



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

Client Instruction Guide: Your eMoney Secure Vault Benefits & Features

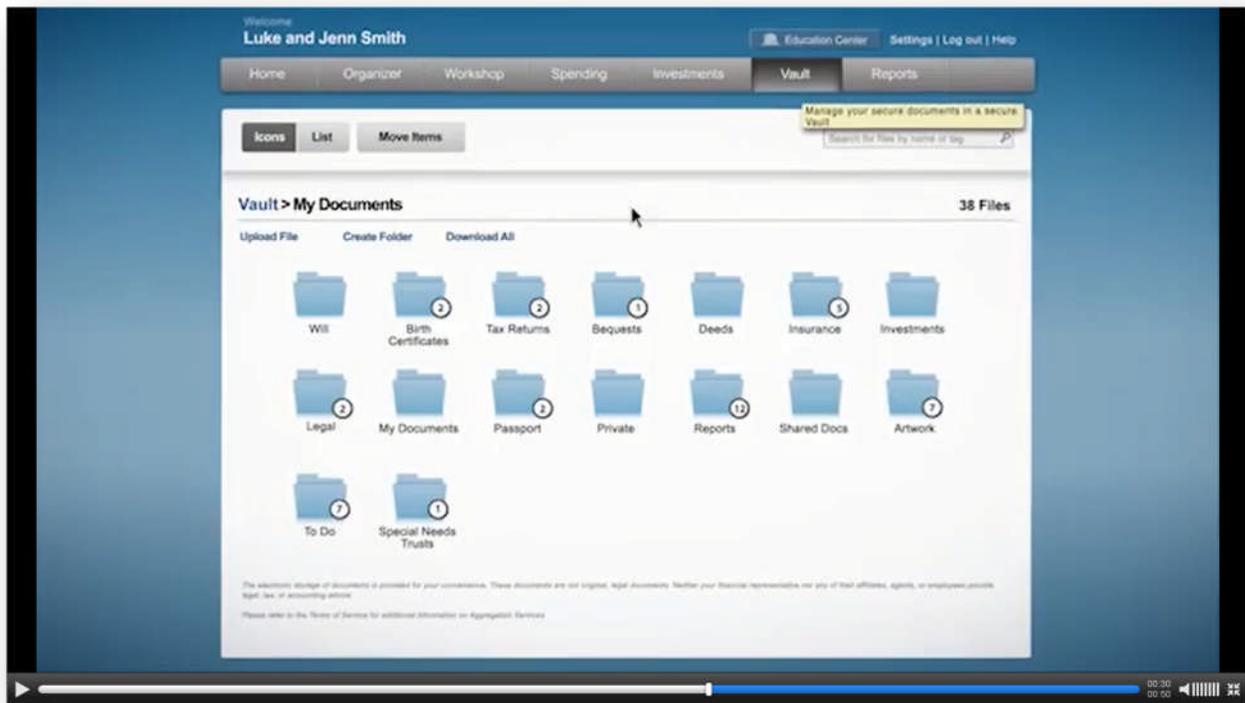
This instruction guide will give you an overview of the Royal American eMoney Vault features and benefits, and instructions on how to upload important documents into your safe and secure eMoney Vault.

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

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

Step 1: Please watch this short eMoney Secure Vault Introduction

Video link (click here): <http://www.viddler.com/v/c87f7ca4>



Step 2: Add important documents to your safe and secure eMoney vault

Add important items to your Vault – You have your own private **My Documents** folder with items that can only be accessed by you, and a separate folder with information that is shared with Royal American (your advisor).

You can even set an appointment with us at the office, and bring in documents that we can scan into your Vault very quickly. Or, if you are not local, you can mail us copies of documents to scan into your Vault.

