truenorth
WEALTH ADVISORS

CLIENT PORTAL USER GUIDE

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YOUR PERSONAL FINANCIAL WEBSITE

A Guide to Getting Started

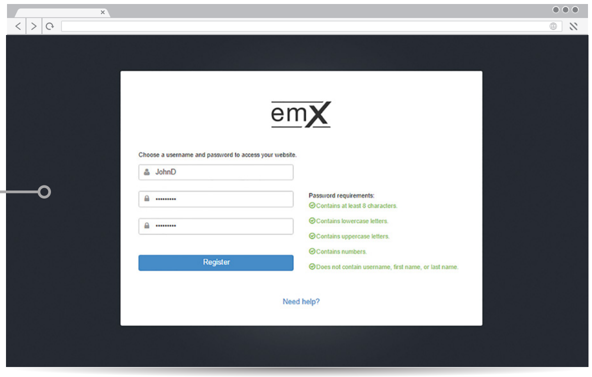
Manage your wealth *and* your well-being

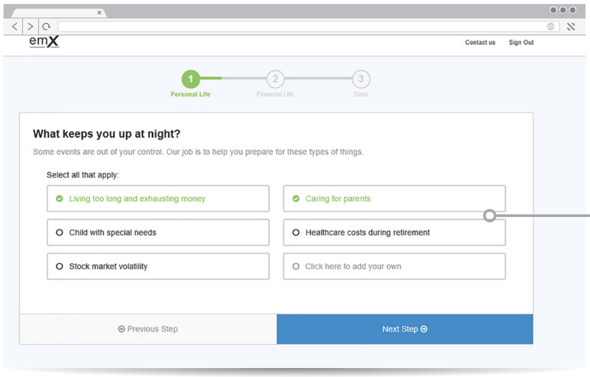
Your Personal Financial Website helps you see your financial life beyond the numbers. And with our automated fact finding questionnaire, you can get started with your Personal Financial Website on your own in just a few easy steps.

STEP 1

Register for your financial website

Click the link sent to your inbox to get started.
Then, create your own secure user name and password.





STEP 2

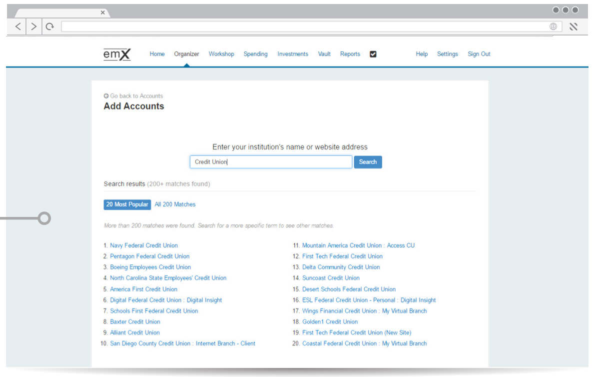
Complete the series of introductory questions

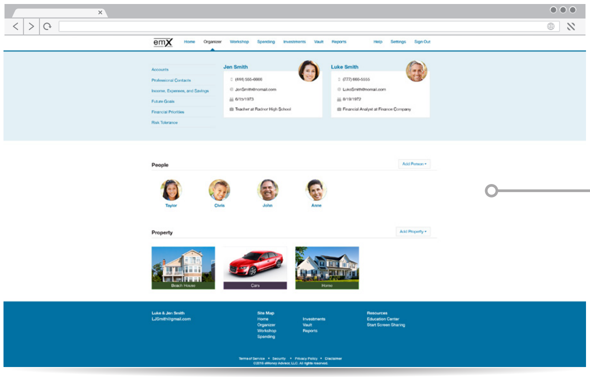
Answer a few basic questions to help us understand your current finances and future goals.

STEP 3

Connect your financial accounts

From your Homepage, click on Organizer, then Accounts to start adding your financial institutions, like bank and credit accounts.





STEP 4

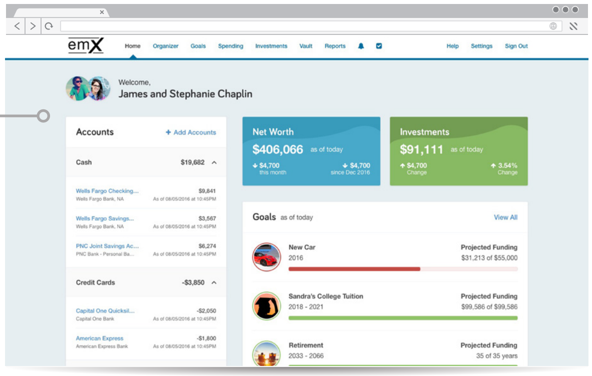
Personalize your website

Customize your website by adding photos of what your wealth represents—the people and things most important in your life.

STEP 5

See your finances come to life

Easily organize and track your financial goals with spending and budgeting tools, investment monitoring, and more.



Now you're ready to start managing your wealth with your personal financial website!

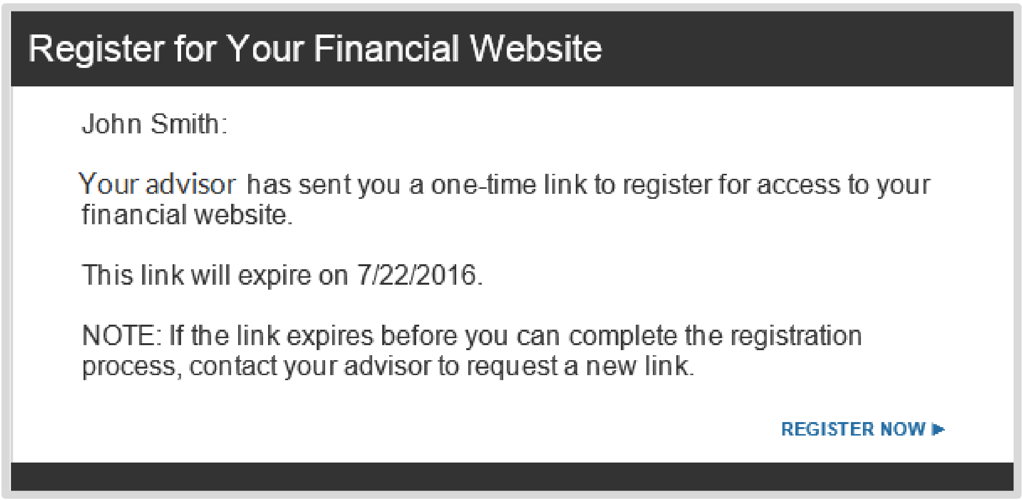
By combining our personal digital experience with the professional guidance only a trusted advisor can provide, we can work together to build and monitor a financial plan that fits your needs.

Website Registration Process

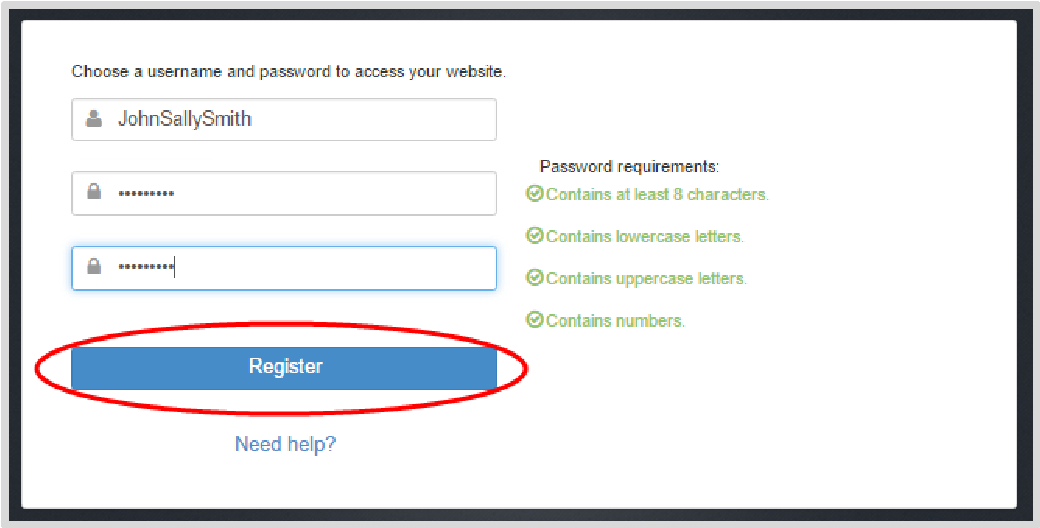
In this userguide, we will demonstrate how to register your website in a few simple steps! Your financial representative will send a system generated email with an embedded registration link. For your security, this link has redemption codes built into it. This means that the link you received is one time only use. Once the link has been clicked on, it will then expire. Make sure not to click the link until you are fully ready to complete the registration process! Registration should take no more than 10 minutes.

Please Note: The registration invitation email expires 7 days from initial receipt. If you delete the email, your financial representative will be able to resend it.

1. From your email, open the invitation email.



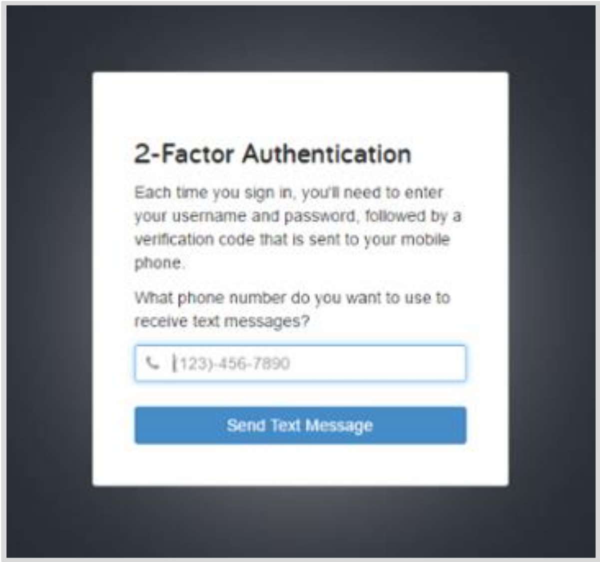
2. The link will open a new page in your default internet browser. Here you will establish a unique Username & Password. Follow the password meter to confirm you have met the security requirements.



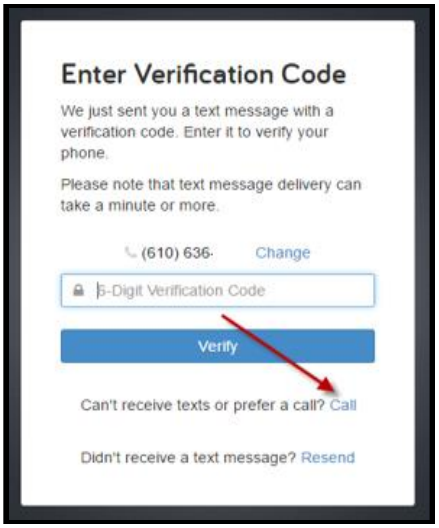
Website Registration Process

3. After establishing your Username and Password, you are required to register for 2-Factor Authentication (2-FA.) The main purpose of 2-FA is to ensure the security of your information. 2-FA will verify your identity using a PIN sent to your phone. This is an important measure in safeguarding your personal financial data, a matter we take very seriously.

   You will first register your Primary phone to be used for 2-FA. Enter your phone number and click **Send Text Message**. If you enter a landline, you can choose to receive a phone call that reads your PIN to you. For international phones, add a "+" in front of your number.

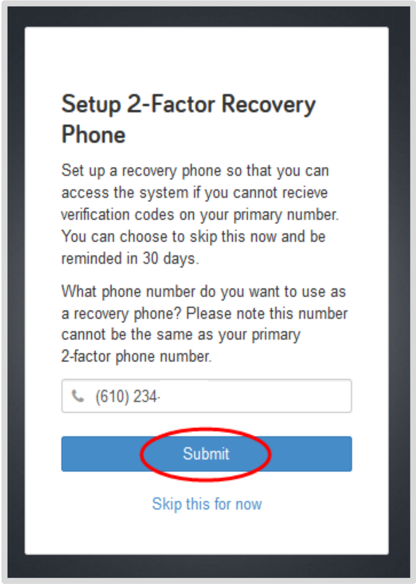


4. Once you have received your PIN, enter the 6 digit code into verification box and click **Verify**. Click the Call link to have the verification code read to you over a phone call. The code expires after 10 minutes, click the Resend link to receive a new PIN verification code.

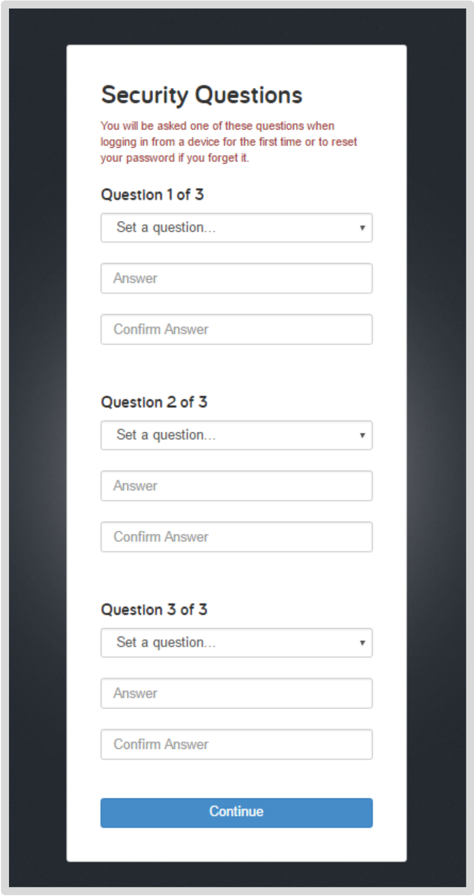


Website Registration Process

5. Next you will be prompted to set up a recovery phone. This number will be used if you do not have access to your primary phone while trying to login.

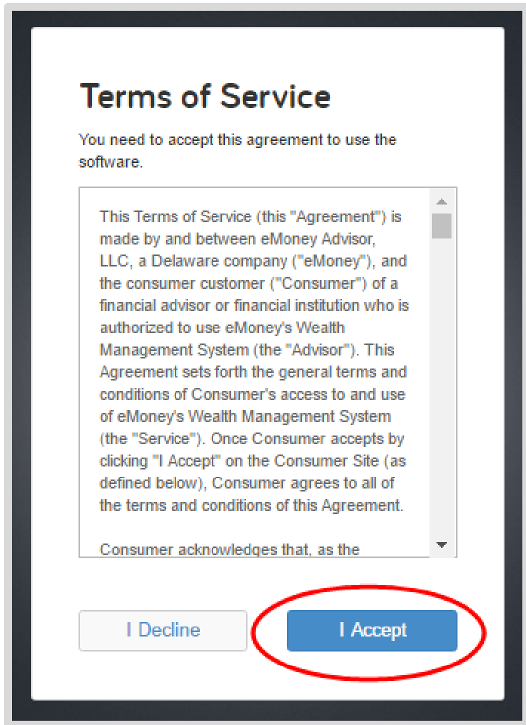


6. Next, you will be prompted to answer 3 security questions.

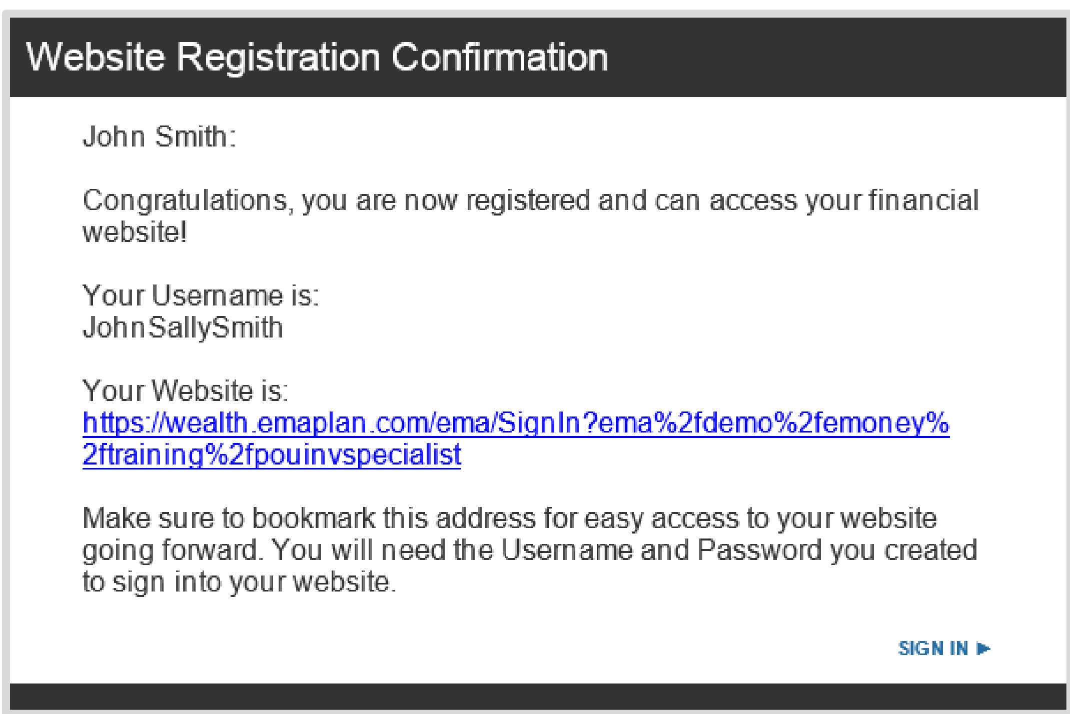


Website Registration Process

7. Finally, read and accept the Terms of Service.



8. Once you have successfully registered for your website, you will receive a confirmation email as shown below. Save the log on link to your bookmarks for easy access!



Desktop Vault Overview

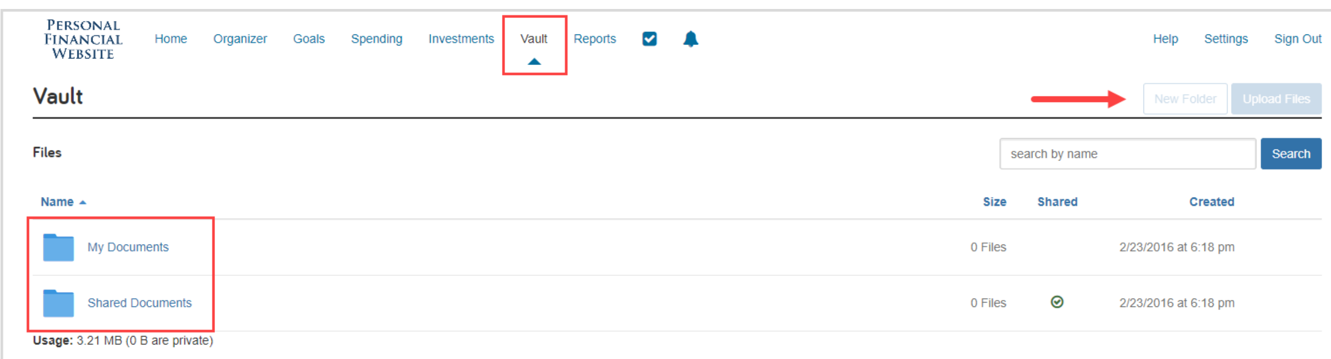
The Vault feature in your Personal Financial Website allows you to store important documents and files safely and securely. This user guide will show you how to navigate and utilize the Vault, including how to upload files from your computer.

Please Note:

- Within your Vault there are two folders you can upload directly into – they are titled **My Documents** and **Shared Documents**. The difference between the two is your Advisor has access to the **Shared Documents** folder but does not have access to the **My Documents** folder.
- Most file types are compatible, however .exe (executable) files are not supported.
- The individual file size upload limit is 30MB.

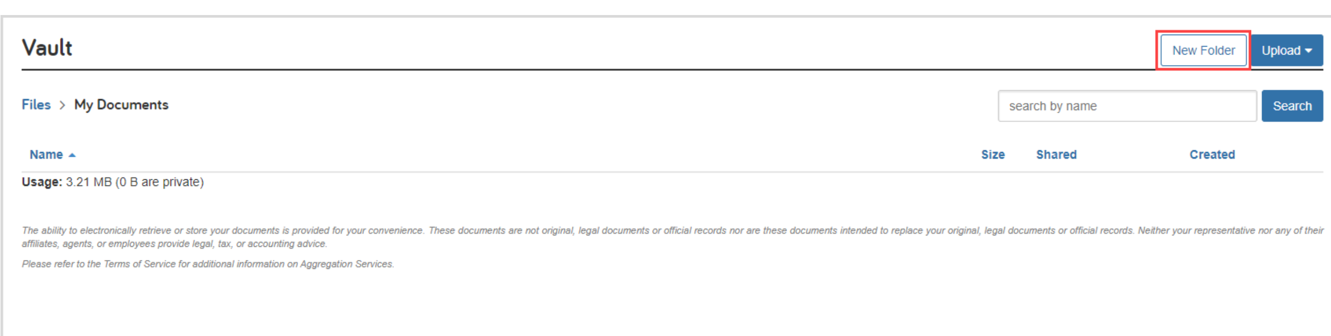
Navigating the Vault

1. Click the **Vault** tab from the top navigation bar. As mentioned above, the two folders you can upload files into are **My Documents** and **Shared Documents**. Use **My Documents** to store any personal files and use **Shared Documents** when uploading files that you want your Advisor to view and have access to.



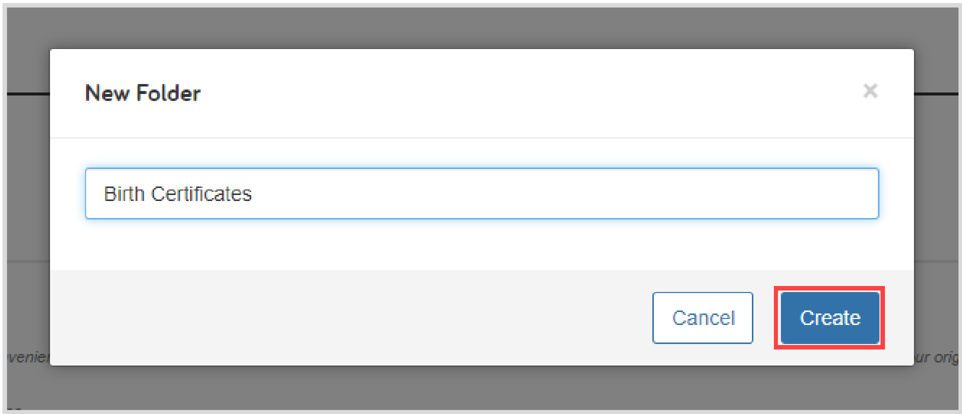
Please Note: The **New Folder** and **Upload Files** buttons in the top right will remain grayed out and un-clickable until you have clicked into either the **My Documents** or **Shared Documents** folder.

2. Once you click into either folder, you can now use the **New Folder** and the **Upload** button in the top right. Clicking the **New Folder** button allows you to create sub-folders for further organization of your files.



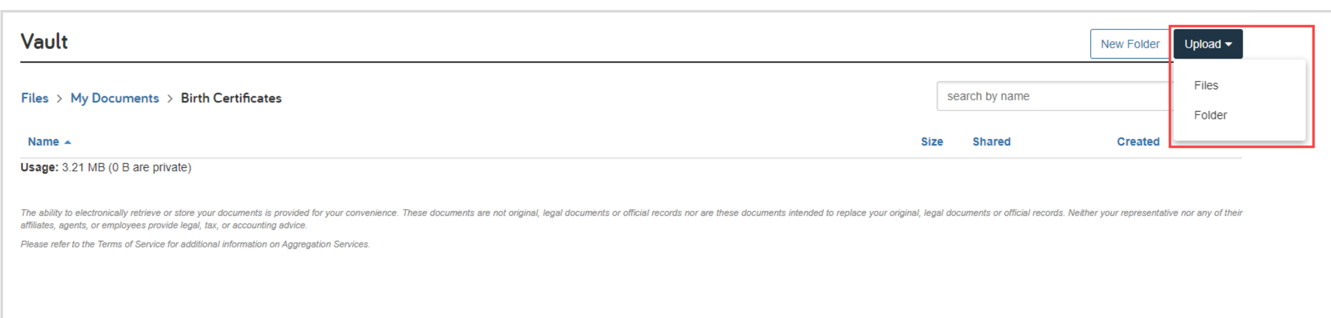
Desktop Vault Overview

3. After creating a new sub-folder, you will be prompted to enter the folder's name. Click **Create** when finished. Follow these steps to add as many sub-folders as needed.



Upload Files to the Vault

1. To upload files or an entire folder from your computer, first click either the **My Documents** or **Shared Documents** folder, then click **Upload** and select **Files** or **Folder**. If you want to upload to a sub-folder you have created, click the **sub-folder** first, then click the **Upload** button.

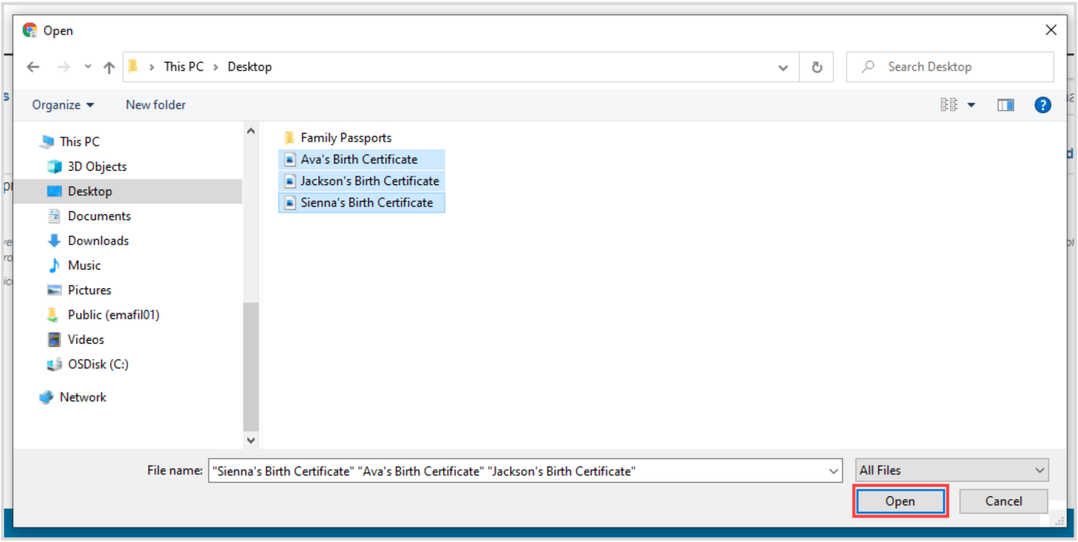


Please Note: Uploading a **folder** from your desktop will create a **sub-folder** in your Vault containing the files in that folder. Therefore, you may not need to manually create sub-folders in your Vault to upload to if your desktop files are organized in this way.

