Aol. FINANCE

The NEW Finance on AOL.com Portfolios

Powered by SIGFIG

User Guide

Contents

New Additions to the Portfolio

Just like before, the AOL Finance Portfolio is an online tool that allows you or an investor of any level to track and manage investments across one or multiple portfolios, for **free**. Your portfolio is now located at **http://aol.com/portfolios**

New Features

We have upgraded Portfolios to bring you a product that's easier to use, along with new tools and features that we have developed. We're excited that the new features we've launched deliver on this and help you analyze and evaluate your holdings, so you can become a better investor. With the new Portfolio, you have:

· **Synced Accounts:** You now have the choice of syncing your 401K, IRA, brokerage and advisor accounts to your Finance portfolio on AOL.com, in addition to manually entering your holdings. With all your accounts on **http://aol.com/portfolios** you also have the convenience of not having to sign into multiple broker sites.

· **Holdings that Update Automatically:** With synced accounts, your information will be pulled in straight from your brokerages. As part of our portfolio upgrade, we've also made sure that stock values in your portfolio update faster than before.

· **Better Charts and Comparisons:** Our upgraded analytics give you better transparency into your money. Our world-class charts display your portfolio's performance and risk; so you can project your dividends, perfect your asset allocation and more. Our detailed performance comparisons help you benchmark your portfolio against every major index.

· **Custom Views of Investment Metrics:** You now have the ability to create custom views based on the information you care about. Choose from a wealth of metrics. For example, net margin, revenue growth, EPS and Beta. You can also sort your holdings against these data points.

· **Brand New Features: Guidance and Managed Accounts**: Our new Guidance feature gives you an analysis of your portfolio, comparing it against an optimal one based on your investment risk preference. This will break down common pitfalls that effect investors and see in what areas of investing you may have an issue. You can also opt to use the Managed Account feature, which lets the professionals at SigFig manage your portfolio for you (fees may apply). They'll balance your existing portfolio and make sure it stays on track.

What Features are staying the Same?

So what's NOT changing? All of the features you have used in the past. We know that you rely on these, so they are being preserved. Rest assured knowing that you can continue to:

· See your entire investment portfolio at once, in one convenient dashboard.

· Sign into Portfolios with either your AOL or Facebook credentials as you normally would.

· Print or edit your portfolios at any time and as often as you want.

· Receive daily or weekly emails of your portfolio performance.

· While you can now sync your investment accounts, you will still be able to put in your holdings manually.

Who is SigFig?

SigFig.com is a leading investment tracking and advice platform, which powers the new Finance portfolio on AOL.com More than half a million investors nationwide with over $50 billion in investments track and manage their investment portfolios online with SigFig.com.

Security

SigFig uses bank-level security to keep their investment platform safe to use. Some of their security standards include:

· 256-bit SSL encryption (the same level your bank or brokerage uses), so your data including your account number and login information is hidden.

· Routine security audits and physical protection of servers, with data protected by several layers of authentication and encryption.

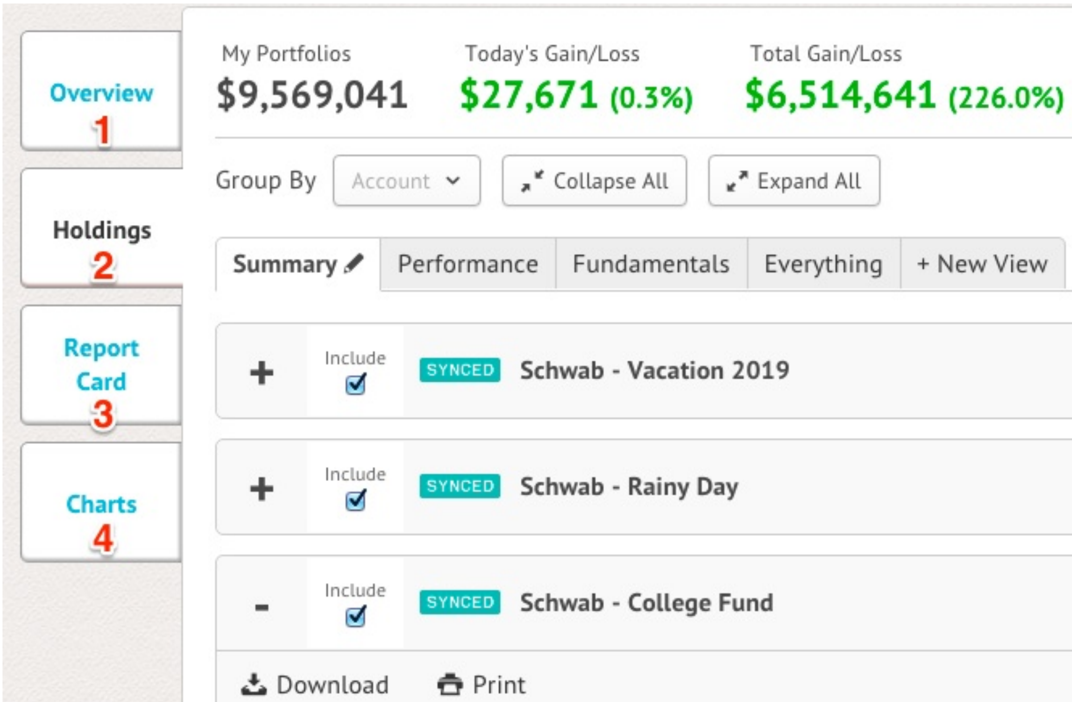
· Transmission of credentials through a secure https connection.

· Independently verified security tests.

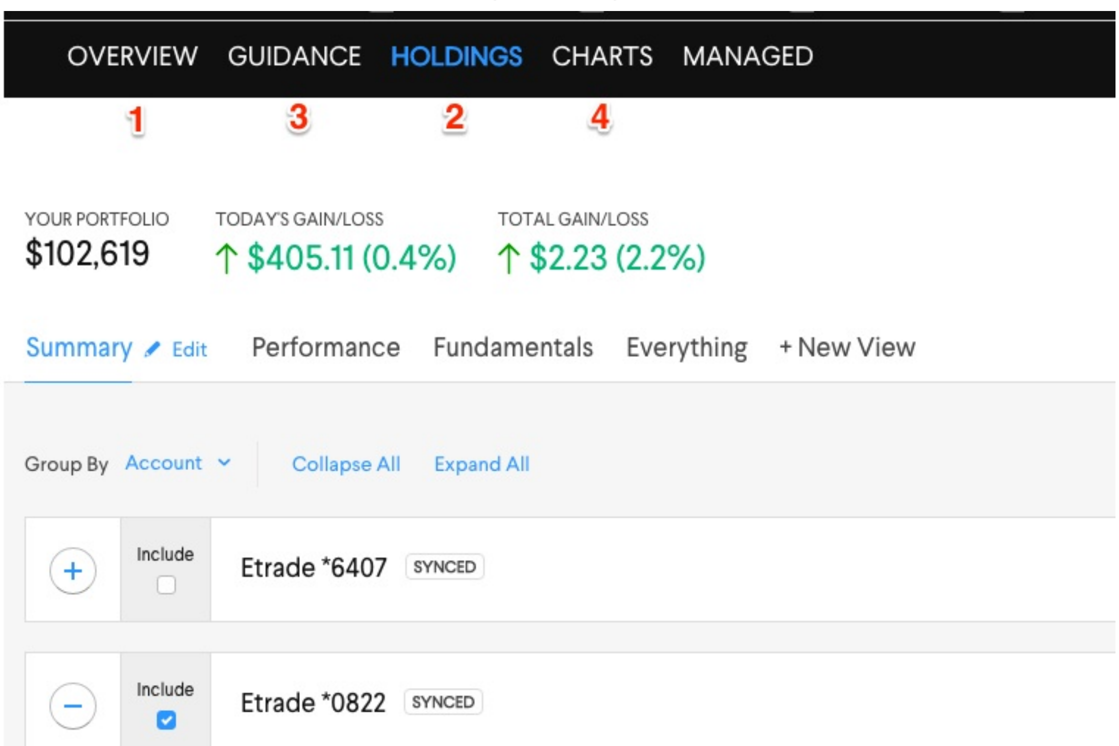
New View VS Old View

You should be able to access all of the same tools you were able to before. The largest change is that the tabs that used to be along the left hand side of the portfolio are now along the top of the page instead.

