

USER GUIDE Data Aggregation – All Accounts Views

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RIA Quick Start Guide

What is Data Aggregation?

Data aggregation—sometimes referred to Account aggregation—is a method that gathers information from different types of financial accounts and products and compiles it in one place. The goal is to provide a truly complete and holistic picture of an investor's finances.

Data Aggregation – Investor-level All Accounts Views

This section provides information applicable to the Data Aggregation – Investor-level All Accounts views. This guide will assist you in viewing, exporting and finding frequently requested information.

All Accounts Overview

The investor-level All Accounts Overview tab will be the default landing page for investors who have data aggregation enabled. This view will display a holistic financial view of E*TRADE Advisor Services accounts and other manually-added accounts such as bank accounts, credit cards, student loans, and investment accounts held at other institutions. The tab itself, displays the current total net worth of all combined investor's account(s). The All Accounts Overview screen also provides a graphical and tabular view of the information related to an investor's assets and liabilities, including institutions, last sync times, account statuses and net worth over time. E*TRADE Advisor Services accounts will have a link to other areas of Liberty for more detailed information about the accounts.

Liberty CompleteView User Guide



Getting to your E*TRADE Advisor Services Account

Getting to your E*TRADE Advisor Services account takes one simple click. Scroll to the Assets section of the screen. Your E*TRADE Advisor Services accounts will be listed at the top of the list.

ASSETS						Export data
Account	Name	Туре	Institution	Sync Status	Last Updated	Balance
252312	caltlyn cuestas	IRA - Individual Retirement Account	E*TRADE Advisor Services	Good Good	12/18/2018 02:59:48 PM	\$123,491.00
672975	Jamez Zerovalue	Individual	E*TRADE Advisor Services	Good Good	12/18/2018 02:59:48 PM	\$0.00
382332	KATERINE DELORGE	IRA - Individual Retirement Account	E*TRADE Advisor Services	Good	12/18/2018 02:59:48 PM	\$49,901.70
210487	REMA HOSLEY	R/O Indiv. Retirement Account	E*TRADE Advisor Services	Good	12/18/2018 02:59:48 PM	\$129,184.40

4

Simply click on the "Return to CompleteView" link in the upper right-hand portion of the screen to return to CompleteView.

43021 - THERESSA MACI	SAAC - IRA - Individual Ref	irement Accoun	t							Return	to CompleteV	iew►
Overview [‡]	Holdings	Performance		Transact	ions		About your account					
Net Assets \$479,977	Securities Cash 99% 1%	View perf income	formance and		ew transact tions and tr		Account Inform Documents & S					
Notifications & Announcements	1,123 days ago: Ge This notice is visible		users.								Hide notifications	Read more I
ADDITIONAL ACTIONS	LATEST ACCOUNT ACTIVIT	Y									View transaction	s in more detail
Income PDF 2016+ Report >	Transaction	Statement Date	Trade Date	Post Date	Symbol	Security				Quantity	Amount	Transaction ID
	Bank Interest			11/13/2018	n/a	Non-Security				0.0000	\$0.24	527928531
	Sale Pending Settlement		06/13/2018	06/15/2018	IWN	ISHARES TR VALUE ETF	RUSSELL 2000			(15.0000)	\$2,015.10	99999999999
Transaction Date Range:	Sale Pending Settlement		06/13/2018	06/15/2018	IWO	ISHARES TR GROWTH ETI	RUSSELL 2000 F			(6.0000)	\$54.59	8666666666
All Available Transactions	Sale Pending Settlement		06/13/2018	06/15/2018	IJН	ISHARES CO ETF	RE S&P MID-CAP			(2.8990)	\$580.81	99999999997
Download	Sale Pending Settlement		06/13/2018	06/15/2018	IWE	ISHARES TR GROWTH ET	RUSSELL 1000 F			(75.0000)	\$11,029.50	99999999996
Download	Total Transactions									(98.8990)	\$13,680.24	
Totals & Trends	TOP ASSET CLASSES							View holdings by	asset class in more del	ail 🕨 🔥 🗚	OUT YOUR ACCOU	NT
Total Value over the last 92 days	Asset Class						Unrealized Gain/Loss	Value	% of Total Holdings		r Financial Advisor	
	Equities-Domestic						\$27,521.59	\$151,501.02	31.56%		Z BROKERAGE E PEACHTREE BU	
- \.	Taxable Bond						(\$2,667.65)	\$63,488.95	13.23% 🔳	123	OAK STREET	JEDING
5500K	Equities-Foreign						(\$888.53)	\$58,392.32	12.17% 🔳		ITE 500 t Worth, TX 76102	6001
۲. ۸.	Bonds-Domestic						(\$2,291.85)	\$57,736.16	12.03% 🔳		17-335-1178	-0801
W W	Other Asset Classes						(\$7,928.75)	\$148,859.02	31.01%			
Sep '18 Nov '18	All Asset Classes						\$13,744.81	\$479,977.47	100.00%		r Rep LENE MESSER	

