



# Product Roadmap Town Hall

May 28, 2026

# Key Initiatives for Product

## Advance eMoney Intelligence

- Deliver CoPlanner v1 on March 25<sup>th</sup>
- 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 25<sup>th</sup>
- 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 25<sup>th</sup>
  - 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

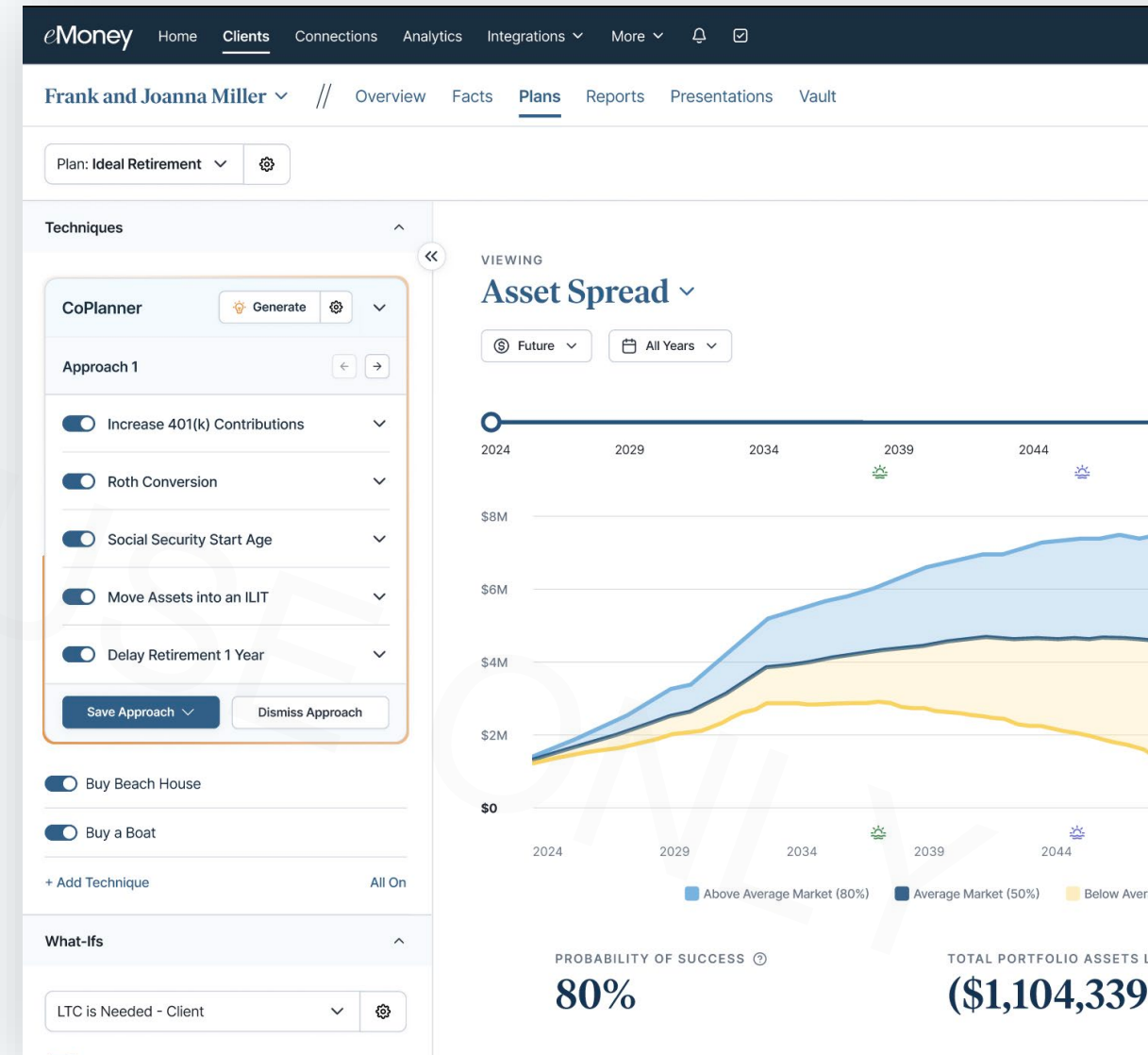
## Portfolio Analytics

- 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

# CoPlanner's Launch

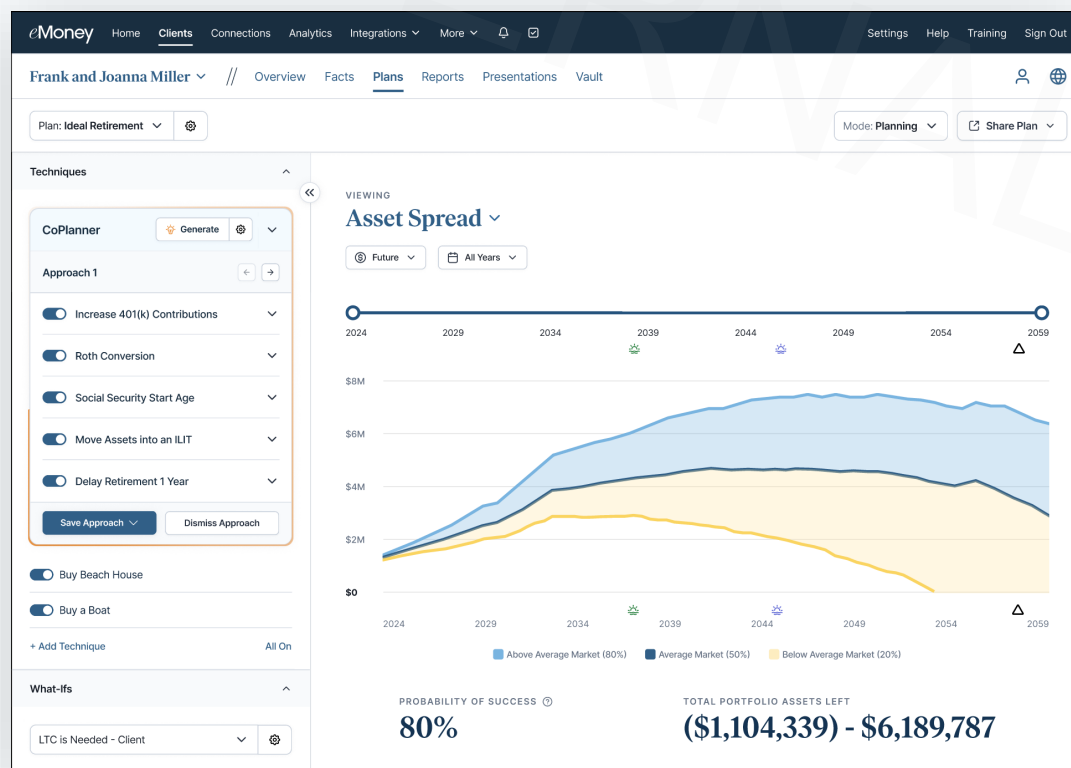
