



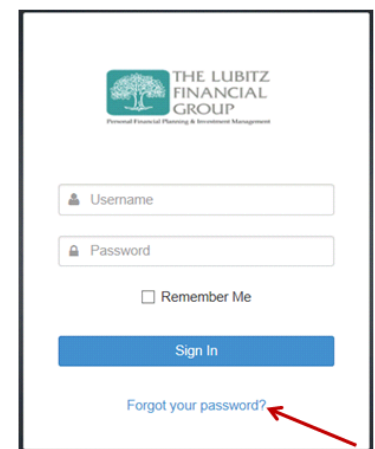
We have invested a lot of resources and efforts in providing you a leading personal financial management tool that will make working with us easier and will make all your relevant financial information available in just a few minutes. We have all been there; a new technology tool or application promises to be so much better but a ton of questions come up on how it actually works. We have put together a list of Frequently Asked Questions that our clients typically want to know about My Money Life. If you don't find an answer to your question below, please contact us at Advisors@LubitzFinancial.com and we will do our best to give you a timely response.

LOGIN AND PASSWORD

- ❖ **I have too many passwords to keep track of; I don't want to deal with one more password**
 - This is a common problem we all face now with all of our online accounts, however, having a unique quality password is very important to protect your accounts. In addition to writing your passwords down in a central place, we have started using password manager tools to make it very easy to deal with remembering all of them. The two password manager tools that we have found most helpful and easier to use are (they both are free and work in mobile devices as well!):
 - Dashlane – <https://www.dashlane.com>
 - LastPass – <https://lastpass.com>

- ❖ **I can't use the same password that I have in other accounts, so it's too difficult to remember**
 - We take online security very seriously and one of the easiest ways to minimize risks is to have a strong password. My Money Life requires you to create a robust password – at least 8 characters long, and it needs to contain uppercase, lowercase, and numbers – and also will not allow you to repeat your recently used prior passwords (in case you reset it). If you are having trouble remembering your passwords, we suggest you try a password manager tool such as [Dashlane](#) or [LastPass](#).

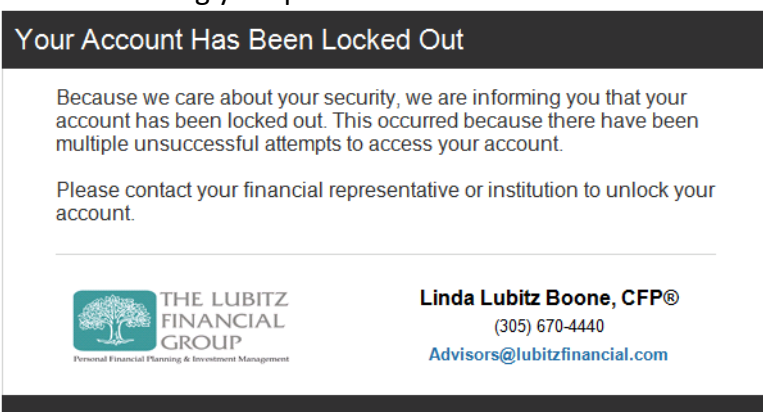
- ❖ **I forgot my password? Can you reset a new one for me?**
 - If you forgot your password and don't remember how it was exactly, you can establish a new one by going through the "forgot your password?" link (see screenshot below) on the logon page. You will be asked to provide answers to your security questions and the email address registered with the account.
 - Keep in mind that after 3 consecutive incorrect login attempts, the account will lock you out for 15 minutes to prevent manual or programmed hacking attempts from occurring.





❖ **The system locked me out; what should I do? Can you unlock it?**

- We take security very seriously so the system will get locked out temporary for 15 minutes after the 3rd failed login attempt to prevent any programmed or manual hacking from happening. After 15 minutes, you can try again logging into the website again with your current password.
 - Every time you get locked out, you will receive an email notification from notification@emoneyadvisor.com notifying you of this, in case you were not the one attempting to login.
 - If you think you know the password, wait 15 minutes until the account unlocks itself and try again. The only way for us to force this temporary unlocking of the system is by resetting your password



❖ **I don't remember my security questions or it doesn't take the security answers I give. What should I do? Can you reset my security questions?**

- If you have tried answering some of the security questions and the answer is not being accepted, make sure that you use the exact uppercase or lowercase letters. If the problem persists, please contact us at Advisors@LubitzFinancial.com and we can reset all the security questions and password for you.

