General Overview

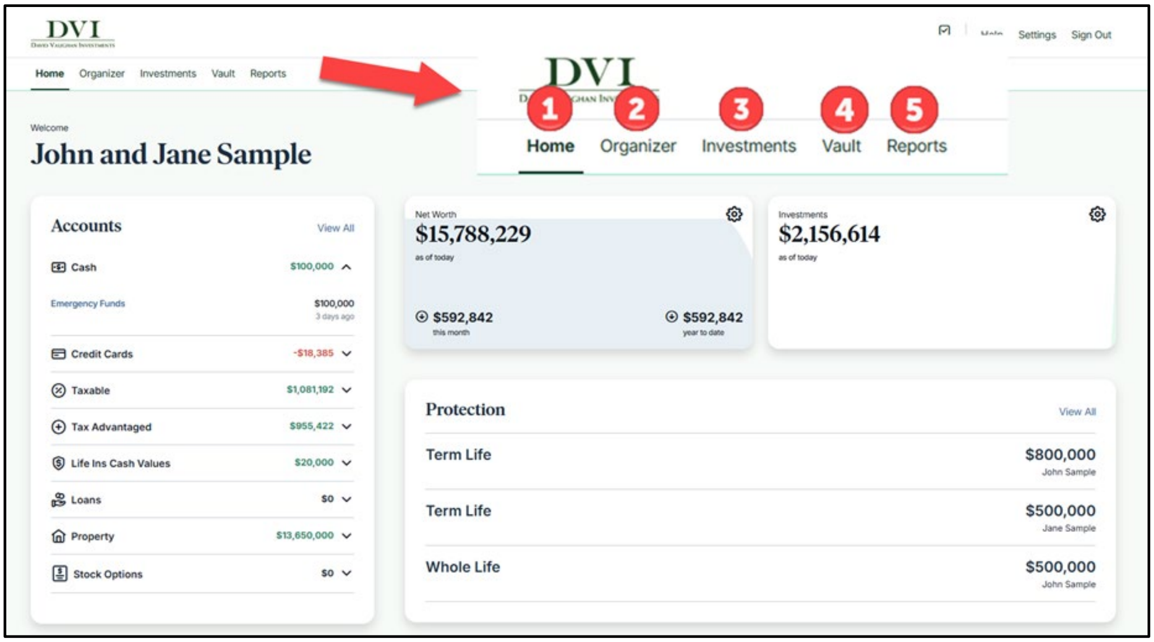
The DVI Client Portal (powered by eMoney) is a secure online dashboard that gives you and your DVI Team a real-time view of your financial picture and long-term goals.

The Portal includes a **Vault, where DVI uploads your quarterly reports and billing invoices.** You can also upload documents—either to a shared folder for your DVI Team or to a private folder that only you can access.

This guide offers a brief overview of how to use the Portal. For additional help or to schedule a one-on-one training session, please contact your Relationship Manager or call our office at (309) 685-0033.

1 Home Page:

When you log into your Portal, you'll land on the Home page where you can see a summary of all your accounts. This page has five major tabs:



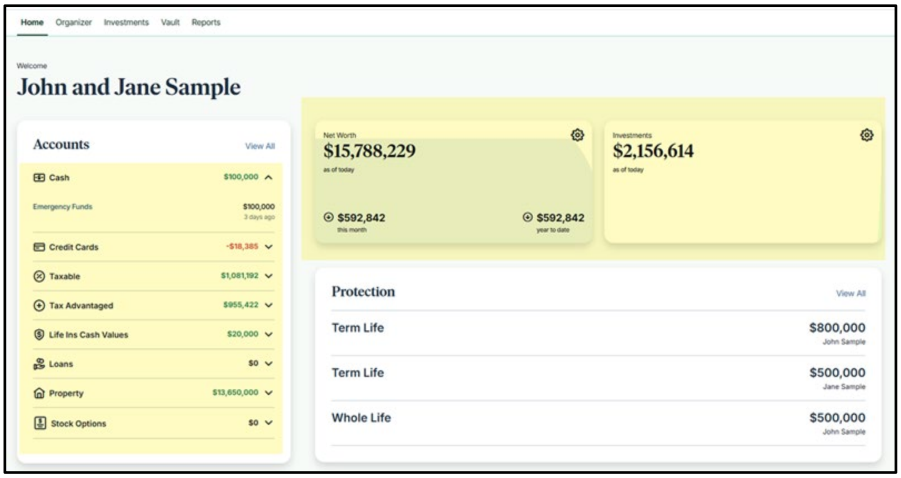
1. **Home:** A summary of your accounts, net worth, investments, and protections (insurance policies).
2. **Organizer:** Where you can connect external accounts, update assets and liabilities, add beneficiary information, add professional contact information (CPAs, estate attorneys), and more.
3. **Investments:** Current market data for your linked accounts.
4. **Vault:** Secure file storage for you and your DVI Team to upload documents.

   Important Note: All DVI reports and invoices are saved to your Vault if you choose to receive them electronically.

5. **Reports:** Your DVI Team will guide you on using the Reports tab and help you access relevant reports as needed.