Connect an Account

Accounts at other institutions can be added to the All Accounts Overview, by using the

connect/link button in the upper right-hand side of the screen. For convenience purposes, this button is accessible on most screens within Liberty. Clicking this button will

take the user to a new page, where they can click on Connect Your Accounts. A 'Choose Institution' screen will appear. There will be a default set of the most used institutions listed on the screen, however if the institution is not listed on the screen the ability to search for it by typing in the name in the 'Institution Name' field.

	Choose institution	
Institution	Name	<u>Q</u>
D Ameritrade	Vanguard	Merrill Lynch
O PNC	WELLS FARGO	Bank of America 🧇
CHASE 🗘		cíti bank

If the institution is not found, the investor will see a Request Institution button. When clicked, the investor can manually enter the institution information and their username and password to connect the account. Once the account is successfully connected, it will display in either the Assets or Liabilities table on the All Accounts Overview page.

reee Can't find what	institution Q ayou're looking for?	×
<	Institution Name	×
New Institution Request ③	Username Password Submit Request By clicking on the button, you agree to Quovo's Terms of Use and Privacy Policy	

Add a Manual Account

The ability to add an asset or liability where the value may be static can be important when representing your full net worth. Manual accounts can be added to the All Accounts

Overview, by using the connect/link button in the upper right-hand side of the screen. Clicking this button will take the user to a new page, where they can click on Add/Manage Manual Accounts button.



A confirmation screen will appear, and your new manually entered account will show on your home screen with your other accounts, giving a complete view of your personal finances.

ASSETS						Export data
Account	Name	Туре	Institution	Sync Status	Last Updated	Balance
565346	DAVE BRINDEL	IRA - Individual Retirement Account	E*TRADE Advisor Serivces	Good 📕	01/03/2019 12:14:03 PM	\$107,600.83
***ount	DAVE BRINDEL	Brokerage Account	Test Workflow (Good)	Good	12/07/2018 11:09:13 AM	\$3,079.35
***nt 2	ANY COMPANY	Checking	Test Workflow (Good)	Good	12/07/2018 11:09:13 AM	10.00
***tate	DAVE BRINDEL	Custom	Manually Entered	Good	01/03/2019 12:05:01 PM	\$750,000.00
Total						\$860,680.18

Spending & Budget

The optional Spending & Budget tab provides the investor with the ability to set up budgets on expense categories such as utilities/bills, entertainment, medical, and home improvement.

Spending Screen

Once there are spending accounts connected in the All Accounts Overview and the accounts have transactional data, the investor will be able to see those accounts within the Spending view.

The graph at the top of the page will show spending trends across all expense categories. Spending views can be narrowed by account by toggling all accounts or choosing a specific account(s) to view in the Accounts dropdown.

pending Budget		7 Accounts
		Filter
is Month vs. Last Month of Sep 04, 2018		✓ Toggle All
у Sep 04, 2018		✓ test account Test Data - Bank ● Aug 28 2018
\$0.00	\$10,513.73	✓ test account Test Data - Bank ● Aug 28 2018
Sep 2018 ①	Aug 2018 ①	✓ test account Test Data - Bank ● Aug 28 2018
		✓ test account Test Data - Credit Card ● Aug 28 2018
\$1,400		
\$1,400 \$1,200		
40 - 24		
\$1,200		
\$1,200 \$1,000 \$800 \$600		
\$1,200 \$1,000 \$800 \$600 \$400		
\$1,200 \$1,000 \$800 \$600		

To drill down and see specific spending trends and a list of transactions for a specific expense category, click the category in the Expense Categories table.

