

# Portal Overview

This training guide is an overview to your new website! The Integral Wealth Portal provides you with the tools to organize your financial life. Using this wealth management portal will help you 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 section of the application. Begin customizing your experience by clicking the **gear** icon in your **Net Worth** and **Investments** tiles!

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
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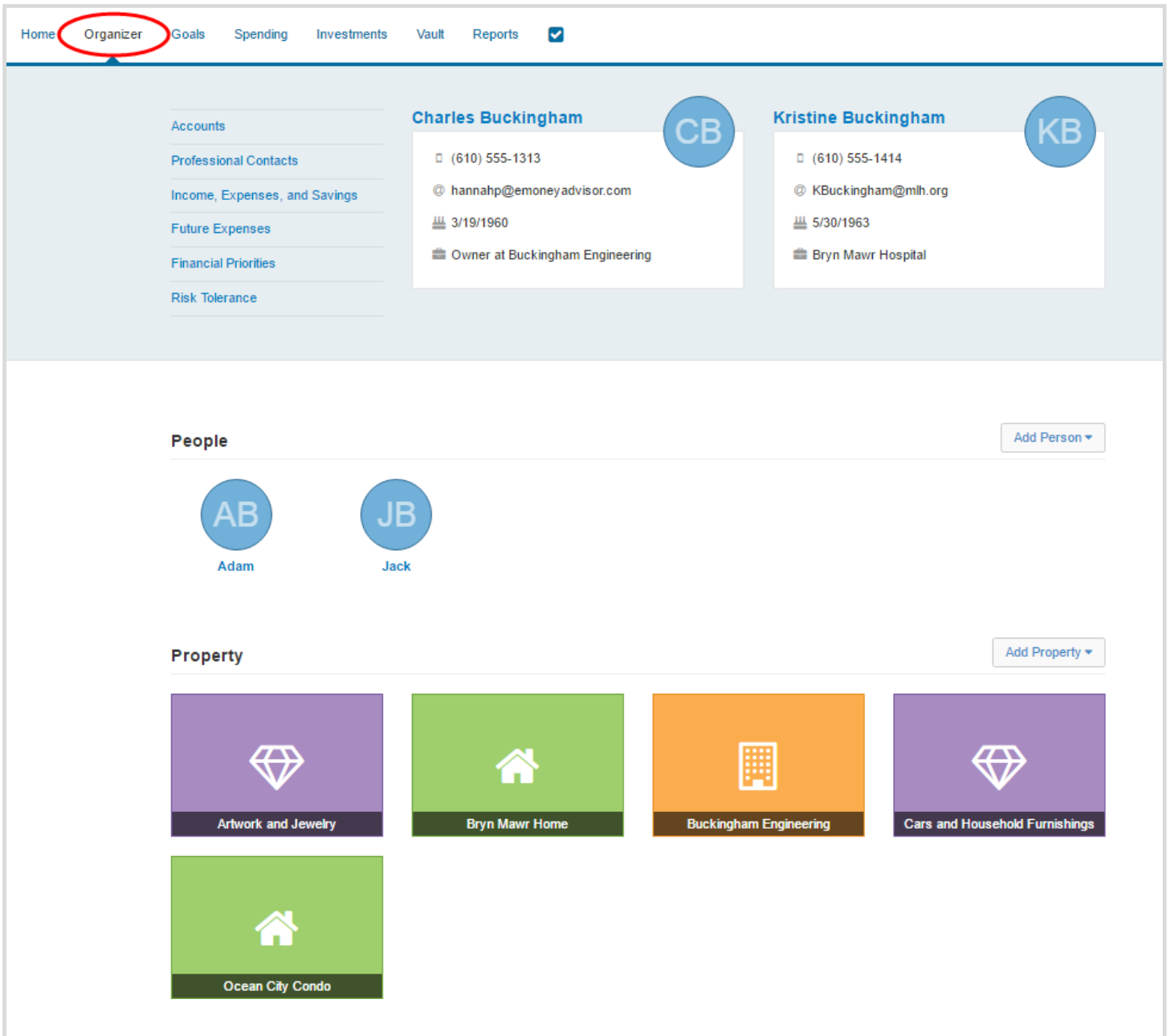
Overall Budget: \$0 of \$0

