

Duncan Advisor Resources

CLIC Advisor Resource Guide



Duncan
ADVISOR RESOURCES

Making It All Work **Together**

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Resources

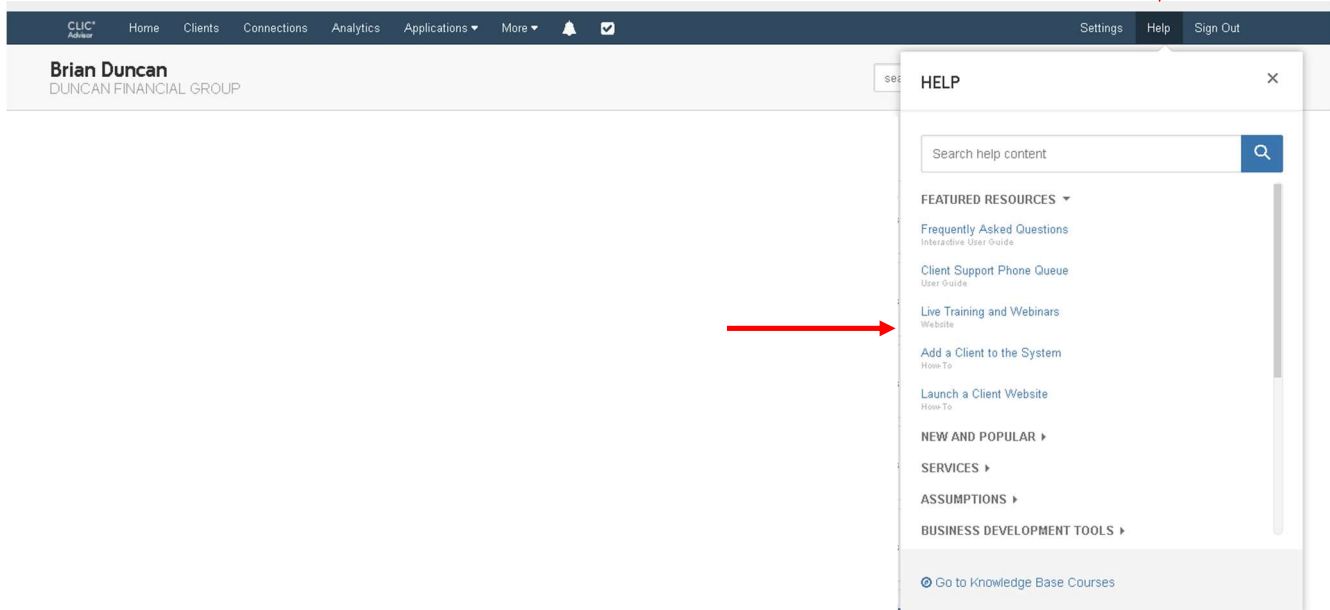
Contact Information

- CLIC Advisor Services Team: 844-331-5759; clicadvisor@cir2.com
- DAR Team: financialplanning@duncanar.com
 - Stacy McHugh: 724-863-3287, ext. 3124; stacy.mchugh@duncanar.com
 - Kristen Hull: 724-863-3287, ext. 3126; kristen.hull@duncanar.com

Additional Information

- Knowledge Center on CIR2 (weekly webinars will be posted)

CLIC Advisor also has the e-Money Help section with interactive resources:




Households

CLIC Advisor User Guide

Creating a Household

To create a household for CLIC® Advisor, select **Household** under the Control Center within CLIC.



Next, select the  icon at the top right side of the screen.

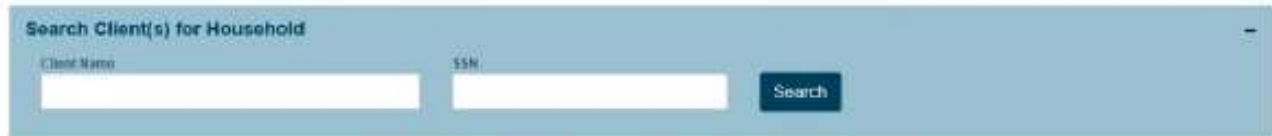
On the next screen, select **Client Planning** from the Household Category dropdown. A Household Name will not be necessary.

Create New Household

 A form titled 'Create New Household' with a section 'General Info'. It contains a 'Household Category' dropdown menu. The dropdown is open, showing a list of options: 'Select category from the list', '-- Select Category --', 'Client Planning' (which is highlighted in blue), 'WealthPort', and 'BIC Qualifier'.

Households, cont.

Next, search for the clients you would like to include in the Client Planning household, using either the client's name or Social Security number (SSN). To generate all clients, select **Search**.

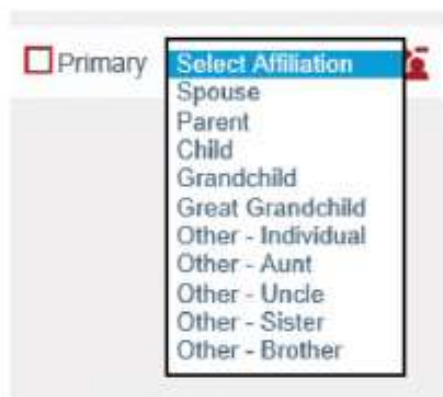


A search form titled "Search Client(s) for Household". It contains two input fields: "Client Name" and "SSN". To the right of the "SSN" field is a blue button labeled "Search".

Client names will generate below. Select the  icon next to the client name you'd like to add to the household. The client name will be added to the Clients Selected box to the right.

Repeat these steps for additional clients to add to this household.

Once the clients have been added, select the Primary client and the relationship of the secondary client(s).



A form element showing a dropdown menu. On the left, there is a checkbox labeled "Primary". To its right is a dropdown menu titled "Select Affiliation". The menu is open, showing a list of relationship options: Spouse, Parent, Child, Grandchild, Great Grandchild, Other - Individual, Other - Aunt, Other - Uncle, Other - Sister, and Other - Brother.

Next, select **Create Household** in the bottom right corner of the screen.

Once the household is created and/or saved you will see a successful banner at the top of the screen.



Client Planning households require an overnight refresh to be seen in CLIC Advisor. After an overnight refresh, follow the next steps on Linking Household Accounts in CLIC Advisor. For assistance, contact CLIC Advisor Services (cllicadvisor@cir2.com) at 844-331-5759.

Linking Household Accounts in CLIC Advisor

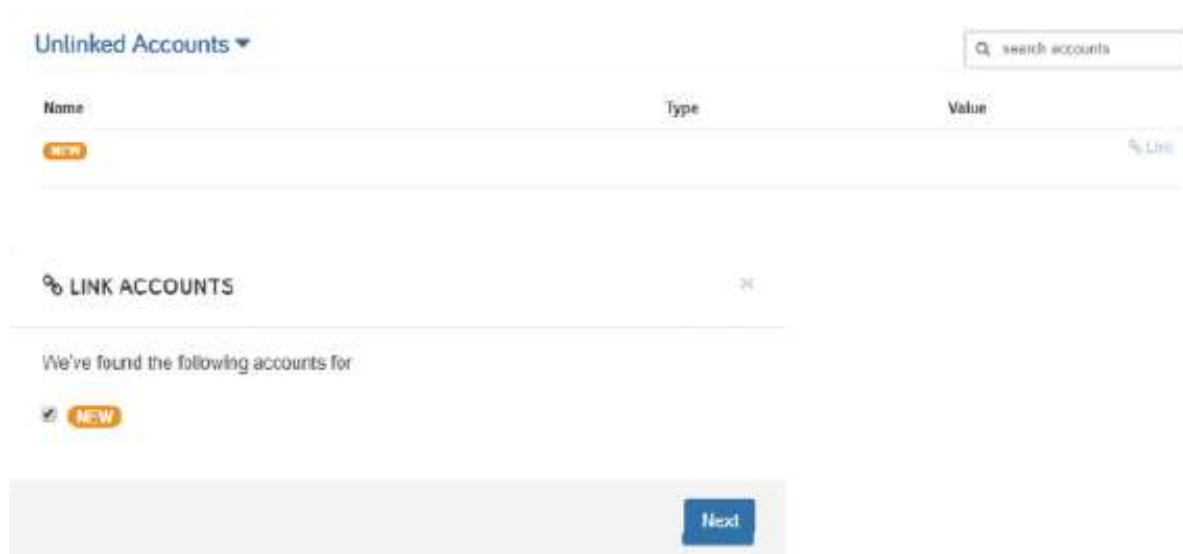
After you've created the household in the CLIC Household area and waited for the overnight refresh, log into CLIC Advisor and navigate to the primary client's Overview.

Client profile data will not auto populate in CLIC Advisor for secondary client(s). To include secondary client(s) details, navigate to **Facts > Family & Friends**.

An alert for **New Accounts** will be available on the client's Overview. Select Link Accounts to link the secondary client's accounts to the household.



You're now viewing Unlinked Accounts that are available to be linked to the household. Select the Link icon next to the accounts you'd like the link to the household.




Next, confirm where you'd like to link to and the appropriate registration type in the appropriate dropdown.



A successful banner will display and the secondary client's linked accounts will now be shown under All Accounts. For assistance, contact CLIC Advisor Services (clicadvisor@cir2.com) at 844-331-5759.

Households, cont.

Editing a Household

You are able to edit households by clicking the pencil icon  next to any household in the Household List on the landing page of the Household area. Once in the household, you can add new clients using the steps above.

You are also able to remove clients from the Clients Selected section by clicking the  icon next to the desired client within the household.

When all of the updates are applied, select **Save** or **Save and Close** at the bottom of the screen.



Once you have saved the household, you will see a successful banner at the top of the screen.



Edits to Client Planning households also require an overnight refresh to be seen in CLIC Advisor. For assistance, contact CLIC Advisor Services (clcadvisor@cir2.com) at 844-331-5759.

Dashboard

Your dashboard is a representation of your client base and assets managed. On this page, you can view assets under management and assets held away. The financial feed on the right is an alert center that notifies you of various activities, such as client birthdays, client login activity, broken connections and more.

CLIC[®]
Advisor
Home
Clients
Connections
Analytics
Applications
More
🔔
📧
Settings
Help
Sign Out

DUNCAN FINANCIAL GROUP

Assets Under Management by Account Type

Qualified Retirement	\$22,155,975
Taxable Investment	\$15,678,895
Roth IRA	\$985,896
Annuity	\$825,581
529 Plan	\$118,401

[View All](#)

Assets Held Away by Account Type

Qualified Retirement	\$6,021,921
Cash Equivalent	\$2,589,819
Taxable Investment	\$2,090,192
Annuity	\$431,620
Life Insurance	\$278,912

[View All](#)

Top Clients by Assets Under Management

Client	Assets Under Mgmt.
--------	--------------------

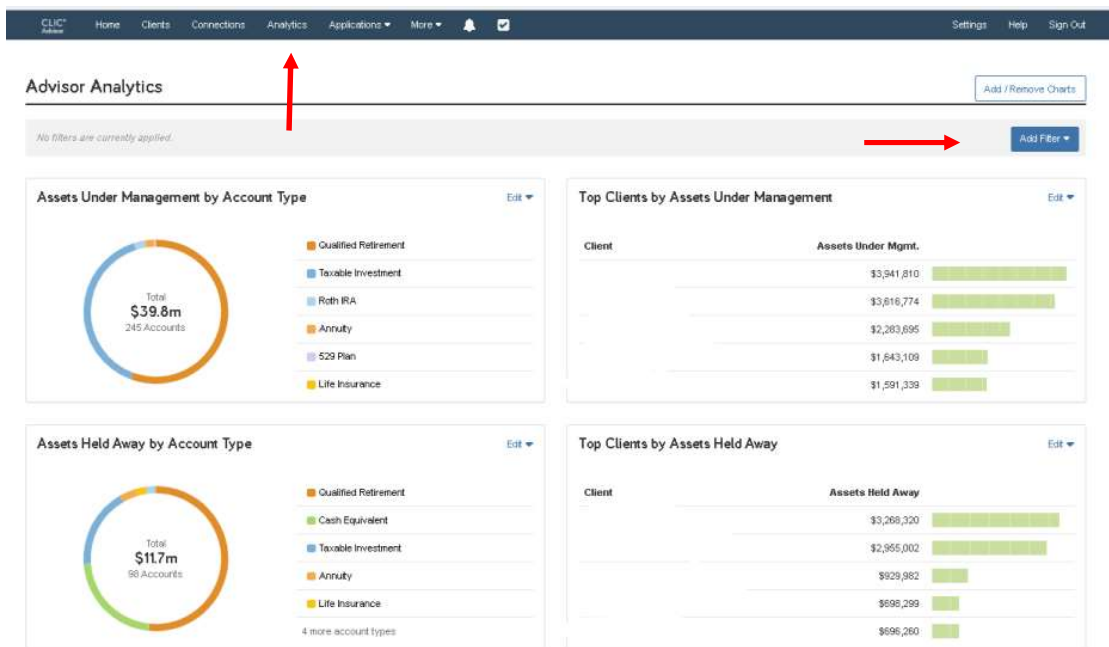


Financial Feed

Kristen Hull 2 DAYS AGO
Added Connection - 'Empower Retirement - Participant Login : Empower Retirement (Participant)' was created.

