Client Portal Overview

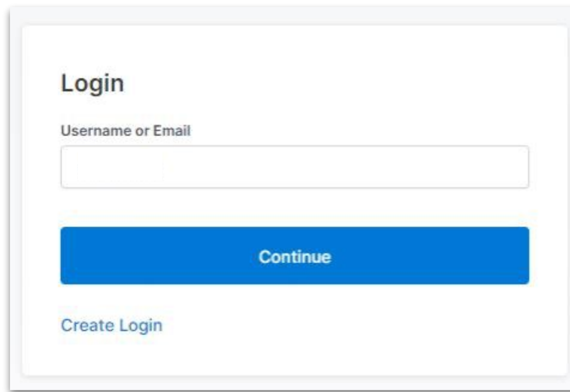
Welcome to your financial portal! The portal includes your financial plans, performance, documents, news, and advisor communication in one consolidated experience. This experience empowers you to understand your whole financial picture and puts your financial advisor only one click away for guidance and help.

This guide walks through the portal's features and provides tips on how to get the most out of the online experience.

Accessing Your Account

Navigate to the website address that your advisor provided you. If you know your credentials: Enter your Username > click Continue > enter your Password > click Log In.

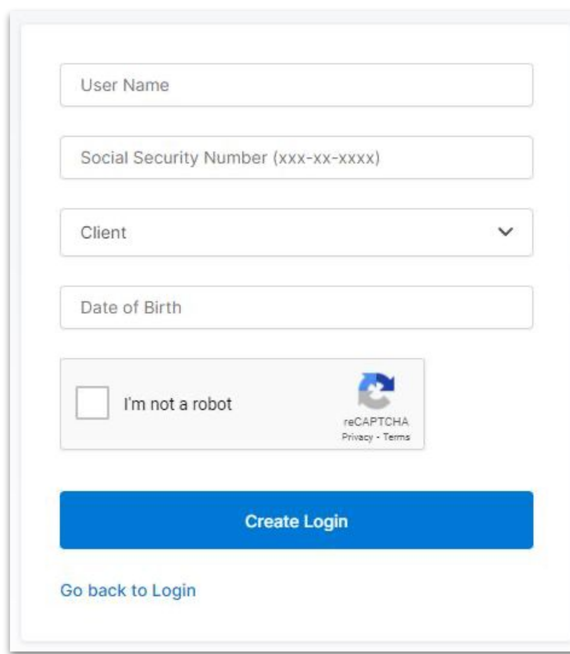
Two-Factor Authentication (2FA) is mandatory when logging into the client portal. Review the **Two/Multi-Factor Authentication Overview** for more information and additional instructions.



Create Login

If this is your first time logging in and you were instructed to create your login, click **Create Login** in the bottom left corner of the login page. On the following prompt:

- Enter your email address as your username
- Input required personal information in the additional fields
- Select the I'm not a robot box, and click Create Login
- An email to create a password will be sent to the email we have on file for your household. If you do not see this email, contact your advisor.



Create Password

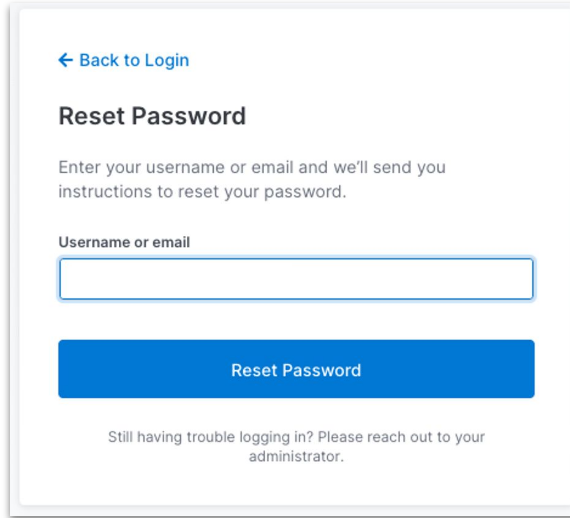
Click the link in the email to set your password. Please note, this link is temporary and expires after a short time.

- After clicking the link, enter a new password. Password requirements are listed on this page.
- Confirm the password by repeating it in the second field, and click Reset Password.
- Then, proceed with logging in using your new password.

NOTE: If you do not see this as an option, this may be a feature your advisor has not setup.

Reset Your Password

On the login page, enter your Username and click Continue. On the next page click **Forgot password?** in the bottom left corner. On the next prompt, enter your Username and click **Reset Password**. An email is sent to the email address that is associated with your household.



Then, follow the instructions above in the Create Password section of this document.

Orion Password Requirements

- Has an uppercase and lowercase letter
- Has a number or special character
- Has 10 or more characters
- Does not contain date-related words
- Does not use a variation of 'password', 'Orion', or 'advisor'
- Does not use your User ID
- Does not use your name or email address
- Cannot be a previous password used for Orion Connect
- Cannot use a seasonal word or current year
- Cannot be on the list of exposed passwords designated here - https://haveibeenpwned.com/Passwords (referring to passwords used in locations other than Orion Connect).

If you experience issues with your username or password being incorrect, please contact your advisor.

