EWM DIGITAL

A Guide

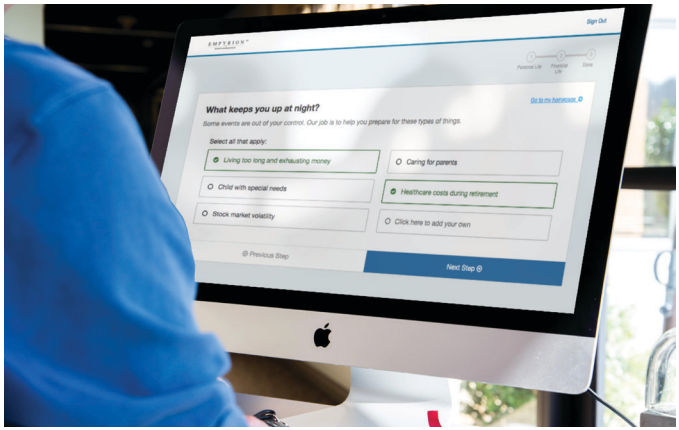
to Your EWM Digital Website

Best Practices, How-Tos and FAQs

ewminvest.com

Getting Started

This helpful, how-to guide will give you all of the information you need to start using your EWM Digital website. Over the next few pages, we'll walk you through some simple steps to get you up and running on the system:



Step 1: Register for your EWM Digital website

To get started, click the link in the email we sent to your inbox. Then, create your own secure username and password.

Step 2: Answer the series of introductory questions

Complete a few basic questions to help us better understand your current finances and future goals.

Step 3: Connect your financial accounts

Click the Organizer tab on the homepage of your EWM Digital website. Select the Accounts tab and then click the Add button to start connecting your financial institutions, including your checking and savings accounts and credit accounts, among others.

Step 4: Customize your website

Feel free to personalize your EWM Digital website by adding photos of what your wealth and financial goals represent: the people and things that matter most to you.

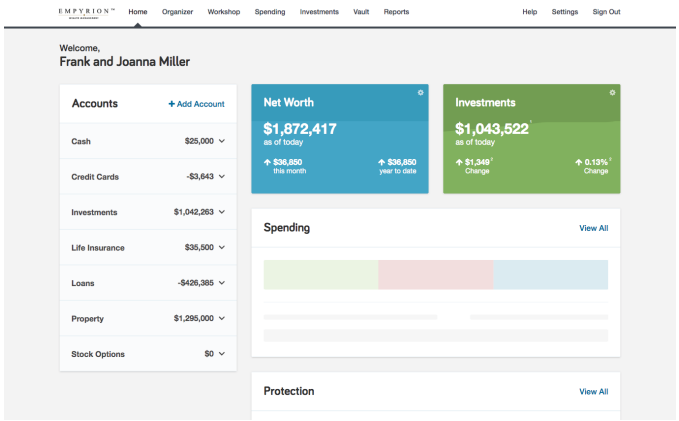
Step 5: Watch your financial picture come to life

We'll plan, analyze, organize and manage your financial goals with interactive spending and budgeting tools, investment charts and more — all conveniently housed in your EWM Digital website.

Ready to get started?
Let's dive in!

Best Practices
for Navigating Your Site

Before you dive in and start monitoring your financial picture in real time, you need to understand how your EWM Digital website works. Follow these quick tips to familiarize yourself with the system's key features, tools and resources.



Your Home Screen
This is where you'll continually see an overview of your current financial health at a glance. These tiles will give you a snapshot into each section of the site, where you can drill down into more detailed information.

Your Organizer
This aggregates all of your essential financial information into one place. Connect your core financial accounts to get a real-time look at your investments, your savings and other areas of your financial picture. Next, add your personal goals and financial priorities. We encourage you to make the site your own by adding personal photos and important milestones.

Your Goals
Use this section to easily establish goals and monitor your progress toward funding them. The Goals Planner also allows you to visualize how your goals may impact your future financial outlook.

