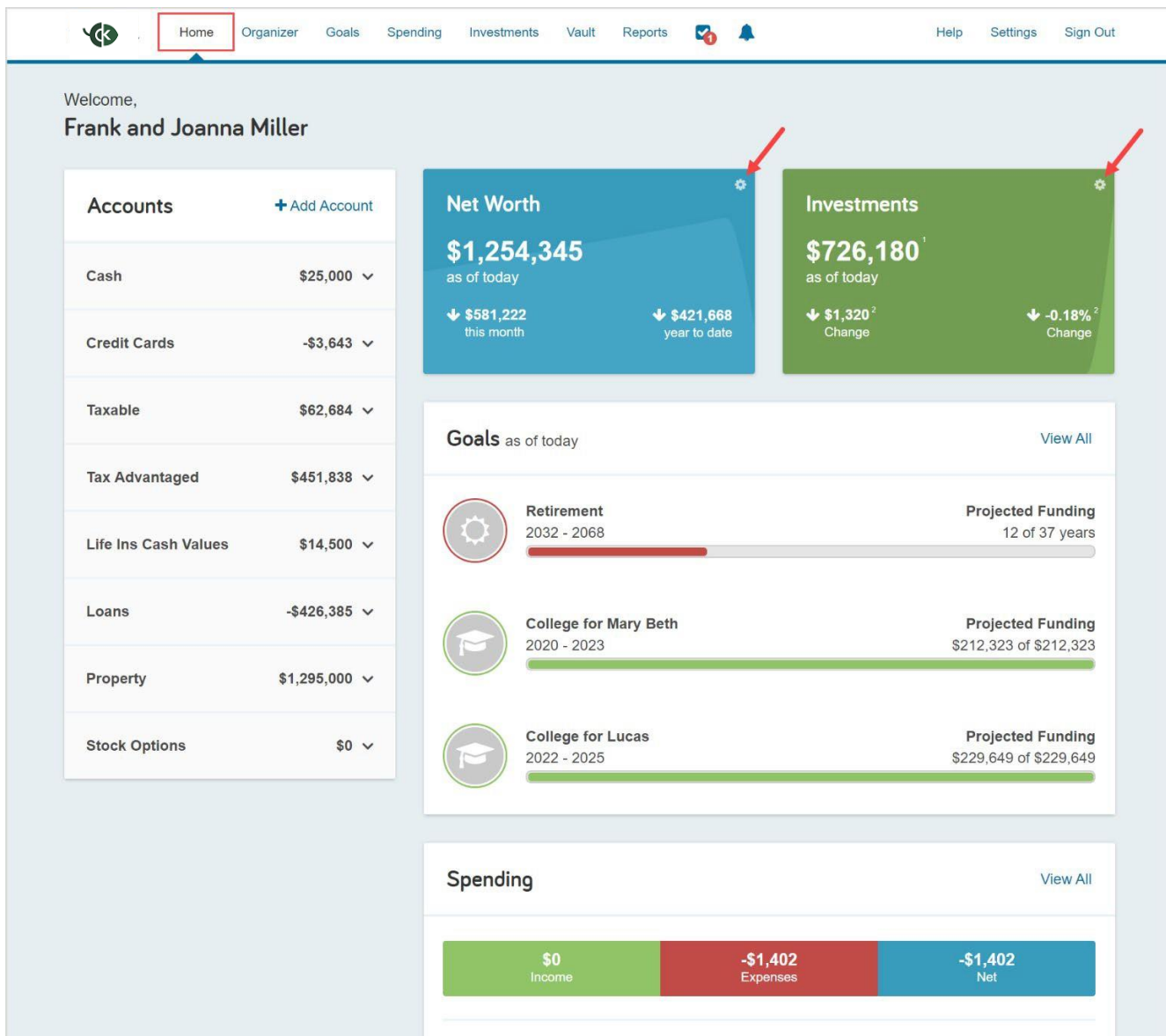


# Portal Overview

This user guide will provide an overview of the features on your Integral Wealth Portal. Your Portal is designed to give you the tools to organize your financial life and help you stay connected with your finances in one simple consolidated view.

Before your first login, you will be prompted to establish three security questions and set up 2-Factor Authentication.