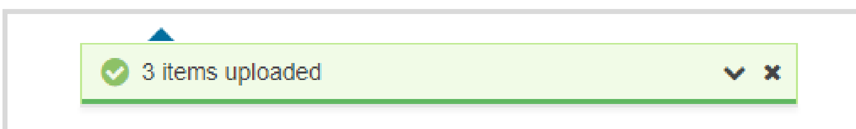
If you uploaded files to the wrong folder you can always use the **Move** option. This is explained on page 4.

Desktop Vault Overview

2. Your browser will open a new window that allows you to choose files or a folder to upload from your desktop. To select multiple files, hold down the **Shift** key while selecting the files individually. When ready, click **Open** or **Upload**. Depending on your browser, you may need to confirm the upload again.

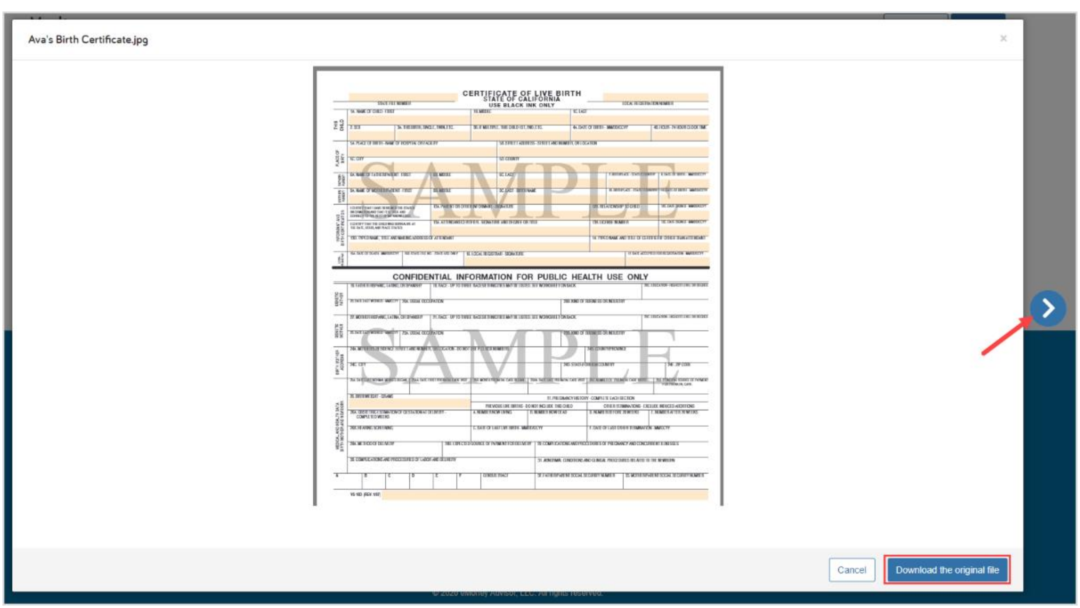


3. Once the files are successfully uploaded, you will see a green banner confirming the upload at the top of your Personal Financial Website.



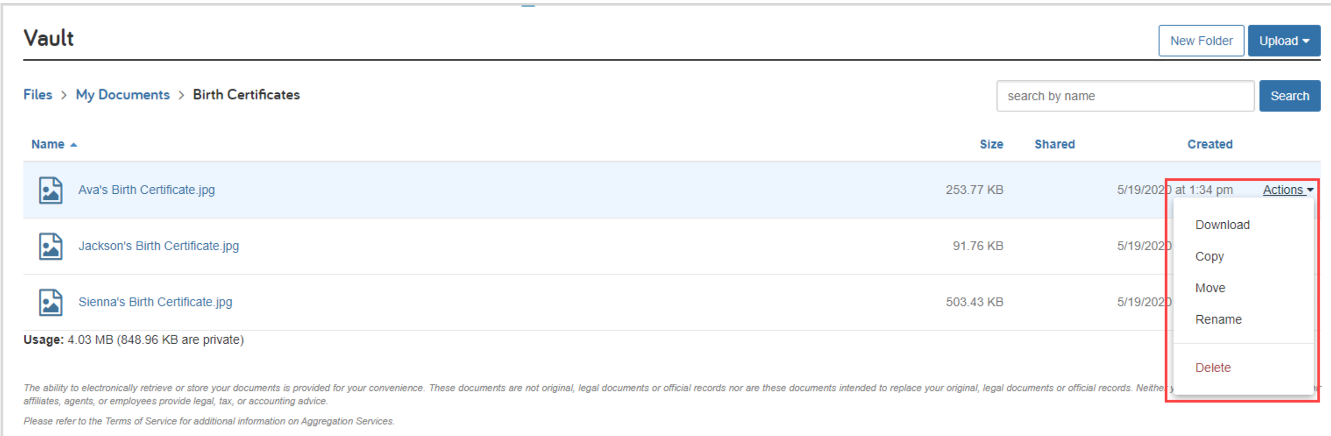
Vault "Actions"

1. Clicking on a file in your Vault will bring you into preview mode where you have the options to **Download the original file** and easily preview other files within the folder.



Desktop Vault Overview

2. Each file has an **Actions** drop-down menu giving you the options to **Download**, **Copy**, **Move**, **Rename**, and **Delete** files.



Please Note:

- **Download:** This option will download the file to your desktop.
- **Copy:** This option allows you to copy the file and paste it into another folder, without removing it from the original folder.
- **Move:** This option allows you to move the file from this folder to another folder.
- **Rename:** This option allows you to rename the file name in your Vault.
- **Delete:** This option allows you to delete the file. Once deleted, the file cannot be recovered.

3. A final note, remember you can use the **Search** field to quickly filter through all of the files in your Vault.

SECURITY

Safe & Secure

Your wealth management system employs advanced security features and protocols to keep your data safe, private, and secure at every hour of every day, year round.

Our comprehensive security measures include password protection, Secure Socket Layer encryption, firewalls, intrusion detection, audits, inspections, and more.

With each measure in place, you can be confident that your important information is safe and secure.

PASSWORD PROTECTION

You have a unique username and password, ensuring that only you can access your information. Submitting incorrect login credentials three consecutive times will automatically lock your account for 10 minutes. This is to block any manual or programmed hacking attempts.

In most cases, we have no access to your username or password. However, if you decide to provide us with this information, we will never share your username and password over the phone or send it to an email address not pre-registered with your account.

HIGHEST ENCRYPTION

Our system uses a 256-bit Secure Socket Layer to scramble your data, further preventing access to unauthorized users. This is the highest level of encryption currently available today, and twice the standard followed by many financial institutions, including banks.

SECURED DATA

We house your important data at secure, geographically separated data centers. Physical security measures at these facilities includes 24/x7/x365 on-site personnel and closed circuit video surveillance.

These data centers also make use of fire protection, electronic shielding, and database backup procedures to ensure your data is continuously monitored and protected.

ROUTINE SECURITY TESTING

Your wealth management system uses third-party security auditors and software, including TraceSecurity, Tenable Security and WhiteHat Security, to identify vulnerabilities within your system and to assist us with remediation efforts.

2-FACTOR AUTHENTICATION

Your wealth management system employs 2-Factor Authentication (2FA), a complete fraud detection platform that uses a dynamic risk- and rules-based approach to identify high-risk behaviors and initiate an additional layer of security. With 2FA, you are sent a verification code to your mobile phone, which you are required to input along with your username and password in order to access your personal financial website. This additional layer of protection safeguards your sensitive financial data and strengthens the security of your account by requiring two methods of verifying your identity.

NON-TRANSACTIONAL

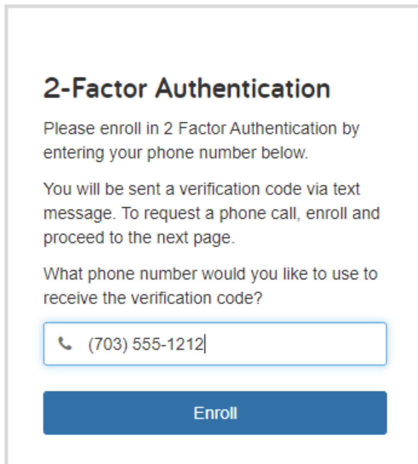
Unlike online banking, trading or shopping websites, your money cannot be moved, withdrawn or accessed on our system.

2–Factor Authentication

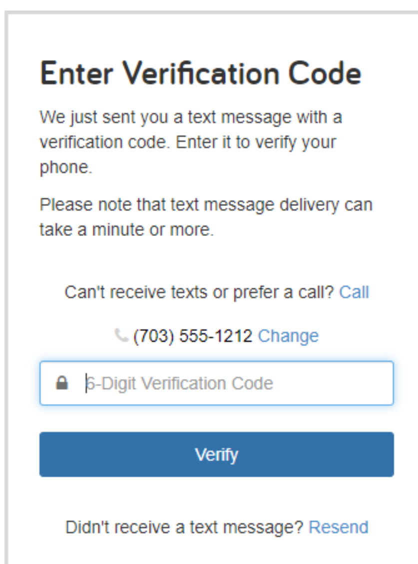
The 2-Factor Authentication (2FA) feature is integrated into your Personal Financial Management Website; it is an important security measure to safeguard your personal financial data. 2FA works by sending a PIN to your phone to use when logging in.

Initial Enrollment

1. Upon logging in, you will be required to register a primary phone number to be used for 2FA verification. Enter your phone number and click **Enroll**.



2. Once you have received your PIN, enter the 6-digit code into verification field and click **Verify**. You also have the option to click the **Call** link to have the verification code delivered to you in an automated phone call. As the code expires after 10 minutes it may be necessary to click the **Resend** link to receive a new PIN verification code.



3. The system will now prompt you to set up a recovery phone; do not use the same number as your primary phone. The recovery number will be used if you do not have access to your primary phone while trying to log in.

2–Factor Authentication

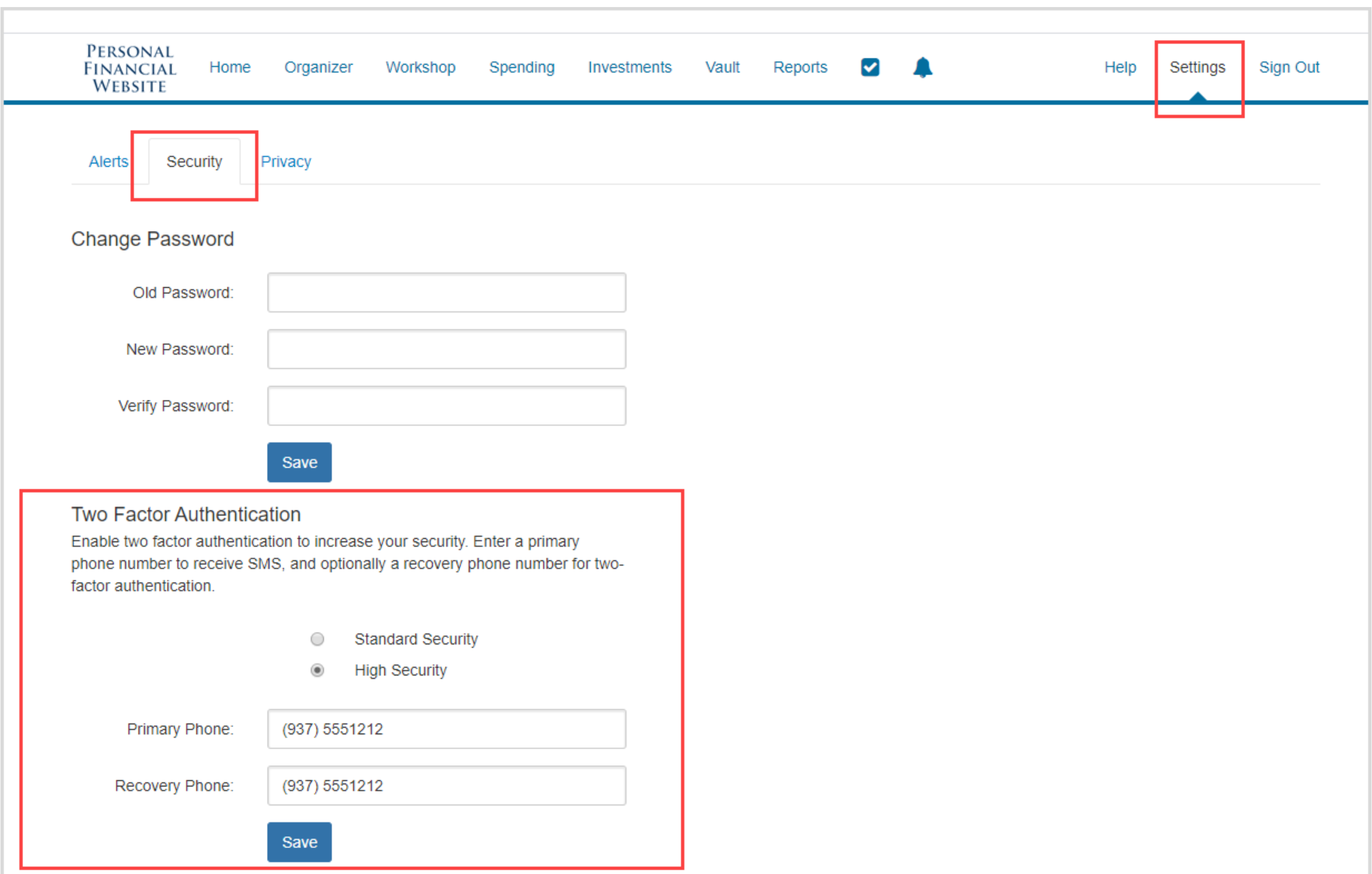
Settings

There are two levels of security to choose from, Standard or High.

Standard Security:
Requires PIN entry when “at-risk activity” has been identified. Select this option if you prefer only to be prompted with additional security when our system detects a potential threat like a log-in from a foreign country.

High Security:
Requires a PIN be entered every time you log into the system. Select this option if you prefer to use the highest level of security available.

1. To change your security settings, click the **Settings** link in the top right of your website. From there, choose **Security.**
2. Select your security level, then click **Save** when done. Note that you can also change your primary or recovery phone number here.



Note: You may not have the ability to switch between standard and high security depending your version of the application.

2-Factor Authentication

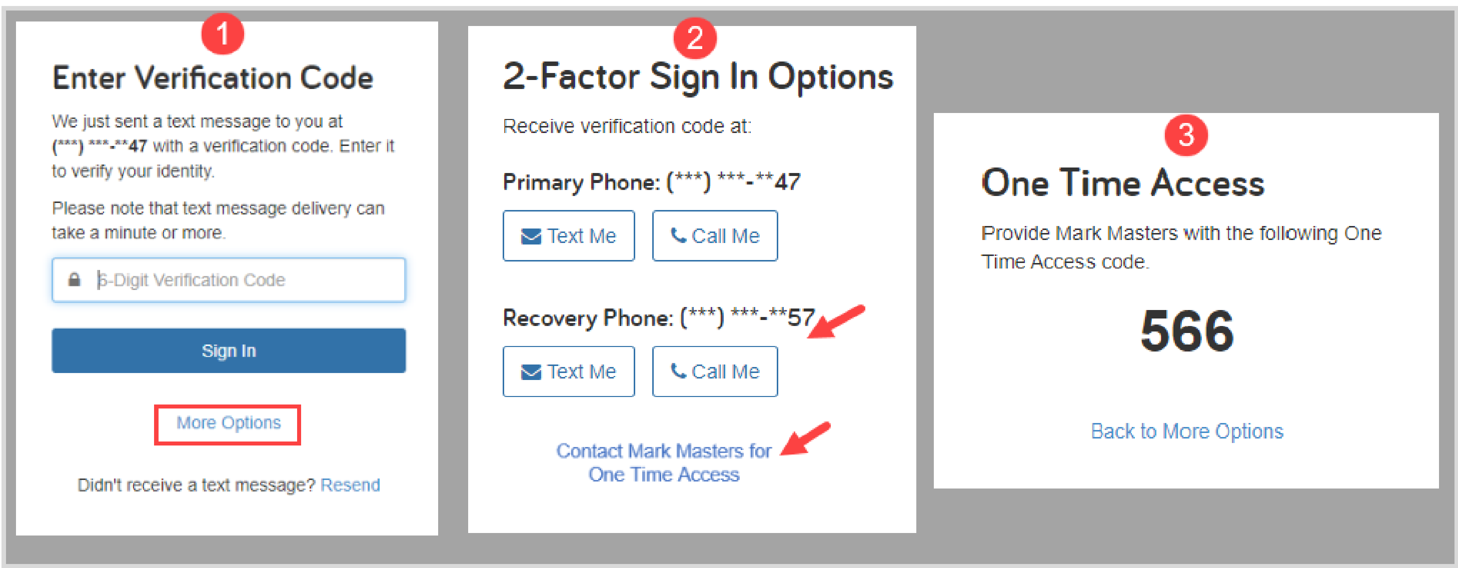
Troubleshooting

Issue:

You do not have access to your primary phone number.

Solution:

Click **More Options**; you can use your recovery number or click the link to contact your advisor for one-time access:



Issue:

You entered your PIN incorrectly 3 times and your account has been locked.

Solution:

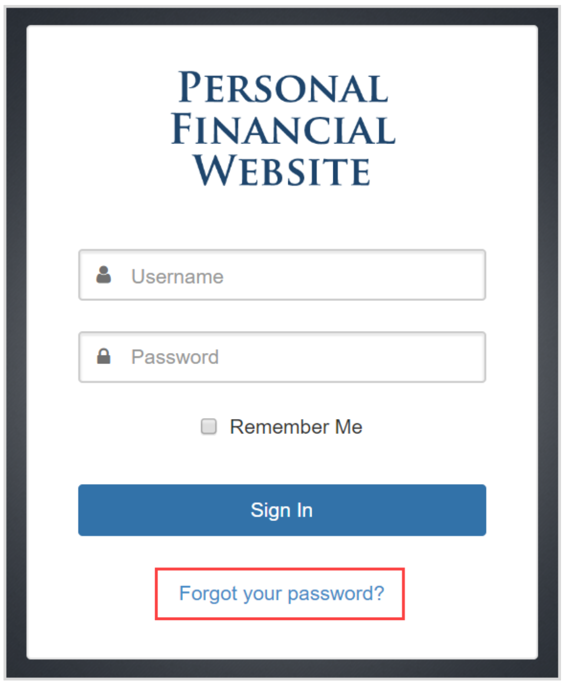
To unlock your account, you will need to contact the manager of your Personal Financial Website.

Forgot Your Password?

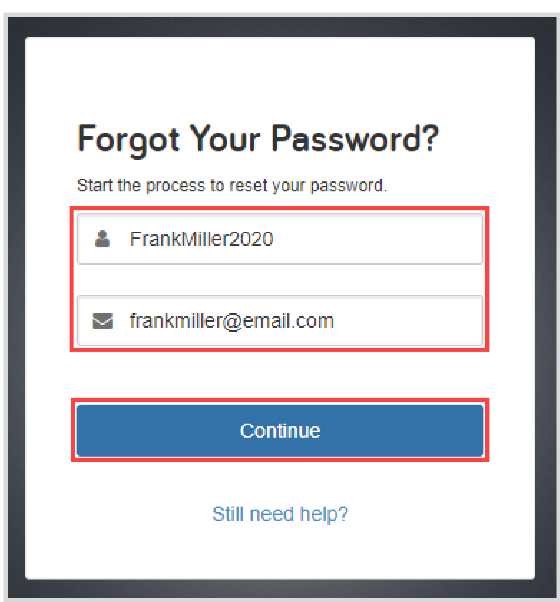
This user guide will walk you through the steps to reset the password to your Personal Financial Website. It is important to note that after three failed attempts to log in, the system will automatically lock your account for ten minutes as a security measure. After the ten minutes are up, follow the steps below to reset your password.

Reset Your Password

1. Click **Forgot your password?** on the log-in screen.

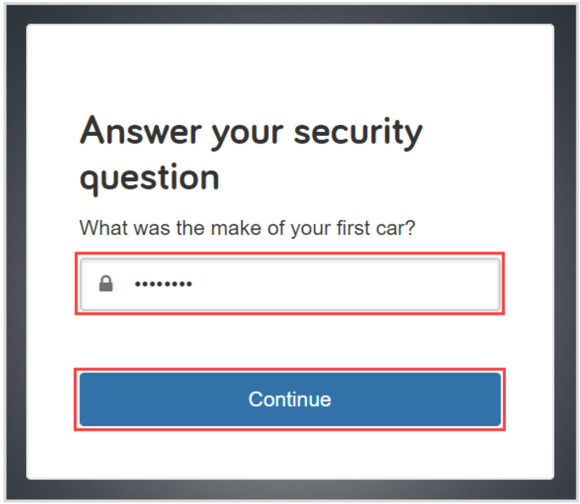


2. Enter the **username** and **email address** associated with your account, then click **Continue**.



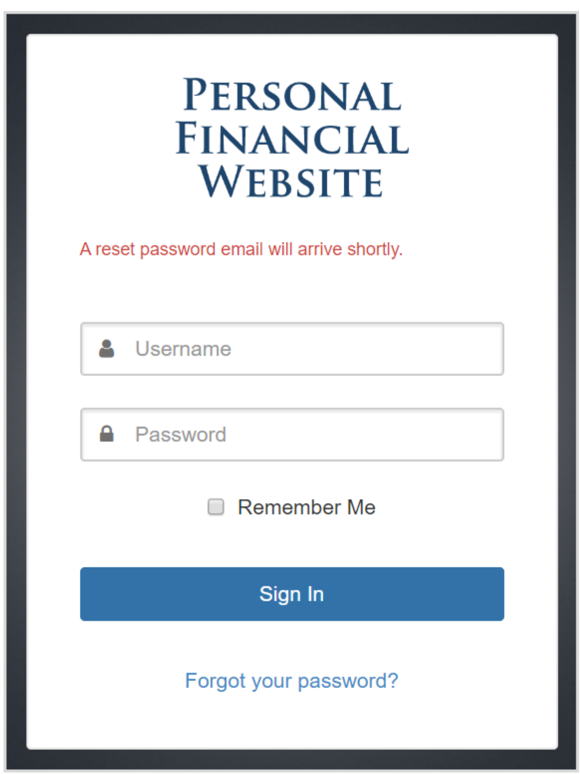
Forgot Your Password?

3. Answer your security question, then click **Continue.**



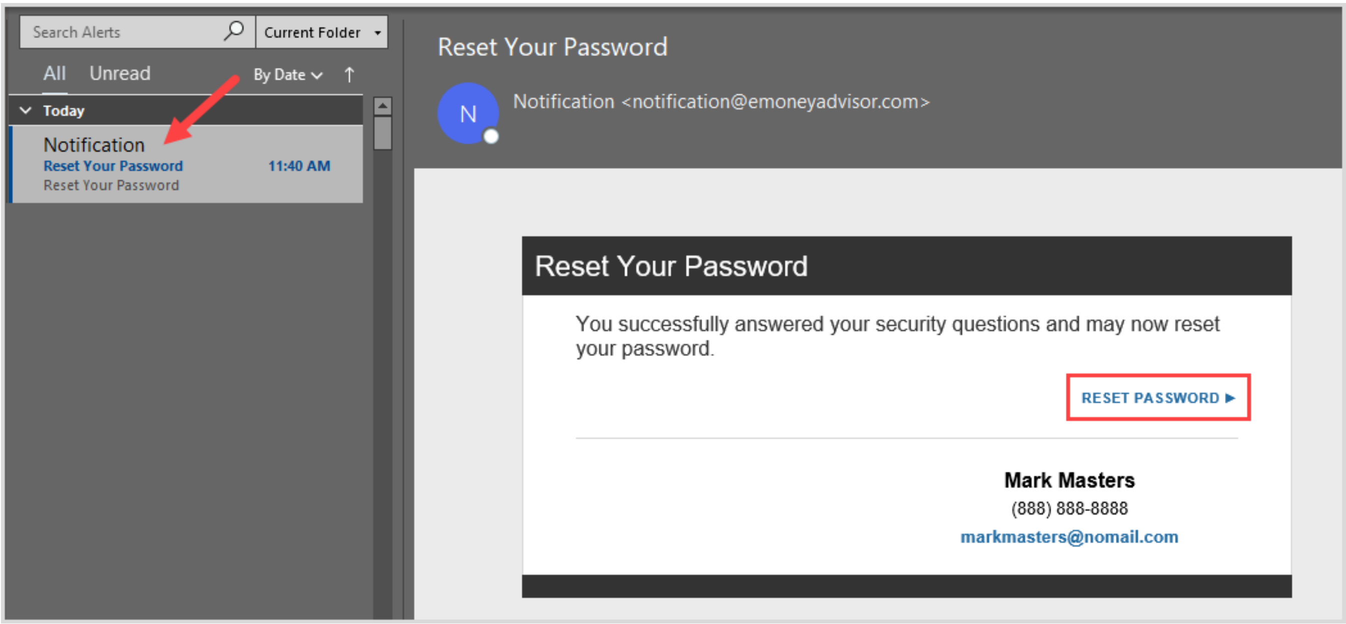
Please Note: These security questions and answers were set up when you signed into your Personal Financial Website for the first time or you may have reset them in your Settings. After three failed attempts, your account will be locked for ten minutes. You can try again after ten minutes or contact your Financial Representative.

4. Upon successfully verifying your identity, the system will generate an email that includes a link to reset your password.



