

Welcome to your financial portal! The portal includes your financial plans, performance, documents, news, and advisor communication in one consolidated experience. This experience empowers you to understand your whole financial picture and puts your financial advisor only one click away for guidance and help.

This guide walks through the portal's features and provides tips on how to get the most out of the online experience.

Accessing Your Account

Navigate to the website address that your advisor provided you. If you know your credentials: Enter your Username > click Continue > enter your Password > click Log In.

Two-Factor Authentication (2FA) is mandatory when logging into the client portal. Review the [Two/Multi-Factor Authentication Overview](#) for more information and additional instructions.

Create Login

If this is your first time logging in and you were instructed to create your login, click **Create Login** in the bottom left corner of the login page. On the following prompt:

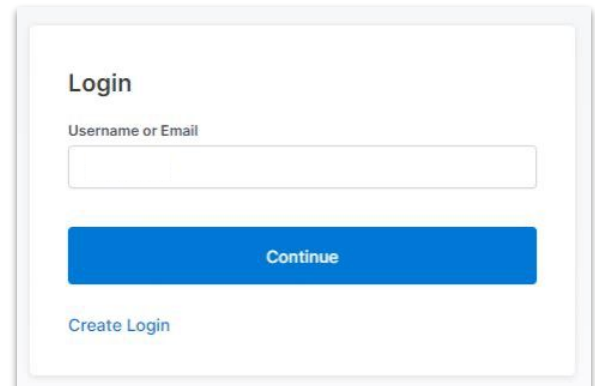
- Enter your email address as your username
- Input required personal information in the additional fields
- Select the I'm not a robot box, and click Create Login
- An email to create a password will be sent to the email we have on file for your household. If you do not see this email, contact your advisor.

Create Password

Click the link in the email to set your password. Please note, this link is temporary and expires after a short time.

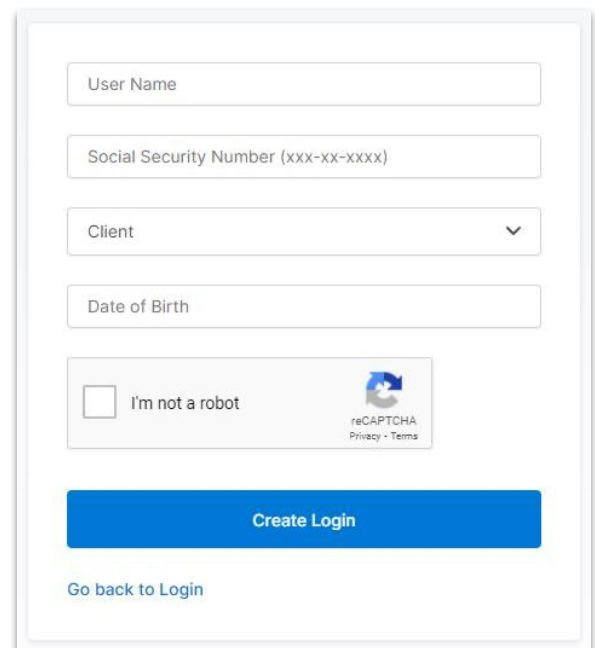
- After clicking the link, enter a new password. Password requirements are listed on this page.
- Confirm the password by repeating it in the second field, and click Reset Password.
- Then, proceed with logging in using your new password.

NOTE: If you do not see this as an option, this may be a feature your advisor has not setup.



The screenshot shows a login form with the following elements:

- Login** header
- Input field for **Username or Email**
- A large blue **Continue** button
- A link for **Create Login** in the bottom left corner.



The screenshot shows a form for creating a login with the following elements:

- Input field for **User Name**
- Input field for **Social Security Number (xxx-xx-xxxx)**
- Dropdown menu for **Client**
- Input field for **Date of Birth**
- A checkbox for **I'm not a robot** with a reCAPTCHA logo and **Privacy - Terms** link.
- A large blue **Create Login** button
- A link for **Go back to Login** in the bottom left corner.

