Royal American Financial Advisors, LLC
A Registered Investment Advisor

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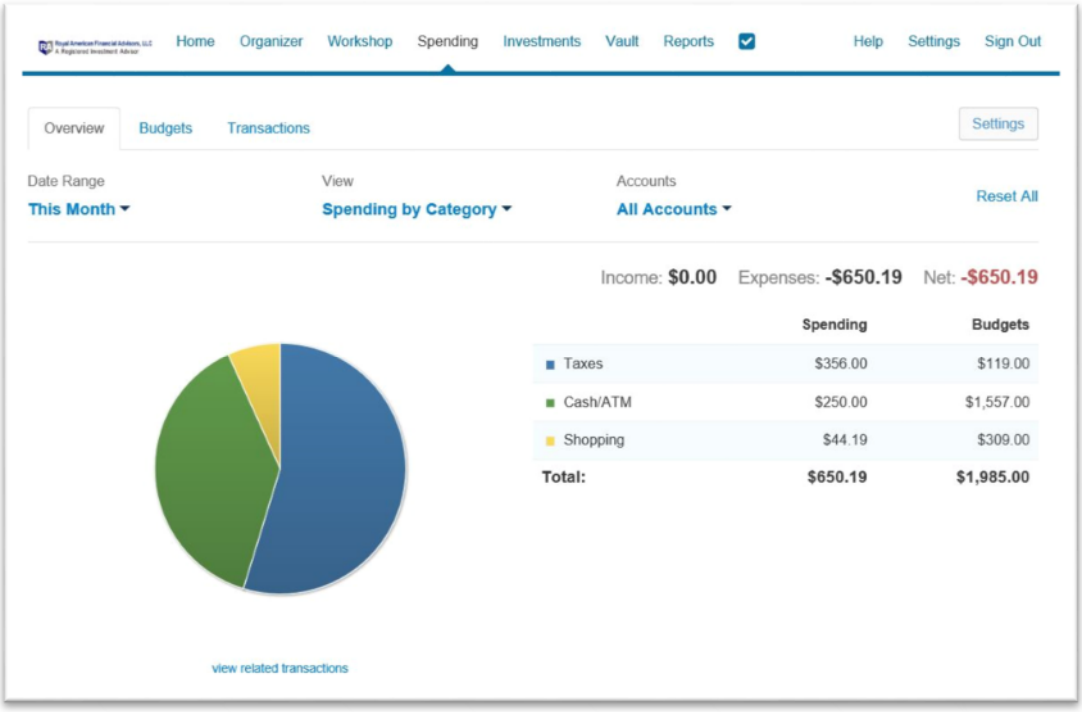
Client Instruction Guide: Budget & Transactions

Step 1: Please watch this short eMoney Spending & Budgeting overview video before proceeding. Video link (click here): http://www.viddler.com/v/931dc6d8



If you have not already, you must first connect your checking account(s), and credit card(s) to your eMoney personal website. Go to the connections document for details on how to connect all of your accounts (that we have not already connected for you).

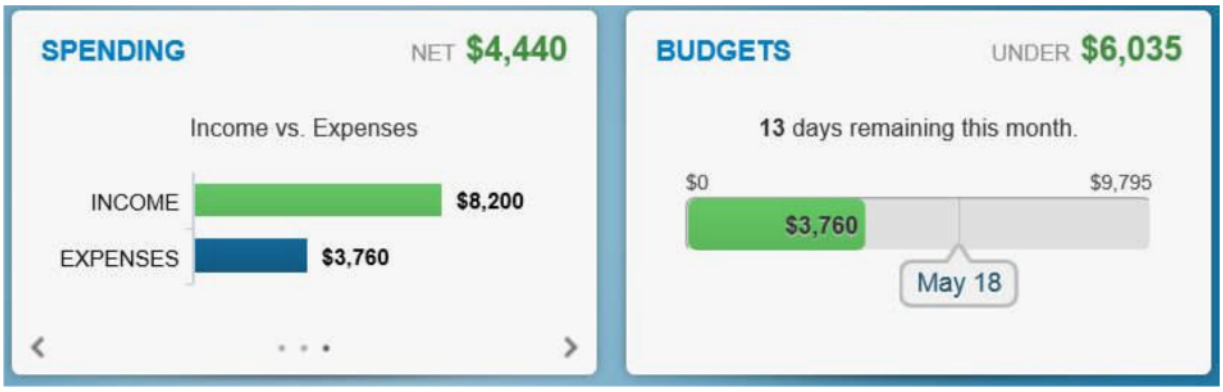
You should have also entered data on the budget sheet we provided for you. You will use this data (one time only) to enter the data amounts and custom categories to your budget. **If you have not yet created a budget worksheet, please do so now and locate the following Client Instruction Guide at:** http://www.myinvestmentcoach.com/eMoney.html **- Client Instruction Guide: Budget Sheet Instructions**

Once your budget is complete, you can start to revise the categories in your transactions tab to match your budget. These will be the transactions from the checking account(s) and credit card account(s) you connected to your personal eMoney website. You may also set up rules for the transactions that repeat each month, and for payees that will be in the same category every month.

The rules can be a real time saver once they are set up properly. **Note:** Setting up the rules may be a little tricky until you get the hang of it. Please read the details on setting rules carefully below. Or, call us to help you set up the first few. Once you see how it's done, it's easy.

Once you set a rule up, you should never have to do it again for a recurring transaction or payee.

This is what we will see on your home page, once you have connected your accounts, and started to enter your budget. It will be blank until you connect checking and credit card accounts, and you start a budget.



Whether you are saving for retirement, entering into retirement, or currently in retirement, if you have never created a budget before, this exercise can be a real eye opener, and a MAJOR step to a more secure financial future.

If you have created a budget before and track your spending, you will find, once this is set up, it will be a real time saver, and probably more accurate than what you are currently doing. Please call us if you have any questions.

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 programed 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.

Please watch this short eMoney Security Overview video.

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

This training guide will demonstrate the Client Site Budgeting Tool.

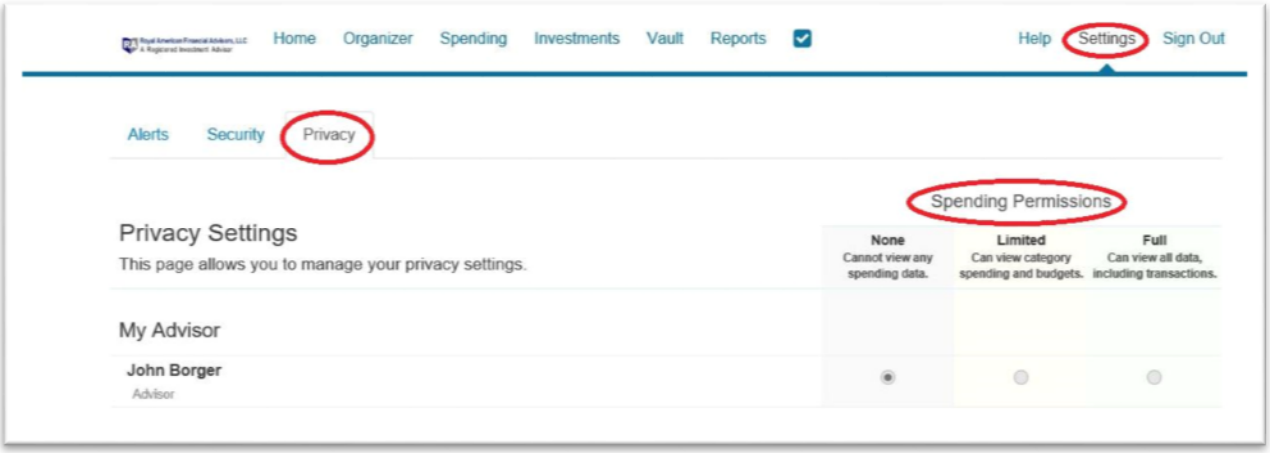
The Budgeting Tool allows you, on your client site, to build out an individual or an overall comprehensive budget. This is done by mapping connected transactions with limits you determine.

Please note: The Budgeting Tool has features that are not viewable to your advisor unless you permit them access. You are able to control this permission under **Settings**. 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.

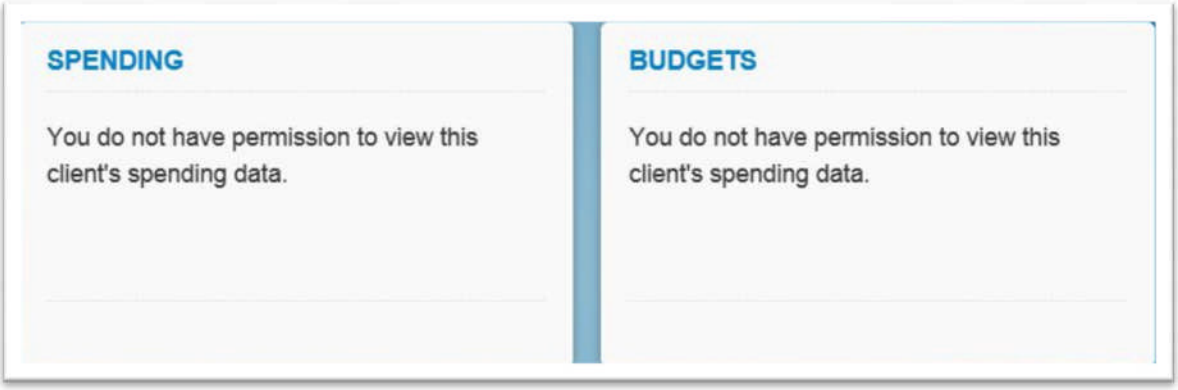
To turn privacy settings on/off: Click on Settings in top right corner of your screen.