OLD VIEW



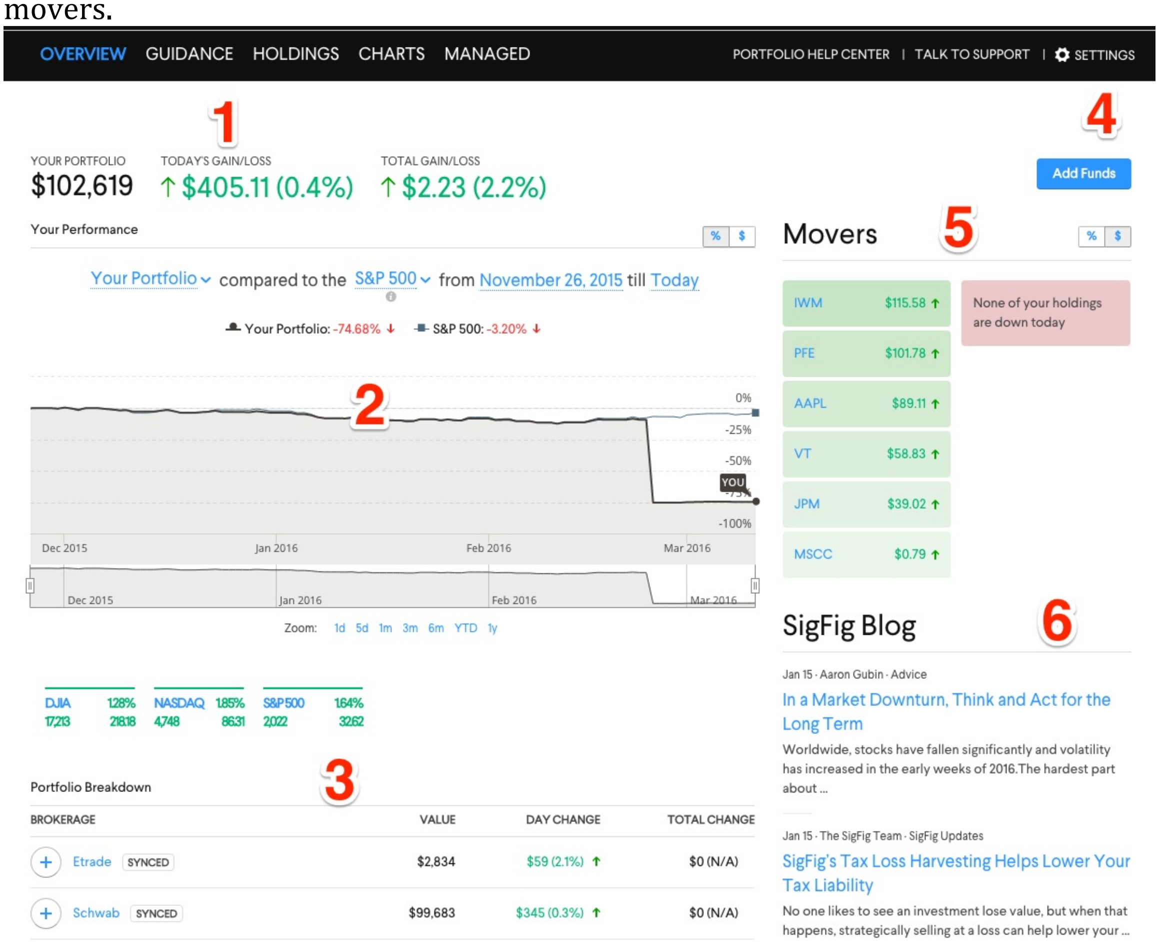
New View



1. **Overview:** This is where you can see a quick overview of your portfolio totals and charts showing performance over time. You can also find relevant news articles on this tab.
2. **Holdings:** This is where you can view your portfolios more in depth. Here you can see your individual holdings and their current performances.
3. **Guidance:** Guidance is the replacement for the Report Card feature. Guidance allows you to dig deeper into your portfolios and see how your portfolio stacks up against a balanced SigFig portfolio.
4. **Charts:** This is where you can view additional details on your portfolios in the form of charts, graphs, and other items.

Overview Page

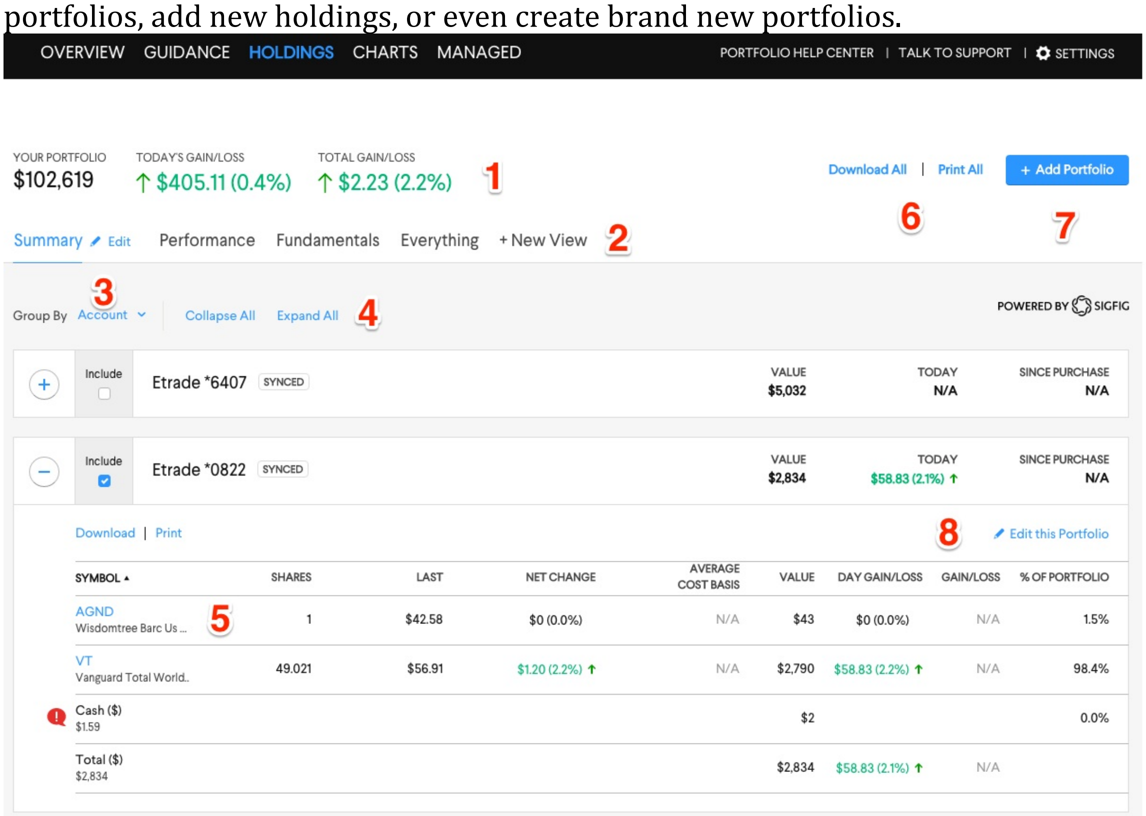
The Overview page is where you can check to get a quick top-level view of your portfolio. This page is located in the top black bar at the top of the Portfolio page. On this page you will find things like news articles, charts, daily change, and the daily movers.



1. Portfolio Totals: This area is where you will see your portfolio grand total, the daily gain/loss, and the total gain/loss. This is the total combined amount of all of your portfolios added together.
2. Portfolio Chart: Here, you can see the visual performance of your portfolio over different timeframes. You can change the timeframe by clicking the different lengths of time at the bottom of the chart.
3. Portfolio Breakdown and Indices: Here, you can see how the various indices (S&P, NADAQ, ETC) are performing, along with your individual portfolios as well. Click the + Sign next to each portfolio for further details.
4. Settings: Here you can dig deeper into how your portfolios are set up and perform edits on your holdings.
5. Daily Movers: This will give you a list of the holdings that are moving the most in your portfolio on that day.
6. Articles: Here you can find articles regarding investing from us here at SigFig and other places around the web. Scroll down on the page for more options!

