eMoney

Town Hall

Town Hall

May 21, 2024

Agenda

1. Welcome & Recent Industry Award Wins
2. Q1 2024 Business Update & Recent Wins
   – Sales & Finance
3. Building a Better Workplace Pulse Survey: Next Steps
4. Mid-Year Performance Reviews & 2024 Growth Week
5. Employee Engagement Committee (EEC) Updates
6. Summit Update
7. Upcoming Product Releases & Client Feedback
8. Research
9. Questions

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Awards and Recognition

2024 Wins So Far…

Fintech Breakthrough Awards

Best Wealth Management Product – *2024*

- *Decision Center*

Stevie Awards for Sales and Customer Service

- Achievement in Customer Experience – *2024*
  - *Client Support Team*
- Contact Center Professional of the Year – *2024*
  - *Eric Wozniak*
- Customer Service Leader of the Year – *2024*
  - *Jacob Carwile*

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Sales Update

Chad Porche
SVP, Product Management

Oscar Salazar
Head of Sales

Major Strategic Win | LPL Financial

The Deal

Closed May 8, 2024

Monica Ruelas

Year 1: $2,354,000

Year 2: $2,584,000

Year 3: $2,709,000

7.6M

Over 3 years

The Close Team

Relationship Manager – Rachel Davidson

Finance – Ellie Jani, Eric Kerble, Megan Murray

Product & Technology – Chad Porche, Josh Belfiore, John Costello, Simon Welch, Tom Boates, Luke White, Jay Jackson, Tom Sullivan and 4 development teams: Voltron, Sim, PSG, Phoenix

Client Implementation – Jeff DeSantis, Erin Bietila, Julinda Shier

Financial Planning – Brandon Heid & Chris Mauriello

Marketing – David Roche, Alex Roe, Rachel Eccles

Legal – Adam Buchanan & Jesse Giles

Client Service & Training teams

Who is LPL?

LPL Financial

#1 Broker Dealer in the US

eMoney client for	Today, we support
17	4.5k
years	LPL users

These users reach 550,000 households and more than 330,000 have Client Portals.

This strategic win expands eMoney across LPL's entire population

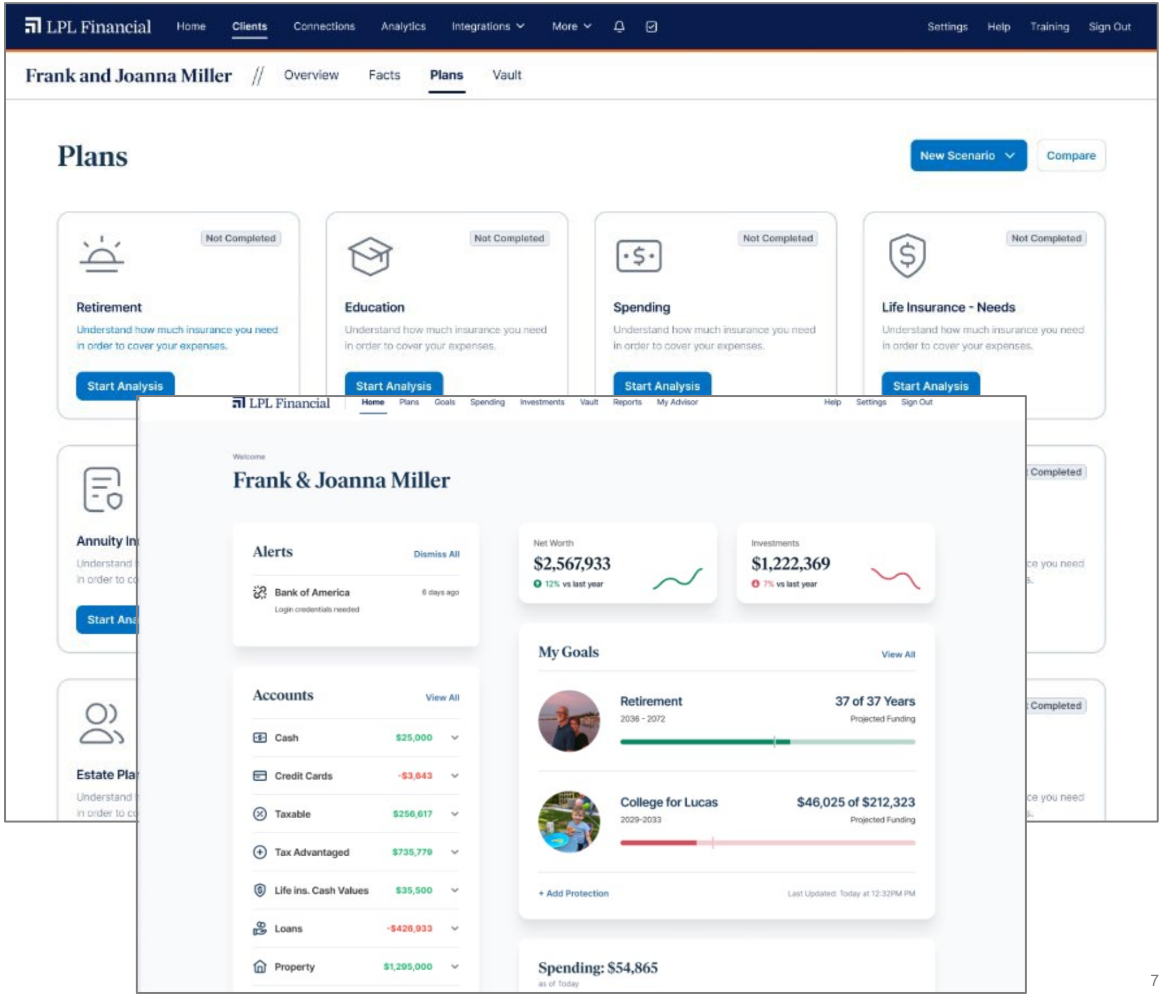
22k

advisors and their support staff!

How and What We Sold

Needs Analysis Enhancements

- Modern user experience and technology
- Data continuity between modules and tools
- Monte Carlo and straight-line math
- Enhanced branding capabilities
- Embeddable components
- Expanding library of topics



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Business Agility

1

June 2023: Align our mission and vision with LPL strategy.

2

August 2023: Discovery sessions

3

September 2023: Validated needs

4

January 2023: Validate Target market

5

December 2023: Prototype with Needs Analysis

6

November 2023: Prototype Foundational Planning

7

February 2024: Negotiations Development Starts

8

May 2024: Contracts signed

Throughout the entire process, up until the final contract negotiations…

- Product was validating the solution
- Tech was getting development resource approval
- Four teams were already building the solution

Q1 '24 Sales Update

Q1 2024 ADVISOR SALES	
Wins	1,817
Avg. Selling Price	$2,872
ARR ($M)	**$5.219**
% to Quota	**108%**

Q1 2024 ENTERPRISE SALES	
ENT Deals	32
ARR ($M)	**$.557**
% to Quota	**116%**

Q1 STRATEGIC ENTERPRISE WINS	Q1 STRATEGIC ADVISOR WINS	Q1 SDR HIGHLIGHTS
Rockefeller - $75k	Savant Wealth Management - $71.5k	Booked 1,438 meetings in Q1
PNC Bank - $75k	Valeo Financial Advisor LLC - $28.9k	• 108% vs 2023
CapFinancial Partners - $52k	Fincadia - $28.6k	Created $4.220m in pipeline in Q1
	MAI Capital Management - $27.6k	• 108% vs 2023
	Valeo Financial Advisors LLC - $25.2k	Created $2.042m in closed ARR in Q1
		• 133% vs 2023

Finance Update

Eric Kerble
VP, Financial
Planning & Analysis

Annual Recurring Revenue

(m's)	Q1 2024 Results	Q1 2024 Budget	2024 FY Budget
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New ARR	$5.9M	$5.0M	$22M
Churn	($4.3M)	($4.5M)	($15.6M)
Net New ARR	**$1.6M**	**$0.5M**	**$6.3M**
Net New Fidelity Full-view	$0	$0	$0
Net New ARR Total	**$1.6M**	**$0.5M**	**$6.3M**

Financial Results

	Q1 2024 Results	Q1 2024 Budget	FY Budget
Revenue	$37.6M	$37.3M	$152.3M
Expense	$36.8M	$38.7M	$152.3M
Earnings	**$0.8M**	**($1.4M)**	**($0.0)**

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Engagement Survey Recap

Pam Henry
Director, Employee
Success & Development

Building a Better Workplace – Pulse Survey Results

90%

overall participation!

