Client Portal Overview

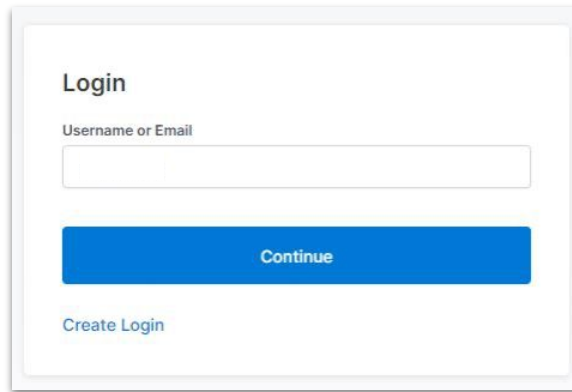
Welcome to your financial portal! The portal includes your financial plans, performance, documents, news, and advisor communication in one consolidated experience. This experience empowers you to understand your whole financial picture and puts your financial advisor only one click away for guidance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

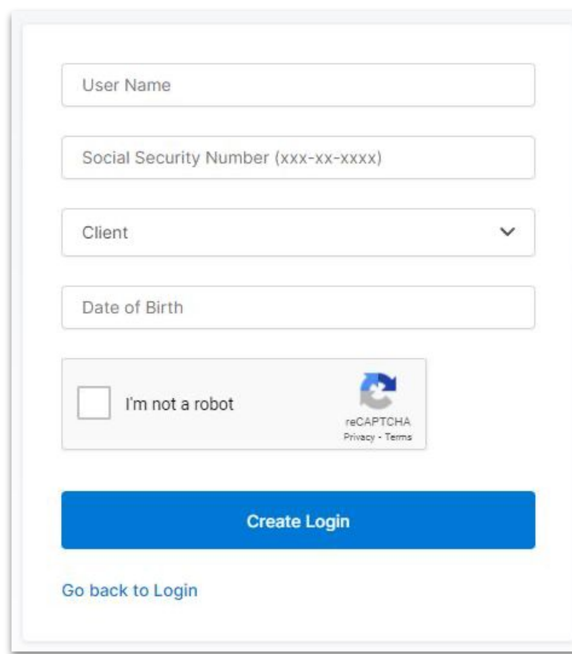
Two-Factor Authentication (2FA) is mandatory when logging into the client portal. Review the **Two/Multi-Factor Authentication Overview** for more information and additional instructions.



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.

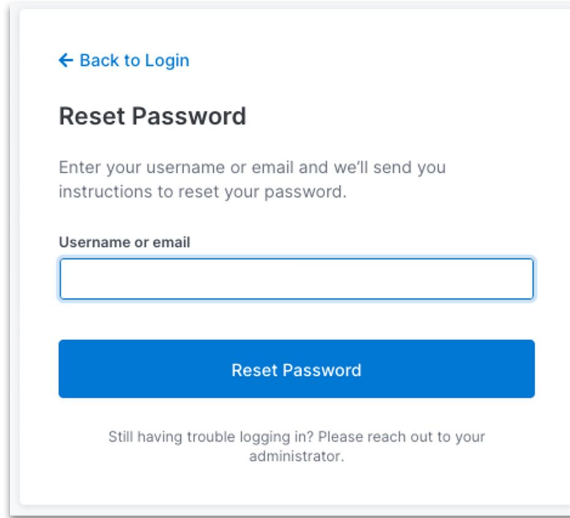
- After clicking the link, enter a new password. Password requirements are listed on this page.
- Confirm the password by repeating it in the second field, and click Reset Password.
- Then, proceed with logging in using your new password.

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

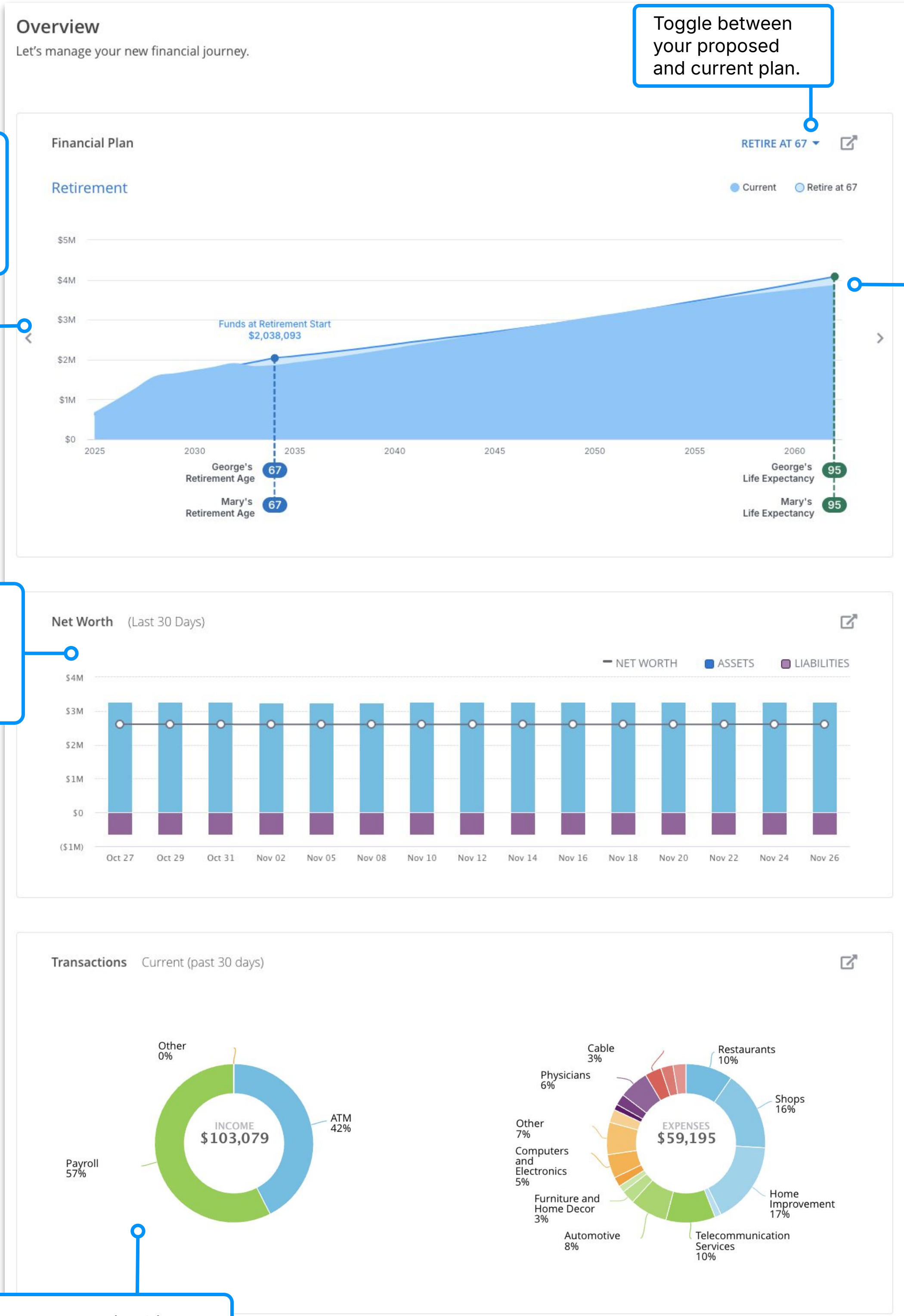
- Has an uppercase and lowercase letter
- Has a number or special character
- Has 10 or more characters
- Does not contain date-related words
- Does not use a variation of 'password', 'Orion', or 'advisor'
- Does not use your User ID
- Does not use your name or email address
- Cannot be a previous password 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.

