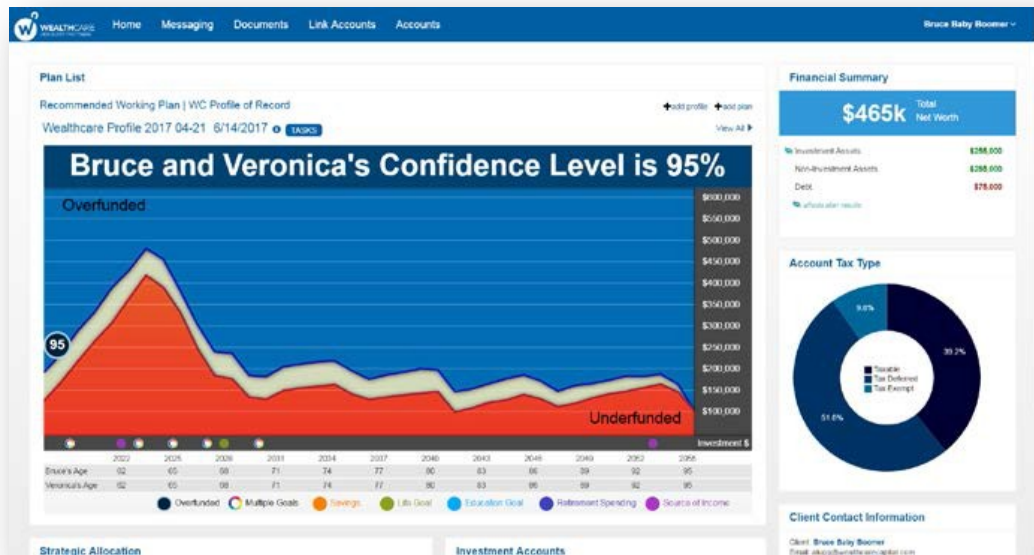


YODLEE[®] ACCOUNT AGGREGATION



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?

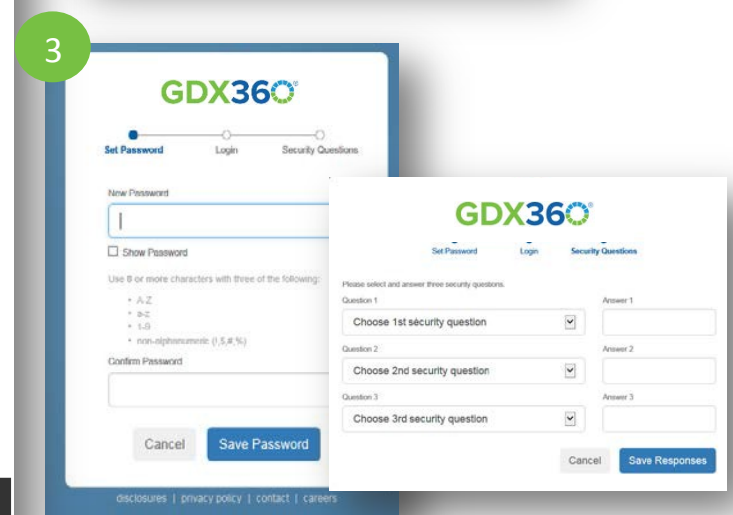
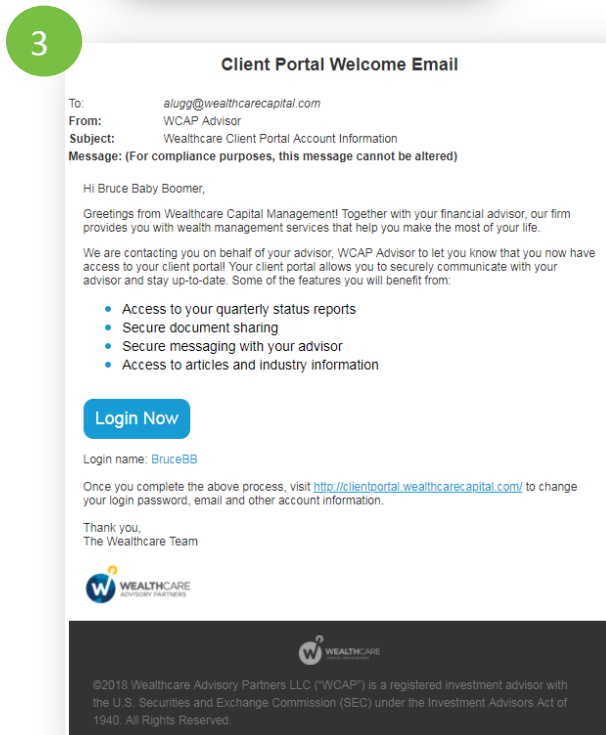
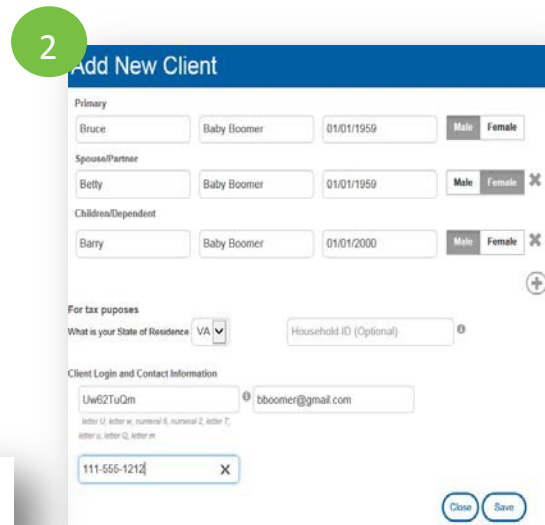
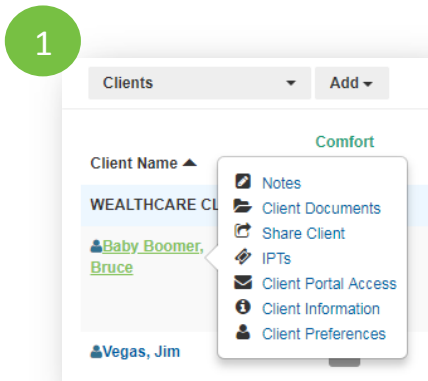
As an advisor you will be able to see the output from the integration in the form of accounts, but will not be directly interacting with the *Yodlee* integration. Your clients will be the real end-users of this integration. It will be up to you to sign up for *Yodlee* and provide your clients with access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

