



*e*Money

Town Hall

January 26, 2023

Agenda

1. Welcome
2. 2022 Recap
3. Performance Bonus Funding & Payout
4. 2023 Strategic Priorities
5. 2023 Goal Setting



2022 Recap: Business Development



Morgan Jones
SVP, Sales

2022 Business Development Recap

ADVISOR SALES	
Wins	5,980
Avg. Selling Price	\$2,814
ARR (\$M)	\$17.7m
% to Goal	104%

ENTERPRISE RESULTS (ARR)	
ENT Deals	143
HOP Deals	10
ARR (\$M)	\$4.1m
% to Goal	124%

Q4 STRATEGIC ENTERPRISE WINS

Transamerica Financial Advisors,
Advisory Alpha

Q4 HOME OFFICE PACKAGE WINS

Beacon Pointe Advisors, LLC
AE Wealth Management

Q4 STRATEGIC ADVISOR WINS

Bank of Ann Arbor
Cresset Asset Management
Sandhill Investment Management
Merit Financial Advisors
Cetera Financial
Bridgeworth Wealth Management

Q4 2022 SDR HIGHLIGHTS

Enterprise:

- \$1.3m in Revenue Contribution

Advisor Sales:

- \$1.4m Booked Revenue
- 521 Wins
- 1096 Booked Meetings

2022 Recap: Financials



Eric Kerble
VP, Financial Planning & Analysis

Annual Recurring Revenue

(m's)	2022 Results	2022 FY Budget
eMoney		
New ARR	\$21.9	\$21.7
Churn	(\$13.5)	(\$13.8)
Net New ARR	\$8.4	\$8.0
Net New Fidelity Full-view	(\$2.1)	(\$2.1)
Net New ARR Total	\$6.3	\$5.9

Financial Results

	2022 Results	FY Budget
Revenue	\$139.2	\$134.5
Expense	\$155.1	\$158.5
Earnings	(\$15.8)	(\$24.0)

2022 Bonus Funding



120%

(Example) 2022 Bonus Payout

Base Salary	Bonus Opportunity <i>0-10% target of base salary</i>	Employee Goal Attainment <i>Based on individual performance</i>	Company Funding Pool	Total Bonus
\$50,000	10%	90% <i>(Meet Expectations)</i>	120%	$\$50,000 \times 10\% = \$5,000$ $\$5,000 \times 90\% = \$4,500$ $\$4,500 \times 120\% = \$5,400$

- Employee A is bonus-eligible to receive 10% of their base salary **based solely on individual performance.**
 - Bonus opportunity: 0 – 10% (sliding scale)
- Employee A is informed they're receiving 90% of eligible bonus based on achievement of individual goals.
- Company funding pool was 120% based on both qualitative and quantitative results.

Remaining Performance Timeline

Date	Milestone
March 1 – 8	Manager 1:1s (Manager & employee to sign-off on 2022 performance review)
March 14	Performance Bonus Payout
March 24	Base comp increase reflected in pay (effective March 1)

2023 Strategic Priorities

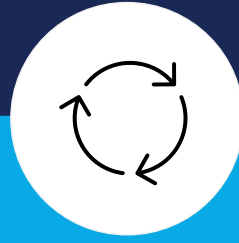


Susan McKenna
CEO

2023 Strategic Priorities



**Protect and
grow our core
business
profitably.**



**Make marked,
measurable
progress in our
technology
evolution.**



**Live and
breathe our
core values.**

Business Development



Morgan Jones
SVP, Sales

Business Development

KEY INITIATIVE

1 >

Yearly Revenue Targets

2 >

End 2 End Full Funnel Visibility and Attribution
(Customer Journey Framework)

3 >

Build Outbound Campaign Strategy and
Framework

4 >

Sales Tech Stack Optimization

5 >

Build Reporting Framework

MILESTONES (1Q23)

