USER GUIDE

Data Aggregation – All Accounts Views

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RIA Quick Start Guide

What is Data Aggregation?

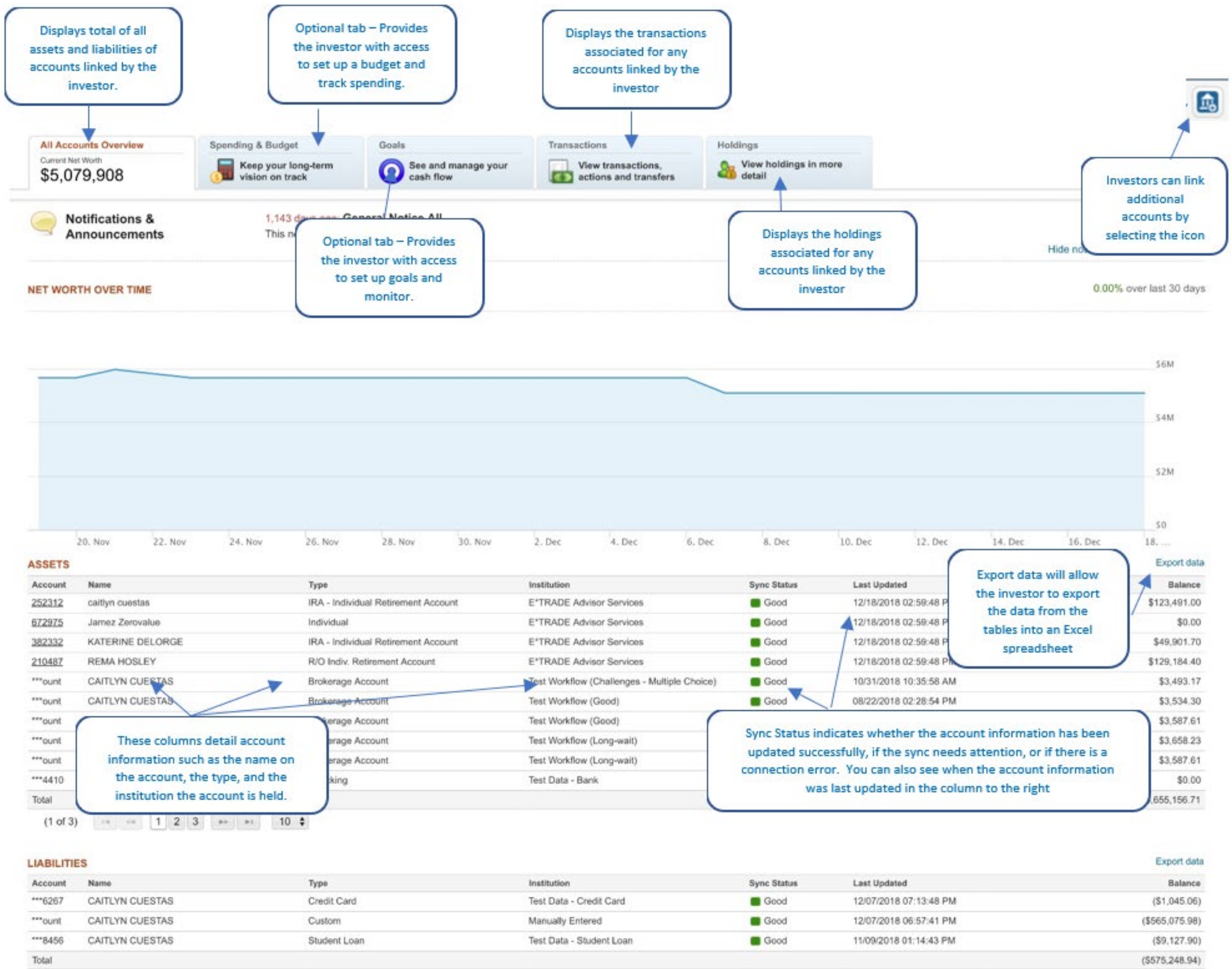
Data aggregation—sometimes referred to Account aggregation—is a method that gathers information from different types of financial accounts and products and compiles it in one place. The goal is to provide a truly complete and holistic picture of an investor’s finances.

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.

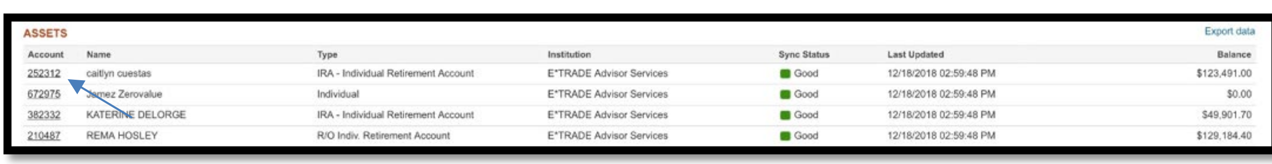
All Accounts Overview

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.

