# RIGHTCAPITAL

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.
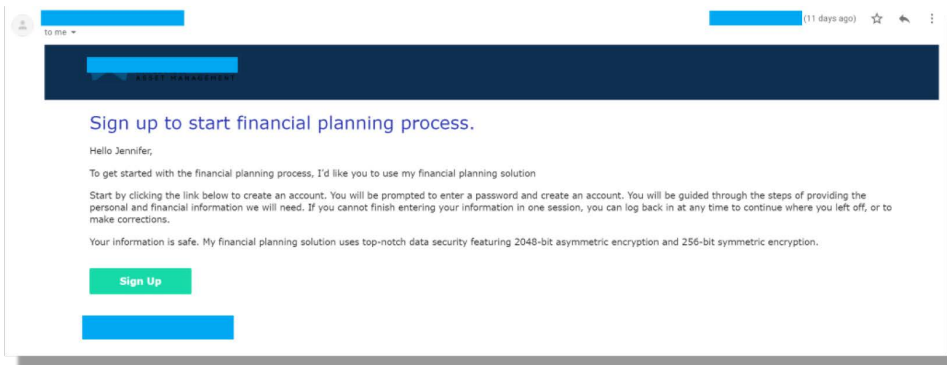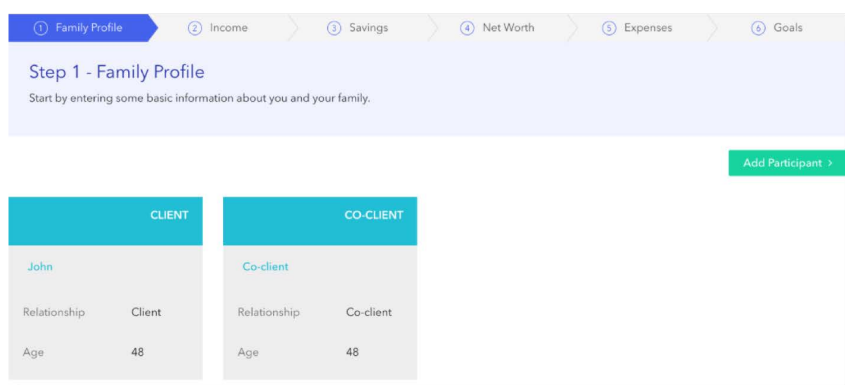

2. PROFILE
Your profile will give your advisor the necessary information to generate retirement analyses, answer questions, and refine your plan. Be thorough—your advisor can only advise on what they know about.

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: 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.

**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 can 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.
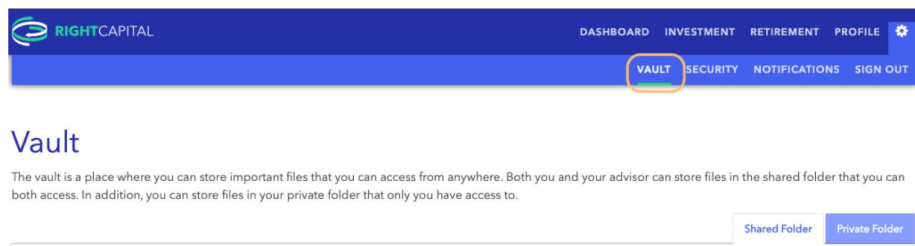
5. TASKS

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.
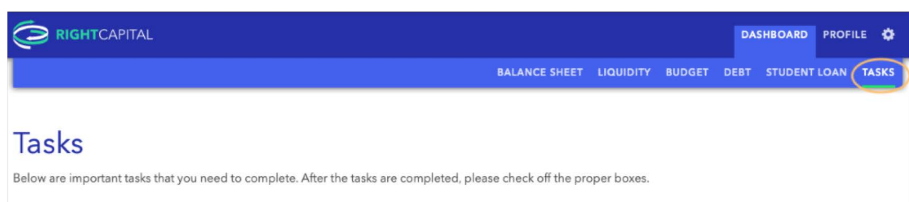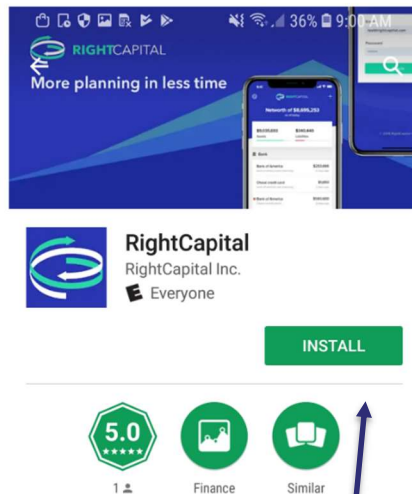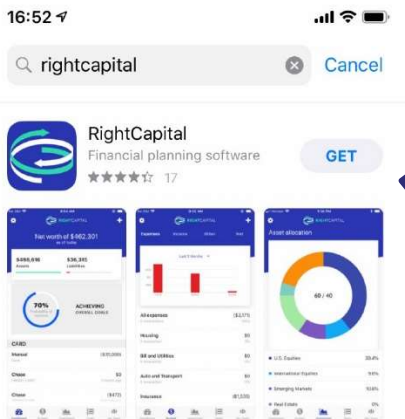

