

Track Spending, Stay Aware, Stay in Control: Activity Insights in Wealth Tracker



Take Control of Your Financial Life

Managing your finances just got a whole lot easier. Wealth Tracker makes it easy to stay on top of your financial life, giving you a comprehensive view of your financial activity – trades, deposits, withdrawals, and dividend payments – while helping you visualize spending patterns over time.

Visualize Your Spending Patterns Over Time

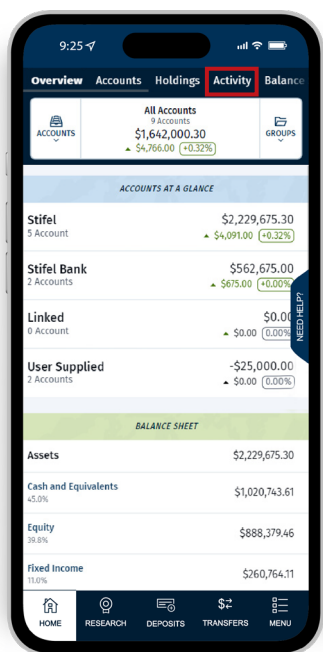
Track your cash flow and spending habits over time using preset time frames like Current Month, Last Month, Quarter to Date, Year to Date, or Last Year – or create a custom range that fits your needs.

Activity pages automatically organize your transactions by category and merchant. This gives you clear, actionable insights into your spending patterns. The more accounts you connect, the more complete and personalized your financial picture becomes.



How to Access?

Log in to Wealth Tracker on your desktop or mobile device, then select the **Activity** subtab at the top of the page to view recent transactions and cash flow.



On the Activity page, you'll see several tabs designed to help you explore and manage your financial data effectively:

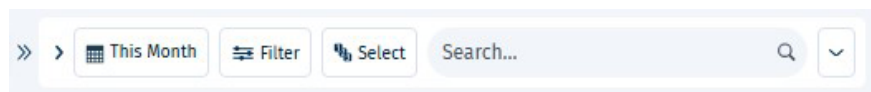


- **All Activity** – A snapshot of your recent financial activity and cash flow.
- **Open Orders** – A view of any pending trades that haven't yet been executed.
- **Categories** – A breakdown of your income and expenses by category.
- **Analysis** – Visualize cash flow by category or merchant to spot trends and spending patterns.
- **Comparisons** – Tools to compare your financial activity across different time periods or accounts.
- **Insights** – Visual summaries and trends in your spending, savings, and recurring payments.

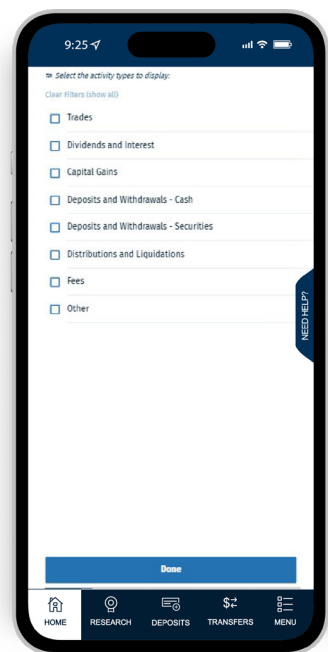
These tabs make it easy to navigate and analyze your financial life from multiple angles.

Filtering and Customizing Your View

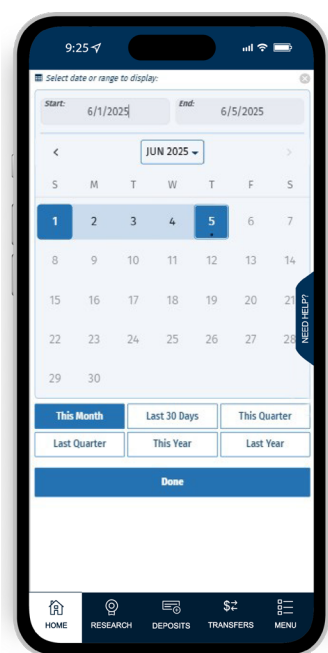
To help you drill into the data that matters most, the Activity page includes a variety of filtering tools:



Date Range – Use preset time frames like This Month, Last Month, Quarter to Date, Year to Date, or Last Year – or define a custom date range using the **calendar icon**.