Your Spending
Navigate to this section to get a better understanding of where your money is going each month and build a budget to manage your expenses. You can also make adjustments based on real saving, spending and investment data.

Your Investments
This section allows you to continually keep track of your investment performance and asset allocation. Don't forget to connect all of your investment accounts first so you can get the most accurate picture of your finances.

Your Vault
Here, you can upload all of your important financial documents for safe-keeping and simple access when you need them. Secured by the highest level of encryption in the industry, the Vault is equipped with private folders that provide a secure location to store sensitive files. You also have access to shared folders that enable you and your EWM advisor to easily exchange and access important documents for review.

How to

Connect Your Accounts

The Organizer section of your EWM Digital website allows you to view all of your account activity and monitor your financial well-being in real time — it's updated automatically, every day. Start by adding your checking, savings, retirement and other accounts to your site.

To add a connection, follow these steps:

- Login to your EWM Digital website
- Navigate to the ***Organizer*** section, and click on the tab that says: ***Accounts***
- Click the button that says: ***Add Account***
- Select the option that says: ***I have an online login to this account***
- Type the name of the institution into the search bar
- Choose the connection from the list:
  - Enter your username and password for the account
- Enter all of the required details about the account, and click: ***Save***
- Repeat this process for all of the financial accounts you would like to add
- Once you've connected your accounts, you'll see your financial picture come to life!

When adding and managing your connections, keep these tips in mind:

1. **Test your login credentials first.** Before entering your username and password into your EWM Digital website, login to your financial institution's website to ensure your credentials are up-to-date.
2. **Be proactive.** If you make any changes to your account, like setting a new password, be sure to update your credentials in your EWM Digital website, too.

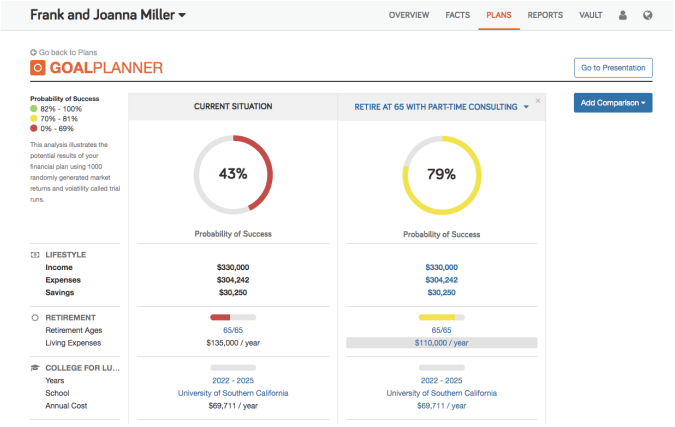
Having Trouble with a Connection?

Be mindful of the fact that your connections may break occasionally. If you run into an error, try these steps or contact your EWM advisor for assistance:

- **Select *Find New* to begin.** This will start a new online session with your financial institution, which ensures you are troubleshooting the most recent error that may be affecting your connection.
- **Try re-entering your login credentials.** Many financial institutions set rules for passwords to expire after a certain length of time. If this happens, you'll need to update your password at your financial institution and then update the connection on your EWM Digital website.
- **Get a one-time access code.** Your financial institution may require you to enter a secure access code before you connect to your EWM Digital website. This will be sent from your bank via an email, text or phone call. If you see this error, be sure to login at the institution's website directly before requesting the access code.
- **Do not delete the connection.** Deleting the connection will remove any account, transaction history or ticket that is currently open. This can affect your spending and budget dashboards and delay the system's ability to resolve the issue.

Using
the Goals Planner

Picture your financial future: What does your ideal retirement look like? How will you fund your child's college education? What about a second home or your dream car? The best time to start planning for those goals is today — and starting is simple with the interactive Goals Planner. Use the tab to easily add your financial goals to your EWM Digital website and track your progress toward funding them — from wherever you are, at any time.