Next Steps

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

The RightCapital mobile app is available for iPhone and Android devices. Clients can visit the App Store or Google Play store to download the App.

Apple App Store download

1. Search for RightCapital
2. Click the blue **Get** button
3. Once the download is complete, click the blue **Open** button
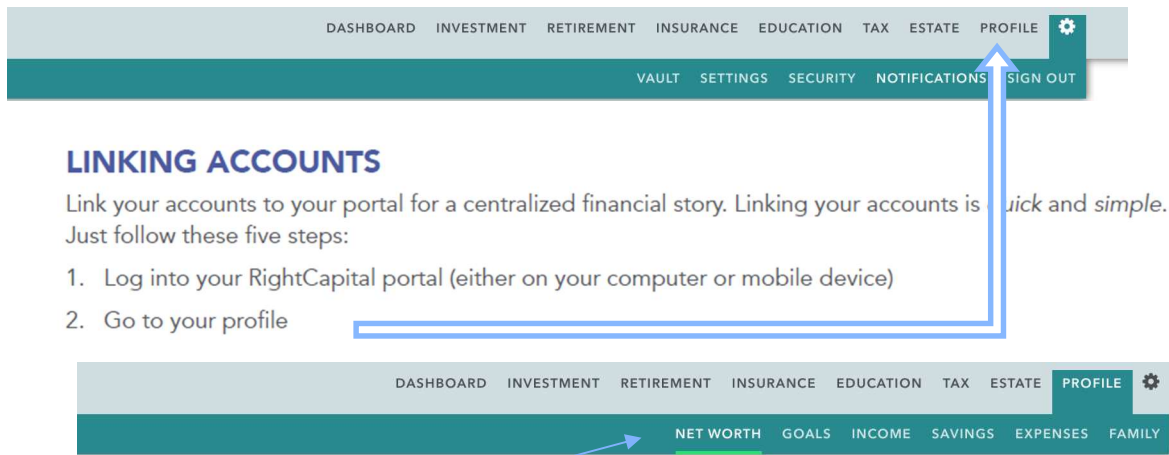4. Insert a client's login information

Google Play Store download

1. Search for RightCapital
2. Click the green **Install** button
3. Once the download is complete, click the green **Open** button
4. Insert a client's login information

Once the App has been downloaded, clients can find the app under 'RightCapital' with the RightCapital logo
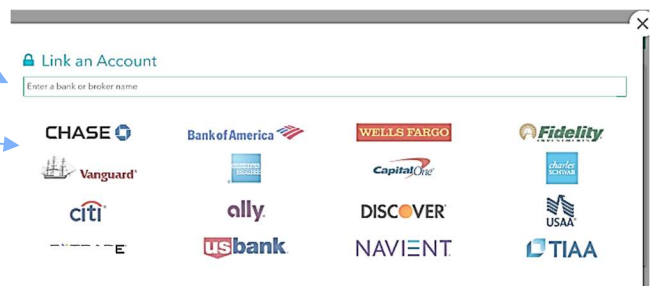
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DASHBOARD INVESTMENT RETIREMENT INSURANCE EDUCATION TAX ESTATE PROFILE ⚙

VAULT SETTINGS SECURITY NOTIFICATIONS SIGN OUT

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

DASHBOARD INVESTMENT RETIREMENT INSURANCE EDUCATION TAX ESTATE PROFILE ⚙

NET WORTH GOALS INCOME SAVINGS EXPENSES FAMILY

+ Link Account   Add Account ›

From the Net Worth page, click on the + Link Accounts to start the linking process.

