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Financial Planning Software eMoney

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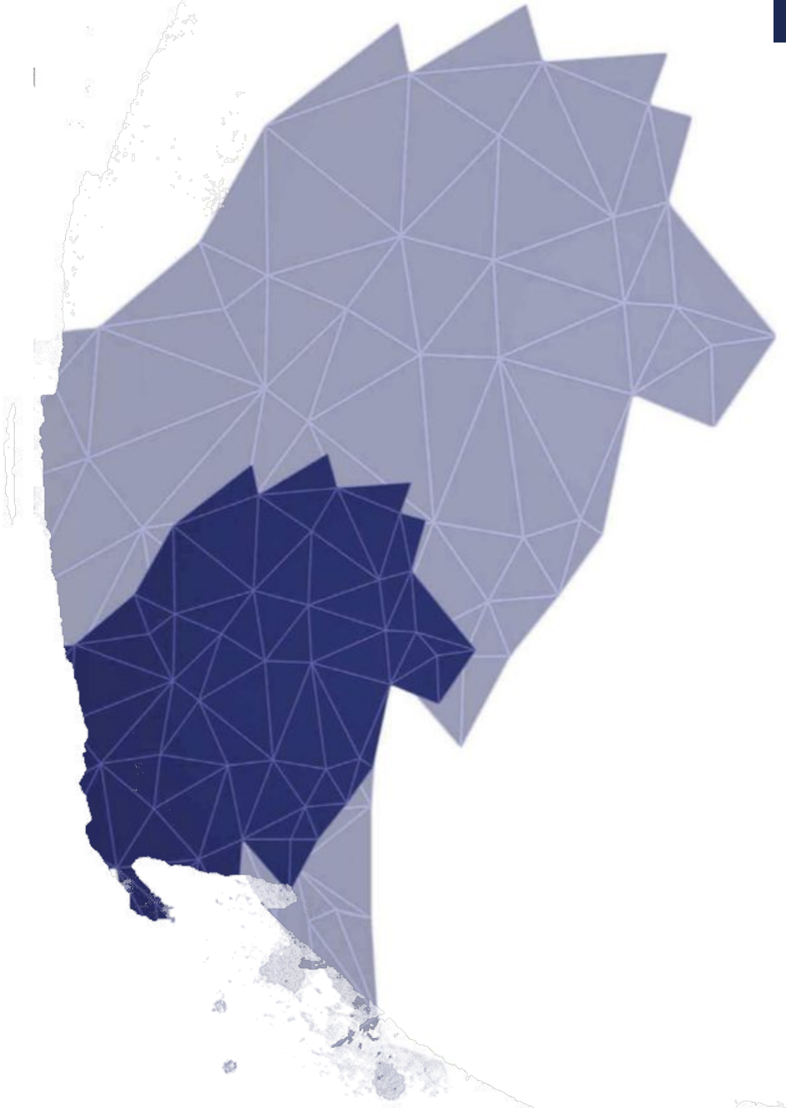
Overview