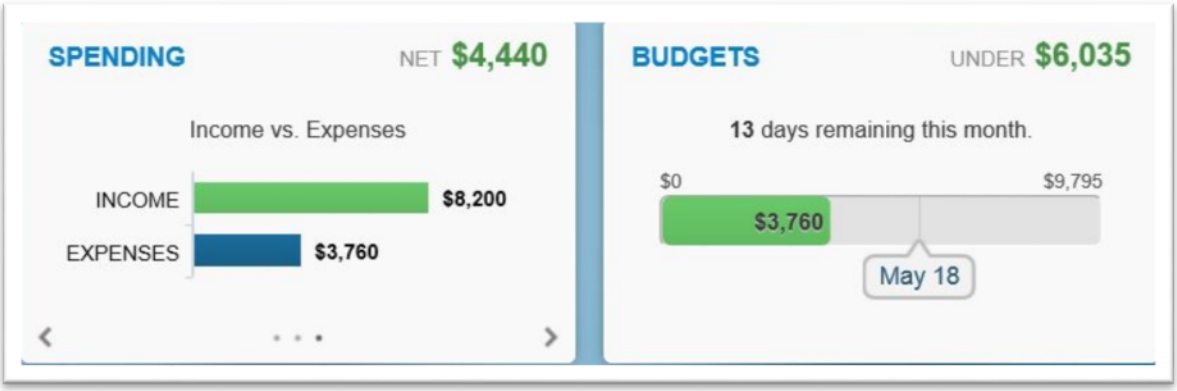
There are three varieties of Spending Permissions:

- **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.

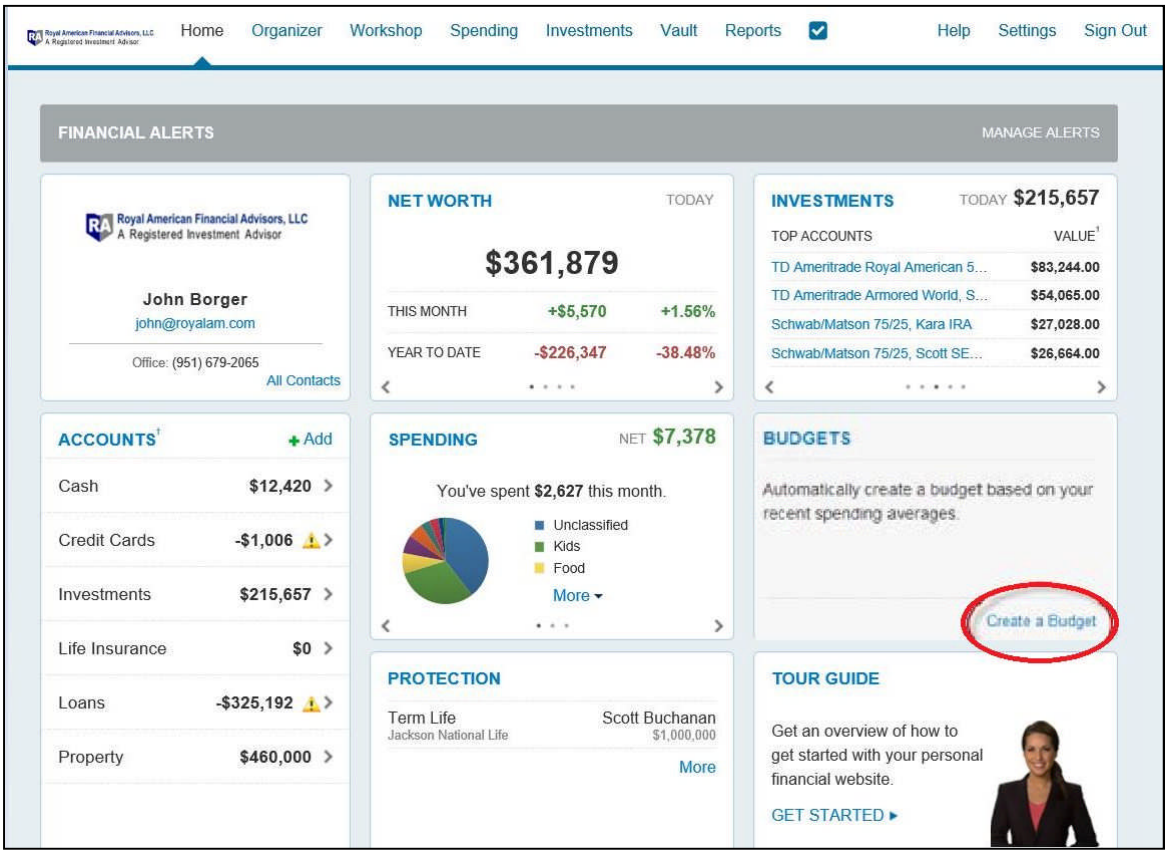
This is what we, as your advisors, will see when you have your privacy turned on (by default):



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.

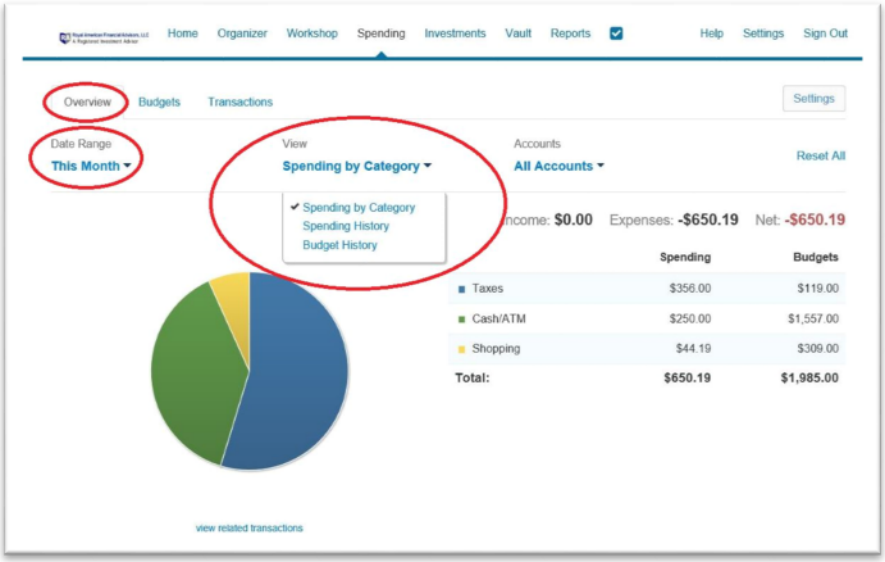


1. From the Home Screen, click **Create a Budget** to set up a budget.



NOTE: Before you can analyze transactions & build a budget, you must first connect your bank accounts and credit card accounts. Locate the following client instruction guide for a detailed explanation at: http://www.myinvestmentcoach.com/eMoney.html – **Connecting Your Accounts**

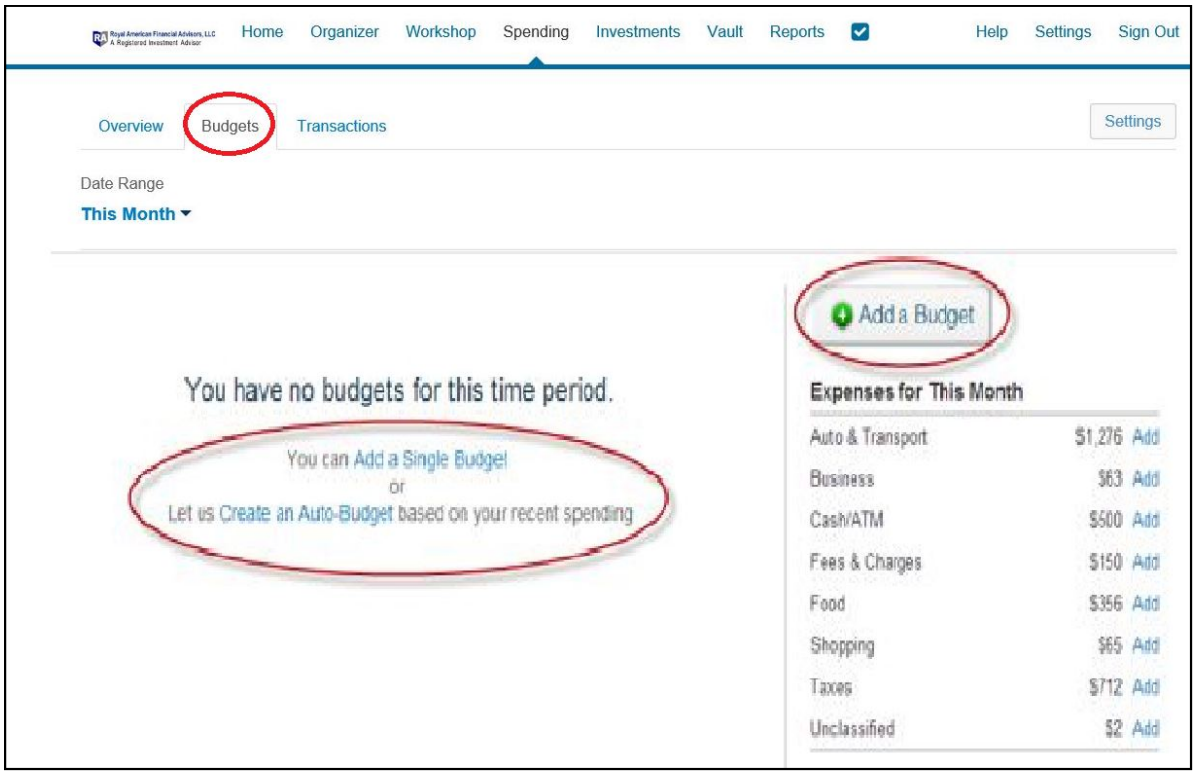
2. After clicking on **Create a Budget**, you will be directed to the Spending tab. Within this tab, the **Overview** provides a pie chart sorted by categorized transactions. You can view **Spending by Category**, **Spending History** and **Budget History**. Further detail can be seen by applying a **Date, Range**, or viewing a **Specific Category** or **Specific Account**.



