eMoney

Product Roadmap Town Hall

May 28, 2026

Key Initiatives for Product

Advance eMoney Intelligence

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

Strengthen Our Core Capabilities

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

Raise the Value of Premium Client Portal

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

Improve Data Gathering

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

Portfolio Analytics

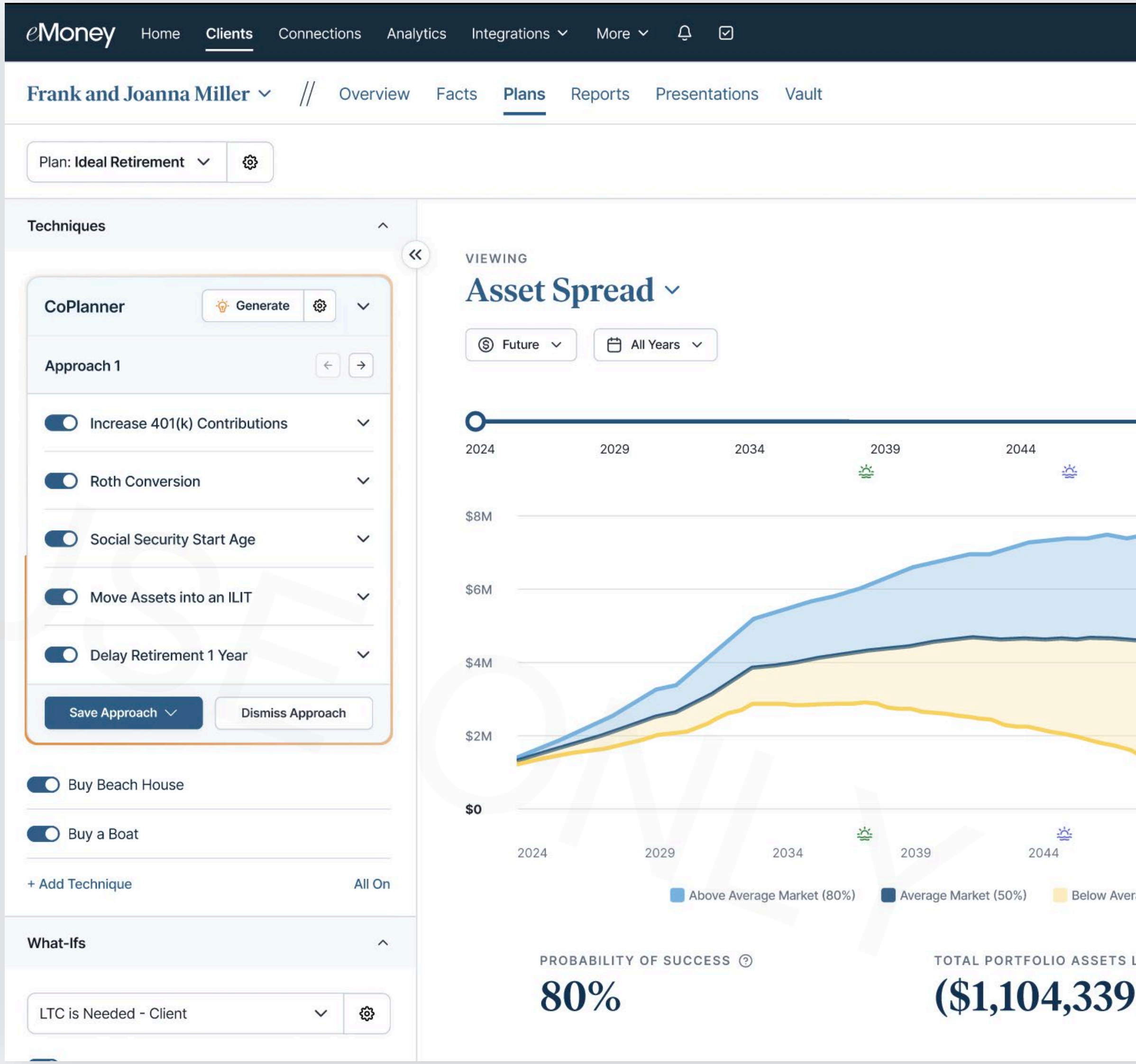
- Deliver Portfolio Analytics v1 by end of year
- Successfully complete Go To Market activities for launch
- Assess Portfolio Analytics business opportunity beyond v1 feature set

Advance eMoney Intelligence

eMoney

CoPlanner's Launch

- ✓ **More than 14,000 users** have engaged CoPlanner since launch
- ✓ **More than 104,000 draft plans*** for user review created by CoPlanner
- ✓ Daily average **advice/potential advice creation up 35%**
- ✓ CoPlanner responsible for **33% of all advice/potential advice creation**
- ✓ **#6 most popular DC feature**



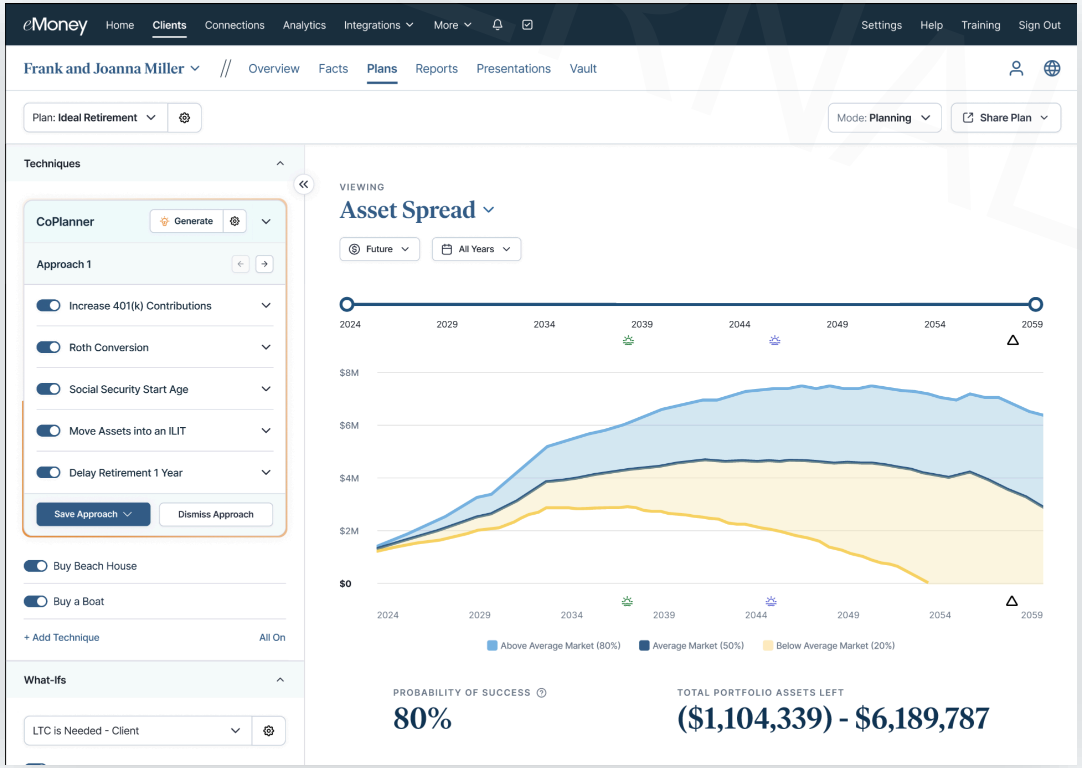
Based on data from 3/25/26 – 5/22/26

*Approaches

What's Next for eMoney Intelligence?

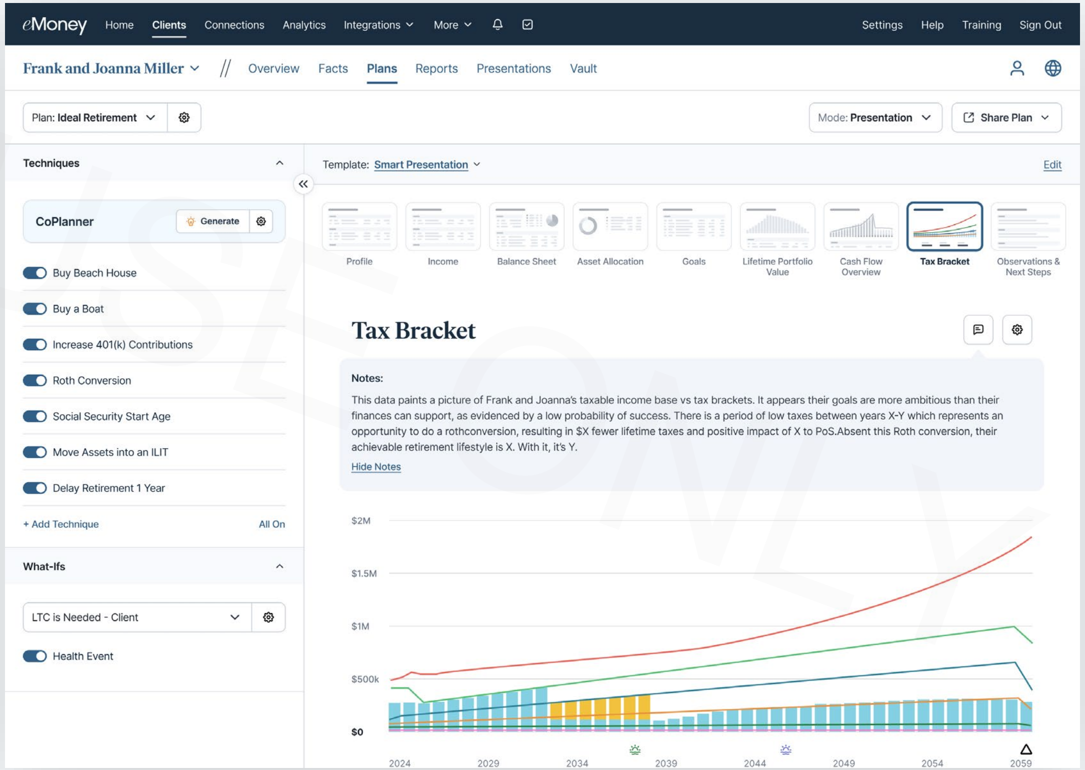
Increasing Intelligence

CoPlanner's underlying intelligence will continue to increase, able to address more topics and go deeper into the topics it can already address.



Presentations & Narratives

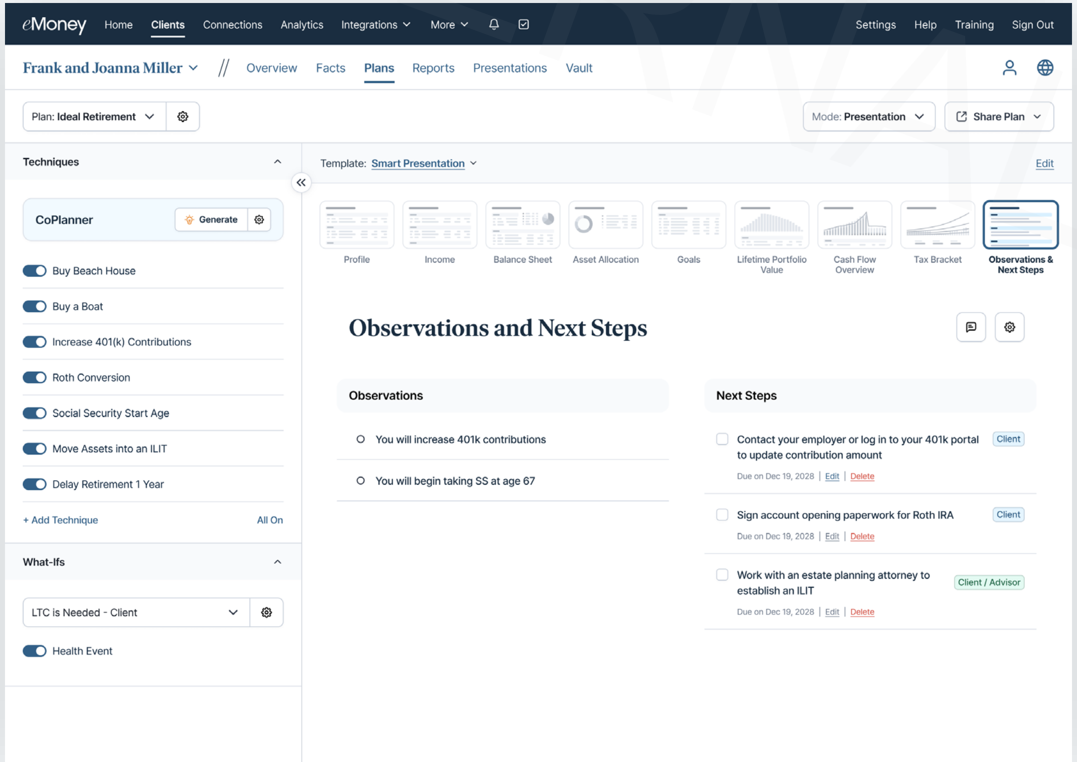
CoPlanner will be able to generate personalized presentations based on data known about the client and narratives atop reports.



What’s Next for eMoney Intelligence?

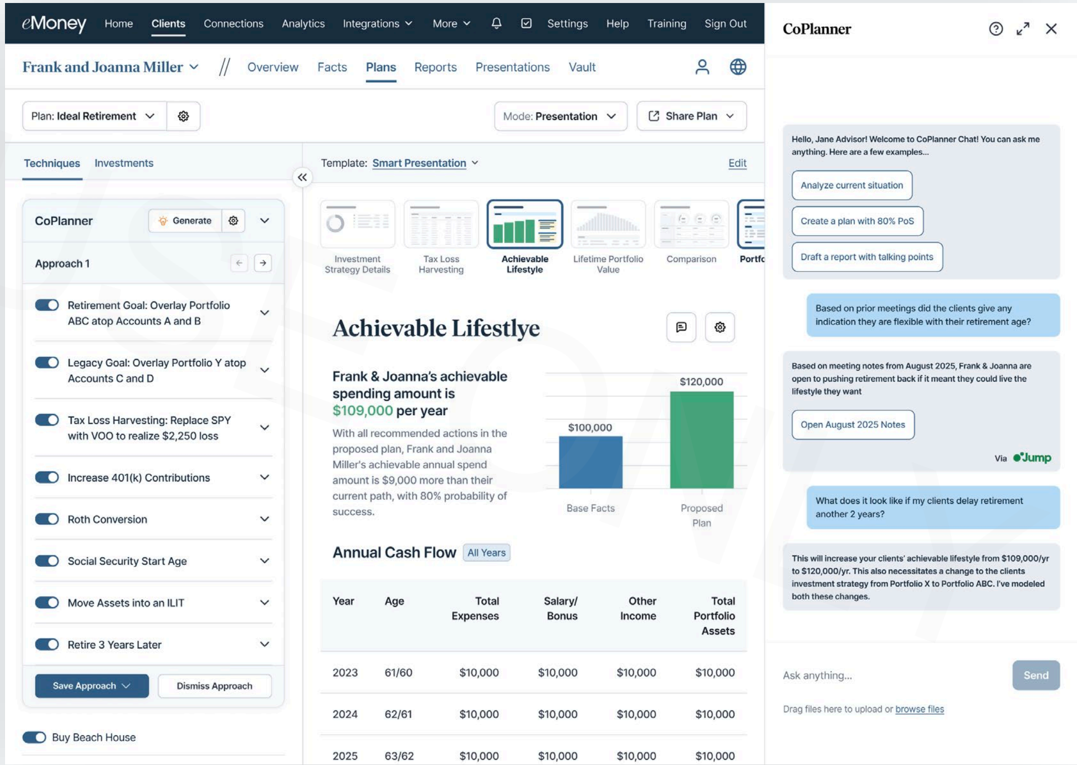
Observations & Next Steps

CoPlanner will be capable of automatically capturing relevant observations and next steps based on the CoPlanner-generated plan.