Expense Categories				
Expense Cetagory	September 2018	August 2018		Difference
HOME IMPROVEMENT	\$0.00	\$1,352.09		-100%
FOOD AND BEVERAGES 0% of Spending in September	\$0.00	\$114.30		-100%
GIFTS/DONATIONS 0% of Spending in September	\$0.00	\$17.11		-100%
MISCELLANEOUS SERVICES 0% of Spending in September	\$0.00	\$3,585.21		-100%
EDUCATION 0% of Spending in September	\$0.00	\$175.22		-100%
BUSINESS MISC 0% of Spending in September	\$0.00	\$225.11		-100%
Transactions				
Date ↓ Memo			Account	Value
Aug 27, 2018 Kilbourn Improv	rement LLC S1243 Clara Ave 6082548621		TEST ACCOUNT Test Data - Credit Card	-\$13.35
Aug 26, 2018 Functional Art N	1anufacturing 3352 Trinidad Dr 9722705750		TEST ACCOUNT Test Data - Credit Card	-\$9.42
Aug 25, 2018 Kenneth L Le Ge	rre 5 Sunnyside Rd 5183938164		TEST ACCOUNT Test Data - Credit Card	-\$26.78
Aug 25, 2018 Tullycown Const	truction Co Inc 1767 Fearn Ave 8055287375		TEST ACCOUNT Test Data - Bank	-\$22.27

To edit the expense category of a specific transaction, click the pencil icon on the right side of the Transactions table.

Click the pencil next to the individual transaction to open the Edit window. Use the Category dropdown to change the expense category. Additionally, you can turn on/off the ability for the system to automatically update other related transactions by changing the Update Related slider in the Edit window. Click Cancel to close the window without saving changes or Done to save your changes and close the window.



Budget Screen

If a monthly budget has not yet been created, the investor will see the Create Budget button when they land on the Budget page. Click the Create Budget button to set up a new monthly budget.

Looks like you haven't set any budgets.
CREATE BUDGET

Your current budget is \$0.00	
BILLS/UTILITIES Current Spending \$0.00	550
Expense Categories with Spending	
Expense Categories without Spending	
ATM/CASH	\$0
AUTOMOTIVE	\$0
BUSINESS MISC	\$0
	\$0

Enter amounts for any expense category that you wish to set a monthly budget amount for. Click Cancel to close the window without saving changes or Done to save your changes and close the window.

Once the investor has entered monthly budget amounts, they will appear on the Budget screen.

The graph at the top of the page will show spending trends across all expense categories in relation to monthly budgeted amounts.

Expense categories are listed in the table along with the monthly budget amounts and the spending status of each. Expense categories with a monthly budget of \$0 will not display in the table.

To add or edit the amount of a budget expense, click the pencil icon on the right side of the Your Budget table.



Expense Category	September 2018	Budget for September	Spending Status
BILLS/UTILITIES \$0.00 spent	\$0.00	\$550.00	\$550.00 left to spen
AUTOMOTIVE \$0.00 spent	\$0.00	\$500.00	\$500.00 left to spen
CHILD/DEPENDENTS \$0.00 spent	\$0.00	\$230.00	\$230.00 left to spen
ENTERTAINMENT \$0.00 spent	\$0.00	\$150.00	\$150.00 left to spen
ATM/CASH \$0.00 spent	\$0.00	\$125.00	\$125.00 left to spen
BUSINESS MISC \$0.00 spent	\$0.00	\$65.00	\$65.00 left to spen

Goals

Goals Screen

If a goal has not yet been created, the investor will see the Add Your First Goal button when they land on the Goals page. Click the Add Your First Goal button to set up a new Goal.