Analytics

On the Analytics page, you can sort through various filters to identify opportunities within your book of business.



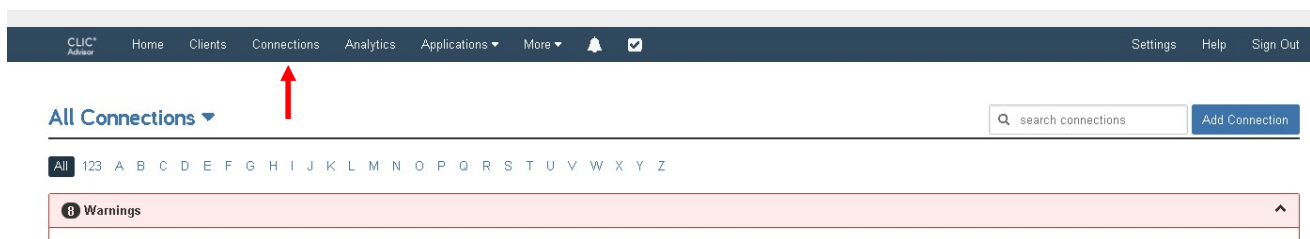
Connections

All of the data feeding from Albridge into CIR Statements will automatically feed into CLIC Advisor. For any outside accounts that does not feed into Albridge, you can establish the connection independently to then feed into your client's net worth.

Additionally, all connections entered by your client on CLIC Client, will be shown here as well.

Step by step instructions to enter a connection can be found within the Help section.

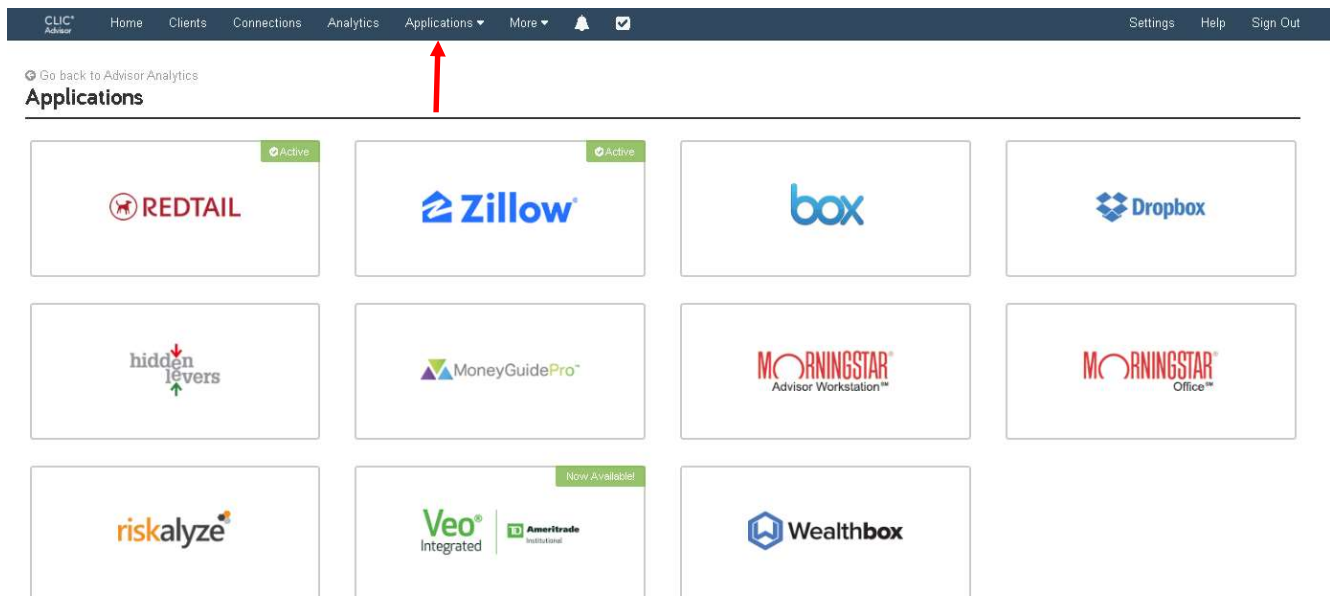
**Please note, for questions relative to Connections outside of the Albridge feed, please contact e-Money directly (not CLIC Services team).*



Integrations / Applications

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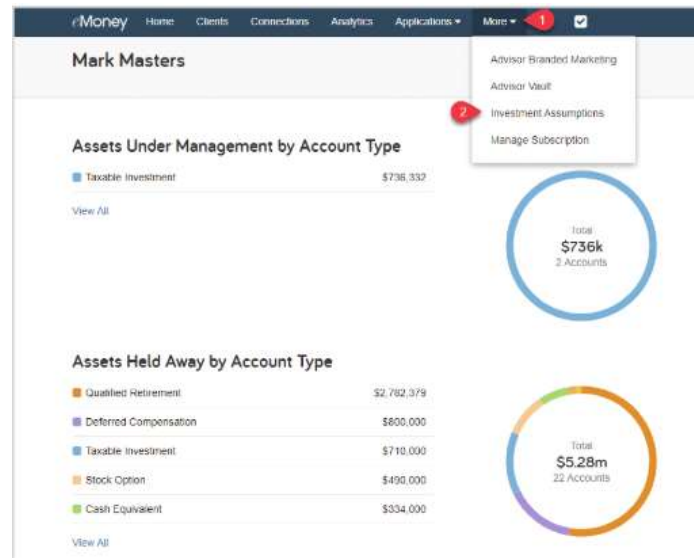
In order to integrate your CLIC Advisor access with any applications available, you need to enter your credentials and allow the integration to feed into the system.



Investment Assumptions

Investment Assumptions Management

- The Management tab will allow you to set the use of **Advisor**, **Office**, or **Client Investment Assumptions**. This page is not meant to customize the assumptions, but simply control which set of assumptions are used throughout the system.
- Advisor Investment Assumptions** are the model portfolios, asset classes, indices, and security overrides you want to apply globally across Clients.
- Client Investment Assumptions** can be implemented when an individual Client requires assumptions that differ from the global Advisor Assumptions.
- Office Assumptions** are available across your eMoney office and can be managed by one license globally.



Investment Assumptions

Management Model Portfolios All Holdings

Set Advisor Investment Assumptions

[How to manage Investment Assumptions](#)

This page allows you to select the investment assumptions (model portfolios, asset classes, indices and security overrides) used throughout the system.

To setup Advisor Assumptions, use the tabs found on the top or click [here](#).

In addition, you have the option to use Office Investment Assumptions.

Office Investment Assumptions

Office Assumptions are available across your office and managed by the following Investment Specialist(s). Click to view the Office Assumptions.

Investment Specialist	Phone	Email
Connor Sung	(610) 209-4607	csung@emoneyadvisor.com

Delete your Advisor Assumptions and use the Office Assumptions?

No

Set Client Investment Assumptions

Use the lists below to change the investment assumptions used by a client.

Show clients currently using: Client Assumptions

Filter List by Last Name:

Search

To use Advisor Assumptions for a client, select the client from the list and click the button below

Use Advisor Assumptions

Save

NOTE - Assumptions can be set up as “Advisor Investment Assumptions” (the same for all clients) or “Client Investment Assumptions” (customized by client).

Investment Assumptions, cont.

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Investment Assumptions

Manage as

Management **Model Portfolios** All Holdings

Investment Assumptions

Model Portfolios Asset Classes Market Indices

Set Inflation to:

Model Portfolio	*Current Growth Rate	Default Growth Rate
Asset Preservation	3.57%	3.76%
Income	4.85%	4.88%
Enhanced Income	6.25%	5.94%
Growth And Income	7.07%	6.63%
Growth	8.75%	7.89%
Aggressive Growth	9.53%	8.37%

*This rate model differs (in value or name) from the current default values.
To update the model to match the defaults, click this link: [Reset to Default Model](#)

CLIC Advisor has 6 Model Portfolios already constructed for you. You can click on each model to see the asset class allocation (note, this allocation cannot be modified in CLIC Advisor, but can be modified within Advanced Planning). The rate of return shown for each asset class is based upon the historical ROR for an index for that particular asset class. *Example: The Large Cap Growth asset class utilizes the Russell 1000 Growth Index; If you look at this asset class, you will see a Rate of Return of 9.74%, Mean Rate of 11.29% and Standard Deviation of 18.76%.

Settings

Please review the following Settings and change as needed based on your personal preferences. A few noteworthy points:

Preferences:

1. Sharing Rules

- a. You can share a single client or all clients with another user of e-Money for purposes of collaboration and building a Plan

2. Branding

- a. You can incorporate your logo, both for CLIC Client web browser and Mobile Bookmark

3. Monte Carlo

- a. We recommend using the default scores:
 - i. 0-69: Low
 - ii. 70-81: Medium
 - iii. 82-100: High

4. Lead Capture

- a. *This is a great resource!*
- b. Lead Capture is a workflow designed to entice a prospective client to sign up to work with an advisor by letting them play with a goal, identify a need, and streamline a path for getting help. Lead Capture is publicly accessible via a custom URL that the advisor can use on their corporate site, social media, or email.
- c. You can generate a link to share on your website, social media or email blast to prospects or existing clients.

Security – Since we're logging in through CLIC Advisor and not directly through e-Money, some of the security options are not applicable:

Settings, cont.

Fact Defaults:

The Fact Defaults section within Settings allows you to save time and effort on data entry by pre-populating certain defaults within new client's Facts.

Note that Fact Defaults only apply to NEW clients. Therefore, it is recommended that you set your Fact Defaults early, before onboarding too many Clients.

1. Assumptions - Growth Rates

Choose how the system will grow these types of Assets by Default. If there are Portfolios that you typically use for certain types of assets set them here. You can also set a custom growth rate for things like Cash. Select options for both Pre and Post-Retirement Gross Growth.

2. Assumptions - Misc

Retirement and Death Tab - Make these defaults as close to the average values for your Clients. If most Clients will Retire at 67 then choose that as your default so you won't have to change as many fields later.

Simulation Tab - Choose how you want the Cash Flow simulation to behave.

3. Ownership

Choose Yes if you would like the default ownership to be Joint/Community. If left at No the default fact ownership will be Joint/Rights of Survivorship.

Settings, cont.

4. Social Security

This page allows you to set the default way your Client and Spouse's Social Security benefit will be calculated and indexed.

Social Security

You can adjust the default social security defaults used in the fact finder below. Make any desired additions or changes, and select **Save**. Changes made to these defaults will only be applied to new clients—social security for existing clients will not be changed.

Client Default

Specify Benefits

Benefit Specified as:

Estimated From Income

Benefit Begins:

Full Retirement Age

Indexed At:

Inflation (2.47%)

Spouse Default

Specify Benefits

Benefit Specified as:

Estimated From Income

Benefit Begins:

Full Retirement Age

Indexed At:

Inflation (2.47%)

Save

5. Expenses

First set the default value that you want living expenses to grow year by year. Liquidation Strategy allows you to select the order in which the system will liquidate your Client's assets in the event of deficit spending. The Worksheet is helpful if you want to itemize you Client's Expenses. You can create some expense categories for all Client's to start with as a default.

Expenses

You can adjust the default living expense and liquidation strategy defaults on the Basic tab. *These changes will only be applied to new clients.* The Worksheet tab allows you to create an itemized expense worksheet which will be available to load for all clients in the fact finder. Select **Save** on each Tab after making any additions or changes.

Basic

Worksheet

Expenses

Living Expenses Will Grow At:

Inflation (3.78%)

Liquidation Strategy

Current Strategy:

By Type

Retirement Strategy:

By Type

Qualified Spending Ratio:

Note – We recommend changing inflation rate on expenses to 3% due to 50 year historical.

Alerts

Alerts can help you to keep track of situations and opportunities relating to your clients in eMoney. Access the alerts by clicking on the bell icon in the main menu. Click on Manage. The My Alerts page will outline any alerts set around your eMoney account. The Client Alerts area to view all of the alerts for a specific client. Another great feature is that any recently triggered Alerts will show on your Home page in the Financial Feed.

MY ALERTS

General alerts that are not specific to a single client.

Key Examples: Task Reminder, Alliance Partner Login, Client Access Permission

CLIENT ALERTS

Set alerts that pertain to a specific client. Some alerts offer a global saving option.

General Alerts

Key Examples: Client Login, Date Based Reminders, Connections Added, Account Status, Vault Upload

Investment Alerts

Key Examples: Asset/Liability Value Change, Asset Allocation Threshold, Stock Option Expiration

To enable an alert, click the bell icon to turn alert on and off. Clicking on the name of an alert takes you to the Manage Alerts screen where you can set up additional features like alert Delivery Options.



TIP: You can delete Alert notifications after a set number of days by changing your permissions under Settings > Alerts.

