



# Royal American Financial Advisors, LLC

## A Registered Investment Advisor

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### Client Instruction Guide: Your eMoney Secure Vault Benefits & Features

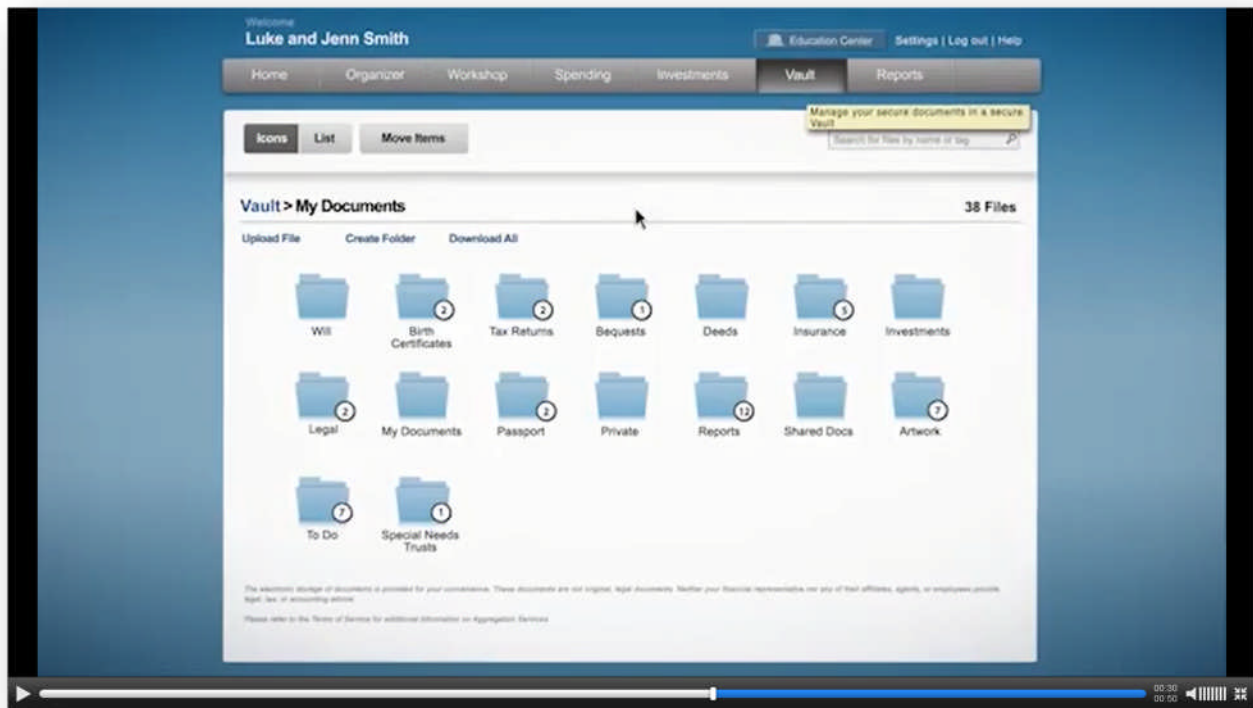
This instruction guide will give you an overview of the Royal American eMoney Vault features and benefits, and instructions on how to upload important documents into your safe and secure eMoney Vault.

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.**

## Royal American eMoney: Security Overview

### Your Information is Secure with eMoney – An overview of the security built into your personal website

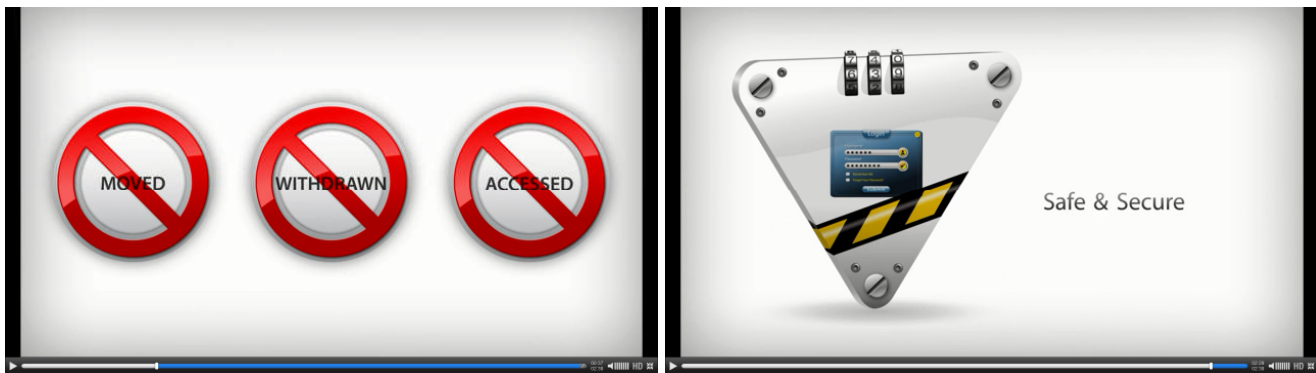
No one will have access to your password except you. Your password is only known by you. In addition, to your own personal password, there is another layer of protection with security questions. The answers would only be known by you. After 3 consecutive login attempts fail, the system locks your account, blocking programmed hacking attempts.