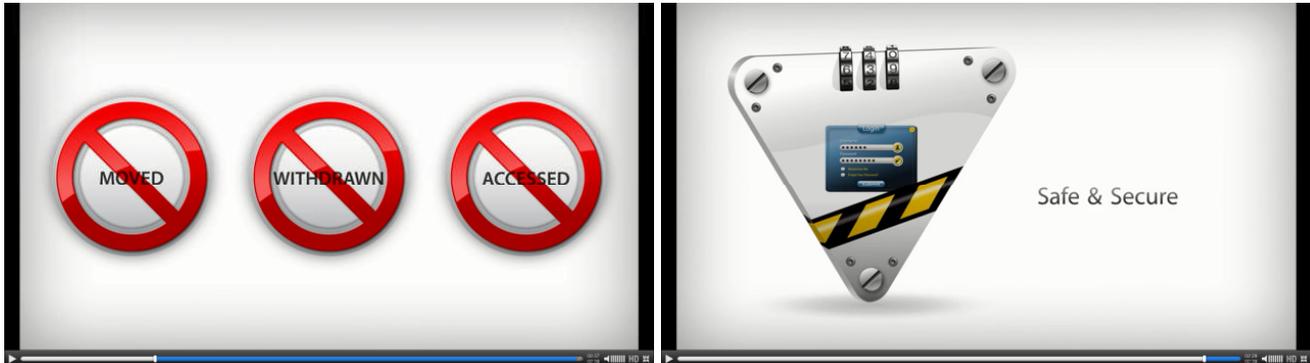
If you currently store your important documents in a home safe, or in an offsite Cloud such as Google Drive, Or Microsoft One, the eMoney Vault can be a better and more secure backup for your documents. Your eMoney personal website has the highest standards for security possible, double the encryption of the standard banking websites at some of the largest banks.

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>

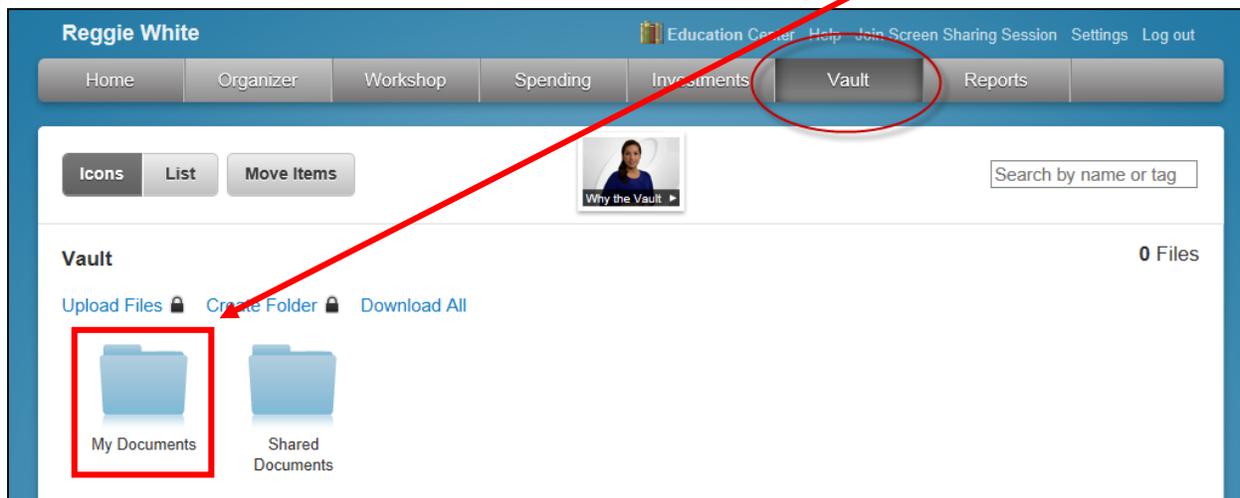


Note: Your own personal Royal American eMoney website is not the same as the free account aggregation websites available to consumers. These sites have privacy issues, and the user agrees to allow the sharing of information for advertising and solicitations. Do not use these free sites. If you are currently 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.

The **Vault** is **easy to use** and provides **secure storage** for valuable personal documents (**wills, trusts, insurance documents, passports, etc.**) in electronic format. **Important Note: ALWAYS retain your original documents.**

1. You can upload documents into the **Shared Documents** folder, allowing the Advisor to also view the contents.
2. You can upload documents into the **My Documents** folder, which is a private folder where only you can access the contents. You can create custom sub-folders in your private **My Documents** folder to stay organized.



Note: The Vault allows storage files of the following types: aifc, aiff, aif, au, avi, bmp, doc, gif, jpg, jpeg, mov, mp3, mpeg, mpg, pdf, png, ppt, ps, rtf, snd, swf, tax, tif, tiff, txt, wav, wma, wmv, wps, xls, and xml.

