



## CHANGE IN DATA AGGREGATION PROVIDER

The free online Financial Engines' ADVISOR SERVICE, which creates a picture of your current financial situation and allows you to automatically link to investment accounts outside the FRS, has changed its data aggregation provider from Yodlee to CashEdge. This change will require you to reestablish links to your outside investment accounts the next time you login to MyFRS.com. Once you have reestablished these links the ADVISOR SERVICE will be able to access your positions and balances in your outside accounts and provide you with a more accurate forecast and provide you advice on outside accounts (\$15 fee may apply).

### To get started:

- Have on hand your user IDs and passwords for your other accounts
- To reconnect a previously linked account, click the alert icon next to the account name
- Select your fund company, bank, brokerage, or other financial institution and enter your credentials

A detailed explanation of how to make these changes (with screenshots) is available [here](#).

Below is additional information on data aggregation. If you have any questions, please call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2.

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### What is Data-Aggregation and what are its benefits?

Data-aggregation is the ability for you to tell the ADVISOR SERVICE about your outside accounts by automatically linking those accounts. By telling the SERVICE about your outside accounts, you will receive a holistic portfolio view, more accurate forecast, advice on outside accounts (\$15 fee may apply) and better management of your account. Your outside accounts will be automatically updated with respective positions and balances without you having to manually enter and update each account upon consecutive logins.

### How do users use Data-Aggregation?

Once you have logged into the Advisor Service (click on Advisor Service in the top toolbar after logging into MyFRS.com), click "Add Account" (available in the Investments and Savings drawer) to commence the account flow. When data-aggregation is available, the service will prompt you to select the financial institution where the outside accounts are located – linking to over 1,000 financial institutions will be supported. After you select the financial institution, you will be required to enter the credentials to that financial institution. The system will then retrieve all relevant accounts along with their respective positions and balances and ask you to confirm the linking of those accounts. Afterwards, the linked accounts' positions and balances will be automatically refreshed with relevant data upon each consecutive login. You can opt to add contribution and investment choice information to your outside accounts.

**Why CashEdge?**

Financial Engines switched from Yodlee to CashEdge for several reasons. CashEdge provides superior support, contemporary web-services integration and overall better data-quality. Providing linking support to over 3,000 financial institutions, allowing linking of multiple accounts during a single session and retrieving account attributes such as account type contributed to the selection of CashEdge as the data-aggregation vendor. Furthermore, the availability of pre-defined, customizable CashEdge owned widgets allowed for a quicker and more simplified integration.

**Is Data-Aggregation Safe?**

CashEdge leverages the same technology that is used by the world's leading financial institutions to safeguard Internet banking websites to protect personal information, including usernames, passwords, and account and transaction data.

**What happens when Data-Aggregation is disabled?**

If data-aggregation is disabled, after you click “Add Account,” you will be defaulted into the manual account creation flow. In the manual account creation flow, after you input account details, you will be directed to enter individual positions along with their respective balances. Upon consecutive logins, you will need to manually update each position and balance in each outside account to receive a more accurate forecast and management. You can opt to add contribution and investment choice information to your outside accounts.