



eMoney

Town Hall

November 20, 2025

Final Town Hall of the year!



eMoney



Agenda

Here's what we'll be covering during today's event

- **YTD 2025 Business Results**
 - Sales
 - Financials
- **Summit Recap**
- **People Experience Updates**
 - Performance Cycle
 - Engagement Survey Focus Groups
- **Employee Engagement Committee Updates**
- **Cheers to Matt Schulte!**
- **Q&A**





eMoney

2025

2025 Industry Recognition



Wealth Management Innovation



THE STEVIE® AWARDS FOR
SALES & CUSTOMER SERVICE

Back-Office Customer Service Professional
Customer Service Training Professional
Front-Line Customer Service Professional

WM Industry
Awards

Account Aggregation



THE STEVIE® AWARDS
FOR GREAT EMPLOYERS

Learning Technology Implementation
Best Use of Video for Learning
Engagement Team of the Year



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Platform Growth

Added nearly

30K

new users in 2025!

Surpassed our 2027 goal of

40%

market share!



Q3 Business Results

Sales

INTERNAL USE ONLY



Christian Solomine
Head of Sales



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Sales Update



Advisor Sales (Q3 2025)	
Wins	2,271
Avg. Selling Price	\$2,762
ARR (\$M)	\$6.27M
% to Goal	105%

Enterprise Sales (Q3 2025)	
Wins	43
ARR (\$M)	\$1.09M
% to Goal	114%

YTD Strategic Enterprise Wins
Citizens (MGP Replacement) - \$655k
Bessemer Trust (New Logo) - \$500k
PNC (Renewal) - \$343k
VestGen Wealth (Enterprise Expansion) - \$185k
New York Life (API) - \$84k

YTD Strategic Advisor Wins
Holistic Finance (New Logo) - \$5K
Credent Wealth Management (Renewal) - \$47.7K
Lee, Sipe, & Associates (New Logo) - \$20.5K
Align Impact (New Logo) - \$33.6K
Genesis Wealth (Upsell) - \$12.2K
RWA (Renewal) - \$23.3K
Sovereign Financial Group (Upsell) - \$7.7K

Q3 Sales Development Highlights
Booked 1,927 Meetings in Q3
• 128% vs. 2024
Created \$5M in Pipeline
• 112% vs. 2024
Created \$2.9M in Closed Won ARR
• 123% vs. 2024

Financials



Fred Pattin
Head of Finance

Annual Recurring Revenue (ARR)



(m's)	Q3 YTD 2025 Results	Q3 YTD 2025 Budget	2025 FY Budget
eMoney			
New ARR	\$22.2M	\$18.4M	\$24.7M
Churn	(\$11.1M)	(\$12.9M)	(\$16.2M)
Net New ARR	\$11.1M	\$5.5M	\$8.4M
Net New Fidelity Full-view	\$0	\$0	\$0
Net New ARR Total	\$11.1M	\$5.5M	\$8.4M

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

Financial Results



	Q3 YTD 2025 Results	Q3 YTD 2025 Budget	FY Budget
Revenue	\$125.3M	\$122.2M	\$164.3M
Expense	(\$115.6M)	(\$117.4M)	(\$155.4M)
Earnings	\$9.8M	\$4.8M	\$8.9M

