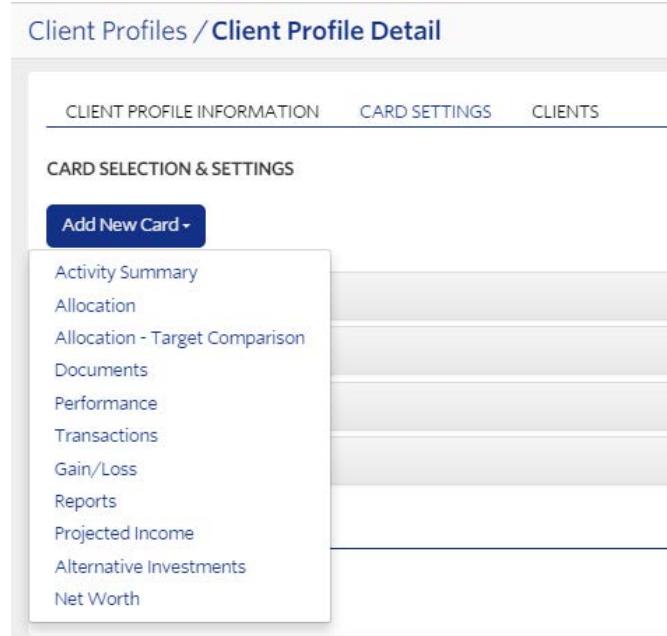


## Black Diamond Investor Experience Card Settings Guide

Each Client Profile is associated with a group of content cards that, collectively, create the investor experience. The firm selects both the cards to be included in a Client Profile and their layout. Each card can be customized to suit both client needs and advisory style.

This document provides information about how to use the card settings to create a customized investor experience.



Client Profiles / Client Profile Detail

CLIENT PROFILE INFORMATION CARD SETTINGS CLIENTS

CARD SELECTION & SETTINGS

Add New Card ▾

- Activity Summary
- Allocation
- Allocation - Target Comparison
- Documents
- Performance
- Transactions
- Gain/Loss
- Reports
- Projected Income
- Alternative Investments
- Net Worth

The following cards can be associated with a Client Profile:

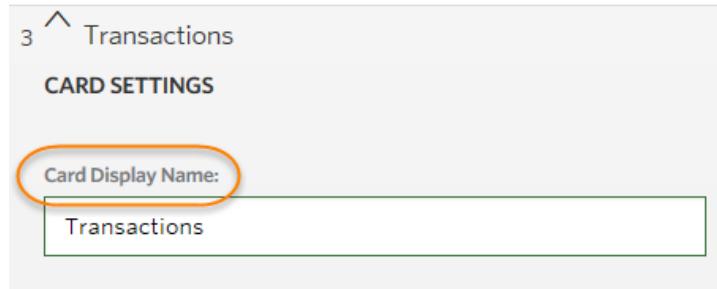
- [Activity Summary](#)
- [Performance](#)
- [Allocation](#)
- [Allocation - Target Comparison](#)
- [Transactions](#)
- [Gain/Loss](#)
- [Projected Income](#)
- [Fixed Income](#)
- [Alternative Investments](#)
- [Net Worth](#)
- [Documents](#)
- [Reports](#)
- [MoneyGuidePro](#)

**Note:** There are no restrictions on the number of cards that can be associated with a Profile and multiple versions of the same card can be included. This allows the firm to tell several different stories within the same Profile.

## General Card Settings

### Card Display Name

Edit the title displayed for any card using the **Card Display Name** field in the Card Settings.



### Desktop Layout

The responsive design of Investor Experience allows the site layout to adjust to the size of the user's screen. The Desktop Layout option specifies how the card appears on desktop computers and tablets, as either single width or double width. On a mobile device, the display adjusts to single width, presenting one card per screen.



The information shown on the cards is identical, but the double-width layout enables display of larger graphics, as shown below. The maximum horizontal display is three single-width cards or one double and one single. This is the typical view on a desktop computer or a tablet in landscape mode. On tablets in portrait mode, the width of a single line is two single cards or one double card.



To account for this responsive design, the most common card layout combines single and double-width cards, as shown in the 4-card example above.

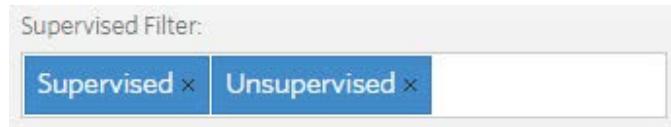
### Tax Status Filter

The Tax Status filter is available on all cards except Documents, Reports, and Net Worth. On the Gain/Loss card, the filter is built into the card interface to allow the user to filter by tax status. For all other cards, this filter allows the advisor to limit the portfolio data shown on the card to assets that are Taxable, Non-Taxable, or Tax-Deferred.



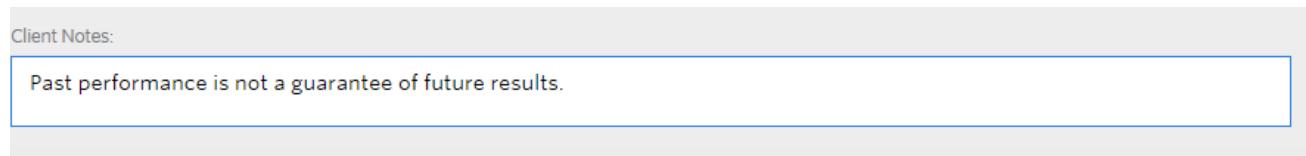
### Supervised Filter

The Supervised Filter is available for most cards. The ability to apply this filter is tied to the profile setting "Expose Supervised Filter to Clients." If that option is enabled, this card-level setting is not applicable as clients will select what type of data they want to view. If that option is disabled, advisors may choose, on each card, if the data shown includes all assets or is limited to supervised or unsupervised assets.



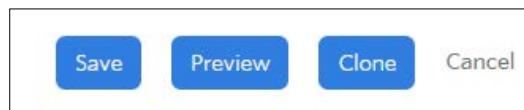
### Client Notes

Client Notes is a free-form text field for adding additional commentary or disclaimers to a specific card. If text is entered in the Notes field, a Notes link will be displayed at the bottom of the card and clients can click on the link and view the text. If no text is entered, the Notes link will not appear.



### Clone a Profile, etc.

The Card Settings tab includes an option to copy ("clone") a Client Profile. This option allows easy set-up of a Profile that is substantially similar to an existing one. Open an existing Profile, select **Clone**, and make any desired changes to the card settings, including adding or deleting cards. Modify the **Profile name** and add a **Description** in the Client Profile Information tab. Select **Save** to complete the new Profile. The Clone function is also available in other areas of the site.

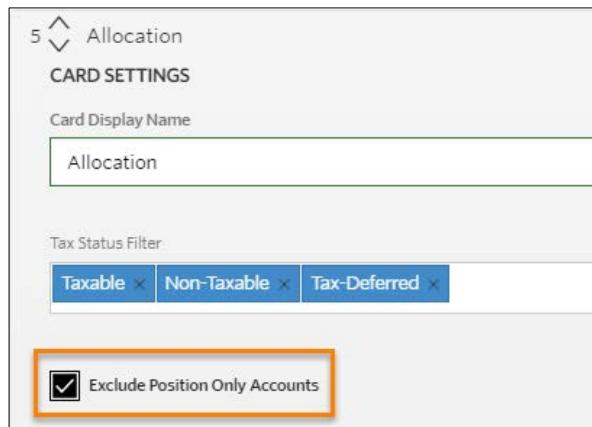


## Exclude Position Only Accounts

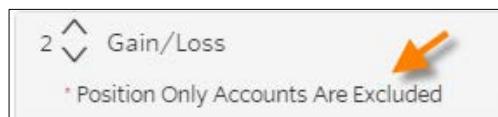
Upon request, a Black Diamond representative can activate a firm-wide setting to enable display of "Position Only" Accounts on certain content cards. Position-only reporting requires execution of an updated contract addendum.

Accounts that are tagged as Position Only are always reported on the Net Worth card. These accounts are also reported on the Transactions, Allocation, and Allocation vs Target cards, but the firm can choose to exclude them.

For a given Profile, use the **Exclude Position Only Accounts** checkbox on the Allocation, Transactions, and Allocation vs Target cards as needed.



