McCarthy Asset Management, Inc.
Personalized Wealth Management

INSTRUCTIONS TO UPGRADED MAM PORTAL

(Originally Published in September 2025 Monthly Commentary)

Advyzon recently informed us that it will be retiring the legacy portal and reports in November of this year. To prepare for this, we have moved our MAM Client Portals, Monthly Reports, and Quarterly Reports to Advyzon's new and upgraded version.

The changes to the Monthly Reports and Quarterly Reports are mostly cosmetic, as we have made improvements to the design and visualization of the reports. The material and contents of the Monthly Reports and Quarterly Reports will remain the same. This article will focus on the Client Portal.

The way in which you log into your MAM Portal is unchanged. The link for accessing the portal continues to be: https://client.myadvisorlink.com/auth/users/webportal/MAM. The email and password that you used previously will remain the email and password for the revamped portal.

Once you log into the new MAM Portal, you will see three sections on the left side of the screen:

1. Home
2. Accounts
3. Documents

Home – The Home page replaced what was the Overview page in the previous portal. The Home page combines all your MAM accounts. The charts and graphs will display the combined total. The Home section contains five areas:

1. The upper left section is called **Portfolio Growth**. This lists the current value of your combined accounts and shows a graph that displays the total value since inception. It also lists the current market value, net investment, and total gain net of management fees since inception for all of your MAM accounts.
2. The upper right, **Asset Allocation**, displays the asset allocation of all portfolios both in a pie chart and with a listing of the percentage invested in each asset class. To see the percentage from the pie chart, hover over the piece of the pie chart in which you are interested in.

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"This article outlines features and instructions to your upgraded MAM client portal. We launched the new and upgraded version in September of 2025."

McCarthy Asset Management, Inc. is an independent, fee-only investment advisory firm that has been helping people invest wisely for over fifteen years. Our mission is to help you better understand and improve your financial situation. We specialize in Retirement Planning, Portfolio Management and Tax Planning.

3. **Performance** in the middle left lists the annualized percentage returns across all your MAM portfolios. It shows the month-to-date (MTD), quarter-to-date (QTD), year-to-date (YTD), trailing 1-year, trailing 3-year, trailing 5-year and since inception.

4. The middle right contains the **MoneyGuidePro** widget, which is the software we use to prepare a Retirement Analysis. If we have prepared a Retirement Analysis for you, the probability of success from the most recent analysis will be displayed here. If you click the link to MoneyGuidePro, you can access the Play-Zone tool, which allows you to adjust any of the spending goals or assumptions from the Retirement Analysis and see the real time impact the changes have to the probability of success. I am available to have a Zoom call if you would like me to explain how to utilize the MoneyGuidePro features.

Accounts – The Accounts section provides more information and detail regarding each of your specific accounts. This area will allow you to customize the specific portfolio(s) and timeframe in which you are interested in.

- Features of the Accounts section:
  - ◊ Changing which portfolio(s) are being displayed.
    - The default setting is to have all your accounts checked and shown.
    - To change what accounts are being displayed, click the arrow to the right of the “All” in the “Total Market Value” section.
    - You can then check which account(s) you want to view and click “Ok” once you are done.
  - ◊ Changing the timeframe being shown.
    - The default timeframe setting is year-to-date.
    - To change the timeframe being displayed, click the calendar icon above the dates being shown.
    - You can then select whichever timeframe you are interested in.
  - ◊ Exporting the information into a PDF or Excel.
    - Just to the right of the timeframe and dates, you can click the “PDF” or “Excel” button to export this information.

Our Services

Investment Management Services:

- MAM creates and manages customized investment portfolios based on each client's investment objectives, timeframe and risk tolerance.

Financial Planning Services:

- The Net Worth Analysis (NWA) tracks the accumulation of Invested Assets for pre-retirees and the retention of Invested Assets for retirees. Updated annually.
- "Retirement Analysis" a comprehensive analysis of your retirement goals, which produces easy-to-read, interactive working plan, stored in the cloud. Updated as needed for life events.

Tax Services:

- Clients have the option of utilizing the income tax services provided through the firm Stephen P. McCarthy, CPA. These services are offered at an hourly rate and may include:
    - Tax Return Preparation
    - Income Tax Projections
    - Tax Minimization Ideas
    - Tax Authority Representation

Other Services:

- MAM has retained several outside experts, whose services are available at no cost to our clients:
    - Medicare Planning– Eileen Hamm of Superior LTC Planning Services, Inc.
    - Long Term Care Planning– Allen Hamm of Superior LTC Planning Services, Inc.

1. The first tab in this section is the **Asset Allocation** of your portfolio(s). There are two ways to view your Asset Allocation here. The top section will be at a higher level, and then the bottom section will dive more into the detail of your portfolio(s) allocation. Changing which portfolios are included will automatically update the asset allocation pie chart and table.
2. The second tab in this section is the **Account Performance** of your portfolio(s). The top section is the "Portfolio Value vs Cumulative Net Investment" graph. The light blue line will show the Portfolio Value since inception. The dark blue line will show the Cumulative Net Investment since inception. The difference between the two lines represents your portfolio gains. The lower section is the "Performance" chart. This will list the returns across multiple timeframes, including MTD, QTD, YTD, 1-Year, 3-Year, 5-Year, and Since Inception. Changing which portfolios are included will automatically update this graph and chart.
3. The third tab in this section is the **Fund Performance** of your portfolio(s). The "Performance" chart provides detailed information of every fund in your portfolio(s). For each fund, it will tell you the ending market value, weight, and performance from a variety of timeframes. Changing which portfolios are included will automatically update this performance table.

Documents – The section replaces what was previously known as the "Vault." The features and functionality of the Documents section mirror the Vault.

1. Shared Files – This is where we upload documents securely to you, and vice-versa. To upload a document to us, click the arrow to the right of "Actions" in the top right, and then select either Upload Files or New Folder.
2. Custodian Documents – This contains your monthly Schwab statements for each of your managed accounts. This also includes your annual tax forms.

MAM Comments: We are excited to roll out this new MAM Client Portal to you, as well as the upgraded Monthly and Quarterly Reports. If you have any questions about any of these changes or would like to have a quick Zoom meeting to review and discuss them, please let me (Ryan) know and I will coordinate scheduling one.