Financial Engines’ Data Aggregation

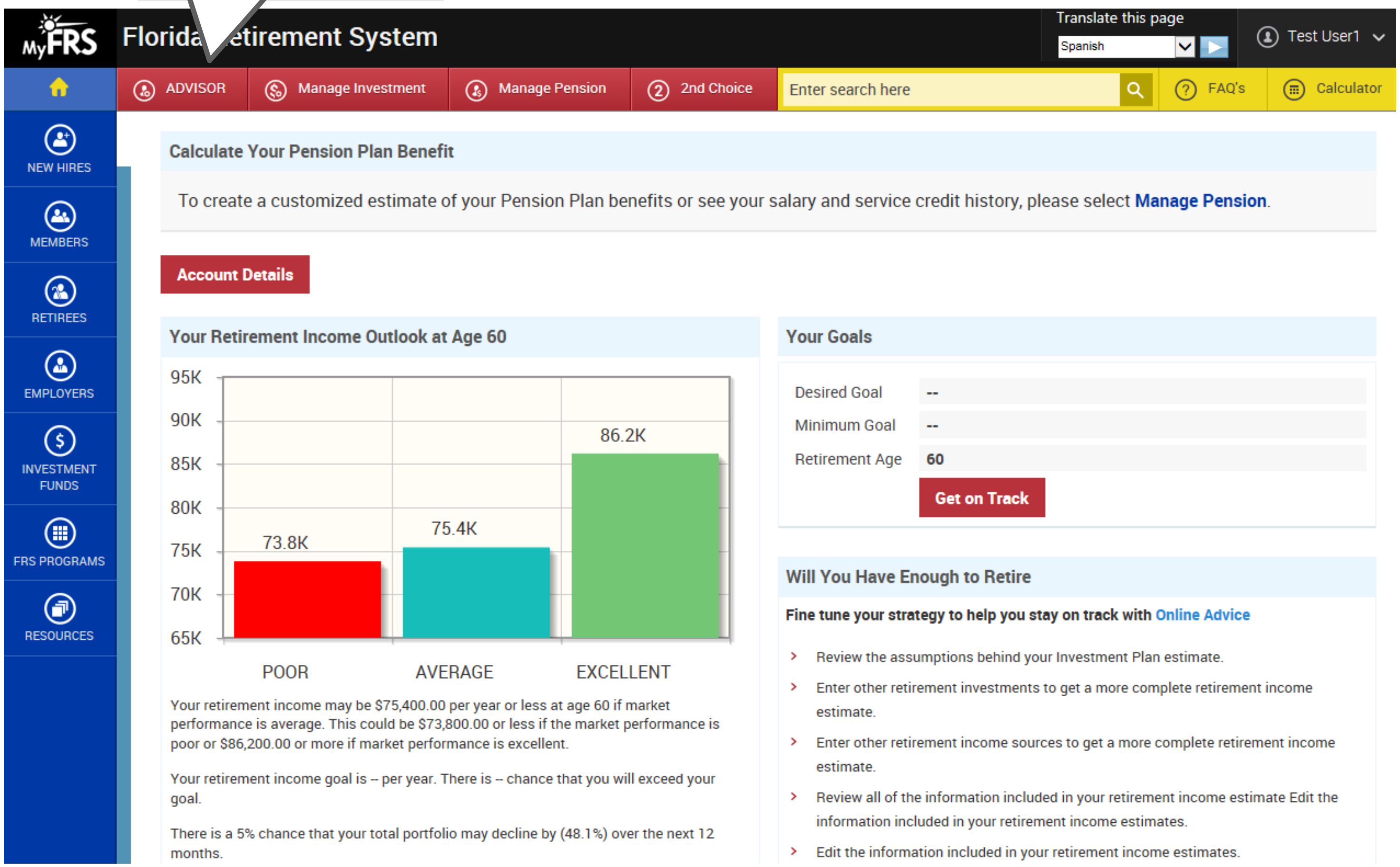
financial engines®

Login to MyFRS.com

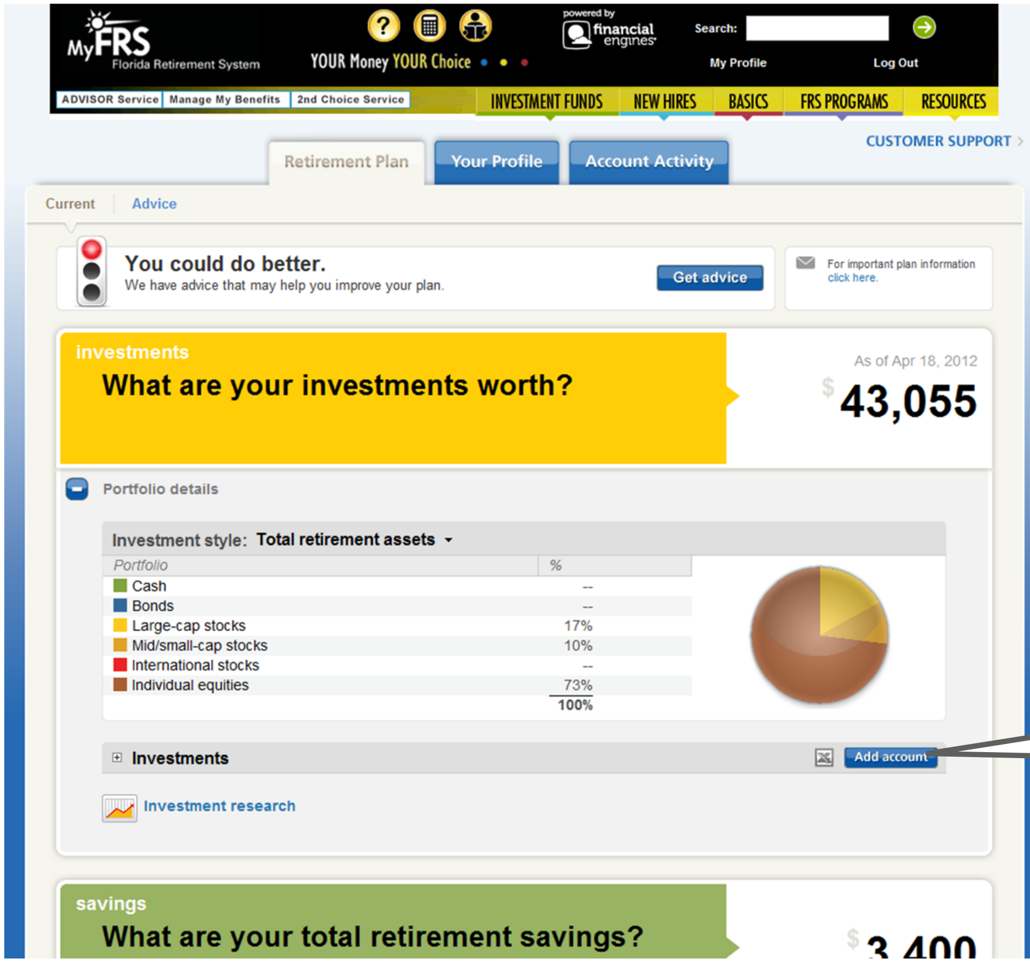
Login here.