❖ **Can I give access to my spouse or another member of my family?**

- Yes, we can! We can add multiple users to your My Money Life website so you may provide access to your spouse, children, parents, or whomever you would like. Please contact us at Advisors@LubitzFinancial.com with the full name, email address, and contact information for the person you would like to add.
 - An additional user will have all the functionality that you do and you will control the permission to see any spending transaction information coming from your bank and credit card accounts you have connected. Please contact

SECURITY AND ONLINE ACCESS



- ❖ **I don't want my accounts online because I'm concerned about hacking and online security**
 - Security is of paramount importance to us and is one of the reasons behind using My Money Life. Unlike most financial websites, accounts in My Money Life are "View Only" and not transactional. In other words, the website does not allow the movement of money, withdrawals, or direct access to your bank or investment accounts. Rather, it just displays the most up to date account balances, aggregating the information and giving you a complete picture of your financial life. In addition, social security numbers or account numbers are not displayed or entered in this website. We also protect your data and information by using the following standards:
 - Routine Security Testing: the company we hire to service our system uses third-party security auditors to identify any vulnerability. Think about hiring your own hackers to safe-proof our system.
 - High Encryption of Data: the system uses a 256-bit Secure Socket Layer to scramble data which is often twice the encryption amount used by other financial companies
 - Data Security Practices: data is hosted in secure and protected servers with redundant back up locations

- ❖ **Who can see all this information online?**
 - Only yourself, any additional website user you have, and authorized users in our firm have access to the information displayed in your My Money Life website.

- ❖ **I don't do online banking or try to avoid doing any online transactions because I'm worried about ID theft/fraud and those things going on today**
 - We take online security very seriously and My Money Life is designed with the very high security standards. Keep in mind that, unlike most financial websites, accounts in My Money Life are "View Only" and not transactional. In other words, the website does not allow the movement of money, withdrawals, or direct access to your bank or investment accounts. Rather, it just displays the most up to date account balances, aggregating the information and giving you a complete picture of your financial life.

- ❖ **How are you keeping all this data secure?**
 - There are many security practices and systems behind My Money Life and we are confident that our system is as secure, if not more, as your bank or financial institution. The information displayed in the website does not have any social security or account numbers. Besides having strong passwords, the account will lock itself out after three failed attempts, and notify you in case it happens. In addition, we also protect your data and information by using the following standards:



- Routine Security Testing: the company we hire to service our system uses third-party security auditors to identify any vulnerability. Think about hiring your own hackers to safe-proof our system.
- High Encryption of Data: the system uses a 256-bit Secure Socket Layer to scramble data which is often twice the encryption amount used by other financial companies
- Data Security Practices: data is hosted in secure and protected servers with redundant back up locations

VAULT

- ❖ **Do you get notified when I upload a document to my Vault?**
 - Yes, we do receive a system notification whenever you upload a document. However, we recommend you send us an email letting us know about your uploaded document just in case we miss the system notification
- ❖ **What happens to these documents if you ever change systems or I'm no longer a client?**
 - We value our relationship with you and all the information/documents you entrust us with. Should you decide to no longer be a client, we will notify you of any documents uploaded to ensure you have your own personal copies. Please note that our practice is to retrieve and save all documents you upload to the vault in our own internal document management server. In the scenario that we decide to change systems
- ❖ **Can I give access to family member or my attorney/CPA/professional advisor to access these documents?**
 - Absolutely! This is one of the key benefits of the Vault in your My Money Life website because it has the ability to better collaborate with your team of professional advisors. We regularly provide access to CPA/tax preparers to tax documents while they can upload your tax return. Similarly, your attorney can upload your legal/estate documents or we can upload for him/her reports to the Vault.

CONNECTING YOUR ACCOUNTS

- ❖ **I don't want to connect my accounts online because I'm concerned about hacking and online security**
 - If you already do online banking, you may not realize that your My Money Life website is more secure than your banking website. Unlike most financial websites, accounts in My Money Life are "View Only" and not transactional. In other words, the website does not allow the



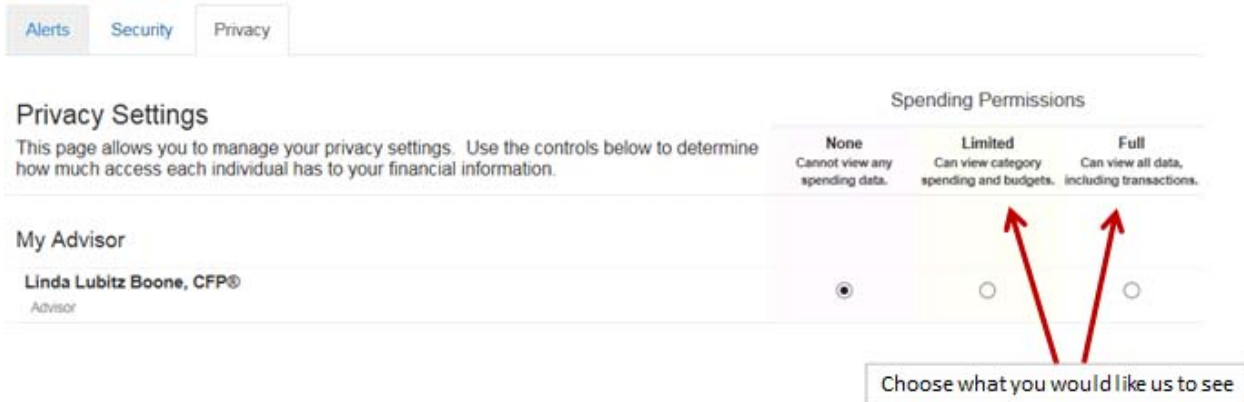
movement of money, withdrawals, or direct access to your bank or investment accounts. Rather, it just displays the most up to date account balances, aggregating the information and giving you a complete picture of your financial life.

