

Introducing The RightCapital Document Vault

In the ever-evolving landscape of financial planning, organization and security are paramount. Managing documents like loan agreements, insurance policies, and tax returns can be overwhelming, but RightCapital's Document Vault simplifies this process. Integrated directly into the RightCapital Client Portal, the Document Vault provides a secure, organized, and easily accessible space for all your essential financial documents, ensuring you stay on top of your financial life with ease.

A black rounded rectangular box containing the text "Document Vault" in white, bold, sans-serif font. The background of the entire graphic is a collage of financial documents, including a stock market ticker with numbers like "0.3430" and "8.04", a bar chart with blue bars, and a calendar strip showing "June July Aug".

Document Vault

A yellow rounded rectangular box containing the text "An Indispensable Asset" in black, bold, sans-serif font.

An Indispensable Asset

A black rounded rectangular box containing the text "BayRock and RightCapital Simplify Document Management" in white, bold, sans-serif font. The background of the entire graphic is a collage of financial documents, including a stock market ticker with numbers like "0.3430" and "8.04", a bar chart with blue bars, and a calendar strip showing "June July Aug".

BayRock and RightCapital Simplify Document Management

The logo for RightCapital, featuring a blue stylized wave icon above the text "RightCapital".

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What is the RightCapital Document Vault?

The Document Vault is a secure, digital storage solution designed to centralize your financial documents. Whether it's your latest bank statements, tax returns, or life insurance policies, the Vault ensures these documents are not only protected but also easily retrievable whenever needed. This streamlined approach to document management helps both you and your financial advisor maintain a clear, organized view of your financial situation.

Key Features of the Document Vault

Secure Storage

With bank-level security, the Document Vault protects your sensitive information, allowing you to store critical documents like loan agreements, birth certificates, and insurance policies without worry.

BayRock and RightCapital Simplify Document Management

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Shared and Private Folders

The Vault includes both shared and private folders. The shared folder allows for seamless collaboration between you and your advisor, while the private folder keeps personal documents confidential.

BayRock and RightCapital Simplify Financial Planning

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Easy Accessibility

Accessing your Document Vault is simple—just click on the “Folder” icon in the top right-hand corner of your RightCapital Dashboard. From here, you can upload new documents, manage existing ones, and control who has access to them.

Better Organization

No more digging through piles of paperwork or multiple cloud storage accounts. The Document Vault acts as your digital safe, providing a centralized location for all your important documents, making organization straightforward and hassle-free.



BayRock and RightCapital Simplify Document Management

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Gap Analysis

A key challenge in financial planning is ensuring that every aspect of your financial life is fully addressed. RightCapital's Document Vault plays a crucial role in this process by enabling continuous review and gap analysis.

BayRock and RightCapital Simplify Document Management

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Gap Analysis

A key challenge in financial planning is ensuring that every aspect of your financial life is fully addressed. RightCapital's Document Vault plays a crucial role in this process by enabling continuous review and gap analysis.



By having immediate access to your most up-to-date financial documents, your advisor can thoroughly analyze your financial plan between meetings. This proactive approach helps identify any gaps or inconsistencies in your plan, such as insufficient insurance coverage or imbalances in your investment portfolio, allowing timely adjustments to ensure that your financial goals are fully supported.

Advisor Coordination

Effective financial planning often involves collaboration among multiple advisors—tax professionals, estate planners, and investment advisors. The Document Vault is designed to facilitate seamless communication and document sharing among your advisory team, ensuring that your financial plan is not just comprehensive but also well-coordinated.

With the Document Vault, your advisors can easily share documents like tax returns, legal agreements, and investment strategies, ensuring everyone is on the same page. This level of coordination leads to a financial plan that integrates every aspect of your financial life, reducing the likelihood of conflicts or oversights and ensuring that all parts of your plan work together harmoniously.

BayRock and RightCapital Simplify Advisor Coordination

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Advisor Coordination



Effective financial planning often involves collaboration among multiple advisors—tax professionals, estate planners, and investment advisors. The Document Vault is designed to facilitate seamless communication and document sharing among your advisory team, ensuring that your financial plan is not just comprehensive but also well-coordinated.

The Document Vault: An Indispensable Asset

RightCapital's Document Vault is more than just a storage tool—it's an essential component of your financial planning strategy. By enabling continuous review through gap analysis and fostering seamless advisor coordination, the Vault helps ensure that your financial plan is both comprehensive and finely tuned to your unique situation.

Whether you are preparing for retirement, managing investments, or planning your estate, the Document Vault provides peace of mind by ensuring that every detail is accounted for and that your plan is executed with precision. Embrace the efficiency and security of RightCapital's Document Vault and take a confident step toward achieving your financial goals.

For more information on how RightCapital's Document Vault can enhance your financial planning process, visit [BayRock Financial](https://www.bayrockfinancial.com).

