



This training guide will **overview your My Money Life website!** This Personal Financial Management site provides you with the tools to organize your financial life. It will help you stay connected with your finances in one simple consolidated view. It also has collaboration features with The Lubitz Financial Group to make it easier to update your financial plan, provide you timely and accurate ongoing advice, and even share important documents securely.

If you have not yet logged in for the first time, please follow the instructions in the [Self Registration Process Guide](#) document. Let us know if you haven't received that yet or would like any help setting it up.

1. From your financial Home page, you will notice a tour guide in the bottom right tile. These brief videos will walk you through the different areas of this portal.

The screenshot shows the My Money Life website interface. At the top, there is a navigation bar with links: Home, Organizer, Workshop, Spending, Investments, Vault, Reports, Help, Settings, and Sign Out. The main content area is divided into several tiles:

- User Profile:** eMoney Advisor logo, Hannah Pou, hannahp@emoneyadvisor.com, Office: (888) 362-8482, All Contacts.
- NET WORTH:** TODAY \$2,098,887, THIS MONTH -- --.
- INVESTMENTS:** TODAY \$268,171, CHANGE² +\$737.99 +0.28%.
- ACCOUNTS:** + Add. List includes Cash (\$7,568), Credit Cards (-\$2,368), Investments (\$186,067), Life Insurance (\$14,500), Loans (-\$426,385), Property (\$1,080,000), and Stock Options (\$1,239,505).
- SPENDING:** NET -\$1,994. You've spent \$1,994 this month. Pie chart showing Taxes, Cash/ATM, and Food.
- BUDGETS:** Automatically create a budget based on your recent spending averages. Create a Budget button.
- PROTECTION:** Variable Universal Life \$1,000,000. eMoney Advisor Source (E...).
- TOUR GUIDE:** Get an overview of how to get started with your personal financial website. GET STARTED button and photo of a woman.

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.



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 screenshot shows the 'emX' My Money Life Center interface. At the top, there is a navigation bar with 'Home', 'Organizer', 'Spending', 'Investments', 'Vault', and 'Reports'. On the right side of the navigation bar are 'Help', 'Settings', and 'Sign Out'. Below the navigation bar, there is a sidebar on the left with a list of categories: 'Accounts', 'Professional Contacts', 'Income, Expenses, and Savings', 'Future Goals', 'Financial Priorities', and 'Risk Tolerance'. The main content area is divided into two columns for 'Charles Buckingham' and 'Kristine Buckingham'. Each column includes a profile picture (initials in a circle), a phone number, an email address, a birth date, and a current role. Below this, there is a 'People' section with two profile pictures (initials in a circle) for 'Adam' and 'Jack', and an 'Add Person' button. The 'Property' section follows, with an 'Add Property' button and five property cards: 'Artwork and Jewelry' (purple background with a diamond icon), 'Bryn Mawr Home' (green background with a house icon), 'Buckingham Engineering' (orange background with a building icon), 'Cars and Household Furnishings' (purple background with a diamond icon), and 'Ocean City Condo' (green background with a house icon).



