

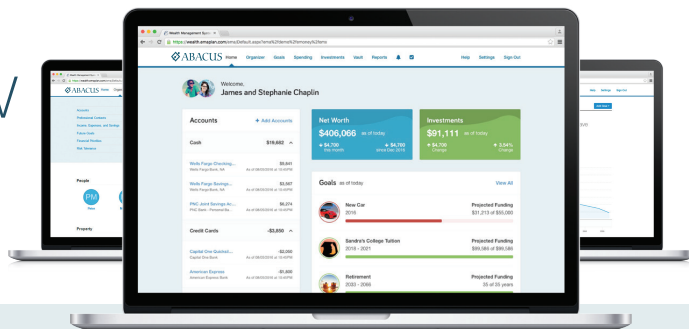
ABACUS PLANNING PORTAL GUIDE

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Planning Portal Overview

Manage Your Wealth *and* Your Well-being



8 Benefits in 3 Easy Steps

SEE THE BIG PICTURE

Connect all your accounts for a complete picture of your financial well-being, updated automatically each day.

FINANCIAL SNAPSHOT

Get a breakdown of what you own, what you owe, and how your savings are impacted.

INVESTMENTS

With interactive charts and detailed views, monitor all your accounts in one place.

BUDGETING TOOLS

See how much you spend, where your money is going, and monitor your savings goals.

MOBILE

Your Planning Portal can be accessed on iPhone, Android, and other popular smartphones.

SECURITY

Safely store and access your most critical financial information.

GOALS

Define goals, track your progress, and easily prioritize your most important financial objectives.

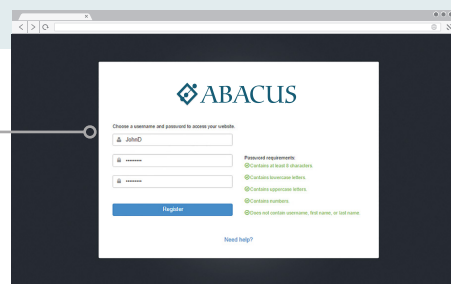
FUTURE EXPENSES

Identify major expenses you expect to incur and we'll help you build a plan to cover anticipated costs.

STEP 1

Register for Your Planning Portal

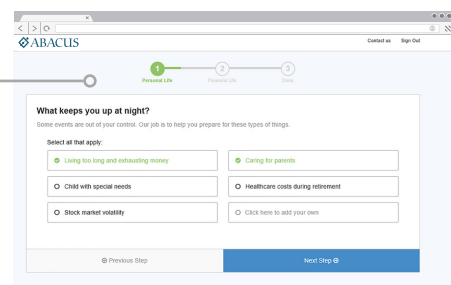
Click the link sent to your inbox to get started. Then, create your own secure user name and password.



STEP 2

Complete the Series of Introductory Questions

Answer a few basic questions to help us understand your current finances and future goals.



STEP 3

Connect Your Financial Accounts

From your Homepage, click on **Organizer**, then **Accounts** to start adding your financial institutions, like bank and credit accounts. *Refer to the Adding Accounts section of this guide for additional details.*

Security Features



Your Abacus Planning Portal employs advanced security features and protocols to keep your data safe, private, and secure at every hour of every day, year round.

Comprehensive security measures include password protection, Secure Socket Layer encryption, firewalls, intrusion detection, audits, inspections, and more.

With each measure in place, you can be confident that your important information is safe and secure.

PASSWORD PROTECTION

You have a unique username and password, ensuring that only you can access your information. Submitting incorrect login credentials three consecutive times will automatically lock your account for 10 minutes. This is to block any manual or programmed hacking attempts.

In most cases, we have no access to your username or password. However, if you decide to provide us with this information, we will never share your username and password over the phone or send it to an email address not pre-registered with your account.

HIGHEST ENCRYPTION

This system uses a 256-bit Secure Socket Layer to scramble your data, further preventing access to unauthorized users. This is the highest level of encryption currently available today, and twice the standard followed by many financial institutions, including banks.

SECURED DATA

All data is housed at secure, geographically separated data centers. Physical security measures at these facilities includes 24/7/365 on-site personnel and closed circuit video surveillance.

