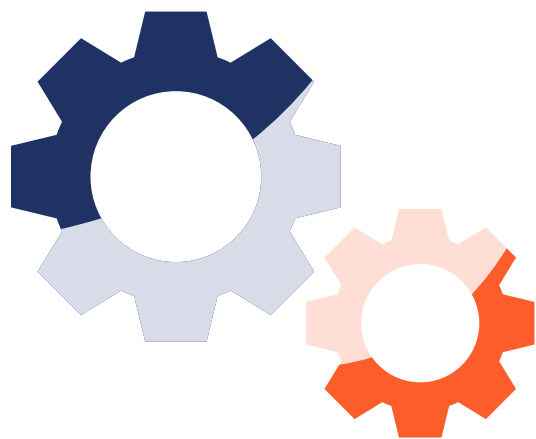


A Guide to E-money

Dashboard

E-Money's dashboard highlights featured metrics and allows clients to navigate different areas of the platform. **Learn more on p. 2**



Organizer

Your financial information displayed across different areas, all in one place. E-Money's organizer is convenient and easy to use.

Learn more on p. 3



Goals

When you set financial goals, they'll be tracked and accessible on this tab. You may view, edit, and manage your goals whenever you need. **Learn more on p. 4**



Investments



By using the overview, budget, and transaction tabs, you'll have a holistic view of how your money is spent through time. **Learn more on p. 5**

Spending



E-Money provides a detailed view of asset allocations, balance history, and more so that clients may view their money activity. **Learn more on p. 6**

Vault

Sharing and storing documents is safe and secure with E-Money's vault feature. All your documents are accessible by you and your advisor, worry free. **Learn more on p. 7**



Reports

With E-Money, clients receive various reports with forecasts, trends, and other projections based on their financial data.

