Royal American Financial Advisors, LLC
A Registered Investment Advisor

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Royal American eMoney: 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 programed 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): https://youtu.be/UbNWCVOfq-U

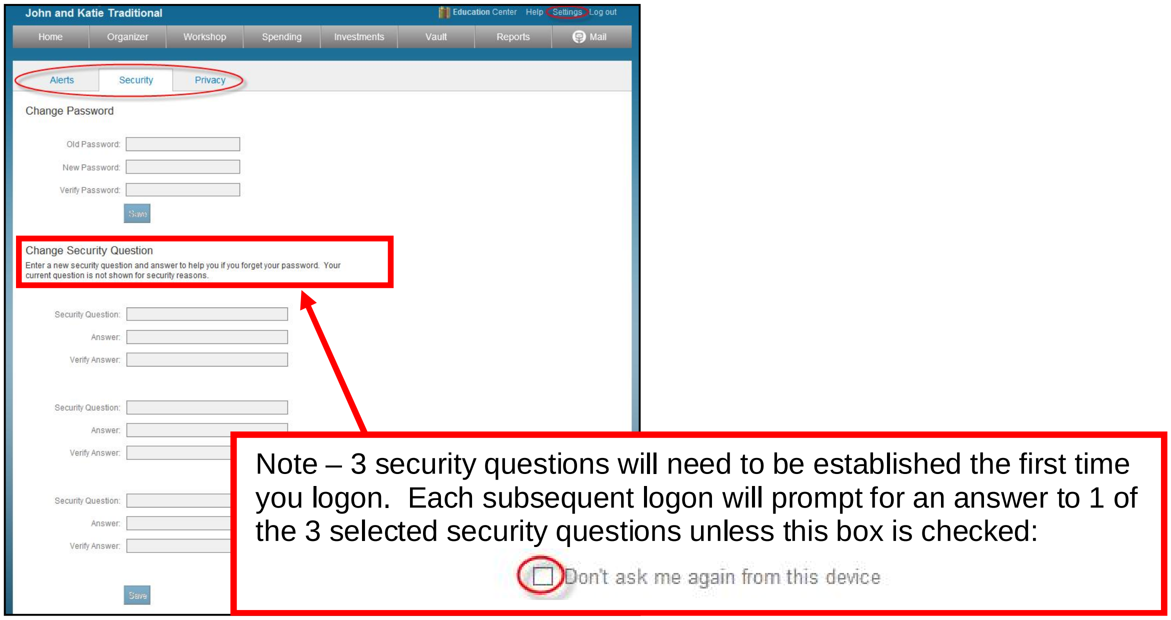
Note: Your own personal Royal American eMoney website is not the same as the **free** account aggregation websites available to consumers. These sites have privacy issues, and the user agrees to allow the sharing of information to marketers for solicitations. **Do not use these free sites**. If you are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

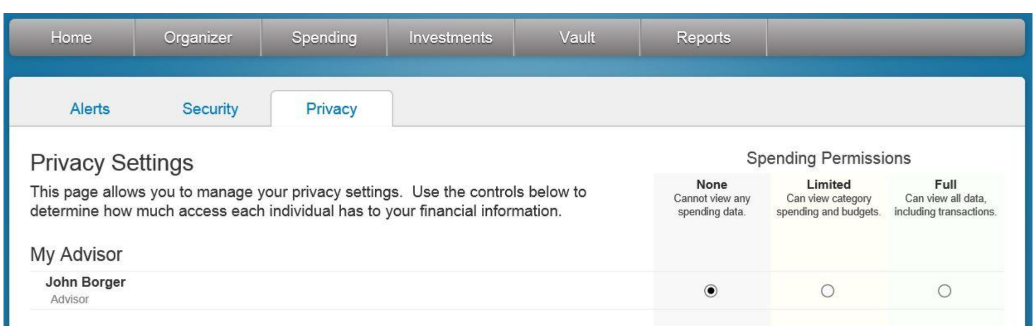


2-Factor Authentication

The 2-Factor Authentication (2FA) feature is integrated into your Personal Financial Management Website; it is an important security measure to safeguard your personal financial data. 2FA works by sending a PIN to your phone to use when logging in. 2FA helps to protect your personal financial data. Make sure you take advantage of this security feature.

2. 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.