ORION Client Overview

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.

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

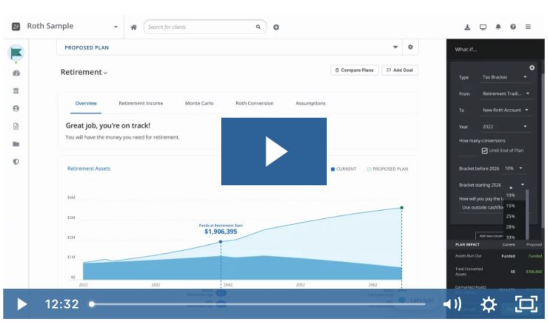
3/31/2022 • **Statement**

Supporting Link

Welcome Video

9/29/2021 • **Post**

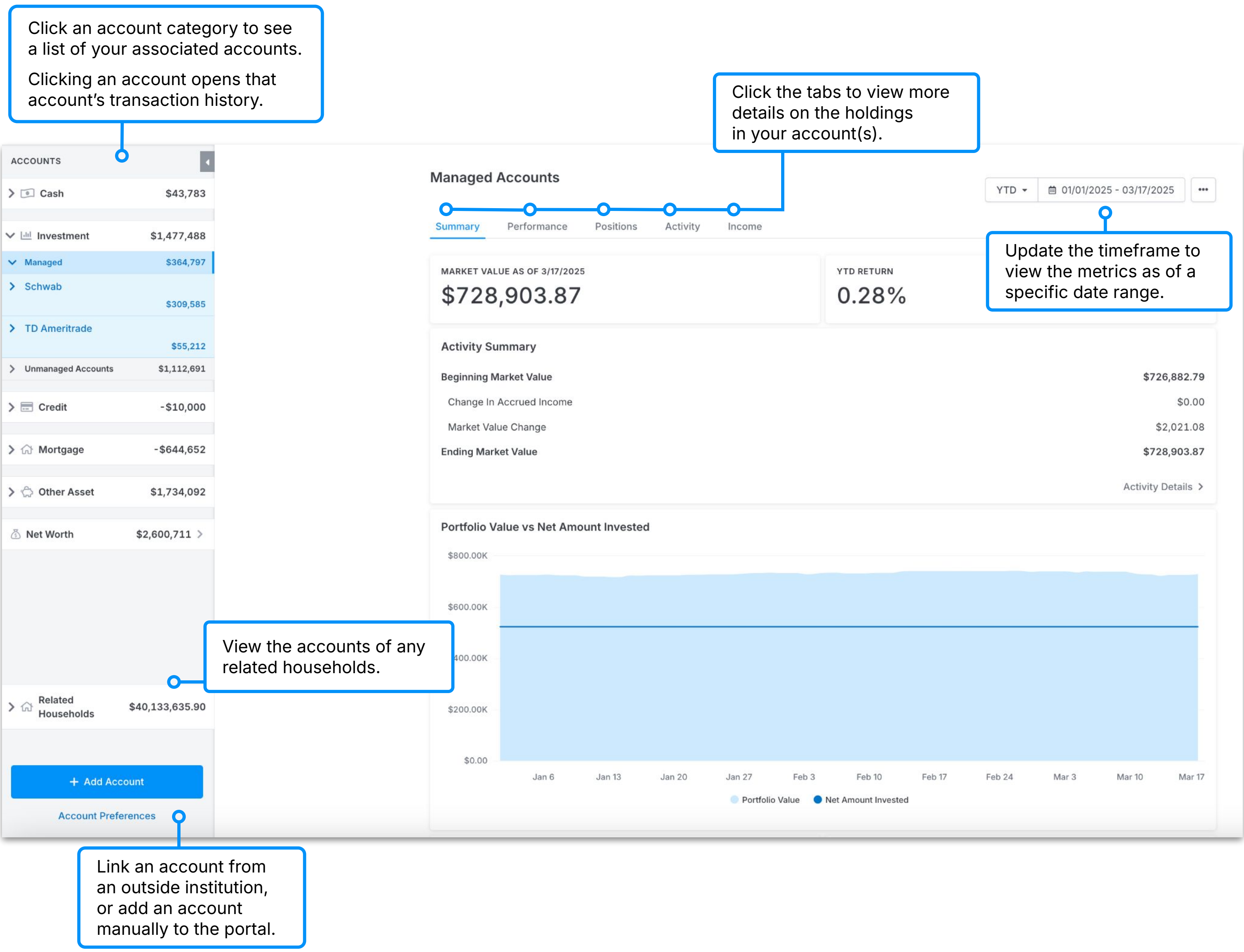
Click here for an overview on how to use the portal!