AI Chat Interaction Layer

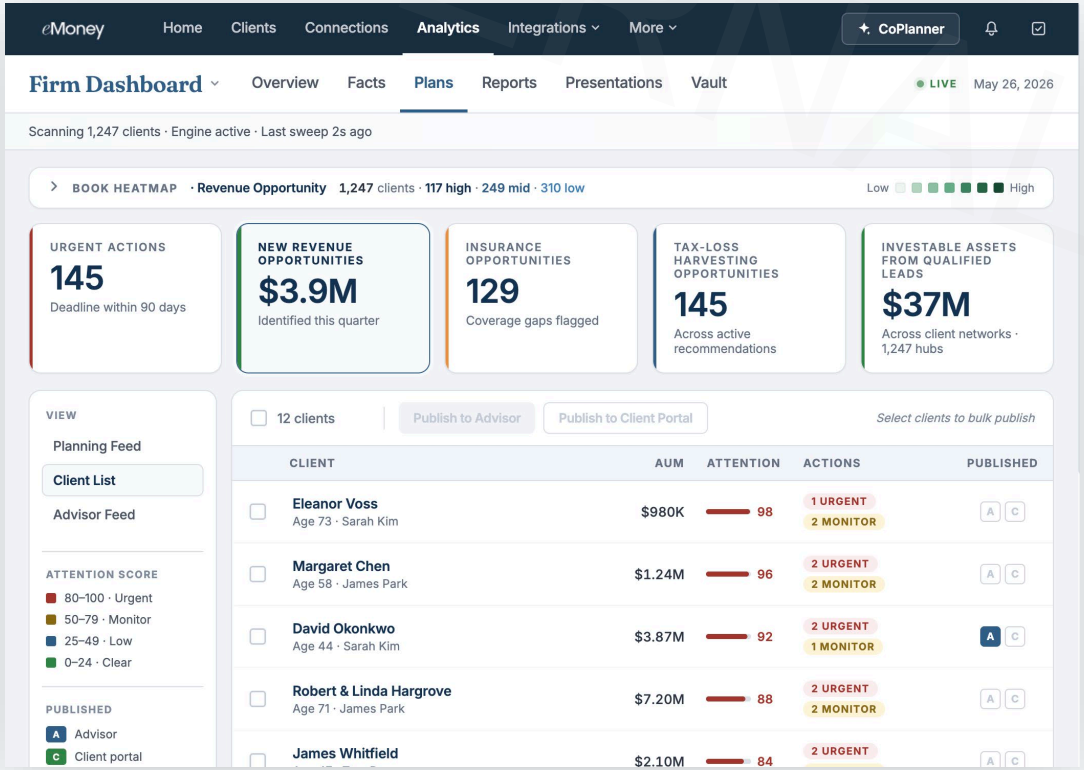
Via CoPlanner’s AI-powered chat experience, users will be able to interact more quickly and intuitively with our platform than ever before.



What's Next for eMoney Intelligence?

CoPlanner-Powered Analytics

CoPlanner will be capable of running against an entire client base, identifying opportunities at enormous scale and enabling personalized action from a 30,000ft vantage point.



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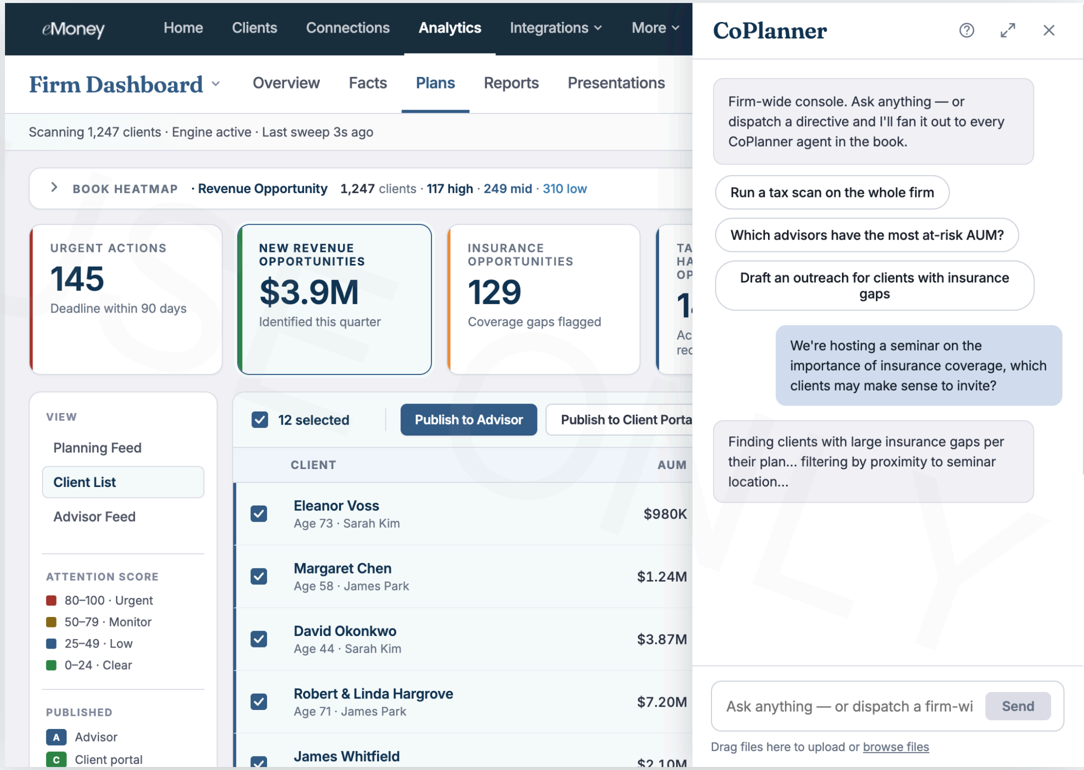
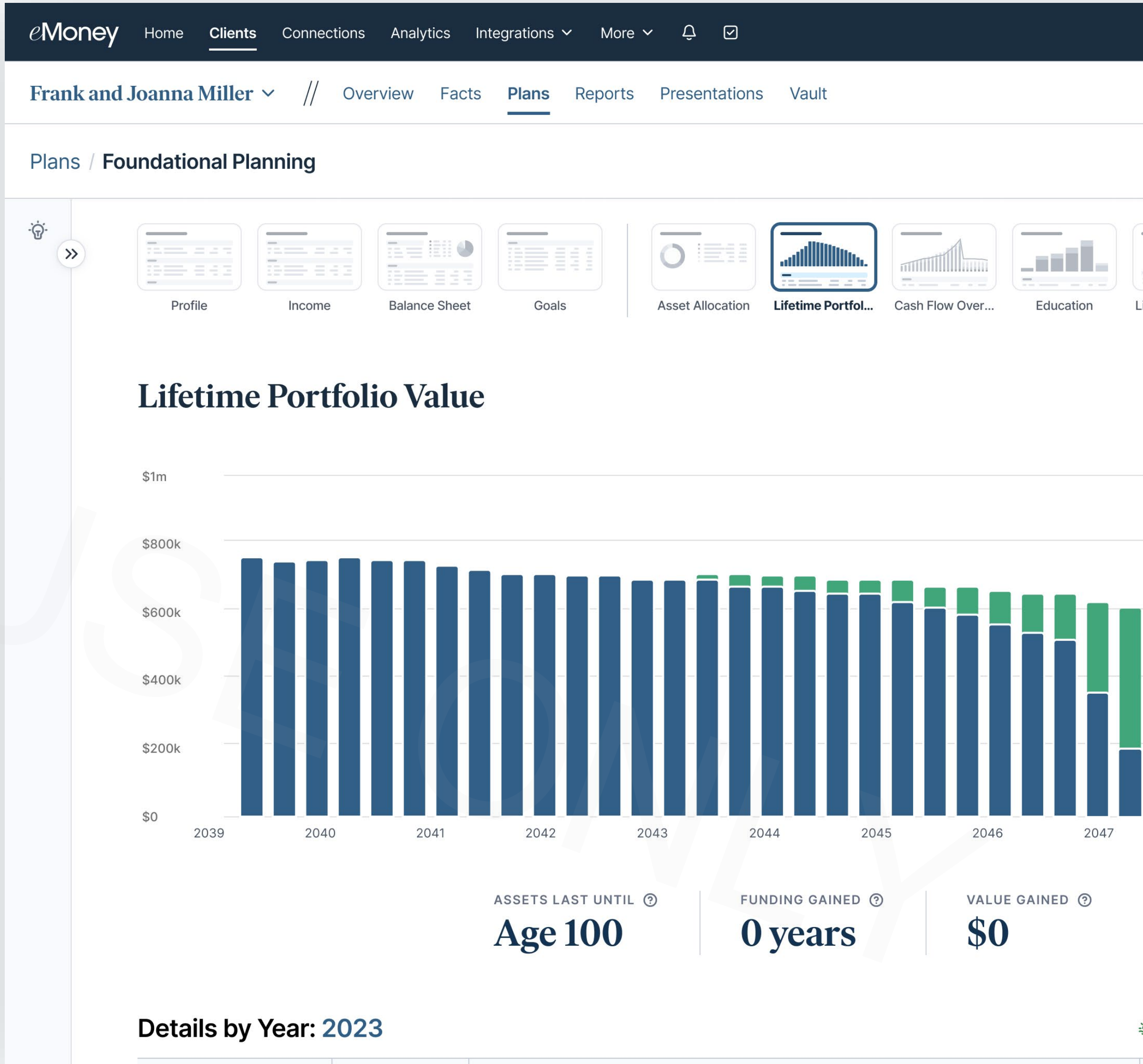


Strengthen Core Capabilities

New FP Launch

- ✓ **71% of FP users remaining in new FP, and trending up week over week.**
- ✓ **240% increase in plan creation** for new FP users in month of April vs prior to new FP launch.



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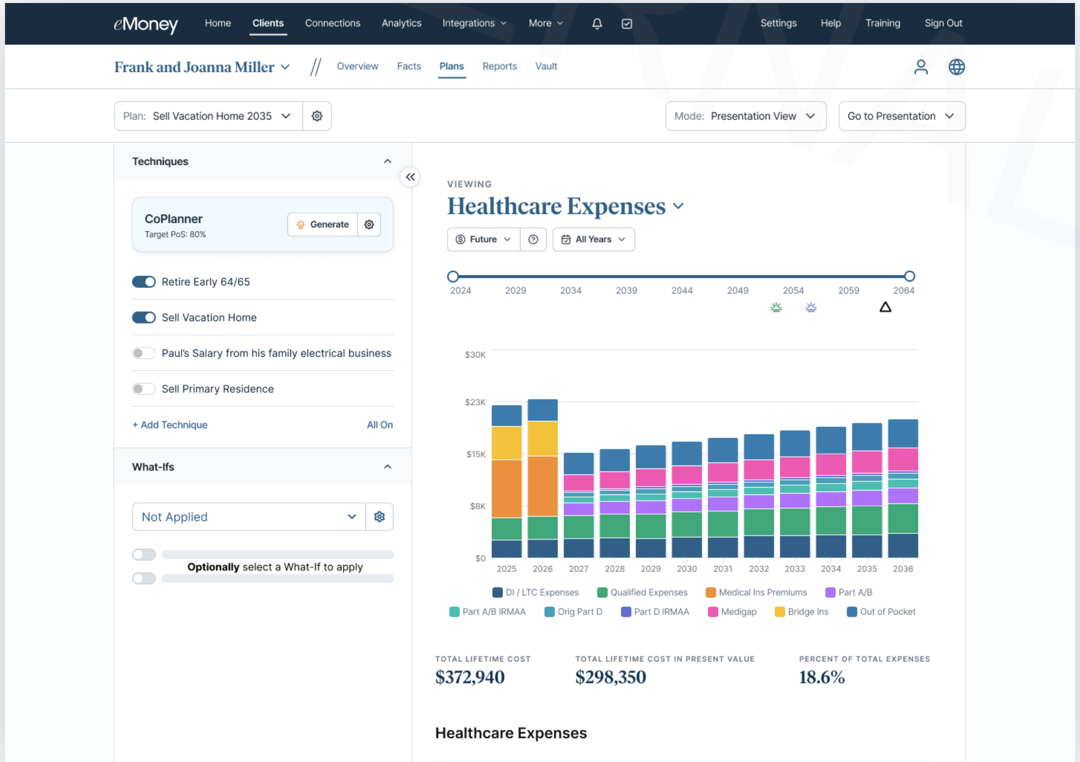
What’s Next for Strengthening Core Capabilities?

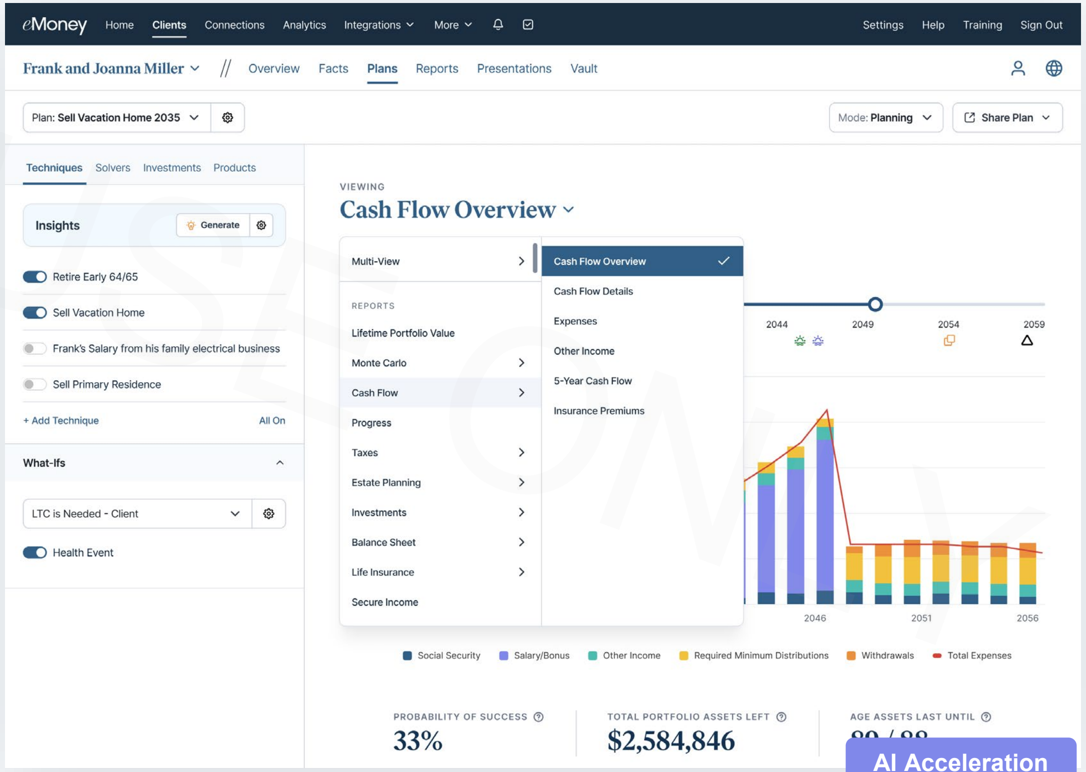
Major Usability Enhancements

Adding support for top user requests / current major functionality and/or competitive gaps, not limited to health care expense support, buy/sells in entities, QCD handling, etc.



Reports Modernization

Modernizing and consolidating eMoney’s report library into DC, eliminating fragmented workflows and positioning eMoney to sunset legacy tech. Migration to DC will generally be based on report usage data.

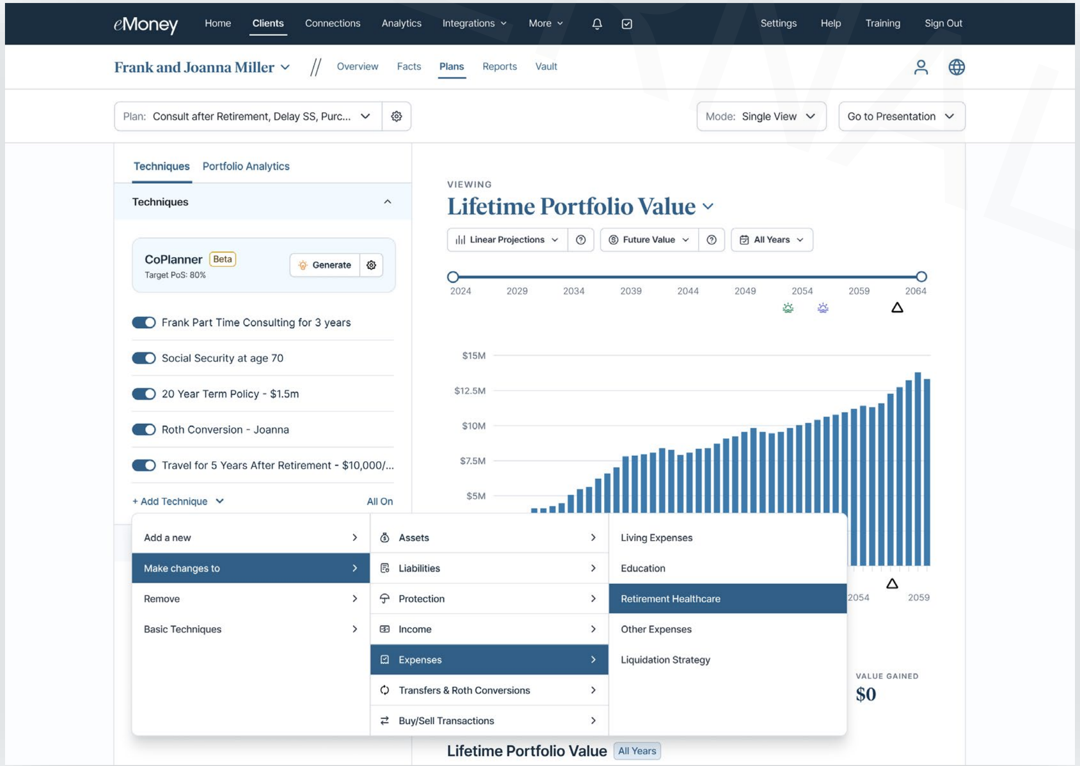


AI Acceleration

What's Next for Strengthening Core Capabilities?

