

Linking Your Accounts



UNIFY YOUR FINANCIAL STORY

Making holistic financial decisions in an age where so much is changing daily can be difficult. We often tally up our total cash and debt on a piece of paper — or worse, in our heads. Decisions are often made in a silo, instead of with all available information. Some decisions are even made without our financial planners knowing the whole story!

Think about how your financial future could look if both you and your advisor had all the facts that comprise your financial picture...retirement, tax planning, debt repayment, and more.

Add your financial accounts (bank, investment, debt accounts) to your RightCapital client portal and see your unified financial view in one place.

LINKING ACCOUNTS

Link your accounts to your portal for a centralized financial story. Linking your accounts is *quick and simple*. Just follow these five steps:

1. Log into your RightCapital portal (either on your computer or mobile device)
2. Go to your profile
3. Click “**Link Account**”
4. Type the name of the institution in the search bar
5. Enter your username and password

TIP: the accounts will begin to sync and may require additional information (such as a confirmation code). You can enter this by clicking on the Account in the left-hand menu display.

USE YOUR PORTAL TO EXPLORE FUTURE OPPORTUNITIES AND ENHANCED ADVICE

RUNNING INTO DIFFICULTY? TRY THESE STEPS:

1. **Multi-factor security.** Based on your bank’s security settings, you may need to enter your security answer or code from an email, text message, or phone call as well. RightCapital will prompt you for this information when you select the account in question.
2. **Test your username and password.** Log in directly to your financial institution to ensure you have the correct credentials.
3. **Website match.** Some institutions have multiple logins for different subsidiaries. Make sure the website address and financial institution match.
4. **Re-input credentials.** At various institutions, passwords are sometimes set to expire after a period of time (for example, 120 days). If this happens, first update your password at your financial institution and then update the connection on your portal.
5. **Don’t delete the account.** Deleting a connection will remove any accounts and transaction history. This can affect your spending and budgets.
6. **Contact your advisor.** Still having problems connecting an account? Your financial advisor can request assistance — just leave any error in place and let them know the financial institution link you’re having difficulty with.

TIPS WHEN ADDING AND MANAGING ACCOUNTS

FINANCIAL HISTORY. When you first link your bank and credit card accounts, it will retrieve the last three months of transaction data and continually add to it.

UPDATING CREDENTIALS. Keep in mind that when you change your username and/or password at your bank, you’ll need to update your portal, too.

Using Your Right Capital Portal



ONE-STOP ACCESS TO PEACE OF MIND

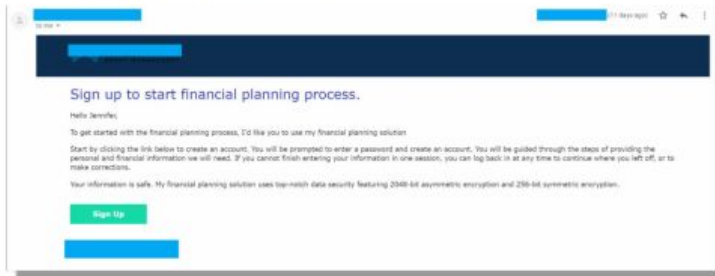
Combining all your financial data in one place is the starting point for higher quality financial decisions. A single view enables holistic decision making. No more making piecemeal or siloed decisions.

Set up your account today to unlock opportunities and ensure you're on the path to success.

RightCapital's Client Portal is easy to use, informative, and secure. Here are the key principles to an effective and enjoyable experience.

1. ACCOUNT SETUP

You'll receive a link to create your RightCapital account and a secure password. From there, jump to creating your profile.



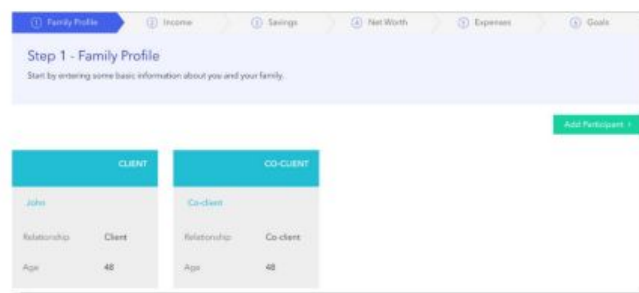
2. PROFILE

Your profile will give your advisor the necessary information to generate retirement analyses, answer questions, and refine your plan. Be thorough—your advisor can only advise on what they know about.