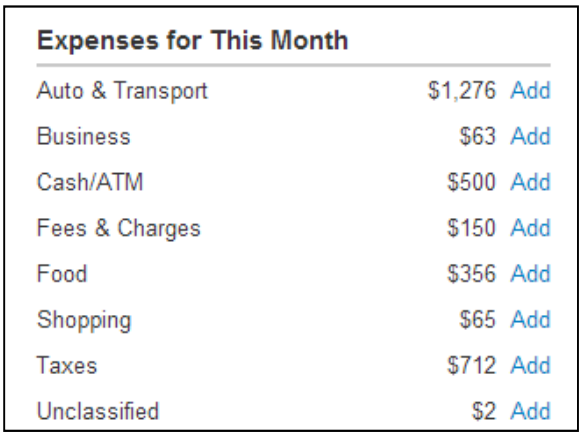
Note: At this point, do not spend much time on the Overview Tab, as it will not be accurate. I would move to the Budgets Tab, and start entering the data from the budget worksheet you created.

If you have not yet created a budget worksheet, please do so now and locate the following client instruction Guide at:
http://www.myinvestmentcoach.com/eMoney.html - **Client Instruction Guide: Budget Sheet Instructions**

3. Under **Budgets**, click **Add a Budget**, to create a budget. You can select to **Add a Single Budget** or **Create an Auto-Budget** based on your recent spending. **Note: I would not create an Auto-Budget as it will not be as accurate as your custom budget.**

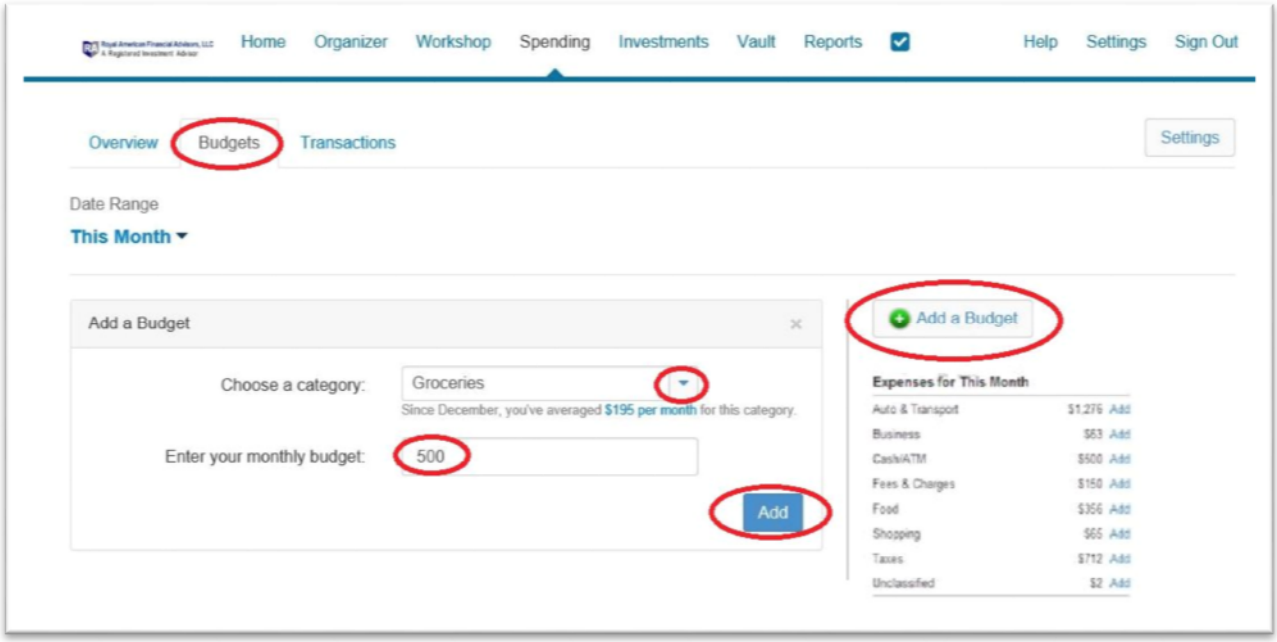


The **Expenses for This Month** shows the breakdown of categorized transactions. These will be applied if you choose to **Create an Auto-Budget**.

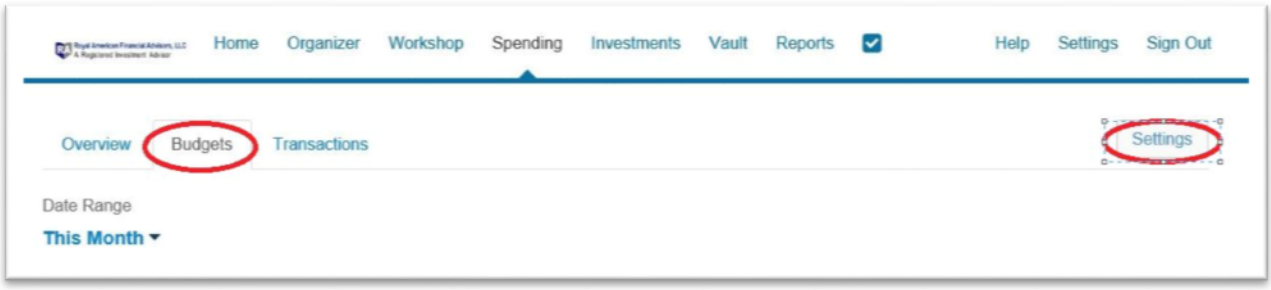


Note: I would not create an Auto-Budget, as it will not be as accurate as your custom budget. Start by entering the data from the budget worksheet you created by clicking on add a budget, and entering each line item of your custom budget from your budget worksheet. See next page.

4. If you choose to **Add a Single Budget (highly recommended)**, the following screen will appear. Select the appropriate category from the Spending Category drop down box and enter in the desired monthly budget. Click **Add.** Note: Add your custom budget categories BEFORE Add a Budget, or the custom categories will not show up in the drop down menu. See below on adding custom budget categories, then come back to this step.

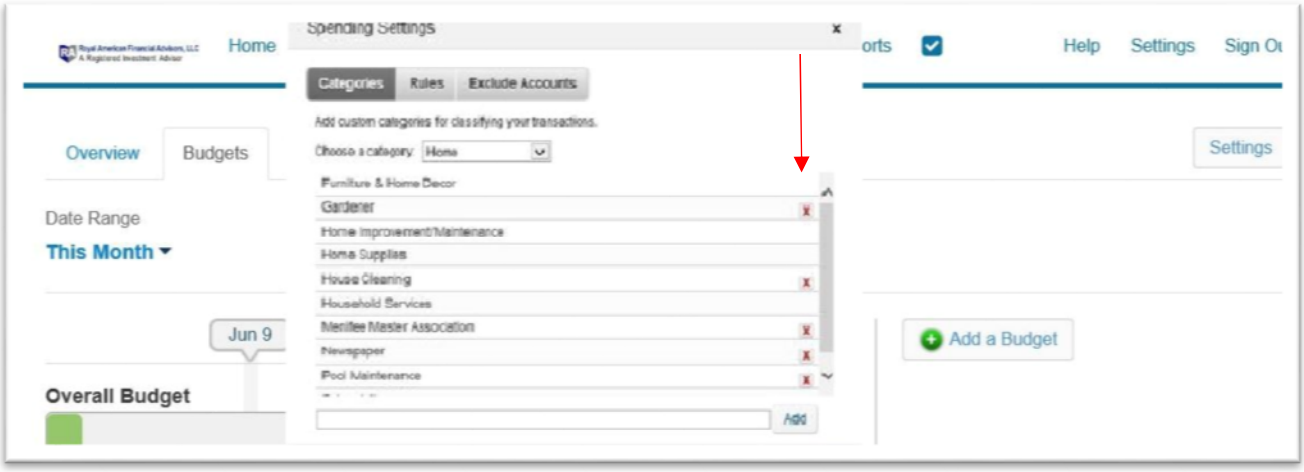


To add your custom categories from your budget worksheet, click on the settings tab.



Choose any of the standard categories (the items in **GREEN** on your budget worksheet) and add your custom category. Do this for all categories until you have entered all of your custom categories. You can add as many custom categories as you like.

You will notice the custom categories you added will have a **RED X**. They can be renamed, or deleted. The categories without a **RED X** are standard categories built into the system, and cannot be changed or deleted. You can use the standard categories, or your custom categories when creating your budget.

