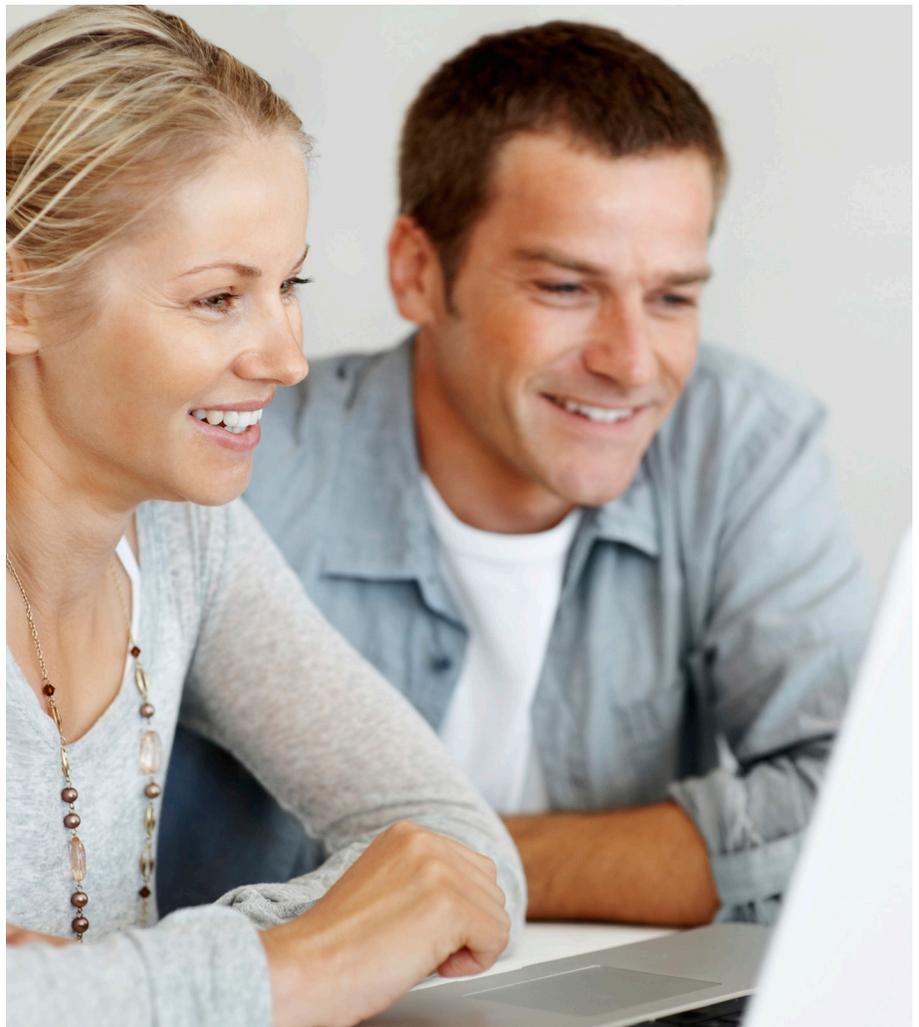


SIGNATUREFD

1230 PEACHTREE STREET, NE
SUITE 1800
ATLANTA, GA 30309
(404) 253-7600
WWW.SIGNATUREFD.COM

FINANCIAL DESIGN CENTER OVERVIEW

This training guide will provide an overview of the Financial Design Center. The Financial Design Center is a personal financial website that will provide you with a consolidated view of your financial information.



HOME PAGE AND SETTINGS

Go to wealth.emaplan.com/ema/Default.aspx?ema/ria/signaturefd. There are many features, such as the Organizer, Reports and Vault (an online safe-deposit box that stores digital copies of valuable personal documents such as wills, trusts, passport information and photos).

Note: You will need to establish three security questions the first time you log on. Each subsequent logon will prompt you for an answer to one of the questions unless the following box is checked:

Don't ask me again from this device

1. Home Page

At the bottom right-hand side of the **Home** page, click the **Get Started** link under Tour Guide for help navigating the site.