- How to Start
- Features
- Technology
- Case Study

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How to Start

- **Step 1**

  Register for your financial website

- **Step 2**

  Complete the series of introductory questions

- **Step 3**

  Connect your financial accounts

- **Step 4**

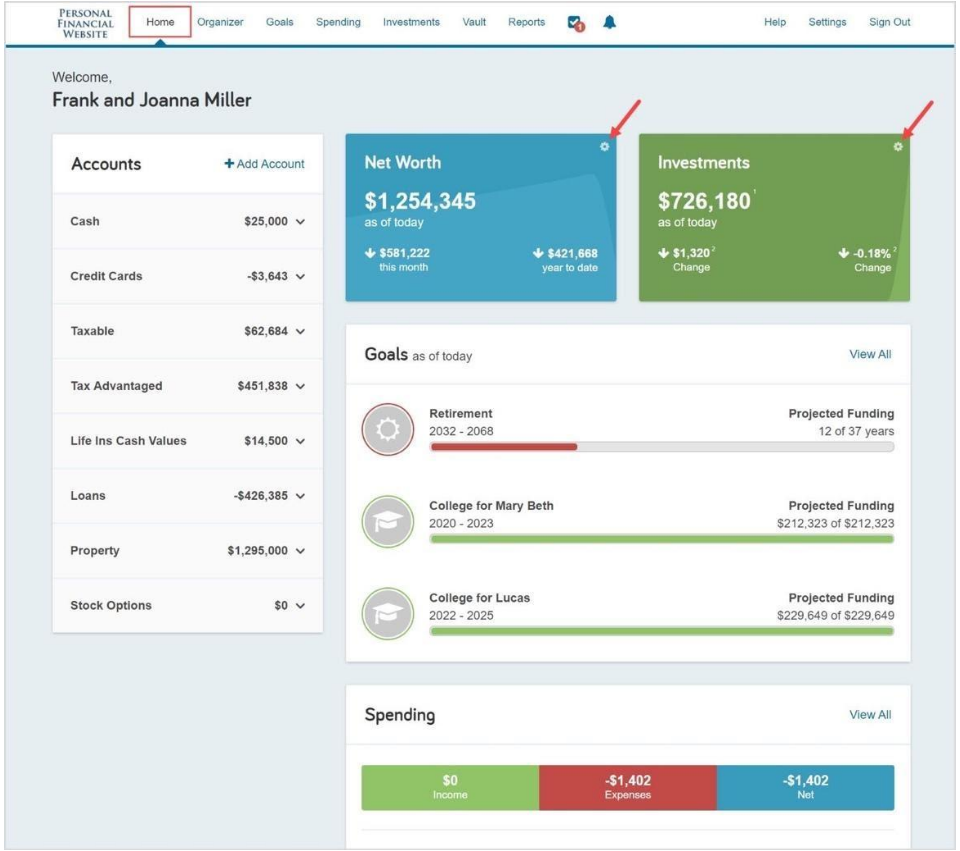
  Personalize your website

- **Step 5**

  See your finances come to life

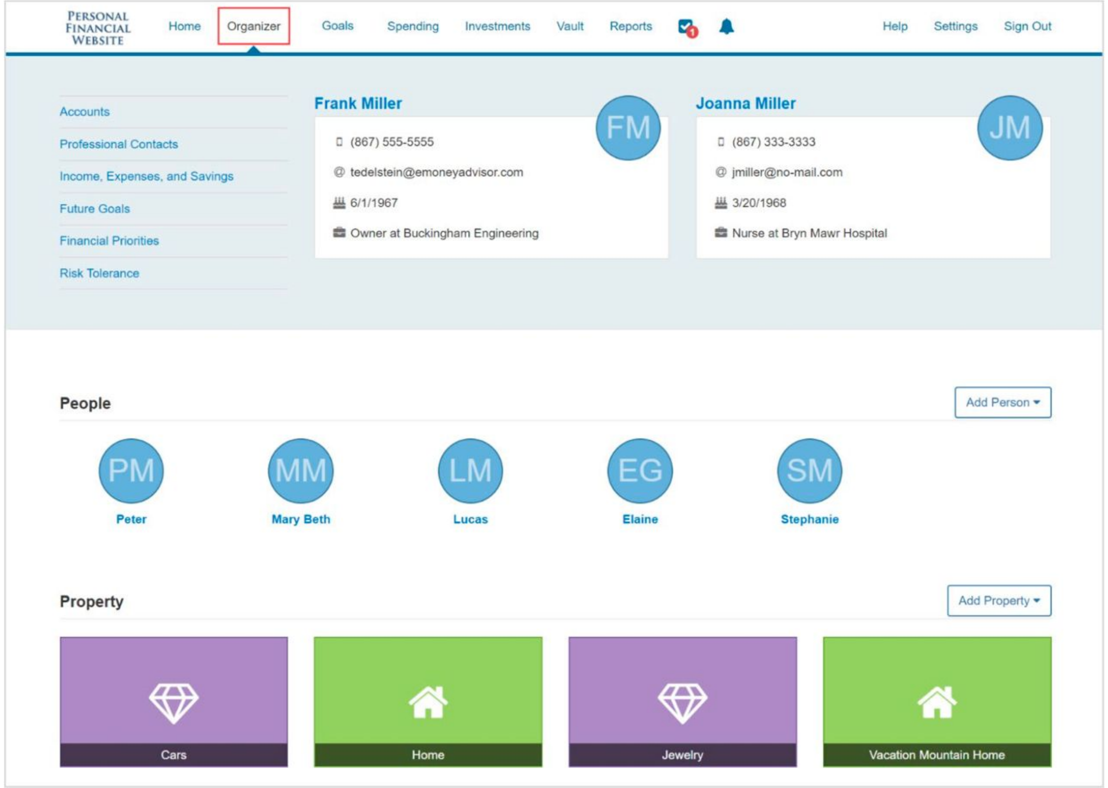
Features: Home

- A living snapshot of your financial wellbeing, providing a high-level view of your financial information.
- Divided into separate tiles that represent the information contained within a section of the website.
- You can customize your experience by clicking the gear icon in your Net Worth and Investments tiles.



Features: Organizers

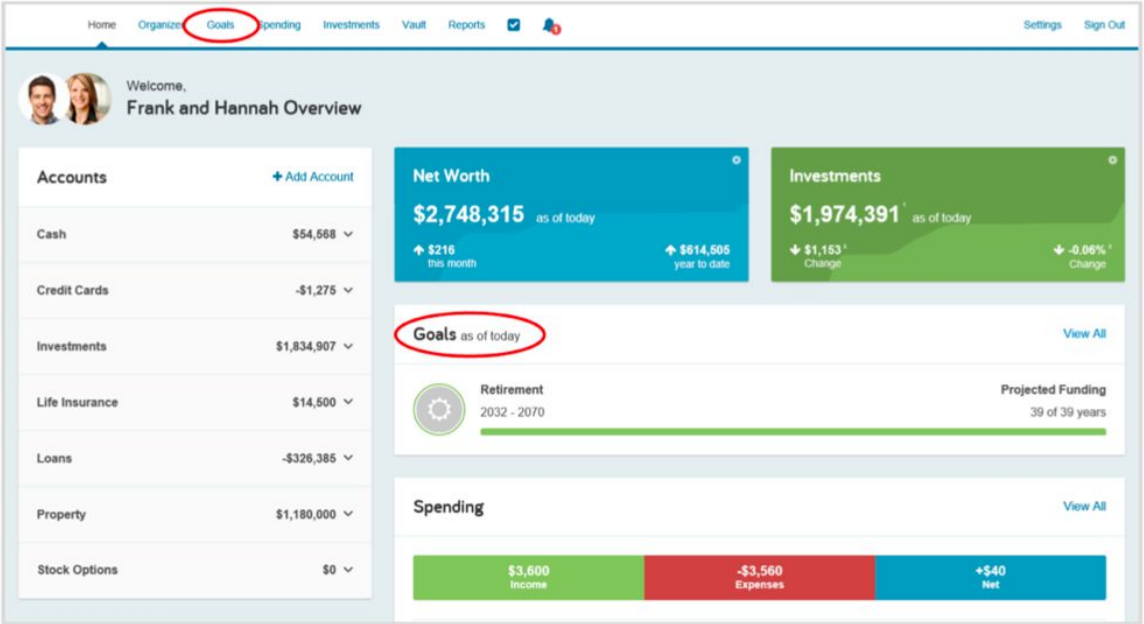
- The Organizer will help you to consolidate all your important financial information into one place.
- The information within the Organizer will be used to populate other areas of the website, including the Home page.