In the Search bar enter the name of the institution or entity you want to link to. If it is already listed, click on the name.

🔒 Link an Account

Enter a bank or broker name

CHASE ◆   Bank of America   WELLS FARGO   Fidelity

Vanguard   AMERICAN EXPRESS   CapitalOne   charles SCHWAB

citi   ally.   DISCOVER   USAA

To cancel your selection, click on the X in the right corner.

USbank   NAVIENT   TIAA

🔒 Link an Account

ch

Charles Schwab
bank, investment https://www.schwab.com/

First Tech Federal Credit Union
bank, card, loan, mortgage https://www.firsttechfed.com/

QVC Credit Card (Synchrony)
card https://qvc.syf.com

Chase
bank, card, investment, loan, mortgage https://www.chase.com/

Merrill Lynch Merrill Edge

E✱TRADE   USbank   NAVIENT   TIAA

If there is not an exact match, a list of possible institutions will be listed

Website match. Some institutions have multiple logins for different subsidiaries. Make sure the website address and financial institution match.

Once the correct institution is selected enter your username and password for the institution's account and tap on Connect

🔒 Link an Account

Chase

Website   https://www.chase.com/
Login address   https://secure07b.chase.com/web/auth/dashboard 🔗
Services   bank card investment loan mortgage

Username

Password

Back   Connect

Other possible requirements:

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.

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.

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If there are difficulties with connecting to your account at the institution, you will see this when you tap
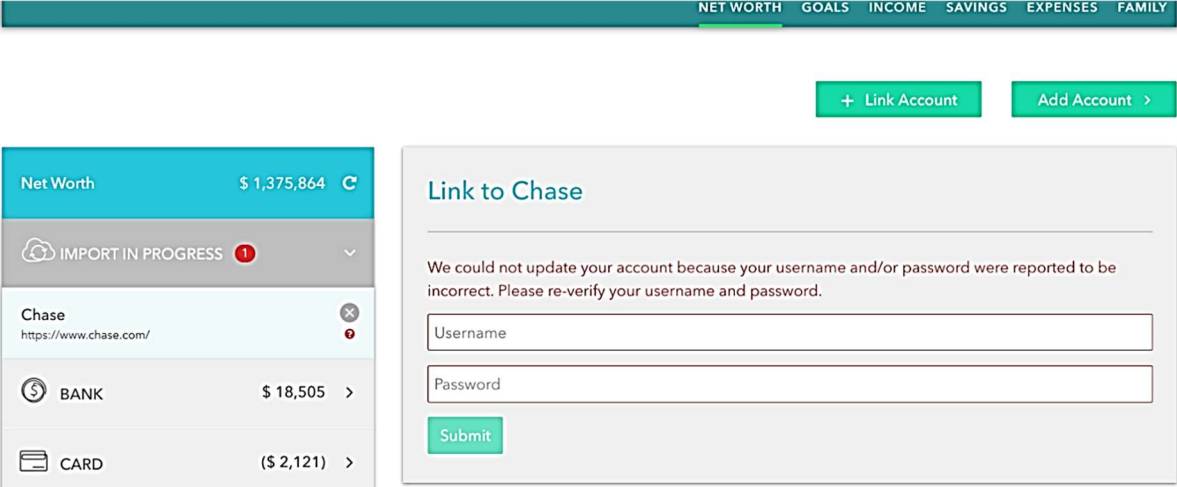
on the red question mark. You can re-enter your username and password and tap Submit in case you had entered the information incorrectly.