Combining all your financial data in one place is the starting point for higher quality financial decisions. A single view enables holistic decision making. No more making piecemeal or siloed decisions.

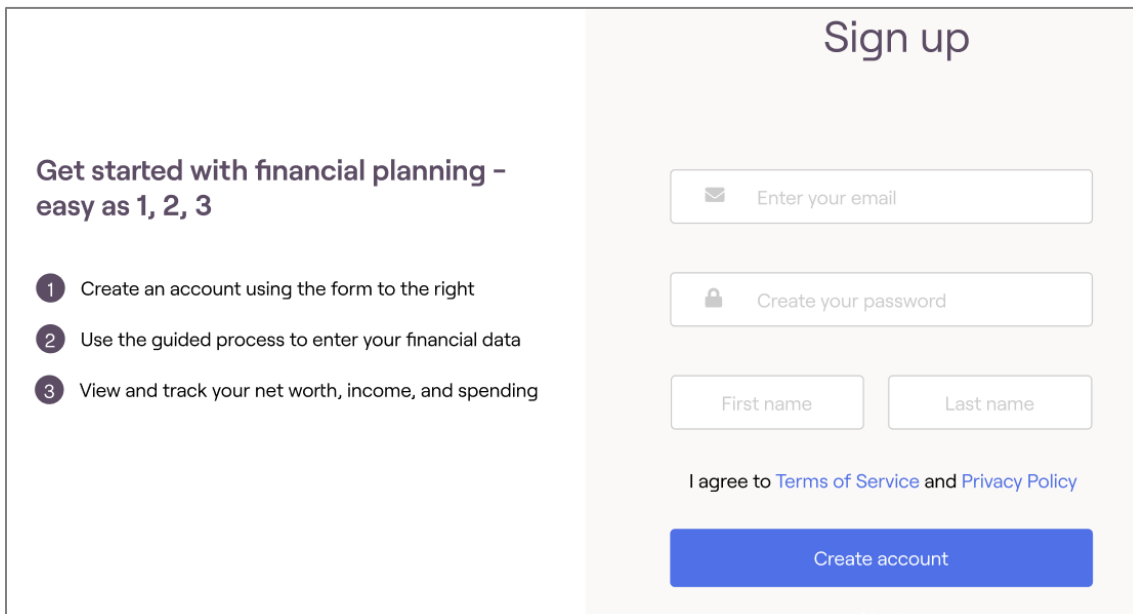
Set up your account today to unlock opportunities and ensure you're on the path to success.

RightCapital's Client Portal is easy-to-use, informative, secure.

Here are the key principles to an effective and enjoyable experience.

1. Account Setup

You'll receive a link to create your RightCapital account and a secure password. From there, jump to creating your profile.



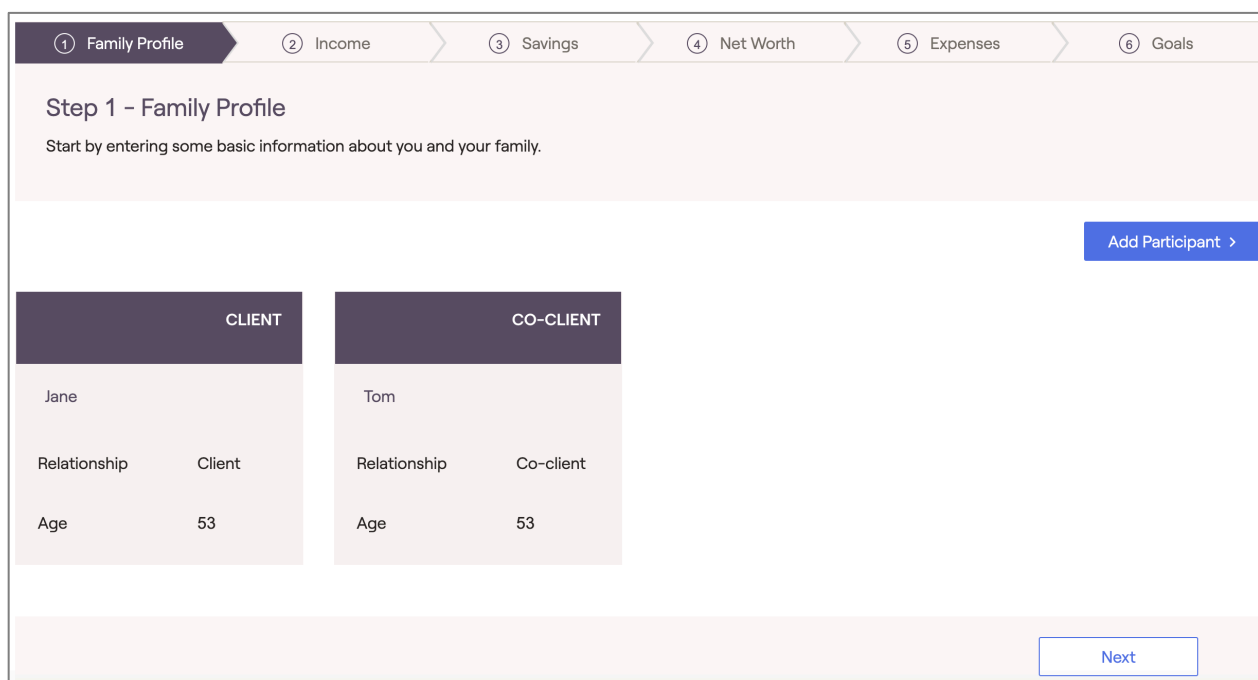
The screenshot shows a sign-up interface. On the left, a heading reads "Get started with financial planning - easy as 1, 2, 3". Below this are three numbered steps: 1. Create an account using the form to the right; 2. Use the guided process to enter your financial data; 3. View and track your net worth, income, and spending. On the right, under the heading "Sign up", there is a form with the following fields: "Enter your email" (with an envelope icon), "Create your password" (with a lock icon), "First name", and "Last name". Below these fields is a checkbox area with the text "I agree to [Terms of Service](#) and [Privacy Policy](#)". At the bottom of the form is a blue button labeled "Create account".

