



LIONS FINANCIAL

eMoney

Financial Planning Software eMoney



LIONS FINANCIAL

eMoney

Overview

- How to Start
- Features
- Technology
- Case Study





LIONS FINANCIAL

eMoney

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



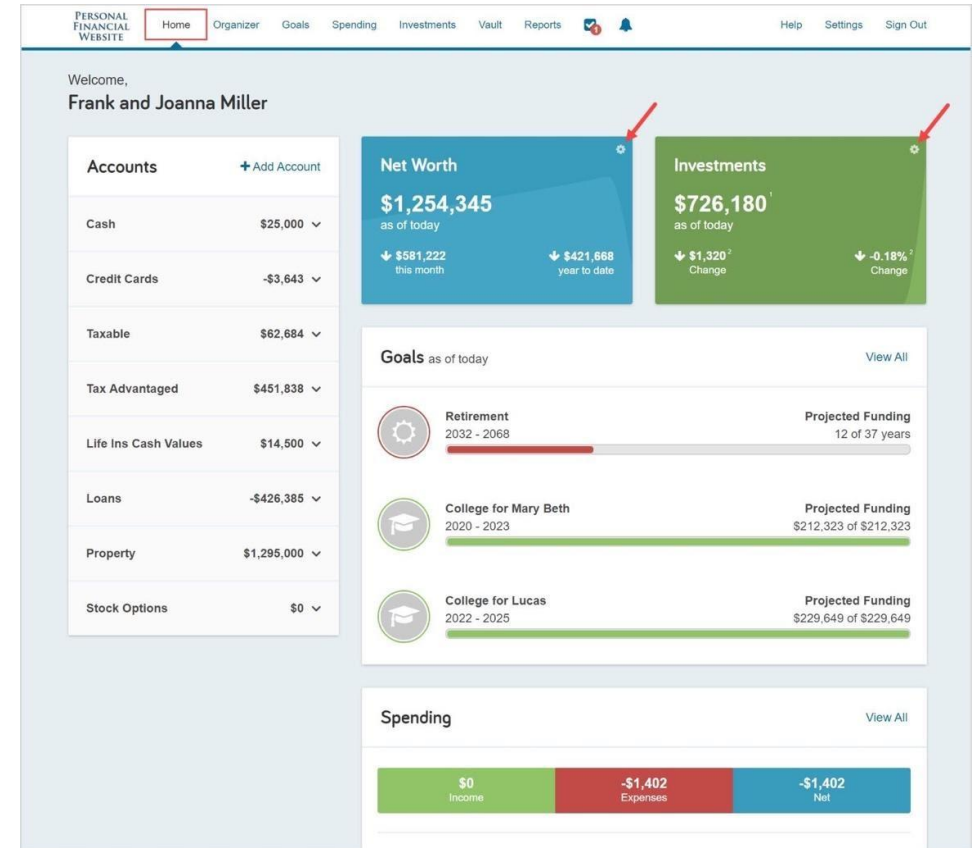


LIONS FINANCIAL

eMoney

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.