If the institution selected was incorrect, however, click on the X to Delete or Cancel the import.
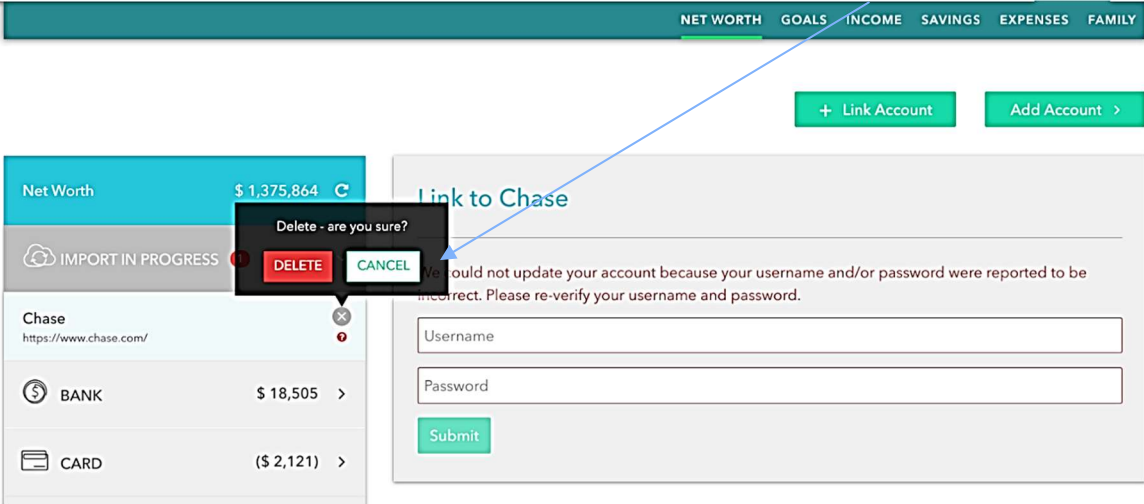
Note if the institution is correct:

For other difficulties, try this step first:

Don't delete the account. Deleting a connection will remove any accounts and transaction history. This can affect your spending and budgets.

Test your username and password. Log in directly to your financial institution to ensure you have the correct credentials.

If you still have difficulties, contact your Advisor

When finished click on the gear and select Sign Out

DASHBOARD   INVESTMENT   RETIREMENT   INSURANCE   EDUCATION   TAX   ESTATE   PROFILE

VAULT   SETTINGS   SECURITY   NOTIFICATIONS   SIGN OUT

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.

On your mobile device you will go to the Dashboard in your RightCapital account.

Dashboard
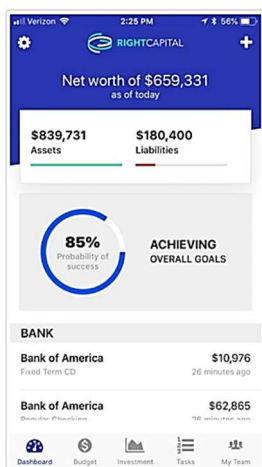
To link accounts, click on the + or scroll to the bottom of the screen and tap "Link More Accounts" to start the linking process. In the Search bar enter the the name of the institution or entity you want to link to. If it is already listed, click on the name.

Website match. Some institutions have multiple logins for different subsidiaries. Make sure the website address and financial institution match.

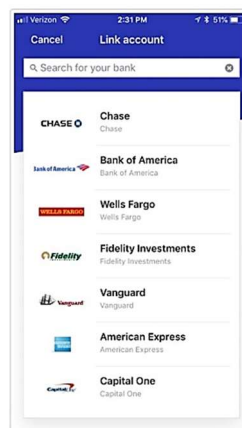To cancel your selection, click on the X in the right corner.

Once the correct institution is selected follow step above. Other possible requirements:

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.

For other difficulties, try these steps:

Test your username and password. Log in directly to your financial institution to ensure you have the correct credentials.

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.

Don't delete the account. Deleting a connection will remove any accounts and transaction history. This can affect your spending and budgets.
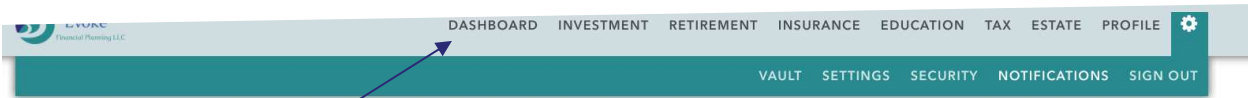
To Sign Out, click on the gear

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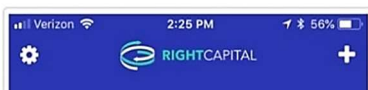
After entering your data through the 6 steps in your RightCapital account and tapping the complete button, your account will appear as displayed below when you next login through your browser.

When you click on Dashboard above, additional planning tabs will be displayed.

