



# Royal American Financial Advisors, LLC

## A Registered Investment Advisor

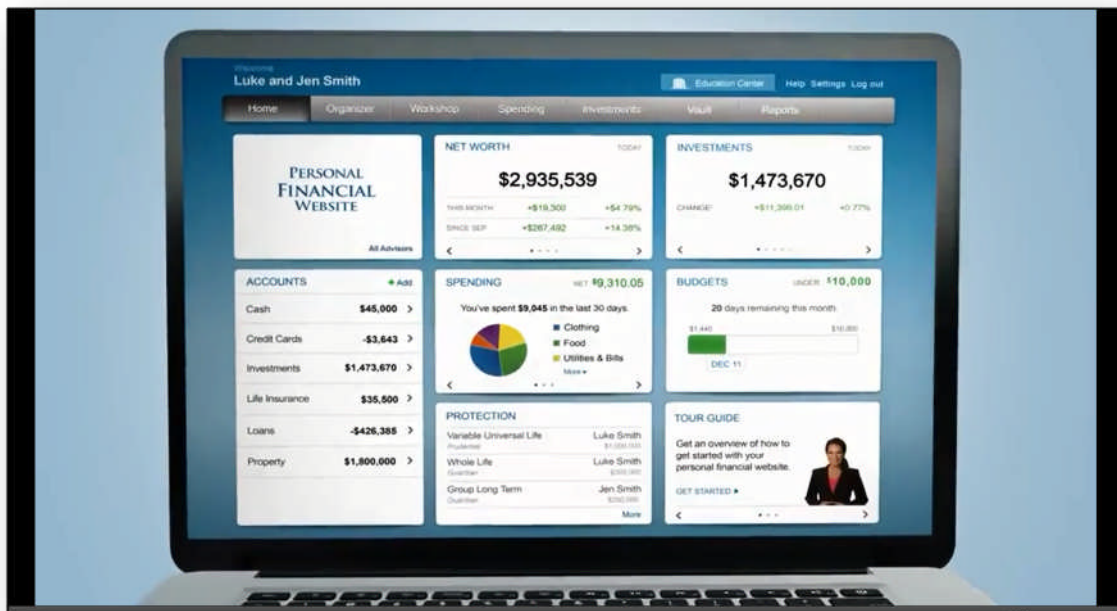
27192 Newport Rd., Suite 4 – Menifee, CA 92584 (951) 679-2065 Office (951) 679-2660 Fax

### Royal American eMoney: Client Login Instructions

As a client of Royal American Financial Advisors, LLC, we have made available to you, a very valuable benefit. Your own private and secure personal financial website, included as an advisory client of Royal American.

#### eMoney provided by Royal American Financial Advisors, LLC

- Organized financial life on your own safe and secure personal website.
- Financial snapshot updated daily, for you, your spouse, and/or children. Simplify your life and simplify their lives.
- Peace of Mind – Surviving spouse knows where to find everything, organized in one secure place.
- Peace of Mind – Surviving children will know where to find everything. Leave instructions for successor trustee, and/or surviving children on how to access the site (put instructions in a safe deposit box, with your living trust, or you can give them limited access to your site with their own user name and password).
- Everything you own and owe in one place, updated daily.
- Monitor all your accounts and net worth.
- Create a budget and monitor spending.
- Time Saver – Once the initial set up is completed (with our assistance), there will be no need to input data into antiquated Word docs, or Excel spread sheets. Now you will have more time to enjoy life, enjoy your retirement, spend time with family, or if you are a busy professional, you will have more time for your career and/or taking care of your children.



## Royal American eMoney: Client Login Instructions

We have set up your user name (obtain from us) for online access to your own personal financial website. The login link for our clients is: <https://wealth.emaplan.com/ema/ria/royalamericanfinadv>.

**Please bookmark this site and save it to your favorites.**

Upon logging in for the first time you will use the following temporary password: **Royal777**.

Then, upon acknowledging all the disclosures (the first time only), **you will be prompted to change the password** to your own personal and private password.