Features: Goals

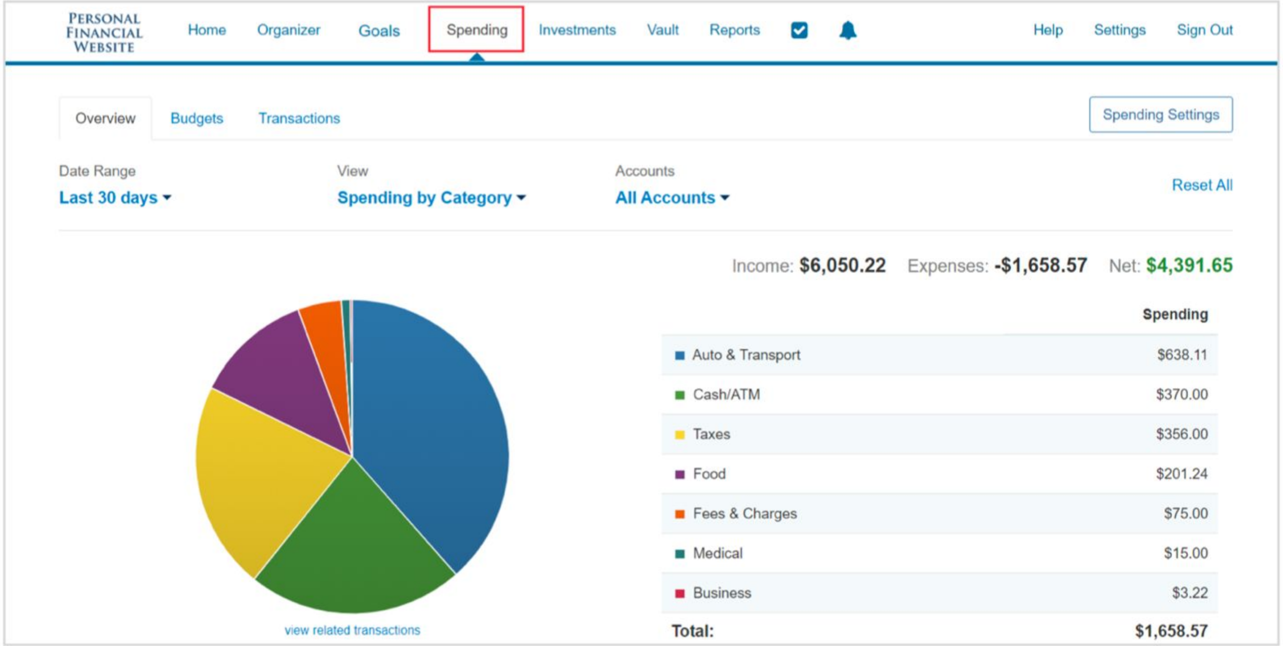
- Allows you to analyze and monitor progress of your financial goals in real time.
- Easily add, personalize and track your financial goals

1. To access goals, click the **Goals** tab or tile from your home page.



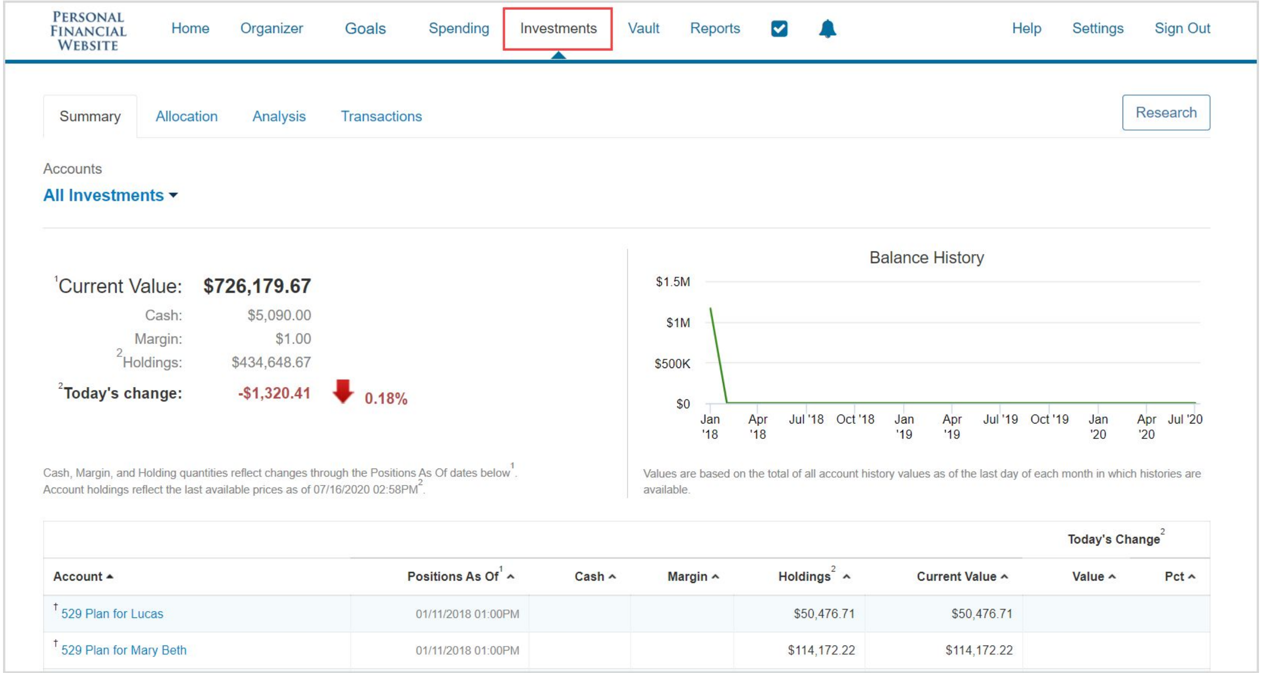
Features: Spending

- Gives you a clear view of what you're spending each month.
- Includes an Overview, Budgets tab, and Transactions tab.
- Use these three tabs together to create an accurate view of your spending and your current budget



Features: Investment

- Made up of Summary, Allocation, Analysis, and Transactions.
- Provides you with an overall view of your investments as well as the ability to view individual account activity and asset breakdowns.