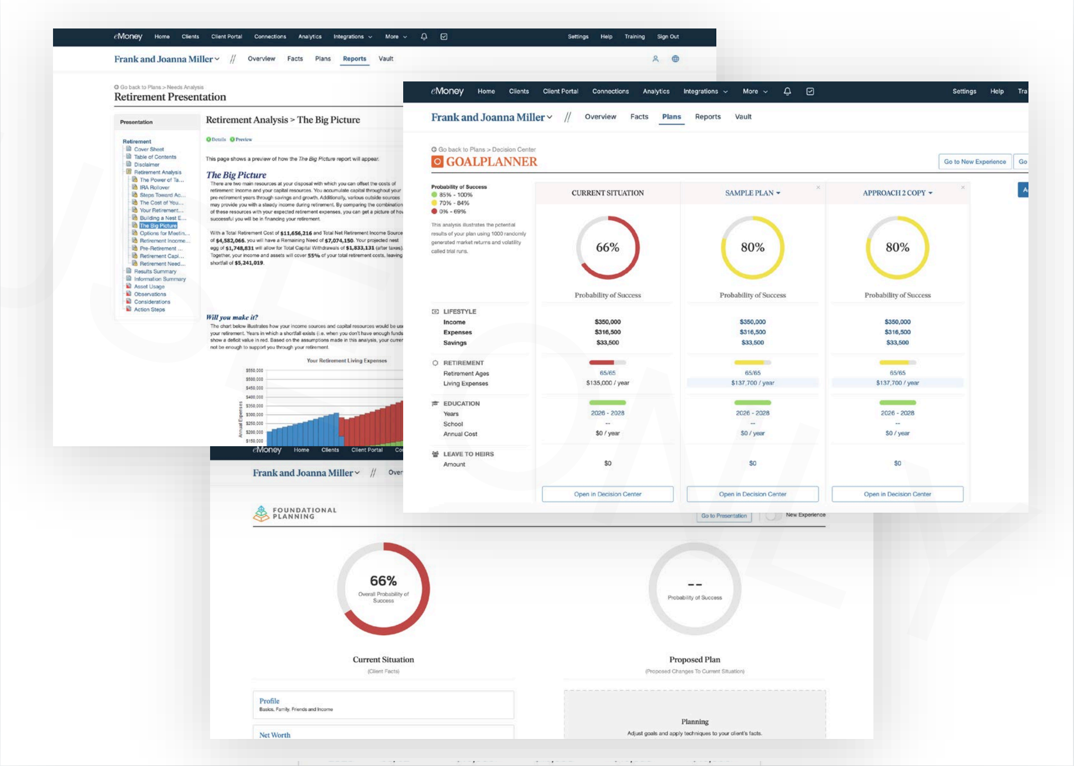
Facts/AP Modernization

Rebuilding the Facts experience and providing access to Facts/AP tool from within DC, eliminating fragmented workflows and positioning eMoney to sunset legacy tech.



Sunsetting Legacy Experiences

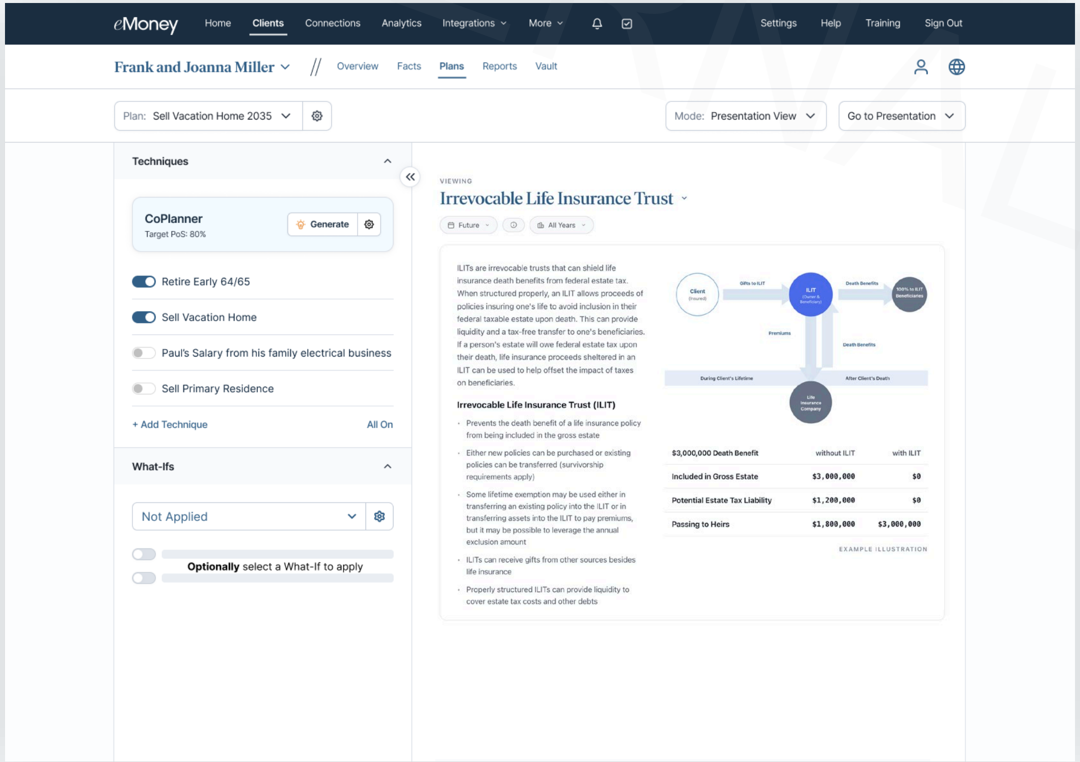
Sunsetting legacy versions of Needs Analysis, Foundational Planning, and Goal Planner: December 2026.



What's Next for Strengthening Core Capabilities?

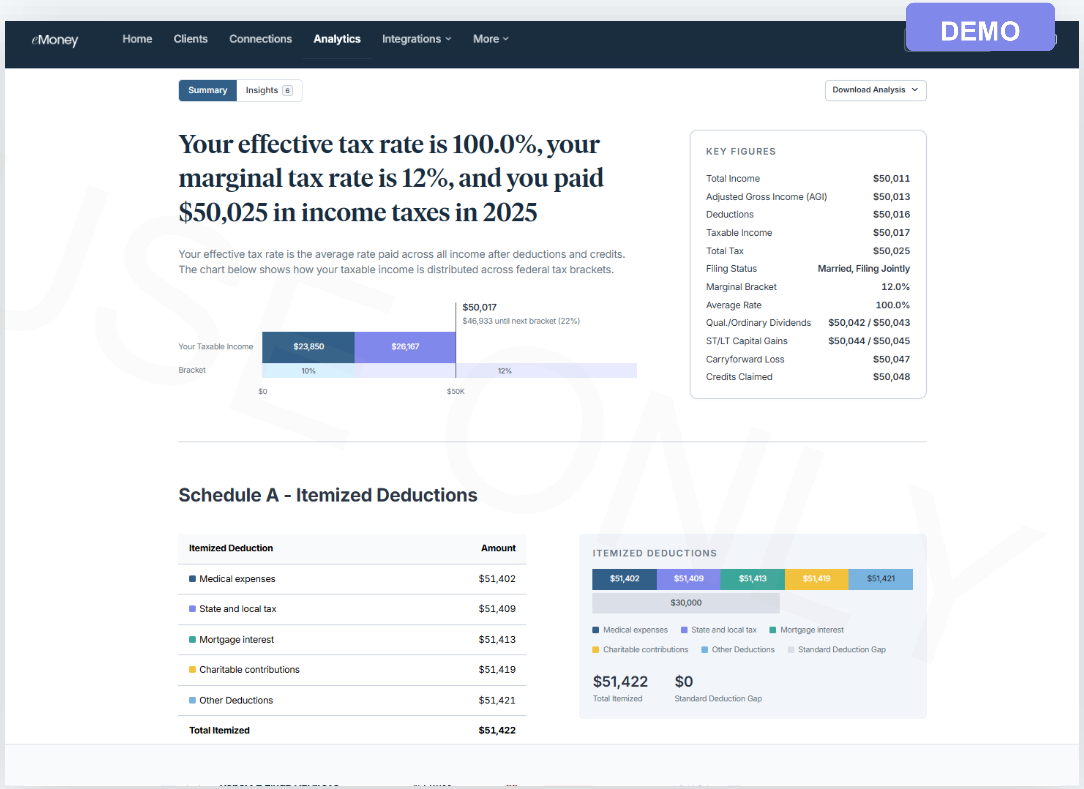
Vanilla-Competitive Functionality

Enhancing eMoney's estate planning capabilities, better positioning us against specialized 3rd party software like Vanilla.



Holistiplan-Competitive Functionality

Enhancing eMoney's tax capabilities, better positioning us against specialized 3rd party software like Holistiplan.



Tax Analyzer Demo

Tax Analyzer - Built by People, Accelerated by Claude

Planning

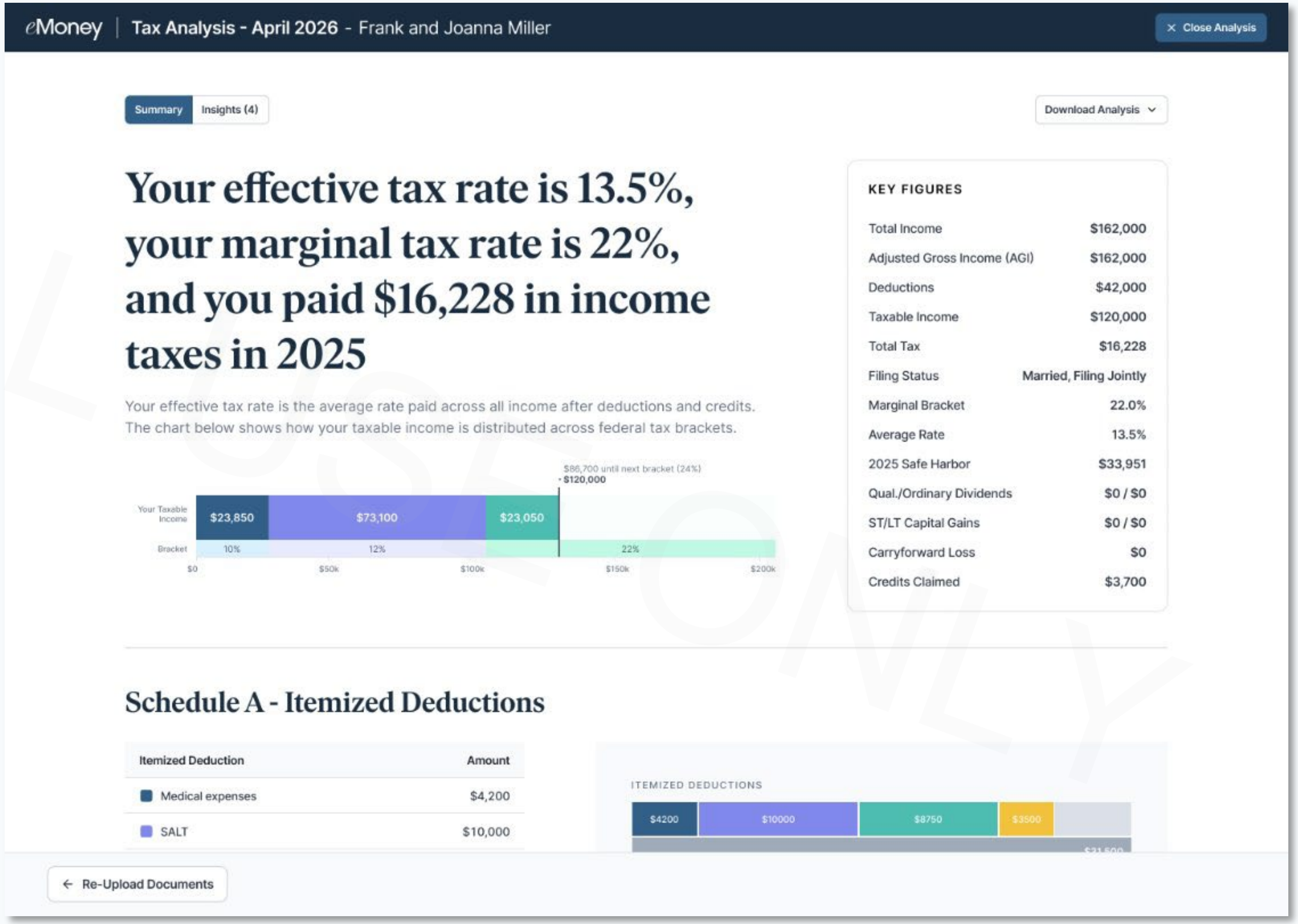
- Project brief to full backlog
- Calculation logic

Building

- Created Agents to help execute code
- Standard PR review process

Testing

- Automated PDF creation, testbed tool
- Playwright, Zephyr, Postman
- Code review, AC verifier agents



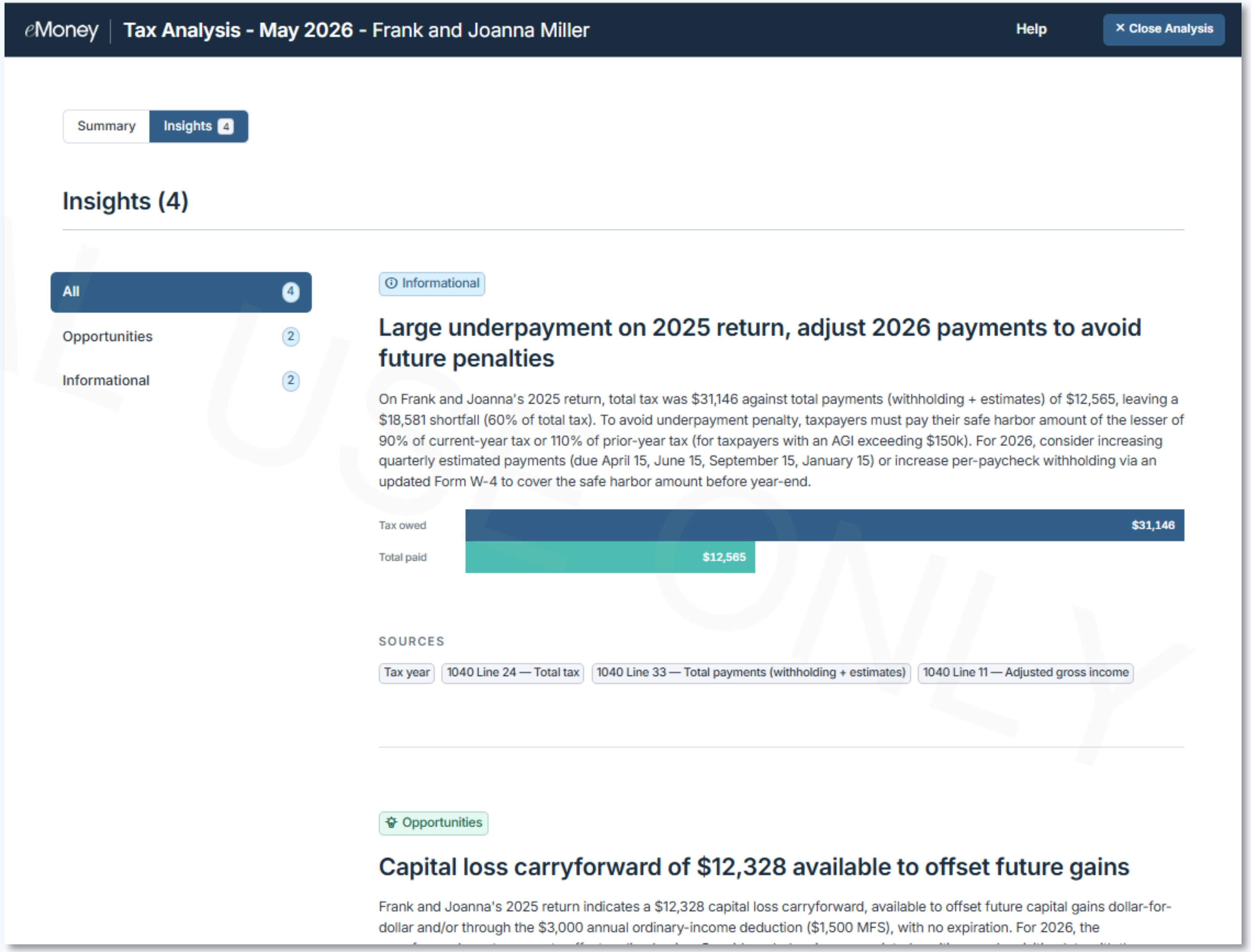
Tax Analyzer – The Plan

Beta starting beginning of July

- Handful of firms that focus on tax planning and in document processing beta
- Extraction, summary view, 13 Insights, print, download to vault

Roadmap

- Additional insights
- Edit extracted fields
- Scenario comparison
- Iterate on feedback



Raise Value of Client Portal

2026 Strategic Objectives

1 **Add more value to Premium Portal**
Help Sales close more deals with meaningful differentiators.