Add your financial information here. Stop anytime. Pick it up later in case you need to pause—no need to fill it out all at once!

Linking accounts, listing goals, and the rest of your profile are the building blocks for everything else, such as your financial dashboard. With this information, tradeoffs and proposals can be refined to find the best outcomes for you.

Once your profile is complete, you can enjoy a 40,000-foot view of your financial status, and access other important communication tools built within RightCapital.



TIP: The tiles in your Profile represent the full data set with which your advisor will build your plan. Want to explore options? Create "blank" tiles to incorporate in your plan. Want to see what it would look like to have a 529 account for your kids? Add a 529 account and leave the fields empty. Then talk to your advisor along the lines of "please include a 529 in the plan."

3. DASHBOARD AND FINANCIAL SECTIONS

The dashboard has all the key elements for a financial overview. Review your balance sheet, check in on your portfolio, or measure progress on your goals. For instance, take a look at your financial plan's Probability of Success.

Retirement Analysis

Use of a detailed retirement analysis tool is important to help determine whether you are on track for a successful retirement. Monte Carlo simulations, stress tests, and viewing specific scenarios can help you evaluate your retirement plans and see the impact of potential changes.



TIP: Reflect on these tools to help cultivate questions for your advisor.

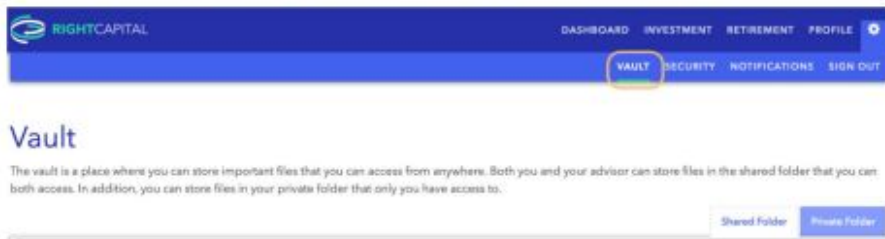
For example: "What would happen if we shifted our investments to be more aggressive?" "Can we hold more of our assets in tax advantaged accounts?"

Becoming familiar with your overall financial picture will help you ask questions that may more quickly yield a successful roadmap for your financial future.

4. VAULT

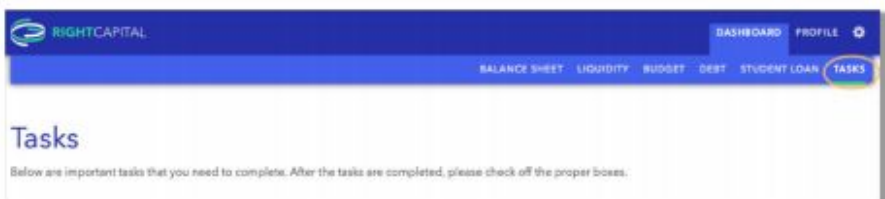
Use your vault to securely share and store documents. Upload statements or photos of life insurance coverage to incorporate them in your plan in a safe manner. Just click on the gear icon in the top right and then click "Vault".

Your vault contains a shared folder (between you and your advisor) and a private folder (only visible to you). You can save important personal documents to either folder for safe-keeping. Securely store items like photocopies of loan documents, insurance policies, birth certificates, etc. Think of it as your digital safe: any document you'd store in your home safe you can store in this vault.



