APRIL 27, 2021

Town Hall

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eMoney

Agenda

- **Welcome & CEO Perspective**
- **Review of eMoney 2021 Objectives & Key Results (OKR's)**

  #1. Diversify Revenue Streams: *Incentive, Bamboo, Home Office Package (HOP) & Collaborate*

  #2. Core Planning Profitability: *Q1 Business Results*

  #3. Scale and Improve: *Aggregation*

  #4. Loyal and Lasting Customers: *Stevie Awards, Client Services Update & MassMutual transition*

  #5. Diversity, Equality & Inclusion (DEI): *Leadership Council & Talent Acquisition*
- **Questions & Closing Comments**

Incentive

Chad Porche
VP, Product Innovation
Product

Diversify Revenue Streams

Objective # 1
Diversify eMoney's revenue streams by bringing new products and services to market.

Redefine Advice

Expand the Brand

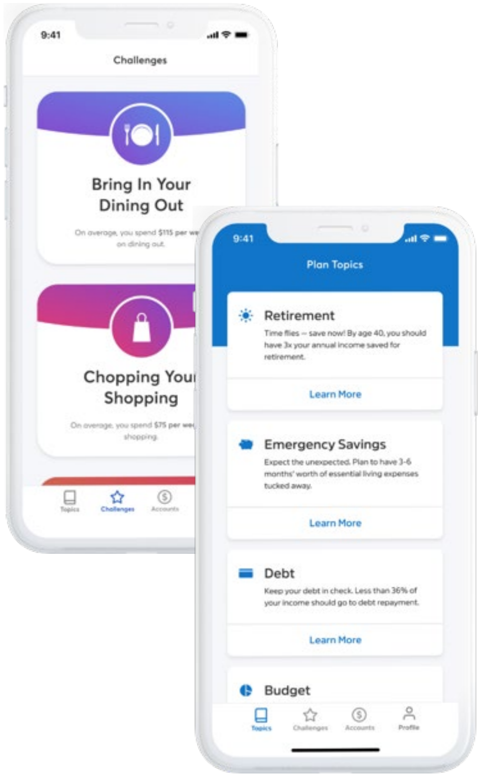
Key Results

- Achieve new sales goals = $1.5M **New ARR for Incentive**
- Achieve new sales goals = $2M **New ARR for Bamboo**
- **Increase ASP** by 10%
- Achieve new sales goals = $.5M Revenue **for Collaborate**