2 **Support Delivery and Scale**
Help Advisors and Enterprises manage the Portal effectively.

3 **Iterate on what we've built**
Continue to learn and iterate on the capabilities we have released.

Key releases so far this year:

- ✓ Custom Theming
- ✓ Custom Mobile App Icon
- ✓ New Client Portal Settings Area
- ✓ Standalone data gathering

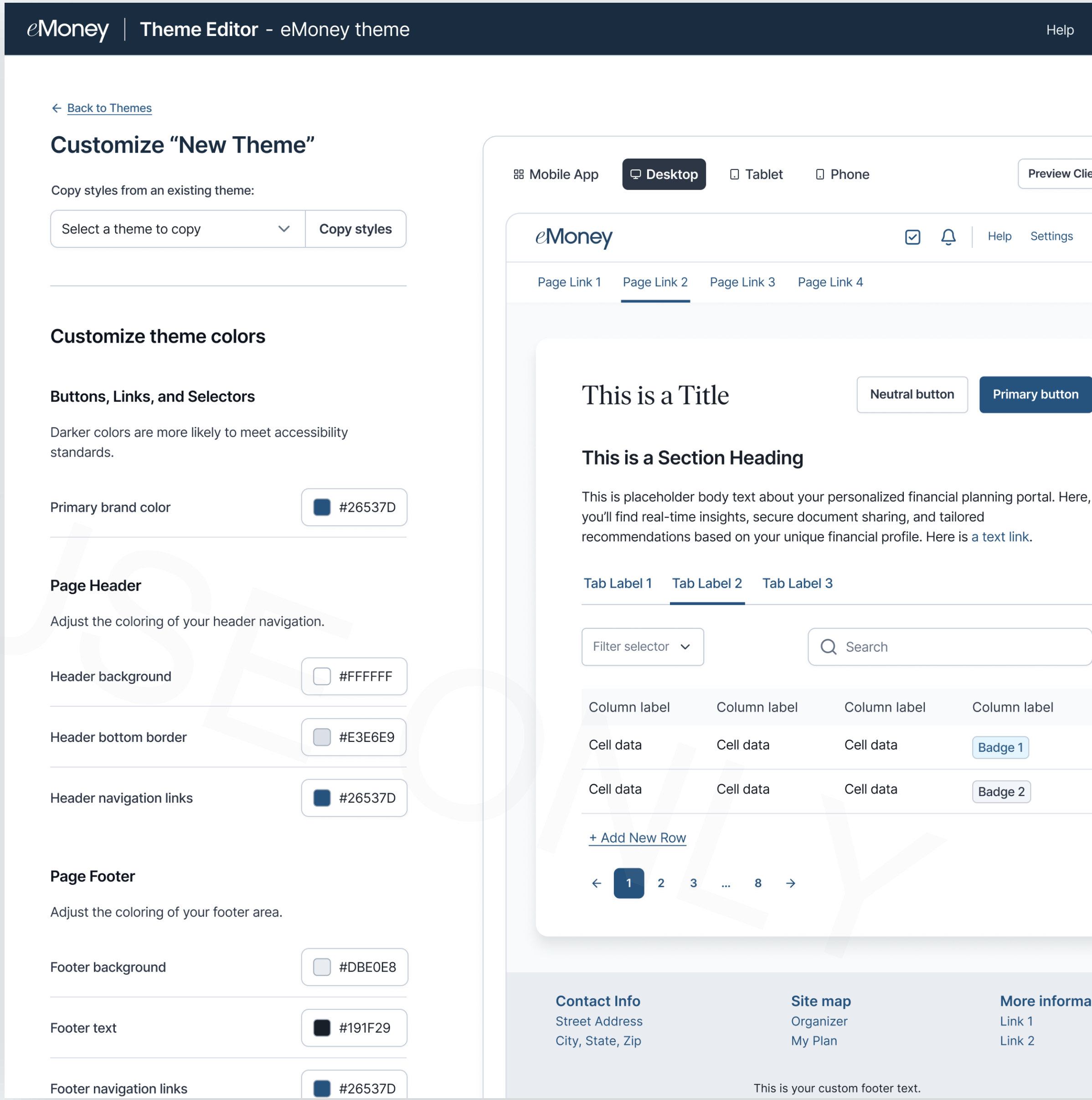
The Impact We've Seen

Impact of these releases:

- **372** offices have added a **Branded App Icon**
- **16** offices have created a **Custom Theme**
- **331** Advisors have created a **Custom Theme**

Impact to the business:

- **52%** of upgrades to Premier in April started using Premium Portal
- **Increase** of Advisors using the Portal with at least 50% of clients
- **0.7%** of Advisors have dropped Premium Portal



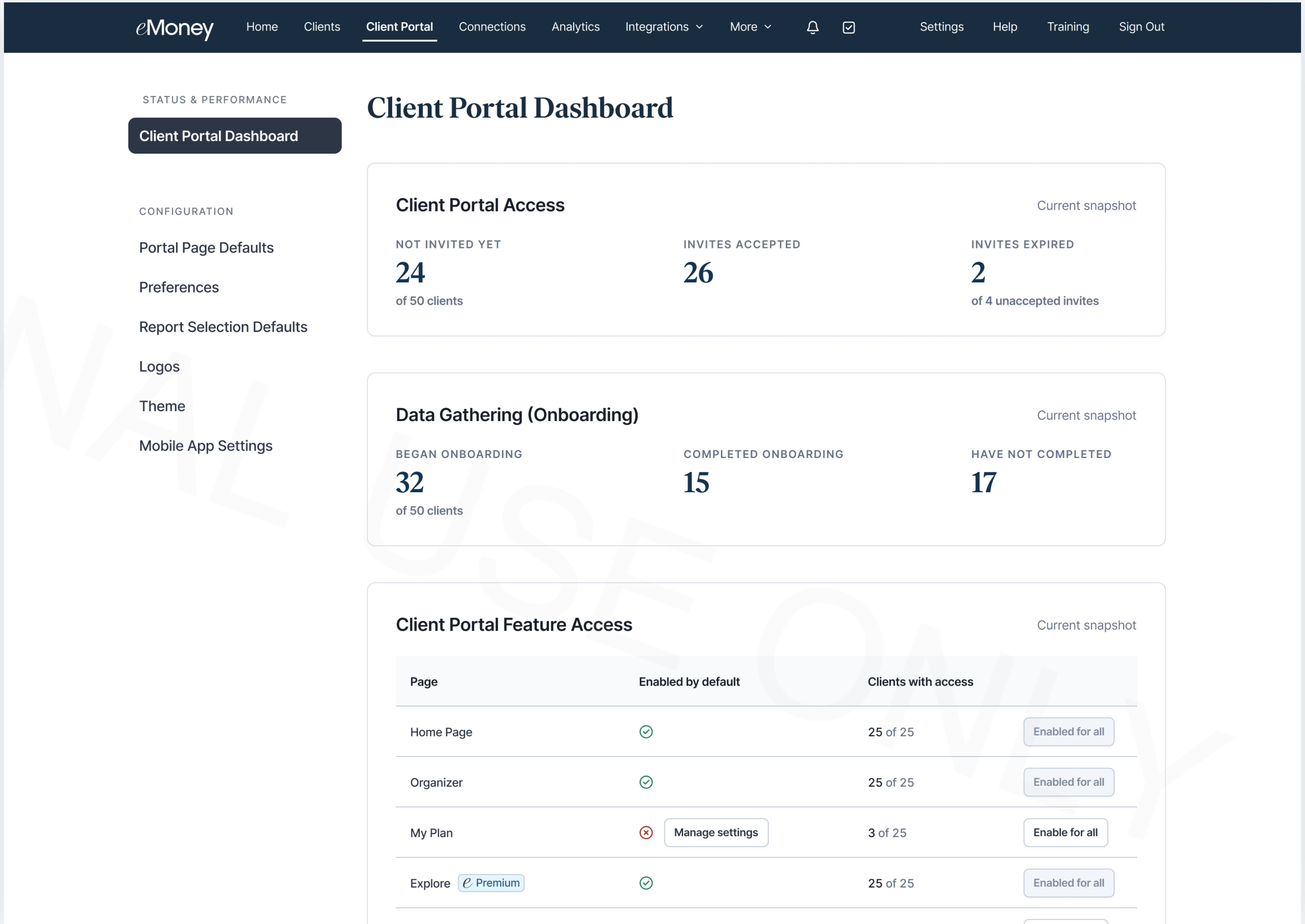
STANDARD PORTAL

Portal Enablement

Smarter Tools to Administer, Manage, and Scale the Client Portal.

For Advisors: Simplify how features are activated and managed.

For Clients: Provide a portal experience aligned to their needs.



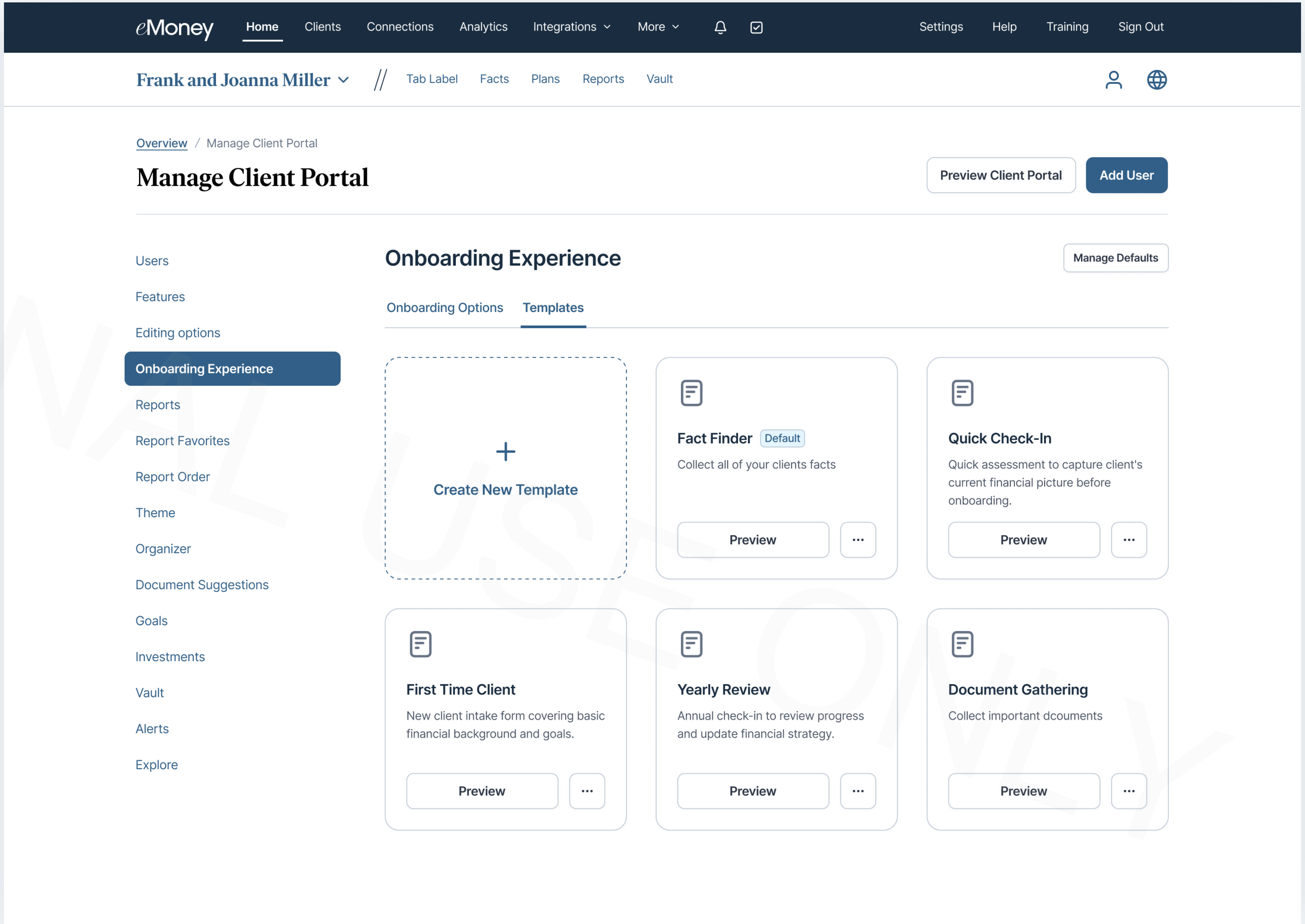
PREMIUM PORTAL

Customize Data Gathering

Tailored Flows That Match Every Firm's Process and Client Need.

For Advisors: Provide flexibility to design flows that match firm processes.

For Clients: Ask only for information relevant to their situation.



Prospecting

The Prospecting Journey

A comprehensive prospecting strategy with three interconnected stages.

Lead Identification & Qualification

Efficiently surface and qualify the right prospects so advisors spend time where it drives growth.

Solution: Enhanced Lead Capture — Fall Target

- Simple workflow to capture essential data for qualifying leads.
- ***Does not require*** a user be in the eMoney system. Can be accessed via open URL controlled by Advisor.

Initial Assessment & Conversion

Deliver meaningful early financial conversations **without the burden of full-plan creation**.

Solution: Financial Assessment — Summer Target

- A one-page assessment to streamline initial financial conversations.
- Leverages our new data gathering flows to capture fact data.
- Requires a user be in the eMoney system to send assessment.

Ongoing Engagement

Scale ongoing advisor–client relationships to **deepen value and drive long-term growth.**

Solution: Premium Client Portal — Available Today

- Give clients interactive, self-led, capabilities to engage with their finances.
- Requires a user be in the eMoney system to send Portal access.

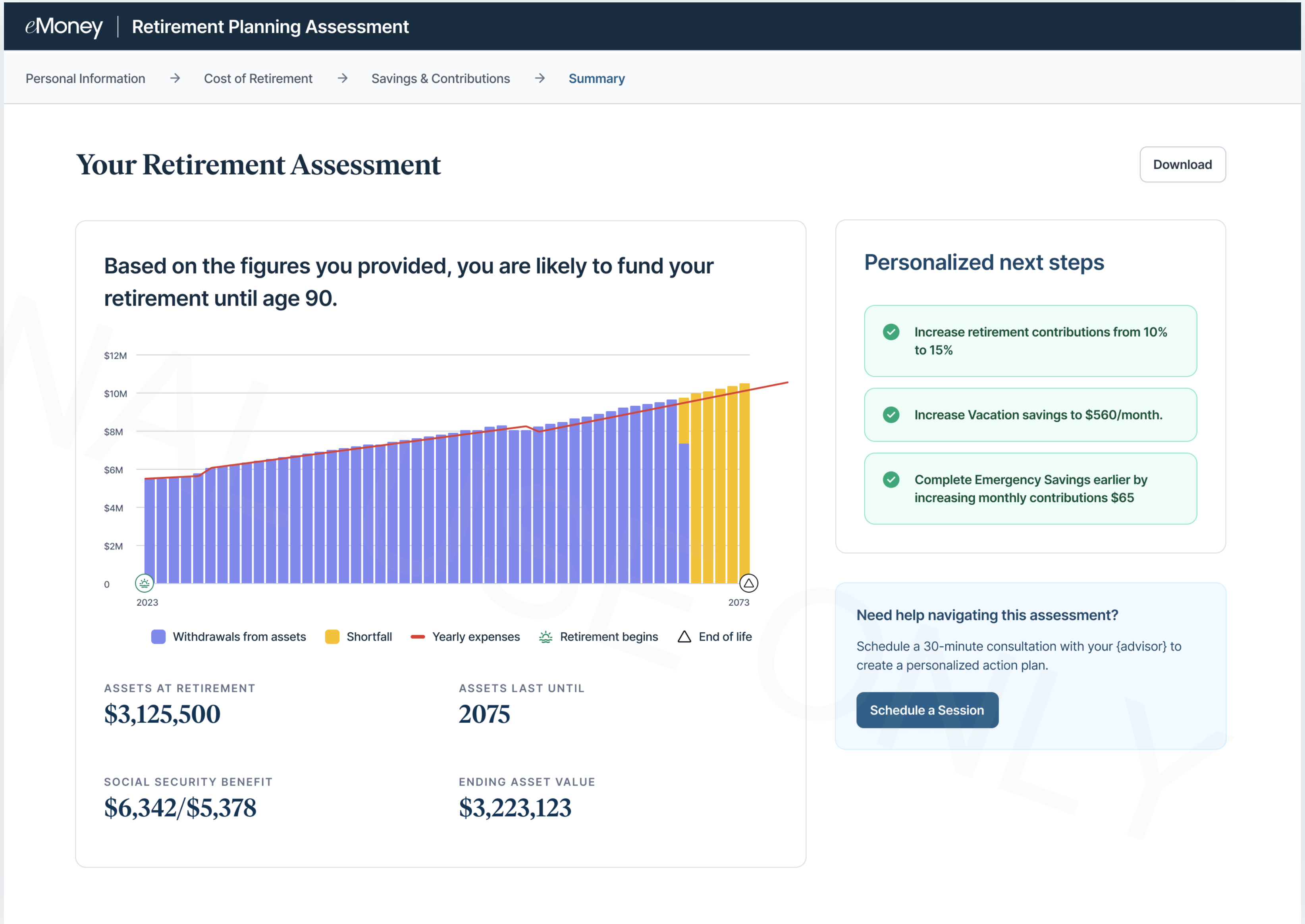
PREMIUM PORTAL

Lead Capture

A simple, public facing, workflow to capture essential data for qualifying leads.