- ✓ **More than 14,000 users** have engaged CoPlanner since launch
- ✓ **More than 104,000 draft plans\*** for user review created by CoPlanner
- ✓ Daily average **advice/potential advice creation up 35%**
- ✓ CoPlanner responsible for **33% of all advice/potential advice creation**
- ✓ **#6 most popular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



# What's Next for eMoney Intelligence?

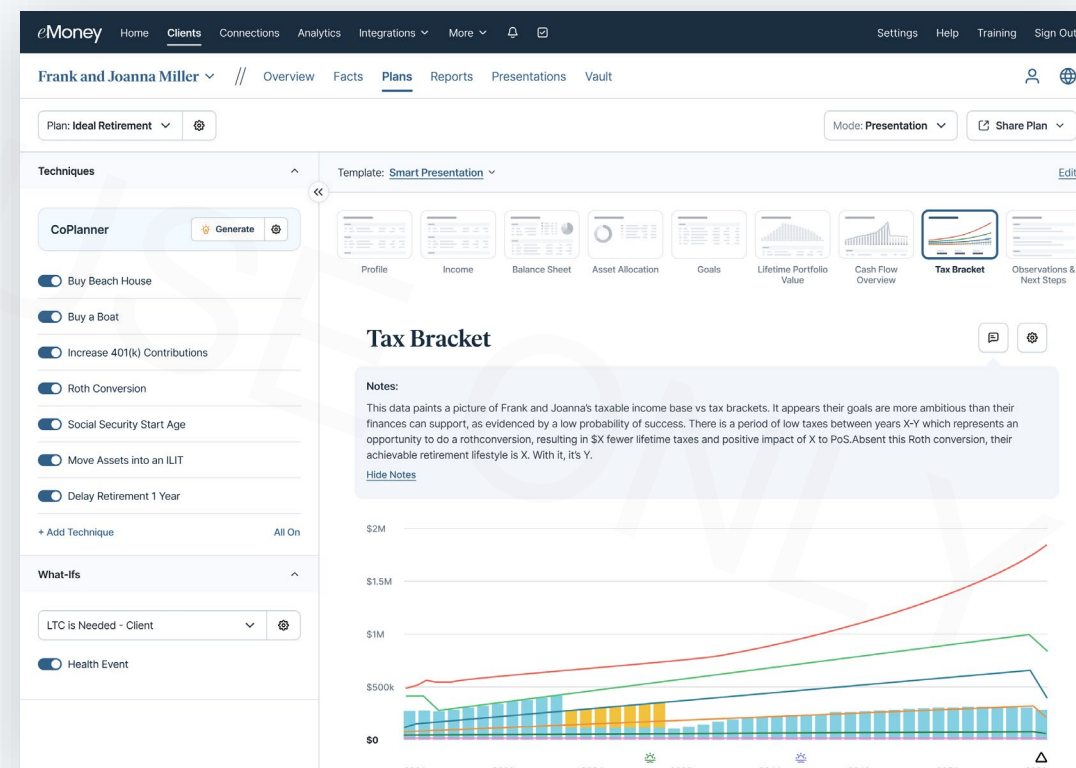
## Increasing Intelligence

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.