incentive

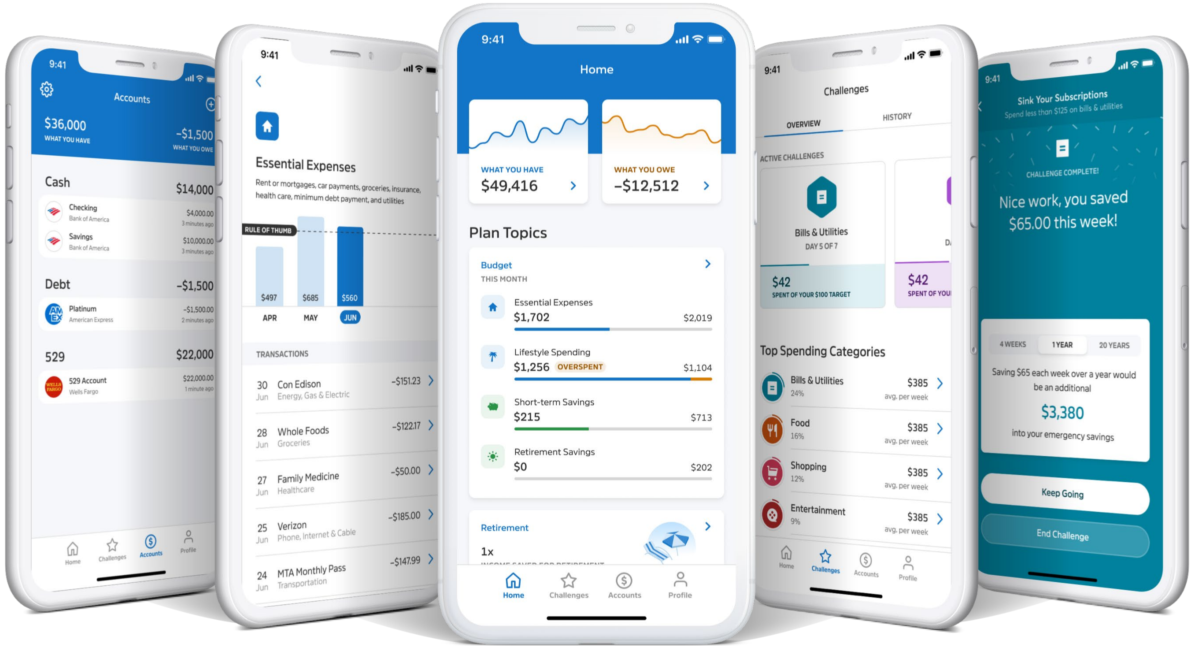
Q1 | Present | Future

Test & research



Adoption & engagement

2021 Fintech Breakthrough Award winner in the “Best Wealth Management Product



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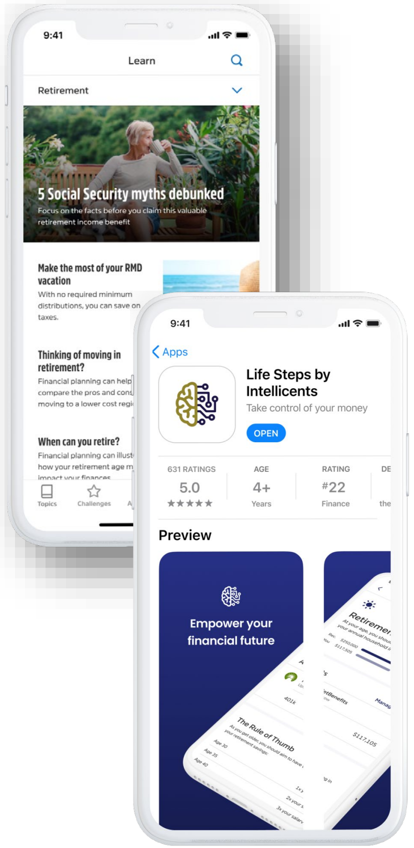


Bamboo

Luke White
Senior Product Manager
Product

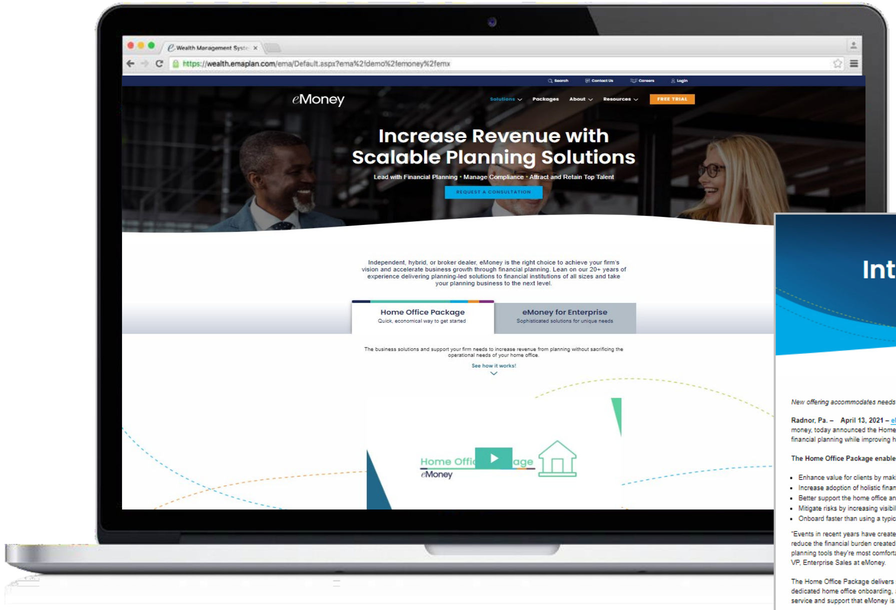
Bamboo

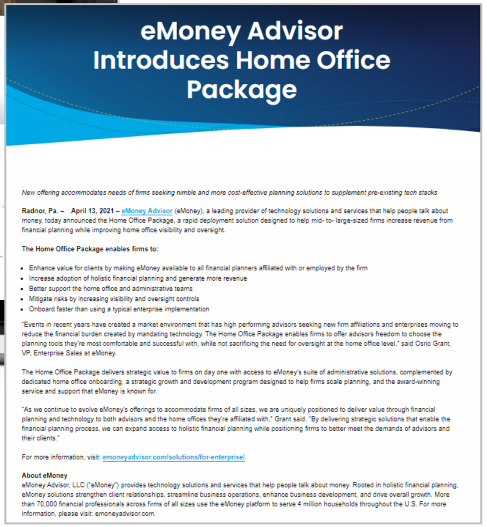
- Mass Mutual Sees the Value
- Bamboo ARR and Sales Increase
- Team is Growing Like Bamboo
- Marketing Specialist Role is LIVE!