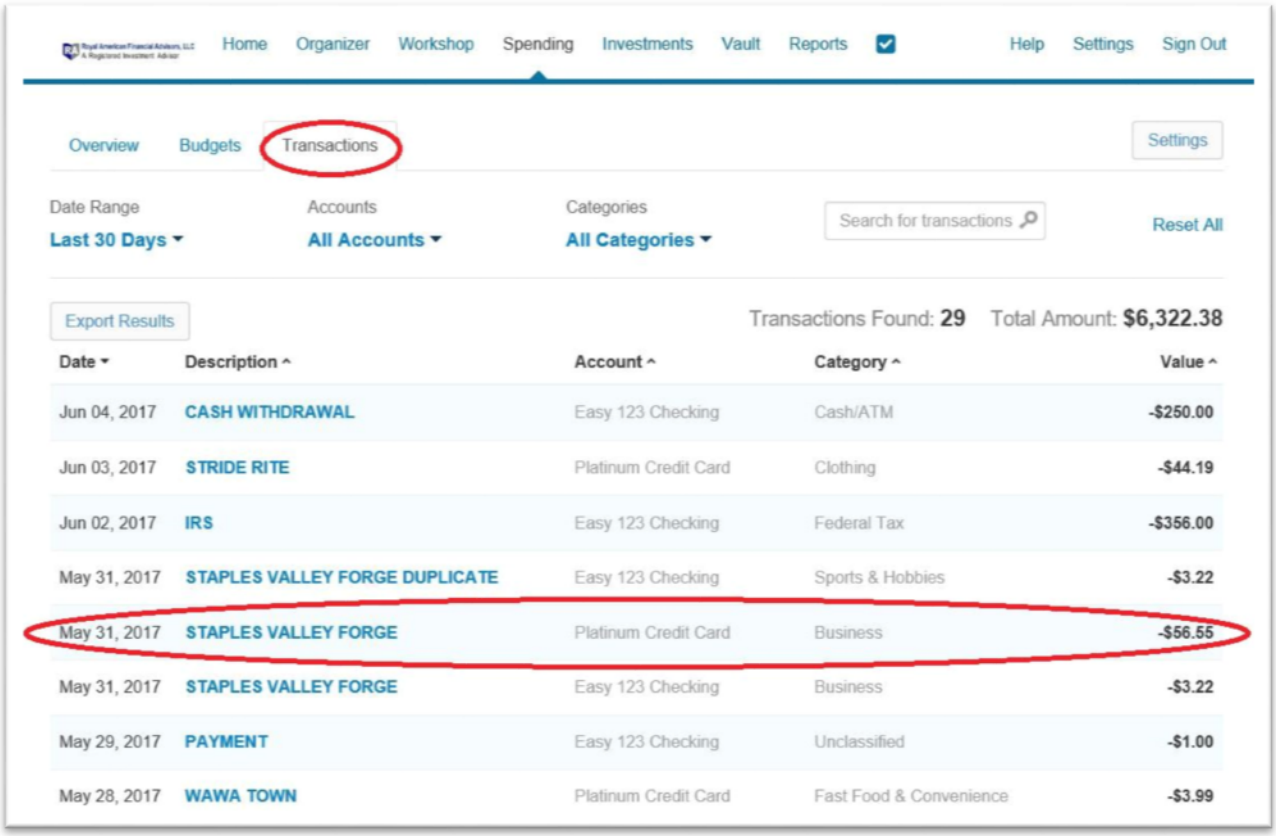


After you have added all of your custom categories, go back to budgets and click **Add a Budget**. Your custom categories should be available. Don't worry if you miss one. You can always go back to settings and add another custom category at any time.

5. Now it's time to revise the transaction categories to match your budget categories. Click the **Transactions** tab. The Transactions tab provides a breakdown of any transactions that were pulled in through your connections. You can sort by **Date Range**, **All Accounts**, and **All Categories**.

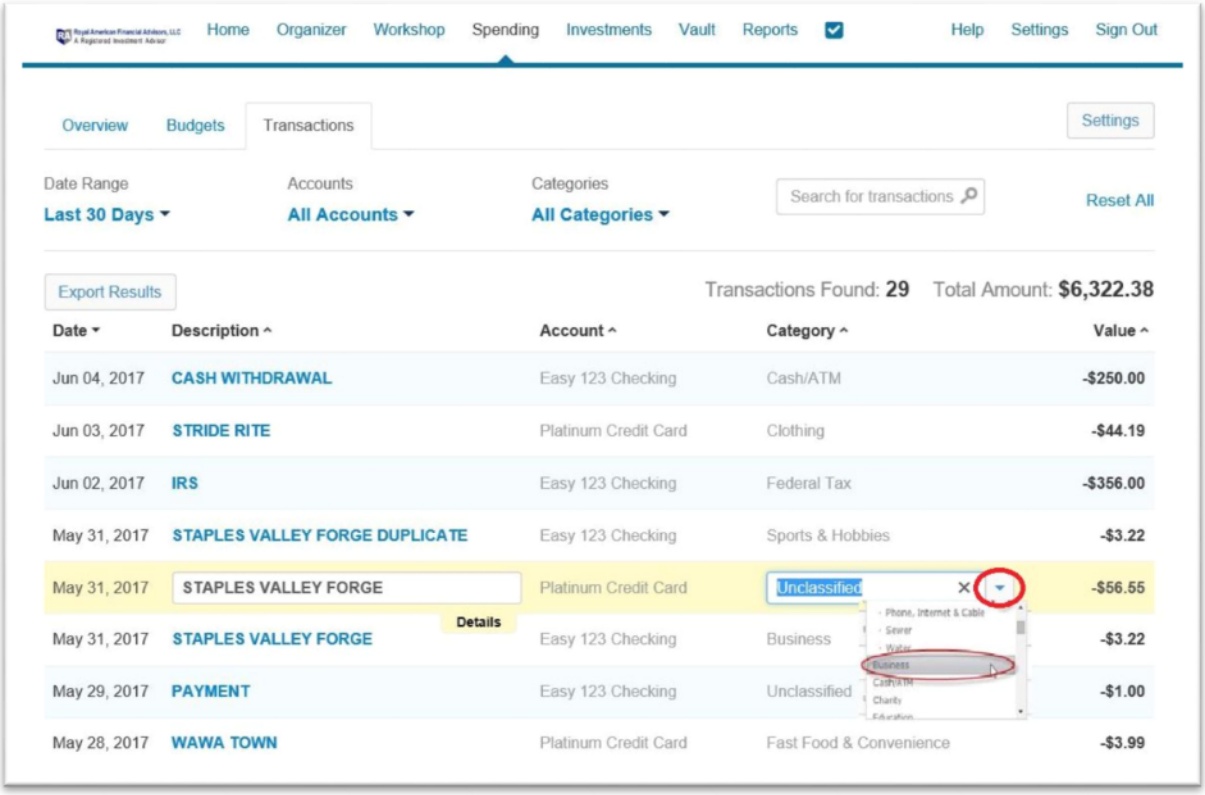
   1. To manually classify a transaction, highlight it by clicking on the particular line item.

Note: The credit card transactions will list the specific payee. However, the checking account transactions will typically show CHECK as the payee. Just like your bank statement, it will not recognize what you write on your check, only the amount. This is where setting rules, if done properly, will be a real time saver going forward. More on setting rules on the following pages.

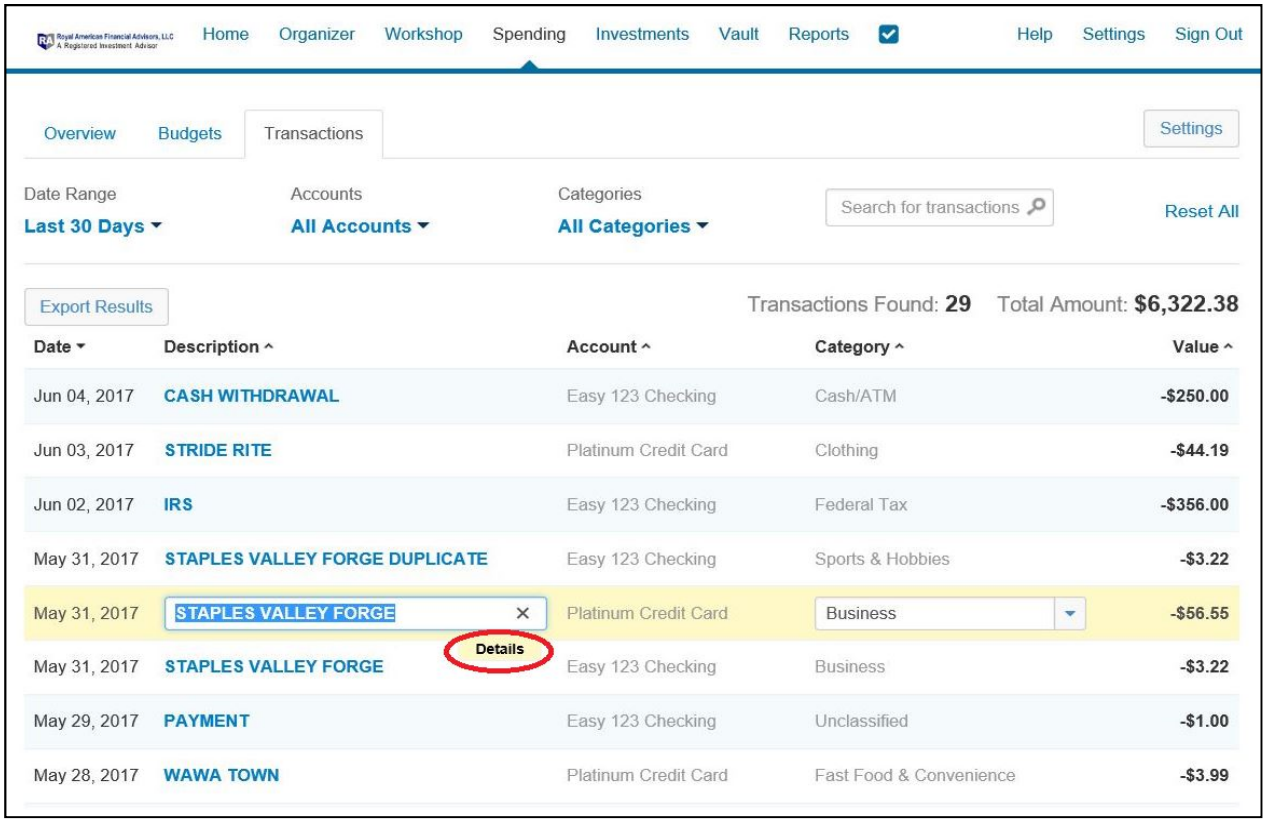


2. Click the Category Drop down and choose from the pre-existing category list. If you already added your custom categories, they should show up in the drop down menu for you to choose.