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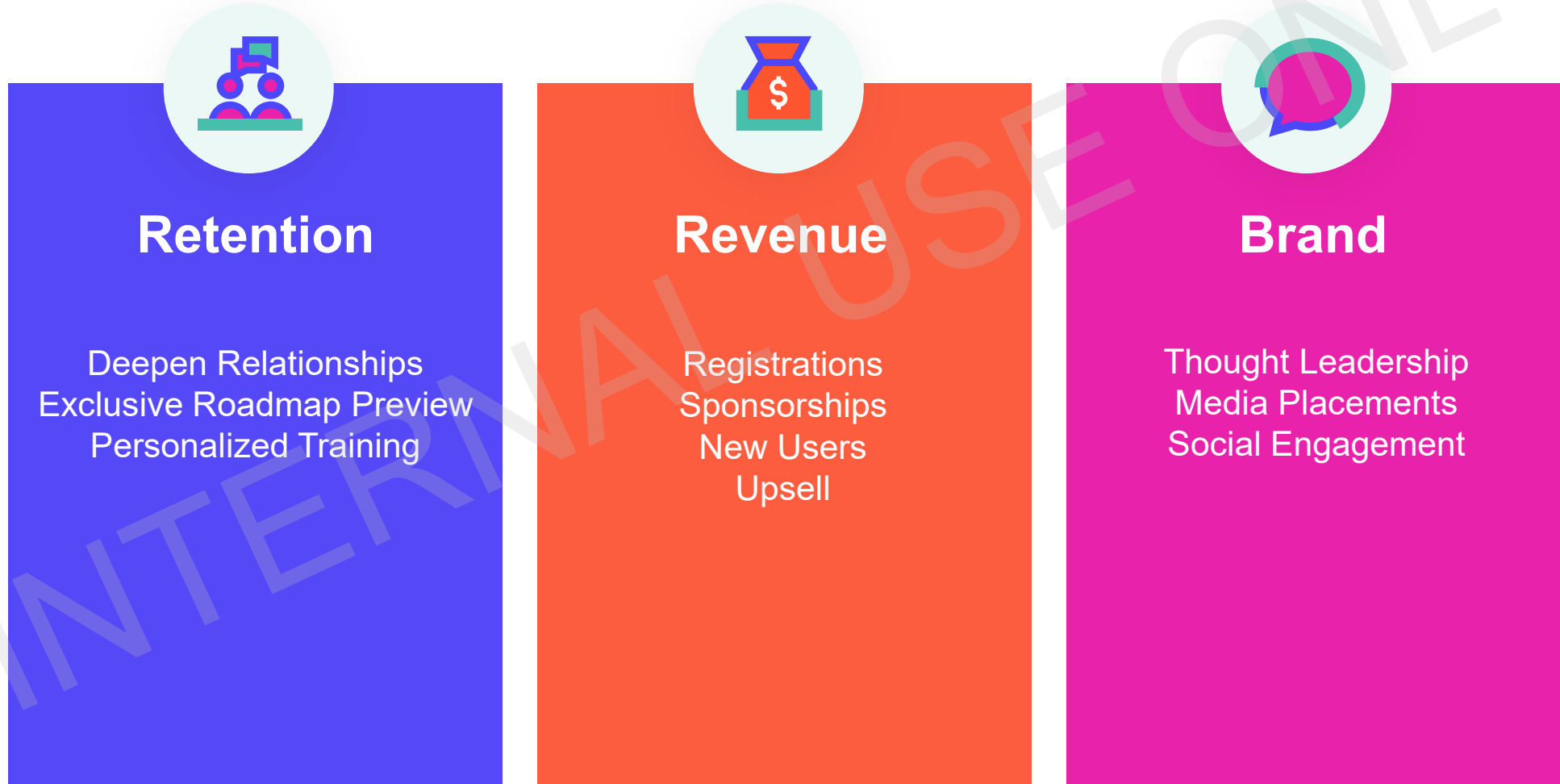
Tomorrow's Planning, Today. **Summit Recap**



Shannon Yeagley
VP, Growth Marketing

Strategic Purpose

Summit is designed to strengthen client relationships, accelerate revenue opportunities, showcase innovation, and build the trust that drives long-term growth.



The Summit Experience

- Virtual Platform – BigMarker
 - Repurpose technical build from '24
 - Launched 3 weeks earlier vs. 2024
- Delivered **NEW** Coaching registration workflow
- Implemented **NEW** eMoney Experience booth
- Exclusive Home Office session