The screenshot shows the SignatureFD Home Page dashboard. At the top, there is a navigation bar with links for Home, Organizer, Workshop, Spending, Investments, Vault, Reports, Help, Settings, and Sign Out. The main content area is divided into several sections:

- SIGNATUREFD**: User profile information including email (jeff.peller@signaturefd.com) and office phone (404) 253-7600.
- NET WORTH**: TODAY. Total net worth is \$5,279,185. This month's change is -\$109,791 (-2.04%). Year-to-date change is -\$804,683 (-13.23%).
- INVESTMENTS**: TODAY. Total investments are \$2,666,973. Change is +\$1,759.28 (+0.07%).
- ACCOUNTS**: A list of accounts including Cash (\$105,032), Credit Cards (-\$30,796), Investments (\$2,666,806), Life Insurance (\$0), Loans (-\$800,000), and Property (\$3,650,000).
- SPENDING**: NET -\$279. A pie chart shows spending categories: Shopping, Food, and Unclassified.
- BUDGETS**: UNDER \$1,032. A progress bar shows \$279 spent out of a \$1,311 budget, with 13 days remaining this month.
- PROTECTION**: A table listing term life insurance policies for Amanda Burdell, George P. Burdell, and George P. Burdell, all with a face value of \$1,500,000.
- TOUR GUIDE**: A section with a "GET STARTED" button and a photo of a woman.

2. Settings

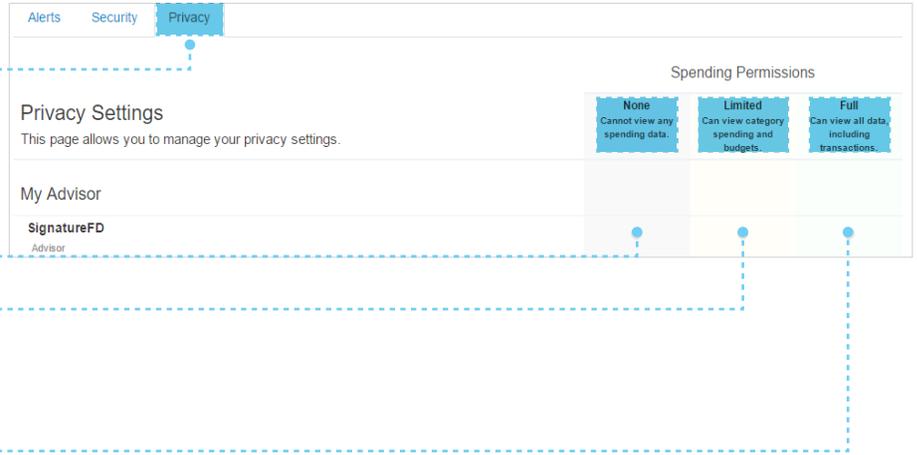
Click **Settings** to set alerts, security and privacy settings.

The screenshot shows the SignatureFD Settings page. The navigation bar at the top includes Home, Organizer, Workshop, Spending, Investments, Vault, Reports, Help, Settings, and Sign Out. The "Settings" link is highlighted. Below the navigation bar, there are tabs for Alerts, Security, and Privacy. The "Change Password" section contains three input fields for Old Password, New Password, and Verify Password, followed by a "Save" button. The "Change Security Question" section contains three sets of input fields for Security Question, Answer, and Verify Answer.

