

Including Outside Accounts in Investor360°

Investor360° has partnered with [Envestnet | Yodlee](#) for account aggregation. This can be used to connect financial accounts, helping you as an investor to better understand your financial situation, manage your finances, and make more informed financial decisions.

Envestnet | Yodlee provides data security, smooth access to clean data, a wide selection of financial institutions, automatic real estate value calculation, and the ability to add real estate accounts.

Please refer to the [Envestnet | Yodlee How-To video series](#) for more information on relinking external accounts, linking external accounts, and adding a manual account.

Relinking Existing Accounts

If you have added outside accounts to Investor360°, you will need to relink accounts to Envestnet | Yodlee.

1. Go to **Investor360° > Portfolio** tab > **Overview** subtab > **Additional Assets** section.
2. Any account with a yellow warning icon next to it is inactive and will need to be relinked with the financial institution. Select the **yellow warning** icon to display the tooltip, and then select the link found inside the tooltip.
3. You will either be brought directly to the financial institution's login screen or you will have to search and select the institution from the Institution Selection screen.
4. Once you are directed to the institution's login screen, enter your User ID and password for that institution, and select **Submit**.
 - a. If the institution requires multifactor authentication (MFA), select where the authentication code should be sent and select **Submit**.
 - b. Enter the authentication code and select **Submit**.
5. Review the information and select **Save**.
6. The account is now relinked, and the yellow warning icon will no longer appear next to it in the Additional Accounts section.

Please note: After an account is relinked, the old account will be made inactive and will be visible only by selecting **Show Inactive Accounts**.

Adding an External Account Through Aggregation

You can add external accounts with aggregation in Investor360° through Envestnet | Yodlee.

1. Go to **Investor360° > Portfolio** tab > **Overview** subtab > **Additional Assets** section.
2. Select the **+ Add Account** button.
3. Use the search tool in the Institution Selection screen to locate and select the financial institution you want to add.
4. Enter your user ID and password for the institution on the login screen and select **Submit**.
 - a. If the institution requires MFA, select where the authentication code should be sent and select **Submit**.
 - b. Enter the authentication code and select **Submit**.
5. You will be brought to the Account screen, where you can update the name, type, and account status. Select **Save** or **Save & Add Another Account**.



Editing an Aggregated Account

You can edit any aggregated account in Investor360°.

1. Go to **Investor360°** > **Portfolio** tab > **Overview** subtab > Additional **Assets** section.
2. Select the **account name** or the **drop-down** icon next to it and select **Edit**.
3. This will bring you to the Institution screen, which displays every account you have linked for that institution, where you can edit the following information:
 - a. Account Name
 - b. Account Type
 - c. Account Status (Active, Inactive)
4. You can also run a Refresh Sync or delete the account from this screen.
5. Select **Save** after any edits or changes have been made.

Manually Adding an External Account

You can manually add external accounts in Investor360°. There are several reasons why you might want to manually add an account:

- You don't agree with the value that is automatically being calculated through SmartZip on a real estate account.
 - You can't find your financial institution.
 - You are trying to aggregate insurance products that are currently not supported but will be in the future.
 - You want to add an account type that is not supported (e.g., a rewards card).
1. Go to **Investor360°** > **Portfolio** tab > **Overview** subtab > **Additional Assets** section.
 2. Select the **+ Add Account** button.
 3. Select the **Add Account Manually** card on the Institution Selection screen.
 4. Select an account type, enter the required information, and select **Save**.

Editing a Manually Added Account

You can edit any manually added account in Investor360°.

1. Go to **Investor360°** > **Portfolio** tab > **Overview** subtab > **Additional Assets** section.
2. Select the account name or the **drop-down** icon next to it and select **Edit**.
3. This will bring you to the Edit an Account Manually screen, where you can make edits to the account or delete it.
4. Select **Save** after any edits or changes have been made.

Adding a Real Estate Account

You can add an external real estate account in Investor360° through Envestnet | Yodlee.

1. Go to **Investor360°** > **Portfolio** tab > **Overview** subtab > **Additional Assets** section.
2. Select the **+ Add Account** button.
3. Select the **Add Real Estate or Property** card on the Institution Selection screen.
4. Select the Property Type and enter the Property Description.
5. Select whether you want to calculate the property value automatically with SmartZip or enter it manually.



For automatic calculation:

1. Enter the address, city, state, and zip code, and then select **Next**.
2. If there are multiple matches, you will be asked to choose the correct address from the list of matches, then select **Use Selected Addresses**. If you don't see the correct address, select **Update Address** to return to the previous screen.
3. You will see a screen with all the information you entered. If everything looks correct, select **Save**.

For manual calculation:

1. Select **Next**.
2. On the Add an Account Manually screen, enter the address, value, and address date, and then select **Save**.
3. You will see the account under Real Estate/Property in the Additional Accounts section. Accounts that used SmartZip to calculate the value will have **(SmartZip)** next to them.

Editing a Real Estate Account

You can edit any real estate/property account in Investor360°.

1. Go to **Investor360° > Portfolio** tab > **Overview** subtab > **Additional Assets** section.
2. Select the **drop-down** icon next to the real estate/property account and select **Edit**.
3. This will bring you to the Real Estate/Property screen, where you can make edits to the accounts.
 - a. If the real estate account was using the automatic calculation, you can delete it from here, too.
 - b. If the real estate account was manually calculated, you can select **Delete** from the drop-down menu rather than Edit.
4. Select **Save** after any edits have been made.

Please note: Address modification is not allowed for aggregated real estate accounts. If you move to a new address, you must delete the real estate account for your old address and add a new account for your new address.

What Is SmartZip?

SmartZip is a real estate resource that uses data to help realtors find sellers. Users can utilize SmartZip to automatically calculate residential property values when adding a real estate account in Investor360°. SmartZip does not support values for commercial properties. For more information on SmartZip property value calculation, please visit [their website](#).

Data Refresh Schedule

Account data is refreshed at different times depending on the account type. The table below contains the data refresh schedule by account type.

Account Type	Refresh Frequency
Banks, credit cards, and investments	Daily
Loans	Weekly
Real estate	Monthly