Custom Home Page

Select ADVISOR SERVICE

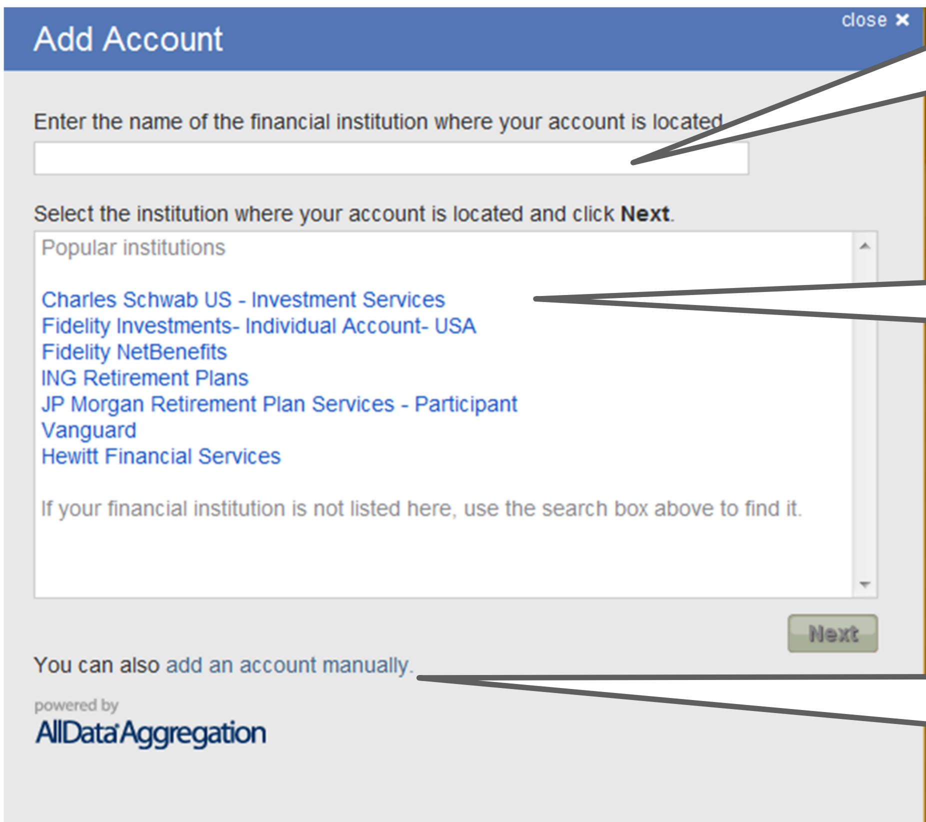


ADVISOR SERVICE Home Page



Select Add account

Select Financial Institution (Step 1 of 3)