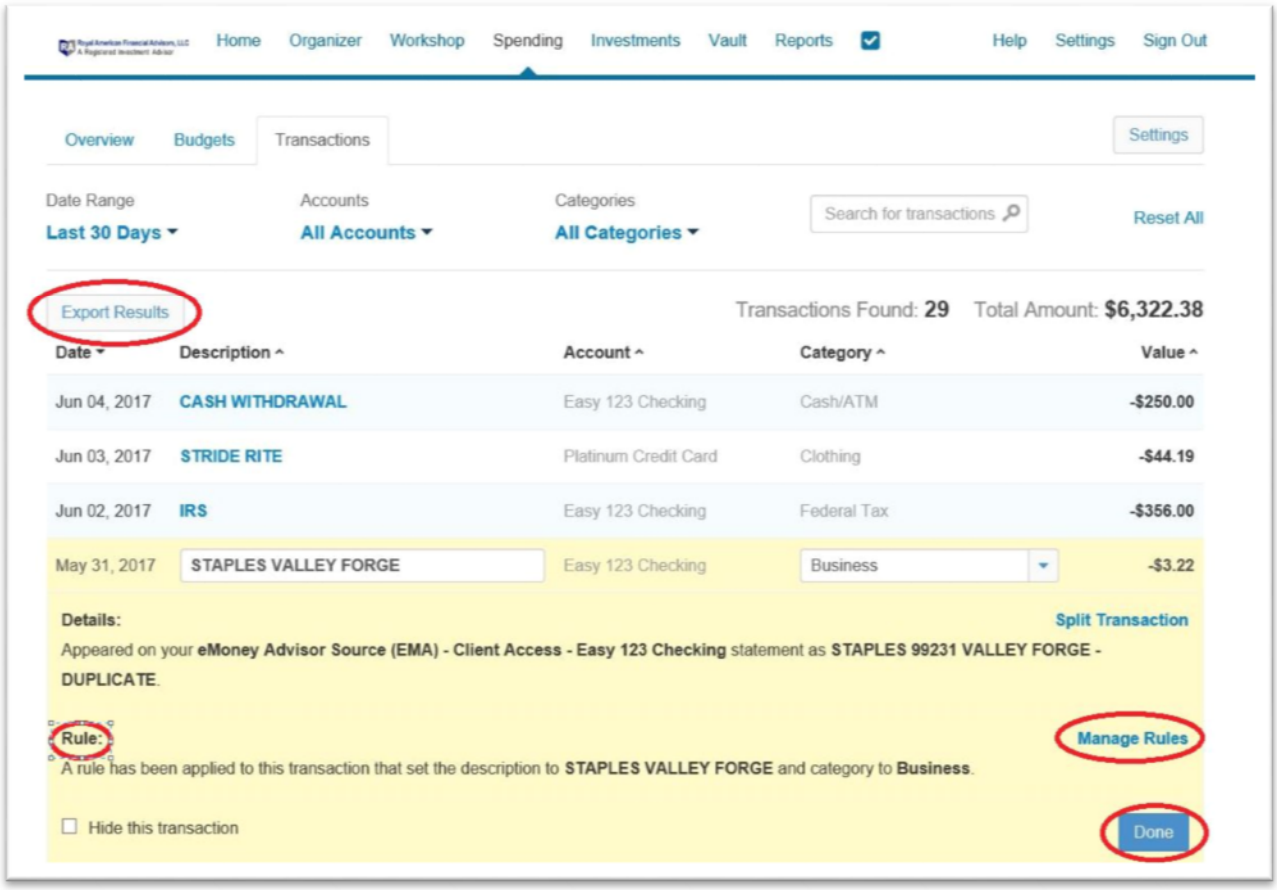
Note: Once a month, you should check all transactions for category accuracy. This should take no more than 10 minutes once your rules are set up properly for repeat transactions. It is well worthwhile to check the accuracy of the categories of your transactions.



3. To remember this transaction's category in the future, click the **Details** tab to set a rule. You can also split the transaction into two or more categories for accuracy.

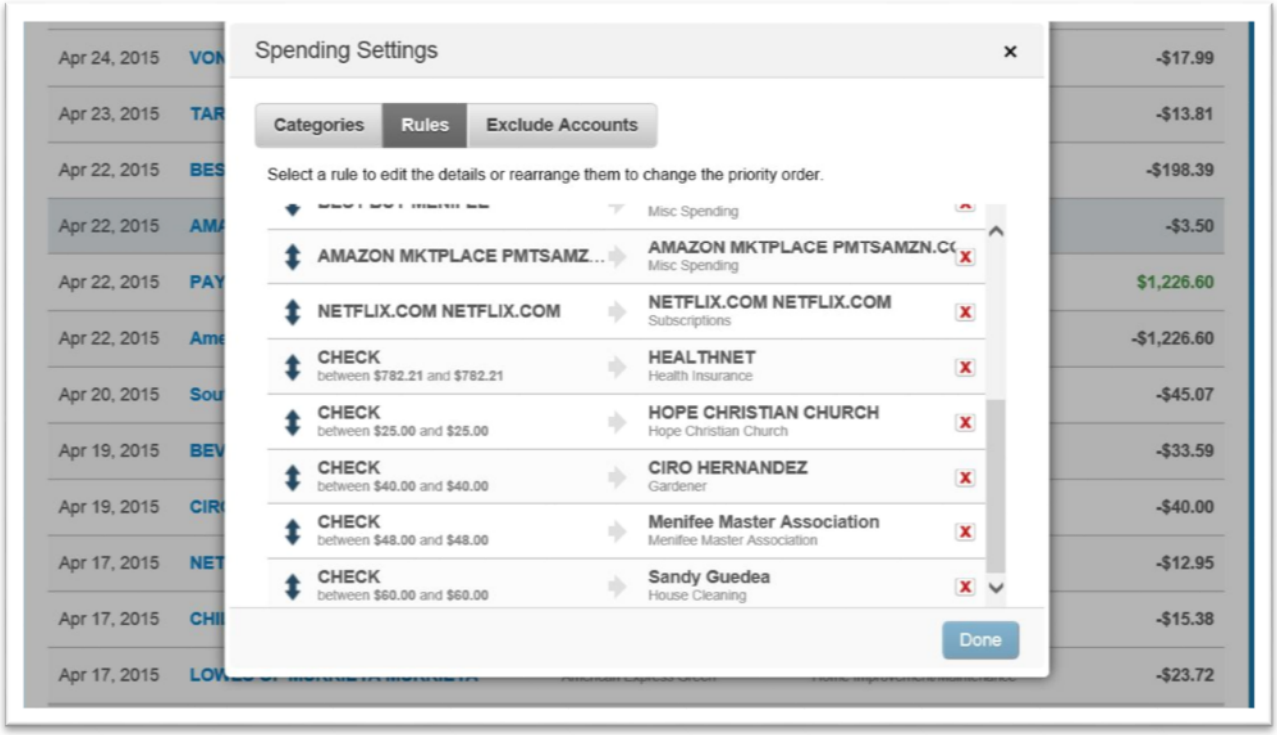


4. Set up the **Rule** and click **Done.**

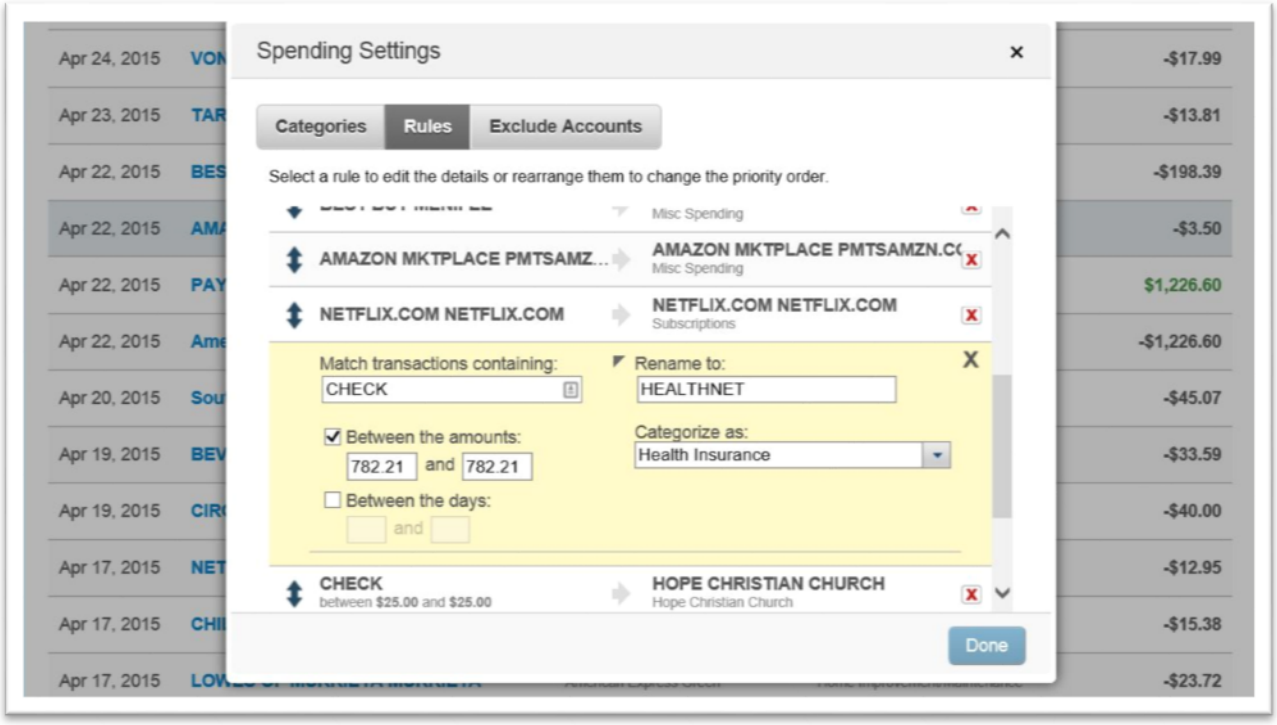


You can also check, revise, edit, or delete your rules by clicking on **Manage Rules**. The following window will pop up.

