

Guide to your Private Virtual Office

The following pages contain instructions and screen shots of www.FCVA.net and the Private Virtual Offices that reside within our web site.

We anticipate using web-based communications more and more over the next several years. Almost everyone now has access to the Internet and that can give you access to us and to your financial documents and information at any time you want it; 24 hours a day, seven days a week.

We have worked tirelessly to create a web site that is useful to both clients and to the serious, sensible investor looking for research information. Just as we view our relationship with you as a partnership toward fulfilling your financial planning and investment needs, we look to you as our partner in the endeavor of creating a web site that serves you. Please let us know what works for you and what does not. We want and need your feedback so that we can continue to develop a tool that is both useful and used.

Call us to get your confidential Client Number, User Name and Password.

Sincerely,



Michael B. Broadhurst, CFP®
Michael@FCVA.net



Louis H. Hibbitts, Jr.
Louis@FCVA.net



Linda L. Torres
Linda@FCVA.net

www.FCVA.net Guide to Private Virtual Office

Welcome to this guide that should help you access and use the information contained in your secure Private Client web site that is a part of www.FCVA.net. Most of our web site is open to the public but all sections that pertain to clients are secure. Each client has his or her own "sub web" that is a complete web site subordinate to our root web site. Each client sub web is under triple credential/password protection. Data storage and transmission is encrypted using key strength up to 256 bits — higher than used by most financial institutions.

The first step in accessing your web site is to open a browser. We built the site using Internet Explorer but it works in other browsers also. Type into the address bar our address: www.FCVA.net.

You should then see our Home page:

Financial Counselors
of Virginia, Inc.

Home
News
FCVA
Clients
Resources
Disclosures
Site Map

Navigation Links

Welcome
to Financial Counselors of Virginia!

*Personal Wealth Management
for
Individuals and Families
Since 1985*

We are committed to helping our clients accumulate, manage and protect the assets that will allow them the freedom to do whatever they want, whenever that may be.

Financial Counselors of Virginia (FCVA) is the oldest independently owned and continuously operated fee-only Registered Investment Advisor in Tidewater.

The professionals at FCVA provide financial planning and investment management services on a **fee only** basis. That means we work solely for our clients and receive no compensation from anyone else. As a result, we **eliminate the conflicts of interest** arising from the sale of investments and other financial products. As your investment managers, we are guided by the principle that every dollar not spent on unnecessary sales charges, commissions or excessive management fees is a dollar earned for our clients. We know the **cost** of investing matters!

You deserve to work with a wealth manager who places your interests first. We do not attempt to outperform some arbitrary market index as proof of our

Remember to check [News](#) for updates and information about things that may affect you **now**.

Are you sometimes confused or even embarrassed that you don't know the "jargon" of finance? You are not alone! Go to our page on Information Resources to

Welcome to Financial Counselors of Virginia! www.FCVA.net Make Sure You Have What You Need

Internet

The next step is to click on the **Clients** link in the Navigation links list. That link will take you to the **Clients Corner** secure page:

Client's Corner - Financial Counselors of Virginia - Microsoft Internet Explorer

File Edit View Favorites Tools Help Back Forward Stop Refresh Home abc

Address https://www.fcva.net/Pages/Clients.htm Links



Client's Corner

[Home](#)
[News](#)
[FCVA](#)
[Clients](#)
[Resources](#)
[Disclosures](#)
[Site Map](#)

To discuss becoming a client of **FCVA**, please contact us either by telephone (757 399 7499), by e-mail (info@FCVA.net) or by U.S. Mail (355 Crawford Street, Suite 802, Portsmouth, VA 23704).

Private Client Pages

Type your Client Number here

Make Sure You Have What You Need When You Need It.

To access our Demonstration of Private Client Pages, type **Demo** in the box above. Clients, type in your client number. Clients are now required to login to access their information.

Are you sometimes confused or even embarrassed that you don't know the "jargon" of finance? You are not alone! Go to our page on Information Resources to access an extensive set of [web-based glossaries](#).

Web Links and Articles: Our *research library*, adapted to the electronic age. Here, you can find information on almost every aspect of investing and the general financial world. In addition, we have included several links and articles about non-financial areas of interest. Spend some time here and you will be rewarded.

