Getting Started Guide for Clients

Accessing the Financial Planning Software

1. Your financial advisor has created a User ID and password for you, which will allow you to access your information on the secure web site. If your advisor has not given you an ID and password, or if you have forgotten them, please contact him/her for that information.

2. You can access the web site from any computer that has an Internet connection and a browser. The site supports Internet Explorer Version 5.5 or higher, Netscape Version 6.0 or higher, Mozilla Version 1.6 or higher, or Firefox Version 0.9 or higher. The browser must have Javascript and cookies enabled.

Click on the "Log In" link (in the center of the screen).

3. Enter the user ID and password that your advisor selected for you. (If you get an error message, check that you entered the correct information. Both the ID and password are "case-sensitive," so make sure you are entering upper or lower cases for each letter as it was given to you.) If you are still having difficulty with the log in, check with your advisor to verify the web address and your user ID and password.

4. After a successful log-in, you will be on the "Main Menu screen." From this screen, you can access the Planning System, the Monte Carlo Card Game, and the Financial Calculators. It is from this screen, also, that you can change your password, if you'd like to do so. The rest of this User Guide explains how you use the Planning System.

Reviewing a Financial Goal Plan

1. On the "Main Menu" screen, click on the "Planning" link.

2. On the "My Plans" screen, in the Financial Goal section, click on the Plan Name (a blue link) in the Name/Description field to go into the Plan. (Throughout the screens, you will click on “blue links” to access information.) You move from screen to screen by clicking on the links on the left side of the screen (the module navigation). At any time, you may also jump to the "Main Menu" or "My Plans" screens by clicking on those links at the top of the screen (the program navigation). Each screen has a "Help" button at the top right that provides supplemental information.

3. Your advisor has provided access to your Plans in “View Only” mode. That means that you cannot change any of the information, but you can view all the screens.

4. Make notes of any questions that you have so that you can review them with your advisor.

Reviewing an Asset Allocation Plan

1. On the "Main Menu" screen, click on the "Planning" link.

2. On the "My Plans" screen, in the Asset Allocation section, click on the Plan Name (a blue link) in the Name/Description field to go into the Plan. Click “Next” to move off of the Start screen. Then, you move from screen to screen by clicking on the links on the left side of the screen (the module navigation). At any time, you may also jump to the "Main Menu" or "My Plans" screens by clicking on those links at the top of the screen (the program navigation). Each screen has a "Help" button at the top right that provides supplemental information.

3. Your advisor has provided access to your Plans in “View Only” mode. That means that you cannot change any of the information, but you can view all the screens.

4. Make notes of any questions that you have so that you can review them with your advisor.