The screenshot displays the eMoney Alerts management interface. At the top, a navigation bar contains links for Home, Clients, Connections, Analytics, Applications, and a bell icon for alerts. Below this, the 'My Alerts' section features a 'Turn Alerts On/Off' toggle and a 'Client Alerts' button. The main area lists various alerts, including 'Client Login', 'New Workshop Activity Begun', and 'Net Worth Change'. Each alert entry includes a description, a date, and a 'Manage' button. The 'Investment Alerts' section is also visible at the bottom, showing an 'Asset Value Change' alert.

Facts

What is the difference between Basic Facts and Advanced Facts?

Basic Facts should be used when doing an initial data gathering session with a Client. There are limited options in terms of input. Advanced Facts allows for in-depth data entry, along with more comprehensive categories.

Family and Friends:

Family & Friends

	Kristen Hull	Darryl Hull	
Date of Birth	6/26/1982 (Age 36)	2/9/1982 (Age 37)	
Gender	Female	Male	
Retirement Age	65	65	
Life Expectancy	90	90	
Children	Relationship	Age	
Teagan Hull	Daughter	8	
Maggie Hull	Daughter	4	


- ❖ Fill in accordingly of all the information you have from the data taker including Name, Date of Birth, anticipated Retirement Age, and Life Expectancy.
- ❖ If any children, grandchildren, etc., fill in accordingly.


Financial Priorities:

Financial Priorities

Kristen's Priorities

[Add / Remove](#)







Kristen has no financial priorities.

Darryl's Priorities

[Add / Remove](#)





Darryl has no financial priorities.


- ❖ Financial Priorities are used for purposes of understanding client needs and **entry makes no bearing to the plan.**


Goals:

Goals

[Add](#)


Retirement
 Kristen and Darryl would both like to retire at 65. They estimated that they would need \$60,000 in today's terms.


Education
 \$33,250 is needed starting in 2028 for 4 years.


Leave to Heirs
 Kristen and Darryl would like to leave \$0 to their heirs.

- Selecting the “Add” drop down button in the upper right-hand corner will give you the opportunity to import goals including Wedding, Travel, Education, etc.

*Also, selecting the advanced button will allow for further details on each goal. For instance, if a goal is to fund

Facts, cont.

education for children, the advanced button will give you more options to input along the lines of which college the children have in mind and it will bring up the cost of every school in the United States.

Net Worth:

Net Worth

[Add](#)

Assets	Owner	Value
JTWROS	Joint/ROS	\$150,000
529 College 0635	Joint/ROS	\$2,778
529 College 5103	Joint/ROS	\$4,788
Darryl 401k	Joint/ROS	\$150,000
Kristen, 401k	Kristen	\$200,000
Total Net Worth		\$507,566

❖ Above is a list of all the Assets, the Owner of that particular asset, and the Value.

❖ By selecting the Advanced button, you will be able to add an Asset with more details if necessary.

Edit Taxable Investment

Name

Owner



Value

Grows At (Pre-Retirement)

Grows At (Post-Retirement)

[Advanced](#)

*Once you click on the account,. You can make adjustments to a few details of that asset, but they are limited. Selecting the Advanced button will allow you to add more to the account.

*Within the asset, you can enter additional information such as Contributions, Fees, Asset Mix, Ownership and Beneficiaries.

*In a non-qualified account, you can select the appropriate realization model (taxation on account growth). *Note, the turnover rate models the re-investment or re-balancing of the account (for example, replacing stock A with stock B). A non-zero turnover rate will trigger short-term capital gains.*

Facts, cont.

Income:

Go back to Overview

Facts

Advanced

Go to Presentation

Family & Friends
Financial Priorities
Goals
Net Worth
Income
Expenses & Taxes
Savings & Contributions

Income

Add

Salary & Bonus	Starts	Annual Amount
Salary/Bonus	Active	\$100,000
Salary/Bonus	Active	\$100,000
Social Security	Starts	Annual Amount
Kristen's Social Security	At Retirement (Age 64 and 7 ...	\$27,360
Darryl's Social Security	At Retirement (Age 64 and 11 ...	\$28,080

Edit Salary & Bonus

Name
Salary/Bonus

Starts
Calendar Year 2019

Owner
Kristen Hull

Stops
Kristen's Retirement (age 65 in 2047)

Indexed At
Custom 2.00 %

Annual Amount
\$ 100,000

Advanced

Save

❖ Here you can enter both existing and future income sources, such as salary, deferred comp, pension and social security.

❖ To quickly input the individuals Salary/Bonus, Deferred Income, Immediate Annuity, or Other Income, click on the Add drop down button.

❖ To adjust each income, click on that certain one which will give you the above edit option.

❖ To do an in-depth income, once the Add drop down button is selected, click on the advanced button and add appropriate information.

Expenses:

Go back to Overview

Facts

Advanced

Go to Presentation

Family & Friends
Financial Priorities
Goals
Net Worth
Income
Expenses & Taxes
Savings & Contributions
Asset Allocation
Protection

Expenses & Taxes

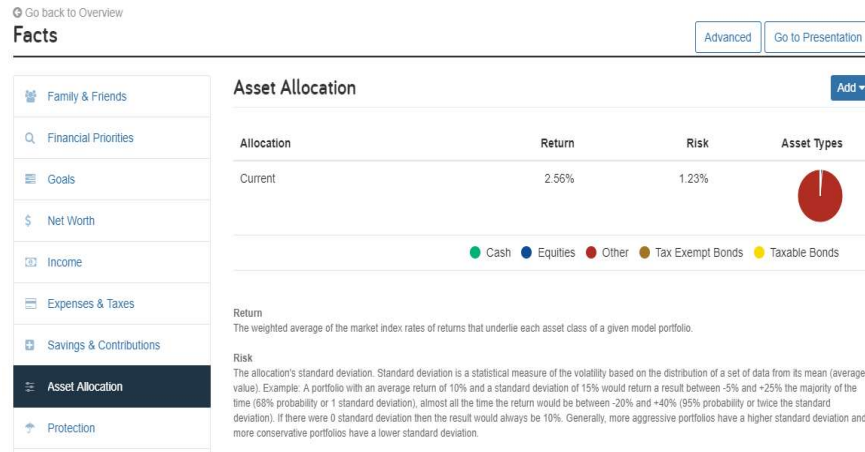
Add

Living Expenses	Starts	Annual Amount
Current	Active	\$100,000
Retirement	When Kristen is 65 (2047)	\$60,000
Education Goals	Starts	Annual Amount
Education	Calendar Year 2028	\$33,250
Tax Assumptions	Tax Rate	
Federal Taxes	Form 1040	
State Taxes	PA	
Local Taxes	1.00%	

❖ This is the overview of the Expenses & Taxes tab that shows pre-retirement expenses, post-retirement expenses, any goals that need funded for, and the tax assumptions according to that client.

Facts, cont.

Asset Allocation:

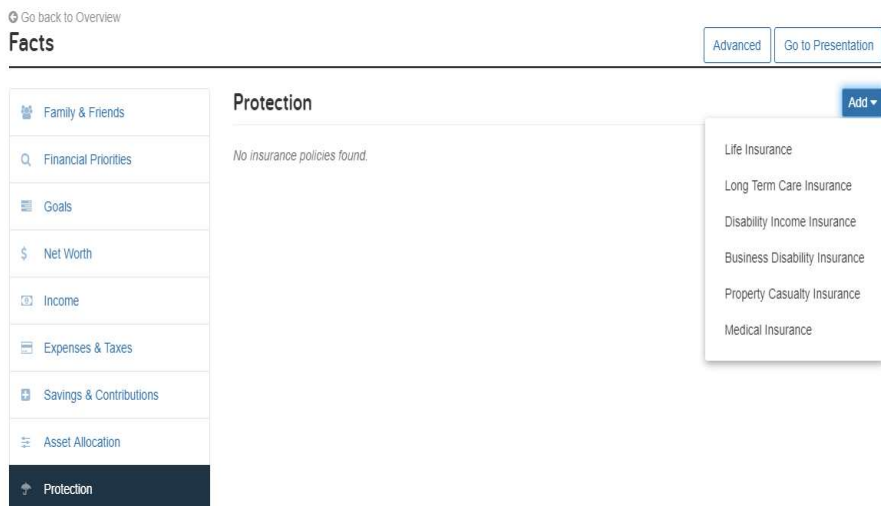


❖ The Asset Allocation gives an idea of where the clients current holdings are.

❖ To complete a Risk Tolerance Questionnaire, select the Add drop down box and click on the Risk Tolerance Questionnaire.

❖ *Note – Changing the recommended Asset Allocation does not change the assumed ROR for your plan. You must do this within the Planning Settings.*

Protection:



❖ Under protection is where one would enter any kind of insurance from Life, Long Term Care, Disability Income, and Medical among others.

Facts, cont.

While the bulk of your Facts can be entered on the “Basic” screen, there are several noteworthy facts that need reviewed and potentially edited on the “Advanced” screen:

- Expenses
 - Living – Confirm Inflation Rate
 - Liquidation Strategy – Confirm strategy matches client’s needs
 - Exclusion – Remove any accounts not to be used for income generation (i.e. checking/savings)
- Savings and Transfers
 - Spend Year End Savings
-

Go back to Facts

Advanced Facts

Basic

Overview

- Family Information
- Entities
- Assumptions
- Property
- Investments
- Business Interests
- Insurance
- Notes Receivable
- Liabilities
- Income
- Expenses
- Savings & Transfers
 - Transfers
 - Year-End Savings

Year-End Savings

Basic

Savings Schedule

How should year-end savings be handled for all years?

Save 100%

☐ Leave in the Core Cash Account or direct to accounts specified in *Savings Allocation*, below.

Spend 100%

☒ Savings will be cleared from the Core Cash Account at the end of each year.

Customize Savings Schedule

Savings Allocation

All savings will remain in the Core Cash Account.

Choose Another Account

Help

Year-End Savings consists of excess cash flow accumulated in the Core Cash Account for any given year. This page allows you to schedule and allocate your client's Year-End Savings.

☐ Task Completed

Facts, cont.

FACTS: Frequently Asked Questions

How can I adjust my Client's Net Worth History?

To manually change a Client's Net Worth History, email customerservice@emoneyadvisor.com. They will provide a form for you to complete for this request.

Note: You must fill out ALL fields on the Net Worth History Change form. We will not make any guesses or calculations on your behalf.

How do I model a Roth Conversion?

In general, a Roth conversion will involve moving money from a current pre-tax qualified retirement investment into a Roth investment using a transfer flow. This can be done in Advanced Facts or within a scenario within Advanced Planning, depending on whether or not the client has already decided to follow this strategy.

Advanced Facts

Overview

Family Information

Entities

Assumptions

Property

Investments

Business Interests

Insurance

Notes Receivable

Liabilities

Income

Expenses

Savings & Transfers

Transfers

Roth Conversion

Year-End Saving

Buy/Sell Transactions

Trusts and Partnerships

Wills & Gifting

Objectives

Transfers > Roth Conversion

Basic

Schedule

Timing

Notes

Name: Roth Conversion

Transfer Full Value: No

Annual Amount: \$200,000

Pre-Retire Gross Growth: Inflation (2.64%)

Post-Retire Gross Growth: Inflation (2.64%)

Source: Traditional IRA (\$200,000)

Destination: Roth IRA (\$0)

Starts: Calendar Year 2019

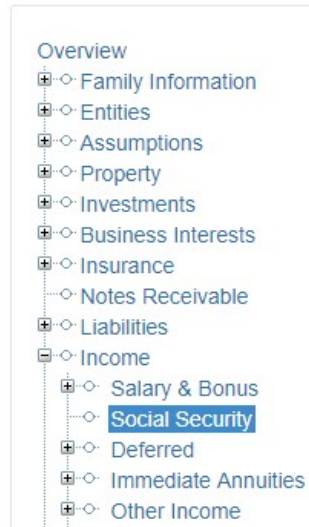
Ends: Calendar Year 2019

Facts, cont.

Advanced Facts

What if a Client doesn't receive any Social Security benefits at all?

In Advanced Facts, go to Income > Social Security, and set the Benefit Specified As drop-down to Exempt Pension.



Social Security Income

Basic

Notes

Frank

Specify Benefits

Full Retirement Age: 67 years and 0 months

Benefit Specified As: Exempt Pension ▼

What is the difference between Real Estate and Property in eMoney?

Real Estate represents things like a home or a piece of land. Property would be something like a jewelry item or a car.

Note: Property is the only thing that we can put a negative growth rate on.

Advanced Facts

Overview



Facts, cont.

Can I leave the Tax Basis field blank?

When you leave the Tax Basis field blank, the system assumes that the basis is equal to the whole value of the account/property/business and NOT zero. If the tax/cost basis is zero, you need to enter zero.