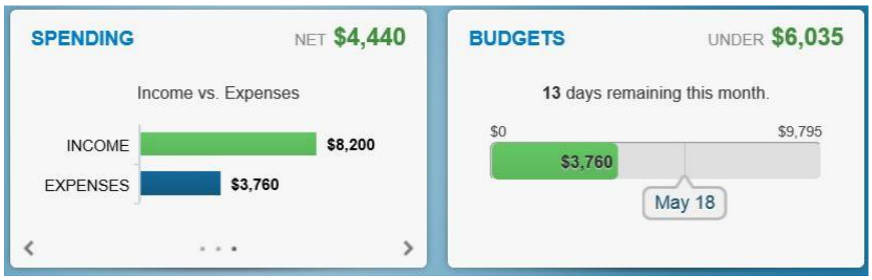
   The budget and/or transactions feature on your personal website, by default, is hidden from view from us, your advisor, for your privacy. We are still available for help, or to answer general questions. Or, you may choose to temporarily turn off the privacy, so we can help you with specific questions.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



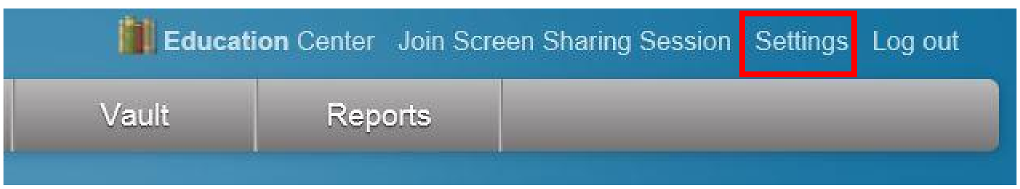
If you desire, you may change your privacy settings temporarily, to allow us to see limited information (such as budget categories only), or full access (showing all budget categories and all transactions). This will allow us, as your advisors (and only us), to assist you with any specific questions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

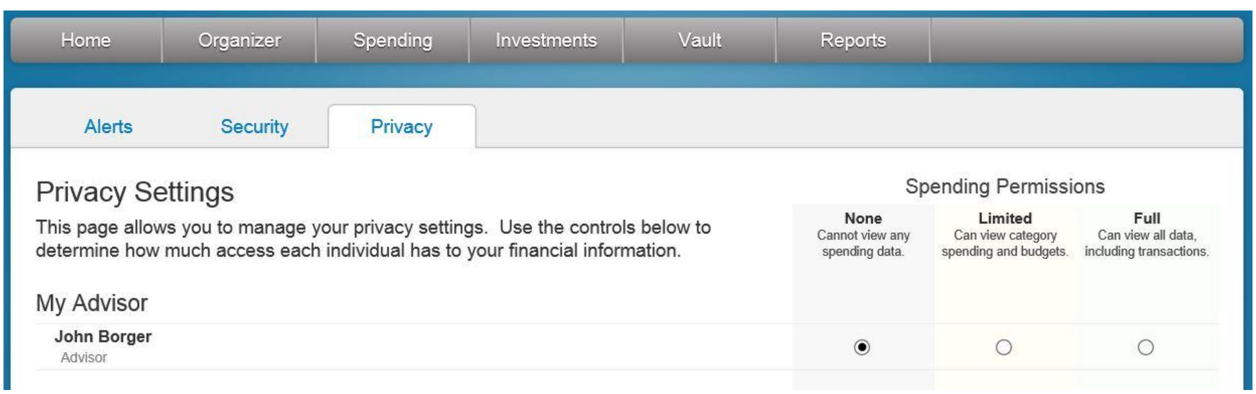
This is what we, as your advisors, will see when you have your privacy turned on (by default):

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.





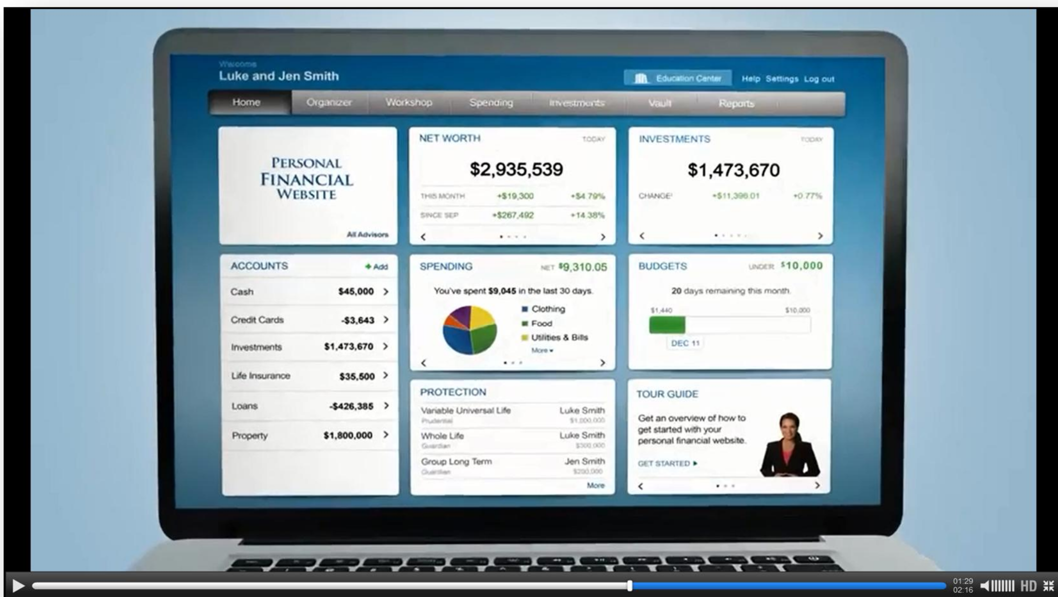
There are three varieties of Spending Permissions (only you can control):

- **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.