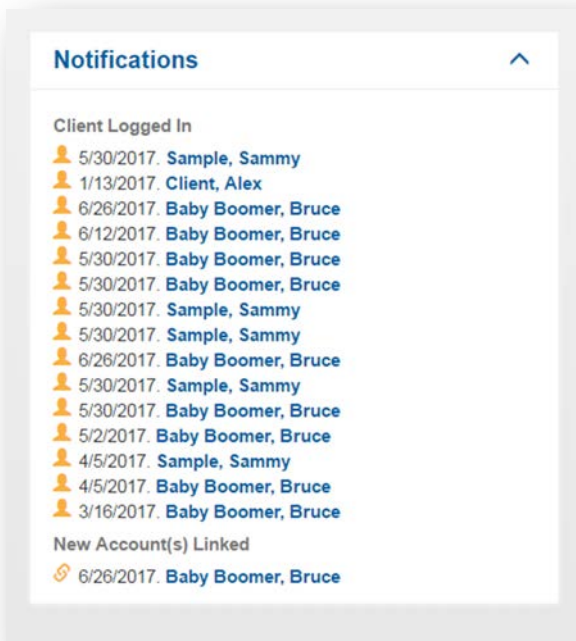


How your client will use Account Aggregation in the Client Portal?

- 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.

The image displays three sequential screenshots of the WEALTHCARE Client Portal's 'Link Accounts' process. The top screenshot shows the '1. SELECT A SITE' step, where a search bar is used to find institutions. A 'TRUSTED SECURITY' pop-up window is overlaid on the right, containing the text: 'We care about your privacy and security. NO ONE can move money in or out except you; in fact, you are the only one with access to your accounts. We guard your information with multilayered hardware and software encryption for 24/7 protection.' The middle screenshot shows the '2. VERIFY CREDENTIALS' step for Bank of America, with fields for Username and Password. The bottom screenshot shows the '3. VIEW ACCOUNTS' step, displaying a list of successfully linked accounts, including Bank of America credit cards and payment services. An orange arrow points from the 'TRUSTED SECURITY' pop-up to the 'LINK ANOTHER SITE' button in the final screenshot.

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.

Account: Bank of America Credit Card
External Provider Status

Status: Success
Last Completed: 12/22/2017
Last Refresh Attempt: 12/22/2017
Next Refresh Attempt: 01/18/2018

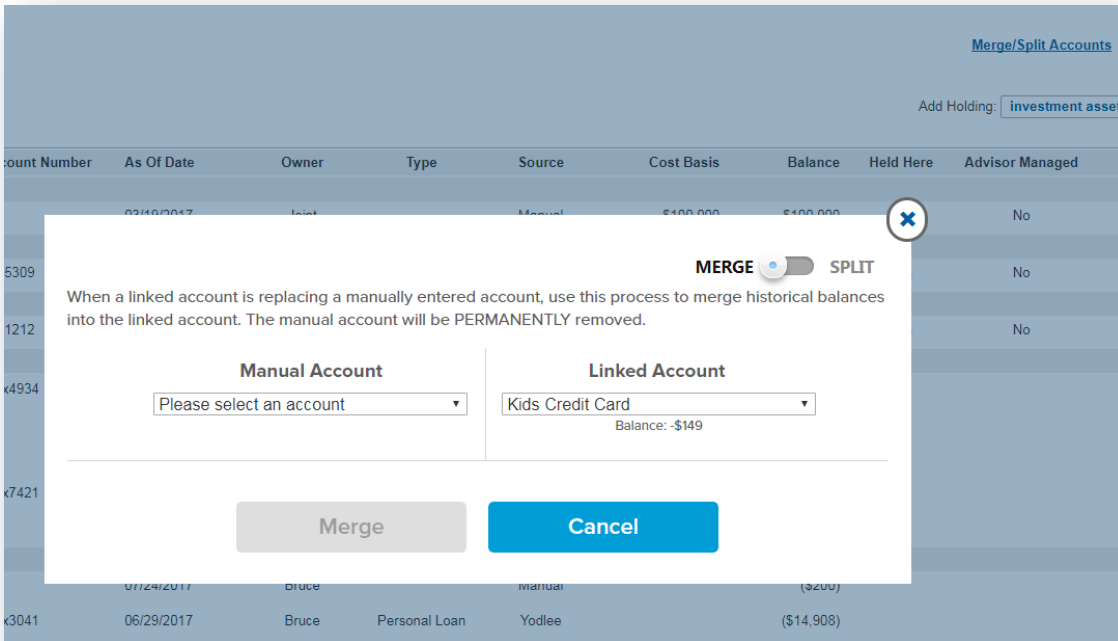
Internal accounts were last updated on 4/9/2018. Values are as of close of previous business day.

