



PRATO CAPITAL

The PCM Black Box App

JULY 2022

Most people, myself included, have a binder or small safe where important documents are kept. For our family the documents include a copy of our wills and insurance policies, copies of financial statements and identification like passport, birth certificates and military discharge papers. Everyone in our family knows where to find these documents just in case of an emergency.

Having our important documents in the binder or safe at home is important. But access to those important documents is often needed when we are away from home. Having digital copies of those documents loaded into a phone or in one of the cloud services is a solution to having immediate access but brings up some security issues that I have found unsettling in the past.

At Prato Capital, we now have a solution that addresses my concerns about security while still providing that access to important documents we often need.

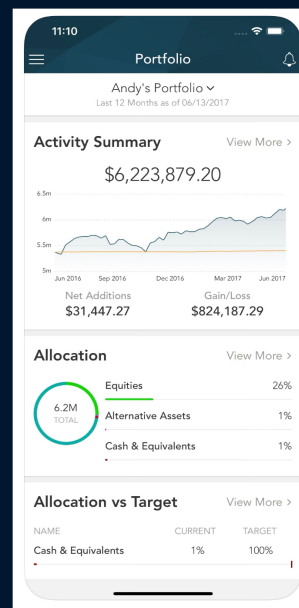
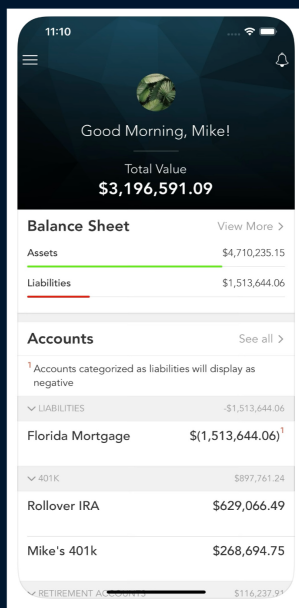
Introducing the Black Box App

Prato Capital has designed the Black Box app exclusively for our clients to be the one place for all their financial information and important documents and it is accessible wherever they carry their mobile device, such as an iPhone or Google/Android phone.

The financial information available includes investment account balances, holdings and performance along with financial planning information. Important documents are stored in a secure "Vault" section of the app for easy access when needed.

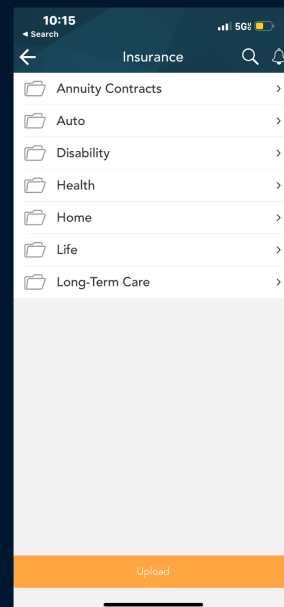
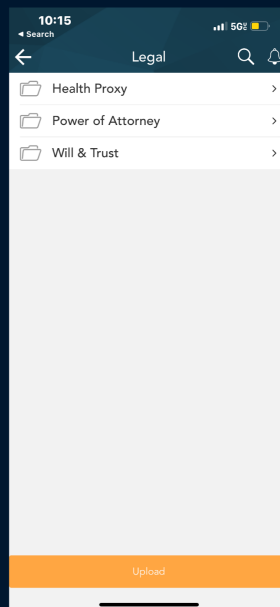
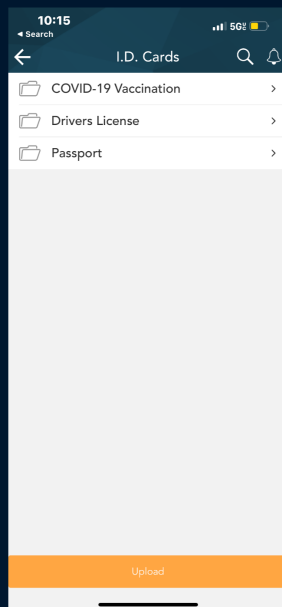
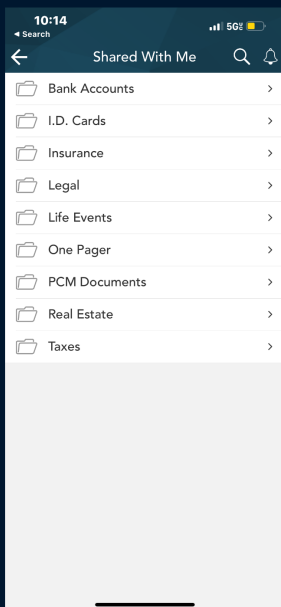
Below are some images of the PCM Black Box app.

The image to left shows the sign in screen for our clients to log on to their account. The middle image is the home page showing accounts that are managed at Prato Capital and the image to the right is a summary of the investment portfolio. We also have listed lower on the summary page a link to financial planning information. For most of our clients, the financial planning information can be found by scrolling down further on this summary page.



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For those important documents, we created a Vault for secure storage and easy access. Much like the tabs in a binder or folders in the safe, the vault has folders making access to those documents quick and easy, some examples are shown below. Clients can upload their own documents, or we can assist them in uploading and ensure it is setup in a way that is convenient and easy to find when needed. The images below are just a few of the folders available in the Vault section of Black Box.



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The Black Box app gives our clients one place to easily store and find the most important financial and personal information of their lives and it is now literally in the palm of their hand.

Security

Any discussion of the PCM Black Box app would not be complete without discussing security.

The Black Box app follows industry leading programming, encryption and authentication protocols. Security of the app is independently audited and evaluated regularly to maintain the highest standards.

Single sign-on and sign-on by Face ID is supported for quick and easy access, just like most online banking applications. For a more secure sign-on experience, we offer and recommend multi-factor authentication (MFA) when accessing the Black Box app.

Any information a client adds to the app stays with that client. Information is never collected or stored for any other reason. That information is never sold or disclosed to any third party. It is not the right thing to do, it is not in our client's best interest, and it will not be done. Our client's personal and confidential information is just that - their own personal and confidential information.

Why Black Box App

Nobody likes to think about it and even fewer like to talk about what to do when the unexpected happens. If it is a natural disaster, accident, house fire or a sudden passing, having the right documents available when needed is one less thing to worry about in an already stressful situation. The Black Box app provides the documents without carrying around that safe or binder all the time.

At Prato Capital we feel having your most important documents in a convenient and secure app so you and your family are prepared when the unexpected happens. If you haven't already done so, call or email us and we would be happy to assist you with setting up your own, personalized and customizable to Black Box application.

"Before anything else, preparation is the key to success."

Alexander Graham Bell