These data centers also make use of fire protection, electronic shielding, and database backup procedures to ensure your data is continuously monitored and protected.

ROUTINE SECURITY TESTING

Your Portal uses third-party security auditors and software, including TraceSecurity, Tenable Security and WhiteHat Security, to identify vulnerabilities within your system and to assist with remediation efforts.

2-FACTOR AUTHENTICATION

Your Portal employs 2-Factor Authentication (2FA), a complete fraud detection platform that uses a dynamic risk- and rules-based approach to identify high-risk behaviors and initiate an additional layer of security. With 2FA, you are sent a verification code to your mobile phone, which you are required to input along with your username and password in order to access your Portal. This additional layer of protection safeguards your sensitive financial data and strengthens the security of your account by requiring two methods of verifying your identity.

NON-TRANSACTIONAL

Unlike online banking, trading or shopping websites, your money cannot be moved, withdrawn or accessed on this system.

Connect Your Financial Accounts

See the Big Picture

See a complete picture of your financial well-being updated automatically, every day. Get started by connecting your checking and retirement accounts.

TO ADD A CONNECTION, FOLLOW THE STEPS BELOW:

- Log into your Abacus Planning Portal
- Click **Add Account**
- Select ***I have an online login to this account***
- Type the name of the institution into the search bar
- Choose the connection from the list
- Enter your username and password

Your Investment Portal: Connecting with Orion

In addition to your Planning Portal, you also have an Abacus Investment Portal hosted by Orion where you can view all of your Abacus investments at any time. To complete your financial picture, connect your Orion account in 2 simple steps and track your Abacus investments and performance over time.



STEP 1

Find the Orion Single Sign On option located in the menu of your Portal.

STEP 2 Enter your Orion credentials to connect your account.

Having trouble with a connection?

Connections may break occasionally. If you run into a Connections error, try these steps or contact your advisor for help.

Click on Find New to begin. This starts a new session at your financial institution, ensuring you are troubleshooting the most recent error that may be affecting your connection.

Re-enter log-in credentials. Some financial institutions set passwords to expire after a certain length of time. If this happens, you'll need to update your password at your financial institution and then update the connection on your Abacus Planning Portal.

One-time access code. Some financial institutions require a secure access code before connecting to your Abacus Planning Portal, which will be sent from your bank via email, text, or phone call. If you see this error, be sure to log in at the institution's website directly before requesting the access code be sent.

Do not delete the account. Deleting the connection will remove any accounts, transaction history, and tickets that are currently open. This can affect your spending and budgets and delay our ability to resolve the issue.

Interactive Planning Tool

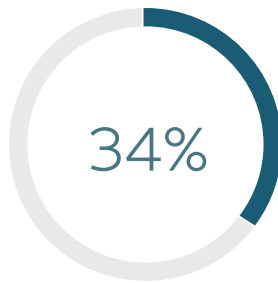
Visualize the impact of every recommendation.

With interactive planning technology, we won't tell you how your decisions will affect your financial future, we'll show you.



GOALPLANNER

Interactive Goal-Based Planning



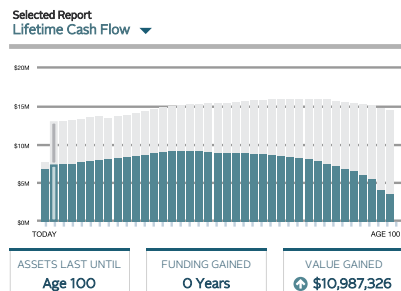
Probability of Success

Define goals and track your progress towards them.



DECISIONCENTER

Interactive Cash Flow Planning

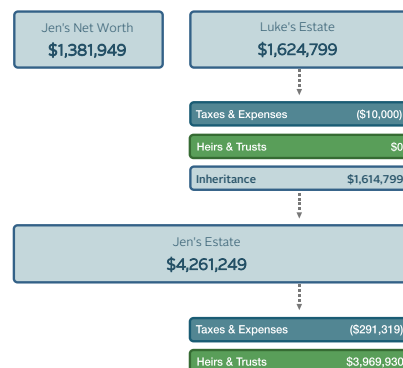


Visualize the impact of goals and recommendations in real-time.



DISTRIBUTIONCENTER

Interactive Estate Planning



Leave a lasting legacy to those most important to you.