Click on the Budget Tab, and information

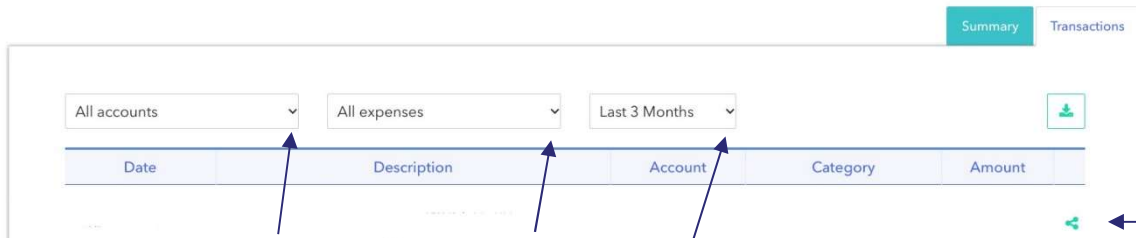about your budget will be displayed. At the top of the display are two tabs: Summary and Transactions. If you click on the Transactions tab, individual transactions from linked accounts will be displayed.
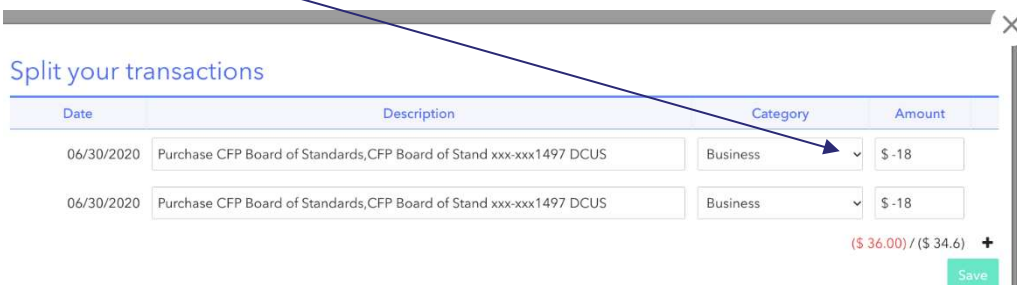

The default is All Accounts, All Expenses, and Last 3 Months. You can change what information is shown by clicking on the down caret. A dropdown menu will be displayed showing your linked individual financial accounts, expense categories, and the available time periods. To recategorize a transaction, click on the down caret in the Category box, make your selection.

You can split the transaction into multiple categories by click on

Split your transactions

Date	Description	Category	Amount
06/30/2020	Purchase CFP Board of Standards,CFP Board of Stand xxx-xxx1497 DCUS	Business	$ -18
06/30/2020	Purchase CFP Board of Standards,CFP Board of Stand xxx-xxx1497 DCUS	Business	$ -18

($ 36.00) / ($ 34.6) +
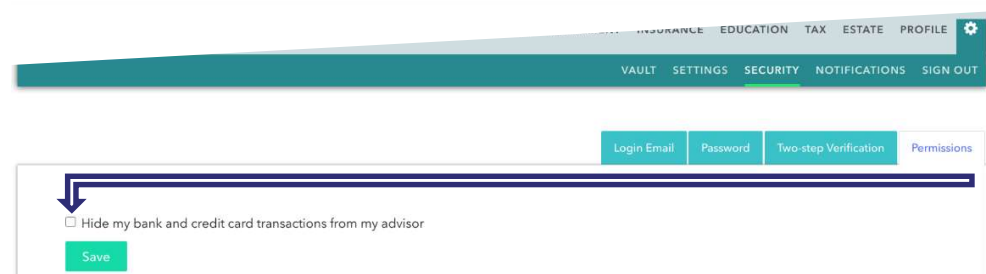
Save

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The Split your transaction window will appear (see above) click on the Category down caret, make your selection from the dropdown list of categories, enter the amount and tap

Save

To close the window, click on the X in the right corner.

×

Amount

These Budget transactions are private to you the client. If you wish to make your transactions visible to the advisor, select the security tab

VAULT   SETTINGS   SECURITY   NOTIFICATIONS   SIGN OUT

INSURANCE   EDUCATION   TAX   ESTATE   PROFILE ⚙

VAULT   SETTINGS   SECURITY   NOTIFICATIONS   SIGN OUT

Login Email   Password   Two-step Verification   Permissions

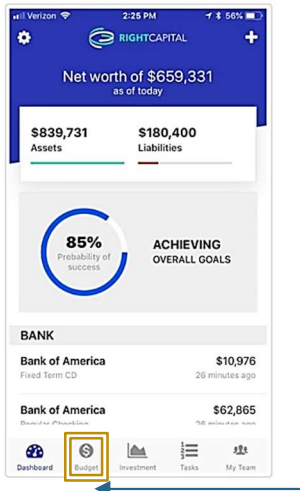☐ Hide my bank and credit card transactions from my advisor

Save

The screen will display 4 tabs. Choose Permissions tab and uncheck the box to unhide your transactions, click on Save. If you wish to switch back to restricting visibility, check the box and click Save.