Your **Home** page is a living snapshot of your financial wellbeing, providing a high-level view of your financial information. This page is divided into separate tiles that represent the information contained within a section of the website. Begin customizing your experience by clicking the **gear icon** in your Net Worth and Investments tiles.



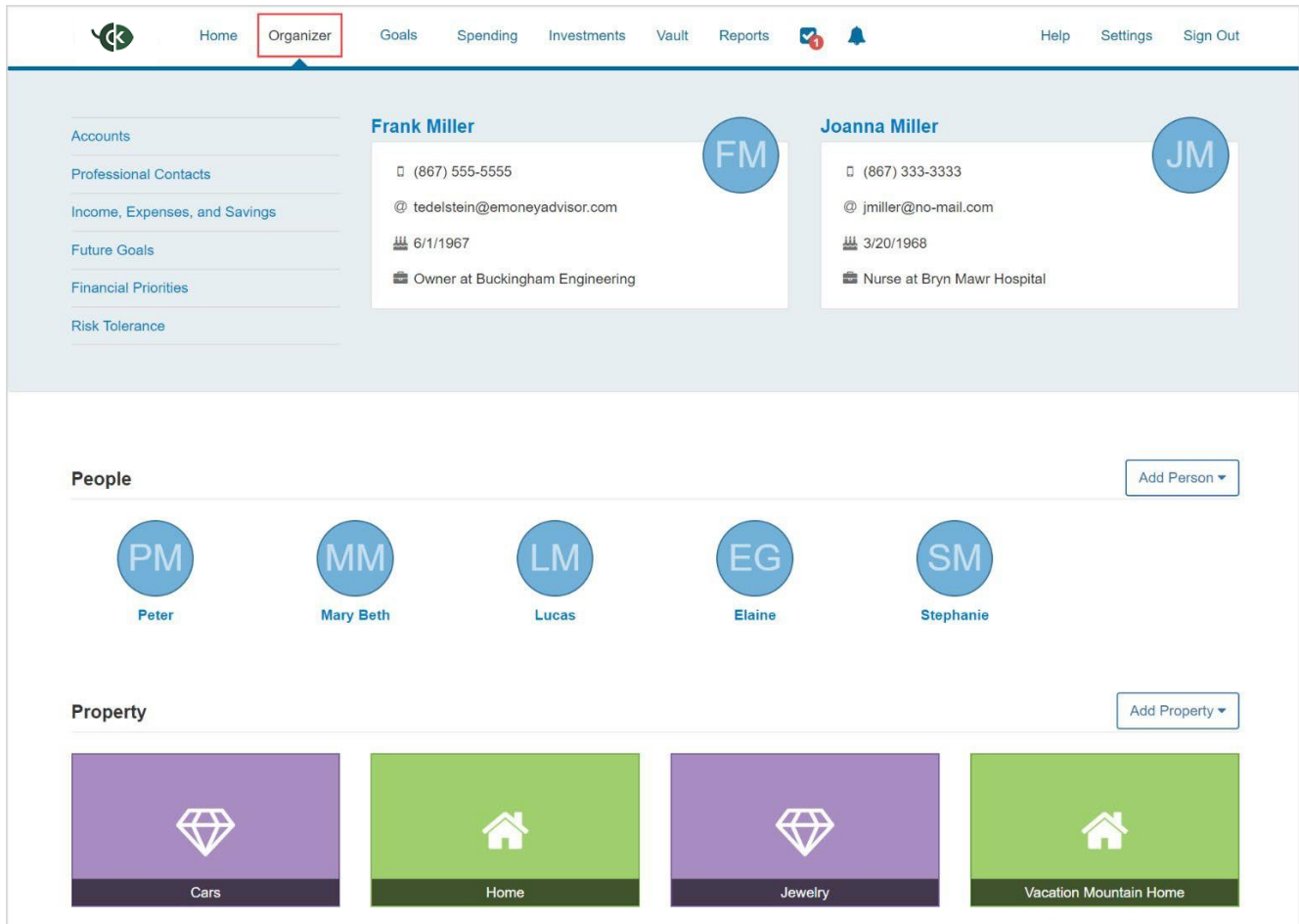
The screenshot displays the Integral Wealth Portal Home page for Frank and Joanna Miller. The navigation menu includes Home, Organizer, Goals, Spending, Investments, Vault, Reports, Help, Settings, and Sign Out. The main content area is divided into several sections:

- Accounts:** A list of account types with their current balances: Cash (\$25,000), Credit Cards (-\$3,643), Taxable (\$62,684), Tax Advantaged (\$451,838), Life Ins Cash Values (\$14,500), Loans (-\$426,385), Property (\$1,295,000), and Stock Options (\$0).
- Net Worth:** A blue tile showing a total net worth of \$1,254,345 as of today. It also displays a decrease of \$581,222 this month and \$421,668 year to date.
- Investments:** A green tile showing a total investment value of \$726,180 as of today. It also displays a decrease of \$1,320 in change and a -0.18% change.
- Goals:** A section titled "Goals as of today" with a "View All" link. It includes three goal cards: Retirement (2032-2068, Projected Funding 12 of 37 years), College for Mary Beth (2020-2023, Projected Funding \$212,323 of \$212,323), and College for Lucas (2022-2025, Projected Funding \$229,649 of \$229,649).
- Spending:** A section titled "Spending" with a "View All" link. It shows a bar chart with three categories: Income (\$0), Expenses (-\$1,402), and Net (-\$1,402).

Red arrows in the original image point to gear icons in the top right corner of the Net Worth and Investments tiles, indicating where users can click to customize their view.

# Portal Overview

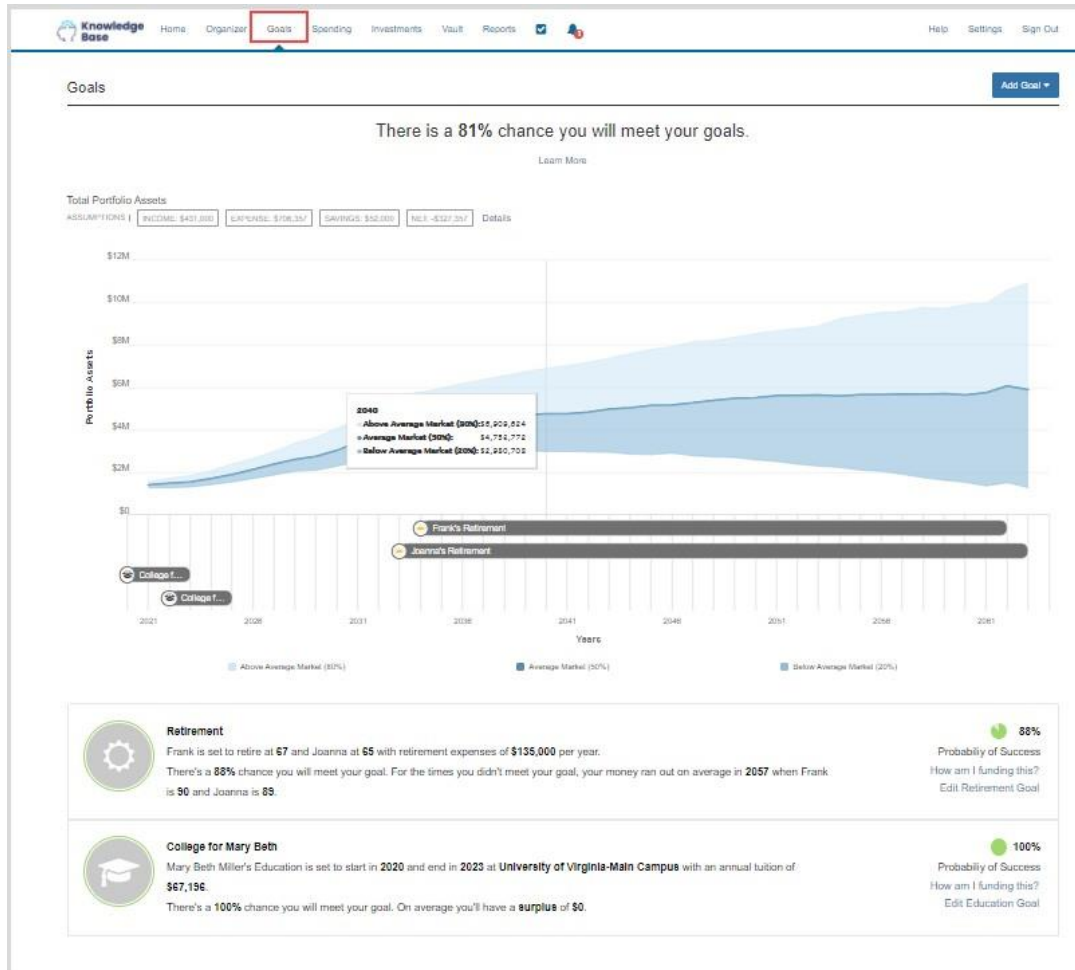
The **Organizer** will help you to consolidate all your important financial information into one place. You can click the **sections** on the left-hand side to add your accounts, financial data, people and property. The information within the Organizer will be used to populate other areas of the website, including the Home page.