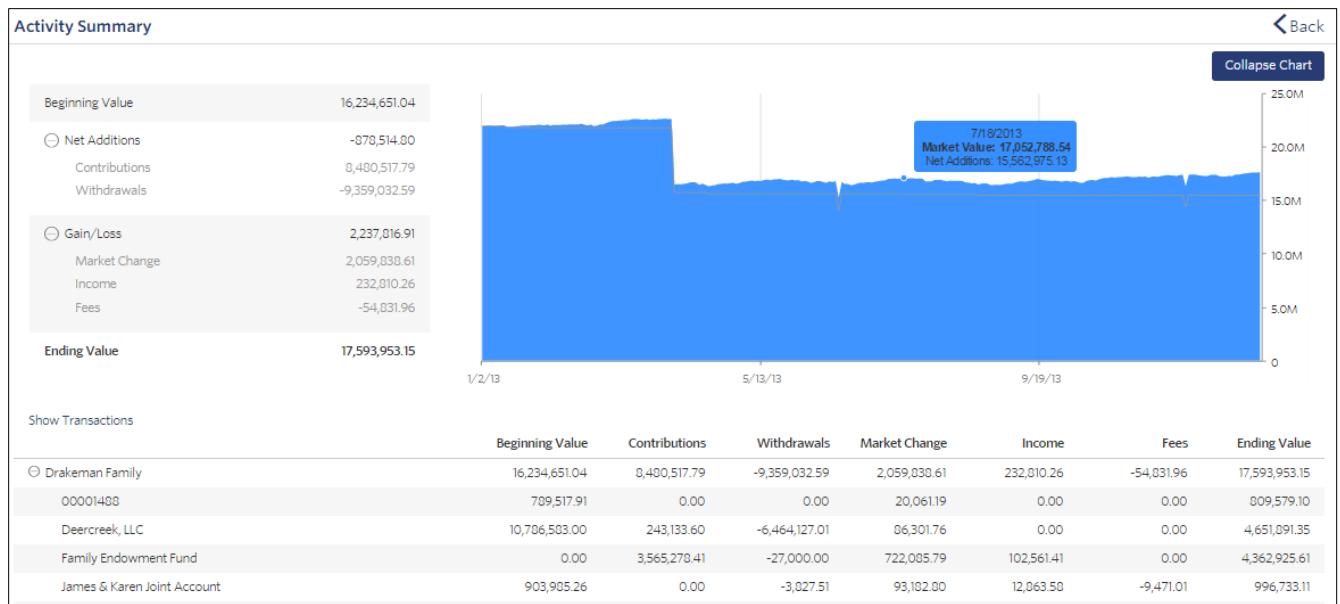
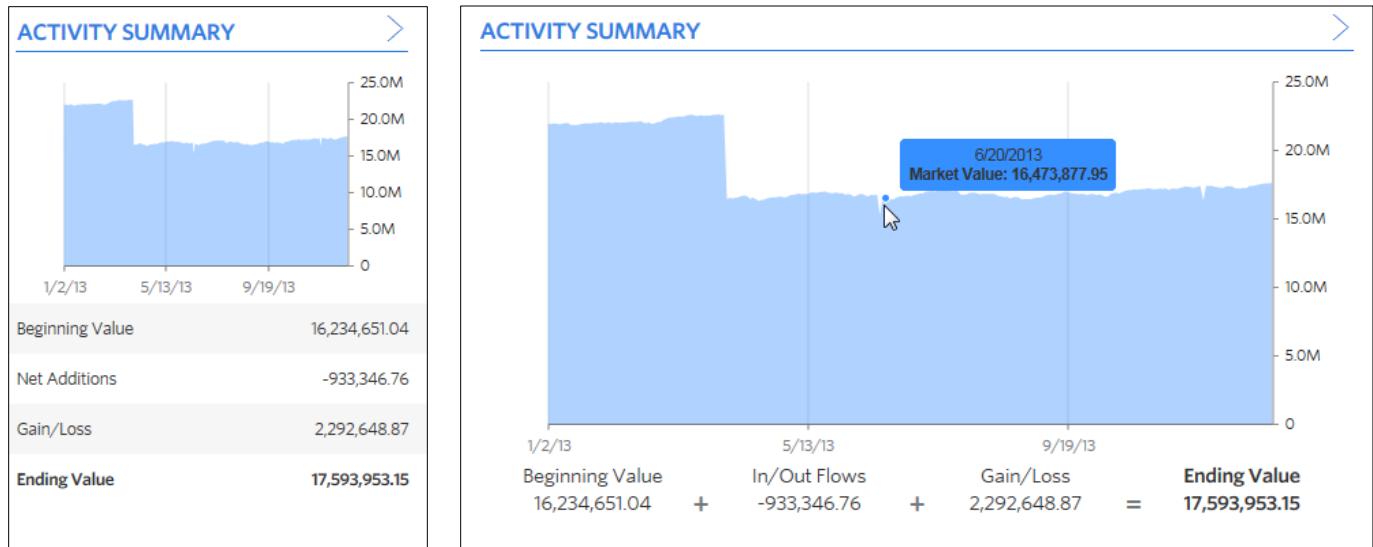
For all other cards that report performance, the card settings include a reminder that Position Only Accounts are automatically excluded.



## Available Content Cards

### Activity Summary

The Activity Summary provides an overview of how the selected portfolio or account got from the beginning market value to the ending value for the selected time period. Use the card settings to control the information displayed on cards associated with this profile.



## Card-Specific Settings – Activity Summary

1	Chart Plot Lines: Choose to display a Net Additions line on the chart in addition to Market Value
	<u>Show Details Settings:</u>
2	Gain/Loss: If checkbox is selected, the client can see the Market Change and Income numbers that contributed to the total Gain/Loss for the current time period
3	Net Additions: If checkbox is selected, the client can see the Contributions and Withdrawals that make up the total Net Additions number for the current time period
4	Fees: If checkbox is selected, the total Fees for the current time period will be broken out in either the Net Additions or the Gain/Loss section, depending on the profile setting
5	Show Transaction Detail: Enables an option in full-page mode to let clients browse and filter transactions for the current time period. This is not available for display on mobile devices.

1 Activity Summary

\* Position Only Accounts Are Excluded Remove

**CARD SETTINGS**

Card Display Name: Activity Summary

Desktop Layout: Double Width

Chart Plot Lines (1): Market Value and Net Additions

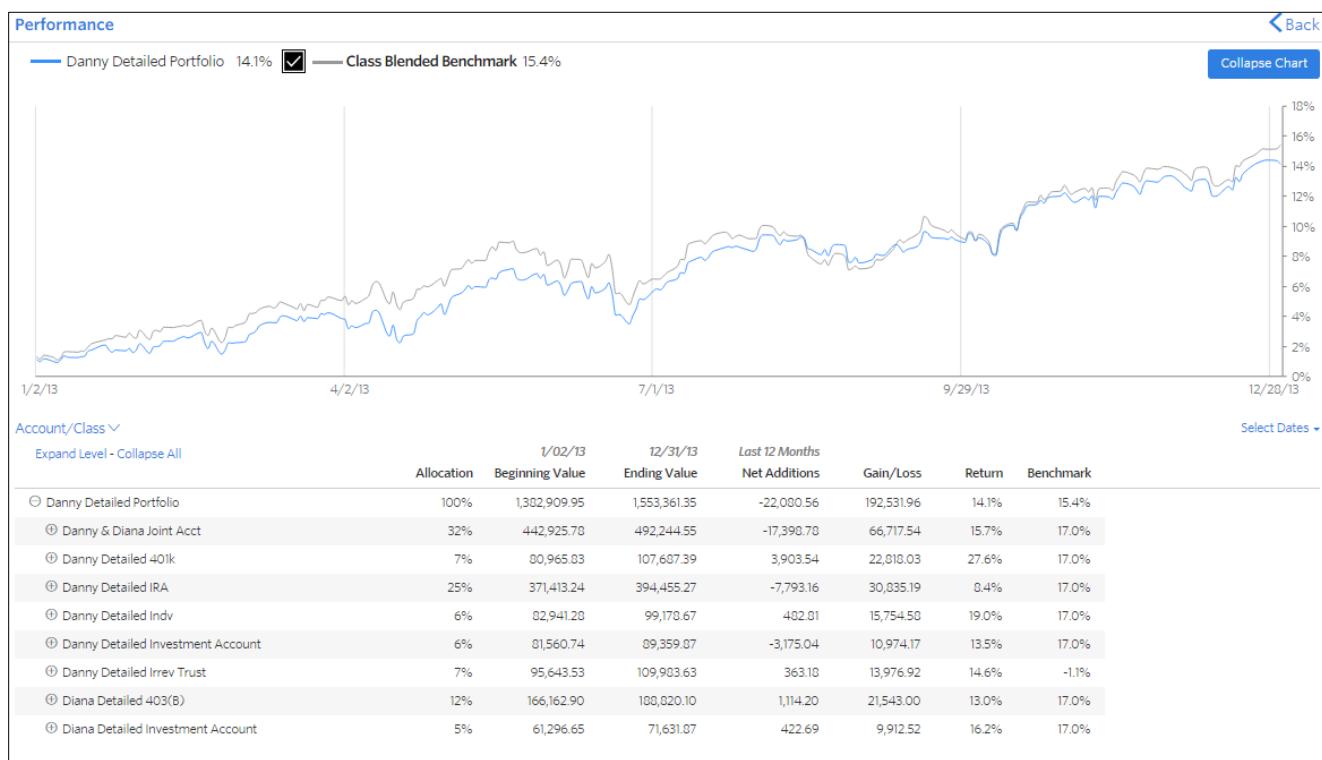
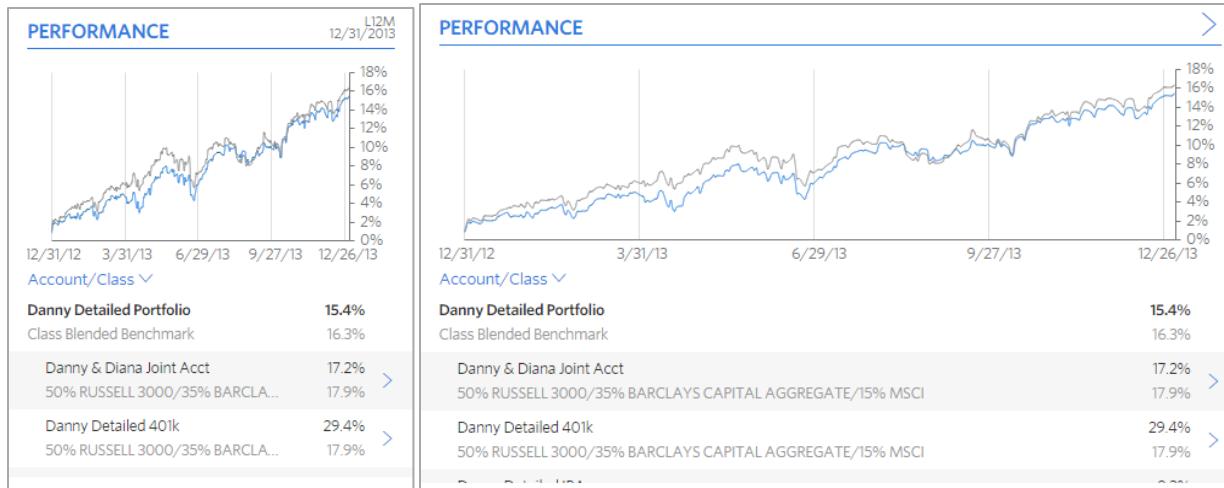
Show Details: Gain/Loss (2), Net Additions (3), Fees (4)

Client Notes: Sample Client Note - Gross of Fees

Full Page View: Show Transaction Detail (5)

## Performance Card

This card provides performance data on the selected portfolio or account for the selected date range. Use the card settings to control information displayed on the Performance card.