3. Privacy

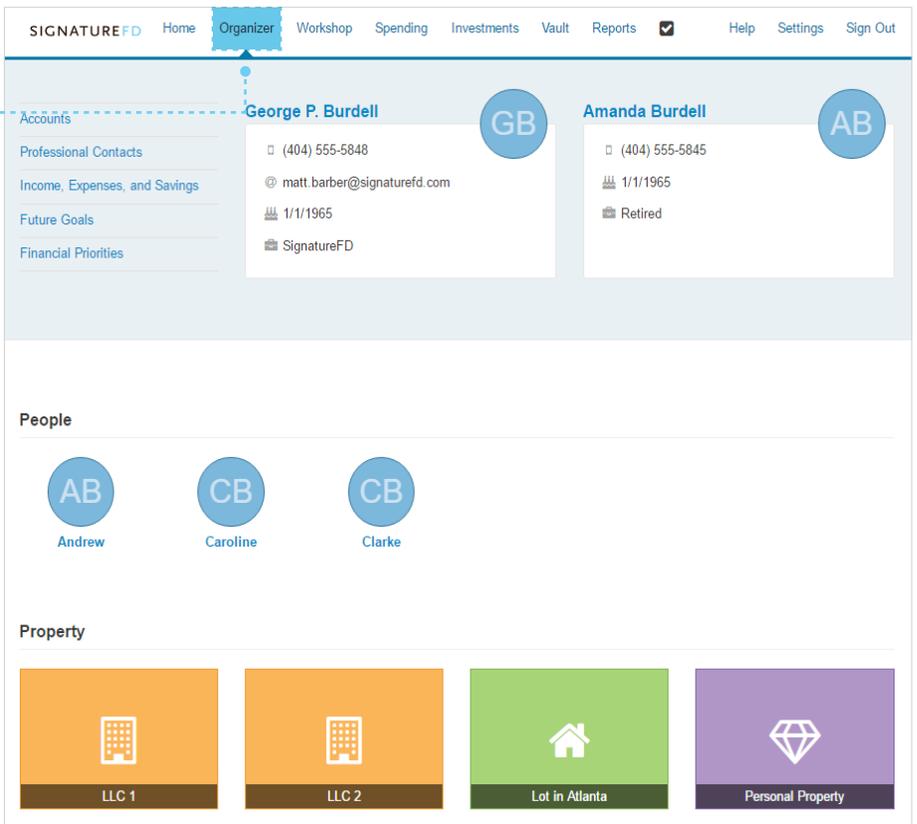
The **Privacy** tab allows control of the advisor's access to your spending data.

- None:** The advisor will not have access to any spending data.
- Limited:** The advisor will have limited access to spending details and can view only the categories regarding spending and budget, *not* individual transactions.
- Full access:** The advisor can view all spending and budgeting items, *Including* transactions.



4. Organizer

The **Organizer** is a place to enter your data such as accounts, property, income and expenses. We have already input most of your data, but we would like you to input outside accounts so that we have access to up-to-date information. This will allow you to view your entire financial picture whenever you want to. It also allows your financial advisor to run reports based on your most current financial information.



5. Accounts

To add accounts to the Organizer, click **Accounts**.



6. Add

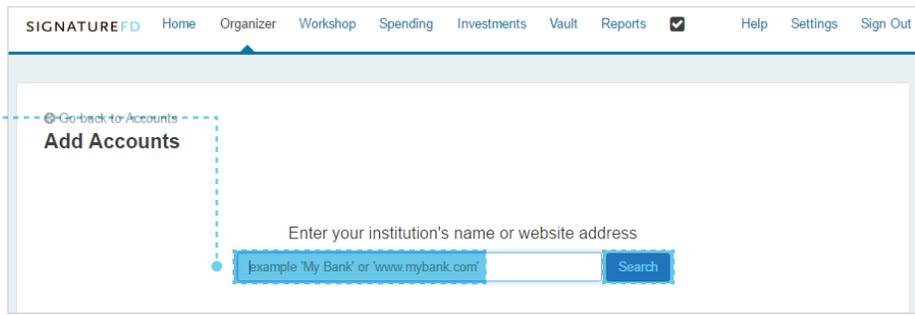
Click the **Add** button to search for a specific institution.



7. Search

Type in the name of the institution where you have accounts, and click **Search**.

