eMoney

INTERNAL FACT SHEET

What is eMoney Intelligence?

eMoney Intelligence is our framework for enhancing the power of human advice through smarter technology while always keeping advisors at the center of planning.

It's how we're evolving the platform to deliver better outcomes for advisors and their clients by:

- **Accelerating planning** through streamlined and automated workflows
- **Empowering action with timely insights** that anticipate clients' needs
- **Maximizing engagement and adoption** through intelligent, personalized experiences

eMoney Intelligence addresses key industry pain points:

AI Skepticism: Firms want smarter tools without risking compliance or control.

Advisor-Centric Needs: Advisors need speed and support—not replacement.

Client Expectations: Clients expect fast, automated, and personalized digital experiences

External Context

When asked, "How is eMoney using AI?" answer with this:

We use a framework called eMoney Intelligence to enhance the power of human advice with smarter technology.

This framework guides how we're building a more intelligent platform—accelerating planning through automation and streamlined workflows, helping advisors anticipate client needs and uncover hidden opportunities with timely insights, and maximizing client engagement and adoption with personalized experiences.

Most importantly, everything we build keeps advisors at the center of the planning process.

One example of this framework in action is CoPlanner, currently in beta and scheduled for release in early 2026, which automatically assesses all client data and generates actionable planning strategies for advisors to consider in real-time.

Longer explanation/messaging:

eMoney Intelligence is an innovation framework that builds on our 25 years of delivering best-in-class technology to enable the next generation of planning.

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It's a strategic evolution of the eMoney platform that deepens our commitment to empowering financial professionals with tools that are smarter, more connected, and more responsive to the changing needs of clients and firms. Every new feature is built with a compliance-first approach, ensuring results are repeatable, transparent, and advisors can deliver advice with confidence.

Our priority remains building a platform that strengthens, not replaces, the advisor-client relationship by focusing on these core objectives:

- **Accelerating planning** by streamlining and automating workflows
- **Empowering action with timely insights** that anticipate clients' needs
- **Maximizing engagement and adoption** through intelligent, personalized experiences

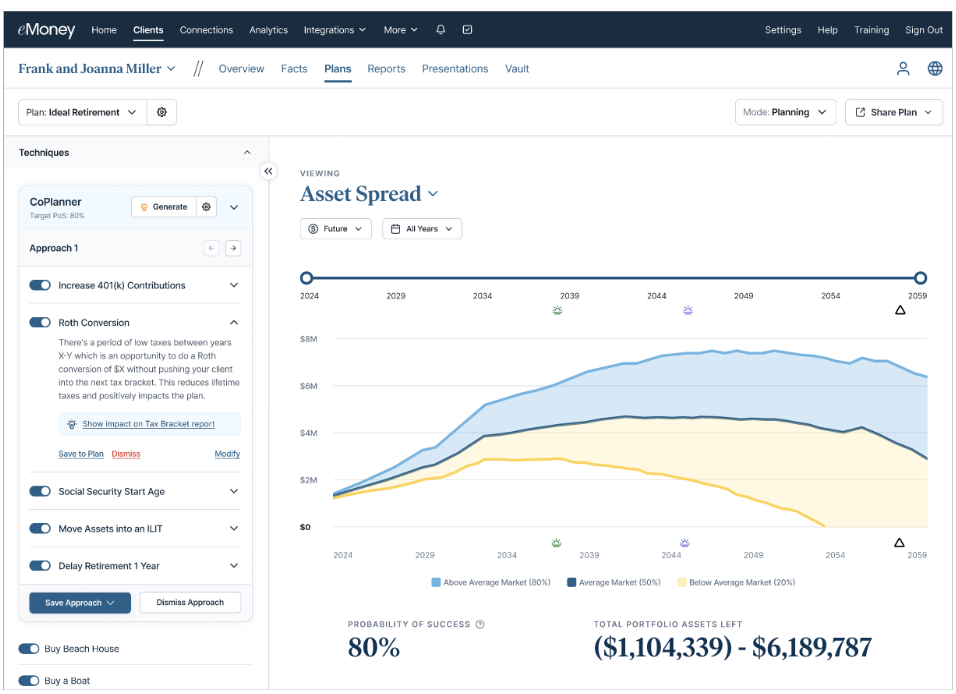
For advisors, it means spending less time on manual tasks and more time building relationships and delivering advice that deepens trust.