The screenshot displays the eMoney Summit virtual platform interface. At the top, a blue navigation bar contains the 'eMoney Summit' logo and links for Home, Schedule, Speakers, Exhibit Hall, Help Desk, and a user profile icon. The main content area features a large hero section with a woman working on a laptop. A blue overlay on the left of the hero image reads 'Tomorrow's Planning, Today.' To the right, the date 'Monday, October 20, 2025' is shown above the heading 'Welcome to Day 1!'. Below this, a paragraph states: 'Inspired by 25 years of ambition and collaboration, working with thousands of advisors to understand how our technology can make planning easier, more streamlined, and more accessible; and how, together, we can shape the future.' Two buttons, 'My Schedule' and 'PDF Schedule', are positioned below the text. Below the hero section, three purple buttons with colorful geometric patterns are labeled 'View Full Schedule', 'View Speakers', and 'Visit Help Desk'. Further down, two more purple buttons are labeled 'The eMoney Experience' and 'Visit the Exhibit Hall'. At the bottom, a large blue banner with a green checkmark and a pink curved line reads 'New Exclusive Home Office Session!'. To the left of this banner, a 'Schedule your 1:1' form is visible, featuring fields for First Name, Last Name, Email, Company Name, Phone, Title, and Date, along with a table of time slots. To the right of the banner, a section titled 'Exhibit Hall' includes the text 'Come See What's New with eMoney and the Sponsors of This Year's Summit!' and a list of sponsors: Fidelity, mili, Allianz, Flourish, Nationwide, Vanilla, wealth.com, and zocks. The footer of the page includes the 'eMoney' logo and the text '©2025 eMoney Advisor, LLC'.

The Summit Experience

Range of Voice



Carl Richards



Dr. Michelle Rozen



Wendy De La Rosa
Asst. Professor
The Wharton School



Patti Brennan
CEO
Key Financial



Greg Furer
CEO & Founder
Beratung Advisors



James Werner
Partner & Wealth Advisor
Waverly Advisors



Michael Kitces
Head of Planning Strategy
Buckingham Wealth Partners

Success Metrics

Over \$600K in revenue generated – making it the **highest grossing Summit** in company history!

Registrants

1,504

87% attendee rate

Firm Participation

26

Flat YOY

Sponsors

8

Flat YOY

Media Placements

6

Across 3 Pubs

Additional Highlights

29 unique sessions
+ 3 panels

24 CE approved
8,314 CE processed

300+ personalized
1:1 training sessions

857 leads passed to
sales



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Internal Use Only

Revenue, Demand, and Sales

Over \$600K in revenue generated – highest grossing Summit in company history!

- Sponsorships
- Registration fees
- Enterprise firm participation
- Exclusive 15% discounts for new/upsell

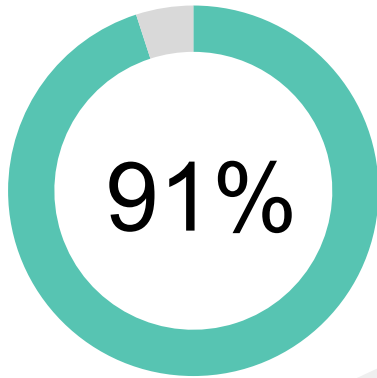
857

leads passed to sales!

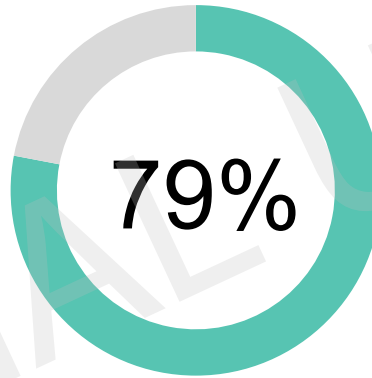
Retention and Brand Loyalty



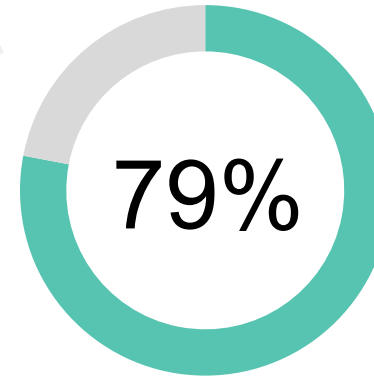
As a result of attending the 2025 Summit, attendees were more likely to:



Continue to use
eMoney



Recommend the
Summit to a friend or
colleague

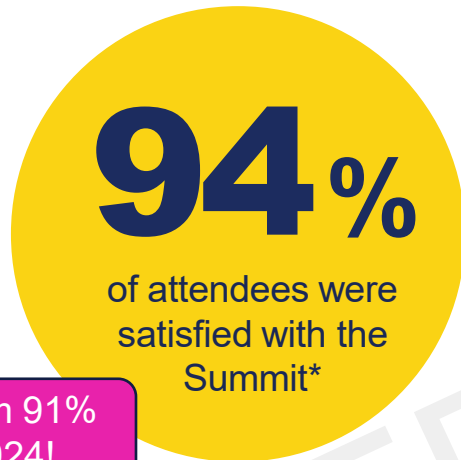


Will attend next year's
Summit

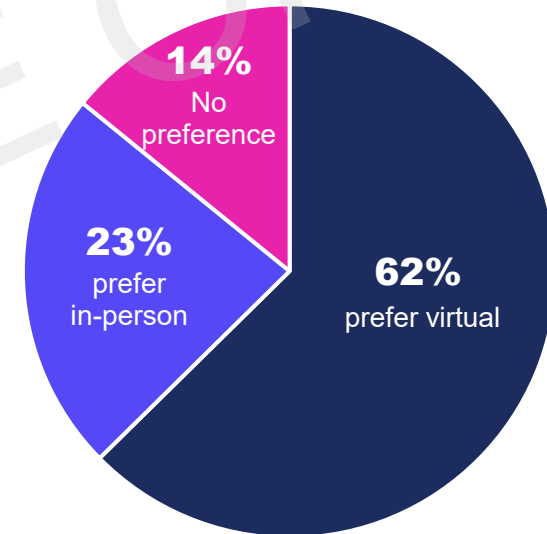
Summit 2026

Summit will remain virtual for 2026!

We have continued to achieve high attendance, firm level support, and sponsorship participation year over year, solidifying the demand for this conference and the unique value users get from attending virtually.



Up from 91%
in 2024!



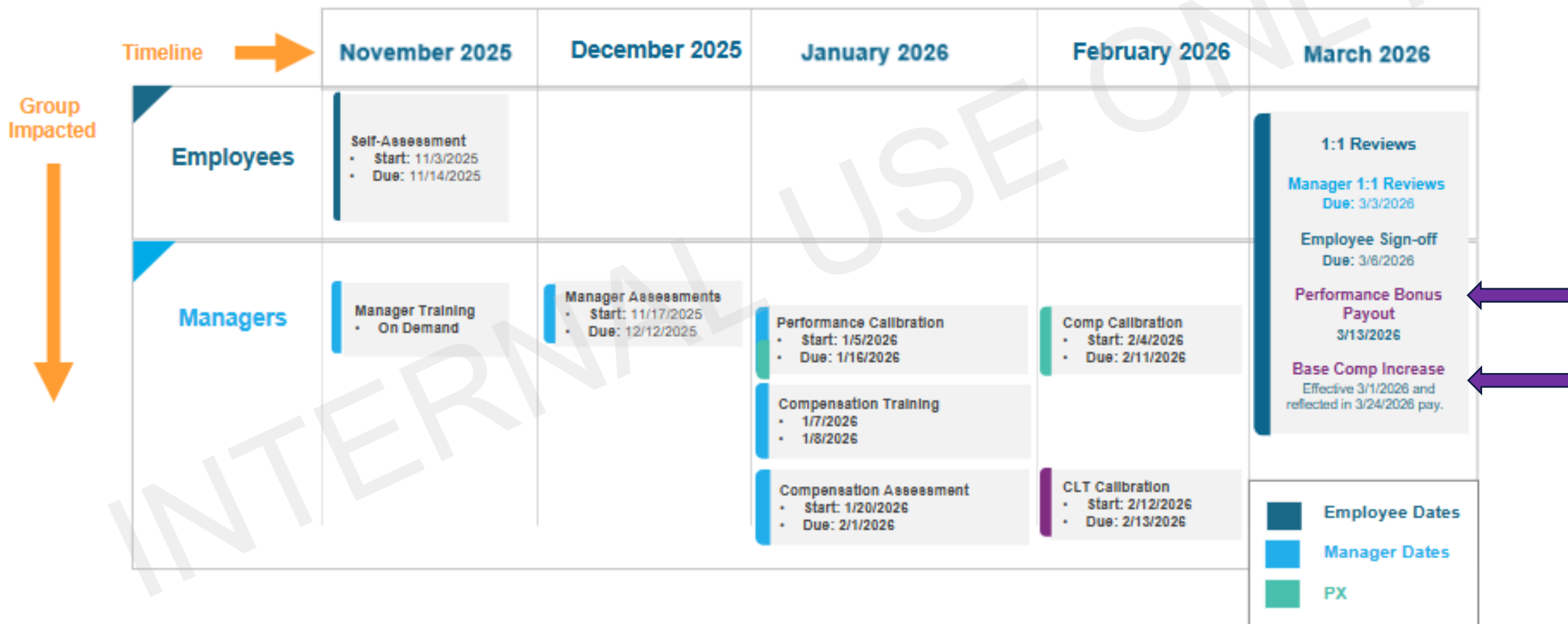
People Experience Updates



Pam Henry
Director, Employee
Success & Development

2025-26 Performance Cycle

2025-26 Performance Timeline



Engagement Survey Focus Groups

Recap

Here's what we heard...

- Across every focus group, employees shared that **meeting effectiveness is a major opportunity**.
- Teams consistently said that many **meetings lack a clear purpose, defined agenda, or the right participants**, which leads to confusion, repeated conversations, and delayed decisions.
- People want meetings to start with **clear objectives**, include only **those who are needed**, and end with **documented next steps**, ownership, and deadlines.
- Each business unit now has their own action plan to **improve cross-functional collaboration**.

Next Steps

Best Practices for Effective Meetings and Communications

- ***Require agendas with objectives and expected outcomes for all meetings***
- Assess current reoccurring meetings: determine purpose and necessity
- Cameras on for all virtual meetings
- Ensure the right decision-makers, SMEs, and process owners are included
- Share context and materials in advance and document decisions and action items with clear ownership and due dates.



Money Intranet Hub – Coming in December

Agendas

eMoney

Agenda

Meeting Title:
Date:

Meeting Objective
Define the purpose and objectives of the meeting

- Objective 1
- Objective 2
- Objective 3

Agenda Items:

Time	
9:00 – 9:05am	Wel
9:05 – 9:15	Top
9:15 – 9:25	Top
9:25 – 9:30	Con

Action Items:

Action Item	

eMoney

PEOPLE EXPERIENCE

Making Space for Better Meetings

We've all experienced those days – stacked back-to-back meetings with barely a minute to breathe. For some, it's an occasional challenge; for others, it's the daily norm.

According to Microsoft research, back-to-back meetings can impact both productivity and mental health by increasing stress and reducing focus. Short breaks between meetings allow your brain to "reset," helping you stay engaged and energized throughout the day.

Below are a few best practices to help you manage your schedule, reduce stress, and carve out time for focused work.

Create Space Between Meetings

Small breaks lead to big benefits. Give yourself time to recharge between conversations.

- Schedule meetings to end 5-10 minutes early to build in a mental reset.
- Take a quick stretch or walk, do a few jumping jacks, or step outside for fresh air.
- Try a guided meditation on Headspace – all eMoney employees have free access!

Review and Plan Your Action Items

Finishing a meeting is just the start – use the time after to plan what's next.

- Block 30 minutes midday to review notes and organize priorities
- Add a standing agenda item in recurring meetings to review follow-ups and deadlines as a group.

Protect Time for Individual Work

Balance collaboration with uninterrupted focus time.

- Designate a "meeting-free" afternoon or some portion of each week within your team.
- Try a virtual work session: join a Teams call, mute your mic, and quietly work alongside colleagues for accountability and camaraderie.
- Reevaluate who truly needs to attend each meeting – if someone only needs updates, share the recording so they can catch up on their own time.
 - Pro Tip:** If you listen to a recording at 2x speed – it'll cut that hour-long meeting in HALF!

Planned Resources

- Meeting Agendas Overview
- Agenda Template (day-to-day meetings)
- Microsoft Loop & Copilot Chat Guides
- Manager Enablement
- Tips for managing your schedule, reducing stress, and carving out time for focused work
- Scheduling tools and Microsoft functionality
- ...and more!

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Employee Engagement Committee Updates



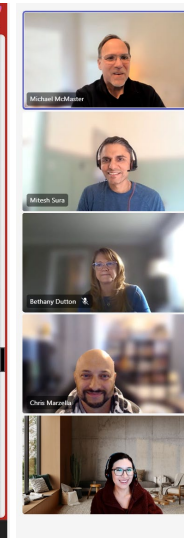
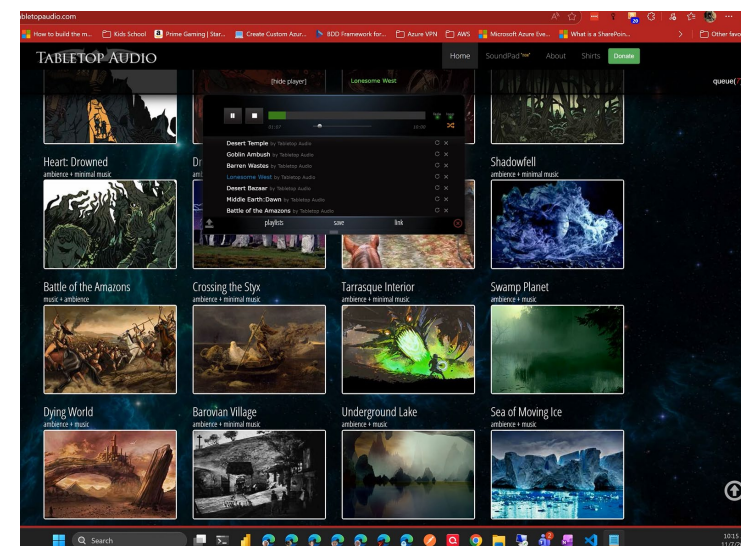
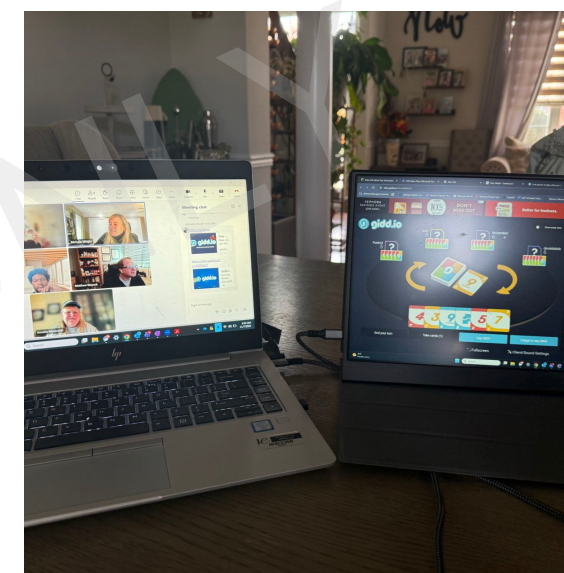
Mike O'Callaghan
Director, Talent Strategy



Extra Life Gaming Marathon



- **Raised \$13,000+** for Children's Miracle Network Hospitals
- **Matched nearly \$3,000** through Workplace Giving
- Welcomed **27 new donors** to Workplace Giving
- **Ranked in the top 3%** of all teams (#69 out of 2,536)!
- Had **70 employees** participate across **15 states, representing every business unit!**





Charitable Giving: YTD Progress



- We've **raised \$28,000** – 93% of our \$30K goal!
- To help us hit our goal, eMoney will **double the employer match through Workplace Giving** (\$200 per year per employee) **until Dec. 31** to help maximize the impact of your generosity.
 - For example, if you donate \$25, eMoney will generously contribute \$50 – resulting in a total charitable contribution of \$75!
- If you're not sure where to give, check out the **Workplace Giving Spotlights** on the Intranet for ideas inspired by your coworkers.