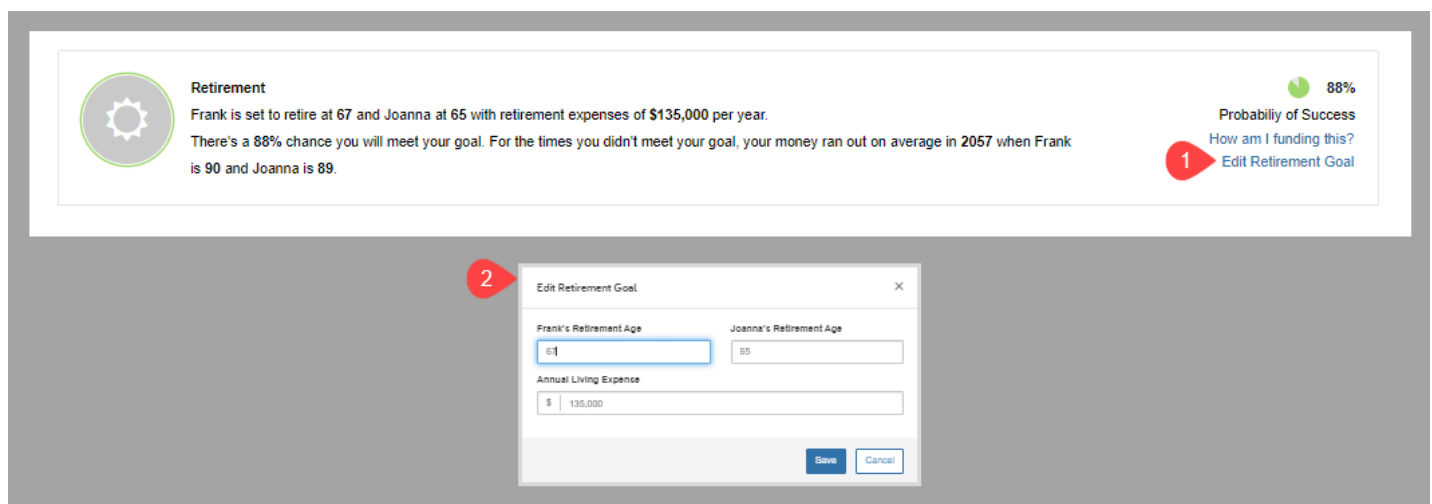
The screenshot shows the 'Organizer' section of the Integral Wealth Portal. At the top, a navigation bar includes 'Home', 'Organizer' (highlighted with a red box), 'Goals', 'Spending', 'Investments', 'Vault', 'Reports', 'Help', 'Settings', and 'Sign Out'. Below the navigation bar, there are two main profile cards for 'Frank Miller' and 'Joanna Miller'. Frank Miller's card lists a phone number (867) 555-5555, email tedelstein@emoneyadvisor.com, birth date 6/1/1967, and occupation as Owner at Buckingham Engineering. Joanna Miller's card lists a phone number (867) 333-3333, email jmiller@no-mail.com, birth date 3/20/1968, and occupation as Nurse at Bryn Mawr Hospital. To the left of these cards is a sidebar menu with options: Accounts, Professional Contacts, Income, Expenses, and Savings, Future Goals, Financial Priorities, and Risk Tolerance. Below the profile cards, there are two sections: 'People' and 'Property'. The 'People' section shows five circular icons with initials: PM (Peter), MM (Mary Beth), LM (Lucas), EG (Elaine), and SM (Stephanie), with an 'Add Person' button. The 'Property' section shows four colored boxes with icons: a purple box with a diamond icon labeled 'Cars', a green box with a house icon labeled 'Home', a purple box with a diamond icon labeled 'Jewelry', and a green box with a house icon labeled 'Vacation Mountain Home', with an 'Add Property' button.