- Advisor Sales - \$4.3m
- Enterprise Sales - \$780k
- All-in - \$5.1m

Have agreed to:

- Definition of Terms
- Funnel **Framework** completed
- Have integration between **SFDC** Campaign feature and Outreach live
- Track effectiveness of outbound Prospecting
- Rationalization of all tech tools
- Use cases for each dept using tool
- Audit and rationalize all reporting for usage and effectiveness
- Drill down capabilities on all Looker reports

Client Services



Frank Tropiano
Head of Client Services

Client Services

KEY INITIATIVE

1 >

Support: Expand chat capabilities

2 >

Support: 24x7 Self-Serve Capabilities

3 >

Service: Getting Started Program v2.0

4 >

Service: Service Portal for Home Office

5 >

Implementation: Professional Services & Implementation offerings re-imagined

2023 GOALS

- Enabling Chat for Connections, Chat-Bots
- Ability to sign-up for pro-active connection notifications, receive updates on connection tickets & basic “How To” help
- Next generation Getting Started program focused on adult learning
- Ticket tracking & real-time updates available 24x7 to Home Office contacts
- Evaluating existing Implementation & On-Boarding services to determine how we can add more value for our clients

Finance



Megan Murray
Head of Finance

Finance

KEY INITIATIVE

1 >

Actively manage P&L to ensure investments align with appropriate profitability targets

2 >

Partner to define corporate strategy aligned with product/tech strategy, building multi-year plan inclusive of aligned ROI targets

3 >

Optimize functional areas of responsibility

4 >

Lead and grow a high performing Finance function

MILESTONES (1Q23)

- Define optimization scorecard (incl. of modernization)
- Implement monthly process for transparency
- Ensure understanding of optimization metrics across leadership
- Develop operating model that provides appropriate visibility and oversight into Prof Services to support ability to achieve stretch rev goal of \$7m and/or balance capacity/demand

- Finalize market share goals
- Understand / model ROI to achieve MS goals
- Quantify modernization investment options
- Understand/model ROI for other strategic goals

- Redefine Enterprise PMO
- Increase transparency into ROI of IS/DA teams
- Defined roadmap for execution of site strategy
- Ensure alignment of finance initiatives with company

- Align on development plans with direct reports
- Set clear department level development objectives with each direct
- Implement skip level 1:1 cadence
- Pulse check on engagement across business unit

Financial Planning



Matt Schulte
Head of Financial Planning

Financial Planning

KEY INITIATIVE

1 >

Support: Product Evolution

2 >

Support: Sales and Marketing

3 >

Key Account Management

4 >

Key Account Playbook Development

5 >

Collaborate Outsourced Planning Services

MILESTONES

- Roadmap items
- Competitive analysis
- Content Creation and Thought Leadership

- Advisor Sales
- Enterprise Sales
- Demand Generation

- Develop plan for “at risk” accounts and growth accounts
- Create framework for increased visibility into health and happiness of key accounts

- Cross-functional assessment and documentation
- Cross-functional implementation

- Define operational objectives for 2023
- Document and distribute product learnings and insights

Legal and Risk



Adam Buchanan
Director, Assoc General Counsel,
Commercial

Legal and Risk

KEY INITIATIVE

1 >

Risk and Control Self Assessment (RCSA)

2 >

Revamp Procurement Process

3 >

Privacy Program Modernization

MILESTONES (1Q23)

Final calendar sequence of RCSAs

Process defined

Prioritize needs and select technology modules
(and implementation partner if necessary)

Marketing



Rachel Eccles
SVP, Marketing

Marketing

KEY INITIATIVE

1 > Elevate the brand and enhance the product story

2 > Drive client retention and growth

3 > Hit demand and revenue goals

4 > Foster cross-team collaboration, alignment, transparency and process improvement

MILESTONES (1Q23)