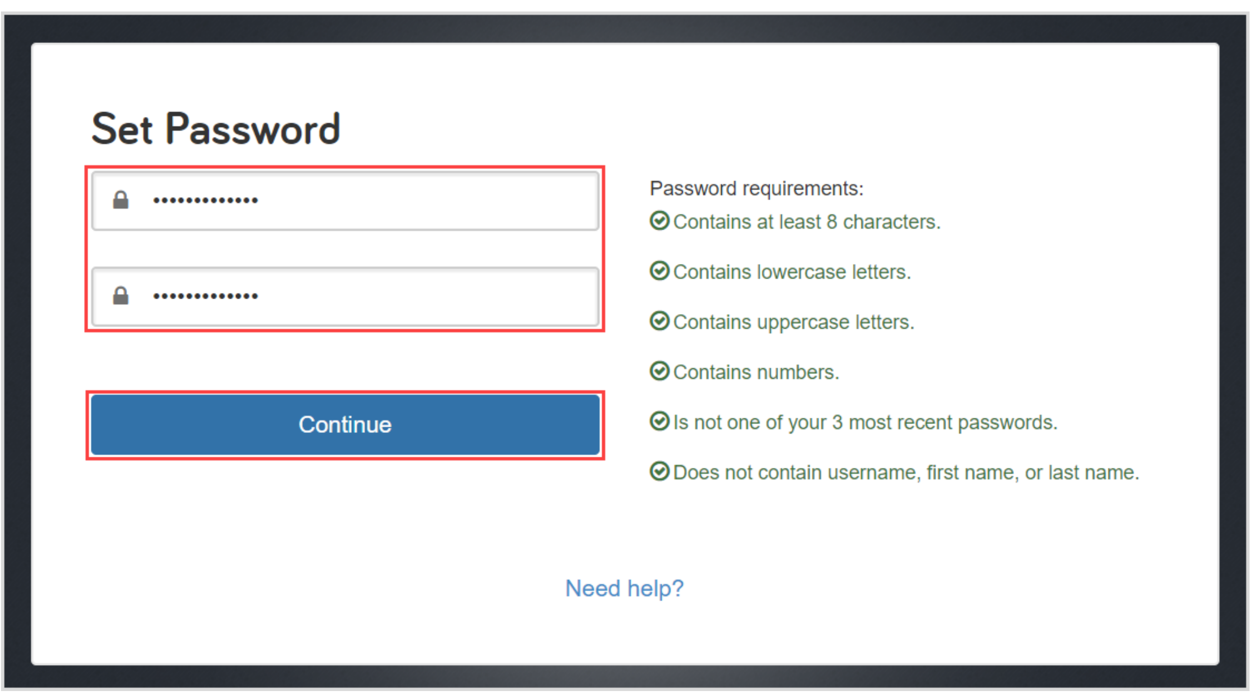
Forgot Your Password?

5. Navigate to your email inbox and locate the email titled **Reset Your Password.** Click **Reset Password.**



Please Note: This will come from the email address **notification@emoneyadvisor.com**. If you cannot find the email, please check your spam and junk folders.

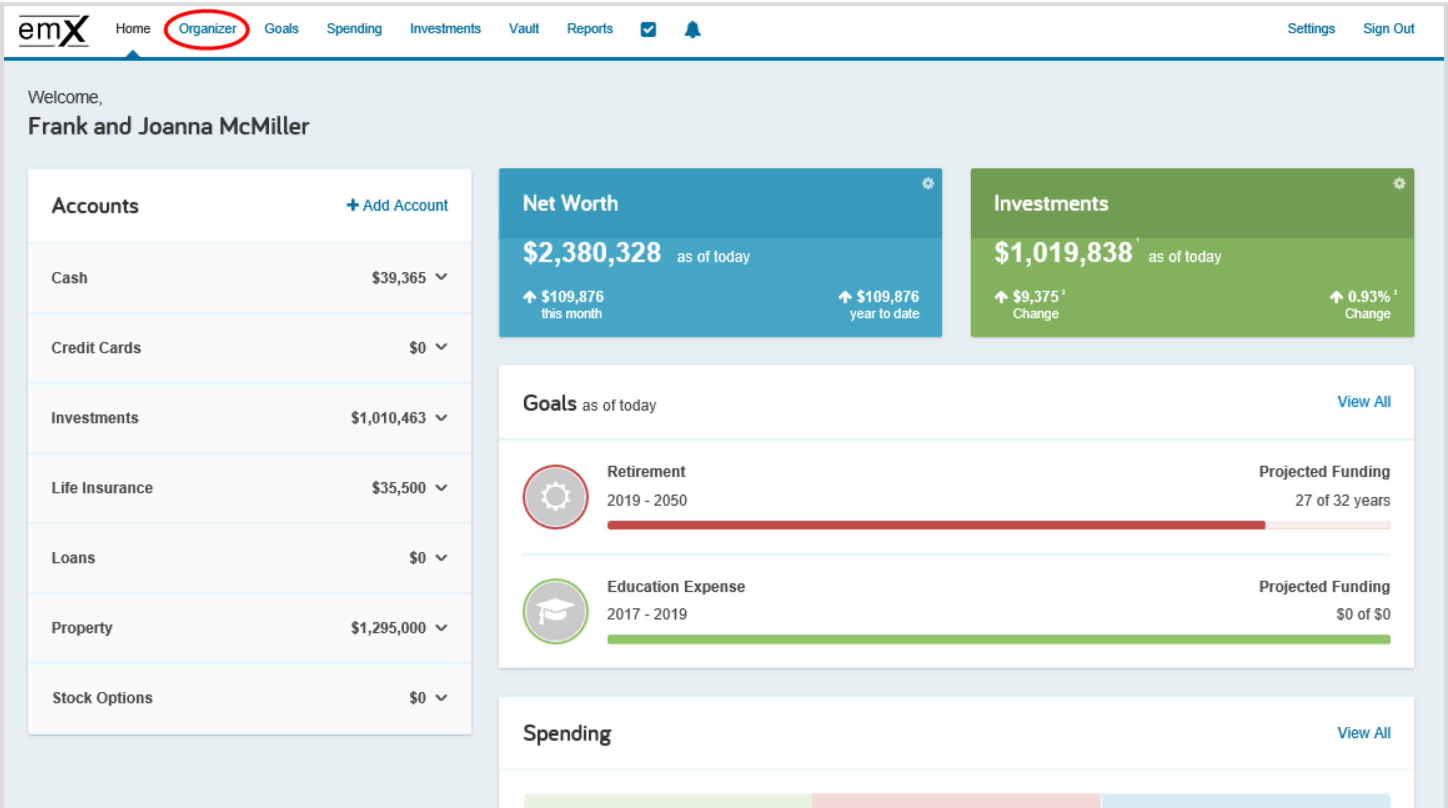
6. You will be taken to a new tab in your browser and prompted to set your new password. Once all six password requirements are checked off in green, click **Continue** to be taken to your Personal Financial Website Home page.



Add Accounts

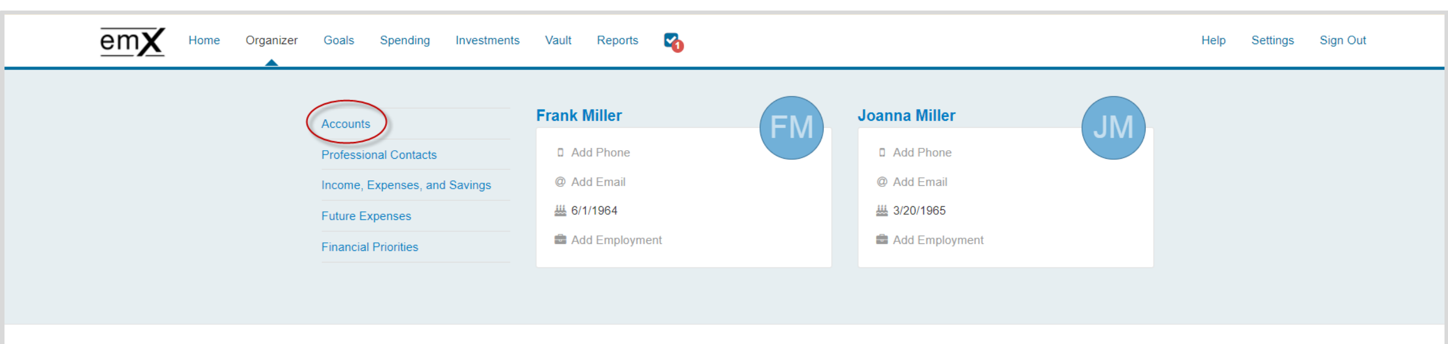
In this userguide, we will demonstrate how to establish a connection with your personal banking institutions. A connection is a direct link with an institution that feeds over updated account information.

1. From your home page, click **Organizer**.



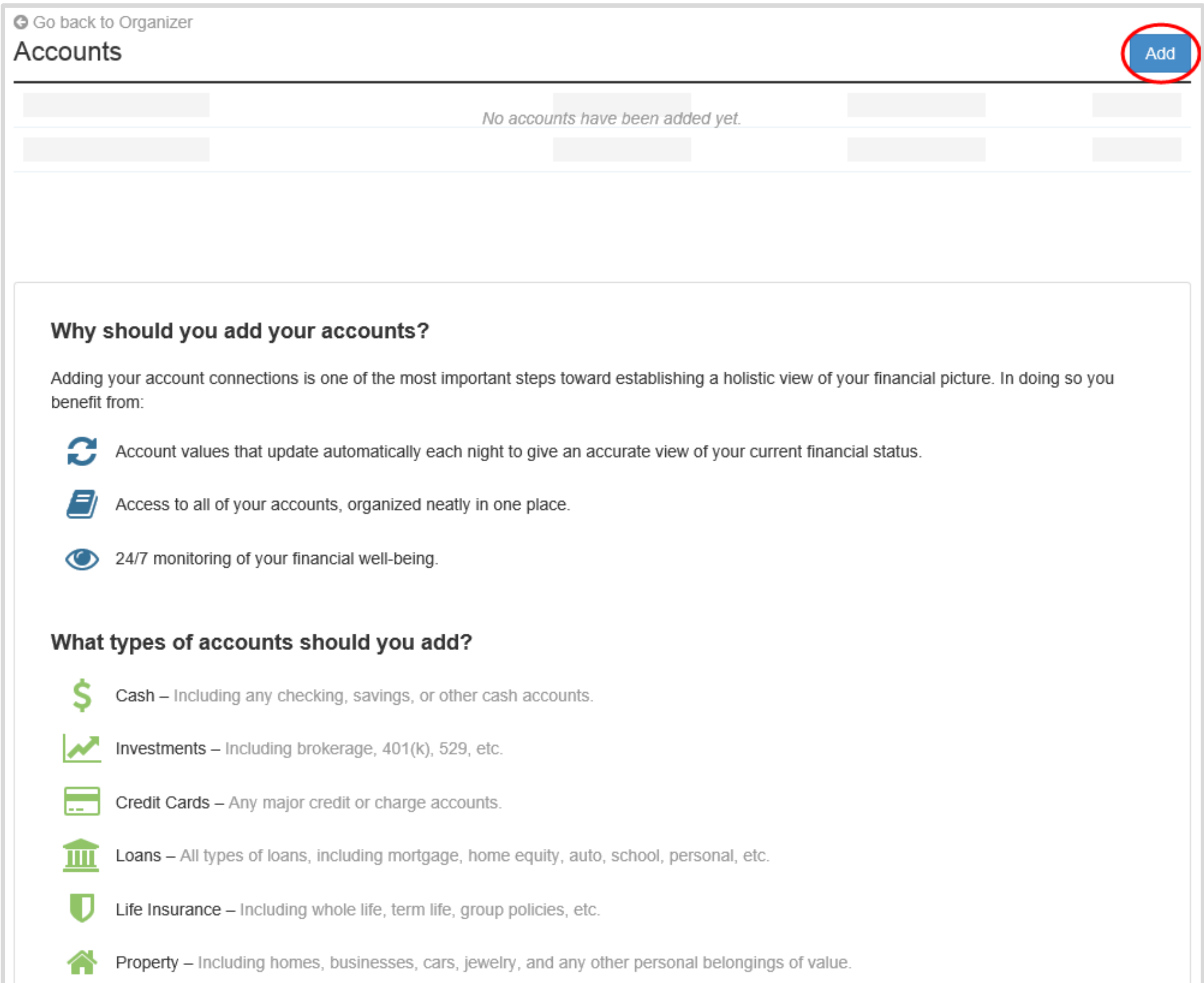
You can also click the **+Add Account** link directly from the Home page!

2. Click **Accounts**.



Add Accounts

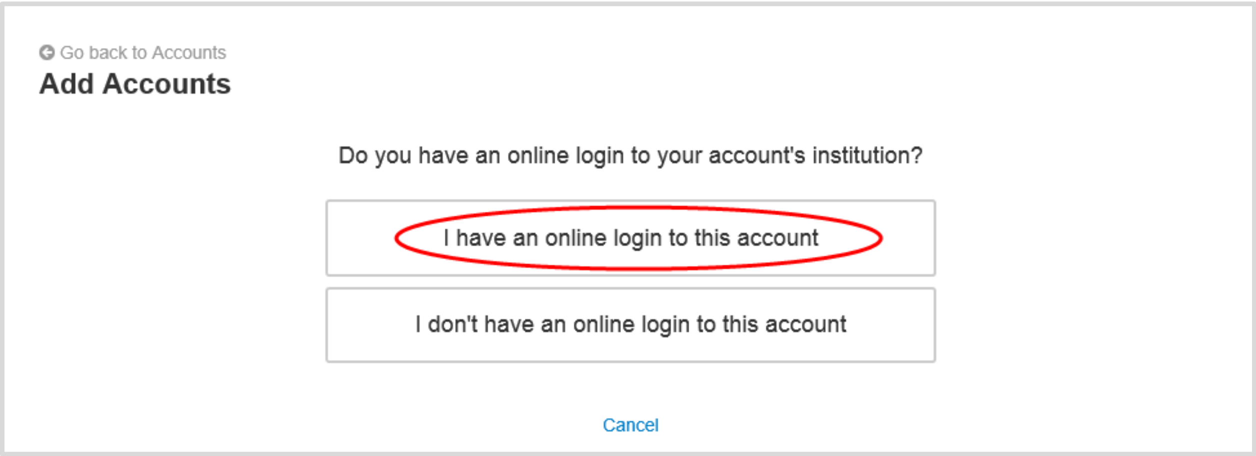
3. Review the information on why you should add accounts, and what type of accounts you should add. Click **Add**.



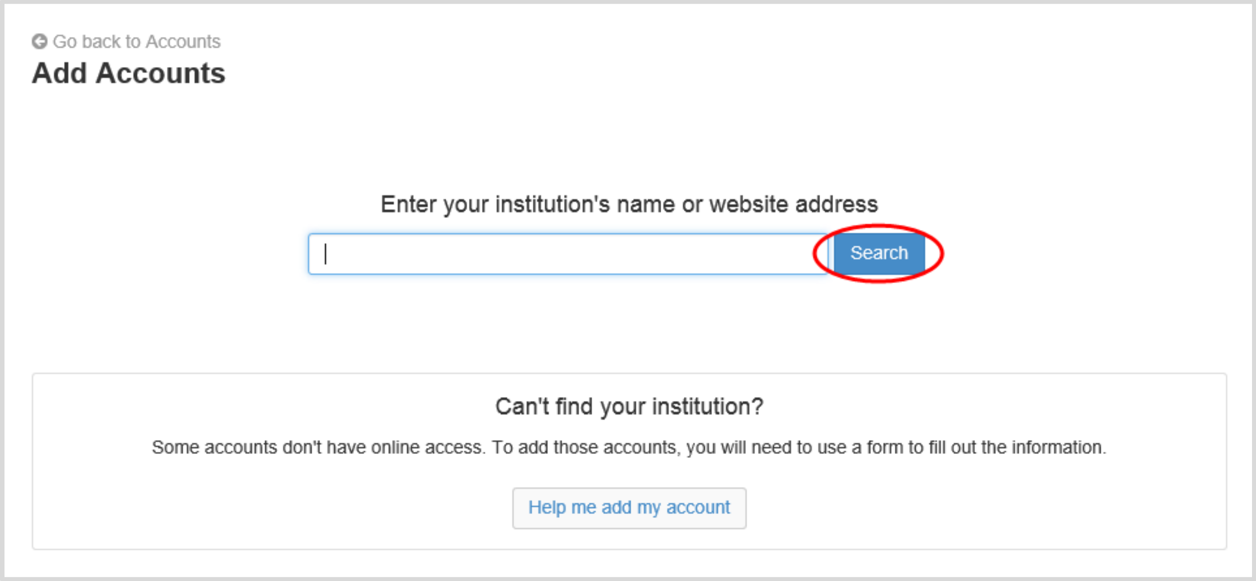
Add Accounts

4. Select whether or not you have an online login for this account.

Please Note: If you do not have an online login for this account, the application will help you add the accounts manually.

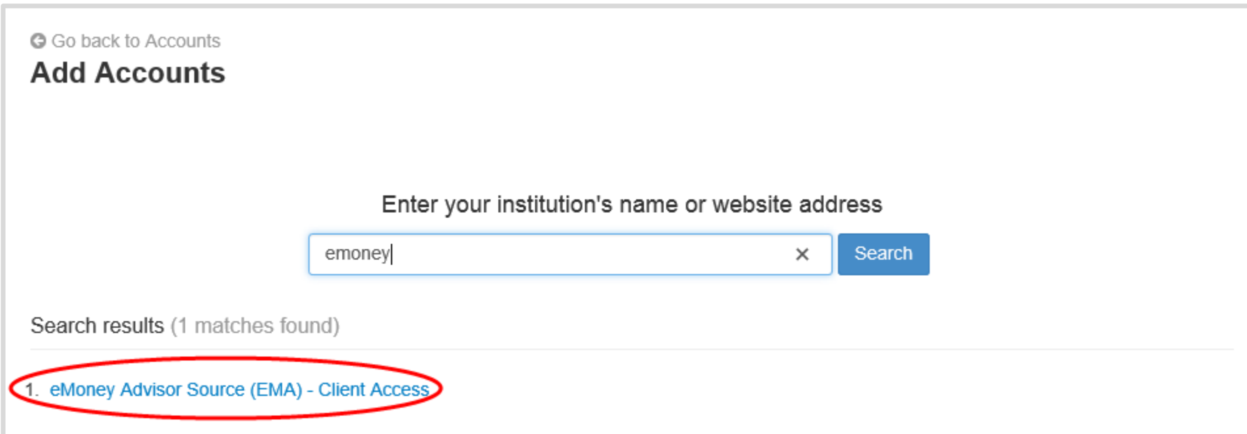


5. Enter the institution's name or website address and click **Search**.

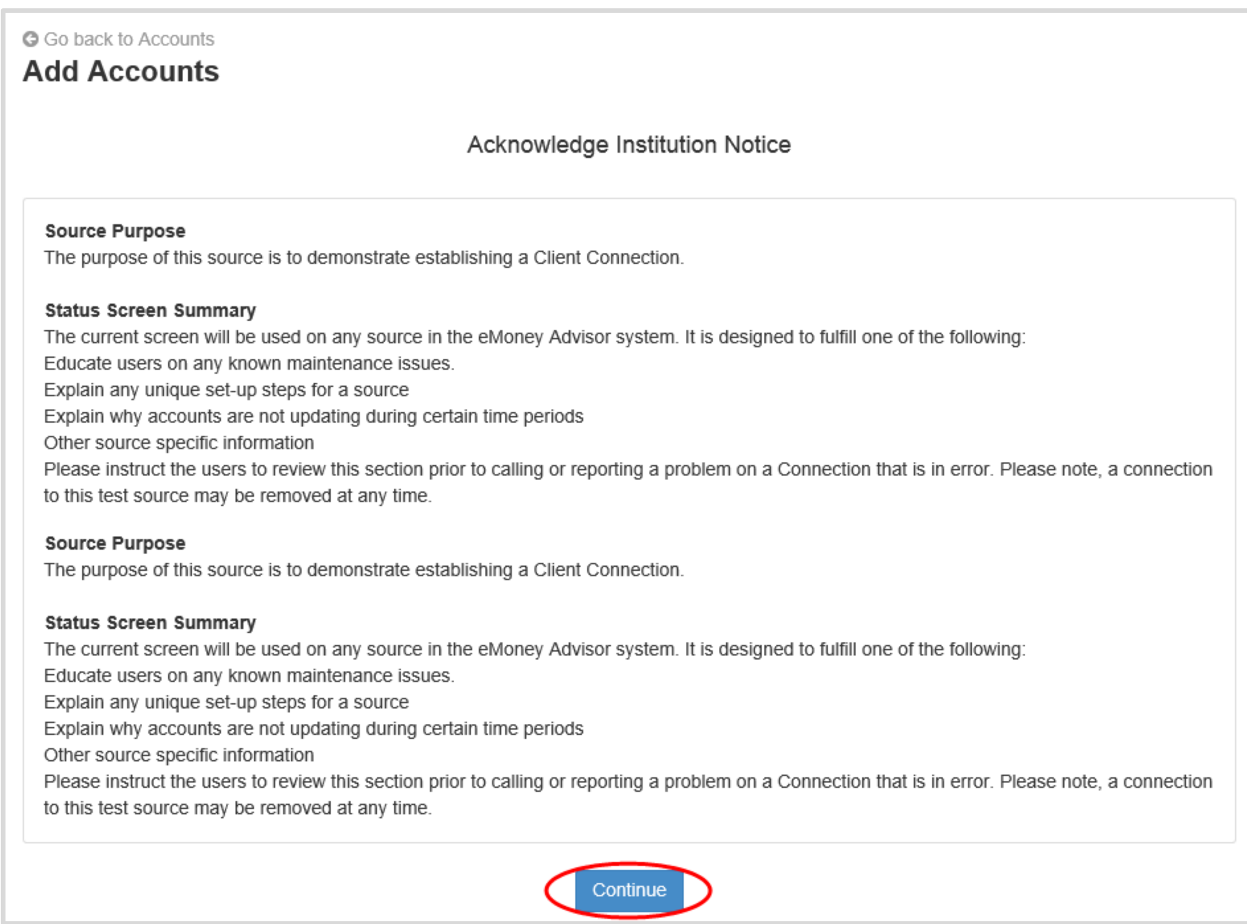


Add Accounts

6. From the search results found, select the appropriate link.

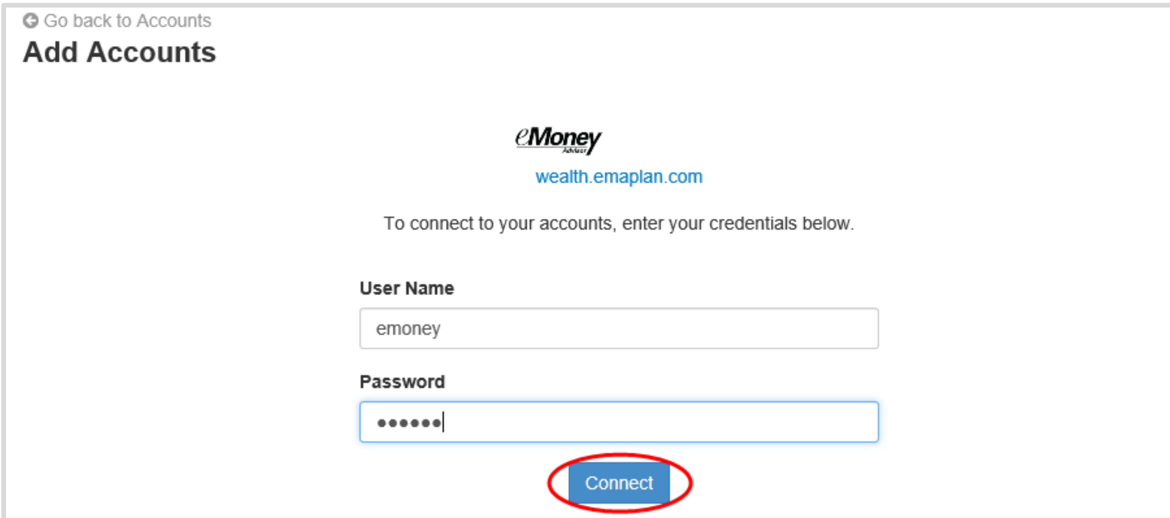


7. Next you will acknowledge the institution notice where applicable. This notice will inform you of any important information relating to this institution's connection. Click **Continue**.

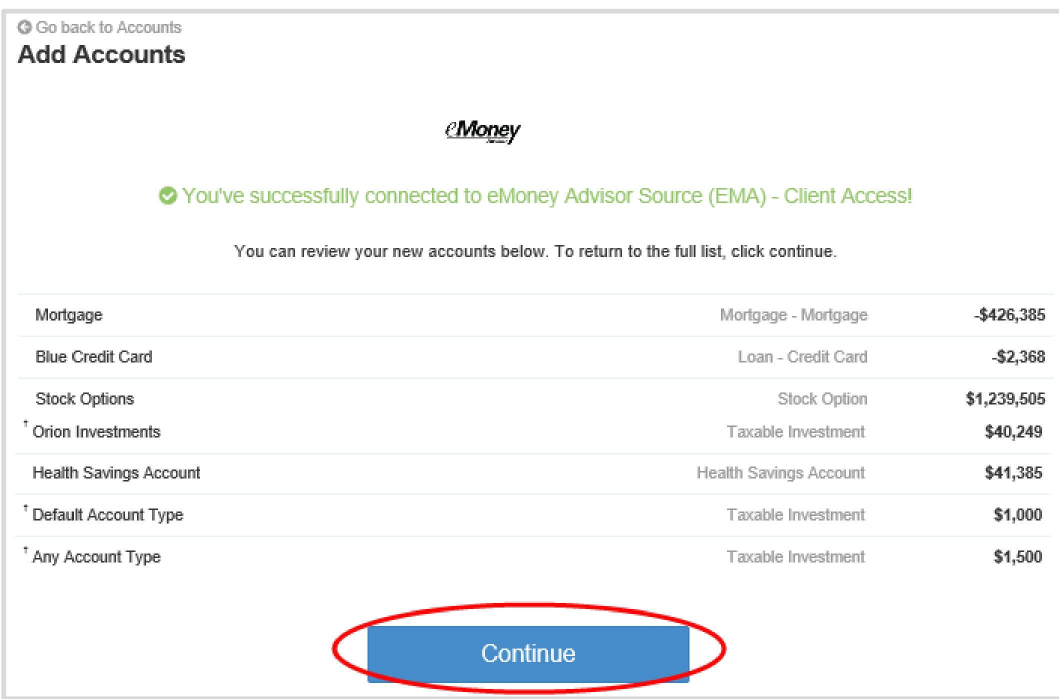


Add Accounts

8. Enter in your login credentials for this institution and click **Connect**. If there's an issue connecting to your accounts, you'll receive a status message describing the problem. Click on the message to learn how to fix it.