# Portal Overview

The **Goals** page allows you to track your Goals overtime and view the impact they have on your overall financial situation. Clicking into a Goal provides insight into projected costs, funding, and suggested actions to improve your results. Note that the chart displayed may differ depending on Colman Knight's settings.



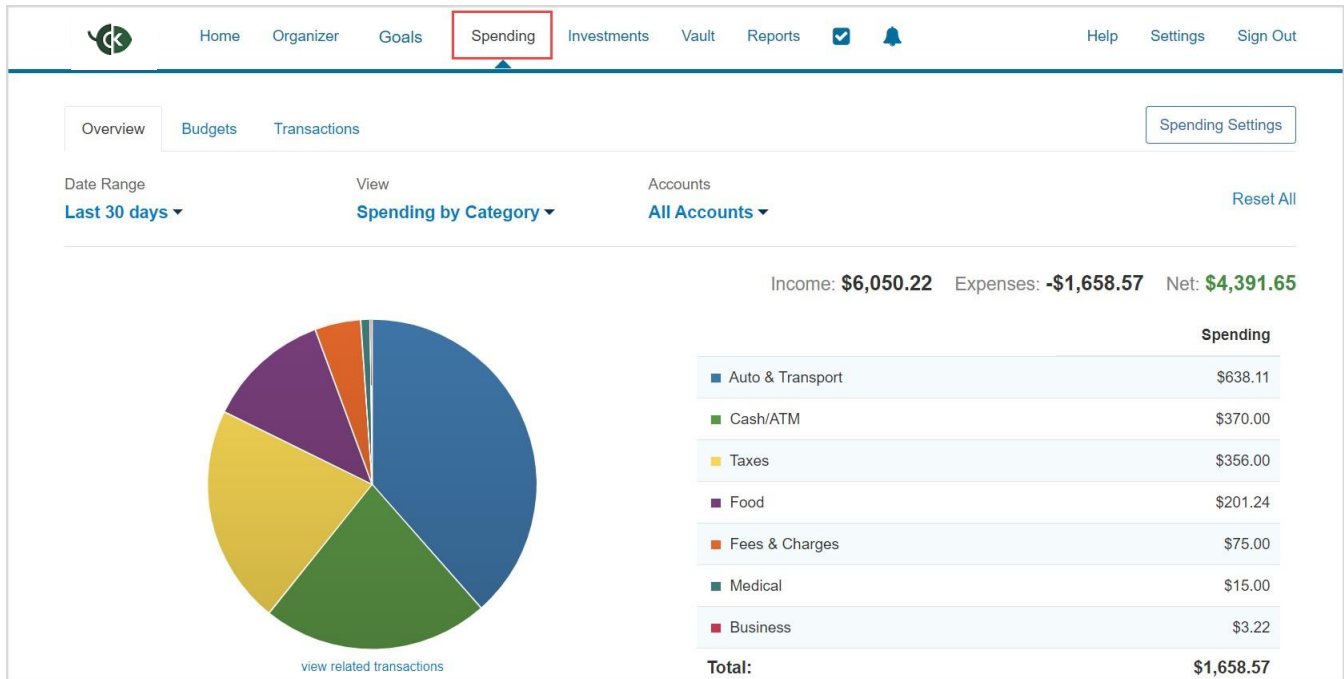
Clicking **Edit Goals** allows you to modify the details of your Goals.