Client Overview

Client Overview

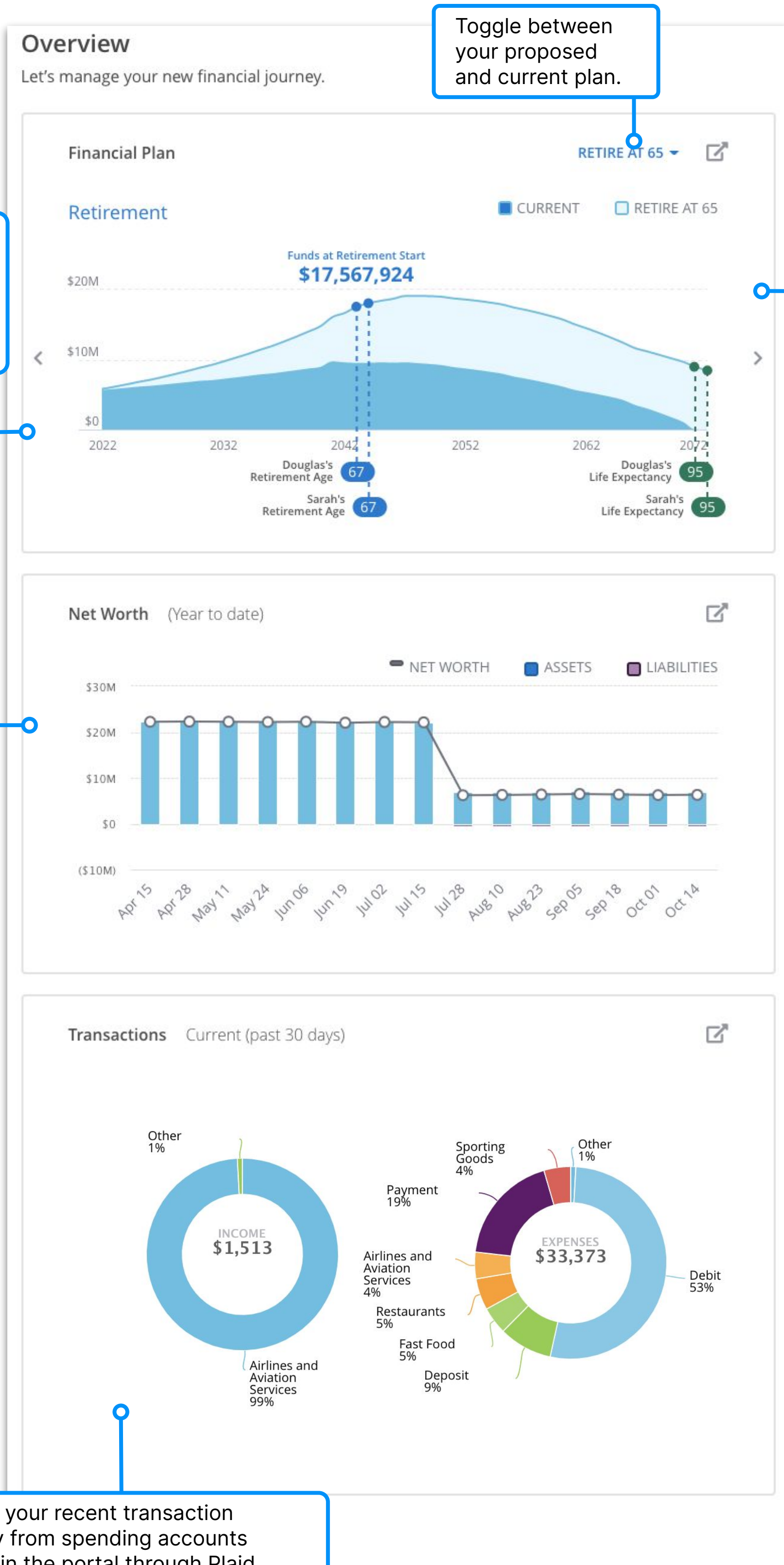
Quickly and easily see some of the most important parts of your financial story, including your net worth, transactions and progress on your financial plan.

Toggle between your proposed and current plan.

Use the arrows to view different goals within your financial plan.

Evaluate details for your financial plan and goals.

Review a breakdown of the assets and liabilities that are contributing to your net worth.



Check your recent transaction history from spending accounts linked in the portal through Plaid. View individual transactions by account or category.

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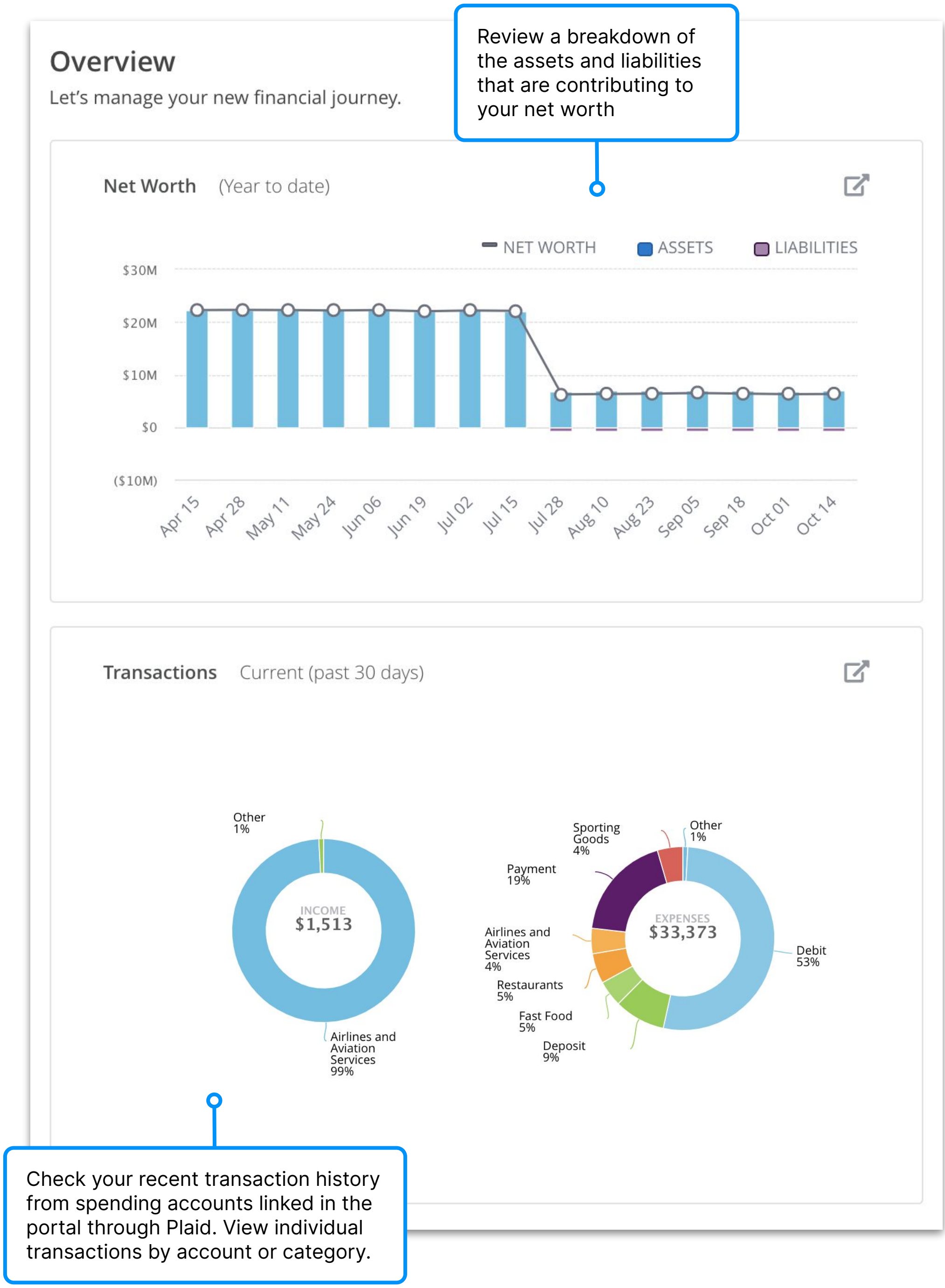


Newsfeed

Newsfeed

Review portfolio statements, posts from your advisor, and automated RSS feeds.