The highest level encrypting technology available scrambles your information from unauthorized users into a garbled mess. Your personal website is certified hacker safe. **Even then, we do more.**

This is a non-transactional site. No one (including you), can move money, access your accounts, or withdraw money from your personal website. There are no social security numbers, credit card numbers, or account numbers on this site. This is an information only site, so you can stay in control of your financial life. Those that know what they have, fare better than those that don't.

**Watch the short video on the safety and security of your personal website.**

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

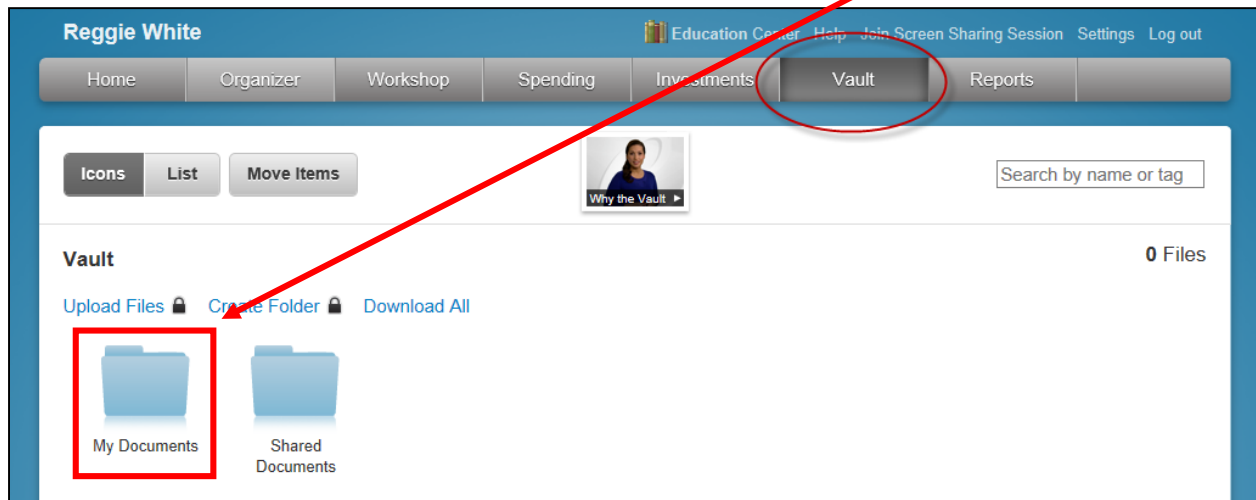


### Just a few eMoney success stories:

- 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.

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.

**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.**

**Out of an abundance of caution, do not upload any documents that have your social security number, or credit card numbers, or account numbers. Important Note: ALWAYS retain your original documents.**

**Vault Storage Ideas:**

The following are important files that can be stored in your eMoney Vault. Think of items that need to be located by family members in the event of an emergency such as a flood or fire, or a premature death.

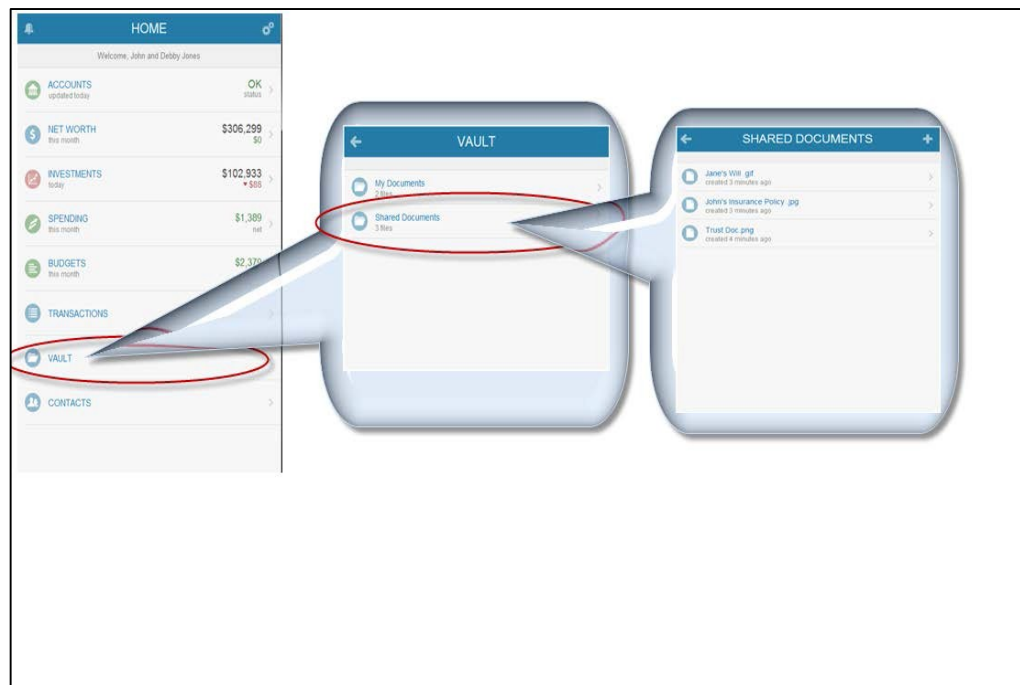
- Trust documents
- Wills
- Durable Power of Attorney documents
- Video or audio instructions to your children or beneficiaries regarding your wishes
- Video or audio words of wisdom to your children or grandchildren
- Pictures of valuable items for insurance purposes
- Titles and deeds to homes and other properties
- Titles to cars