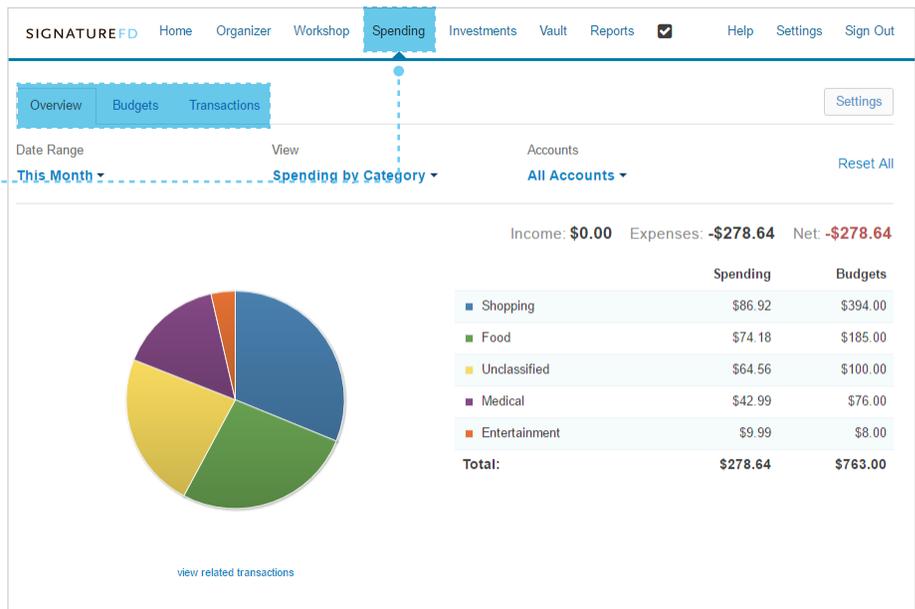
Note: There must be an online account set up at the institution in order to connect it and bring the current value into the Organizer. If you do not see your institution, let us know and we can request that it be added to the system.



8. Spending

The **Spending** tab allows you to track your spending habits and build a custom budget.

- The **Overview** tab provides a pie chart based on recent transactions imported from aggregated accounts.
- The **Budgets** window is a snapshot that allows you to monitor if you are on track with your monthly budget.
- The **Transactions** tab shows transactions pulled in from connected accounts.



9. Investments

The **Investments** tab allows you to view up-to-date market information based on connected investments.

Summary Allocation Analysis Transactions Research

Accounts
All Investments

Current Value: \$2,666,972.93
 Cash: \$0.00
 Holdings: \$2,666,972.93
Today's change: +\$1,759.28 ↑ 0.07%

Balance History

Cash, Margin, and Holding quantities reflect changes through the Positions As Of dates below.
 Account holdings reflect the last available prices as of 10/18/2016 12:48PM.

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	Holdings	Current Value	Value	Pct	Today's Change
Andrew 529 plan (-2566)	10/17/2016 11:51AM	\$111,468.63	\$111,468.63			
Betty 401(k) (-40SB)	10/17/2016 11:51AM	\$239,776.25	\$239,776.25			
Betty Investment (-1001)	10/17/2016 11:51AM	\$106,049.97	\$106,049.97	-\$292.18	0.28%	
Betty IRA (-1004)	10/17/2016 11:51AM	\$125,621.80	\$125,621.80	-\$236.25	0.19%	
Betty Roth (-1002)	10/17/2016 11:51AM	\$10,121.33	\$10,121.33			
Bob 401(k) (-40TB)	10/17/2016 11:51AM	\$273,781.02	\$273,781.02			
Bob IRA Rollover (-6620)	10/17/2016 11:51AM	\$165,474.35	\$165,474.35	+\$897.75	0.55%	
Bob Roth (-6607)	10/17/2016 11:51AM	\$5,666.33	\$5,666.33			

10. Account Details

Click on the account name under **Accounts** to see a holdings breakdown of any given account. You can also click on specific holdings to view additional information on each investment.

Summary Allocation Analysis Transactions Research

Accounts
Bob 401(k) (-40TB)

Current Value: \$273,781.02 ⚠️
 Cash: \$0.00
 Holdings: \$273,781.02

Balance History

Cash, Margin, and Holding quantities reflect changes through 10/17/2016 11:51AM.
 Reprice Now

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

Symbol	Description	Quantity	Price	Value	Value	Pct	Cost
BAA-0544	PIMCO Total Return Fund Inst	9,897.84	\$12.13	\$120,017.07			\$2,467.50
BAA-3524	PIMCO Income Fund Inst	4,398.33	\$13.64	\$60,015.27			\$1,233.75
BAA-6722	Vanguard Emr Mkts Stk Ind Fd Adm	5,045.14	\$8.85	\$44,647.19			\$763.74
BAA-9889	Vanguard Total Intl Stk Index Fd Adm	5,106.27	\$9.33	\$47,664.12			\$43,786.93
BAA-1899	American Funds Nw Prspctv R6	94.83	\$15.16	\$1,437.37			\$1,410.00

11. Vault

The **Vault** provides secure storage for valuable personal documents (wills, trusts, insurance documents, passports, etc.) in electronic format.