Dashboard

Sign in on your mobile device and from your Dashboard in your RightCapital account, tap on $Budget. Your screen will show Expenses, Income, Other, Net tabs bar, and below a graph of expenses for the last 3 months. The expenses listed on the lower half of the screen are categorized automatically when the bank and/or credit card accounts were linked. Many of the expenses will be listed under Uncategorized or Misc. Start by reviewing if the transactions for 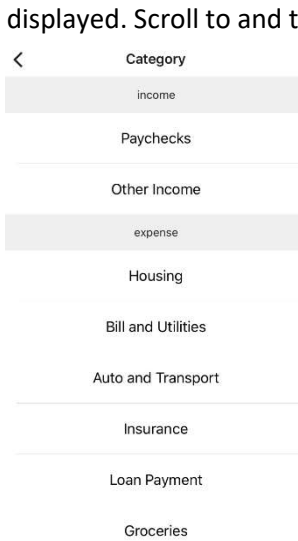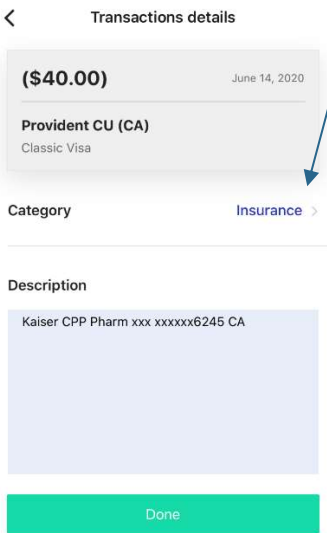each expense category is correctly categorized. To review each expense category tap on the expense name to see the transactions for that category. For example, Health and Fitness displays two pharmacy transactions, the month, and the amounts. If this is correct, tap the caret in the left corner to return to the expenses page.

Budget
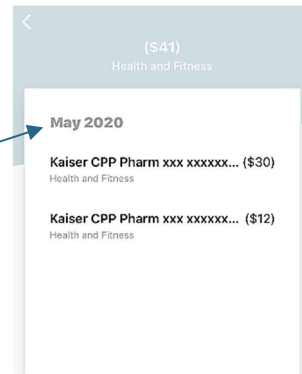
If a transaction is incorrectly categorized, tap on the expense you wish to recategorize, then tap on the incorrect category, and a list of categories will be displayed. Scroll to and tap on the correct category. The category will now show the newly selected category. If the category is correct tap Done then tap the caret in the left corner to return to the expenses page. Note: if Done is not tapped after changing the category, the transaction reverts to the original (incorrect) category.
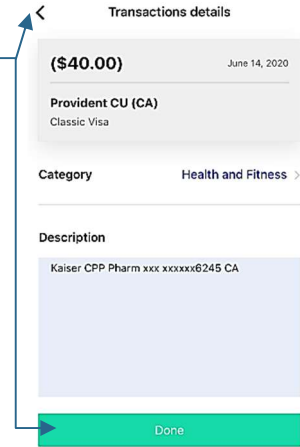
When finished Sign Out by clicking on the gear

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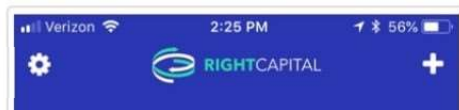
Client Access to the Vault

Loading files to the Vault

Access the Vault under the "more" menu (represented by three dots) after opening the client's plan:

ION TAX ESTATE PROFILE ••• ⚙

VAULT CALCULATOR REPORT

There are two tabs within the Vault - the Shared Folder and the Private Folder.

Loading files to the Vault

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.
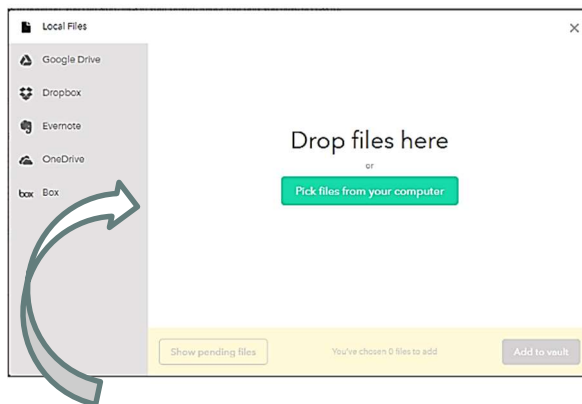
Shared Folder | Private Folder

