



# Royal American Financial Advisors, LLC

## A Registered Investment Advisor

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### Client Instruction Guide: Security Overview

#### Your Information is Secure with eMoney – An overview of the security built into your personal website

No one will have access to your password except you. Your password is only known by you. In addition, to your own personal password, there is another layer of protection with security questions. The answers would only be known by you. After 3 consecutive login attempts fail, the system locks your account, blocking programmed hacking attempts.

The highest level encrypting technology available scrambles your information from unauthorized users into a garbled mess. Your personal website is certified hacker safe. **Even then, we do more.**

This is a non-transactional site. No one (including you), can move money, access your accounts, or withdraw money from your personal website. There are no social security numbers, credit card numbers, or account numbers on this site. This is an information only site, so you can stay in control of your financial life. Those that know what they have, fare better than those that don't.

Watch the short video on the safety and security of your personal website.

**Security Video link (click here):** <http://www.viddler.com/v/d9cd8afa>



**Note:** Your own personal Royal American eMoney website is not the same as the **free** account aggregation websites available to consumers. These sites have privacy issues, and the user agrees to allow the sharing of information to marketers for solicitations. **Do not use these free sites.**

If you are currently using a free site, discontinue immediately. If you don't remember what you agreed to when you signed up for these free sites, go back and read the Privacy Agreement, and Terms of Service. You will be shocked at what you agreed to.

We at Royal American Financial Advisors, LLC have paid for this valuable tool for you. The benefit for you: We pay for the service so our clients will not have the same privacy issues as the free sites. We pay a substantial annual fee so our clients can have a secure and private personal financial website. Those that know what they have, fare better than those that don't.

Please call us if you have any questions.

Only you are in control over the security & privacy Settings.

1. Click **Settings** to set alerts, security & privacy settings. You can change your password at any time, and can change your security questions at any time.

Regal America Financial Advisors, LLC  
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Home Organizer Workshop Spending Investments Vault Reports  Help **Settings** Sign Out

Alerts **Security** Privacy

### Change Password

Old Password:

New Password:

Verify Password:

### Two Factor Authentication

Enable two factor authentication to increase your security. Enter a primary phone number to receive SMS, and optionally a recovery phone number for two-factor authentication.

Standard Security  
 High Security

Primary Phone:

Recovery Phone:

### Change Security Question

Enter a new security question and answer to help you if you forget your password. Your current question is not shown for security reasons.

Security Question:

Answer:

Verify Answer:

Security Question:

Answer:

Verify Answer:

Security Question:

Answer:

Verify Answer:

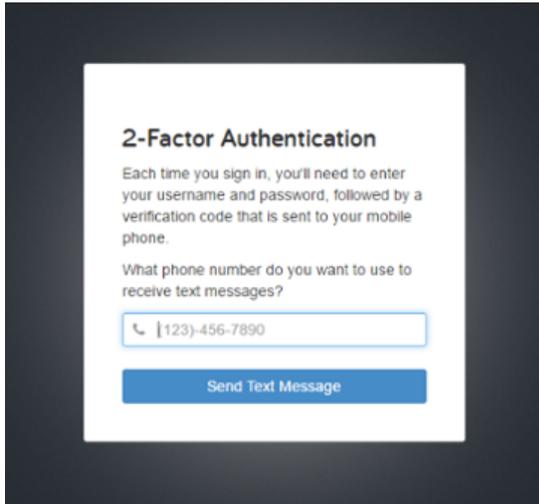
**Note - 3 security questions will need to be established the first time you logon. Each subsequent logon will prompt for an answer ranging from 0-3 of the security questions.**