Holdings Page

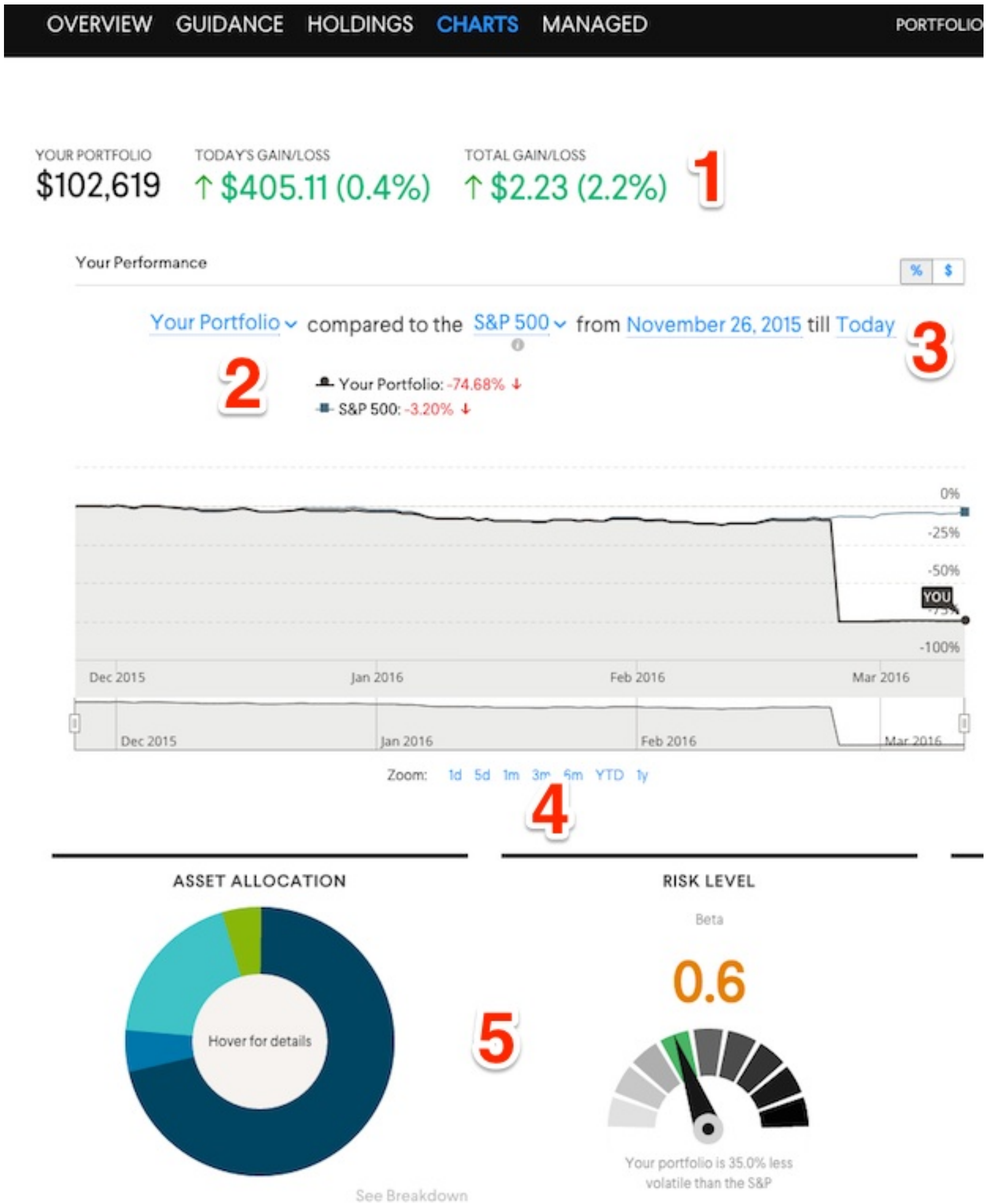
The Holdings page is the main page for viewing all of your individual securities and holdings that are in your portfolios. This is also where you can go to edit your portfolios, add new holdings, or even create brand new portfolios.



1. Portfolio Totals: This area is where you will see your portfolio grand total, the daily gain/loss, and the total gain/loss. This is the total combined amount of all of your portfolios added together.
2. Portfolio Views: You can click these to view different columns of details next to your portfolios. If you don't like the current set up, try some of the others to see if it is a good fit. Or, just click +New View to build a custom view where you can see the exact details you want next to each holding.
3. Grouping: This button you can group your portfolios in different ways. For example, if you wanted all of the accounts at the same brokerage to be included in a single list, or if you wanted it broken down by asset class. Just click on where it says "Account" on this page to see the full list.
4. Expand/Collapse All: This is how you can control if you want your portfolios to be "Open" (showing each individual security inside) or "Closed" (showing only the high level details like total amount and daily gain). Pressing Expand will open all of these up, while Collapse will close them. If you wish to do this individually, just click the plus or minus symbol next to each portfolio.
5. Individual Holdings: When your portfolios are open, you can see the individual securities inside. To get further details, you can click directly on the ticker symbol to get a deeper breakdown. All additional details will be held in columns to the left of the ticker symbol.
6. Download/Print: Here is where you can download the entire portfolio as a .csv file (Excel Compatible) or print the portfolio. Just click the button and it will do the work for you.
7. +Add Portfolio: Here is how you can add a new portfolio. Just click and select your brokerage from our list. Or, create a manual portfolio at the bottom by clicking "Create Manual Portfolio".
8. Edit This Portfolio: You can click on this to edit the holdings and shares that are currently in a portfolio. This will open a new window that will let you change the values associated with your portfolios when there is a change.

Charts Page

The Charts page is where you can dig a little deeper into your charts and graphs regarding your holdings. You can view single portfolios, compare them to indices, and see the breakdown of your portfolio.



1. Portfolio Totals: This area is where you will see your portfolio grand total, the daily gain/loss, and the total gain/loss. This is the total combined amount of all of your portfolios added together.
2. Chart Controls: Here, you can select the account to wish to view (Note: It will default to showing all of your portfolios in a combined fashion), the Index you want it compared to, and the date range you would like to see. Simply click the portions you would like to change to alter them.
3. % Chart Vs $ Chart: The chart will default the % chart, which shows the change in value of the holdings over time. However, if you wanted to view the pure cash value of your portfolio and how it changes, you can click the $

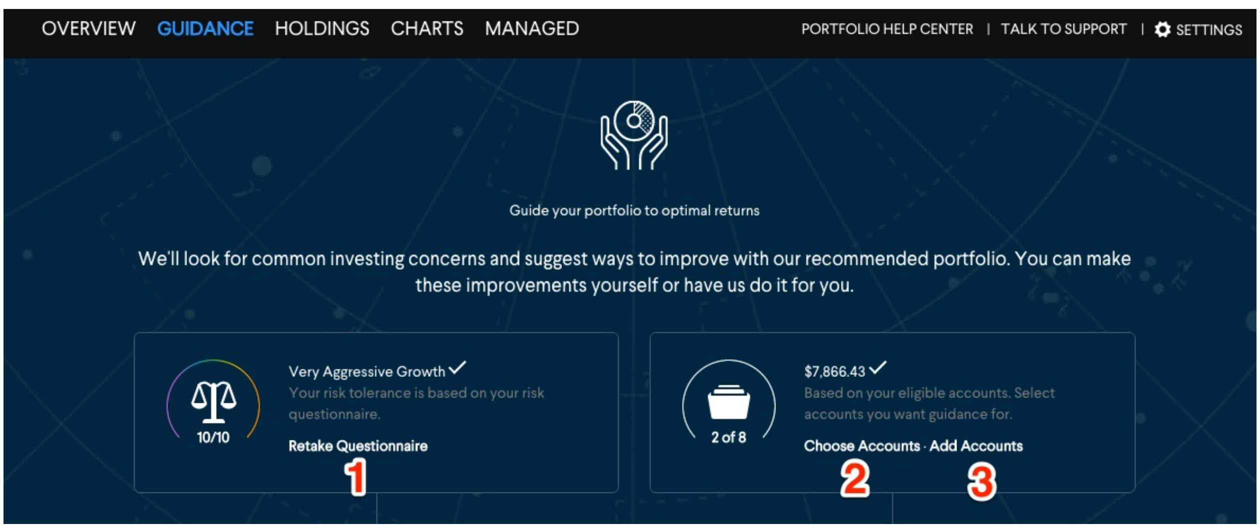
button here to swap to the $ chart. This will show the $ value of your portfolio, including deposits and withdrawals that may have occurred during the time period.