For Advisors: Scale gathering potential leads and efficiently qualify individuals based on your criteria.

For Clients: Provide a quick retirement analysis and streamlined path to connecting with an Advisor.



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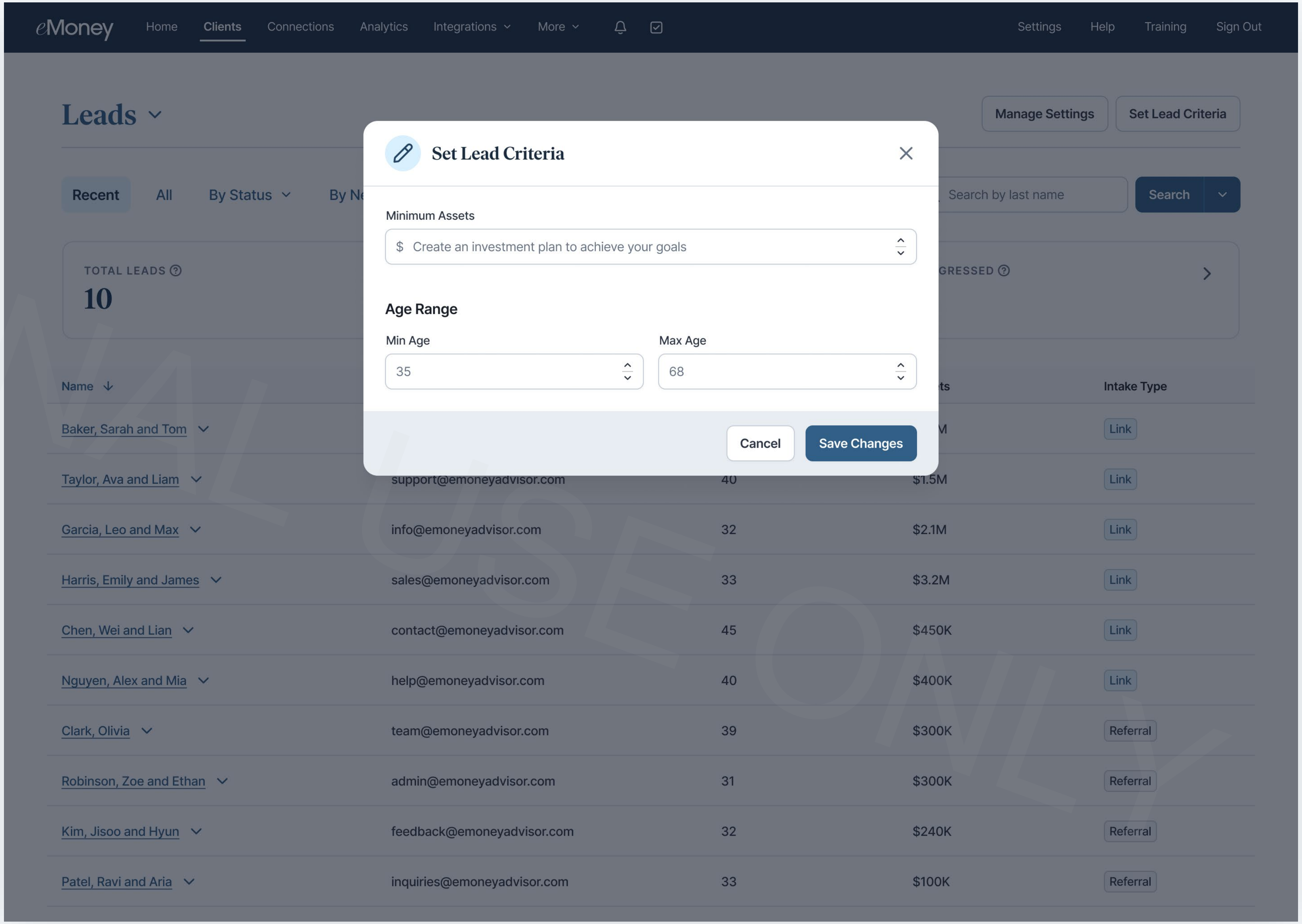


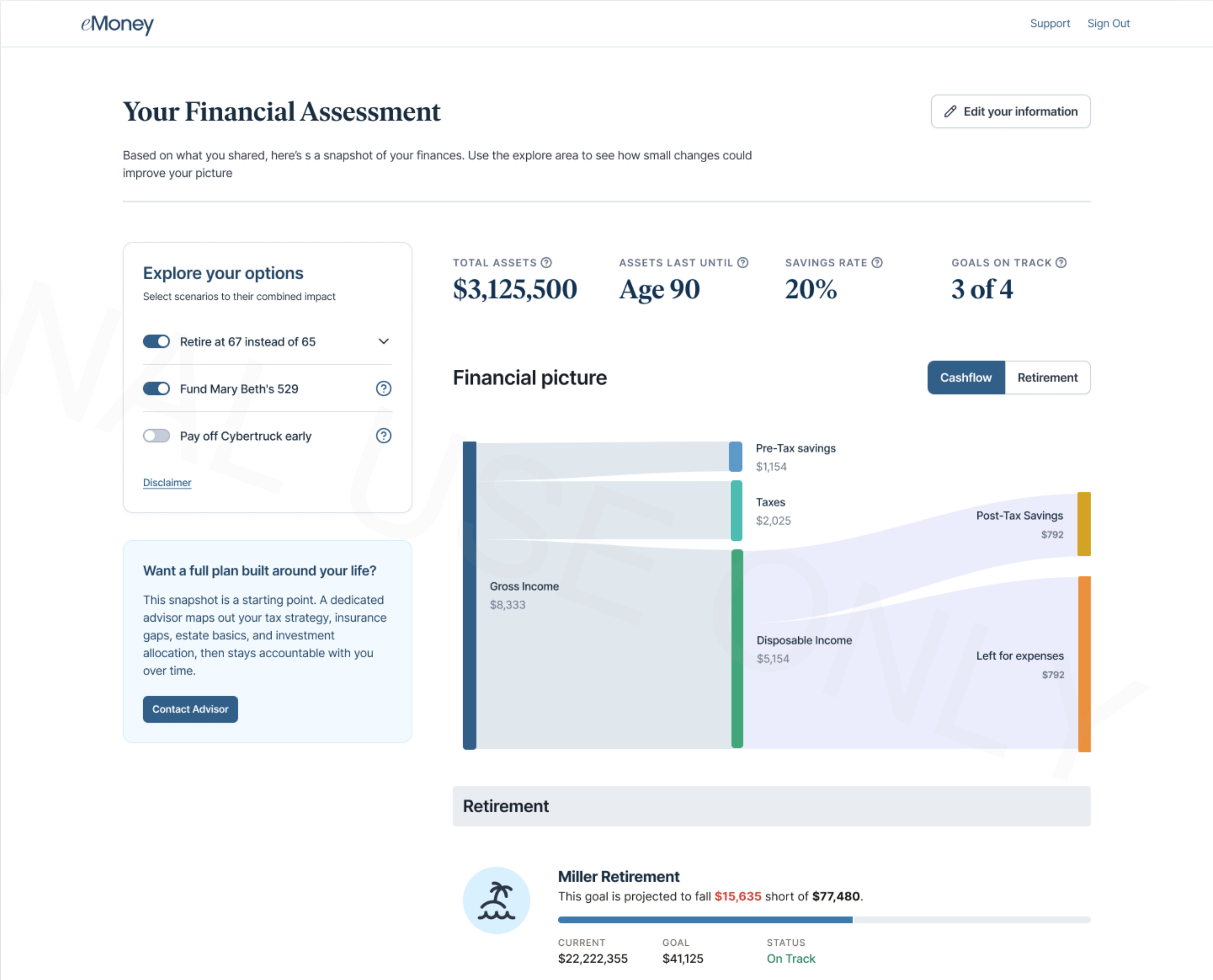
PREMIUM PORTAL

Financial Assessment

A Simple One-Page Assessment to Engage Prospects and Start Planning Conversations.

For Advisors: Scales prospecting by offering an easy entry point to planning.

For Clients: Provides quick insights and a clear path to deeper guidance.



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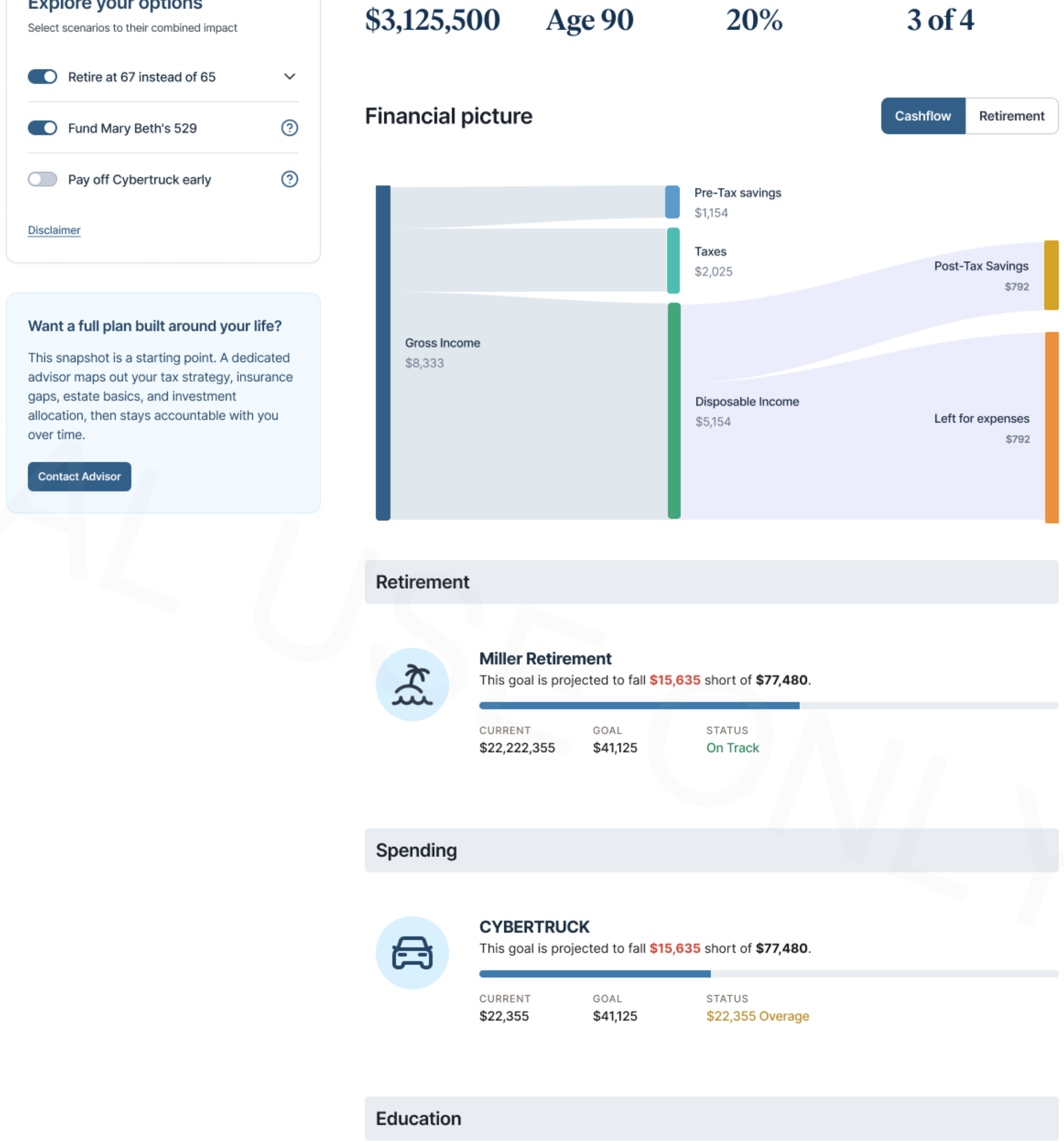

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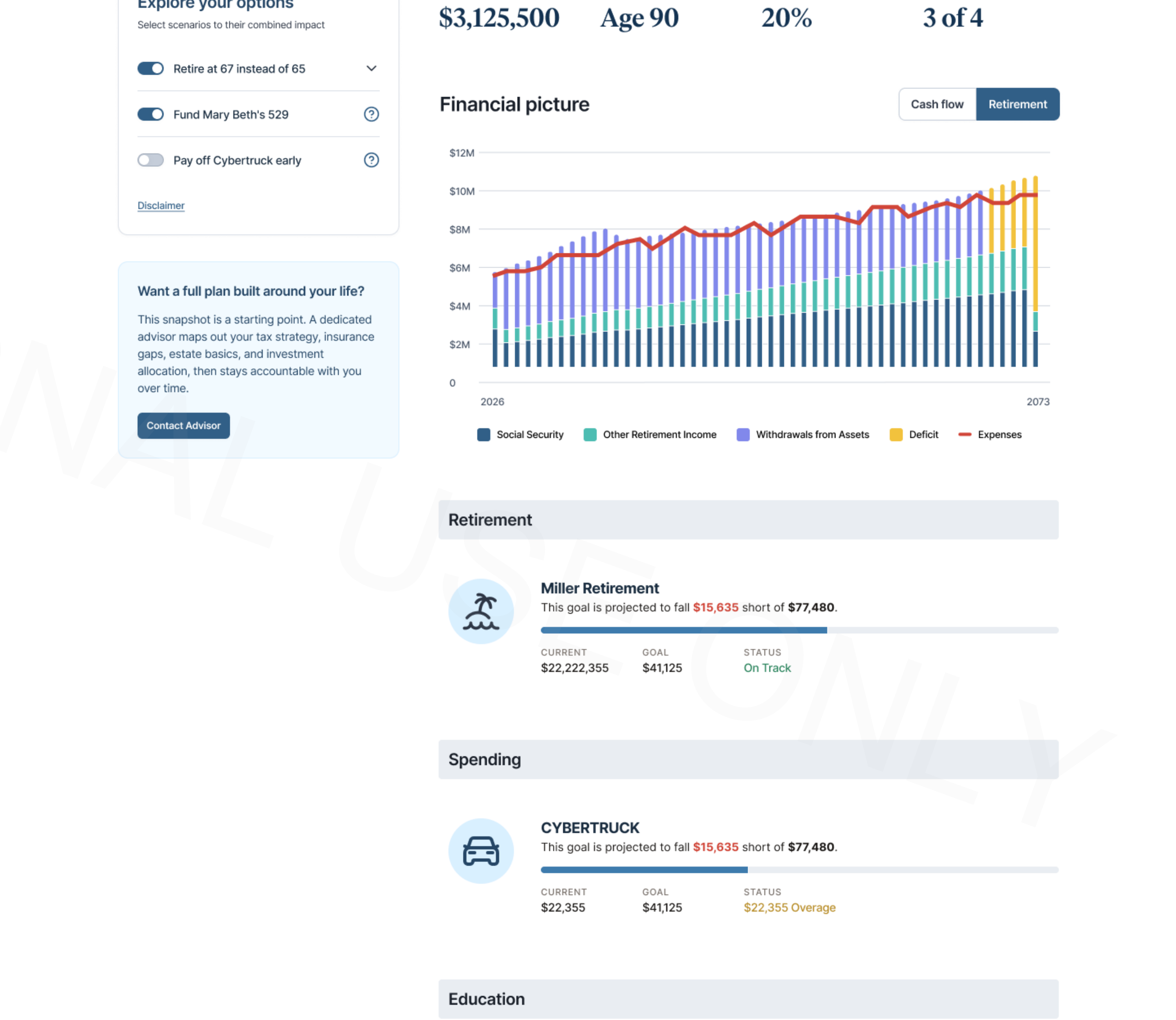


Improve Data Gathering

eMoney

Document Processing – Why?