Filter – Quickly toggle activity types like Trades, Dividends, Capital Gains, Deposits, Fees, and more.

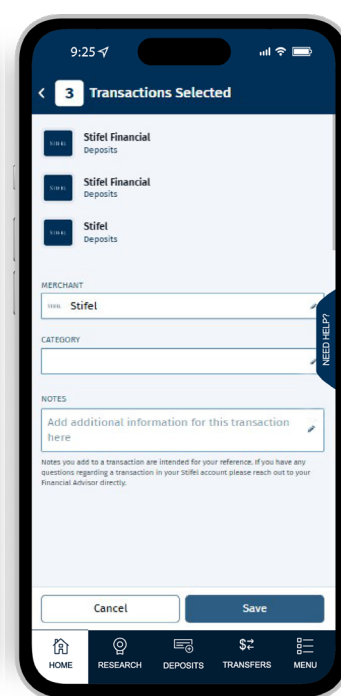
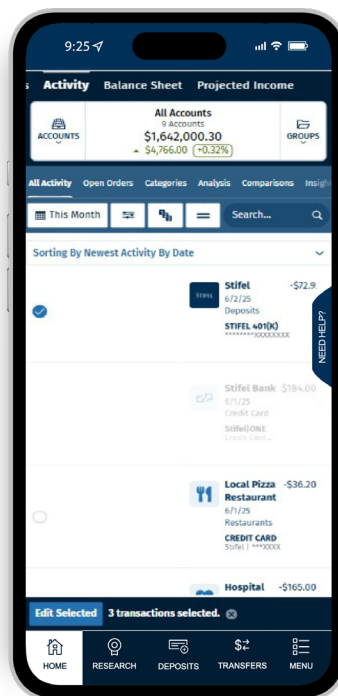


Multi-Select Mode – Select multiple transactions to edit or categorize in bulk.

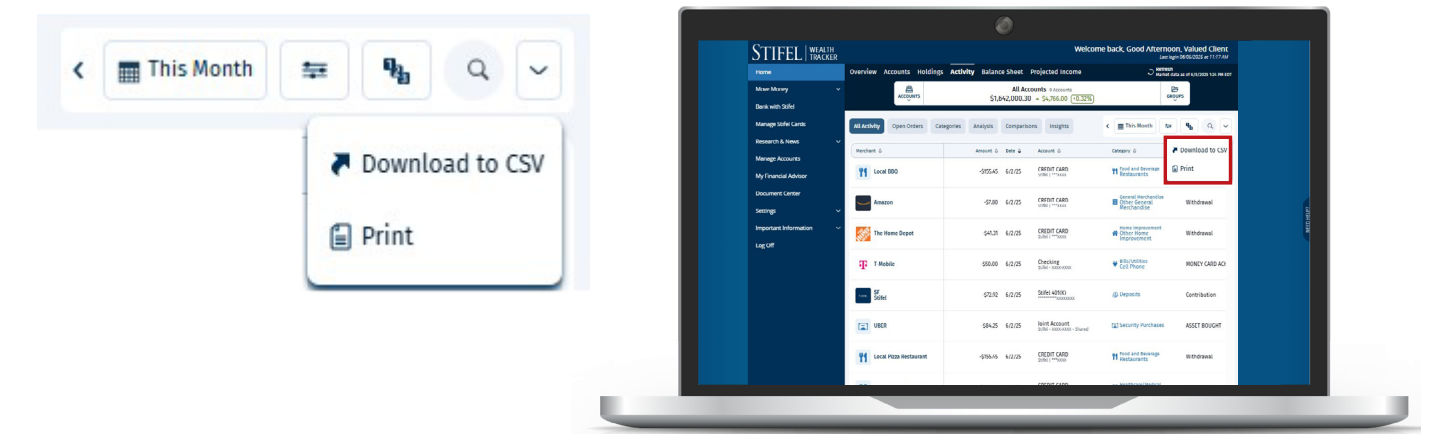
To edit multiple transactions at once:

- Click the **Multi-select button** in the filter options.
- Select the transactions you want to update.
- Click the **Edit Selected** button at the bottom of the screen.
- Make your desired changes to the selected transactions.
- Click **Save** to apply your changes.

Search – Use the built-in search field to quickly locate specific transactions by keyword, merchant, or description.

