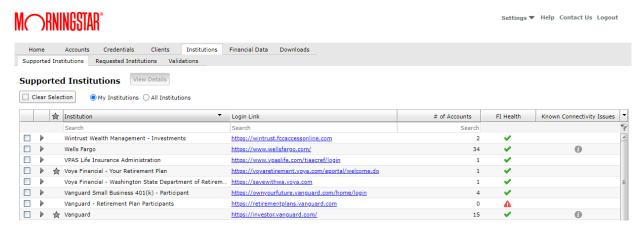
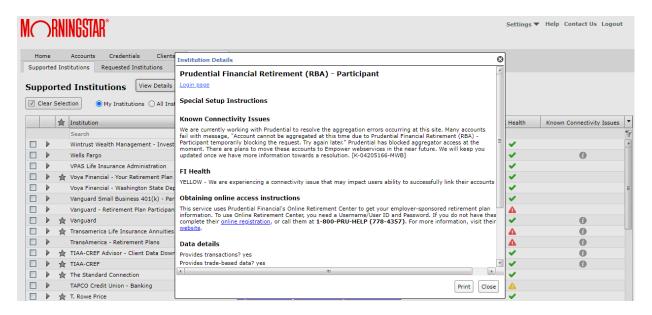


Morningstar ByAllAccounts AccountView Financial Institution (FI) Health Dashboard

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



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:



- **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 probably 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.