Home Office Package

Monica Ruelas
National Inside Sales Director
Business Development

Home Office Package





eMoney Advisor Introduces Home Office Package

New offering accommodates needs of firms seeking nimble and more cost-effective planning solutions to supplement pre-existing tech stacks

Radnor, Pa. – April 13, 2021 – eMoney Advisor (eMoney), a leading provider of technology solutions and services that help people talk about money, today announced the Home Office Package, a rapid deployment solution designed to help mid- to- large-sized firms increase revenue from financial planning while improving home office visibility and oversight.

The Home Office Package enables firms to:

- Enhance value for clients by making eMoney available to all financial planners affiliated with or employed by the firm
- Increase adoption of holistic financial planning and generate more revenue
- Better support the home office and administrative teams
- Mitigate risks by increasing visibility and oversight controls
- Onboard faster than using a typical enterprise implementation

"Events in recent years have created a market environment that has high performing advisors seeking new firm affiliations and enterprises moving to reduce the financial burden created by mandating technology. The Home Office Package enables firms to offer advisors freedom to choose the planning tools they're most comfortable and successful with, while not sacrificing the need for oversight at the home office level," said Osric Grant, VP, Enterprise Sales at eMoney.

The Home Office Package delivers strategic value to firms on day one with access to eMoney's suite of administrative solutions, complemented by dedicated home office onboarding, a strategic growth and development program designed to help firms scale planning, and the award-winning service and support that eMoney is known for.

"As we continue to evolve eMoney's offerings to accommodate firms of all sizes, we are uniquely positioned to deliver value through financial planning and technology to both advisors and the home offices they're affiliated with," Grant said. "By delivering strategic solutions that enable the financial planning process, we can expand access to holistic financial planning while positioning firms to better meet the demands of advisors and their clients."

For more information, visit: emoneyadvisor.com/solutions/for-enterprise/.

About eMoney
eMoney Advisor, LLC ("eMoney") provides technology solutions and services that help people talk about money. Rooted in holistic financial planning, eMoney solutions strengthen client relationships, streamline business operations, enhance business development, and drive overall growth. More than 70,000 financial professionals across firms of all sizes use the eMoney platform to serve 4 million households throughout the U.S. For more information, please visit: emoneyadvisor.com.

New landing page https://emoneyadvisor.com/solutions/for-enterprise/

External Launch Engagement

- 1200 views via PR Newswire
- 3 media inquiries
  - Wealthmanagement.com
  - Financial-planning.com
  - Thinkadvisor.com

New Enterprise Clients

RAYMOND JAMES

COASTALONE

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Collaborate Planning Services

Brandon Tucker
Manager, Financial Planning Services
Financial Planning

Collaborate Planning Services

Helping advisors engage in more effective client conversations, increase their planning capabilities and grow their existing client relationships.

“Thanks to Collaborate, I have more confidence during my presentation...”

“I’m able to brainstorm with the Collaborate team and use them as a sounding board…we end up being more creative together…”

“Collaborate helps me present more complex plans, building trust with my clients…”

Q1 Business Development

Morgan Jones
SVP, Sales
Business Development

Osric Grant
VP, Enterprise Sales
Business Development

Core Planning Profitability

Objective # 2
Get core planning business to profitability.

Redefine Advice | Expand the Brand

Key Results

- Achieve Software **Gross Margin** of 70%
- Achieve **net new ARR** goals = $8.2M
- **$4.9M EBITDA** Less CapEx

Business Development Q1

Advisor YoY Q1 Comparison			
	2020	2021	Δ%
ARR ($M)	$3.56	$4.43	+24%
% of Budget	92%	114%	+24%
Wins	1,325	1,780	+34%
ASP*	$2,684	$2,488	-7%

*MML transition (ASP w/out MML = $2,695)

Enterprise YTD ARR Results ($m)		
	Q1 Actual	FY Budget
Enterprise	$0.3	$2.0
Incentive	$0.03	$0.3
Total ARR:	$0.33	$2.3
HOP (count):	4	40 deals

YTD Notes / Highlights

Advisor Sales

- Direct coverage of customer segments showed strong results in New ARR (AM/ISM Named)
- Team Structure – 8 ISM Geo, 3 ISM Named, 8 Account Manager's, 1 Bamboo Specialist

Enterprise

- Old National Bank first enterprise win of 2021 (MGP Competitive Win, 3 Yr. term)
- Raymond James (Largest HOP deal to date)
- Team Structure- 2 Incentive Reps, 2 HOP (1 Open), 1 Traditional Enterprise

Segment	Account Name	ARR*
ENT	Wells Fargo Wealth Mgmt	$1.2m-$4.5m
ENT	Morgan Stanley	$600,000
HOP	Triad Partners	$10,000
HOP	Money Concepts Capital Corp.	$10,000
INC	Mariner Wealth Advisors	$25,000
INC	Kestra Investment Services, LLC	$25,000