Newsfeed

Check out the latest news

NEWS

WSJ Market News

3/6/2023 • **RSS**

Stocks Edge Up to Start the Week
The S&P 500 rose, building on recent gains, while benchmark borrowing costs declined.

Supporting Link

2022 - 1st Quarter Statement

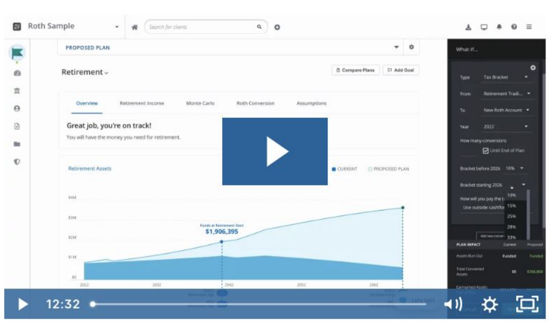
3/31/2022 • **Statement**

Supporting Link

Welcome Video

9/29/2021 • **Post**

Click here for an overview on how to use the portal!



Personal Finances Overview

Personal Finances Summary

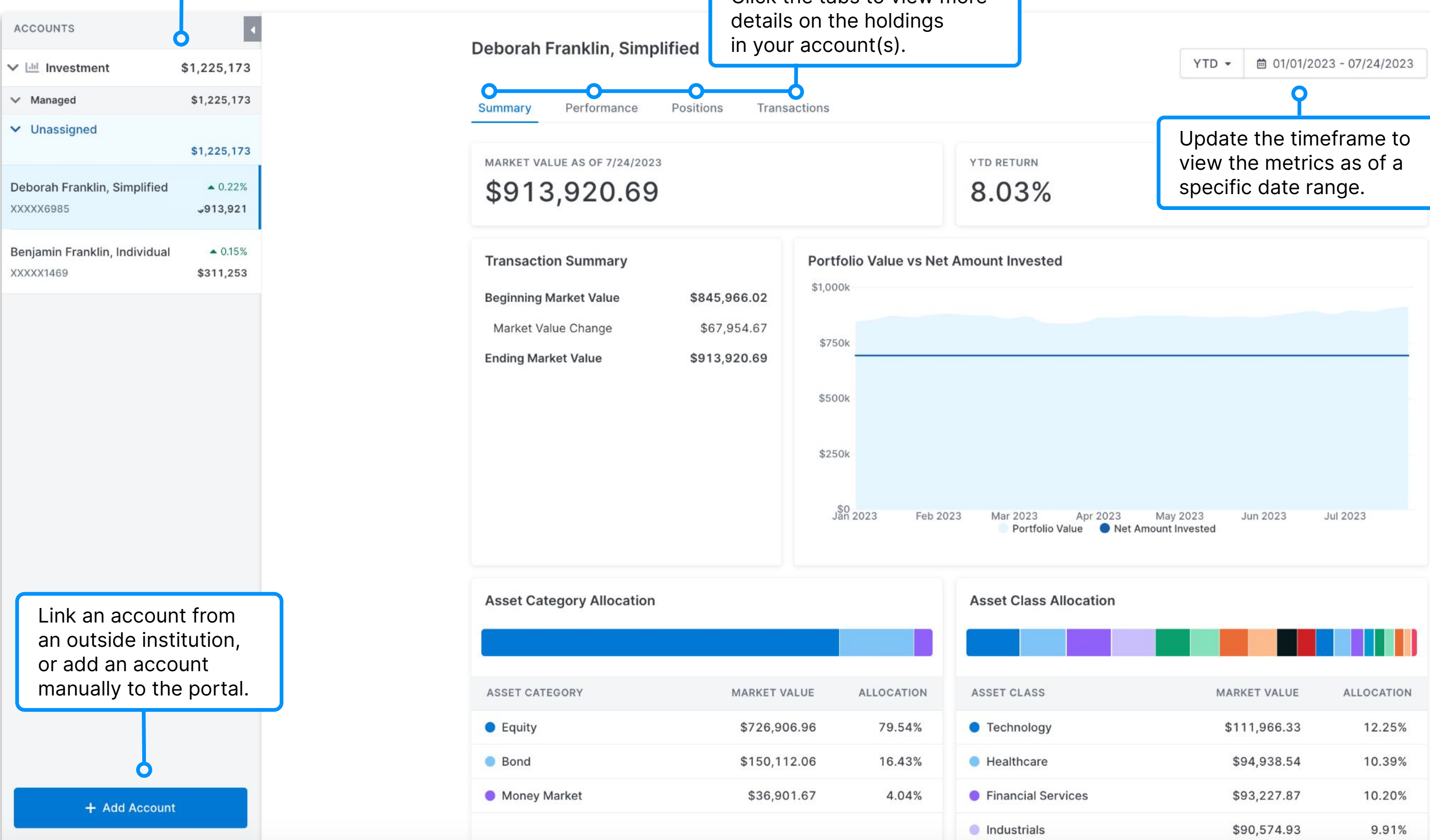
Dive deeper to further understand what you have and how it's performing. Check out information for various time frames including your returns, market value, and allocations.

Click an account category to see a list of your associated accounts.

Clicking an account opens that account's transaction history.

Click the tabs to view more details on the holdings in your account(s).