Participation Rates by Business Unit

- **Financial Planning**, 100%
- **Product**, 100%
- **People Experience**, 100%
- **Legal**, 100%
- **Finance**, 93%
- **Client Services**, 85%
- **Business Development**, 88%
- **Information & Security**, 90%
- **Marketing**, 91%
- **Technology**, 92%

Next Steps

May 30: Survey reports distributed

June 28: Action plans due

70% of Culture Amp customers have response rates between 75% and 90%.

Mid-year Performance Reviews & 2024 Growth Week

Pam Henry
Director, Employee Success & Development

Mid-Year Performance Reviews Start June 3

New Employees	Employee Mid-year Review June 3 – 14	Manager Mid-year Review June 17 – June 28
Goals to be submitted in DIG to manager within first 30 days of employment.	During this time, you should be entering comments in DIG regarding overall progress toward goals, competencies, and development plans.	Manager comments should be finalized and submitted in DIG.

Growth Week: June 24-28

Live Webinars

June 25: Video Calls, Real Connections

Veteran voice actor, Claire Fry

June 27: AI and the Evolution of Work

Skillsoft Chief Content Officer, Mark Onisk

Growth Week Lottery

Win a chance to have a coffee chat/1:1 with Susan McKenna, CEO of eMoney!

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Employee Engagement Committee (EEC) Updates

Mike O'Callaghan
Director, Talent Strategy

EEC Subcommittee Progress

Remote Connection

- Random Coffee
- Where is eMoney?
- Fun Friday Questions
- Wellness Challenge

Charitable Giving

- Record-breaking 2023
- 2 for 1 Match
- 25% employee participation goal for 2024
- Virtual Event

Fun

- T-shirt design
- Contests
- Holiday events
- eMoney cookbook

What's Next?

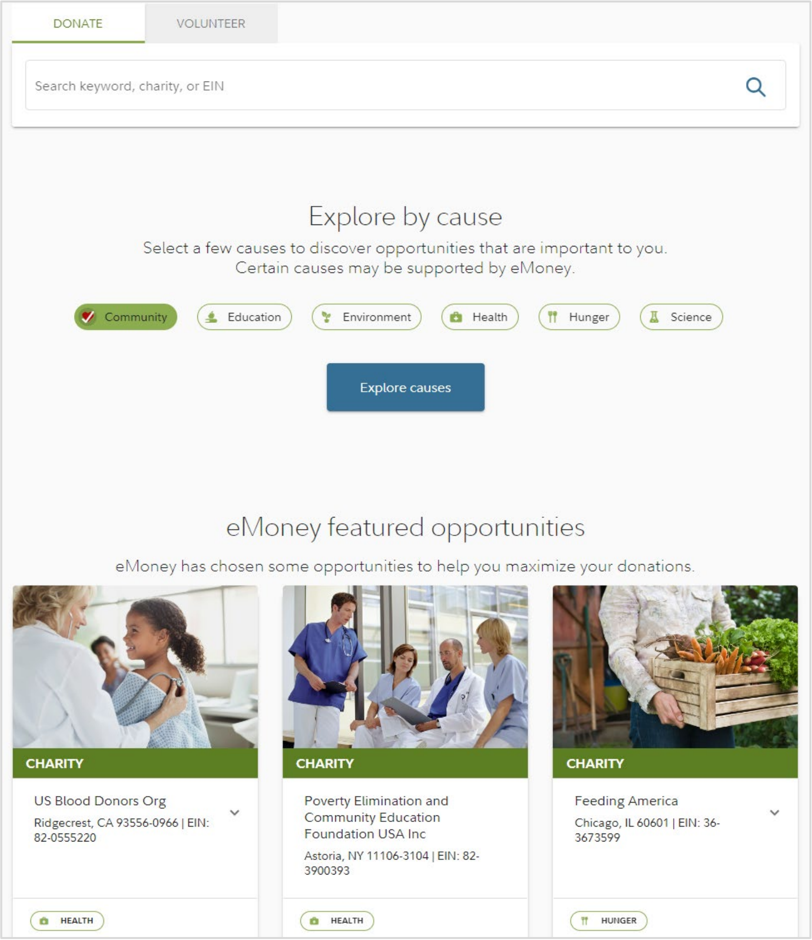
Now – May 31: 2-for-1 employer match

June: Call for Membership

July: Virtual charitable giving event

Summer: Swag item

Fall: eMoney Cookbook solicitations



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Summit Update

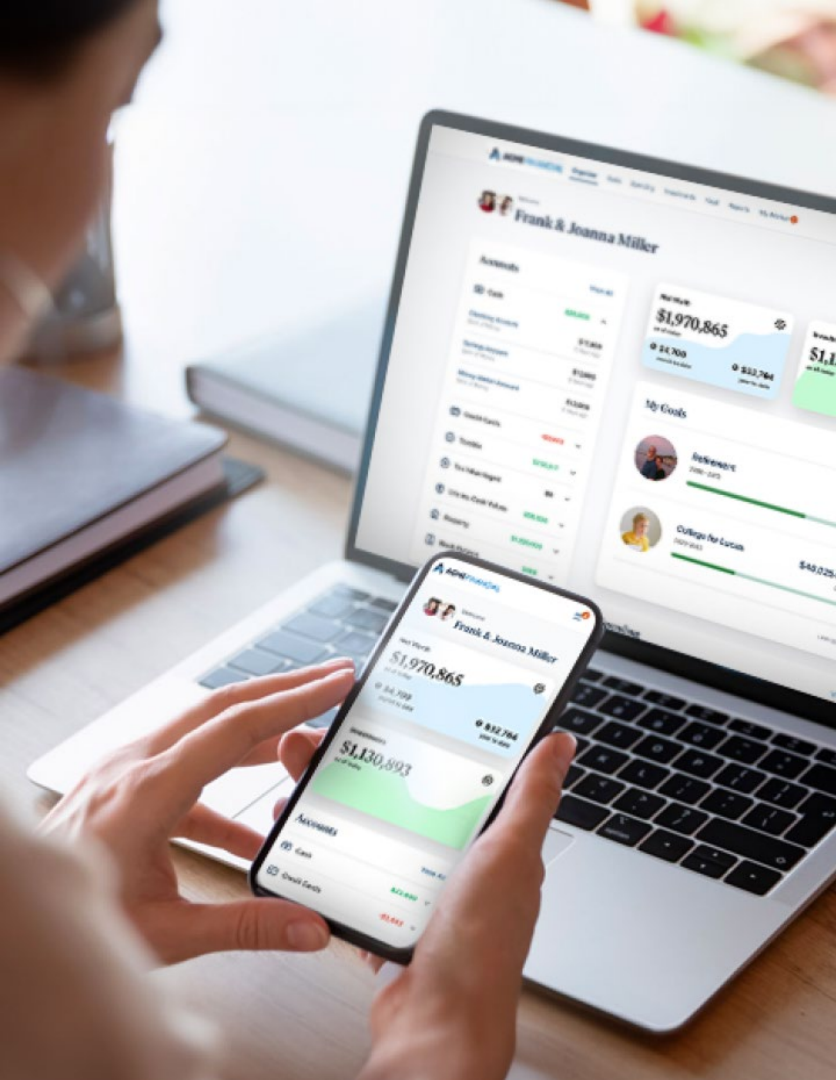
Shannon Yeagley
VP, Growth Marketing

eMoney Summit

PLANNING BETTER TOGETHER

October 21 -23

Registration is Open!



PLANNING BETTER TOGETHER

In today's financial planning landscape, clients expect nothing less than a personalized, collaborative approach where human expertise seamlessly integrates with powerful planning technologies.

But as client needs continue to evolve, advisors will increasingly need to leverage new advancements in technology to elevate the planning experience.

