eMoney

January 2025 Town Hall

Q&A Summary

1. **Can you share any guiding principles how leadership balances profitability with respect to multi-year tech initiatives?**
    - Prioritize strategic investments and focus on investing in projects/initiatives that align with our long-term goals and deliver value.
    - Make data-driven decisions, always.
    - Constantly evaluate our tech initiatives to ensure we're evolving with the tech landscape and investing our resources appropriately.
    - Open and honest communication with our teams so everyone is aligned on our shared priorities.
    - Encourage innovation!

2. **Coming from a really successful year, is there any risk of having less wins out there to capture, and would you say the 2025 sales goals are a fair pace or was there any pressure to set goals higher?**
    - While our Total Addressable Market (TAM) has remained stable, the demand for financial planning has continued to increase amongst different segments of the market.
    - We feel the sales goals assigned for this year are aspirational, but attainable. Our full spectrum of planning solutions and various packages offer value to different types of financial professionals with different planning needs, enabling us to capitalize on the growing demand and increase market share.

3. **On the remote topic, are there a list of states we are allowed to work remote for those looking to move?**
    - eMoney employees can work from anywhere* in the U.S. – any of the 50 states can be your office! *The only caveat is that we are not currently approved to have employees working out of San Francisco, CA. This is due to local business registration requirements, compliance risks, and other factors. For more information, or to discuss further, please reach out to PX@emoneyadvisor.com.

4. **Can you share our bonus targets for 2025?**
   As a reminder, eMoney's bonus program is funded by overall company performance, which is determined by the bonus year's Net New ARR and Expense goals.
    - **Net New Annual Recurring Revenue (NNARR):** $8.4M – This is an aggressive increase over the 2024 budget of $6.3M, but our 2024 performance demonstrated it is definitely achievable.
    - **Expenses:** $155.3M – This is a year over year increase of ~5%, so we are fighting inflation and funding new investments, but if we are both careful and thoughtful with every dollar, its achievable.

5. **Are we doing anything special to celebrate eMoney's 25th anniversary this year?**
    - Our Corporate Communications team is leading the charge, collaborating with teams across the organization to craft a plan for celebrating this important milestone. The festivities will include both internal and external events, with a formal kick-off set for Q2 2025. Stay tuned for updates!

6. **Is eMoney remaining a remote-first employer?**
    - Yes! We're proud to be a remote-first company and have no plans to require employees to return to an office. With team members thriving across 40+ states, we're dedicated to keeping work flexible, empowering you to work where you work best.