



Royal American Financial Advisors, LLC

A Registered Investment Advisor

27192 Newport Rd., Suite 4 – Menifee, CA 92584

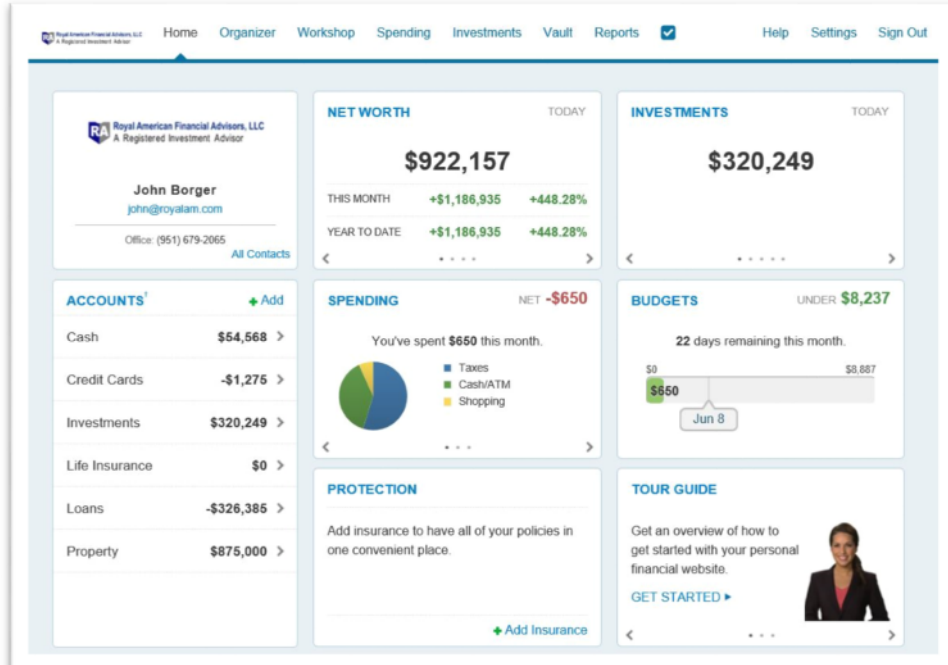
(951) 679-2065 Office (951) 679-2660 Fax

Client Instruction Guide: 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.

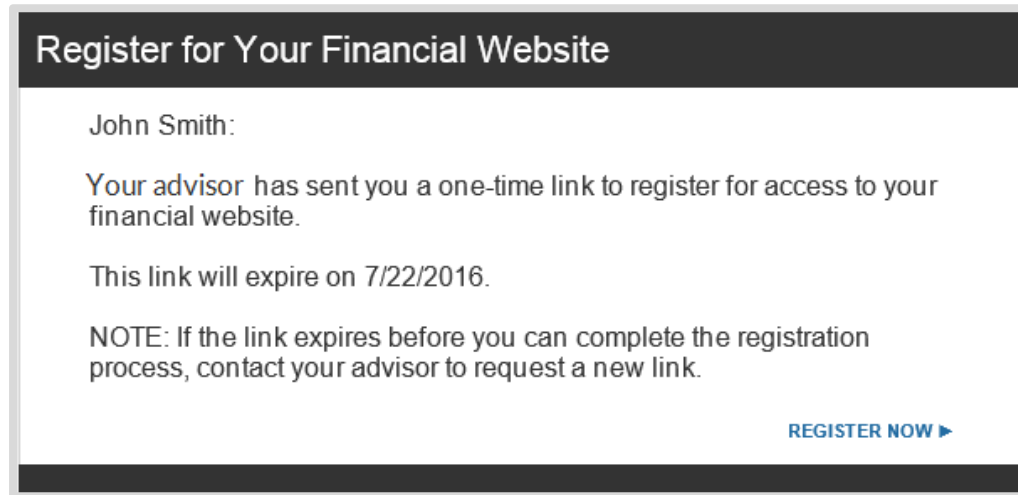


Website Registration

In this user guide, we will demonstrate how to register your website in a few simple steps! Your financial representative will send a system generated email with an embedded registration link. For your security, this link has redemption codes built into it. This means that the link you received is one time only use. Once the link has been clicked on, it will then expire. Make sure not to click the link until you are fully ready to complete the registration process! Registration should take no more than 10 minutes.

Please Note: The registration invitation email expires 7 days from initial receipt. If you delete the email, your financial representative will be able to resend it.