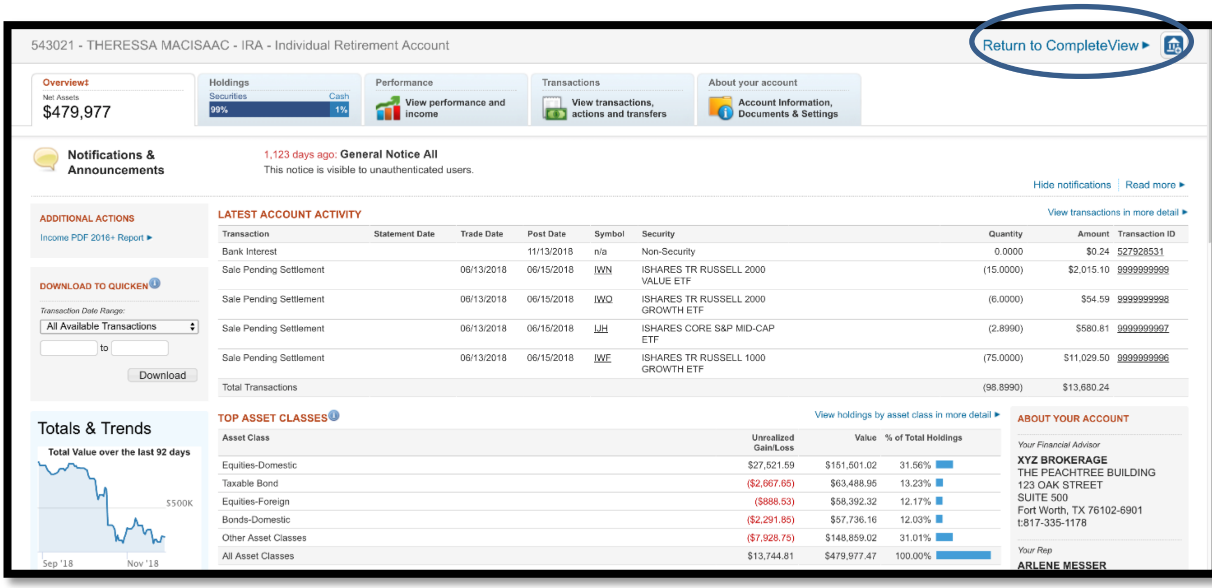


Getting to your E*TRADE Advisor Services Account

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.

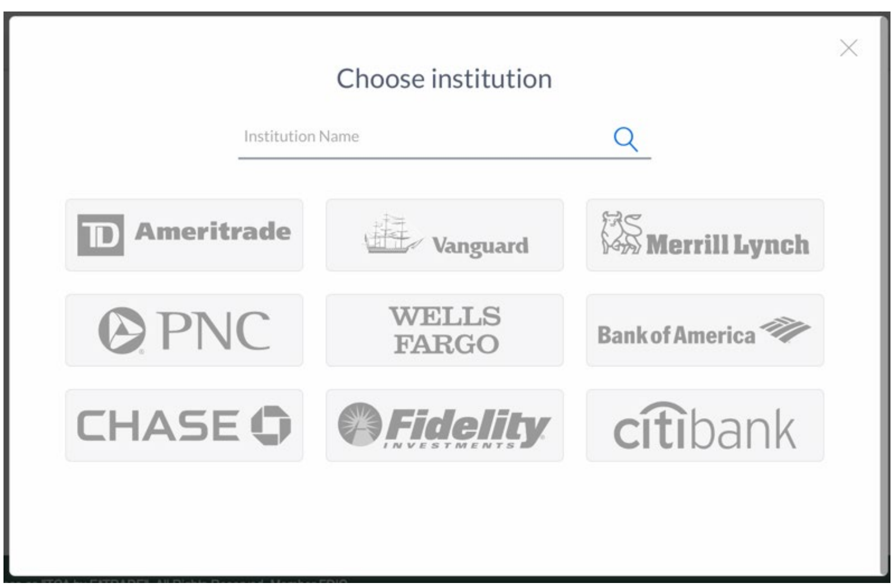


Simply click on the “Return to CompleteView” link in the upper right-hand portion of the screen to return to CompleteView.