4. Chart Timeframes: Click on these to swap to a different timeframe for your portfolio. Currently, the maximum amount of data we can show is up to 1 year in the past.
5. Additional Charts: Scroll down to see additional details on your portfolio like Asset Allocation and Beta. We have additional charts and details on this page that gives you a better idea of how your portfolios are put together and how they are performing.

Guidance Page

The Guidance page is an expanded version of what the Report Card used to be. Now, you can dig deeper into issues that may be effecting your portfolio and receive further details on what exactly we are measuring and why it is important.

Please note that currently the Guidance page can only work with **Synced** accounts. This means it will be unable to analyze any manual accounts.



1. Questionnaire: To use the Guidance page, first we need to know what kind of investor you are. Take the quick questionnaire so that we can assign a risk level to base your optimal portfolio on. Once you have taken the quiz, you can always click the “Retake Questionnaire” button to take it again.
2. Choose Accounts: Here, you can decide exactly which portfolios you would like the system to analyze. Simply click this and uncheck any accounts you do not want included in the Guidance tool.

3. Add Accounts: If you have any accounts that are not currently linked, click here to sync your brokerage accounts so our Guidance system can take a look.

Once your portfolio is analyzed, you will get a breakdown of your portfolio. Click on any of the items for further details, or simply scroll down on the page.

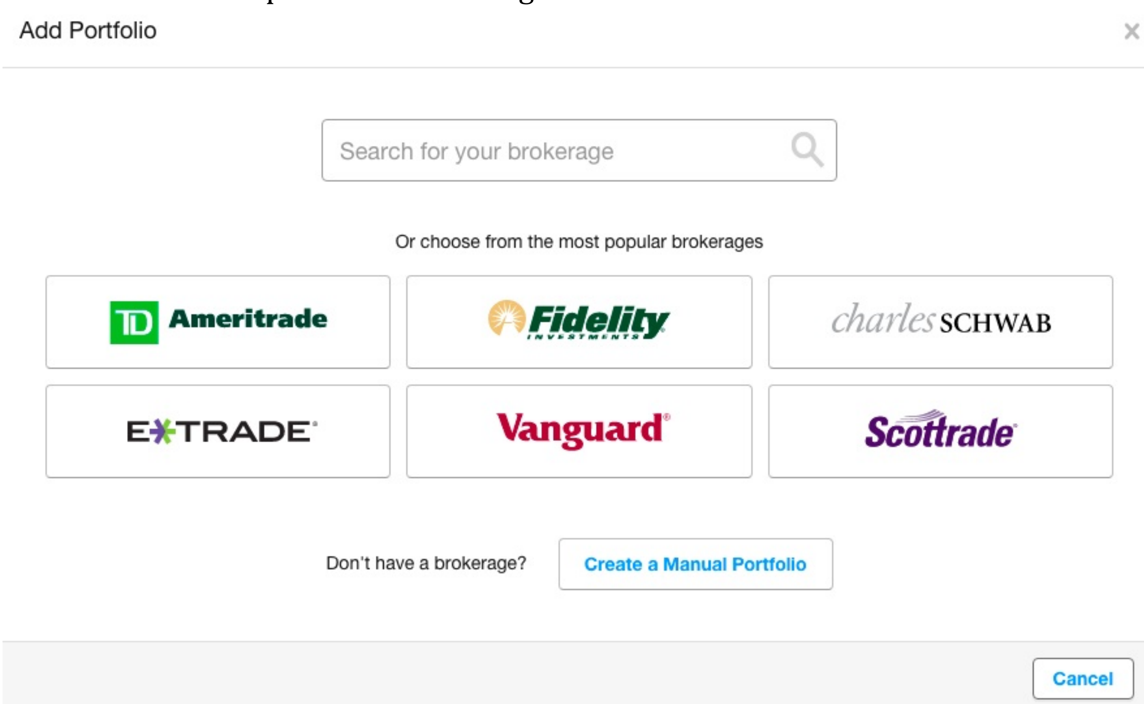
How To Instructions

How to Create a Portfolio

When you would like to create a new portfolio, there are two types you can create. First, you can create a "Synced" portfolio which is a portfolio that is linked directly to your brokerage. This will update all your shares and cost basis automatically, instead of requiring you to enter in the details for each holding. The other is a Manual portfolio, which does not update automatically, but allows for finer control as you can change the number of shares and cost basis whenever there is a change.

To start either, just click the **+Add Portfolio** Button on your **Holdings** page.

Synced Portfolio
To create a synced portfolio, you can start by clicking the +Add Portfolio button. From there, you can choose your brokerage from the list that appears or use the search bar at the top to find a brokerage that isn't listed.

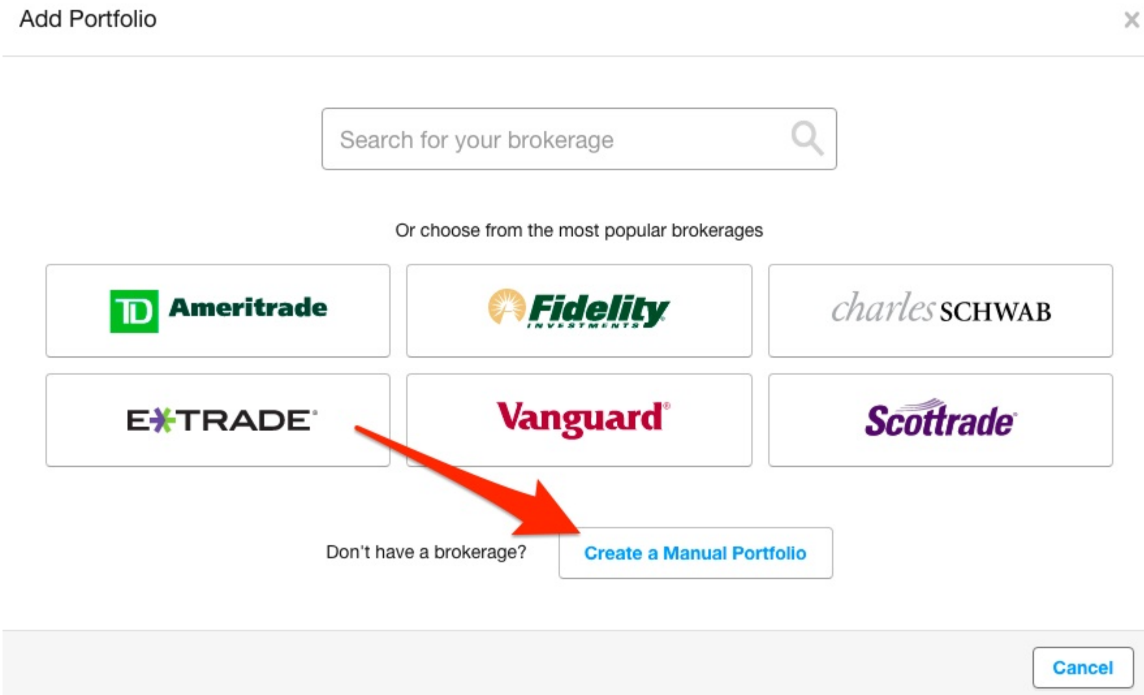


When you select a brokerage, it will walk you through the steps of entering in your credentials. Make sure you follow the instructions as they may ask for different details than what you normally use to log into your brokerage site.

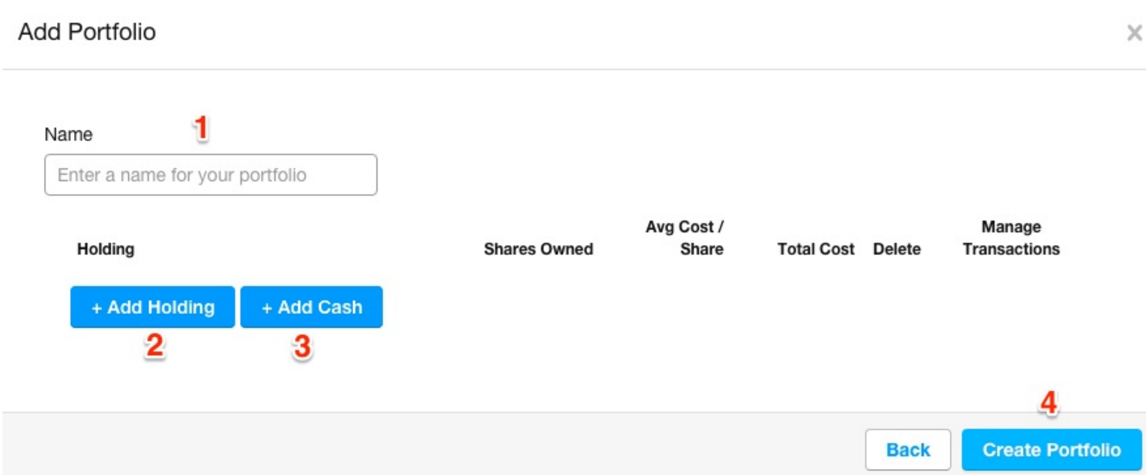
When you are done, just press the blue Sync Brokerage button at the bottom of the page. This will connect your portfolio and you will be able to see it on your Holdings page.