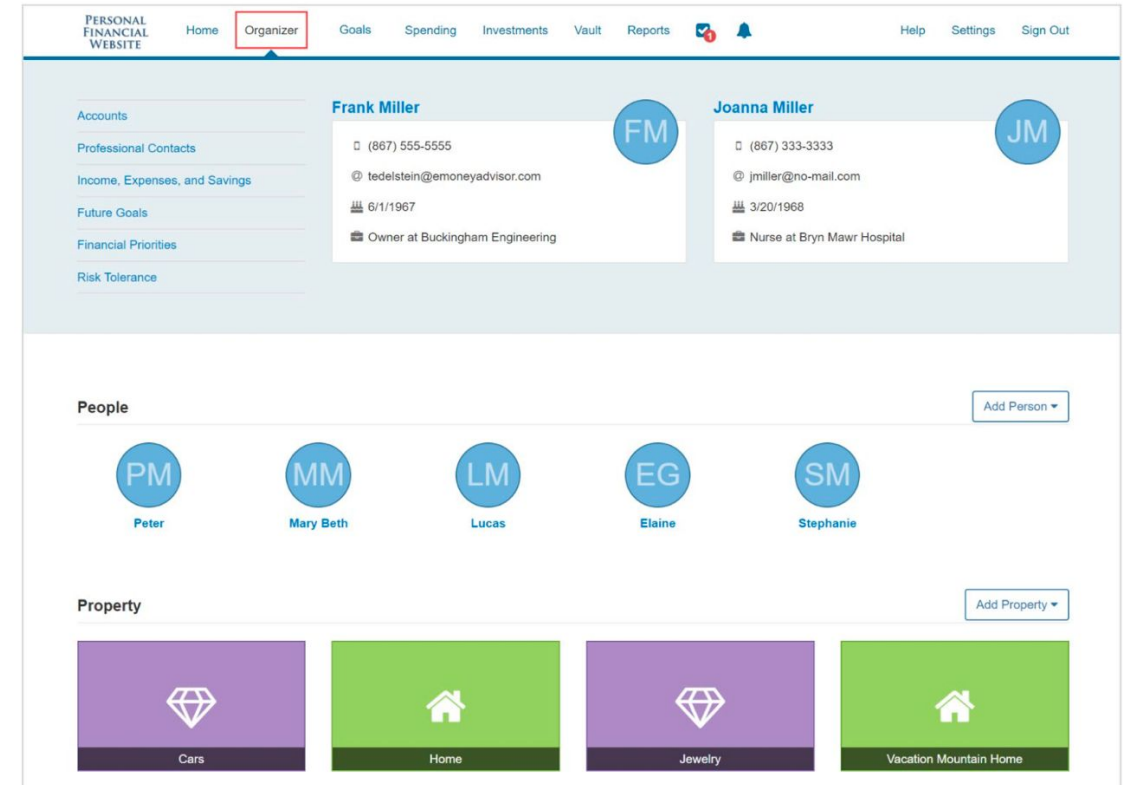


LIONS FINANCIAL

eMoney

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.





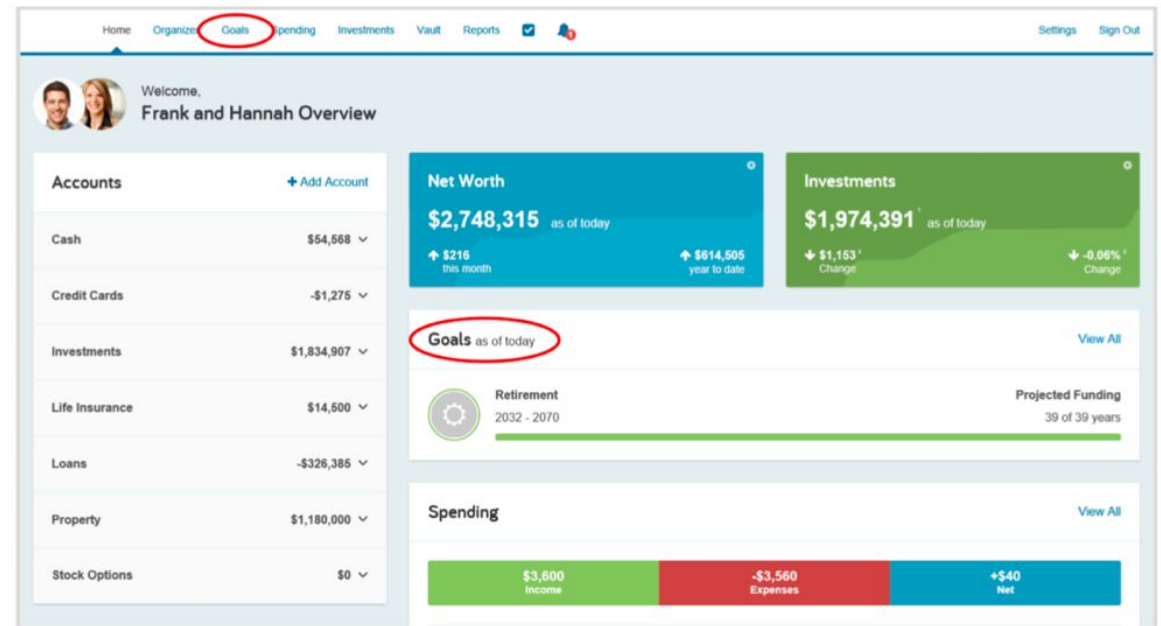
LIONS FINANCIAL

eMoney

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.





