

Yourefolio

Quick Reference Guide

INTRODUCTION

This user guide will help you navigate the software and assist with using its features. If you need further assistance, feel free to [contact us](#).

CYBER SECURITY

The information stored in client accounts is sensitive, and as such, you should be cognizant of the information being entered. Refrain from inputting full social security numbers or other sensitive information valuable to hackers. Our software is SOC-2 & HIPAA compliant on dedicated servers with a 256-bit SSL encryption.

CREATE A NEW CLIENT ACCOUNT

**Note, this section does not apply if a new client account will be onboarded via an [integration](#).*

Access the three-bar drop down menu (top right of screen) and select “**Create New Client**”. Complete steps 1 & 2. During step 3, if you would like to send your client the [iEPM](#) (Interactive Estate Planning Module), you may do so during this step. If you do not want to send your client the [iEPM](#) or you want to onboard their data using a different method, select “**Skip Step 3**” and refer to the [ONBOARDING CLIENT DATA](#) section below”.

ONBOARDING CLIENT DATA

[iEPM \(Interactive Estate Planning Module\)](#)

Provide clients with a link to the online estate planning questionnaire. When complete, you will receive an email advising you that the client has completed the iEPM. The answers provided by your client in iEPM will automatically populate into their account. To begin, create a new client account.

- A client account has NOT been established – refer to the [CREATE A NEW CLIENT](#) section above to send the iEPM. Ensure that your client’s date of birth and valid email address exist in their account profile.
- A client account has been established – access your client’s account profile and select the “**Edit**” button below their Personal Information, then select the “**Send Invite for iEPM**” button.

To view a client's progress, access their account profile and select the "**Edit**" button below their personal information. The progress bar is shown at the bottom of this page.

**Note, your client will need your full name and their date of birth to log into the iEPM.*

If you're looking for help with the iLPM (Interactive Legacy Planning Module), [click here](#).

PDF Questionnaire aka the "Client Intake Form"

A fillable PDF version of the iEPM called the Client Intake Form that can be completed by you or your client. From the three-bar drop down menu (top right of screen) choose "**Client Intake Form**". The questionnaire can be completed from a desktop/tablet or may be printed, and the answers handwritten. The questionnaire is very detailed, and you can advise your clients as to how much information they should enter.

Integrations

You can create a new client profile and/or merge various client data using the integration tool. If you have an account with one of our integration partners and would like to merge your client data, access the three-bar drop down menu (top right of screen) and choose "**Integration Partners**".

We are always working a new integration. For more information regarding how to use the integration tool and what information is merged, visit the Integrations Partners page mentioned above.

UPDATING AN ACCOUNT

You can edit client account information at any time. Navigate to the section you would like to change and select the "**Edit**" button. Ensure that you save any changes made within each section.

If changes are made within the "**Legal**" tile or "**Financial Assets**" tile AFTER you have established inheritance percentages to the beneficiaries, you must also update those changes in the [Beneficiaries](#) tile.

UPLOADING DOCUMENTS

Documents can be uploaded to a client account by anyone who has been granted access to the account (i.e. clients and authorized users). You can upload documents within any tile as needed, however, documents uploaded by clients and authorized users are stored in the "**Miscellaneous**" tile.

TILES

General Information

Data can be populated into account tiles using any of the [onboarding methods](#) listed above.

ALL monetary fields – enter whole numbers only. Do not use dollar signs.

Descriptions, instructions and/or additional information can be added to each item within a tile. Most items within a tile also have an option to upload relevant document(s).

Ensure that you save any new/updated information in each tile.

Dynamic Planning

The questions within the Dynamic Planning tile are designed to help you understand how your client(s) perceive their relationship with family members, friends, beneficiaries, etc... It also provides you with an idea of how your client would like their estate transferred.

Authorized Users

Authorized users are people that you or your client would like to grant account access to. If an authorized user is added for the purpose collaborating with other professionals via the [Task Manager](#) feature, ensure that a valid email address is entered.

Authorized users with a valid email address will receive an email notifying them that they have been made an authorized user of your client's account. The email will contain instructions for logging into the platform and viewing the client's account profile. Blocking and unblocking an authorized users access is also done within this tile.

Client access, including blocking and unblocking, is maintained in the client profile section. Read more [here](#).

**Note, except for Dynamic Planning and Digital Assets, authorized users can view all the information within a client's account, however, they cannot make changes to the information within it. Authorized users can upload documents (if needed) which will appear in the "Miscellaneous" tile of the client account.*

Financial Assets

Bank accounts, investment accounts and tangible asset information is stored within this tile.

Ownership, (how an item will be transferred) – within each asset, select the ownership or titling of an asset from the drop-down box. The software will analyze your choice for proper display within other features of the software.

You may search for a value of an asset by accessing the Tangible Asset Valuation link. From the three-bar drop down menu (top right of screen), move cursor over “**Reference/Help**” and select “**Tangible Asset Valuation**”.