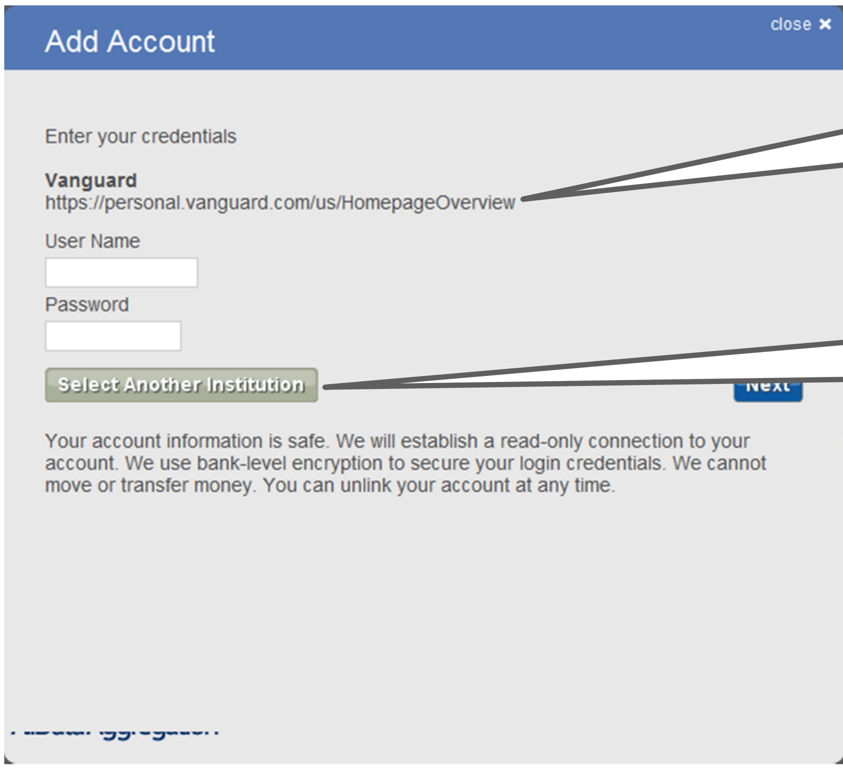


Search over 800 financial institutions. Start typing for smart search to display dropdown with results matching search characters. White list to be provided.

Top 6 Financial institutions which cover over 85% of users linking their outside accounts.

Link to start manual add account flow. The select Financial institution page does not appear if sponsor has data-aggregation disabled – defaulting to manual account creation flow.

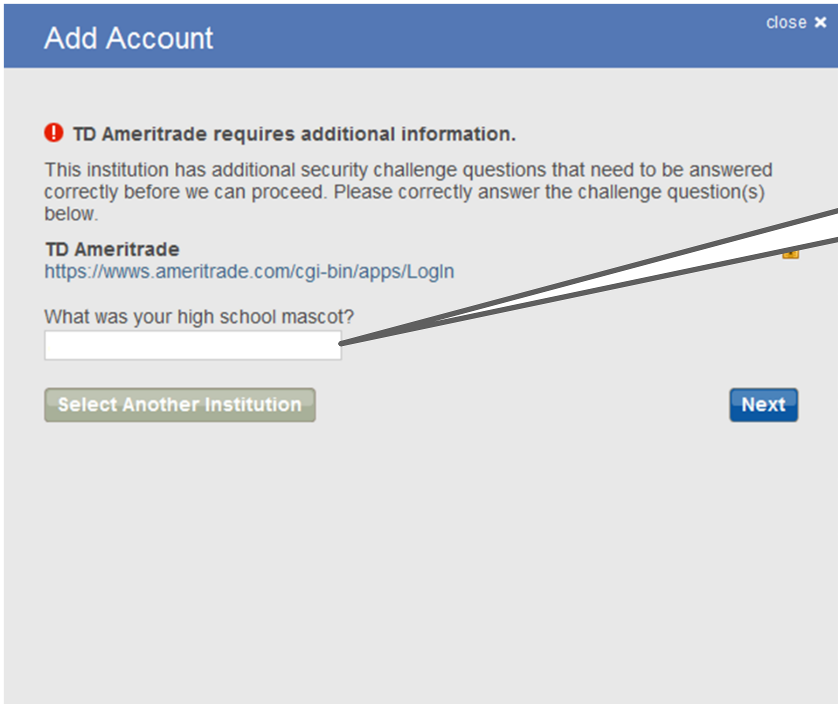
Enter Credentials (Step 2 of 3)



Link to Financial institution for you to verify you are linking to the correct institution.