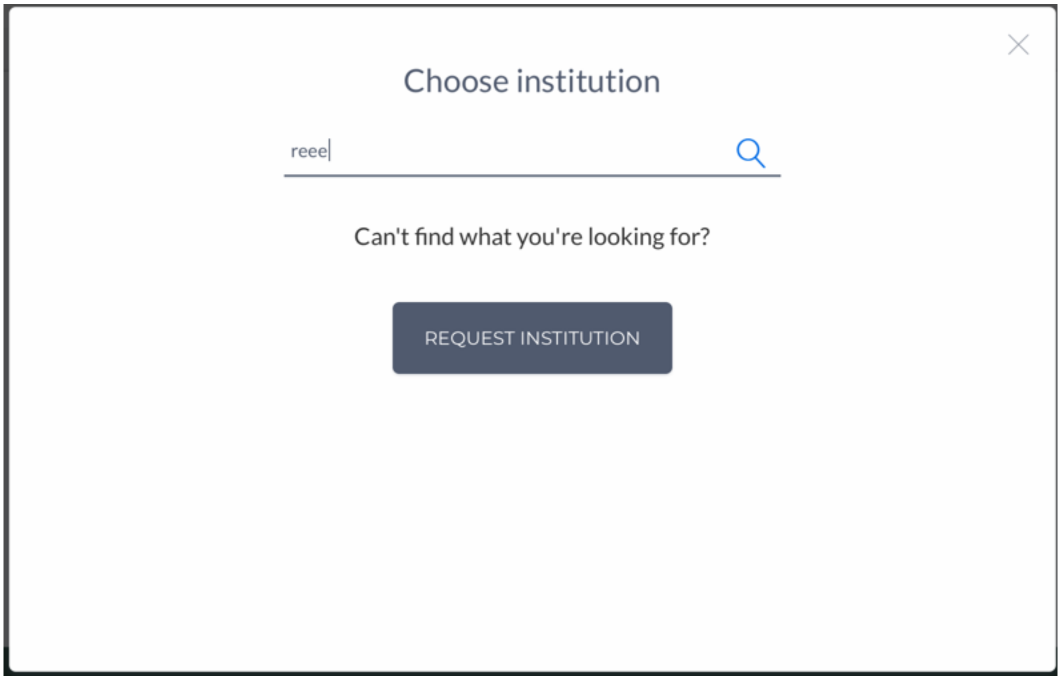


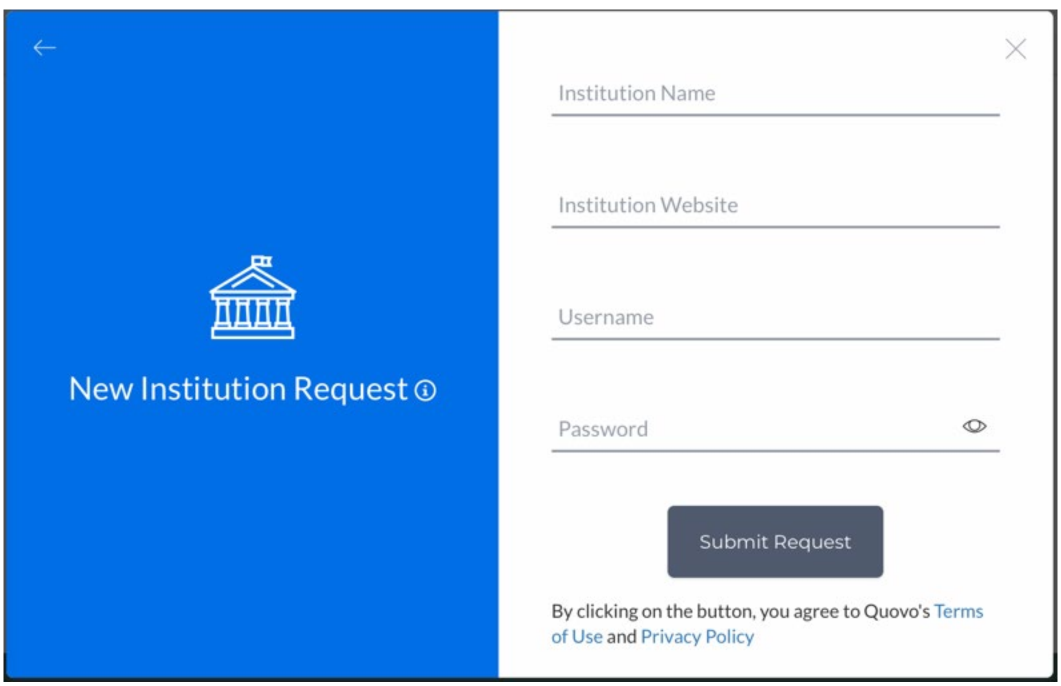
Connect an Account

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.



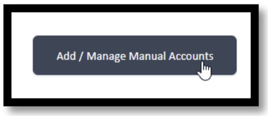
If the institution is not found, the investor will see a Request Institution button. When clicked, the investor can manually enter the institution information and their username and password to connect the account. Once the account is successfully connected, it will display in either the Assets or Liabilities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