## Card-Specific Settings – Performance

The table below refers to card settings shown on the following page.

Default/Available Groupings	
1	<b>Portfolio:</b> Select the default and available groupings for viewing portfolio information in this card. The first grouping selected will be the default option. If only one grouping is assigned, the card will not include a dropdown menu.
2	<b>Account:</b> Select the default and available groupings when viewing account information in this card. The first grouping selected will be the default option. If only one grouping is assigned, the card will not include a dropdown menu.
3	<b>Benchmark Type:</b> Select to include benchmark returns: None, Class Blended, Segment Blended, or Assigned
4	<b>Returns:</b> Choose to display either annualized or cumulative returns
5	<b>Segment Classification:</b> Choose either Capitalization or Sector classification
6	<b>Compress Separately Managed Accounts:</b> If selected, all SMAs will be compressed to display as one investment
7	<b>Dash Returns When Not Held for Entire Period:</b> If selected, the card will show a return number only if the reporting level has been held for the entirety of the selected date range
8	<b>Summarize Closed Positions:</b> If selected, the card will display a summary of assets that are no longer held as a single line item
9	<b>MWRR History:</b> If selected, Money-Weighted Rate of Return (MWRR) can be added as a Date Range Column. <b>Enable Multiple Date Ranges</b> must be enabled to add the MWRR column.
10	<b>Enable Multiple Date Ranges:</b> Select the columns to appear in the data table in full-page layout (if the checkbox is not enabled, Table Columns will be used)
11	<b>Enable Investor to Select Dates:</b> Check this box to allow investors to see a <b>Select Dates</b> pop-up menu in the full-page view of the Performance card. The <b>Select Dates</b> menu allows the investor to display returns for additional time periods in the performance table.
12	<b>Table Columns:</b> Select the columns to appear in the data table in full-page layout (alternative options replace this setting when <a href="#">Enable Multiple Date Ranges</a> is checked)

3  Performance Remove

\* Position Only Accounts Are Excluded

**CARD SETTINGS**

Card Display Name  Desktop Layout

**Default/Available Groupings** 1

Portfolio

**Benchmark Type** 3

Class Blended

**Segment Classification** 5

Capitalization

Compress Separately Managed Accounts 6

Summarize Closed Positions 8

Dash Returns When Not Held for Entire Period 7

MWRR History 9

Enable Multiple Date Ranges 10

Enable Investor to Select Dates 11

**Table Columns**

12

 Units	<input type="button" value="Remove"/>
 Beginning Market Value	<input type="button" value="Remove"/>
 Net Additions	<input type="button" value="Remove"/>
 Gain/Loss	<input type="button" value="Remove"/>
 Ending Market Value	<input type="button" value="Remove"/>

## Enable Multiple Date Ranges

Select this checkbox to enable display of multiple date ranges in the full-page view of the Performance card. Selecting the checkbox replaces the **Table Columns** selections with options for **As of Date Columns** and **Date Range Columns**.

Enable Multiple Date Ranges

Date Ranges to Load on Full Page:

Enable Investor to Select Dates

As of Date Columns:

[Add Column ▾](#)

↑ Allocation	<a href="#">Remove</a>
↑ Beginning Market Value	<a href="#">Remove</a>
↑ Ending Market Value	<a href="#">Remove</a>

Date Range Columns:

[Add Column ▾](#)

↑ Net Additions	<a href="#">Remove</a>
↑ Gain/Loss	<a href="#">Remove</a>
↑ Returns	<a href="#">Remove</a>
↑ Benchmark Returns	<a href="#">Remove</a>

**Date Ranges to Load on Full Page:** Use this box to filter the date ranges to be loaded on the full-page view of the Performance card. The available selections for this box are controlled by the global Date Settings in **Client Profile Information**. If no filters are selected, all global date ranges for this Profile will appear on the card.

Enable Multiple Date Ranges

Date Ranges to Load on Full Page

Month to Date
Last 3 Months
Quarter to Date
Last 6 Months
Year to Date
Last 12 Months
Since Inception

If **Enable Investors to Select Dates** is checked, the investor will have access to the **Select Dates** menu on the full-page card view. This enables further customization of the Performance table. **Select Dates** appears at the top right of the data table.

Select Dates	
Return	BM Re
0.0%	-0.6%
0.0%	-0.6%
0.0%	0.0%

**Enable Multiple Date Ranges** must be checked in order to activate **Enable Investors to Select Dates**. The investor-selected date range will persist for seven days before reverting to the default time period.

If the firm administrator has checked **Include Calendar Year Date Ranges** in the **Client Profile Information** tab, the **Select Dates** dialog box will include all applicable calendar years.

Select Dates

Please select the columns you would like to include in the data table.

Trailing Dates:

Month To Date

Quarter To Date

Year To Date

Last 12 Months

Last 3 Years

Calendar Dates:

2013

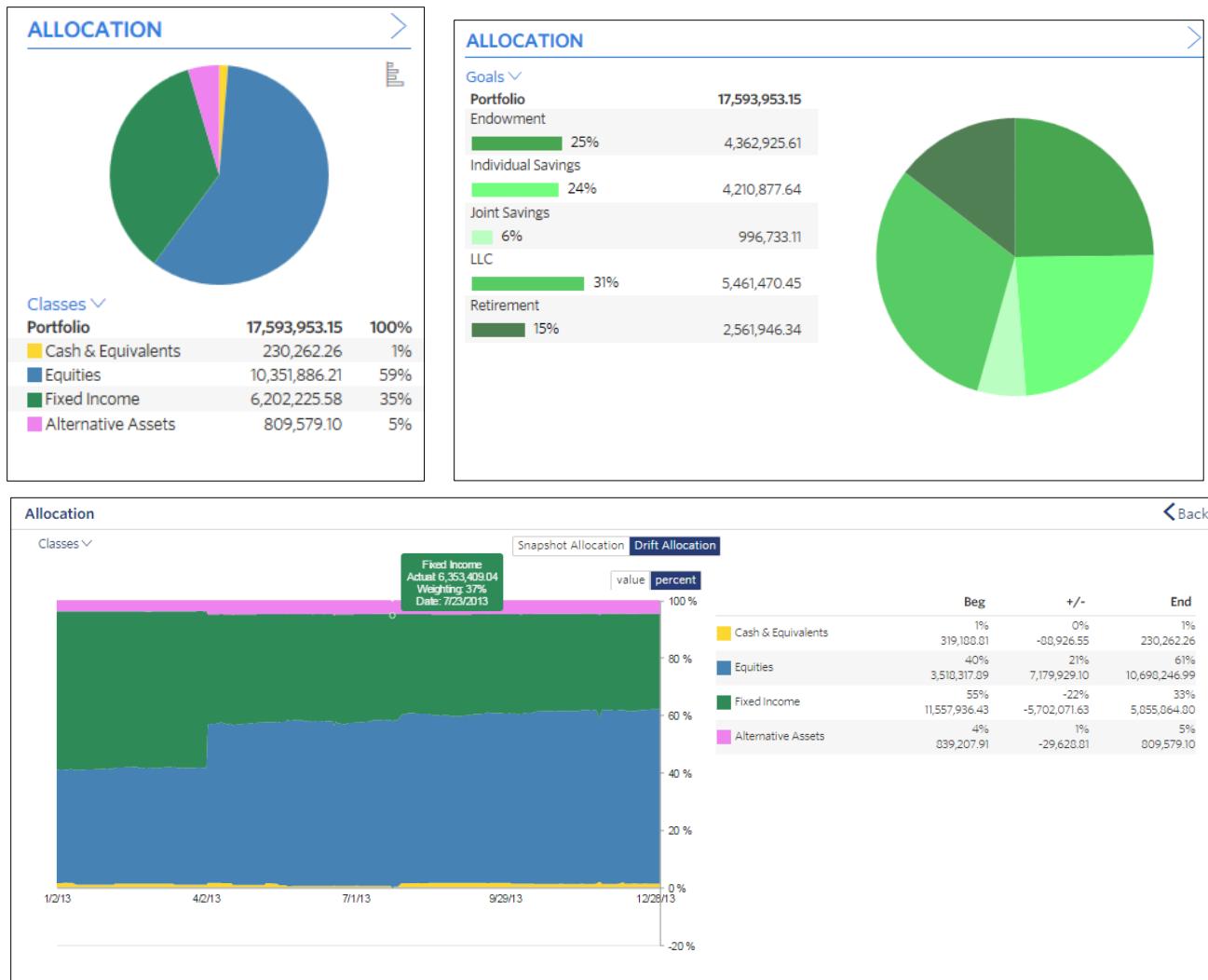
2012

2011

[Save Changes](#) [Cancel](#)

## Allocation Card

This card provides data on the allocation of the selected portfolio, account, or goal. Use the settings to control the information displayed on this card.