1. From your email, open the invitation email.

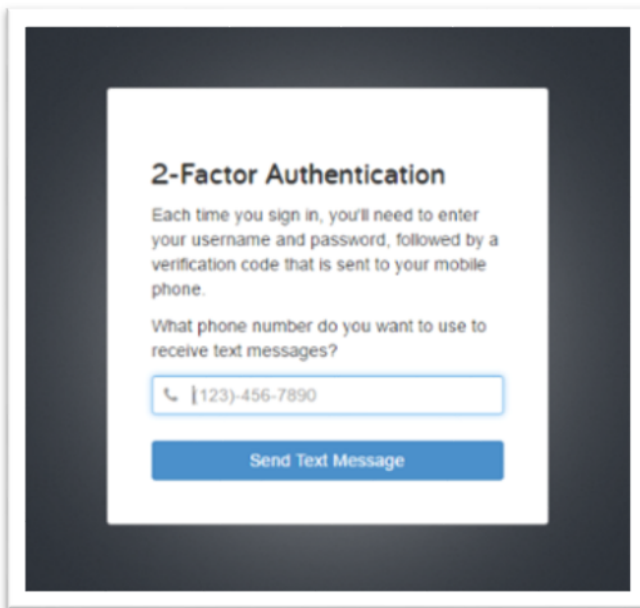


2. The link will open a new page in your default internet browser. Here you will establish a unique Username & Password. Follow the password meter to confirm you have met the security requirements.

A screenshot of a web registration form. At the top, it says "Choose a username and password to access your website." There are three input fields: the first contains "JohnSallySmith", the second is masked with "*****", and the third is also masked with "*****" and has a cursor. To the right of the password fields, there are four green checkmarks indicating password requirements: "Contains at least 8 characters.", "Contains lowercase letters.", "Contains uppercase letters.", and "Contains numbers." Below the input fields is a blue button labeled "Register", which is circled in red. At the bottom, there is a link that says "Need help?".

3. 2 Factor Authentication for Security

Enter your cell phone number and hit “Send Text Message” to receive a 6 digit PIN you will need to enter in order to log in.



2-Factor Authentication

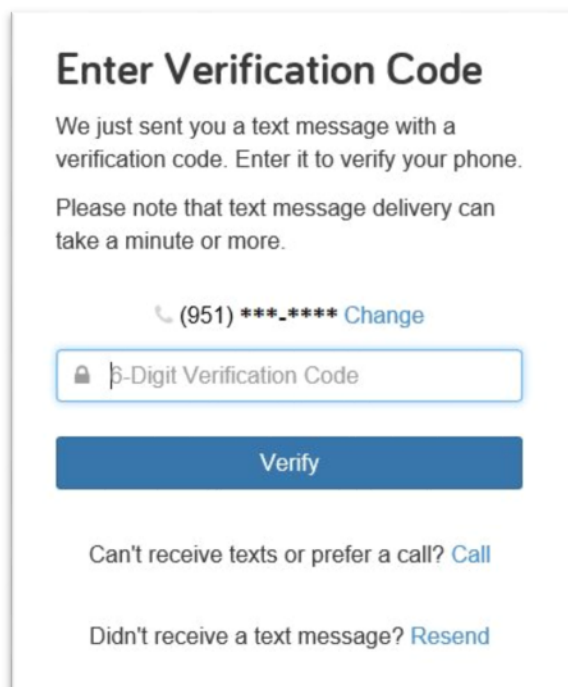
Each time you sign in, you'll need to enter your username and password, followed by a verification code that is sent to your mobile phone.

What phone number do you want to use to receive text messages?

[Send Text Message](#)

Once you receive this text message, you will enter the 6 digit pin exactly as it was texted to you. No spaces or dashes, just the 6 digit pin. Click “Verify” once entered.

- If you cannot receive texts, or prefer a phone call, hit the “Call” link on this screen.
- If after a few minutes, you have not received a text message with your 6 digit pin, hit “Resend” at this screen.



Enter Verification Code

We just sent you a text message with a verification code. Enter it to verify your phone.

Please note that text message delivery can take a minute or more.