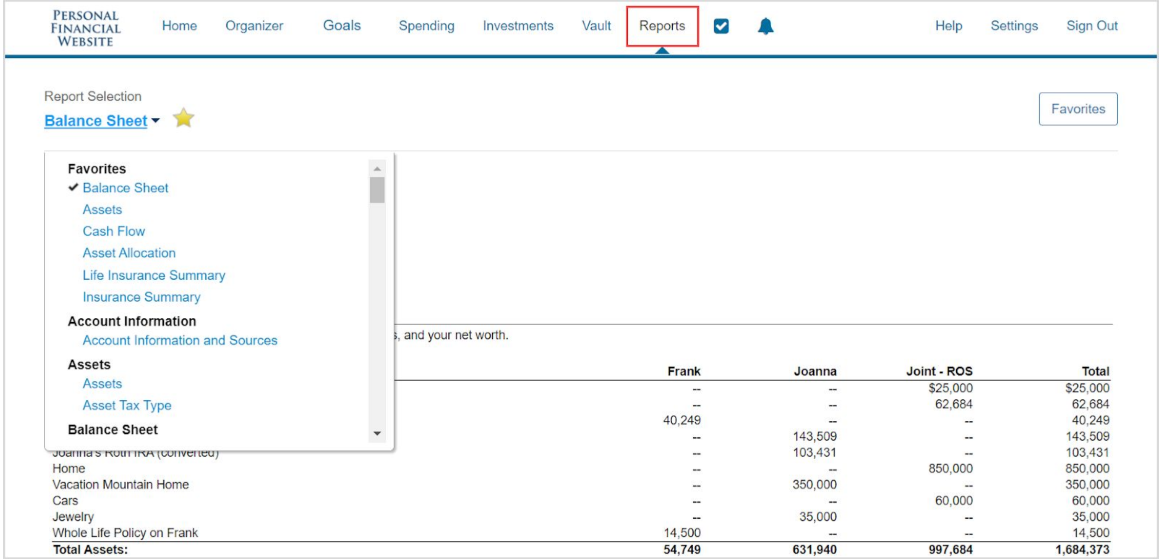


Features: Vault

- A secure, searchable repository in which files are stored by your Advisor for your review, and where you can store files.
- The My Private Documents folder contents are hidden from your Advisor.

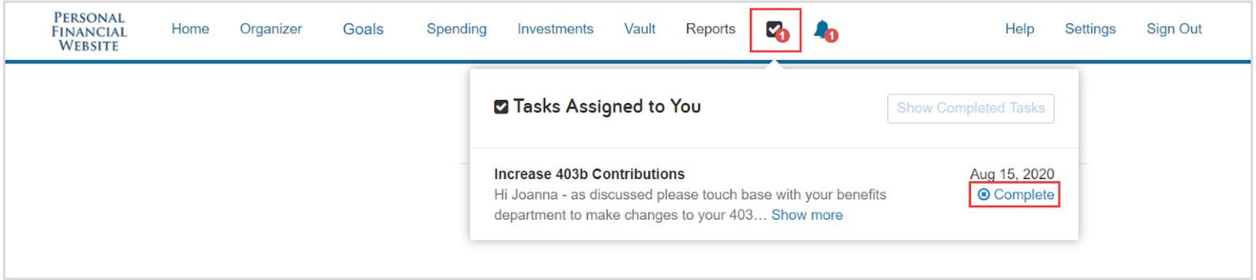
Features: Reports

- Provides you with a series of reports about your current financial situation.



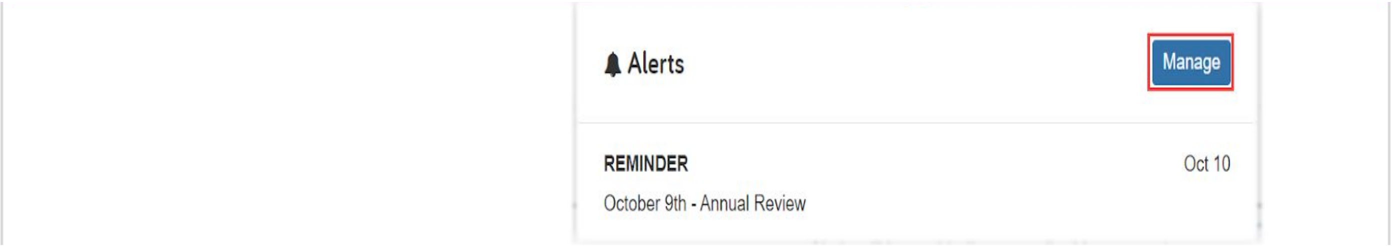
Features: Tasks

- Alert you of any tasks assigned to you by your Advisor.