LIONS FINANCIAL

eMoney

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



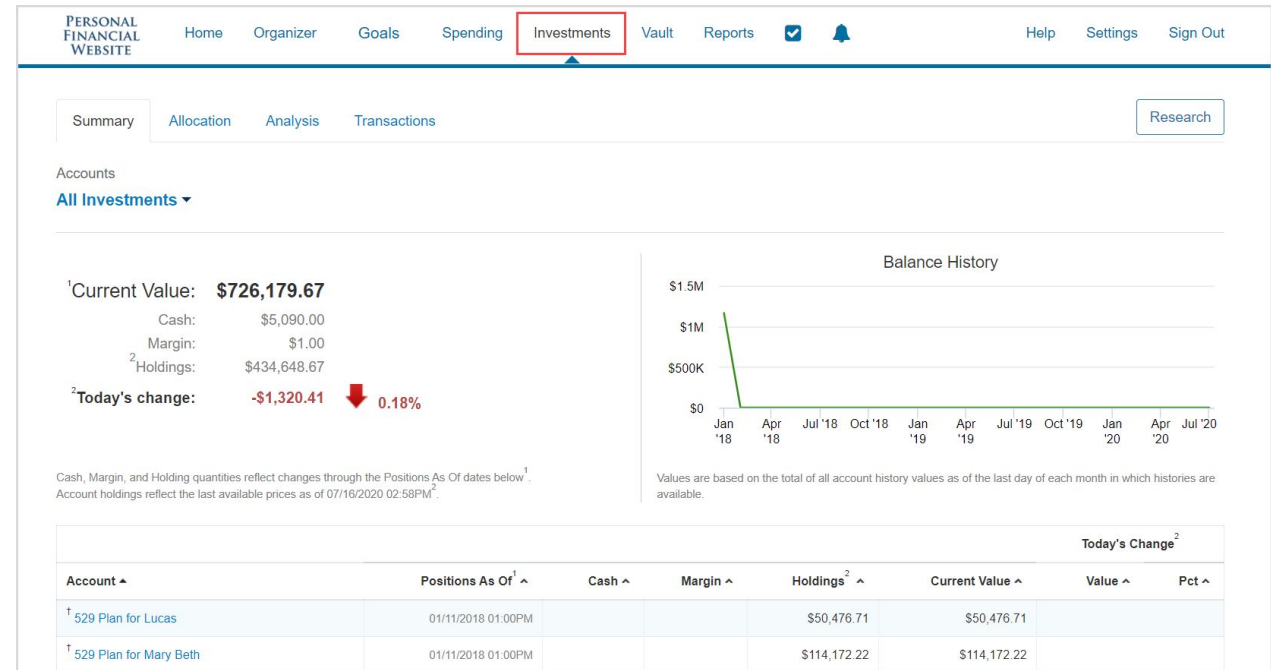


LIONS FINANCIAL

eMoney

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.





LIONS FINANCIAL

eMoney

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.





LIONS FINANCIAL

eMoney

Features: Reports

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

PERSONAL FINANCIAL WEBSITE

Home Organizer Goals Spending Investments Vault **Reports**

Help Settings Sign Out

Report Selection

[Balance Sheet](#)

[Favorites](#)

Favorites

- ✓ [Balance Sheet](#)
- [Assets](#)
- [Cash Flow](#)
- [Asset Allocation](#)
- [Life Insurance Summary](#)
- [Insurance Summary](#)

Account Information

- [Account Information and Sources](#)

Assets

- [Assets](#)
- [Asset Tax Type](#)

Balance Sheet

Joanna's Roth IRA (converted)

Home

Vacation Mountain Home

Cars

Jewelry

Whole Life Policy on Frank

Total Assets:

| | Frank | Joanna | Joint - ROS | Total |
|----------------------|---------------|----------------|----------------|------------------|
| | -- | -- | \$25,000 | \$25,000 |
| | -- | -- | 62,684 | 62,684 |
| | 40,249 | -- | -- | 40,249 |
| | -- | 143,509 | -- | 143,509 |
| | -- | 103,431 | -- | 103,431 |
| | -- | -- | 850,000 | 850,000 |
| | -- | 350,000 | -- | 350,000 |
| | -- | -- | 60,000 | 60,000 |
| | -- | 35,000 | -- | 35,000 |
| | 14,500 | -- | -- | 14,500 |
| Total Assets: | 54,749 | 631,940 | 997,684 | 1,684,373 |