Description	Account Number	As Of Date	Balance	Held Here	Advisor Managed	Wealthcare Managed	Action
Investments (taxable)							
Brokerage		02/28/2018	\$195,000				
Investments (tax deferred)							
[Unlisted Holding]		03/06/2018	\$0	No	No	No	
401K	8875309	12/31/2017	\$355,000	Yes	No	No	
Investments (tax exempt)							
Roth IRA	8561212	12/31/2017	\$25,000	Yes	No	No	
Non-Investment Assets							
Annuity Principal		02/22/2018	\$0				
CD		11/09/2017	\$10,000				
Residence		11/09/2017	\$200,000				
Savings Account		11/09/2017	\$25,000				
Liabilities							
Bank of America Credit Card	xxxx9421	12/22/2017	(\$431)				
Mortgage		11/30/2017	(\$75,000)				

Number of Holdings: 10

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.

Account Number	As Of Date	Owner	Type	Source	Cost Basis	Balance	Held Here	Advisor Managed
8675309	8/16/2017	Bruce Baby Boomer	Manual		\$100,000	\$100,000		No
5309								No
1212								No
4934								
7421								
07/24/2017		Bruce	Manual			(\$200)		
06/29/2017		Bruce	Personal Loan	Yodlee		(\$14,908)		

Account Number	Firm	As-of Date	Whose	Trust Type	Held Here / Managed	Cost Basis	Balance	
401K	8675309	8/16/2017	Bruce Baby Boomer		Yes / Yes	\$0	\$130,000	
Tax Exempt Investment Assets							Tax Exempt Investment Asset Total	\$130,000
☑ Roth IRA	5551212	1/12/2017	Veronica Baby Boomer		Yes / Yes	\$0	\$25,000	
Tax Exempt Investment Asset Total							\$25,000	
TOTAL INVESTMENT ASSETS							\$255,000	
Account Number	As-of Date	Whose	Trust Type	Cost Basis	Balance			
☑ CD	12/12/2016	Joint		\$0	\$10,000			
☑ Residence	12/12/2016	Joint		\$0	\$250,000			
☑ Savings Account	12/12/2016	Joint		\$0	\$25,000			
Non-investment Asset Total							\$285,000	
As-of Date	Whose	Trust Type	Cost Basis	Balance				
☐ Bank of America Cash Rewards Visa Signat	10/16/2017	Bruce Baby Boomer		\$0	(\$401)			
☑ Mortgage	12/12/2016	Joint		\$0	(\$75,000)			
Liability Total					(\$75,401)			
NET WORTH							\$484,599	

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 advise 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.

The screenshot shows the 'Accounts' section of the Wealthcare Capital Management interface. A modal window is open over the account list, displaying an error message for the 'Bank of America Cash Rewards Visa Signal' account. The error message states: 'Status: Error', 'Message: Login failed. Please verify your credentials in Link Accounts', 'Last Completed: 06/13/2017', 'Last Refresh Attempt: 06/16/2017', and 'Next Refresh Attempt: 06/09/2017'. There is a 'Provider Login' button and an 'OK' button. In the background, a table lists various accounts with columns for Description, Account Number, Date, Joint, Balance, Held Here, and Action. A red warning triangle icon is visible next to the 'Bank of America Cash Rewards Visa Signal' account in the table.

Description	Account Number	Date	Joint	Balance	Held Here	Action
Investments (taxable)						
Brokerage				\$100,000	No	
Investments (tax deferred)						
401K	8575308			\$130,000	Yes	
Investments (tax exempt)						
Roth IRA	6581212			\$25,000	Yes	
Non-Investment Assets						
CD		12/12/2016	Joint	\$10,000		
Residence		12/12/2016	Joint	\$250,000		
Savings Account		12/12/2016	Joint	\$25,000		
Liabilities						
Bank of America Cash Rewards Visa Signal	xxxx9471	10/11/2017	Joint	Credit Card	(\$401)	
Mortgage		12/12/2016	Joint		(\$16,000)	