2024 eMoney Summit Goals

	2024 Goals
Sponsorships	$60,000
CE Offering	15
Registrants	1,275

Summit Virtual Event Experience

Agenda

Keynotes

Product Roadmap

Research and Insights

Breakout Sessions

Roundtables

Exhibit Hall

Networking Lounge

Sponsorship Information

Product Experience

1:1 Coaching

Virtual Coaching

Sessions

Keynote Speakers

Erica Dhawan

Leading Authority on 21st Century Teamwork, Collaboration and Innovation, Author

Roben Farzad

Journalist, Broadcaster & Host of Public Radio's "Full Disclosure"

Upcoming Releases & Client Feedback

Nick DiLisi
Head of Technology

Tom Sullivan
Head of Product

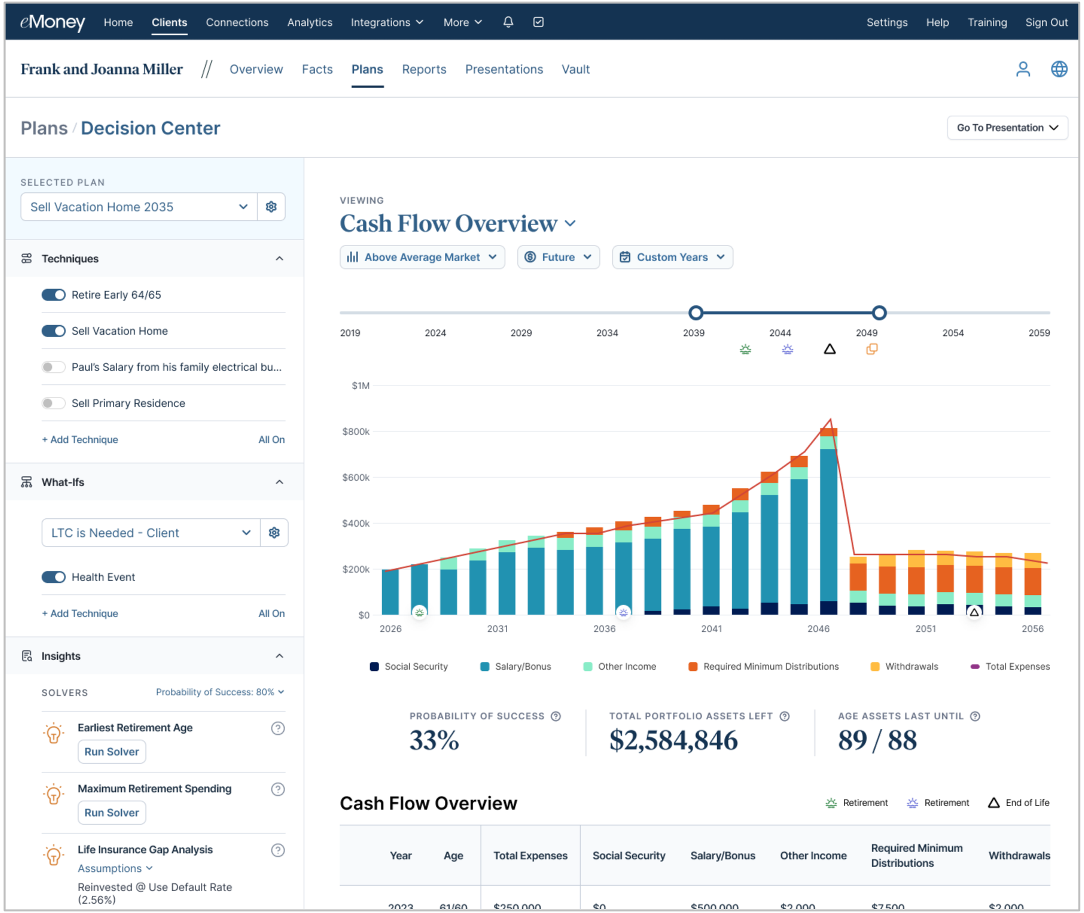
Decision Center

"Love the cash flow based probabilities & interaction in the Decision Center."
- *eMoney Advisor Client*

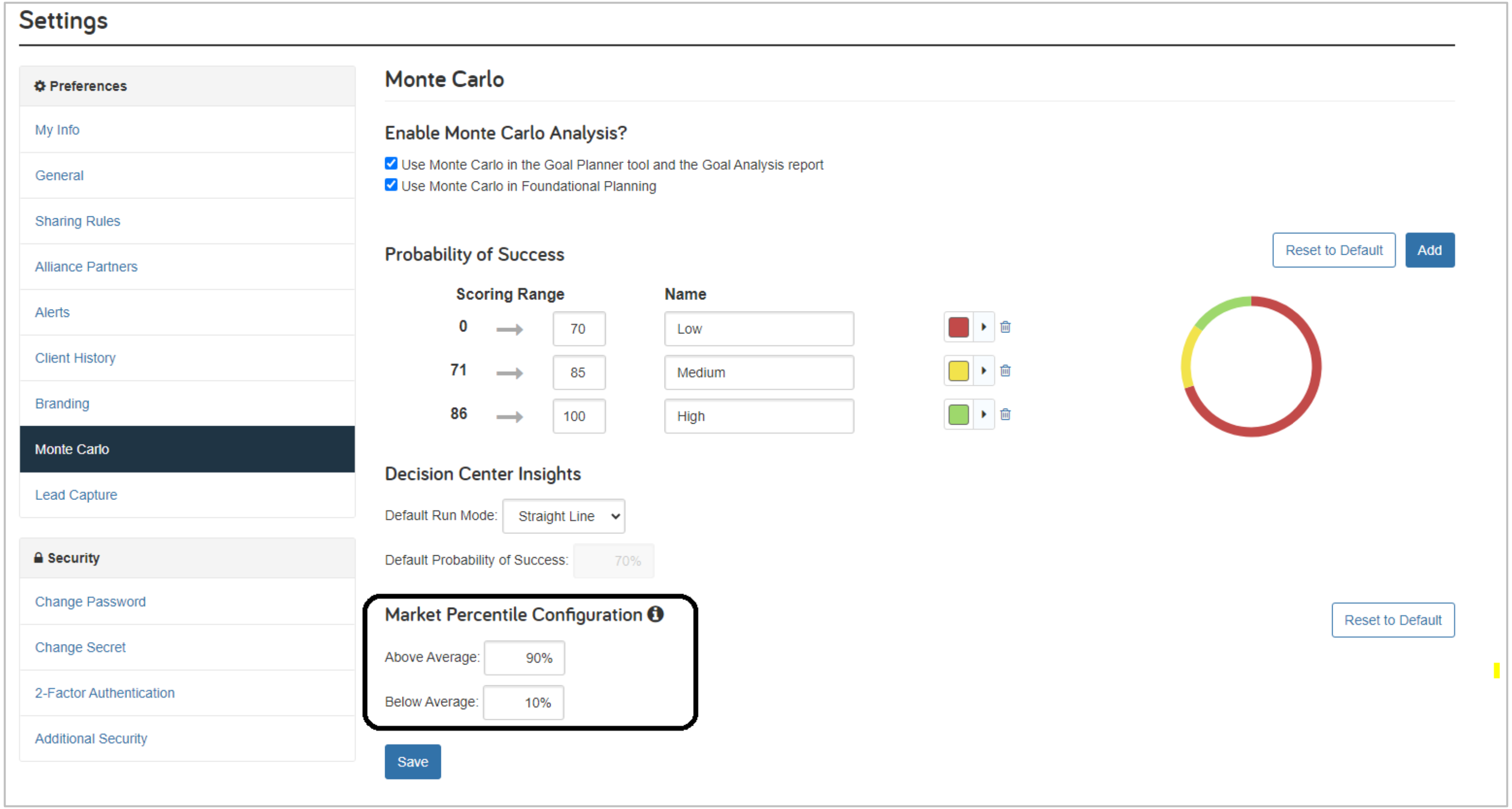
"The ongoing improvements and obtaining feedback directly from FAs has been create. Great updates to the Onboarding Tool and Decision center reports. Keep up the good work." - *eMoney Advisor Client*

"Having all that stuff here and being able to click more details. The [information] question marks everywhere. I freaking love the way it looks…That's huge." - *Advisor Client Influencer*