Reset Your Password

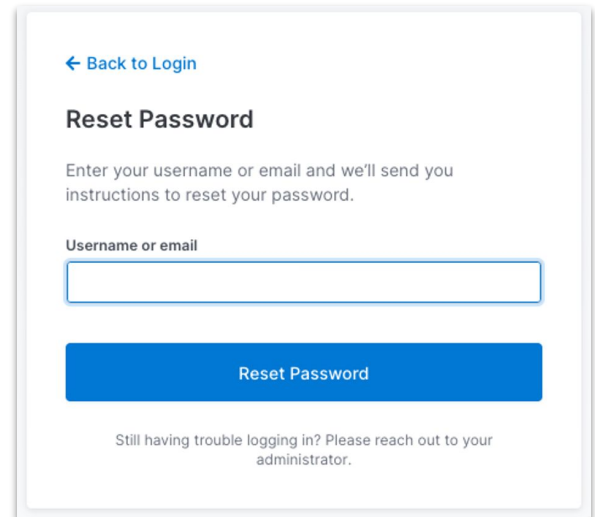
On the login page, enter your Username and click Continue. On the next page click **Forgot password?** in the bottom left corner. On the next prompt, enter your Username and click **Reset Password**. An email is sent to the email address that is associated with your household.

Then, follow the instructions above in the Create Password section of this document.

Orion Password Requirements

- Has an uppercase and lowercase letter
- Has a number or special character
- Has 10 or more characters
- Does not contain date-related words
- Does not use a variation of 'password', 'Orion', or 'advisor'
- Does not use your User ID
- Does not use your name or email address
- Cannot be a previous password used for Orion Connect
- Cannot use a seasonal word or current year
- Cannot be on the list of exposed passwords designated here - <https://haveibeenpwned.com/Passwords> (referring to passwords used in locations other than Orion Connect).

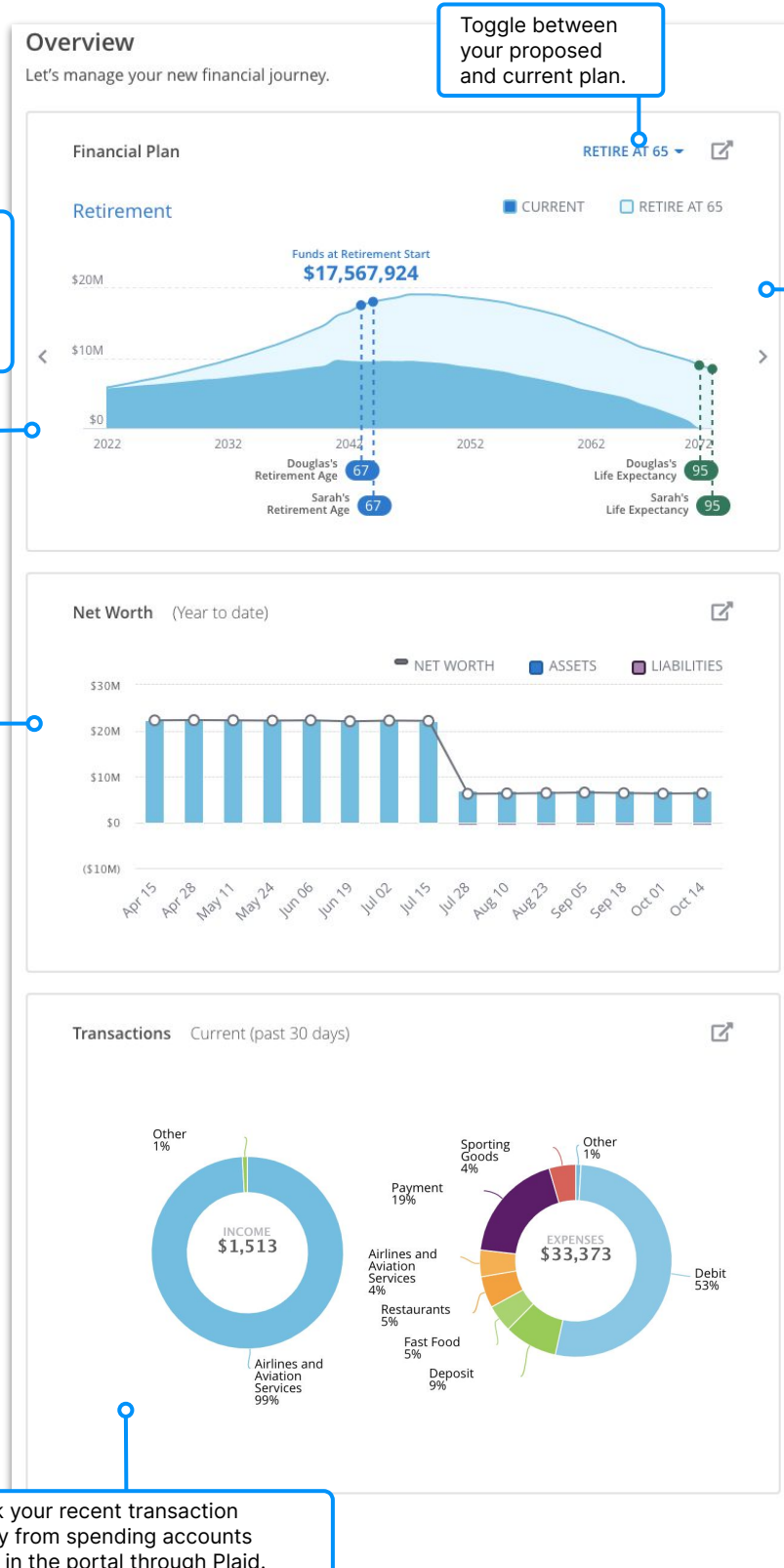
If you experience issues with your username or password being incorrect, please contact your advisor.