Learn more on p. 8



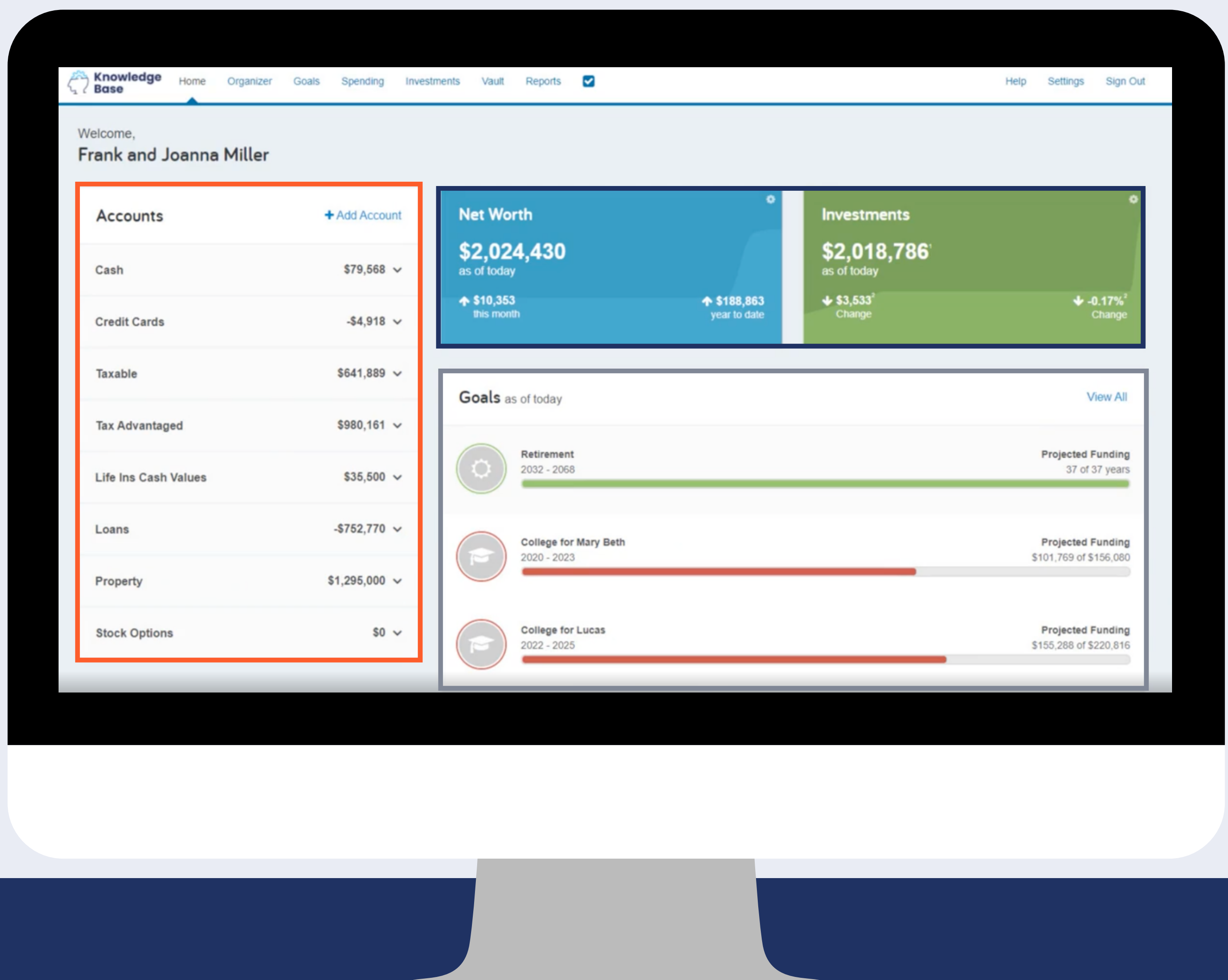
Dashboard

Provides clients with a snapshot of your financial world

The Accounts card displays all accounts, policies, properties, and options for you to view. To add additional items, click on “Add Account.”

The Net Worth & Investments card shows the total of your finances.

The Goals card provides quick access to other tabs through navigating through the corresponding hyperlinks.