## Card-Specific Settings – Allocation

Default/Available Groupings	
1	<b>Portfolio:</b> Select the default and available groupings for viewing portfolio information in this card. The first grouping selected will be the default option. If only one grouping is assigned, the card will not include a dropdown menu.
2	<b>Account:</b> Select the default and available groupings when viewing account information in this card. The first grouping selected will be the default option. If only one grouping is assigned, the card will not include a dropdown menu.
3	<b>Segment Classification:</b> Choose between Capitalization or Sector classification
4	<b>Compress Separately Managed Accounts:</b> If selected, all SMAs will be compressed to display as a single investment
5	<b>Toggle to Drift:</b> Select to enable switching between Snapshot Allocation and Drift Allocation in full-page view
6	<b>Table Columns:</b> Select the columns to appear in the data table in full-page layout

5 Allocation

CARD SETTINGS

Card Display Name

Desktop Layout

Exclude Position Only Accounts

Default/Available Groupings 1

Portfolio

Account/Class  Goals  Supervised/Unsupervised  Tax Status

Classes

Account 2

Classes

Segment Classification 3

Capitalization

Compress Separately Managed Accounts 4

Full Page View

Toggle To Drift 5

Table Columns 6

Add Column

Symbol

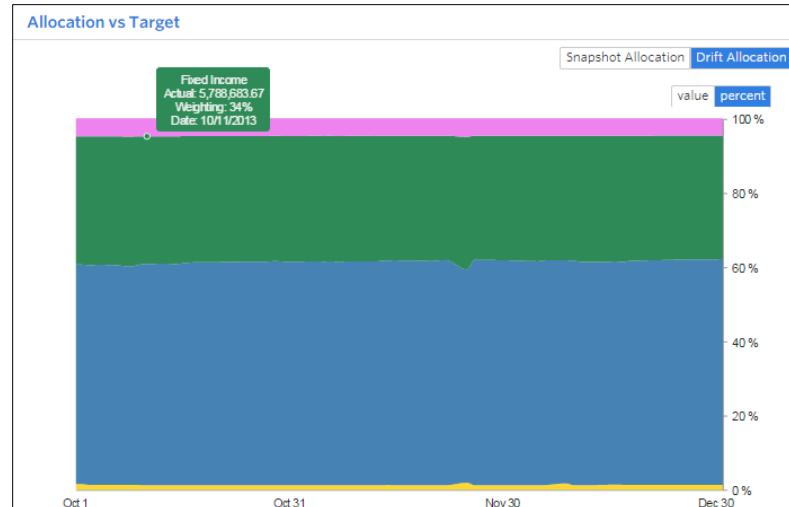
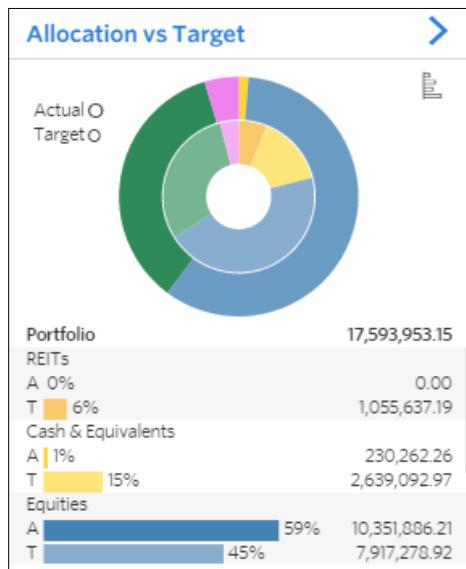
Units

Actual Allocation

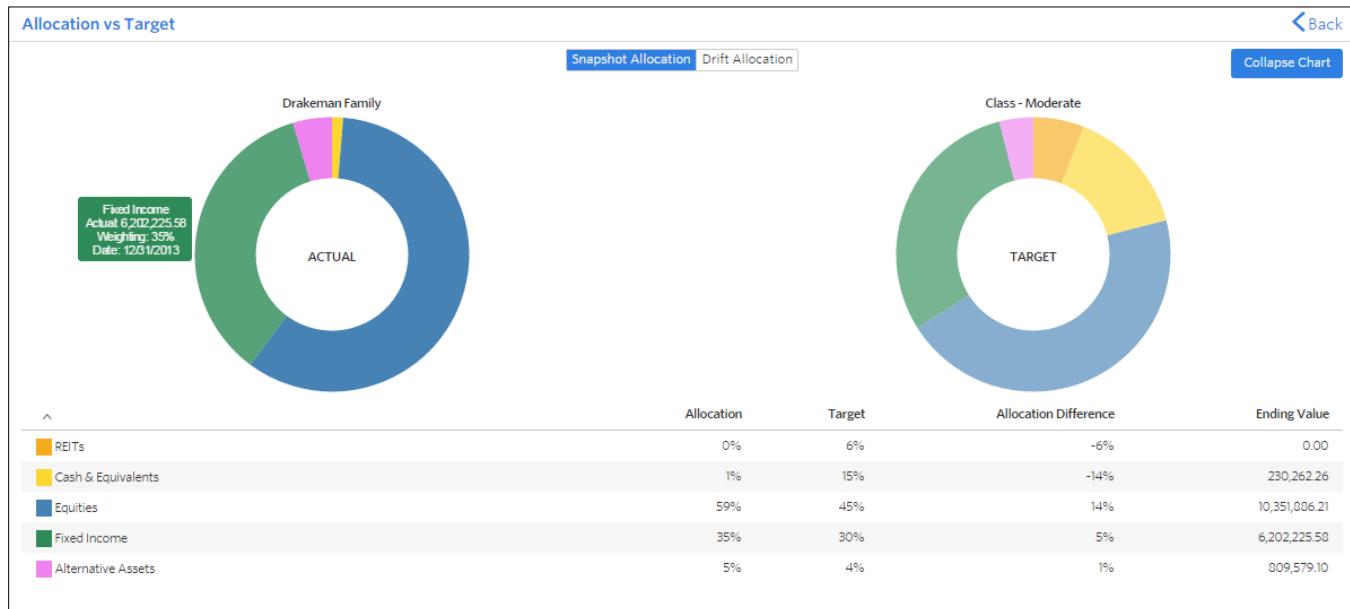
Market Value

## Allocation vs Target Card

This card compares the allocation of a portfolio or account to its assigned target. There are several display options, including a drift chart (available only in full-page view).



Excerpt from Drift Allocation chart (Toggle to Drift is enabled)



Full-Page View showing Snapshot Allocation with Toggle to Drift enabled

Target Name Labels for Pie Chart is enabled

Hover the cursor over any segment of the chart to display its details

## Card-Specific Settings – Allocation vs Target

Default/Available Groupings	
1	<p><b>Target Level:</b> Select the reporting level to display for allocation and targets. If you choose "Use Assigned Target Level" the card will display information at the level at which targets are input.</p> <p>For example, if asset-level targets are entered on Black Diamond, the card will show information at the asset level. If Class or Segment options are chosen, the card will always roll up targets to that level. If the target is at the asset level and Segment is selected, the card will roll up the asset targets and show at the segment level.</p>
2	<p><b>Segment Classification:</b> Choose between Capitalization or Sector classification</p>
3	<p><b>Compress Separately Managed Accounts:</b> If selected, all SMAs will be compressed to display as a single investment</p>
4	<p><b>Toggle to Drift:</b> Select to enable switching between Snapshot Allocation and Drift Allocation in full-page view</p>
5	<p><b>Enable Target Name Labels for Pie Chart:</b> Display the Target and Actual labels on the chart</p>
6	<p><b>Table Columns:</b> Select the columns to appear in the data table in full-page layout</p>

5

**CARD SETTINGS**

Card Display Name

Desktop Layout

Exclude Position Only Accounts

1 Target Level

2 Segment Classification

Compress Separately Managed Accounts 3

4 Full Page View  Toggle To Drift

5 Full Page and Double  Enable Target Name Labels for Pie Chart

Table Columns

6

## Transactions Card

This card presents recent transactions for the selected portfolio or account in either the default Transaction List view or the optional Transaction Summary view. The Summary view presents a color-coded summary of transactions, by type, using colors assigned in the Color Palette.

When the user selects a transaction type on the Summary view of the card, it opens a sortable list of all the transactions included in that category. On the List view, the user can filter the transactions displayed on the card using the Transaction Type filter. The firm administrator enables the available transaction filters using the **Allowed Transaction Type Filters** card setting.