- You can upload documents into the **Shared Documents** folder, allowing the advisor to also view the contents.
- You can upload documents into the **My Documents** folder, which is a private folder where only you can access the contents.
- We will upload documents that we have access to, such as tax returns and estate planning documents, into the appropriate folders.
- The **Orion** folder will include your performance reports and tax documents.

Note: The Vault allows files with the following extensions: .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.

12. Reports

The **Reports** tab provides a series of statements about your financial situation, with all data from linked accounts updated daily.

To view a report, simply choose from the drop-down list located under **Report Selection**.

Name	Created	Size	Files
Asset Management	over 2 years ago	246.20 KB	1
Asset Protection	over 2 years ago	1.51 MB	4
Business Planning	over 2 years ago	3.17 MB	4
Cash Flow Debt Tax Management	over 2 years ago	1.92 MB	4
Designing a Great Life	over 2 years ago	1.25 MB	1
My Documents	over 2 years ago	-	-
Orion	-	-	64
Reports	over 2 years ago	-	-
Shared Documents	over 2 years ago	-	-

Balance Sheet
Prepared for *George P. and Amanda Burdell*

The Balance Sheet shows the value of your assets and liabilities, and your net worth.

	George P.	Amanda	Joint - ROS	Total
Assets				
Savings (-2358)	--	--	\$105,032	\$105,032
Betty Investment (-1001)	--	105,928	--	105,928
George Burdell	--	--	108,976	108,976
Joint Investment Account (-7073)	--	--	48,000	48,000
LP Investments	--	--	513,191	513,191
Sample Family Charitable Fund (-1153)	--	--	43,439	43,439
Schwab Investment (-6616)	--	--	715,219	715,219
Betty 401(k) (-40SB)	--	239,776	--	239,776
Betty IRA (-1004)	--	125,920	--	125,920
Bob 401(k) (-40TB)	273,781	--	--	273,781
Bob IRA Rollover (-6620)	164,917	--	--	164,917
Betty Roth (-1002)	--	10,131	--	10,131
Bob Roth (-6607)	5,671	--	--	5,671
LLC 1	750,000	--	--	750,000
LLC 2	500,000	--	--	500,000
Lot in Atlanta	--	--	100,000	100,000
Primary Residence	--	--	2,000,000	2,000,000
Personal Property	--	--	300,000	300,000
Total Assets:	1,694,369	481,755	3,933,857	6,109,981
Liabilities				
Primary Residence Mortgage	--	--	(\$800,000)	(\$800,000)
*****4761	--	--	(796)	(796)
Credit Card Debt	--	--	(30,000)	(30,000)
Total Liabilities:	0	0	(830,796)	(830,796)
Total Net Worth:	\$1,694,369	\$481,755	\$3,103,061	\$5,279,185

13. Protection

The **Protection** tab provides you with a summary of your insurance, which includes your life, disability, long-term-care, and property and casualty insurance. When you click on this box, you can see information about your policies.

SIGNATUREFD Home Organizer Workshop Spending Investments Vault Reports Help Settings Sign Out

SIGNATUREFD
SignatureFD
jeff.peller@signaturefd.com
Office: (404) 253-7600
All Contacts

ACCOUNTS + Add

Cash	\$105,032	⚠️ >
Credit Cards	-\$30,796	>
Investments	\$2,666,806	⚠️ >
Life Insurance	\$0	>
Loans	-\$800,000	>
Property	\$3,650,000	>

NET WORTH TODAY
\$5,279,185

THIS MONTH **-\$109,791** **-2.04%**
YEAR TO DATE **-\$804,683** **-13.23%**

INVESTMENTS TODAY
\$2,667,008¹

CHANGE² **+\$1,794.08** **+0.07%**

SPENDING NET **-\$279**

You've spent \$279 this month.

Shopping Food Unclassified
More ▾

BUDGETS UNDER **\$1,032**

13 days remaining this month.

\$0 \$279 \$1,311
Oct 18

PROTECTION

Term Life USAA	Amanda Burdell	\$1,500,000
Term Life USAA	George P. Burdell	\$1,500,000
Term Life USAA	George P. Burdell	\$1,500,000

More

TOUR GUIDE

Get an overview of how to get started with your personal financial website.

