eMoney

Town Hall

Town Hall

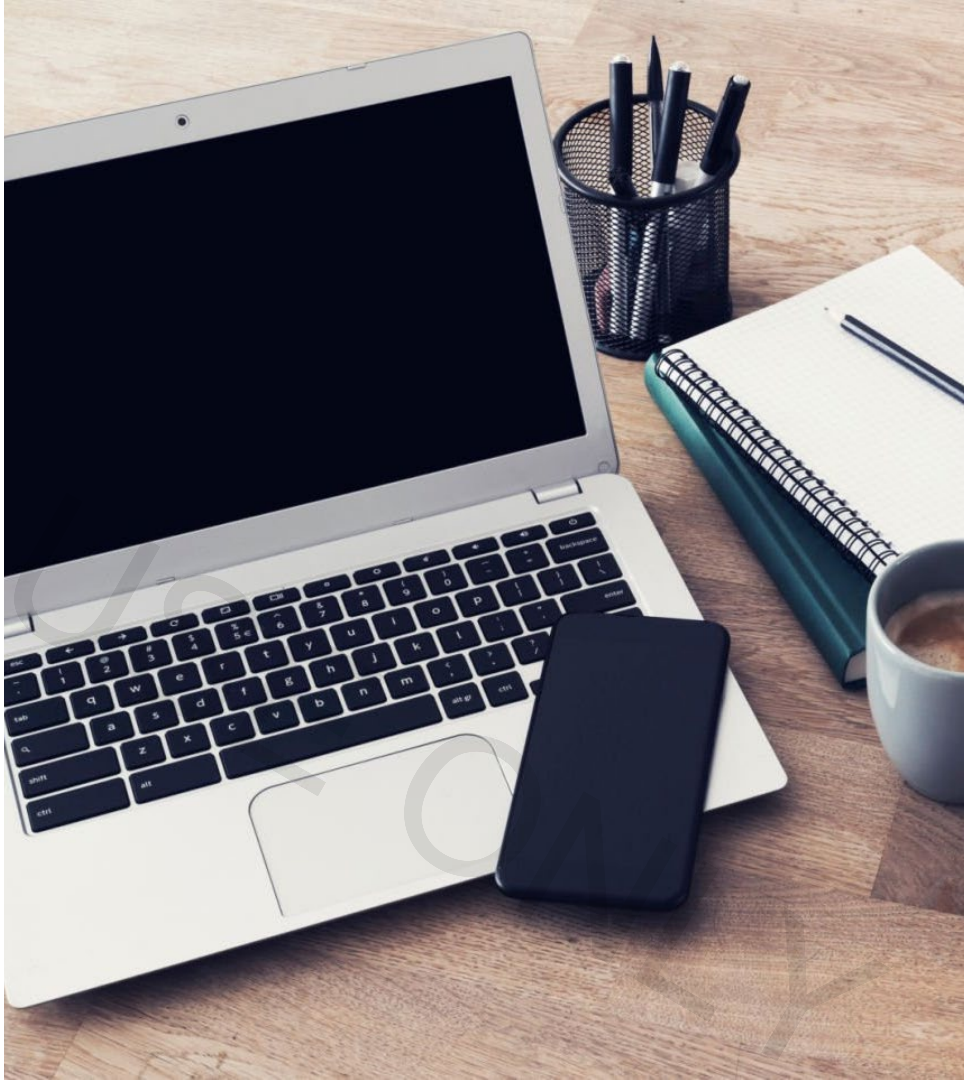
January 28, 2026

Welcome

Susan McKenna
CEO

Agenda

1. Welcome
2. 2025 Business Results
   – Sales, Finance, Bonus Payout Details
3. 2026 Strategic Priorities
4. Business Unit Key Initiatives
5. Performance Management Reminders
6. Questions



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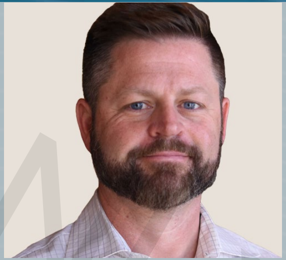
2025 Sales Results



Christian Solomine
Head of Sales

2025 Sales Results

2025 Advisor Sales	
Wins	8,781
Avg. Selling Price	$2,859
ARR ($M)	**$25.1**
% to Quota	**107%**

2025 Enterprise Sales	
ENT Deals	151
ARR ($M)	**$5.0M**
% to Quota	**111%**

2025 Strategic Advisor Sales Wins
Credent Wealth (Renewal) - $47.7K
Align Impact (New Logo) - $33.6K
Genesis Wealth (Upsell) - $12.2K
Maia Wealth (Upsell) - $4.1K
Verdence (Upsell) - $14K
Oak Hill Wealth Advisors (New Logo) - $22.7K