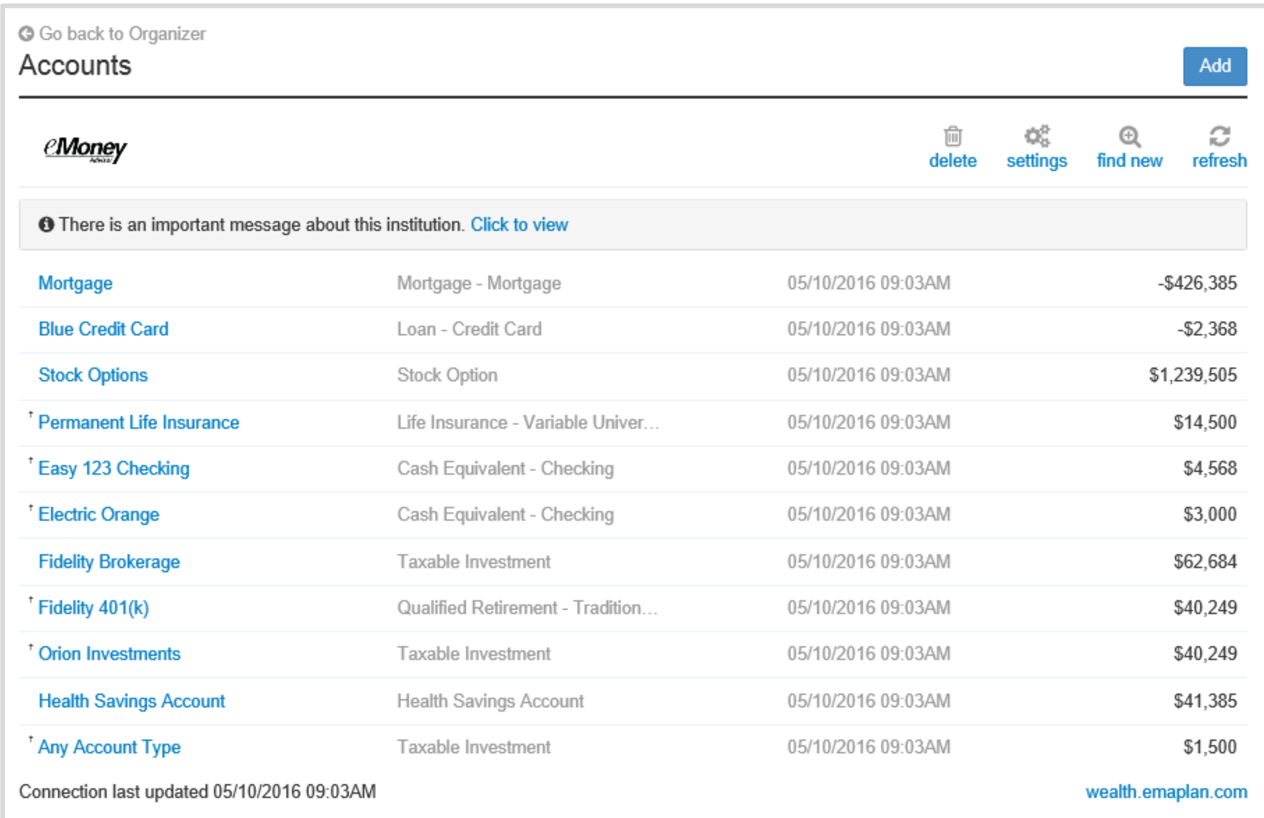


9. Once your credentials have been verified you can review the accounts brought over through the connection. Click **Continue** to return to an overview of all accounts you have entered into your portal.



Add Accounts

10. On the Accounts page you can easily see when your accounts with an institution last updated or if any accounts are in an errored state.



Go back to Organizer

Accounts

Add

delete settings find new refresh

There is an important message about this institution. Click to view

Mortgage	Mortgage - Mortgage	05/10/2016 09:03AM	-$426,385
Blue Credit Card	Loan - Credit Card	05/10/2016 09:03AM	-$2,368
Stock Options	Stock Option	05/10/2016 09:03AM	$1,239,505
† Permanent Life Insurance	Life Insurance - Variable Univer...	05/10/2016 09:03AM	$14,500
† Easy 123 Checking	Cash Equivalent - Checking	05/10/2016 09:03AM	$4,568
† Electric Orange	Cash Equivalent - Checking	05/10/2016 09:03AM	$3,000
Fidelity Brokerage	Taxable Investment	05/10/2016 09:03AM	$62,684
† Fidelity 401(k)	Qualified Retirement - Tradition...	05/10/2016 09:03AM	$40,249
† Orion Investments	Taxable Investment	05/10/2016 09:03AM	$40,249
Health Savings Account	Health Savings Account	05/10/2016 09:03AM	$41,385
† Any Account Type	Taxable Investment	05/10/2016 09:03AM	$1,500

Connection last updated 05/10/2016 09:03AM

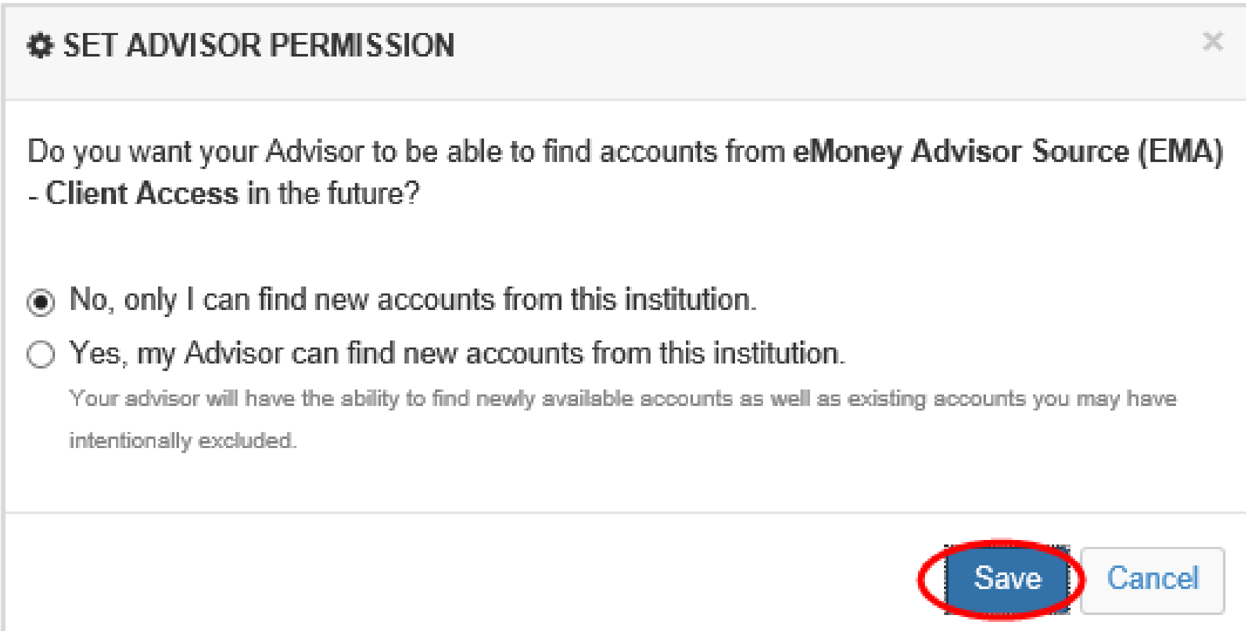
wealth.emaplan.com

11. Each connection you establish will have its own specific maintenance required. For example, if you updated your password on the institution you will need to then update the credentials in your portal.

    You can **Delete** the connection, **change your settings, find new accounts**, and **refresh** the connection at any time to pull over updated account values.

Add Accounts

12. The settings link gives you the option to enable your Advisor to find new accounts on your behalf.

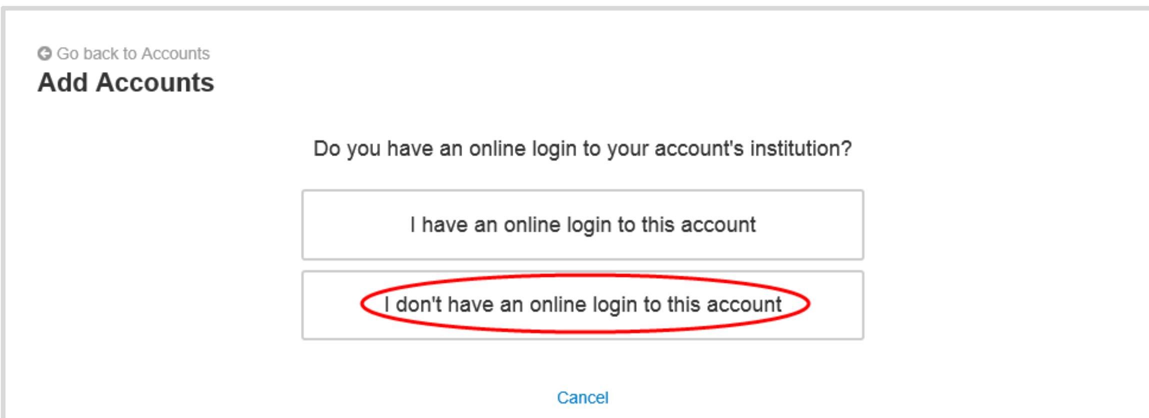


Add Accounts

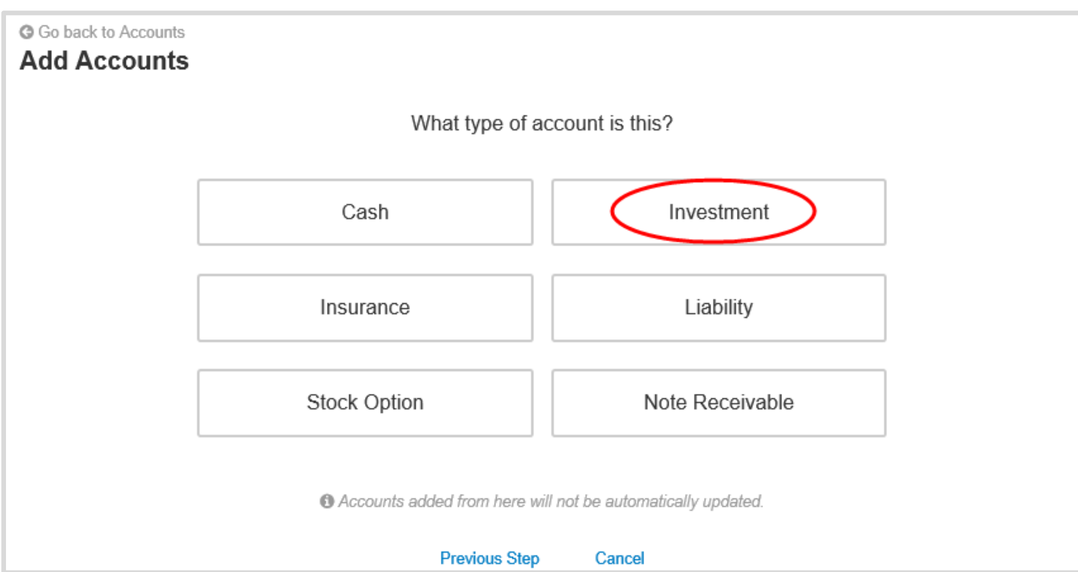
If you do **not** have an online login to an institution, follow the below steps to enter accounts in manually. While manual accounts do NOT update, they help build a better financial snap shot for both you and your advisor.

1. Click **Add** on the Accounts page.

2. Select “I don’t have an online login to this account.”

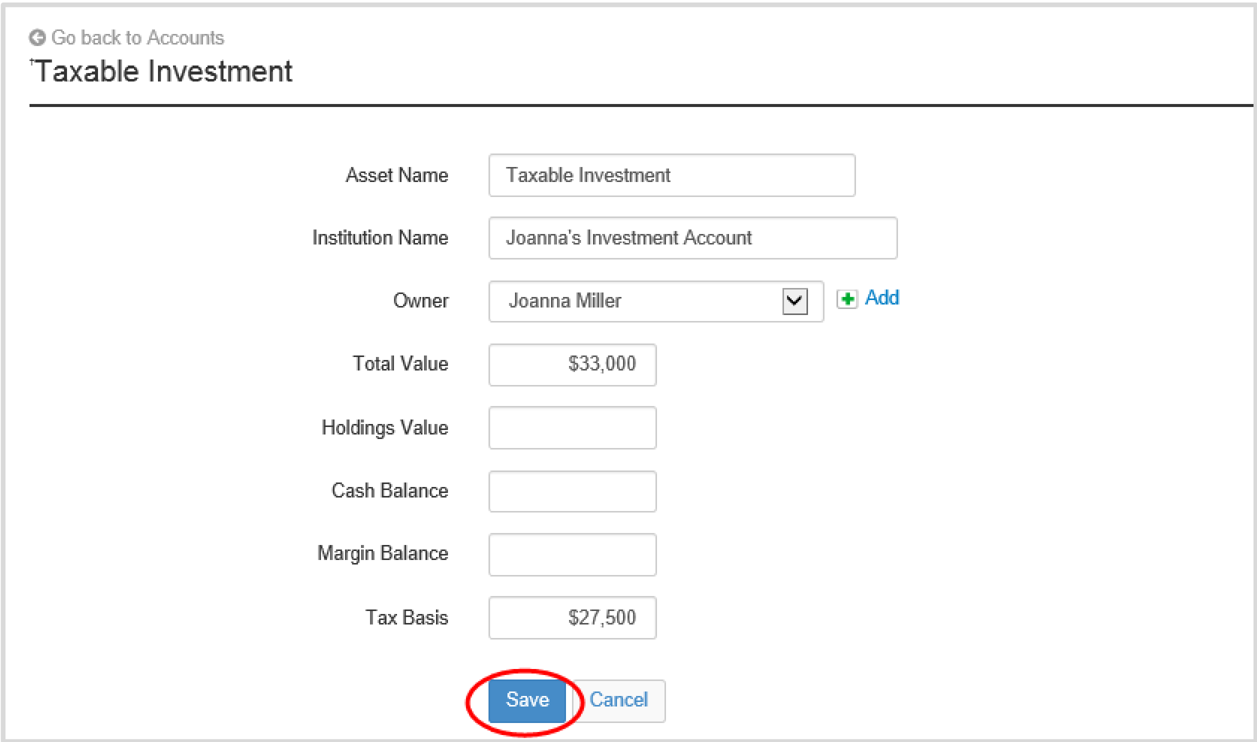


3. Select the type of account.



Add Accounts

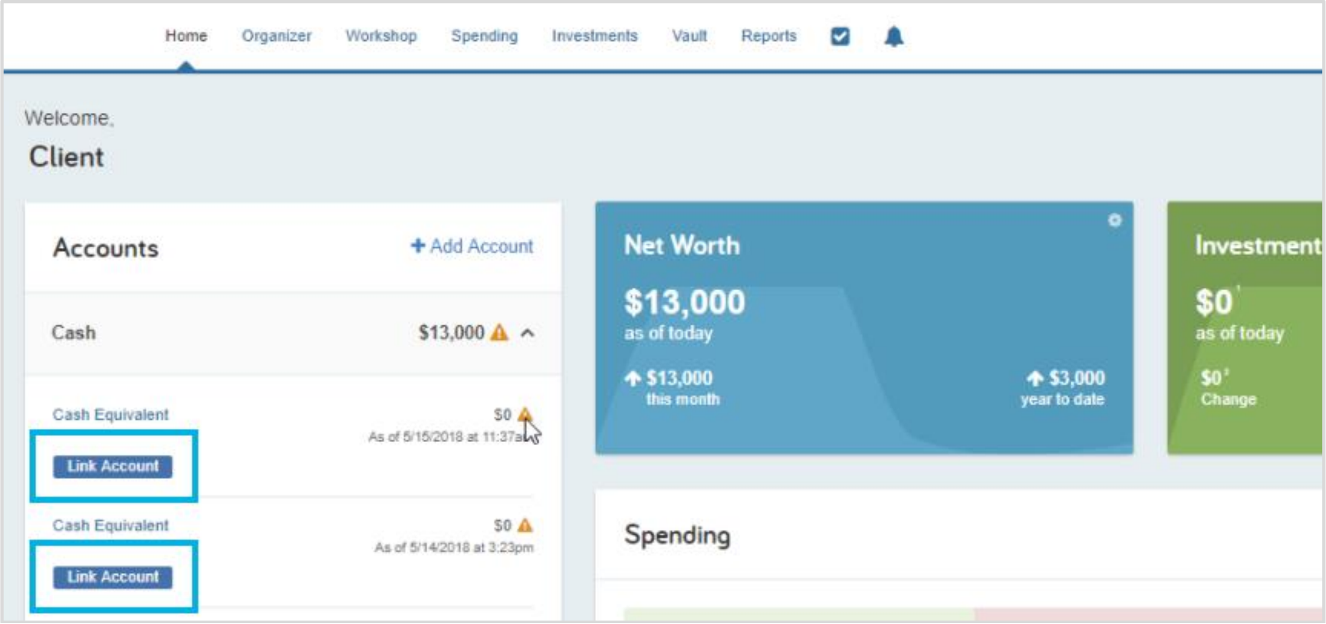
4. Enter details about the account and click **Save**!



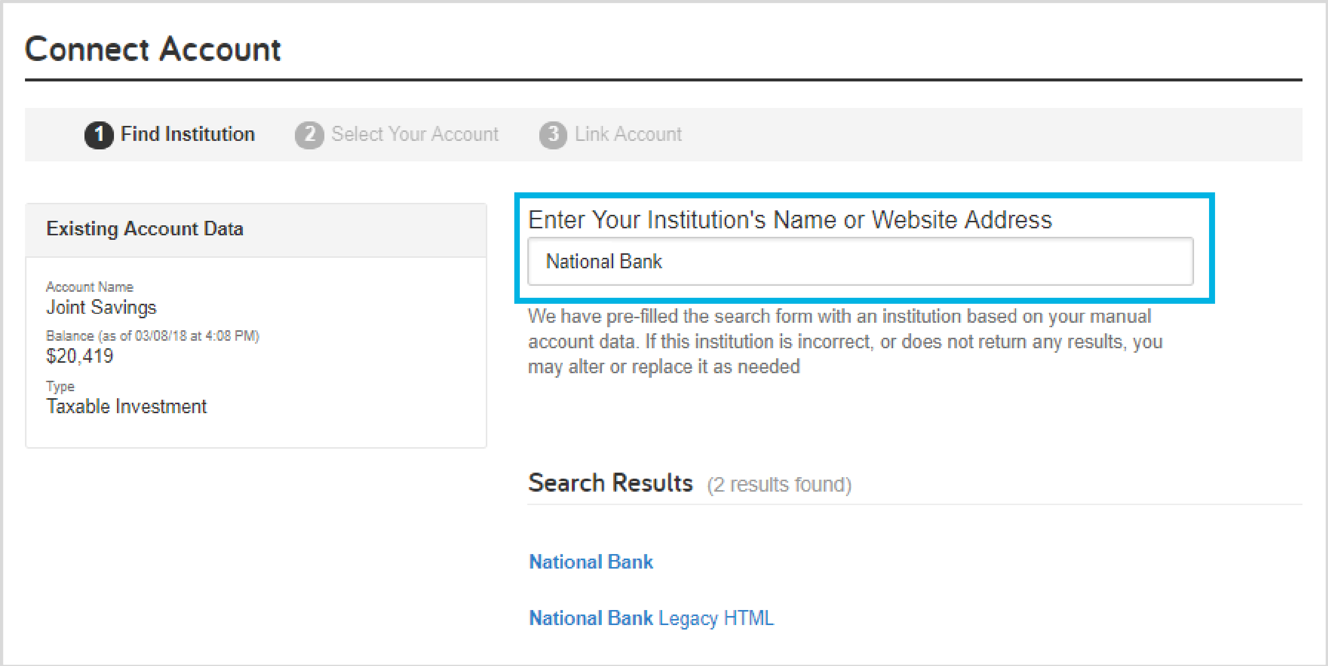
Link Manually Entered Accounts

This training guide demonstrates how to connect your manually entered facts! The process is simple and the guided workflow will help you every step of the way. You will go through this process on an account basis. There are many benefits to connecting your accounts, the most important being able to have up-to-date access to account balances and information! To begin, log in to your Personal Financial Website.

1. From your Home page, scroll to the **Accounts** tile. If you see a section with a yellow notification icon, click to expand. Any manually entered facts will have a **Link Account** button to begin the workflow!



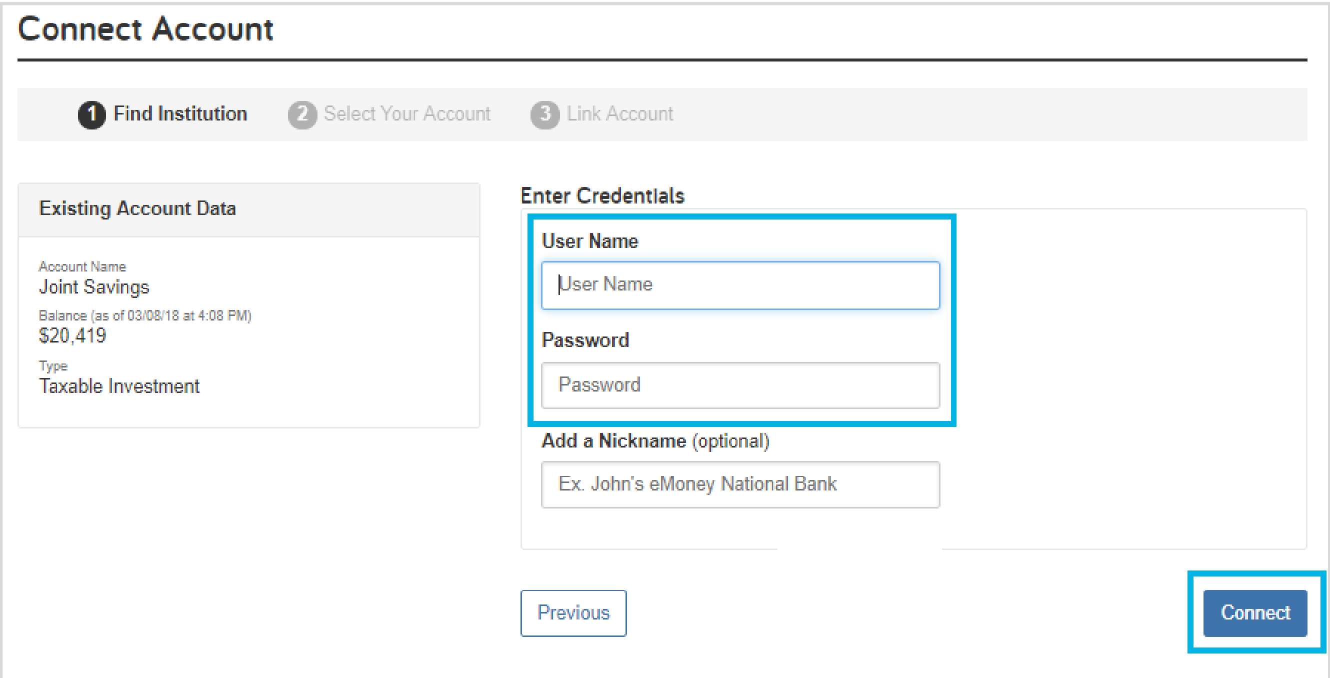
2. After clicking Link Account, you will then be prompted to search for and identify the appropriate financial institution related to that specific account. Search for **Name** or **Website Address**.



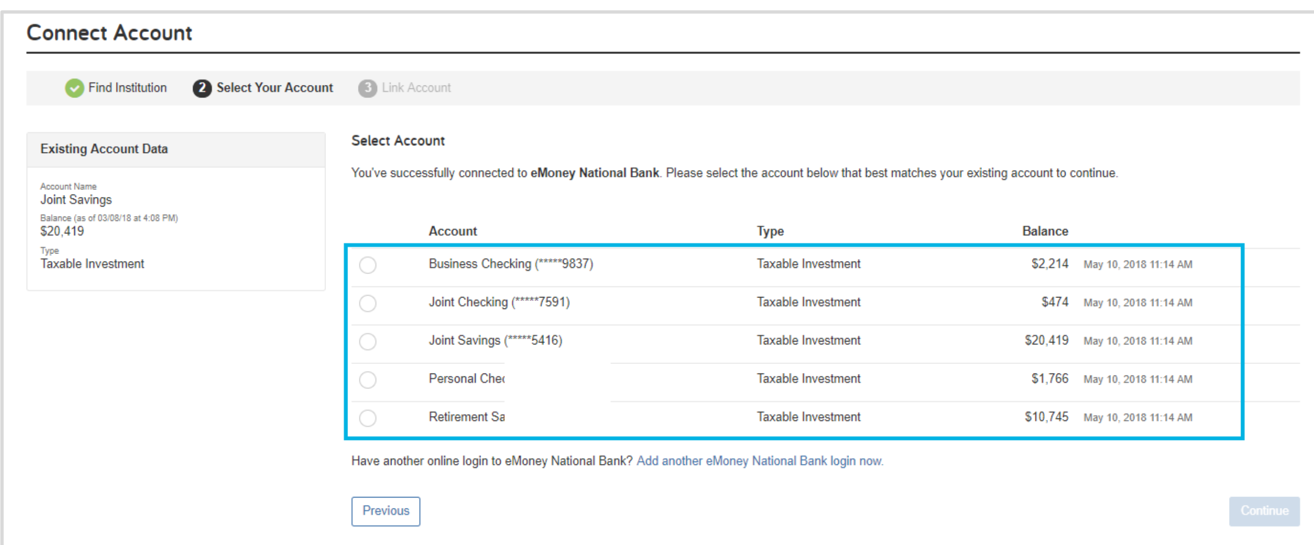
Note: If you previously entered an Institution Name within your Organizer for an account, the application will pre-populate search results based on what you entered!

Link Manually Entered Accounts

3. After selecting the right institution, you will enter your credentials to establish the connection. The institution may prompt for additional verification such as security questions or 2-Factor Authentication.

