



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.

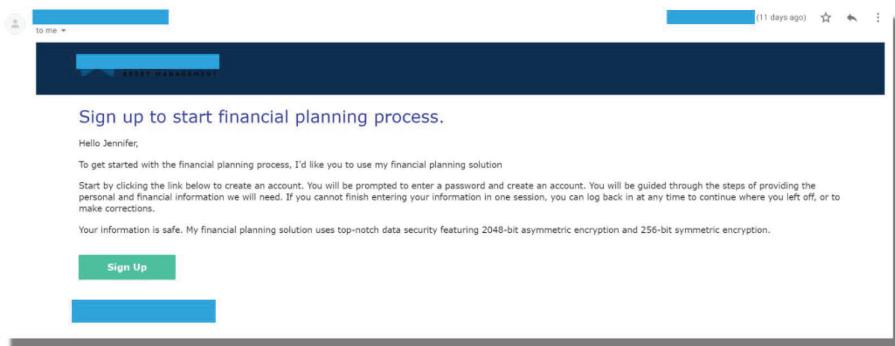
Set up your account today to unlock opportunities and ensure you're on the path to success.

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."

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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. 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.

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

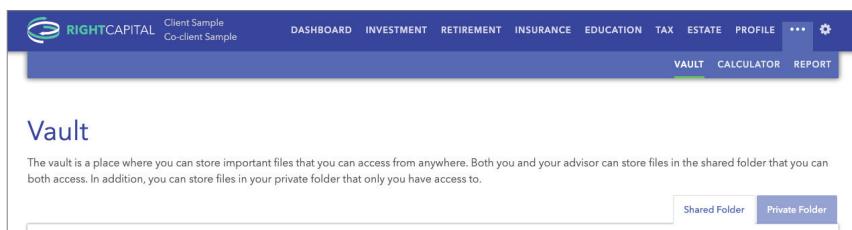
For example: "What would happen if we shifted our investments to be more aggressive?" "Can we hold more of our assets in tax advantaged accounts?"

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 additional menu represented by the ellipsis 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.

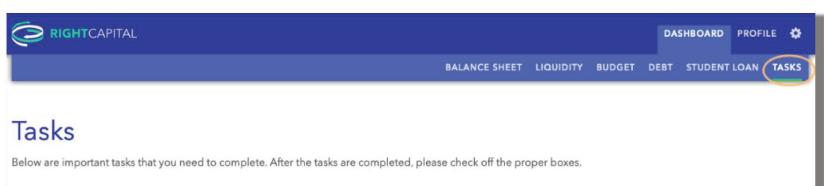


The vault is a place where you can store important files that you can access from anywhere. Both you and your advisor can store files in the shared folder that you can both access. In addition, you can store files in your private folder that only you have access to.

Shared Folder **Private Folder**

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.



Below are important tasks that you need to complete. After the tasks are completed, please check off the proper boxes.

Next Steps

These are the keys to getting started. From there, share questions and collaborate with your advisor to develop a bright and healthy financial future.



LINKING YOUR ACCOUNTS

Linking your accounts is quick and easy. Just follow the steps below:

1. Log in to your RightCapital portal (either on your computer or mobile device)
2. Go to your profile → Net Worth
3. Use the green **LINK ACCOUNT** button on the Net Worth screen to link accounts from a financial institution
4. Selecting Link Account displays a dialogue box with quick links to common institutions and a thorough search feature to find available institutions. To search, type the name of the institution in the search box (not the URL)
5. Enter the username and password that you use to log in to that financial institution's website

NOTE The accounts will begin to sync unless additional information is required (e.g. two-factor authentication). Please ensure that two-factor authentication is enabled if applicable.

Please do not close the web window during the syncing process.

IMPORTANT INFORMATION

It's important to know that some links will require you to re-enter your username, password, and two-factor authentication information to refresh the account. You should log in frequently to ensure the link is refreshing successfully. You can select the manual refresh button next to Net Worth. If the link option appears under "import in progress," this could mean the link requires your information to be entered again.

At various institutions, passwords are set to expire after a period of time. If this happens, first update your password at your financial institution and then update the connection on your portal.

Insurance plans cannot be linked.

If linking an Employee Stock Ownership Plan or Employee Stock Purchase Plan, the aggregator may provide us with the share value, but not the individual options.

WHAT HAPPENS ONCE LOGIN CREDENTIALS ARE ENTERED?

| | | | |
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| The information provided will be used to retrieve balance and position information, as well as to create a link to the account that RightCapital will use to update those values at each new login session to RightCapital. | If a bank or credit card account is linked, RightCapital will retrieve the past three month of transactions for use within the Budget tool. | Depending on the number of accounts and transactions at the financial institution, it may take a few moments to import the information. During import accounts may not display on the account list. | Accounts will generally update daily, but may update less frequently depending on the type of authentication used. To refresh all connections, click on the circular arrow to the right of the Net Worth value |
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Client Account Security

► HOW SECURE IS MY FINANCIAL DATA?

Very. We use various practices, policies, and technology to ensure not only is your data locked down, but also limited to what is needed by your advisor. Read on to learn more.

► HOW IS MY DATA SECURED? WHAT DO YOU DO TO ENSURE IT IS SAFE?

Physical security: We use Amazon Web Services (AWS) to hold your data. It's physically under lock and key, using multilayer access, alerting, and audit measures.

Ongoing audits: RightCapital uses frequent internal and third-party testing to remain up to safeguard data. Employees also receive ongoing security and data protection training.

Backups: Your data is backed up and replicated to geographically separate locations. These safeguards are in place to ensure your data remains intact and online.

Encryption: All data that is transferred and stored is encrypted using bank-level encryption practices. Data in transit and at rest is encrypted using industry-standard HTTPS protocols and uses AES-256 encryption algorithms.

We do not store credentials for external accounts: We do not store the login credentials you use to link external accounts. We partner with Yodlee, known for their expertise and thorough security practices. We use authentication tokens to communicate with Yodlee so RightCapital receives read-only information and cannot access your credentials. No system or person at RightCapital can reverse-engineer your credentials either.

What does RightCapital do with my data? The portal cannot be used to make transactions. Your data is read-only and used to do things like create budget reports for you and enabling you and your advisor to track investments, loans, and other accounts for your financial plan.

► WHAT DOES RIGHTCAPITAL USE MY DATA FOR?

We do not sell your data. It's yours, not ours. Your data is expressly for you and your advisor as building blocks for your financial plan. It is designed for your successful outcome of better understanding and improving your financial plan.