2025 Strategic Enterprise Wins
Citizens (MGP Replacement) - $655k
Bessemer Trust (New Logo) - $500k
PNC (Renewal) - $343k
Capital Group (New Logo) - $273K
Dynasty Financial (Multi office add) -$188K
VestGen Wealth (Ent Expansion) -$185k

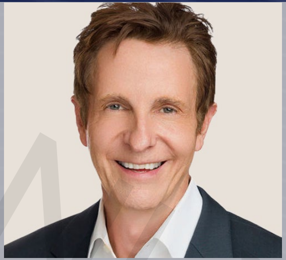
2025 Sales Development Representatives (SDR) Highlights

Booked 7381
- 122% vs 2024

Created $19.4M in pipeline
- 117% vs 2024

Created $11.9M in closed ARR in 2025
- 127% vs 2024

2025 Finance Results



Fred Patin
Head of Finance

Annual Recurring Revenue (ARR)

	2025 Results	2025 FY Budget
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New ARR	$30.4M	$24.7M
Churn	($15.7M)	($16.3M)
Net New ARR	**$14.7M**	**$8.4M**

Financial Results

	2025 Results	2025 FY Budget	2024
Revenue	$169.7M	$164.3M	$155.1M
Expense	$154.3M	$155.3M	$147.4M
Earnings	**$15.4M**	**$9.0M**	**$7.7M**

2025 Performance Bonus Funding

125%

(Example) 2025 Bonus Payout

Base Salary	Bonus Opportunity *0-10% of base salary*	Employee Goal Achievement *Based on individual performance*	Company Funding	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

- **Bonus opportunity:** Up to 10% of base salary, based on individual performance.
- **Bonus range:** 0–10%, awarded on a sliding scale.
- **Individual performance outcome**: Earned 75% of the eligible bonus based on goal achievement.
- **Company funding impact:** Final payout adjusted by the company funding pool, set at **125%** based on quantitative results.

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2026 Strategic Priorities

Susan McKenna
CEO

2026 Strategic Priorities

1

Protect and grow our business profitably

Offer technology and service solutions that optimize the financial planning experience for all individuals who want financial advice, driving toward the best possible outcomes.

2

Continue to evolve the eMoney platform to meet the needs of all financial professionals

Enhance our technology to deliver solutions that strengthen client relationships and enable firms to deliver plans and advice to more people.

3

Live and breath our core values

Ensure we have the right talent, skill sets, technology, and operating model to achieve long-term success for eMoney's employees, our clients, and our company.

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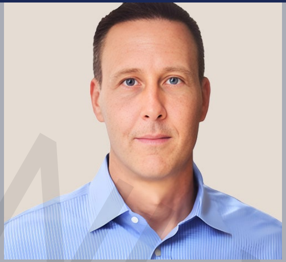
Product



Tom Sullivan
Head of Product

Product

Key Initiatives – "BIG ROCKS"

1. **Advance eMoney Intelligence**
2. **Strengthen Our Core Capabilities**
3. **Raise the Value of Premium Client Portal**
4. **Improve Data Gathering**
5. **Portfolio Analytics**

Focus Areas

1. Advance eMoney Intelligence

- Deliver v1.0 CoPlanner – March 25th
- Enhance CoPlanner with new techniques to expand use cases
- Add assistive AI to help advisors confidently deliver plans

2. Strengthen Our Core Capabilities

- Deliver Foundational Planning 2.0 – March 25th
- Close key competitive planning gaps across full spectrum
- Research and assess estate and tax planning opportunities

3. Raise the Value of Premium Client Portal

- Deliver top requested value-driving features:
  - Custom app branding and in-app branding – March 25th
  - Customizable and standalone data gathering
  - Better prospecting capabilities

4. Improve Data Gathering

- Address key pain points with advisor and client onboarding
- Eliminate manual data entry to speed up the planning process
- Deliver bulk data upload efficiencies and workflows

5. Portfolio Analytics

- Deliver Portfolio Analytics v1.0 by end of year
- Successfully complete Go To Market activities for launch
- Assess portfolio analytics business opportunity beyond v1.0

NPS ↗	Loyalty ↗	Revenue ↗	Churn ↘	Profitability ↗

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Technology

Nick DiLisi
Head of Technology

Technology

Key Initiatives

1. **Delivery**
2. **Operational Excellence**
3. **Technical Excellence**
4. **Artificial Intelligence (AI)**
5. **Engagement**

Focus Areas

- Deliver high-quality, customer-impacting software predictably and efficiently, while continuously improving how we work and expanding our impact year over year.