5. TASKS

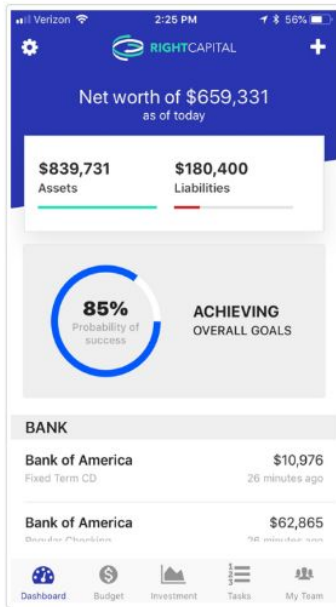
RightCapital has a fantastic tool called Tasks to manage and collaborate on tasks. Just go to your Dashboard and then click on "Tasks". During and after meetings with your advisor, create tasks to stay on the same page about making forward progress.



RightCapital mobile app functionality

Right Capital mobile app download

Dashboard

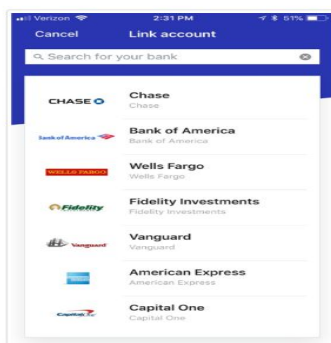


The Dashboard screen shows the client's net worth and lists client accounts. Clients can see their bank and investment accounts, credit cards and other loans. Clicking on each account will bring up details about the account, including holding details for investment accounts.

If you have given clients access to the Retirement Analysis screen, clients will also see the probability of success associated with the client's proposed plan on the Dashboard, between their Net Worth summary and the account details.

Link Accounts

Click the "+" sign in the upper-right hand corner of the Dashboard or Budget screens, or click **Link More Accounts** at the bottom of the Dashboard screen to link more accounts directly from the app.



To link accounts:

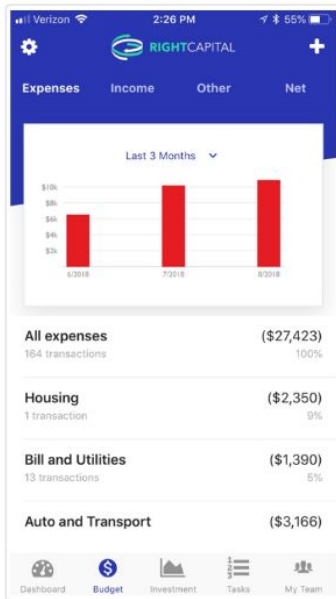
1. Type in the name of the financial institution into the search bar at the top of the screen
2. Select the correct site to link. (be sure to check the URL)
3. Enter credentials for that institution to link the account. If additional information such as a multi-factor authentication code is required a prompt will appear.

Once the account has been linked it will display on the Dashboard screen.

Account Not Synced?

If there are any issues with linking the account, clients will have the opportunity to click **Fix Account** to re-enter their credentials.

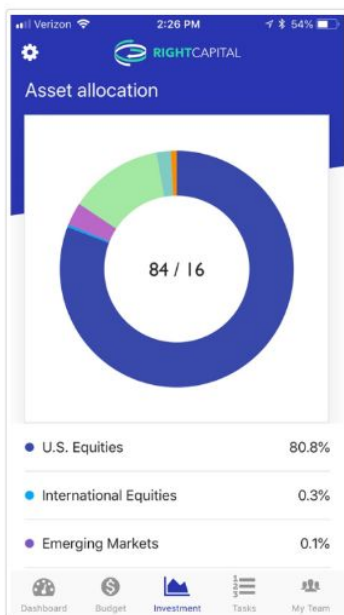
Budget



After clients have linked bank accounts or credit cards (whether via the app or a browser), they can see budgeting information on the Budget screen. Transactions are summarized and can also be viewed in detail. Different categories of transactions can be seen by clicking on Expenses / Income / Other / Net options near the top of the screen.

They can dig into transactions by clicking on any of the categories below the chart. Selecting an individual transaction allows them to re-categorize the transaction and/or update the description.

Investment



The Investment tab displays overall investment accounts by asset category. This includes any linked accounts and any accounts that you or the client may have entered manually.

[Click here to learn more about: Data Security](#)