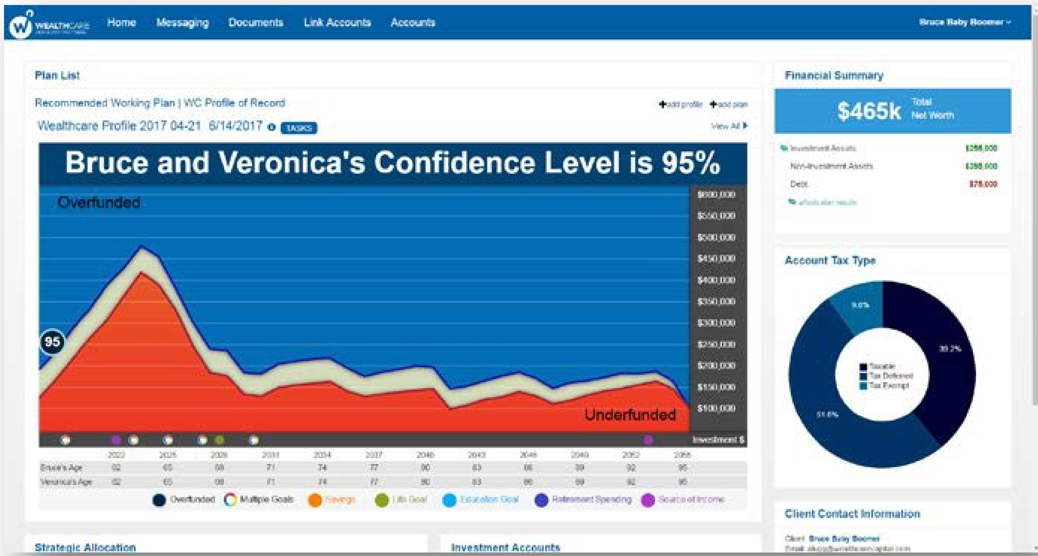
YODLEE® ACCOUNT AGGREGATION



What is Yodlee?

Yodlee is an account aggregation service that allows clients to link accounts from other institutions to **GDX360®** so you and your client will see all of their accounts in one place. We have integrated *Yodlee* as an add-on to the client portal. This will allow your clients to link their *held-away assets* to provide an automated data feed to help you keep account balances up to date. This will reduce the amount of manual activity and provide a more accurate plan because the accounts, and ultimately the plan, will be up to date. It is not necessary for clients to include accounts that you manage since there are already linked through our *TRACM* internal system.

Who will use Yodlee and how?

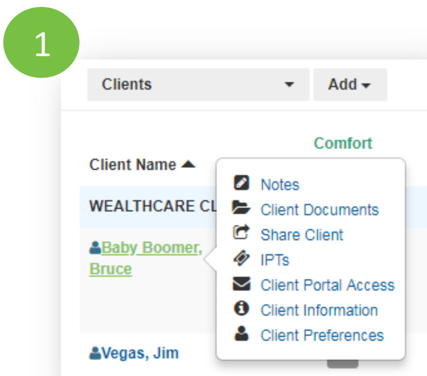
As an advisor you will be able to see the output from the integration in the form of accounts, but will not be directly interacting with the *Yodlee* integration. Your clients will be the real end-users of this integration. It will be up to you to sign up for *Yodlee* and provide your clients with access to the client portal. From there, your client has to log in to the portal and set up their *Yodlee* access.

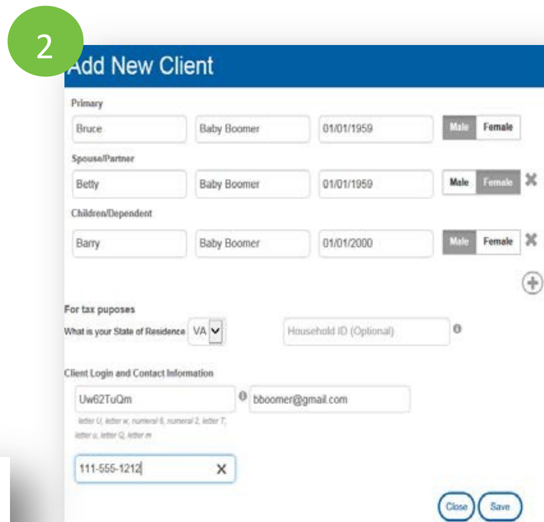
How is Yodlee charged?