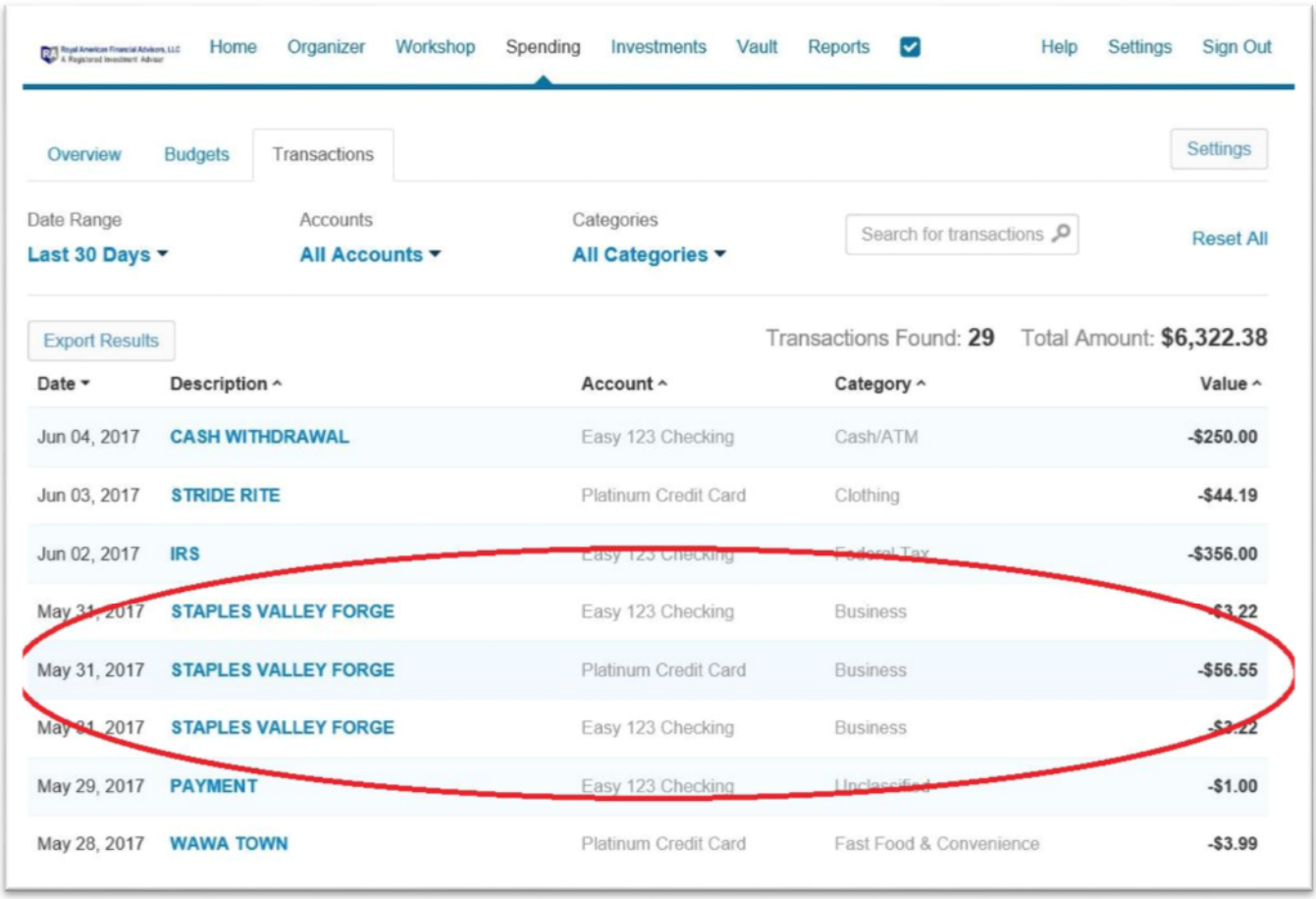
Note: Carefully set up the rules. If you have questions, call us. Changing a rule incorrectly can revise other transactions you do not want to revise. However, rules set up properly, can be a real time saver!



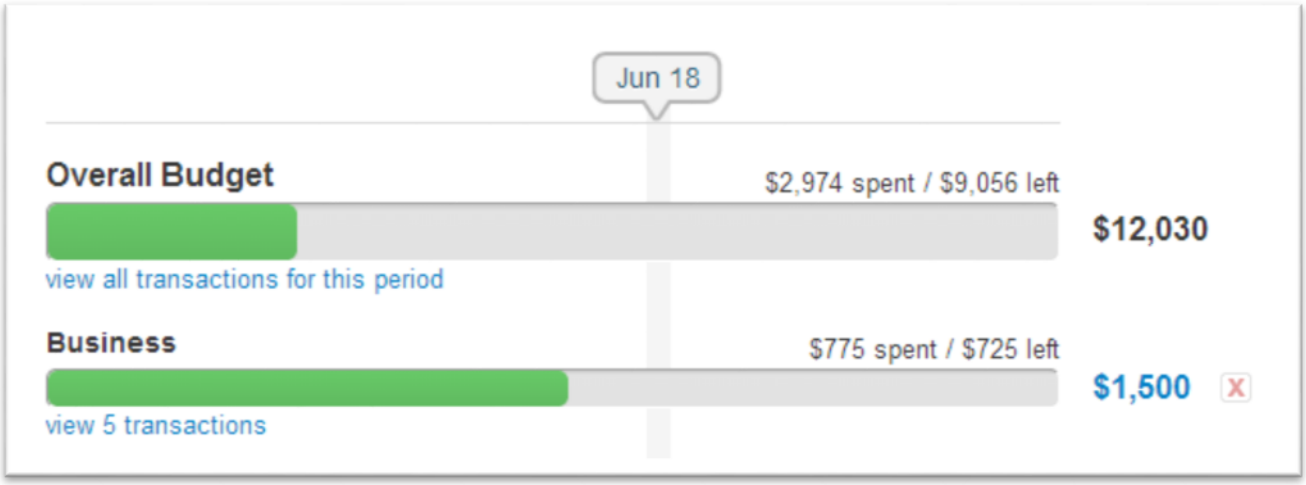
Select the rule to check, revise, edit, or delete.



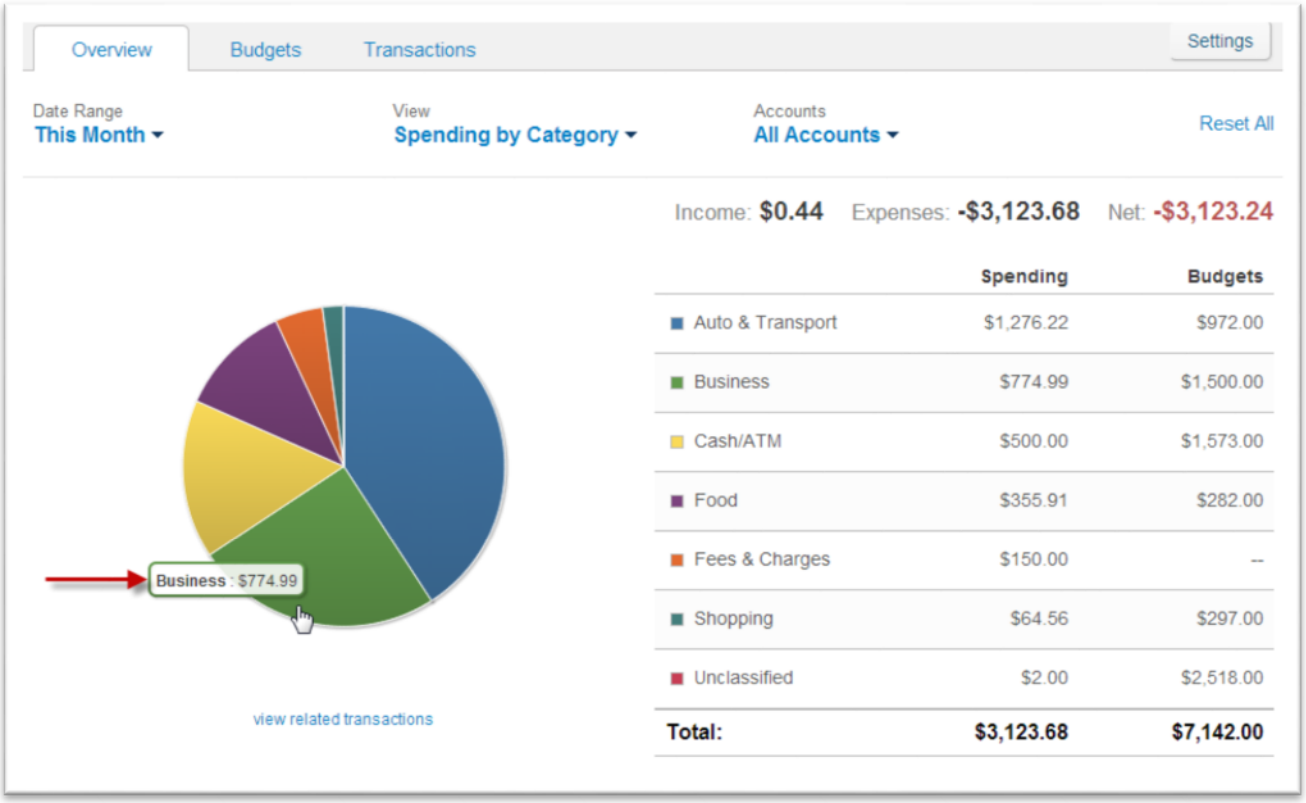
5. After classifying all transactions, you can view your **Budget** to track the expenses.