[Change](#)

[Verify](#)

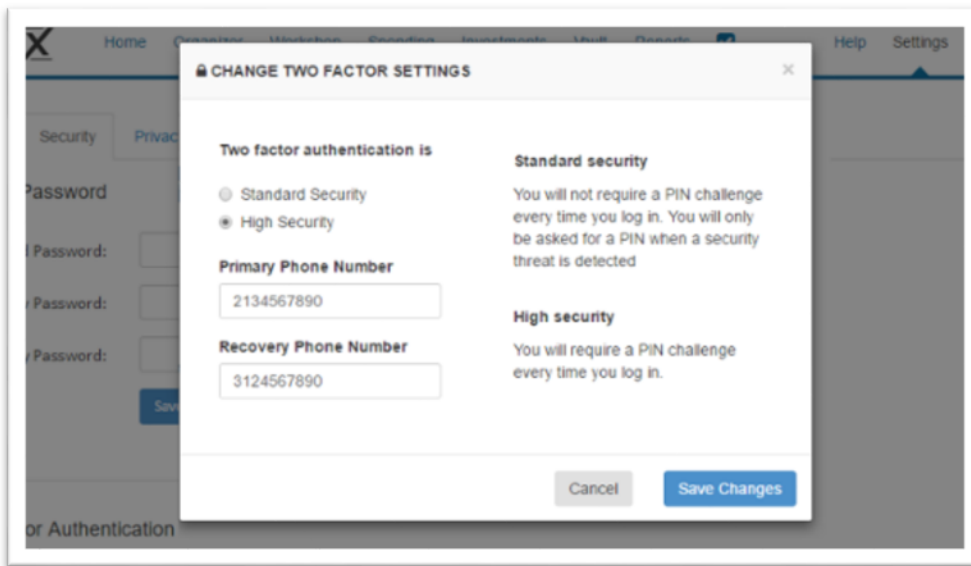
Can't receive texts or prefer a call? [Call](#)

Didn't receive a text message? [Resend](#)

Once logged in for the first time, you will have the option to choose between "Standard" and "High" security settings.

If you select "Standard Security," you'll only be required to enter your PIN upon the first login, and any time our system detects a potential security risk (e.g. a login in a foreign country). However, if you select "High Security," you will be required to enter your PIN at each login, which adds an additional layer of security protecting your data.

These settings can be adjusted at any time in your website by clicking into *Settings -> Security*.



What is the difference between "Standard" and "High" Security?

Standard Security uses adaptive risk-based scoring to only trigger when "at-risk activity" has been identified (for instance, if your credentials are used to log into your site from a foreign country).

High Security: will require you to enter your PIN every time you log in.

- Next, you will be prompted to answer 3 security questions. Select three questions from the drop down list and type and confirm each appropriate answer. Make sure these are answers you will remember because you may be asked one or more in the future while logging in.

Security Questions

You will be asked one of these questions when logging in from a device for the first time or to reset your password if you forget it.