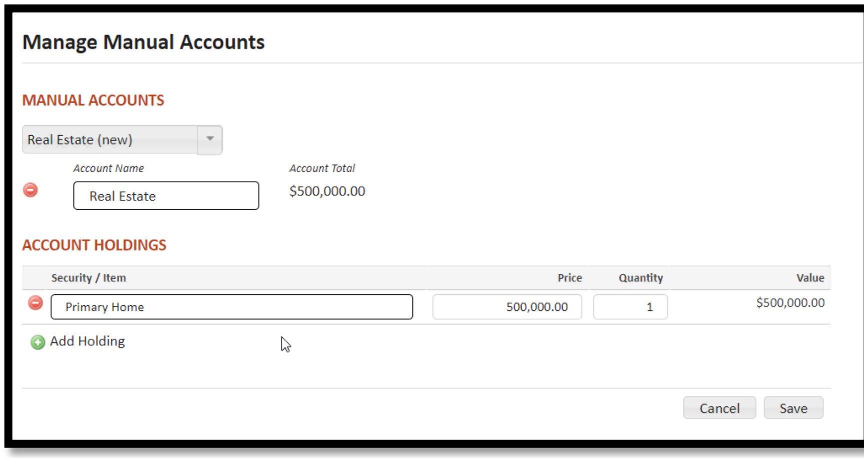


Add a Manual Account

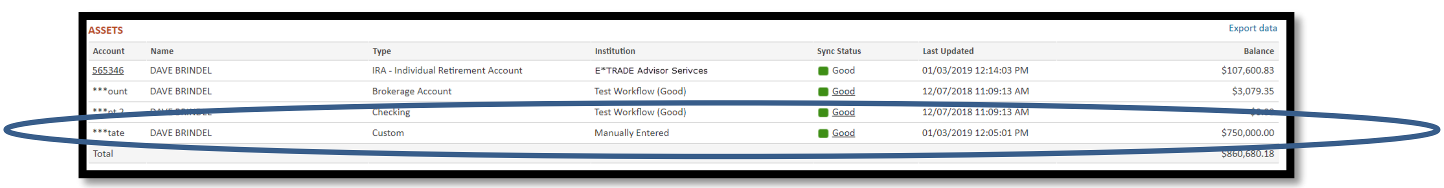
The ability to add an asset or liability where the value may be static can be important when representing your full net worth. Manual accounts can be added to the All Accounts Overview, by using the connect/link button in the upper right-hand side of the screen. Clicking this button will take the user to a new page, where they can click on Add/Manage Manual Accounts button.



A new window will appear, select 'Create New Account'. You will title the manual account you are adding and name the 'Security/Item' with the price and the quantity. Click 'Save'



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	Type	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
[illegible]	[illegible]	Checking	Test Workflow (Good)	Good	12/07/2018 11:09:13 AM	[illegible]
***tate	DAVE BRINDEL	Custom	Manually Entered	Good	01/03/2019 12:05:01 PM	$750,000.00
Total						$860,680.18