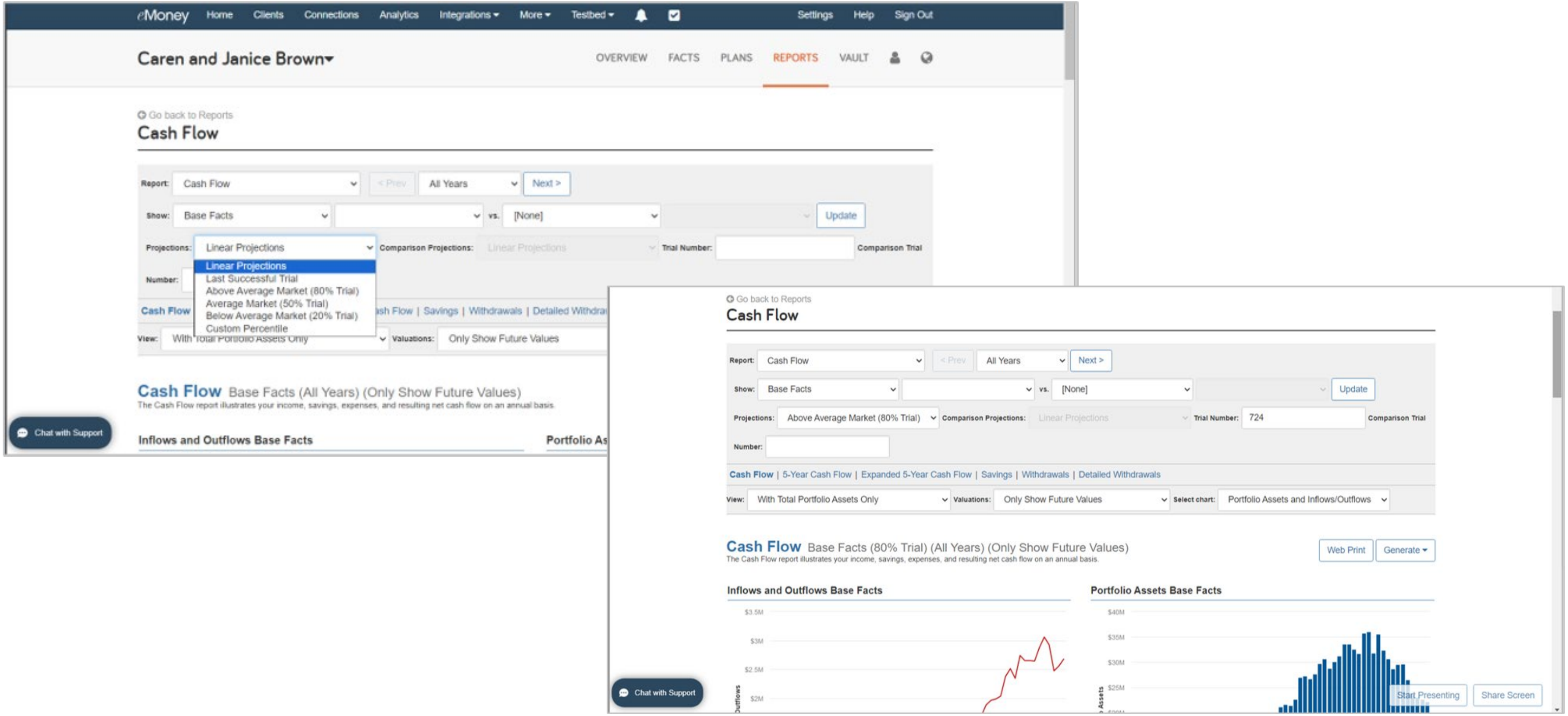
"I have been a user for almost 20 years. eMoney is my best friend. It is continuously improved and reliable (except for the Schwab connection but that's on Schwab). Clients love the Decision Center."
- *eMoney Advisor Client*



Monte Carlo Configurability



Monte Carlo Single Trial in Reports/Presentations



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Impact of Needs Analysis

Starting a new client relationship – a la carte planning

Getting quick sell opportunities

Gives advisors an easy-to-use option to get started with

Allows advisors to evolve to advanced planning

Enterprise Steering Committee – February 2024

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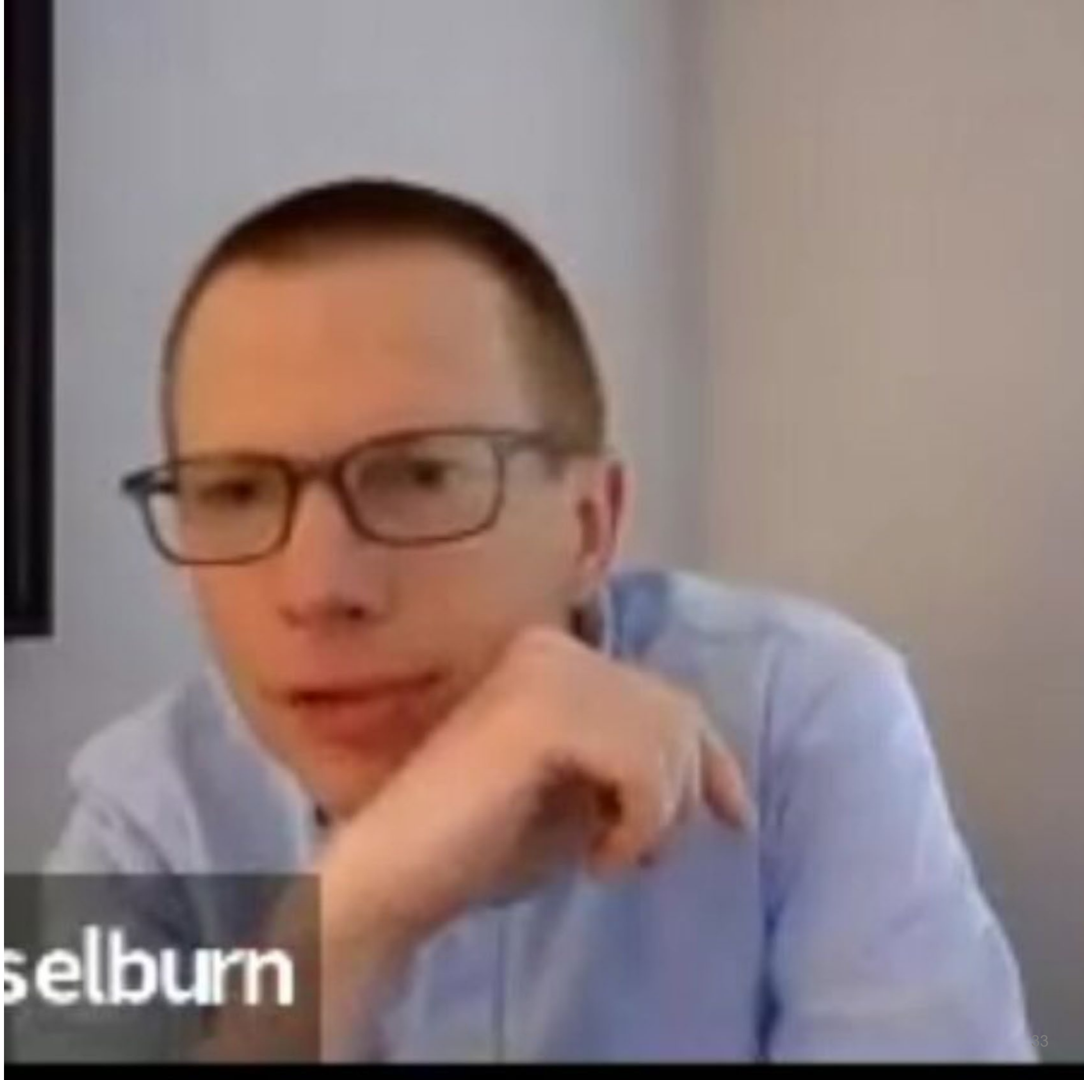


Client Portal

End User Response

"I **love how holistic this is**. It's a very good picture of all of your investments, net worth, spending, retirement, if you have dependents their education, so I find this to be **a really cool tool**"

'5 out of 5. I think this tool would be **valuable for anyone who has some big financial goals**… there's some good data for anyone who wants to get into the details like I love to".

"This is **very valuable**. I really like the target setting and **whether you're on goal is super helpful**".

"This was **more detailed than other financial tools I've seen**…I felt it was very user-friendly, clean and clear…This financial tool is very informative, organized, and detail oriented"

Advisor Response

Eoin K. • 2nd 3mo •••
Associate Director, Product APIs at Novocure

Nice work. It looks really slick. Great job guys!