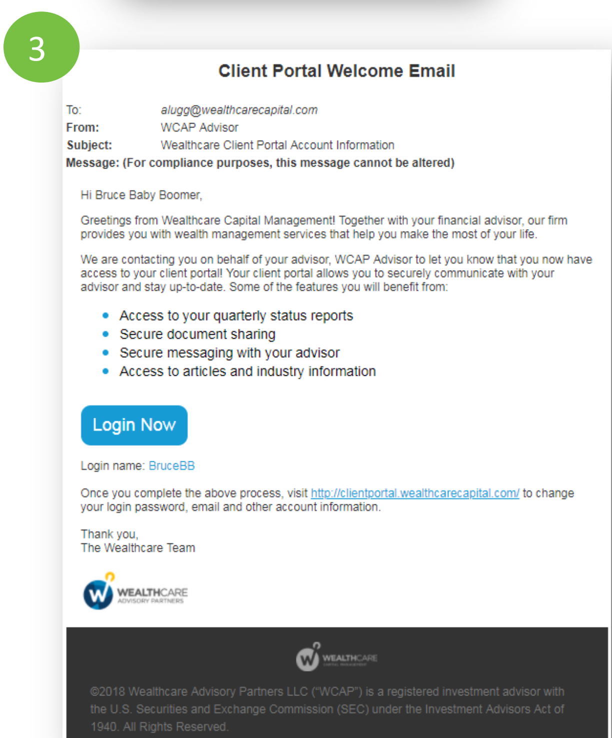
You will be charged on a *per-advisor* basis for the *Yodlee* service per the required advisor contract. Your client(s) will not be charged for this service directly.

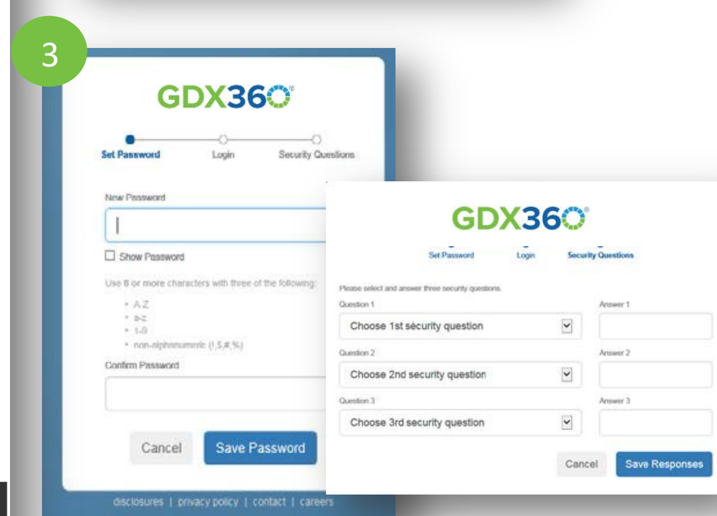
Granting a client access to the Client Portal

1. *For Existing Clients*: Either hover over the client's name on the *Advisor Dashboard* to expose the task menu or from the *Client Snaphot* select the *Manage* tab. Next, choose *Client Information*, add an email address and choose save.
2. *For a New Client*: When creating a new household add the client's main email address to the *Add a New Client* screen.
3. Next, notify your Client that a portal link has been created by hovering over the client's name to expose the task menu and choose *Client Portal Access*. A sample of the *Client Portal Welcome Email* will populate (see below). Choose *Send Message*. The email provides the client with a link to the portal login screen and their username. They will be prompted to set a password and answer their security questions.



