

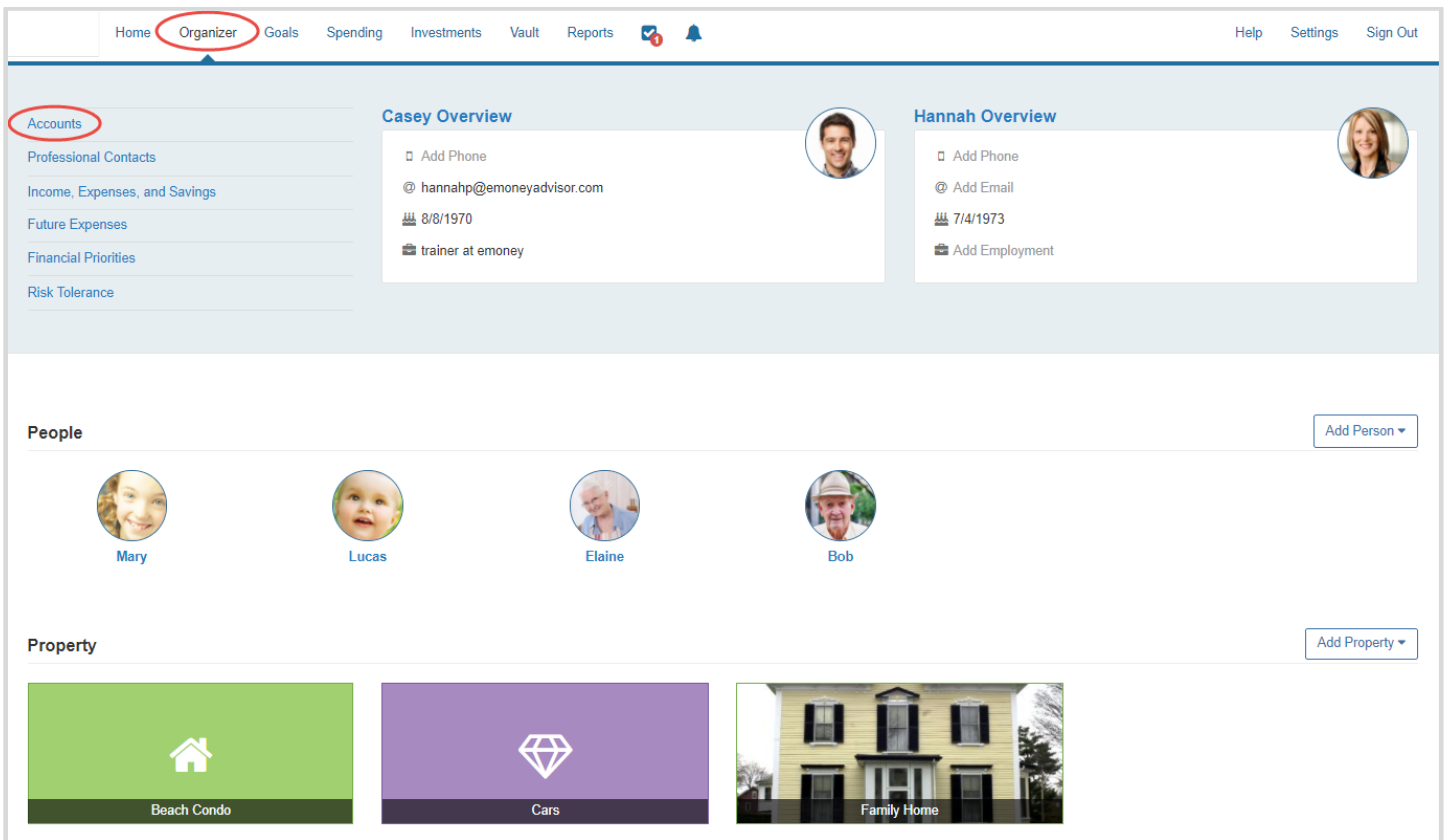
Troubleshooting Accounts

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

Unable to get the most recent account values	2
The institution rejected your credentials.....	2
Connection to this institution has been disconnected due to inactivity	2
The institution is asking for additional verification	3
This connection needs attention	4
No accounts found at the institution	4

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.

Financial Institution		delete	find new	refresh
<p>▲ We're unable to get the most recent account values. Click to close</p> <p>This is a temporary problem. Click Refresh to see if it has been resolved.</p> <p style="text-align: center;">Refresh</p>				
401k ACCOUNT	Qualified Retirement - Traditional 401(k)	12/04/2017 09:00PM	\$70,530	
INDIVIDUAL	Taxable Investment	12/04/2017 09:00PM	\$44	
Connection last updated 12/04/2017 09:00PM		Financial Institution Website URL		

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.

Financial Institution		delete	refresh
<p>▲ The institution rejected your credentials. Click to close</p> <p>Please verify that you can log into <input type="text"/> Institution then enter your credentials in the form below.</p> <p>User Name <input type="text"/></p> <p>Password <input type="password"/></p> <p>Password is required.</p> <p style="text-align: center;">Connect</p>			
Mortgage	Mortgage - Mortgage	11/28/2017 06:00PM	-\$170,822
Connection last updated 11/28/2017 06:00PM		Financial Institution Website URL	

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.