Link for you to return to Select Financial Institution page if you selected an incorrect financial institution

Credentials – Security Questions

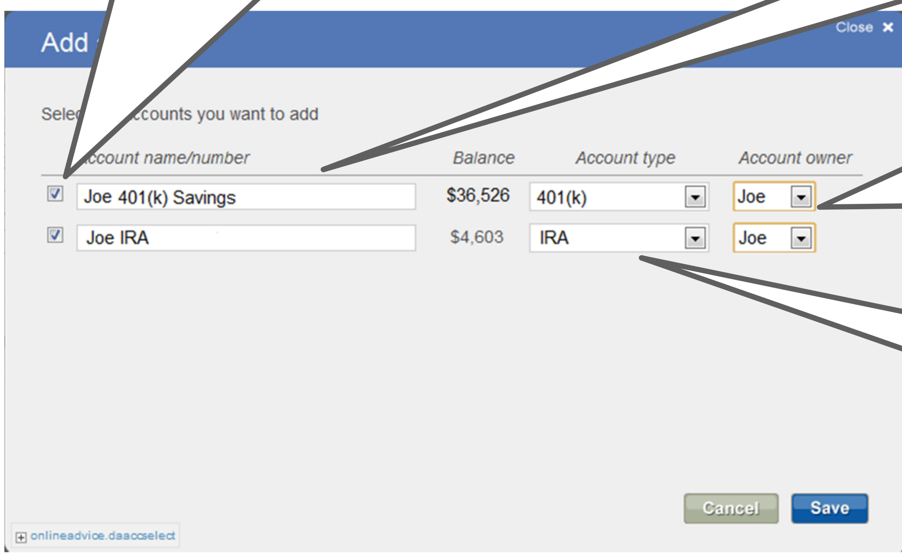


Sometimes, the financial institution will require additional security questions to be answered after you enter your credentials.

Select Accounts (Step 3 of 3)

You can select which accounts you would like to link and which accounts you would like to exclude from linking.

Data-aggregation will return the account name. You can edit the name.

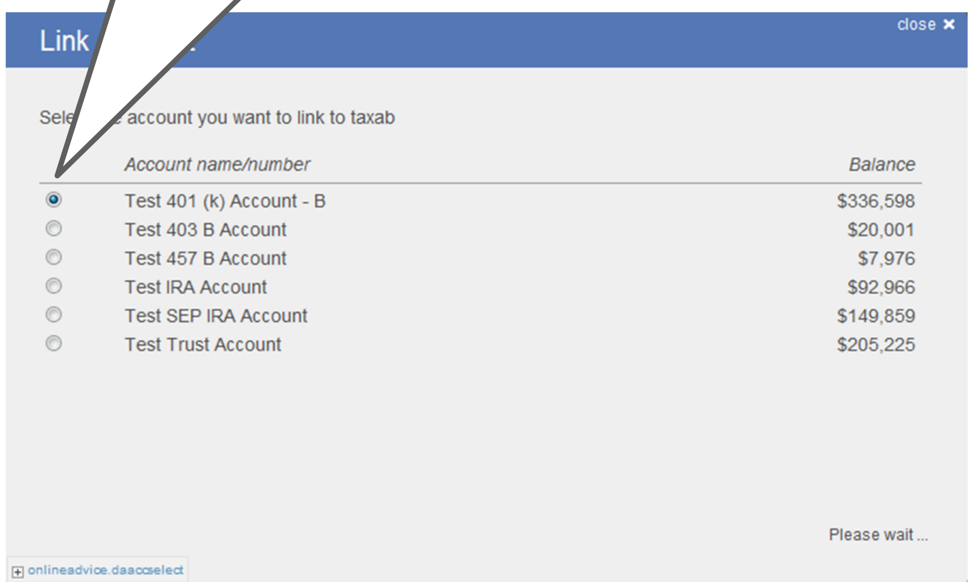


If there is more than one owner for the household, a dropdown will appear asking you to select the appropriate owner of the account. For example, you may be adding your spouse's accounts. This field is read only if there is only one user in the household.

Data-aggregation will populate the account type. In instances where data-aggregation is unable to populate the account type, you must select the appropriate account type to continue.

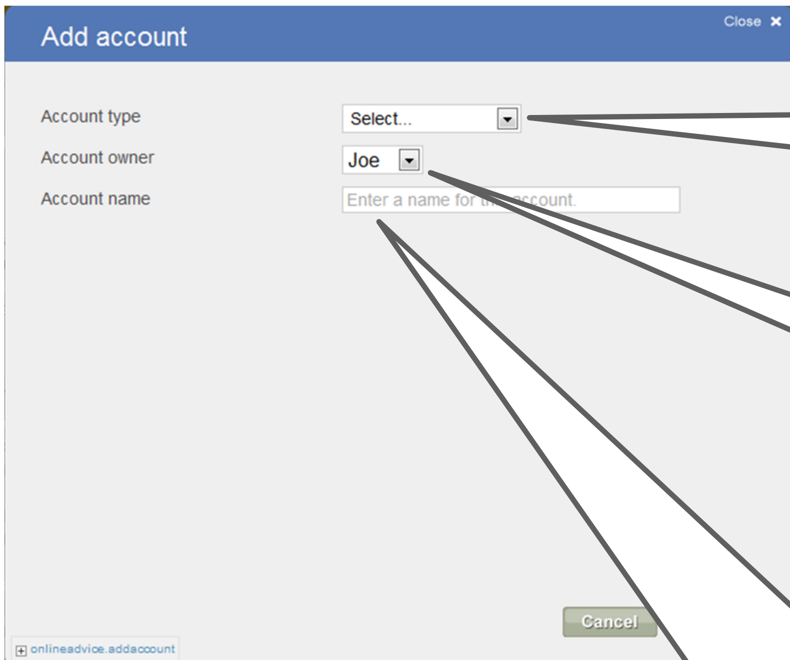
Linking Manually Created Account

You can only select 1 account to link.