Like · 1 | Reply

Nora Gallegos, MBA • 3rd+ 3mo •••
Fintech Practice Management

Congrats! Interface changes are the best!

Like · 1 | Reply

"The new client portal update is the next generation and next steps of things but not disruptive". - *eMoney user*

Clients are excited…over 5,000 registered for the client portal webinar (average registration ~300)

One month after release: **8,941** existing clients given a portal.

Avg. number of new clients given a Client Portal in Q1 was **up 39%** over Q1 of last year.(excluding FullView)

1,800+ My Advisor pages turned on

APIs & Components

"[Creates] a 'Plug & Play' architecture to facilitate adding 3rd party fintech solutions."

Osaic, Head of Digital Experience

"This fits our vision to enhance our Allstate mobile app…[We want] to do it the right way with APIs." *Allstate Decision Maker*

"Frankly, this had been on our roadmap, so the fact that you are one step ahead of us is excellent. [APIs are] what we wanted to have and the off the shelf UI element…enables us to pull in what we need right from your experience."

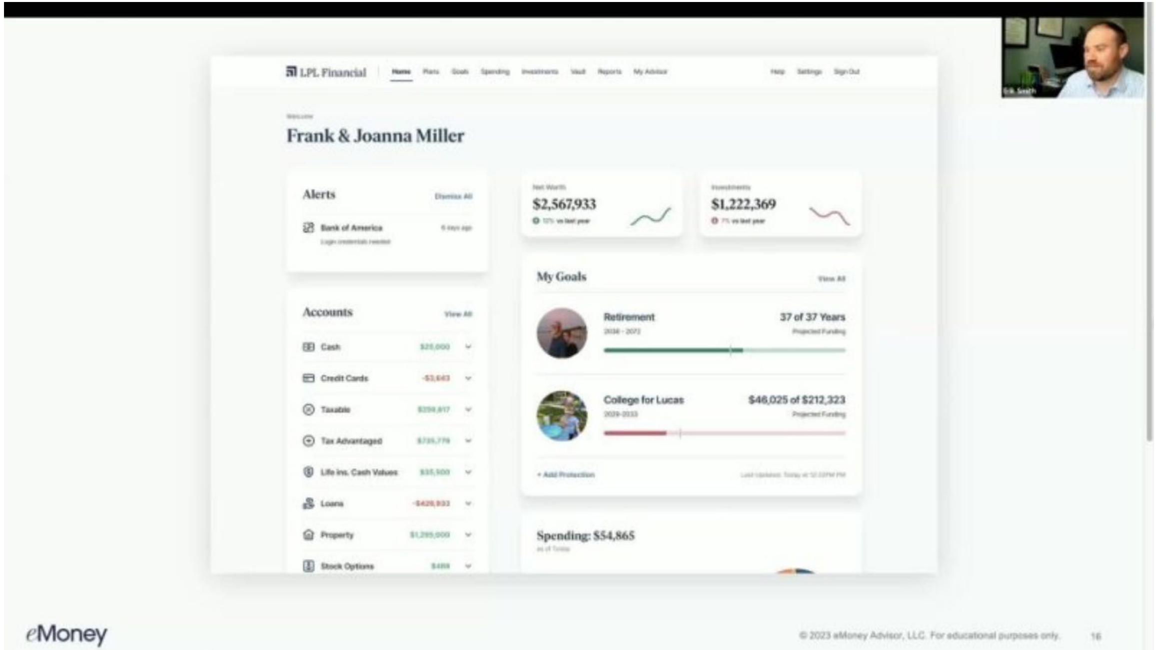
Director of Product Management, Avantax

APIs & Components

“**We want to control the experience**, and it’s not a lot of investment to build it ourselves. In other instances, we want to embed and style it, but don’t want to build the UI. **We have a lot of priorities and want to spend that money elsewhere**.
– Cetera

“**We would rather have a more flexible and aligned experience via components**…The best experience is one that we own and use APIs to build our own experience….but we can’t always do that, so sometimes we use iframes, but don’t prefer it. “ – Cetera

“I don't think we want to completely rebuild your UI. **You have a good UI**. I don't want to maintain that fully, but just having it plugged into our page would be nice." – LPL



Components

Components – Wave 1
Net Worth
Net Worth: $1,754,865
as of Today
View Details
Cash Alternatives $17,433
Taxable Investments $13,642
Liabilities ($8,446)
Stock Options $7,899
Other $7,356
Overall & Goal Prob. of Success
Probability of Success
as of Today
View Details
95% Retirement
73% Lucas Education
48% New Home
Expense Summary
Expenses Summary
as of Today
View Details
EXPENSE
ANNUAL VALUE
Expense Name $32,000
Expense Name $32,000
Expense Name $32,000
Expense Name $32,000
Expense Name $32,000
Asset Allocation
Asset Allocation
as of Today
Investments $147,433
Savings $83,642
Real Estate $38,446
Cash $16,899
Stock Options $7,356
62%
20%
10%
6%
2%
Goal Summary (Percent Funded)
Goals Summary
as of Today
View Details
Retirement
2036 - 2072
89%
Funding
College for Lucas
2029-2033
45%
Funding
Goal Summary (Prob. of Success)
Probability of Success
as of Today
View Details
84%
Overall
95% Retirement $24,108,181
73% Lucas Education $38,181
48% New Home $8,181

Our Top Clients Express a Clear Interest in Our APIs

38 opportunities in the pipeline worth over $3.3M!

Client	Value	Status	Products
LPL Financial	$620,000	Negotiating	APIs & 2024 Renewal
PNC	$72,000	Signed	Premium APIs
Hightower	$50,000	Evaluating	Premium APIs
Captrust	$100,000	Negotiating	APIs & 2024 Renewal
Osaic	$25,000	Evaluating	APIs & Components
Wells Fargo	$86,000	Negotiating	Premium APIs
United Capital Financial Life Management	$72,000	Signed	Premium APIs
Regions	$60,000	Contracting	Premium APIs
Goldman Sachs	$50,000	Discovery	Premium APIs
Kestra Financial	$600,000	Evaluating	Client Portal, APIs
Rockefeller Capital Management	$75,000	Signed	APIs & Data Agg
Northward Financial Group	$50,000	Legal Review	Premium APIs
Dynasty Financial Partners	$50,000	Evaluating	Premium APIs
Mercer	$25,000	Contracting	Basic APIs
RWA Wealth Partners	$24,000	Signed	Basic APIs

Aggregation APIs & Components

ROCKEFELLER
CAPITAL MANAGEMENT

2,375
Total Accounts Added

"Our timeline was extremely tight and due to the dedication and responsiveness of all of those involved, we were able to meet our dates and roll out a big upgrade to our aggregation solution. To date, I have performed various check-ins with clients I've worked with over the past couple of years who had less than desirable experiences and their feedback has been overwhelmingly positive. We look forward to continuing the good work and thank you for the partnership!"

89%
Connection Stability

November '23	January '24	March 11 '24	April 22 '24	May 6 '24
RFP Round 1	**RFP Round 2**	**Contract Signed**	**Friends and Family**	**Fully live in Prod**

Confluence – Feedback, Interviews, Roadmaps…Oh My

Product Vision & Roadmap Artifacts

JB CP RI +7 Owned by Joshua Belfiore ···
Last updated: about 2 hours ago by Chad Porche • 4 min read • 51 people viewed

This page is where the product team (1) keeps the most up to date version of the product vision and roadmap presentation, and (2) archives past presentations.

Master copy of the product vision and roadmap presentation. Create copies of this for one-off client presentations.