Reduce time-to-advice

- 30 minutes to 4 hours for one client

Simplified workflow

- Many tabs opened at once

Stay competitive

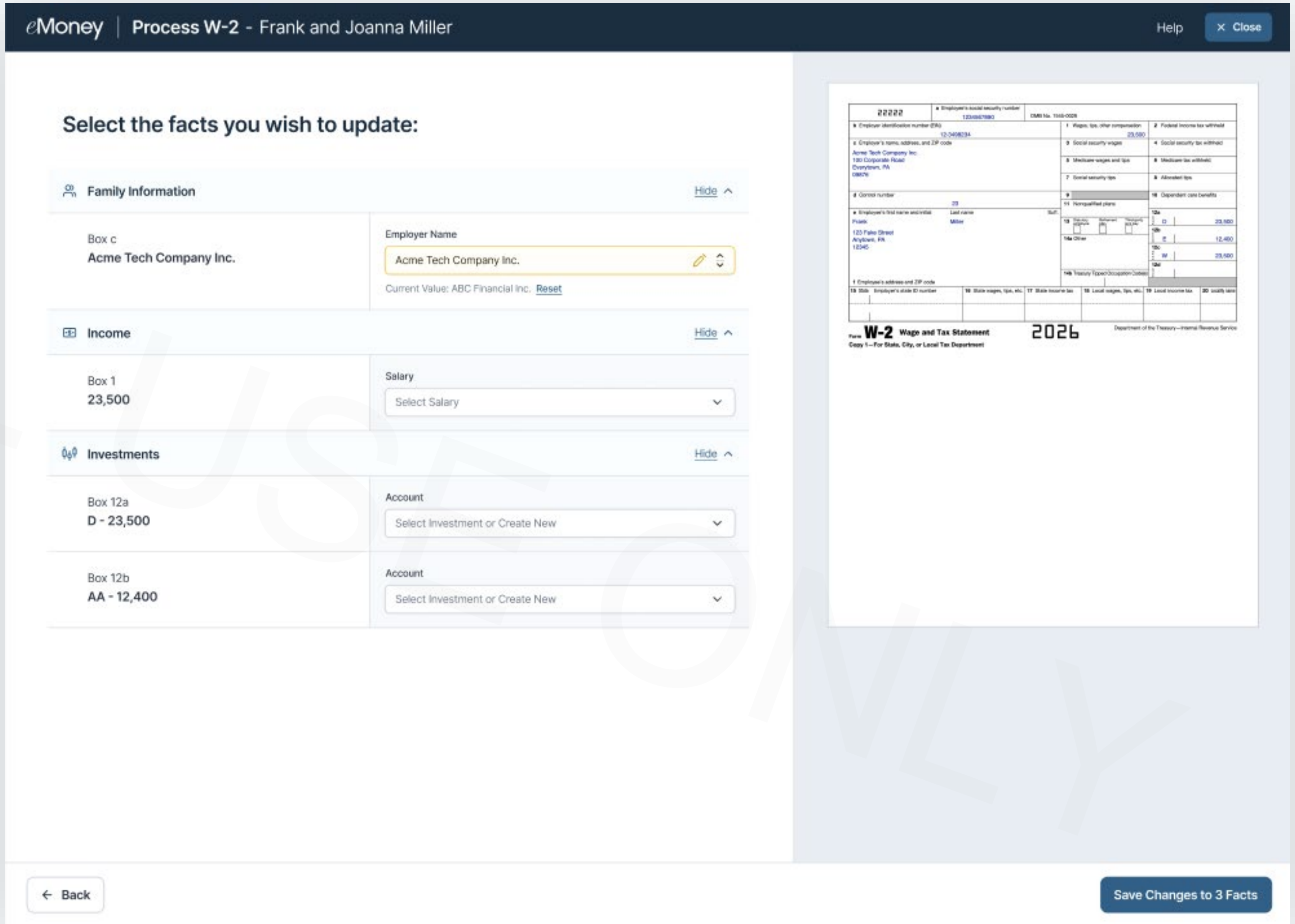
- RightCapital, Zocks, Jump

Document Types are consistent

- W2, Investment and Bank Statements, Custom intake forms, Estate, etc…

Human review is a must

- Trust but verify



Document Processing Demo

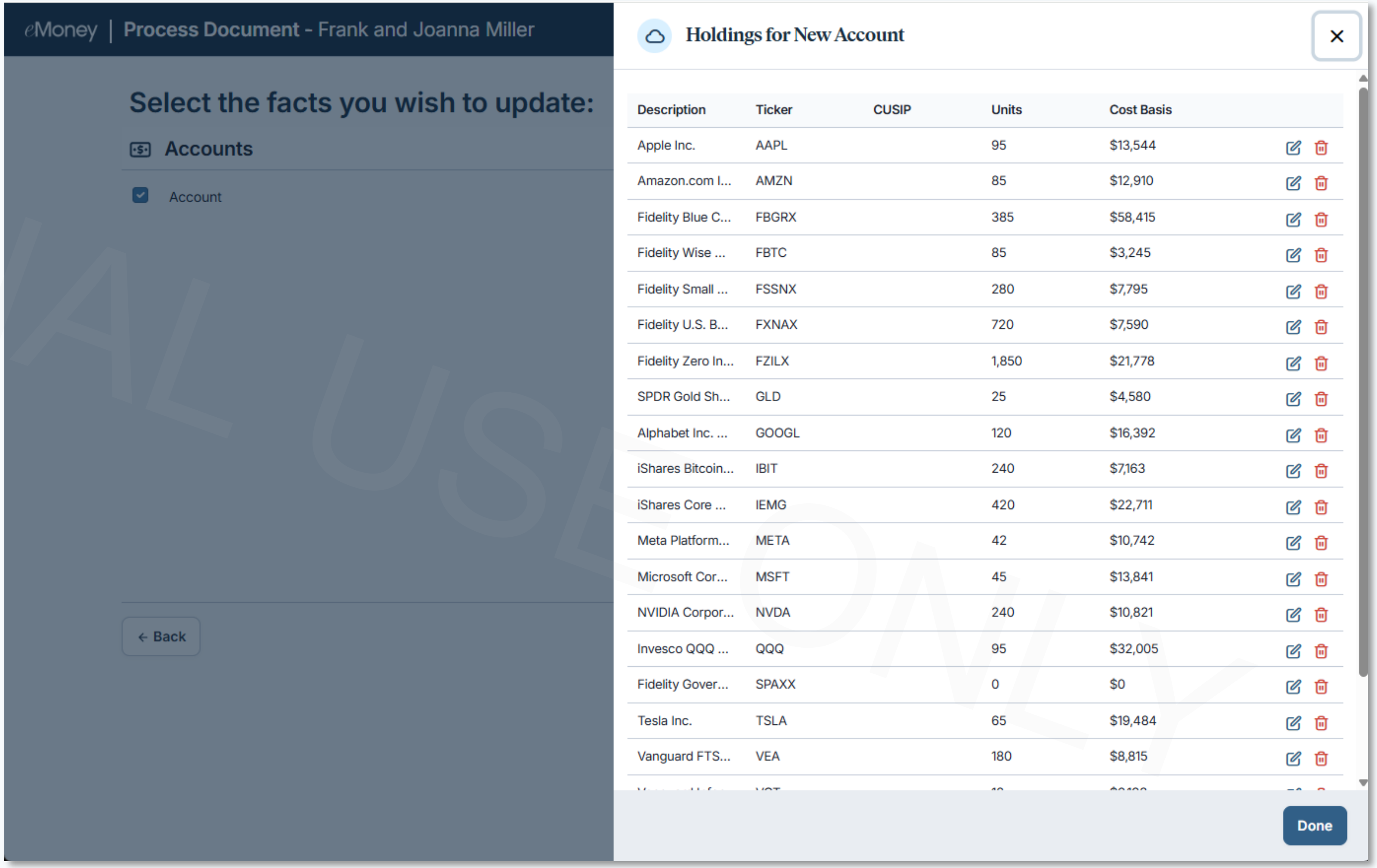
Document Processing – The Plan

Beta starting beginning of June

- Hantz, Mercer, Key, Captrust
- W2, Investment Statements
- Surveys, consistent conversations

Roadmap

- Bank Statements, Custom Intake Forms for GA
- Other docs based on feedback
- Iterate on feedback



Portfolio Analytics

(Planning to Execution)

Industry Problems

PLANNING

Time

Planning takes a long time, even if you’re a SME.

Complexity

Planning requires subject matter expertise not everyone has

Industry Problems

PLANNING

PORTFOLIO

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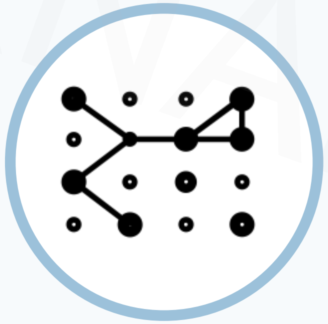


Complexity

Planning requires subject matter expertise not everyone has

Swivel Chair

Siloed experiences elongate time on interrelated tasks

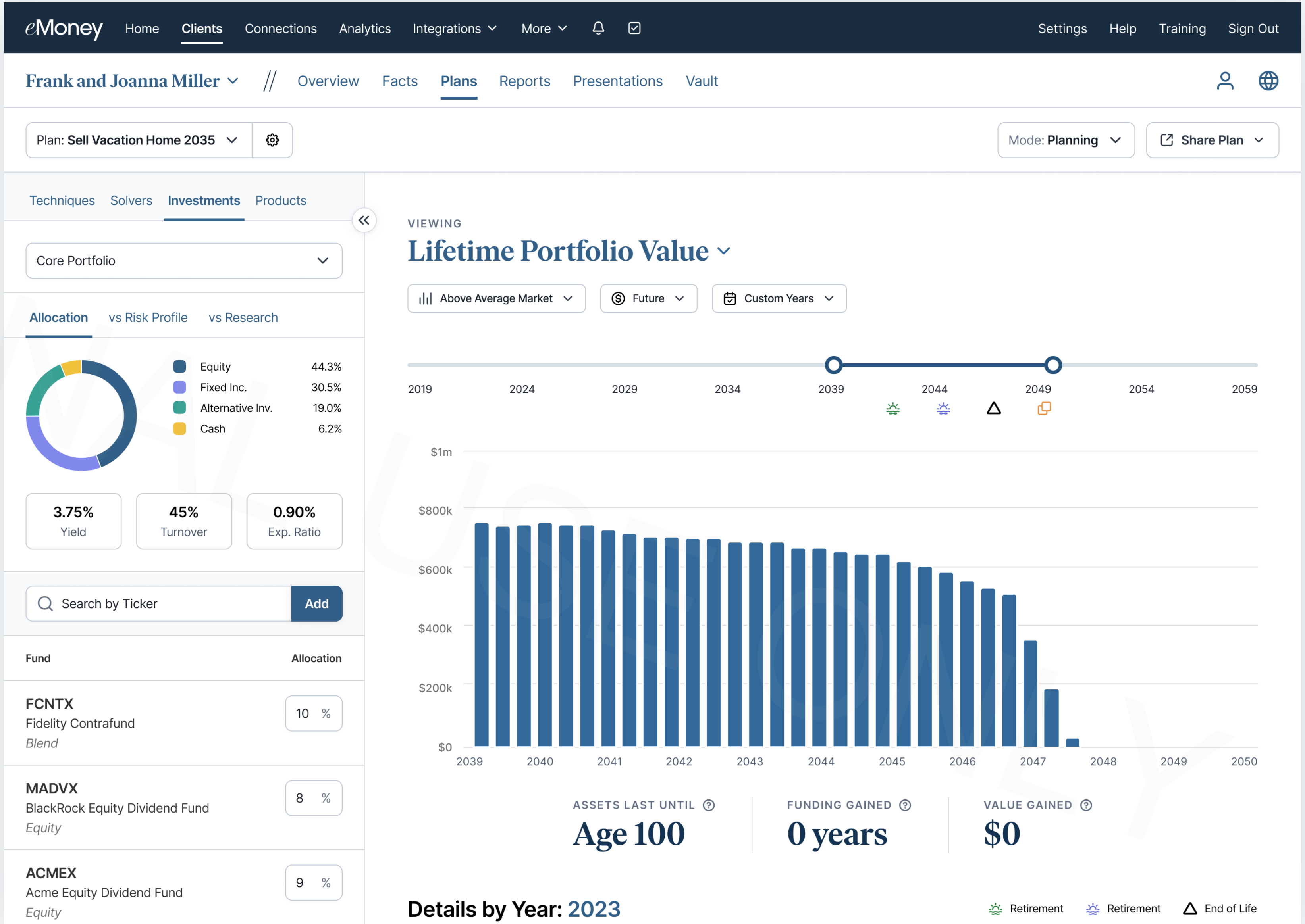
Misalignment

Results in misalignment between plan and investment strategy

ACT

Embedded portfolio analytics

Enabling the interplay between planning and investment analysis.



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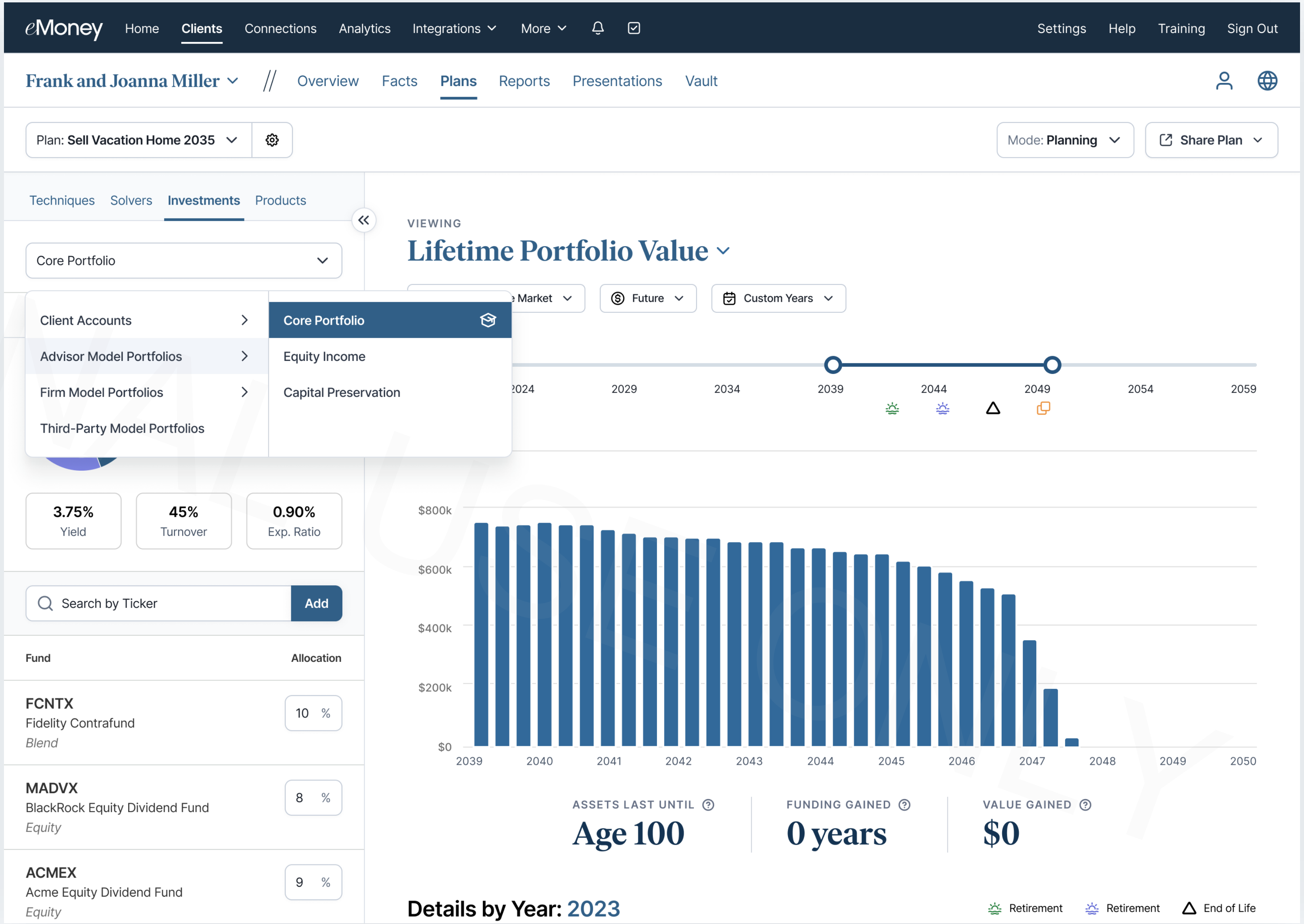

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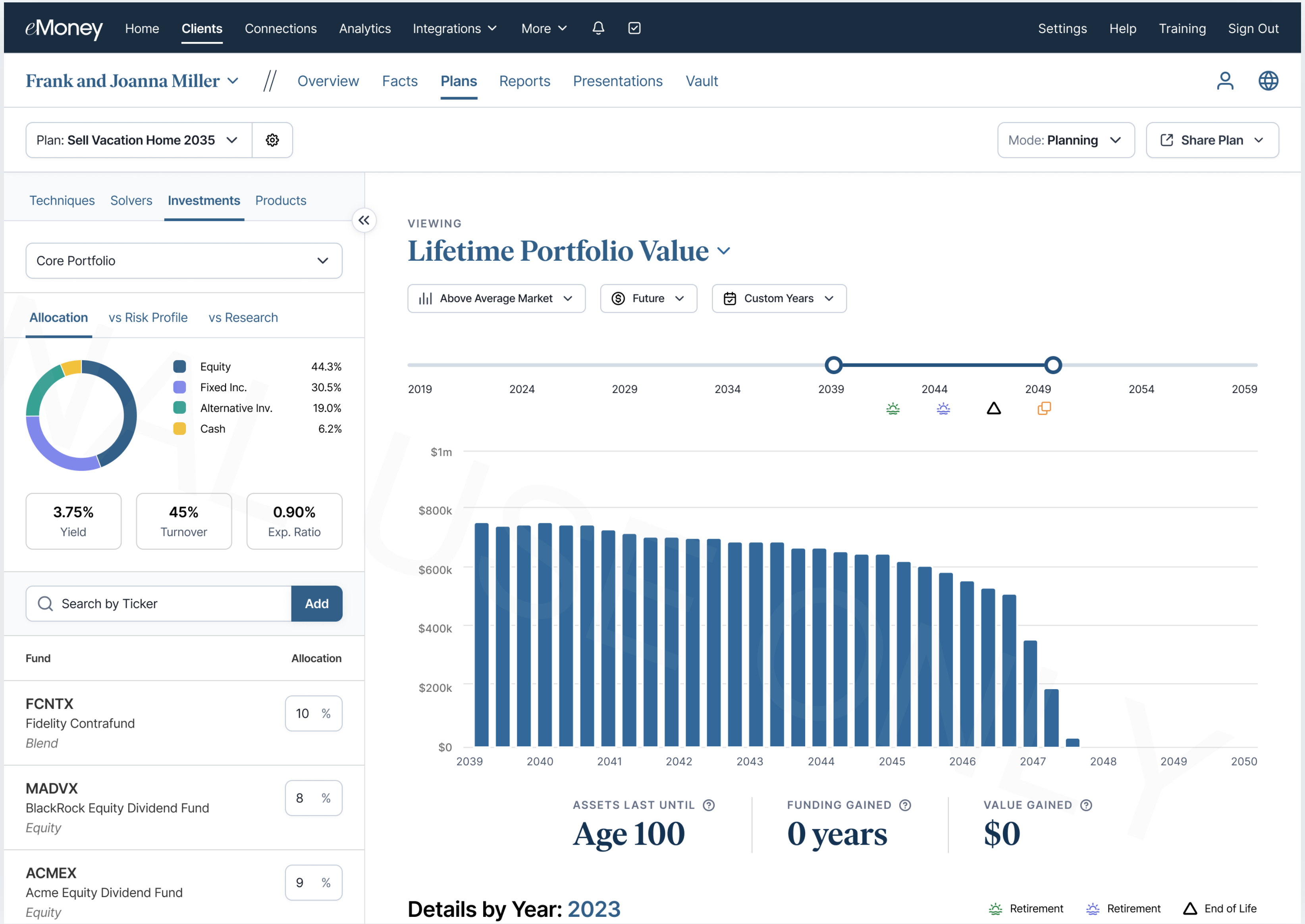

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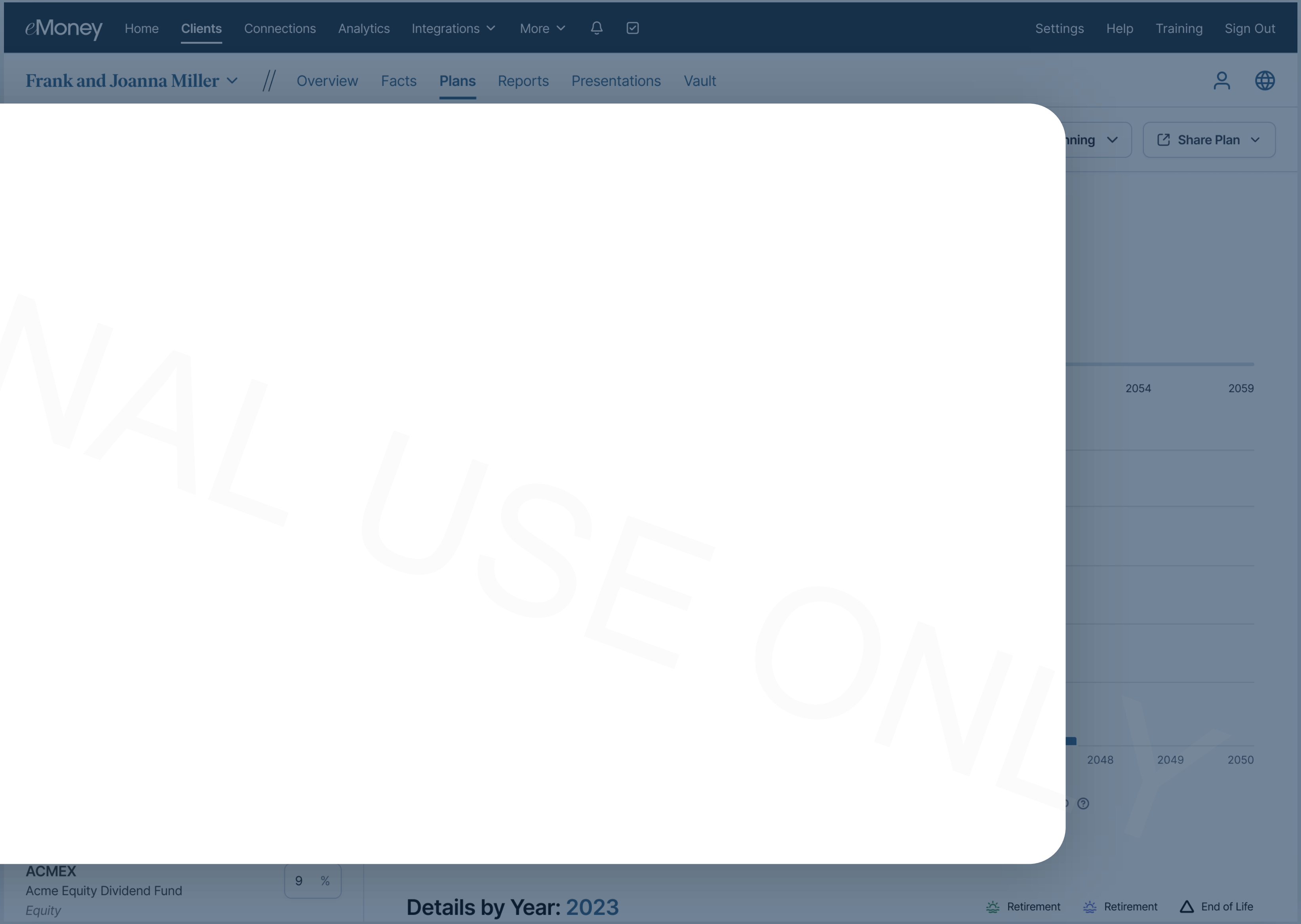

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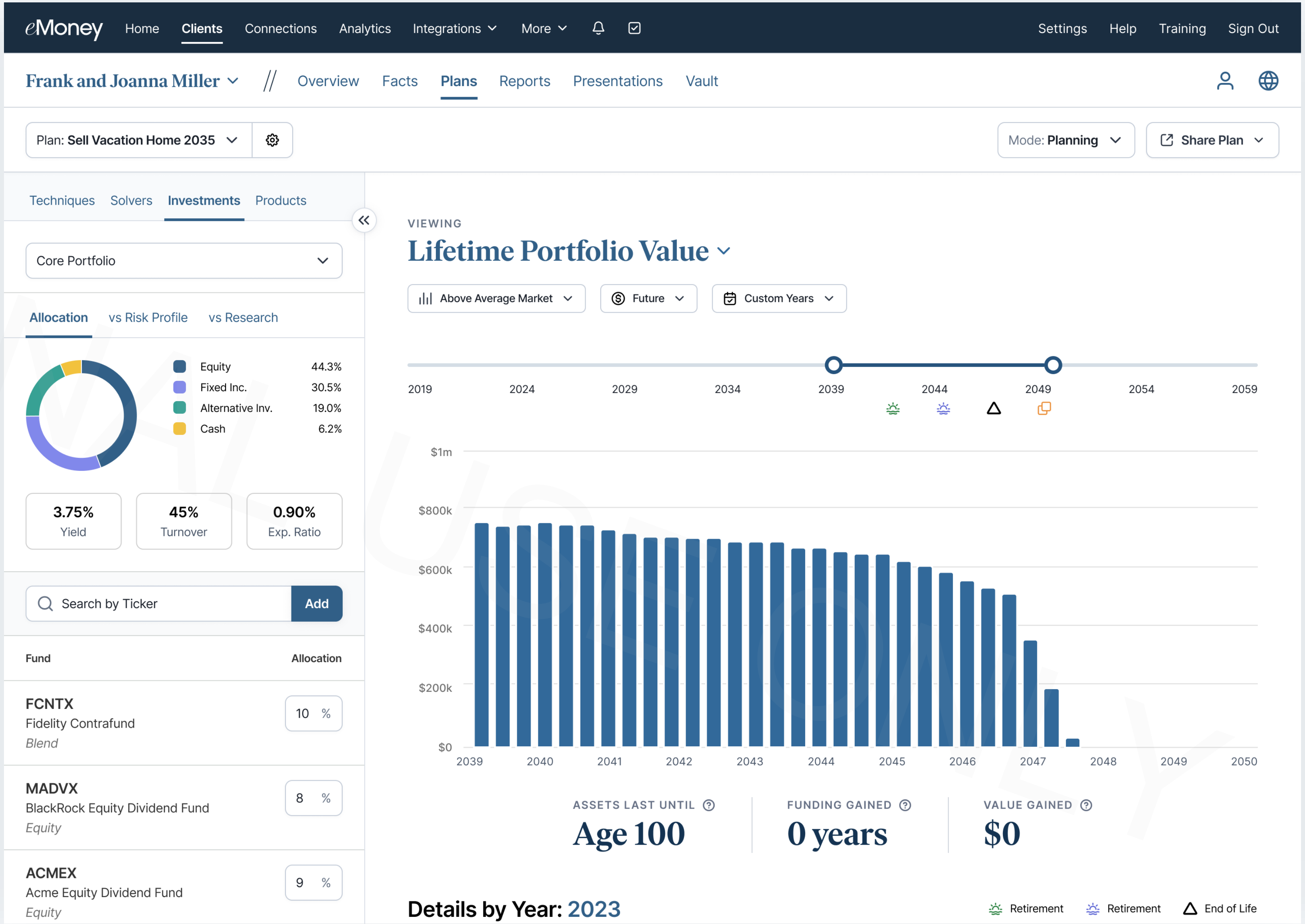

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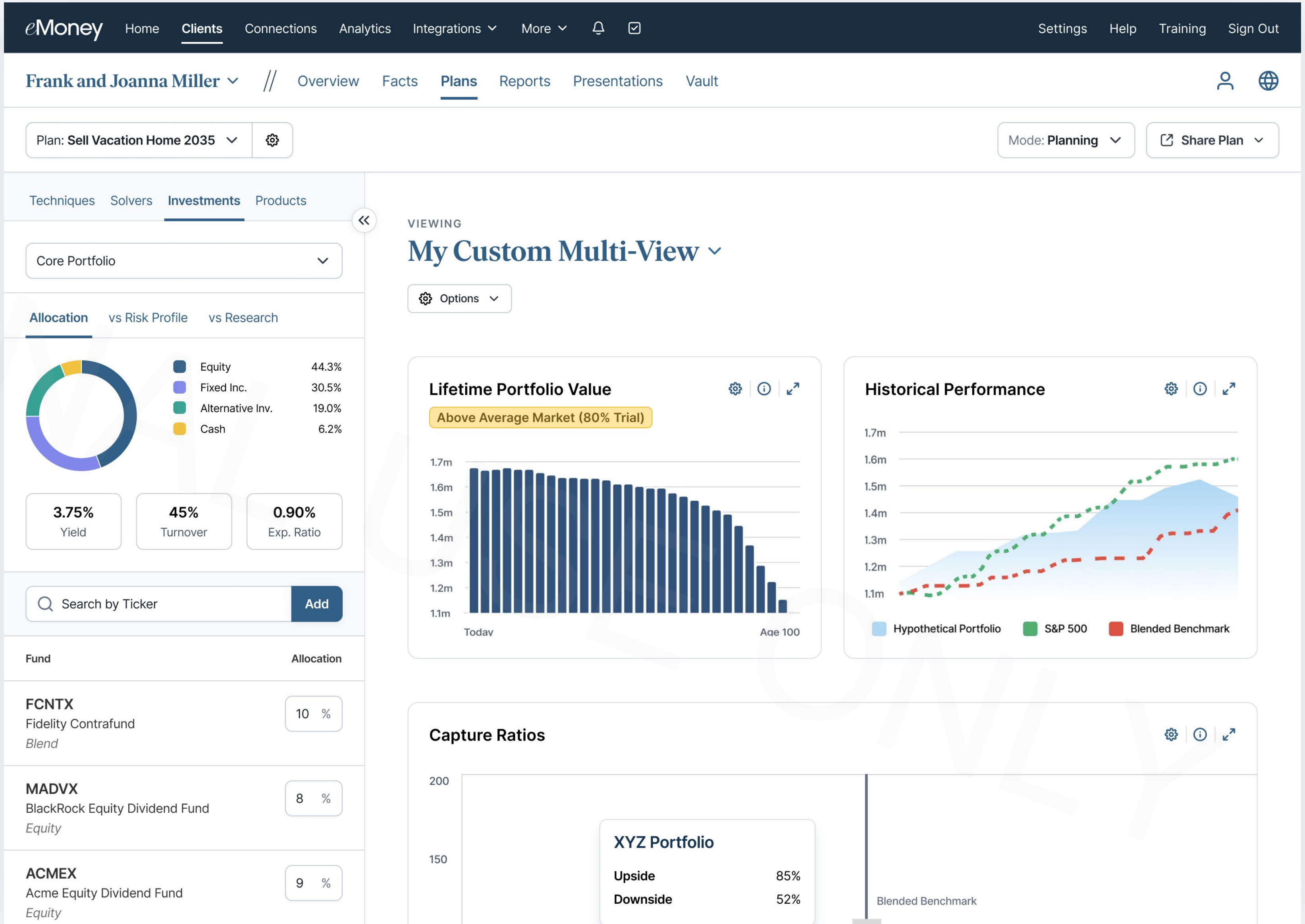

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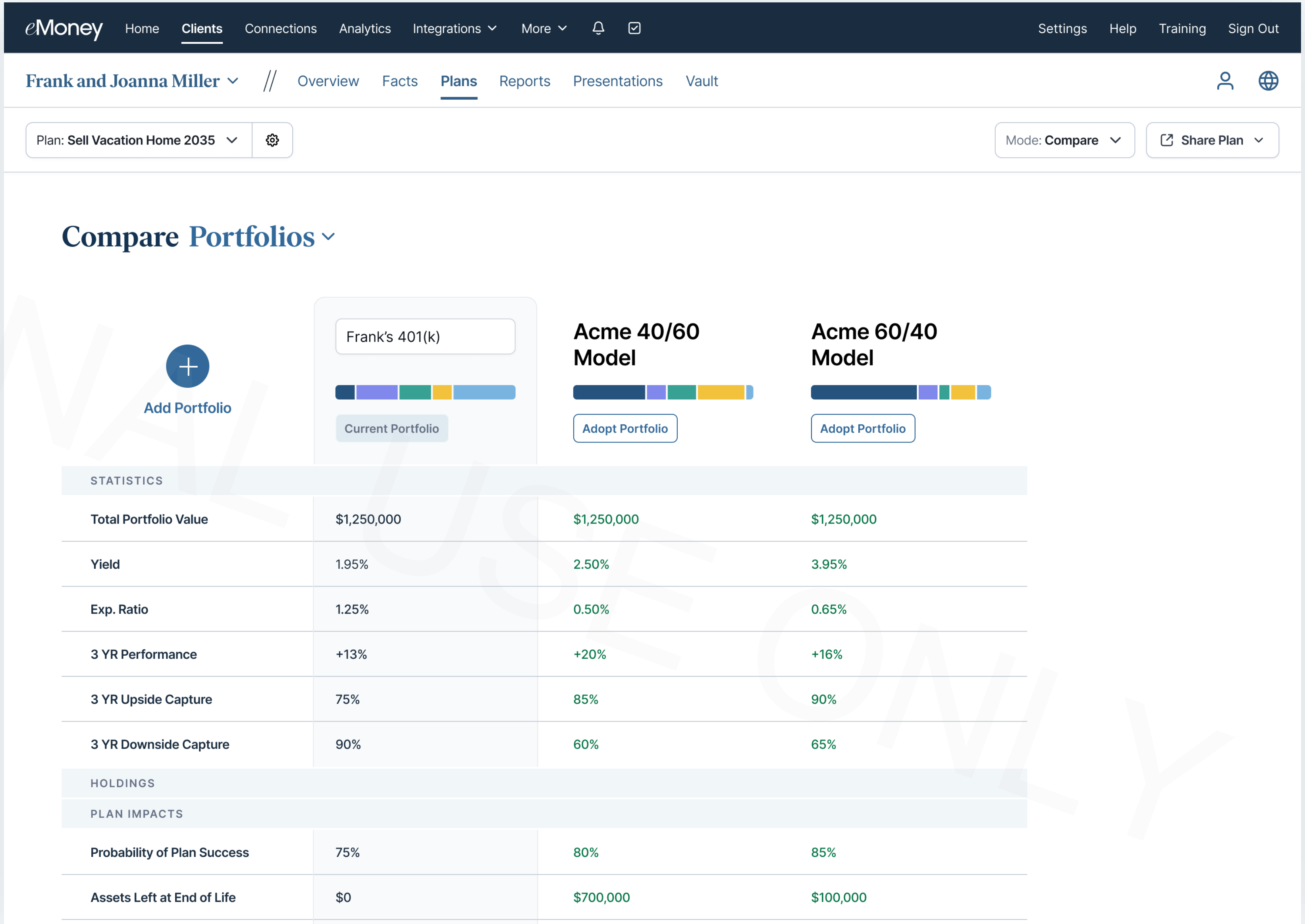