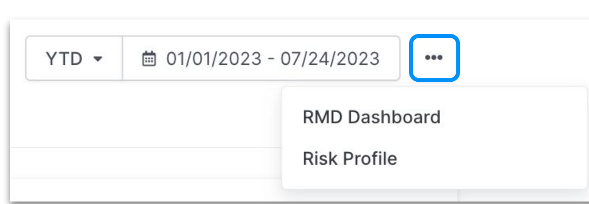
Update the timeframe to view the metrics as of a specific date range.



Link an account from an outside institution, or add an account manually to the portal.

Risk Profile

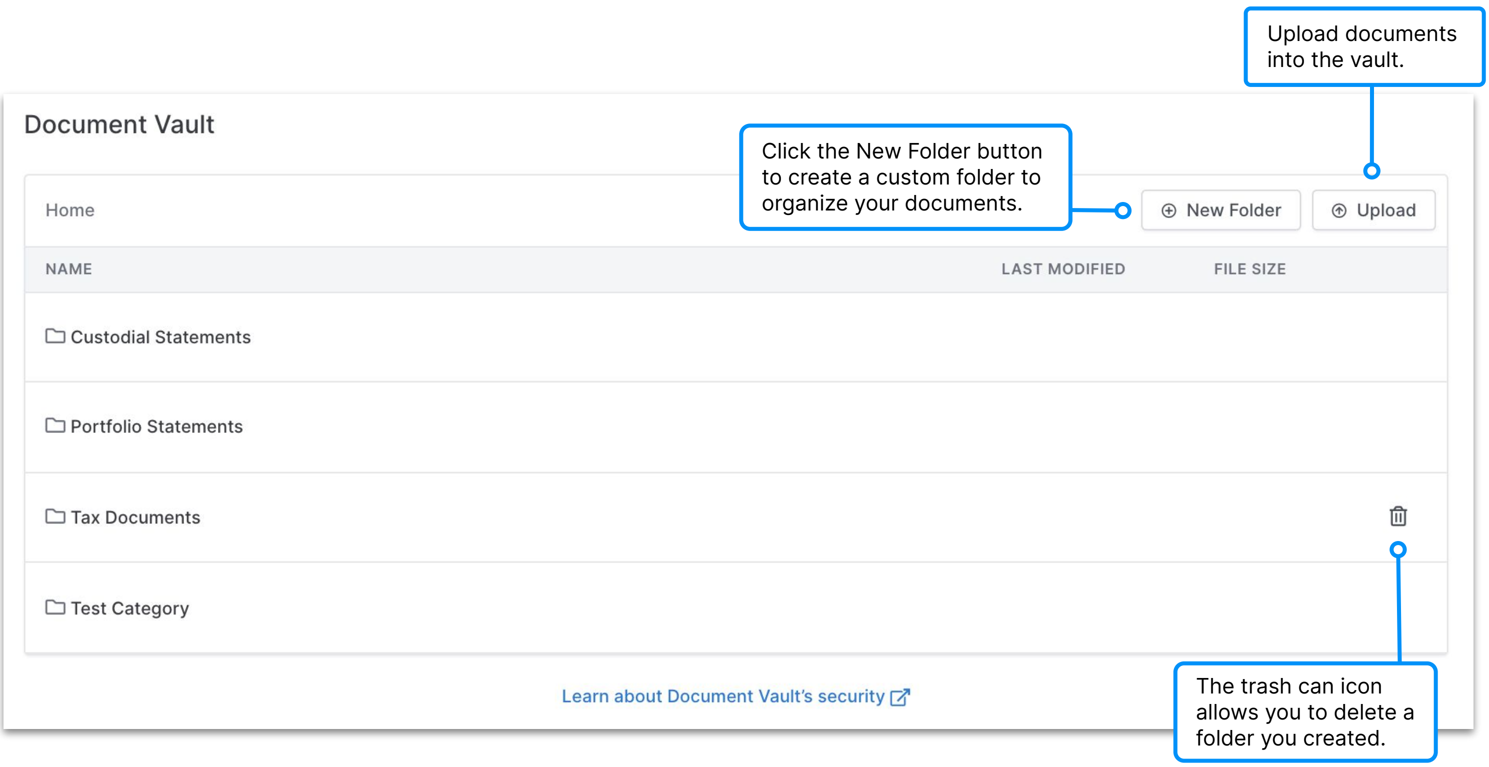
Locate your risk numbers on the Personal Finances page by clicking the triple dot icon next to the timeframe and **Risk Profile.**



Document Vault

Document Vault

Store and share documents securely with your advisor in the Document Vault. Files that are uploaded into the vault are encrypted in transit, and at rest, in order to provide end-to-end security and protection. Many users upload tax statements, wills, insurance policies, and more for safe keeping. This is also where your advisor might share important documents with you like your portfolio statements.

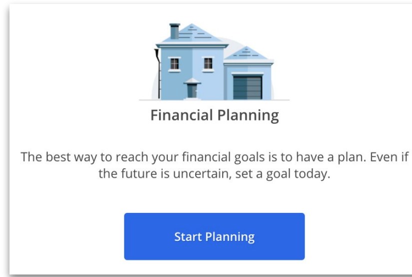


Create a Financial Plan

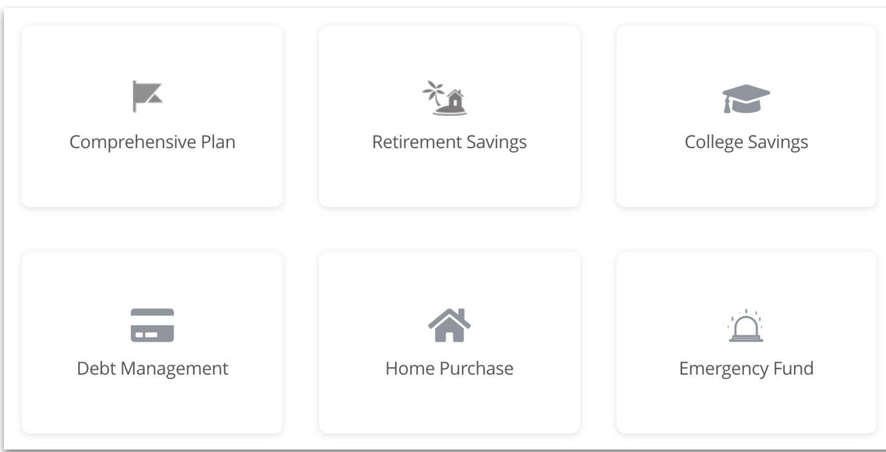
Overview

An important step in the financial planning process is gathering information. This allows us to make accurate projections, and determine the best course of action to achieve your goals. Follow the instructions below to create your financial plan and add goals to your plan.