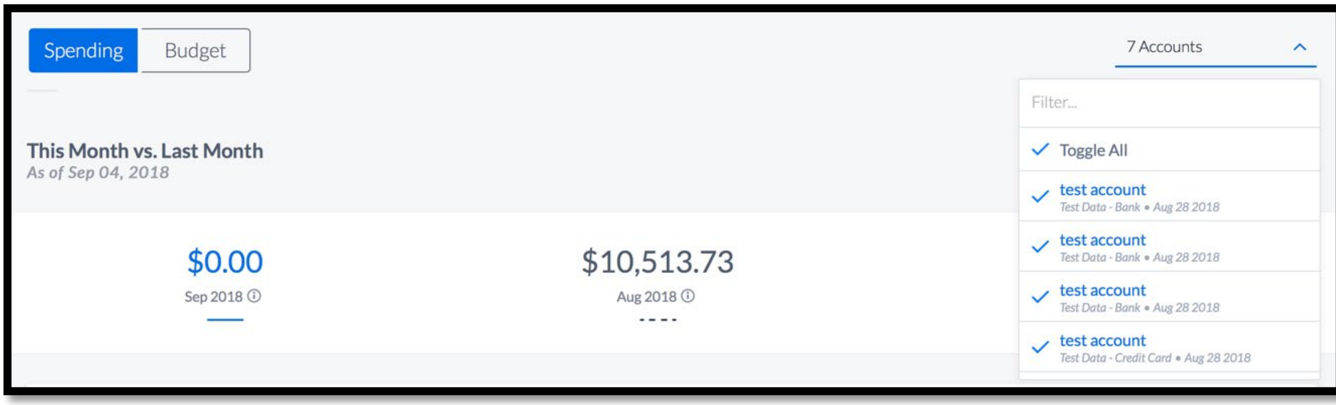
Spending & Budget

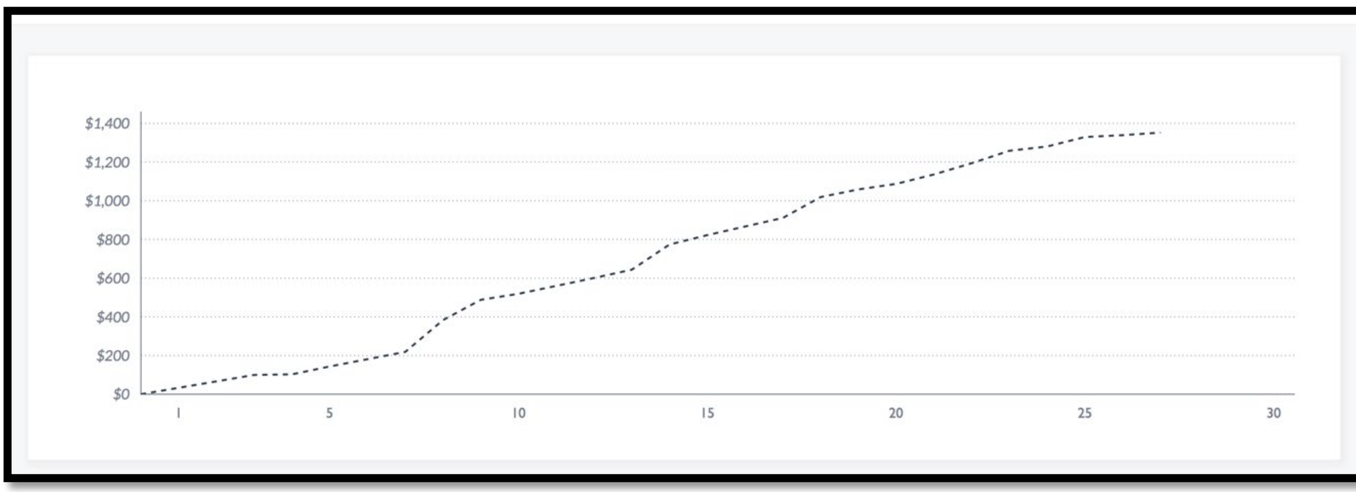
The optional Spending & Budget tab provides the investor with the ability to set up budgets on expense categories such as utilities/bills, entertainment, medical, and home improvement.

Spending Screen

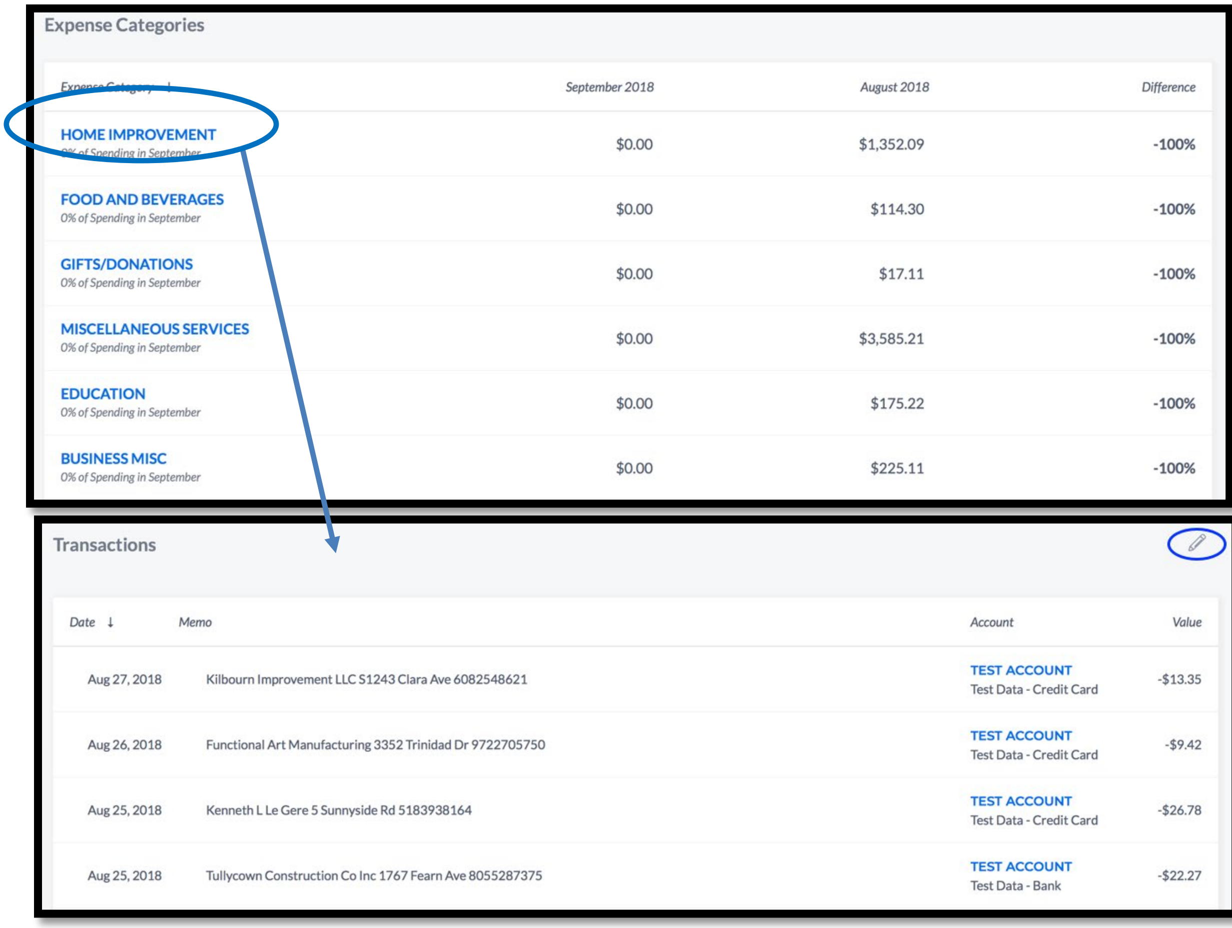
Once there are spending accounts connected in the All Accounts Overview and the accounts have transactional data, the investor will be able to see those accounts within the Spending view.