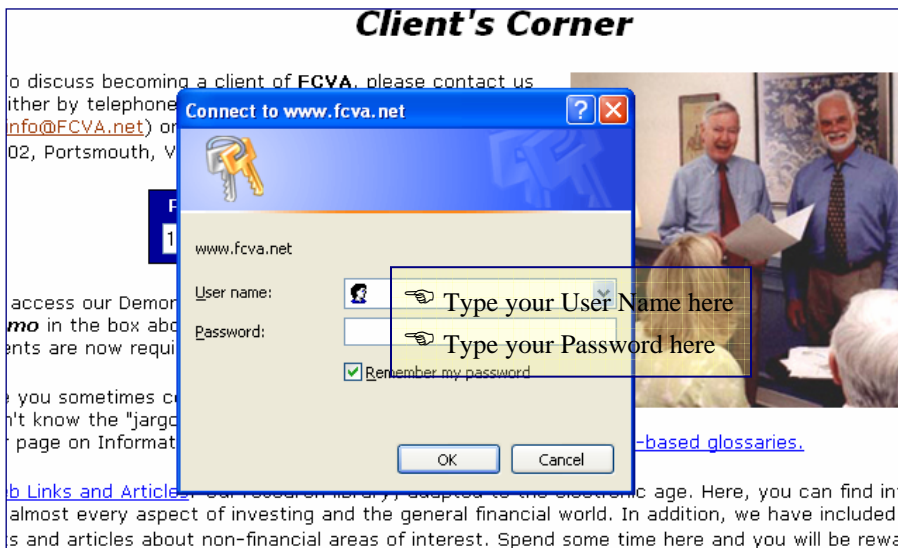
We provide a service to our clients that allows the client and advisor to partner via the Internet to create various Capital Needs Planning scenarios including advanced *Monte Carlo simulations*. To access that web site, [click here](#).

[Readers, Viewers and Players](#) you may need to open some documents can be found here.



Welcome to Financial Counselors of Virginia! www.FCVA.net Make Sure You Have What You Need When You Need It! Internet

When you have typed in your Client Number and clicked **Login** or pressed **Enter**, you will be prompted for your **User Name** and **Password**:



Client's Corner

To discuss becoming a client of **FCVA**, please contact us either by telephone (757 399 7499), by e-mail (info@FCVA.net) or by U.S. Mail (355 Crawford Street, Suite 802, Portsmouth, VA 23704).

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Your Client Number is: _____
 Your UserName is: _____
 Your Password is: _____

If you are using your own computer, you may want to check the "Remember my password" box. If you access the Internet from someone's computer other than your own, do not check that box.

When you arrive at your web site, your personal screen will greet you:

Private Client - Home - Microsoft Internet Explorer
Address: https://www.fcva.net/SampleClient/

Financial Counselors of Virginia, Inc.

Joe and Jane Client's Private Home Page

[FCVA Home](#)
[Client Home](#)

What You Need
When You Need It.

Welcome, Joe and Jane! Your name will appear here

This and the pages subordinate to this page are all password protected and secured by a Secure Socket Layer (SSL) with up to 256-bit encryption. Your information is safely stored and displayed. Evidence of our SSL certificate

If you navigate away from your own private area, depending on your browser, you may be required to log in again. Closing your browser after your session will delete the cookie holding your logon credentials and maintain your Internet confidentiality.

News for Clients

- [Here](#) you may find information of a general nature sent to all clients simultaneously.

Discussion

- [Click here](#) to enter the [discussion area](#). An ongoing record of the web dialogue between you and FCVA.

Click here to let us know you have posted a message

We will notify you when we post a message.

Documents

- [Click here](#) to view copies of previous [correspondence](#). Letters, e-mail messages, etc.
- [Click here](#) to see your [insurance documents](#). Policies, applications, statements
- [Click here](#) to see your [investment documents](#). Policy Statement, Applications, Authorizations, Statements
- [Click here](#) to see your [financial planning documents](#). Reports, Data, Assumptions, Constraints, FCVA Advisory Agreement
- [Click here](#) to see your [legal documents](#). Wills, Trusts, Powers of Attorney
- [Click here](#) to see your [tax documents](#). Income tax returns and documents
- [Click here](#) for your [personal documents](#)

Information

- [Click here](#) to view our opinions and philosophies of investing and for links to the specific investments we use: [Investment Information](#)
- We provide a service to our clients that allows us to partner via the Internet to create various Capital Needs Planning scenarios including advanced *Monte Carlo simulations*. To access that web site, [click here](#).
- [Click here](#) to view the current values of your [financial accounts](#). A secure, password-protected way to look at **ALL** of your financial life aggregated into one place with up-to-the-minute values. Call us to help you get set up.