The screenshot shows a web form titled "Reset Password". At the top left is a link "← Back to Login". Below the title is a sub-header "Reset Password". The main instruction reads: "Enter your username or email and we'll send you instructions to reset your password." Below this is a text input field labeled "Username or email". At the bottom of the form is a large blue button labeled "Reset Password". Below the button, there is a small note: "Still having trouble logging in? Please reach out to your administrator."

Client Overview

Quickly and easily see some of the most important parts of your financial story, including your net worth, transactions and progress on your financial plan.



Toggle between your proposed and current plan.

Use the arrows to view different goals within your financial plan.

Evaluate details for your financial plan and goals.

Review a breakdown of the assets and liabilities that are contributing to your net worth.

Check your recent transaction history from spending accounts linked in the portal through Plaid. View individual transactions by account or category.

Client Overview

Quickly and easily see some of the most important parts of your financial story, including your net worth and transactions.

Overview

Let's manage your new financial journey.

Review a breakdown of the assets and liabilities that are contributing to your net worth

Net Worth (Year to date)

Date	Assets	Liabilities	Net Worth
Apr 15	\$20M	\$0	\$20M
Apr 28	\$20M	\$0	\$20M
May 11	\$20M	\$0	\$20M
May 24	\$20M	\$0	\$20M
Jun 06	\$20M	\$0	\$20M
Jun 19	\$20M	\$0	\$20M
Jul 02	\$20M	\$0	\$20M
Jul 15	\$20M	\$0	\$20M
Jul 28	\$6M	\$14M	\$6M
Aug 10	\$6M	\$14M	\$6M
Aug 23	\$6M	\$14M	\$6M
Sep 05	\$6M	\$14M	\$6M
Sep 18	\$6M	\$14M	\$6M
Oct 01	\$6M	\$14M	\$6M
Oct 14	\$6M	\$14M	\$6M

Transactions Current (past 30 days)

INCOME
\$1,513

- Airlines and Aviation Services: 99%
- Other: 1%

EXPENSES
\$33,373

- Debit: 53%
- Payment: 19%
- Deposit: 9%
- Fast Food: 5%
- Restaurants: 5%
- Airlines and Aviation Services: 4%
- Sporting Goods: 4%
- Other: 1%

Check your recent transaction history from spending accounts linked in the portal through Plaid. View individual transactions by account or category.

Newsfeed

Review portfolio statements, posts from your advisor, and automated RSS feeds.

Newsfeed

Check out the latest news

NEWS

WSJ Market News

3/6/2023 • [RSS](#)

Stocks Edge Up to Start the Week

The S&P 500 rose, building on recent gains, while benchmark borrowing costs declined.