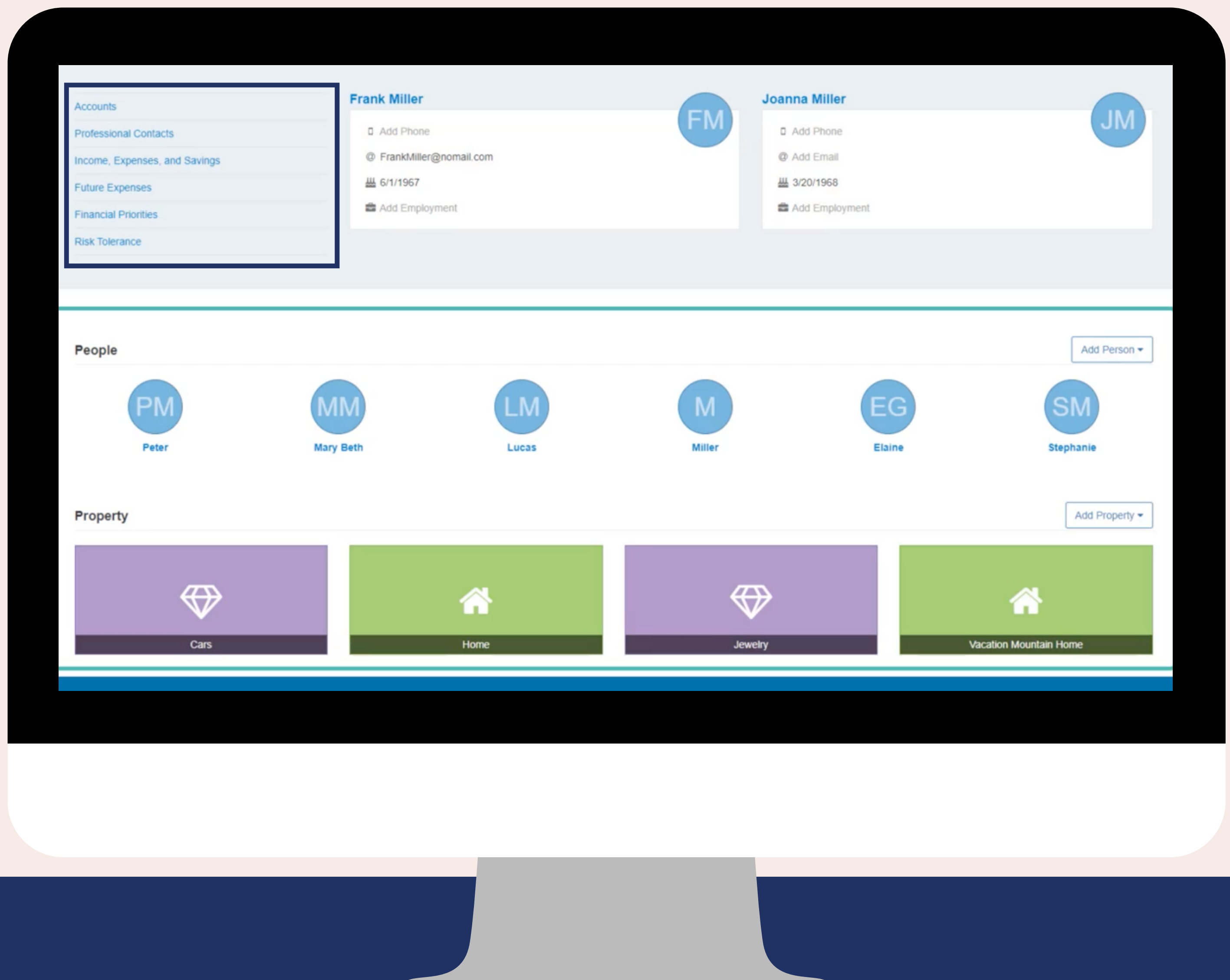


Organizer

Allows the client to view and edit all financial information

Income and accounts can be accessed using the links on the left tab

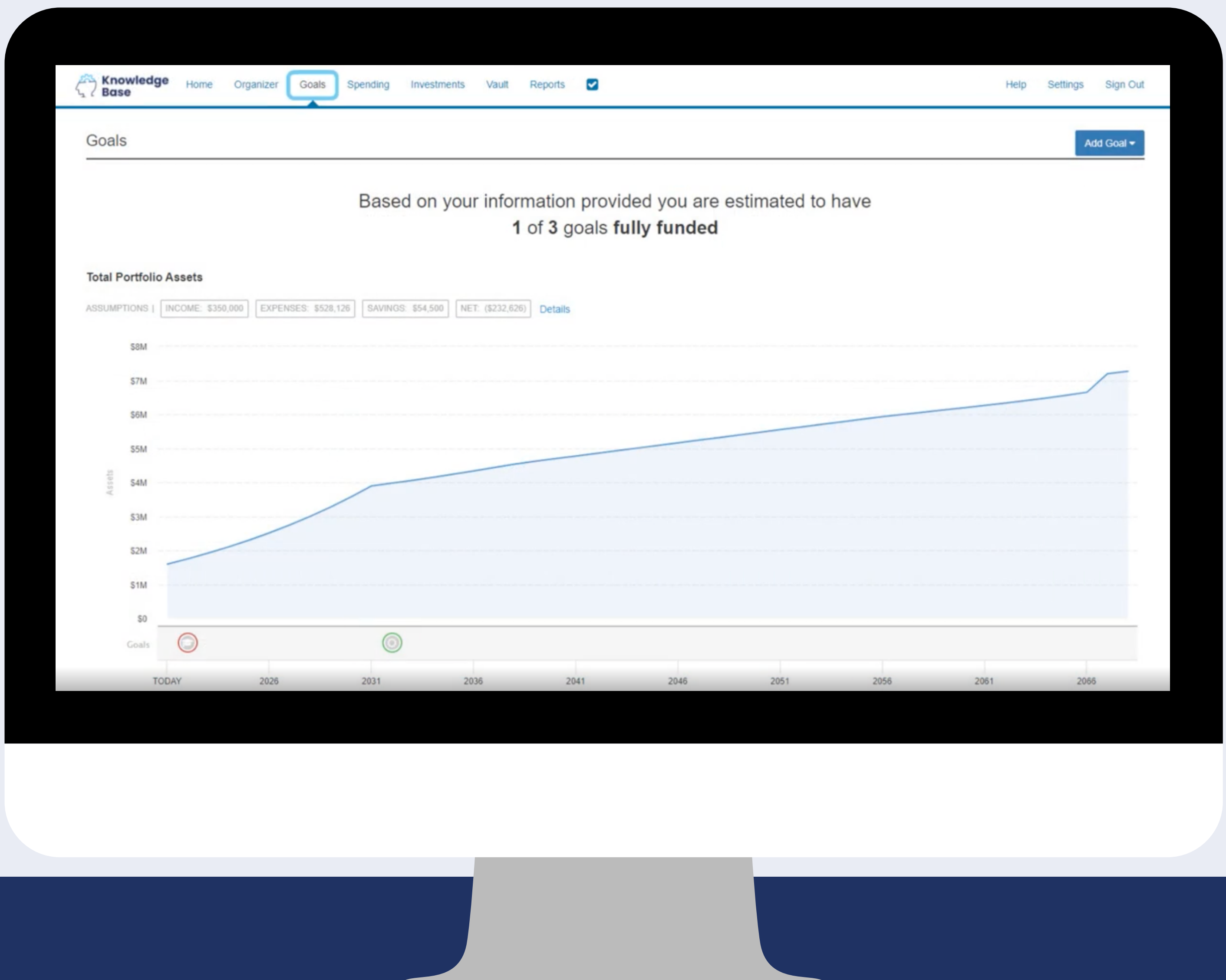
Information changed on this page will automatically flow to your advisors, establishing this platform as a powerful data collection tool.