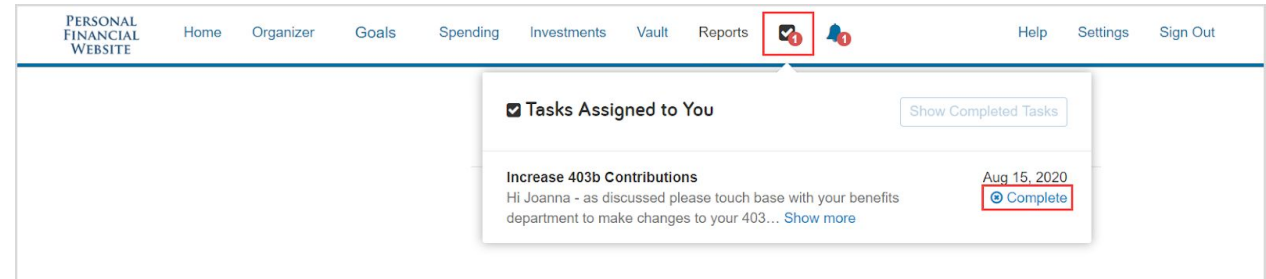


LIONS FINANCIAL

eMoney

Features: Tasks

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



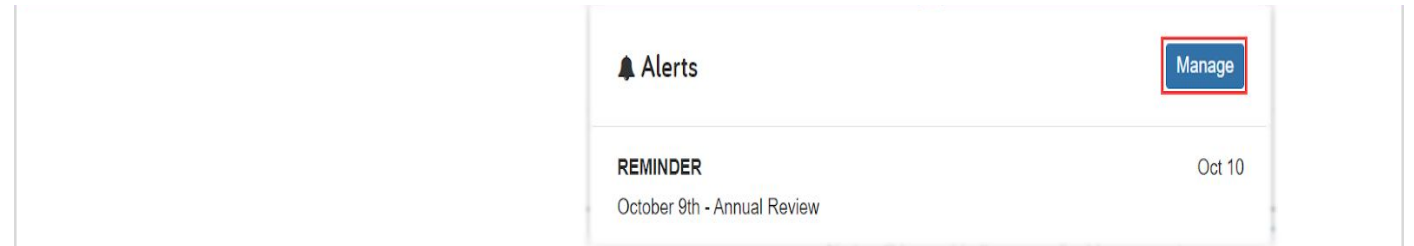


LIONS FINANCIAL

eMoney

Features: Alerts

- Allows you to view any triggered alerts.





LIONS FINANCIAL

eMoney

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.

PERSONAL FINANCIAL WEBSITE

Home Organizer Goals Spending Investments Vault Reports

Help **Settings** Sign Out

Alerts Security **Privacy**

Privacy Settings

This page allows you to manage your privacy settings. Use the controls below to determine how much access each individual has to your financial information.

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



LIONS FINANCIAL

eMoney

Features: Workshop

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

The screenshot shows the 'PERSONAL FINANCIAL WEBSITE' interface. The top navigation bar includes links for Home, Organizer, Workshop (highlighted with a red box), Spending, Investments, Vault, Reports, and utility icons for Help, Settings, and Sign Out. The main content area features a 'Getting Started with Financial Workshop' banner with a woman's portrait, a 'play video' button, and a progress indicator showing '20 of 20 years funded'. Below the banner are five interactive cards, each with a 'new' tag and a question: 'Are your investments properly allocated?', 'Are your personal finances balanced?', 'Are you saving enough for retirement?' (highlighted with a red box), 'Is your family protected?', and 'Are you saving enough for college?'. The footer contains contact information for Marcus Masters, a site map, and resource links.

PERSONAL FINANCIAL WEBSITE

Home Organizer **Workshop** Spending Investments Vault Reports Help Settings Sign Out

Getting Started with **Financial Workshop**

2051 Nancy is 81 Funding runs out 20 of 20 years funded

play video

Are your investments properly allocated? Are your personal finances balanced? Are you saving enough for retirement? Is your family protected? Are you saving enough for college?

Marcus Masters
8910 University Center Lane
San Diego, CA 92122
test@emoneyadvisor.com
Contact Marcus

Site Map
Home
Organizer
Workshop
Spending

Investments
Vault
Reports

Resources
Join Screen Sharing Session

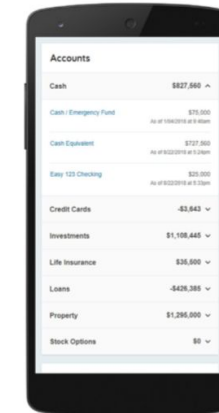
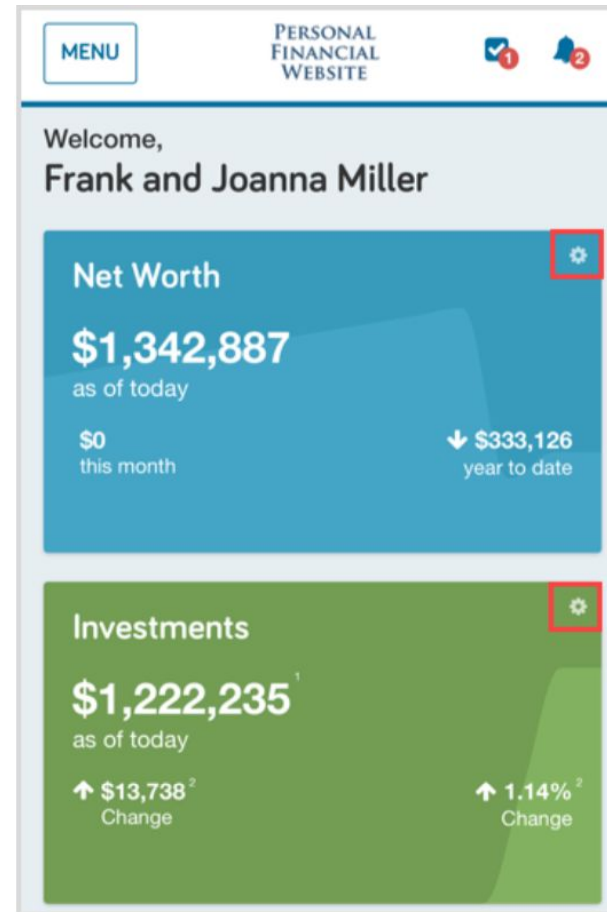