[Supporting Link](#) 

2022 - 1st Quarter Statement

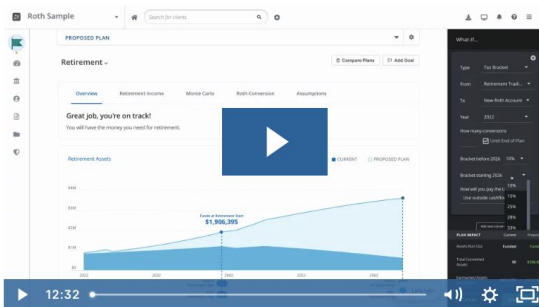
3/31/2022 • [Statement](#)

[Supporting Link](#) 

Welcome Video

9/29/2021 • [Post](#)

[Click here for an overview on how to use the portal!](#)



Personal Finances Summary

Dive deeper to further understand what you have and how it's performing. Check out information for various time frames including your returns, market value, and allocations.

Click an account category to see a list of your associated accounts.

Clicking an account opens that account's transaction history.

Click the tabs to view more details on the holdings in your account(s).

Update the timeframe to view the metrics as of a specific date range.

Link an account from an outside institution, or add an account manually to the portal.

ACCOUNTS

- Investment: \$1,225,173
- Managed: \$1,225,173
- Unassigned: \$1,225,173
- Deborah Franklin, Simplified (XXXXX6985): \$913,921 (▲ 0.22%)
- Benjamin Franklin, Individual (XXXXX1469): \$311,253 (▲ 0.15%)

Deborah Franklin, Simplified

Summary Performance Positions Transactions

MARKET VALUE AS OF 7/24/2023: **\$913,920.69**

YTD RETURN: **8.03%**

Transaction Summary:

Beginning Market Value	\$845,966.02
Market Value Change	\$67,954.67
Ending Market Value	\$913,920.69

Portfolio Value vs Net Amount Invested

Asset Category Allocation:

ASSET CATEGORY	MARKET VALUE	ALLOCATION
Equity	\$726,906.96	79.54%
Bond	\$150,112.06	16.43%
Money Market	\$36,901.67	4.04%

Asset Class Allocation:

ASSET CLASS	MARKET VALUE	ALLOCATION
Technology	\$111,966.33	12.25%
Healthcare	\$94,938.54	10.39%
Financial Services	\$93,227.87	10.20%
Industrials	\$90,574.93	9.91%