Goals

Allows clients to enter, edit, and track financial goals within the system

By reviewing goals, clients will be able to assess what is truly important to them and what needs to change.



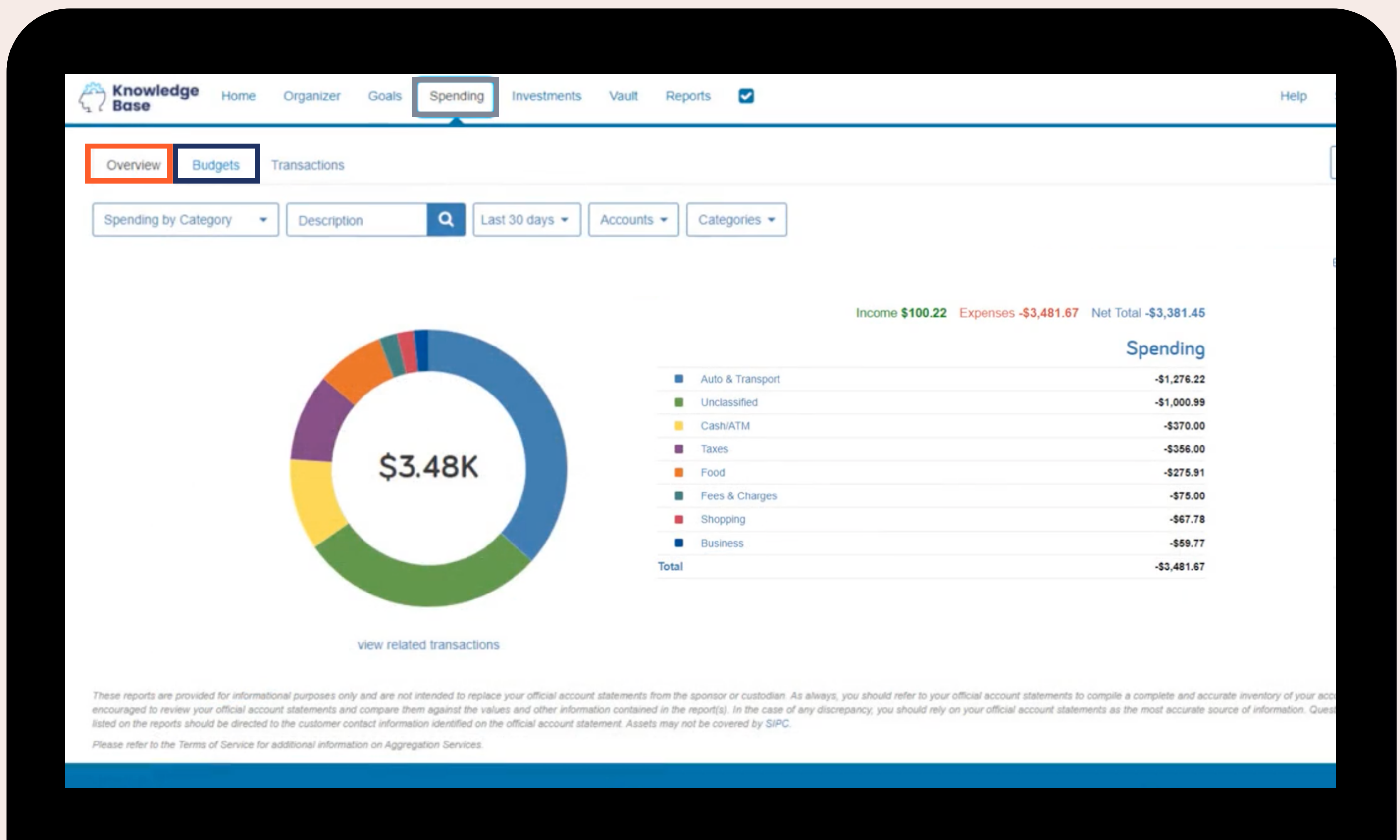
Spending

Displays information from clients connected checking and credit accounts