- Home movie clips
- Back up for important pictures
- Temporarily scan a copy of identification and passport when traveling overseas
- Fire insurance policies
- Earthquake and flood insurance policies
- Car insurance policies
- Long-term care policies
- Disability insurance policies
- Health insurance policies

**Important Note: ALWAYS retain your original documents. These are back up copies for emergency access by you.**

## 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.

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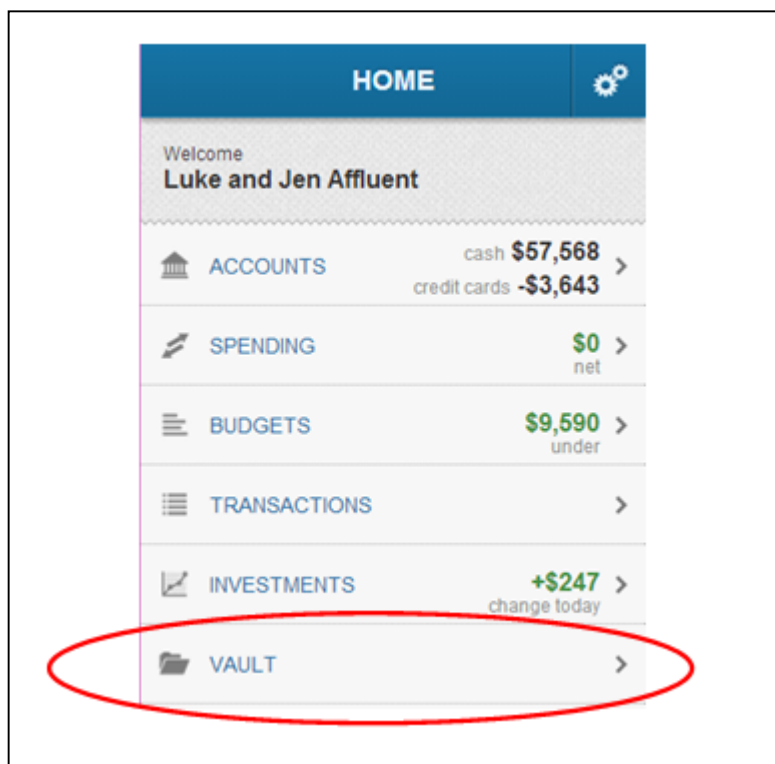
**Requirements:**

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

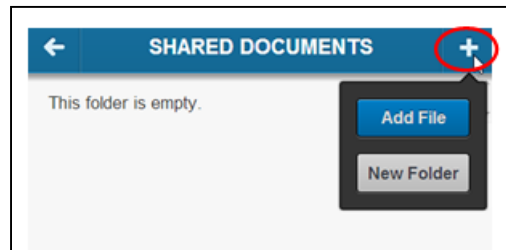
Functionality on Androids may vary – it may or may not work depending on the version. Uploading to the Vault is not officially supported on Android.

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.

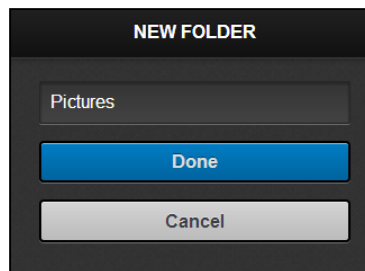
1. After signing into the mobile site, select **Vault**.



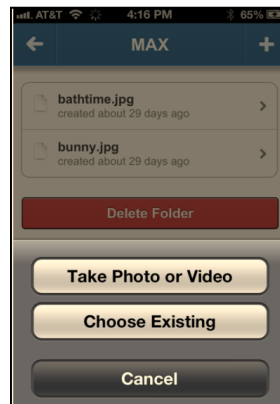
- To add a new file or folder, click on the Shared Documents folder and then on the + sign.



- 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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