Recent Transactions

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

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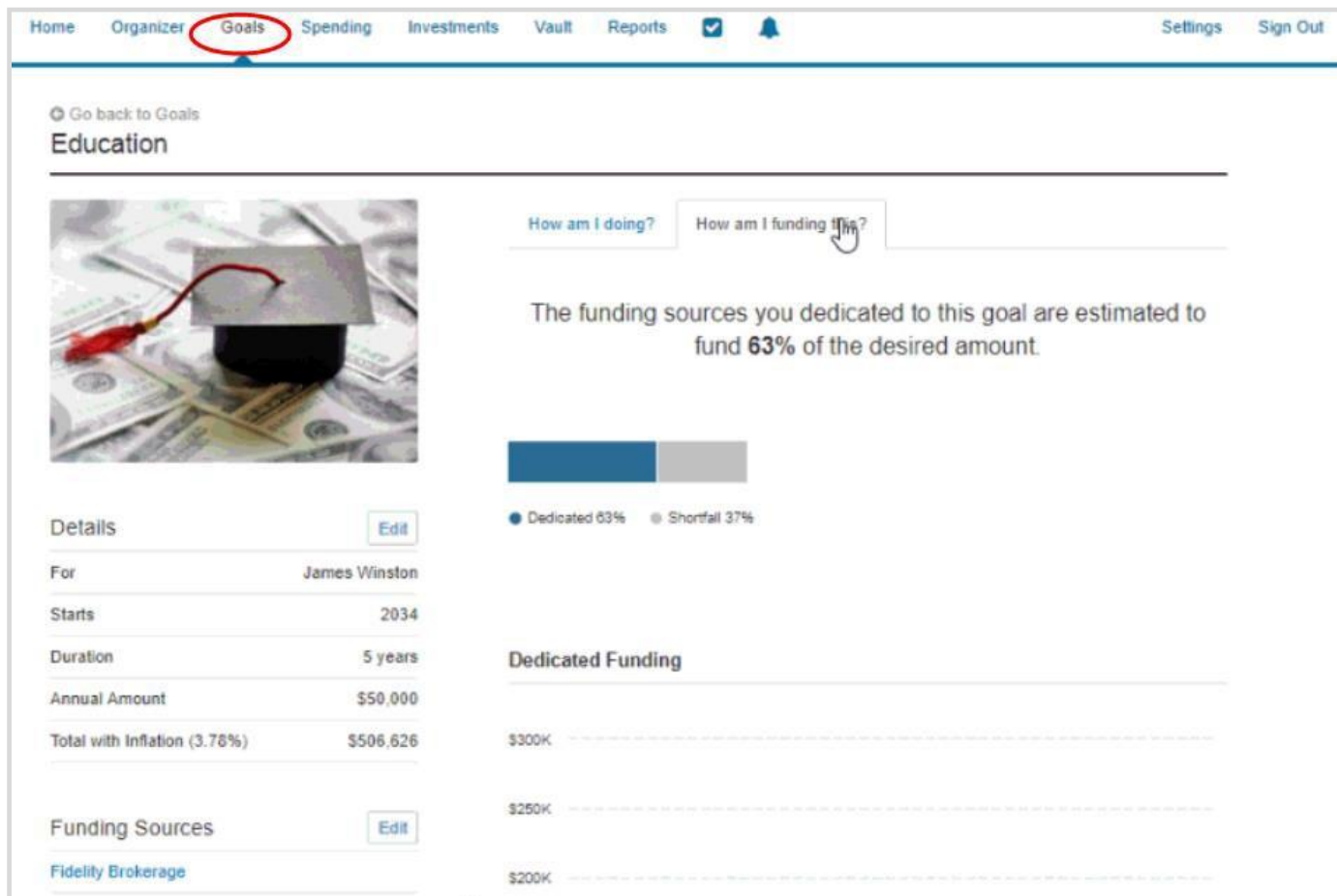
- The **Organizer** will help you to consolidate all of your important financial information into one place. Click the different sections to add and edit the related information. Here you can add your accounts, financial data, people, and property. The information included here will be used to populate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