Transactions		>
Alternatives	(76)	2,470,307 >
Buys	(741)	140,798,291 >
Capital Gains	(131)	354,443 >
Contributions	(640)	127,950,506 >
Expenses	(31)	-91,467 >
Fees	(103)	-618,960 >
Income	(2951)	5,660,928 >
Journals	(609)	54,545,540 >

Transactions		Trans Type Filter	>
Date	Type - Symbol	Amount	>
12/31/13	Buy - MMFFCR	55.00 >	
12/31/13	Dividend - XLF	50.50 >	
12/31/13	Dividend - XHB	23.43 >	
12/31/13	Management Fee - CASH	49,315.07 >	
12/31/13	Dividend Reinvestment - FDRXX	0.02 >	
12/31/13	Dividend - FDRXX	0.02 >	
12/31/13	Interest - FCASH	0.03 >	
12/31/13	Dividend Reinvestment - FCASH	0.03 >	
12/31/13	Interest - FCASH	0.04 >	

In the full-page card view, select any column header to sort the data. Use the **Export** button to send all data to an Excel spreadsheet.

Transactions									< Back
Date	Account	Asset Name	Symbol	Custodian	Action	Units	Price	Amount	Export
09/20/13	Miller Family Checking	LILLY ELI & CO COM	LLY	Schwab	Transfer Out	10,647.00	0.00	1,005,632.71 >	
07/24/13	Fixed Income Strategies	UNITED STATES TREAS NTS 0.5% 06/15/2016	912020VG2	JP Morgan	Buy	454,000.00	99.69	452,501.25 >	

## Card-Specific Settings – Transactions

1	Allowed Transaction Type Filters: Select the transaction types that will appear when the investor selects the filter icon on the Transactions card. By default, all transaction types are included. Select the X to remove any filter(s) from view. Limiting the available filters allows the use of customized/specialized Transaction cards.
2	Card Display: Choose Transaction List or Transaction Summary view. Default view is List.
3	Table Columns: Select the columns to appear in the data table in full-page layout. Recommendation: Place the Units, Price, and Amount columns at the end of the list so they will display at the far right of the Transactions table.

8 Transactions Remove

**CARD SETTINGS**

Card Display Name: Transactions

Desktop Layout: Single Width

**Allowed Transaction Type Filters**

1

Alternatives x Buys x Capital Gains x Contributions x

Expenses x Fees x Income x Journals x Other x

Reinvestments x Sells x Withdrawals x

Exclude Position Only Accounts

**Table Columns**

2

3

Return Date Remove

Account Number Remove

Account Remove

Type Remove

Asset Name Remove

Symbol Remove

Units Remove

Price Remove

Amount Remove

## Gain/Loss Card

This card presents realized and unrealized gain/loss data for the selected portfolio, account, or goal for the default date range specified for this profile.

### Asset Summary:

GAIN/LOSS	
Unrealized Gain/Loss by Asset	Overview
GOLDMAN SACHS INVESTMENT GRADE CREDIT FUND	308,182
VANGUARD INTERM-TERM TAX-EX	148,574
PROCTER & GAMBLE CO	141,100
AMERICAN FUNDS INVMT CO OF AMER A	136,389
Exxon Mobil Corporation	114,070
ENERGY TRANSFER EQUITY L P COM UNIT LTD PARTNERSHIP	85,827
BOND FUND OF AMERICA INC	80,150
GENERAL ELECTRIC CO COM	77,901

### Overview:

GAIN/LOSS		Asset Summary	
Market Value	19,693,105.83	Taxable	2,883,069.78
Current Cost Basis	27,071,890.63	Tax-Deferred	4,357,811.86
Unrealized Gain/Loss	3,318,122.36	All Accounts	22,576,175.61
% Gain/Loss	12%	8%	31,429,702.50
Short-Term	549,090.73	91,851.30	3,652,920.57
Long-Term	2,769,031.63	242,946.91	640,942.03
Realized Gain/Loss	220,631.02	120,175.97	340,806.99
Short-Term	55,346.90	17,965.91	73,312.81
Long-Term	165,284.12	102,210.06	267,494.18

GAIN/LOSS							
Portfolio Account Asset ▾							
Expand Level - Collapse All	Symbol	Open Date	Units	Price	Cost Basis	Accrual	Ending Value
⊖ Danny Detailed Portfolio					1,277,016.77	634.72	1,553,361.35
⊖ Danny Detailed Indv					213,234.24	79.83	99,178.67
⊕ CASH	CASH		22,295.87	1.00	22,295.87	0.00	22,295.87
⊕ ISHARES RUSSELL 2000 INDEX	IWM		45.00	0.00	3,888.91	0.00	0.00
⊕ POWERSHARES QQQ TR	QQQ		59.00	0.00	3,931.17	0.00	0.00
⊕ CISCO SYS INC	CSCO		285.00	0.00	0.00	0.00	0.00
⊕ TRANSOCEAN	RIG		101.00	0.00	0.00	0.00	0.00
⊕ JPMorgan Chase & Co	JPM		27.00	0.00	802.44	0.00	0.00
⊕ DOW CHEM CO COM	DOW		34.00	0.00	766.36	0.00	0.00
⊕ POSCO SPOON ADR	PKX		34.00	78.00	2,663.79	0.00	2,652.00
⊕ APPLE INC	AAPL		9.00	561.02	4,415.87	0.00	5,049.18
⊕ DISNEY WALT CO COM DISNEY	DIS		12.00	76.40	917.00	0.00	916.80
⊕ PETROLEO BRASILEIRO SA PETROBRAS	PBR		300.00	0.00	1,738.09	0.00	0.00
⊕ SPDR S&P 500 ETF	SPY		54.00	0.00	7,828.68	0.00	0.00
⊕ SPDR GOLD ETF	GLD		26.00	0.00	4,151.63	0.00	0.00
⊕ SOUTHERN CO COM	SO		84.00	0.00	3,582.82	0.00	0.00
⊕ CENTURYLINK INC COM	CTL		210.00	20.17	4,622.18	0.00	4,236.05
⊕ EXELON CORP COM	EXC		62.00	0.00	2,517.07	0.00	0.00
⊕ GOOGLE INC	GOOGL		12.00	186.79	1,392.98	0.00	2,241.42
⊕ COMCAST CORP NEW CL A	CMCSA		59.00	51.97	2,373.95	0.00	3,065.94
⊕ VALERO ENERGY CORP	VLO		100.00	0.00	0.00	0.00	0.00

## Card-Specific Settings – Gain/Loss

1	Table Columns: Select the columns to appear in the data table in full-page layout
---	---

2 Gain/Loss Remove

\* Position Only Accounts Are Excluded

**CARD SETTINGS**

Card Display Name Desktop Layout

Gain/Loss Single Width

Enable Tax Status Filter

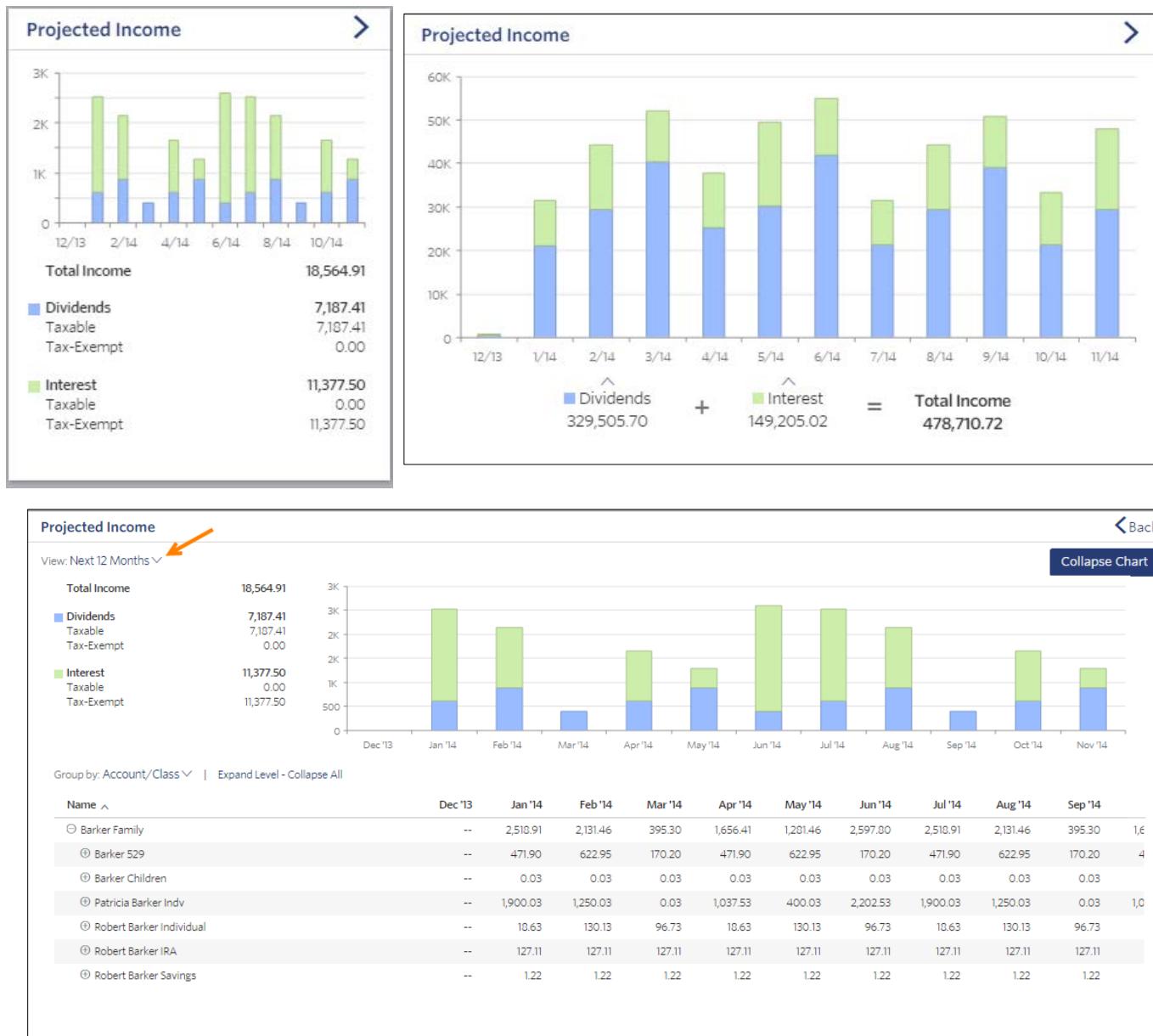
Table Columns 1

↑↓ Symbol	Remove
↑↓ Open Date	Remove
↑↓ Units	Remove
↑↓ Price	Remove
↑↓ Cost Basis	Remove
↑↓ Accrual	Remove
↑↓ Market Value	Remove
↑↓ ST UGL	Remove
↑↓ LT UGL	Remove

## Projected Income Card

The Projected Income card provides a view of projected income for either the remainder of the year or the next 12 months. The investor can use a dropdown selector on the full-page card view to toggle between projected income for **Next 12 Months** and **Remainder of Year**.