Advanced Facts

Overview

- Family Information
- Entities
- Assumptions
- Property
- Investments
 - Taxable
 - Frank and Joanna Joint Investment Account**
 - Orion Investments
 - Cash
 - Qualified Retirement
 - Roth IRAs
 - HSAs
 - 529 Plans
 - Stock Options/Grants
 - Annuities
 - Deferred Compensation
 - Asset Allocation

Taxable Investment > Frank and Joanna Joint Investment Account

Basic
Contributions
Ownership
Fees
Realization
Holdings
Asset Mix
Account History
Sub-Accounts
Notes

Asset Name: Frank and Joanna Joint Investment Account

Institution Name: Fidelity Investments
Type: Linked Fact
Holdings Value: \$57,683 (from Connected Holdings)
Cash Balance: \$5,000 (from Connection)
Margin Balance: \$1 (from Connection)
Total Value: \$62,684 (from Connection)

Tax Basis: \$0

Pre-Retire Gross Growth: Use Default Rate By Asset Mix (9.29%)

Where can I turn off or delay Required Minimum Distributions (RMDs)?

On the Beneficiaries tab of the account in question.

Advanced Facts

Overview

- Family Information
- Entities
- Assumptions
- Property
- Investments
 - Taxable
 - Cash
 - Qualified Retirement
 - Fidelity 401(k)**
 - Frank's eMoney 401(k)
 - Joanna's 403B
 - Roth IRAs
 - HSAs
 - 529 Plans
 - Stock Options/Grants
 - Annuities
 - Deferred Compensation
 - Asset Allocation
- Business Interests
- Insurance
- Notes Receivable
- Liabilities
- Income
- Expenses
- Savings & Transfers
- Buy/Sell Transactions
- Trusts and Partnerships
- Wills & Gifting
- Objectives

Qualified Retirement Plan > Fidelity 401(k)

Basic
Contributions
Beneficiaries
Fees
Holdings
Asset Mix
Account History
Sub-Accounts
Notes

Beneficiaries at Second Death

Enter the beneficiaries that the surviving spouse would elect if they inherit this asset from their spouse.

You currently do not have any **Beneficiaries at Second Death** defined.

[Add a Beneficiary](#)

Required Minimum Distributions

These fields specify required minimum distribution information for a plan inherited from a non-spouse and for the case when RMDs are postponed until after age 70-1/2 for a plan with a current employer.

Apply RMD? Yes

Inherited from Non-Spouse? No

RMD Factor:

In Year:

Delay RMD Until Post 70-1/2 Retirement? No

Facts, cont.

What are there two places to enter Deferred Compensation?

1. As an asset that will show up on the Client's balance sheet: Advanced Facts > Investments > Qualified Retirement > Deferred Compensation. To show the Client receiving income from this type of account, set up a transfer flow.
2. As an income stream that typically has survivorship options: Advanced Facts > Income > Deferred.

Advanced Facts



How do I designate multiple owners for something in the system?

On the Ownership tab of the asset in question. Delete the current owner and then

Advanced Facts

Taxable Investment > Frank and Joanna Joint Investment Account

Basic Contributions **Ownership** Fees Realization Holdings Asset Mix Account History Sub-Accounts Notes

Owner	% Owned	Value
Frank and Joanna (Joint/ROS)	100.00%	\$62,684
	100.00%	\$62,684

Add an Owner

Owner: Frank Miller

Percent:

Add Owner

select owners one by one from the Owner drop-down box, indicating their ownership percentages as you go.

Note: You MUST delete the current owner first. The system will not allow ownership to go above 100%

Facts, cont.

Where do Life Insurance Proceeds go and where can I see this?

Upon the distribution of Life Insurance Proceeds, a new proceeds account will automatically be created and this can be seen on the Ledger report. The growth rate for this account can be set on the life insurance policy itself.

Annual Premium:

Premium Term (years):

Premium Gifts

Premium Payer:

Exclusion Amount:

Life Insurance Proceeds

Reinvested at:

Realization Model:

Use Default Rate
No Growth (0.00%)
Inflation (3.78%)
Asset Pres (4.73%)
Income (5.80%)
Enh Income (7.18%)
Growth Inc (7.96%)
Growth (9.55%)
Agg Growth (9.95%)

Delete Reset

What if my Clients are eligible to use the Home Sale Gain Exclusion?

You can indicate this in the Buy/Sell Transaction > Assets to Sell. In the dialog that pops up with information to enter regarding the sale (price, basis, etc.), set the Qualifies for Home Sale Gain Exclusion? drop-down to Yes.

Assets to Sell > Primary Residence

Details

Asset Being Sold: **Primary Residence**

Percent to Sell:

of:

(must be 100% for Real Estate)

Sell Asset For:

Sale Price:

Tax Basis:

Qualifies for Home Sale Gain Exclusion?

Variable Transaction Costs:

of Sale Price

Fixed Transaction Costs:

Index Price & Costs at:

Help

This page shows the details of a single asset sale within the Sale of Primary Residence transaction.

Note: When 'Specific Amount' is selected, 100% will be sold.

Sale Proceeds in 2020

Gross: \$882,130
Liabilities: (\$399,316)
Variable Costs: \$0
Fixed Costs: \$0
Net: \$482,814

Cancel

Save

Facts, cont.

Where can I indicate that the Client will be responsible for paying IRD tax?

To indicate that the Client will be paying or that the tax will be assessed when the account is being transferred to a beneficiary, in Advanced Facts, go to Investments > Qualified Retirement. On the bottom of the Basic tab, set the Apply IRD Tax? drop-down to Yes.

Advanced Facts

Overview

- Family Information
- Entities
- Assumptions
- Property
- Investments
 - Taxable
 - Cash
 - Qualified Retirement
 - Fidelity 401(k)**
 - Frank's eMoney 4...
 - Joanna's 403B
 - Roth IRAs
 - HSAs
 - 529 Plans
 - Stock Options/Grants
 - Annuities
 - Deferred Compensation
 - Asset Allocation
- Business Interests
- Insurance
 - Notes Receivable
 - Liabilities
- Income
- Expenses
- Savings & Transfers
- Buy/Sell Transactions
- Trusts and Partnerships
- Wills & Gifting
- Objectives

Qualified Retirement Plan > Fidelity 401(k)

Basic Contributions Beneficiaries Fees Holdings Asset Mix

Asset Name: Fidelity 401(k)

Institution Name: eMoney Advisor Source (EMA) - Advisor Access

Type: Traditional 401(k) (Linked Fact)

Holdings Value: \$40,159 (from Connected Holdings)

Cash Balance: \$90 (from Connection)

Total Value: \$40,249 (from Connection)

Established Year:

Roth Value:

Roth Cost Basis:

Non-Roth Post-tax Cost Basis:

Pre-Retire Gross Growth: By Asset Mix (9.73%)

Post-Retire Gross Growth: By Asset Mix (9.73%)

Owner: Frank Miller

Primary Beneficiary: Equally to Children

Under Our Management? Yes

Exclude from Planning? No

Apply IRD Tax? **Yes**

Fiduciary Approach (DoL): Yes

Where can I adjust the IRD tax rate?

To change the IRD tax rate, in Advanced Facts, go to Assumptions > Tax. On the Tax Rates tab under Other Rates, use the Heirs Income Tax Rate (IRD) text box.

Advanced Facts

Overview

- Family Information
- Entities
- Assumptions
 - Investment
 - Miscellaneous
 - Tax**
 - Default Growth Rates
- Property
- Investments
- Business Interests
- Insurance
 - Notes Receivable
 - Liabilities
- Income
- Expenses
- Savings & Transfers
- Buy/Sell Transactions
- Trusts and Partnerships
- Wills & Gifting
- Objectives

Tax Assumptions

Tax Mode Tax Rates Tax Adjustments

State Death Taxes

Use State Death Tax Credit Table? Yes

Frank's State Death Tax Rate:

Joanna's State Death Tax Rate:

Additional State Death Tax Amount:

State Death Tax Exemption Amount:

Other Rates

Heirs Income Tax Rate (IRD): 35.0%

IRC Sec. 7520: 2.0%

Present Value Discount for Estate Valuation: 2.00%

Default Income Tax Rate for Entities: 35.0%

Reset Save

Facts, cont.

How does the growth rate "by Asset Mix" work?

The system will calculate a growth rate according to a weighted average of the account's Asset Classes. The Asset Mix tab will show the account's Asset Class breakdown. Each individual Asset Class's growth rate can be found within Investment Assumptions.

Advanced Facts

Taxable Investment > Frank and Joanna Joint Investment Account		
Basic Contributions Ownership Fees Realization Holdings Asset Mix Account History Sub-Accounts Notes		
Asset Class	Percent	Value
Large-Cap Growth	29.73%	\$18,638
Large-Cap Value	24.52%	\$15,371
Large-Cap Blend	13.03%	\$8,167
Mid-Cap Growth	1.23%	\$770
Mid-Cap Value	1.53%	\$956
Mid-Cap Blend	10.53%	\$6,603
Small-Cap Growth	0.00%	\$0
Small-Cap Value	0.00%	\$0
Small-Cap Blend	0.00%	\$0
Balanced	0.00%	\$0
International	2.99%	\$1,872

What do the different Simulation options mean?

You can determine when Cash Flow Simulation Starts in Advanced Facts under Assumptions > Miscellaneous, on the Simulation tab.

1. If you select This Year, reports will include a full year of cash flow in the first year.
2. If you select Next Year, reports will not include cash flow in the first year, but it will be possible to illustrate a premature death before any cash flow occurs.
3. If you select This Month, monthly calculations will be used, allowing for partial-flow years (e.g., flows starting or ending at a specific age for the Client or at retirement).

Advanced Facts

Miscellaneous Assumptions	
Retirement & Death	Fees
Simulation	Intestacy
Gifting	
Cash Flow in Simulation Starts: Jan 1 of This Year	
Default Core Cash Account Growth Rate: Jan 1 of Next Year	
Client Core Cash Account Growth Rate: This Month	
Minimum Asset Level for Solving Purposes:	
Foreign Estate Tax Rate: 40%	

Foundational Planning

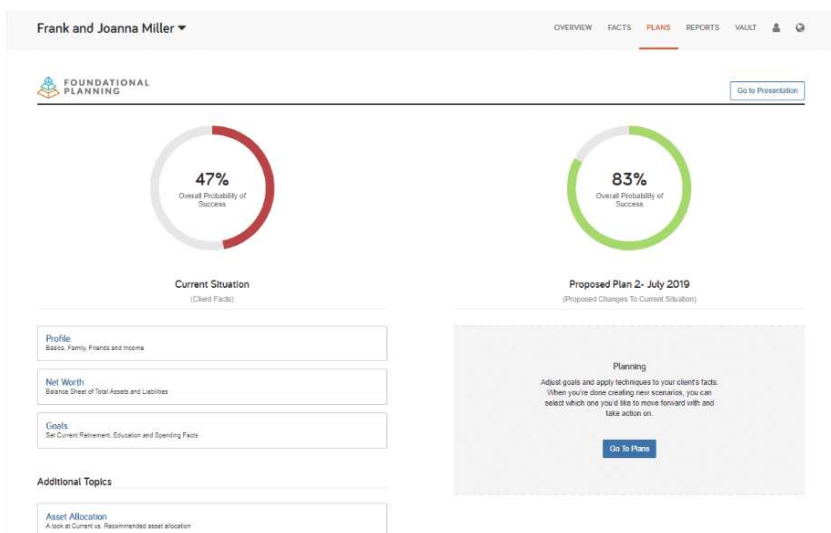
What is Foundational Planning and how does this differ from Advanced Planning?

Today, eMoney's Advanced Planning methodology is full cash flow. That means all income sources and expense sources are itemized and projected annually. At the end of a year, any surplus income can be added to savings and investments. For any shortage, the amount needed to cover it is withdrawn from asset accounts.

In Foundational Planning, full cash flow only begins at retirement. Throughout pre-retirement, the focus is on asset accumulation and goals. We assume annual income is adequate to cover annual spending, so those components are ignored (including taxes). That means we don't account for any annual cash flow surplus or shortage. Instead, we generally focus on investment growth, savings to investment accounts, and withdrawals specifically for goals.

How to run a Foundational Plan:

The Overview page of Foundational Planning includes two columns of information: Current Situation and Proposed Plan. The Current Situation displays a probability of success based on your Client's Facts. The probability of success engine runs 1,000 trial simulations. The Planning Center allows you to adjust goals and apply techniques to your Client's Facts to show a Proposed Plan. There will not be any data in the Planning module when you access Foundational Planning for the first time.



Foundational Planning, cont.



Current Situation
(Client Facts)

Profile Basics, Family, Friends and Income
Net Worth Balance Sheet of Total Assets and Liabilities
Goals
Retirement Goal Do you have enough to meet your retirement needs?
Additional Goals Set Current Education and Spending Facts
Additional Topics
Asset Allocation A look at Current vs. Recommended asset allocation
Needs Analysis Free form data entry and analysis of client needs
Life Insurance Detailed gap analysis of life insurance coverage

Current Situation:

This chart shows how likely your Client is to succeed financially, taking into account all the information entered into the Facts tab and the sections below.

Profile – Info such as DOB, Children, Parents, Salary and Pension go here.

Net Worth – Anything that contributes to your client's net worth, including Retirement Accts, Investment Accts, Real Estate and Mortgages

Goals – Any financial goal your client might have including retirement, children's college, future travel, etc.