The Overview shows clients aggregated information across all accounts

The Budgets tab can be used to create budgets and track expenditures per category

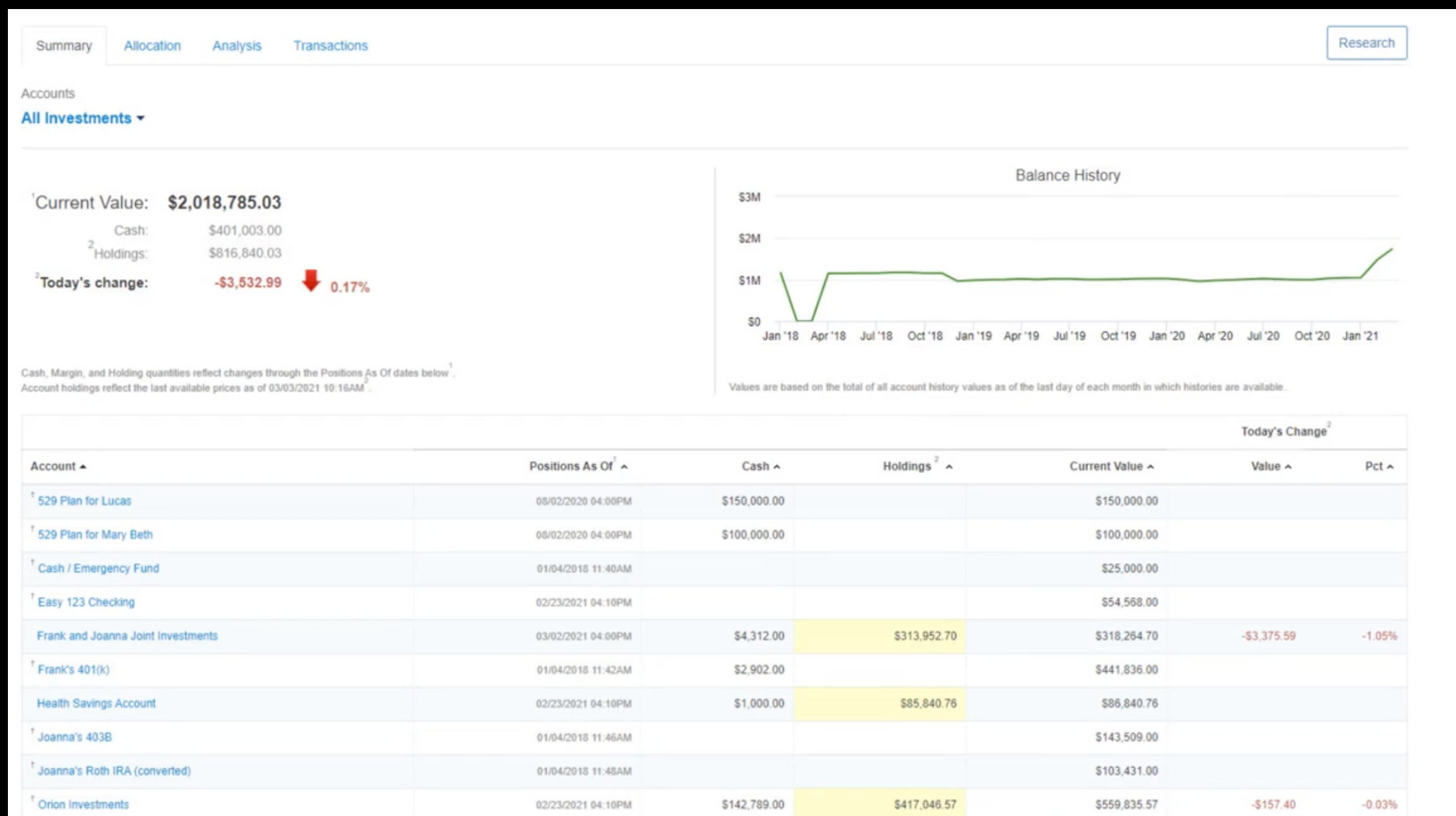
The Spending Tab is not visible to advisors by default but the client can grant access by editing the settings