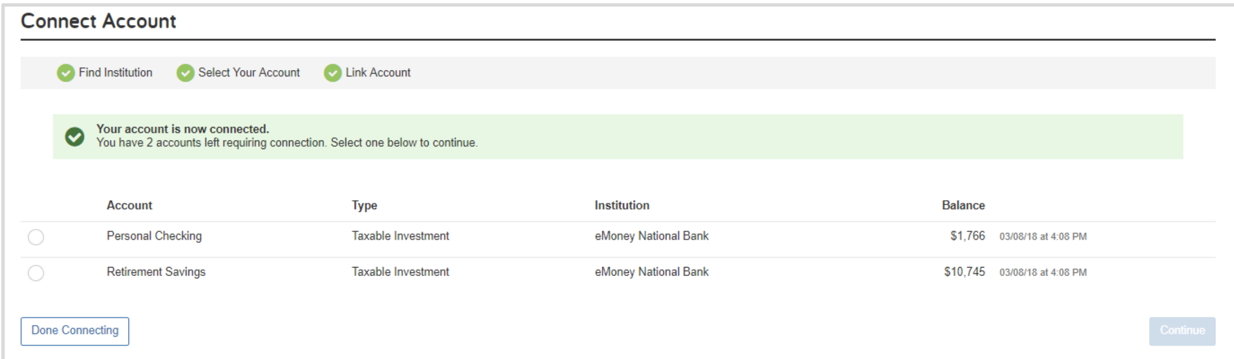


4. Once the link is established, you will see a list of accounts that you can link to your site. Select the account that matches and click **Continue**.



Link Manually Entered Accounts

5. Finally, if there are any remaining manual accounts to connect you will be prompted to select another account and begin the Connect Account workflow.



YOUR PERSONAL FINANCIAL MANAGEMENT WEBSITE

Investment Classification

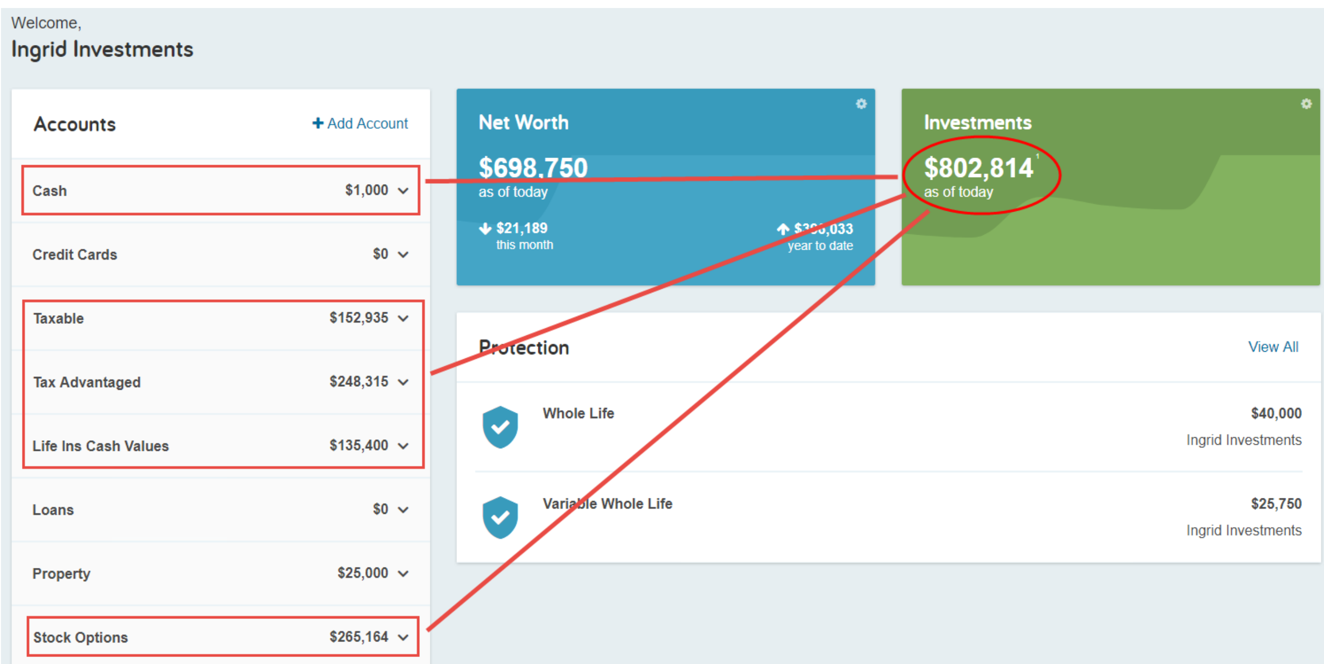
To help you manage your wealth and monitor all of your accounts through a single, consolidated experience, the list of account types included within the Investments view of your personal financial management website has been expanded. These changes will be most visible on the Home and Investment pages of your personal financial management website.

The new definition of investments (both in and out of estate assets) includes the following account types:

- Taxable
- Qualified Retirement
- Roth IRA
- HSA
- 529
- Annuities
- Deferred Compensation
- Cash **(New)**
- Stock Options **(New)**
- Life Insurance Cash Values **(New)**

You could see an increase in your Investments total as cash accounts, stock options, and life insurance are now being included.

Investments in the Accounts section are now broken out into Taxable and Tax Advantaged accounts and Life Insurance is now titled Life Ins Cash Values.

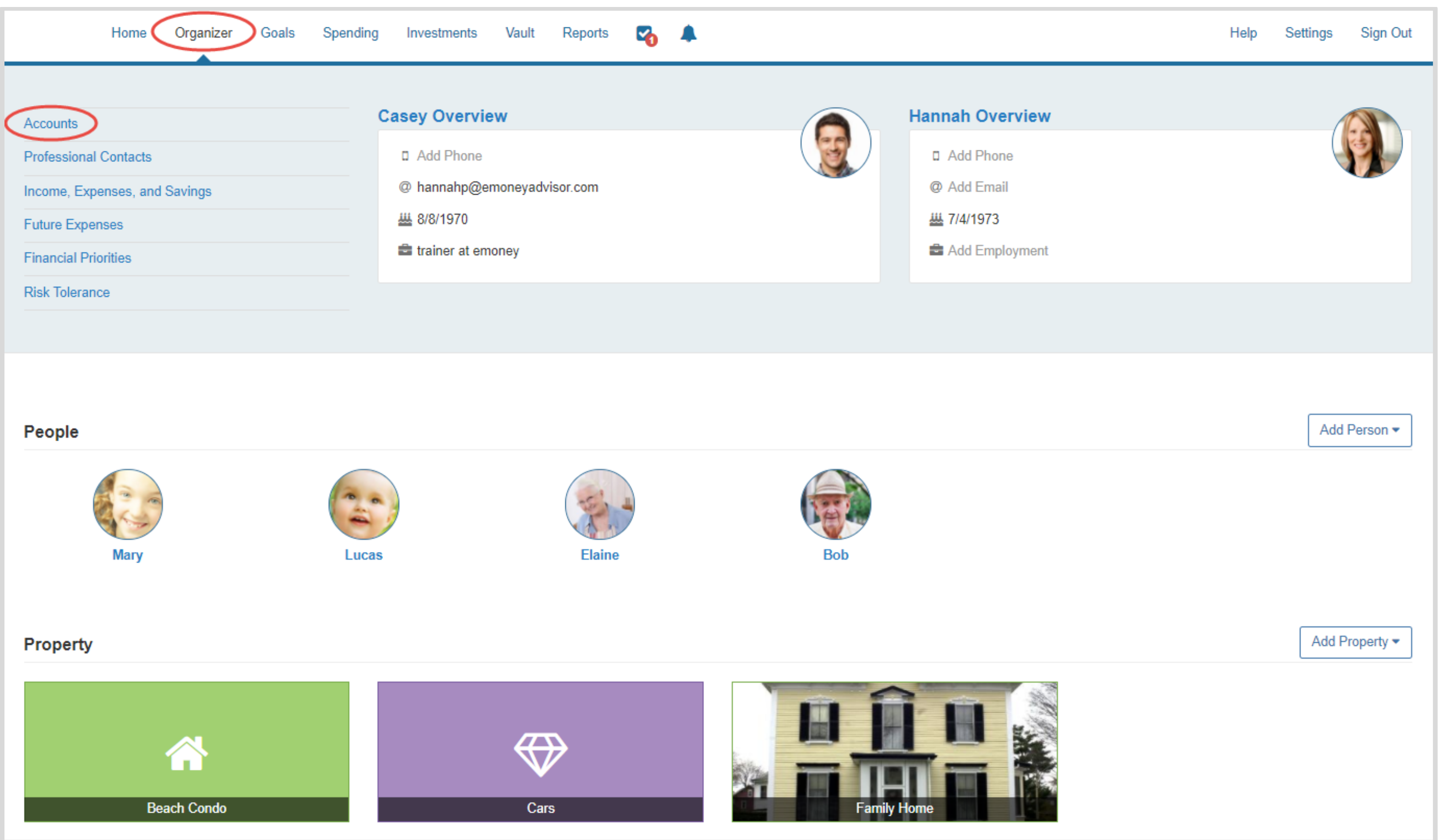


Troubleshooting Accounts

In this guide, we will walk you through basic troubleshooting steps you can take to correct any of your connected accounts with errors. Unless noted by the institution, values should update nightly but errors can occur from time to time for different reasons. To keep your website up to date, we recommend logging in regularly to maintain all connections! If you are still experiencing errors, please reach out to our team for further troubleshooting efforts.

Common Errors & Troubleshooting Tips

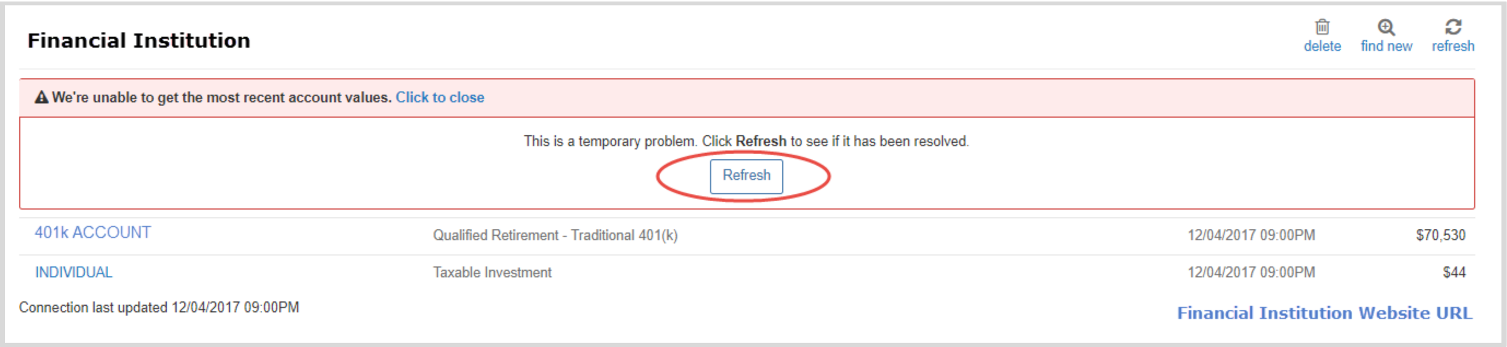
Your accounts are easily accessible from your **Organizer**. Once in your Organizer, click **Accounts** to see a summary of all accounts entered in the system both by you and your financial representative.



Troubleshooting Accounts

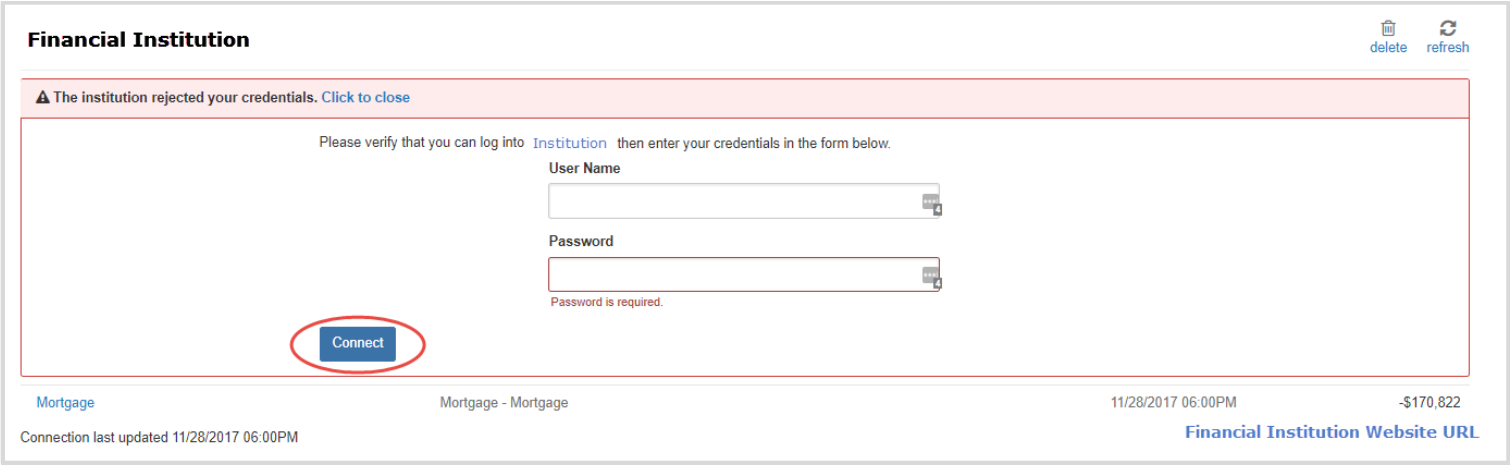
Unable to get the most recent account values

In the notification bar, click the link that says Click to Fix. Next, click the Refresh icon. This will refresh the entire connection and pull the most recent account values. If the refresh does not fix the error, contact our team for further troubleshooting options.



The institution rejected your credentials

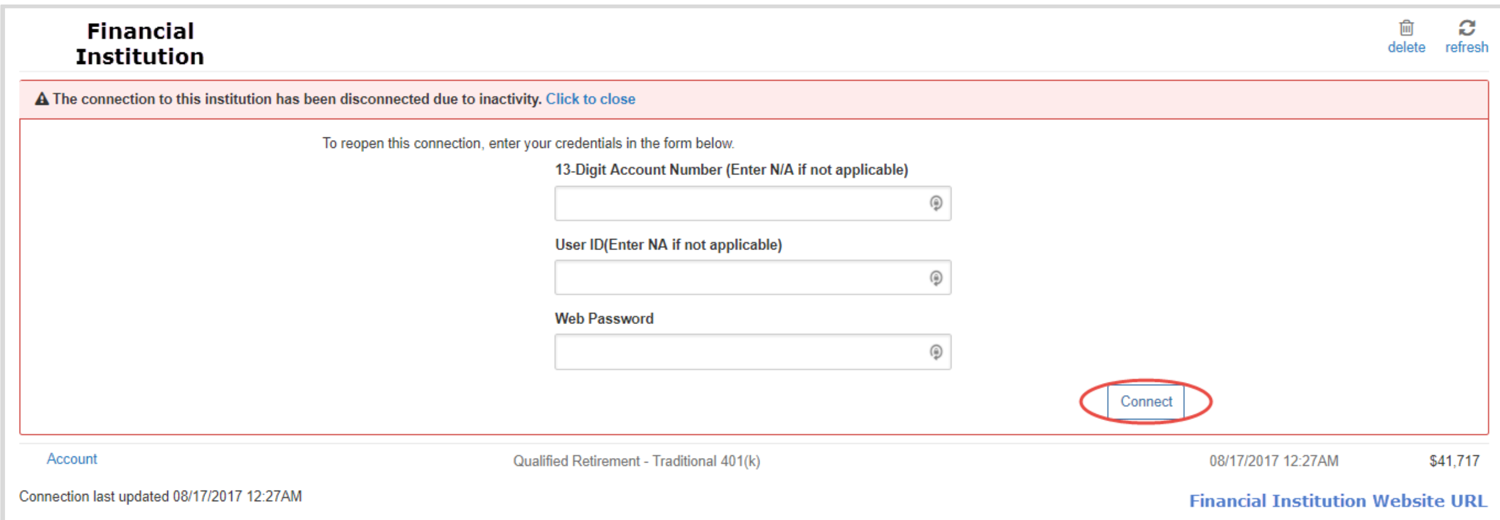
This error occurs when attempting to connect to the institution and the credentials are rejected by the institution. Click the banner to fix. First, confirm you can log in to the institution directly by clicking the institution name. A new browser tab will open for you to confirm your credentials. If they work, navigate back to your wealth management site and re-enter your credentials and click Connect.



Troubleshooting Accounts

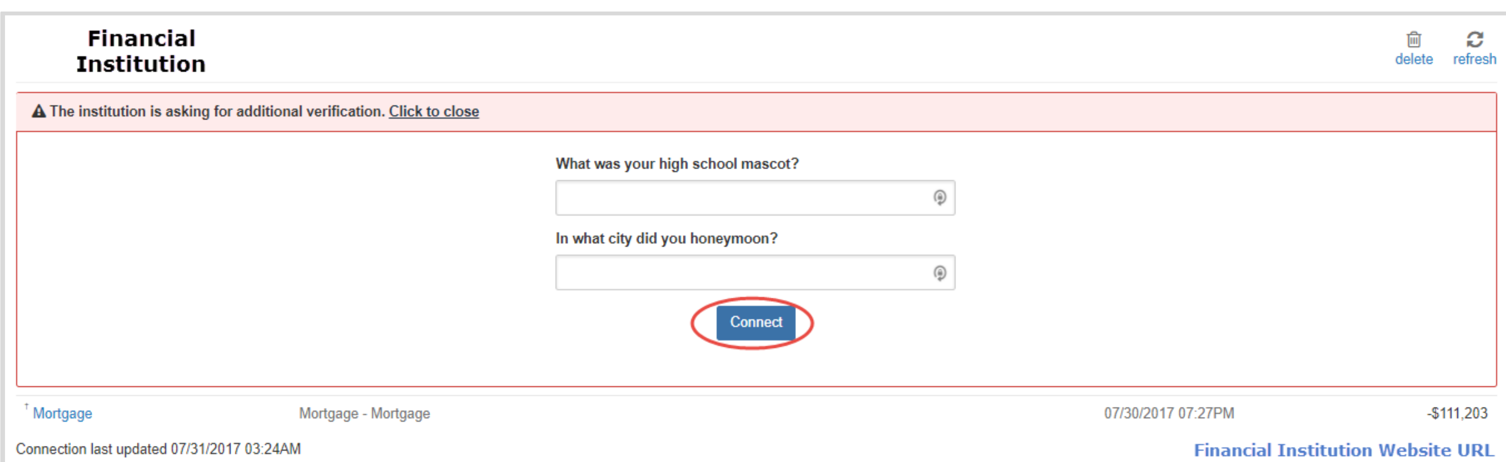
Connection to this institution has been disconnected due to inactivity

If your connection has required attention after a period of 30-days, it will become disconnected. Your history will not be deleted, but the system will no longer attempt to update account values. Click to fix and enter the required information.



The institution is asking for additional verification

The institution is prompting for additional verification. These prompts come directly from the financial institution. Confirm on their website that your answers are correct then click Connect.



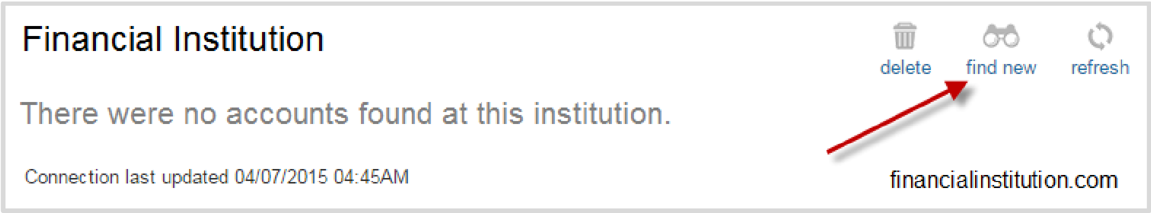
Troubleshooting Accounts

This connection needs attention

Click the Institution URL. This will open the institution log on page in a new browser tab. Confirm that you can log in using that specific site. If credentials are auto saved, make sure to manually type them in to confirm that the credentials you supplied on your wealth management site will work on the institution site.

No accounts found at the institution

Sometimes accounts are not immediately recognized. Click the binoculars icon to find new accounts. This will refresh with any accounts available at the institution.



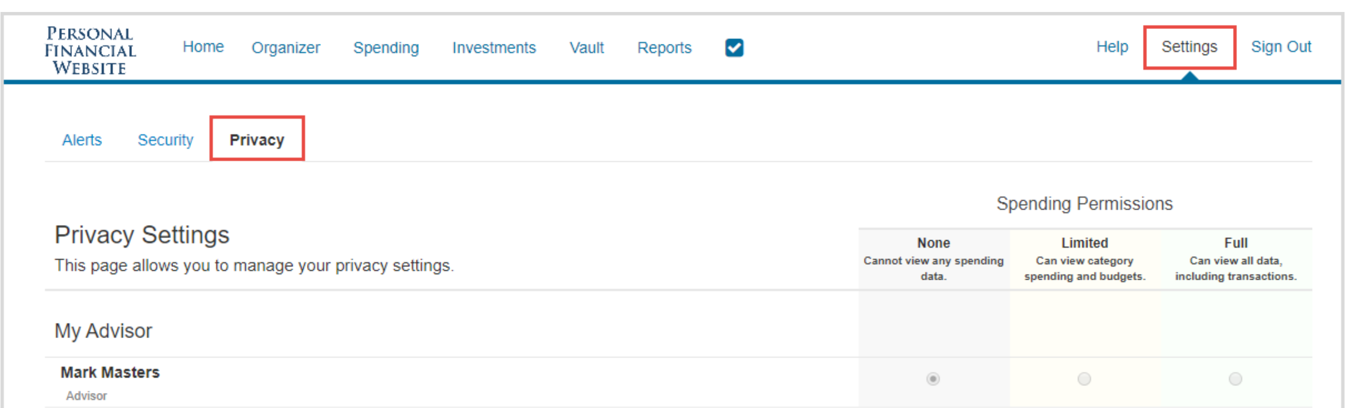
Spending and Budgeting Overview

This user guide will walk you through how to use the Spending and Budgeting tools available in your Personal Financial Website. These tools allow you to build out monthly spending budgets while also tracking spending habits on your connected transactional accounts. To track your spending and budgeting, you must first connect your accounts.

Table of Contents:

Privacy Settings

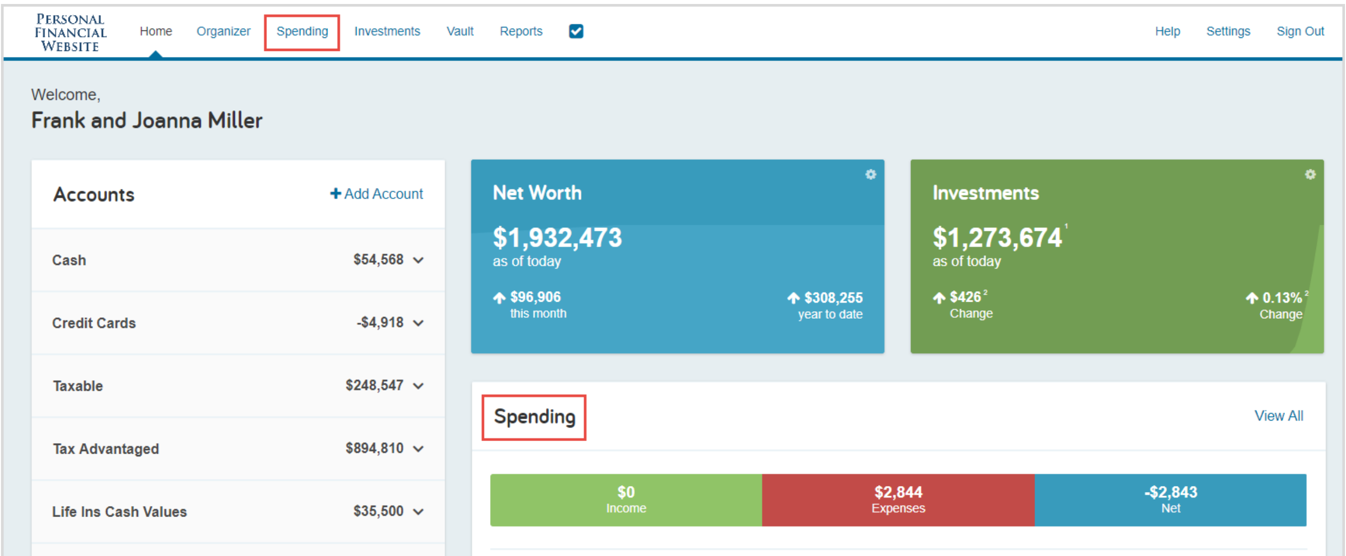
1. By default, your Advisor and any additional website users, such as a Spouse, are unable to see your spending information. To change this setting, click Settings, then click the **Privacy** tab. For each person listed you can choose between the Spending Permissions: **None, Limited,** or **Full**.