[Top](#)

You can [contact us](#) here and we also encourage you to [tell a friend](#) about us.

Financial Counselors
of Virginia, Inc.

Financial Counselors of VA is an independent Registered Investment Advisor based in Portsmouth, VA, providing fee-only financial planning services and investment management advice to individuals and families since 1985.

This site is best viewed in IE 5 or newer with your screen resolution is set to 1024 x 768 pixels.
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Welcome to FI Internet

From your home page, the links you can click to get to other places on your web site are as follows:

 **News for Clients**

This is where we post timely messages of interest to all or groups of clients.

 **Discussion**

This will be the most active part of your Private Client web site. Here we can engage in what is called a *threaded discussion*, which is nothing more than a collection of comments, questions and answers between us and our client arranged in an orderly fashion according to distinct subjects or topics.

 **Correspondence**


Where we can store copies of letters, e-mails and other written communications

 **Insurance Documents**

Where we can store and you retrieve copies of insurance contracts, applications, beneficiary arrangements and other insurance related information.

 **Investment Documents**

This link will take you to the page in your web site where we can store investment applications, statements of your accounts, pending applications we have completed that you may download, sign and return, transaction confirmations and other investment related documents and information.

 **Financial Planning Documents**

Here is where we will post retirement planning, education planning and general financial planning documents and analyses as well as a copy of your advisory agreement with FCVA.

 **Legal Documents**

This page of your web site can be used to store copies of your will, trusts, powers of attorney and other legal documents you may want electronically stored.

 **Tax Documents**


Here you may find copies of your income tax returns that we have prepared. If we do not prepare your income tax returns, you may still submit a copy to us that we will scan and upload to your web site. In addition, you may store any other tax related documents here.

 **Personal Documents**


Here we may store things of personal value to you.

 **Investment Information**

This link takes you to the proprietary section of the web site that discusses our philosophy of investing and the specific investments we use for our clients. It is available to clients only.

 **Capital Planning Simulation**

This link takes you away from our site to another secure data site where we can jointly simulate the needs and uses of your capital.

 **Financial Accounts**

From this page, you can access our Account Aggregation service where ALL of your available online accounts can be aggregated onto one page for your convenience. Each account can be explored deeper to view the specific holdings and transactions.

Also, we will add any links to this page that pertain to your finances or that you request us to add. This can be your “links homepage.”

Most of the links referenced above take you to pages in your web site that then have more links to the actual documents. One link, however, may require a bit more explanation and guidance; the *Discussion* pages.

When you click on the link [discussion area](#), you should go to your discussion home page:

The screenshot shows a Microsoft Internet Explorer browser window titled "Dialogue Welcome - Microsoft Internet Explorer". The address bar displays "https://www.fcva.net/SampleClient/discsample_welc.htm". The page content includes the logo for "Financial Counselors of Virginia, Inc." and a navigation menu with links for "FCVA Home" and "Client Home". The main heading is "Dialogue", followed by a sub-heading "Welcome, Joe and Jane". Below this, there are links for "Client Home", "Contents", and "Post a New Message". A yellow callout box with a hand icon points to the "Contents" link and says "Click 'Contents' first". The page also contains instructions on how to use the "Contents" link and a "Top" link at the bottom.

First, click the **Contents** link to view the Table of Contents of previously posted messages. The most recently posted messages will appear at the top of the thread. A "thread" is a series of messages related to a single thought or topic.

To begin a new subject or thread, click either **Post** or the link **Post a new article (starting a new thread)**. That should take you to the **Post** page:

Dialogue Submission Form - Microsoft Internet Explorer

File Edit View Favorites Tools

Back Forward Stop Refresh Home abc

Address <http://www.fcva.net/client%20subweb%20templ> Links

Financial Counselors
of Virginia, Inc.

[FCVA Home](#)

Dialogue

[[Home](#) | [Contents](#) | [Search](#) | [Post](#)]

[Client Home](#)

Client Home

*Make Sure
You Have
What You
Need*

*When You
Need It*

Post Message

Subject: The topic of the message

Comments: The text of the message

Click here to post the message

You must click "Post Article" to send your message. After you post or reply to a message, please return to the [Client Home](#) page and click the *Notify FCVA* button.