Manual Portfolio

Just like the Synced portfolio, you will start by clicking the +Add Portfolio button. From here, select the “Create a Manual Portfolio” button at the bottom of the box that appears.



Once you click this, you will start to set up your portfolio.

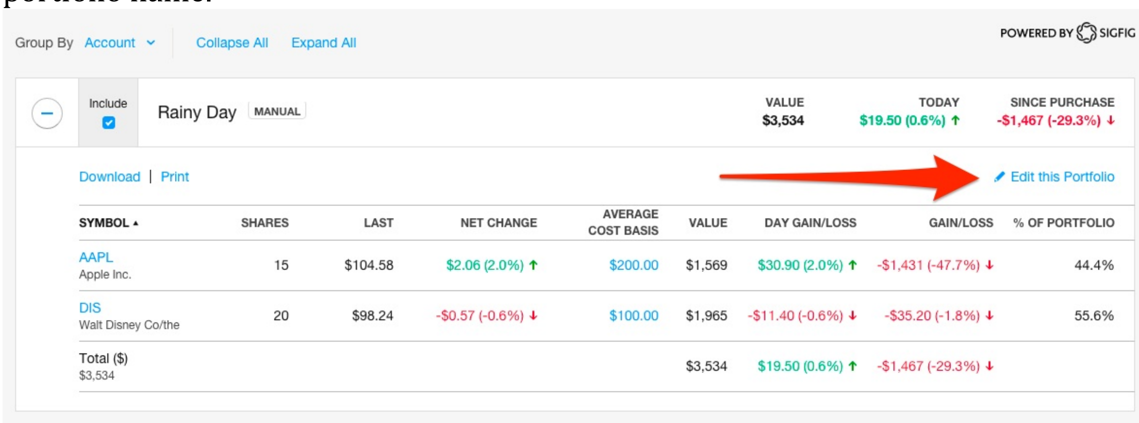


1. Enter in your portfolio name. This is required to create the portfolio and will be displayed on the Holdings page as the title for the portfolio.
2. +Add Holdings – Click this to add in a new holding. A new bar will appear when you click this button. Simply put in the ticker, click the company name that appears, and then you will see where to enter in shares and cost information.

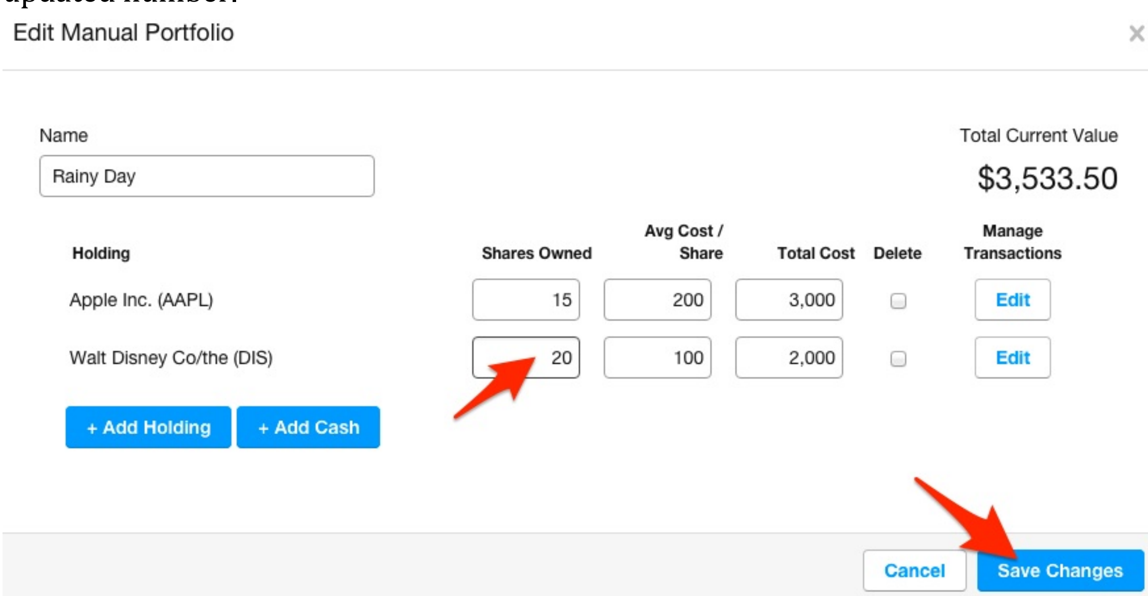
3. +Add Cash – Click this to create a new field where you can enter in a cash amount for the portfolio.
4. Create Portfolio – Clicking here will create the portfolio. This will save all of the work you have done and create the portfolio on the Holdings page.

How to Edit a Portfolio

To edit a portfolio that already exists, all you need to do is click on the "**Edit This Portfolio"** button to the right of your portfolio name. If you do not see this right away, make sure your portfolio is open by clicking the + sign to the left of the portfolio name.



Clicking here will open up the portfolio and show all of the individual holdings. To edit, simply click on the number you would like to edit and replace it with an updated number.

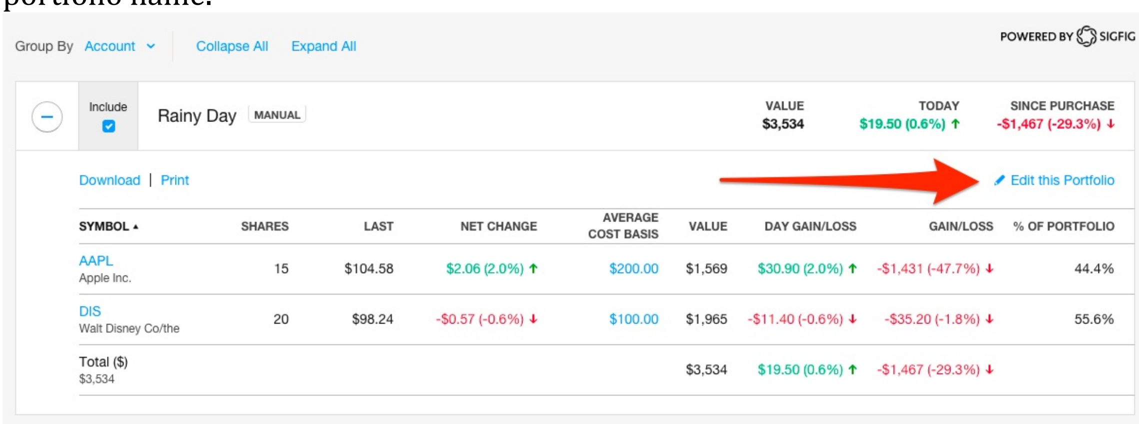


When you are done editing, just press the SAVE CHANGES button in the bottom right hand corner to save the work you have completed. If there is a problem, you will not be able to save. Check what you have been editing to see if any of the boxes have turned light red. If so, it means there is a problem in that particular box. Common issues are including $ signs, commas, or other special characters. Remove these and it should SAVE normally.

Note: If your portfolio is a SYNCED portfolio, you will only be able to edit the cost basis on the portfolio. The shares are locked, as this is information that is updated automatically from the brokerage.