Creating Account Manually (Step 1 of 2)

- **To enter an account manually, user must click “Add account manually” from the Select Financial Institution page.**



Available account types:

- 401k
- 403b
- 457b
- IRA
- Roth IRA
- Keogh
- Other Tax Deferred
- Taxable

If there is more than one owner for the household, a dropdown will appear asking you to select the appropriate owner of the accounts. For example, you may be adding your spouse’s accounts. This field is read only if there is only one user in the household.

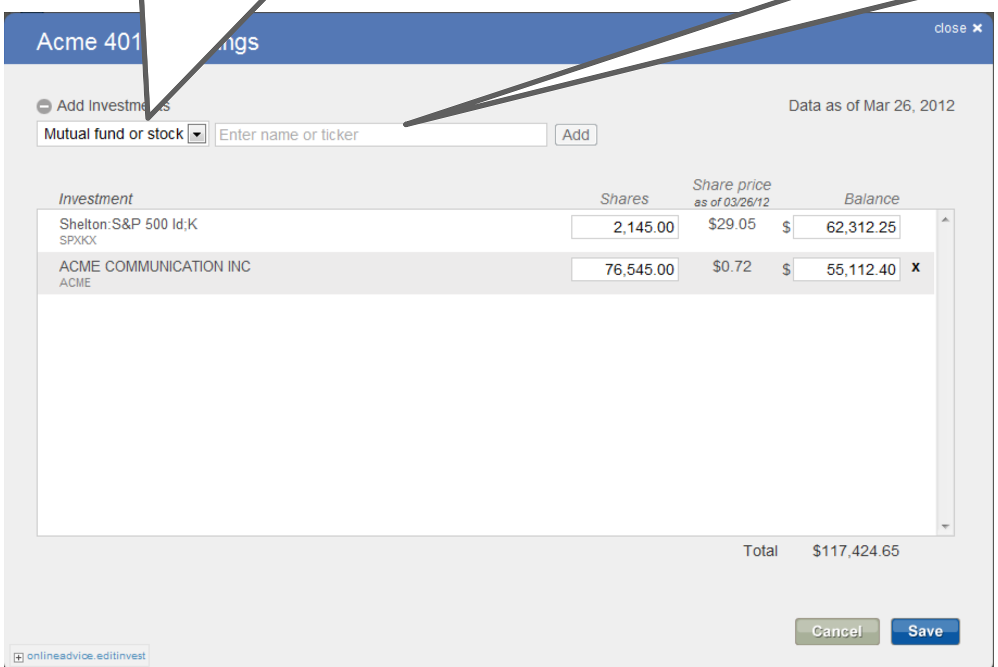
You must specify a name for the new account.

Creating Account Manually (Step 2 of 2)

You can select to add any one of the below investment types. Each investment type determines the investment row type and its respective fields.

- Mutual Fund or stock
- Cash
- Other Investment

When a mutual fund or stock is selected, you can begin typing a mutual fund, generic fund or stock and the system will return results based on the characters typed. Type "generic" for the system to display all relevant generic assets.



Investments Page – Edit Investment

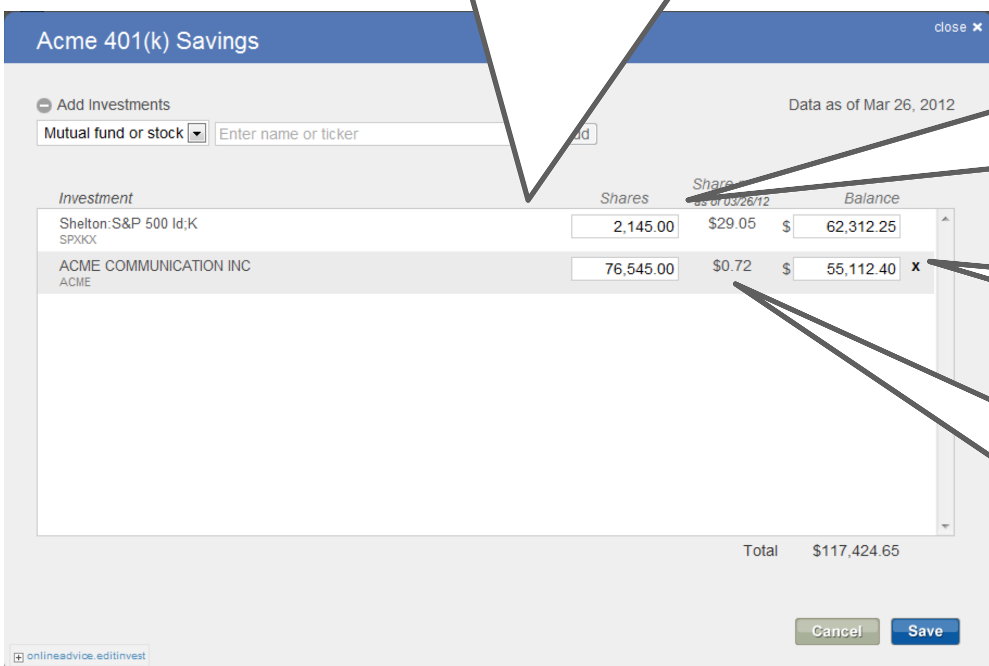
- **Investments can also be accessed by clicking "edit" next to each respective account in the Savings or Investments drawer**