**We are always here for questions. Just like anything new, once you use it for a period of time, it will become very familiar and easy to use.**

**Once logged into the site:**

1. Click **Settings** to set alerts, security & privacy settings. You can change your password at any time, and can change your security questions at any time.

John and Katie Traditional Education Center Help Settings Log out

Home Organizer Workshop Spending Investments Vault Reports Mail

Alerts Security Privacy

Change Password

Old Password:

New Password:

Verify Password:

Save

Change Security Question

Enter a new security question and answer to help you if you forget your password. Your current question is not shown for security reasons.

Security Question:

Answer:

Verify Answer:

Security Question:

Answer:

Verify Answer:

Security Question:

Answer:

Verify Answer:

Don't ask me again from this device

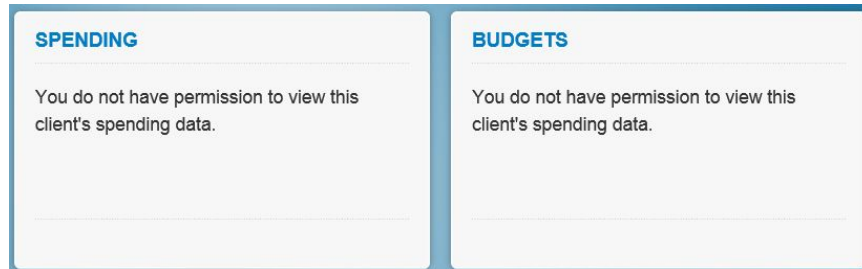
Save

2. The **Privacy** tab allows control of the Advisor's access to budgets and spending. The budget and transactions sharing is optional, and the privacy setting is controlled by you. The default is set to NONE for complete privacy for your eyes only.

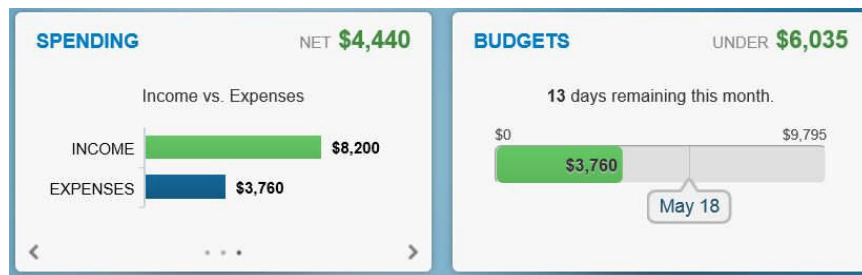
The budget and/or transactions feature on your personal website, by default, is hidden from view from us, your advisor, for your privacy. We are still available for help, or to answer general questions. Or, you may choose to temporarily turn off the privacy, so we can help you with specific questions. We even have the ability to do a safe and secure screen sharing session with you, if necessary (by appointment).

If you desire, you may change your privacy settings temporarily, to allow us to see limited information (such as budget categories only), or full access (showing all budget categories and all transactions). This will allow us, as your advisors (and only us), to assist you with any specific questions you may have. Once your questions are answered, you can turn your privacy back on.