Risk Profile

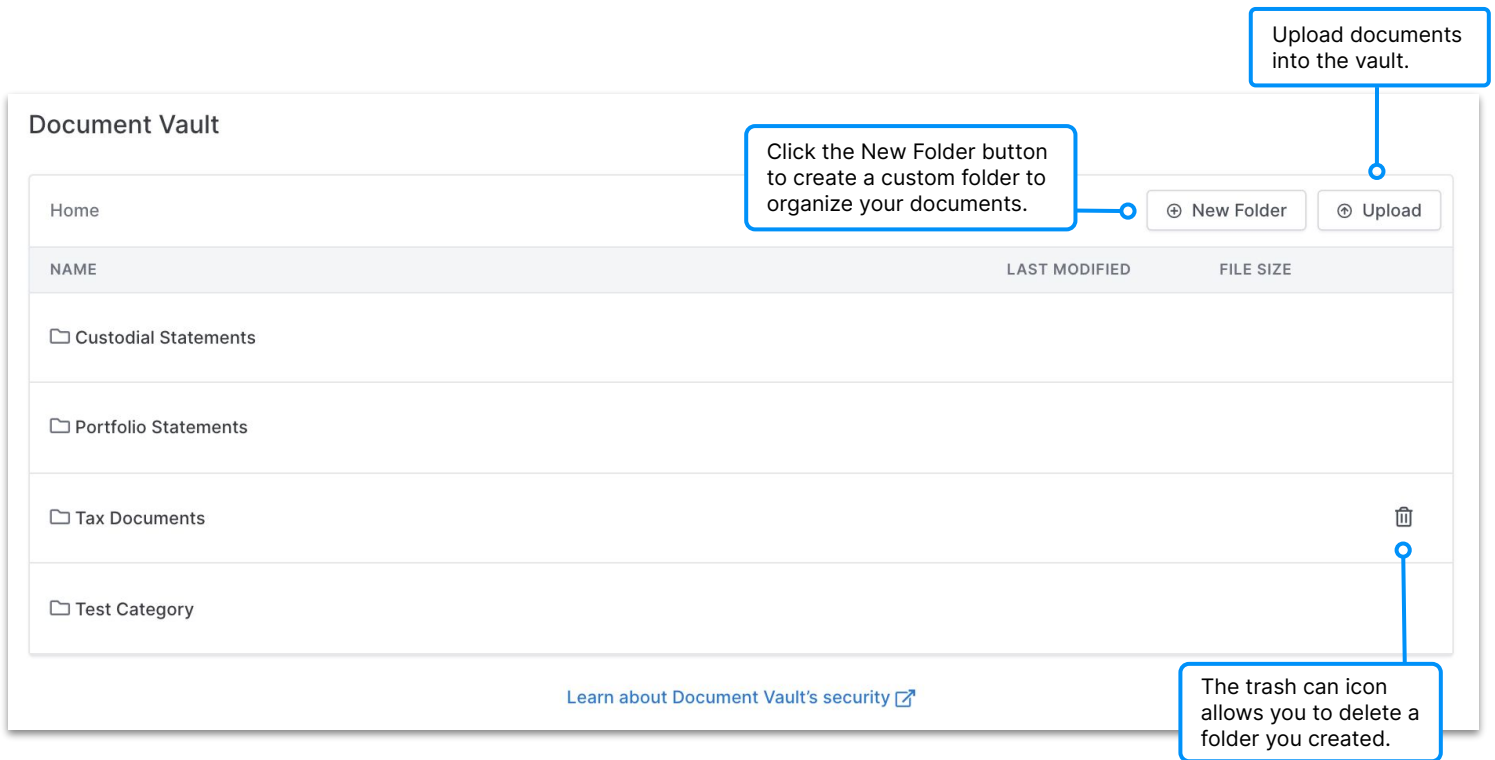
Locate your risk numbers on the Personal Finances page by clicking the triple dot icon next to the timeframe and **Risk Profile**.

YTD ▼ 01/01/2023 - 07/24/2023 ⋮

- RMD Dashboard
- Risk Profile

Document Vault

Store and share documents securely with your advisor in the Document Vault. Files that are uploaded into the vault are encrypted in transit, and at rest, in order to provide end-to-end security and protection. Many users upload tax statements, wills, insurance policies, and more for safe keeping. This is also where your advisor might share important documents with you like your portfolio statements.



The screenshot shows the Document Vault interface. At the top left is the title "Document Vault" with a folder icon. Below it is a "Home" link. On the right side, there are two buttons: "New Folder" and "Upload". Below these buttons is a table with columns for "NAME", "LAST MODIFIED", and "FILE SIZE". The table lists four folders: "Custodial Statements", "Portfolio Statements", "Tax Documents", and "Test Category". A trash can icon is located to the right of the "Tax Documents" folder. At the bottom of the interface, there is a link that says "Learn about Document Vault's security" with an external link icon.


Upload documents into the vault.

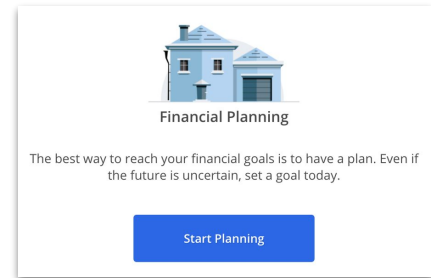
Click the New Folder button to create a custom folder to organize your documents.

The trash can icon allows you to delete a folder you created.