GET STARTED ▶️

14. Awards

The **Awards** tab is a free service that allows you to track frequent flier miles, hotel award points, credit card awards and other points programs.

- By signing up for access, you can track your awards on the web. You can also receive statements and alerts via email.
- To enroll, go to the home page and scroll through the tiles at the bottom right side of the page until you see **Awards**. Click **Go to Awards**.

SIGNATUREFD Home Organizer Workshop Spending Investments Vault Reports Help Settings Sign Out

SIGNATUREFD
SignatureFD
jeff.peller@signaturefd.com
Office: (404) 253-7600
All Contacts

ACCOUNTS + Add

Cash	\$105,032	⚠️ >
Credit Cards	-\$30,796	>
Investments	\$2,666,806	⚠️ >
Life Insurance	\$0	>
Loans	-\$800,000	>
Property	\$3,650,000	>

NET WORTH TODAY
\$5,279,185

THIS MONTH **-\$109,791** **-2.04%**
YEAR TO DATE **-\$804,683** **-13.23%**

INVESTMENTS TODAY
\$2,667,008¹

CHANGE² **+\$1,794.08** **+0.07%**

SPENDING NET **-\$279**

You've spent \$279 this month.

Shopping Food Unclassified
More ▾

BUDGETS UNDER **\$1,032**

13 days remaining this month.

\$0 \$279 \$1,311
Oct 18

PROTECTION

Term Life USAA	Amanda Burdell	\$1,500,000
Term Life USAA	George P. Burdell	\$1,500,000
Term Life USAA	George P. Burdell	\$1,500,000

More

AWARDS

Use Awards Manager provided by UsingMiles to track your frequent flyer miles and hotel reward points.

GO TO AWARDS ▶️

15. Mobile

The Financial Design Center is also available on your mobile devices.

The screenshot shows the SignatureFD desktop dashboard with the following sections:

- SignatureFD Profile:** SignatureFD, jeff.peller@signaturefd.com, Office: (404) 253-7600, All Contacts.
- NET WORTH (TODAY):** \$5,279,185. THIS MONTH: -\$109,791 (-2.04%). YEAR TO DATE: -\$804,683 (-13.23%).
- INVESTMENTS (TODAY):** \$2,667,008. CHANGE: +\$1,794.08 (+0.07%).
- ACCOUNTS:** Cash (\$105,032), Credit Cards (-\$30,796), Investments (\$2,666,806), Life Insurance (\$0), Loans (-\$800,000), Property (\$3,650,000).
- SPENDING (NET -\$279):** You've spent \$279 this month. Categories: Shopping, Food, Unclassified.
- BUDGETS (UNDER \$1,032):** 13 days remaining this month. Progress bar from \$0 to \$1,311, currently at \$279.
- PROTECTION:** Term Life USAA for Amanda Burdell (\$1,500,000), George P. Burdell (\$1,500,000), and George P. Burdell (\$1,500,000).
- MOBILE:** Your complete financial picture now accessible from any smart phone. LEARN MORE.

The mobile app onboarding screen includes:

- Header:** Mobile
- Text:** The Answers You Need. Wherever You Are. Your complete financial picture now accessible from any smart phone.
- To get started:**
 - Email yourself a link.
 - Open the email on your smartphone and follow the instructions.
- Smartphone Preview:** Shows the app's home screen with a navigation menu: ACCOUNTS (cash \$57,568, credit cards -\$3,643), SPENDING (\$650), BUDGETS (\$8,940), TRANSACTIONS, INVESTMENTS (-\$235), and VAULT.

Disclosures and Disclaimers

Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product (including the investments and/or investment strategies recommended or undertaken by SignatureFD, LLC), or any non-investment related content, made reference to directly or indirectly in this guide will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this guide serves as the receipt of, or as a substitute for, personalized investment advice from SignatureFD, LLC. To the extent that a reader has any questions regarding the applicability of any specific issue discussed above to his/her individual situation, he/she is encouraged to consult with the professional advisor of his/her choosing. SignatureFD, LLC is neither a law firm nor a certified public accounting firm and no portion of the guide content should be construed as legal or accounting advice. A copy of SignatureFD, LLC's current written disclosure statement discussing our advisory services and fees is available upon request.