## 2. 2 Factor Authentication for Security

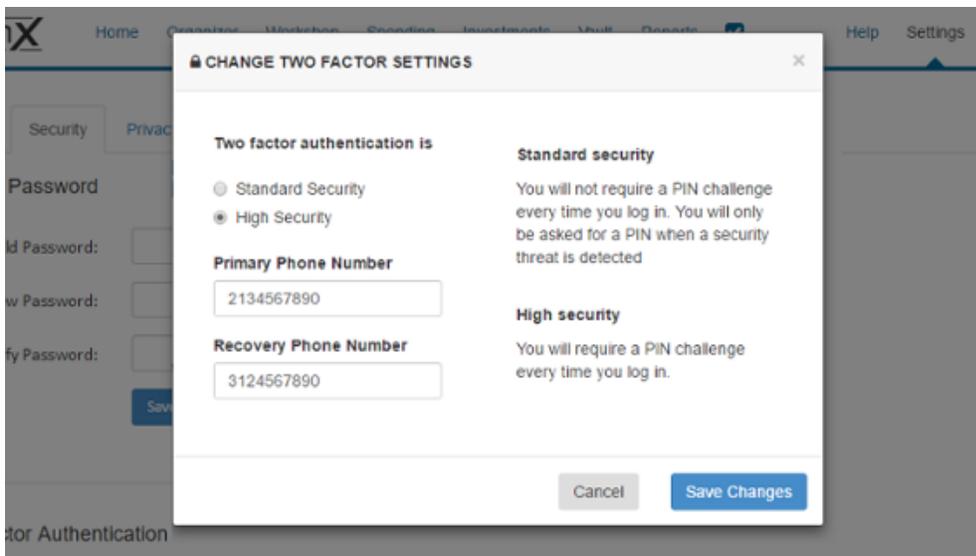
You will have the option to choose between "Standard" and "High" security settings.

If you select "Standard Security," you'll only be required to enter your PIN upon the first login, and any time our system detects a potential security risk (e.g. a login in a foreign country).

However, if you select "High Security," you will be required to enter your PIN at each login, which adds an additional layer of security protecting your data.



These settings can be adjusted at any time in your website by clicking into *Settings* -> *Security*.



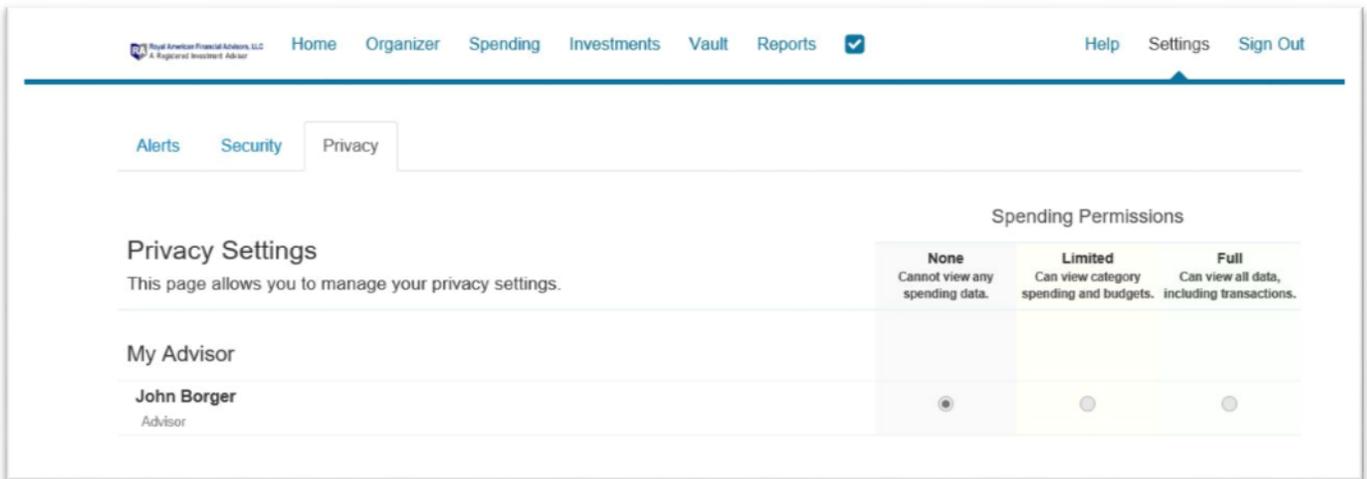
### What is the difference between "Standard" and "High" Security?

**Standard Security** uses adaptive risk-based scoring to only trigger when "at-risk activity" has been identified (for instance, if your credentials are used to log into your site from a foreign country).