1. While on the Client Overview , click Start Planning in the Financial Planning widget to see available goals.

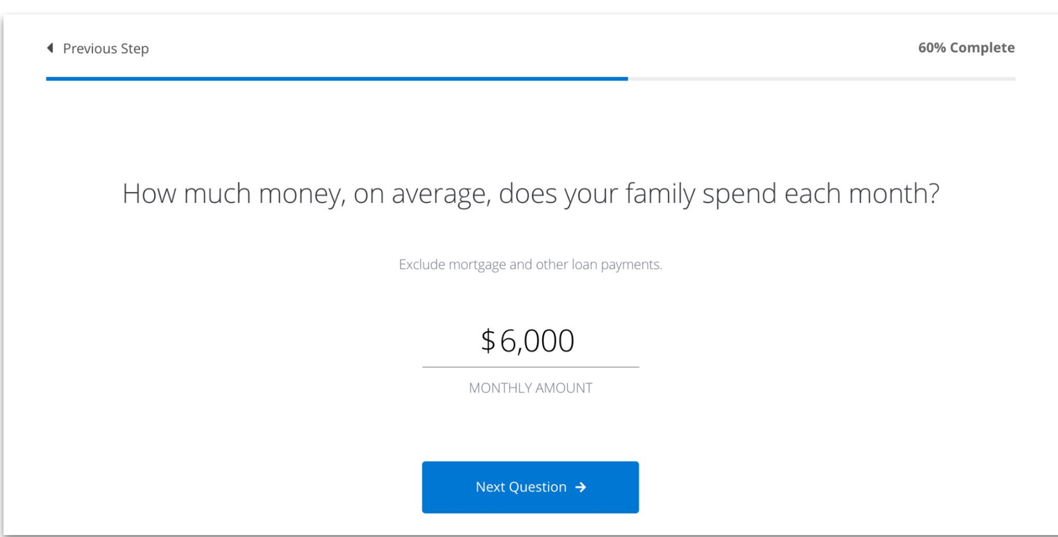


2. Select a goal for yourself, such as Retirement Savings, College Savings, or Emergency Fund.



3. Complete the questions associated to the goal you selected. Each goal includes common questions relating to your age, income, expenses, and more. There are also specific questions tailored for each goal. Select Next Question to advance forward. Track your progress as you go through goal workflows by viewing the progress bar at the top of each page.

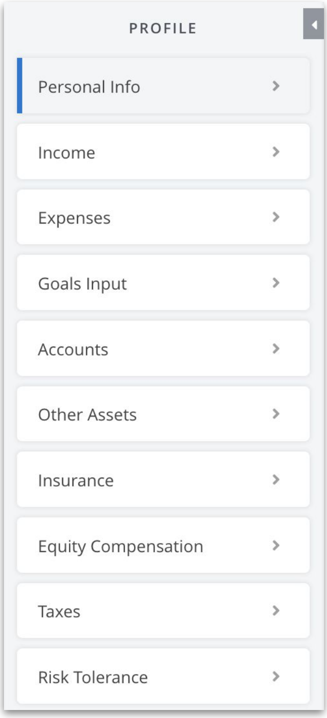
NOTE: If you complete multiple goals, the system will automatically populate any overlapping questions you already answered!



Your Profile

Profile

Your Profile stores information from your financial plan and comes from completing goal workflows. This information ideally represents everything you are currently doing today and could include expenses that you incur, contributions that you make to accounts, or payments you make on a mortgage. When a financial change occurs in your life, make the appropriate updates in your Profile to accommodate that change. Keep your Advisor informed about any updates so they can help ensure other files are up-to-date.



The Profile is made up of sections to organize your information. If you are completing the Profile on your own, start with Personal Info and continue down the list.