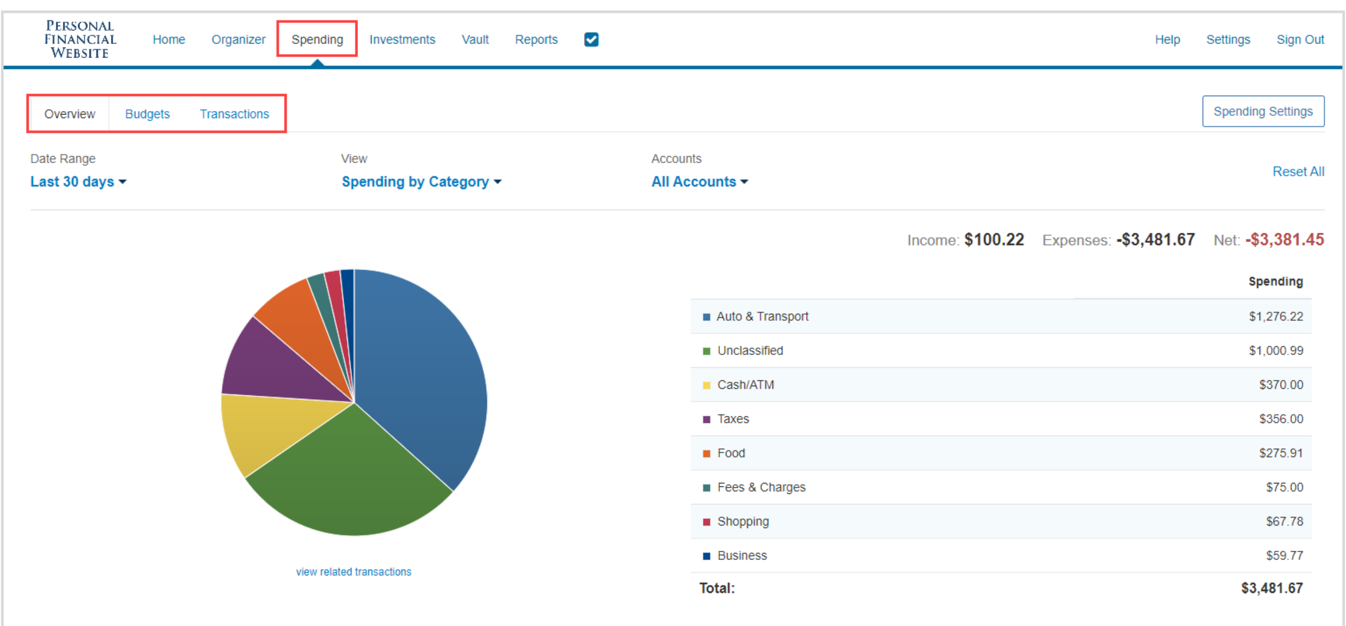
Spending and Budgeting Overview

Spending Tab

1. From the Home page, click the **Spending** tab or tile.



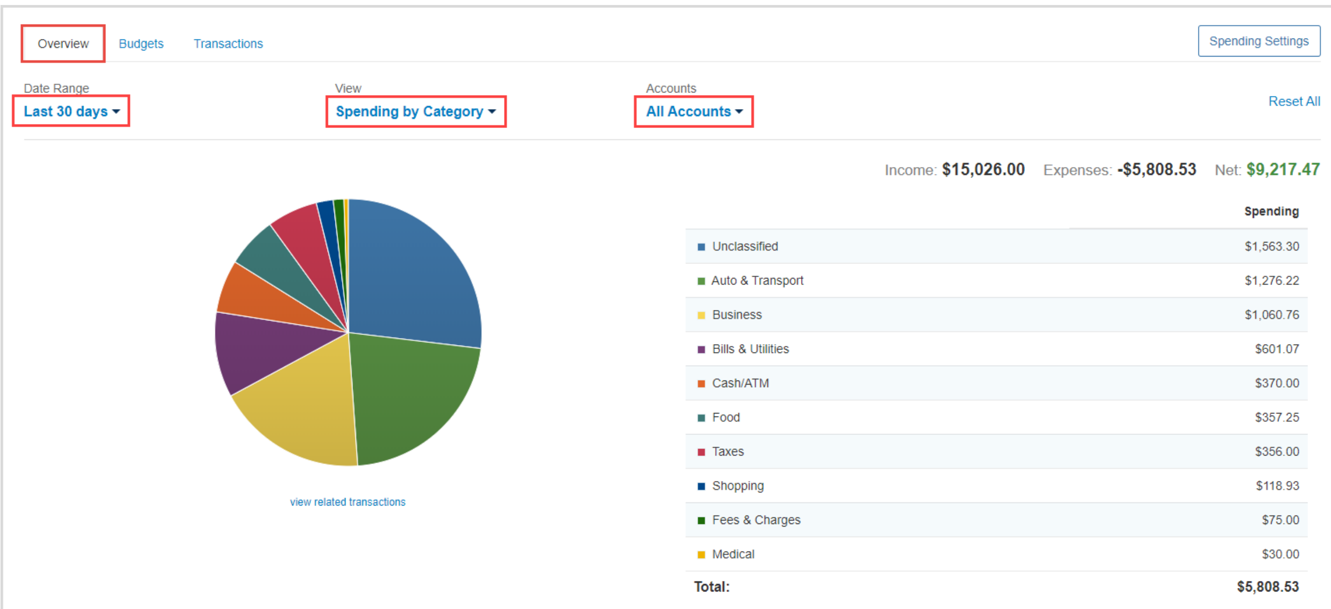
2. The Spending tab is comprised of 3 sections: **Overview**, **Budgets**, and **Transactions**.



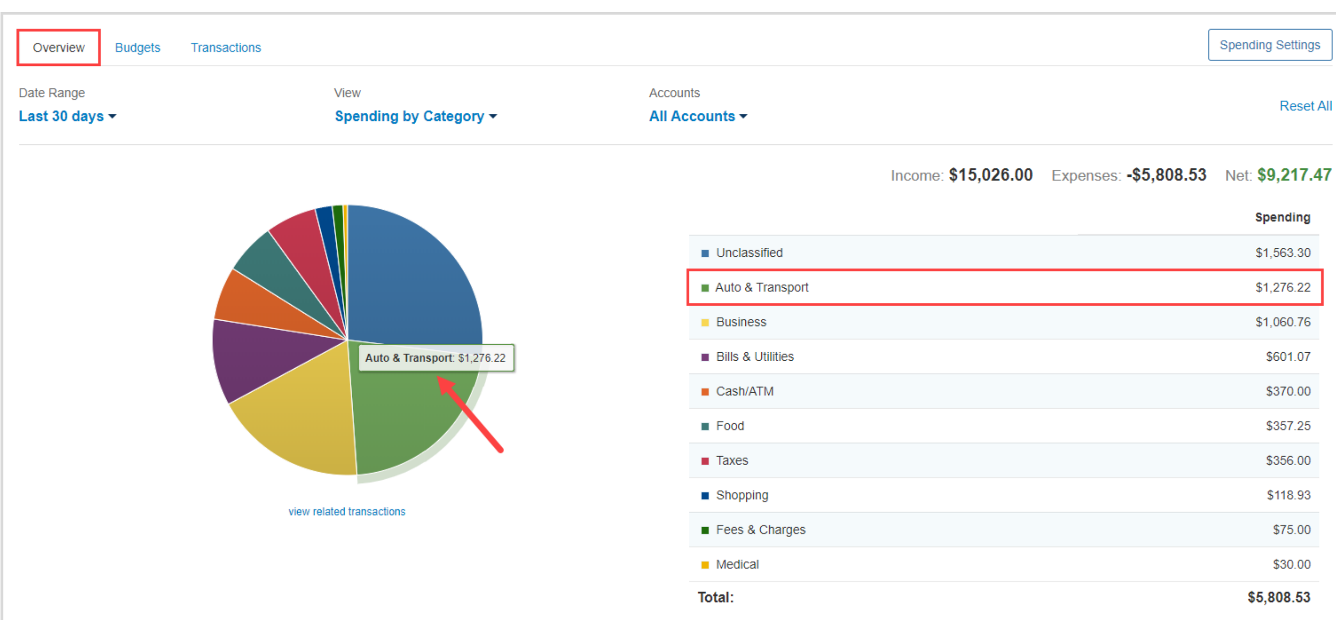
Spending and Budgeting Overview

Overview Tab

1. The Overview tab shows spending by category over a specific date range. The default view displays spending amounts during the **Last 30 Days**, **by Category**, and from **All Accounts**.

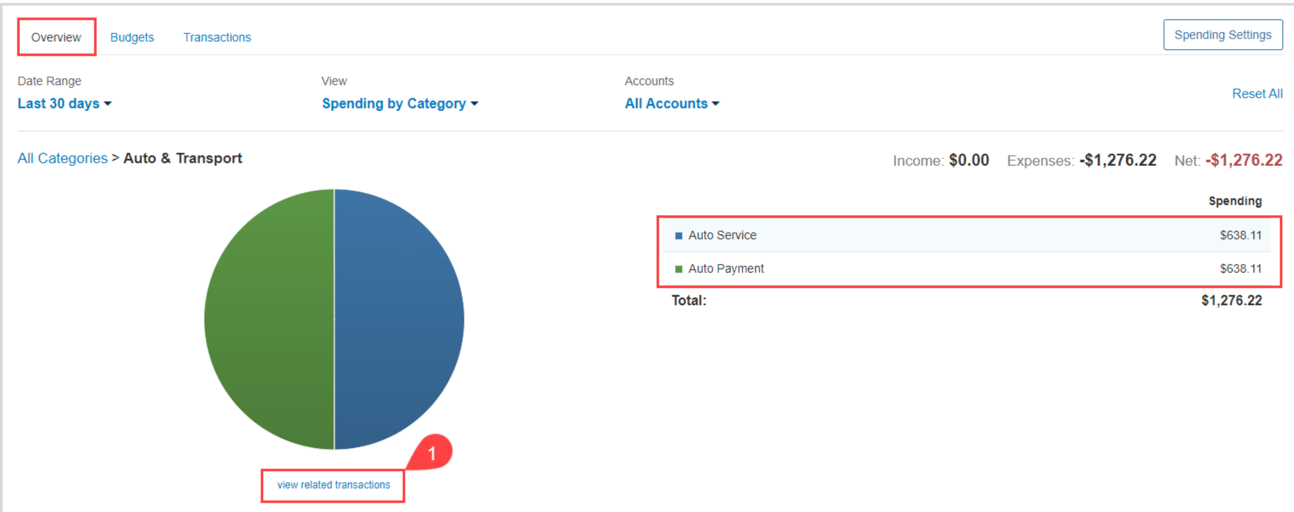


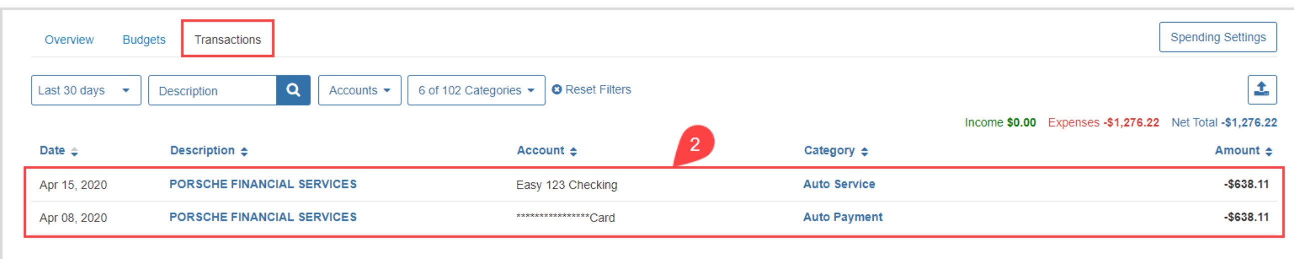
2. The **pie chart** is a graphical representation of the category list located on the right-hand side. Clicking either a pie chart segment or a Spending category within the list will take you to a more detailed spending breakdown for that category. In this example, the category **Auto & Transport** is selected.



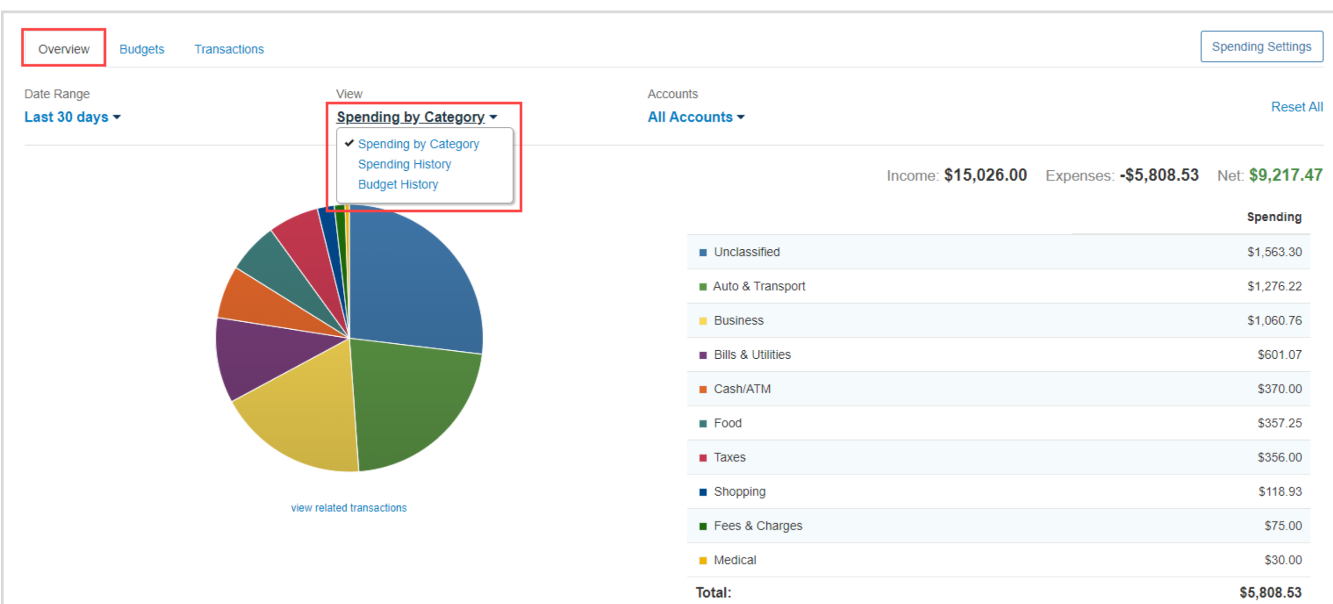
Spending and Budgeting Overview

3. After clicking the category, we can see that the two sub-categories of Auto & Transport – **Auto Service** and **Auto Payment** – make up the total spending amount of $1,276.22 in the last 30 days. Clicking **view related transactions** under the pie chart will take you to the Transactions tab for a detailed view of the individual transactions making up that amount.



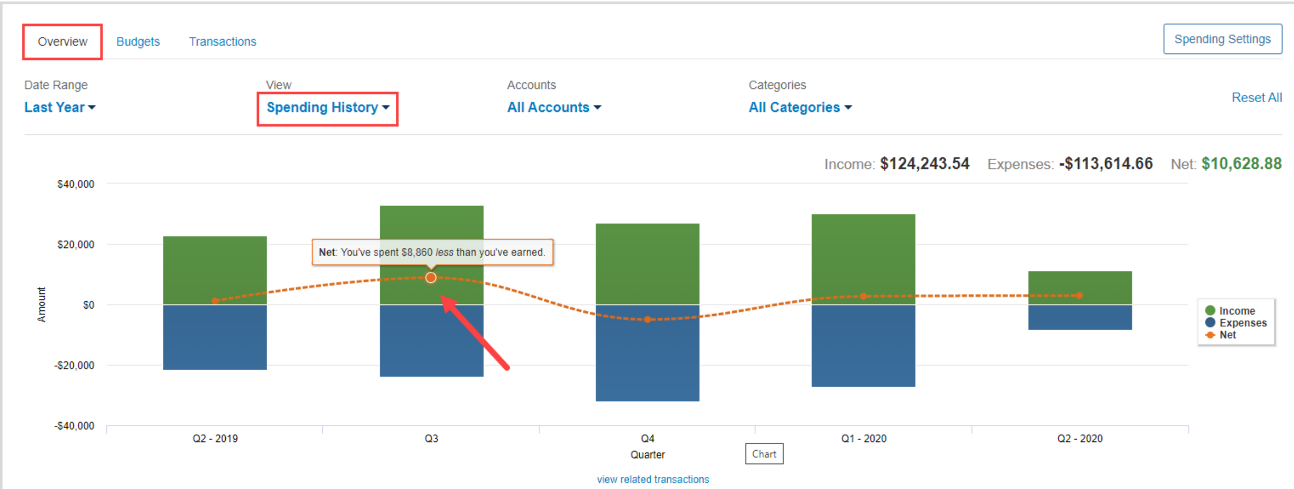


4. Back on the **Overview** tab the **View** filter also includes **Spending History** and **Budget History.**



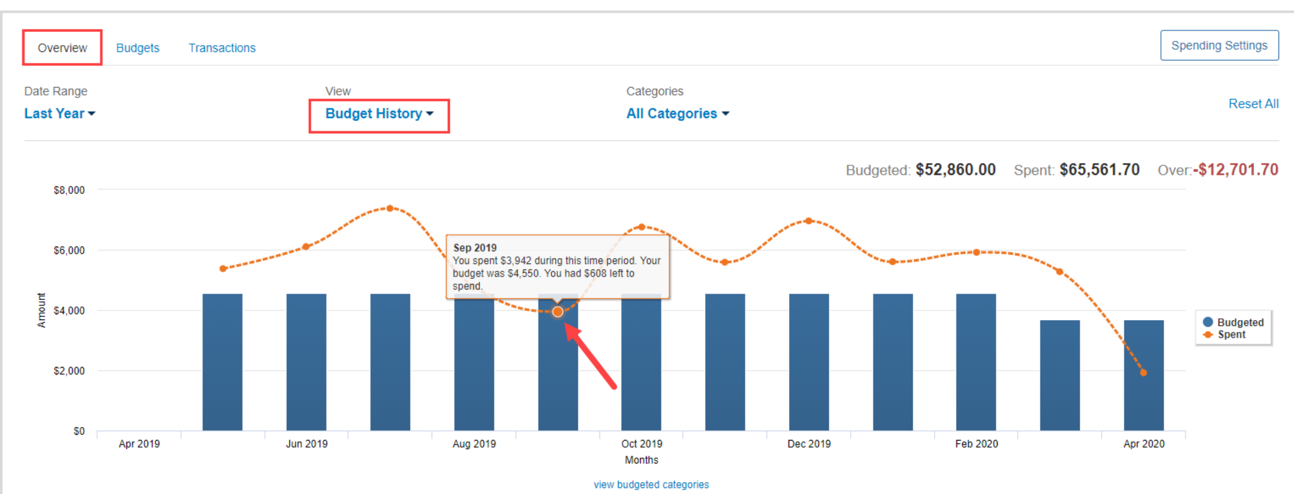
Spending and Budgeting Overview

5. **Spending History** displays a bar chart which tracks income, expenses, and the net amount over time. You can hover your cursor over the green (Income) and blue (Expenses) bars as well as the orange points (Net amount) to view specific information for that time frame – each are clickable too.



	Income	Expenses	Net
Quarter 2 - 2019	$22,781.44	-$21,611.89	$1,169.55
Quarter 3	$32,942.68	-$24,082.61	$8,860.07
Quarter 4	$27,126.78	-$32,133.16	-$5,006.38
Quarter 1 - 2020	$30,000.16	-$27,317.48	$2,682.68
Quarter 2 - 2020	$11,392.48	-$8,469.52	$2,922.96
Total:	**$124,243.54**	**-$113,614.66**	**$10,628.88**

6. **Budget History** displays what was budgeted and spent over time. The blue bars represent the amount budgeted and the orange points represent the amount spent.

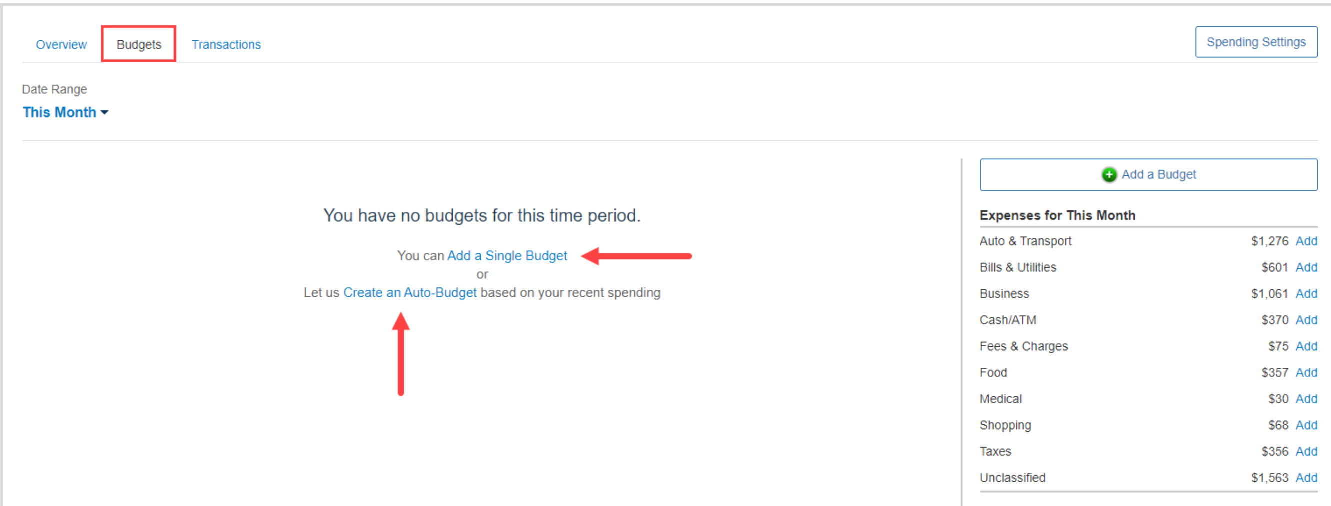


	Budgeted	Spent	Over/Under
April 2019	--	--	--
May 2019	$4,550.00	$5,373.72	-$823.72
June 2019	$4,550.00	$6,105.66	-$1,555.66
July 2019	$4,550.00	$7,374.97	-$2,824.97
August 2019	$4,550.00	$4,768.31	-$218.31
September 2019	$4,550.00	$3,942.11	$607.89
October 2019	$4,550.00	$6,755.32	-$2,205.32

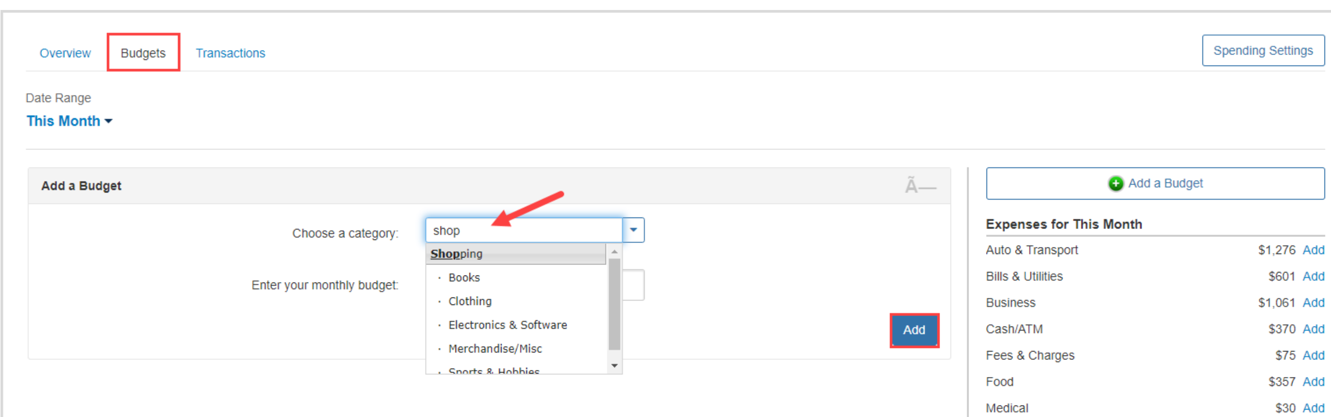
Spending and Budgeting Overview

Budgets Tab

1. The Budgets tab allows you to create a budget to help manage your expenses. There are two ways to add a budget – **Add a Single Budget** or **Create an Auto-Budget.**

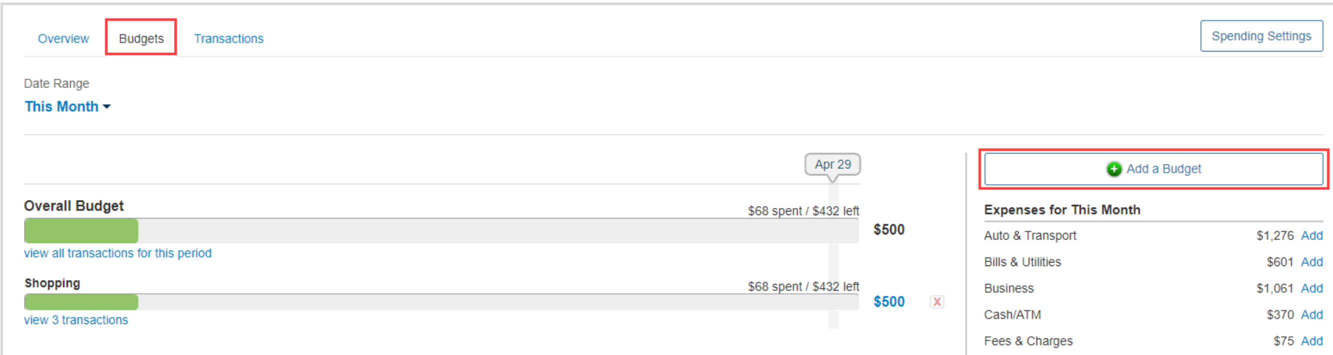


2. The option to **Add a Single Budget** allows you to add categories and enter a monthly budget amount one budget item at a time. First, select a category from the **Choose a category** drop-down menu or begin typing to filter through the category and sub-category options. Then, key in a dollar amount in the **Enter your monthly budget** field and click **Add.**

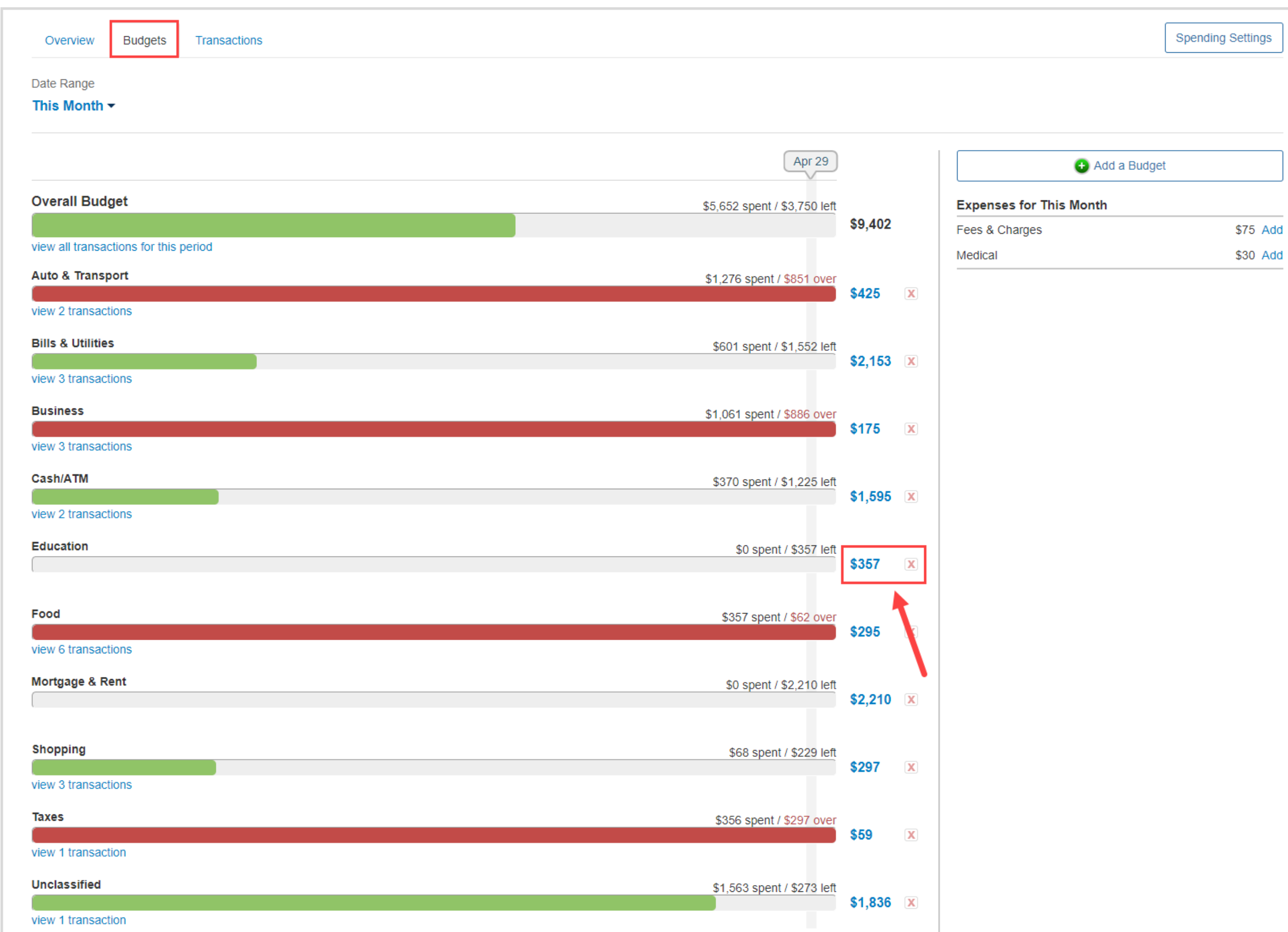


Spending and Budgeting Overview

3. Continue building out your desired budget by clicking **Add a Budget,** selecting a **category,** and entering a **monthly budget amount.**



4. The option to **Create an Auto-Budget** will automatically create a budget for you based on your average spending from the past six months. To delete a category, click the red **X.** To edit the budget amount, click the blue **dollar amount** next to each item.