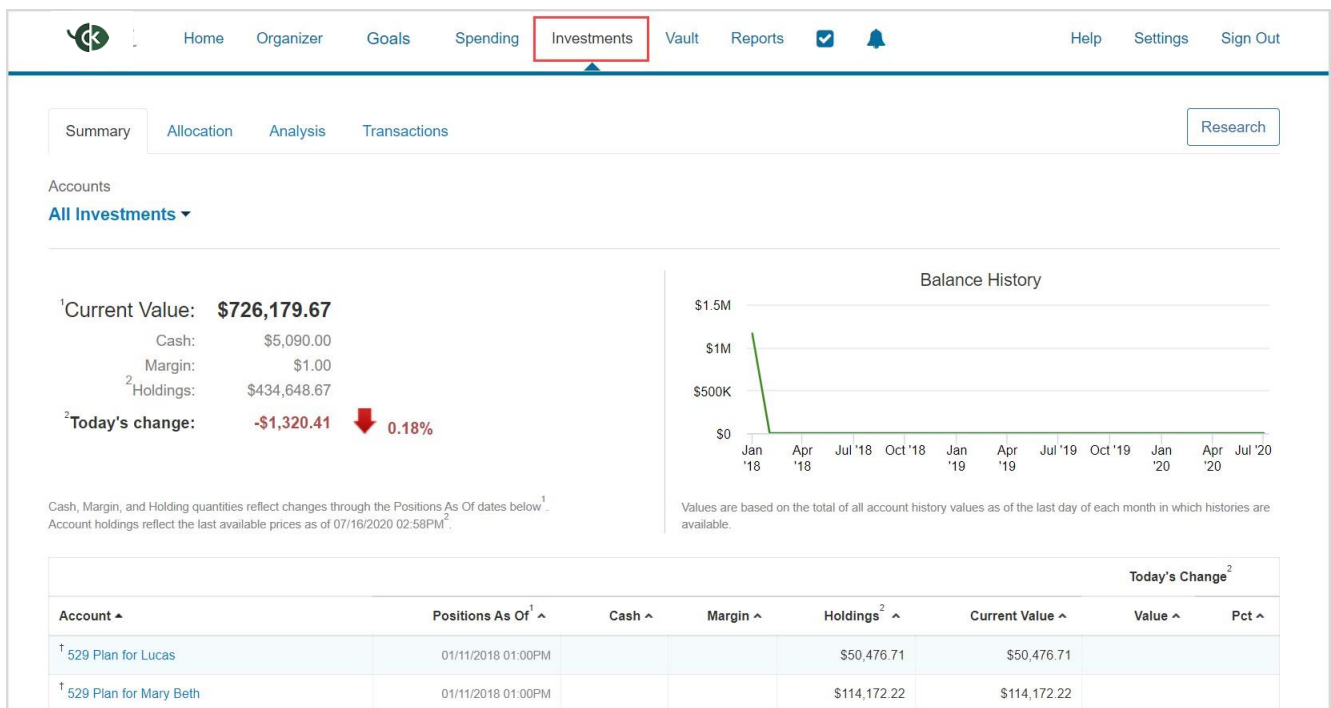
This block shows a detailed view of the 'Retirement' goal card. The card displays the goal description, the 88% probability of success, and an 'Edit Retirement Goal' button. A red circle with the number '1' points to this button. Below the card, a dialog box titled 'Edit Retirement Goal' is shown. A red circle with the number '2' points to the dialog box. The dialog box contains input fields for 'Frank's Retirement Age' (set to 67), 'Joanna's Retirement Age' (set to 65), and 'Annual Living Expense' (set to \$135,000). There are 'Save' and 'Cancel' buttons at the bottom of the dialog.

# Portal Overview

The **Spending** page gives you a clear view of what you're spending each month. This area 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. Note that if there is no information on this screen, it is because a bank account or credit card needs to be added to the Accounts section within in your Organizer.