Financial Institution

delete refresh

⚠ The connection to this institution has been disconnected due to inactivity. [Click to close](#)

To reopen this connection, enter your credentials in the form below.

13-Digit Account Number (Enter N/A if not applicable)

User ID(Enter NA if not applicable)

Web Password

Connect

Account

Qualified Retirement - Traditional 401(k)

08/17/2017 12:27AM

\$41,717

Connection last updated 08/17/2017 12:27AM

Financial Institution Website URL

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.

Financial Institution

delete refresh

⚠ The institution is asking for additional verification. [Click to close](#)

What was your high school mascot?

In what city did you honeymoon?

Connect

Mortgage

Mortgage - Mortgage

07/30/2017 07:27PM

-\$111,203

Connection last updated 07/31/2017 03:24AM

Financial Institution Website URL

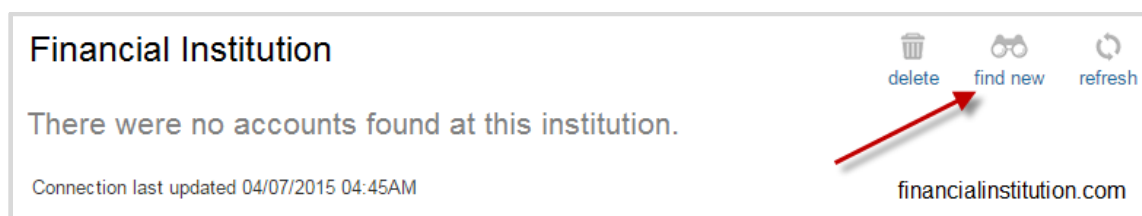
Troubleshooting Accounts

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.



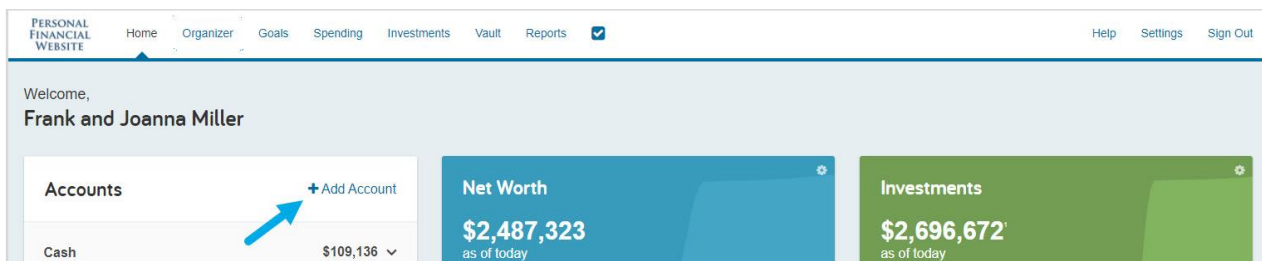
Add Accounts

This user guide will demonstrate how to add connected and manual accounts.

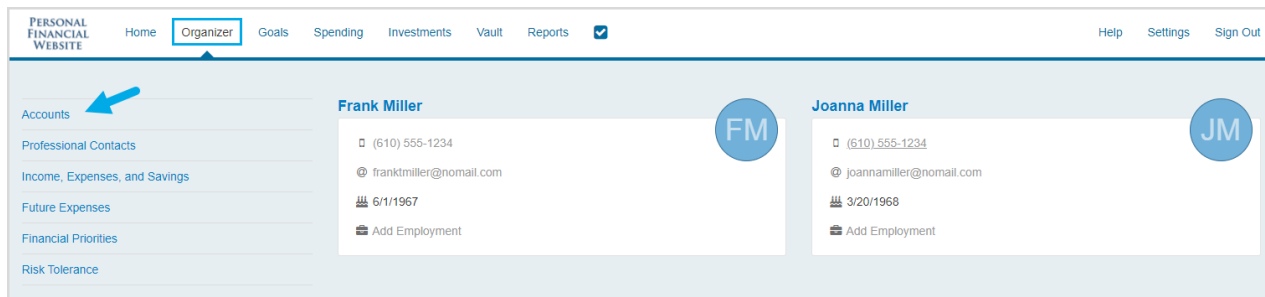
Establishing connections to your personal banking institutions will allow your account information to be updated automatically. You can enter your accounts manually if you do not have an online login to an institution. While manual accounts do NOT update, they help build a better financial snapshot for you and your Advisor.