LIONS FINANCIAL

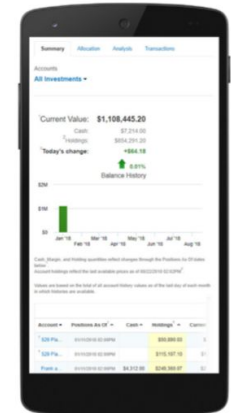
eMoney

Technology

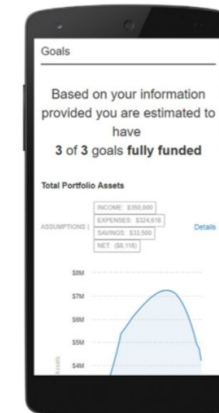
- Client Website URL
- Mobile Access
- API Based Connection
- Vault Checklist



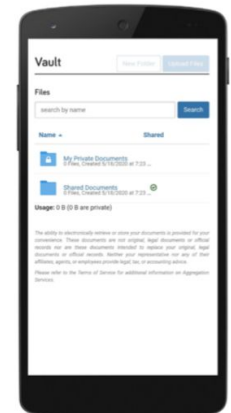
See All Your Accounts on One Page



View Your Updated Investments



Track Your Progress Towards Your Goals



Access Important Documents



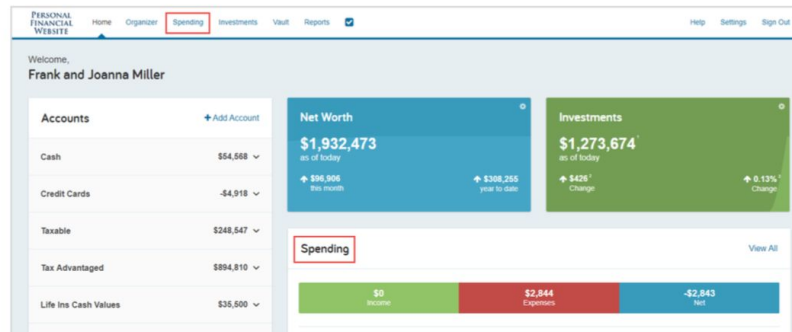
LIONS FINANCIAL

eMoney

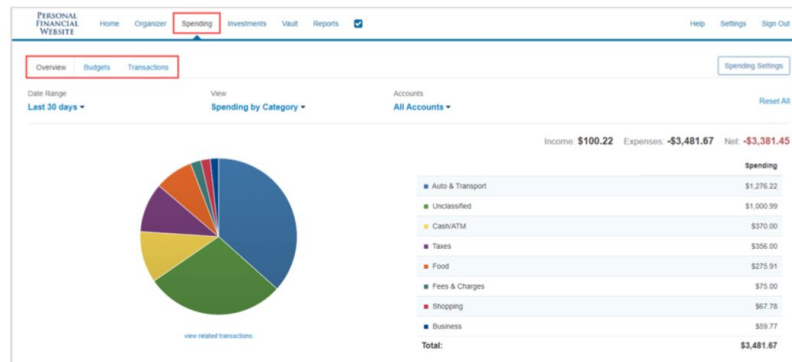
Example: Spending Tab

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**.