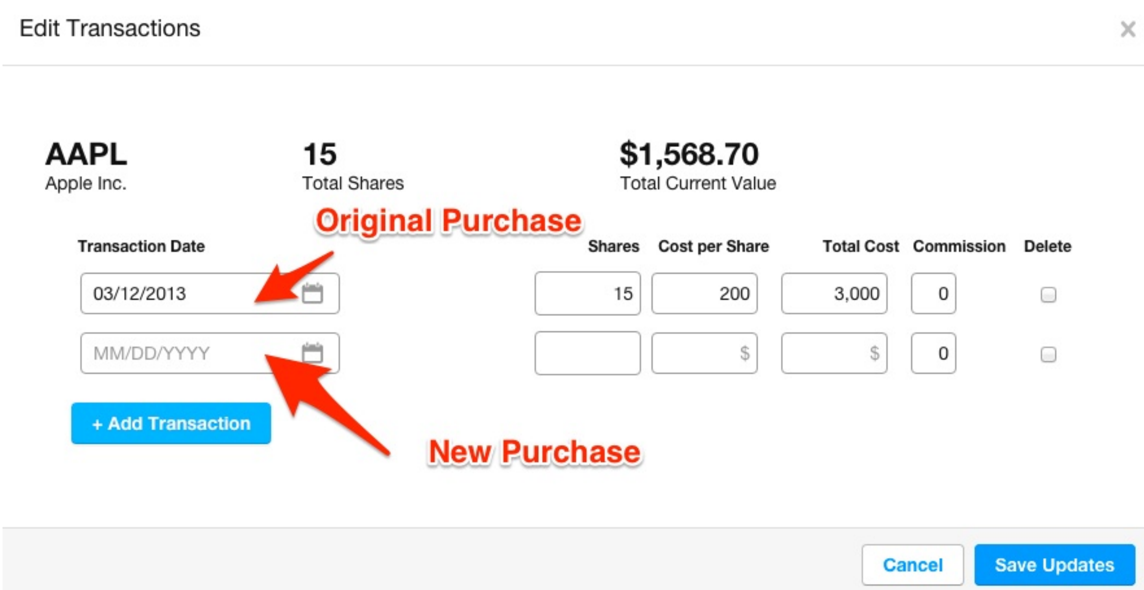
How to add a purchase or sale to an Existing Holding

To edit a holding that already exists, all you need to do is click on the "**Edit This Portfolio"** button to the right of your portfolio name. If you do not see this right away, make sure your portfolio is open by clicking the + sign to the left of the portfolio name.



Now, you will need to click on the button marked **Edit** to the right of the ticker that you wish to edit. This will open up the transaction window that will let you add in a purchase or a sale to a holding that already exists.

On the new window, to start, press the **+Add Transactions** button to add a new line for the portfolio.

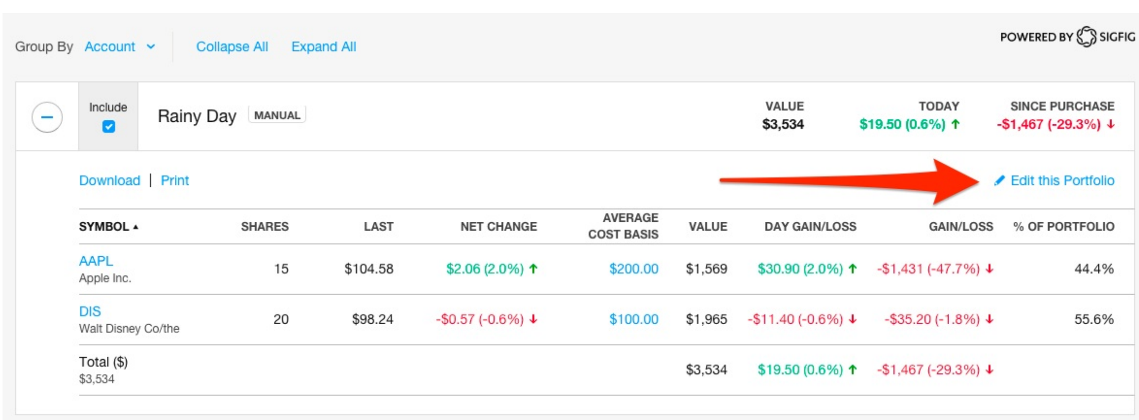


You can add as many new lines as you would like by pressing the **+Add Transaction** button. For purchases, use a positive number of shares, and for sales, use a negative amount of shares.

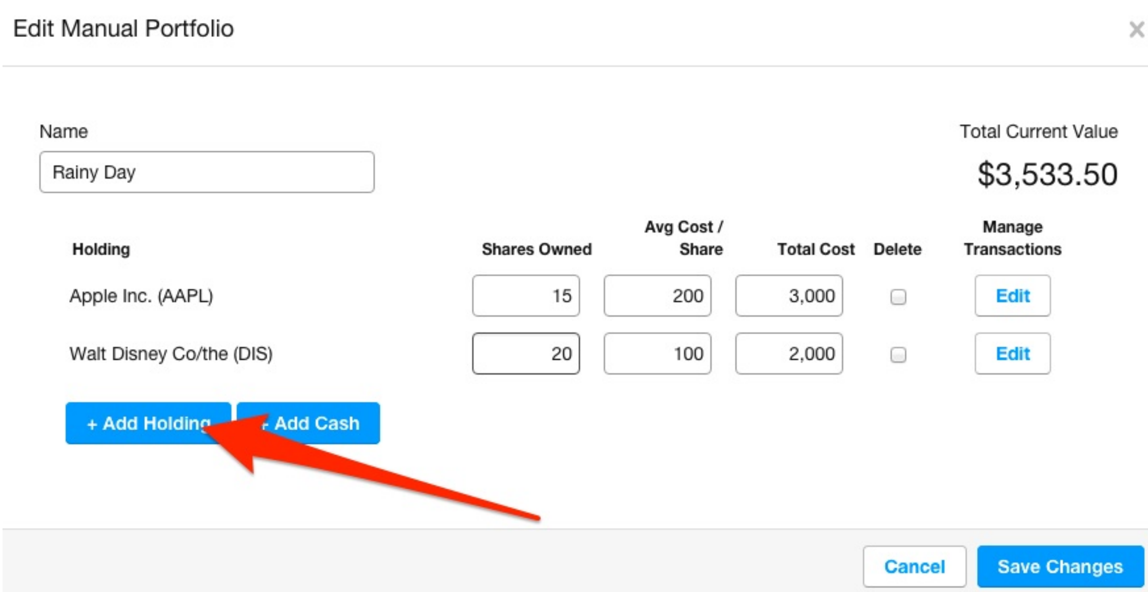
When you are done, just press **Save Updates** in the very bottom right corner. If you have trouble saving, please make sure you have a date filled in for every transaction. If you are missing a date, it will not save properly.

How to add a new Holding to an Existing Manual Portfolio

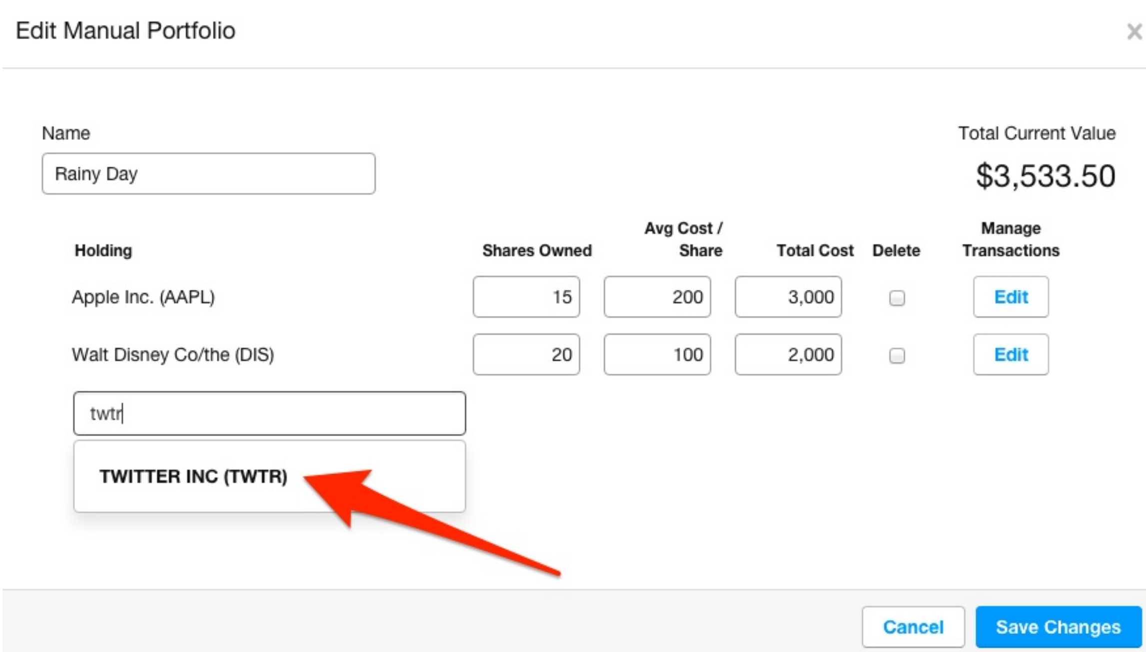
If you have a new holding that you would like to add to your manual portfolio, you can do so easily. All you need to do is click on the "**Edit This Portfolio"** button to the right of your portfolio name. If you do not see this right away, make sure your portfolio is open by clicking the + sign to the left of the portfolio name.