Asset Allocation – Compare your client's asset allocation to that of a model portfolio.

Life Insurance – Analyze the life insurance gap your client might have.

Putting together a Foundational Plan:

1. Review / Confirm information under "Profile" is accurate (Basics, Family & Friends, Incomes)
 - a. Note, in this section, Income does not include Social Security
 - b. Any changes made in this section will automatically update under Facts
2. Review / Confirm information under "Net Worth" (Assets, Savings & Contributions)
3. Review / Confirm Goals
 - a. Note, Retirement Goal will now show Retirement Income sources such as Social Security.

Foundational Planning, cont.

After reviewing the Cash Flow components of your Goal, the analysis specific to this goal will generate. *Note, this is not the same as your overall probability of success.*

[Go back to Plan Overview](#)
Retirement Goal

Chart Descriptions Percent Funded

This chart is the total funding dedicated to this goal divided by the goal cost. It is the result from a single projection in which asset growth is based on the fixed rates of return entered for each asset. Market volatility is not a factor.

Available Assets

This chart shows the annual end of year balance of assets that are available to fund this goal. Results are from a single projection in which asset growth is based on the fixed rates of return entered for each asset. Market volatility is not a factor.

Monte Carlo Probability of Success

This chart uses a Monte Carlo analysis to simulate the impact of market returns/volatility. After running 1000 trials it shows the percentage of trials where you succeeded or maintained positive total portfolio assets in retirement. In addition, the asset spread illustrates the end of year portfolio assets at the 20th percentile (below average market returns), 50th percentile (average market returns), and 80th percentile (above average market returns) for the assets that are funding this goal.

Putting together a Foundational Plan, cont.:

- 4. Compare the Current Situation to a Proposed Plan(s). To create a Proposed Plan, Click on “Go to Plans” in the grey Planning box.
 - a. From here, click on the drop down box next to “Proposed Plan” and select “Create a New Plan”. Change all applicable fields relative to your suggestions.
- 5. Add Asset Reallocation Techniques as needed.

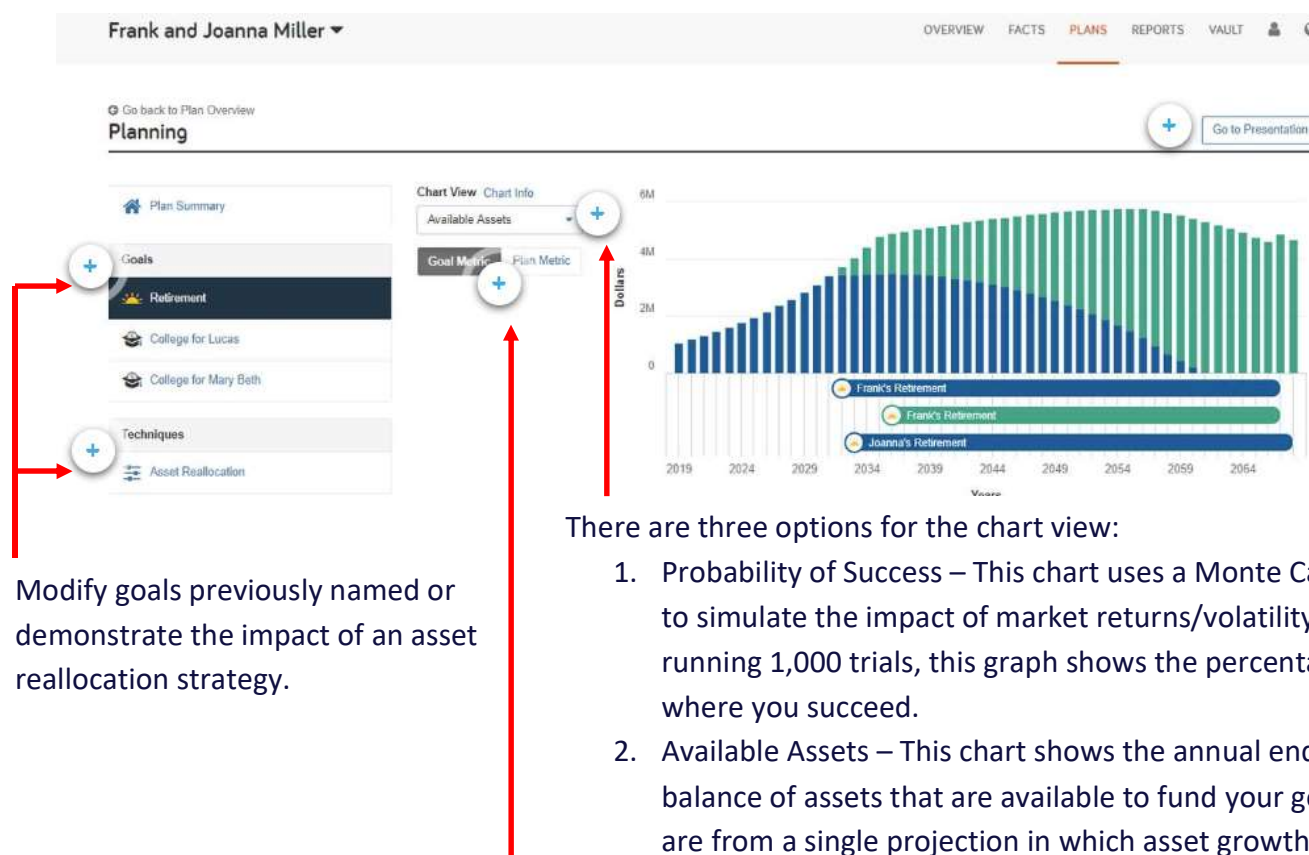
Currently your goal is estimated to **fall short** of your desired funding.
2047 - 2077



Foundational Planning, cont.

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Though you can create multiple plans, you are only able to select one as the Active Plan to appear on the Foundational Planning Overview page.



Modify goals previously named or demonstrate the impact of an asset reallocation strategy.

Goal Metric will focus only on the selected goal, ignoring the success or failure of this client's other goals.

Plan Metric will take into account all goals within this client's cash flow projection.

There are three options for the chart view:

1. Probability of Success – This chart uses a Monte Carlo analysis to simulate the impact of market returns/volatility. After running 1,000 trials, this graph shows the percentage of trials where you succeed.
2. Available Assets – This chart shows the annual end of year balance of assets that are available to fund your goals. Results are from a single projection in which asset growth is based on the fixed rates of return entered for each asset. Market volatility is not a factor.
3. Percent Funded – This chart is the result from a single projection in which asset growth is based on the fixed rates of return entered for each asset. Market volatility is not a factor.

Foundational Planning, cont.

Current Situation will reflect information entered into the Current Situation as well as Facts.

Under the **Proposed Plan**, you can make hypothetical changes to your Client's information in this column to see how it affects your Client's projections.

Once you've made the changes to your proposed plan, you need to set the plan as active in order to show in the Overview and Reports.

Retirement	Current Situation	Proposed Plan - July 2019
Retirement Ages Frank Joanna	65 65	Retirement Age 69 Retirement Age 65
Annual Expenses During Retirement		Annual Expenses
Annual Contributions Frank's 401(k)		
Employee Contribution	10.00% of salary (2019 - 2032)	% of Income % 10 (2019 - 2036)
Employer Contribution	100.00% of employee contribution, up to 3.00% of salary (2019 - 2032)	100.00% of employee contribution, up to 3.00% of salary (2019 - 2036)
Joanna's 403B		
Employee Contribution	7.00% of salary (2019 - 2033)	% of Income % 7 (2019 - 2033)
Employer Contribution	50.00% of employee contribution, up to 5.00% of salary (2019 - 2033)	50.00% of employee contribution, up to 5.00% of salary (2019 - 2033)
		Recalculate Plan Set Plan as Active Return to Plan Overview

Foundational Planning, cont.

Needs Analysis: Needs Analysis is a modular planning tool, ideal for conducting a simple evaluation of a client's individual need, like life insurance or long-term care, or a custom need, allowing you to create simple, targeted evaluations of your clients' needs, including retirement, insurance, and education modules.

With the Needs Analysis tool, you can easily show your clients *and* prospects how you can help them protect their families, plan for their goals, and prepare for retirement.

[Go back to Overview](#)

Needs Analysis

[Accumulation ▼](#)

[Annuity Income ▼](#)

[Asset Allocation ▼](#)

[Asset Protection ▼](#)

[Business Insurance ▼](#)

[Disability ▼](#)

[Education ▼](#)

[Estate Planning ▼](#)

[Financial Statements ▼](#)

[Human Life Value ▼](#)

[Life Insurance - Needs ▼](#)

[Long Term Care ▼](#)

[Retirement ▼](#)

Foundational Planning, cont.

Life Insurance Gap Analysis: In this analysis, you can show your clients if their current coverage and other resources adequately protect their family. This module will help determine the survivor's ability to maintain their desired standard of living and how much life insurance they need to cover any shortfall.

***The assumption is always made that the client dies prematurely in the current calendar year.**

Running a Life Insurance Gap Analysis:

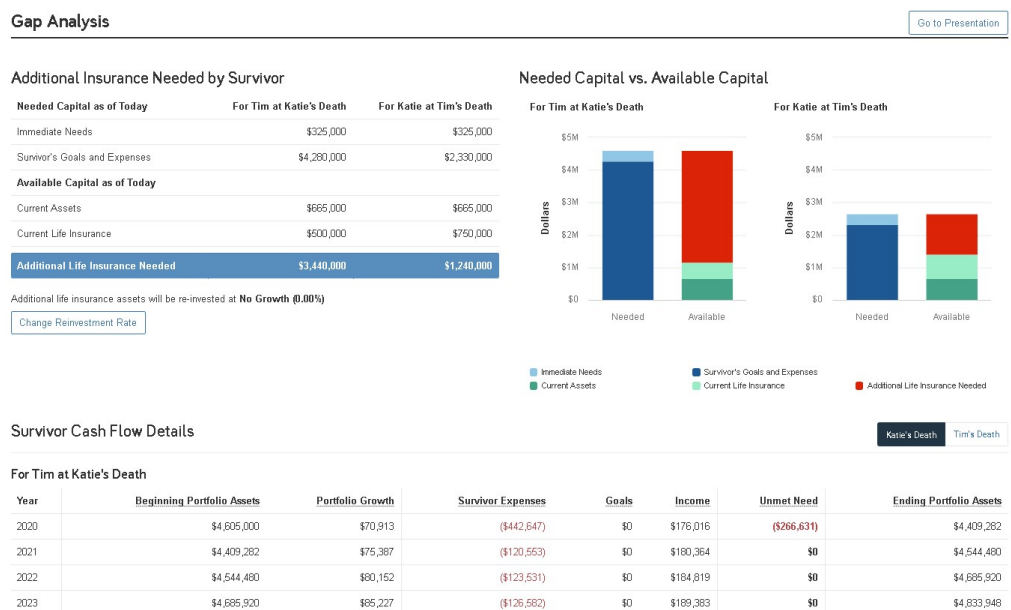
1. Click on "Life Insurance"
2. On "Immediate Needs", enter Final Expense amount (one time expenses that include burial expenses, medical expenses, estate admin expenses and death, income and property taxes)
3. Select any liabilities that would be paid off at client death
4. Enter the assumed effective tax rate and projected expenses for the surviving spouse (net of taxes).
 - a. Do not include amounts needed for liabilities or goal-related expenses here.
5. Select the goals that your client will pay for in the event of a premature death.
6. Review the current resources available and de-select any option that should not be taken into consideration for the gap analysis.

Gap Analysis:

This report compares the amount *needed* today to pay for immediate needs, future goals and expenses to the amount *available* today. If the capital today is not enough to meet the amount of required capital, the gap will be shown in red.

***Note, you have the option to change the reinvestment rate of assumed life insurance proceeds, which will change the amount of additional life insurance needed (if applicable).**

Survivor Cash Flow Assets include amount of additional life insurance recommended.



Foundational Planning, FAQ

Foundational Planning Frequently Asked Questions:

How does the Facts tab experience change with Foundational Planning?

The full Fact Finder will continue to be available for all users. For Foundational Planning only users, data gathering can be performed via the Fact Finder or through a streamlined, modular workflow within Foundational Planning that saves to Base Facts.

While the fact-finding modules within Foundational Planning are intended to be used to collect and review data, we know that (1) some users will prefer the more generic fact-finding experience in the Fact Finder, (2) other users will have unique needs to capture additional detail that we don't expose in Foundational Planning, and (3) existing users might prefer to continue using the Fact Finder because they're familiar with it. You can use the Fact Finder to gather data in all of those cases.

What if data entered in the Fact Finder doesn't appear in Foundational Planning?

Anything entered in the Fact Finder will be simulated even if that data point doesn't explicitly appear within Foundational Planning.

Are there any changes to the Client Site for Foundational Planning Clients?

