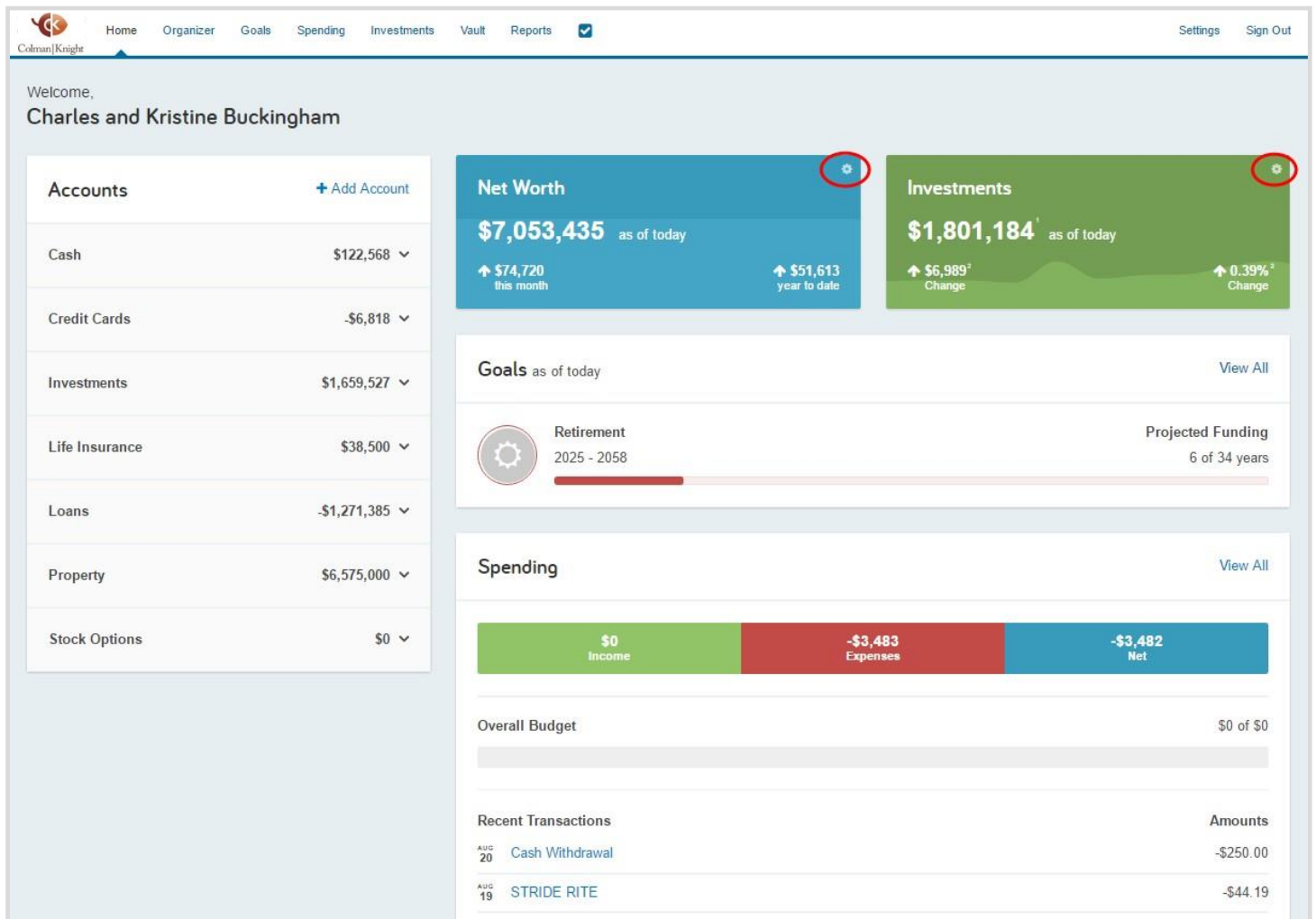


This training guide will overview your new Integral Wealth Portal! This personal financial management site provides you with the tools to organize your financial life. Using the Integral Wealth Portal will help you to stay connected with your finances in one simple consolidated view.

Before your first login, you will be prompted to establish 3 security questions and set up 2-Factor Authentication.