Customize Your Goals
Assign timeframes to your goals to visualize the impact they may have on your future financial outlook.

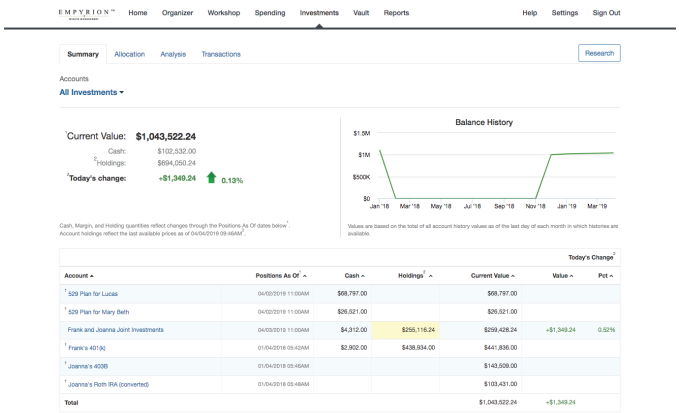
Estimate How Much is Enough
Enter essential details about your goals and better understand your progress toward funding them, as well as possible action steps you should take to improve funding results.

Assign Dollars to Your Goals
Already have savings accounts or funds set aside for a specific goal? You can easily designate them as funding sources for that goal to help you stay on track and organized.

Stay Your Course
Focusing on the long term and the factors you can control is essential to your ability to achieve your financial goals and attain your projected funding results. With the Goals Planner, you'll always know whether you're on track or need to make adjustments.

Using
the Investments Tab

Say goodbye to data-heavy, paper-based portfolio reports and charts. Navigate to the Investments section of your EWM Digital website for one, detailed summary of your investment accounts and performance, including:



Your Account Value History
On a monthly basis, your EWM Digital website will record your investment account balances, which will allow you to easily track if their value has gone up or down over specific periods of time.

Your Asset Allocation
Review the asset types and holdings that make up your investment accounts, so you always know how they are allocated.

Your Current Account Values
Your account holdings update with market conditions throughout the day, allowing you to keep a pulse on the current value of your investments.

Valuable Market Insights
We'll use this section to share market news, updates, commentary and education to help you stay informed about the issues that matter most to your investment strategy and goals.

How to Monitor
Your Spending and Cash Flow

Your ability to control your spending habits is essential to securing your financial future and meeting your long-term objectives. Simply navigate to the Spending tab to monitor your daily cash flow with discipline and identify trends to boost your financial well-being:

Categorize Your Expenses

Create preset categories to classify your expenses by the terms that are most relevant to you — for instance, “Bills and Utilities,” “Shopping” or “Medical.” This allows you to see how much of your budget is dedicated to certain expenses and where you can cut back to save for short- and long-term goals.

View Ongoing Cash Inflows and Outflows

Once you have aggregated all of your core financial accounts, you can pull reports and review a snapshot of all your daily transactions across various spending categories, as well as your cash flow levels.

Create and Manage Your Budget

You can build a virtual budget from scratch or integrate an existing budget with the click of a button. Check out interactive charts that recap your expense history and gather more insights from your spending patterns.

FAQ

What Else Would You Like to Know?

Your EWM Digital Account

What does the Settings tab do?

Navigate to this section of your EWM Digital website to make changes to your alerts, security and privacy settings. The ***Settings*** tab is located in the top right-hand corner of your website.

Can my EWM Digital website notify me about major changes to my financial accounts?

Yes — you can receive alerts via the web and email about the various different types of activity that may occur in your accounts, including large deposits, withdrawals, low balances, fees and more. You can customize your alerts by navigating to ***Settings*** > ***Alerts***.

How do I set up my EWM Digital website on my smartphone?