Adding Connected Accounts

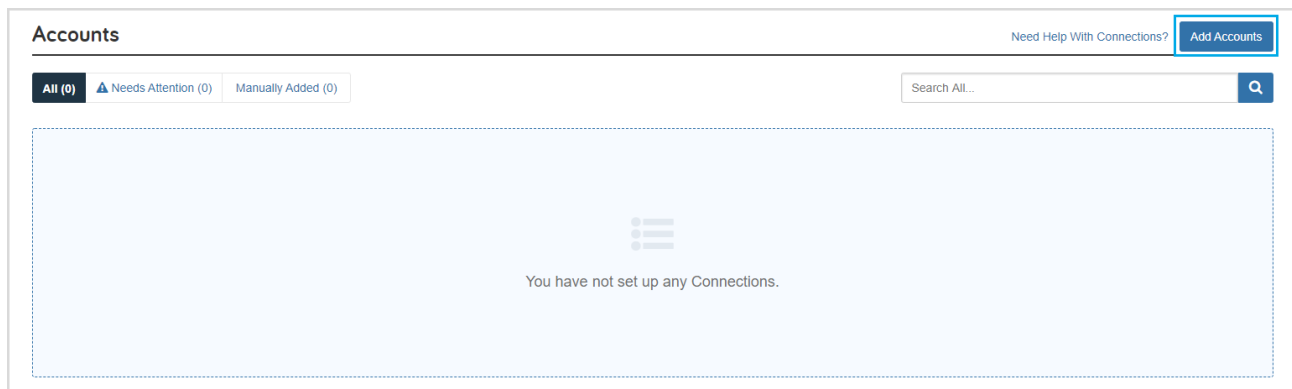
1. From your Home page, click **Add Account**.



You can also click **Organizer** on the menu, then click **Accounts**.



2. Click **Add Accounts**.



Add Accounts

3. Click **I have an online login to this account**. (Manual entry is explained in the next section.)

Go back to Accounts

Add Accounts

Do you have an online login to your account's institution?

I have an online login to this account

I don't have an online login to this account

Cancel

4. Enter the name of the institution or website address, then click **Search**.

Go back to Accounts

Add Accounts

Enter your institution's name or website address

example 'My Bank' or 'www.mybank.com'

Search

5. Select the connection from the search returns.

Go back to Accounts

Add Accounts

Enter your institution's name or website address

Sample Institution

Search

Search results (11 matches found)

1. [Sample Institution](#)

6. If an Acknowledge Institution Notice screen appears, read the notice and click **Continue**.


This notice varies by institution and will inform you of any critical information related to this institution's connection.

Add Accounts

7. Enter your login credentials for this institution and click **Connect**.

Go back to Accounts

Add Accounts

 **Sample Institution**

To connect to your accounts, enter your credentials below.

User Name

Password

Connect ←


[Previous Step](#) [Cancel](#)

If there is an issue connecting to your accounts, you will receive a status message describing the problem, and you can click on the message to learn how to fix it.

8. 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.

Go back to Accounts

Add Accounts

 **Sample Institution**

✔ You've successfully connected

You can review your new accounts below. To return to the full list, click continue.

† Orion Investments	Taxable Investment	\$320,249
*****Card	Loan - Credit Card	-\$1,275
† Easy 123 Checking	Cash Equivalent - Checking	\$54,568
****gaga	Mortgage - Mortgage	-\$326,385
Health Savings Account	Health Savings Account	\$41,385

Continue

[Previous Step](#)

Add Accounts

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

The screenshot shows the 'Accounts' page for a 'Sample Institution'. At the top right, there are links for 'Need Help With Connections?' and 'Add Accounts'. Below the header, there are filter tabs: 'All (26)', 'Needs Attention (1)', and 'Manually Added (20)'. A search bar is located on the right. The main content area features a table of accounts with the following data:

Account Name	Type	Last Updated	Value
*****Card	Loan - Credit Card	2 months ago	-\$1,275.00
****gage	Mortgage - Mortgage	2 months ago	-\$326,385.00
Easy 123 Checking	Cash Alternative - Checking	2 months ago	\$54,568.00
Health Savings Account	Health Savings Account	2 months ago	\$41,385.00

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

Errors that you can repair will appear with a **Repair** button that you can click to fix the issue.

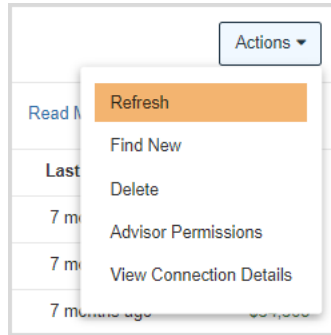
The screenshot shows an error state for the 'Sample Institution'. A red banner at the top contains a warning icon, the text 'Sample Institution', and the message 'The institution rejected your credentials.' To the right of this banner is a blue 'Repair' button with a wrench icon, which is highlighted by a blue arrow. Below the banner, there is an 'Important Notice' section and a 'Read More' link. At the bottom of the error state, a message reads: 'No accounts found. Please click 'Repair' above to resolve the error and get your account data.'