1. Your **Home** page is a living snapshot of your financial wellbeing. The Home page is a high-level view of your financial information. This page is divided into separate tiles that represent the information contained within a particular section of the application.



Colman|Knight Home Organizer Goals Spending Investments Vault Reports Settings Sign Out

Welcome,  
Charles and Kristine Buckingham

Accounts	+ Add Account
Cash	\$122,568
Credit Cards	-\$6,818
Investments	\$1,659,527
Life Insurance	\$38,500
Loans	-\$1,271,385
Property	\$6,575,000
Stock Options	\$0

### Net Worth

**\$7,053,435** as of today

↑ \$74,720 this month      ↑ \$51,613 year to date

### Investments

**\$1,801,184** as of today

↑ \$6,989<sup>1</sup> Change      ↑ 0.39%<sup>2</sup> Change

### Goals as of today

View All

Retirement 2025 - 2058	Projected Funding 6 of 34 years
---------------------------	------------------------------------

### Spending

View All

\$0 Income	-\$3,483 Expenses	-\$3,482 Net
---------------	----------------------	-----------------

Overall Budget: \$0 of \$0

### Recent Transactions

	Amounts
AUG 20 Cash Withdrawal	-\$250.00
AUG 19 STRIDE RITE	-\$44.19

Begin customizing your experience by clicking the **gear** icon in your **Net Worth** and **Investments** tiles!

2. The **Organizer** will help you to consolidate all of your important financial information into one place. Click the different sections to add and edit the related information. Here you can add your accounts, financial data, people and property. The information included here will be used to populate other areas of the application, including the Home page.

The screenshot displays the 'Organizer' section of the Integral Wealth Portal. At the top, a navigation bar includes 'Home', 'Organizer' (highlighted with a red circle), 'Goals', 'Spending', 'Investments', 'Vault', and 'Reports'. A sidebar on the left lists menu items: 'Accounts', 'Professional Contacts', 'Income, Expenses, and Savings', 'Future Expenses', 'Financial Priorities', and 'Risk Tolerance'. The main content area features profiles for 'Charles Buckingham' (CB) and 'Kristine Buckingham' (KB), each with contact information and roles. Below this are sections for 'People' (listing Adam and Jack) and 'Property' (listing Artwork and Jewelry, Bryn Mawr Home, Buckingham Engineering, Cars and Household Furnishings, and Ocean City Condo). 'Add Person' and 'Add Property' buttons are visible in their respective sections.

- The **Goals** page allows you to see how your financial goals impact your holistic financial outlook. You can quickly drill into the details of each one of your goals for insight into projected costs, funding, and suggested actions to improve your results!

You can add the following goal types:

- Education
- Travel
- Home Improvement
- Wedding
- Celebration
- Elder Care
- Retirement Home
- Family Support
- Alimony
- New Car
- Other

4. The **Spending** tab gives you a clear view of what you're spending each month. If there is no information on this screen, it's because a bank account or credit card needs to be added to **Accounts** in your **Organizer**. Spending includes an Overview, Budgets, and Transactions tab.

Home
Organizer
Goals
Spending
Investments
Vault
Reports
✓

Overview
Budgets
Transactions

Settings

Date Range

**This Month** ▾

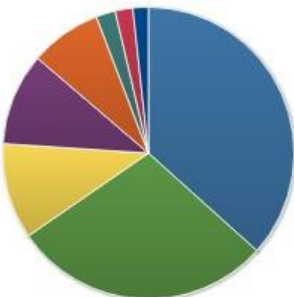
View

**Spending by Category** ▾

Accounts

**All Accounts** ▾

Reset All



[view related transactions](#)

Income: **\$0.22**    Expenses: **-\$3,482.67**    Net: **-\$3,482.45**

	Spending	Budgets
Auto & Transport	\$1,276.22	--
Unclassified	\$1,001.99	--
Cash/ATM	\$370.00	--
Taxes	\$356.00	--
Food	\$275.91	--
Fees & Charges	\$75.00	--
Shopping	\$67.78	--
Business	\$59.77	--
<b>Total:</b>	<b>\$3,482.67</b>	<b>\$0.00</b>

These reports are provided for informational purposes only and are not intended to replace your official account statements from the sponsor or custodian. As always, you should refer to your official account statements to compile a complete and accurate inventory of your accounts. You are also strongly encouraged to review your official account statements and compare them against the values and other information contained in the report(s). In the case of any discrepancy, you should rely on your official account statements as the most accurate source of information. Questions regarding any account listed on the reports should be directed to the customer contact information identified on the official account statement. Assets may not be covered by SIPC.