For Taxable Account types, a cost basis column will be available for you to enter the cost basis for mutual funds/stocks.

If you start entering shares, the balance will be calculated by multiplying the number of shares by the share price. Inversely, you can enter balances whereby the number of shares will be calculated.

Zero balance mutual funds will be treated as investment alternatives (fund choices).

You can click the X to delete the investment row.

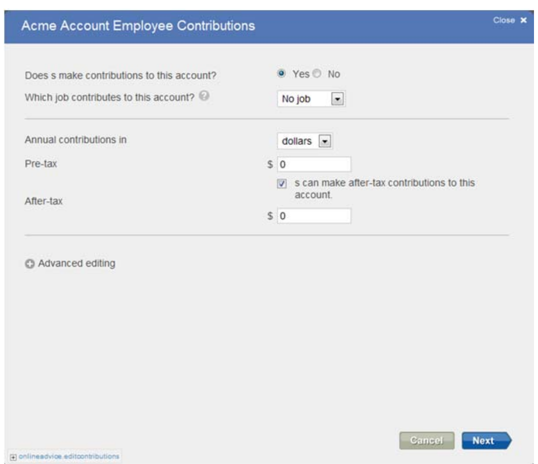


Share price as retrieved by the last market close.

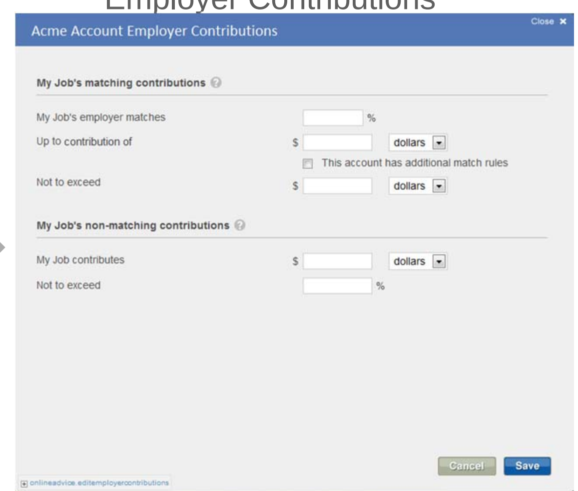
Contributions

- **Contributions are a two page standard flow**
  - IRA, Roth IRA and Taxable account types do not have an Employer Contributions page
- **Employee and Employer Contributions can be accessed by clicking “edit” next to each respective account in the Savings or Investments drawer**