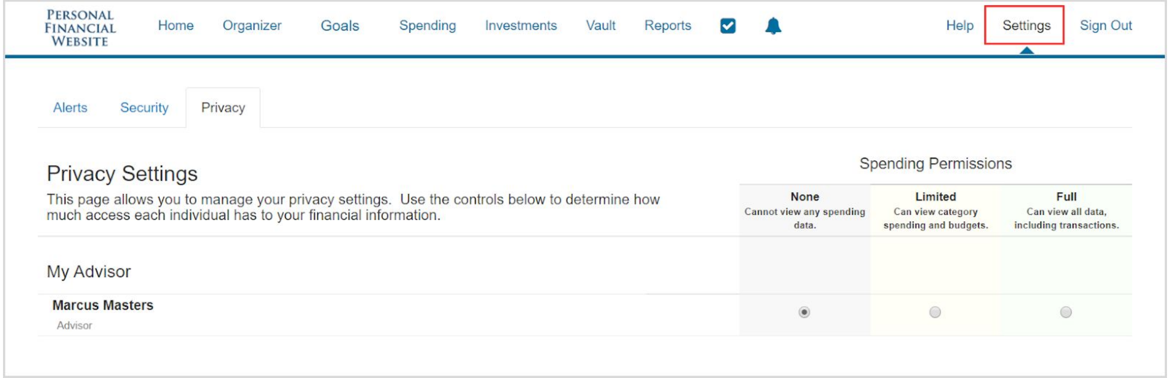
Features: Alerts

- Allows you to view any triggered alerts.



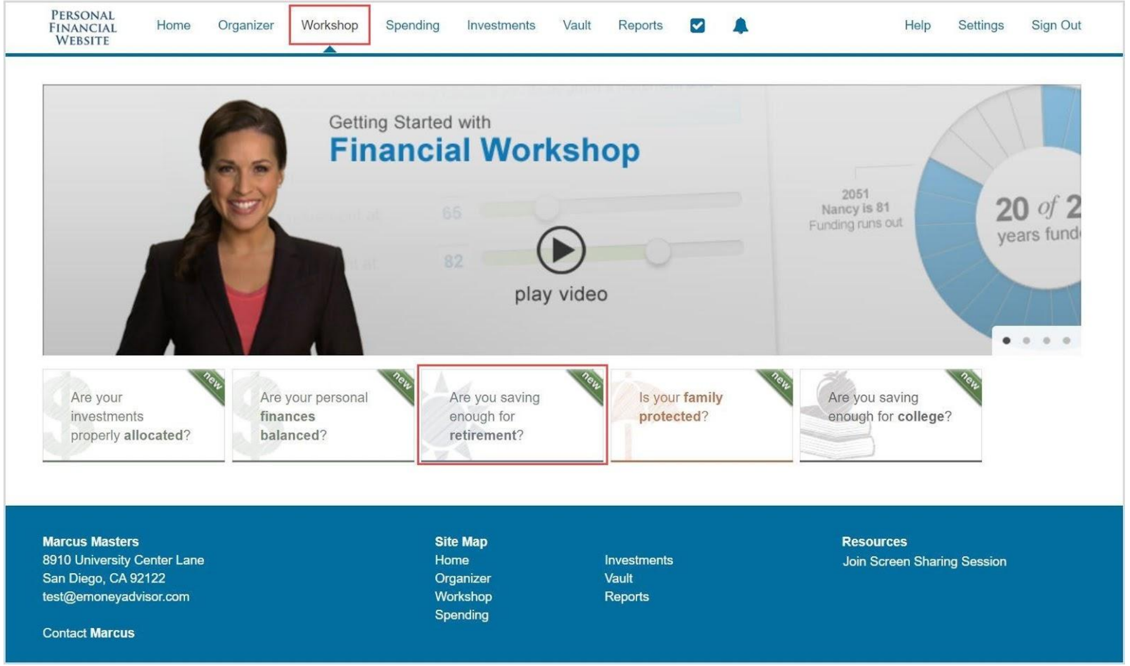
Features: Settings

- You can set Alerts, update your Security information, such as passwords and security questions, and set your Privacy Settings which allows you to determine what level of access your Advisor has when viewing your Spending and Budgeting data.



Features: Workshop

- Help you take a closer look at your retirement strategy, insurance protection, and education goals.



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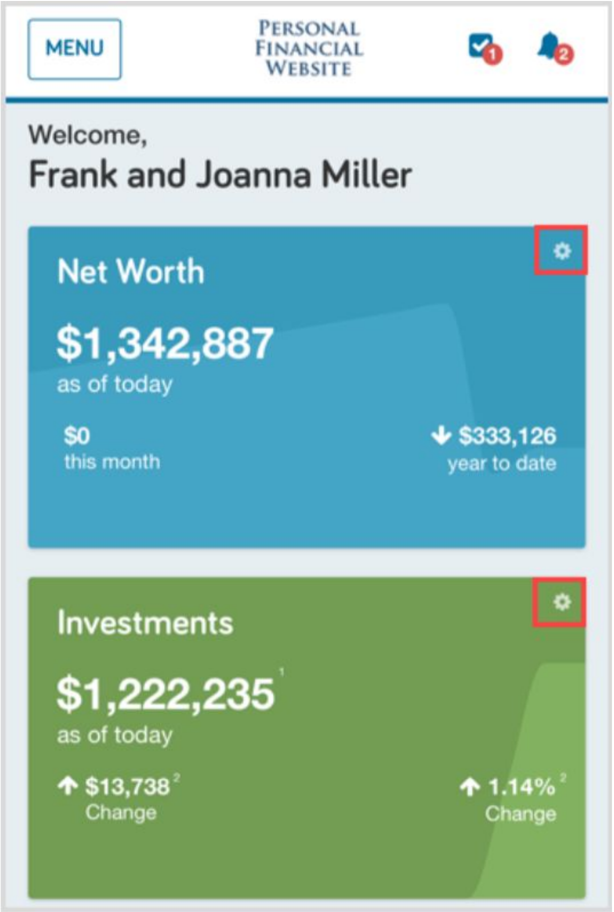
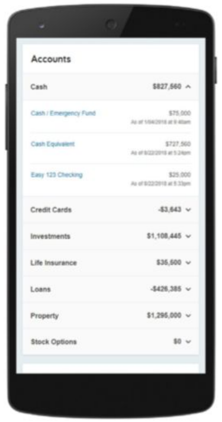
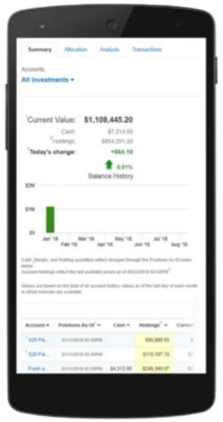
Technology