INTERNAL USE ONLY



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Internal Use Only



Core Values Awards



Nominations due by Wednesday, Nov. 26!

- Introduced as part of eMoney's 25th anniversary, these awards celebrate employees who truly live our Core Values – **DEI, Collaboration, Creativity, and People-First.**
- These individuals strengthen our culture, inspire their teams, and reflect the spirit that has guided eMoney for 25 years.
- **Total Nominations: 35**
**Nominations submitted by every business unit across eMoney!*
- The **four winners** – one for each Core Value – will be **revealed during the Holiday Cookies & Cocktails Event** on Dec. 9.
 - **Each winner will receive:**
 - A custom trophy
 - A digital certificate
 - A \$250 gift card
 - A \$250 charitable donation to an organization of their choosing



Year-end Activities



Holiday gifts are on the way!

Deadline extension!
Sign up **by Dec. 1!**

- **Holiday Cookies & Cocktails Event**

- **When:** Tuesday, Dec. 9 at 4:30 p.m. ET
- **What:** Baking **Red Velvet Blossom Cookies** – a red velvet cookie rolled in red sanding sugar and topped with a chocolate kiss – and shaking up a batch of **Cranberry Mules** with cranberry juice, lime, ginger beer, and festive garnishes.

Announcing the year-end **EEC Points Program winner** (\$1,000 grand prize!) and the **Core Values Award winners!**

- **Final Random Coffee Matches of 2025**

- **Sign up by Dec. 1** to join the fun!

- **Holiday Spirit Week (Dec. 8-12)**

- Daily raffle of 50 eMpower points

- **2026 Call for Membership** (Launching next week)

- Looking for a way to get more involved, meet new people, and make a difference? Apply to join the EEC!



Recognizing Matt Schulte



Lindsay Robinson
Manager, Financial
Planning Product &
Research



Steve Levis
SVP, Financial Planning



Connor Sung
Director, Practice
Management



Matt Rogers
Senior Advisory Financial
Planning Product &
Research Consultant

Tips for a Successful Career

Inspired by Matt Schulte's 25-year journey at eMoney



1 Cultivate Relationships



- Colleagues consistently describe him as: kind, steady, genuine, conscientious, considerate, sincere, thoughtful, compassionate, and caring.
- Known for **staying cool and calm under pressure.**
- 1:1s are never just about the work – **they're about the people.**
- *His signature move?* A simple Teams message: “Let me know when you have a minute” – the universal sign he **wanted a real conversation, not a transactional exchange.**

2

Take Risks



- **Packed up his family, left Minnesota** winters behind, joined a startup with no guarantees – and **look how that turned out!**
- **Embraced the grind of the early days**, navigating the challenges that come with building something from the ground up.
- Through market volatility, economic uncertainty, and even a global pandemic, he reminded us that these moments **reveal the true power of long-term planning and the value eMoney brings.**

Be Passionate About What You Do



- Deeply believes in **planning as a purpose-driven, noble profession.**
- Approached every speaking opportunity with **intentional preparation and pride in representing eMoney.**
- Champion for the advisor perspective and the **heart of our core business.**
- Fostered a sense of **fun, connection, and lightness** – especially in a virtual environment.

4

Help Others Along the Way



- Matt's influence extends far beyond eMoney – many **former Financial Planning team members** now **influence the industry** in meaningful ways.
- Invested in the next generation, growing the **University Program to administer 6,400+ certifications.**
- Encouraged and empowered colleagues to attain the **CFP® designation.**

5

Find Balance



25 years

300 Months

1,304 Weeks

9,131 Days

219,144 Hours

13,148,640 Minutes

=

COUNTLESS Careers Shaped
& eMoney Merch

ONE THRIVING Company & Family
ONE RETIREMENT to Enjoy!



PROD.

That's a wrap!

ROLL

SCENE

TAKE

Questions