\$=
Your Goals
Set up a goal to start tracking and saving up.
ADD YOUR FIRST GOAL

Create A New Goal ×
Goal Name
Goal Amount
Goal Completion September 4, 2019
Start Date September 4, 2018
Monthly Contribution \$0.00 over 12 months
Linked Accounts + ADD AN ACCOUNT
CANCEL SAVE

Enter the Goal information such as Start Date and Goal Completion. The Monthly Contribution amount will automatically adjust as the goal amount and dates are updated. Select Add Account to link one or more accounts to the goal. Click Cancel to close the window without saving changes or Save to create the goal.

Information about the number of Active Goals, Total Monthly Contribution amounts, and Total Completion percentages will be displayed at the top of the page. Detailed information about each goal will be shown below. Click Edit to adjust a goal. Click + ADD NEW to create a new goal.

Goals can also be sorted by Time Remaining, Amount Saved, and Completion %. Goals can also be viewed by Active or Completed statuses.

bals							+ ADD NEV
A	5 Active Goals		\$15,383.89 19.44% Total Monthly Contribution Total Completion				
		A	ctive Goals by perce	ent completion \checkmark			
	Vacation 2 Accounts Linked • Edit		Prep Sc 1 Account Link		Car 1 Account Linked • <u>Edit</u>		
	MONTHLY CONTRIBUTION \$63.98	TIME REMAINING 23 Mths	MONTHLY CONTRIBUTION \$453.66	TIME REMAINING	MONTHLY CONTRIBUTION \$1,711.97	TIME REMAINING 24 Mths	
			6				
	\$1,78 Saved of \$3		\$40,11 Saved of \$100	,000.00	\$8,91 Saved of \$50	2.77	

	Active Goals	
8	Time Remaining	
aining : hs	Amount Saved	MONT
	Completion %	
	Completed Goals	

Data Aggregation – Professional User All Accounts View

This section provides information applicable to the Data Aggregation – Professional User All Accounts views. This guide will assist you in viewing, exporting and finding frequently requested information.

All Accounts View

The All Accounts tab will be the default landing page for Professional users who have data aggregation enabled. This view displays the total value of all accounts across an advisor's book of business.

This view is comprised of E*TRADE Advisor Services accounts and held-away accounts such as bank accounts, credit cards, student loans, and investment accounts with other institutions.

Book Overview

The Book Overview provides a snapshot of Institutions, Values, and Allocation percentages of investor's accounts held at other institutions.

Aggregated Accounts

The Aggregated Accounts view provides a list of investor's accounts, what institution holds the account, overall number of Portfolios the investor owns, Value of accounts and Sync Status.

info acc Adv	ays account v rmation acros ounts – E*TRA isor Services d-away accou	ss all ADE and				
CompleteView - All Accounts	•	E*TRADE Advisor Services Qualified and Non-Q Accounts	E*TRADE Advisor Services Qualified Accounts	E*TRADE Advisor Services Non-Qualified Accounts		
\$1,067,286,674.06 Iotal Attive Account Value* 10220 Number of Active Accounts		\$1,067,178,686.96 Total Active Account Value*	\$773,802,810.69 Total Active Account Value*	\$293,375,876.27 Total Active Account Value* 2522 Number of Active Accounts		
		10210 Number of Active Accounts	7688 Number of Active Accounts			
Held-Away Account Value	\$107,987.1	0				
OOK OVERVIEW				Export dat		
Institution			Value	Allocation		
*TRADE Advisor Services			\$1,067,178,685.96	99.99%		
Aanually Entered	The	Book Overview shows a breakdown	\$6,000.00	0.00%		
Test Data - Bank		stitution of where your client's assets	\$30,922.59	0.00%		
Test Data - Credit Card		held. In this view, you can also see	(\$1,909.93)	0.00%		
Test Data - Investment		value by institution and allocation %	\$72,974.44	0.01%		
est Workflow (Challenges - Multiple Choice)	(une	value by institution and anocation is	\$0.00	0.00%		
Total			\$1,067,286,674.06	100.00%		
GGREGATED ACCOUNTS				Export da		
Sent	Institution		Portfolios	Value Sync Status		
*TRADE Advisor Services	E*TRADE	Advisor Services	10210	\$1,067,178,686.96 📕 Good		
/I SEVICK	Manually Entered		2	\$6,000.00 📕 Good		
I SEVICK	Test Data -	Bank	3	\$30,922.59 Good		
I SEVICK	Test Data -	Credit Card	1	(\$1,236.00) 📕 Good		
NEDINA JEANNETTE	Test Data - Credit Card		1	(\$673.93) 📒 Needs Attention		
NEDINA JEANNETTE Test Data - Investment		1	\$72,974.44 🛑 Needs Attention			
	Test Work	flow (Challenges - Multiple Choice)	2	\$0.00 Needs Attention		
ENEDINA JEANNETTE						