The screenshot displays the 'Organizer' section of the Integral Wealth Portal. The navigation bar at the top includes 'Home', 'Organizer' (highlighted with a red circle), 'Goals', 'Spending', 'Investments', 'Vault', and 'Reports'. The main content area is divided into two columns. The left column contains a sidebar menu with the following items: 'Accounts', 'Professional Contacts', 'Income, Expenses, and Savings', 'Future Expenses', 'Financial Priorities', and 'Risk Tolerance'. The right column features profiles for 'Charles Buckingham' and 'Kristine Buckingham'. Charles Buckingham's profile includes a phone number (610) 555-1313, email hannahp@emoneyadvisor.com, birth date 3/19/1960, and title 'Owner at Buckingham Engineering'. Kristine Buckingham's profile includes a phone number (610) 555-1414, email KBuckingham@mlh.org, birth date 5/30/1963, and title 'Bryn Mawr Hospital'. Below the profiles, the 'People' section shows two individuals: 'Adam' (AB) and 'Jack' (JB), with an 'Add Person' button. The 'Property' section displays five property cards: 'Artwork and Jewelry' (purple diamond icon), 'Bryn Mawr Home' (green house icon), 'Buckingham Engineering' (orange building icon), 'Cars and Household Furnishings' (purple diamond icon), and 'Ocean City Condo' (green house icon), with an 'Add Property' button.

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3. 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!



The screenshot shows the 'Goals' page in the Integral Wealth Portal. The 'Goals' tab is highlighted in the navigation bar. The main content area displays an 'Education' goal for James Winston, starting in 2034 and lasting 5 years with an annual amount of \$50,000. A progress bar indicates that 63% of the goal is funded, with a 37% shortfall. A 'Dedicated Funding' chart shows the funding sources contributing to the goal.

**Navigation:** Home, Organizer, **Goals**, Spending, Investments, Vault, Reports, Settings, Sign Out

**Goal Details:**

- Go back to Goals
- Education
- How am I doing? | How am I funding this?
- The funding sources you dedicated to this goal are estimated to fund **63%** of the desired amount.
- Progress: Dedicated 63% (blue), Shortfall 37% (grey)
- Dedicated Funding:** \$300K, \$250K, \$200K

**Details:** [Edit](#)

For	James Winston
Starts	2034
Duration	5 years
Annual Amount	\$50,000
Total with Inflation (3.76%)	\$506,626

**Funding Sources:** [Edit](#)

- Fidelity Brokerage

You can add the following goal types:

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

# Portal Overview

- 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

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>

[view related transactions](#)

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.

# Portal Overview

- 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.

The screenshot displays the 'Investments' tab in the Integral Wealth Portal. The 'Investments' menu item is circled in red. Below the navigation bar, there are tabs for 'Summary', 'Allocation', 'Analysis', and 'Transactions', with 'Summary' selected. A 'Research' button is also visible.

**Accounts**  
**All Investments** ▾

**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%

**Balance History**

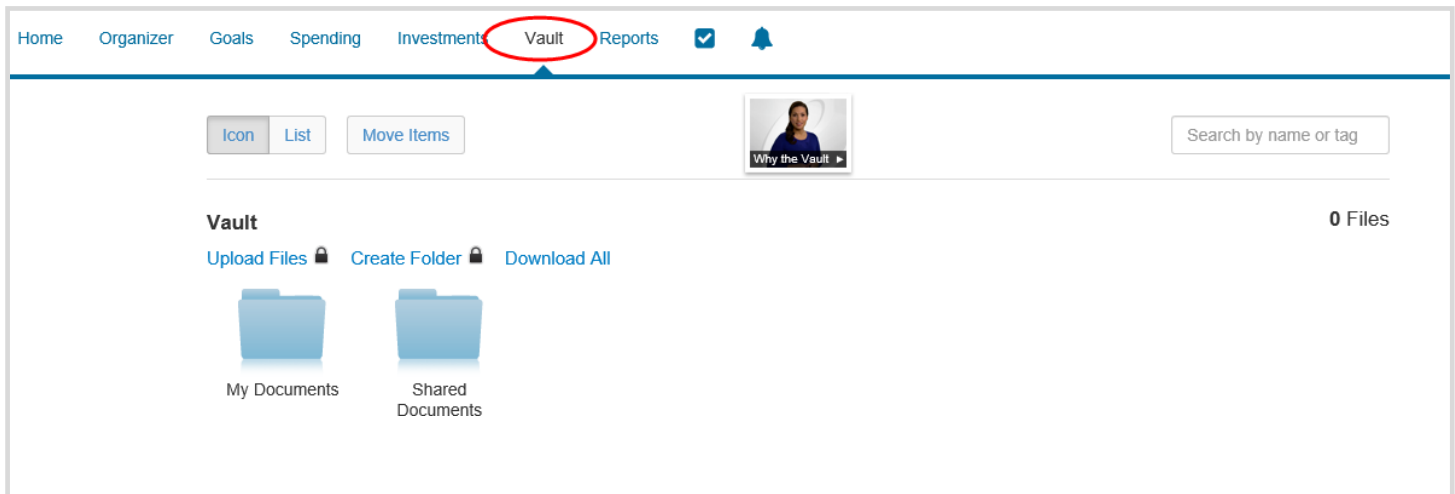
The balance history chart shows the account's value from 2011 to 2017. The y-axis ranges from \$0 to \$2M. The chart shows a general upward trend with some volatility, ending at approximately \$1.8M in 2017.

