Town Hall

July 30, 2025

Agenda

Here’s what we’ll be covering during today’s event…

- **YTD 2025 Business Results**
  - Sales
  - Financials
- **Employee Engagement Survey Results**
- **DEI Update**
- **eMoney Excellence Award Recipients**
- **Next Gen Update**
  - Strategic Partnerships
  - University Program
- **Questions**

YTD Business Results

eMoney

Sales

Christian Solomine
Head of Sales

Sales Update

Momentum Building

Advisor Sales	
Wins	4,386
Avg. Selling Price	$2,842
ARR ($M)	**$12.46M**
% to Goal	**107%**

Enterprise Sales	
Wins	82
ARR ($M)	**$1.47M**
% to Goal	**67%**

YTD Strategic Enterprise Wins	YTD Strategic Advisor Wins	YTD Sales Development Highlights
Capital Group (Ent Planning & API) - $273K	Oak Hill Wealth Advisors (New Logo) - $22.7K	Booked 3756 meetings
Mass Mutual Life Insurance (Renewal) - $124K	Maia Wealth (Premium Client Portal) - $4.1K	• 124% vs 2024
Fifth Third Bank (Renewal) - $117K	Verdence Capital Advisors (Assurance) - $14K	Created $10.1M in pipeline
Lincoln National Life (Ent Planning) - $108K	Wallington Asset Management (New Logo) - $13.2K	• 114% vs 2024
Rockefeller (API) - $72K	Holistic Finance (New Logo) - $5K	Created $6.1M in closed ARR
Lexington Financial Lift (Agg & API) - $70K	Liberty Point Advisors (Premium Client Portal) - $2.2K	• 137% vs 2024
Indivisible Partners (API) - $50K	Modera Wealth Management (Renewal) - $36.6K	56% Close rate

Premium Client Portal and Enterprise Update

Premium Client Portal Sales YTD

Metric		YTD
Total Revenue		**$500,135**
	Average Sales Price	**$753**
	April	$132,866
	May	$148,269
	June	$94,561
	July	$123,660
Enterprise Agreements Signed		
	LPL	
	Kestra	
	LFN	

Enterprise Pipeline Update

Enterprise	Deal Details	Sales Rep
PNC	**Renewal – WON - $343K**	**Justin Houchen**
BMO Bank N.A	Expansion - $657K	Lisamarie Roberto
Bessemer Trust	API & Planning - $485K	Justin Houchens
HBKS Wealth	API & Planning - $200K	Justin Houchens
Cetera Financial	Aggregation - $400K+	Justin Houchens
Citizens	API/Site Licensed - $575K	Monica Ruelas

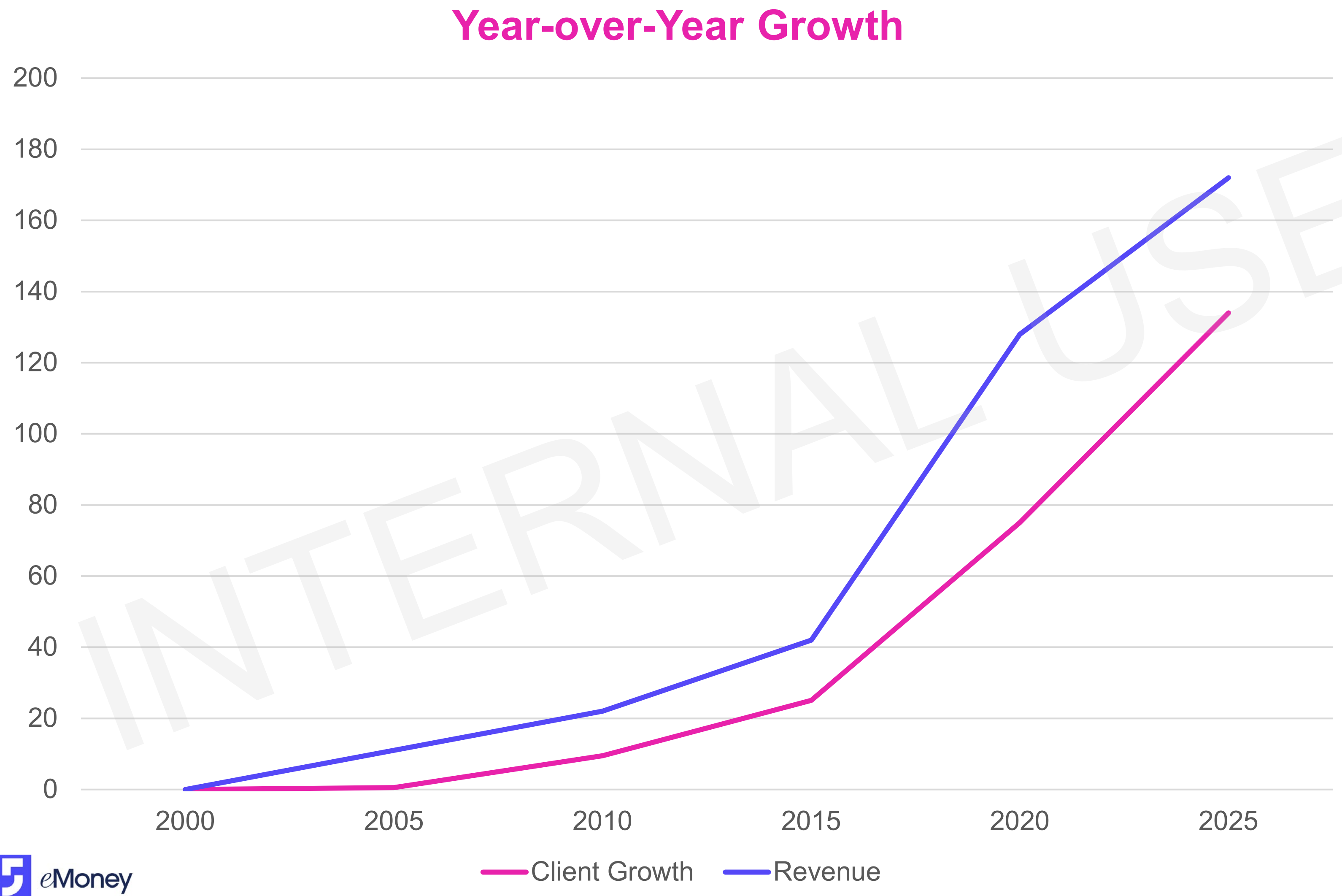
Financials

Eric Kerble
Interim Head of Finance

eMoney

25 Years of Growth

Revenue & Client Expansion (2000–2025)



Highlights

- **2000**: <$1M
- **2005**: $11M
- **2010**: $22M
- **2015**: $42M
- **2020**: $128M
- **2025**: $172M

Annual Recurring Revenue (ARR)

(m's)	YTD 2025 Results	YTD 2025 Budget	2025 FY Budget
eMoney			
New ARR	$15.0M	$12.3M	$24.7M
Churn	($7.3M)	($9.5M)	($16.2M)
Net New ARR	**$7.8M**	**$2.8M**	**$8.4M**
Net New Fidelity Full-view	$0	$0	$0
Net New ARR Total	**$7.8M**	**$2.8M**	**$8.4M**

This information is confidential and shared in the spirit of trust and transparency and is intended for eMoney employees only.

Financial Results

	YTD 2025 Results	YTD 2025 Budget	FY Budget
Revenue	$82.1M	$80.7M	$164.3M
Expense	($77M)	($78.6M)	($155.3M)
Earnings	**$5.1M**	**$2.1M**	**$9.0M**

This information is confidential and shared in the spirit of trust and transparency and is intended for eMoney employees only.

Employee Engagement Survey Results

Pam Henry
Director, Employee Success & Development

eMoney

25 Years Strong – Building Our Culture Together

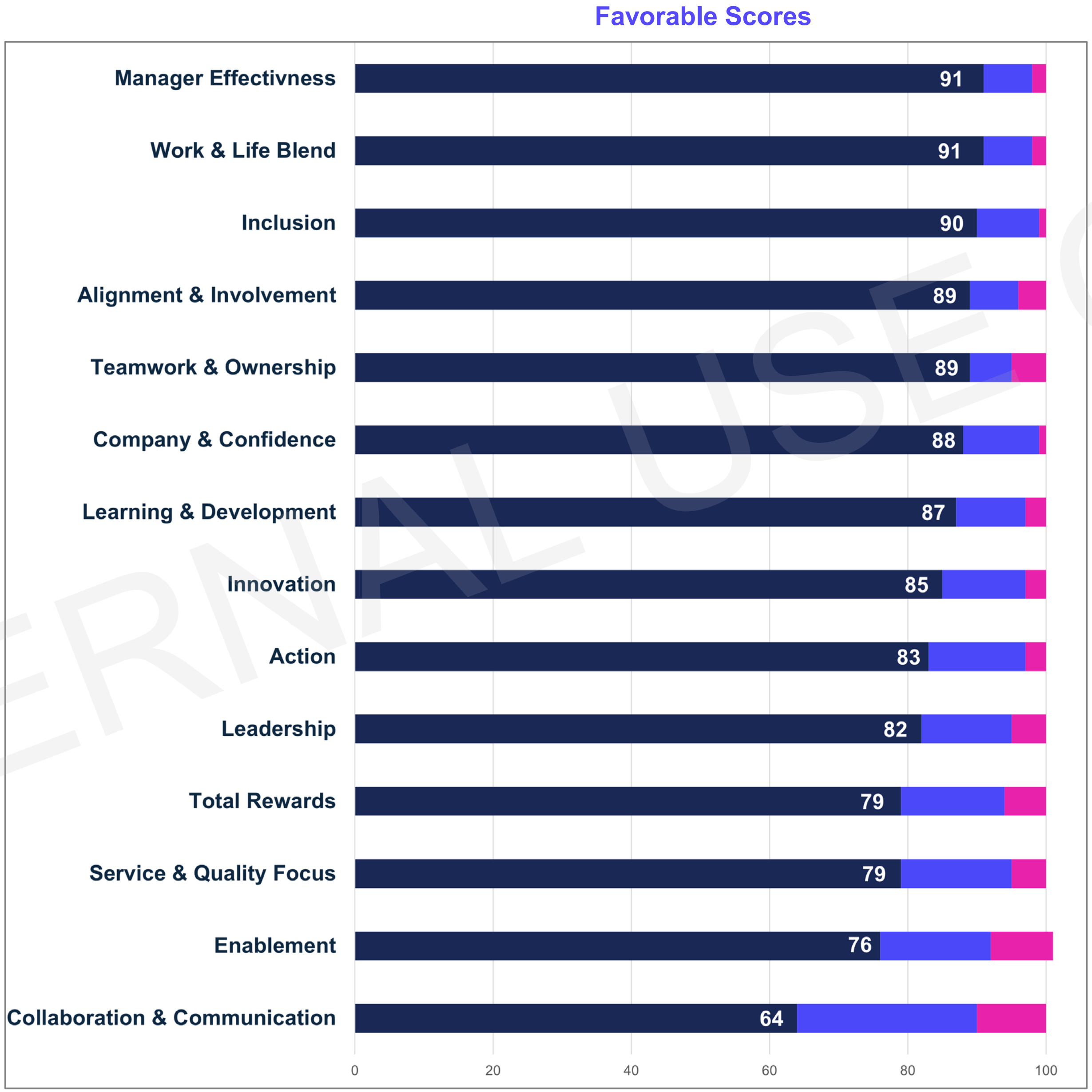
Results from survey conducted in May 2025.

Our Engagement score	How we compared to past surveys	
2025	**2024** *Pulse Survey*	**2023**
87%	**82%**	**84%**

Questions we asked:

- I would recommend eMoney Advisor as a great place to work
- I am proud to work for eMoney Advisor
- I understand how my yearly goals link to the broader organization’s objectives
- eMoney Advisor values diversity, equality and inclusion
- eMoney Advisor motivates me to go beyond what I would in a similar role elsewhere

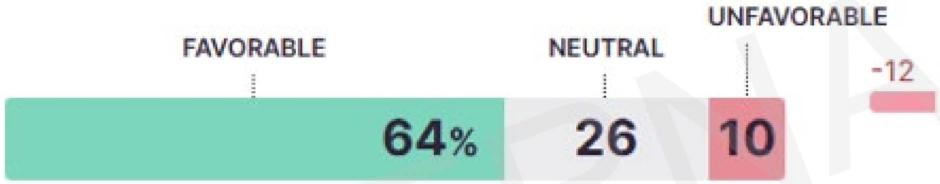
Our Overall Results



Collaboration and Communication

Collaboration between teams happens seamlessly without silos and barriers.

Other teams are responsive and willing to collaborate when needed.



Let's keep the momentum going and continue to build our culture together!

DEI Update

Joanne Del Signore
Head of People Experience

eMoney

Our Commitment to DEI

Inclusion & Belonging
We are fiercely committed to fostering an environment of respect, dignity, and belonging.

Authenticity & Innovation
A place where we can contribute, innovate, and succeed while being our authentic selves.

Strength in Diversity
We are who we are, and together our company is stronger for it.

Business Imperative
We never viewed DEI as a box to check. It's always been mission critical to our business.

The Importance of DEI

A core value driving our people, products, and client success

Our People

- Fosters a culture where employees can show up as their best selves and do their best work.
- Inclusion boosts productivity, engagement, and retention.

Our Product

- Our vision – “Financial peace of mind for all” – guides how we build/enhance our platform.
- Focused on expanding access to planning and strengthening advisor-client relationships.
- 25 years evolving full-spectrum planning capabilities for all client types.

Our Clients

- Financial planning isn't just for the 1% - eMoney helps advisors reach diverse clients.
- Scales their business with flexible solutions tailored to each business model
- DEI is now standard on RFPs; eMoney aligns advisors with clients from all backgrounds.
- Committed to shaping the next generation of financial advisors and the impact they make

Resources Available

Opportunities to learn, share, and engage.

Check the Resources tab in Zoom for links to some of the courses listed!

1

Content

- **DIG** – Curated content to support professional growth, inclusive practices, and continuous learning across teams.
  - Courses include: Workplace Diversity, Equity, And Inclusion In Action, Managing Inclusion (VILT – Leaders), and Activating Inclusion
- **Blue Ocean Brain** – On-demand microlearning.
  - Courses include: The Power of Peers - Everyday Acts of Inclusion, How to Become More Open-Minded, Thriving in a Multi-Generational Workplace, Using a Growth Mindset to Expand Inclusion, Can You Trust AI to Be Fair?

2

DEI-inspired Networks

- **Random Coffee** – Casual, cross-team conversations.
- **DEI Movie Club** – Watch, reflect, and discuss
- **Social Bytes** – Virtual lunches to stay connected.

3

Diversity, Equality, and Inclusion Leadership Council (DEILC)

- Focused on consistent communication, engagement, and learning and develop opportunities
- Lunch and Learn coming this fall!

eMoney Excellence Awards (1H 2025)

Joanne Del Signore
Head of People Experience

eMoney Excellence Award Recipients

January – June 2025 | Next award date is January 2026.

Individuals

- Sean Donovan
- Megan K. Murphy
- Kaitlyn McNulty
- Jay Jackson
- Madeleine Schulz
- Andrew Gilliland
- Luke White
- Jay Canha
- Daniel Eck
- Diane Kelly
- Chris Mauriello
- Devin Eldreth
- Spencer Drager
- Haythem Shihadeh
- William Gunn
- Dave Ferrier
- Doug Dinwoodie
- Dave Newhard
- Ellie Jani
- Jenn Rock
- Shannon Yeagley
- Andrew Guenther
- Chris Grant
- Megan Thompson

Teams

- **Auth Team:** Christina Hurr, Karen Mattox, Andrew Gilliland, Andrew Eaton, Alex Yarashevich, William Gunn
- **Odin Team** : Chris Harvey, Tim Puglia, Andrew Law, Colin Moore, Ilia Koulikov, Jonathan Morales, Luke Sheaffer, Sean Gregory, Priya Pamayyagari, Keith Pipher, Don Senna
- **CS Rap Chatbot:** Brett Billingsley, Kathy Hieng, Rose Adlam, Lee Zeitz, Yan Yi Huang, Ashley Valle, Rachel Kaplan, John Schmitt , Nick Houston, Stephanie Masi, Chris Marzella
- **QA Performance Test Team:** Tray Savage, Jaquan Long, Michael Dwyer
- **Data Migration Team**: Antonio White, Brittany Loro, Shawn Steck, Veronica Bergey
- Scott Brunner and Keith Jacoby
- Justin Brydges and Jeff Shaver
- Stephanie Sofia and Jonathan Gonzalez Dera
- Doug Cooper and Mallory Romani

NextGen, Industry Advancement, & Engagements

Emily Koochel
Manager, Financial Wellness

Connor Sung
Director, Practice Management

eMoney

Financial Wellness Delivers on our Mission & Vision

The Financial Wellness team serves as a center of excellence for financial wellness and industry expertise that creates and supports robust educational resources **for our clients, opportunities, and coworkers**.

Delivering financial guidance that extends beyond just the financial plan is critical to effectively **walking the talk** towards helping people talk about money and financial peace of mind for all.

How the Wellness Team Moves the Needle

The Financial Wellness team serves as a center of excellence for financial wellness and industry expertise that creates and supports robust educational resources for our clients, opportunities, and coworkers.

Delivering financial guidance that extends beyond just the financial plan is critical to effectively driving towards **financial peace of mind for all.**

The evolution of financial advice is growing beyond traditional financial planning offerings, driving the need to address financial wellness and holistic planning needs and expectations.

Today’s Focus

More purposeful engagement on who we engage with, why, and at what level.

- INDUSTRY ADVANCEMENT
- CERTIFICATION
- INDUSTRY ENGAGEMENTS

NextGen, Industry Advancement and Engagements

More purposeful engagement on who we engage with, why, and at what level.

eMoney Advisor is committed to actively engaging in the industry to promote our mission and vision. This includes the advancement of the next generation and underrepresented financial planners through learning opportunities enhanced by eMoney technology, building a community of students and career changers, and supporting equity and inclusion.

Objective: Invest in partnerships with universities, non-profits, and professional organizations that align with eMoney's mission, vision, and core values.

Approach: FPG and Marketing will jointly oversee new partnership evaluation, workflow management, and goal alignment.

Engagement Evaluation Criteria

More purposeful engagement on who we engage with, why, and at what level.

What We Look For

Ideal Partner Organizations Should Focus On:

- Expanding access to financial planning and fintech tools
- Developing the next generation of financial planners
- Advancing diversity within the industry
- Promoting financial literacy and wellness

Partnerships Should Drive One or More of the Following Outcomes:

- Increased eMoney brand awareness and visibility
- Access to planners, decision-makers, or thought leaders
- Opportunities for content development
- Generation of direct or indirect leads

What We Give

Provide Access to eMoney

- Complimentary eMoney Premier Access
- eMoney Fundamental Certification

Build and Engage in a Community

- Connect with aspiring and current professionals
- Foster learning and collaboration around financial planning tech

Promote Fintech Career Paths

- Highlight career opportunities in financial advice and fintech
- Share industry insights to inspire future professionals

What We Get

Walk the Talk

- Help people talk about money
- Promote financial peace of mind for all
- Support conversations around money, financial well-being, and emotional health

Empower the Next Gen of Planners

- Partner with CFP® Board and industry orgs to advance tech training
- Equip future planners with tools and knowledge to thrive

Marketing & Partnership Opportunities

- Brand exposure and press coverage
- Co-branded assets: blog, social, case studies, webinars
- Speaking opportunities, research collaborations, and lead generation

New 2025 Industry Engagements

FinServ Foundation

Alignment: NextGen and DEI Initiatives

The FinServ Foundation is focused on building a more inclusive, representative, and vibrant financial services profession by working directly with colleges and universities to support the next generation.

Leadership: Jamie Hopkins, President | CEO Bryn Mawr Capital Management and CWO at WSFS

Other Sponsors

- Nitrogen, Wealth.com
- BlackRock
- Vanguard

Expected Return

- Access to future planners
- Press and social promotion

100 Women in Finance

Alignment: DEI Initiatives

100 Women in Finance is a global organization committed to gender equity in finance by promoting diversity, raising visibility, and empowering women to find their personal path to success. We connect women at every career stage, including pre-career, to a global network of people and resources.

Community: **35,000** members; **60,000** LinkedIn followers

Other Sponsors

- NAV
- BlackRock
- UBS

Expected Return

- **Memberships available for eMoney employees**
- Speaking opportunities at events

Women in Finance

University Certification Program Overview

Emphasize the importance of technology in financial planning

Enhance university courses around the country

Prepare the next generation of financial advisors

> While I was a student, I earned my eMoney certification in the University Program and joined eMoney's Student Advisory Board in Spring 2022. Being a member of the Student Advisory Board gave me the opportunity to gain more insight on the trends within the financial planning industry while being able to grow as a young professional through mentorship and networking. I appreciated being able to make valuable connections with other future advisors my age.