Enterprise Strategy and Roadmap - Master Copy.pptx

Needs Analysis - Master Copy.pptx

Links To RM team's current tracking documents: Top 30 Client Product Requests.xlsx and Product Visit Progress Updates.pptx

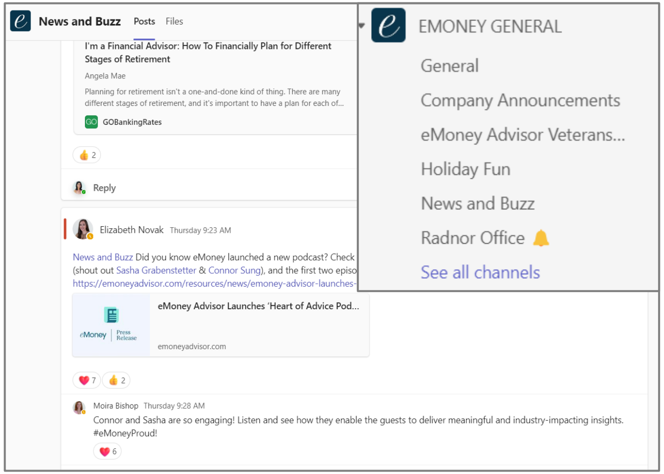
Client / Prospect	Date	Presentation Link	Recordings, notes, etc..	Opportunities
NYL Eagle Strategies	10/13/2022	NYL Eagle Strategies - Roadmap - 10.13.2022.pptx		
Kestra	2/28/2023	Kestra - Feb 2023 Strategy Meeting.pptx	Asked for help with marketing eMoney releases to their field.	Lead Capture Client Portal Marketplace (Portfolios) Premium APIs
Avantax	4/5/2023	Avantax Strategy Meeting 4.5.23.pptx		Advanced Planning (solvers) Premium APIs Components
Hantz Group	4/11/2023	Hantz Strategy & Roadmap 4.11.23		Premium APIs
Dynasty	4/12/2023	Dynasty Strategy Meeting 4.12.23.pptx	Dynasty Onsite Notes 4.13.pptx	Premium APIs Aggregation APIs
Synovous	May 2023	Planning Vision and Roadmap - Synovus May 2023.pptx		

Quickstart

Click here to access

Additional Resources

[News and Buzz Teams Room]



[Monthly Feature Release]

To receive this monthly information, please submit a ticket in the Service Portal > Get Access > Email Distribution List > Request to be added to featurereleasegroup@emoneyadvisor.com.

May Edition

Like the recent LPL contract signing, this month's features are worth celebrating!

Recording of Presentation

Want to add someone to the Feature Release Group to receive this information via email each month and attend the monthly meeting? Submit a ticket: Service Portal > Get Access > Email Distribution List > Request to be added to featurereleasegroup@emoneyadvisor.com.

PLANNING

2024 State Estate & Inheritance Tax and Annual State Tax Updates
This is part of eMoney's responsibility to ensure our tool/calculations remain up to date with the latest law. This work relates to state specific estate, inheritance, and annual state tax updates. Read more...
Questions? Chandradeep Sama, Paul Guris, Josh Belfiore | Releasing May 30th

Monte Carlo Configurability
Today, eMoney has monte carlo reports which display upside and downside values. Some of them reflect "extreme" ranges (97.5% down to 2.5%), some reflect more "realistic" ranges (80% down to 20%). Users cannot change these values. This feature changes our defaults for EMA street users to 80% and 20% system-wide (introducing consistency in the values across reports) and, importantly, introduces a mechanism to allow the upside/downside values to be configurable by advisors (for example if they want something other than our defaults). NOTE: the new 80% / 20% defaults are for EMA street users. Enterprises can choose to review and configure their own defaults. Read more...
Questions? Anand K., Allen Shaver, Sachin Bindal, Josh Belfiore | Releasing May 21st

Entitlements Handling for Unified Presentation Experience
This work is primarily backend work to allow presentation templates to now properly display as expected for users with certain entitlement configurations where today the entire template is not visible at all. Read more...
Questions? I Sabarimalai, Anand K., Josh Belfiore | Releasing May 28th

SHARED SERVICES

17 New Client Connections
Check out the full inventory here: Read more...
Questions? Pam Still | 4/23/24 – 5/16/24

BE ON THE LOOKOUT FOR...

- Monte Carlo Single Trial Available in Reports/Presentations (Already in DC)
- Decision Center and Plans Landing Page Redesign Read more...

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Research

Alex Roe
Director, Strategic Planning

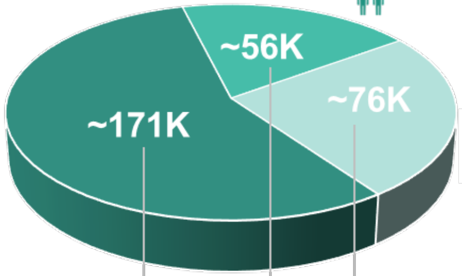
Linda Sikora
Manager, Market Research

Our Market

TAM by Planning Type:

Topical Planners
provide advice on one specific topic in isolation

Comprehensive Planners
create "holistic" plans that broach multiple topics relative to each other