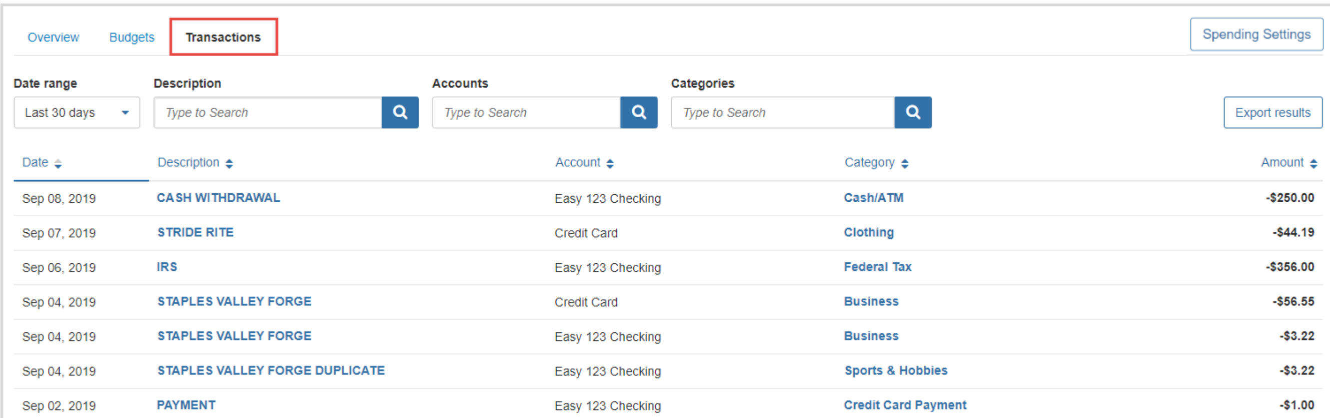


Please Note: The **Create an Auto-Budget** feature does not currently account for the possibility of having less than six months of transaction data. If you choose to use this feature, it is recommended to review the auto-budget categories and budget amounts for accuracy.

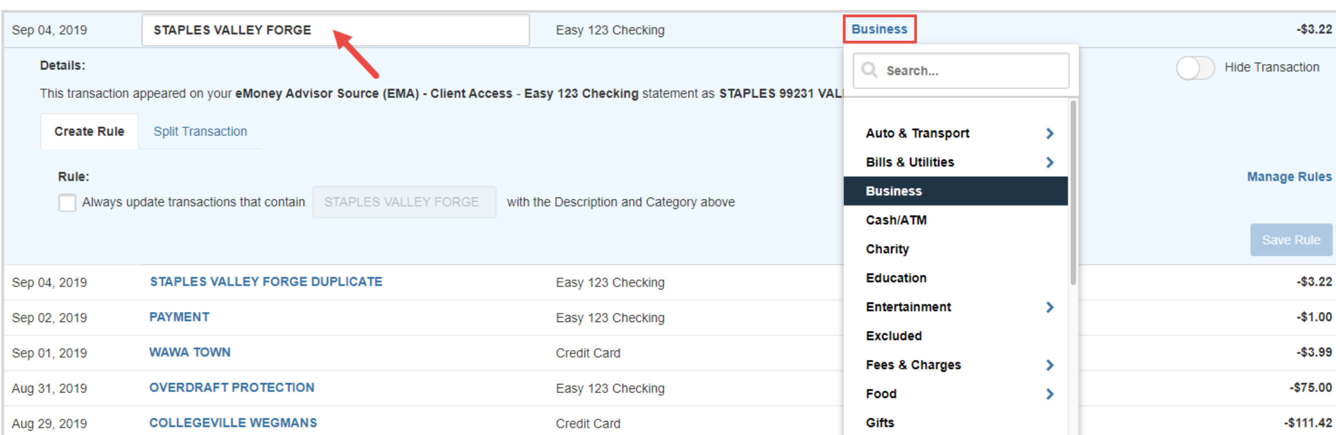
Spending and Budgeting Overview

Transactions Tab

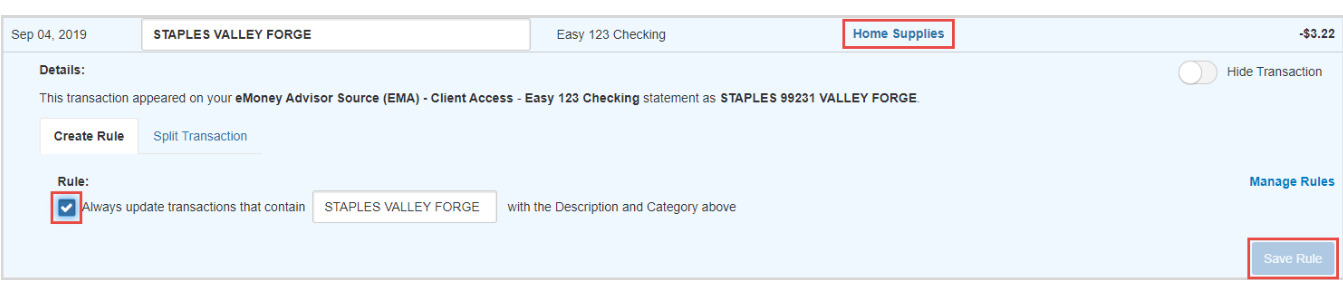
1. The Transactions tab displays all bank transactions from your online accounts.



2. To make changes to the Description or Category provided for the transaction, click the **transaction row** and type a new description and/or select a new category from the drop-down by clicking on the existing **category** in blue.

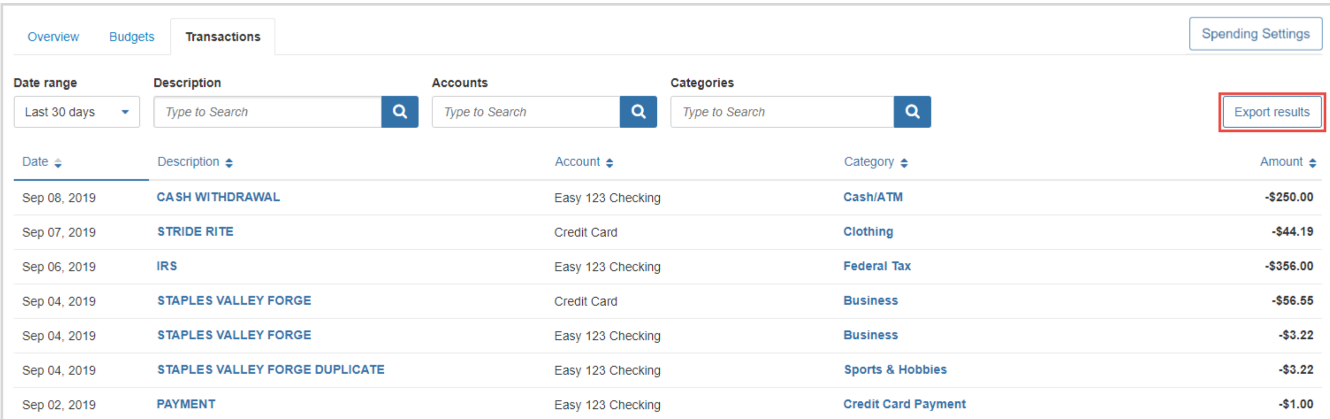


3. If you want to apply your edits to all similar transactions, you can create a **rule**. First, make the edits to the Description and Category of a transaction, then click the **transaction row** and check the **box** under **Rule**. Click **Save Rule**.



Spending and Budgeting Overview

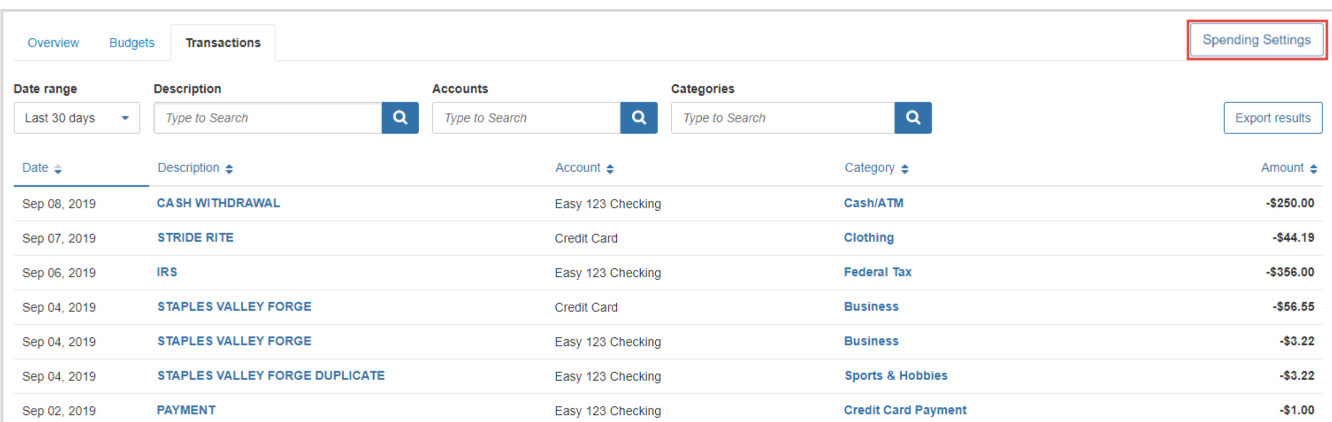
4. To Export transactions, click the **Export Results** button to export the transaction table to a .CSV format.



Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-$56.55
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-$3.22
Sep 02, 2019	PAYMENT	Easy 123 Checking	Credit Card Payment	-$1.00

Spending Settings

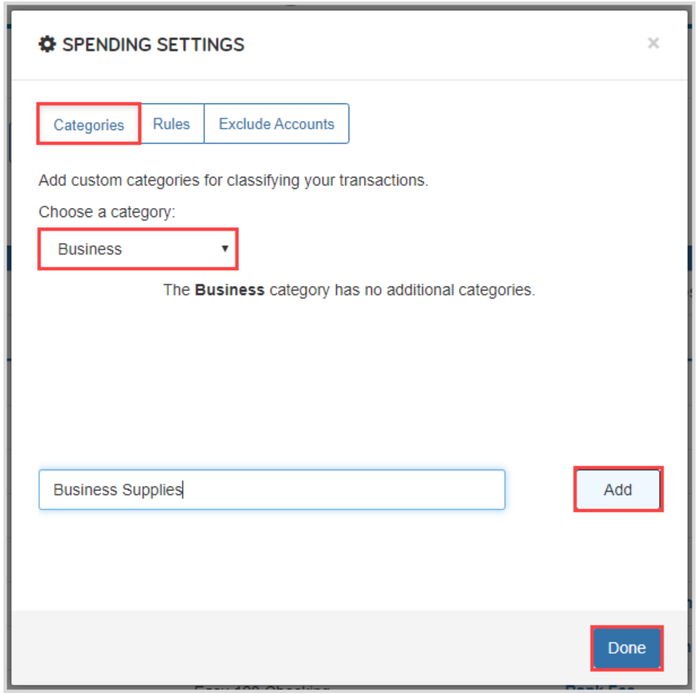
1. The Spending Settings button allows you to further manage spending Categories, Rules, and Excluded Accounts. For example, if cannot find the category you're looking for when re-categorizing transactions, you can create new sub-categories by clicking **Spending Settings** at the top of the budgeting page.



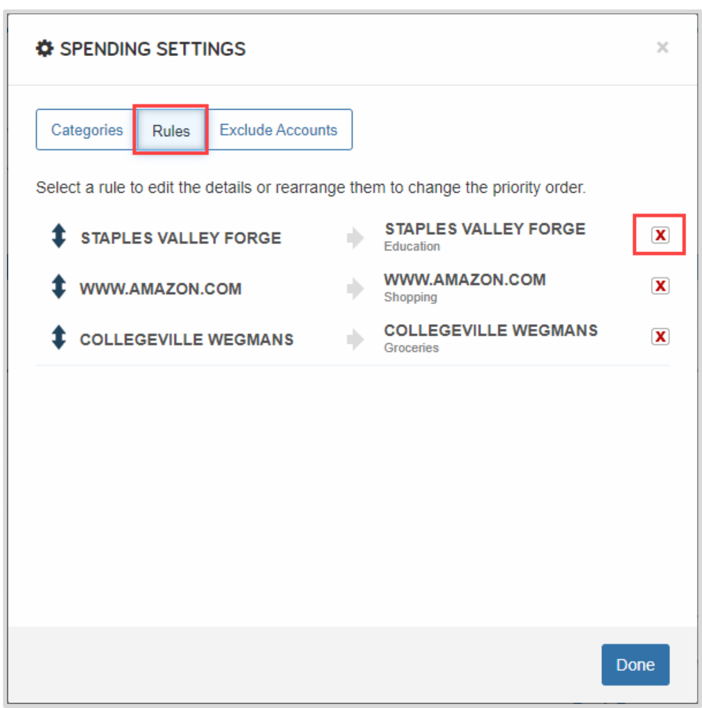
Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-$56.55
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-$3.22
Sep 02, 2019	PAYMENT	Easy 123 Checking	Credit Card Payment	-$1.00

Spending and Budgeting Overview

2. Next, select a parent category from the **Choose a category** drop-down menu, type your desired sub-category in the free-form field, click **Add** then **Done.** Now, when you re-categorize transactions, your custom sub-category will be available to use!



3. The **Rules** tab allows you edit the details of a rule, rearrange the priority, or delete a rule. To delete a rule, click the **X** next to the rule(s) you want to delete, click **Yes** to acknowledge, then click **Done.**



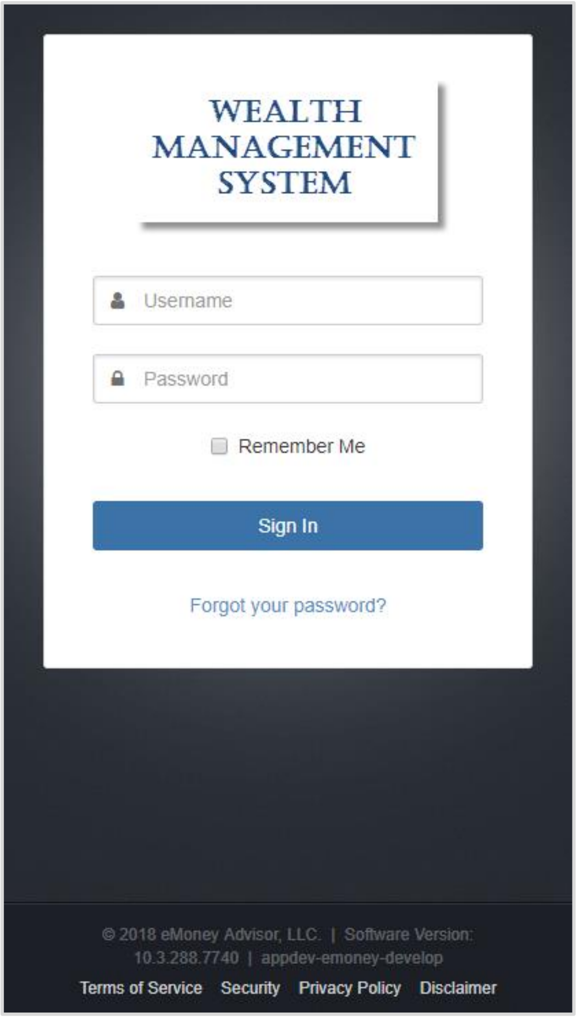
Please Note: When deleting a rule, the system will *not* revert the affects that rule had on your past transactions but moving forward it will no longer apply the rule to your transactions.

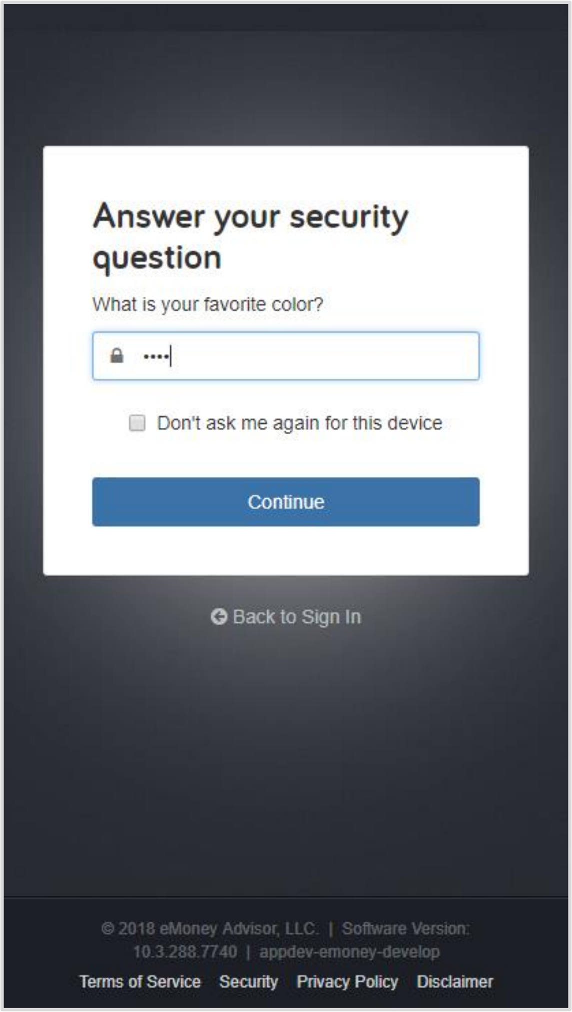
Comprehensive Mobile Guide

This training guide demonstrates the functionality of the Mobile version of your Personal Financial Website. The Mobile Site includes the same features from the desktop version, including a consolidated view of your information!

Access your site by using your normal login URL. You can refer to the confirmation email sent to you when you first registered your access.

Enter in your credentials & click Sign In. Next you may be prompted with a security challenge or to enter in a 4+digit passcode if you previously set one up. Security Questions & Passcodes are managed from the Security settings outlined later in this guide.





Comprehensive Mobile Guide

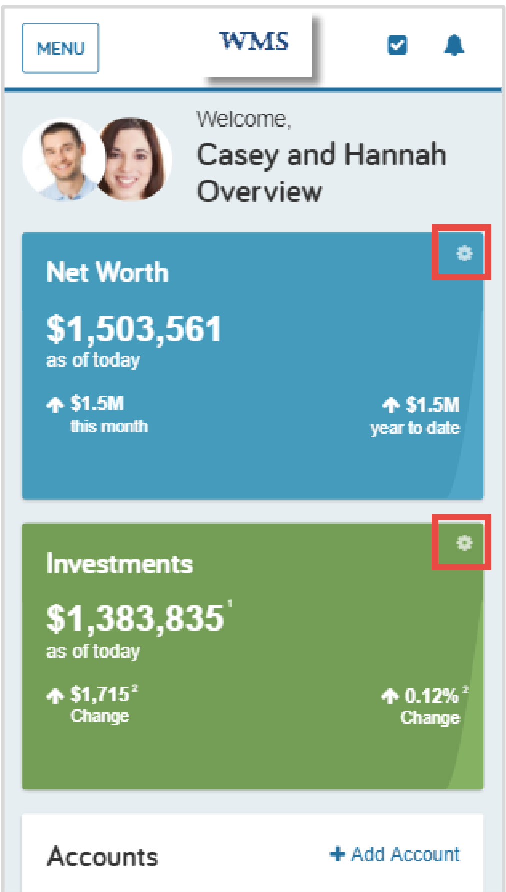
Once successfully authenticated, you will be on your Home page which consolidates all of the data we've entered into your website so far. Each section is populated from a specific feature on your website.

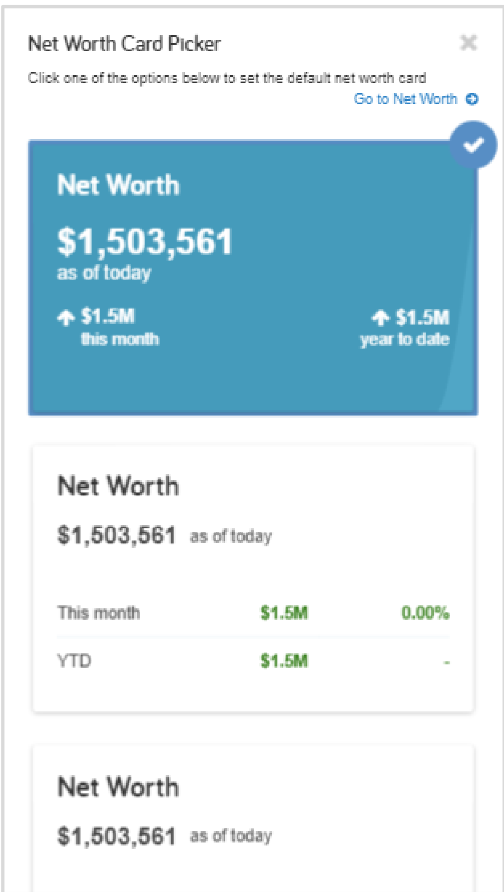
We will dive into each feature from the **MENU** drop down; Use the links below for quick access to a specific page.

Home Organizer Spending Investments Goals Vault Reports Settings

Home

Beginning with the Net Worth and Investments cards, the website allows you customize your experience. Click the gear icon in each card to pick your preferred view.





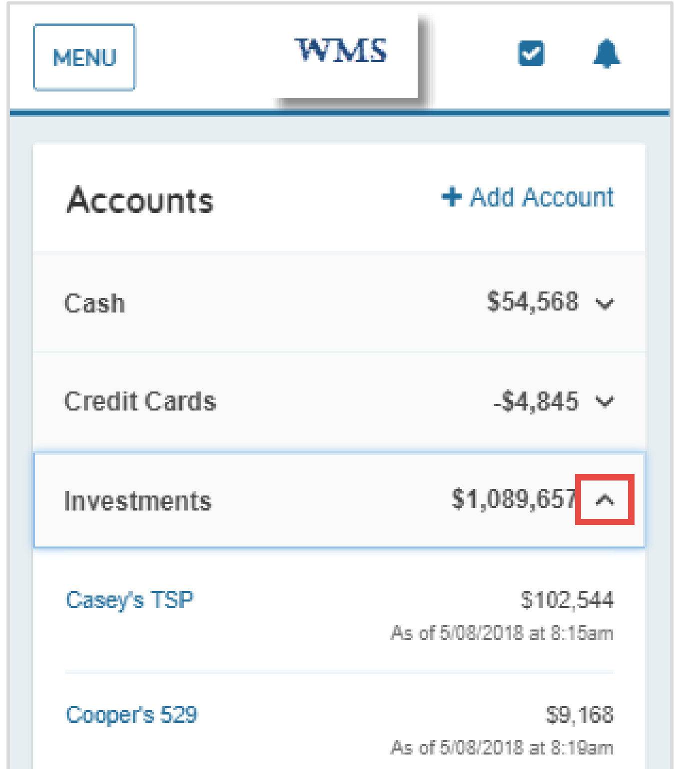
Comprehensive Mobile Guide

Home- Continued

Scrolling down the home screen you will see all of your **Accounts** organized into categories.

Click the down arrow on a category to see the expanded view of all accounts within that specific category.

Are you missing any accounts? Click **+Add Account** to connect any of your missing accounts. We will explain that process in more detail in the Organizer section of this guide.