Q1 Financials

Eric Kerble
VP, Financial Planning & Analysis
Finance

Annual Recurring Revenue

	March YTD	2021 FY Budget
eMoney Commercial		
Planning	$5.7M	$18.4M
Bamboo	$0.3M	$1.6M
Incentive	$0.1M	$0.3M
Churn	($5.9M)	($13.8M)
Net New ARR Commercial	**$.2M**	**$6.4M**
Net New Liberty (Fidelity Full-view)	$2.2M	$2.2M
Net New ARR Total	**$2.4M**	**$8.7M**

Financial Results

	March YTD	FY Budget
Revenue	$33.0M	$130.0M
Expense	$35.0M	$146.8M
Earnings	**($2.0M)**	**($16.8M)**

Aggregation Update

Nick Forte
Director, Development
Technology

Scott Cognato
Sr. Technical Product Manager
Product

Scale and Improve

Objective # 3
Scale and improve efficiencies of the eMoney Advisor business capabilities to support our full range of current and future product offerings.

3Ps

Key Results

- **Enable 5x Aggregation volume** while maintaining existing service levels
- **Reduce Aggregation support ticket volume** by 10%
- **Reduce support call volume** (connections/integrations/ passwords/net worth history) by 10%
- **Reduce Core & Maintenance costs** by 10% while maintaining or improving system stability

Aggregation

56.25%

Accounts transitioned from Parser to API since 2018

6.3

Million total accounts aggregated via API

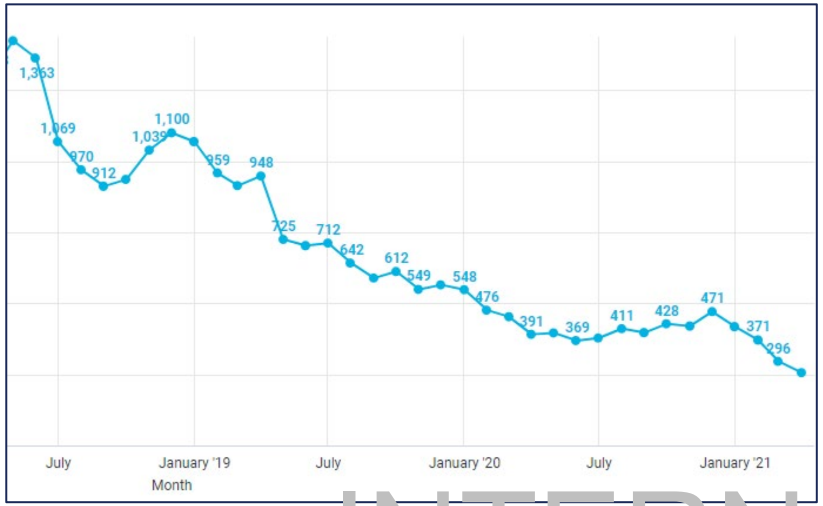
727,266

JP Morgan Chase accounts via API

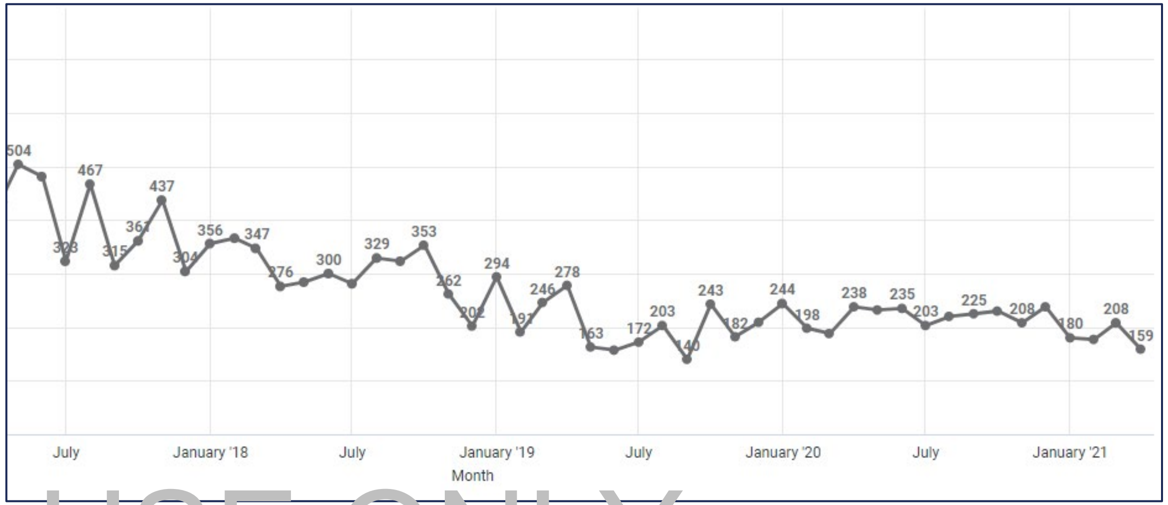
Aggregation

Average days to connections incident resolution

Total unresolved parser breaks



New parser breaks reported



Stevie® Awards

Linda Bello
VP, Client Service
Client Services

Loyal and Lasting Customers

Objective # 4
Continuously grow new customer base and nurture existing customers to become loyal and lasting customers.