Net Worth Explained:

The **Net Worth** shown in eMoney reflects only the accounts that are linked:



- DVI-managed accounts are added automatically when we set up your Portal.
- If you don't link your external accounts, your Net Worth figure will be inaccurate.
- Beneficiary accounts (like 529 Plans) aren't included in Net Worth, but you will see them in your Investments tab.
- Net Worth fluctuates with deposits and withdrawals, and it doesn't reflect overall investment performance for your DVI-managed accounts.
  - To track **daily performance:** Use Schwab Alliance
  - For **quarterly performance**: Refer to your DVI Quarterly Reports in the Vault.

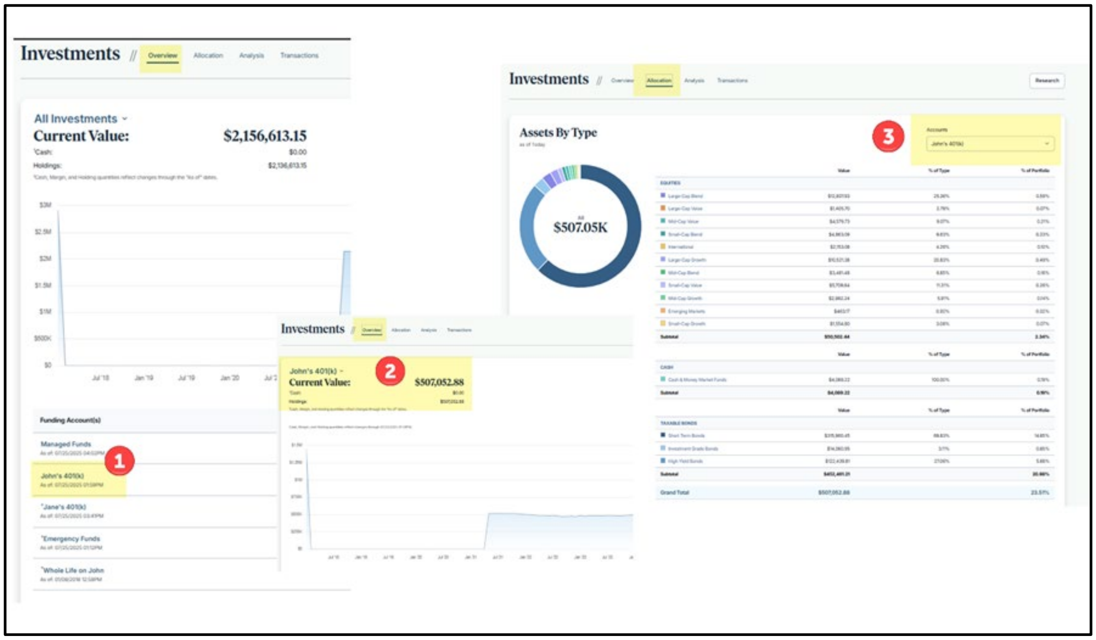
2 Organizer:

The **Organizer** tab lets you link external accounts, add beneficiaries, and share information about your other professional advisors with your DVI Team.

- See Linking External Accounts for steps to add other financial accounts.
- For help adding people or professional contacts, contact your DVI Team.

3 Investments:

The **Investments** tab shows current market data for accounts linked to your Portal. Click an individual account name to view its holdings.



- Views 1 & 2 are part of the "Overview"
- View 3 is from the "Allocation" tab with the account selected in the drop-down menu.

4 Vault:

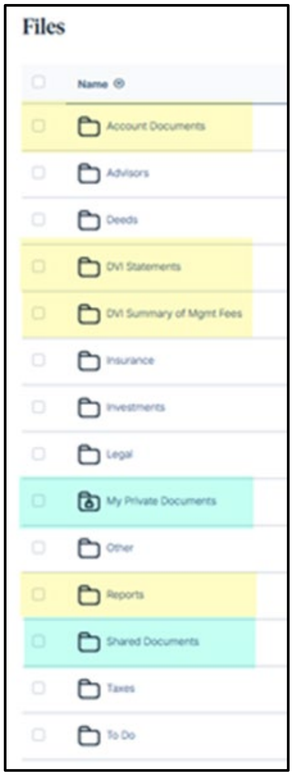
The **Vault** is a secure space where you and your DVI Team can share and store documents.

- The folders highlighted in blue are for uploading files that you want to share with your DVI Team.
- The folders highlighted in yellow are where the DVI Team will upload documents for you to review.

If you choose to receive electronic reports from DVI, our team will email you each month when documents have been uploaded to your Vault:

- **Quarterly reports** are uploaded to the DVI Statements folder
- **Management fee invoices** are uploaded to the DVI Summary of Mgmt Fees folder
- **Monthly Schwab account statements** can be downloaded on **Schwab Alliance**. Call your DVI Team if you'd like assistance finding statements on Alliance.

For a more comprehensive guide, see Using the Vault.



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Reports:

The **Reports** tab gives you on-demand summaries of your financial data. Your DVI Team will guide you on using the Reports tab and help you access relevant reports as needed.

Note: DVI quarterly reports, statements, and invoices are uploaded to the Vault—not the Reports section.

Settings:

The **Settings** button at the top of the page directs you to where you can:

- Change your password
- Update Two-Factor Authentication
- Confirm who has access to your Portal