Income projection can be based on either the ex-date (the default) or the pay date. Assets without projected income can be hidden.



## Card-Specific Settings – Projected Income

Default/Available Groupings	
1	Portfolio: Select the default and available groupings for viewing portfolio information in this card. The first grouping selected will be the default option. If only one grouping is assigned, the card will not include a dropdown menu.
2	Account: Select the default and available groupings when viewing account information in this card. The first grouping selected will be the default option. If only one grouping is assigned, the card will not include a dropdown menu.
3	Project Equity Income: Project income based on either the ex-date (default) or the pay date
4	Grid Options: Select the checkbox to omit display of assets without projected income.
5	Compress Separately Managed Accounts: Select the checkbox to compress and display separately-managed accounts on a single line
6	Segment Classification: Choose Capitalization or Sector classification

4 Projected Income Remove

\* Position Only Accounts Are Excluded

**CARD SETTINGS**

Card Display Name: Projected Income

Desktop Layout: Single Width

Default/Available Groupings

1 Portfolio: Account/Class Classes

2 Account: Classes

3 Project Equity Income: Ex-Date

4 Grid Options:  Hide Assets With No Projected Income

5 Compress Separately Managed Accounts:

6 Segment Classification: Capitalization

## Fixed Income Card

The Fixed Income card provides a comprehensive review and analysis of your clients' fixed income investments.

The default dashboard view is a single-width card showing a Summary view of key metrics. Use the dropdown arrow to open one of four alternate views:

- S&P Rating Distribution
- Moody's Rating Distribution
- Maturity Distribution
- Coupon Distribution

Fixed Income	
Summary	>
Market Value	348,030.3
Number of Bonds	12
Coupon Rate	4.119%
Years to Maturity	5.3
S&P Rating	AA-
Moody's Rating	A3
Yield to Maturity on Cost	3.3
Yield to Maturity	3.0
Yield to Call	2.8
Yield to Call on Cost	3.6
Yield to Worst	2.8
Modified Duration	3.3

notes ^

On the full-page view, toggle between the Summary and Analytics tabs. Display colors are derived from the Asset Level Types in the Color Palette tab of Firm Administration.

**Fixed Income**

[Summary](#) [Analytics](#)

Market Value	348,030	Number of Bonds	12	Coupon Rate	4.1%	Years to Maturity	5.3	S&P Rating	AA-	Moody's Rating	A3	Yield to Maturity on Cost	3.3	Yield to Maturity	3.0	Yield to Call	2.8
Yield to Call on Cost	3.6	Yield to Worst	2.8	Modified Duration	3.3												

**S&P Rating Distribution**



A	110,360	31.7%
A+	15,156	4.4%
AA	134,103	38.5%
AA+	30,675	8.8%
AA-	42,510	12.2%
NR	15,226	4.4%

**Moody Rating Distribution**



A1	85,073	24.4%
Aa2	75,697	21.8%
Aa3	125,516	36.1%
WR	61,745	17.7%

**Maturity Distribution**

< 1 Years	0.0%	0
1 - 3 Years	16.8%	58,353
3 - 5 Years	33.1%	115,364
5 - 7 Years	33.5%	116,524
7 - 9 Years	12.2%	42,563
9 - 11 Years	4.4%	15,226
11+ Years	0.0%	0

**Coupon Distribution**

< 1 %	0.0%	0
1 - 3 %	4.4%	15,156
3 - 5 %	89.4%	311,071
5 - 7 %	6.3%	21,803
7 - 9 %	0.0%	0
9 - 11 %	0.0%	0
11+ %	0.0%	0

### Card-Specific Settings – Fixed Income

The table below refers to the card settings shown on the following page. The Fixed Income card is only available as a Single-Width Card on the dashboard, but it includes the standard link to open to a full-page view.

1	Segment Classification: Choose Capitalization or Sector classification
2	Yield to Market Value Maturity: Choose Accrued or Unaccrued
	Default/Available Groupings
3	Portfolio: Select the default and available groupings for viewing portfolio information in this card. The first grouping selected will be the default option. If only one grouping is assigned, the card will not include a dropdown menu.
4	Account: Select the default and available groupings when viewing account information in this card. The first grouping selected will be the default option. If only one grouping is assigned, the card will not include a dropdown menu.
5	Include Yield on Cost: Check this box to add both <i>Yield to Maturity on Cost</i> and <i>Yield to Call on Cost</i> to the card view.
6	View Maturity Distribution Year over Year: When this box is checked, the action opens the text box Number of Years to Display with a default value of 10.
7	Ignore Call Date for Make Whole Premium Bonds: Check this box to activate this function.
8	Use S&P Uninsured Rating: Check this box to display only bonds that carry a SPUR rating
9	Table Columns: Select the columns to appear in the data table in full-page layout

10 Fixed Income Remove

\* Position Only Accounts Are Excluded

**CARD SETTINGS**

Card Display Name

Fixed Income

1 Segment Classification 2 Yield to Market Value Maturity

Capitalization Accrued

3 Default/Available Groupings 4 Account

Portfolio

Classes x Account/Class x Account/Asset x Classes x

5 Include Yield on Cost  6 View Maturity Distribution Year Over Year 7  Ignore Call Date for Make Whole Premium Bonds

Number of Years to Display

10

8  Use S&P Uninsured Rating

Client Notes

Table Columns

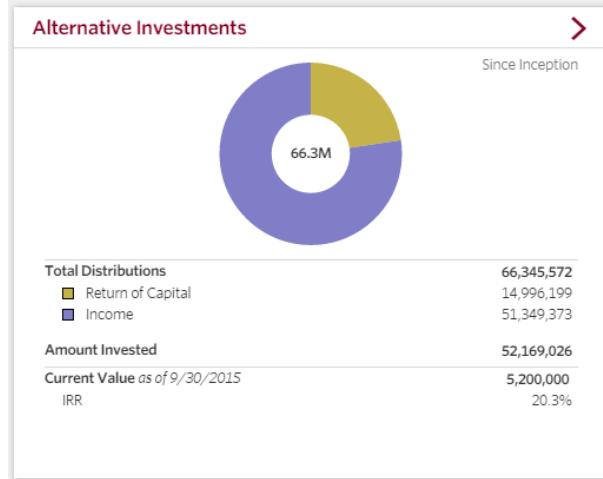
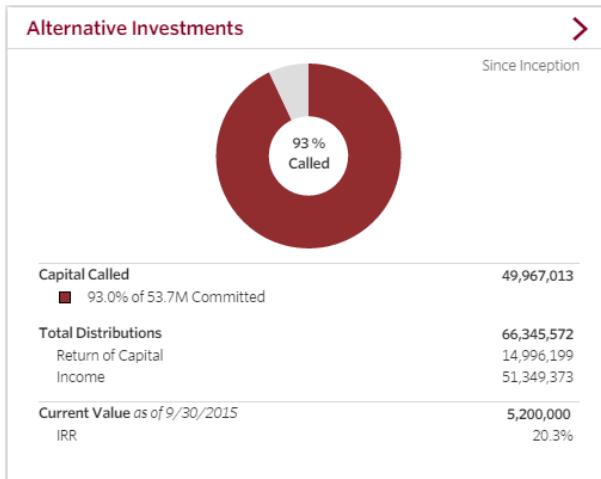
Add Column 9

↑↑ Units	Remove
↑↑ Market Value	Remove
↑↑ Coupon Rate	Remove
↑↑ Maturity Date	Remove
↑↑ Call Date	Remove
↑↑ S&P Rating	Remove
↑↑ Yield to Maturity	Remove
↑↑ Yield to Call	Remove
↑↑ Yield to Worst	Remove
↑↑ Moody's Rating	Remove

## Alternative Investments Card

The Alternative Investments card is intended for investors who track alternative assets on Black Diamond. This card will report only on assets that are added to Black Diamond through our Alternative Investments workflow; it will not report on alternative assets held in custodial accounts.

There are two versions of this card: Capital Called and Amount Invested. Capital Called presents a specific transaction while Amount Invested excludes columns related to capital called. Use the card settings to select the view to display. The colors displayed on the cards are set in the Color Palette of Firm Administration, at either the Firm or Team level.