Redefine Advice

Expand the Brand

Key Results

Maintain green* status for at least
75% of top 50 relationships.
**Green status = engaged, with good platform adoption and low retention risk*

Increase **Loyalists Segment** by 5%

Net dollar retention rate of 110%

New ARR of $13.2M

Client response time for critical production issues maintained per bug policy SLA's and go-live implementation issues within 1 business day.

2021 Stevie® Awards

- International business awards competition open to all organizations worldwide
- Recognize innovations and achievements of contact center, customer/client service, business development and sales professionals
- Created to honor and generate public recognition of the achievements and positive contributions of organizations and working professionals worldwide
- 2021 Competition
    - 2,300+ nominations from organizations in 51 nations
    - 136 categories for client service and contact center achievements
- **The Stevie® Awards are the world's premier business awards and eMoney won two awards!**

2021 Stevie® Awards

And the Stevie's go to…

Emmett Devlin for **Front Line Customer Service Professional of the Year.**

The Client Service Department for Customer Service Department of the Year in the Financial Services Industry.

Congratulations **CSM, Coaching, eLearning, and Training!**

2021 Stevie® Awards

Client Comments

*"I use eMoney extensively and have for years. I've interacted with many engagement folks over the phone and **Emmett is professional, competent and personable**. Often customers will not hesitate telling you when it doesn't work and rarely when it does. As a manager I'm sure you value this input. **He's good and he's good every time."***

*"A quick note to express my **sincere words of appreciation for your [Emmett's] time and insights today.** I want to express my gratitude for the time you took to listen to my questions… I want to commend you for your **excellent customer service and your attention to detail**…This is an example of great customer service and should be noted."*

*"Emmett is the **most talented first-line reps** I've experienced with eMoney in over 10+ years."*

*"**Emmett was great. He knew exactly how to address the problem.** I was a bit confused by why the inputs were not working, turns out it was a simple issue on my end. He recognized it right away, we hatched a plan to fix it, then he waited while I made the adjustments and verified the desired outcome."*

2021 Stevie® Awards

Client Comments

*"Training sessions **were well run** … I wouldn't change a thing … **very knowledgeable and responsive** trainers."*

"I enjoyed the practice exercises, breakaway sessions and their approach …"

*"The Trainers **did a great job** … even teaching the 'boring' part of eMoney (entering facts)."*

*"They showed us **time-saving tips and tricks** … well done."*

*"I'm impressed by how **comprehensive** your customer service **offering** is."*

*"eMoney set up a series of **one-on-one sessions** where they walked me through everything step-by-step [including **eLearning capabilities**]. **This was way more than I was expecting.** If I had to do all of it on my own, I never would have been able to take advantage of everything it has to offer."*

*"I found the **CSM program to be a major benefit to our relationship with eMoney** – to a point, where we were able to cancel status meetings in 2020 because there were no open issues to discuss."*

*"Continuing Education **(CE) credits** were an **added benefit** to attending **the live training workshops."***

Service Update

Alex Rivera
VP, Call Center Support
Client Services

Alana Harper
VP, Client Implementation
Client Services

Call Center Support

Q1 Client Experience Metrics

- CSAT with Representative – 96%
  - (2019 – 94%, 2020 – 96%)
- CSAT with eMoney – 95%
  - (2019 – 93%, 2020 – 94%)
- Issue Resolution – 90%
  - (2019 – 87%, 2020 – 90%)
- Average Speed of Answer – 93 seconds
- First Contact Resolution – 77%
  - (2019 – 67%, 2020 – 70%)
- Tickets Avg. Days to Resolution – 6.7 days
  - (April trending at 2.1 days, 2020 – 4.2 days)

"Responsive, patient, knowledgeable customer service is what makes eMoney the best financial planning solution in the market."