Find real-time answers to your questions – both in person and online.
After all, it's your financial plan – **that's why we build it together.**

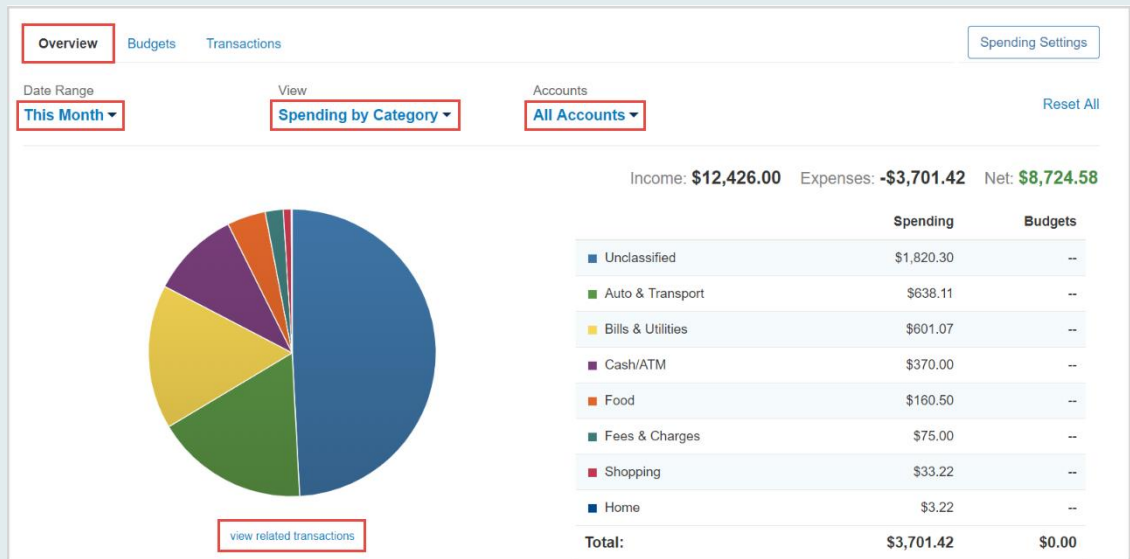
Spending & Budgeting Tools

Build out monthly spending budgets while also tracking spending habits on your connected transactional accounts.

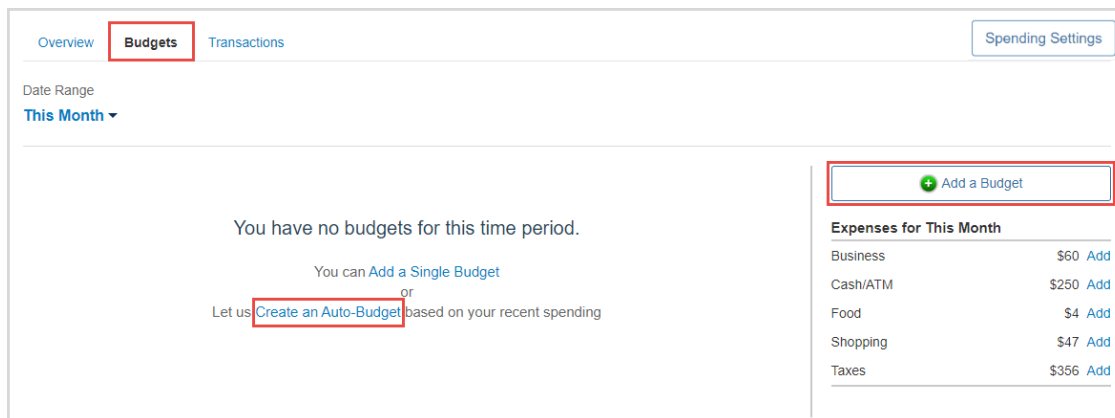
To analyze spending and budgeting, you must first connect your accounts.
Refer to the *Adding Accounts* section of this guide for additional details.

Overview Tab

The **Overview** tab shows spending by category over a specific date range. The default view is to view spending amounts **This Month**, by **Category**, and from **All Accounts**. Hover over the pie chart to see how much you've spent in that category. You can also click "**view related transactions**" to see a list of transactions from the specified date range and accounts.