**Note, the client’s total net worth is displayed at the bottom of the Financial Assets page, which includes all monetary values existing throughout the client account.*

Business Interests

Whether your client owns a simple sole proprietorship or a major corporation, this tile will cover all the details. If you need to obtain a value for the business, refer to the [Tangible Asset Valuation](#) link discussed in the Financial Assets tile above.

Life Insurance

Business succession planning insurance is the only insurance that is not covered in this tile. Be sure to select the appropriate ownership or titling. Refer to [Ownership](#) discussed in the Financial Assets tile above.

Pension & Survivor Benefits

This tile will cover pension, survivor, social security and military benefits.

**Note, pension refers to defined benefit pension plans.*

Legal

This tile will cover wills (including living wills), trusts, various power of attorneys, trustees, guardians and divorce. A passport may also be uploaded in this tile.

Enter a date composed for each will and trust (estimate if necessary). The software will detect the age of these items and prompt a review in the [Analysis](#) feature, when necessary.

Enter a synopsis for each trust that will be displayed in the Plan Design Summary.

Beneficiaries/Children

Use this section to add beneficiaries and/or children. You will also use this section to assign percentages of inheritance to each beneficiary. Once the beneficiaries saved, you can proceed to assign the inheritance for each asset.

Click on the **“Edit Percentages and Trusts”** button. You will be taken to a screen that will list all the assets. Enter the appropriate percentage for each beneficiary.

After assigning percentages, assign the way inheritance will transfer to the beneficiaries. When done, select the **“Assign Percentage”** button.

Hint: if you are using the Plan Design Summary feature, you are assigning where each asset will be displayed in the plan design summary. They are displayed once, inside each beneficiary’s box. They can appear in the box of the trust area, will area or assets that transfer/pass on death directly. Assign them where you would like them to appear.

**Note, it does not matter what role they have in a trust, you are only naming participants in the trust.*

Prepaid Funeral Expenses

This section will cover any expenses your client has prepaid, such as; burial plots, headstones, etc. The software will analyze the data within this section (or lack of). Any deficiencies will appear in the [Analysis](#) feature.

Health Insurance/HIPAA Authorization

This section will cover your client’s health insurance and/or Medicare insurance information.

Long Term Care

This section will cover any long term care your client has. The software will analyze the data within this section (or lack of). Any deficiencies will appear in the [Analysis](#) feature.

**Note, be sure to enter elimination periods, home health care options and inflation protection as these will be important for family members when retrieving their information.*

Disability Insurance

This section will cover any disability insurance your client has.

**Note, if your client has an employer sponsored disability policy, they can contact their human resource department to obtain a copy of their policy, if necessary.*

Property & Casualty Insurance

This section will cover client’s homeowners, auto and any other insurance coverage.

Miscellaneous

This section will cover your client's final arrangements and any additional items pertaining to their estate and legacy planning. Documents are also stored in this section when uploaded by your client or an authorized user – refer to the [Uploading Documents](#) section above for more information.

Tax

This section is merely for accountant information and storing of relevant tax documents.

**Note, social security numbers within tax documents should be redacted.*

FEATURES & TOOLS

Task Manager

The Task Manager allows for collaboration and communication with the [Authorized Users](#) of a client's account. To begin, open your client's account. Select the "**More Features**" button and then choose "**Task Manager**". Choose the recipient you would like to communicate with and add any details. When ready, select "**Send Task**".

Note: remember, to use the Task Manager, the intended recipient must exist in the [Authorized Users](#) tile with a valid email address.

The authorized user will receive an email with instruction to login to the platform and view their assigned task. When the authorized user completes or responds to a task, you will receive an email notification to login and view the response.

A reminder email will be sent to authorized users if an assigned task has not been completed within 14 business days. The reminder email will be sent to the authorized user every 30 days thereafter, until the task is marked complete.

Analysis

An analysis of potential issues within an estate plan is available in the "**Analysis**" tool within "**More Features**" in the client account. Upon completing a new client profile or editing a client's profile, an analysis is completed and will refresh. A reference guide is available for reviewing this analysis. [Click here](#) to access the Hints and Suggestions for the Analysis page.

Please remember that even though the analysis may point something out about your client's estate, the system does not have all the data to provide a recommendation. The analysis message may or may not apply to your client.

Plan Design Summary

The Plan Design Summary tool is a one-page chart which displays how a client's estate will process, what each beneficiary is to receive, summaries of trusts, duties of the beneficiaries and other information. The Plan Design Summary is automatically populated based on the information entered in the client account, including but not limited to the following tiles, [Beneficiaries](#), [Financial Assets](#) and [Legal](#) tiles.

If an error appears on the Plan Design Summary page, check the information you entered in the tiles and ensure that all information is accurate and saved properly. Check brief descriptions of trusts in the Legal tile. If symbols appear in any monetary value field (other than commas), the Plan Design Summary will not populate.