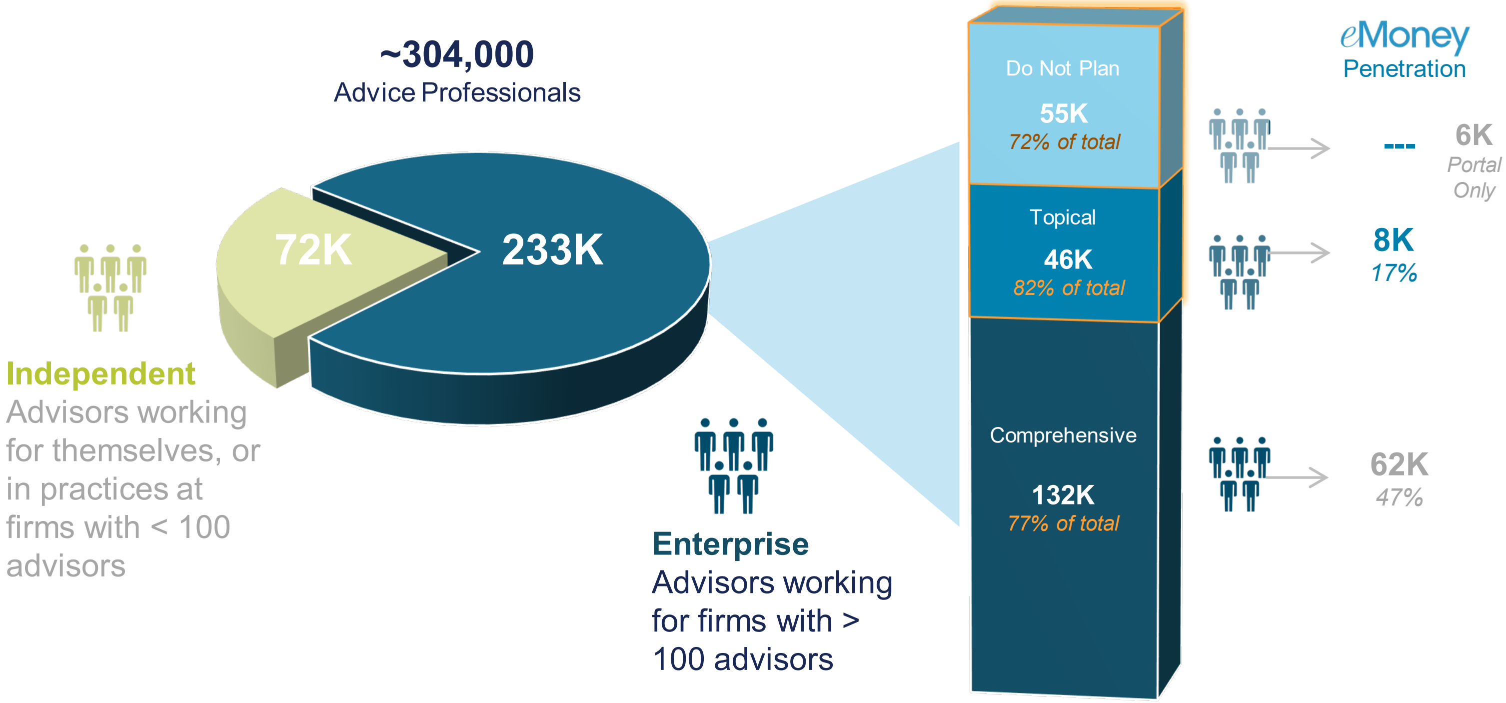


Do Not Plan
Advisors do not provide planning services

eMoney Penetration	99K 32.7%	82K 48%	11K 19%	--- 0%	6K Portal Only

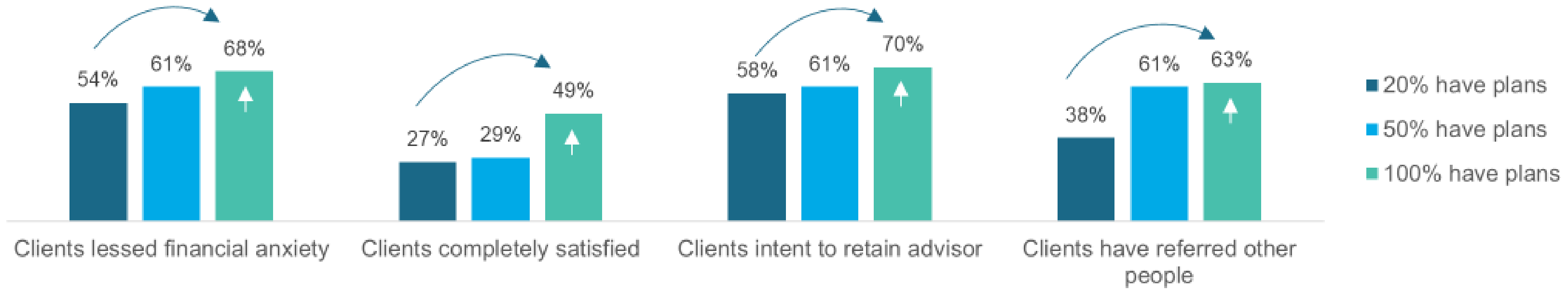
~304,000
Advice Professionals

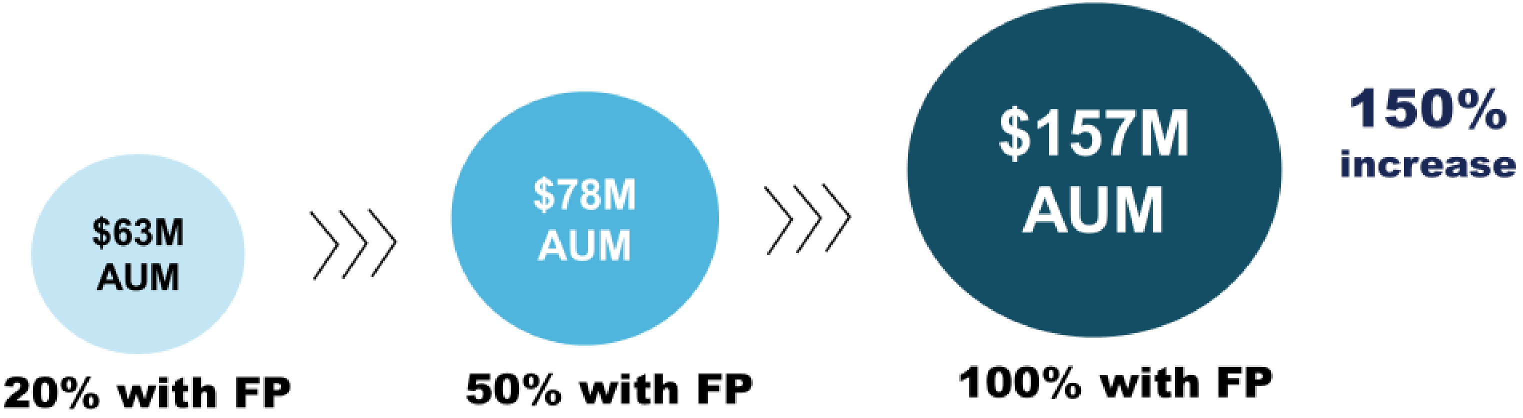
Accessing underpenetrated populations with the Enterprise offers new opportunities



The Value of Financial Planning

Client outcomes and Advisor AUM improve significantly as planning increases





Product Roadmap

Our roadmap presents a great opportunity in the Enterprise market

Take Rates:
Addresses pain points
And
Differentiating
And
Interested in adopting

The Client Experience Performed Best

Offering Components v. Bundled solution increases the reach of our roadmap

48 / 52

Components / Bundled

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There are strong value propositions by aligning our benefits to Market pain points

Top Pain Points

1. Improve experience
2. Aggregate client data
3. Generate leads & ID prospects
4. Scale advice across the firm

Value Props

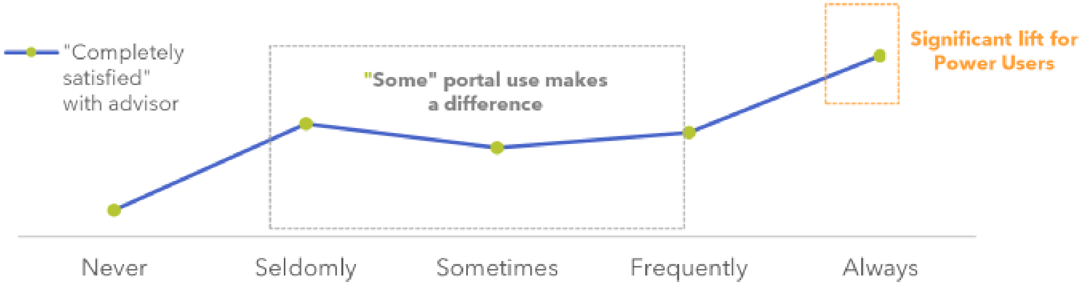
Top eMoney Benefits

1. Easy to use, intuitive experience
2. Single workspace – efficiency
3. Easy & efficient onboarding
4. Self-directed prospect experience
5. Opportunity Dashboard – Scale advice across firm

Client Portal

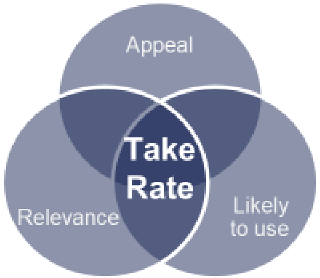
End clients and advisors see strong value in the Client Portal

Significantly higher Client satisfaction



Strong client benefits from portal usage:

1. Allows them to see all accounts in one place
2. Saves time via automation
3. Gives a more holistic view of their entire financial picture
4. Allows them to communicate with advisor more efficiently

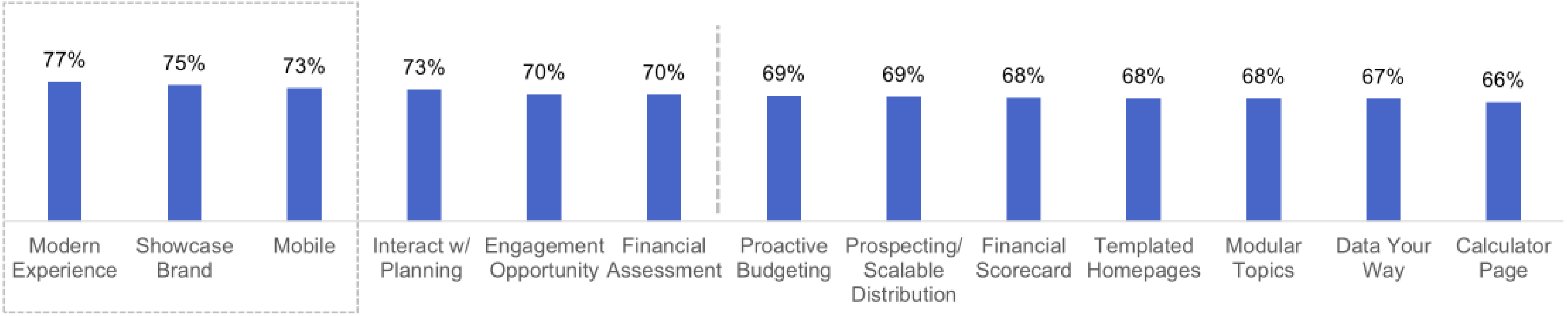


Client Portal acceptance is high, significantly for large firms

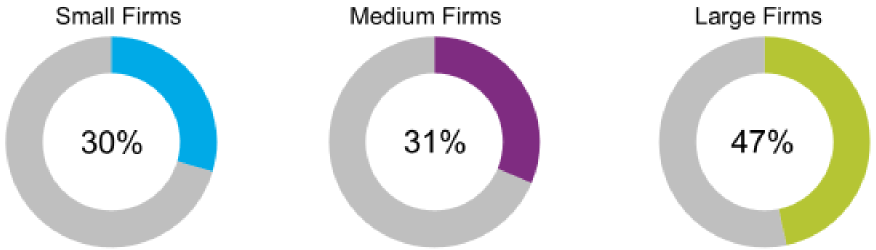
	Overall	Small Firms (1-4)	Medium Firms (5-99)	Large Firms (100+)
Take Rate	**69%**	**62%**	**68%**	**77%[S]**
Appeal	86%	81%	84%	92%[SM]
Relevance	84%	79%	82%	90%[SM]
Likely to Use	76%	68%	74%	85%[SM]