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.



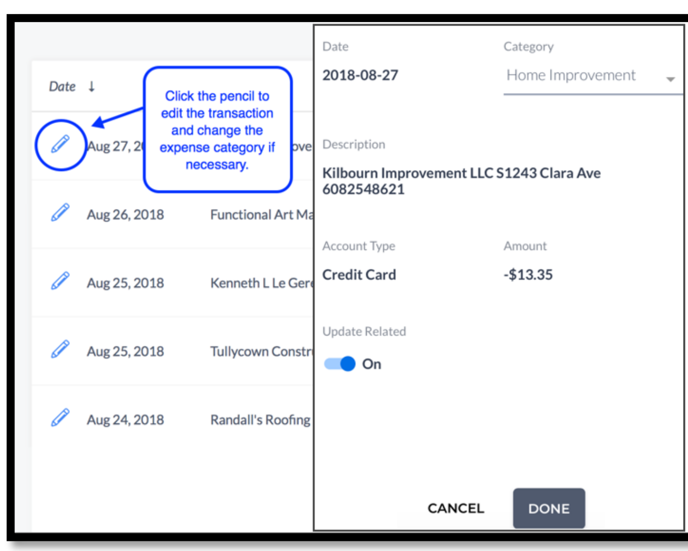


To drill down and see specific spending trends and a list of transactions for a specific expense category, click the category in the Expense Categories table.



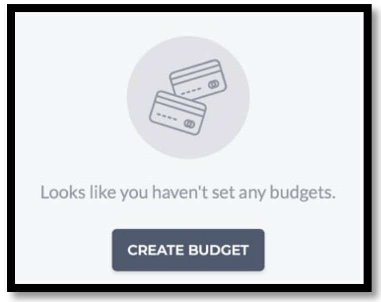
To edit the expense category of a specific transaction, click the pencil icon on the right side of the Transactions table.

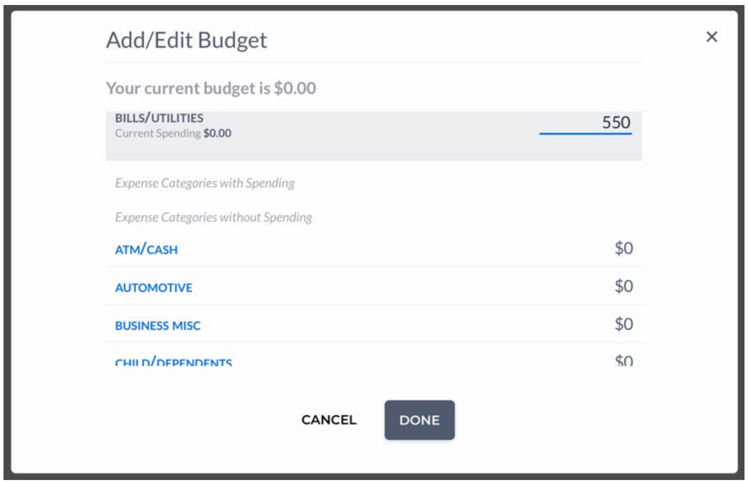
Click the pencil next to the individual transaction to open the Edit window. Use the Category dropdown to change the expense category. Additionally, you can turn on/off the ability for the system to automatically update other related transactions by changing the Update Related slider in the Edit window. 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.





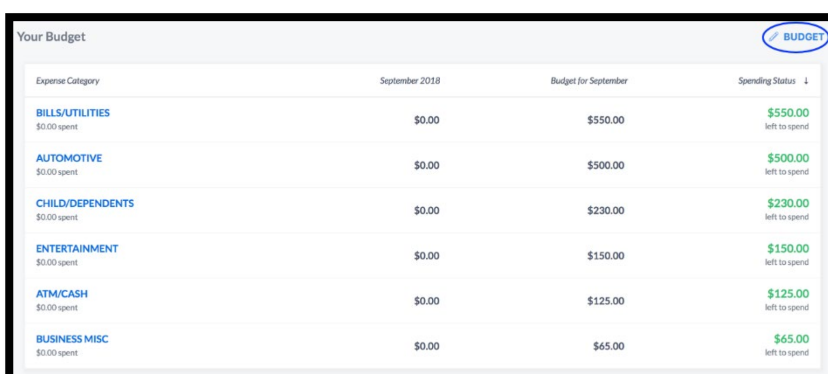
Enter amounts for any expense category that you wish to set a monthly budget amount for. Click Cancel to close the window without saving changes or Done to save your changes and close the window.

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.

