

## Morningstar ByAllAccounts AccountView Financial Institution (FI) Health Dashboard

The AccountView “Institutions” tab has been modified to help advisors and back-offices quickly and easily identify important information about financial institutions (FIs) in a single location. Improvements include the addition of FI Health, and other key details related to account linking, and the FI connectivity status.

Institution	Login Link	# of Accounts	FI Health	Known Connectivity Issues
Wintrust Wealth Management - Investments	<a href="https://wintrust.fcaccessonline.com">https://wintrust.fcaccessonline.com</a>	2	✓	
Wells Fargo	<a href="https://www.wellsfargo.com/">https://www.wellsfargo.com/</a>	34	✓	ⓘ
VPAS Life Insurance Administration	<a href="https://www.vpaslife.com/tiaacref/login">https://www.vpaslife.com/tiaacref/login</a>	1	✓	
Voya Financial - Your Retirement Plan	<a href="https://vovaretirement.voya.com/eportal/welcome.do">https://vovaretirement.voya.com/eportal/welcome.do</a>	1	✓	
Voya Financial - Washington State Department of Retirement	<a href="https://savewithva.voya.com">https://savewithva.voya.com</a>	1	✓	
Vanguard Small Business 401(k) - Participant	<a href="https://ownyourfuture.vanguard.com/home/login">https://ownyourfuture.vanguard.com/home/login</a>	4	✓	
Vanguard - Retirement Plan Participants	<a href="https://retirementplans.vanguard.com">https://retirementplans.vanguard.com</a>	0	⚠	ⓘ
Vanguard	<a href="https://investor.vanguard.com/">https://investor.vanguard.com/</a>	15	✓	ⓘ

The Institutions tab includes two additional columns representing the “FI Health,” as well as “Known Connectivity Issues” at the financial institution. By selecting any financial institution, and viewing details, additional information about the financial institution will be shown, including:

**Institution Details**  
**Prudential Financial Retirement (RBA) - Participant**  
[Login page](#)

**Special Setup Instructions**

**Known Connectivity Issues**  
 We are currently working with Prudential to resolve the aggregation errors occurring at this site. Many accounts fail with message, "Account cannot be aggregated at this time due to Prudential Financial Retirement (RBA) - Participant temporarily blocking the request. Try again later." Prudential has blocked aggregator access at the moment. There are plans to move these accounts to Empower webservices in the near future. We will keep you updated once we have more information towards a resolution. [K-04205166-MWB]

**FI Health**  
 YELLOW - We are experiencing a connectivity issue that may impact users ability to successfully link their accounts

**Obtaining online access instructions**  
 This service uses Prudential Financial's Online Retirement Center to get your employer-sponsored retirement plan information. To use Online Retirement Center, you need a Username/User ID and Password. If you do not have these complete their [online registration](#), or call them at **1-800-PRU-HELP (778-4357)**. For more information, visit their [website](#).

**Data details**  
 Provides transactions? yes  
 Provides trade-based data? yes

- **Special Setup Instructions** – This contains valuable information that the user should be made aware of before they attempt to link accounts. In some cases, the user is required to take an action outside of the ByAllAccounts application. These Special Setup Instructions are displayed to the user during the account linking experience in both AccountView and Morningstar Connect.
- **Known Connectivity Issues** – If we are aware of any active issues related to a financial institution’s connectivity or data, they will be displayed here. This information is also displayed to the user during the account linking experience in both AccountView and Morningstar Connect.
- **FI Health** – FI Health represents the status of the aggregation service’s ability to connect successfully to a financial institution. More information about FI Health is included below.
- Other key details including the availability of position and transaction data, and credential access requirements are also displayed.

## Morningstar ByAllAccounts AccountView

### Financial Institution (FI) Health Dashboard

#### What is FI Health?

FI Health represents the status of the aggregation service's ability to connect successfully to a financial institution. It was created to help our customers set better expectations for onboarding new aggregation users, and more effectively troubleshoot aggregation problems by helping them understand more about the connectivity status of our supported financial institutions.

FI Health is calculated daily and based on the presence and rate of user actionable and non-user actionable aggregation errors the financial institution has experienced over the trailing 72 hours.

#### FI Health Values

**GREEN** - We are confident that users should be able to successfully link their account(s).

- There is a high probability that users will be able to successfully link accounts at this financial institution.

**YELLOW** - We are experiencing a connectivity issue that may impact users' ability to successfully link their account(s).

- There is a low probability that users will be able to successfully link accounts at this financial institution.

**RED** - We are unable to connect to this financial institution.

- Users will not be able to successfully link accounts at this financial institution.

**INSUFFICIENT USAGE** - We do not have enough usage to confidently determine an FI Health score.

- Users may attempt to link accounts at this Financial Institution, and we cannot predict the rate of success.

**NULL (no value)** – We have not calculated FI Health for this institution.

- FI Health is not calculated for "Test" FIs, and for newly added FIs it may take a few days before a value is present.

#### Important Details about FI Health

The calculation of FI Health is not an exact science, but an approximation of the stability of the financial institution. Financial institutions may exhibit behavior inconsistent with the Health value, however on the whole we feel confident that FI Health will help our customers set better expectations when onboarding new aggregation users and empower our customers' back offices with additional insights to help with aggregation troubleshooting.