The features we're leading tested as being most important

Overall value proposition significantly stronger for large firms



Value of the Portal as part of entire FP package is highest with the largest firms



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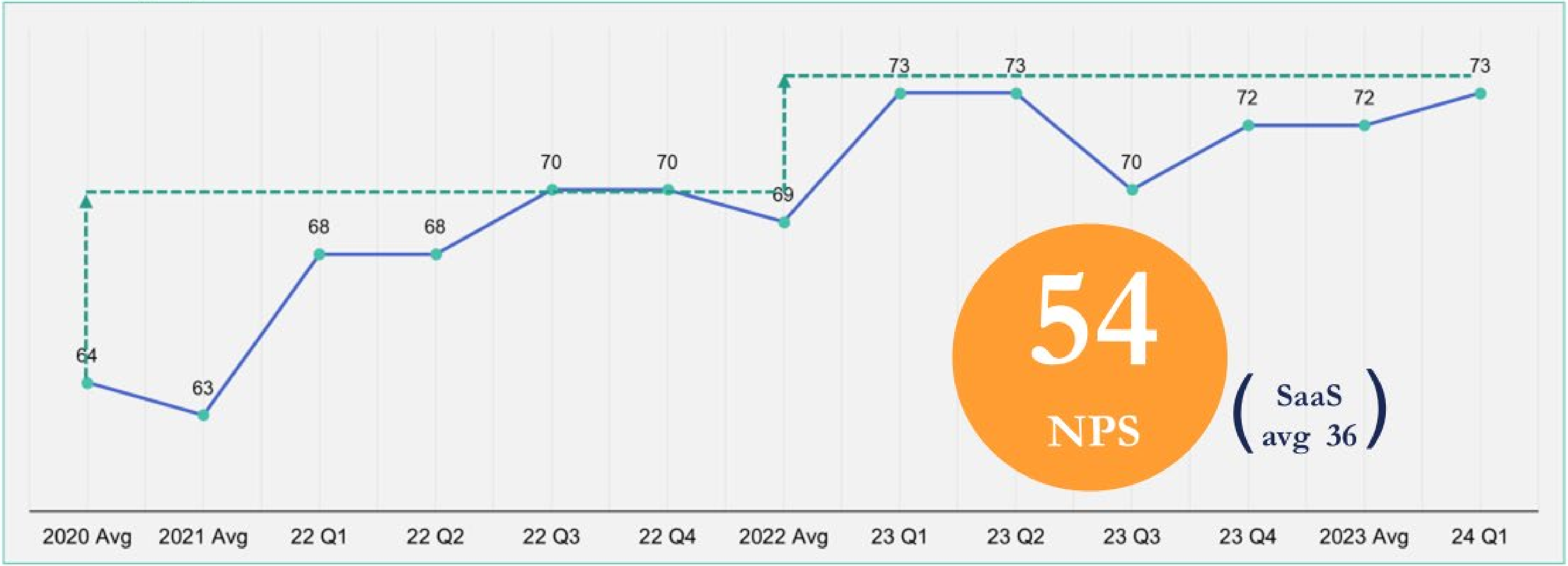
Satisfaction & Loyalty

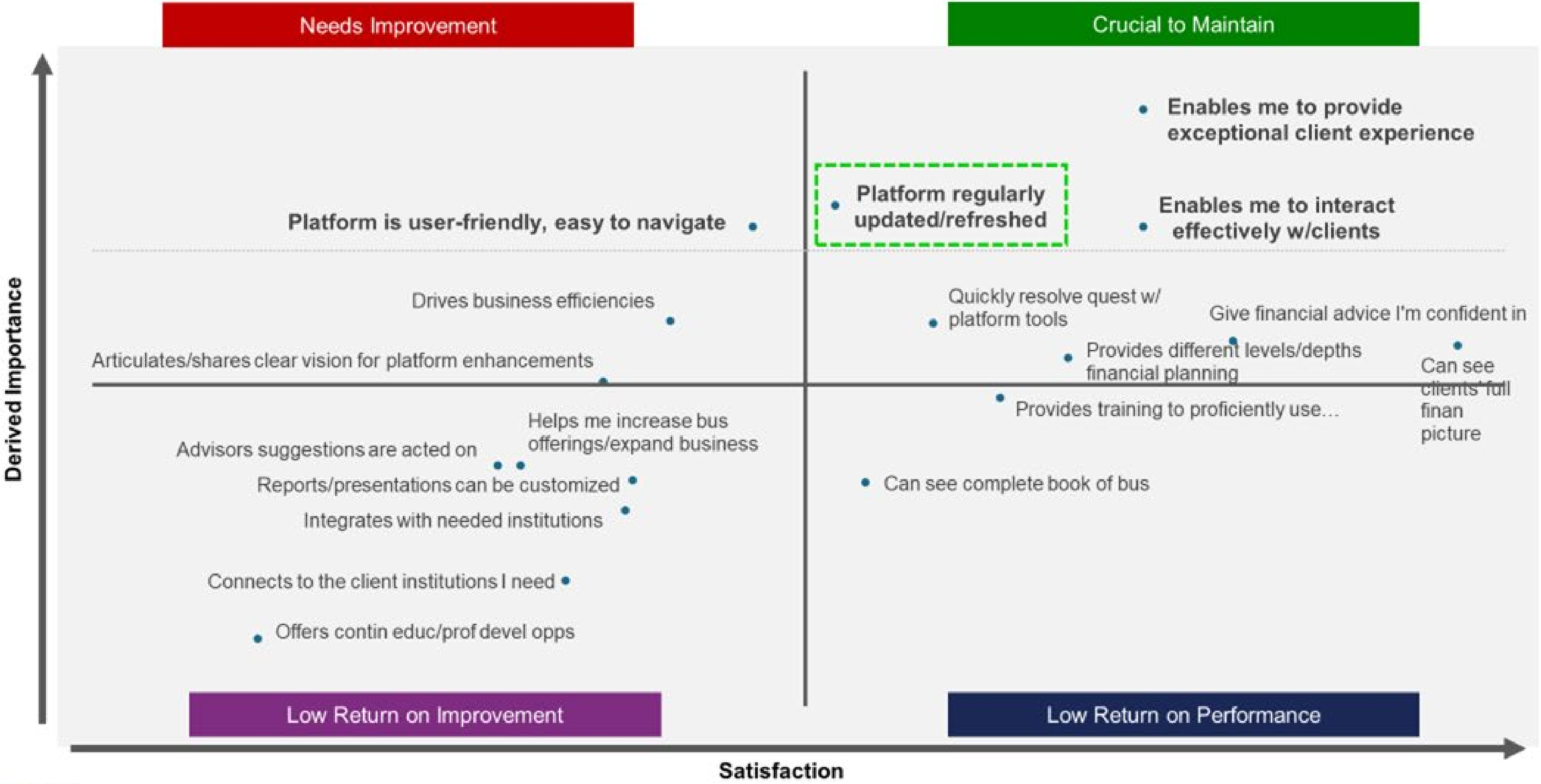
Overall loyalty is strong, a key positioning element

Over the years, our performance has improved significantly

Advisor Loyalty Index



The end client experience and our platform drive satisfaction



Home Office Satisfaction

Our clients consider us a partner looking to grow with our them

65
NPS

(SaaS avg 36)

- Service is exceptional
- Robust, sophisticated solution for any client
- Decision Center becoming a go-to feature
- Client portal: excited about upcoming changes
- Breadth of APIs & reports
- Few outages, quick resolution

We're on-point with the trends they see:

- Collaborative planning
- Increased role of Client Portal
- Emphasis on Decision Center
- Need for Simpler plans (Needs Analysis)
- Broader range of planning needs among clients
- Shift from financial planning as a moment-in-time deliverable to an ongoing experience
- Role of AI, e.g., tool to help FAs