With the **Actions** menu, you can make a handful of selections to manage your Connections:

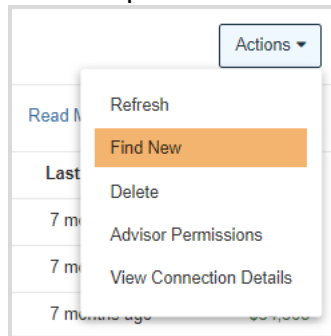
The screenshot shows the 'Actions' menu for the 'Sample Institution'. The menu is open, showing several options: 'Refresh', 'Find New', 'Delete', 'Advisor Permissions', and 'View Connection Details'. A blue arrow points to the 'Actions' dropdown button at the top right of the account list.

Add Accounts

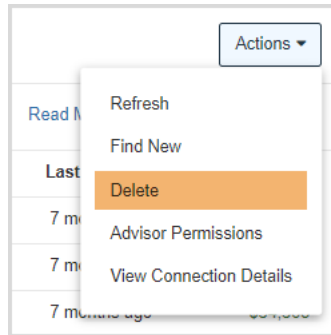
1. **Refresh** the connection anytime to pull over updated account values manually.



2. Select **Find New** to pull any new accounts opened after establishing the Connection.



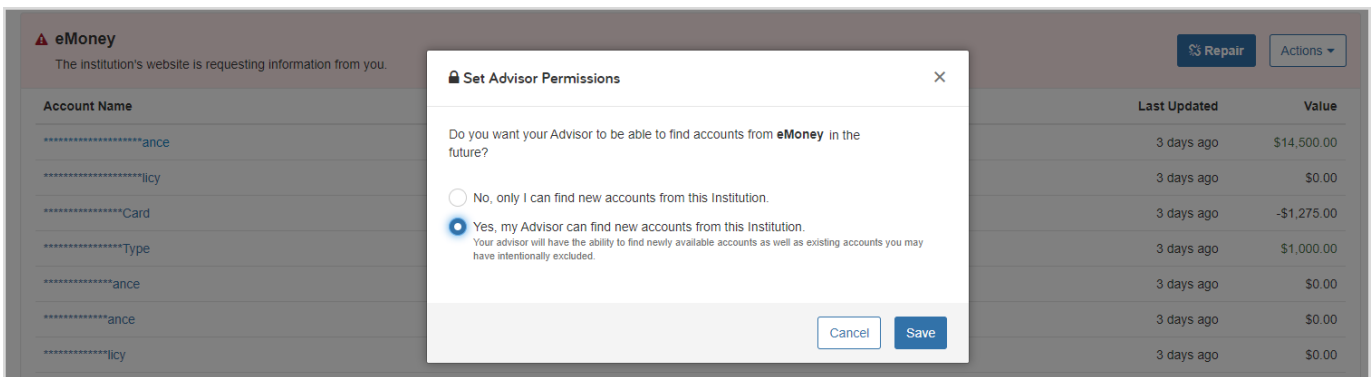
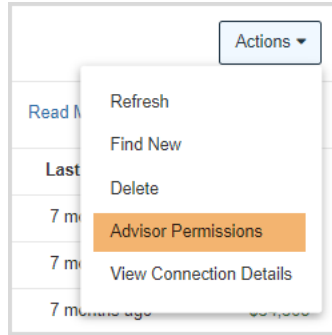
3. Select **Delete** to remove the connection and all associated accounts.



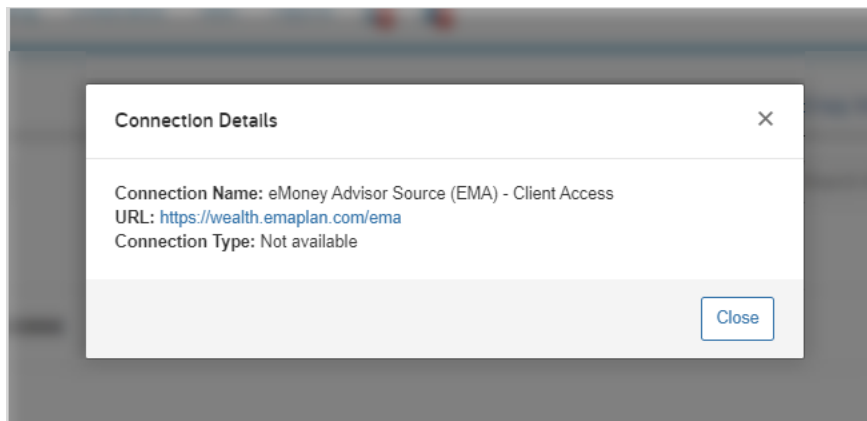
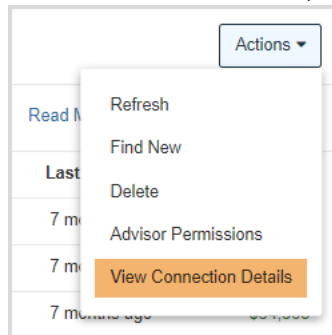
Note: If you **Delete** the Connection, you will lose all accounts and transaction history. This is not recommended unless the connection and its accounts are no longer needed.

Add Accounts

- 4. The **Advisor Permissions** selection displays a popup that allows you to enable your Advisor to **Find New** accounts on your behalf.