Question 1 of 3

Set a question... ▼

Answer

Confirm Answer

Question 2 of 3

Set a question... ▼

Answer

Confirm Answer

Question 3 of 3

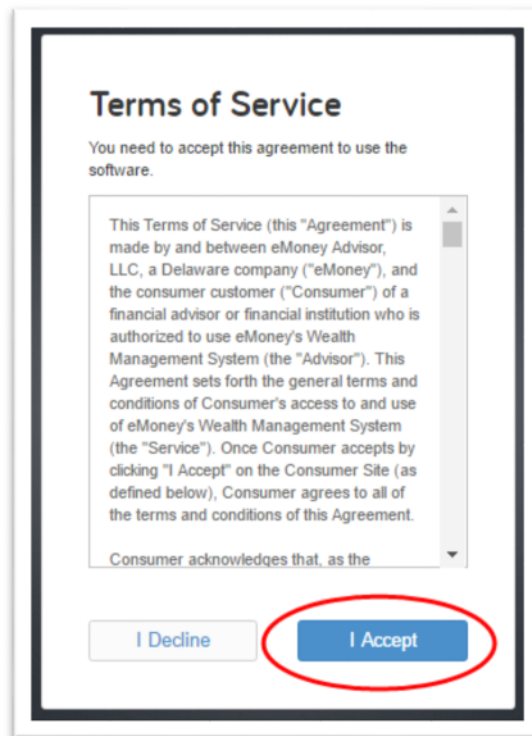
Set a question... ▼

Answer

Confirm Answer

Continue

5. Finally, read and accept the Terms of Service.



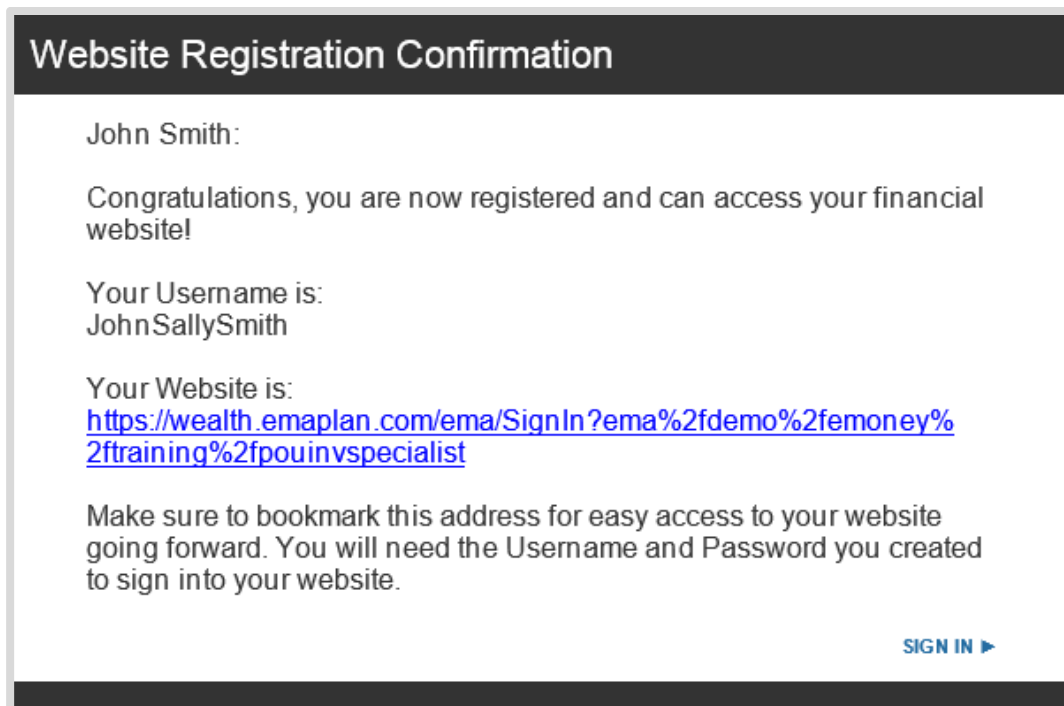
Terms of Service

You need to accept this agreement to use the software.

This Terms of Service (this "Agreement") is made by and between eMoney Advisor, LLC, a Delaware company ("eMoney"), and the consumer customer ("Consumer") of a financial advisor or financial institution who is authorized to use eMoney's Wealth Management System (the "Advisor"). This Agreement sets forth the general terms and conditions of Consumer's access to and use of eMoney's Wealth Management System (the "Service"). Once Consumer accepts by clicking "I Accept" on the Consumer Site (as defined below), Consumer agrees to all of the terms and conditions of this Agreement.

Consumer acknowledges that, as the

6. Once you have successfully registered for your website, you will receive a confirmation email as shown below. Save the log on link to your bookmarks for easy access!



Website Registration Confirmation

John Smith:

Congratulations, you are now registered and can access your financial website!

Your Username is:
JohnSallySmith

Your Website is:
<https://wealth.emaplan.com/ema/SignIn?ema%2fdemo%2femoney%2ftraining%2fpouinvspecialist>

Make sure to bookmark this address for easy access to your website going forward. You will need the Username and Password you created to sign into your website.

[SIGN IN ►](#)

Once logged into the site:

- Click **Settings** and then the **Security** tab to set alerts, security & privacy settings. You can change your password at any time, and can change your security questions at any time. This is also where you can change your Two Factor Authentication to Standard Security or High Security for future log ins. See page 4 for a reminder of the difference between the two.

The screenshot shows the user settings page for Royal American Financial Advisors, LLC. The top navigation bar includes links for Home, Organizer, Workshop, Spending, Investments, Vault, Reports, Help, Settings (circled in red), and Sign Out. Below the navigation bar, the Security tab is selected and circled in red. The page is divided into three main sections: Change Password, Two Factor Authentication, and Change Security Question. Each section contains input fields for user information and a Save button. A red arrow points from the 'Change Security Question' section to a red-bordered note box.