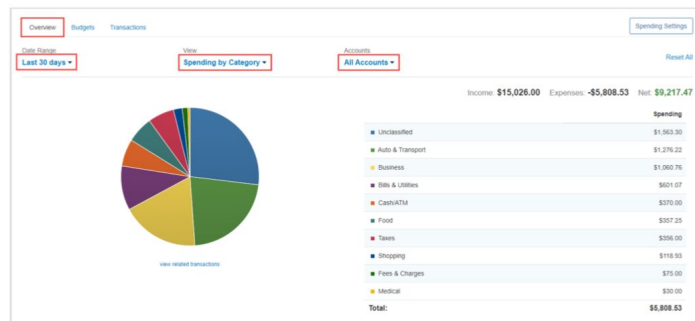




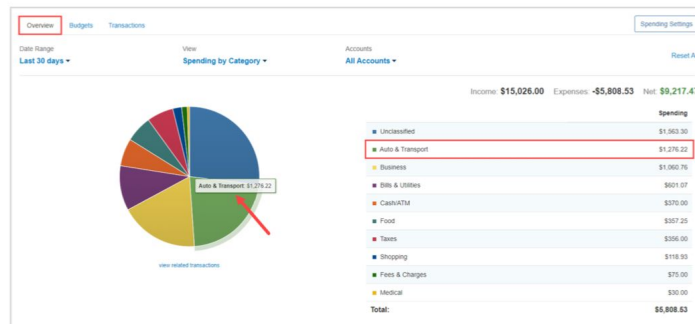
Example: Overview Tab

Overview Tab

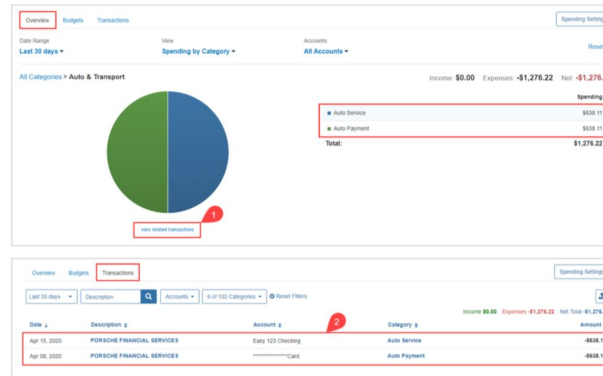
1. The Overview tab shows spending by category over a specific date range. The default view displays spending amounts during the **Last 30 Days**, **by Category**, and from **All Accounts**.



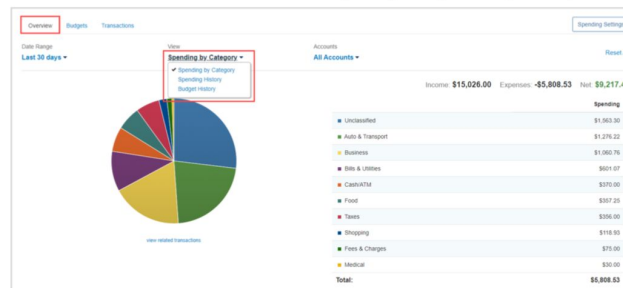
2. The **pie chart** is a graphical representation of the category list located on the right-hand side. Clicking either a pie chart segment or a Spending category within the list will take you to a more detailed spending breakdown for that category. In this example, the category **Auto & Transport**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



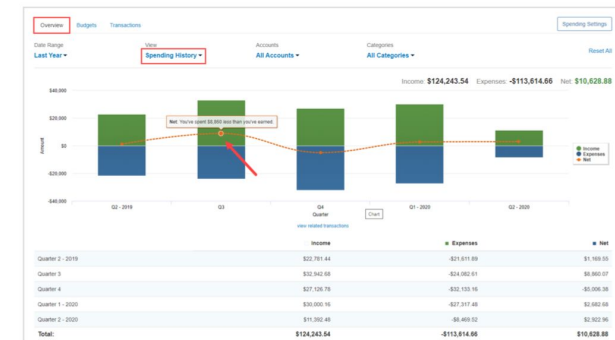
3. After clicking the category, we can see that the two sub-categories of Auto & Transport – **Auto Service** and **Auto Payment** – make up the total spending amount of \$1,276.22 in the last 30 days. Clicking **view related transactions** under the pie chart will take you to the Transactions tab for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



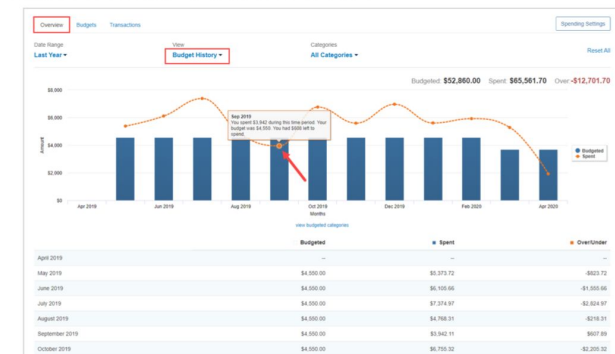
4. Back on the **Overview** tab the **View** filter also includes **Spending History** and **Budget History**.



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.