The only difference Foundational Planning Clients will see on the Client site is that the Reports available are limited to the relevant Foundational Planning reports. These include a subset of reports within the following report families: Detailed Balance Sheet, Account Information, Cash Flow, Assets, Income Tax, Investments, Ledger, Annuities, Worksheets & Schedules, and Tasks/Notes.

Does entering Client contact information (the Profile) assume state taxes?

No, entering the contact information does not assume the state taxes. You will need to go to Advanced Facts and select Assumptions > Tax. Click the Tax Rates tab and select By State Rules from the State Tax Mode drop-down and select the State of Residence from the drop-down provided.

How does Foundational Planning handle liquidation priority?

For post-retirement, we use the default logic that exists. (We may add more flexibility in future.) For pre-retirement, you must select dedicated accounts and rank them. This provides a clear user experience in that you know the specific order of assets.

How are pre-retirement goals funded in Foundational Planning?

If the goal occurs in pre-retirement, one or more funding sources must be selected. We do not assume the goal is funded through normal cash flow.

Is there a legacy goal in Foundational Planning?

While a "Leave to Heirs" goal will still be a part of the Fact Finder, it will not appear in the Foundational Planning user interface. However, if one is entered in the Fact Finder, the data will be simulated.

What is an Active Plan?

An Active Plan is the plan that the client and advisor have agreed to work towards. It allows advisors to provide their clients with a view into how they are tracking to their goals. Only one Plan can be designated as the Active Plan, and it's possible to have no Active Plan.

How is the Cash Flow report different in Foundational Planning?

Pre-retirement: The cash flow model is not used. The assumption is that income will be sufficient to pay for all expenses. Net cash flow will still display, but it will not be added to or subtracted from total portfolio assets.

Retirement: The cash flow model is used. Any shortage will use the liquidation strategy currently used in the Cash Flow planning model.

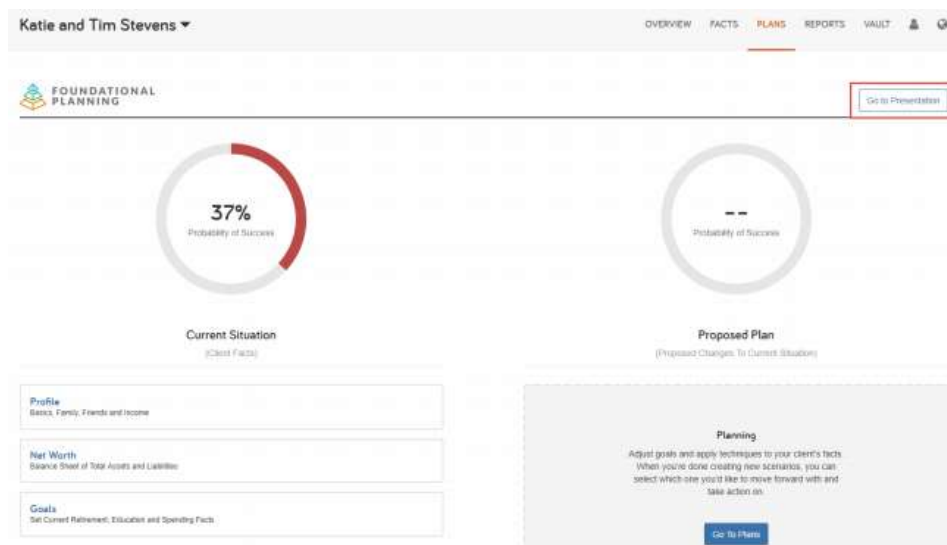
Generating Reports

Follow the steps below in order to generate your Foundational Plan Report.

1. From the Client Overview, click **Plans**.



2. To generate a Presentation based only on the Client's Current Situation click **Go to Presentation**.



Note, to generate a presentation that includes a Proposed Plan, make sure to first click **Go to Plans** and scroll to the bottom to select **Set Plan as Active**, then click **Go to Presentation**.

Generating Reports, cont.

3. To edit the presentation **Title**, click the appropriate links and click Save.

The screenshot shows the 'Foundational Planning Presentation' interface. At the top, there's a navigation bar with 'OVERVIEW', 'FACTS', 'PLANS', 'REPORTS', and 'VAULT'. Below this, the 'Presentation' section is active. On the left, a sidebar lists various presentation components like 'Cover Sheet', 'Table of Contents', 'Disclaimer', 'Profile', 'Observations', 'Net Worth', 'Goals', 'Plan Changes', 'Retirement Goal', 'Education Goals', 'Spending Goals', 'Asset Allocation', 'Fact Summary', 'Assumptions', and 'Next Steps'. The main area shows a list of items included in the presentation: 'Cover Sheet', 'Table of Contents', 'Disclaimer', 'Profile', 'Observations', 'Net Worth', 'Goals', and 'Plan Changes'. Each item has a checkbox. The 'Title' link is highlighted in the top navigation bar, and the 'Goals' item is highlighted in the list.

Note, the BD Footer has already been entered by Cambridge and cannot be changed.

To exclude any report from the list, simply uncheck the box. To re-organize the order, click the paper icon and drag your mouse to the desired spot/

4. To preview any report in the presentation list, select a **report** and click the **Preview** link. To navigate back to the Edit screen, click the title **Foundational Planning**.

The screenshot shows the 'Foundational Planning Presentation' interface. The 'Net Worth' report is selected. In the top navigation bar, 'REPORTS' is highlighted. Below this, the 'Presentation' section is active. On the left, the 'Foundational Planning' title is highlighted in the sidebar. The main area shows the 'Net Worth' report configuration. There are two links: 'Details' and 'Preview'. The 'Preview' link is highlighted. Below the links, there's a 'Title' field with 'Net Worth' entered and a 'Save' button. On the right, the 'Actions' section lists 'View Online Presentation', 'Download and Archive in Word', and 'Download and Archive PDF'.

5. To send your finalized presentation to the Vault, click Download and Archive in Word or Download and Archive PDF. In addition to saving in your client's vault, this action will also download the presentation to your computer if you need to print.

The screenshot shows the 'Foundational Planning Presentation' interface. The 'Net Worth' report is selected. In the top navigation bar, 'REPORTS' is highlighted. Below this, the 'Presentation' section is active. On the left, the 'Foundational Planning' title is highlighted in the sidebar. The main area shows the 'Net Worth' report configuration. There are two links: 'Details' and 'Preview'. Below the links, there's a 'Title' field with 'Net Worth' entered and a 'Save' button. On the right, the 'Actions' section lists 'View Online Presentation', 'Download and Archive in Word', and 'Download and Archive PDF'. The 'Download and Archive PDF' link is highlighted.

Generating Reports, cont.

Foundational Planning Additional Reports:

1. From the Client Overview, click **Reports** then select **All Reports**. There are 10 main reports to choose from and a handful of sub-reports. Click the **star icon** to favorite a report for easy access through the Favorite Reports tab.



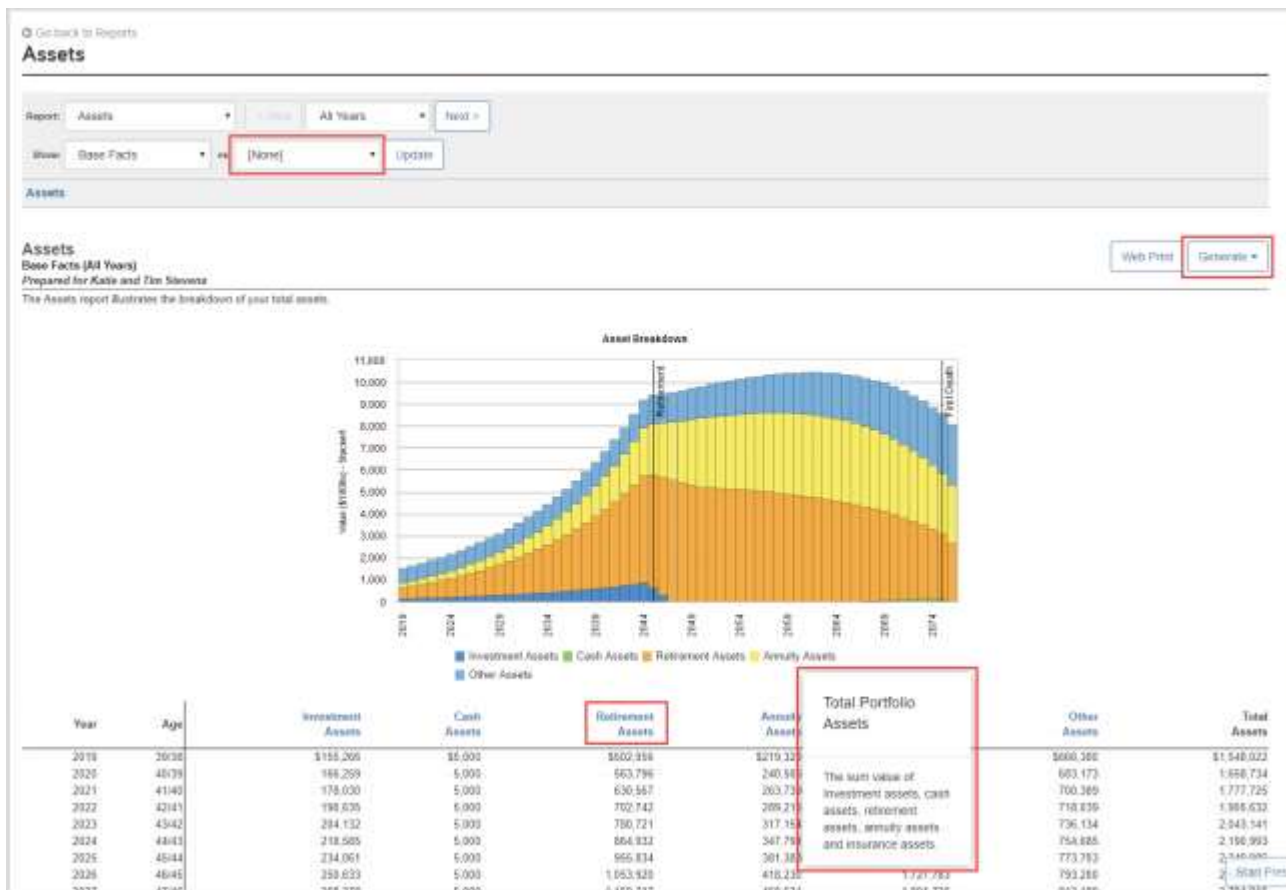
Here is a summary of each main report:

- **Account Information:** This report includes a summary of the Client's existing accounts, life insurance policies, and annuity policies.
- **Annuities:** This report will show the annuity BOY Assumed Value, Growth, Guaranteed Income Base, Guaranteed Withdrawal Privilege, Withdrawals, EOY Assumed Value, and Death Benefit over the lifetime of the Client.
- **Assets:** This report illustrates a breakdown of the Client's total assets. It displays EOY values.
- **Cash Flow:** This report illustrates the Client's income, savings, expenses, and resulting net cash flow on an annual basis. For Foundational Planning users, cash flow begins at Retirement.
- **Detailed Balance Sheet:** This report shows the value of your assets and liabilities, and your net worth in any given year.
- **Income Tax:** This report projects the Client's future Federal, Capital Gains, Dividends, and Other Income taxes. For Foundational Planning users, income tax begins at Retirement.
- **Investments:** This report shows a detailed breakdown of accounts by asset class and allows comparisons to the current asset allocation.
- **Ledger:** This report shows the projected transactions and changes in value that are used to calculate the future value of your assets.
- **Tasks/Notes:** This report lists all the tasks regarding the Client.
- **Worksheets & Schedules:** This report shows you the expected balance of loans and mortgages.

Generating Reports, cont.

Navigation through Reports:

- To view an expanded description of a column, hover your mouse over the **column title**.
- To see a more detailed breakdown of the numbers, click into the **column title**.
- To pull in a side-by-side comparison, click the drop-down menu titled **[None]** and choose your alternative plan.
- To download a report to your computer or send a report to the vault, click **Generate** and choose the appropriate option.



CLIC Client – Personal Website

Your Client's Personal Financial Website helps them see their financial life beyond the numbers. To setup your client's personal website, open the client you're working with and click the **Globe** within the Toolbar.

Frank and Joanna Miller

OVERVIEW / FACTS / PLANS / REPORTS / VAULT

CLIENT WEBSITE Manage

Frank and Joanna Miller have not been given access to their client website.

Set up Client Website

Users

Frank Miller PRIMARY

This person does not have access to their website. To grant access, send them an invitation to register for their client website.

Set up Invitation 1

Click Set Up Invitation

Frank and Joanna Miller

OVERVIEW / FACTS / PLANS / REPORTS / VAULT

Manage Client Website Preview Client Website Add User

Invite Frank Miller

Send an email that allows Frank Miller to choose a username and password for their website.

To: your_email@address.com

Subject: Register for Your Financial Website

Preview Invitation Email

Send Invitation 2

Confirm email address is correct, then Send Invitation

The following email will be sent to your client:

Register for Your Financial Website

Frank Miller:

eMoney Advisor, LLC. has sent you a one-time link to register for access to your financial website.

This link will expire on 5/6/2019.