Capital Called Single Width View

Amount Invested Single Width View

**Alternative Investments**

Expand Level - Collapse All | Show Transactions

Back

Name	Vintage Year	Commitment Date	Commitment Amount	Amount Invested	Distribution: Return on Capital	Distribution: Income	Current Value	Total Value	Last Valuation Date	To
② Rogers Family	2008	11/30/2011	1,300,000.00	788,343.63	0.00	40,000.00	788,343.63	828,343.63	12/31/2013	
② XXXX3875 - Rogers LP	2008	11/30/2011	1,300,000.00	788,343.63	0.00	40,000.00	788,343.63	828,343.63	12/31/2013	
BD CASH			0.00	38,343.63	0.00	0.00	38,343.63	38,343.63		
TAHOE CAPITAL LP	2008	11/30/2011	1,300,000.00	750,000.00	0.00	40,000.00	750,000.00	790,000.00	12/31/2013	

Data Since Inception

Full-Page View includes the selected Table Columns

## Card-Specific Settings – Alternative Investments

Default/Available Groupings	
1	Segment Classification: Choose Capitalization or Sector classification
2	Class Filter: Limit the data displayed to the designated Class
3	Segment Filter: Limit the data displayed to the designated Segment
4	Portfolio: Select the default and available groupings for viewing Portfolio information in this card
5	Account: Select the default and available groupings when viewing Account information in this card
6	Card Format: Select to display Capital Called or Amount Invested

11 Alternative Investments Remove

\* Position Only Accounts Are Excluded

**CARD SETTINGS**

Card Display Name: Alternative Investments

Desktop Layout: Single Width

Segment Classification (1): Capitalization

Class Filter (2): Equities

Segment Filter (3): International

Default/Available Groupings (4): Portfolio

Account (5): Classes

Card Format (6): Capital Called

Show Transaction Detail

The Transaction Table columns are hidden when Show Transaction Detail is checked.

**Summary Table Columns**

Add Column ▾

↑Vintage Year	Remove
↑Commitment Date	Remove
↑Commitment Amount	Remove
↑Capital Called	Remove
↑% Called	Remove
↑Remaining Capital	Remove
↑Current Value	Remove
↑Total Value	Remove
↑Last Valuation Date	Remove

**Transaction Table Columns**

Add Column ▾

↑Account Number	Remove
↑Name	Remove
↑Date	Remove
↑Action	Remove
↑Symbol	Remove

## Net Worth Card

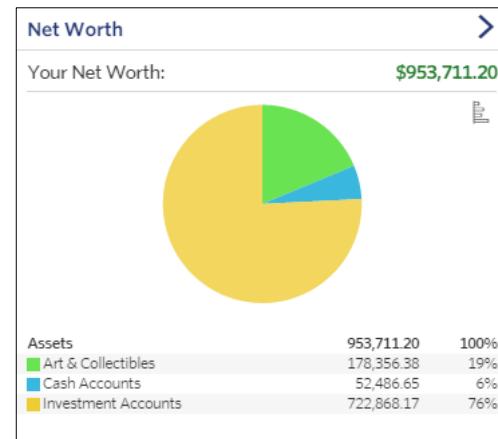
The Net Worth card allows investors to see a comprehensive picture of their net worth. This card requires setup in several areas, in consultation with your Black Diamond representative.

The display colors for Assets, Liabilities, and Net Worth are set in the Color Palette, by firm or team. Both the single and double-width card views expand to a [Balance Sheet](#) in full-page mode. Use [Account Categories](#) to set up the Balance Sheet categories. Use the [Accounts](#) menu to assign each account to a category. Bulk account assignment is available through your Black Diamond representative.

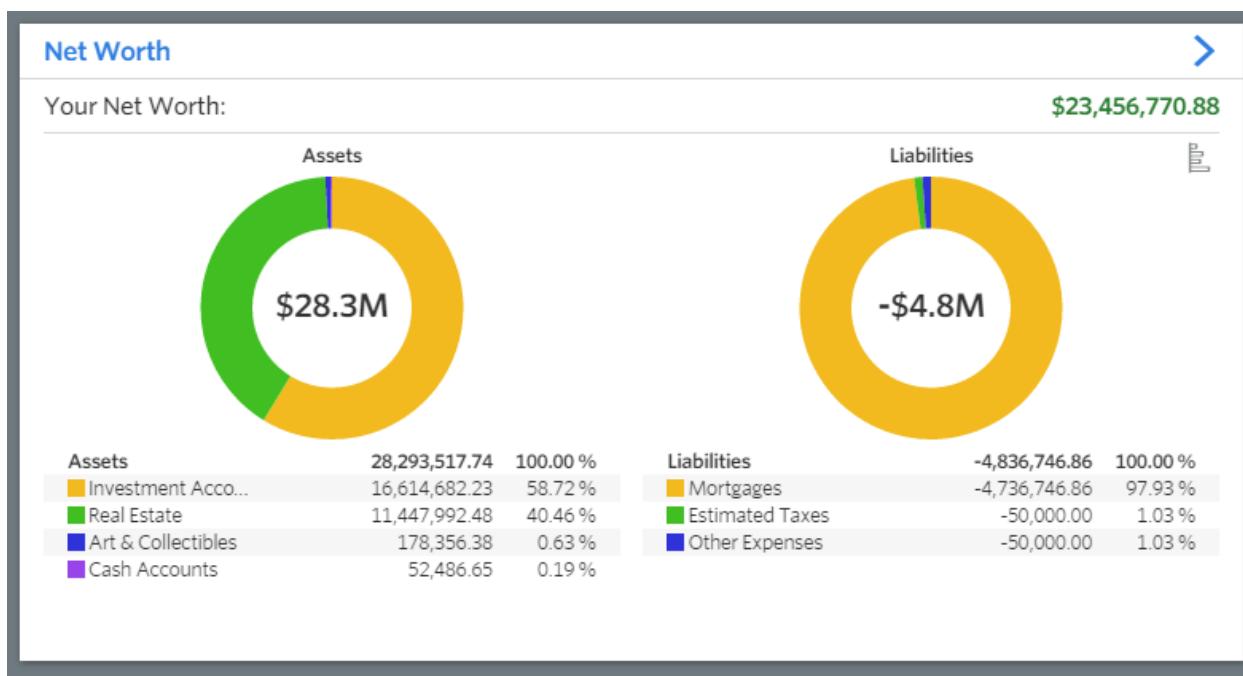
In the card view, the user selects a category in the chart or table to open a pie chart display of detail.



Single Card View



Category Detail View



Double Card View

## Account Categories and Net Worth Groupings

Select **Account Categories** from the Setup menu to set up Asset and Liability categories. Set up sub-categories to provide additional detail that will appear on the investor's Balance Sheet view.

The **Accounts** tab displays an exportable list of accounts that have been assigned to this category during the [Accounts](#) setup process).

**Account Categories / Investment Accounts**

**GENERAL**

Category Name: Investment Accounts

Asset/Liability: Asset

Ordinal: 4

**SUBCATEGORY MANAGEMENT**

Add sub-categories and assign an ordinal to each

ID	Ordinal	Name	Action
16	1	Brokerage Accounts	Default
549	2	Private Equity	Remove
525	3	Trust Account	Remove

**Please note:** Prior to using the Account Categories setup page, firm administrators will need to consult with their Black Diamond representative for help setting up their Net Worth groupings on the Black Diamond platform. This will separate assets from liabilities and assure that the investor's full-page Balance Sheet displays as intended.

## Card-Specific Settings – Net Worth

10 ^ Net Worth

**CARD SETTINGS**

Card Display Name: Net Worth

Desktop Layout: Single Width

Data Source: Selected Portfolio/Account

Show Liabilities as Negative

Select All User Accounts or limit the view to only the current account or portfolio

Balance Sheet Grouping: Net Worth

Balance Sheet Grouping selections are determined in consultation with your BD rep

Net Worth		Back	
Assets	Estimated Amount	Liabilities	Estimated Amount
Investment Accounts	16,614,682.23	Mortgages	-4,736,746.86
Retirement	6,433,053.80	Primary Residence	-3,736,746.86
Traditional	9,962,209.88	Vacation Home	-1,000,000.00
529 Accounts	219,418.56	Estimated Taxes	-50,000.00
Real Estate	11,447,992.48	Income Taxes	-50,000.00
Primary Residence	11,447,992.48	Other Expenses	-50,000.00
Art & Collectibles	178,356.38	Family Vacation	-50,000.00
Art	178,356.38		
Cash Accounts	52,486.65		
Savings	49,388.60		
Checking	3,098.05		
<b>Total Assets</b>	<b>28,293,517.74</b>	<b>Total Liabilities</b>	<b>-4,836,746.86</b>
		<b>Total Net Worth</b>	<b>23,456,770.88</b>

### Full-Page Balance Sheet View

## Accounts Menu: Assign Accounts to Categories

In order to be included in the Balance Sheet, accounts must be assigned to Account Categories. This can be done individually, using the **Setup > Accounts** workflow, or in bulk, with the help of your Black Diamond representative.

Accounts / 1Shepard Checking

DETAILS ADDRESS USER DEFINED FIELDS PORTFOLIOS HOLDINGS TRADE RESTRICTIONS

**GENERAL**

Account Number: SHEPARD - CHASE CHECKING

Display Account Number: (empty)

Account Name: 1Shepard Checking

Display Name: 1Shepard Checking

Reporting

Manager: Lord Abbott

Style: Balanced

Category: Choose...

Tax Status: Taxable

Tax Lot Method: First In First Out (FIFO)

Benchmark: Choose...