Budgets Tab



Overview | **Budgets** | Transactions | Spending Settings

Date Range: **This Month**

You have no budgets for this time period.

You can [Add a Single Budget](#) or Let us [Create an Auto-Budget](#) based on your recent spending

[+ Add a Budget](#)

Expenses for This Month

Business	\$60	Add
Cash/ATM	\$250	Add
Food	\$4	Add
Shopping	\$47	Add
Taxes	\$356	Add

The **Budgets** tab allows you to create budgets to help manage your expenses. You can either add budget items one at a time by category, or you can select **Create an Auto-Budget** to view a budget created automatically based on your average spending from the past six months.

Please Note: By default, your advisor will be unable to see your spending information. To change this setting, modify your privacy permissions located in settings.

Spending & Budgeting Tools

Transactions Tab

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

Overview Budgets Transactions Spending Settings				
Date range	Description	Accounts	Categories	
Last 30 days	Type to Search	Type to Search	Type to Search	Export results
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

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

Sep 04, 2019
STAPLES VALLEY FORGE
Easy 123 Checking
Business
-\$3.22

Details:
This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - Easy 123 Checking statement as STAPLES 99231 VAL...

Create Rule
Split Transaction

Rule:
☐ Always update transactions that contain STAPLES VALLEY FORGE with the Description and Category above

Search...

Auto & Transport
Bills & Utilities
Business
Cash/ATM
Charity
Education
Entertainment
Excluded
Fees & Charges
Food
Gifts

☐ Hide Transaction
Manage Rules
Save Rule

Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking		
Sep 02, 2019	PAYMENT	Easy 123 Checking		
Sep 01, 2019	WAWA TOWN	Credit Card		
Aug 31, 2019	OVERDRAFT PROTECTION	Easy 123 Checking		
Aug 29, 2019	COLLEGEVILLE WEGMANS	Credit Card		

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's row** and check the **box under Rule** and click **Save Rule**.

Sep 04, 2019
STAPLES VALLEY FORGE
Easy 123 Checking
Home Supplies
-\$3.22

Details:
This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - Easy 123 Checking statement as STAPLES 99231 VALLEY FORGE.

Create Rule
Split Transaction

Rule:
☒ Always update transactions that contain STAPLES VALLEY FORGE with the Description and Category above

☐ Hide Transaction

Manage Rules
Save Rule

FAQs

Getting Started

CAN THE PORTAL NOTIFY ME OF MAJOR CHANGES TO MY FINANCIAL ACCOUNTS?

Yes – your Abacus Planning Portal can alert you via web and email of large deposits, withdrawals, low balances, fees and more. Customize your Alerts by going to **Settings–Alerts**.

HOW DO I SET UP THE MOBILE PORTAL?

After you register for your Portal, you will be sent a confirmation email with your username and a link to access the Portal via your mobile device. Open this email on your mobile device and click on the link. Then click the **Add to Home Screen** button, or create a mobile bookmark for quick access.

HOW DO I CHANGE MY PASSWORD OR SECURITY QUESTIONS?

Forgotten passwords can be changed by clicking **Forgot Your Password?** on your login screen. If you'd like to change your password or security questions, select **Settings–Security**.

WHAT ARE TASKS?

Tasks are an easy way for your advisor to let you know that something requires your attention in your Portal. Tasks work like an online to-do list. Your advisor can assign you a task and you can instantly notify your advisor once you've completed the request.

WHAT CAN BE UPDATED IN MY SETTINGS?

In the **Settings** tab located on the top right of your Portal, you can make changes to your Alerts, Security, and Privacy settings.

HOW SECURE IS MY FINANCIAL DATA IN THIS PORTAL?

Your Portal employs advanced security features and protocols to keep your data safe, private, and secure at every hour of every day. Our comprehensive security measures include password protection, Secure Socket Layer encryption, firewalls, intrusion detection, audits, inspections, and more. For more information, click **Security** in the footer of your Portal.

HOW CAN I JOIN A SCREEN SHARING SESSION?

To collaborate with your advisor in real time, click the **Screen Sharing** link at the bottom right footer and provide your advisor with the session code. If your advisor initiated the session, simply enter the code provided.