- Client Website URL
- Mobile Access
- API Based Connection
- Vault Checklist

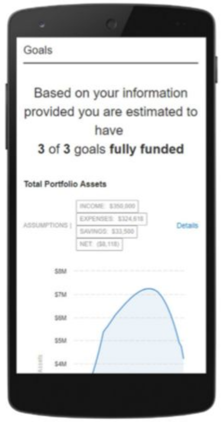




See All Your Accounts on One Page



View Your Updated Investments



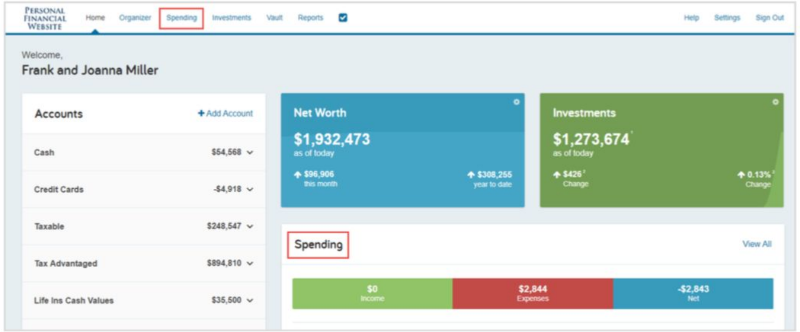
Track Your Progress Towards Your Goals

Access Important Documents

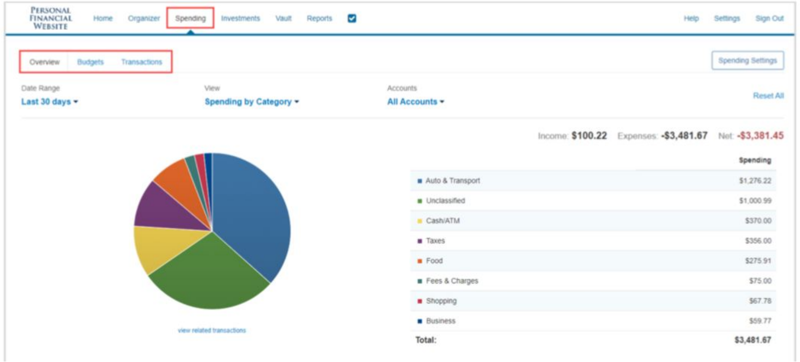
Example: Spending Tab

Spending Tab

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



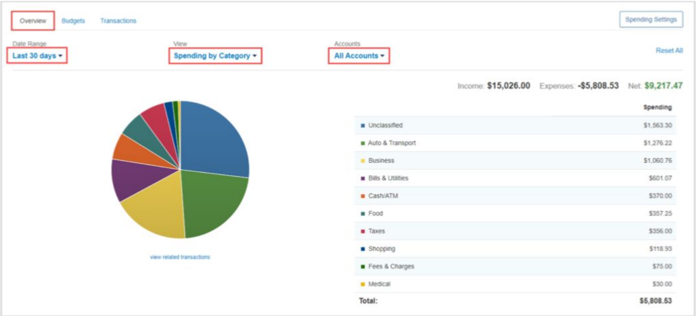
2. The Spending tab is comprised of 3 sections: **Overview**, **Budgets**, and **Transactions**.



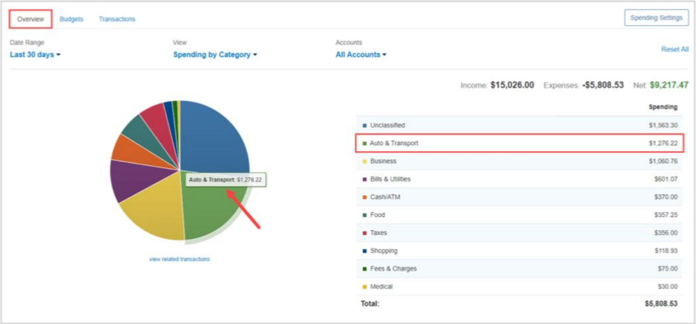
Example: Overview Tab

Overview Tab

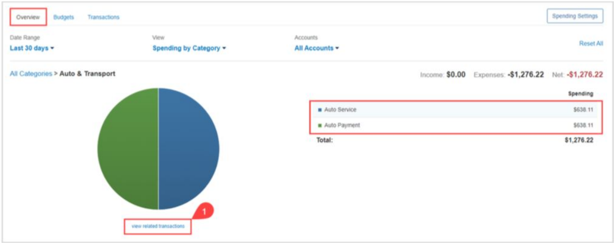
1. The Overview tab shows spending by category over a specific date range. The default view displays spending amounts during the **Last 30 Days**, **by Category**, and from **All Accounts**.