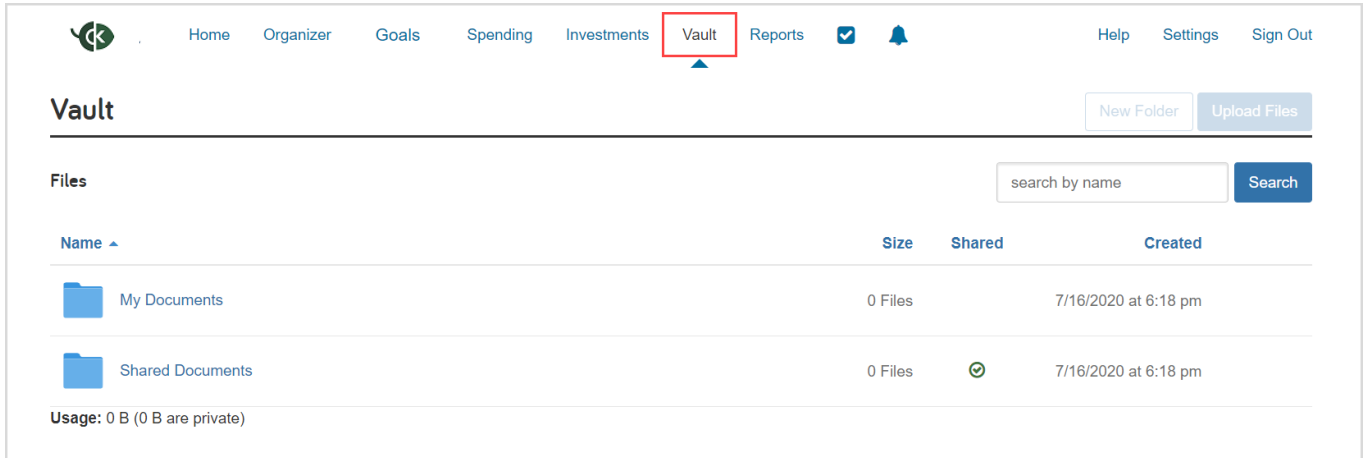


The **Investments** page is made up of four components – Summary, Allocation, Analysis, and Transactions. These will provide you with an overall view of your investments as well as the ability to view individual account activity and asset breakdowns.



# Portal Overview

The **Vault** is a secure, searchable repository in which files are stored by Colman Knight for your review, and where you can store files. To upload a file, click either the My Documents or Shared Documents folder, then click **Upload Files**. The My Documents folder is hidden from Colman Knight, however, if you want Colman Knight to see a document, upload into the Shared Documents folder.



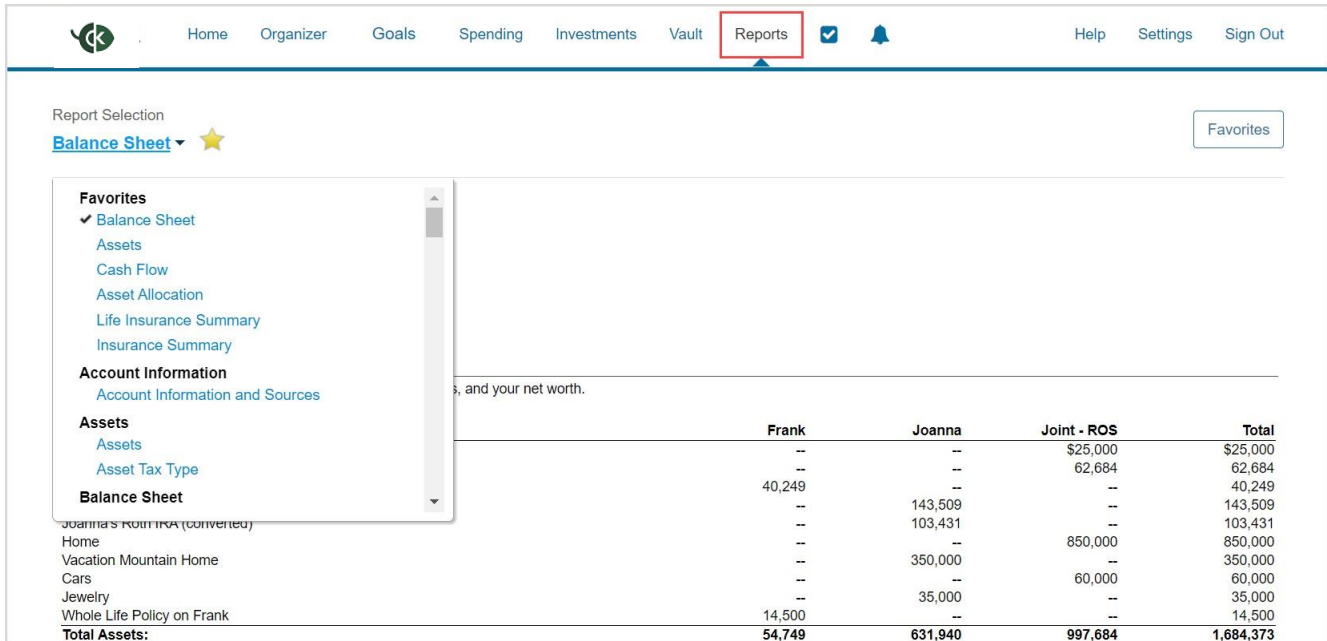
**Vault**

Files

Name	Size	Shared	Created
My Documents	0 Files		7/16/2020 at 6:18 pm
Shared Documents	0 Files		7/16/2020 at 6:18 pm

Usage: 0 B (0 B are private)

The **Reports** tab provides you with a series of reports about your current financial situation.