Employee Contributions



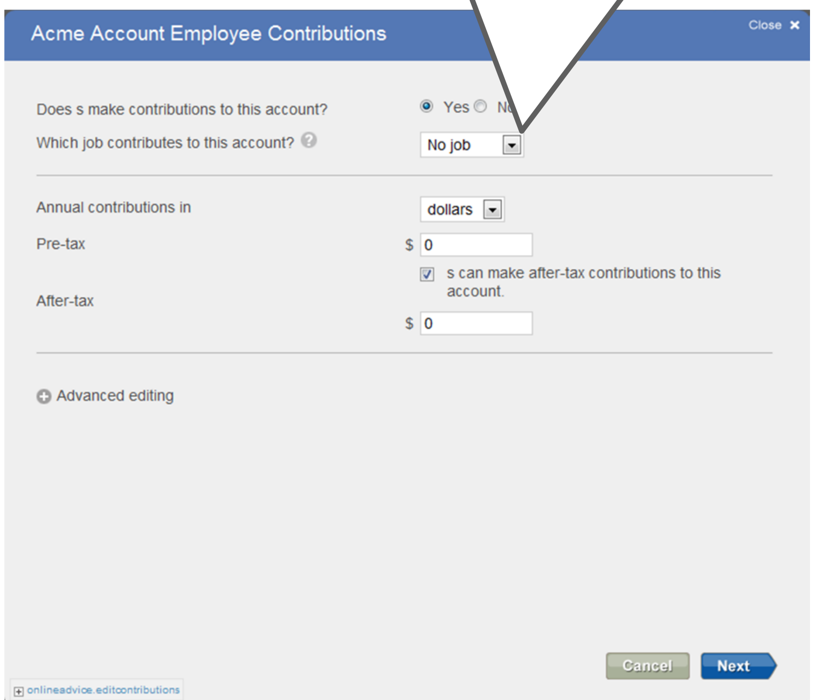
Employer Contributions

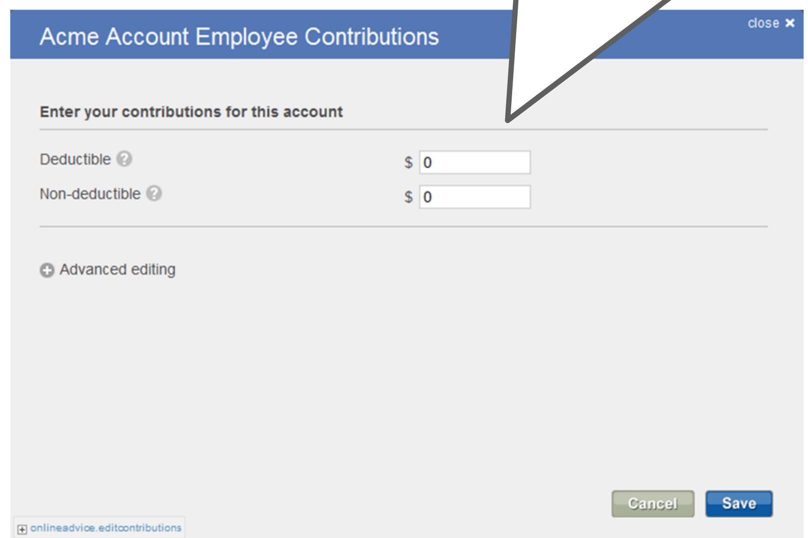


Employee Contributions

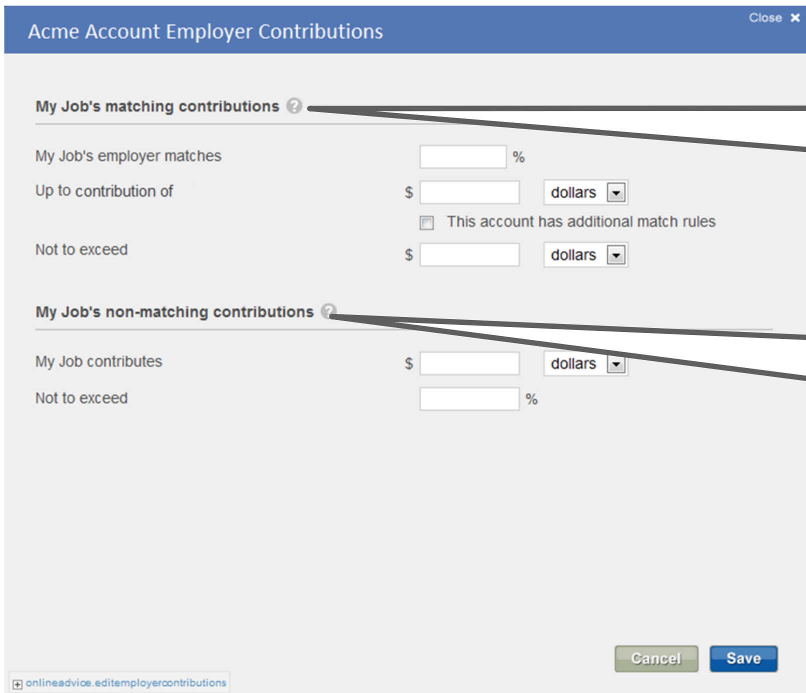
Job association is for all account types.
Account type dictates which fields appear.

There is no Job Association for IRA, Roth IRA or Taxable. Contributions are always enabled for IRA, Roth IRA and Taxable. Account type dictates which fields appear.
Please note that Employer contributions are not available for IRA, Roth IRA and Taxable account types.