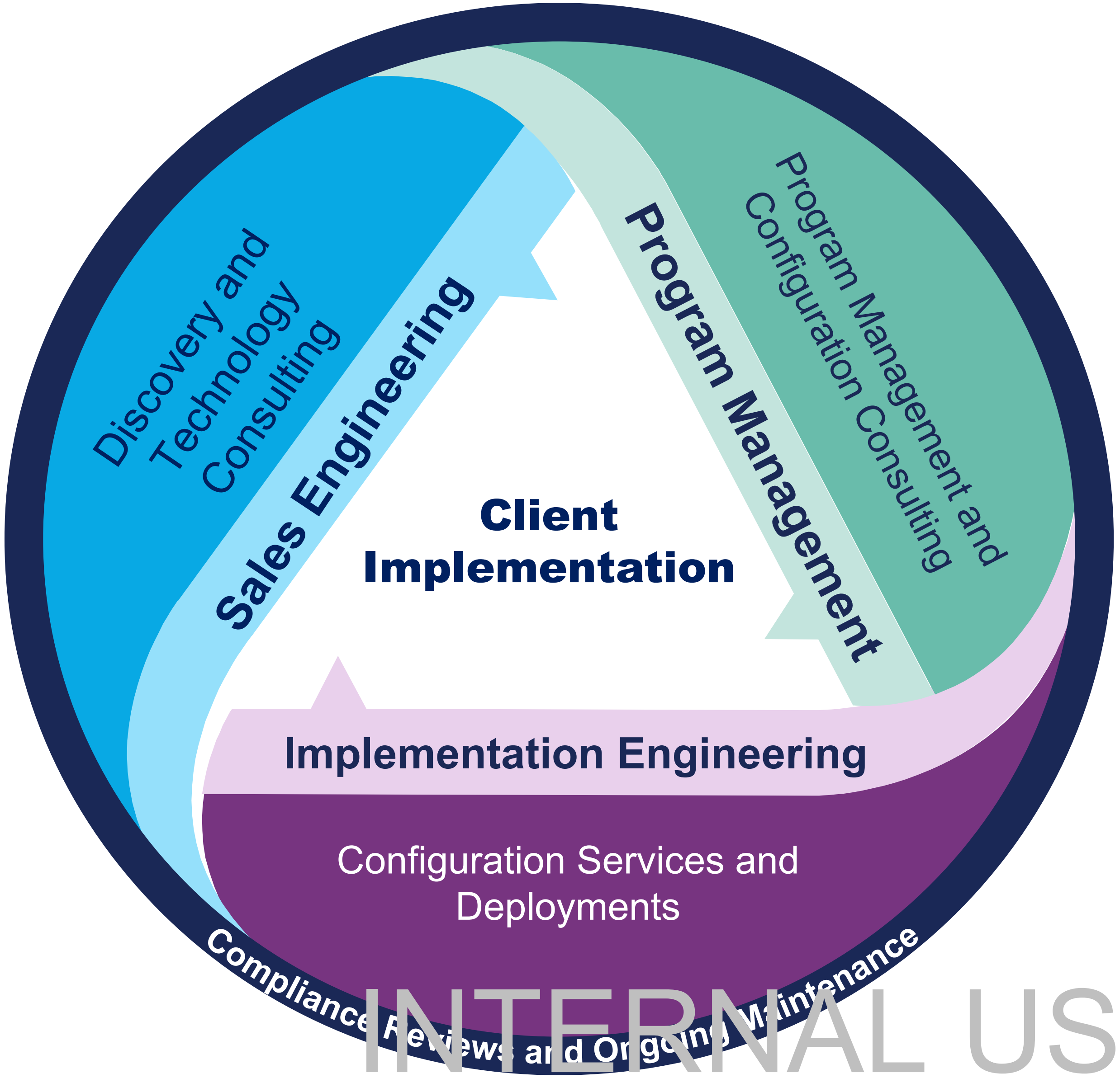
"Best financial planning program I have ever worked with."

"I am a new user and she was patient and very helpful. Took the time and also added value. I hope everyone is as good as the rep is at eMoney!"

"It's great to know that I'm using great software that is also supported well. Thank you!"

"Every time I call, your Customer Service puts my needs (and I'm sure every other customer's needs) above all else. I can tell that the service reps are top notch and care about the company they represent."

Client Implementation Overview



Client Implementation
Engaging through the client relationship lifecycle and helping lay the foundation for loyal and lasting customers.

Client Surveys & Feedback

From Northern Trust Securities…

- “It was one of the better implementations I’ve ever experienced, if not the best one. There was a hand-off call. A formal passing of the baton. You knew exactly what was happening. I wish other companies had a Sean.”
- “Extremely Satisfied” with the “Transition from Sales to Implementation,” and the “Overall Implementation, Deployment & Training Experience”
- Straight "10s" in all implementation categories (scale of 1 – 10)

From PNC…

- “Nancy Ding has brought the necessary attention, detail and organizational skills so that we meet our collective goals and objectives. I cannot say enough about how much I rely on her to keep me informed and on track with efforts and the clear progress we have made in terms of meeting deadlines and producing results.”

From Allstate…

- “Maintenance of the platform has been very good and smooth.”