NOTE: If the link expires before you can complete the registration process, contact your financial representative to request a new link.

3 REGISTER NOW ►



eMoney Advisor, LLC.
8564291718
jcarwile@emoneyadvisor.com

CLIC Client – Personal Website, cont.

43

Once your client opens the link, they will be prompted to create a password and 2-factor authentication:

The process consists of the following steps:

- Step 4: Register**
Choose a username and password to access your website.
Username:
Password:
Password requirements:
 - Contains at least 8 characters
 - Contains lowercase letters
 - Contains uppercase letters
 - Contains numbers
 - Does not contain username, first name, or last name[Need help?](#)
- Step 5: 2-Factor Authentication**
Please enroll in 2 Factor Authentication by entering your phone number below.
You will be sent a verification code via text message. To request a phone call, enroll and proceed to the next page.
What phone number would you like to use to receive the verification code?

[Enroll](#)
- Step 6: Enter Verification Code**
We just sent you a text message with a verification code. Enter it to verify your phone.
Please note that text message delivery can take a minute or more.
Can't receive texts or prefer a call? Call (123) 456-7890 Change

[Verify](#)
[Didn't receive a message? Resend](#)
- Step 7: Set Up 2-Factor Recovery Phone**
Set up a recovery phone so that you can access the system if you cannot receive verification codes on your primary number. You can choose to skip this now and be reminded in 30 days.
What phone number do you want to use as a recovery phone? Please note this number cannot be the same as your primary 2-factor phone number.

[Submit](#)
[Skip this for now](#)
- Step 8: Security Questions**
You will be asked one of these questions when logging in from a device for the first time or to reset your password if you forget it.
Question 1 of 3:
What is your favorite pet's name?

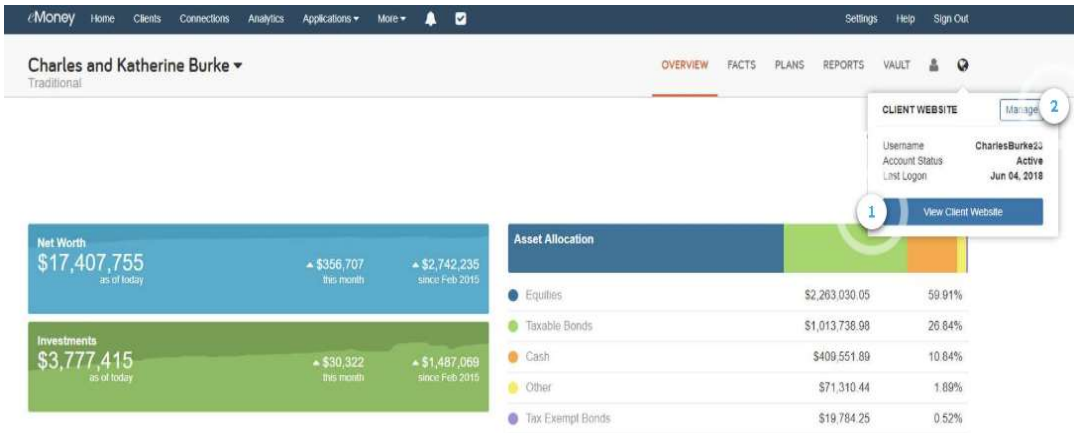
Question 2 of 3:
What is the name of your first school?

Question 3 of 3:
What is the title of your favorite book?

[Continue](#)

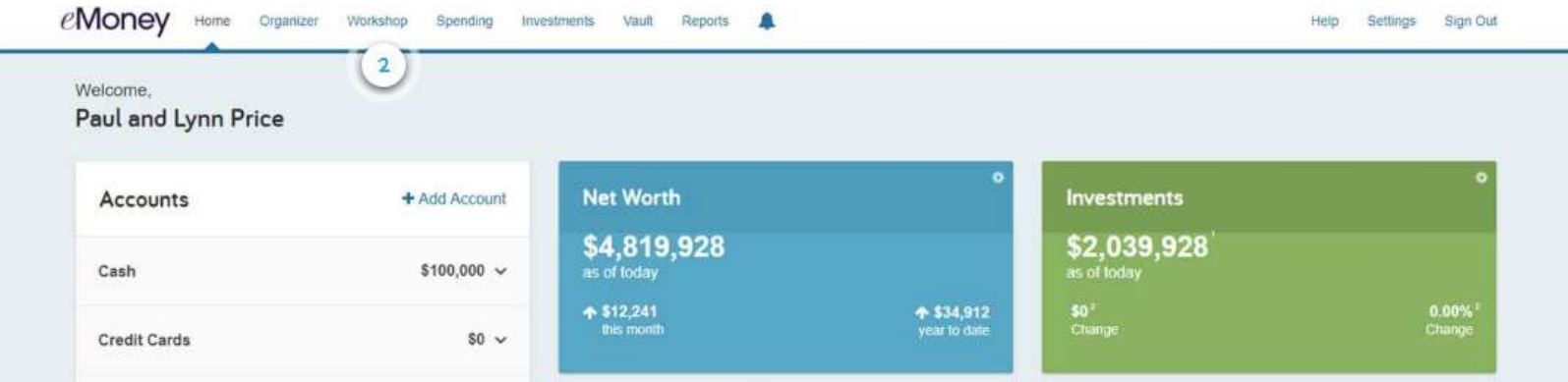
CLIC Client – Personal Website, cont.

After your client website is complete, you can access the client’s site from CLIC Advisor by clicking on the **Globe**, then **View Client Website**.



Manage Client Website allows you to control the settings for the Client Website.

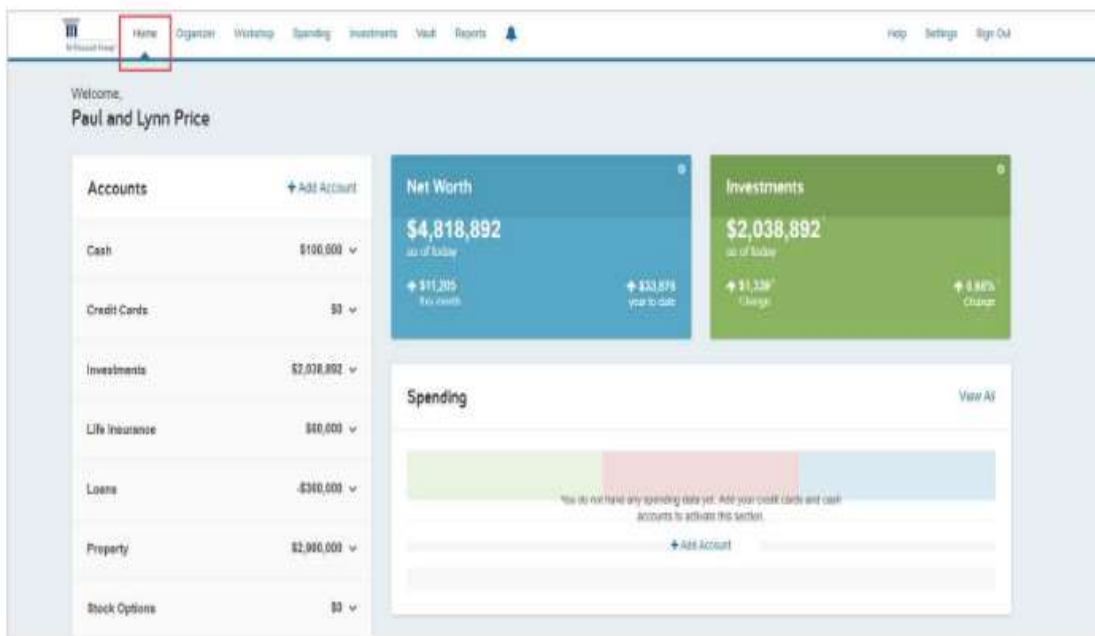
Within the Client Website, the menu bar allows Clients to easily navigate to key website functions:



CLIC Client – Personal Website, cont.

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1. **Home** – The Client's Home Page is a living snapshot of their financial wellbeing. The client site dashboard gives a consolidated view of everything the client owns and owes. Values are updated daily.



Note, the Home page is divided into separate cards that represent the information contained within a particular section of the application.

Accounts – Client accts are separated by type. Clicking an acct type will display all related accounts.

Adding Accounts – Clicking this hyperlink will guide the client to begin adding account information.

Net Worth – This will give your Client a quick view of their net worth and more

Investments – This card will show your client their current investment balances

Spending – Once your client's bank accounts and credit cards have been added to the Organizer, the Spending card will populate with recent transactions. An Overall Budget tracker will populate as your Client builds their budget in the Spending tab.

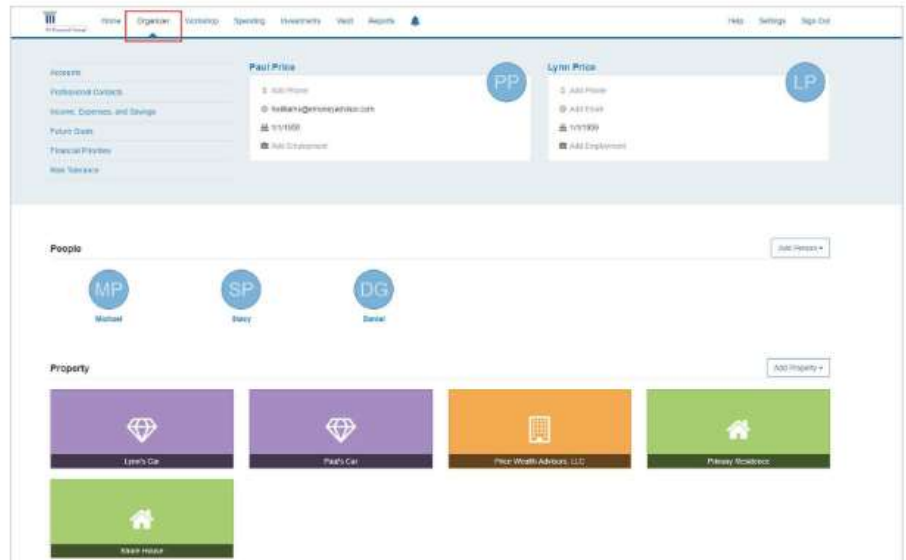
Protection – Clients can review all of their protection policies here (i.e. life, disability, ltc insurance).

Note – In the upper right-hand corner, your client has access to various *Help* tutorials. Additionally, the settings tab will allow them to change their password, update security questions, change alert settings and more.

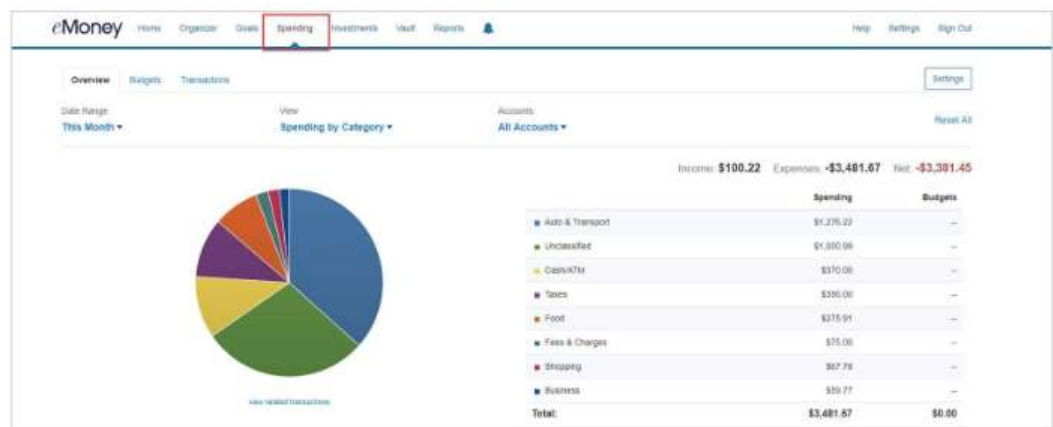
CLIC Client – Personal Website, cont.

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2. **Organizer** – The Organizer will help Clients consolidate all their important financial information into one place. Clients can add accounts, financial data, people and property to the Organizer. The information included here will be used to populate other areas of the application, including the Home page. Note that you can turn on which Organizer tabs are visible to the Client.