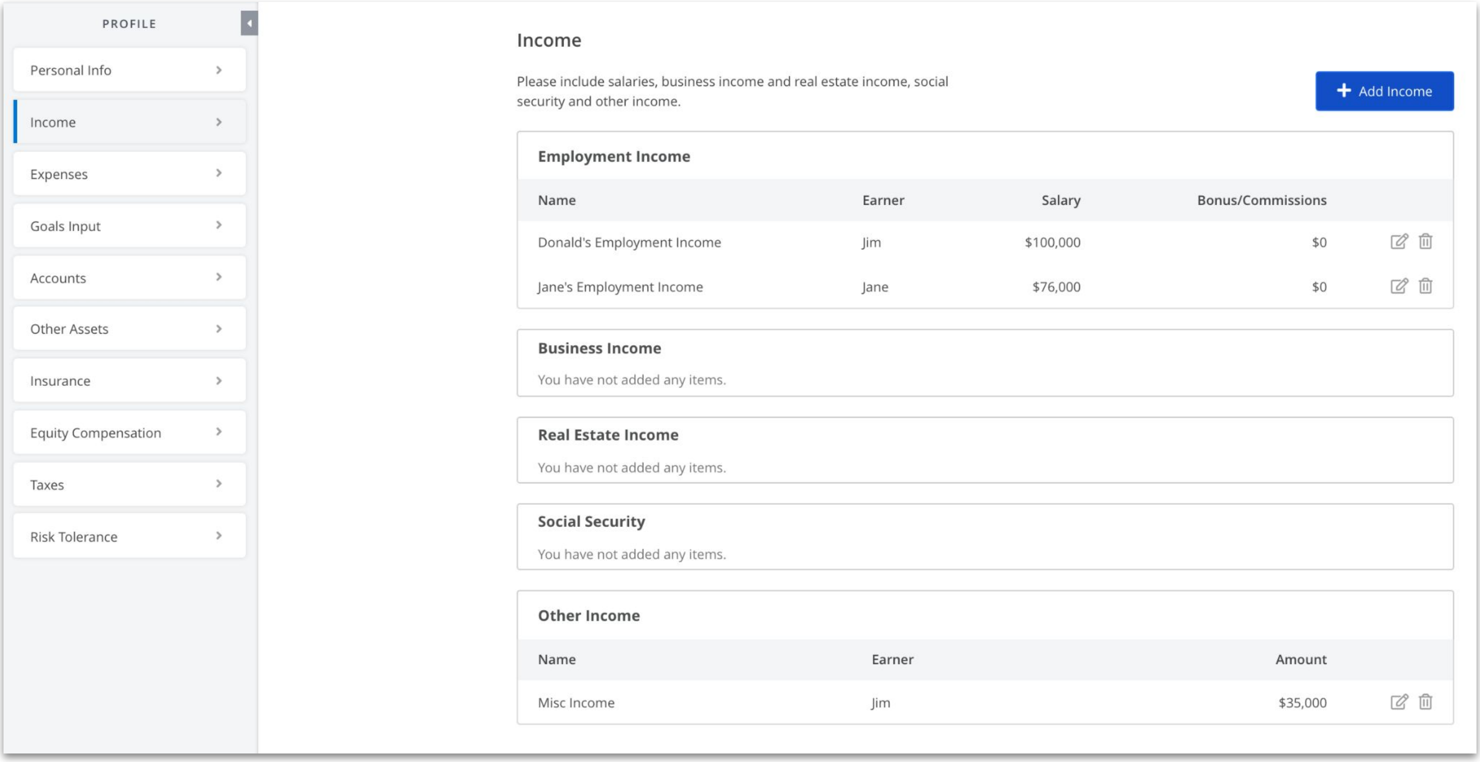
Risk Profile

Locate your risk numbers within the Profile section by clicking **Risk Tolerance.**

Make sure to save your work before you exit each section. Scroll to the bottom of the page and click Save Changes .

In many of the Profile sections there is a button to add Income, Assets, Insurance Policies, and more. To add information in each of those sections, click + Add and make a selection from the available options.

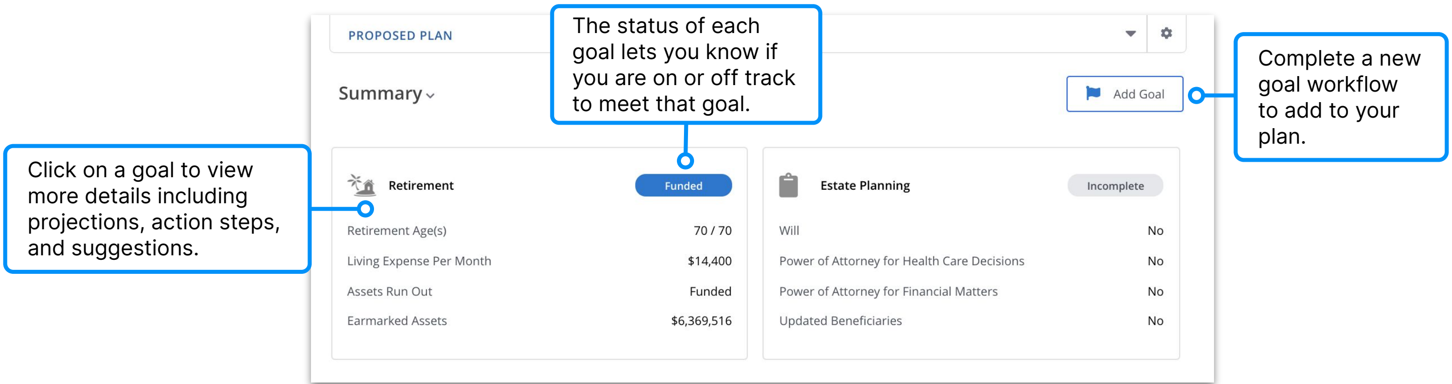
For example, in the Income section, click + Add Income . Then, select the type of income and complete the remaining fields. Follow this same process for each section.



Financial Plan Results

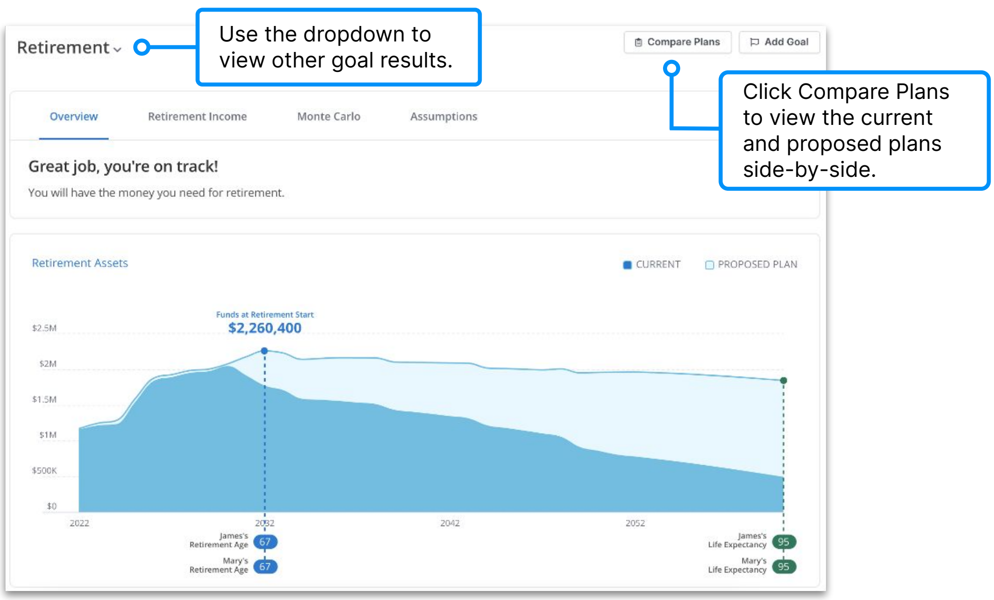
Goal Results

Monitor a high-level summary of your financial planning goals and drill into detailed information on individual goals.