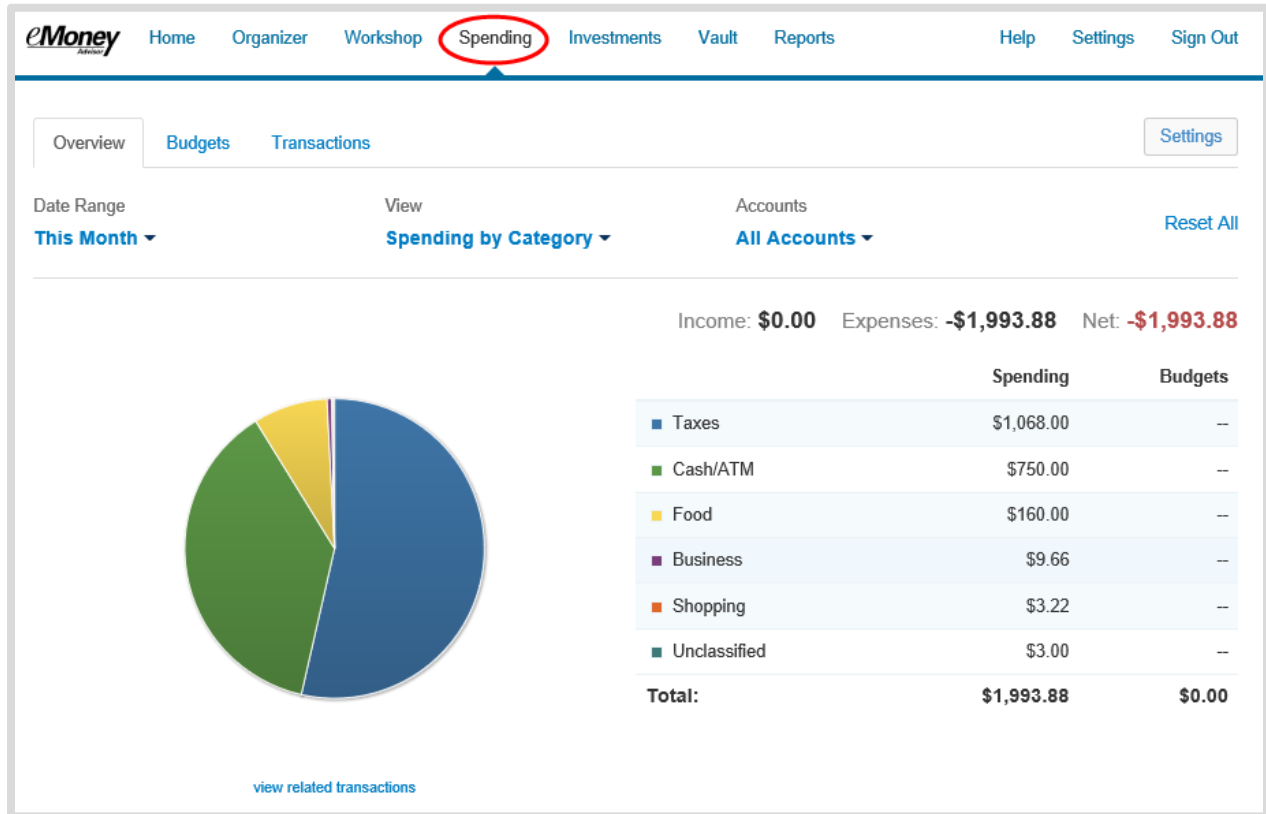
3. The **workshops** page can help you take a closer look at your retirement strategy, insurance protection, and education goals. Select a workshop and before you begin, verify you've completed the appropriate organizer sections.



- 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.





5. 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.

Summary | Allocation | Analysis | Transactions | Research

Accounts
All Investments

¹Current Value: **\$268,171.04**

Cash: \$7,680.00
Margin: \$1.00
²Holdings: \$260,490.04

²Today's change: **+\$737.99** ↑ 0.28%

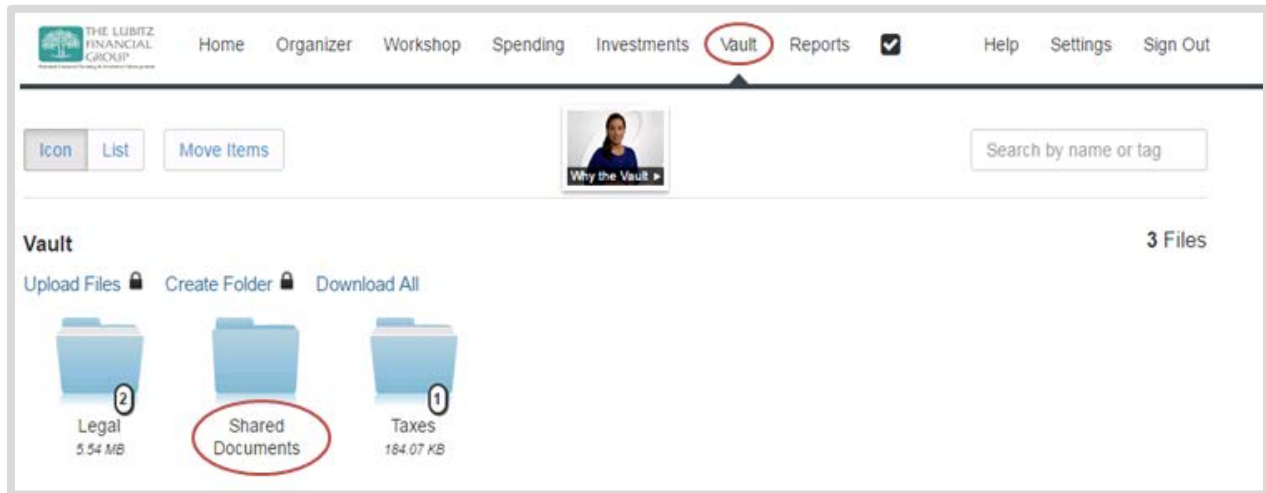
Balance History
The selected account(s) don't have enough balance history data to chart.