Please refer to the Terms of Service for additional information on Aggregation Services.

Page | 4

- The **investments** tab is made up of four components: Summary, Allocation, Analysis, and Transactions. These will provide you with an overall view of your investments as well as the ability to drill into individual accounts & asset breakdowns.

Home Organizer Goals Spending Investments Vault Reports ☑

Summary Allocation Analysis Transactions

Research

Accounts

**All Investments** ▼

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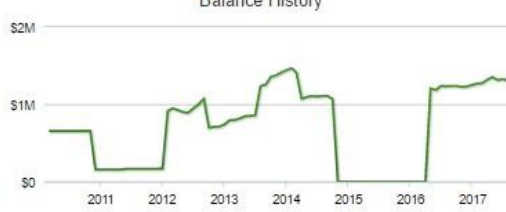
**Current Value: \$1,805,248.04**

Cash: \$175,789.00  
Margin: \$2,000.00  
Holdings: \$1,627,459.04

**Today's change: +\$11,053.39** ▲ 0.62%

Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below. Account holdings reflect the last available prices as of 08/22/2017 01:02PM.

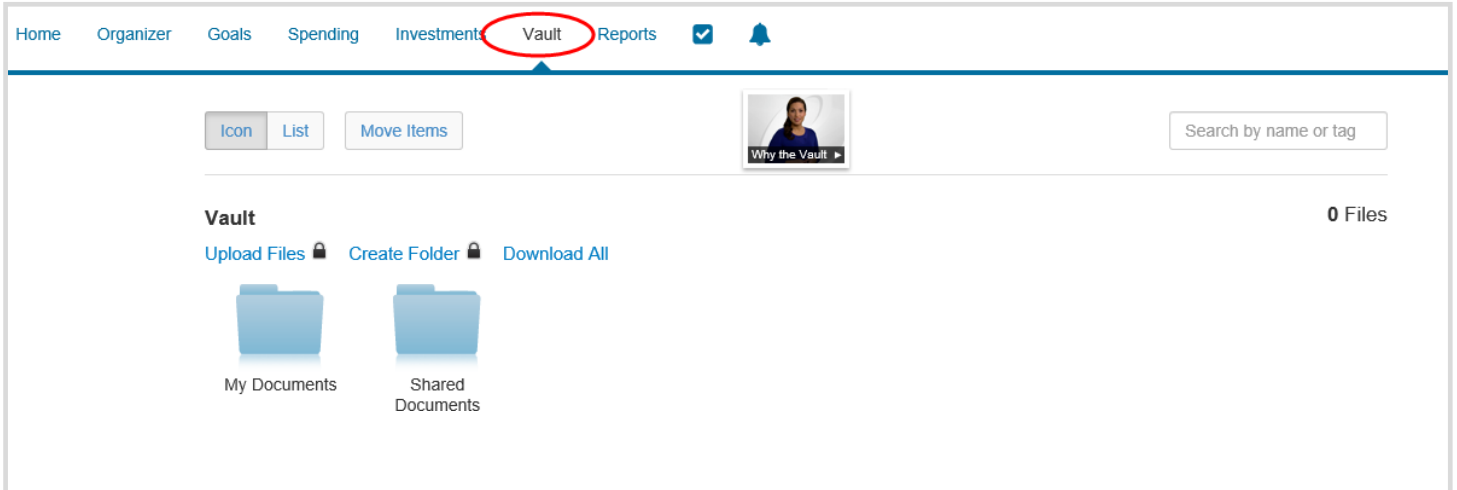
Balance History



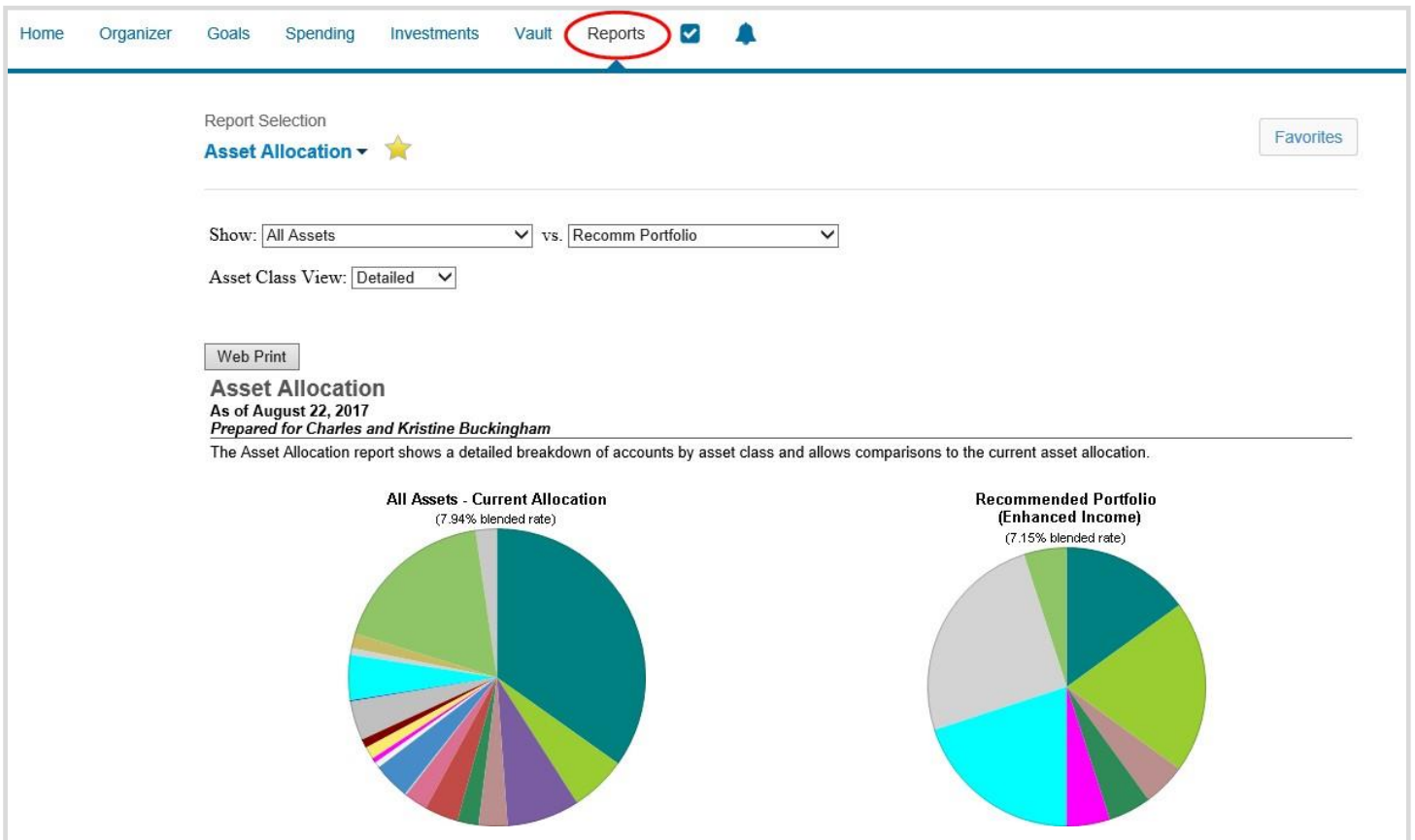
Values are based on the total of all account history values as of the last day of each month in which histories are available.