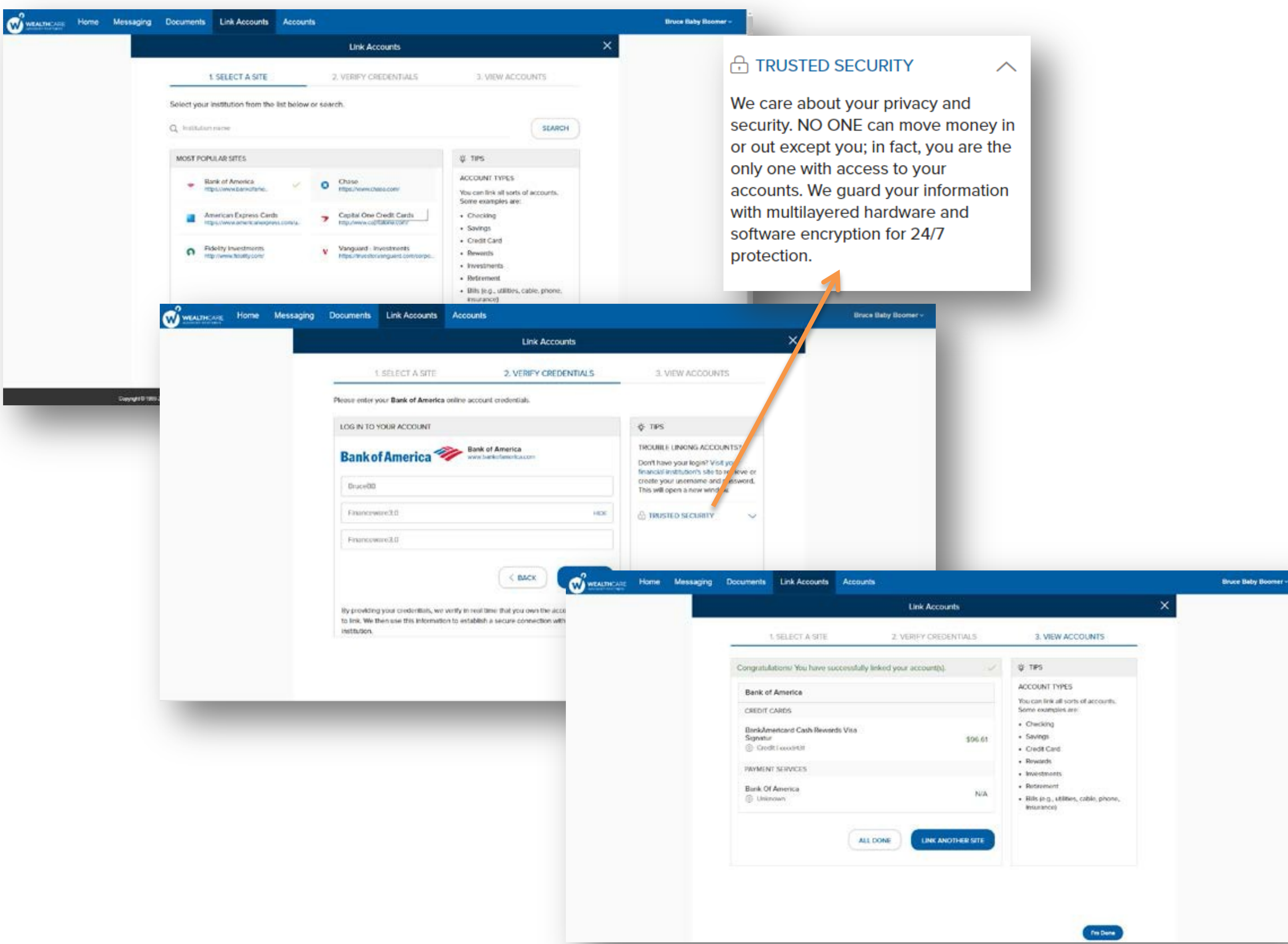




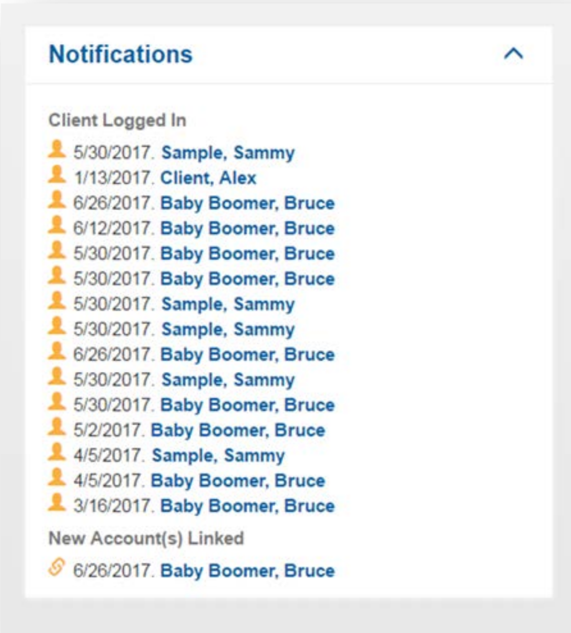


How your client will use Account Aggregation in the Client Portal?

- The client will log into the *Client Portal*, and choose the *Link Accounts* tab from the top navigation.
- The client will need to accept the *Addendum to Personal Use Only Agreement* to begin. This is a one-time agreement. They will not be asked to agree every time they login.
- *Select a Site:* They will type the name of the institution they want to link an account from and click the *SEARCH* button.
- *Verify credentials:* They will log into their account using their user name and password for that institution and choose *SUBMIT*. If there are multiple results, choose the correct institution. The system will display a message to your client that the account(s) are linking and another when the account(s) are successfully linked. If your client has trouble linking an account, they can choose the *Visit Your Financial Institution link* from the tips section and they will be routed to that institution's website.
- Choose *LINK ANOTHER SITE* if they wish to add additional accounts or if they are finished click *I'm Done* and they will be routed to the *Accounts* page.