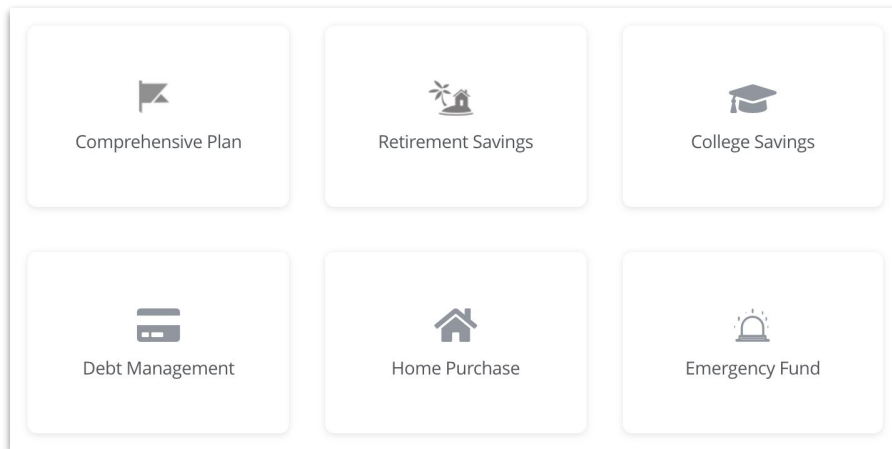
Overview

An important step in the financial planning process is gathering information. This allows us to make accurate projections, and determine the best course of action to achieve your goals. Follow the instructions below to create your financial plan and add goals to your plan.

1. While on the Client Overview , click [Start Planning](#) in the Financial Planning widget to see available goals.



2. Select a goal for yourself, such as Retirement Savings, College Savings, or Emergency Fund.



3. Complete the questions associated to the goal you selected. Each goal includes common questions relating to your age, income, expenses, and more. There are also specific questions tailored for each goal. Select Next Question to advance forward. Track your progress as you go through goal workflows by viewing the progress bar at the top of each page.

NOTE: If you complete multiple goals, the system will automatically populate any overlapping questions you already answered!

◀ Previous Step
60% Complete

How much money, on average, does your family spend each month?

Exclude mortgage and other loan payments.

\$6,000

MONTHLY AMOUNT

[Next Question →](#)

Profile

Your Profile stores information from your financial plan and comes from completing goal workflows. This information ideally represents everything you are currently doing today and could include expenses that you incur, contributions that you make to accounts, or payments you make on a mortgage. When a financial change occurs in your life, make the appropriate updates in your Profile to accommodate that change. Keep your Advisor informed about any updates so they can help ensure other files are up-to-date.

The Profile is made up of sections to organize your information. If you are completing the Profile on your own, start with Personal Info and continue down the list.

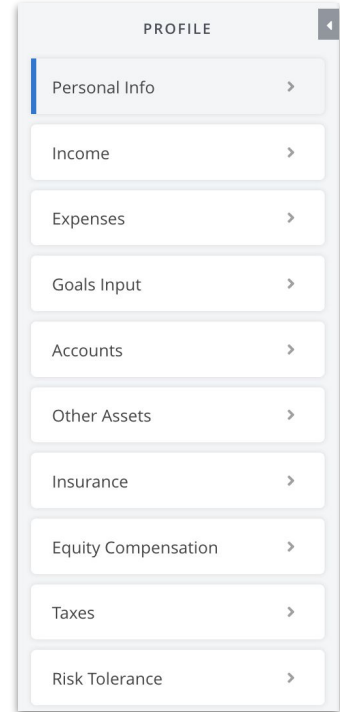
Risk Profile

Locate your risk numbers within the Profile section by clicking **Risk Tolerance**.

Make sure to save your work before you exit each section. Scroll to the bottom of the page and click [Save Changes](#).

In many of the Profile sections there is a button to add Income, Assets, Insurance Policies, and more. To add information in each of those sections, click [+ Add](#) and make a selection from the available options.

For example, in the Income section, click [+ Add Income](#). Then, select the type of income and complete the remaining fields. Follow this same process for each section.



PROFILE 1

- Personal Info >
- Income >
- Expenses >
- Goals Input >
- Accounts >
- Other Assets >
- Insurance >
- Equity Compensation >
- Taxes >
- Risk Tolerance >

Income

Please include salaries, business income and real estate income, social security and other income. [+ Add Income](#)

Employment Income

Name	Earner	Salary	Bonus/Commissions	
Donald's Employment Income	Jim	\$100,000	\$0	
Jane's Employment Income	Jane	\$76,000	\$0	

Business Income

You have not added any items.