The Organizer

HOW DO I ADD MY BANK ACCOUNTS, CREDIT CARDS, AND OTHER FINANCIAL ACCOUNTS TO THIS SYSTEM?

To add your financial accounts, or **"Connections,"** follow the steps below:

- On your Portal homepage, click **+Add Account** next to **Accounts**
- If you have an online login, select **I have an online login to this account**
- Enter the name of your financial institution into the text box and click **Search**
- Select the account from the search results and follow the steps to connect

HOW CAN I ADD A PICTURE TO THE PEOPLE AND THINGS IN MY ORGANIZER?

From the **Organizer**, simply click on the person or thing for which you want to add a picture, and you'll be prompted to upload an image.

FAQs

Spending & Budgeting

CAN MY PORTAL CREATE A BUDGET AUTOMATICALLY BASED ON MY SPENDING HABITS?

Yes, you have the option to create your own budget manually or to create an auto-budget using the last 6 months of spending data.

CAN I CHANGE A TRANSACTION THAT IS CLASSIFIED INCORRECTLY?

Our system automatically assigns spending categories to your transactions. If the system has misinterpreted your purchase, you can change the category it's assigned to by navigating to the **Transactions** tab under **Spending**.

Click on the transaction and use the drop down menu to adjust the category.

To change all instances of this transaction type moving forward, create a rule by clicking on the **Details** tab underneath the selected transaction. This allows you to rename and reclassify all matching transactions automatically.

CAN MY ADVISOR SEE MY ACCOUNT ACTIVITY?

You have the option of providing your advisor with no spending data, category-only data, or the full view of all data. You can control the privacy of your Portal under **Settings – Privacy – Spending Permissions**.

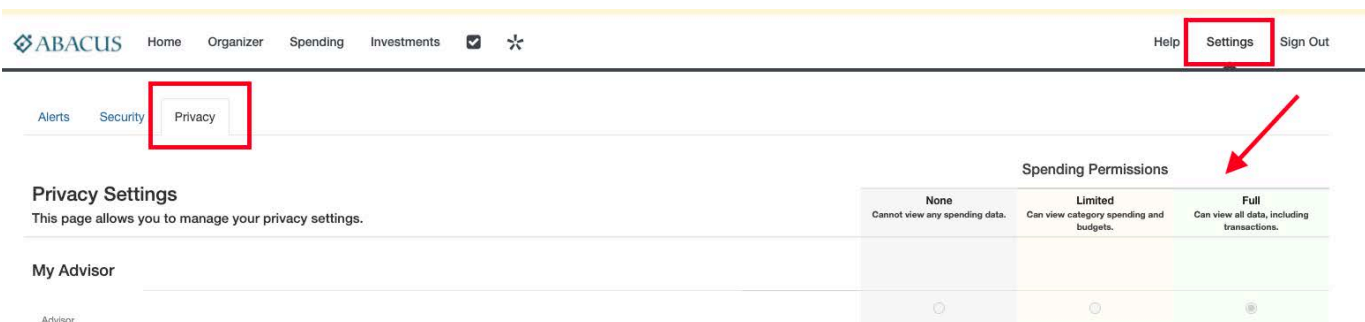
Investments

WHAT TYPE OF INVESTMENT INFORMATION CAN I SEE ON MY PORTAL?

Your Portal provides a summary of your entire portfolio as well as a more detailed look into your individual accounts. Account details include individual holdings, value, asset types, net change in value over time, and transaction history.

CAN I CHANGE MY ASSET ALLOCATION OR CONTRIBUTIONS?

No, for your security, your Portal is non-transactional. Unlike online banking, trading or shopping websites, your money cannot be moved, withdrawn or accessed on our system.



The screenshot shows the ABACUS Planning Portal interface. The top navigation bar includes links for Home, Organizer, Spending, Investments, and a user profile icon. The 'Settings' link is highlighted with a red box. Below the navigation bar, the 'Privacy' link is also highlighted with a red box. The main content area displays the 'Privacy Settings' page, which includes a section for 'My Advisor' and a table for 'Spending Permissions'.

Spending Permissions		
None	Limited	Full
Cannot view any spending data.	Can view category spending and budgets.	Can view all data, including transactions.
<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>