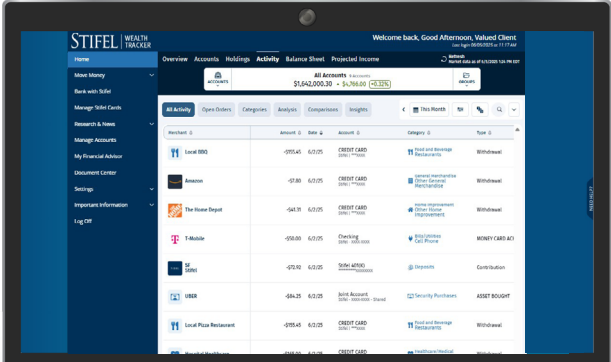


Download to CSV and Print – Use the Download to CSV or Print options (accessible via the caret menu) to export your financial data for offline use or sharing. *These options are available on desktop only.*



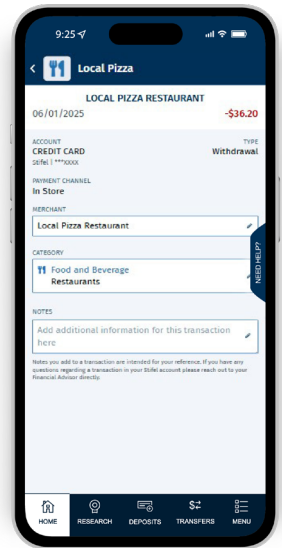
Understanding the Activity View

- The Activity page displays a chronological list of transactions, including deposits, withdrawals, trades, dividends, and fees.
- Click into a single account to view full account details, including Account Information, Account Balance Over Time, Top Positions, and Recent Activity.
- Each entry is categorized (e.g., Income, Expense, Transfer) and includes:

Merchant	Date	Category	Price	Description
Amount	Account	Type	Quantity	Note
				

Editing and Categorizing Transactions

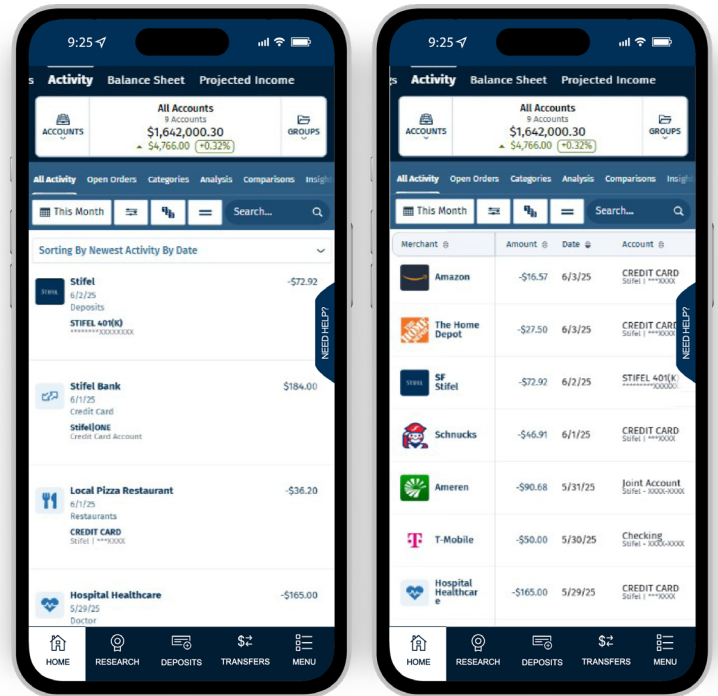
- Each activity entry is automatically categorized, and you can change the category or add personal notes for better tracking. Click on any transaction to:
 - ▶ Enter your own or choose an existing Merchant
 - ▶ Change its category
 - ▶ Add or edit notes
- This helps personalize your financial tracking and improves reporting accuracy.



User-Friendly Experience

Wealth Tracker is designed to give you a seamless experience across devices, but there are a few key differences between the desktop and mobile views of the Activity page. The mobile view offers a simplified, compressed layout for quick access on the go.

You can also switch to the full chart view – similar to what you see on desktop – by adjusting your display settings. This allows you to scroll left, right, up, and down to view all transaction details in a grid-style format.