ORION Personal Finances Overview

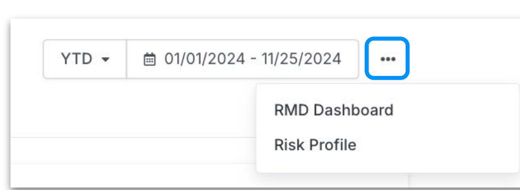
Personal Finances

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.



Risk Profile and RMD Dashboard

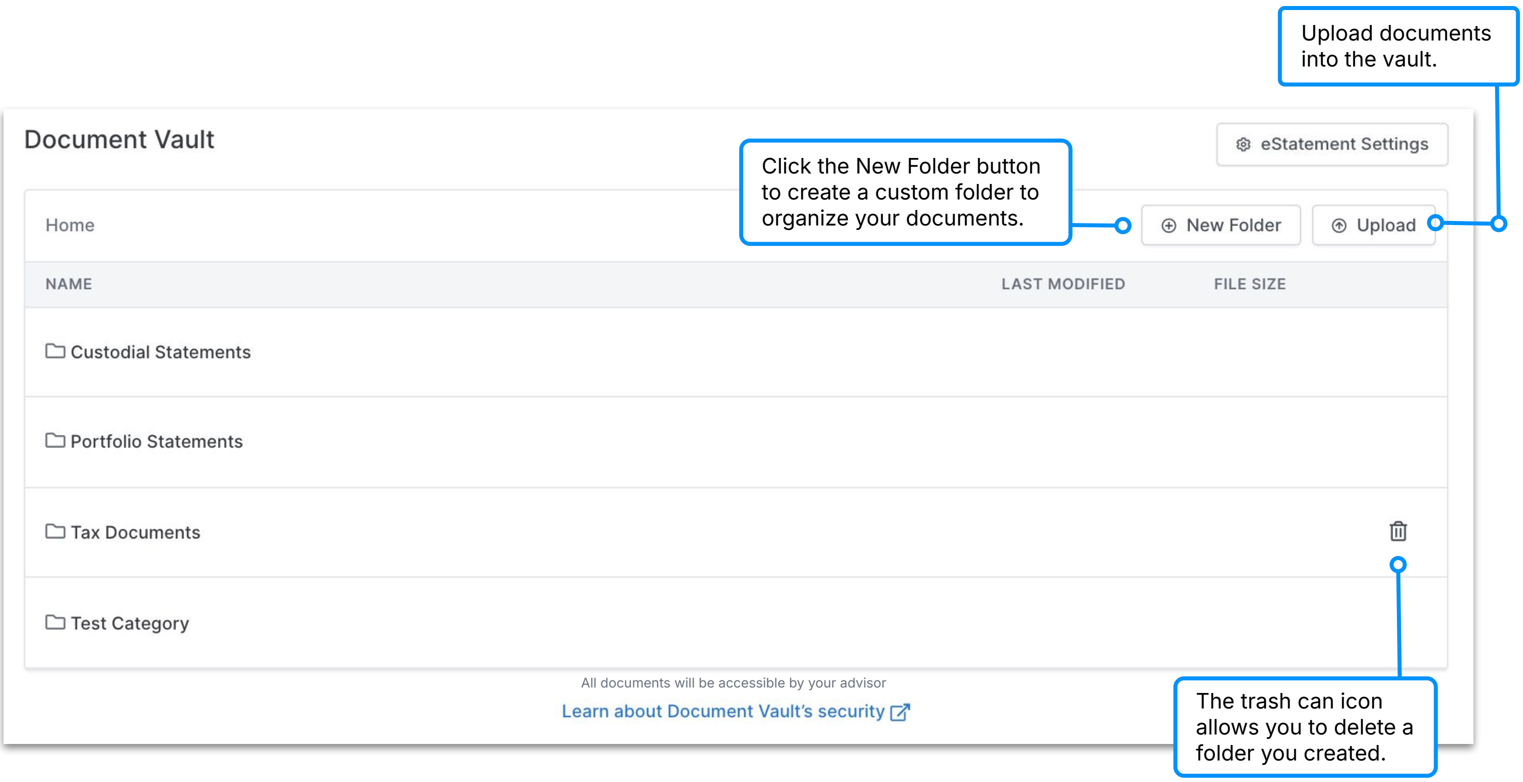
Locate your risk numbers or required minimum distributions on the Personal Finances page when viewing Managed Accounts by clicking the triple dot icon next to the timeframe.



ORION Document Vault

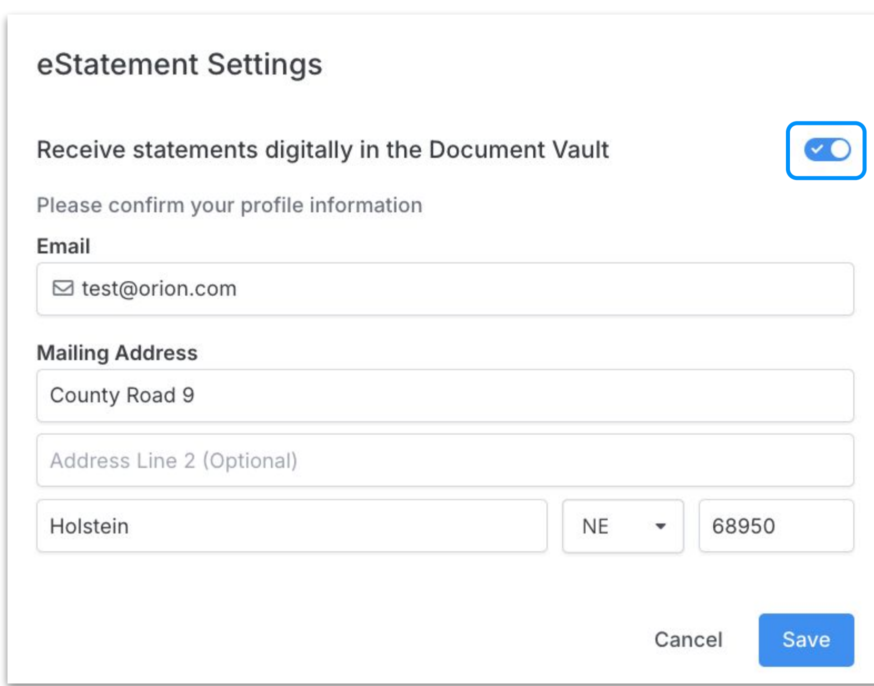
Document Vault

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.