6. The **Budgets** tab now displays the current amount spent for the Overall Budget as well as the amount spent for specific categories, including all of your custom categories.

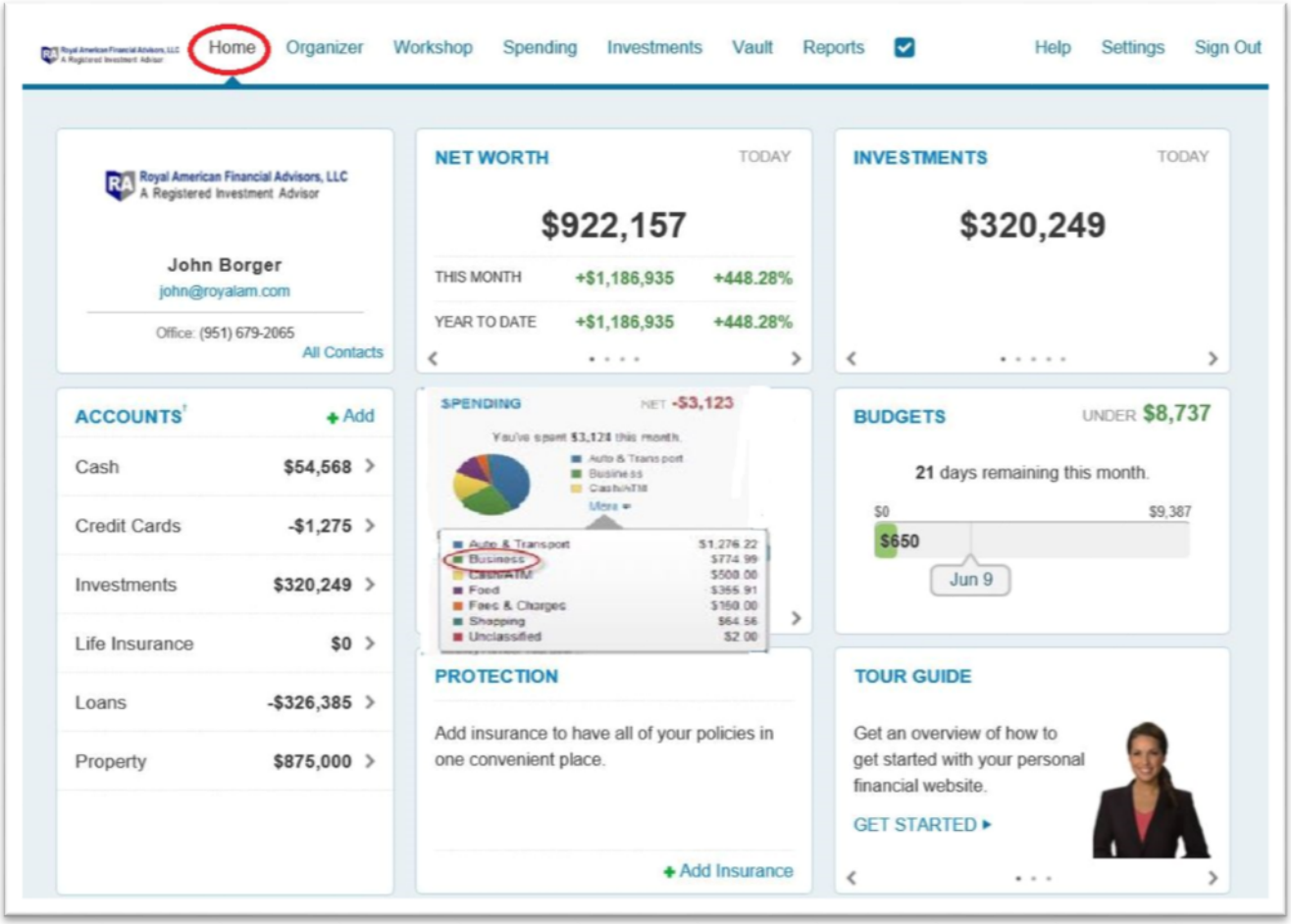


7. The **Spending Overview** tab now incorporates your budget. Click on any piece of the pie to see specific transactions for that part of your budget. You can also click on view related transactions to see a specific breakdown of transactions in each part of the pie chart. This feature is AWESOME! You can also use this feature to see if the related transactions are categorized properly.



	Spending	Budgets
Auto & Transport	$1,276.22	$972.00
Business	$774.99	$1,500.00
Cash/ATM	$500.00	$1,573.00
Food	$355.91	$282.00
Fees & Charges	$150.00	--
Shopping	$64.56	$297.00
Unclassified	$2.00	$2,518.00
Total:	**$3,123.68**	**$7,142.00**

8. The Home Page will populate the **Spending** and **Budgets** tiles with the new data entered. Under the **Spending** tile, click the **More** button to get the spending detail.



Client Instruction Guide: Hide Duplicate Spending Transactions

Note: You should not have to use this feature often, if ever. Do not spend too much time studying these instructions. Just know that if you do need to hide a transaction, these instructions are available.

In this training guide, you will learn how to hide any duplicate spending transactions that may pull through your connections.

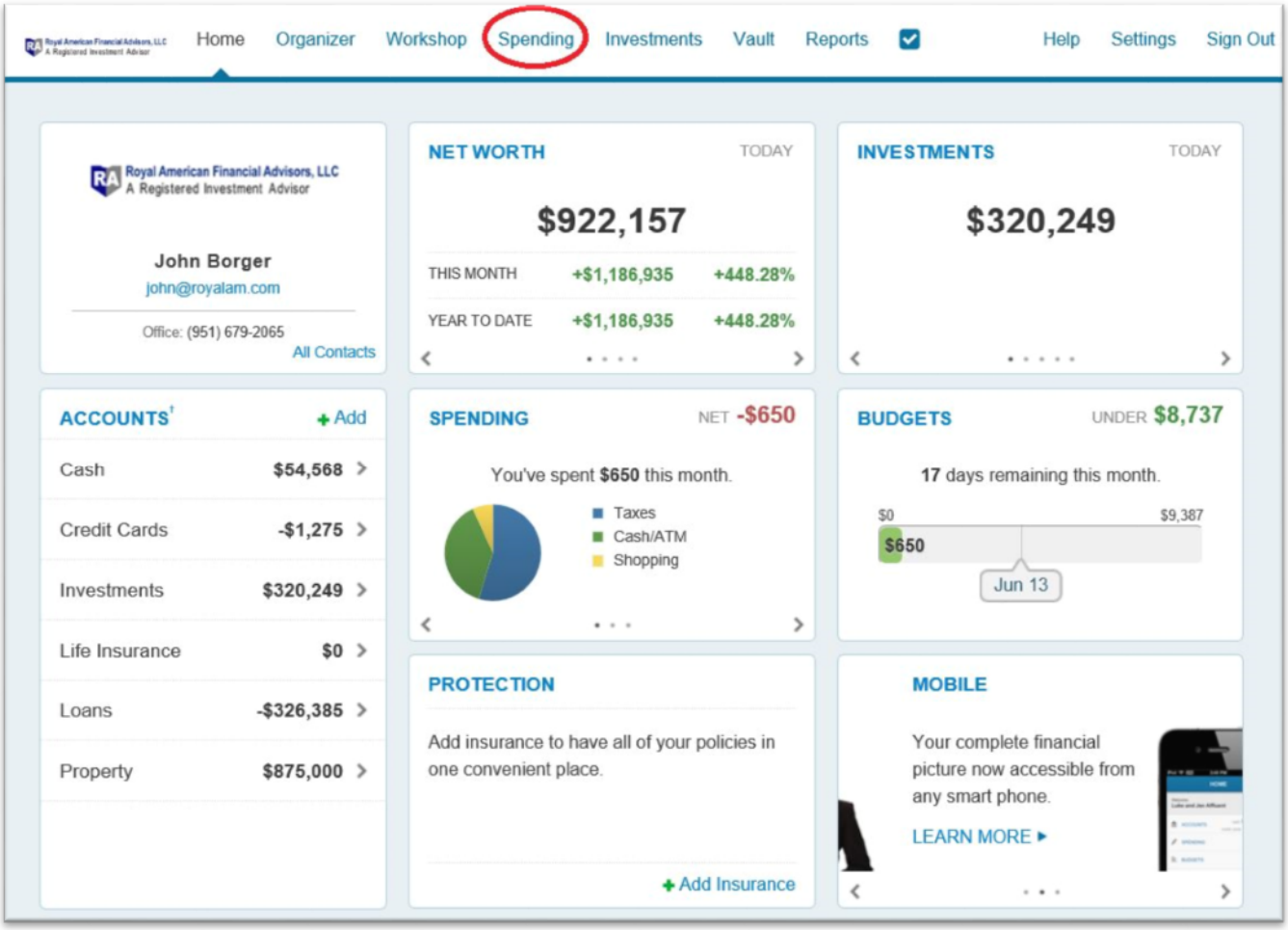
With this feature, you will be able to:

- Hide transactions.
- Show all previously hidden transactions by filtering the transaction list.
- Access this feature via your Mobile site.