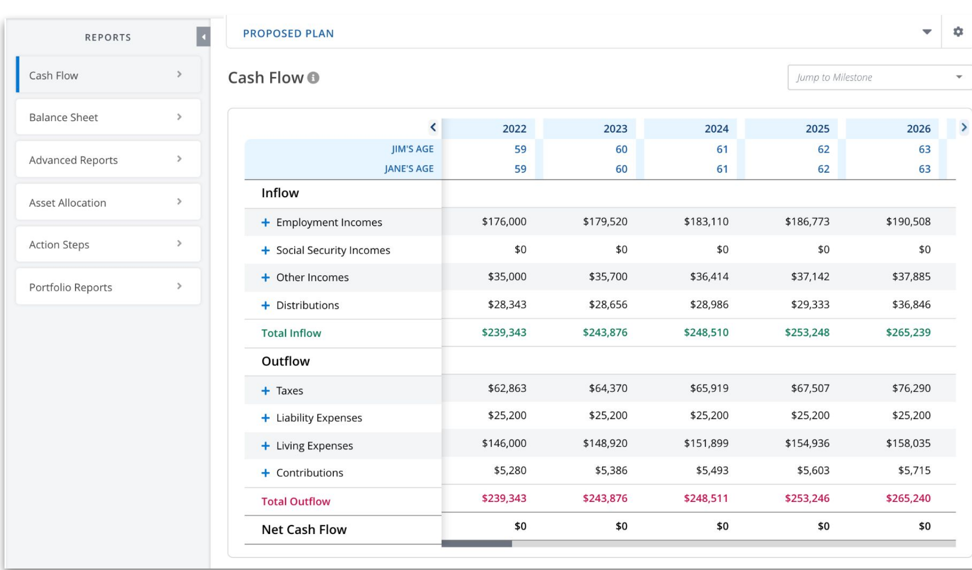
After clicking on a goal, view the projection of the value for your assets for fulfilling that goal.

The dark shaded blue represents your results based on current information in the system today. The lighter shaded blue represents your estimated results if you implemented the recommendations.



Reports

Access even more information about your goals and finances in Reports. Use the tabs on the left to view projected cash flows, values of individual assets and liabilities, action steps for achieving your goals, and more!



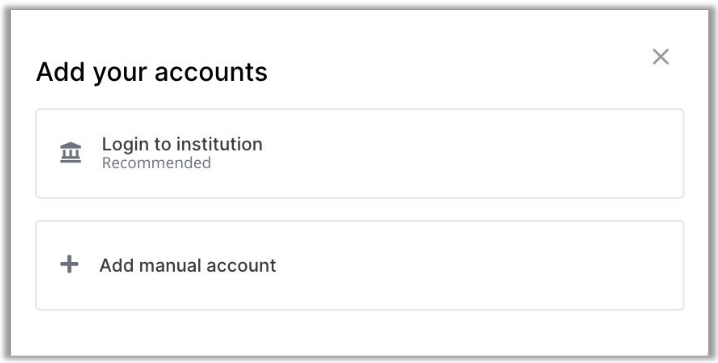
	2022	2023	2024	2025	2026
JIM'S AGE	59	60	61	62	63
JANE'S AGE	59	60	61	62	63
Inflow					
+ Employment Incomes	$176,000	$179,520	$183,110	$186,773	$190,508
+ Social Security Incomes	$0	$0	$0	$0	$0
+ Other Incomes	$35,000	$35,700	$36,414	$37,142	$37,885
+ Distributions	$28,343	$28,656	$28,986	$29,333	$36,846
Total Inflow	$239,343	$243,876	$248,510	$253,248	$265,239
Outflow					
+ Taxes	$62,863	$64,370	$65,919	$67,507	$76,290
+ Liability Expenses	$25,200	$25,200	$25,200	$25,200	$25,200
+ Living Expenses	$146,000	$148,920	$151,899	$154,936	$158,035
+ Contributions	$5,280	$5,386	$5,493	$5,603	$5,715
Total Outflow	$239,343	$243,876	$248,511	$253,246	$265,240
Net Cash Flow	$0	$0	$0	$0	$0

Link Outside Accounts

View all of your finances in one convenient location! Link your investment accounts, credit cards, or check/saving accounts to the portal to automatically receive updated account balances, asset allocations, and transaction information.

From the Client Overview, click Add Account in the bottom left corner. Select **Login to institution**.

NOTE: You also have the option of manually adding an account by selecting **+ Add manual account**.



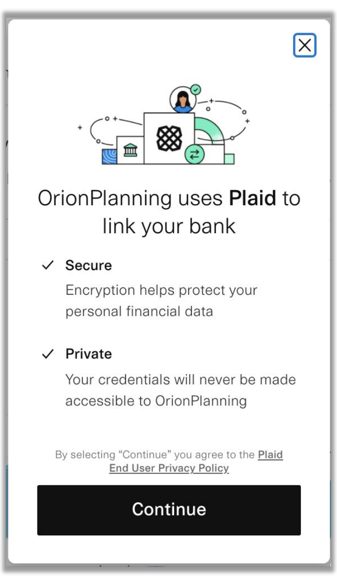
A window appears that provides Security and Privacy information for account linking.

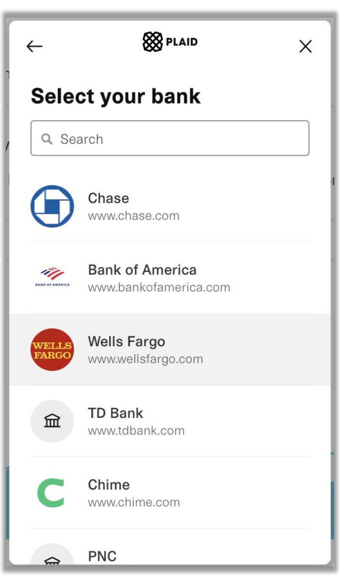
Click **Continue** to link an account.

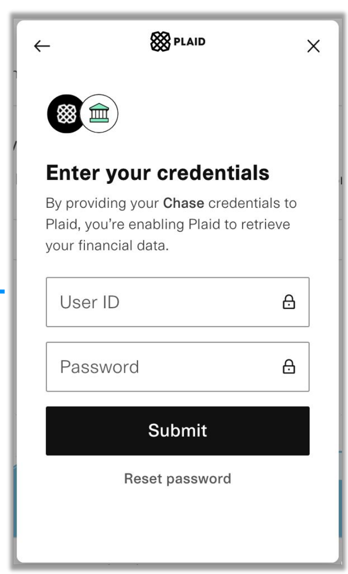
Search for the institution you would like to link to your portal or select one from the list of frequently used institutions.