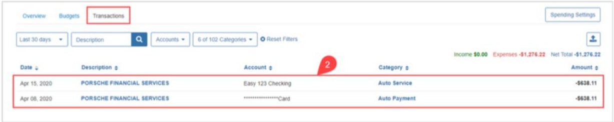


2. The **pie chart** is a graphical representation of the category list located on the right-hand side. Clicking either a pie chart segment or a Spending category within the list will take you to a more detailed spending breakdown for that category. In this example, the category **Auto & Transport**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

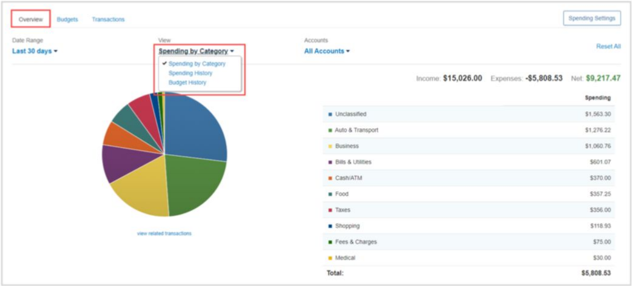


3. After clicking the category, we can see that the two sub-categories of Auto & Transport – **Auto Service** and **Auto Payment** – make up the total spending amount of $1,276.22 in the last 30 days. Clicking **view related transactions** under the pie chart will take you to the Transactions tab for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

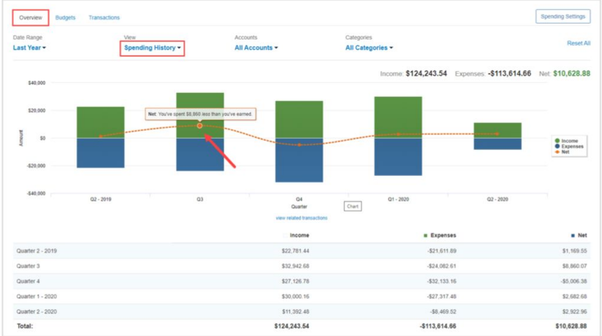




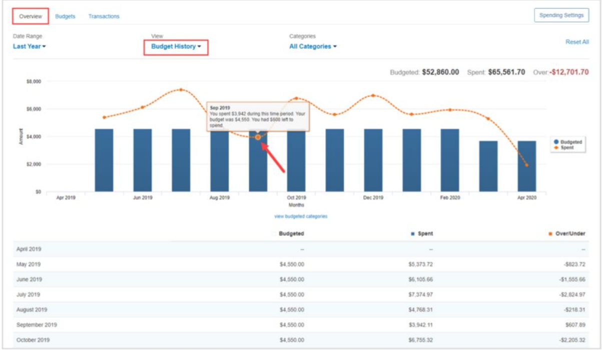
4. Back on the **Overview** tab the **View** filter also includes **Spending History** and **Budget History.**



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.



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.



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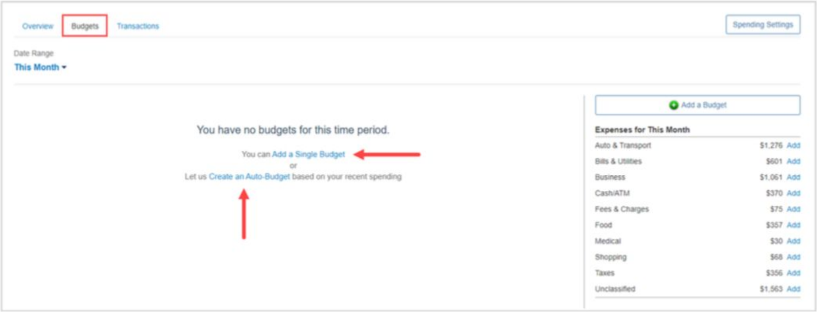
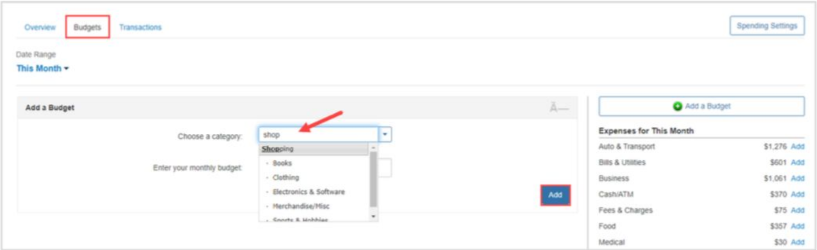
Example: Budgets Tab

Budgets Tab

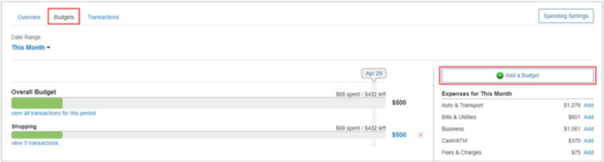
1. The Budgets tab allows you to create a budget to help manage your expenses. There are two ways to add a budget – **Add a Single Budget** or **Create an Auto-Budget.**



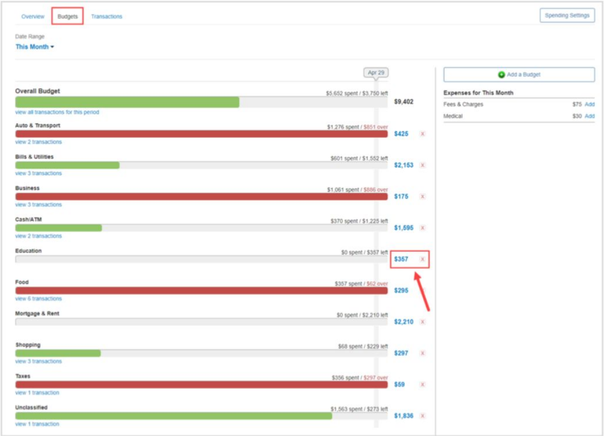
2. The option to **Add a Single Budget** allows you to add categories and enter a monthly budget amount one budget item at a time. First, select a category from the **Choose a category** drop-down menu or begin typing to filter through the category and sub-category options. Then, key in a dollar amount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



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.