Report Selection

**Balance Sheet** ★

- Balance Sheet
- Assets
- Cash Flow
- Asset Allocation
- Life Insurance Summary
- Insurance Summary

**Account Information**

- Account Information and Sources

**Assets**

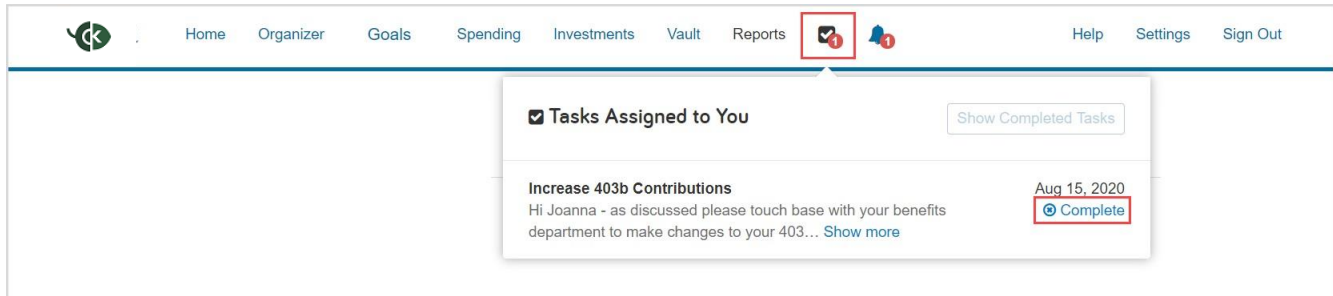
- Assets
- Asset Tax Type

**Balance Sheet**

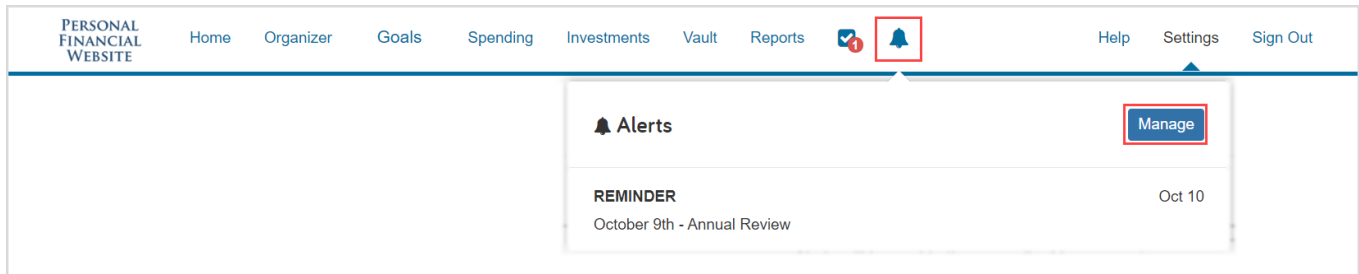
	Frank	Joanna	Joint - ROS	Total
Joanna's Roth IRA (converted)	--	--	\$25,000	\$25,000
Home	--	--	62,684	62,684
Vacation Mountain Home	40,249	--	--	40,249
Cars	--	143,509	--	143,509
Jewelry	--	103,431	--	103,431
Whole Life Policy on Frank	--	--	850,000	850,000
<b>Total Assets:</b>	<b>54,749</b>	<b>631,940</b>	<b>997,684</b>	<b>1,684,373</b>

# Portal Overview

The **Tasks** icon will alert you of any tasks assigned to you by Colman Knight. Click **Complete** when you've finished the task to notify Colman Knight.



The **Alerts** icon allows you to view any triggered alerts. Click **Manage** to set up your Alert parameters.



The **Settings** page is where 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 Colman Knight has when viewing your Spending and Budgeting data.