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

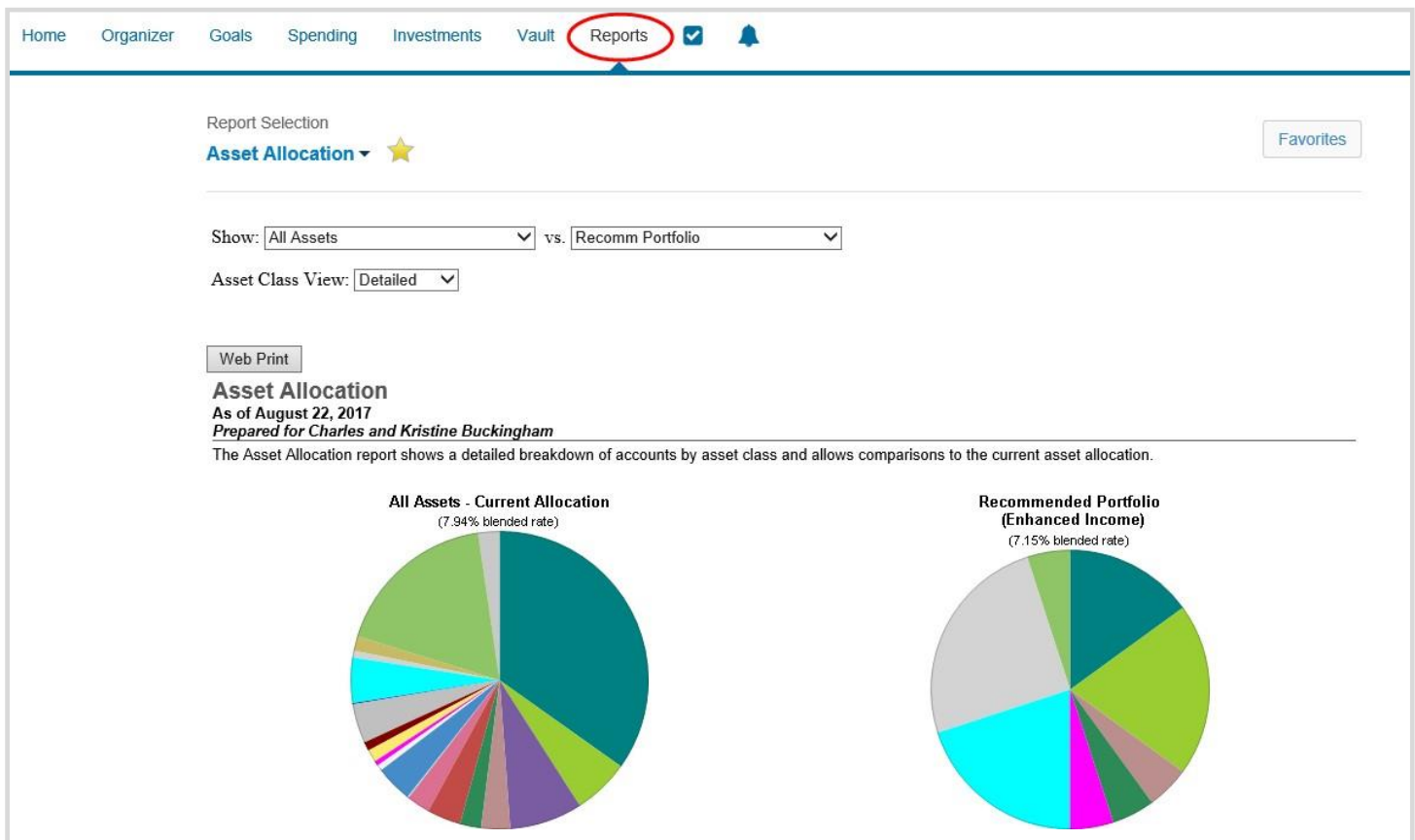
Account ▲	Positions As Of ▲	Cash ▲	Margin ▲	Holdings ▲	Current Value ▲	Today's Change ▲	
						Value ▲	Pct ▲
Adam's 529 Plan	08/08/2013 12:29PM			\$31,500.00	\$31,500.00		
Charles' 401k	08/09/2013 08:07AM			\$220,000.00	\$220,000.00		
Charles' Bond Fund	08/21/2017 01:00PM			\$83,749.00	\$83,749.00		
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	+\$10,760.19	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	+\$293.20	0.07%
<b>Total</b>					<b>\$1,805,248.04</b>	<b>+\$11,053.39</b>	