Example: Transaction Tab

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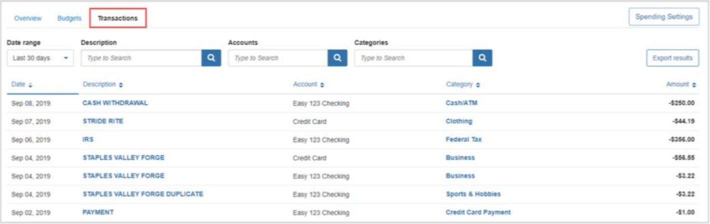
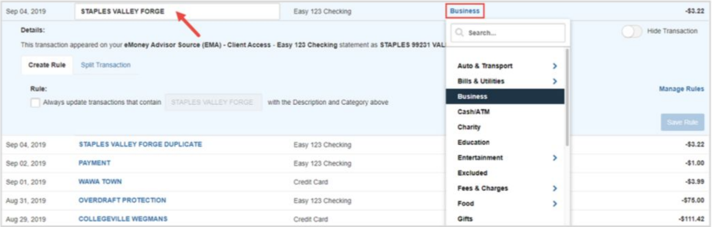
Transactions Tab

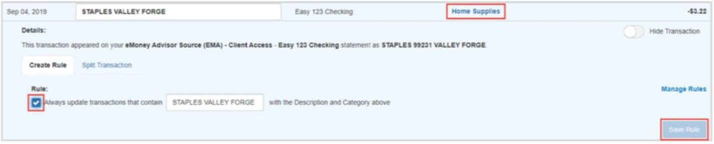
1. The Transactions tab displays all bank transactions from your online accounts.



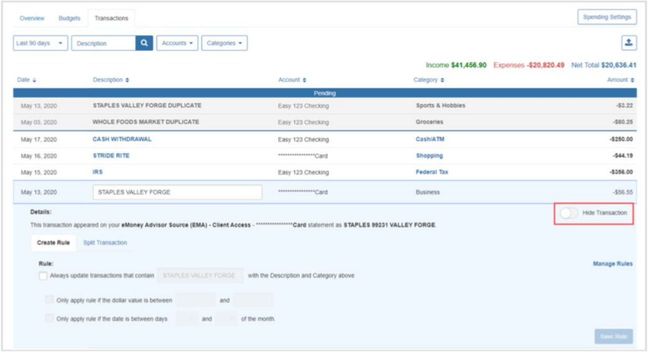
2. To make changes to the Description or Category provided for the transaction, click the **transaction row** and type a new description and/or select a new category from the drop-down by clicking on the existing **category** in blue.



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**.



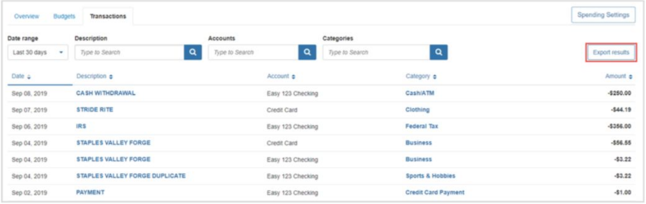
4. To hide a transaction, click the **transaction row**, then click the **Hide Transaction** toggle.



Please Note: When hiding a transaction:

- The transaction will no longer be visible within the Transactions tab unless you click the **View Hidden** toggle at the top of your Transactions page. When viewing hidden transactions, note the amounts of these transactions will not be included in totals.
- The hidden transaction amount will deduct from the **Income, Expenses,** and **Net Total** numbers on the top right of the Transactions tab.
- The hidden transaction is no longer accounted for on the **Overview** tab or the **Budget** tab.

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



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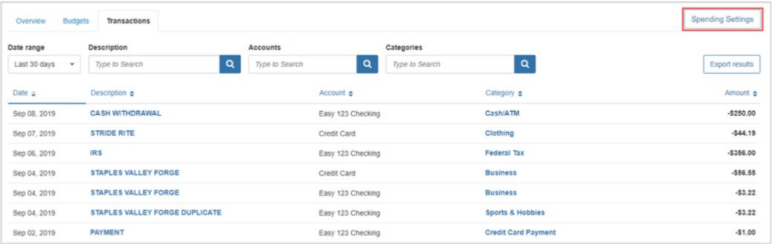
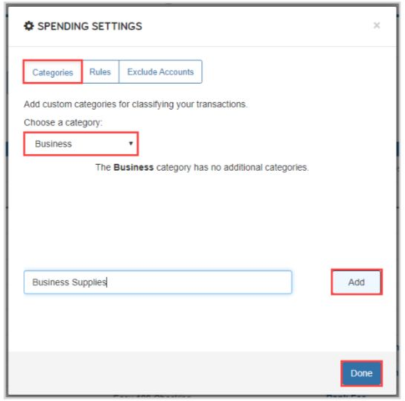
Example: Spending Settings

Spending Settings

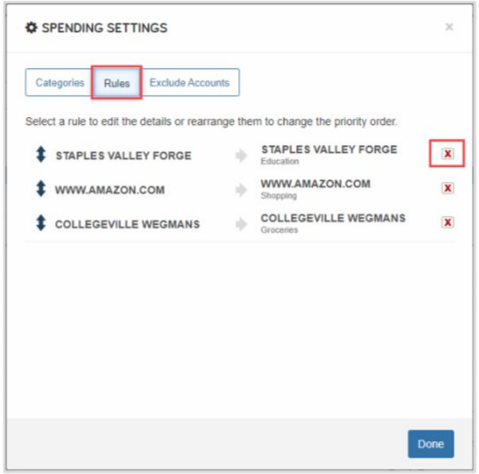
1. The Spending Settings button allows you to further manage spending Categories, Rules, and Excluded Accounts. For example, if cannot find the category you're looking for when re-categorizing transactions, you can create new sub-categories by clicking **Spending Settings** at the top of the budgeting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



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.

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Thank You