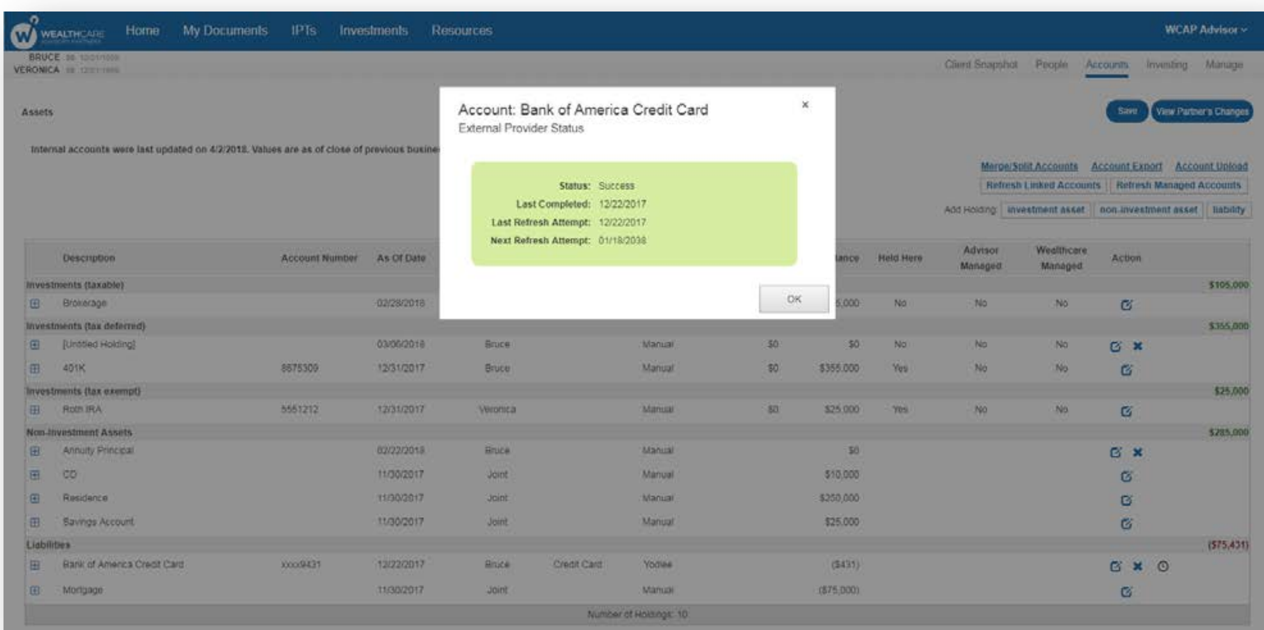
How to use Yodlee in the Advisor Dashboard and Client Snapshot?



As the advisor, you will be alerted when your client has linked a new account(s) in the *notifications* section located in the bottom right hand corner of your *advisor dashboard*.