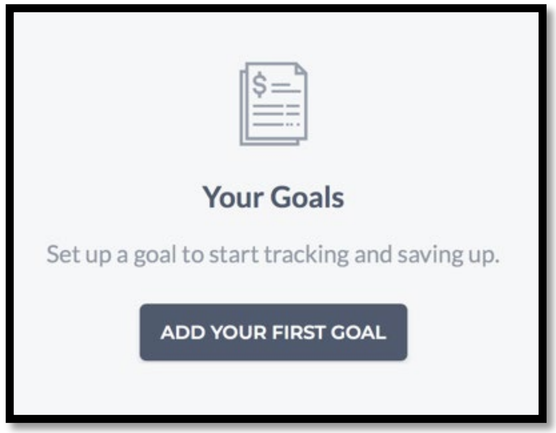
To add or edit the amount of a budget expense, click the pencil icon on the right side of the Your Budget table.

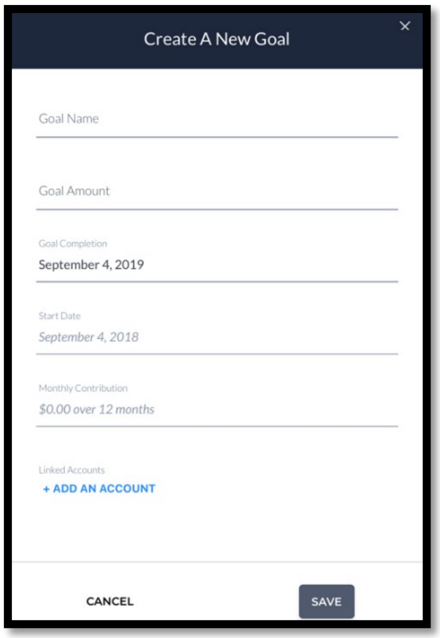


Goals

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.

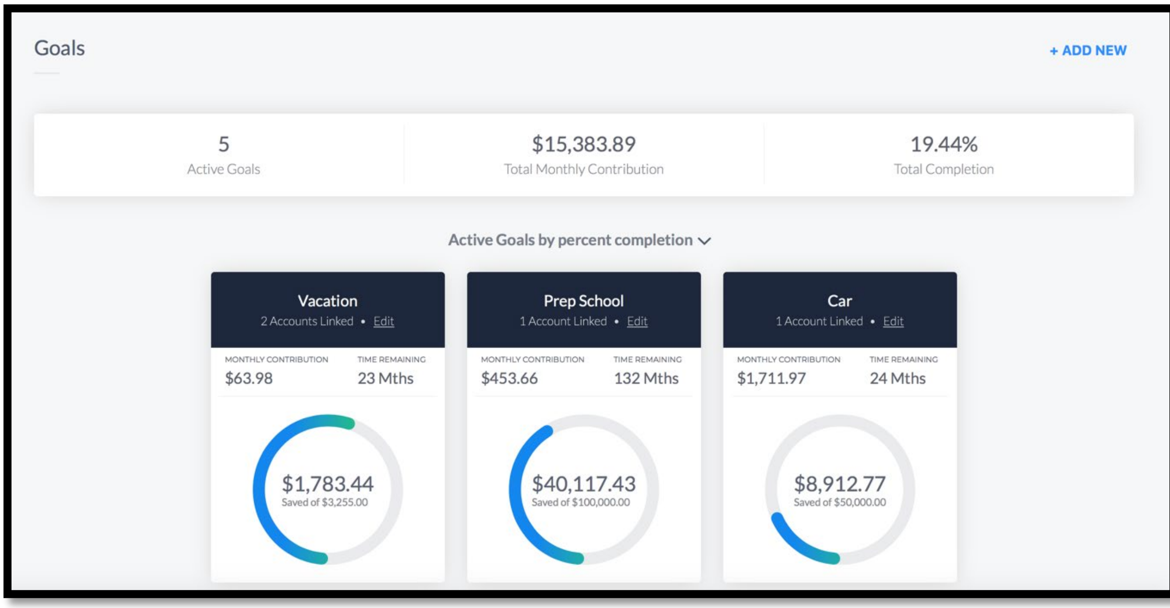


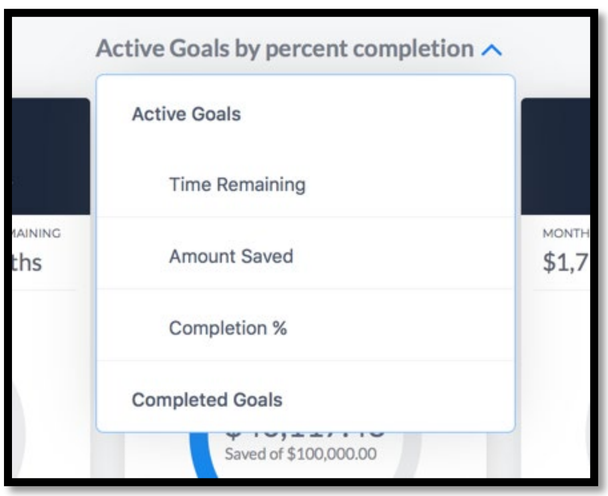


Enter the Goal information such as Start Date and Goal Completion. The Monthly Contribution amount will automatically adjust as the goal amount and dates are updated. Select Add Account to link one or more accounts to the goal. Click Cancel to close the window without saving changes or Save to create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





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.