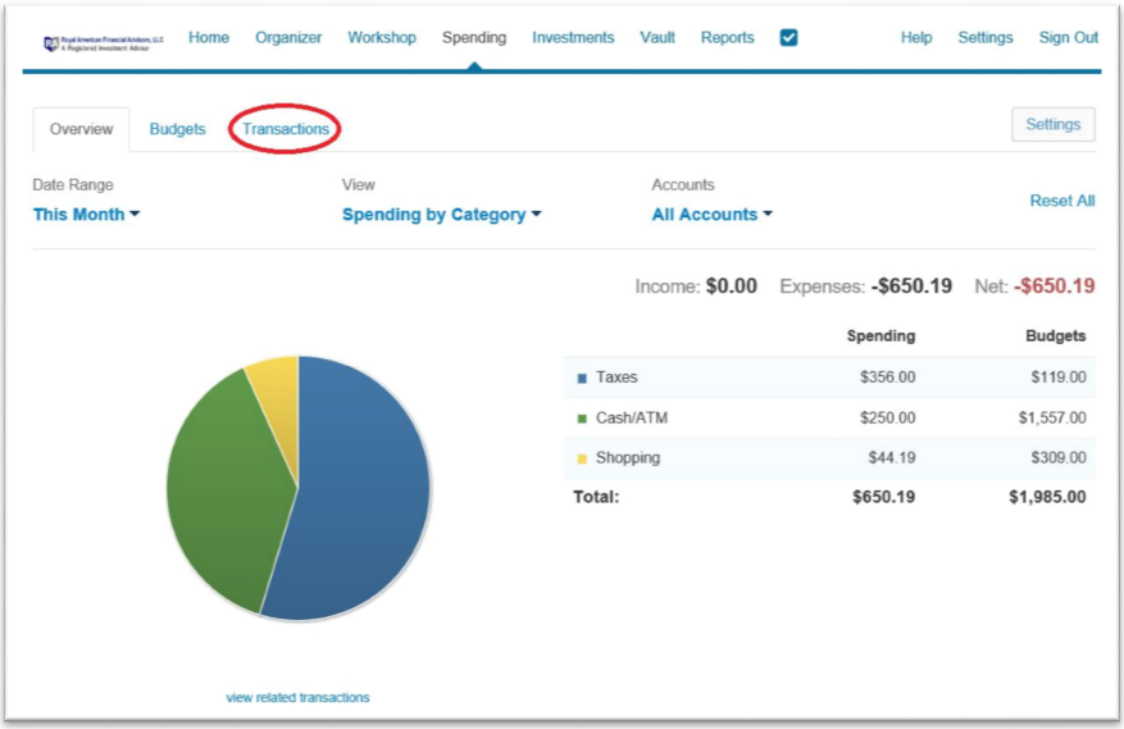
Hidden transactions are **NOT** included in the Overview or Budget tabs.

Please Note: When a transaction is hidden, the transaction is NOT deleted. If the transaction is split, you can hide a portion of it.

1. From the Home page, click Spending.

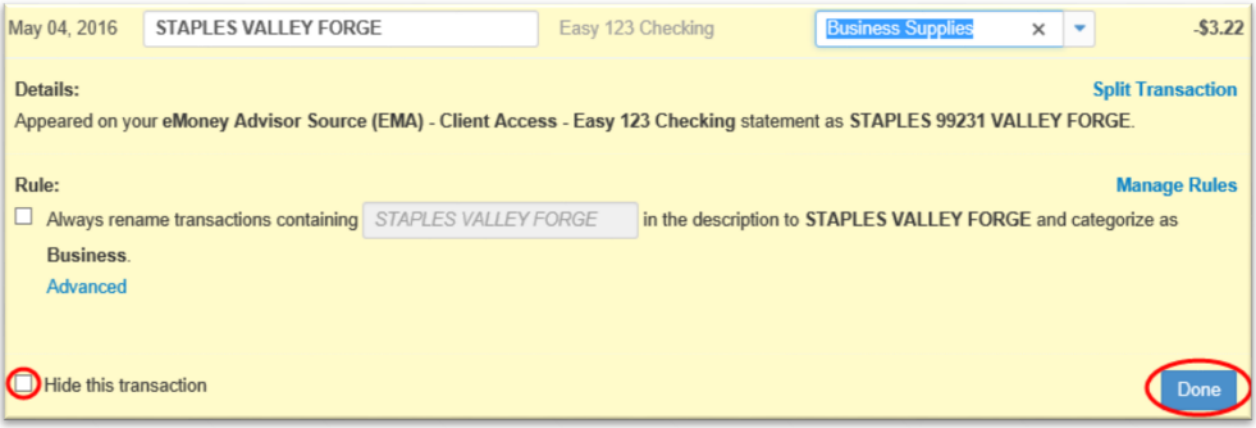


2. Click the Transactions tab.



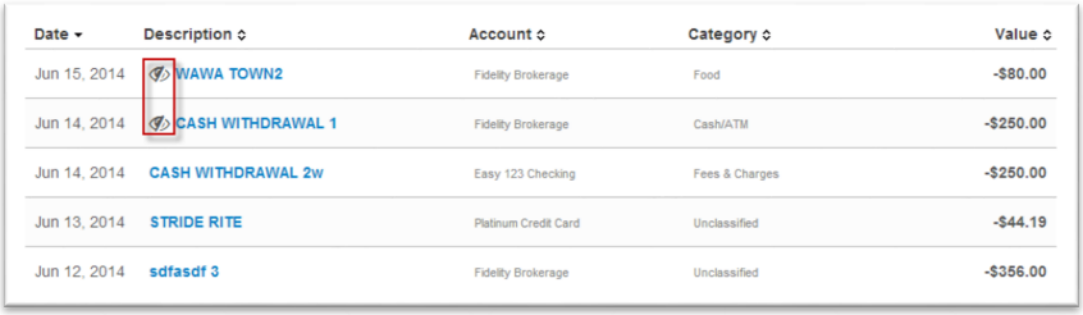
3. Choose a transaction, and click on the **Details** link.

4. Check the **Hide this transaction** box. Click **Done**.

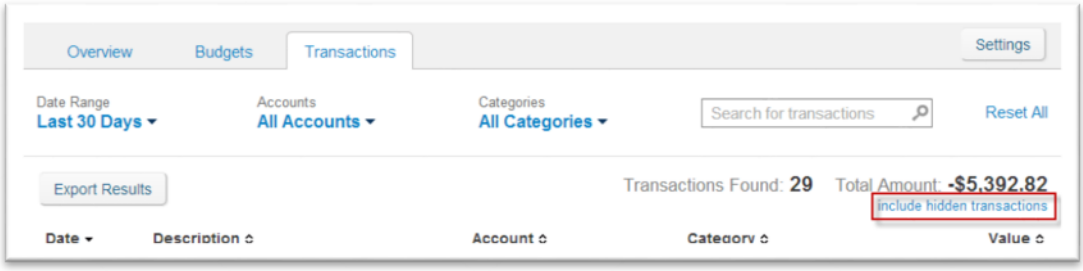


1. To show all previously hidden transactions by filtering the transaction list:

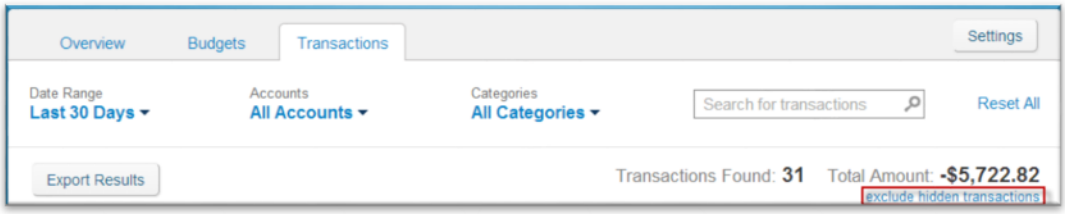
   a. When a transaction is marked as hidden, the transaction will appear with the following icon next to the description section



   b. To include hidden transactions in the Transactions list, click the **include hidden transactions** link located under the Total Amount.



   c. To exclude the hidden transactions (that were previously included), click the **exclude hidden transactions** link located under the Total Amount.



Notes:
- Hidden transactions will not be included in the Budgets or Overview sub-tabs.
- The Total Amount will reflect the total amount of the transactions on the page.
  - If hidden transactions are excluded, the amount will be different than if those hidden transactions are included.

To mark a transaction as a duplicate through our mobile site.

a. To mark a transaction as a duplicate, navigate to **Transactions** from the Home Page.

b. Tap on the transaction to be marked as a duplicate – this will take you to the **Update Transaction** page.

c. Click the button titled **Hide Transaction.**

d. After tapping the button to hide a transaction, a confirmation message will appear with the following text:
Are you sure you want to hide this transaction?

Click OK to hide. It will no longer appear in **Spending** and **Budgets**.

e. On the main **Transactions** page, duplicate transactions will be marked with a: