Town Hall

January 27, 2025

Agenda

1. Welcome
2. 2024 Business Results
   - Sales
   - Financials
   - Bonus Funding
3. 2025 Business Unit Key Initiatives
4. Questions

2025 Strategic Priorities

Protect and grow our core business profitably.

Make marked, measurable progress in our technology evolution.

Live and breathe our core values.

2024 Sales Recap

Caroline Grasso
Director, Advisor
Sales

2024 Sales Recap

ADVISOR SALES	
Wins	7,423
Avg. Selling Price	$2,911
ARR ($M)	**$21.6M**
% to Goal	**110%**

ENTERPRISE SALES	
ENT Deals	138
ARR ($M)	**$5.6M**
% to Goal	**175%**

2024 Sales Performance to Goal = 119%

Q4 STRATEGIC ENTERPRISE WINS
Cetera - $200K
CapFinancial Partners - $153K
Hantz Financial Services - $170K
Hantz Financial Services - $74.7K
Mariner - $244K
Fifr, Inc. - $49K
Regions Bank - $60K

Q4 STRATEGIC ADVISOR WINS
Punch and Associates Investment Management - $18.7K
Cooper Norman PLLC - $23.8K
Cap Wealth Group - $8.9K
Brogan Financial - $32.4K
Allworth Financial - $20.4K
Altfest Personal Wealth Management - $16.3K

Q4 2024 SDR HIGHLIGHTS
Booked 1,542 meetings
• 127% vs. Q4 2023
Created $4.7M in pipeline
• 132% vs. Q4 2023
Created $2.6M in closed won ARR
• 142% vs. Q4 2023

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2024 Financial Results

Eric Kerble
VP, Financial
Planning & Analysis

Key Indicators

408

Avg. number of users added to the platform each month

Added $11.1M in Net New ARR in 2024 compared to our budget of $6.3M!

$160M

Amount of Annual Recurring Revenue we ended with in 2024.

$7.3M

Amount of profit eMoney generated in 2024!

125%

Approved funding for 2024 performance bonuses!

(Example) 2025 Bonus Payout

Base Salary	**Bonus Opportunity** *0-10% target of base salary*	**Employee Goal Attainment** *Based on individual performance*	**Company Funding Pool**	**Total Bonus**
$50,000	10%	75% *(Meet Expectations)*	**125%**	$50,000 x 10% = $5,000 $5,000 X 75% = $3,750 $3,750 x 125% =$4,687.50

- 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 75% of eligible bonus based on achievement of individual goals.
- Company funding pool was 125% based on quantitative results.

Bonus Payout and Merit Increase Dates

Date	Milestone
March 7	Employee final sign-off for 2024 performance review
March 14	2024 performance bonus payout
March 24	2024 base comp increase reflected in pay (effective March 1)

2025 Business Unit Key Initiatives

Sales

Caroline Grasso
Director, Advisor
Sales

Sales

KEY INITIATIVES	FOCUS AREAS
1 Optimize Sales Team Performance	• Deliver $27.95M in new ARR • Sales Methodology Training and Adoption • Personalized Skill Development
2 Streamline Sales Processes and Technology Adoption	• Sales Process Refinement • Forecasting Accuracy • Tech Stack Utilization • Data Driven Insights and Actions
3 Drive Cross Functional Alignment and GTM Execution	• Value Differentiation and Realization • Continuous Feedback and Iteration • New Product and Feature Enablement • Account Based Strategies

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Client Services

Frank Tropiano
Head of Client Services

Client Services

KEY INITIATIVES	FOCUS AREAS
1 **Enhance the Client Experience:** Increase response times & reduce friction along the client journey	• Playbooks for common Implementation & Data Entry efforts • eLearning Navigator within Application Help • Estimation Library for SOW work
2 **Meet the Clients where they are:** Enhance digital (chat/email) channels & increase 24x7 support	• Chat-Bot added to Connections Report a Problem • Chat-Bot added to Live Chat • Decision Tree / Pre-populate data on Contact Us email • Continue tuning voice enabled Phone system

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Finance and Legal

Eric Kerble
VP, Financial Planning & Analysis

Adam Buchanan
VP, Legal

Finance

KEY INITIATIVES

1 **Maximize eMoney return on assets**
Actively manage P&L to ensure continued alignment with MYP

2 **Optimize functional areas of responsibility**
Scale operations, prioritize critical process improvements

FOCUS AREAS

- Provide actionable analytics for ARR, Churn and Profit
- Categorize deal types to bring outlier fees closer to the mean
- Ensure investments align with protect & grow, technology modernization efforts and our core values

- Continue to improve automation in financial close, provisioning and billing
- Leverage Procurement to save money/protect against inflation
- EPMO leadership on large cross functional initiatives

Legal

KEY INITIATIVES	FOCUS AREAS
1 Contract Lifecycle Management (CLM) software and integration review and implementation	• Review existing software and workflows • Work with interdepartmental stakeholders to build key requirements for software and integration • Implement new software and/or integration with existing internal systems
2 Privacy and risk management	• AI Committee • 1033 Support • Procurement/Vendor Intake and privacy review • Ongoing Validation/Compliance/Review of identified risk items for Business Units
3 Early contract cancellation practices	• Bring together interdepartmental working group to review cancellation practices • Opportunity to reduce churn • More transparent client contracting experience

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Information & Security

Jason Novak
Head of Information and Security

Information and Security

KEY INITIATIVE	FOCUS AREAS
1 **CorpOps/Networking/Telecom:** Increase redundancy, extend the network and reduce friction	• Service portal redesign to improve usability and create friendlier experience • AWS Direct connect routing optimization • Continuation of automation processes various Business Units
2 **Data & Analytics:** Align data strategy with business objectives while fostering innovation, data governance and operational efficiency.	• Partner with Tech/Business Leadership to align/deliver normalized datasets • Deliver streamlined Annual Recurring Revenue (ARR) reporting for Finance • Surface eMoney configuration data for insights on products, entitlements and features
3 **Enterprise/Internal Systems:** Maximize the value of our operational processes and technology to drive efficiency, positive experiences and data insights	• Drive the design, launch and adoption of the Enterprise Account Workspace • Deliver Client Support vision of self-service for the Digital Team • Lead efforts that increase data accessibility, consumption, and inspire action
4 **InfoSec:** Protect our data and our customer's data both on premise and in the cloud	• Secure the cloud via native and third-party tools • Security Awareness incentive program • Continue enhancements of bug bounty program
5 **ProdOps:** Maintain operational excellence of existing EMA application environments while supporting our cloud modernization efforts and closure of LV Data Center	• Move DR to AWS and close LV Data Center • Expand AWS capabilities and utilization
6 **TRM/Privacy:** Continue to identifying/manage risk and further enhance/right size our privacy efforts	• SOC2 Audit • Ongoing customer due diligence and third-party oversight

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Financial Planning

Matt Schulte
Head of Financial Planning

Financial Planning (FPG)

KEY INITIATIVES	FOCUS AREAS
1 **Product Evolution/Modernization:** Support the ongoing evolution and modernization of our product offerings.	• Autonomous Planning • Premium Client Portal • Needs Analysis • Competitive and Industry Research • Innovation and client SOW's
2 **Practice Management:** Targeted consultations with our advisor, firm, and enterprise clients through their entire eMoney journey.	• Enterprise and Advisor Sales opportunities • Content Creation • Adoption Campaigns • Summit and Continuing Education (CE) Program • Industry Partnerships

Marketing

Rachel Eccles
Head of Marketing

Marketing

KEY INITIATIVES	FOCUS AREAS
1 Elevate the brand, and enhance the eMoney value story to increase market share	• Enhance brand messaging in support of value selling strategy • Go-to-market for PCP and Needs Analysis • Amplify reach to topical planners
2 Drive client retention and growth	• Pricing/packaging strategy (Phase II) • Summit (ongoing) • Normalizing our products, pricing & config options
3 Hit demand and revenue goals	• 1,350 monthly Advisor Sales leads • 1:1 campaigns to target Ent. Accounts • Upsell campaigns aligned with new products
4 Foster cross-team collaboration, alignment, transparency and process improvement	• Optimize leads for improved conversions • 25th Anniversary campaign • Continued refinement of our GTM product launch processes

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People Experience

Joanne Del Signore
Head of People Experience

People Experience

KEY INITIATIVES	FOCUS AREAS
1 **Enhance Employee Engagement & Retention:** Continue to attract and retain top talent	• Enhance leadership training opportunities • Align talent assessments with career development • Job description refresh • Expand wellness programs. Launch Headspace Care • Continue to build an inclusive culture • Optimize DIG
2 **Compliance and Risk:** Ensure we are staying ahead of employment law and regulatory changes	• Stay compliant with employment laws to avoid costly legal and financial risks. • Ensure all policies are reviewed yearly • Remain up-to-date on all state laws • Proactively manage employee relations to prevent PX-related issues

Product/Technology

Nick DiLisi
Head of Technology

Tom Sullivan
Head of Product

Product/Technology

KEY INITIATIVES	FOCUS AREAS
1 **Discover:** Explore, test and validate our value hypotheses to determine where to invest and prioritize our time and resources	• Conduct Research • Market Research and User Surveys • Product Steering Committees (Internal and External) • In-person customer strategic roadmap reviews
2 **Develop:** Strategic Roadmap designed to support dual mandate and delivers the functionality customers value most	• Advisor and Client Experience (Premium Client Portal) • Needs Analysis 2.0, Foundational 2.0 and Decision Center • Autonomous Planning • Aggregation as Service • Enterprise Experience • Integrations and APIs
3 **Deliver:** Fast, Predictable and Consistent value delivery needed to protect and grow our business	• Identify opportunities to reduce costs/improve margins • Maximize value delivered in every release

Technology/Product

KEY INITIATIVES	FOCUS AREAS
1 Improve Customer Experience	• Ensuring our software is reliable, high-performing, and secure builds user trust and satisfaction, encouraging continued engagement and long-term loyalty.
2 Delivery and Modernization within Aggregation and Planning	• Improving our technology stack will accelerate time-to-market for new features, empowers rapid innovation, and delivers a superior user experience by enabling seamless scalability and adaptability to evolving needs.
3 Innovate	• Embracing new ideas, practices, and emerging technical innovations, we will enhance efficiency and deliver exceptional customer experiences.