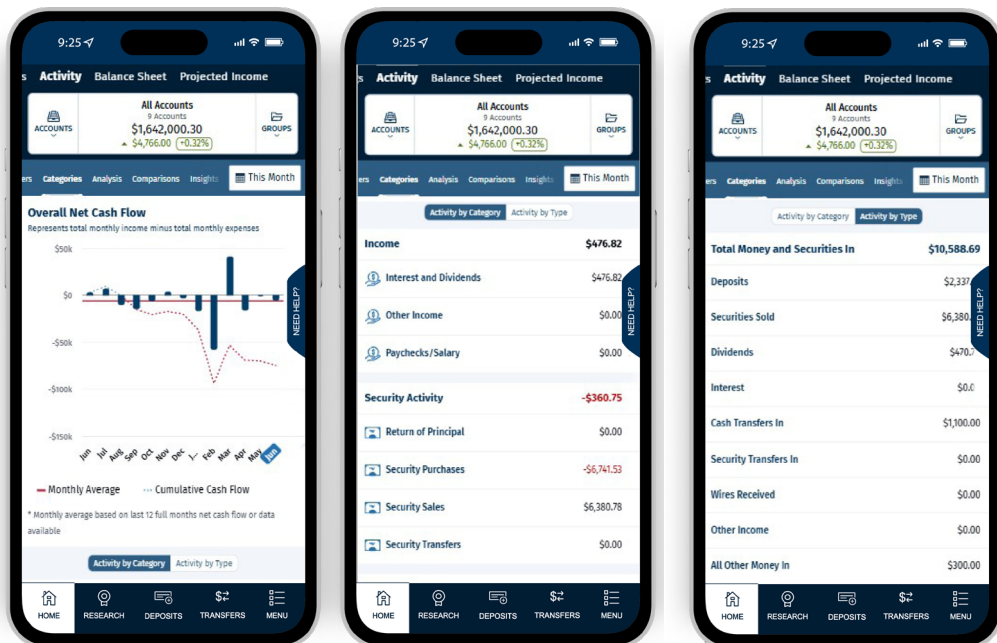


Viewing Open Orders

- Any executed trade will automatically appear in the Activity feed.
- You can also view Open Orders separately until they are executed.

Categories

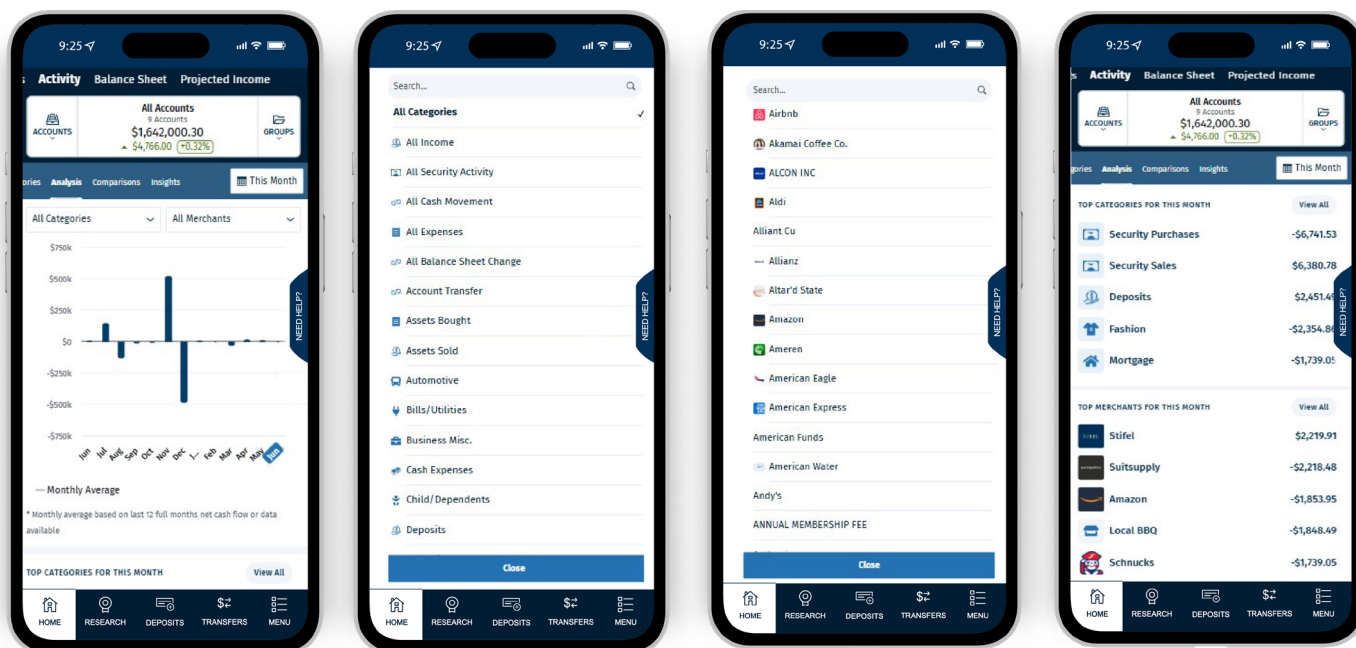
- Overall Net Cash Flow displays total monthly income minus total monthly expenses.
- Analyze your cash flow by Category or Type to understand spending and income patterns.