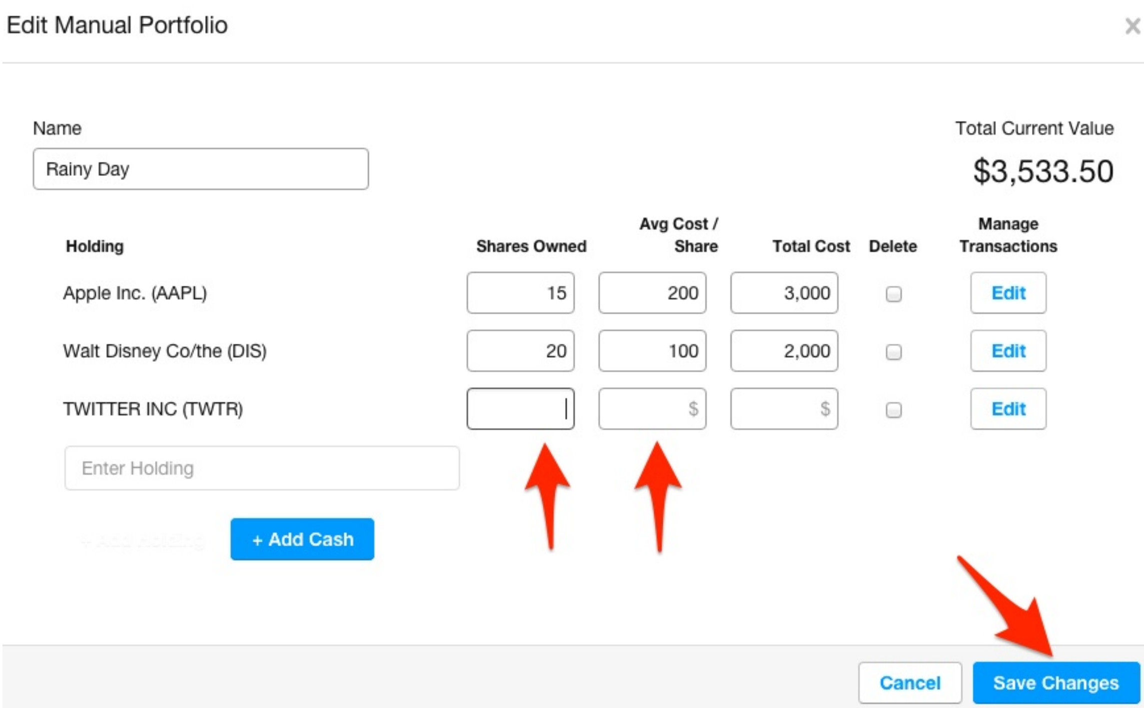
Once you are inside the portfolio, you will need to click the "Add Holding" button, just like you did when you were creating the portfolio.



In the new box that appears, enter in the ticker symbol of the holding you want to add and then select the company name that appears below. This will add the holding into the portfolio so you can enter in the shares and cost basis.



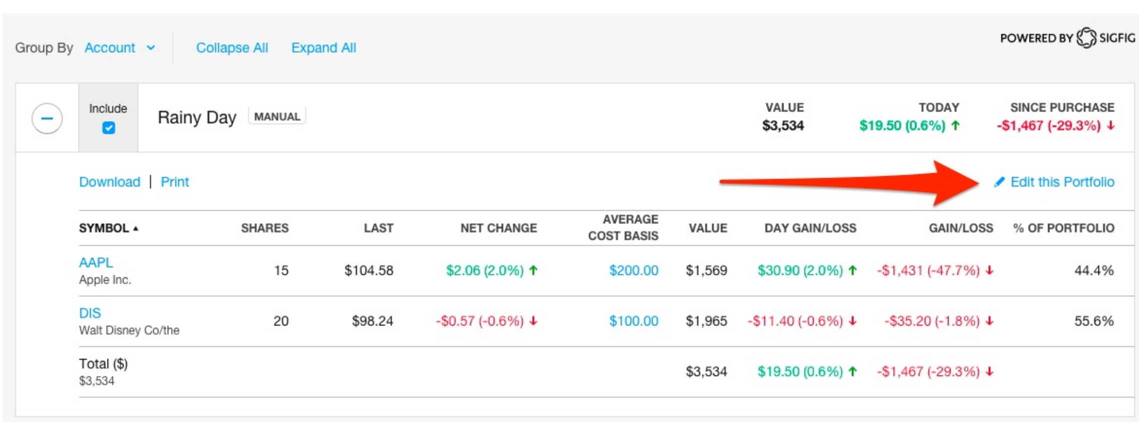
Once you click on the company name, the ticker symbol will be added to your portfolio and then you can enter in the shares and cost basis. When you are done, just press SAVE CHANGES.



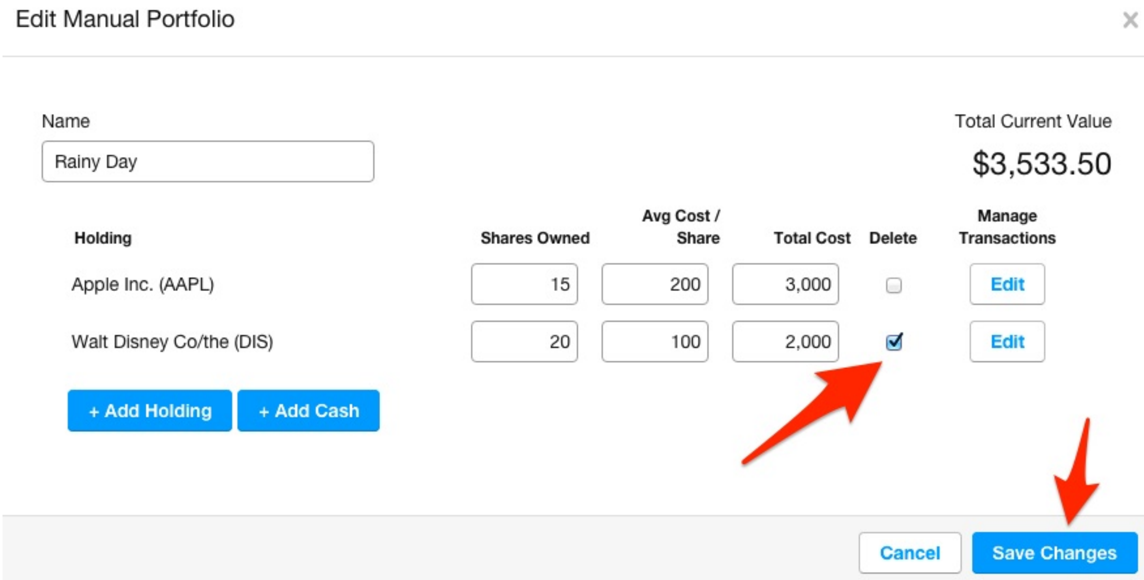
If there is a problem, you will not be able to save. Check what you have been editing to see if any of the boxes have turned light red. If so, it means there is a problem in that particular box. Common issues are including $ signs, commas, or other special characters. Remove these and it should SAVE normally.

How to Delete a Holding from a Portfolio

If you wish to remove a holding from your manual portfolio, you can do so easily. All you need to do is click on the "**Edit This Portfolio"** button to the right of your portfolio name. If you do not see this right away, make sure your portfolio is open by clicking the + sign to the left of the portfolio name.



Once you have opened your portfolio with the Edit this Portfolio button, you should see a column marked DELETE to the right of each holding in your portfolio. To delete a holding, simply check the box in the column marked delete next to the holding you want removed.