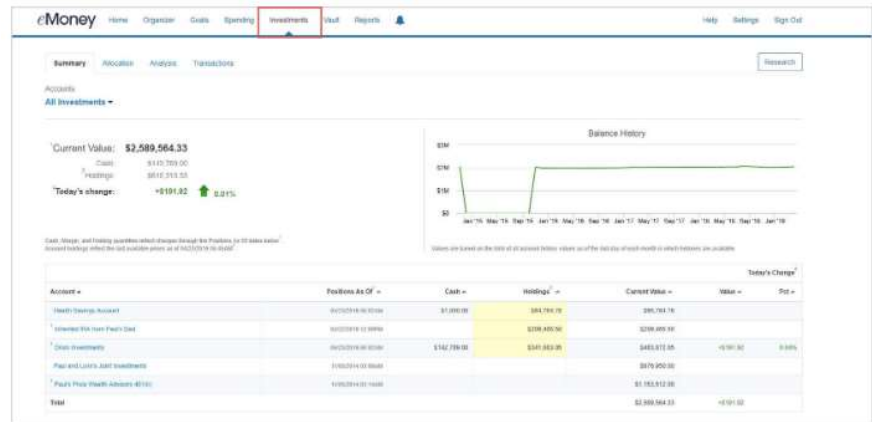
3. **Workshop** – This section will be off-boarding soon (end of 2019), so I did not include.
4. **Spending** – The spending tab gives Clients a clear view of what they are spending each month. This screen will initially be blank as Clients will need to add bank accounts or credit card details to Accounts in the Organizer. Spending includes an Overview, Budgets and Transactions tab. Your client can track their spending habits and monitor their cash flow, which helps them stay on the right financial path.



CLIC Client – Personal Website, cont.

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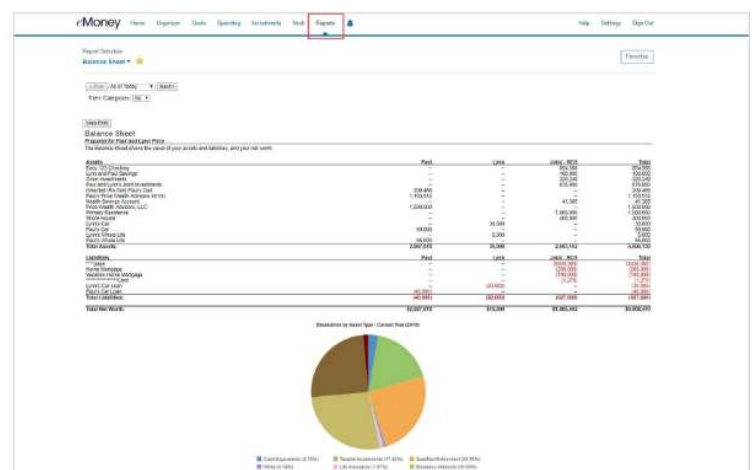
5. **Investments** – The Investments tab is made up of four components: Summary, Allocation, Analysis and Transactions. These will provide your Client with an overall view of their investments as well as the ability to drill into individual accounts and asset breakdowns. Interactive charts and detailed summaries increase the Client's knowledge of their financial accounts.



6. **Vault** – The Vault tab is a repository where files can be stored by Advisors and Clients. The My Documents folder is hidden from Advisors. The Shared Documents folder allows Clients to share documents with Advisors. Unlimited access to secure electronic document storage keeps your Client's most valuable records safe and accessible.



7. **Reports** – The Reports tab provides Clients with a series of reports about their financial situation. Clients will find a fully customizable list of reports that directly reflect the account information entered into the application.



CLIC Client – Personal Website, cont.

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Client Website Frequently Asked Questions:

1. When does Intraday Pricing occur on the Client Website?

Below is the schedule for when and what prices MDS updates through the day:

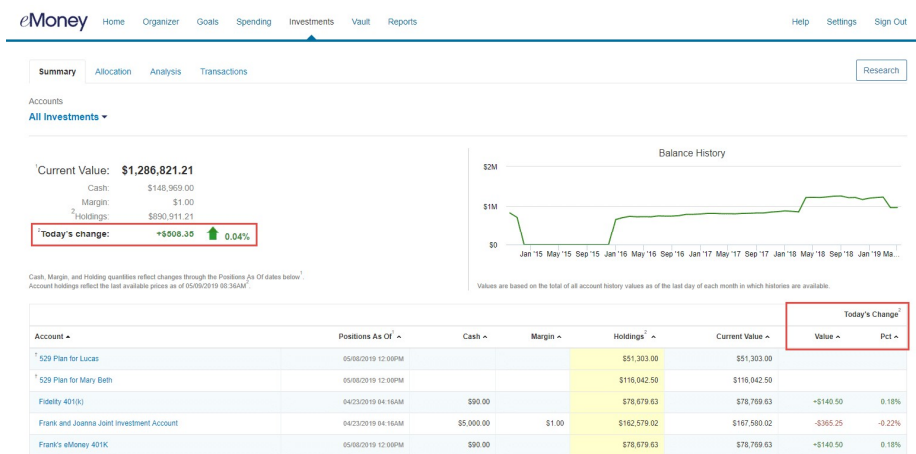
Stocks and ETFs update every 10 minutes between 9 and 4:30.

Fund prices are refreshed every 30 minutes between at 5 PM and 7:30 PM.

One final refresh of everything (stocks and funds) at 7:30 PM.

One refresh of mutual funds at 7 AM. This was added because we were seeing some fund price changes overnight and that made sure we had the latest prices in the morning.

The earliest you may see updated Fund EOD prices is around 5:10 PM.



2. How does the Auto-Budget work on the Client Website?

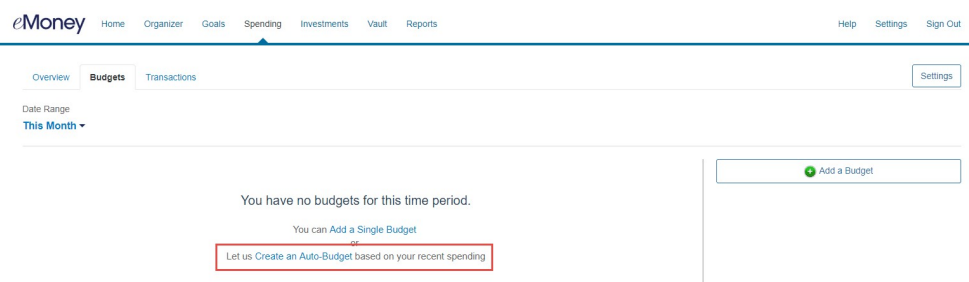
When the Create an Auto-Budget link is selected:

The 10 top level categories ranked by highest average spending over the past 6 months should be added as budgets. If there are less than 10 with positive average spending, only those should be added as budgets.

Each budget should be set as the average spending over the past 6 months (not including the current one).

If there are less than 6 months of spending, the average should be over the amount of months that do contain transactions*.

The categories should appear in alphabetical order.



* This feature does not currently take into account the possibility of having less than 6 months of transaction data. Thus, the averages will be wrong if you have less than 6 months worth of data.

CLIC Client – Personal Website, cont.

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3. How often do Clients need to change their Password?

Once a year.

4. What is the Character Limit for a Username?

A Client Username can have up to 30 characters. Advisors, Planners, and Assistants can have up to 40 characters.

5. How do I reset a Client's Password?

Navigate to the Manage Client Website page, and use the Reset Password link.

The screenshot shows the 'Manage Client Website' interface for Charles and Katherine Burke. The 'Users' section lists Charles Burke as the primary user. His details include a last login on Jun 04, 2018, an active account status, and a username of CharlesBurke23. In the 'Actions' column, there are links for 'Edit Info', 'View Website URL', 'Reset Password' (highlighted with a red box and a red arrow), and 'Remove Access'. A 'CLIENT WEBSITE' dropdown menu is open, showing a 'Manage' button (also highlighted with a red box) and a 'View Client Website' button.

6. What email address do Client Alerts come from?

Client Alert emails will come from notification@emoneyadvisor.com

7. Does eMoney have an app for the Client Website?

No, we use a mobile site instead of an app for the Client Website.

8. How do my Clients add a mobile bookmark?

This process varies by phone, browser, and operating system (iOS vs. Android). In general, your Clients will need to navigate to their Website on their smartphone and bookmark the page from there.



CLIC Client – Personal Website, cont.

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9. How does a Client grant access to their Spending tab?

Clients can control who has access to their spending information in Settings on the Privacy tab. The Spending Permissions area allows them to grant either Limited or Full access, or remove access.

The screenshot shows the eMoney interface with the Privacy tab selected. The 'Spending Permissions' table is visible, with a red arrow pointing to the 'Limited' column header.

	None Cannot view any spending data.	Limited Can view category spending and budgets.	Full Can view all data, including transactions.
My Advisor			
Mark Masters Advisor			

10. What Login URL should I provide to my Clients?

Your Clients' login URL can be found on the Users page of the Manage Client Website section. Click the View Website URL link.

The screenshot shows the 'Manage Client Website' section with the 'Users' tab selected. A red arrow points to the 'View Website URL' link in the 'Actions' column for the user Frank Miller.

Users	Users
Features	Frank Miller PRIMARY
Editing Options	Last Logon Sep 27, 2017
Onboarding Options	Account Status Password Expired
Reports	Username FrankMiller59
Report Favorites	Actions Edit Info View Website URL Reset Password Remove Access
Report Order	
Theme	
Organizer	
Document Suggestions	
Investments	
Vault	
Alerts	

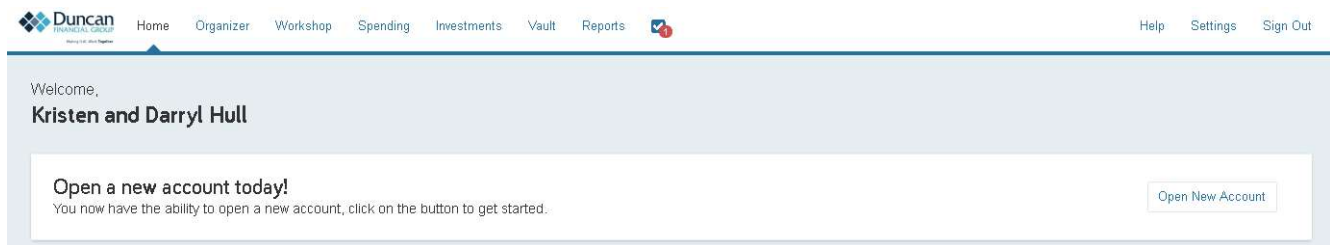
11. Can my Client create a custom Spending Category?

Clients can create custom sub-categories by clicking on the Settings button within the Spending tab. Clients cannot, however, create a custom top-level category.

CLIC Client – New Account

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Within CLIC Client, your clients can now submit a request to open a new account.



Once they click on “Open a New Account”, the following questions will be asked:

1.

This screenshot shows the first step of the account opening process, titled "Retirement or Savings". It features two selectable options: "Retirement" with a sun icon and "Savings" with a piggy bank icon. The "Savings" option is highlighted with a green border and a green checkmark. Below each option is a brief description of the goal. At the bottom right, there is a "Next Step" button.

2.

This screenshot shows the second step of the account opening process, titled "Home Equity". It asks the user, "If you own a home, do you have more than 30% equity?". There are three radio button options: "Yes", "No", and "I don't know". At the bottom, there are buttons for "Previous Step" and "Next Step".

CLIC Client – New Account

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3.

✓ Retirement or Savings ✓ Home Equity **3 Employment Status** 4 Risk Tolerance 5 Return Objective

Which of the following best describes your current employment situation?

☐ Full-time

☐ Part-time

☐ Retired

☐ Unemployed

[Previous Step](#) [Next Step](#)

4.

✓ Retirement or Savings ✓ Home Equity ✓ Employment Status **4 Risk Tolerance** 5 Return Objective

What is your risk tolerance?

☐ Conservative

☐ Conservative - Moderate

☐ Moderate

☐ Moderate - Aggressive

☐ Aggressive

[Previous Step](#) [Next Step](#)

5.

✓ Employment Status ✓ Risk Tolerance **5 Return Objective** 6 Investment Experience 7 Income Needs

What is your return objective?

☐ I am willing to accept lower long-term returns in order to preserve capital in less desirable market environments.

☐ When stocks are performing well, I want some participation but I am also somewhat concerned with short-term risk.

☐ I am looking for high long-term returns and only mildly concerned with short-term risk.

☐ I am looking for high returns and I am not concerned with short-term risk.

☐ I am looking for maximum returns and I am not concerned with short-term risk or being out of sync with equity markets.

[Previous Step](#) [Next Step](#)

CLIC Client – New Account

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6.

✓ Employment Status ✓ Risk Tolerance ✓ Return Objective 4 Investment Experience 7 Income Ne

How much investment experience do you have?

☐ None

☐ Limited (1 to 3 years)

☐ Good (4 to 5 years)

☐ Extensive (more than 5 years)

Previous Step Next Step

7.

Risk Tolerance ✓ Return Objective ✓ Investment Experience 7 Income Needs 8 Begin Use of Funds

Will you have income needs from your investments?

☐ Yes

☐ No

☐ I don't know

Previous Step Next Step

8.

Risk Tolerance ✓ Return Objective ✓ Investment Experience ✓ Income Needs 8 Begin Use of Funds

When will you begin to use your invested funds?

☐ Less than 2 years from account funding.

☐ In 2 to 5 years

☐ In 6 to 10 years

☐ After 10 years

Previous Step Done

CLIC Client – New Account

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Once the Submit the request, a notification will be sent to your CLIC Dashboard.

CLIC Client Account Open Requests	
Name	Date
Kristen Hull	08/22/2019

As of 08/22/2019

***Note, in order to view this request, you must enable the Widget.**