Employer Contributions

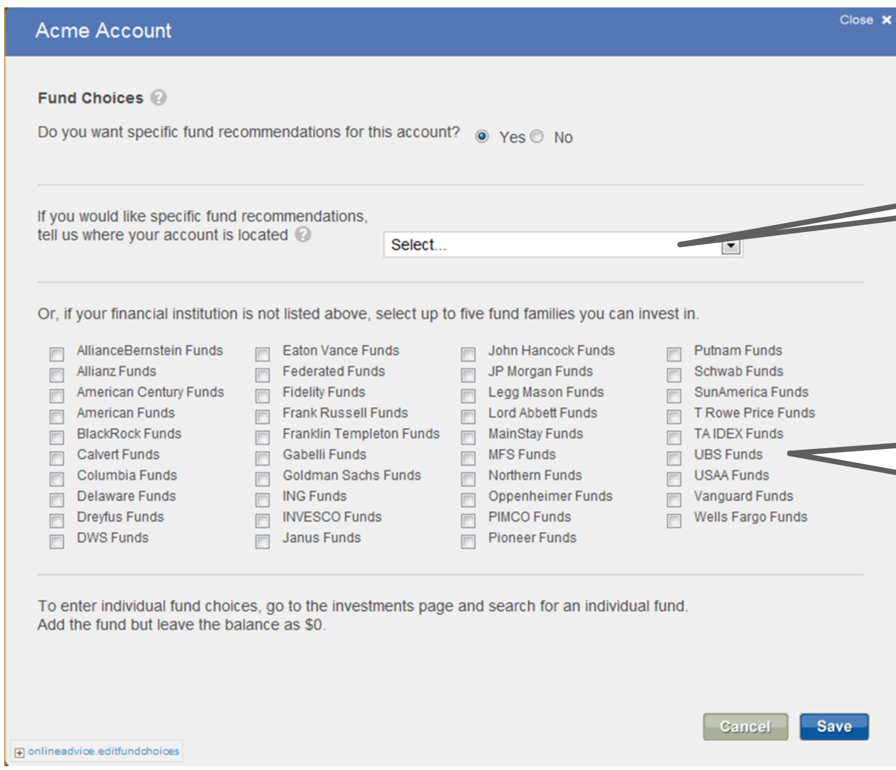


Employer matching contributions.

Employer non-matching contributions.

Fund Choices

- **Fund Choices can be accessed by clicking “edit” next to each account in the Savings or Investments drawer**



Acme Account

Close ✖

Fund Choices

Do you want specific fund recommendations for this account? ◉ Yes ○ No

If you would like specific fund recommendations, tell us where your account is located

Select...

Or, if your financial institution is not listed above, select up to five fund families you can invest in.

AllianceBernstein Funds	Eaton Vance Funds	John Hancock Funds	Putnam Funds
Allianz Funds	Federated Funds	JP Morgan Funds	Schwab Funds
American Century Funds	Fidelity Funds	Legg Mason Funds	SunAmerica Funds
American Funds	Frank Russell Funds	Lord Abbett Funds	T Rowe Price Funds
BlackRock Funds	Franklin Templeton Funds	MainStay Funds	TA IDEX Funds
Calvert Funds	Gabelli Funds	MFS Funds	UBS Funds
Columbia Funds	Goldman Sachs Funds	Northern Funds	USAA Funds
Delaware Funds	ING Funds	Oppenheimer Funds	Vanguard Funds
Dreyfus Funds	INVESCO Funds	PIMCO Funds	Wells Fargo Funds
DWS Funds	Janus Funds	Pioneer Funds	

To enter individual fund choices, go to the investments page and search for an individual fund.
Add the fund but leave the balance as $0.

Cancel Save

onlineadvice.editfundchoices

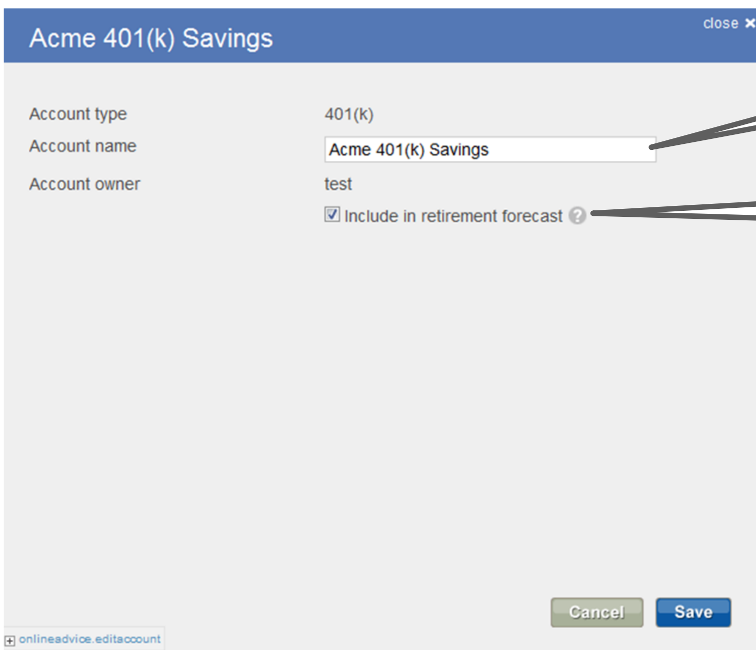
Supermarket dropdown selection. You can add supermarket AND multiple fund families.

You can select a maximum of five fund families. If you elect to receive fund specific recommendations, you must select either a supermarket or fund family.

Account Details

- **Account Details can be accessed by clicking “edit” next to each respective account in the Savings or Investments drawer**

User can edit account name



User can opt to include or not include the account in the retirement forecast