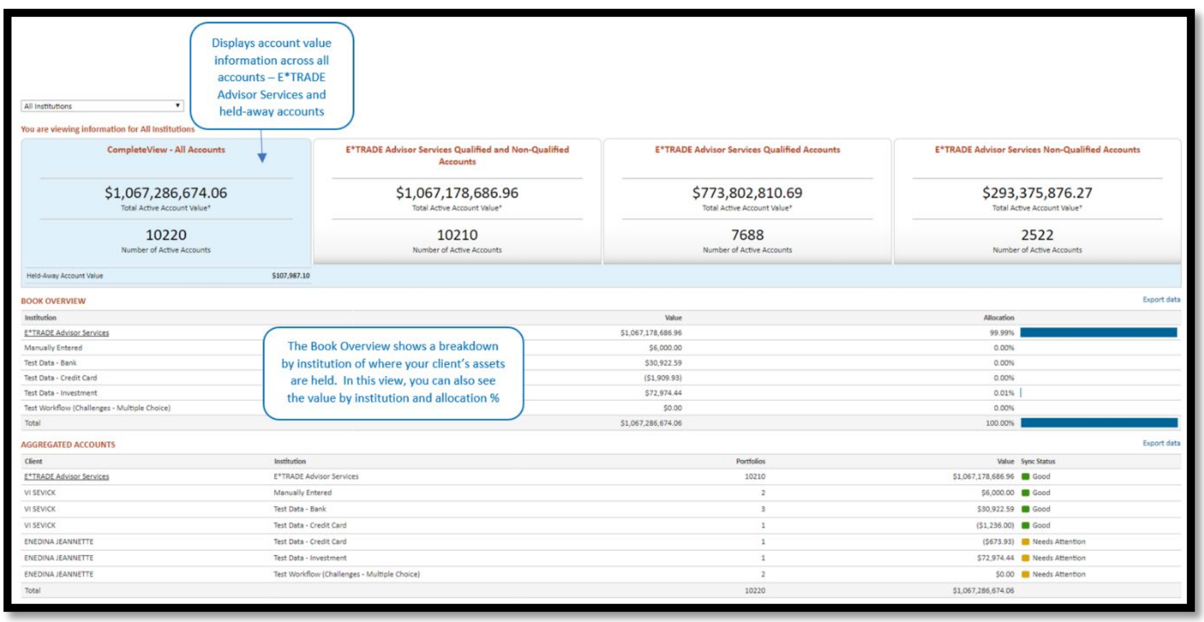
This view is comprised of E*TRADE Advisor Services accounts and held-away accounts such as bank accounts, credit cards, student loans, and investment accounts with other institutions.

Book Overview

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

Aggregated Accounts

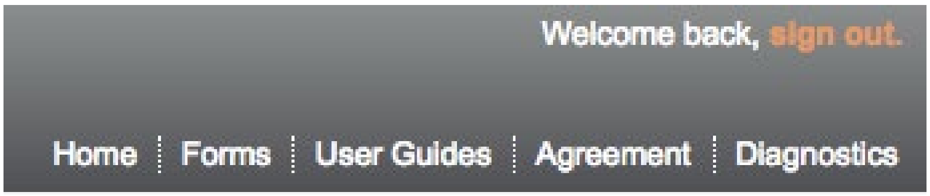
The Aggregated Accounts view provides a list of investor's accounts, what institution holds the account, overall number of Portfolios the investor owns, Value of accounts and Sync Status.



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.

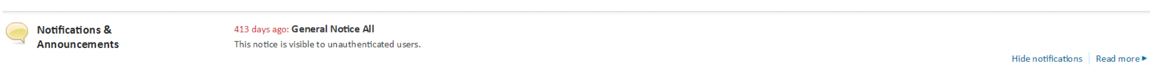
Forms – opens a separate browser window and navigates you to a website where you can find required forms for performing certain actions on your account. Click the browser window with Liberty displayed to return to viewing the All Accounts Overview.

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



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.

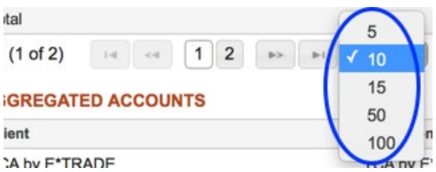
Click **Hide notifications** to temporarily remove the **Notifications** bar from view.

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.

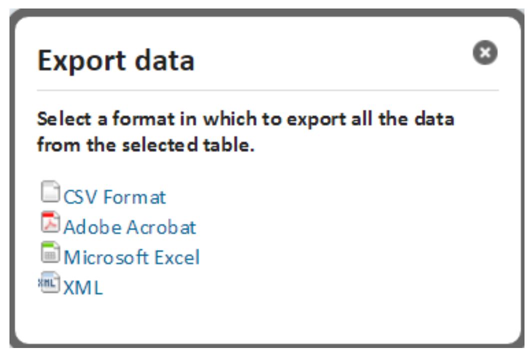
Pagination

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



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:



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.).