Account ▲	Positions As Of ¹ ⇅	Cash ⇅	Margin ⇅	Holdings ² ⇅	Current Value ⇅	Value ⇅	Pct ⇅	Today's Change ²
† 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		

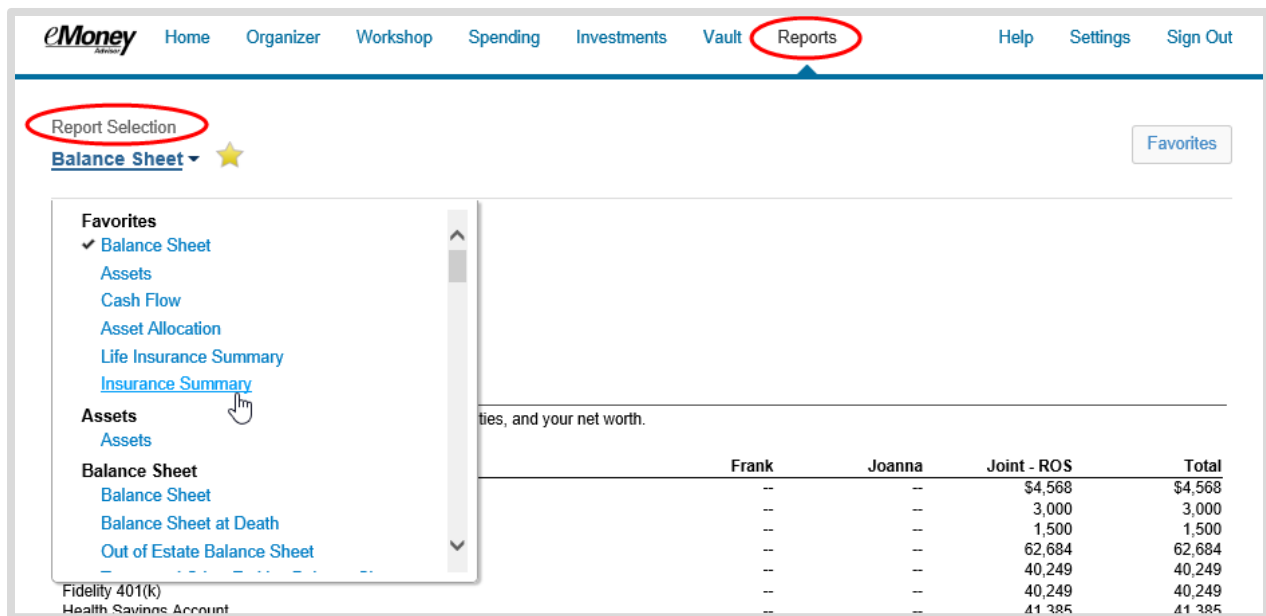
¹Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below.
²Account holdings reflect the last available prices as of 05/10/2016 08:36AM.



6. 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.



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





8. 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.

The screenshot shows the 'My Money Life' website interface. The top navigation bar includes 'Home', 'Organizer', 'Workshop', 'Spending', 'Investments', 'Vault', 'Reports', 'Help', 'Settings' (circled in red), and 'Sign Out'. Below the navigation bar, there are three tabs: 'Alerts', 'Security', and 'Privacy' (circled in red). The main content area is titled 'Privacy Settings' and includes a description: 'This page allows you to manage your privacy settings. Use the controls below to determine how much access each individual has to your financial information.' Below this, there is a section for 'My Advisor' with the name 'Hannah Pou' and the title 'Advisor'. To the right of this section is a table for 'Spending Permissions' with three columns: 'None', 'Limited', and 'Full'. The 'None' column is selected, indicated by a filled radio button.

	None Cannot view any spending data.	Limited Can view category spending and budgets.	Full Can view all data, including transactions.
My Advisor Hannah Pou Advisor	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>