Last changed: 07/23/06

[Top](#)

You can **contact us** here and we also encourage you to **tell a friend** about us.

Welcome to Financial Counselors of Virginia! www.FCVA.n Internet

Enter a topic in the *Subject* line and then type your message in the *Comments* box. When you have finished your message, click the *Post Article* button *under* the *Comments* box to actually post the message.

At any time before you quit your current session, please return to your *Client Home* page and click the Notify FCVA button. That sends a short e-mail message to us notifying us that you have posted a message or question.

Financial Counselors
of Virginia, Inc.

Private Client Home Page

[FCVA Home](#)

[Client Home](#)

*Make Sure
You Have
What You
Need*

*When You
Need It*

Welcome, Sample! Your name will appear here

This and the pages subordinate to this page are all password protected and secured by a Secure Socket Layer (SSL) with up to 256-bit encryption. Your information is safely stored and displayed.

If you navigate away from your own private area, you may be required to log in again. That's why we have removed most of the navigation links from the Private Client Pages.

Click here to enter the [discussion area](#)
An ongoing record of the web dialogue between you and FCVA.

Click here to let us know you have posted a message
 We will notify you when we post a message.

Click here to view copies of previous [correspondence](#)
Letters, e-mail messages, etc.

Click here to view the current values of your [financial accounts](#)
A secure, password-protected way to look at **ALL** of your financial life aggregated into one place with up-to-the-minute values.
Call us to help you get set up.

After you have posted your message to the discussion board, click here to notify us to look for your message.

256-BIT ENCRYPTION
Ramp SSL
SECURE SITE
CLICK TO VERIFY

When we post to your web site, we will similarly notify you. Expect a rather cryptic e-mail message:

Message from www.FCVA.net Private Client discussion - Message (HTML)

File Edit View Insert Format Tools Actions Help Type a question for help

Reply Reply to All Forward Print Forward X

From: MBBCFP@FCVA.net Sent: Thursday 7/27/2006 11:41 AM MBBCFP@FC... Unknown contact

To: info@FCVA.net

Cc:

Subject: Message from www.FCVA.net Private Client discussion

B2: Notify Client Your name will appear here

Remote User:

Date: Thursday, July 27, 2006

Time: 08:41 AM -0700

The Subject is the message

Once a thread is established, it is best to **Reply** to that thread if, indeed, you are continuing that discussion. When you read a message, the top menu links offer both a **Post** and a **Reply** option. To begin a new, unrelated thread, choose **Post**. To answer or continue the current thread, choose **Reply**.

File Edit View Favorites Tools Help Back Address https://www.fcva.net/SampleClient/_discsample/00000001.htm

Financial Counselors of Virginia, Inc.

Dialogue

[[Client Home](#) | [Contents](#) | [Post a New Message](#) | [Reply to this Message](#)]

Welcome

From: MichaelIFCVA
Date: October 26, 2006

Comments

Welcome to the Client Virtual Office Dialogue demonstration. Here, clients and FCVA can post questions and answers and other dialogue that will be saved for future reference. You can gain access to the resources of FCVA *whenever you want from wherever you are.*

Notice that each message's Subject line represents a separate topic and is signified as such by being aligned to the left border. In the above screen shot, *Cool* and *Hello* are the two distinct topics. Thus every distinct subject for discussion is easily recognizable by being at the left edge of the Dialogue Contents page. Each response or **Reply** to a message is linked to that message by being *indented* under the related message. The Subject line for a **Reply** is always prefaced by Re: and repeats the wording of the subject line for the message to which it is in response. Similarly, if you **Reply** to a **Reply**, your message will be indented under the previously indented **Reply**. If you **Reply** to the original message, your **Reply** will be indented to that level of message. It is this visual pattern of indented messages, or *thread*, which establishes a clear way of following an ongoing dialogue and is particularly helpful when you are attempting to follow the essence of a discussion long after it has taken place.

File Edit View Favorites Tools Back Address https://www.fcva.net/SampleClient/disc1_frm.htm Links

Financial Counselors of Virginia, Inc.

Dialog

[[Home](#) | [Contents](#) | [Search](#) | [Post](#)]

CONTENTS

Note: you may need to reload this page to see the most recent additions.