Real Estate Income

You have not added any items.

Social Security

You have not added any items.

Other Income

Name	Earner	Amount	
Misc Income	Jim	\$35,000	

Goal Results

Monitor a high-level summary of your financial planning goals and drill into detailed information on individual goals.

The status of each goal lets you know if you are on or off track to meet that goal.

Complete a new goal workflow to add to your plan.

Click on a goal to view more details including projections, action steps, and suggestions.

After clicking on a goal, view the projection of the value for your assets for fulfilling that goal.

The dark shaded blue represents your results based on current information in the system today. The lighter shaded blue represents your estimated results if you implemented the recommendations.

Use the dropdown to view other goal results.


Click Compare Plans to view the current and proposed plans side-by-side.

Reports

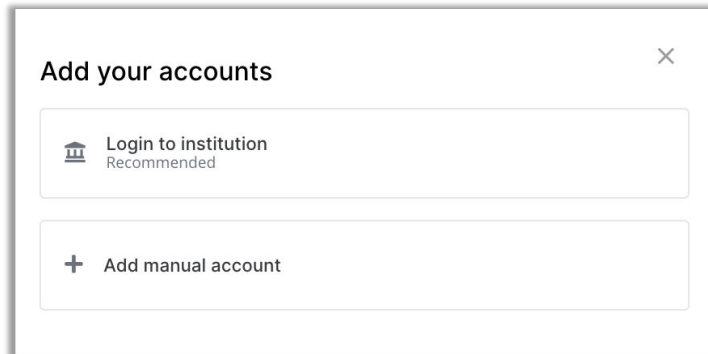
Access even more information about your goals and finances in Reports. Use the tabs on the left to view projected cash flows, values of individual assets and liabilities, action steps for achieving your goals, and more!

	2022	2023	2024	2025	2026
JIM'S AGE	59	60	61	62	63
JANE'S AGE	59	60	61	62	63
Inflow					
+ Employment Incomes	\$176,000	\$179,520	\$183,110	\$186,773	\$190,508
+ Social Security Incomes	\$0	\$0	\$0	\$0	\$0
+ Other Incomes	\$35,000	\$35,700	\$36,414	\$37,142	\$37,885
+ Distributions	\$28,343	\$28,656	\$28,986	\$29,333	\$36,846
Total Inflow	\$239,343	\$243,876	\$248,510	\$253,248	\$265,239
Outflow					
+ Taxes	\$62,863	\$64,370	\$65,919	\$67,507	\$76,290
+ Liability Expenses	\$25,200	\$25,200	\$25,200	\$25,200	\$25,200
+ Living Expenses	\$146,000	\$148,920	\$151,899	\$154,936	\$158,035
+ Contributions	\$5,280	\$5,386	\$5,493	\$5,603	\$5,715
Total Outflow	\$239,343	\$243,876	\$248,511	\$253,246	\$265,240
Net Cash Flow	\$0	\$0	\$0	\$0	\$0

View all of your finances in one convenient location! Link your investment accounts, credit cards, or check/saving accounts to the portal to automatically receive updated account balances, asset allocations, and transaction information.

From the Client Overview , click Add Account in the bottom left corner. Select **Login to institution**.

NOTE: You also have the option of manually adding an account by selecting **+ Add manual account**.