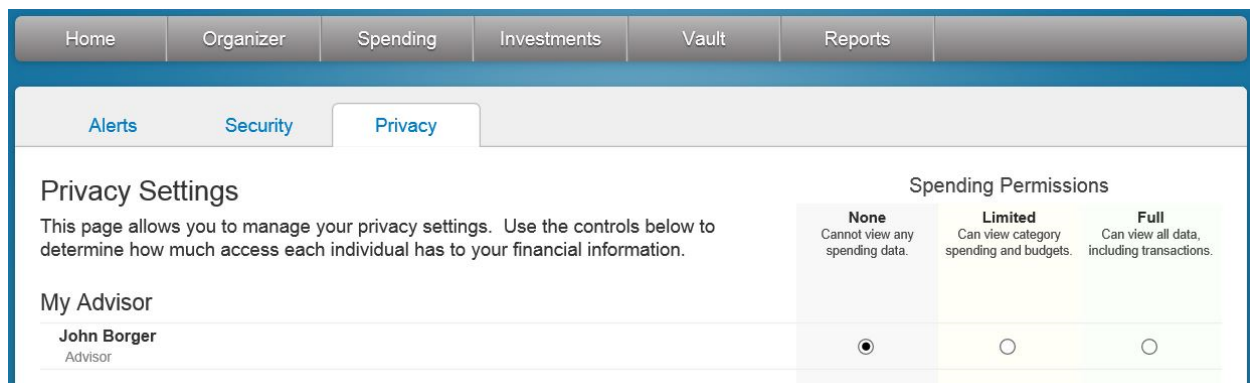
**This is what we, as your advisors, will see when you have your privacy turned on (by default):**



**This is what we will see when you have your privacy turned off so we can help you with specifics: You can choose limited, or full access, depending upon the question you may have.**



**To turn privacy settings on/off:** Click on Settings in top right corner of your screen.



**There are three varieties of Spending Permissions:**

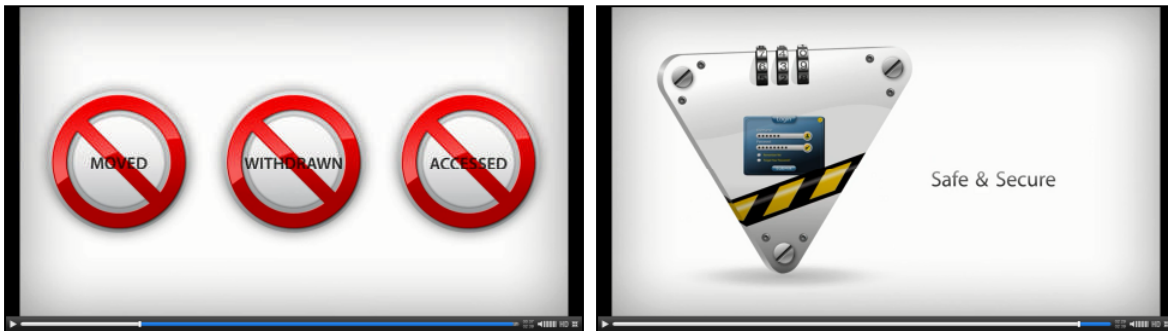
- **None** - The user does not have access to any of your spending data (default is NONE).
- **Limited** - The user has limited access to your spending details and can only view the categories regarding the spending and budgets.
- **Full access** - The user can view all spending and budgeting data, including transactions.

**Please watch this short eMoney Security Overview video.**

**Your Information is Secure with eMoney – Overview of the security built into your personal website**

No one will have access to your password except you. This is a non-transactional site. No one (including you), can move money, access your accounts, or withdraw money from your personal website.

**Video link (click here):** <http://www.viddler.com/v/d9cd8afa>



**Note:** Your own personal Royal American eMoney website is not the same as the free account aggregation websites available to consumers. These sites have privacy issues, and the user agrees to allow the sharing of information for advertising and solicitations. Do not use these free sites. If you are currently using a free site, discontinue immediately. If you don't remember what you agreed to when you signed up, go back and read the Privacy Agreement, and Terms of Service. You will be shocked.

The benefit for you, is a paid service, paid for by us, your advisor, Royal American Financial Advisors, LLC. We pay for the service so our clients will not have the same privacy issues as the free sites. We pay a substantial annual fee so our clients can have a secure and private personal financial website. **YOU MUST STILL SAFEGUARD YOUR PASSWORD.** Your password is only known to and controlled by you.

**Next step: Review the Royal American eMoney: Client Website Overview**

**It's easy to get started:**

We have **Client Instruction Guides** to help you every step of the way.

**For additional client videos and instruction guides, visit our website:**

**Royal American eMoney for Clients:** <http://www.myinvestmentcoach.com/eMoney.html>