Just a few eMoney Vault success stories:

- A user added a picture of his passport, uploaded from his smartphone to his eMoney Vault prior to traveling overseas. He lost his passport, and because he had a picture he was able to access from his smartphone, he was able to get a replacement much faster.
- A user had her identity stolen. Instead of having to monitor over 10 different financial institutions on 10 different websites for fraudulent activity, she was able to log on to eMoney daily and review her transactions for all accounts in one place.
- A user slowly developed cognitive impairment. The eMoney site was a godsend to him because he did not have to remember 8 different passwords for all of his accounts. He could just log on to his personal eMoney financial website and see all of his accounts. He was also able to give his daughter access to the site, with her own restricted use, with view only, and her own user name and password, to help him monitor his assets and spending. The eMoney website gave the daughter great peace of mind, knowing she could help her dad in a way she could not have otherwise helped him. She was aware of dad's cognitive impairment, and previously she constantly worried for his financial wellbeing.
- A user lost all of their original trust documents in a fire. They were able to retrieve and print copies in their eMoney vault and provide them to an attorney to create new original documents. They were also able to obtain and print the three life insurance policies they had stored in the eMoney Vault, and the fire insurance policies which were lost in the fire. This helped greatly to speed up the claims process. They also had pictures of the inside of their home, and their valuables uploaded to the vault.

A few ideas to get you started. We have high speed scanners. You may contact us to find out how we can scan and upload some of your important documents for you.

Vault Storage Checklist

The following is a checklist of important files that can be stored in your Vault. Many of the files listed are examples of information that would need to be located and analyzed by family members in the event of an emergency or a premature death. These documents can be stored in your Vault and are easily accessible to you and your family.

Personal Documents

Drivers Licenses	Awards Membership Info
Location of Safe Deposit Boxes/Keys	Birth Certificate
Passports	Social Security Info
Membership Info	Veteran's Administration Info

Media

VIDEO	PHOTOS	AUDIO
Video Recording of your Will	Family Vacations	Audio Recording of your Will
Home Movies	Special Occasions	Client Dictations
Children's Events		Seminars/Speeches
		Recorded Journal

Legal Documents

Wills	Buy/Sell Agreements
Deeds	Marriage License
Trusts	Adoption Papers
Power of Attorney	Birth Certificate
Codicils	Titles to Homes, Auto, Boats, etc
Preuptial Agreements	

Employment Information

Information on former and current employers
Employment Benefits

Income Tax Documents

Tax Returns
W-2 Forms/All Tax Forms
Pay Stubs

Vault Storage Checklist Continued

Insurance Policies

Life
LTD
Disability
Medical
Car
Property

Bank Statements

Credit Card
Checking, Saving, Money Market
Loans
Mortgage
Investment

Investments

Brokerage
Mutual Fund
401K, IRA
Pensions, Annuities
529 Plans
Stock Option Grants/Certificates

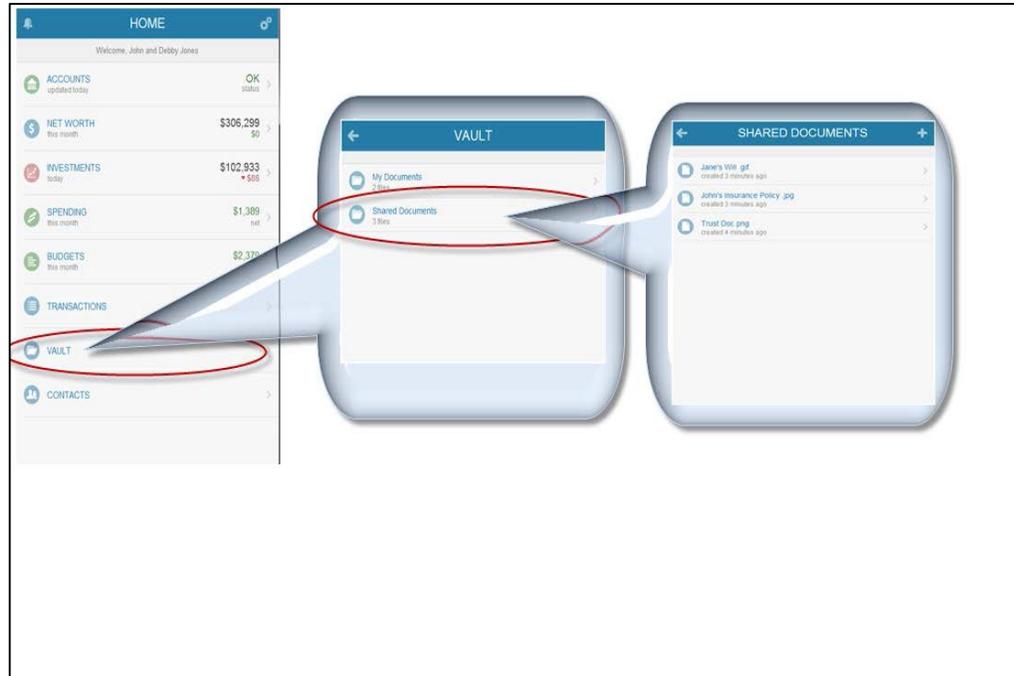
Household Items and Photos

Art Collection Photo
Warranties
Household Inventory List

Important Note: ALWAYS retain your original documents.