eStatement Settings

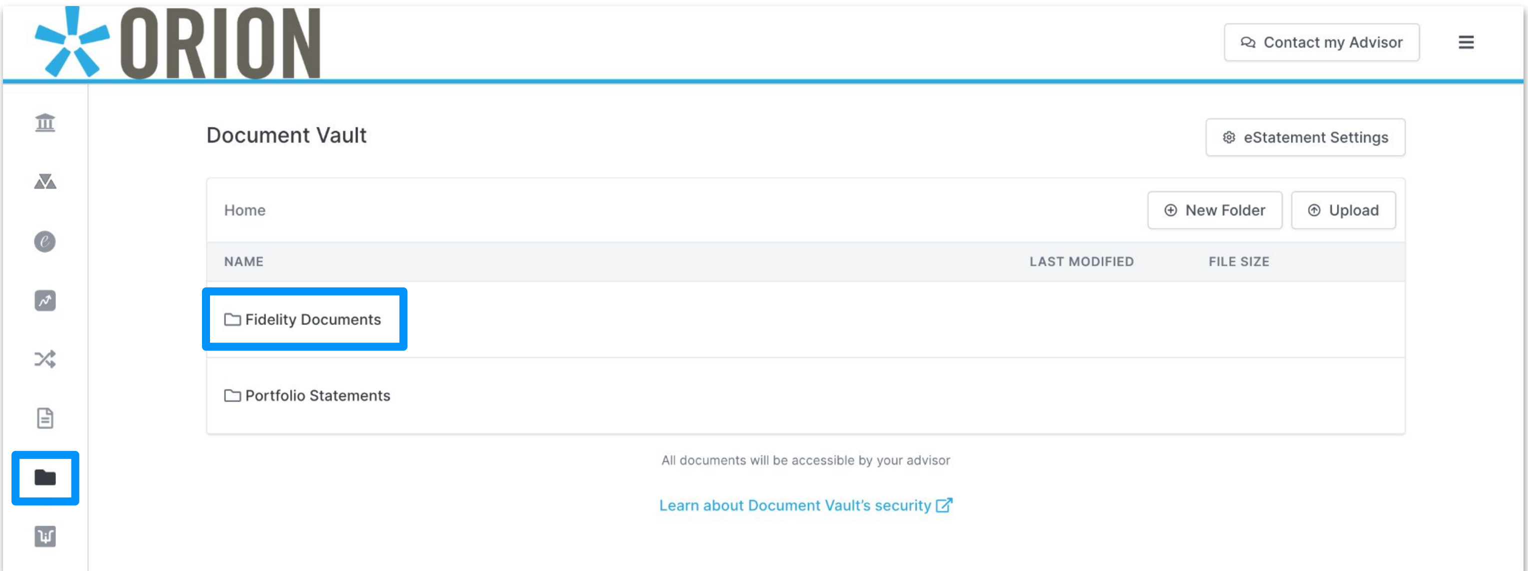
Update how you want to receive statements - digitally or by mail. Choose to receive statements digitally in the Document Vault by clicking the toggle.



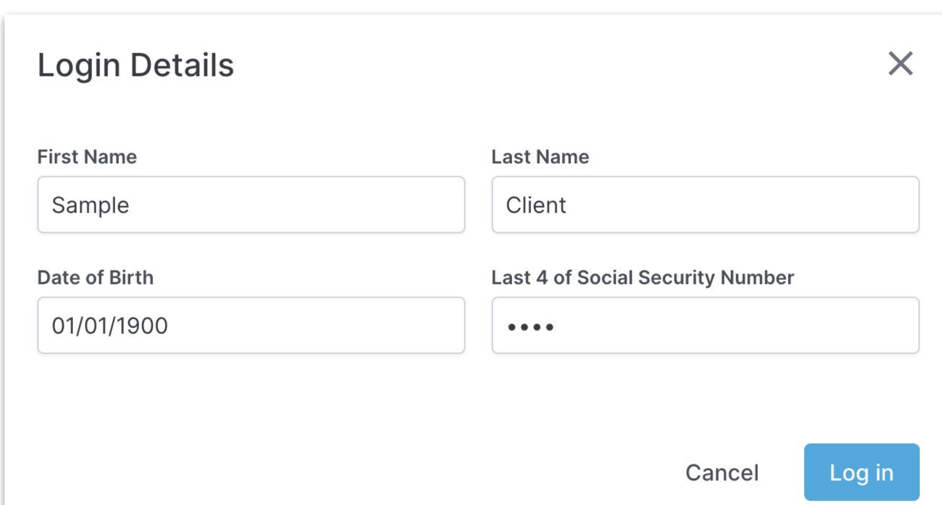
ORION View Fidelity Documents

Accessing Your Statements

- In the client portal, click the **Document Vault** in the left menu.
- Click **Fidelity Documents**.



