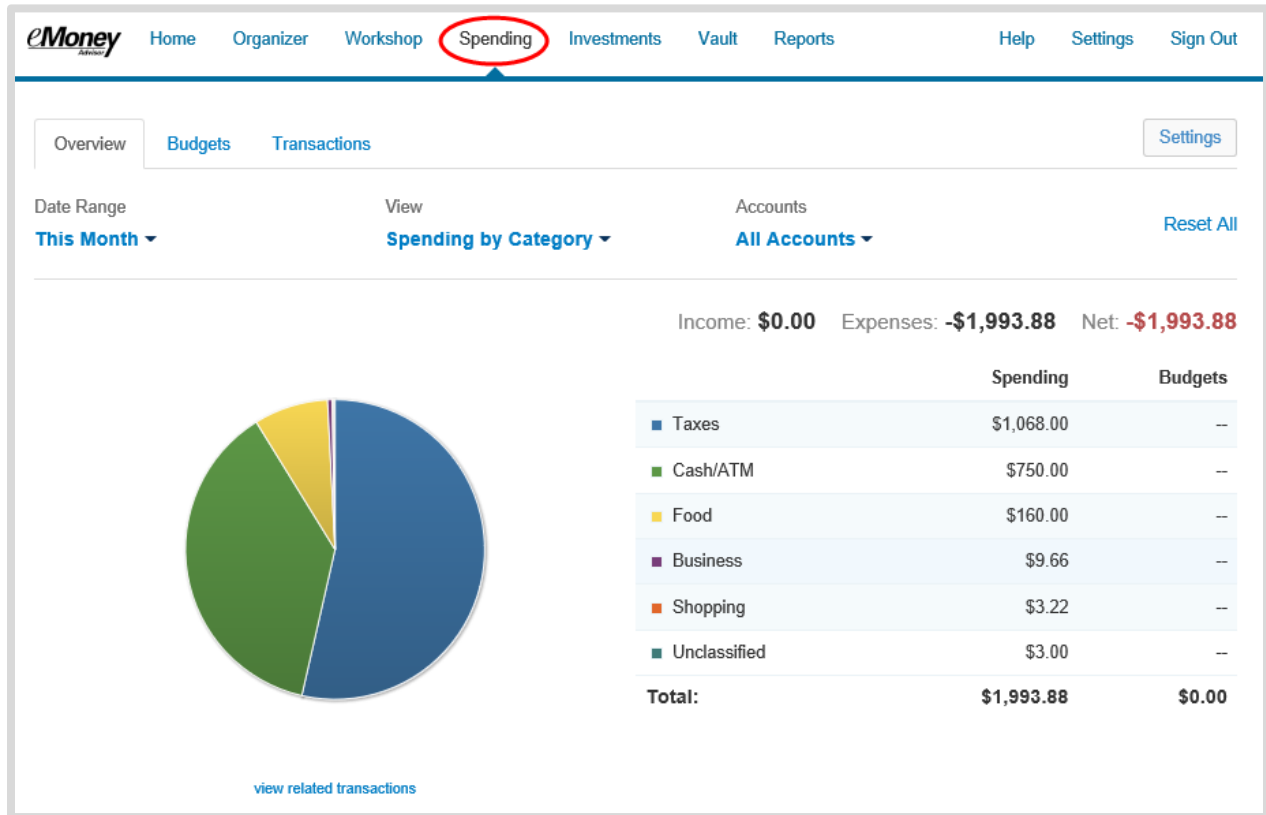
Before you begin
make sure these Organizer sections are complete:

- [Accounts](#)
- [Family and Friends](#)
- [Income, Expenses, and Savings](#)

Begin

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 tab, Budgets tab, and Transactions tab. Use these pieces together to create the most accurate view of your spending and your current budget.



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.

The screenshot shows the eMoney website interface. The top navigation bar includes Home, Organizer, Workshop, Spending, **Investments** (circled in red), Vault, Reports, Help, Settings, and Sign Out. Below this, there are tabs for Summary, Allocation, Analysis, and Transactions, with a Research button on the right. Under the Summary tab, there is a sub-menu with Accounts and **All Investments** (circled in red). The main content area displays account summary information:

- Current Value: \$268,171.04**
- Cash: \$7,680.00
- Margin: \$1.00
- ²Holdings: \$260,490.04
- ²Today's change: +\$737.99 ↑ 0.28%**