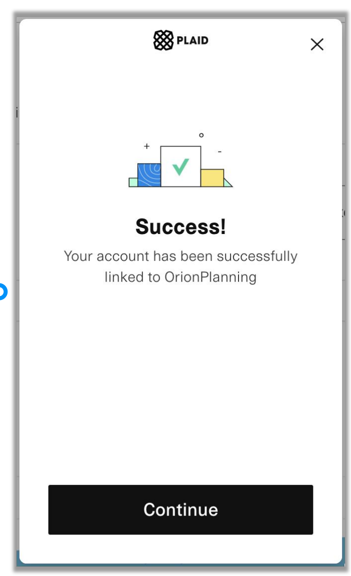
Enter your **username** and **password**. Depending on your institution, they might ask you an additional security question.

If the information you entered matches the information at your institution, you successfully linked your account!









Repeat these steps for each account you would like to link to the portal. Then, view these accounts on the Client Overview page in the Accounts menu on the left sidebar menu.

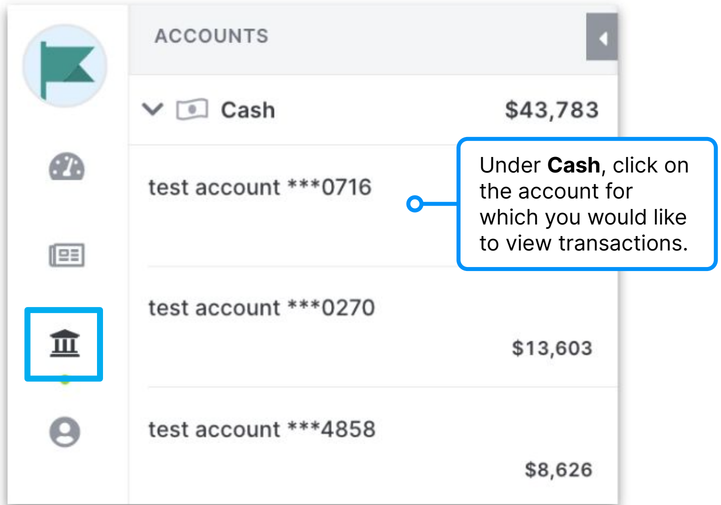
Transaction Overview

After linking spending accounts to the portal, take advantage of the Transactions Page to easily review deposits and withdrawals for your accounts on a monthly basis.

1. Click the Personal Finances 🏛 option to navigate to the Transactions page.

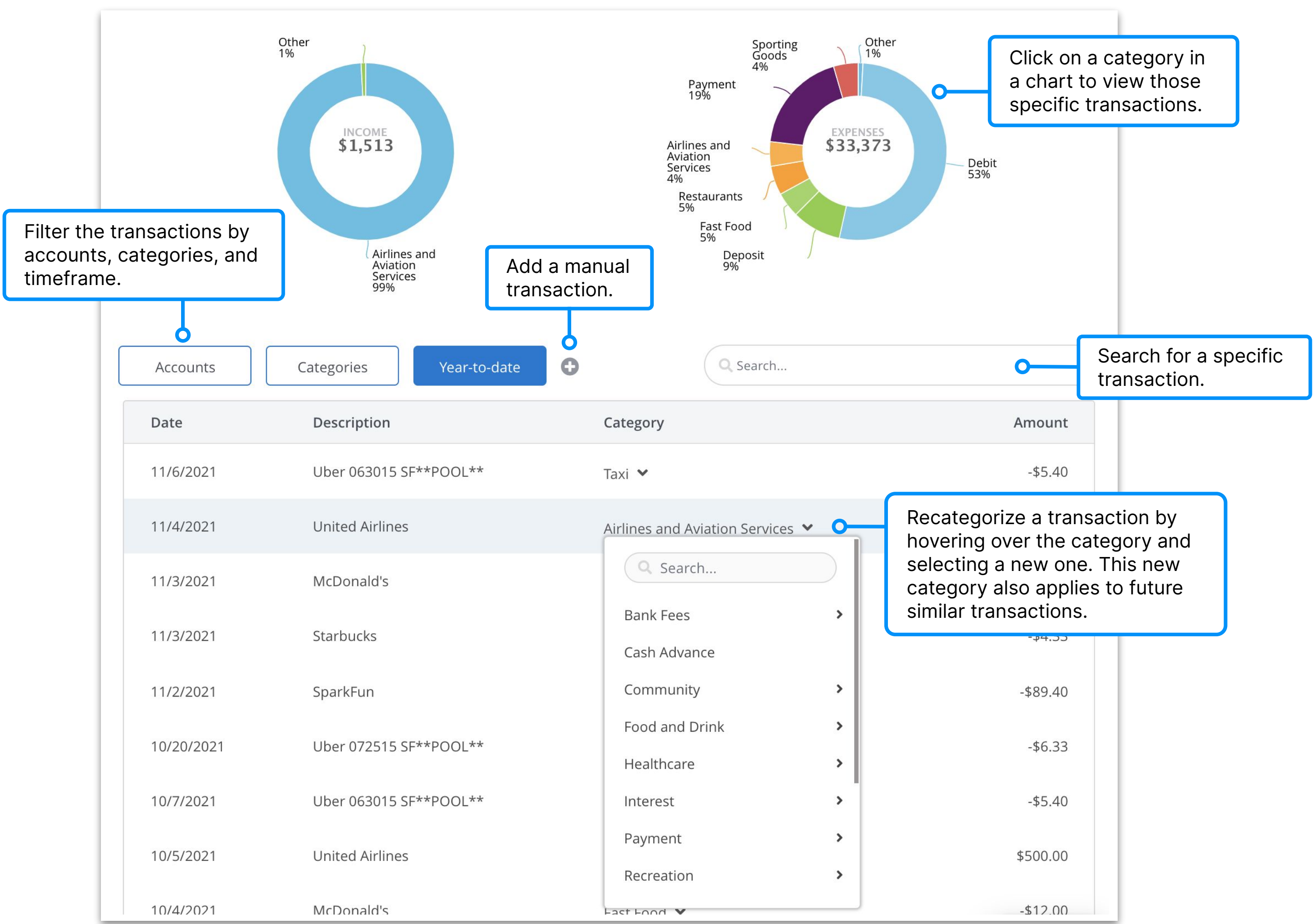
2. From the Net Worth banner, click on the **Cash** section to display spending accounts.

3. Select a linked account to view the transactions.



Managing Transactions

The left pie chart represents income, while the right pie chart represents expenses. Different categories of income and expenses are distinguished with varying colors.



Contact Advisor Overview

Use the **Contact My Advisor** button in the upper right corner of the portal to easily connect with your advisor.