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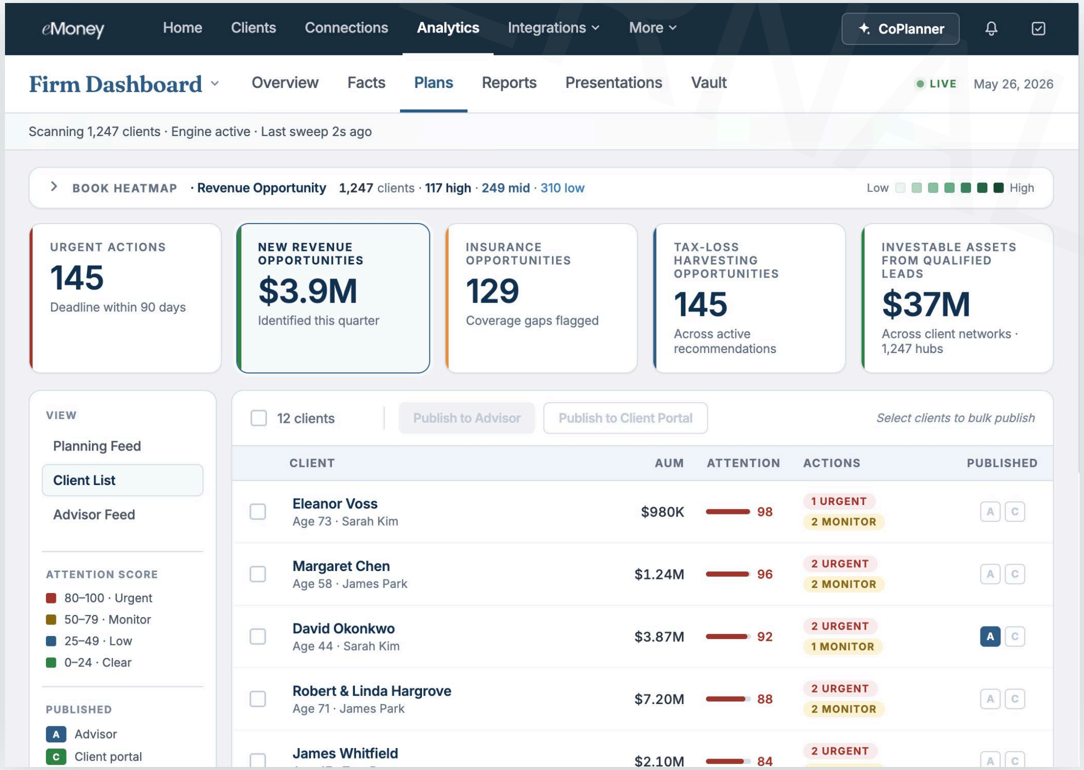

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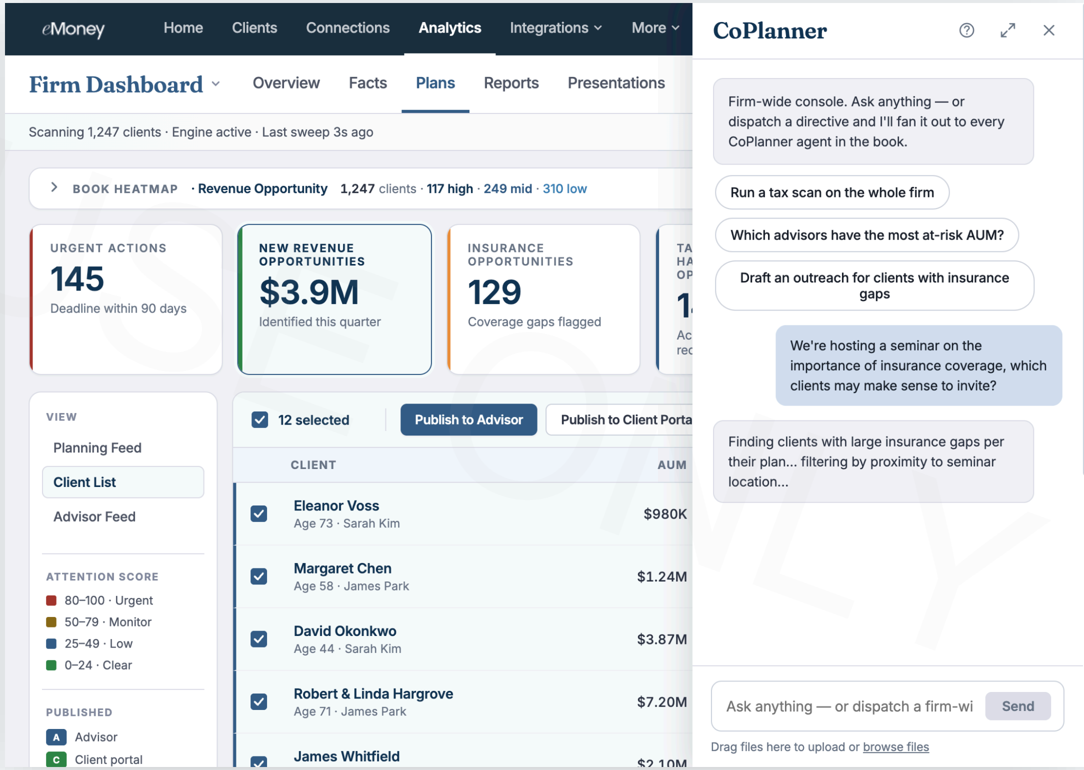
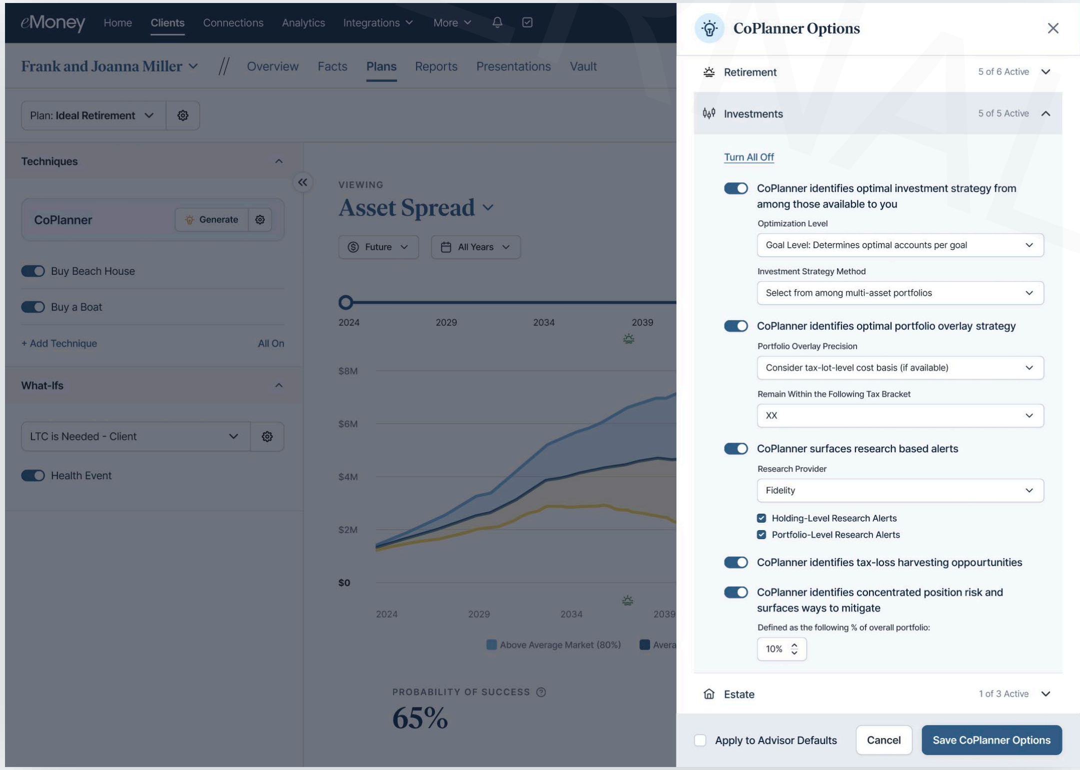


What's Next for eMoney Intelligence?

CoPlanner-Powered "P2E"

CoPlanner will be able to determine best-fit investment strategies, tax-aware portfolio transition strategy, identify tax-loss harvesting opportunities, and more…



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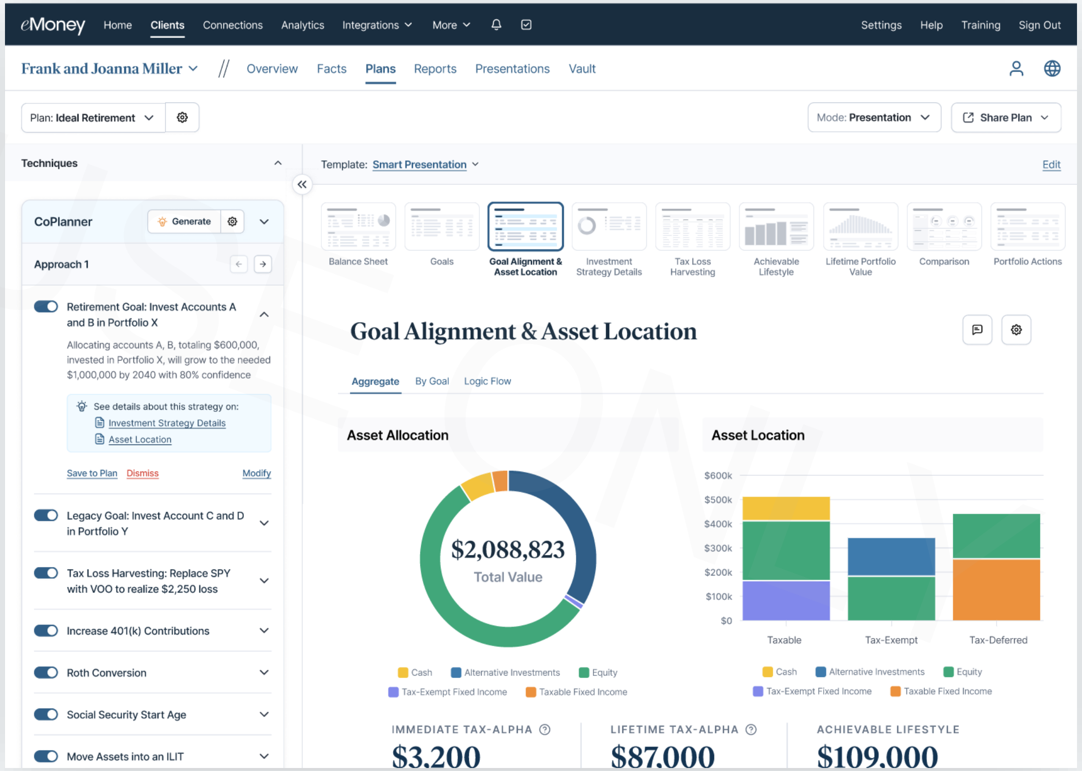

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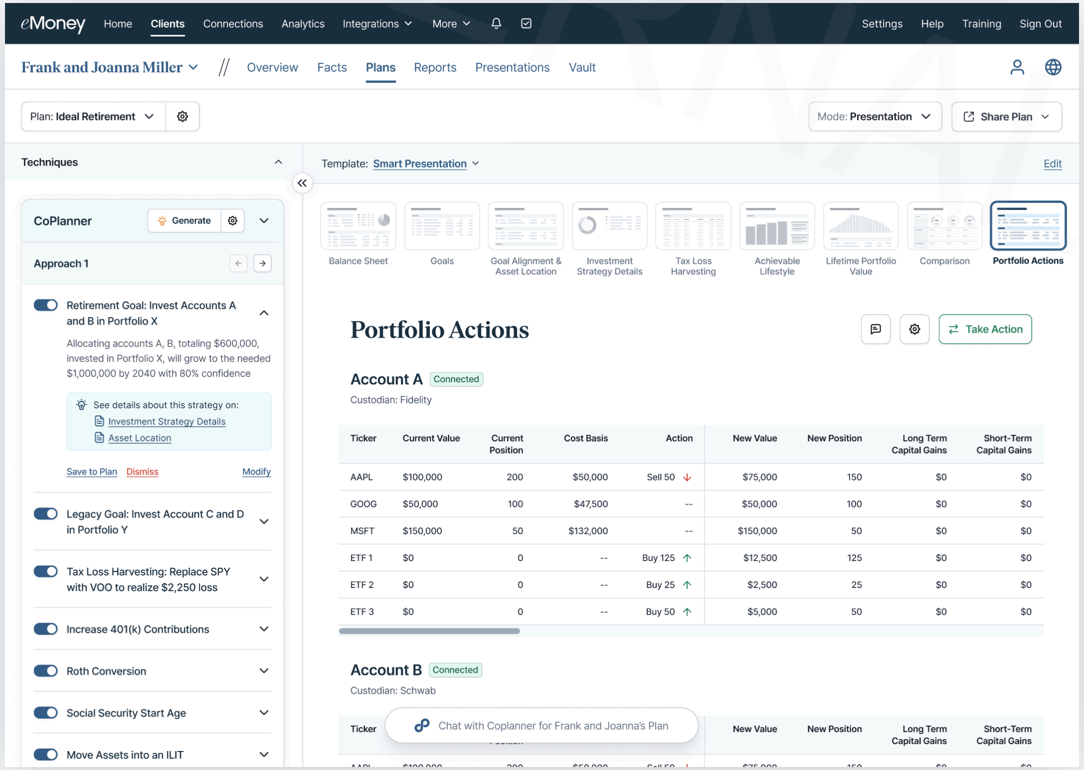

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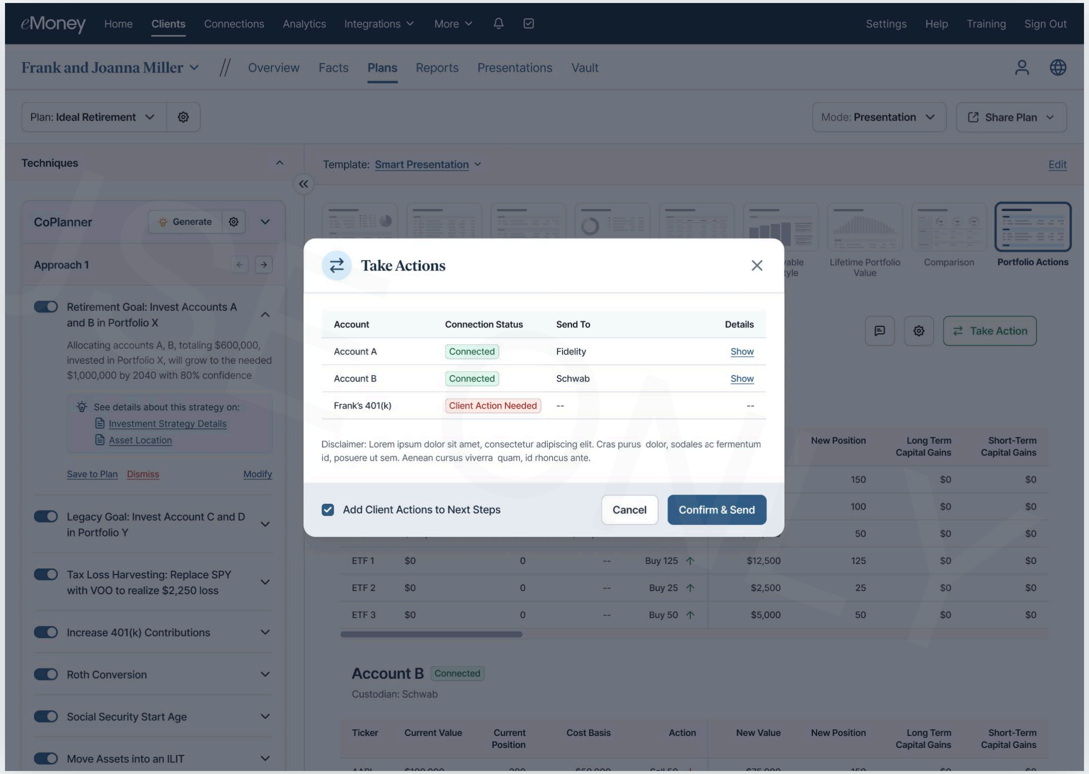

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- Monthly feature release summary email

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