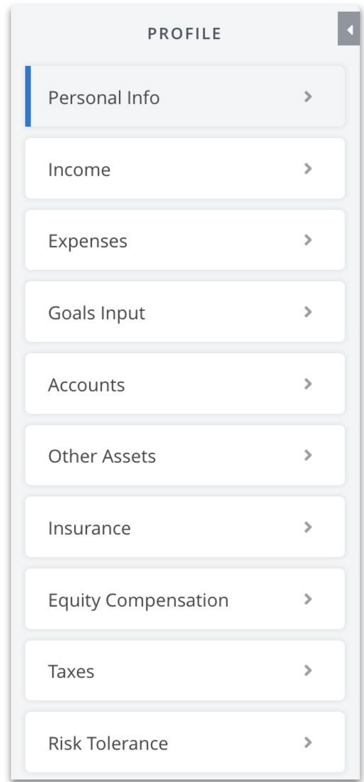
- Enter your Login Details and click Log in



ORION 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.

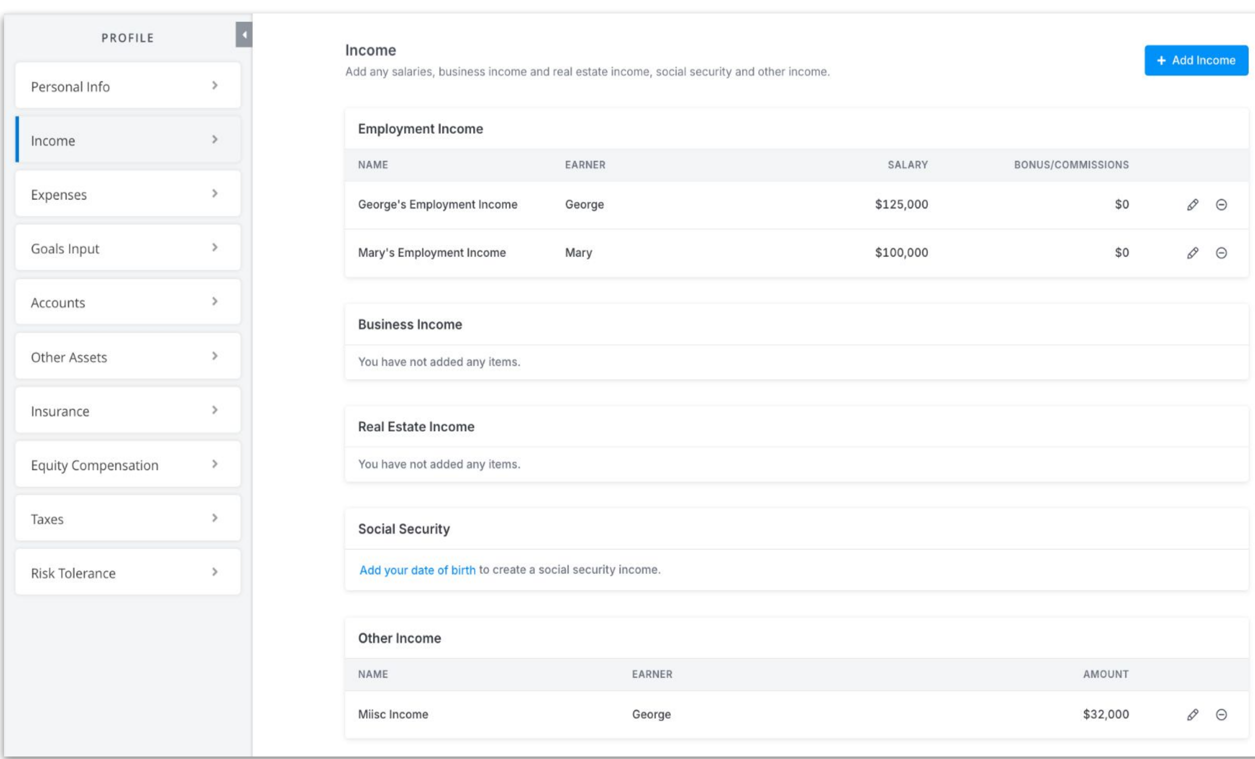
Risk Profile

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 **Update** or **Save**.

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 the **Add** button 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.

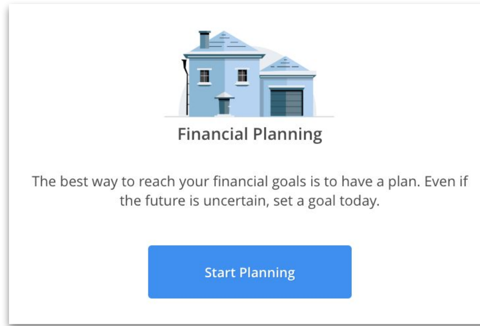


ORION Create a Financial Plan

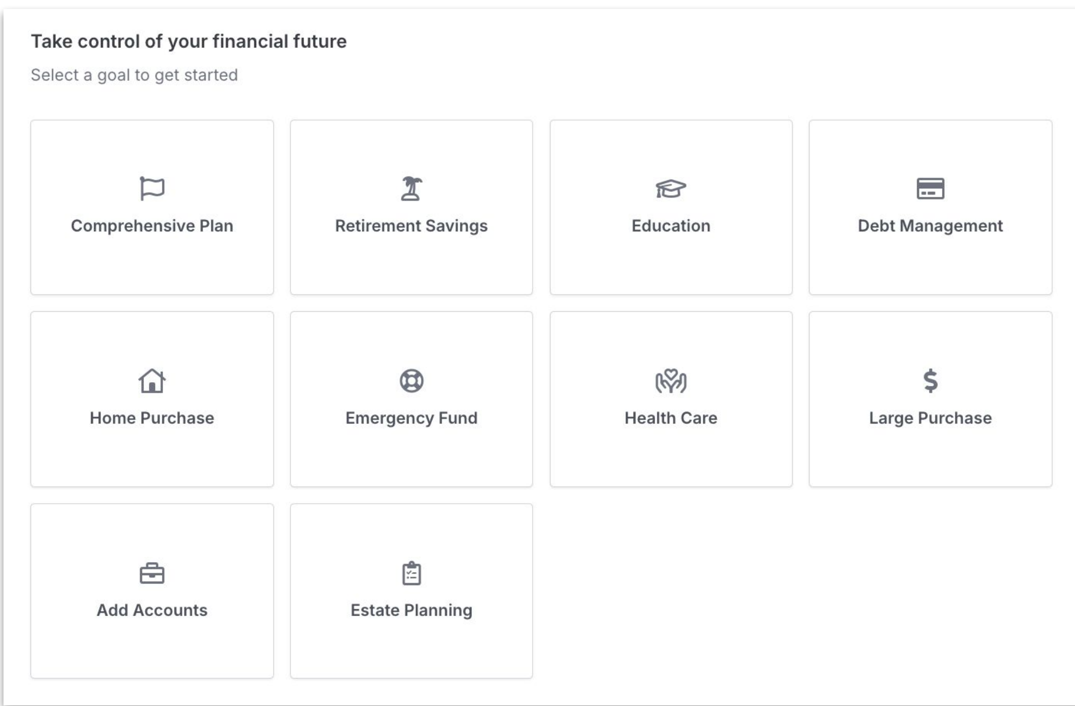
Overview

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.