About the Author

Linda Olvera is a Financial Planning Associate at Ronald Blue Trust. She graduated from the University of Georgia with a BS in Financial Planning in 2021 and graduated with her MS in Financial Planning with a concentration in Behavioral Financial Planning/Therapy in 2022. As a recent college graduate, she is excited, passionate, optimistic, and curious to see what her career will look like in the years to come. Currently, she enjoys working with an awesome team that helps clients understand their financial situation while also journeying through life with them.

10 Years

of the University Certification Program!

Thank you to everyone who has contributed to making a difference in our industry!

Want to get involved?

Email FPGEducation@eMoneyAdvisor.com

Amazing Engagement Over the Years!

161+
Universities

40+
States

6,403
Certificates

2025 YTD University & Certification Program

1,153 eMoney certificates

2,100+ externs trained exclusively on eMoney this summer

13 new universities

Internships:
- Mariner
- Wall Street Diversity Accelerator
- EP Wealth Advisors
- Cerity Partners
- Wells Fargo
- BLX

Amplified Planning Externship

June 2020 – Present

The Externship is an 8-week virtual program that provides meaningful, hands-on experience for students, career changers, and new or transitioning professionals. It removes barriers to entry and creates structured pathways into the planning profession.

Celebrated Success

eMoney Advisor Announces Continued Growth of its University Program for Aspiring Financial Planners

eMoney Advisor Enhances Financial Planning Education Through University Program and Strategic Partnerships

September 9, 2024 - by Timothy Alexander

Christina Bradbury, DBA, CMA, CFP® • 2nd + Follow
Passionate about fostering financial awareness and wellbeing. P...
8mo

Looking forward to integrating the eMoney tool into my FIN4300 classroom to teach financial planning concepts.

eMoney Learning
CERTIFICATE OF COMPLET
This certificate is awarded to Christina Bradbury
For completion of the following program: eMoney Fundamentals Certification
On the following date: 10/27/2024
MATT SCHULTE, HEAD OF FINANCIAL PLANNING
eMoney

Jessica Matthews, Candidate for CFP® ... • 2nd + Follow
Paraplanner, Finance + Integrity // Passed Series 65 | 2025 Ampl...
1yr

As a career changer, I'm excited to have completed this goal.

eMoney Learning
CERTIFICATE OF COMPLETION
This certificate is awarded to Jessica Matthews
For completion of the following program: eMoney Fundamentals Certification
On the following date: 8/10/2023
MATT SCHULTE, HEAD OF FINANCIAL PLANNING
eMoney

"Hands-on experience creating financial plans with eMoney provides immense value for students, and the option to complete the eMoney certification is a no-brainer for anyone who wants to work vocationally as a financial advisor."

— Eric Robbins
Lecturer in Finance, Penn State Behrend

The University of Texas at Austin
McCombs School of Business

AVAILABLE RESOURCES

- BLOOMBERG
- MORNINGSTAR
- EMONEY

TOWSON UNIVERSITY   About TU   Academics   Admi

This program is unique to the Baltimore area. As a part of this program, which is unique to the Baltimore area, you will become certified in eMoney Advisor, an essential software to financial planners in the industry, as well as complete the Bloomberg Essentials Certification for Equities, which certifies your skills with Bloomberg terminal technology, the global standard for financial data service, giving you a competitive advantage.

Please share with everyone at eMoney the WM industry feedback is our students are differentiating themselves with their CFP education and use of eMoney. Again, many thanks for your support. I've now developed two practicum courses around eMoney where students take financial planning client case data and use it to build and present financial plans. - Gregory Renn, CFP®
Distinguished Lecturer of Wealth Management, Indiana University - Kelley School of Business

"I am currently part of the 2024 cohort of The Externship Program that was created by Hannah Moore, CFP®. **Today, I completed the eMoney certification, which is one of the many value-adds Hannah has provided through this experience.** We are halfway through The Externship Program and I am amazed each week at the quality of education provided in this program." - Tairsa Mathews

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Questions