[Cool](#) 02 Jul 2006

[Hello](#) Edna 30 Jun 2006

[Re: Hello](#) Mike 30 Jun 2006

[Re: Hello](#) Joe 25 Jul 2006

If you use Internet Explorer, you may experience the annoying, but sometimes useful warning box thus:

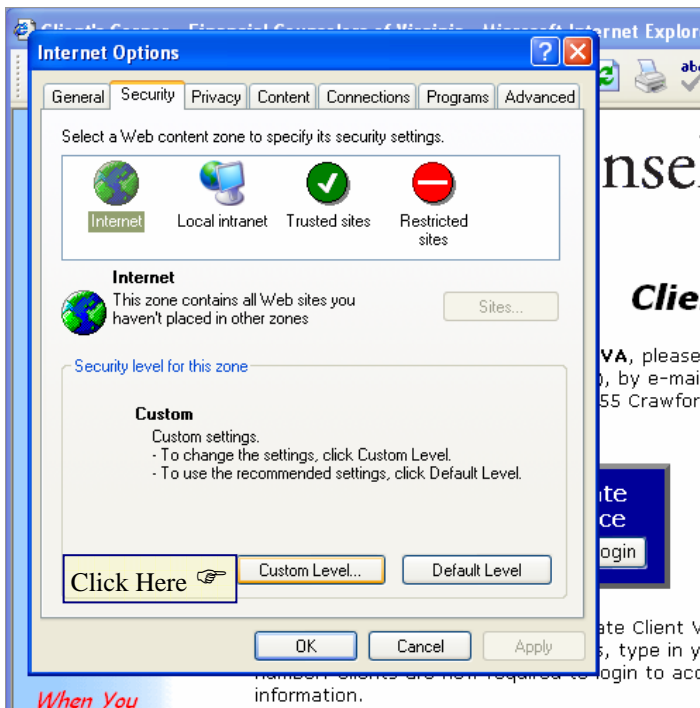


To remove that pesky box that pops up every time you want to change screens, you must change a setting in your IE browser.

On your IE toolbar, go to Tools, then to Internet Options.



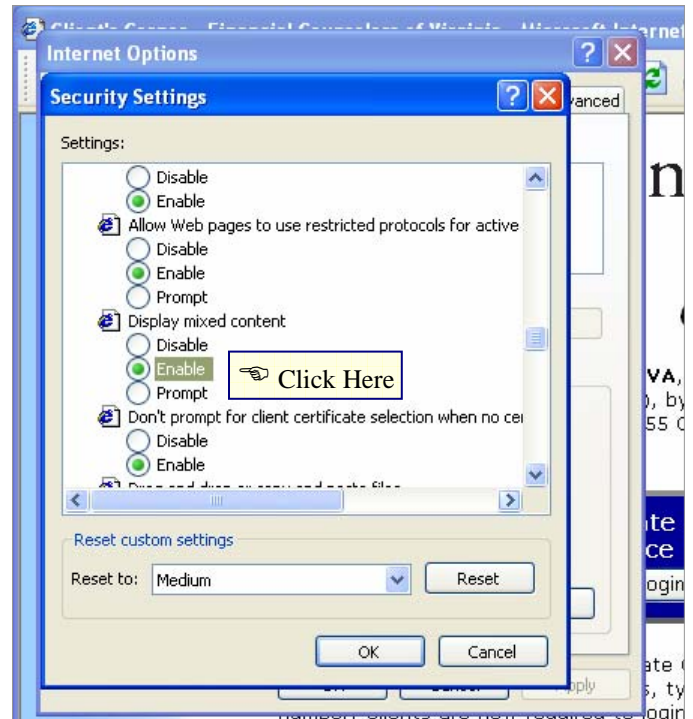
Once you are in the Internet Options area, click on the Security tab: Then click on the Custom Level button at the bottom.



That will open "Security Settings," a long list of security options. We need to change just one for this exercise.

About half way down the list, find "Display mixed content"

Change the setting to "Enable," click "OK," and the warning will not show again.



Thank you for taking the time to read this Guide. We hope you find it helpful in learning to use the tools we have provided on your Private Virtual Office. We want and need your feedback so that we can continue to develop a tool that is both useful and used.

Call us to get your confidential Client Number, User Name and Password.

If ever you have questions, please call or e-mail us at your earliest opportunity.

Financial Counselors of Virginia, Inc.

757 399 7499 757 399 8376 Info@FCVA.net