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- The **Vault** tab is a repository which 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 your advisor. If you want Colman Knight to see a document, upload into the **Shared Documents** folder.

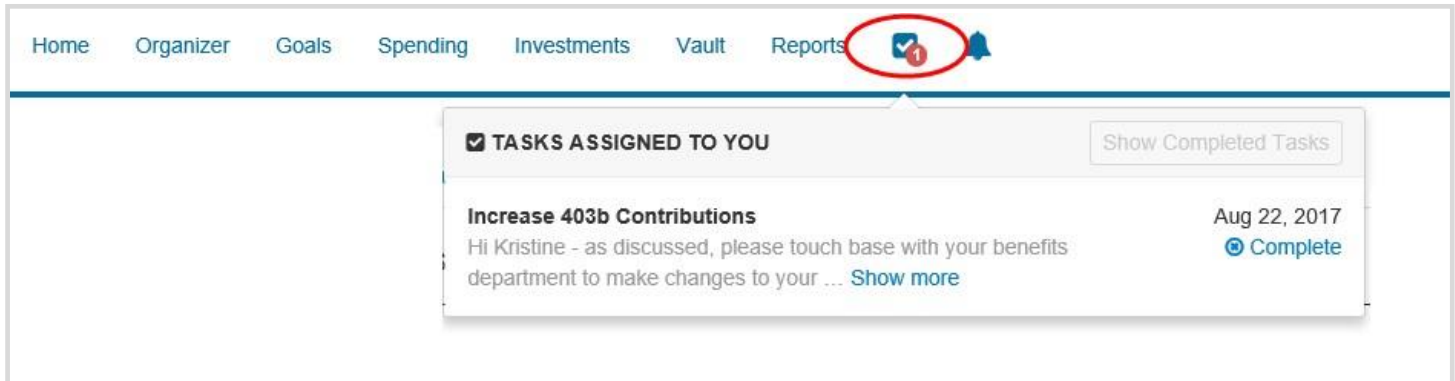


- The **Reports** tab provides you with a series of reports about your financial situation.

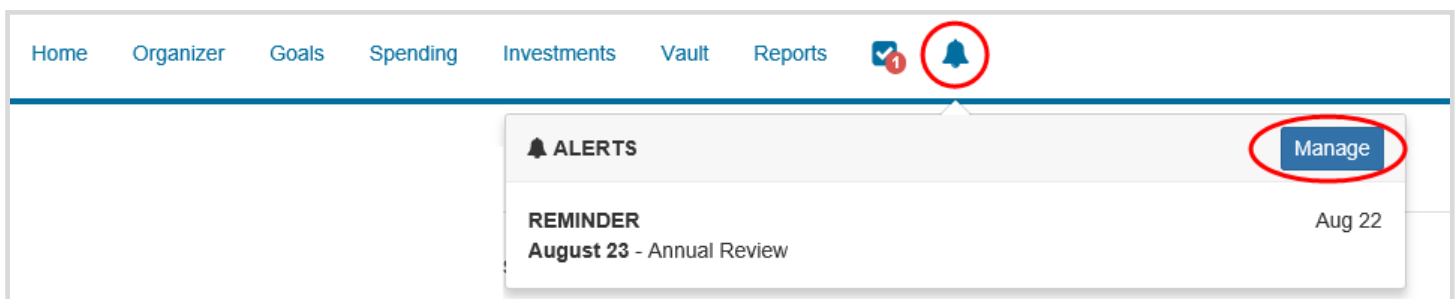


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8. The **Check Box** icon will alert you of any tasks assigned to you. Click the **Complete** link when you've finished the task to notify Colman Knight.



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



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