| | | 2 | Click **Add File** to add files directly into the Vault. |

⌂ / Shared Folder   + Add file   + Create folder

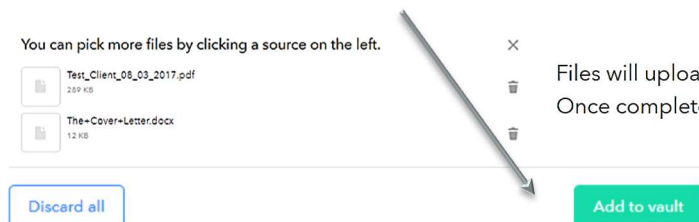| File name	Upload date
📂 Taxes •••	Today at 10:29 AM
📂 Statements •••	Today at 10:29 AM
📄 Data-Collection-Template.docx •••	08/07/2017

Tip

You can also click on the icons on the left to copy documents from popular online services such as Google Drive, Dropbox, Evernote, OneDrive, or Box.

- Files to be loaded to the vault must be under 25 MB in size. There is no limit on the total number of files you / your client can load to the vault.

📄 Local Files   ✕

△ Google Drive
🫙 Dropbox   Drop files here
🐘 Evernote   or
☁ OneDrive   Pick files from your computer
box Box

Show pending files   You've chosen 0 files to add   Add to vault

Click **Pick files from your computer** to select files or **drag-and-drop files** into the screen displayed above. You can select multiple files at once to load to the Vault.

3 Click **Add to vault** to add the files:

You can pick more files by clicking a source on the left.   ✕

Test_Client_08_03_2017.pdf   🗑
269 KB

The+Cover+Letter.docx   🗑
12 KB

Discard all   Add to vault

Files will upload in a timely manner; you will be able to see the upload progress. Once complete, the files will be accessible to the client on their Vault.

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Organizing files within the Vault

Set up folders to help organize the files within the Vault.

1   Click on **Create Folder**, type in the name of the new folder, and hit **Enter** or click on the green check mark to add the folder.


2   Once you create a folder, **drag-and-drop files** from the main folder to the new folder: simply click on the file, hold the mouse button, and drag the file into the folder you wish to put the file in.

Here's what it may look like when using the drag-and-drop feature to move files:
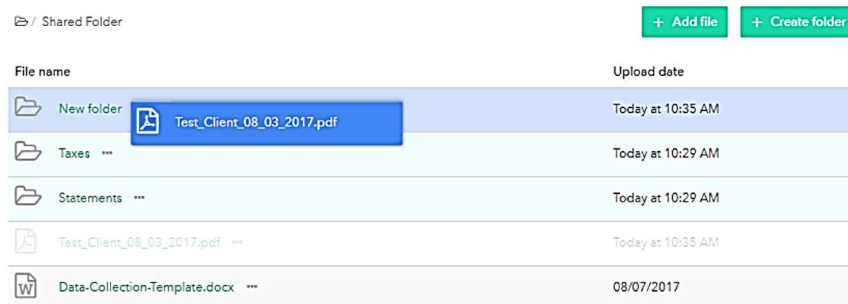
Tip

To **move a file** out of a folder, click on it and drag-and-drop it to the appropriate folder in the folder path above:
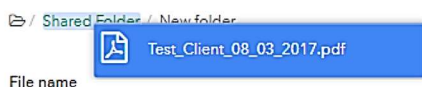
3   Click on the folder to see the file within that folder:

Note

- A folder path appears above the file list in the Vault to help navigate
- Create **nested folders** by adding a new folder within an existing folder, or by dragging-and-dropping one folder into another.

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Updating / Downloading Files from the Vault

Once files are in the Vault, update or download files by clicking on the ellipses next to the file name:
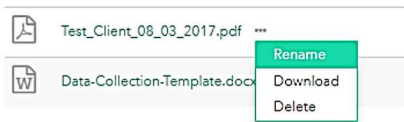
Options include: rename the file, download the file, or delete the file. You can also download files by clicking on the file name.

You cannot rename or delete files loaded and shared by your advisor, but files you add may be renamed, downloaded, and deleted by you.

You can sort information in the vault by file name or date added by clicking on the column name once to sort lowest to highest; clicking on it again to sort highest to lowest. Folders will always display before files; both folders and files will be sorted by the column selected.