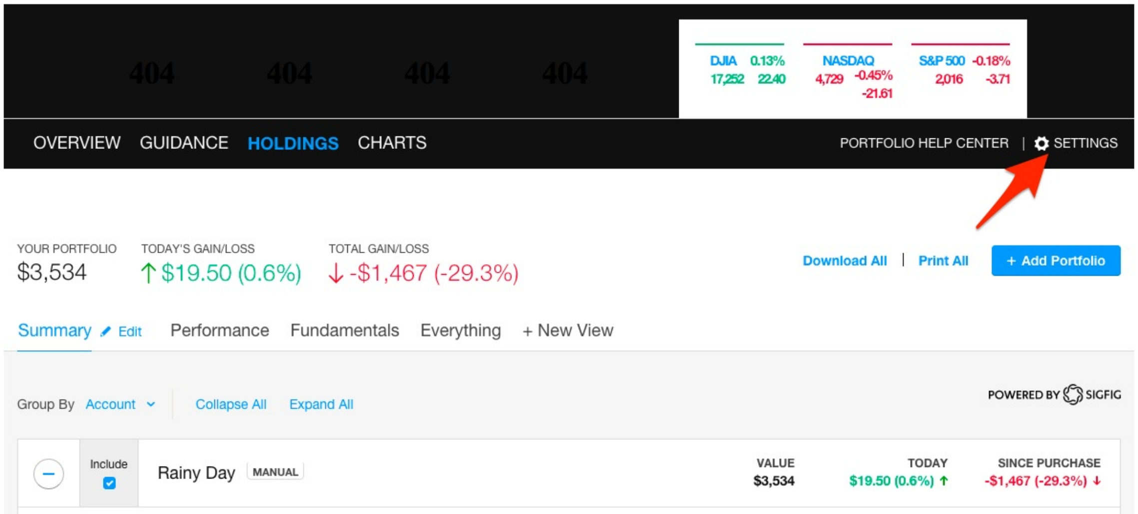


When you have selected all of the holdings you want removed, click the Save Changes button. This will ask that you confirm the deletion and then will remove the holding from your portfolio.

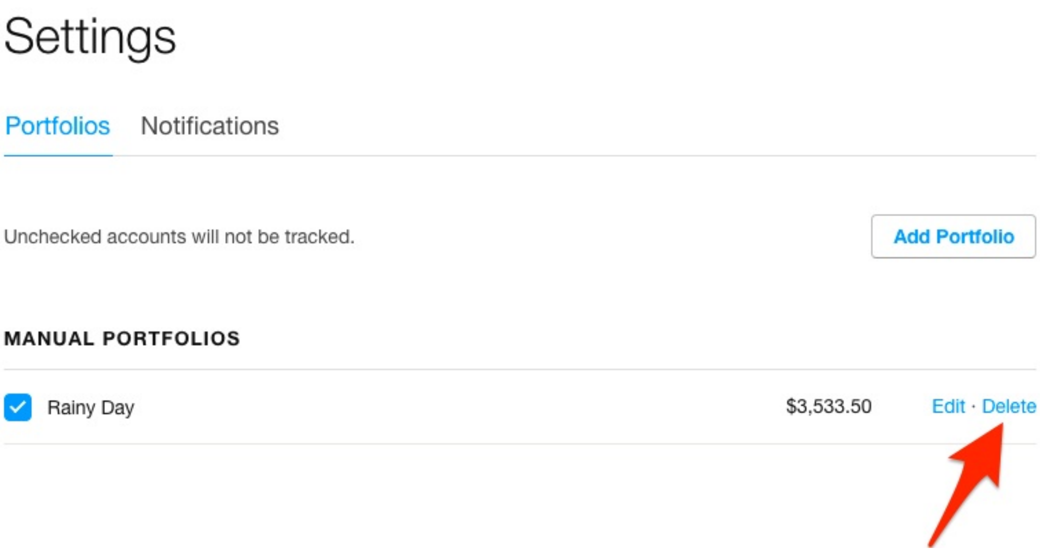
How to Delete a Portfolio

Before removing a portfolio, please note that once a portfolio is removed we cannot restore it from our end. All deletions are permanent, so please keep this in mind.

To start, click on the **Settings** button in the upper right hand corner of your portfolio.



Once you click **Settings** you should see a window that will list all of your portfolios. To the right hand side, you will see a DELETE option next to each portfolio. Simply click this, then confirm, and your portfolio will be fully removed.



Once confirmed, you should no longer see the portfolio appearing anywhere on your account.

Frequently Asked Questions

General Questions

- **How do I get to my portfolio?**

Your portfolio has changed pages, so it is now located at http://aol.com/portfolios Remember that you must be signed in to see your portfolio.

- **What browser is best to use to view my portfolio?**

All modern browsers are recommended. If you use Internet Explorer, we recommend IE9 or up or using Google Chrome or Firefox to access the portfolio if any issues are experienced with older browsers.

- **How are the portfolios ordered?**

Your synced accounts will show up first, followed by your manual accounts. Click the Expand All/Collapse All link

- **How can I sort my holdings?**

You can sort within each account, whether synced or manual. Your holdings can also be sorted by any of the data points shown, like Symbol, Shares, Net Change and so on. Simply click on the header to enable the sorting.
To group your holdings by account, market cap, industry, or asset class, by using the "Group Holdings by" drop down window.

- **How come my ticker is not being recognized (I can't find/add a ticker symbol)?**

The most likely reason is because you are inputting an international ticker or preferred stock. Both international stocks and preferred stocks are not supported in our new Portfolios. However, if you had these stocks before our upgrade, you should see them in your account. Go to "Holdings" tab at the top of the page and then click on "Edit This Portfolio" to the right of your portfolio name to view the individual holdings.

- **How come my international or preferred stock is not being recognized?**

International and preferred stocks are no longer supported in our new Portfolios. However, if you had these stocks before our upgrade, you should see them in your account. Go to "Edit A Portfolio" and find your manual portfolio and click "Edit Holdings." Then, click the drop-down arrow next to the Ticker name and you'll see your transaction history.

- **How do I delete all my data?**

Go to the “Settings” button in the upper right hand corner and hit delete on all of your accounts. You will first receive a “Are you sure?” prompt. Once you hit “Delete” after this prompt, your portfolio will be deleted. Please note: IF YOU DELETE A MANUAL PORTFOLIO, WE WILL NOT BE ABLE TO RECOVER YOUR DATA. If you delete a synced account, you can add it back by going to “Edit A Portfolio”, selecting “Add Portfolio”, finding your brokerage account and entering your credentials again.

Transition Questions

- **I am unable to access/pull up my portfolio.**

You are most likely entering the wrong username or password when you’re signing in. Double check you are entering the right credentials. If you need to reset your password, refer to this AOL Help page: http://help.aol.com/help/microsites/microsite.do?cmd=displayKC&docType=kc&externalId=219092

- **I am missing data in my portfolio/my holdings have disappeared.**

The most common reason is expired or delisted holdings. International holdings and market indexes are also not supported in our new Portfolios experience. To compare your portfolio against market indexes, refer to the interactive performance chart on the Holdings page.

- **How do I get the old DailyFinance view (the view before the upgrade)?**

When you go the Holdings tab after signing in, your default view is the Summary View, which is the old DailyFinance view. You will see all of the data points you were using to seeing: Shares, Last Price, Net Change (which is Today’s Gain/Loss), Cost Basis/Share, Value, Gain/Loss (since purchase), %Gain/ Loss (since purchase) and % of Portfolio.

Getting Help

In Depth FAQs

To get help on common user issues and questions, look through our FAQs, located at **https://financeonaol.zendesk.com/hc/en-us** Browse our FAQs or if you prefer, type in your question or keyword(s) in the search box and click **Search Answers** button. Any other questions can also be emailed directly to aolfinance-support@sigfig.com

Submit an Issue, Question or Comment

To submit a specific Portfolio issue or feedback, click the **Support** button on the right rail of any of our Portfolio pages. This will open up a form (pictured here on the right). Fill out the form and click **Submit** to receive SigFig assistance by email. Before you do this, see if your question or issue is included in our FAQs located in the Help Center in the upper right corner of the portfolio.

For urgent portfolio questions or concerns, AOL is providing phone support at (855) 267-6269, Monday to Friday from 8AM to 8PM EST.

If your issue is related to signing into Portfolios with your AOL account, first double check that you have entered your credentials (username and password) correctly. If you believe you have, click on the **Support** tab on our Portfolios Sign-in page to get assistance from AOL. If you need to reset your password, refer to this AOL Help page:
http://help.aol.com/help/microsites/microsite.do?cmd=displayKC&docType=kc&externalId=219092