Once the necessary information has been entered, select "**More Features**" in the client account and choose "**Plan Design Summary**".

Estate Plan Overview

This feature generates a PDF file pre-populated with all information contained within a client account. This document can be used along with the "**Administration and Settlement Checklist**" located in the [Reference / Help](#) section under the three-bar drop down menu. For those client that prefer a print out, this document can be provided as to show all of the items within the account.

Family Album

The Family Album is designed as a flip book for the sharing of photos, videos, messages & ethical wills. This feature is accessed through "**More Features**" in the client account. If a client is logged in, they can access the Family Album the same way.

The Family Album is only designed for viewing. It is not designed to edit photos or videos. This must be done prior to uploading. Instruction for using the Family Album can be found within the feature itself.

ALL PICTURES ARE BACKED UP NIGHTLY. Properly uploaded items can be retrieved at any time; however, we suggest clients keep copies of their photos on a separate hard drive or flash drive.

Flowchart

Display any scenario during the planning process with the drag-and-drop Flowchart tool. Movable boxes are pre-populated with existing client account data. Add, delete and re-name items to incorporate changes such as; acquired assets, beneficiaries, trusts, etc. Arrangement of the Flowchart boxes does not save within the client account. It's a standalone feature for illustration only.

Balance Sheet

The Balance Sheet displays a client's total net worth by calculating, all assets, liabilities and equity within a client account. To ensure the accuracy of the Balance Sheet you will need to have the following fields completed within the [Financial Assets](#) tile:

BANK ACCOUNTS

Where do you have that account

Value

Ownership of account

Who owns this account*

INVESTMENT/RETIREMENT ACCOUNTS

What type of account is it

What is the value of the account

Ownership of account

Who owns this account*

TANGIBLE ASSETS

Type of car – Under the auto section of assets

What is the value

Ownership of account

Who owns this account*

Description – if applicable

Approximate balance – if applicable

*the name must be entered in this field exactly how it appears in the client account profile

CRM

Client Relationship Management feature allows you to keep notes and schedule tasks. You will be sent an email reminder notification the day an assigned task is due. The CRM information CANNOT be deleted.

Digital Assets

This feature houses information on digital or media files that have intrinsic or acquired values. The client can add and edit the information within this tile. This is one of two features that can be edited by the client (Family Album is the other).

The PLAN

Issues detected by the software which exist in the “**Analysis**” feature as well as all other concerns during the planning process can be addressed and checked off in The Plan tool. Use

this tool along with the Flowchart to illustrate and help your client to better understand their estate plan.

LEGACY PLANNING

iLPM (Interactive Legacy Planning Module)

Provide clients with a link to an online legacy planning questionnaire. When complete, you will receive an email advising you that your client has completed the iLPM. The answers provided by your client in iLPM will automatically populate into their account.

The iLPM cannot be sent during the initial client set-up. To utilize the iLPM feature, access your client's profile and select the "**Edit**" button below their Personal Information. First, ensure that a valid email address and date of birth exist. then select the "**Send Invite for iLPM**" button.

**Note: client's will need your full name and their date of birth to access the iLPM.*

Legacy Planning Questionnaire

This is a fillable PDF of the iLPM module that can be completed by your client. From the three-bar drop down menu (top right of screen) select "**Legacy Planning**". The questionnaire can be completed from a desktop/tablet or may be printed, and the answers handwritten. The answers provided on this questionnaire will need to be manually inputted into the client account.

Ethical Will

- *Ethical Will Outline* – this worksheet provides thought provoking questions which may help provide clients with ideas on how to craft their Ethical Will.
- *Ethical Will Document* – also known as a legacy letter, is a way for clients to share their values, blessings, life's lessons, hopes for the future, love, and forgiveness with their family, friends, and community. An ethical will is not a legal document; it does not distribute your material wealth.

CLIENT ACCESS

You are in control of a client's access to their account. During initial [account creation](#), you may choose to allow or block access. This may be changed at any time, simply access the client account and select the "**Edit**" button below their Personal Information. Choose the "Block" or "Active" button to change their access.

**Note, check the [Authorized User](#) list and change their access, as needed.*

REFERENCE / HELP

The Reference / Help menu has a variety of information and materials to assist you, including; hints and suggestions for the Analysis tool, an estate tax reference guide, tangible asset valuation links, a settlement checklist and a trust term glossary. To access this menu, select the three-bar drop down menu (top right of screen) and hover your cursor over “**Reference / Help**”.

AUTOMATIC NOTIFICATIONS

The system will send you automatic emails prompting a review a client account based on certain criteria within the following tiles; Financial Assets (Investments/Retirement Accounts), Life Insurance (Business Succession Insurance, when applicable), Legal (Wills and Trusts). To receive these notifications, ensure that dates are populated in the appropriate fields within all tiles, where applicable.