2. Profile

Your profile gives your advisor the necessary information to generate retirement analyses, answer questions, and refine your plan. Be thorough—your advisor can only advise on what they know about. Add your financial information here. Stop anytime and pick it up later.

Linking accounts, listing goals, and filling out the rest of your profile are the building blocks for everything else, such as your financial dashboard. With this information, tradeoffs and proposals can be refined to find the best outcomes for you.

Once your profile is complete, you can enjoy a 40,000-foot view of your financial status, and access other important communication tools built within RightCapital.



① Family Profile ② Income ③ Savings ④ Net Worth ⑤ Expenses ⑥ Goals

Step 1 - Family Profile

Start by entering some basic information about you and your family.

[Add Participant >](#)

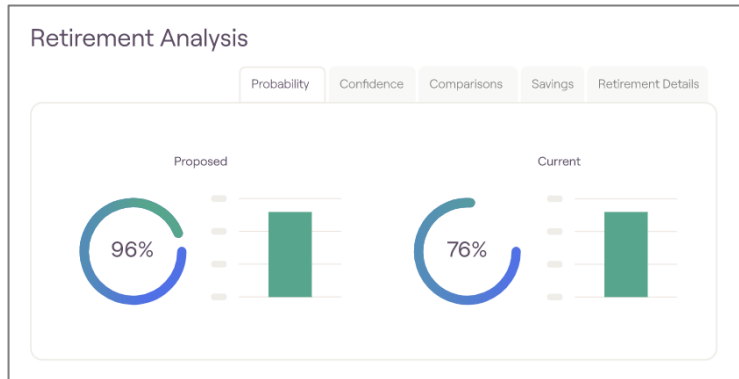
CLIENT		CO-CLIENT	
Jane		Tom	
Relationship	Client	Relationship	Co-client
Age	53	Age	53

[Next](#)

Tip: The tiles in your profile represent the full data set with which your advisor will build your plan. Want to explore options? Create “blank” tiles to incorporate in your plan. Want to see what it would look like to have a 529 account for your kids? Add a 529 account and leave the fields empty. Then talk to your advisor along the lines of “please include a 529 in the plan.”

3. Dashboard and Financial Sections

The dashboard has all the key elements for a financial overview. Review your balance sheet, check in on your portfolio, or measure progress on your goals. For instance, take a look at your financial plan's probability of success.

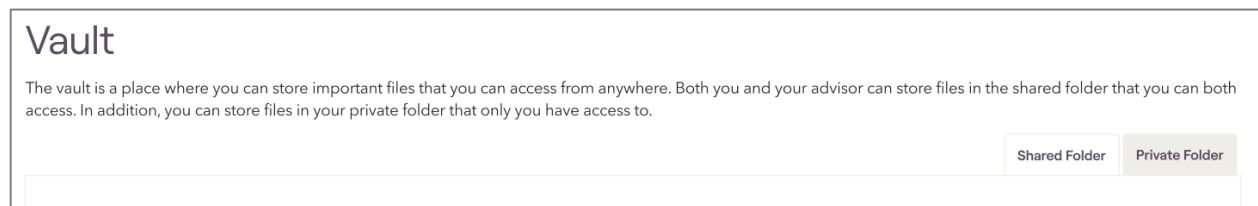


Tip: Reflect on these tools to help cultivate questions for your advisor. For example: "What would happen if we shifted our investments to be more aggressive?" "Can we hold more of our assets in tax advantaged accounts?" Becoming familiar with your overall financial picture will help you ask questions that may more quickly yield a successful roadmap for your financial future.