After you register for your website, you will receive a confirmation email with your username and a link to access the site via your mobile device. Open this email on your mobile device and click on the link. Next, click the ***Add to Home Screen*** button or create a mobile bookmark for quick access.

How do I change my password or security questions?

If you forgot your password, you can receive a prompt to update it by clicking the ***Forgot Your Password?*** hyperlink on your login screen. If you'd like to change your password or security questions, select ***Settings*** > ***Security***.

What are tasks?

Tasks are a simple way for your EWM advisor to let you know that something requires your attention in your EWM Digital website. You can think of tasks as your online financial to-do list. Your advisor can assign you a task (for instance, the task may ask you to upload an important financial document to the Vault before a meeting), and you can instantly notify your advisor once you've completed the request.

How secure is my financial data on this site?

Your EWM Digital website comes equipped with advanced security features and protocols to keep your data safe, private and secure at all times. Our comprehensive security measures include password protection, Secure Socket Layer (SSL) encryption, firewalls, intrusion detection, audits, inspections and more. For more information, click ***Security*** in the footer of your website.

How do I join a screen-sharing session with my advisor?

To collaborate with your EWM advisor in real time, click the ***Screen Sharing*** link in the bottom-right footer of your website and provide your advisor with the session code. If your advisor initiates the session, simply enter the code they provide you.

Your Goals, Budget and Expenses

Can my EWM Digital website create a budget for me automatically?

Yes — you have the option to create your own budget manually or to create an auto-budget using the last six months of spending data.

Can I change a transaction that is classified incorrectly?

Your EWM Digital website will automatically assign spending categories to your transactions. If the site has misinterpreted your purchase, you can change the category it's assigned to by navigating to the ***Transactions*** tab under ***Spending***. Click on the transaction and use the drop-down menu to adjust the category. To change all instances of this transaction type moving forward, create a rule by clicking on the ***Details*** tab underneath the selected transaction. This allows you to rename and reclassify all matching transactions automatically.

Can my advisor see my account activity?

You have the option of providing your EWM advisor with no spending data, category-only data or the full view of all data. You can control the privacy of your website under ***Settings*** > ***Privacy*** > ***Spending Permissions***.

Investments

What type of investment information can I see on my EWM Digital website?

Your EWM Digital website provides a summary of your entire portfolio as well as a more detailed look into your individual accounts. Account details include individual holdings, value, asset types, net change in value over time and transaction history.

Can I change my asset allocation or contributions?

No — for your security, your EWM Digital website is non-transactional. Unlike online banking, trading or shopping websites, your money cannot be moved, withdrawn or accessed on our system.

The Vault

How do I add a document to the Vault?

To add one or multiple documents to your Vault, simply drag and drop the files from your computer into the desired folder.

What should I upload to the Vault?

Your Vault is a secure and simple way to store, organize and access important documents relevant to your financial plan, including legal documents, medical records, insurance policies, tax information and more. In addition, your advisor may recommend specific documents to upload.

Data Aggregation
Checklist

It's important to us that you understand our process for protecting your financial information in your EWM Digital website, especially when it comes to account aggregation. With that said, you should understand how we plan to access and store your data before you give us authorization to aggregate it.

What is Data Aggregation?

Data aggregation is the process of gathering financial information and presenting it in a single, comprehensive view. When it comes to your EWM Digital website, this means we connect with and extract information from the companies that manage your financial accounts and liabilities so that we can provide you with a consolidated view of your accounts in real time.

The power of data aggregation lies in the fact that you gain a comprehensive view of your financial situation, whenever it's most convenient for you.

EWM Digital employs the industry's best practices in data security and privacy. Here's how the data aggregation system works and how we stack up against recommendations from the Financial Industry Regulatory Authority (FINRA)'s consumer guidelines.

> **Guidance from FINRA:** Weigh the benefits of aggregation against the risks of sharing your security credentials. Be particularly diligent when you authorize a third party to facilitate payments on your behalf. Check to ensure your payments go to the recipient.