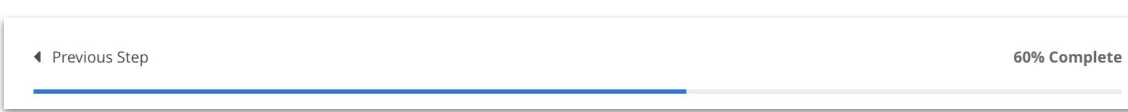
1. While on Client Overview, click Start Planning in the Financial Planning widget to see available goals.



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.

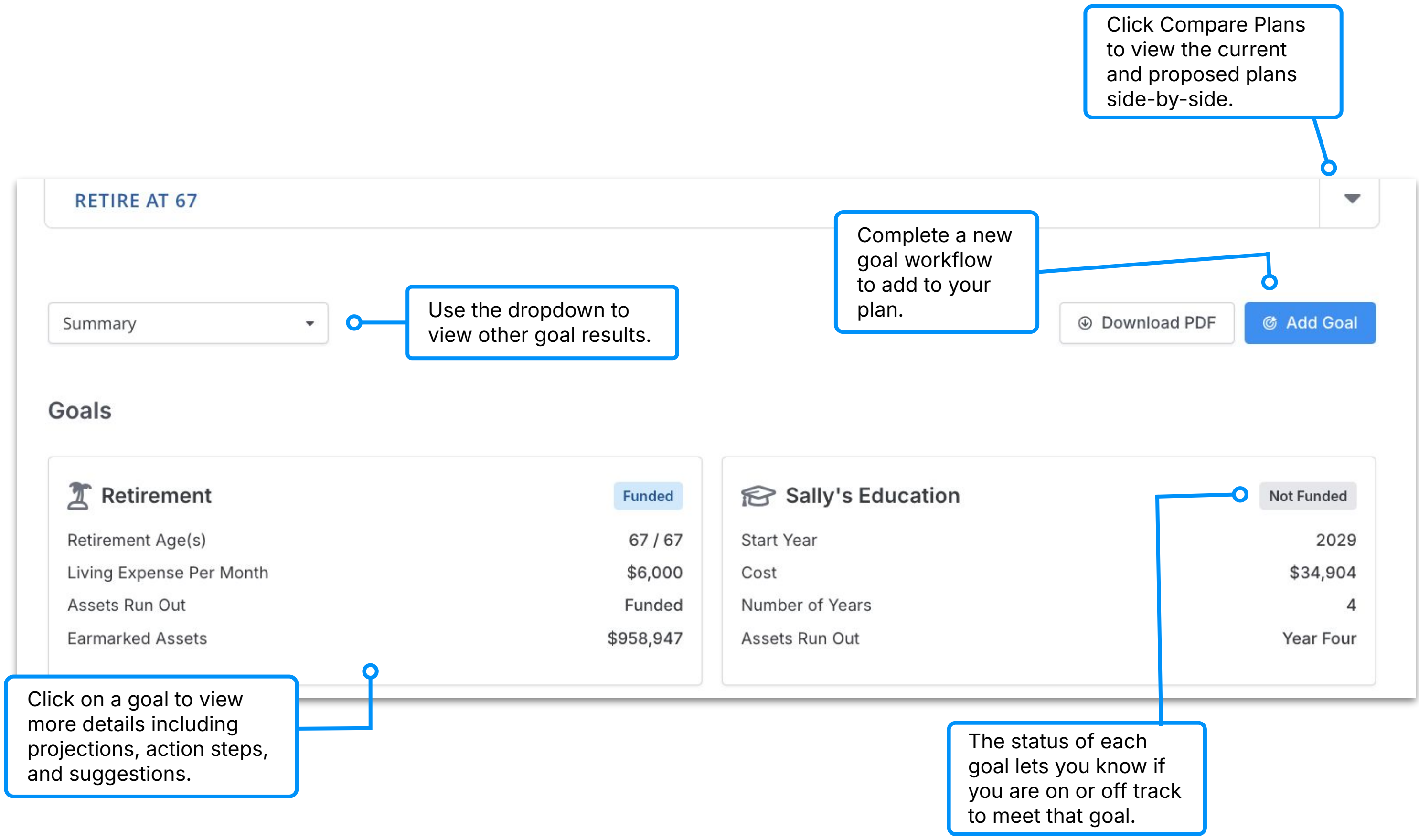


NOTE: If you complete multiple goals, the system will automatically populate any overlapping questions you already answered!