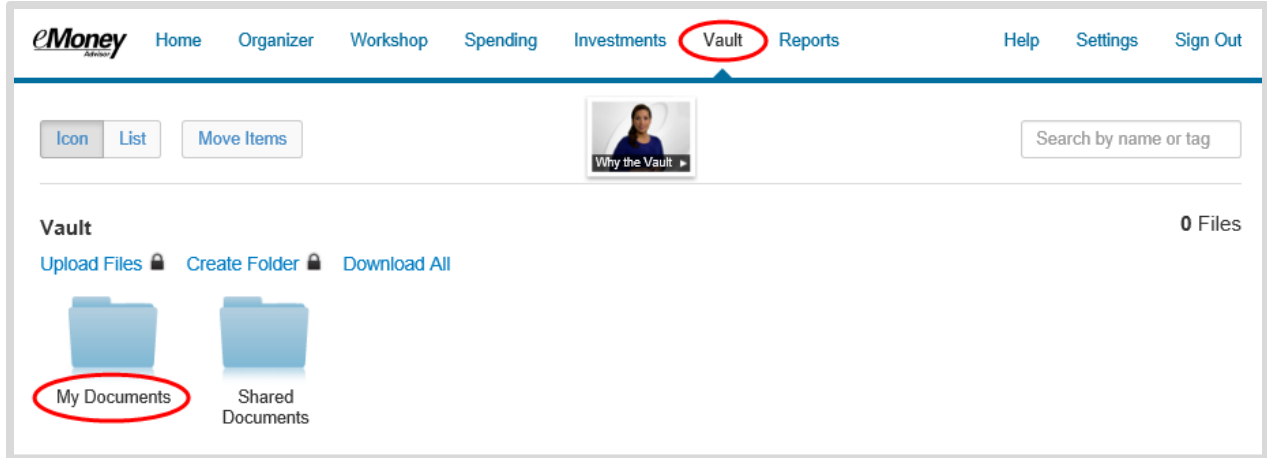
To the right, a 'Balance History' section shows a placeholder chart with the text: "The selected account(s) don't have enough balance history data to chart." Below the summary, a table provides a detailed breakdown of the investments:

Account ▲	Positions As Of ¹ ⚙	Cash ⚡	Margin ⚡	Holdings ² ⚡	Current Value ⚡	Today's Change ²	
						Value ⚡	Pct ⚡
[†] Any Account Type	05/10/2016 08:03AM	\$1,500.00			\$1,500.00		
[†] Fidelity 401(k)	05/10/2016 08:03AM	\$90.00		\$58,932.39	\$59,022.39	+\$32.00	0.05%
Fidelity Brokerage	05/10/2016 08:03AM	\$5,000.00	\$1.00	\$95,614.73	\$100,615.73	+\$673.99	0.67%
Health Savings Account	05/10/2016 08:03AM	\$1,000.00		\$47,010.53	\$48,010.53		
[†] Orion Investments	05/10/2016 08:03AM	\$90.00		\$58,932.39	\$59,022.39	+\$32.00	0.05%
[†] Taxable Investment	05/10/2016 08:11AM				\$0.00		
Total					\$268,171.04	+\$737.99	

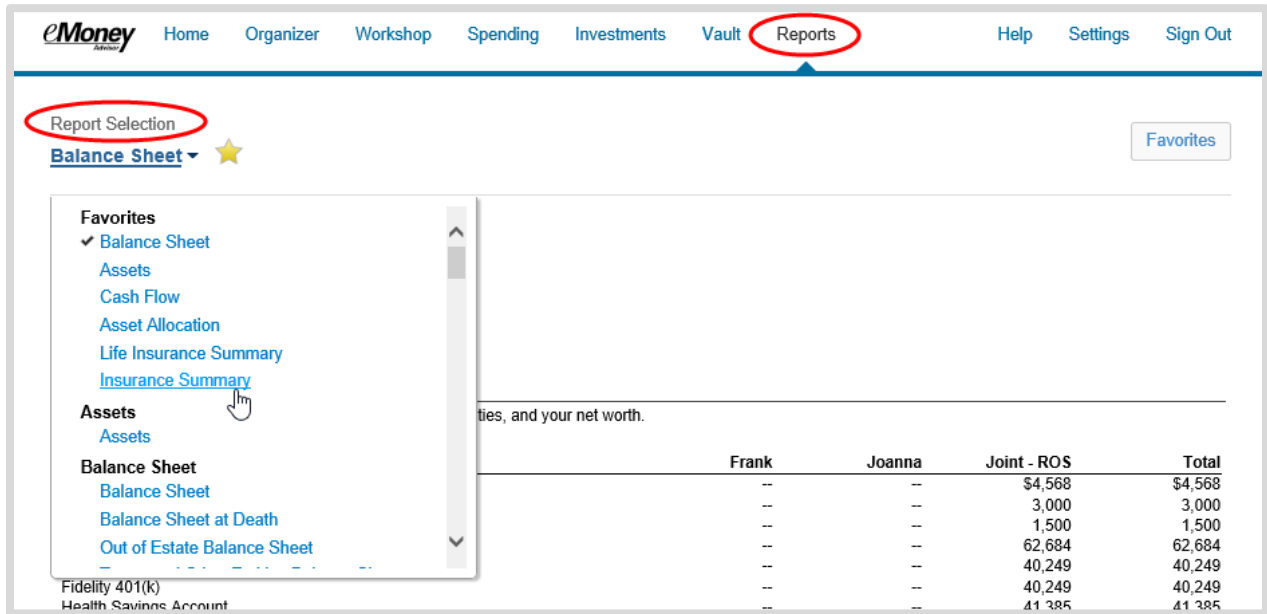
¹ Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below.
² Account holdings reflect the last available prices as of 05/10/2016 06:36AM.

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.



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



Website Overview

- The **Settings** page is where you can set up alerts, update your security information (passwords & questions), and permission your advisor to see spending information through the Privacy tab.