**High Security:** will require you to enter your PIN every time you log in.

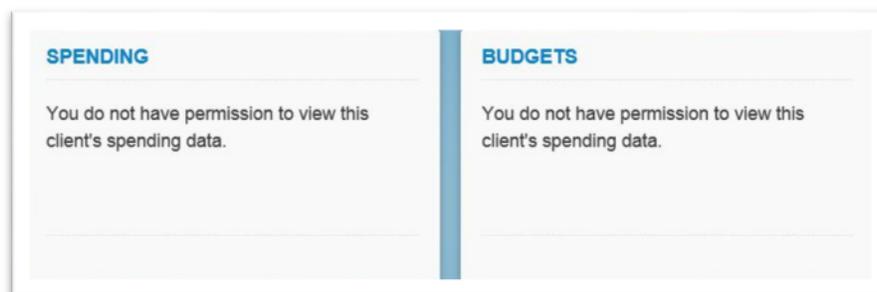
3. The **Privacy** tab allows control of the Advisor's access to budgets and spending. The budget and transactions sharing is optional, and the privacy setting is controlled by you. The default is set to NONE for complete privacy for your eyes only.

The budget and/or transactions feature on your personal website, by default, is hidden from view from us, your advisor, for your privacy. We are still available for help, or to answer general questions. Or, you may choose to temporarily turn off the privacy, so we can help you with specific questions. We even have the ability to do a safe and secure screen sharing session with you, if necessary (by appointment).

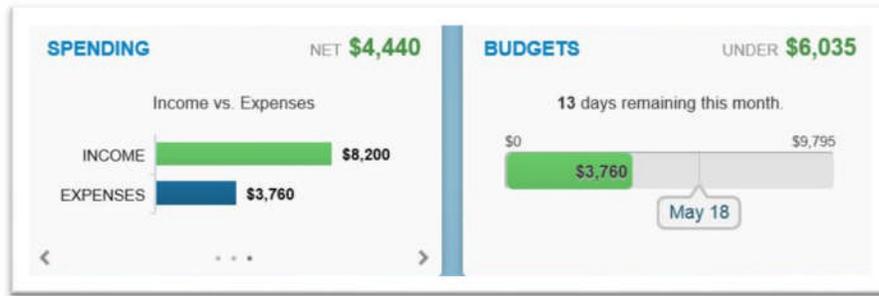


If you desire, you may change your privacy settings temporarily, to allow us to see limited information (such as budget categories only), or full access (showing all budget categories and all transactions). This will allow us, as your advisors (and only us), to assist you with any specific questions you may have. Once your questions are answered, you can turn your privacy back on.

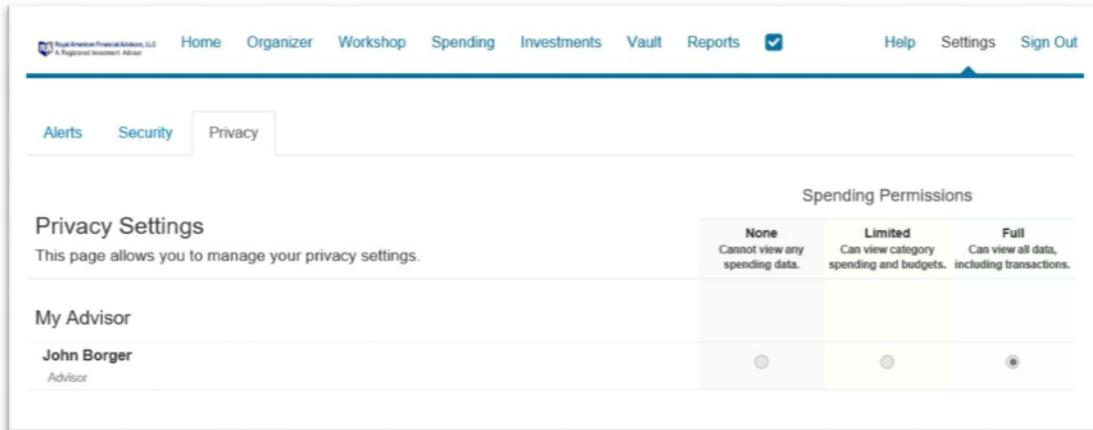
**This is what we, as your advisors, will see when you have your privacy turned on (by default):**



This is what we will see when you have your privacy turned off so we can help you with specifics: You can choose limited, or full access, depending upon the question you may have.



To turn privacy settings on/off: Click on Settings in top right corner of your screen.



There are three varieties of **Spending Permissions (only you can control)**:

- **None** - The user does not have access to any of your spending data (default is NONE).
- **Limited** - The user has limited access to your spending details and can only view the categories regarding the spending and budgets.
- **Full access** - The user can view all spending and budgeting data, including transactions.

For additional client videos and instruction guides, visit our website:  
**Royal American eMoney for Clients:** <http://www.myinvestmentcoach.com/eMoney.html>