- 5. Select **View Connection Details** for the connection name, URL, and Connection Type.



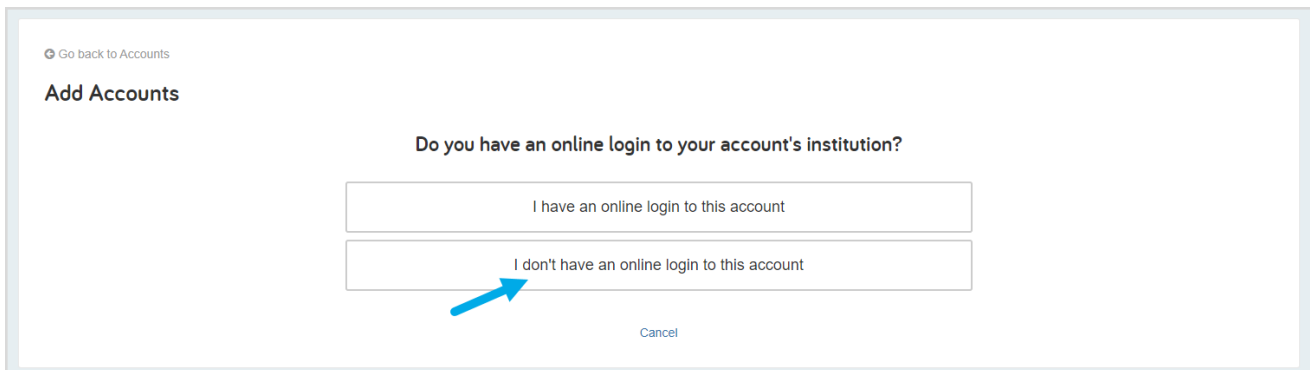
Add Accounts

Adding Manual Accounts

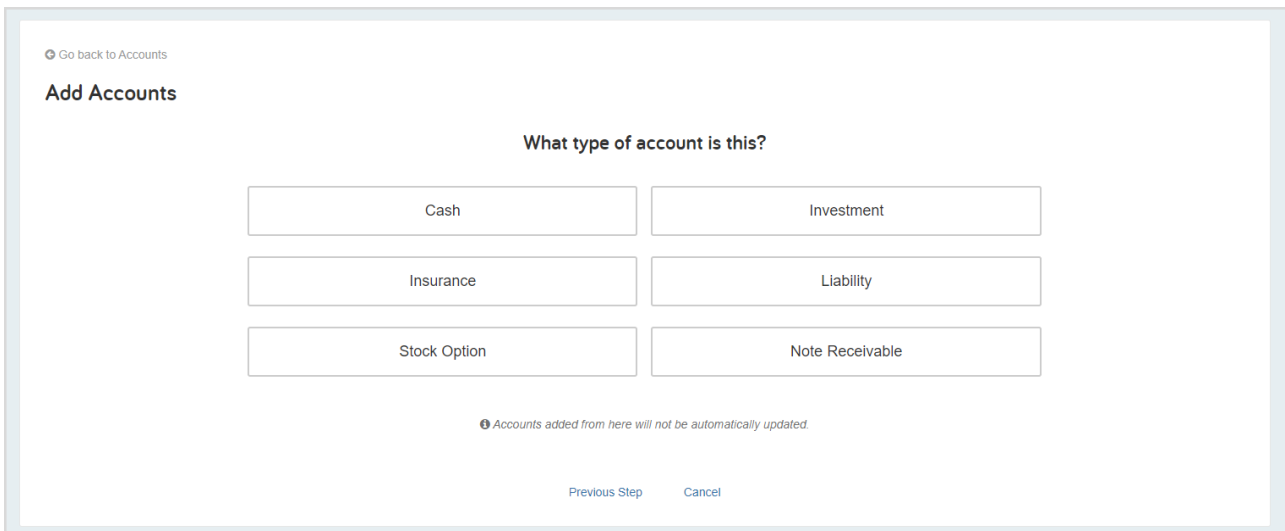
1. Click **Add Accounts** on the Accounts page.



2. Click **I don't have an online login to this account.**



3. Select the type of account.



Add Accounts

4. Then, click the more specific type of account.

Go back to Accounts

Add Accounts

What type of investment is this?

529 Plan	Health Savings Account	Roth IRA
529 Plan	Health Savings Account	Roth IRA
Annuity	Qualified Retirement	Taxable Investment
Fixed	IRA	Taxable Investment
Variable	Money Purchase	
	Other	
Deferred Compensation	Pension	
Deferred Compensation	Profit Sharing	
	Roth 401(k)	
	Roth 403(b)	
	SEP	
	Traditional 401(k)	
	Traditional 403(b)	

Accounts added from here will not be automatically updated.