Add

Select an assignment from the dropdown list of Account Categories

### Investor Aggregation

Investor aggregation allows the end investor to add his or her personal, held-away accounts to Investor Experience. Investor aggregation is optional, enabled at both the firm level and the individual (Profile) level.

A Black Diamond representative must activate Investor Aggregation at the firm level, by request. Once active, a new checkbox setting will appear in the **Client Profile Information** tab: **Allow Client to Add Accounts**.

**Client Profiles / Client Profile Detail**

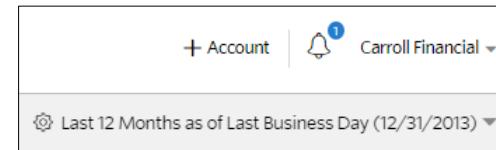
CLIENT PROFILE INFORMATION CARD SETTINGS CLIENTS

**GENERAL**

Profile Name  Description

Allow Client to Add Accounts

When this box is checked (unchecked by default), investors will see an option on their investor dashboard to add an Account.



Selecting **+ Account** opens a dialog box that lists a number of popular financial institutions, plus a **Search** box to locate other institutions where the investor's accounts may be custodied.

Add User Credentials X

Search for your brokerage

Or choose from the most popular brokerages

charles SCHWAB **E\*TRADE** **Fidelity NetBenefits**  
**TD Ameritrade** **TIAA CREF** **Vanguard**

Cancel

Once the user selects an institution, they are asked to input their login credentials. This process is supported by a Black Diamond partnership with Quovo, which supports the multi-factor authentication that many institutions require.

The screenshot shows a web-based login interface titled 'Add User Credentials'. At the top, it displays 'Vanguard Plan - Sponsor' and a URL: <https://sponsor.vanguardplan.com/Vanguard/SignIn>. Below this, there are two input fields: 'Username' and 'Password', each with a corresponding label and a redacted input box. At the bottom right of the form area, there are two buttons: a blue 'Sync Brokerage' button and a grey 'Back' button.

Once an added account is synchronized, the user will see it in their personal list of accounts. Data will begin to flow to that account after reconciliation processing on the following business day. If the investor is using the Net Worth card, their personal balance sheet will incorporate any held-away accounts that are added via aggregation.

The default assignments for held-away accounts are as follows:

- Non-billable, Non-discretionary/Unsupervised
- Position-only reporting
- Excluded from rebalancing

The user can remove an account or resolve any problems with accounts that are not updating (generally requires a password update). When the user removes an account, it will still be on Black Diamond, but the account will be treated as closed and the investor will not have access to it.

## Documents Card

The Documents card provides a way for advisors and their clients to securely share documents. Advisors may also elect to share performance reports generated by Black Diamond as part of the Documents card. The investor must accept the Document Vault Terms of Service upon first use.

**DOCUMENTS** >

[Folders](#) [+ File](#)

 Firm ADV	Updated: 11/20/14
 Newsletters	Updated: 11/21/14
 Q3 Meeting Documents	Updated: 11/20/14
 android documents.png	Updated: 12/16/14 Size: 147 KB
 August 14 Portfolio Detailed Report.pdf	Updated: 09/04/14 Size: 174 KB

**DOCUMENTS** >

[Folders](#) [+ File](#)

	Type	File Size	Updated
 Firm ADV	Folder	--	11/20/14
 Newsletters	Folder	--	11/21/14
 Q3 Meeting Documents	Folder	--	11/20/14
 android documents.png	File	147 KB	12/16/14
 August 14 Portfolio Detailed Report.pdf	File	174 KB	09/04/14

[Back](#) [+ File](#) [+ Folder](#)

**DOCUMENTS** >

[Folders](#) [+ File](#) [+ Folder](#)

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 Q3 Meeting Documents	Folder	--	11/20/14
 android documents.png	File	147 KB	12/16/14
 August 14 Portfolio Detailed Report.pdf	File	174 KB	09/04/14
 Danny Detailed Foundation 2013 Report.pdf	File	80 KB	09/05/14
 Phone_1.png	File	113 KB	10/09/14
 Q3 Meeting Notes.pdf	File	80 KB	09/07/14
 September Newsletter.pdf	File	80 KB	09/05/14

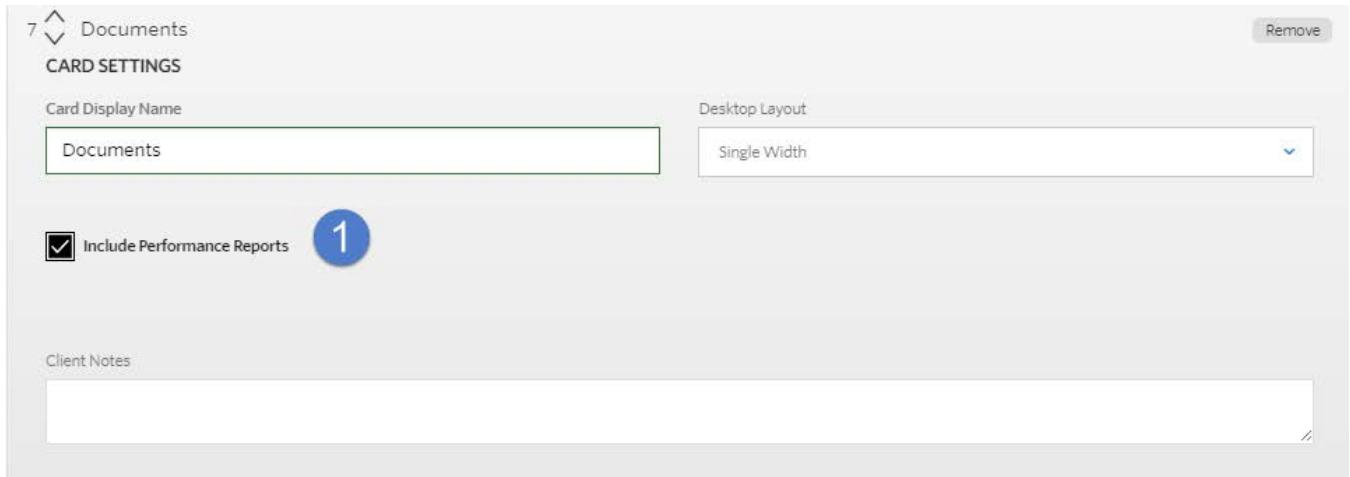
[Back](#) [+ File](#) [+ Folder](#)

October 1, 2016

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## Card-Specific Settings – Documents

1	Include Performance Reports: Check the box to show performance reports in the Documents card
---	--



7 ^ Documents Remove

CARD SETTINGS

Card Display Name: Documents

Desktop Layout: Single Width

Include Performance Reports 1

Client Notes

## Reports Card

The reports card displays any PDF reports generated by Black Diamond that are available for the client to view. It does not allow clients to upload any personal documents.

Firms may elect to use this card if they do not wish their clients to use the Black Diamond document vault.

REPORTS	
< 2013	
 <a href="#">Performance Report: Executive Summary</a>	
Date Range: 1/1/2008 - 12/31/2013	
File Size: 249 KB	
 <a href="#">Quarterly Performance Report</a>	
Date Range: 1/1/2008 - 12/31/2013	
File Size: 1 MB	

REPORTS			
>			
All Portfolios			
 <a href="#">Danny Detailed Portfolio</a>	Start Date	End Date	File Size
--		--	--
 <a href="#">Tami Watson</a>	--	--	--

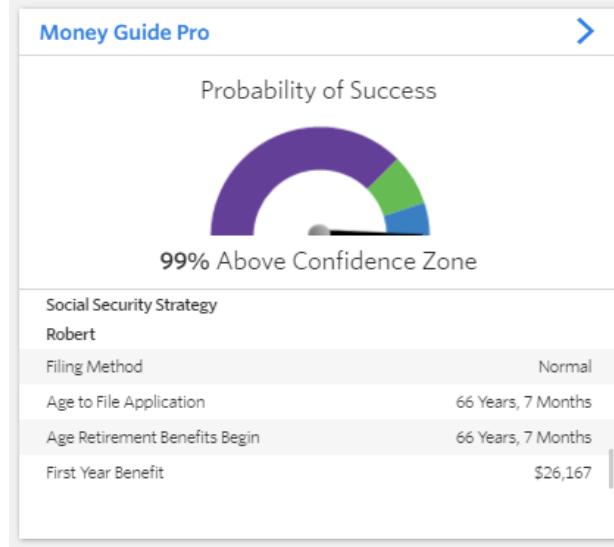
REPORTS			
< 2013			
 <a href="#">Performance Report: Executive Summary</a>	Start Date	End Date	File Size
01/01/2008		12/31/2013	249 KB
 <a href="#">Quarterly Performance Report</a>	01/01/2008	12/31/2013	1 MB

## Card-Specific Settings

There are no card-specific settings for the Reports card.

## MoneyGuidePro Card

Black Diamond clients who are also MoneyGuidePro (MGP) clients can choose to activate a two-way integration between the firms. When this integration is active, the MoneyGuidePro card can be added to a Client Profile, displaying both MGP's Probability of Success meter and plan summary.



Once enablement has been activated with MGP, a Black Diamond representative can enable access on the Wealth Platform. This allows the MoneyGuidePro card to be added to a Role (for firm users) and a Client Profile (for investors). When activated by Black Diamond, the MGP card will appear in the Card Settings list on the Client Profile Detail page.

## Card-Specific Settings – MoneyGuidePro