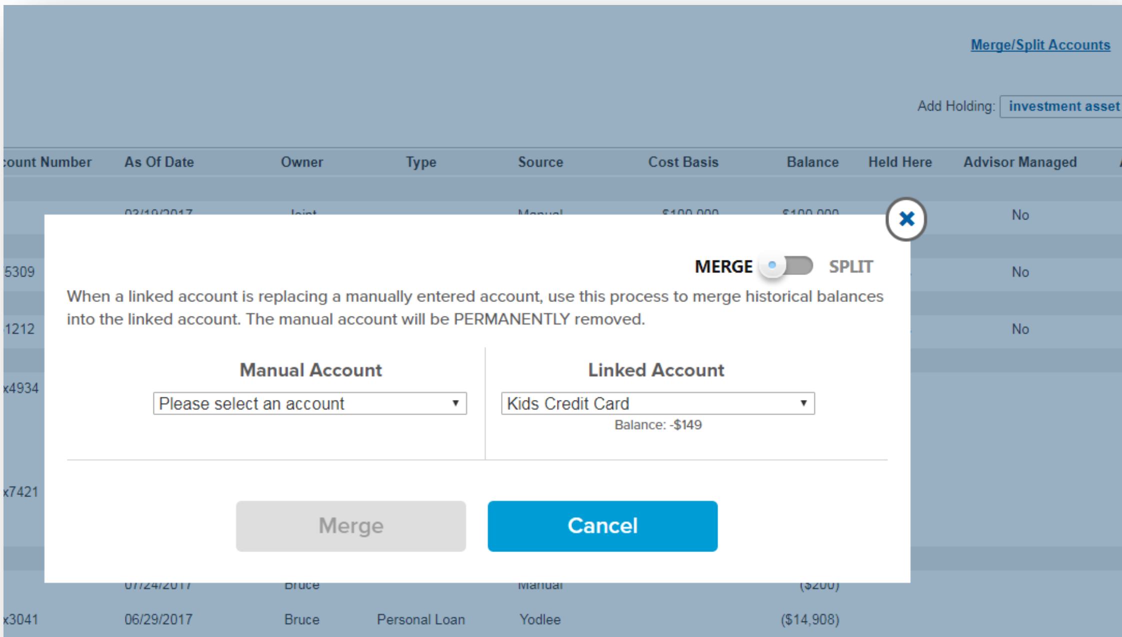
You will also see the added account in the *Assets tab* under *holdings*. Click on the *clock icon* to view new account details and refresh schedules. Account description and ownership can be edited but account numbers, as of date and balance are locked. We have also included a *source column* so you can see where account values are being fed from (Manual, TRACM, Yodlee).

Click *Refresh Linked Accounts* (Yodlee accounts) or *Refresh Managed Accounts* (TRACM) to update asset values.

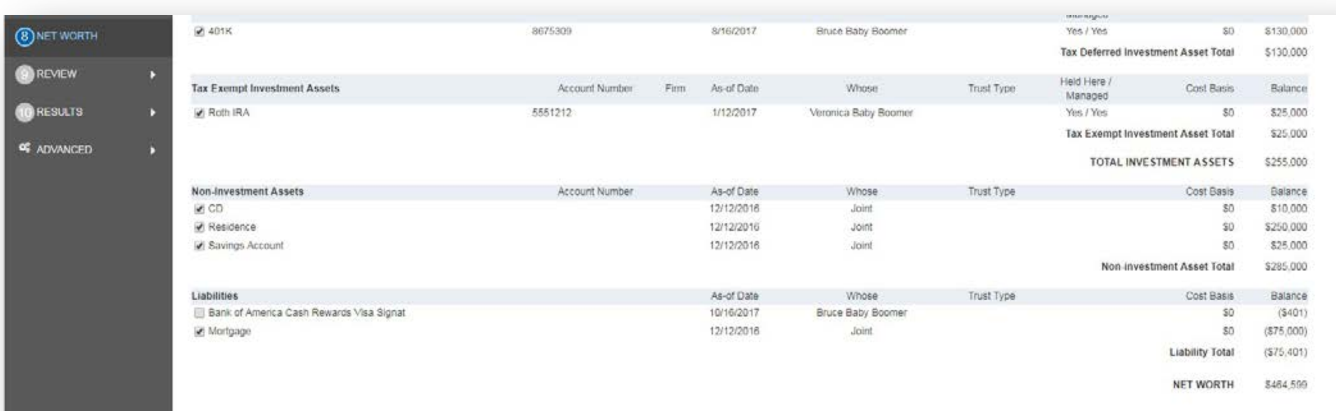


How to Merge, Split or Add accounts

When a *linked* account is replacing a previously manually entered account, choose *merge* to keep the historical balances. The manually entered account will be permanently replaced. For *multiple linked accounts* that were originally manually entered as a single account, select *split.* This process allows you to reduce the balance of your manually entered account by the value of the newly linked account.



Any *new* accounts that the client has linked must be added to your *Plan of Record* on the *Net Worth* page. If the client mistakenly links an account that you are managing, leave unchecked. You always want the TRACM account to be the one included in the plan/profile. Always check the *Adjustments* page after adding an account to see if there is a need for new advice.



Correcting and Reporting Yodlee Data Errors

Data Errors may occur when using the account aggregation tool. These errors are generally related to the accounts added by the user. They usually occur if the provider site is down, if our account aggregator is facing temporary difficulties, or if incorrect credentials are provided by the user. The system will display *a warning signal* next to accounts that have encountered an error and cannot be updated. Please advisor your client to click on the warning signal to troubleshoot the error. Please encourage your client to follow the instructions in the *error message box* provided by the system. If an error continues to occur, please email support@wealthcarecapital.com with questions or concerns.