Investments

Displays detailed account information

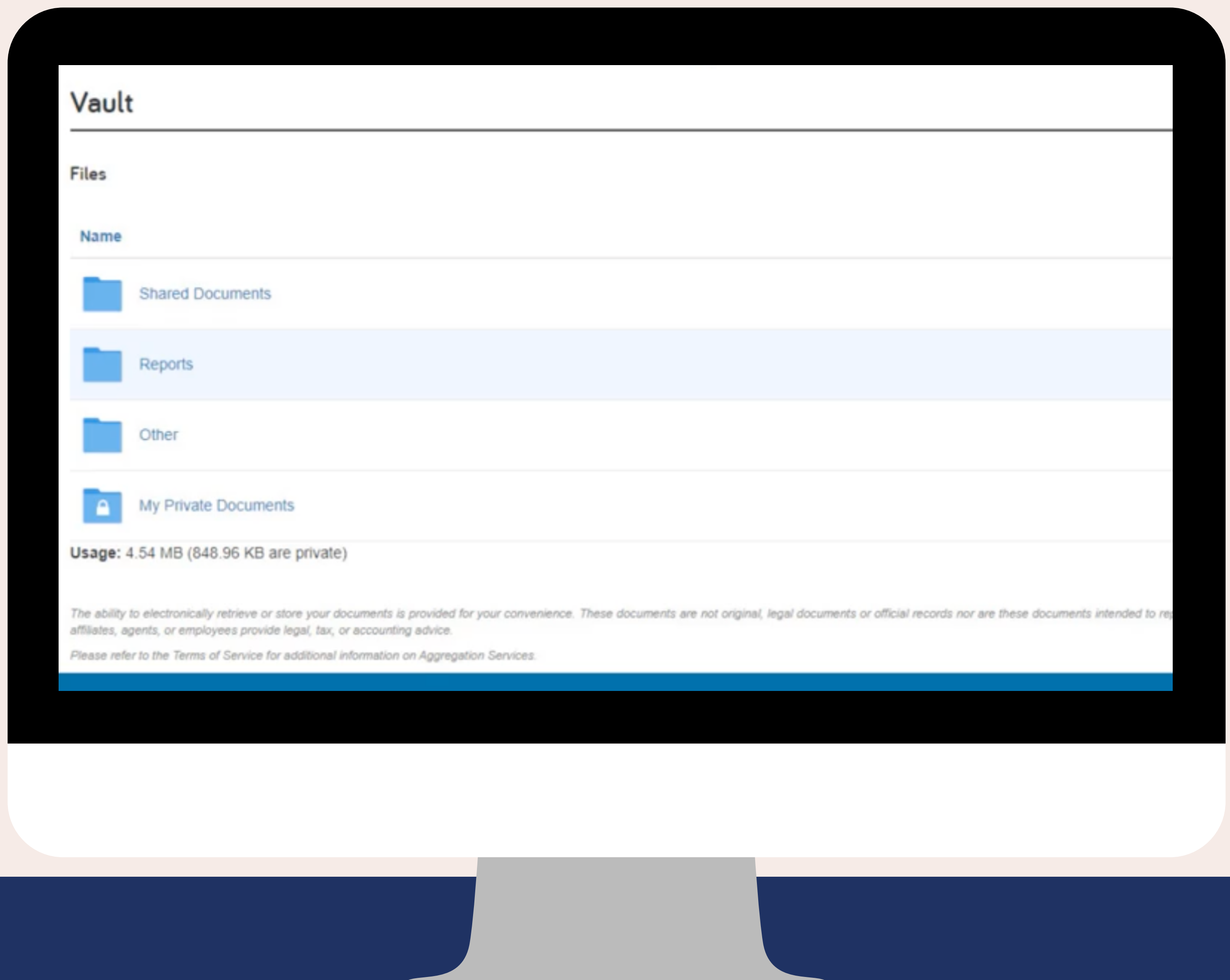
Clients may view balance history and asset allocation to gain insight into what their money is doing for them