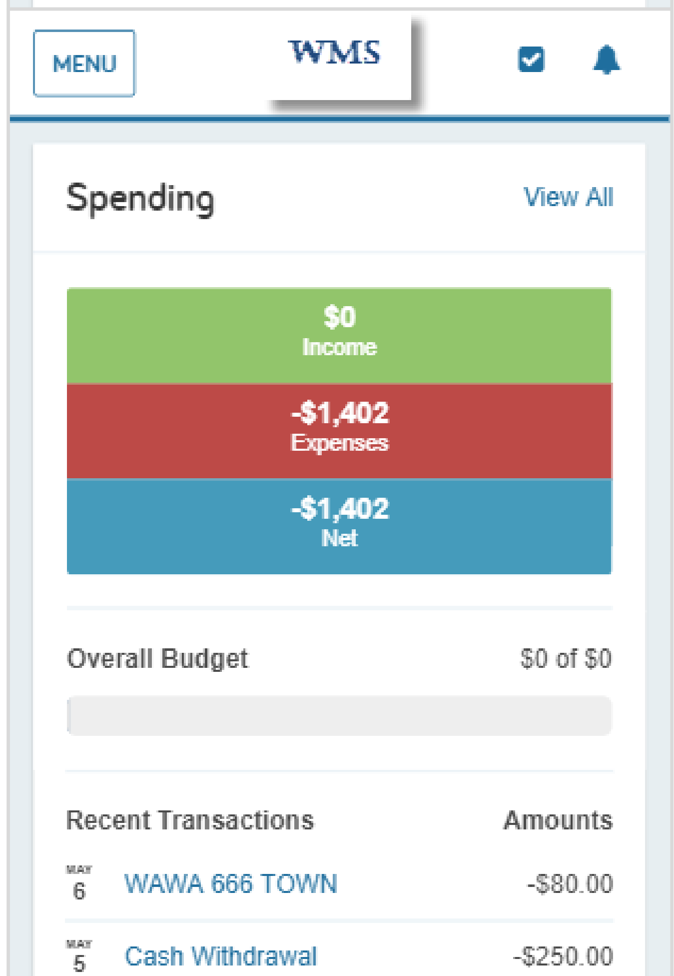


Below Accounts is all of your **Spending** data.

After you have connected your banking accounts (checking accounts & credit cards), your transactions will pull over to populate the Spending section of your website.

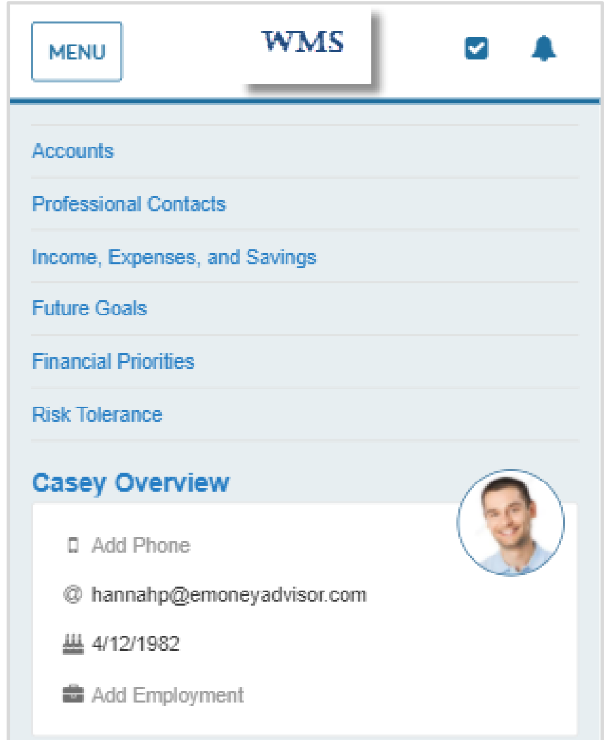
Below your spending summary and overall budget, you'll see an itemized list of transactions. These transactions report directly from your banking institutions.

Spending & Budgeting is a great place to begin tracking all of your spending in one place!



Comprehensive Mobile Guide

Organizer



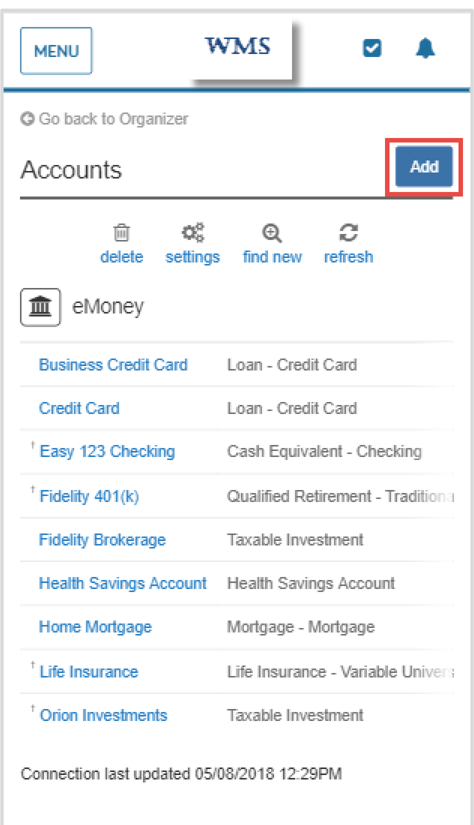
The **Organizer** is where you can view and modify your data. Key areas include: family & contact information, property, accounts, income, expenses, savings, and future goals.

Personalize your site by uploading profile pictures. Simply click your name to navigate to your contact information and upload from your desktop!

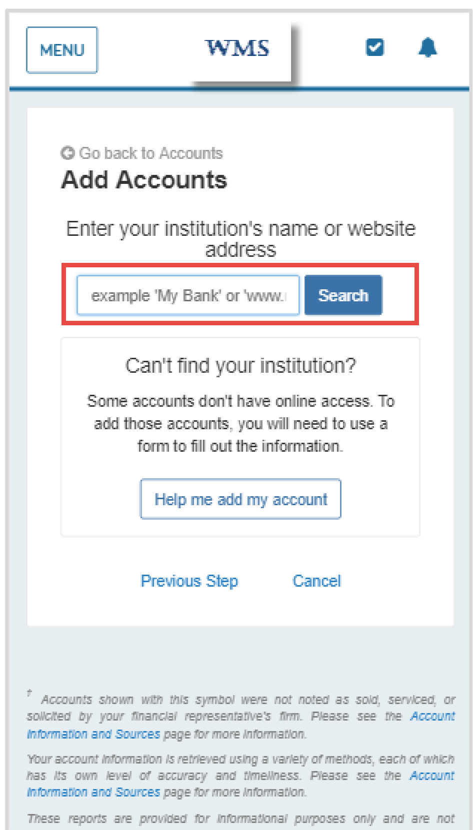
Add Accounts:

1. Click into the **Accounts** page of the Organizer.
2. At the top right of the Accounts page, click **Add**.
3. Continue the Add Account workflow which includes searching for the financial institution, entering your credentials to that system, as well as answer any security prompts. If the information provided was authenticated by the institution, your accounts will pull over.

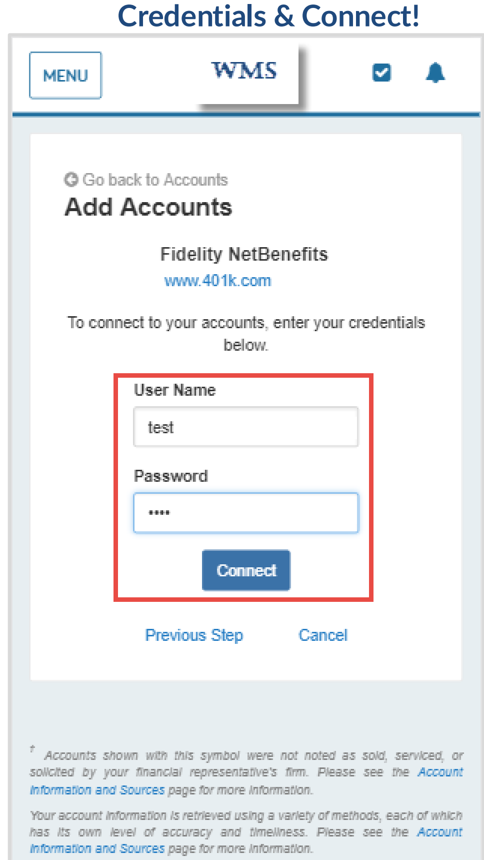
Click Add



Search Institution



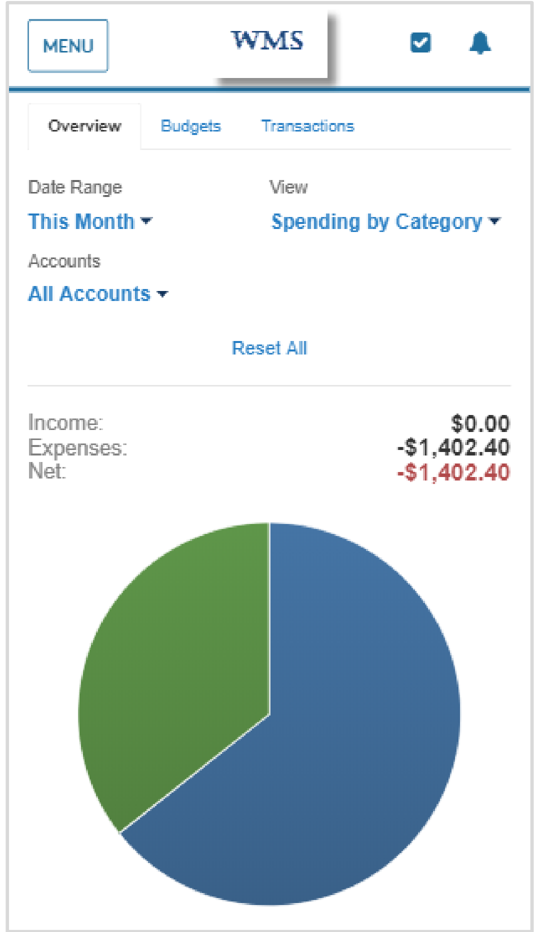
Credentials & Connect!



After your credentials are successfully authenticated, your accounts will populate into your Organizer!

Comprehensive Mobile Guide

Spending



The **Spending** page is where you can track and monitor your spending by setting up budgets. To use spending, be sure to have connected your banking accounts in the Organizer!

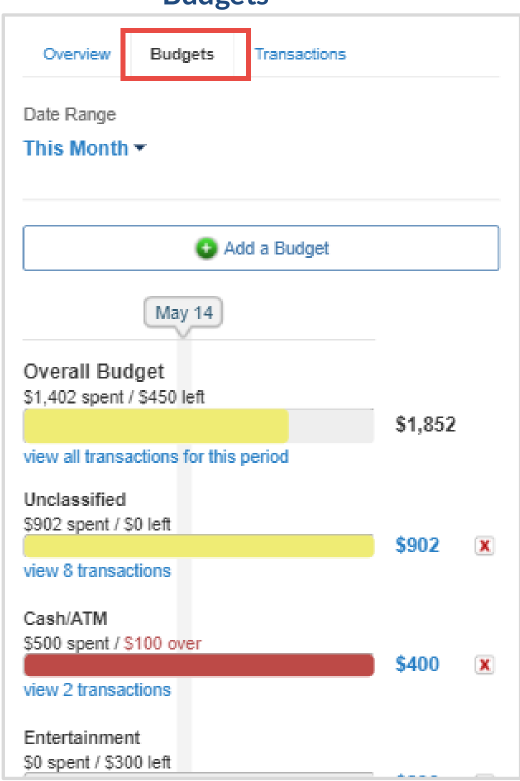
The Overview tab includes a pie chart of your spending by category.

On your spending overview you have the ability to customize a specific date range, view all or an individual account's spending, as well as view different charts by selecting the View drop down.

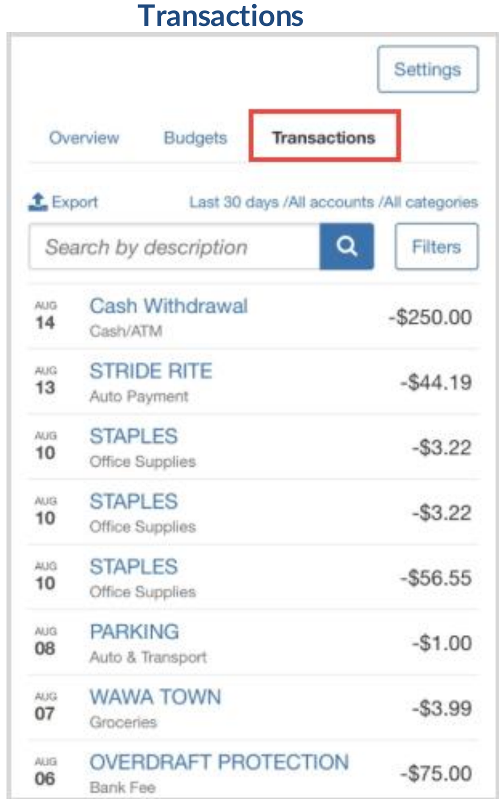
This feature is a great way to stay on top of your income and expenses! The values update with each connection refresh.

Across the top of this page there are two additional tabs within spending: **Budgets** & **Transactions**. With your Budgets it is important to note that the limits are for monthly spending. Do not use annual figures to build out the budget tracker! Transactions will feed over with the nightly account refresh from your financial institutions. The information in these tabs is what is used to populate your overview.

Budgets



Transactions



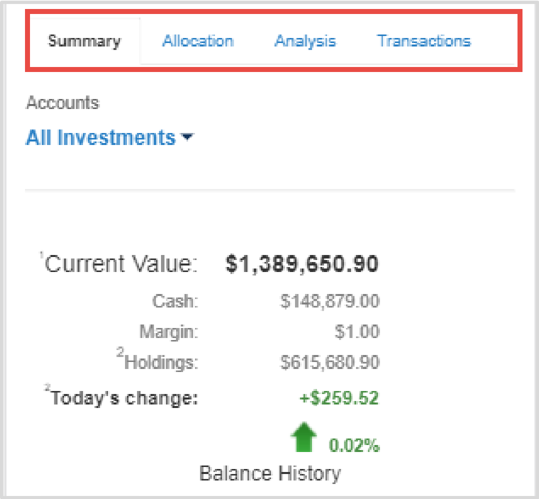
Comprehensive Mobile Guide

Investments

The **Investments** page reviews your account balance history, allocation, and transactions. Any accounts that have been connected from institution will update every 24 hours with up-to-date holdings information.

Use this feature to look at an overall picture of your investable assets, or drill in to an investment to isolate its holdings.

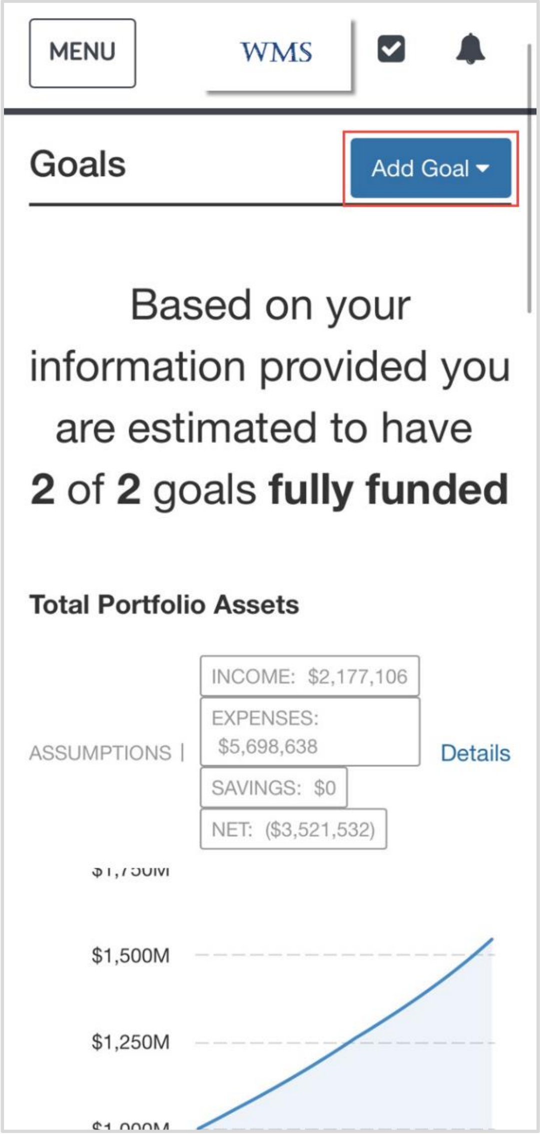
The allocation tab will populate how you are allocated overall or in a particular investment, while the analysis tab provides an insightful chart with the net change in total value since you added an account.



Goals

Goals allow you to track funding towards important financial expenses! Use this area to create a new goal by clicking the Add Goal button, or to track existing goals by scrolling down.

Each goal can be individually analyzed, but the landing screen will give a great view of everything all in one place!

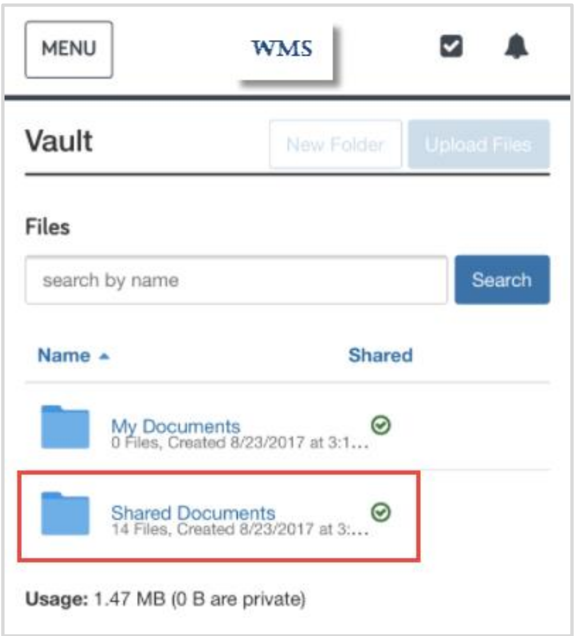


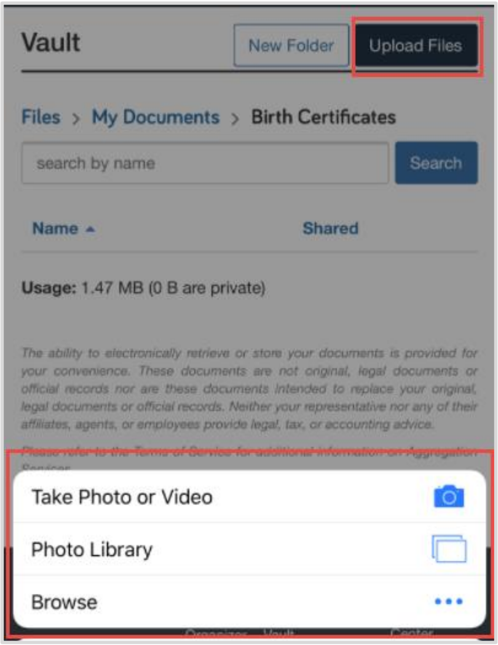
Comprehensive Mobile Guide

Vault

Your Vault is where you can access all previously uploaded files as well as upload new files. To upload a file, click in to either the **My Documents or Shared Documents** folder.

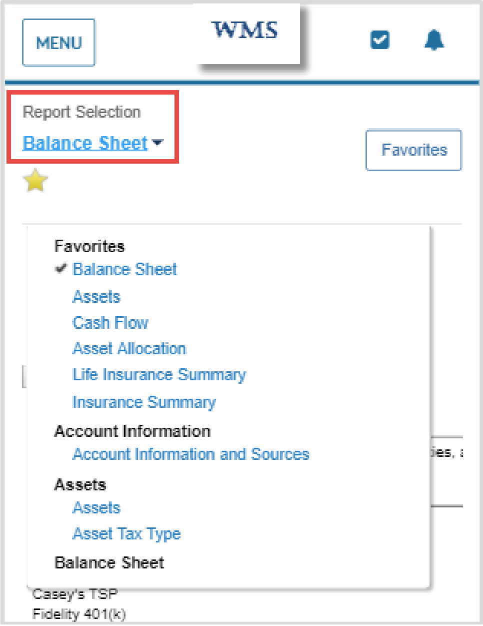
Next, click the **Upload File**s button. You will have the option to Take Photo or Video from your phone's camera, or choose from your Photo Library. Taking a Photo using your camera will save directly into the Vault and not in your device storage.





Reports

Use the Reports page to see more information about your investments and portfolio. Click the Report Selection drop down to see all of the available reports.



Comprehensive Mobile Guide

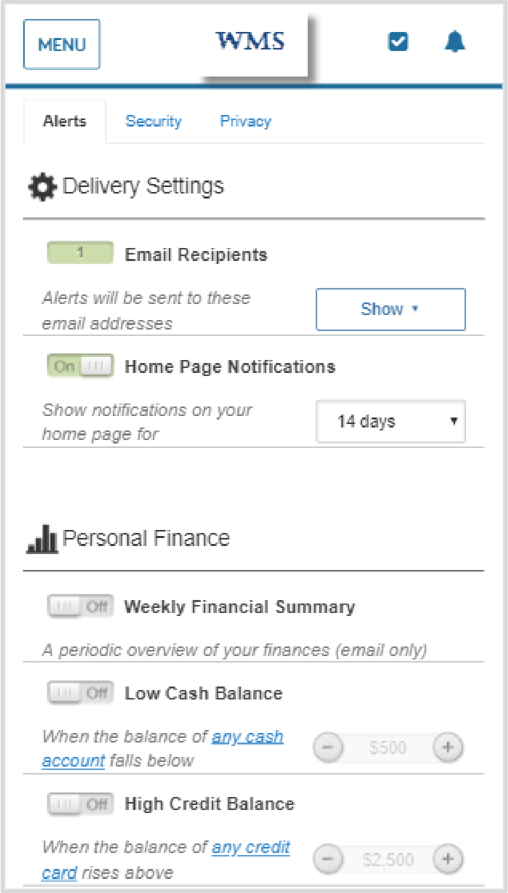
Settings

The **Settings** page allows you to set up Alerts & Notifications, manage your Security, and review your Spending Privacy Permissions.

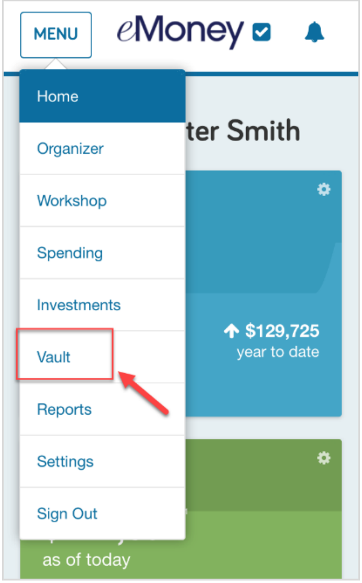
On the **Alerts** tab, be sure to enabled email recipients – that way you will get an email when an alert has been triggered. You will also be notified upon log on, by the bell icon on the top of the application.

Use the **Security** tab to set up and manage your mobile Passcode. You are also able to update your password and change your security questions.

The **Privacy** tab will allow you to see and manage who has permission to see your Personal Financial Website.



Mobile Upload to Vault



This training guide will show you how to upload files into your Vault from your Mobile Personal Financial Website.

The **Vault** is where you can access all previously uploaded files as well as upload new files. Accessing your vault is simple, click Menu on the upper left of your screen and select Vault.

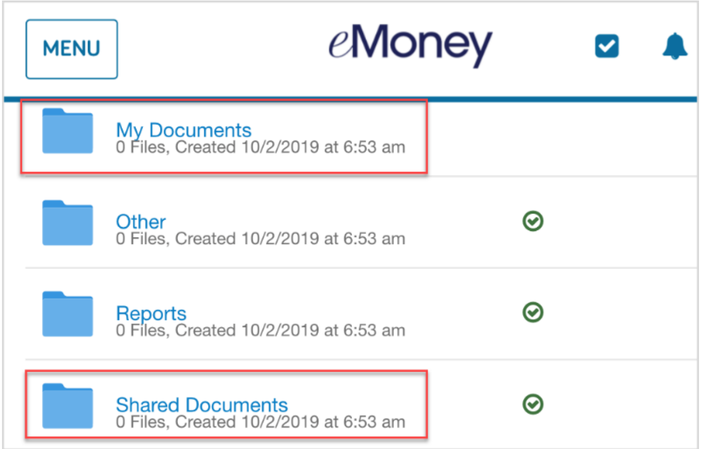
You have permission to upload into two folders: **My Documents** or **Shared Documents**. Use My Documents for personal items, as this folder is not visible to our staff. The Shared Documents folder is where you should upload any files that will be useful for our team.

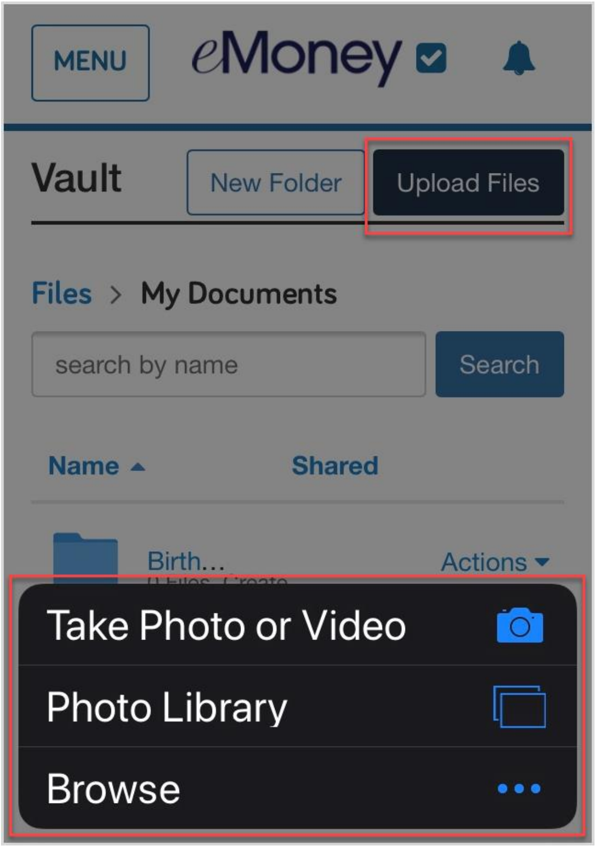
Upload a File:

To upload a file, click either the **My Documents** or **Shared Documents** folder.

Next, click the **Upload Files** button. You will then have the option to **Take Photo** or **Video** from your phone's camera or choose from your Photo Library. Taking a photo using your camera will save directly into the Vault and not in your device storage.

Most common file types are supported. The individual file size limit is 30mb.





For questions about your Client Portal please contact:

Charlotte Appleford

cappleford@truenorthwa.com
206.652.4314