- Continuously strengthen the security, reliability, and performance of our systems, while proactively reducing risks, minimizing incidents, and improving overall system health.

- Build clean, secure, reliable systems with strong craftsmanship & standards that make our software scalable and easy to evolve.
- End of Life Legacy Code

- AI tools to enhance how we design, build, test, and deliver software – accelerating development, improving quality, and unlocking new efficiencies in our daily work.

- Create a supportive, inclusive culture where we communicate openly, learn from each other, and stay engaged through mentorship and shared team practices.

Marketing

Rachel Eccles
Head of Marketing

Marketing

Key Initiatives

1. Increase Customer Loyalty and Retention
2. Elevate the eMoney Brand
3. Drive Demand and Revenue Growth
4. Optimize Collaboration and Efficiency

Focus Areas

1 – Increase Customer Loyalty and Retention

- **Repricing and Repackaging Go-to-Market** strategy
- **Amplify** product releases, best practices, case studies
- **Summit** – raising the bar, elevating the experience
- Continually **increase our Advisor Loyalty Index** and **NPS** scores

2 – Elevate the eMoney Brand

- Execute impactful **Brand Campaign**
- Onboard **new PR agency** to amplify our story
- **Refresh Corp Site** (updated messaging, visuals, layout)

3 – Drive Demand and Revenue Growth

- **1,400 monthly leads** to Advisor Sales
- **Targeted campaigns** to Enterprise new logos
- Hosted **Enterprise executive events** to drive client growth opps
- **Go-to-Market** for new functionality, repricing, repkging, upsells

4 – Optimize Collaboration and Efficiency

- Transition from **Monday.com to Asana** (100% team adoption)
- Continuous **optimization of leads** for increased conversions
- Refine **Marketing Attribution model** for improved reporting

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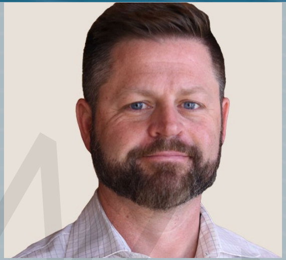
Sales



Christian Solomine
Head of Sales

Sales

Key Initiatives

Focus Areas

1 Optimize Sales Team Performance

- Deliver at least $32.16M in new ARR
- Deploy career pathing for entire sales team
- Everyone sell everything
- Segment all accounts and targets for both hunting and farming motions

2 Streamline Sales Process and Technology Adoption

- Full deployment of Gong Engage
- Optimize CRM and Account Workspace
- Harness AI capabilities to elevate operational efficiency, enabling smarter decision-making, enhanced insights, and scalable growth

3 Drive Cross Functional Alignment and GTM Execution on Pricing and Packaging

- Ensure pricing alignment among peer groups in market
- Enforce consistency with contracting terms, cancellations to align with industry norms
- Maximize adoption of Premium Client Portal
- Increase Average Revenue Per User (ARPU)

Client Services

Frank Tropiano
Head of Client Services

Client Services

Key Initiatives

1 **Enhance the Client Experience:** Reduce friction along the client journey using AI solutions

2 **Infrastructure Focus:** Efficiency gains tied to standardization and tool modernization

Focus Areas

- Chatbot/AI approaches for application help
- Agent Assist/AI solution for call center representatives
- Phase 2 of Chat-Bot for reporting connection problems

- Support the transitioning of clients off legacy packages
- Expand estimation library for Statement of Work (SOW) work
- Phase 2 tuning of voice-enabled phone system
- Quality management tool updates

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Information & Security

Jason Novak
Head of Information and Security

Information & Security

Key Initiatives

1. Reliable, Scalable Internal and Client-Facing Operations
2. AI-Enabled Productivity & Intelligent Operations
3. Data Protection, Security & Technology Risk
4. Cloud Modernization & Migration
5. Enterprise Enablement Through Platforms, Data & Delivery

Focus Areas

- Continue supporting internal customers while expanding automation
- Maintain SLAs through core maintenance operations
- Enhance phone system capabilities and features
- Deliver timely, controlled releases and upgrades

- Pilot Microsoft Copilot for Office 365
- Upgrade Power BI backend and framework
- Pilot new Salesforce capabilities (Agentforce 360, Data Cloud)
- Continue education and webinars

- Support SOC2 requirements and customer security needs
- Strengthen security with client-facing Okta and adaptive authentication
- Deliver a secure application through ongoing testing and bug bounties
- Protect devices and train employees on security best practices