4. Vault

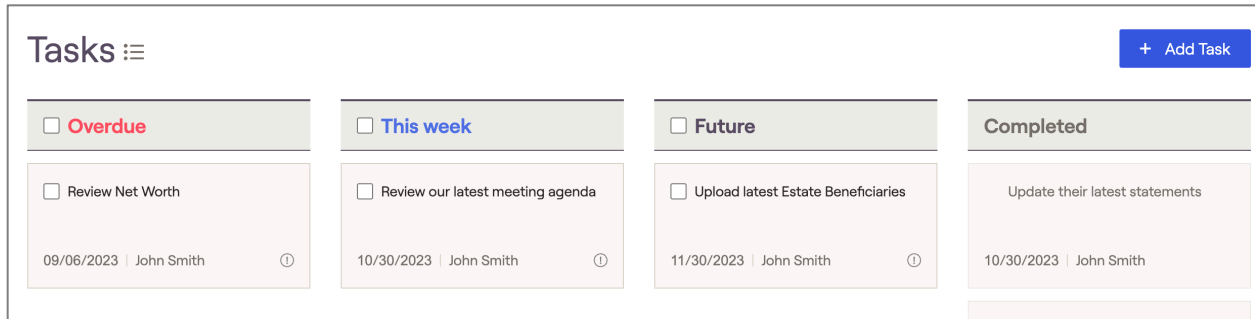
Use your Vault to securely share and store documents. Upload statements or photos of life insurance coverage to incorporate them in your plan in a safe manner. Just click on the "Folder" icon in the top right-hand corner to access your Vault.

Your Vault contains a shared folder (between you and your advisor) and a private folder (only visible to you). You can save important personal documents to either folder for safe-keeping. Securely store items like photocopies of loan documents, insurance policies, birth certificates, etc. Think of it as your digital safe: any document you'd store in your home safe you can store in this Vault.



5. Tasks

RightCapital has a fantastic tool called Tasks to manage and collaborate on tasks. Just go to your Dashboard and then click on **“Tasks”**. During and after meetings with your advisor, create tasks to stay on the same page about making forward progress.



The screenshot displays the 'Tasks' dashboard interface. At the top left, it says 'Tasks' with a menu icon. At the top right, there is a blue button labeled '+ Add Task'. Below this, there are four columns representing different task statuses: 'Overdue', 'This week', 'Future', and 'Completed'. Each column has a header with a checkbox and the status name. Under each header, there are task cards. The 'Overdue' column has one card: 'Review Net Worth' with a due date of 09/06/2023 and assigned to John Smith. The 'This week' column has one card: 'Review our latest meeting agenda' with a due date of 10/30/2023 and assigned to John Smith. The 'Future' column has one card: 'Upload latest Estate Beneficiaries' with a due date of 11/30/2023 and assigned to John Smith. The 'Completed' column has one card: 'Update their latest statements' with a due date of 10/30/2023 and assigned to John Smith. Each card also includes a small circular icon with an exclamation mark.

Next Steps

These are the keys to getting started. From there, share questions and collaborate with your advisor to develop a bright and healthy financial future.

How secure is my financial data?

Very. We use various practices, policies, and technology to ensure not only is your data locked down, but is also limited to what is needed by your advisor. Read on to learn more.

How is my data secured? What do you do to ensure it is safe?

Physical security: We use Amazon Web Services (AWS) to hold your data. It's physically under lock and key, using multilayer access, alerting, and audit measures.

Ongoing audits: RightCapital uses frequent internal and third-party testing to remain up to safeguard data. Employees also receive ongoing security and data protection training.

Backups: Your data is backed up and replicated to geographically separate locations. These safeguards are in place to ensure your data remains intact and online.

Encryption: All data that is transferred and stored is encrypted using bank-level encryption practices. Data in transit and at rest is encrypted using industry-standard HTTPS protocols and uses AES-256 encryption algorithms.

We do not store credentials for external accounts: We do not store the login credentials you use to link external accounts. We partner with Yodlee, known for their expertise and thorough security practices. We use authentication tokens to communicate with Yodlee so RightCapital receives read-only information and cannot access your credentials. No system or person at RightCapital can reverse engineer your credentials.

What does RightCapital do with my data? The portal cannot be used to make transactions. Your data is read-only and used to do things like creating budget reports for you and enabling you and your advisor to track investments, loans, and other accounts for your financial plan.

What does RightCapital use my data for?

We do not sell your data. It's yours, not ours. Your data is expressly for you and your advisor to use as building blocks for your financial plan. It is designed for a successful outcome of better understanding and improving your financial plan.