As a client of Royal American Financial Advisors, LLC, we have made available to you, a very valuable benefit. Your own private and secure personal financial website, included as an advisory client of Royal American.

eMoney provided by Royal American Financial Advisors, LLC

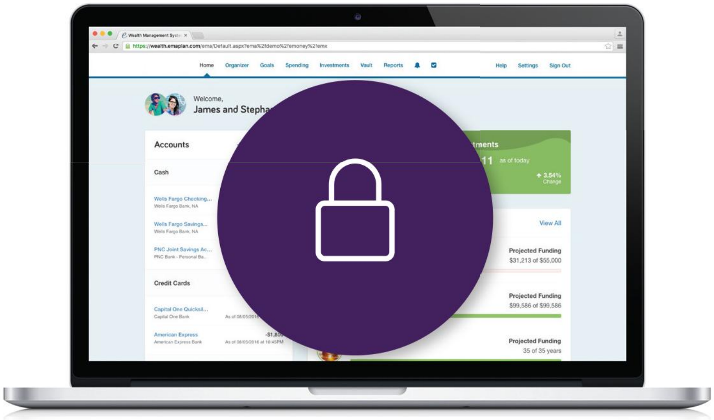
- Organized financial life on your own safe and secure personal website.
- Financial snapshot updated daily, for you, your spouse, and/or children.
  Simplify your life and simplify their lives.
- Peace of Mind – Surviving spouse knows where to find everything, organized in one secure place.
- Peace of Mind – Surviving children will know where to find everything. Leave instructions for successor trustee, and/or surviving children on how to access the site (put instructions in a safe deposit box, with your living trust, or you can give them limited access to your site with their own user name and password).
- Everything you own and owe in one place, updated daily.
- Monitor all your accounts and net worth.
- Create a budget and monitor spending.
- Time Saver – Once the initial set up is completed (with our assistance), there will be no need to input data into antiquated Word docs, or Excel spread sheets. Now you will have more time to enjoy life, enjoy your retirement, spend time with family, or if you are a busy professional, you will have more time for your career and/or taking care of your children.
- Read on to find out more of what Royal American eMoney can do for you!



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

SECURITY

Safe & Secure



Your wealth management system employs advanced security features and protocols to keep your data safe, private, and secure at every hour of every day, year round.

Our comprehensive security measures include password protection, Secure Socket Layer encryption, firewalls, intrusion detection, audits, inspections, and more.

With each measure in place, you can be confident that your important information is safe and secure.

PASSWORD PROTECTION

You have a unique username and password, ensuring that only you can access your information. Submitting incorrect login credentials three consecutive times will automatically lock your account for 10 minutes. This is to block any manual or programmed hacking attempts.

In most cases, we have no access to your username or password. However, if you decide to provide us with this information, we will never share your username and password over the phone or send it to an email address not pre-registered with your account.

HIGHEST ENCRYPTION

Our system uses a 256-bit Secure Socket Layer to scramble your data, further preventing access to unauthorized users. This is the highest level of encryption currently available today, and twice the standard followed by many financial institutions, including banks.

SECURED DATA

We house your important data at secure, geographically separated data centers. Physical security measures at these facilities includes 24/x7/x365 on-site personnel and closed circuit video surveillance.

These data centers also make use of fire protection, electronic shielding, and database backup procedures to ensure your data is continuously monitored and protected.

ROUTINE SECURITY TESTING

Your wealth management system uses third-party security auditors and software, including TraceSecurity, Tenable Security and WhiteHat Security, to identify vulnerabilities within your system and to assist us with remediation efforts.

2-FACTOR AUTHENTICATION

Your wealth management system employs 2-Factor Authentication (2FA), a complete fraud detection platform that uses a dynamic risk- and rules-based approach to identify high-risk behaviors and initiate an additional layer of security. With 2FA, you are sent a verification code to your mobile phone, which you are required to input along with your username and password in order to access your personal financial website. This additional layer of protection safeguards your sensitive financial data and strengthens the security of your account by requiring two methods of verifying your identity.

NON-TRANSACTIONAL

Unlike online banking, trading or shopping websites, your money cannot be moved, withdrawn or accessed on our system.