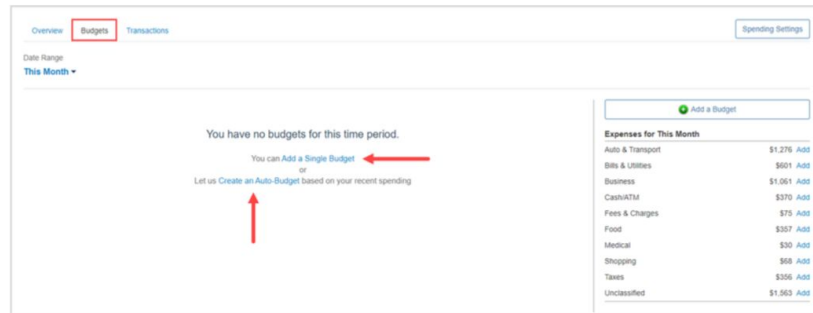




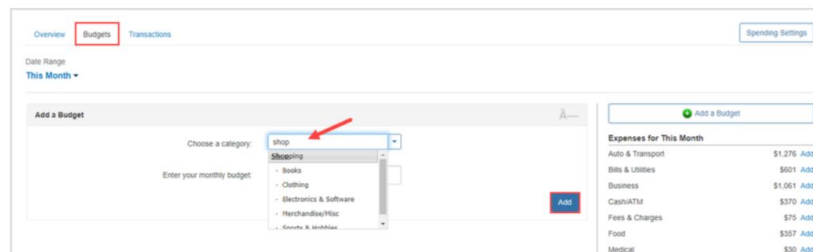
Example: Budgets Tab

Budgets Tab

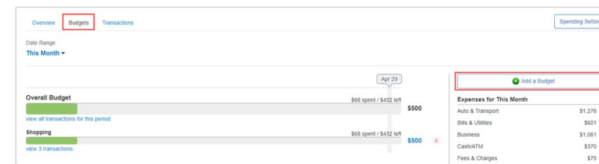
1. The Budgets tab allows you to create a budget to help manage your expenses. There are two ways to add a budget – **Add a Single Budget** or **Create an Auto-Budget**.



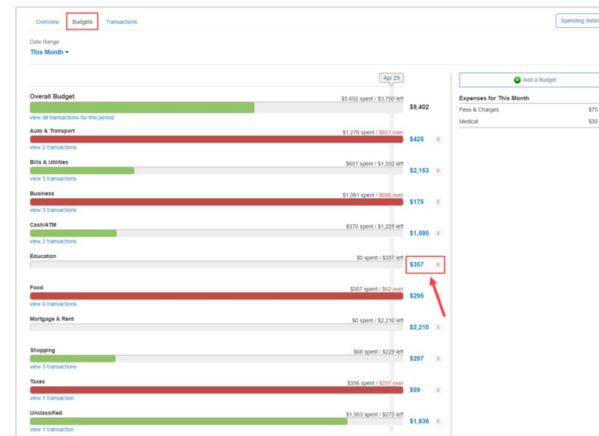
2. The option to **Add a Single Budget** allows you to add categories and enter a monthly budget amount one budget item at a time. First, select a category from the **Choose a category** drop-down menu or begin typing to filter through the category and sub-category options. Then, key in a dollar amount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

Transactions Tab

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

| Date | Description | Account | Category | Amount |
|--------------|--------------------------------|-------------------|---------------------|---------|
| Sep 06, 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 | -286.00 |
| Sep 04, 2019 | STAPLES VALLEY FORGE | Credit Card | Business | -58.89 |
| Sep 04, 2019 | STAPLES VALLEY FORGE | Easy 123 Checking | Business | -33.22 |
| Sep 04, 2019 | STAPLES VALLEY FORGE DUPLICATE | Easy 123 Checking | Sports & Hobbies | -33.22 |
| Sep 02, 2019 | PAYMENT | Easy 123 Checking | Credit Card Payment | -1.00 |

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.

| Date | Description | Account | Category | Amount |
|--------------|--------------------------------|-------------------|----------|---------|
| Sep 04, 2019 | STAPLES VALLEY FORGE | Easy 123 Checking | Business | -33.22 |
| Sep 04, 2019 | STAPLES VALLEY FORGE DUPLICATE | Easy 123 Checking | | -33.22 |
| Sep 02, 2019 | PAYMENT | Easy 123 Checking | | -1.00 |
| Sep 01, 2019 | WANA TOWN | Credit Card | | -33.99 |
| Aug 31, 2019 | OVERDRAFT PROTECTION | Easy 123 Checking | | -178.00 |
| Aug 29, 2019 | COLLEGEVILLE WEDMANS | Credit Card | | -911.42 |

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**.