ORION Financial Plan Results

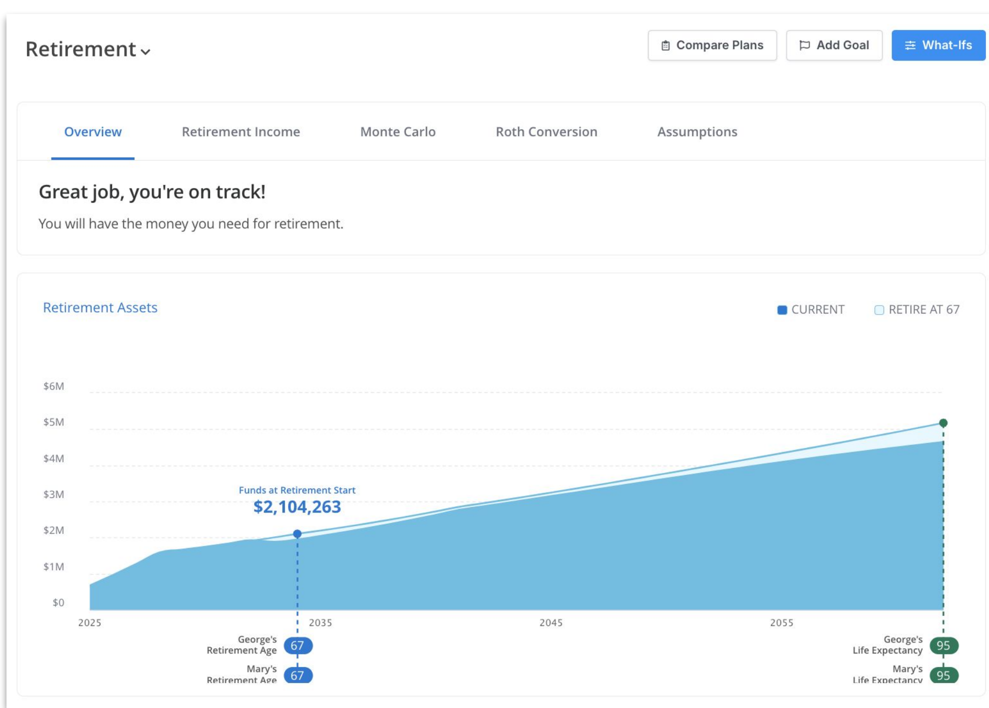
Goal Results

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.



ORION Financial Plan Results

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!

REPORTS

- Cash Flow
- Balance Sheet
- Advanced Reports
- Asset Allocation
- Action Steps
- Portfolio Reports

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Cash Flow

Jump to Milestone

	2025	2026	2027	2028	2029
GEORGE'S AGE	58	59	60	61	62
MARY'S AGE	58	59	60	61	62
Inflow					
+ Employment Incomes	$225,000	$229,500	$234,090	$238,772	$243,547
+ Social Security Incomes	$0	$0	$0	$0	$0
+ Other Incomes	$282,000	$282,640	$283,293	$283,959	$34,638
+ Distributions	$570,961	$0	$0	$0	$0
Total Inflow	$1,077,961	$512,140	$517,383	$522,731	$278,185
Outflow					
+ Taxes	$196,251	$93,099	$95,064	$97,071	$99,122
+ Liability Expenses	$45,325	$34,860	$34,860	$34,860	$34,860
+ Living Expenses	$168,700	$69,920	$71,164	$72,433	$73,728
+ Contributions	$267,686	$267,686	$267,686	$267,686	$17,686
Total Outflow	$677,962	$465,565	$468,774	$472,050	$225,396
Net Cash Flow	$400,000	$46,575	$48,609	$50,679	$52,788

Click the **+** icon to expand each section on the report.

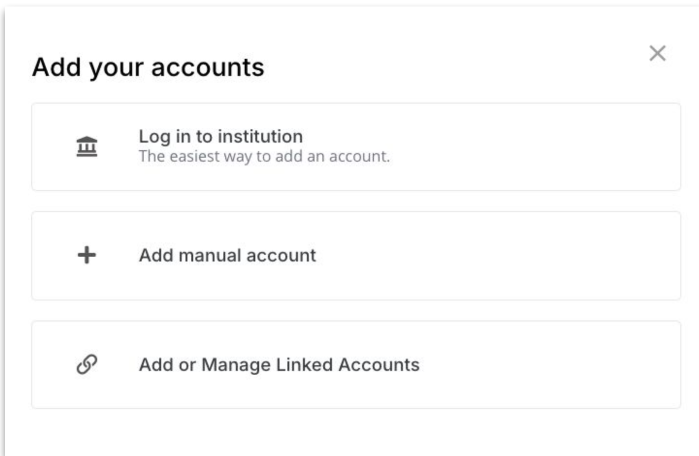
ORION

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**. Click **Add or Manage Linked Accounts** to add or update outside accounts to a specific institution.

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



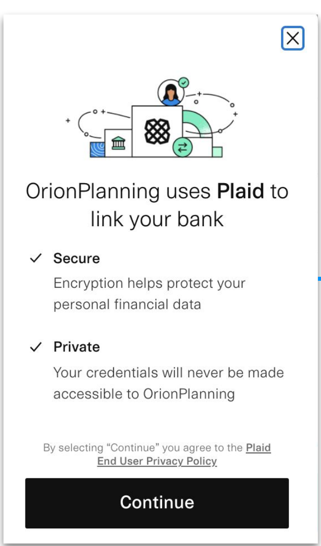
A window appears that provides Security and Privacy information for account linking.

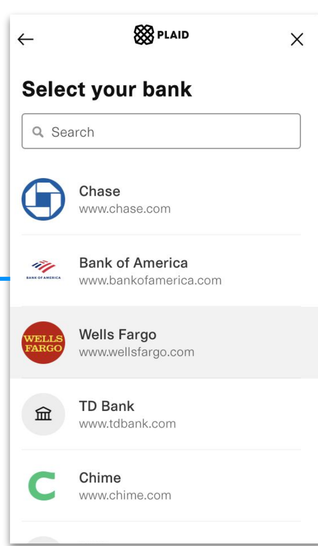
Click **Continue** to link an account.

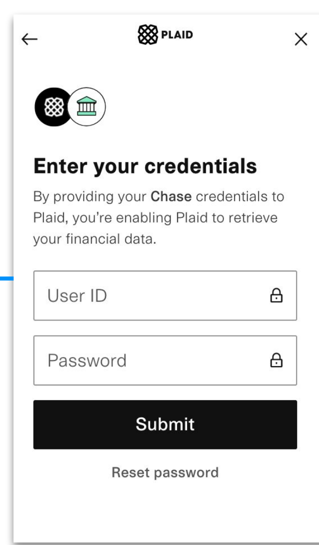
Search for the institution you would like to link to your portal or select one from the list of frequently used institutions.