We couldn't agree more with FINRA's guidance: It's important to understand the potential risk of sharing financial information with a third party. EWM Digital mitigates this risk by securely aggregating data so we can develop an informed financial plan for you.

In addition, we do not facilitate payments of any kind on your behalf. In fact, you can use the Spending tab of your website to closely monitor and spot unauthorized transactions you might otherwise miss. When this feature is combined with notifications about specific transactions, you gain a single application through which you can monitor all of your accounts.

> **Guidance from FINRA:** Read the terms and conditions of any user agreement or contract you sign. Know what rights you are granting with respect to accessing your financial accounts and using your data. For instance, how often are your accounts scraped and what data is collected?

Your EWM Digital website's Terms of Service (ToS) clearly and concisely outline our data aggregation procedures. These state that you are only granting access to your advisor so they can retrieve and view your account information.

> **Guidance from FINRA:** Understand the aggregator's privacy and data security measures. A good place to begin is by reading the aggregator's terms of use, privacy and security information. Here are some things to look for: Does (or may) the aggregator share your security credentials and data with, or provide access to your accounts to, another data aggregator or service provider? Does the aggregator sell your data to a third-party entity? If so, are you comfortable with that?

We only use our clients' data for their benefit and their benefit only. We do not and never will sell your data to a third-party entity.

> **Guidance from FINRA:** Does the aggregator use encryption when retrieving your data? How long is the data retained? What is the process of purging or

> disposing the data once you terminate your contract?

We fully encrypt production data while in transit. Highly sensitive data is encrypted at all times using AES 256-bit standard encryption; this is the same level of security that most banks use as well. Your EWM advisor will store your data until you end your relationship with them or at your request.

> **Guidance from FINRA:** What happens if there is a data breach or any unauthorized access to your account? Is there a process in place to notify consumers and financial institutions should a breach occur?

EWM Digital has never had a security breach; however, we have implemented a robust security incident response plan should we suspect an issue. The plan includes identification, assessment, remediation, resolution and notification of a breach. All of our firm's employees are trained to identify and properly report any suspected breach of confidential information.

> **Guidance from FINRA:** What type of liability, if any, does the aggregator bear in the event of a consumer loss due to a data breach or unauthorized access? Does the aggregator have the financial capacity or insurance coverage to compensate consumers for a loss? Is there a dispute mechanism in place to resolve any issues related to data breaches or unauthorized access?

We follow standard aggregation industry best practices. Ultimately, the client is responsible for any damages due to unreported or unauthorized use of their login credentials.

> **Guidance from FINRA:** How accurate are the scraping algorithms used to collect data from your financial accounts? To find out, you can ask whether the aggregator conducts periodic checks to ensure that it is collecting data and using it accurately to provide the required service. You should also check the data yourself against your primary source accounts.

EWM Digital has a dedicated data support team staffed with experts and certified professionals whose goal is to ensure the functionality and accuracy of your data. At any time, we can open a ticket and have your connected accounts reviewed for accuracy.

> **Guidance from FINRA:** Check with financial data providers to find out what, if any, data is delivered to aggregators through an Application Programming Interface (API), which is generally considered a safer alternative than scraping.

While our current aggregation standards follow industry best practices, we are transitioning from screen scraping to an API-based approach to provide even greater peace of mind to our clients.

> **Guidance from FINRA:** Finally, make sure you cancel your account and terminate the access and rights you have granted to the aggregator once you discontinue using the service. Failing to do so may expose your financial information to ongoing security risks. Understand and follow the steps that need to be taken to stop the ability of the aggregator to access your account. This may involve more than just deleting the software application from your computer or mobile device.

We believe your data should always be secure and under your control. To that end, you can terminate your use of our service at any time. At your request, we will delete your account and purge your data from our system.

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Have a question that we didn't answer in this document?

Need help setting up or navigating your account?

Contact your EWM advisor.

We're Here to Help

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