❖ **I tried connecting my bank, credit union, credit card or insurance company and it is not listed as an option; can it be added?**

- My Money Life website has established data connections with thousands of financial institutions. If yours is not available yet, we will do our best to establish a new data connection soon. Please contact us at Advisors@LubitzFinancial.com with more details about the financial institution you are trying to connect to (URL/web address, company name, account type, etc).

❖ **If I connect my bank account and credit cards, would you be able to see all my transactions?**

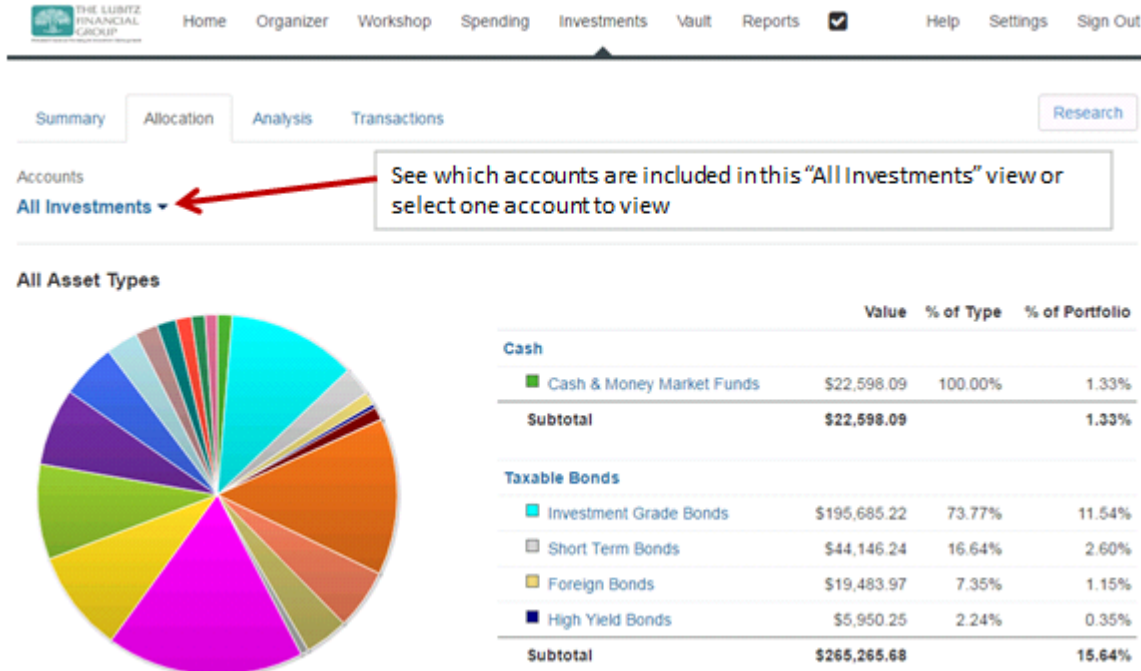
- Initially, no. We respect privacy very much and the system’s default is that all your banking and credit card transactions will not be viewable by anybody other than you.
 - You do have the option to change the settings and allow us at The Lubitz Financial Group to view the totals of each spending category or full access to your transactions. The same applies to any additional user in your My Money Life website.





INVESTMENTS

- ❖ **My investment allocation seems to be out of balance or different from what the Investment Policy Statement targets are? Is my portfolio out of balance?**
 - We monitor your overall portfolio and all accounts on a daily basis and your My Money Life website gives you an idea of how we keep track of everything. However, we use more advanced investment tools to monitor your portfolio for its asset allocation against your Investment Policy Statement (IPS) and any changes that may be needed. That means your Investment Allocation within My Money Life may not be exactly identical to our sophisticated tools we use for investment and trading purposes. In any event, make sure you are viewing all the investment accounts we are managing or the individual accounts you would like to view.





MOBILE ACCESS

❖ Can I access My Money Life through my tablet or mobile phone? Do you have an App to access the website?

- There is an app for that! While we do not offer an “app” in the traditional sense (meaning you can’t download it from the App Store or another marketplace), we do offer a Mobile Experience and you can login to your My Money Life website from your internet-capable mobile device or tablet and gain user-friendly access from anywhere
 - You can find out more information about the Mobile Experience directly from your My Money Life homepage by going to the Mobile section in the lower right corner and clicking “Learn More”. A box will appear which prompts you to enter an email address to send you a specific link.
 - Once you login from your mobile device, you will be prompted to establish unique PIN to enhance the security of future access through your mobile device