Previous Step Cancel

5. Enter details about the account and click **Save**.

Go back to Accounts

Taxable Investment

Asset Name: Taxable Investment

Institution Name: Joanna's Investment Account

Owner: Other Heirs + Add

Total Value: \$33,000

Holdings Value:

Cash Balance:

Margin Balance:

Tax Basis: \$27,500

Save Cancel

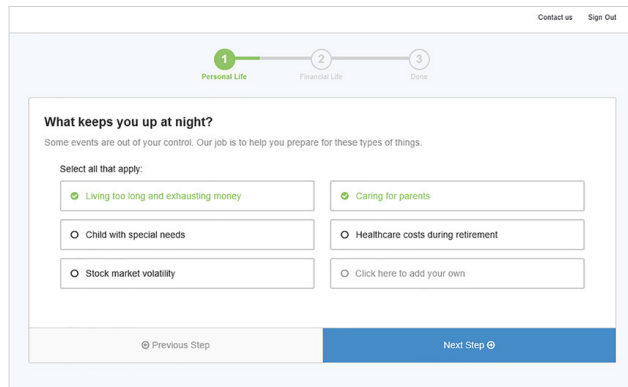
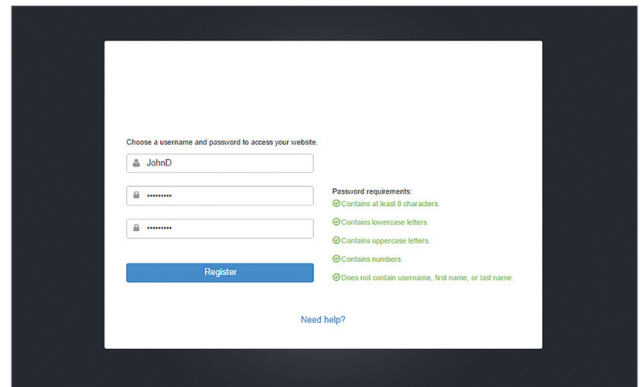
A Guide to Getting Started

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.

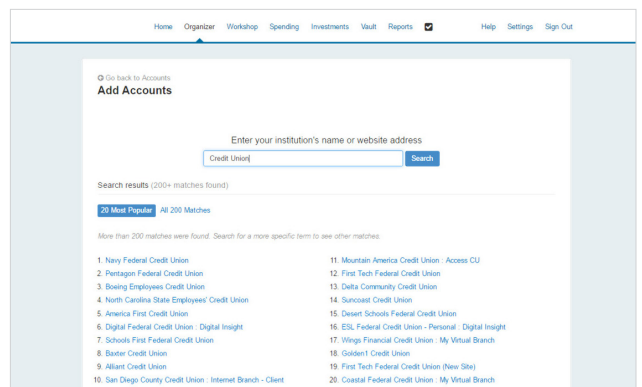


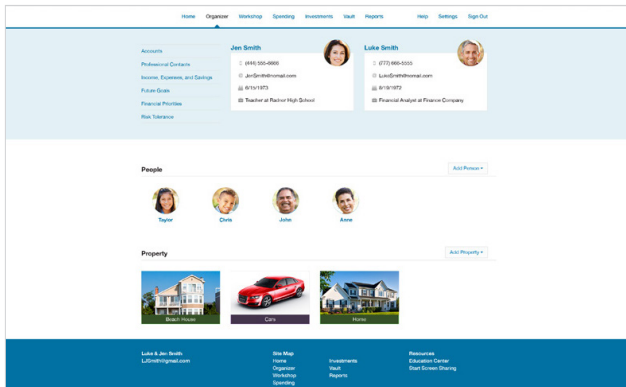
STEP 3 Connect your financial accounts

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

STEP 2 Complete the series of introductory questions

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



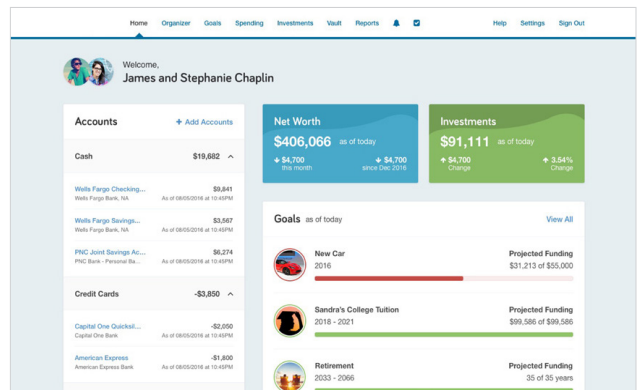


STEP 4 Personalize your website

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.

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.



Routine Security Testing

Your wealth management system uses third-party security auditors and software, including TraceSecurity, Tenable Security and White Hat 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 highrisk 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.