Account ▲	Positions As Of ▲	Cash ▲	Margin ▲	Holdings <sup>2</sup> ▲	Current Value ▲	Today's Change <sup>2</sup>	
						Value ▲	Pct ▲
† Adam's 529 Plan	08/08/2013 12:29PM			\$31,500.00	\$31,500.00		
† Charles' 401k	08/09/2013 08:07AM			\$220,000.00	\$220,000.00		
Charles' Bond Fund	08/21/2017 01:00PM			\$83,749.00	\$83,749.00		
† Charles' Brokerage	08/21/2017 01:00PM			\$7,227.00	\$7,227.00		
Health Savings Account	08/22/2017 08:31AM	\$1,000.00		\$55,200.54	\$56,200.54		
† Jack's 529 Plan	08/08/2013 12:21PM			\$38,000.00	\$38,000.00		
Joint Brokerage	08/21/2017 01:00PM	\$32,000.00	\$2,000.00	\$694,077.24	\$728,077.24	+\$10,780.19	1.50%
† Kristine's 403b	08/09/2013 08:07AM			\$200,100.00	\$200,100.00		
† Orion Investments	08/22/2017 08:31AM	\$142,789.00		\$297,805.28	\$440,394.28	+\$283.20	0.07%
<b>Total</b>					\$1,805,248.04	+\$11,053.39	

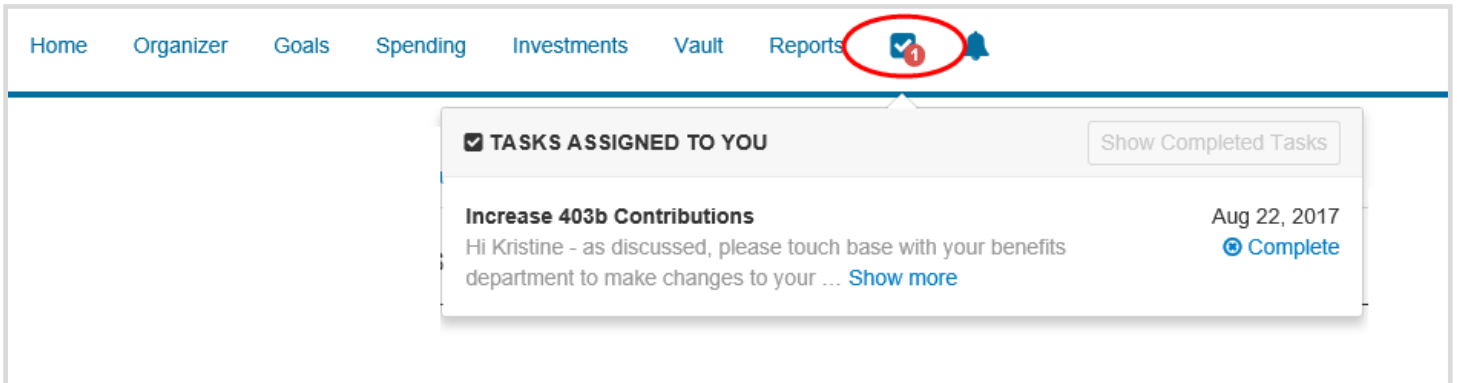
- The **Vault** tab is a repository where files are stored by Colman Knight for your review, and where you can store files. To upload a file, click the **Upload Files** link. The **My Documents** folder is hidden from Colman Knight. If you want Colman Knight to see a document, upload into the **Shared Documents** folder.




- The **Reports** tab provides you with a series of reports about your financial situation.



- The **Check Box** icon will alert you of any tasks assigned to you. Click the Complete link when you've finished the task to notify Colman Knight.



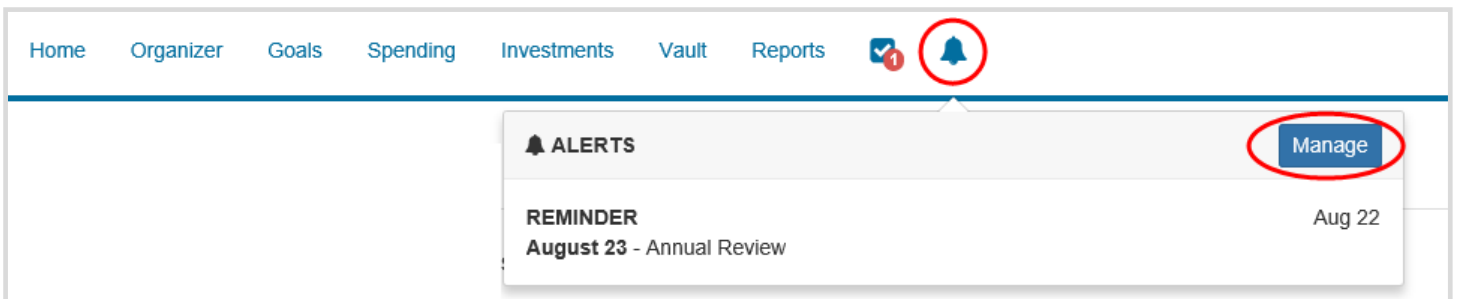
Home Organizer Goals Spending Investments Vault Reports 