Vault

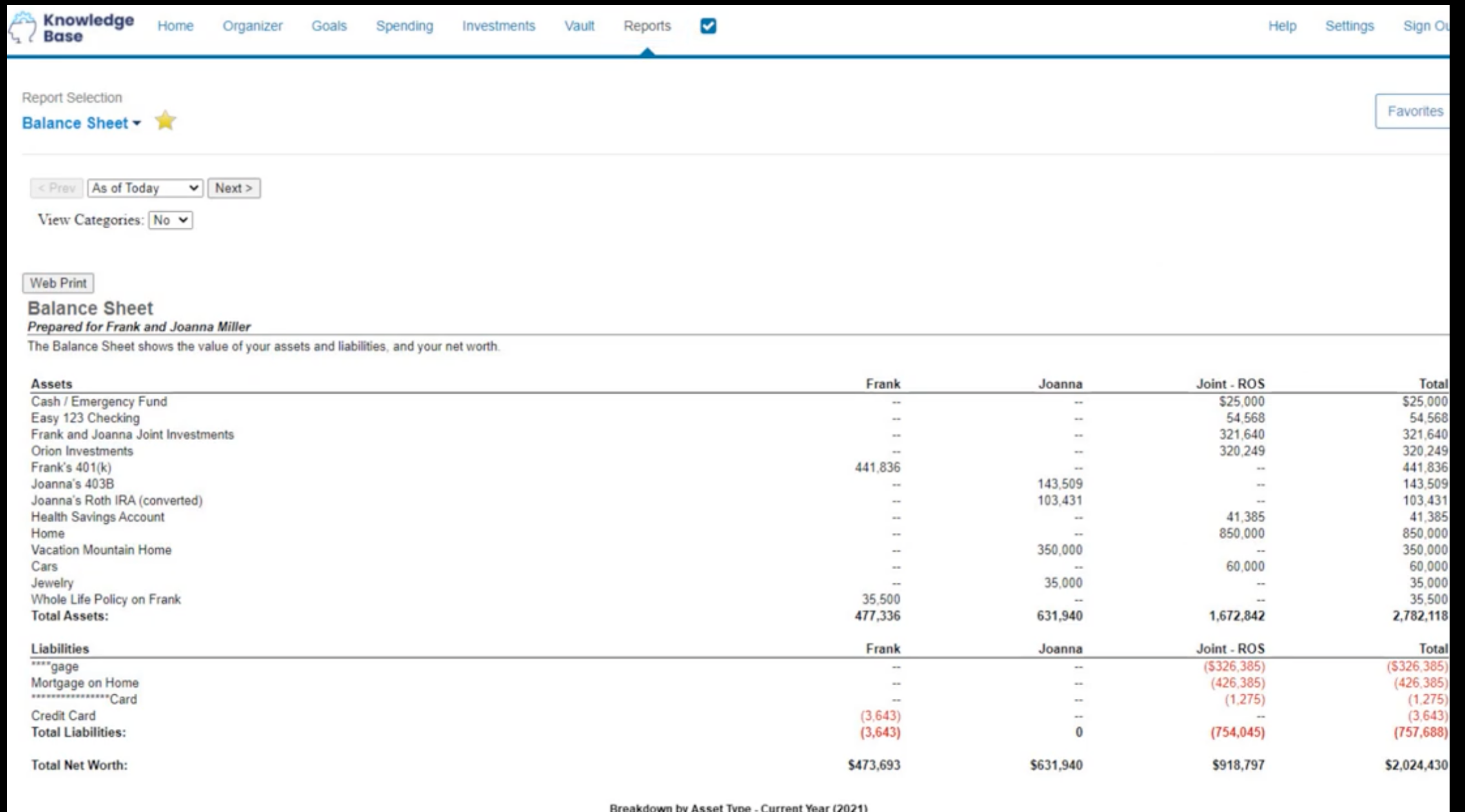
Document storage area for client and advisor to securely share and store documents