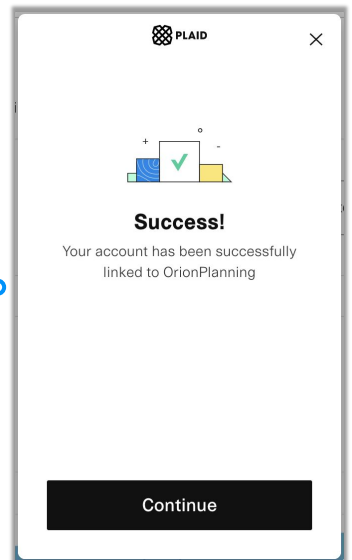
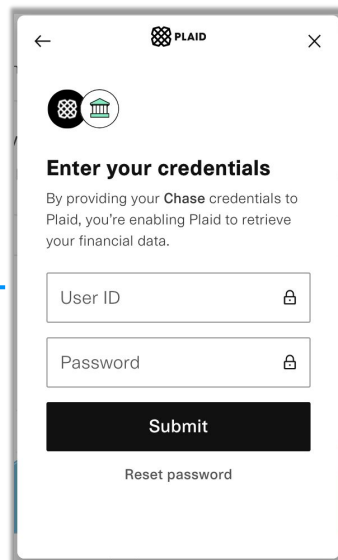
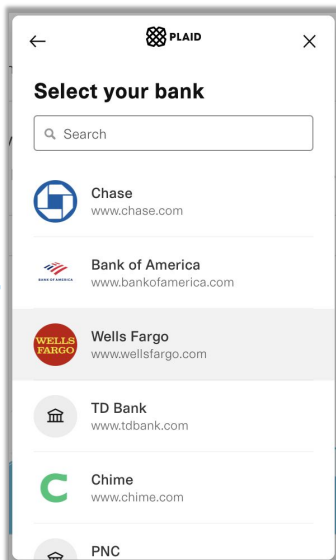
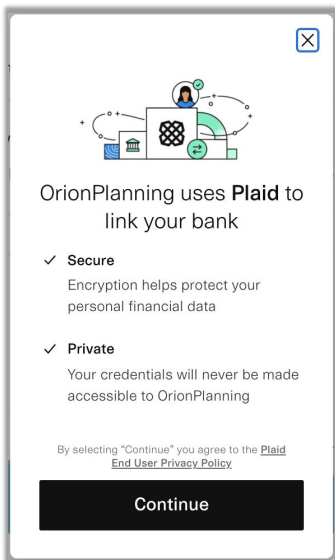


A window appears that provides Security and Privacy information for account linking. Click **Continue** to link an account.

Search for the institution you would like to link to your portal or select one from the list of frequently used institutions.

Enter your **username** and **password**. Depending on your institution, they might ask you an additional security question.

If the information you entered matches the information at your institution, you successfully linked your account!



Repeat these steps for each account you would like to link to the portal. Then, view these accounts on the Client Overview page in the Accounts menu on the left sidebar menu.

After linking spending accounts to the portal, take advantage of the Transactions Page to easily review deposits and withdrawals for your accounts on a monthly basis.

1. Click the Personal Finances option to navigate to the Transactions page.
2. From the Net Worth banner, click on the **Cash** section to display spending accounts.
3. Select a linked account to view the transactions.

Managing Transactions

The left pie chart represents income, while the right pie chart represents expenses. Different categories of income and expenses are distinguished with varying colors.

INCOME \$1,513

- Airlines and Aviation Services 99%
- Other 1%

EXPENSES \$33,373

- Debit 53%
- Payment 19%
- Fast Food 5%
- Restaurants 5%
- Airlines and Aviation Services 4%
- Sporting Goods 4%
- Other 1%

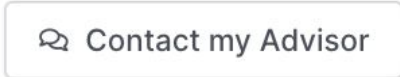
Filter by: Accounts | Categories | Year-to-date

Search for a specific transaction.


Date	Description	Category	Amount
11/6/2021	Uber 063015 SF**POOL**	Taxi	-\$5.40
11/4/2021	United Airlines	Airlines and Aviation Services	
11/3/2021	McDonald's		
11/3/2021	Starbucks		
11/2/2021	SparkFun		-\$89.40
10/20/2021	Uber 072515 SF**POOL**		-\$6.33
10/7/2021	Uber 063015 SF**POOL**		-\$5.40
10/5/2021	United Airlines		\$500.00
10/4/2021	McDonald's		-\$12.00

Recategorize a transaction by hovering over the category and selecting a new one. This new category also applies to future similar transactions.


Use the **Contact My Advisor** button in the upper right corner of the portal to easily connect with your advisor.





Your Advisor ✕




Your Advisor


 Sample Advisor 17605 Wright St.
Omaha, NE 68130

 402-895-1600

 youradvisor@orion.com

 <https://orion.com/contact>

Making your financial dreams become reality!

 [Schedule an appointment](#)

Advisor URL

Mailing address

Contact phone number

Advisor email address

Click the link to schedule a meeting with your advisor.