**TASKS ASSIGNED TO YOU** Show Completed Tasks

**Increase 403b Contributions** Aug 22, 2017

Hi Kristine - as discussed, please touch base with your benefits department to make changes to your ... [Show more](#) [Complete](#)

- The **Bell** icon allows you to view any triggered alerts. Click **Manage** to set up alert parameters!



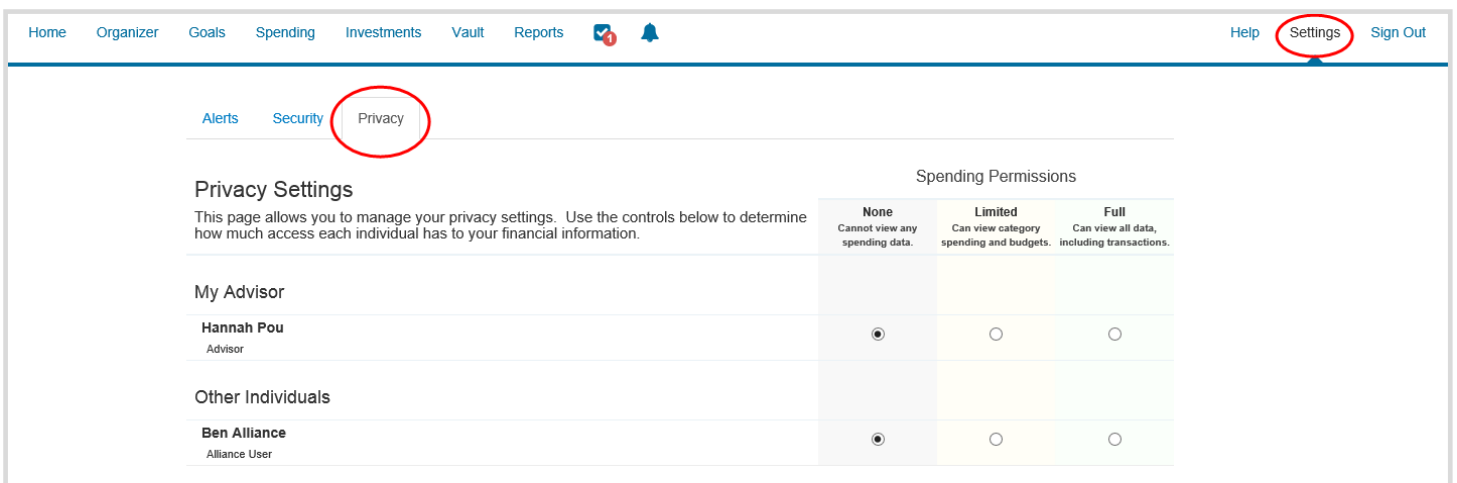
Home Organizer Goals Spending Investments Vault Reports 



**ALERTS** Manage

**REMINDER** Aug 22

**August 23 - Annual Review**

- The **Settings** page is where you manage alerts, update your security information (Passwords, 2-Factor Authentication & Security Questions), and permission Colman Knight to see spending information through the Privacy tab.



Home Organizer Goals Spending Investments Vault Reports   Help **Settings** Sign Out

[Alerts](#) [Security](#) **Privacy**

**Privacy Settings**

This page allows you to manage your privacy settings. Use the controls below to determine how much access each individual has to your financial information.

	Spending Permissions		
	None Cannot view any spending data.	Limited Can view category spending and budgets.	Full Can view all data, including transactions.
<b>My Advisor</b>			
<b>Hannah Pou</b> Advisor	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Other Individuals</b>			
<b>Ben Alliance</b> Alliance User	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>