Desktop Vault Overview

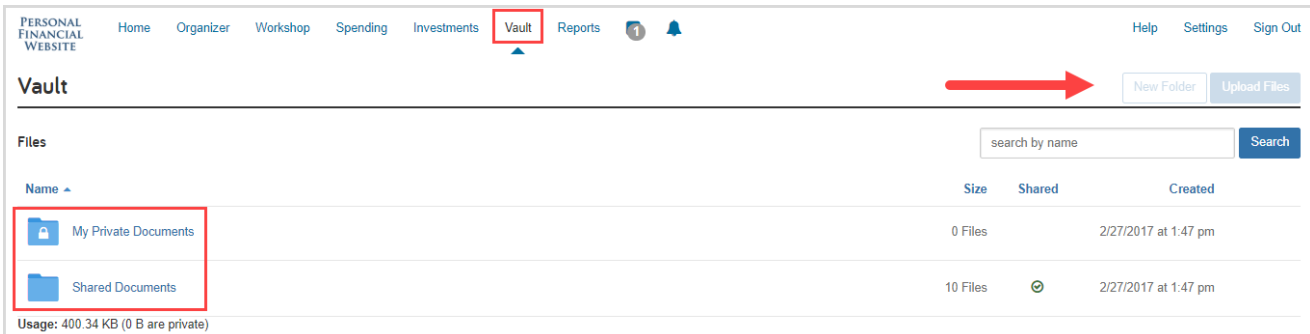
The Vault feature in your Personal Financial Website allows you to store important documents and files safely and securely. This user guide will show you how to navigate and utilize the Vault, including how to upload files from your computer.

Please Note:

- Within your Vault there are two folders you can upload directly into – they are titled **My Private Documents** and **Shared Documents**.
- 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 Private Documents** and **Shared Documents**. Use **My Private Documents** to store any personal files and use **Shared Documents** when uploading files that you want your Advisor to view and have access to.



PERSONAL FINANCIAL WEBSITE

Home Organizer Workshop Spending Investments **Vault** Reports 1

Help Settings Sign Out

Vault New Folder Upload Files

Files Search

Name	Size	Shared	Created
My Private Documents	0 Files		2/27/2017 at 1:47 pm
Shared Documents	10 Files		2/27/2017 at 1:47 pm

Usage: 400.34 KB (0 B are private)

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

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.



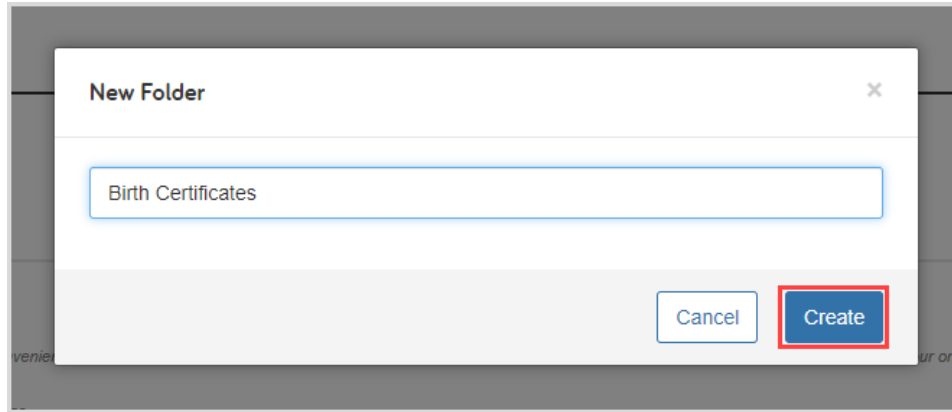
Vault New Folder Upload

Files > My Private Documents Search

Name	Size	Shared	Created	Actions
Children's Documents	0 Files		2/27/2017 at 1:47 pm	Actions
Family Information	0 Files		2/27/2017 at 1:47 pm	Actions

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 Private 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.

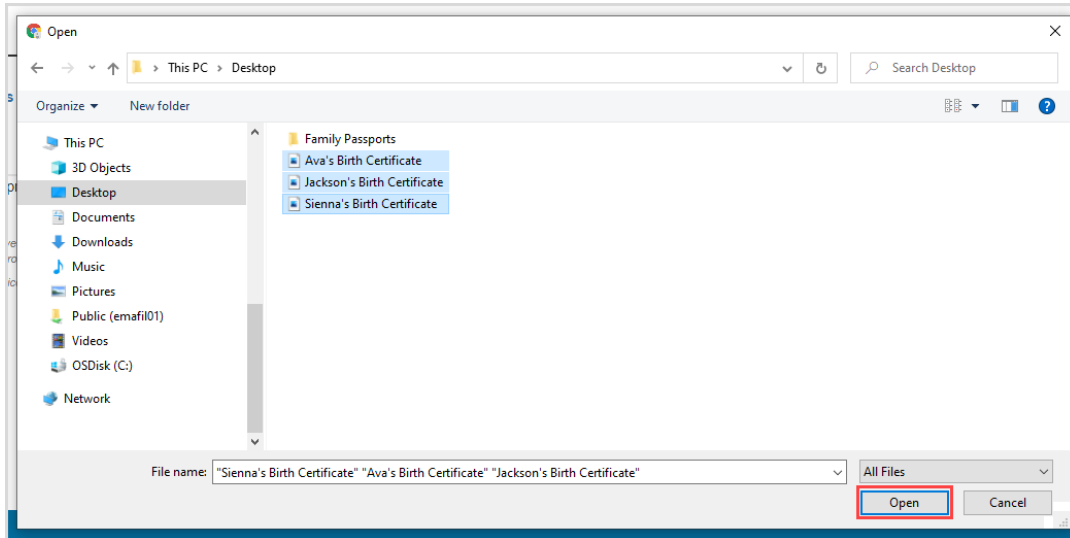


Note: Uploading a **folder** from your desktop will create a **sub-folder** in your Vault containing the files in that folder. Therefore, you may not need to manually create sub-folders in your Vault to upload to if your desktop files are organized in this way.