Only clients have access to the "My Private Documents" folder



Reports

Gives clients different views and projections of their financial information



The screenshot shows the 'Reports' section of the Knowledge Base software. The 'Balance Sheet' report is selected, prepared for Frank and Joanna Miller. The report displays a breakdown of assets and liabilities for the current year (2021). The assets section includes cash, checking, investments, IRAs, and real estate. The liabilities section includes a mortgage and a credit card. The total net worth is calculated as \$2,024,430.

| Assets | Frank | Joanna | Joint - ROS | Total |
|------------------------------------|------------------|------------------|------------------|--------------------|
| Cash / Emergency Fund | -- | -- | \$25,000 | \$25,000 |
| Easy 123 Checking | -- | -- | 54,568 | 54,568 |
| Frank and Joanna Joint Investments | -- | -- | 321,640 | 321,640 |
| Orion Investments | -- | -- | 320,249 | 320,249 |
| Frank's 401(k) | 441,836 | -- | -- | 441,836 |
| Joanna's 403B | -- | 143,509 | -- | 143,509 |
| Joanna's Roth IRA (converted) | -- | 103,431 | -- | 103,431 |
| Health Savings Account | -- | -- | 41,385 | 41,385 |
| Home | -- | -- | 850,000 | 850,000 |
| Vacation Mountain Home | -- | 350,000 | -- | 350,000 |
| Cars | -- | -- | 60,000 | 60,000 |
| Jewelry | -- | 35,000 | -- | 35,000 |
| Whole Life Policy on Frank | 35,500 | -- | -- | 35,500 |
| Total Assets: | 477,336 | 631,940 | 1,672,842 | 2,782,118 |
| Liabilities | Frank | Joanna | Joint - ROS | Total |
| *****gage | -- | -- | (\$326,385) | (\$326,385) |
| Mortgage on Home | -- | -- | (426,385) | (426,385) |
| *****Card | -- | -- | (1,275) | (1,275) |
| Credit Card | (3,643) | -- | -- | (3,643) |
| Total Liabilities: | (3,643) | 0 | (754,045) | (757,688) |
| Total Net Worth: | \$473,693 | \$631,940 | \$918,797 | \$2,024,430 |

Breakdown by Asset Type - Current Year (2021)