eMoney Mobile Vault Uploads and Access

1. Logon to eMoney on your mobile device.
2. Tap **Vault** to view personal documents in electronic format.
 - a. Tap **Shared Documents** to upload documents and allow your advisor to view the contents.
 - b. Tap **My Documents** to upload documents into a private folder where only you can view the contents.



On the next page of this instruction guide we will demonstrate how to upload pictures and documents to the vault from a mobile device.

In this section of the instruction guide, we will demonstrate how to upload pictures and documents to the vault from a mobile device.

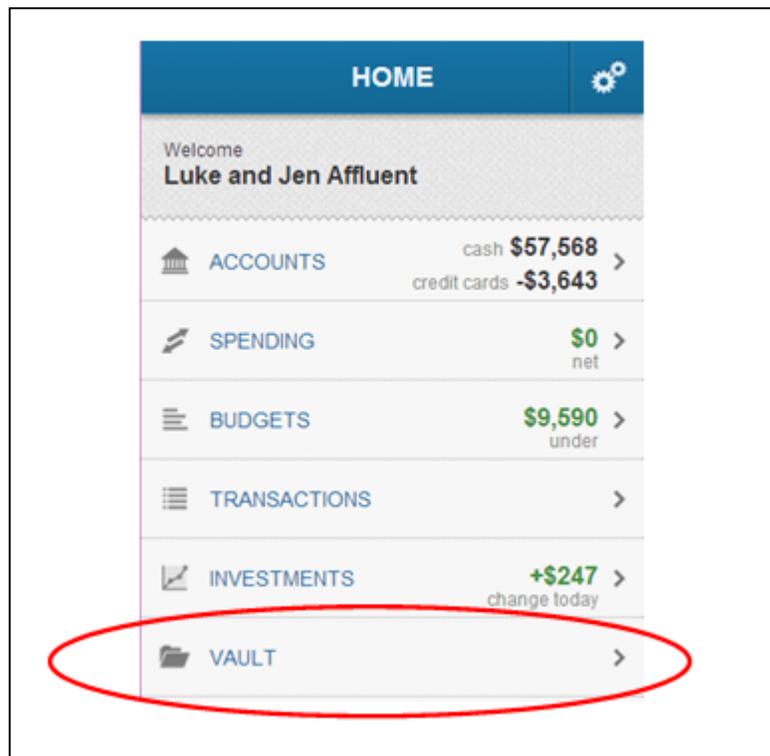
Requirements:

This functionality is currently limited to iOS devices running **iOS 6** and **7** or newer.

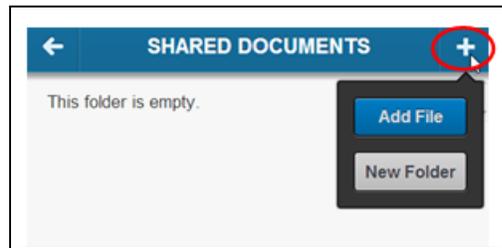
Functionality on Androids may vary – it may or may not work depending on the version. Uploading to the Vault is not officially supported on Android.

If your device is an Android, you may try it on your device. If it does not function, please upload to the vault from your computer, or contact us to find out how we can scan your documents and upload them for you.

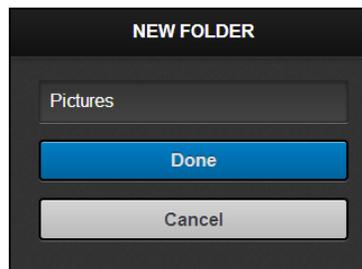
1. After signing into the mobile site, select **Vault**.



- To add a new file or folder, click on the Shared Documents folder and then on the + sign.



- When adding a new folder, selecting **Done** will create the new folder. **Cancel** will return to the previous screen.



- When **Add File** is selected, you will be given the option to take a photo or upload one from the photo library straight into the vault. Rename the file if needed.



- To Delete a file, select the document and the delete button will be available at the bottom.

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