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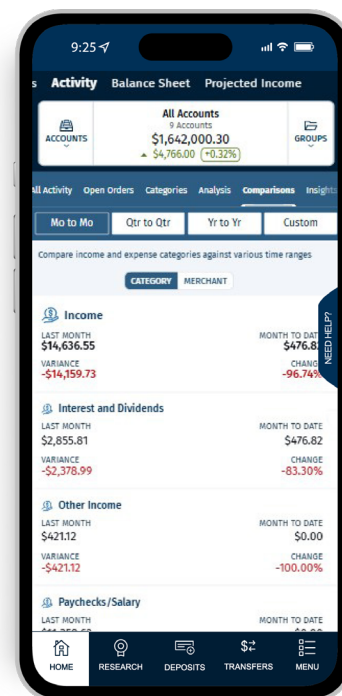
Activity and Cash Flow Analysis

- Break down activity by Category or Merchant for a broader view of your cash flow.
- Compare spending over time. View the top categories and merchants for this month to understand where most of your transactions and spending are occurring.



Activity Comparisons

- Analyze your financial activity across different time periods, accounts, or categories. This feature is designed to help you identify trends, evaluate spending or investment behavior, and make informed decisions based on historical data.
- Compare activity from the current and previous tax years to ensure all relevant transactions are accounted for.
- **Spending Trends:** Identify increases or decreases in spending or investment activity over time.
- **Performance Monitoring:** Track how changes in deposits, withdrawals, or trading behavior align with market performance or your personal financial goals.



Activity Insights

Stay Aware. Stay in Control. Track Spending.

The Insights section within the Activity view of Stifel Wealth Tracker is your personal command center for understanding and managing your finances. Whether you're tracking daily expenses or planning long-term savings, Insights gives you the clarity and control you need.

Your command center for financial clarity includes:

- **Spending Trends:** 12-month view of discretionary vs. non-discretionary expenses. Insights automatically separates discretionary (e.g., dining, entertainment) and nondiscretionary (e.g., housing, healthcare) expenses across both Stifel and linked external accounts.
- **Track Subscriptions and Recurring Payments:** Stay on top of recurring charges. Insights identifies and groups subscriptions so you can easily decide which ones to keep, cancel, or revisit.
- **Recognize New Merchants:** New merchants are automatically categorized and displayed with logos and transaction details, helping you stay secure and informed.
- **Estimate Savings Potential** Based on your spending patterns, Insights helps you identify opportunities to save more effectively.



Tools and Tips to Make the Best Use of Your Activity Insights

Link Outside Accounts: The more accounts you connect, the more complete your financial picture becomes. Use the “Manage Accounts” page to link outside institutions via Plaid.

Fine-Tune and Review Categorization Weekly: Set aside time each week or month to confirm or adjust merchant categories. This will ensure accurate tracking and better insights.

Track Subscriptions: Use the recurring payments view to identify and cancel unused subscriptions, helping to reduce waste and stay in control.

Ready to get started?

Enroll or log in now
at tracker.stifel.com

Log In



Questions?

Contact Stifel Wealth Tracker at
(866) 697-8433 or wealthtracker@stifel.com.
For current support hours, scan the QR code
or visit stifel.com/tracker/contactus