General Information

Menu Options

Menu options are located in the upper right-hand corner and are visible no matter where you navigate to within Liberty.



Home – returns you to your initial landing page when logging into Liberty, typically, the All Accounts Overview.

Forms – opens a separate browser window and navigates you to a website where you can find required forms for performing certain actions on your account. Click the browser window with Liberty displayed to return to viewing the All Accounts Overview.

Agreement – displays the Liberty User Agreement you agreed to when first logging into Liberty and the very first time that a new account is added to the All Accounts view. Click Home to return to viewing the All Accounts Overview.

Diagnostics – used for trouble-shooting user reported issues with Liberty and to view the status of the Liberty application. Click Home to return to viewing the All Accounts Overview.

Sign Out – click the sign out link to log out of Liberty. Always sign out of Liberty when you are done.

Notifications

Notifications &

413 days ago: General Notice All This notice is visible to unauthenticate

Hide notifications Read more •

The Notifications bar displays important messages from your investment advisor and from E*TRADE Advisor Services. New message summaries appear in the Notifications bar.

If the message is longer than can be displayed in the bar, click **Read more** to view the full message.

Click the page selection buttons to view older messages.

Click Hide notifications to temporarily remove the Notifications bar from view.

Sorting Tables

Click on the title of any column to sort the information being viewed. Your sort will be

marked with a sort arrow and information can be sorted chronologically, numerically, or alphabetically, depending on the information in the column. The default order is generally newest to oldest for chronological transactions or highest to lowest dollar value for holdings. Click the heading again to reverse the sort. Columns with text data (such as security names or transaction types) can be sorted alphabetically A to Z or Z to A.

Pagination

Pagination can be adjusted by changing the number dropdown under the table.

tal					5
(1 of 2)	14 <4	1 2	-	-	√ 10
GREGAT	ED ACCOU	NTS			15 50
ient					100
A by F*TR	ADF				THA DV F

Exporting

Some of the tables in Liberty can be exported in a variety of formats. Exportable tables will have an **Export Data** link in the top right corner which opens a screen with format options. Exports will include at least all visible columns and sometimes include additional data not included in the Liberty table. Available formats include:

Export data	8
Select a format in which to export all the data from the selected table.	
CSV Format Adobe Acrobat Microsoft Excel WML	

CSV (Comma Separated Value): CSV files are commonly used to collect data from one program, such

as Liberty, and paste it into another application such as a database or spreadsheet application (for example, Microsoft Excel). CSV files typically retain the structure of the data but do not keep the formatting. For example, bold or colored text will not be retained but the structure of the data is retained.

Adobe Acrobat: Creates a PDF file viewable in Adobe Acrobat (or other compatible PDF readers).

Microsoft Excel: Opens the data as a new Microsoft Excel spreadsheet file.

XML (Extensible Markup Language): The XML file format allows you to share both the format and the data to and from the web. When selected, this method formats the information in a manner suitable for XML files.

Printing

To print any page in Liberty as it is displayed on the screen, use the print functionality in your browser application. Your browser may prompt you to include headers/footers and

background graphics. Select to include background graphics to have the printed information match as closely as possible to the Liberty view.

To print forms such as statements or tax documents, print directly from the window the form opens in, or save the file to your computer for later printing.

To print exported items (above), use the print functionality in the application to which the data is exported (Acrobat, Excel, etc.).