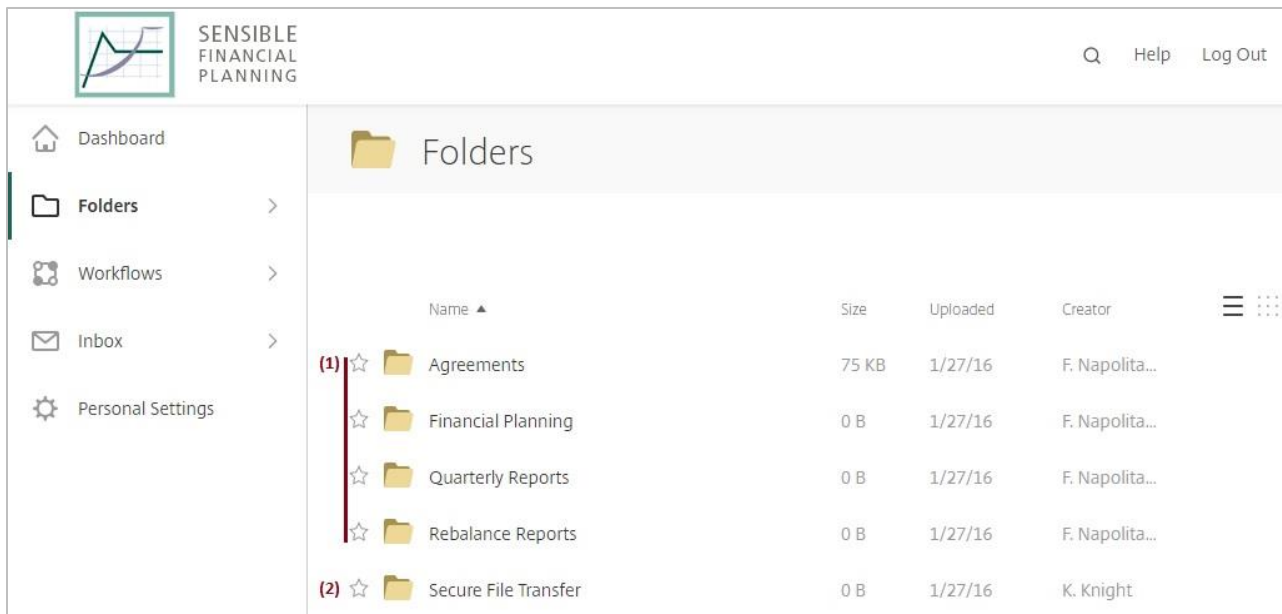


When you first log in to <https://sensiblefinancial.sharefile.com/>, you'll be brought to the following screen:



Your vault folders (1) and secure file transfer folder (2) differ in several important ways:

	(1) Vault Folders	(2) Secure File Transfer Folder
Intended use	To store final versions of signed agreements, completed financial plans, quarterly reports, and rebalance reports	To securely transfer files between you and Sensible Financial in either direction
Upload capabilities	Sensible Financial	You and Sensible Financial
Files will be available	Long-term. We will keep these files online for as long as possible. We will notify you beforehand if we need to remove files in the future due to storage limits.	For 90 days only (after which time they will automatically be deleted)

Use the vault to:

- **Send us confidential information:** you can either 1) log in to your [Sensible Vault](#) and drag files into your “Secure File Transfer” or 2) click the [Send me a file securely](#) link in any Sensible Financial person’s email signature. **Never send confidential information as an unsecured email attachment.**
- **Receive files from your “Secure File Transfer”.** You will receive an email notification any time Sensible Financial adds a file to your “Secure File Transfer”. If desired, download the file(s) you need. Files uploaded to your “Secure File Transfer” will be automatically deleted after 90 days.
- **Review financial plans, annual review documents, signed agreements and reports added to your “Vault Folders”.** You will receive an email notification when Sensible Financial uploads a file to any of your Vault Folders. These files will remain online long-term. If you wish, you can download a copy onto your computer for your own records.