MML Relationship

Leslie Knotts
VP, Client Engagement and Retention
Business Development

Functional Scope: Engagement, Retention & Adoption (ERA)

★ **Know Your Client**	• Develop and apply a meaningful understanding of client business strategy, platform adoption goals and success measurements, as it pertains to using eMoney's platform
★ **Business Intelligence Metrics**	• Use Enterprise Analytics to develop BI dashboards that measure platform adoption and inform retention efforts
★ **Adoption & Retention Strategies**	• Proactively monitor adoption and usage trends and partner with Practice Management to develop NEW "Platform Adoption Strategies & Models"
★ **ARR Preservation**	• Monitor macro conditions to achieve minimal / no churn; Support contract renewal rebid process, owned by Legal, Finance and Sales
★ **ARR Growth**	• Partner with Sales and Finance to identify opportunities for ARR Growth, L&E or sales of new packages (Plus, Premier) and new products (Incentive: API Access)
Oversee Client Satisfaction	• Monitor cross-functional support provided to eMoney's Enterprise Clients; Inform and notify key stakeholders re: issues impacting client satisfaction and retention, at the macro level
Scale Client Engagement Model	• Implement NEW "Client Engagement Model" based on: contract renewals, ARR growth potential, platform adoption and retention risk
★ **Cross-Functional Coordination**	• Collaborate with cross-functional stakeholders, CLT and Fidelity to communicate and manage stakeholder expectations
Technology Roadmap	• Cultivate knowledge of eMoney's Technology Roadmap and articulate to clients; Relay client feedback and product suggestions to Product for roadmap consideration (subject to Product approval)
Process Improvements	• Improve departmental policies and processes; engage cross-functional stakeholders for buy-in; support firmwide initiatives e.g. Terms of Use Updates

Mass Mutual: Proof of Concept / Success Story

Diversity, Equality, and Inclusion Leadership Council (DEILC)

Tarnisha Bruce
Director, Technical Support
Client Services

Diverse and Inclusive Environment

Objective # 5

Foster a diverse and inclusive environment where all employees feel their contributions are valued and all have equal access to opportunities, experience and development

Expand the Brand

3Ps

Key Results

50% of candidate slate will be **under-represented groups**

100% of all eMoney employees will get **DEI training** by Q3

Based on industry benchmarks, achieve 100% of the targeted results indicated in our **top** 3 **DEI recommendations**