| Date | Description | Account | Category | Amount |
|--------------|----------------------|-------------------|---------------|--------|
| Sep 04, 2019 | STAPLES VALLEY FORGE | Easy 123 Checking | Home Supplies | -33.22 |

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

| Date | Description | Account | Category | Amount |
|--------------|--------------------------------|-------------------|------------------|---------|
| May 13, 2020 | STAPLES VALLEY FORGE DUPLICATE | Easy 123 Checking | Sports & Hobbies | -33.22 |
| May 03, 2020 | WHOLE FOODS MARKET DUPLICATE | Easy 123 Checking | Groceries | -693.25 |
| May 17, 2020 | CASH WITHDRAWAL | Easy 123 Checking | Cash/ATM | -250.00 |
| May 16, 2020 | STRIDE RITE | Card | Shopping | -44.19 |
| May 16, 2020 | IRS | Easy 123 Checking | Federal Tax | -286.00 |
| May 13, 2020 | STAPLES VALLEY FORGE | Card | Business | -58.89 |

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.

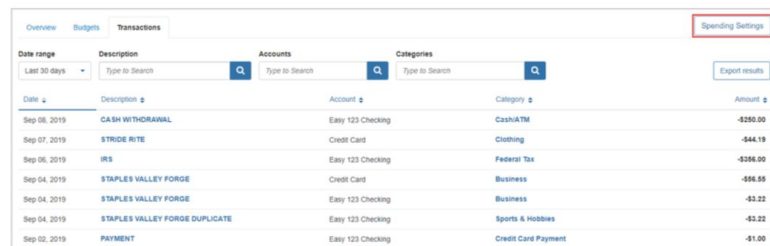
| Date | Description | Account | Category | Amount |
|--------------|--------------------------------|-------------------|---------------------|---------|
| Sep 06, 2019 | CASH WITHDRAWAL | Easy 123 Checking | Cash/ATM | -250.00 |
| Sep 07, 2019 | STRIDE RITE | Credit Card | Clothing | -44.19 |
| Sep 06, 2019 | IRS | Easy 123 Checking | Federal Tax | -286.00 |
| Sep 04, 2019 | STAPLES VALLEY FORGE | Credit Card | Business | -58.89 |
| Sep 04, 2019 | STAPLES VALLEY FORGE | Easy 123 Checking | Business | -33.22 |
| Sep 04, 2019 | STAPLES VALLEY FORGE DUPLICATE | Easy 123 Checking | Sports & Hobbies | -33.22 |
| Sep 02, 2019 | PAYMENT | Easy 123 Checking | Credit Card Payment | -1.00 |



Example: Spending Settings

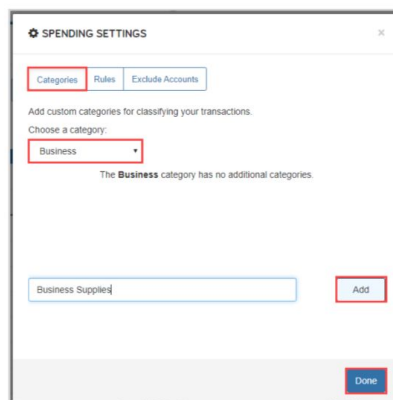
Spending Settings

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.
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**.



| 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 |

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!



SPENDING SETTINGS

Categories Rules Exclude Accounts

Add custom categories for classifying your transactions.

Choose a category:

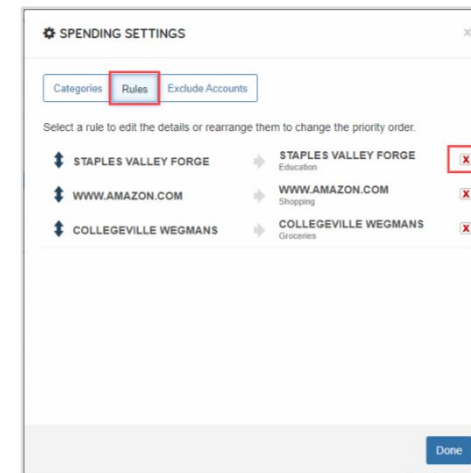
Business

The **Business** category has no additional categories.

Business Supplies

Add

Done



SPENDING SETTINGS

Categories Rules Exclude Accounts

Select a rule to edit the details or rearrange them to change the priority order.

| | | |
|----------------------|----------------------|---|
| STAPLES VALLEY FORGE | STAPLES VALLEY FORGE | X |
| WWW.AMAZON.COM | WWW.AMAZON.COM | X |
| COLLEGEVILLE WEGMANS | COLLEGEVILLE WEGMANS | X |

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.



LIONS ASSURANCE
FINANCIAL

Thank You