For firms, it means enabling advisors to be more productive with less resources and driving operational efficiency while firm-level insights reveal trends, opportunities, and critical client needs.

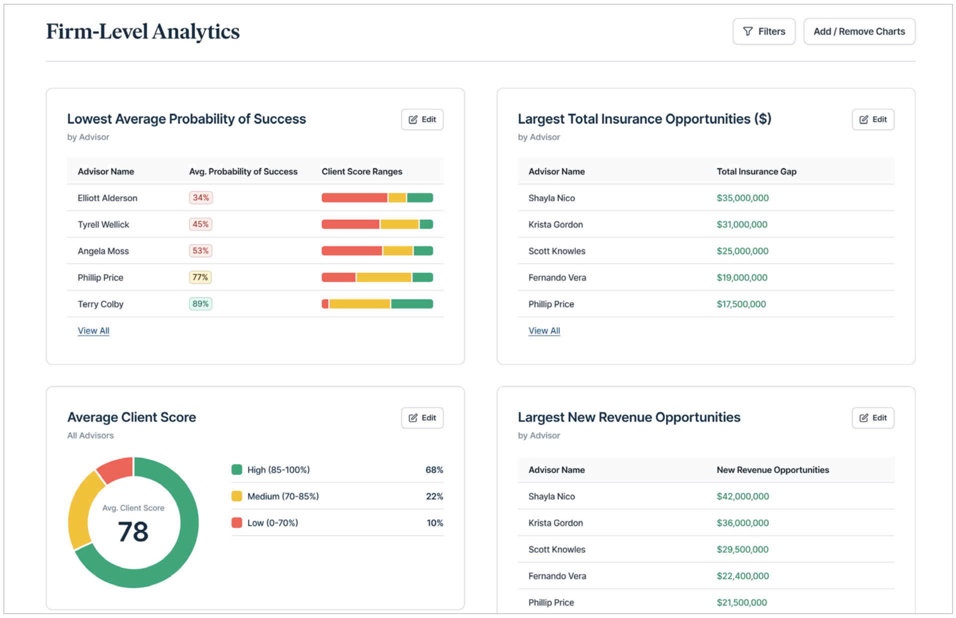
What's Ahead

Early next year, you'll see major enhancements focused on plan efficiency, data-driven insights, and improved client engagement: starting with the release of CoPlanner and our new Foundational Planning experiences, followed by new advisor and firm-level insights and analytics.

Key Features and Examples



eMoney CoPlanner accelerates planning by presenting actionable strategies in real time.



New Advisor and Firm-level Analytics surface client needs and opportunities at scale.

Questions and Answers

Is eMoney Intelligence a product?

No. It's our innovation framework for guiding future product development and empowering financial professionals with tools that are smarter, more connected, and more responsive, while keeping the advisor at the center of the relationship.

Most importantly, everything we build keeps advisors at the center of the planning process.

One example of this framework in action is CoPlanner, currently in beta and scheduled for release in early 2026, which automatically assesses all client data and generates actionable planning strategies for advisors to consider in real-time.

Does eMoney Intelligence utilize AI?

Our framework is focused on outcomes such as accelerating planning, uncovering actionable insights, and maximizing client engagement. We will utilize the best tools to deliver on these goals while strengthening, not replacing, the advisor-client relationship.

How does eMoney Intelligence align with eMoney's long-term mission?

It's a natural evolution of our mission of helping people talk about money. When we can accelerate planning, uncover needs, and increase engagement at scale, we can help advisors get more people into a planning process without sacrificing quality.

How does eMoney Intelligence benefit large firms?

When the platform makes advisors more productive with less resources, it drives operational efficiency and business growth. And with firm-level analytics that reveal trends, opportunities, and critical client needs, firms can scale their services and gain the insight they need to make smarter business decisions.