Improve career growth and development survey score by 4%

DEILC Members


Ed O'Brien
CEO


Megan Murray
Finance


Jason Reiser
Legal & Risk


Nick DiLisi
Technology


Joanne Del Signore
People Experience


Tarnisha Bruce
Client Services


Wayne Heilala
Client Services


Eric Kerble
Finance


Celeste Revelli
Financial Planning


Adam Buchanan
Legal and Risk


Ricky Illigasch
Product


Surabhi Vibhuti
Technology


Chuan Au
Technology


Leslie Knotts
Business Development

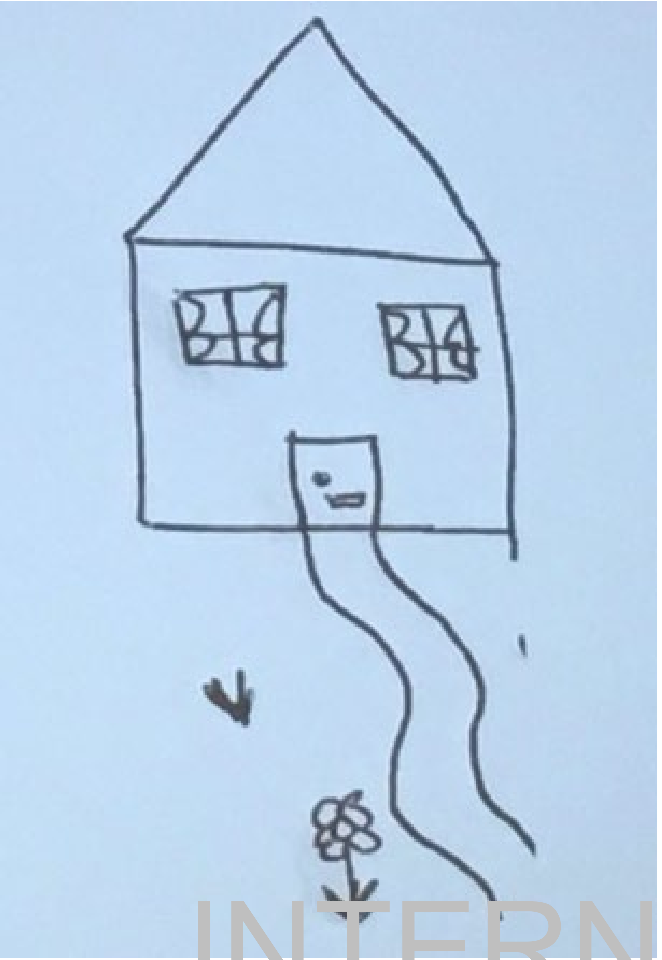

Joanna Armandi
Marketing

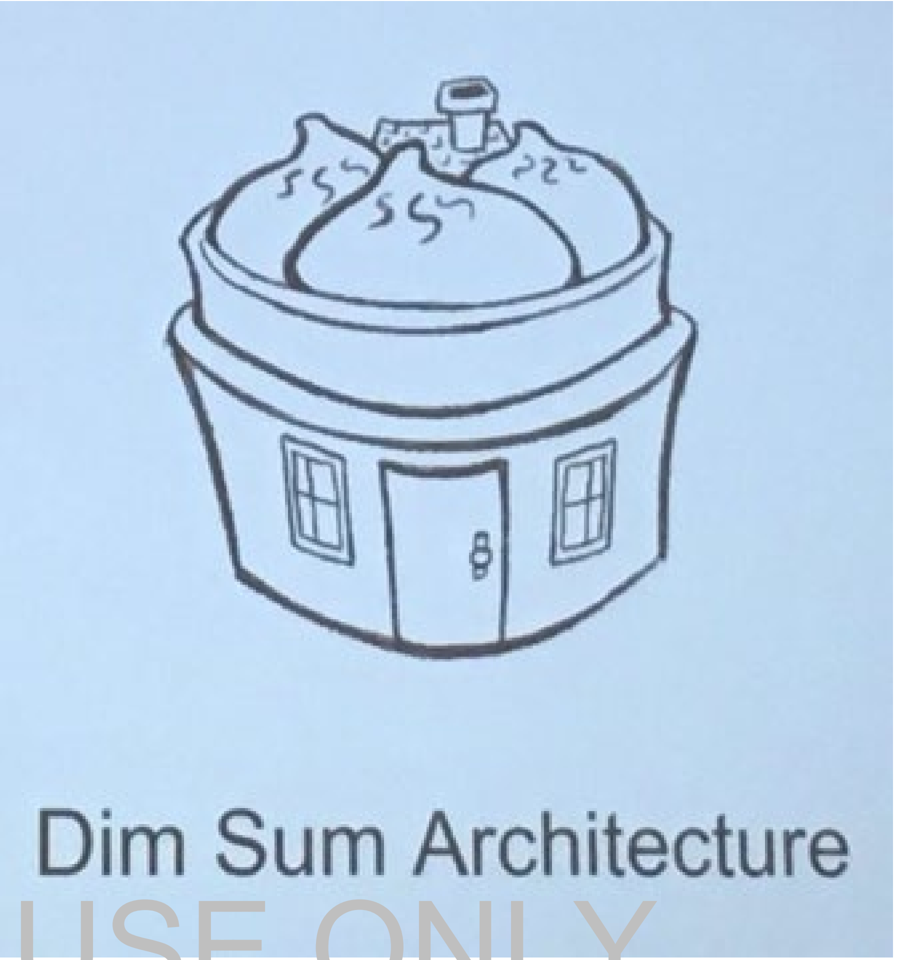

Pam Henry
People Experience

Recruiting

Mike O'Callaghan
Manager, Talent Strategy
People Experience

The power of diversity is navigating outside the default way of thinking





DEI Strategy

- Diversity is not limited to race and gender. It expands to location, age, neurodivergent, orientation, diversity of thought, diversity of **background**
- Two in the pool effect:
  - Harvard Business Review found that if an interview pool has one underrepresented candidate, that person has a very small chance of being hired.
  - If there are two underrepresented candidates in the interviewing pool the chances of hire are 194 times greater.
- It's not a moment, it's the movement
  - Plenty of work to be done and it takes time
  - Making an impact and a sense of belonging, not checking a box
- Our goal is to **increase** balanced pipelines **of qualified candidates.** Recruiting will always be about the qualifications
  - Only 1% of all applicants are hired at eMoney

Actions We've Taken

- Listen, support, amplify
- Started a partnership with DiversityJobs.com
- Increased focus on our employer brand as a diverse employer
- Expanded our co-op program to NorthEastern University
- Expanded the worked in states to 32 (about to be 33)
- Working sessions with Drexel's Women in Computing Society, working on partnership with Lincoln University
- This results in more balanced interview pipelines and eventually hires

Conclusion

- More and more candidates are primarily interested in companies that show their dedication to people.
- The more we add to the spectrum of top talent the more top talent we attract
- If there are events, job boards, groups you would like us to be involved in please connect.

Questions

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