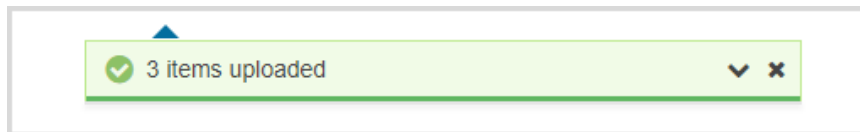
If you uploaded files to the wrong folder you can always use the **Move** option. This is explained on page 4.

Desktop Vault Overview

- 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.

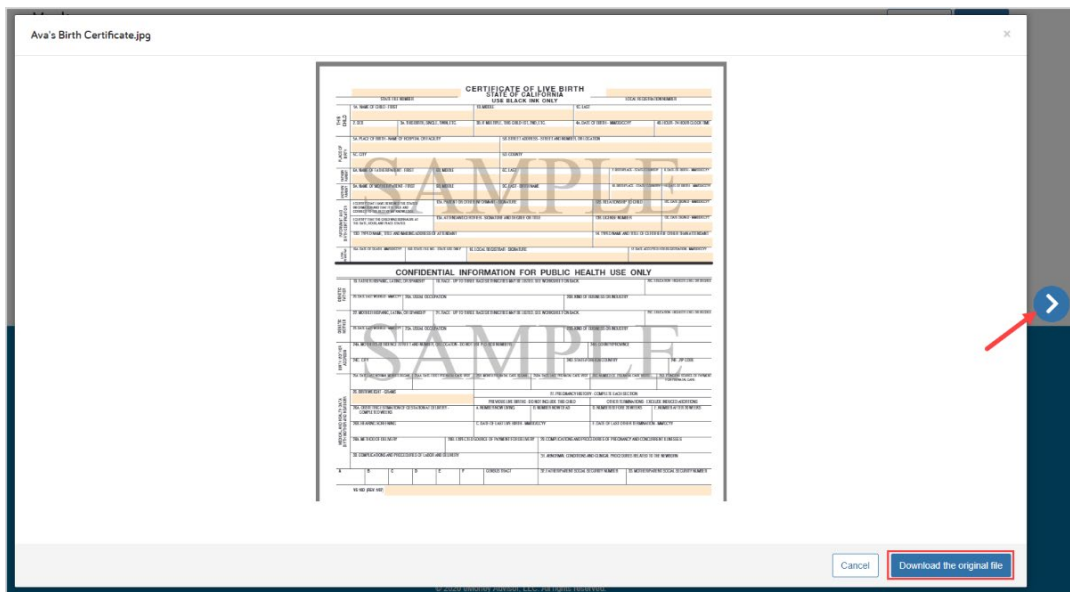


- Once the files are successfully uploaded, you will see a green banner confirming the upload at the top of your Personal Financial Website.



Vault "Actions"

- 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.

The screenshot shows the 'Vault' interface with a table of files. The table has columns for Name, Size, Shared, and Created. The first file is 'Ava's Birth Certificate.jpg' (34.57 KB, 8/13/2020 at 4:09 pm). The 'Actions' dropdown menu is open, showing options: Download, Copy, Move, Rename, and Delete. A red box highlights the 'Actions' dropdown menu.

Name	Size	Shared	Created
Ava's Birth Certificate.jpg	34.57 KB		8/13/2020 at 4:09 pm
Jackson's Birth Certificate.jpg	34.57 KB		8/13/2020
Sienna's Birth Certificate.jpg	34.57 KB		8/13/2020

Usage: 504.04 KB (103.7 KB are private)

The ability to electronically retrieve or store your documents is provided for your convenience. These documents are not original, legal documents or official records nor are these documents intended to replace your original, legal documents or official records. Neither affiliates, agents, or employees provide legal, tax, or accounting advice.

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.

The screenshot shows the 'Vault' interface with a search field containing the text 'review'. A red arrow points to the search field. The search results are displayed in a dropdown menu, showing three files: 'Annual Review 2019.docx', 'Frank and Joanna Miller May Review.docx', and 'Quarterly Review.docx'. A 'View All Search Results' link is also visible.

Name	Size
My Private Documents	3 Files
Shared Documents	13 Files

Usage: 596.99 KB (103.7 KB are private)

The ability to electronically retrieve or store your documents is provided for your convenience. These documents are not original, legal documents or official records nor are these documents intended to replace your original, legal documents or official records. Neither affiliates, agents, or employees provide legal, tax, or accounting advice.