- Launch new corp website and culture video
 - Roll out updated GTM strategy around feature releases
-
- Develop GTM plan to standardize enterprise SOW and onboarding process
 - Summit (ongoing)
-
- Achieve 1,250 monthly leads
 - Execute Acct Based Marketing strategy to support Enterprise sales
-
- Looker reporting gap analysis, define funnel visibility needs
 - Implement ON24 replacement
 - Establish cross-functional research agenda

People Experience



Joanne Del Signore
Head of People Experience

People Experience

KEY INITIATIVE

1 >

DEI

- Continue to focus providing a diverse slate of candidates for open roles; diverse interview panels
- Review of pay practices – ensuring competitiveness to market and fair and equitable application
- Identify continual training opportunities

2 >

Employee Engagement

- Career Dev - Additional learning journeys in DIG
- 2023 Engagement Survey & Action Planning
- Succession Planning

3 >

Total Rewards

- Full Benefit review
- Focus on Wellness
- Job Architect implementation

4 >

Enhance HRIS

- Pingboard
- DIG optimization & Interface
- Badges

5 >

Compliance initiatives

MILESTONES (1Q23)

- Partner with Marketing on social and culture strategy, weekly updates on TS owned platforms.
- Review P levels for roles
- Launch DEI learning journeys
- Share employee testimonials of those who were promoted
- Launch Career Development Book Club
- Analyze and prepare survey questions
- CLT sign off
- Continue to review and build on existing benefit offerings
- 500+ jobs to be moved from existing JEM system to new system – Job Architect
- Wellness Event
- Determine system config
- Vet replacement vendor
- Complete video training on PX systems
- Launch phase 2 of DIG onboarding – People Management.
- Document retention management process

Product



Tom Sullivan
Head of Product

Product

KEY INITIATIVE

1 >

Close key planning gaps and deliver superior advisor/end client experiences.

2 >

Enhance and scale aggregation to support new uses cases and drive future revenue.

3 >

Deliver premium APIs and integrations to drive new revenue and deepen relationships with enterprise customers.

4 >

Assess opportunities to drive new revenue in current and adjacent markets.

5 >

Optimize eMoney agile practices to drive efficiencies and deliver more value faster.

MILESTONES (1Q23)

- Roth IRA, Secure Act 2.0, annual tax updates, Life Insurance Solver and Customizable One Page Plan Summary.
- Convert Fidelity screen scraper to API (1m accounts)
- Complete Nexus Performance Testing
- Launch v1 Premium APIs
- Begin Envestnet Proposal 2.0 Integration
- Meet with top insurance broker dealer customers in Q1 to assess opportunity to generate more revenue from insurance agent side of their business.
- Reorganize product team around revenue drivers.
- Implement new estimation process and reporting.
- Identify opportunities to optimize our agile processes.

Technology



Nick DiLisi
Head of Technology

Technology

KEY INITIATIVE

- 1 ➤ Deliver Q1 Architecture Plan to support product plan and modernization of current product.
- 2 ➤ Delivery on the Aggregation Plan modernization.
- 3 ➤ Technical Uplift
- 4 ➤ People Development
- 5 ➤ Privacy by Design
- 6 ➤ Operational Excellence
- 7 ➤ Support office shutdowns and moves

MILESTONES (1Q23)

- Plan Delivered and communicated
- Bulk File POC
- Gathers
- Remove Legacy around charts and reports.
- Okta migration begins.
- Scrum Resources Plan
- Upskill plan defined for high impact roles
- Align on what technology role is here
- New metrics for risk scorecard for technology section

2023 Goal Setting



Joanne Del Signore
Head of People Experience

2023 Goal-Setting Timeline

Date	Milestone
Jan. 30 – Feb. 15	Employee goal setting in DIG
Feb. 16 – Feb. 28	Manager review/approve employee goals
June 5 – 16	Employee mid-year check-in
June 20 – 30	Manager review/approve mid-year check-in
Nov. 6 – 17	Employee year-end review
Nov. 20 – Dec. 15	Manager year-end review approvals



QUESTIONS