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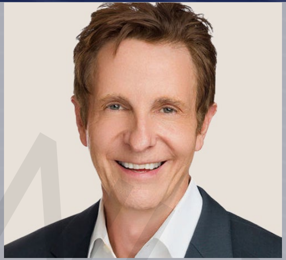
- Expand production-ready services with improved monitoring
- Maintain disaster recovery and replication capabilities
- Prepare for backend database cutovers

- Drive the Asana migration and tool consolidation effort
- Steer the team through the Gong Engage expansion
- Seismic unification and centralization
- Looker to Power BI transition

Finance



Fred Patin
Head of Finance

Finance

Key Initiatives

1. Real-Time Metrics to Drive a Balanced Scorecard
2. Development of a Multi-year Plan
3. Executing Pricing & Packaging for Incremental Growth
4. Reducing Churn While Driving Strong Net Retention
5. Partnering with Sales & Sales Ops to Execute and Grow

Focus Areas

- Develop a list of KPIs that can be actionable
- Ensure benchmarks are established
- Breakdown silos and ensure transparency/accountability

- Develop a detailed model that supports our growth.
- Evaluate how to protect and grow our revenue
- Execute on a path forward for pricing normalization
- Consider other areas for growth through new channels, product offerings or other considerations.

- Ensure we meet or overperform $2.5M price increase and quota.
- Cross functional alignment to ensure proper notification to our clients.
- Messaging and client-facing talk tracks share the eMoney value narrative.

- Challenging the churn definition / (Churn vs Net Retention)
- Bifurcating controllable vs non-controllable activities
- Proactive churn mitigation strategies / programs

- Improved standards and approaches on customer renewals
- Pricing normalization
- Multi-year deals

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Legal

Key Initiatives

1. Self-Service Contract Model
2. Contract Minimums & Purchasing Expectations
3. Maximize Fidelity Contract Utilization
4. Develop AI Integration Process

Focus Areas

- Provide DocuSign CLM (Contract Lifecycle Management) access to stakeholders
- Facilitate stakeholder training
- Create documentation and user “cheat sheet” for new users

- Train departments on what contracts currently permit
- Develop strategy on how to address client drop requests
- Update contract templates to clarify term and no early termination

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- Partner with Fidelity Purchasing to access Fidelity contracts for current and proposed eMoney vendors
- Use the "Utilization Agreement" to purchase under existing Fidelity contracts
- Leverage Fidelity’s scale for better pricing and terms
- Shorten contracting timelines

- Create standard responses for client AI inquires
- Continuously monitor AI law and regulation landscape
- Push back on overly restrictive client limits on eMoney’s AI use

People Experience

Joanne Del Signore
Head of People Experience

People Experience

Key Initiatives

1. **Optimize and Enhance PX Technology**
2. **Enhance Employee Experience, Engagement & Retention**
3. **Governance, Risk & Compliance**

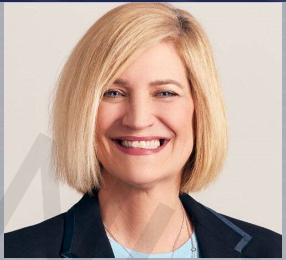
Focus Areas

- **Implement DIG 2.0** (Q3) to expand learning and development assets and streamline performance management system
- **Launch New Applicant Tracking System** to improve hiring experience with stronger reporting and analytics
- **Expand use of AI analytics** to strengthen predictive modeling to support better planning and decisions

- **Conduct Pulse Survey** (May 2026) to gather employee feedback to inform priorities and improvements
- **Review compensation & benefits** to ensure alignment with business needs and market trends
- **Enhance wellness programs** and offerings and drive engagement through ongoing communications

- **Ensure regulatory compliance** by maintaining compliance with state and local employment and privacy laws across all employee locations
- **Strengthen employee relations** by proactively supporting consistent, transparent, and fair people practices
- **Conduct policy review** and analysis of company policies

Performance Management Reminders



Joanne Del Signore
Head of People Experience

Performance Management Timeline

Date	Milestone
January 12 – February 13	**2026 Goal Setting** *Employees and managers should be iterating on goals during this time. Final goals must be approved by managers – in DIG – no later than Feb. 13.*
February 27	**Manager sign-off** *2025 Performance Review*
February 27 – March 3	**Manager 1:1s** *Manager & employee review 2025 performance review.*
March 6	**Employee final sign-off** *2025 Performance Review*
March 13	**2025 performance bonus payout** *Will appear as a separate paycheck.*
March 24	**2025 base comp increase reflected in pay** *Effective March 1*