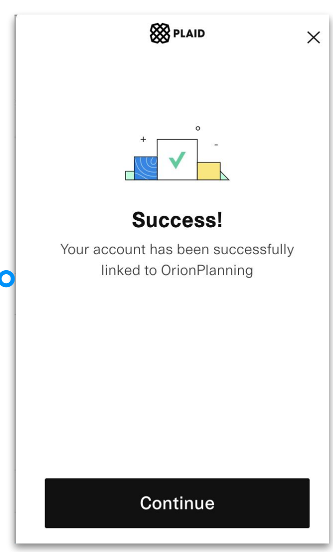
Enter your **username** and **password**. Depending on your institution, they might ask you an additional security question.

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.

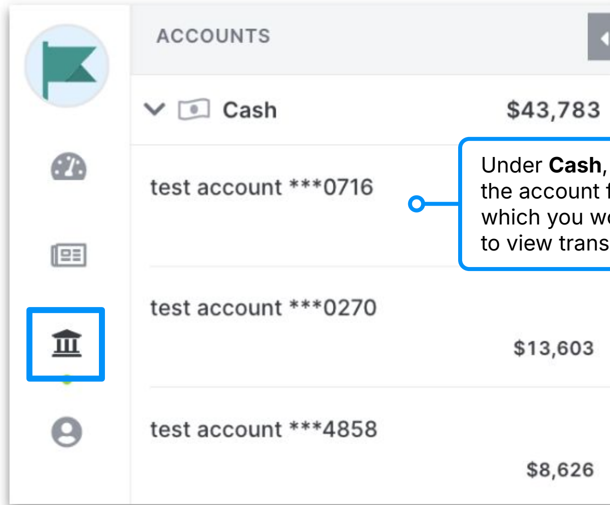
ORION Transaction Overview

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.

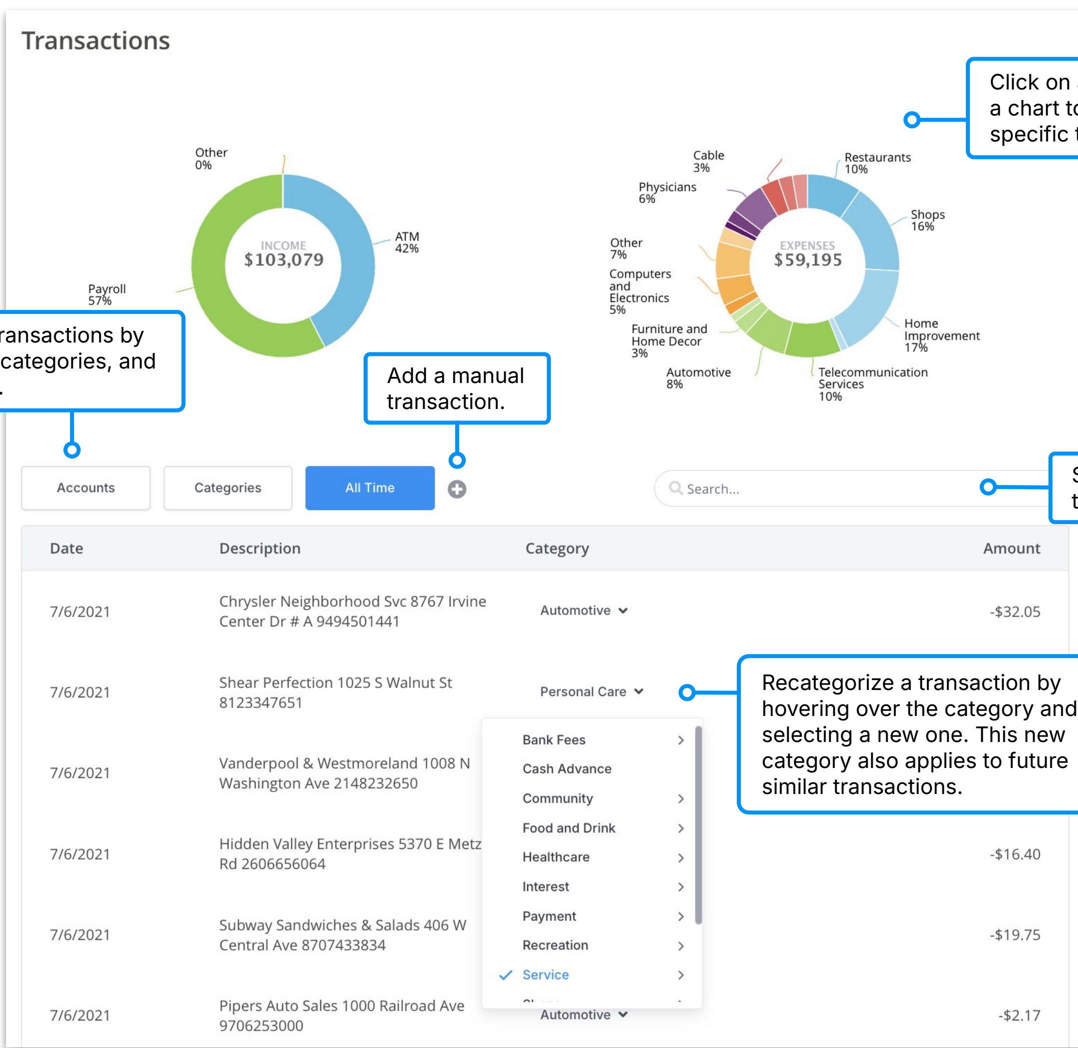
3. Select a linked account to view the transactions.



Under **Cash**, click on the account for which you would like to view 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.



Click on a category in a chart to view those specific transactions.

Filter the transactions by accounts, categories, and timeframe.

Add a manual transaction.

Search for a specific transaction.

Recategorize a transaction by hovering over the category and selecting a new one. This new category also applies to future similar transactions.

Contact Advisor Overview

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