Royal American Financial Advisors, LLC
A Registered Investment Advisor

Home Organizer Workshop Spending Investments Vault Reports **Settings** Sign Out

Alerts **Security** Privacy

Change Password

Old Password:

New Password:

Verify Password:

Save

Two Factor Authentication

Enable two factor authentication to increase your security. Enter a primary phone number to receive SMS, and optionally a recovery phone number for two-factor authentication.

☐ Standard Security

☐ High Security

Primary Phone:

Recovery Phone:

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:

Save

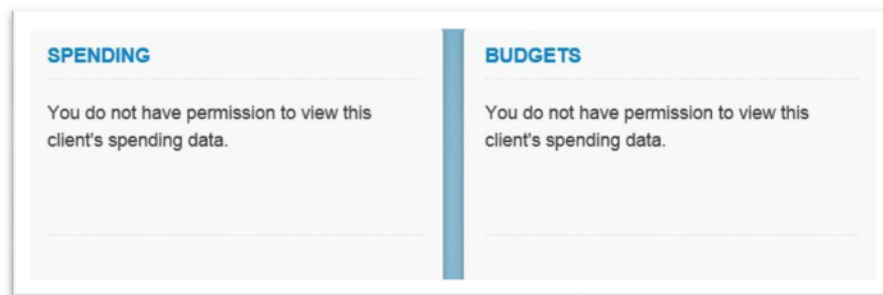
Note - 3 security questions will need to be established the first time you logon. Each subsequent logon will prompt for an answer ranging from 0-3 of the security questions.

8. 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.

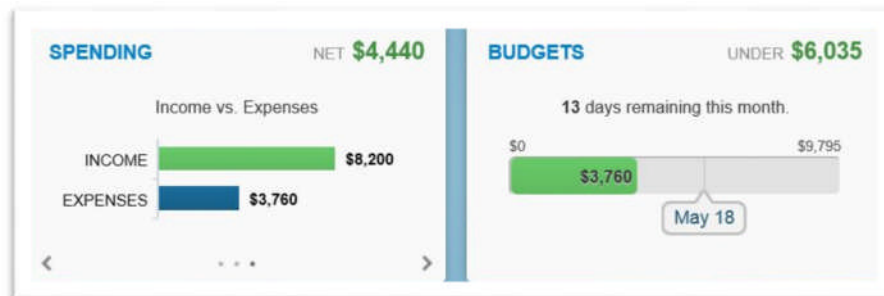
The budget and/or transactions feature on your personal website, by default, is hidden from view from us, your advisor, for your privacy. We are still available for help, or to answer general questions. Or, you may choose to temporarily turn off the privacy, so we can help you with specific questions.

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.

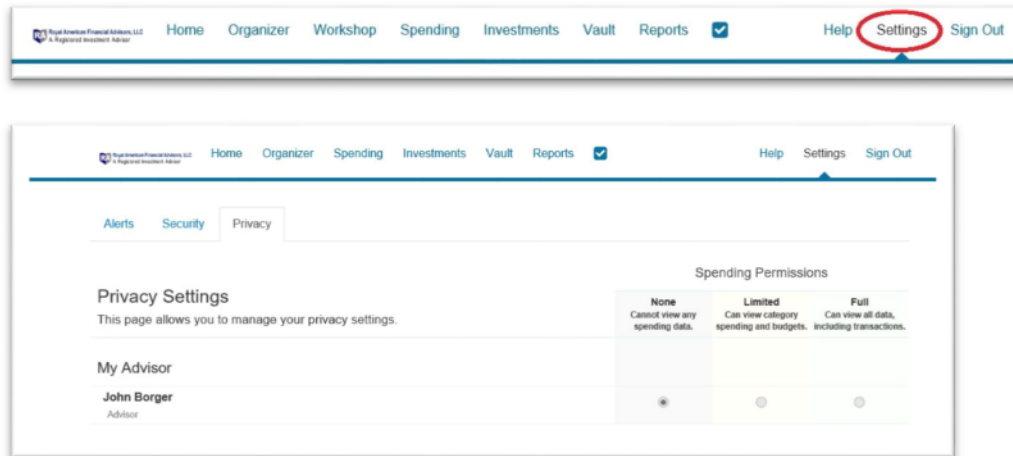
This is what we, as your advisors, will see when you have your privacy turned on (by default):



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.

Client Instruction Guide: 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>



For additional client videos and instruction guides, visit our website:
Royal American eMoney for Clients: <http://www.myinvestmentcoach.com/eMoney.html>