The screenshot shows the eMoney CoPlanner interface for Frank and Joanna Miller. The 'Plans' tab is active, and the 'Observations & Next Steps' section is highlighted. The interface includes a sidebar with 'Techniques' and 'What-ifs', a main content area with a 'Template: Smart Presentation' and various charts, and a right sidebar with 'CoPlanner' and 'Generate' buttons. The 'Observations and Next Steps' section is divided into two columns: 'Observations' and 'Next Steps'.

| Observations                                                                                                                    | Next Steps                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>You will increase 401k contributions</li><li>You will begin taking SS at age 67</li></ul> | <ul style="list-style-type: none"><li>Contact your employer or log in to your 401k portal to update contribution amount (Due on Dec 19, 2028)</li><li>Sign account opening paperwork for Roth IRA (Due on Dec 19, 2028)</li><li>Work with an estate planning attorney to establish an ILIT (Due on Dec 19, 2028)</li></ul> |

## 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.

The screenshot shows the eMoney CoPlanner interface for Frank and Joanna Miller. The 'Plans' tab is active, and the 'Achievable Lifestyle' section is highlighted. The interface includes a sidebar with 'Techniques' and 'What-ifs', a main content area with a 'Template: Smart Presentation' and various charts, and a right sidebar with 'CoPlanner' and 'Generate' buttons. The 'Achievable Lifestyle' section displays a bar chart comparing 'Base Facts' and 'Proposed Plan' for 'Achievable Lifestyle'.

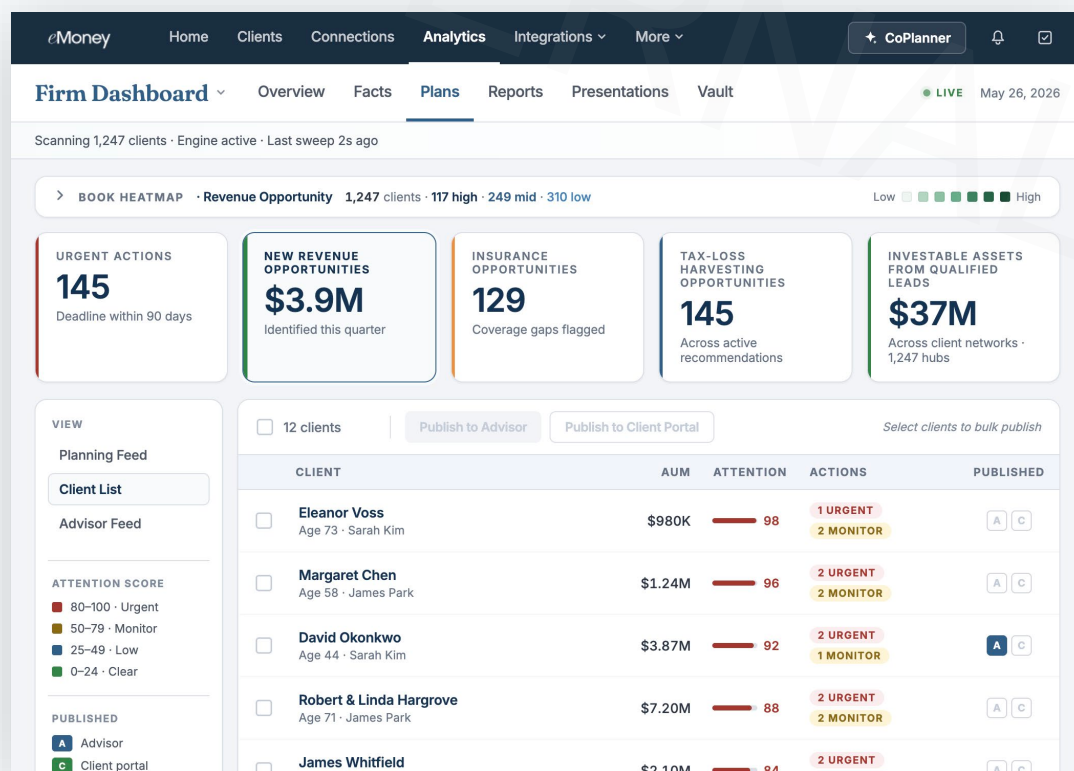
| Year | Age   | Total Expenses | Salary/Bonus | Other Income | Total Portfolio Assets |
|------|-------|----------------|--------------|--------------|------------------------|
| 2023 | 61/60 | \$10,000       | \$10,000     | \$10,000     | \$10,000               |
| 2024 | 62/61 | \$10,000       | \$10,000     | \$10,000     | \$10,000               |
| 2025 | 63/62 | \$10,000       | \$10,000     | \$10,000     | \$10,000               |

The right sidebar features the 'CoPlanner' chat interface with a 'Hello, Jane Advisor! Welcome to CoPlanner Chat! You can ask me anything. Here are a few examples...' message. It includes buttons for 'Analyze current situation', 'Create a plan with 80% PoS', and 'Draft a report with talking points'. Below this, there are two chat messages: one asking about retirement age flexibility and another asking about the impact of delaying retirement. The chat interface also includes a 'Send' button and a 'Drag files here to upload or browse files' prompt.

# What's Next for eMoney Intelligence?

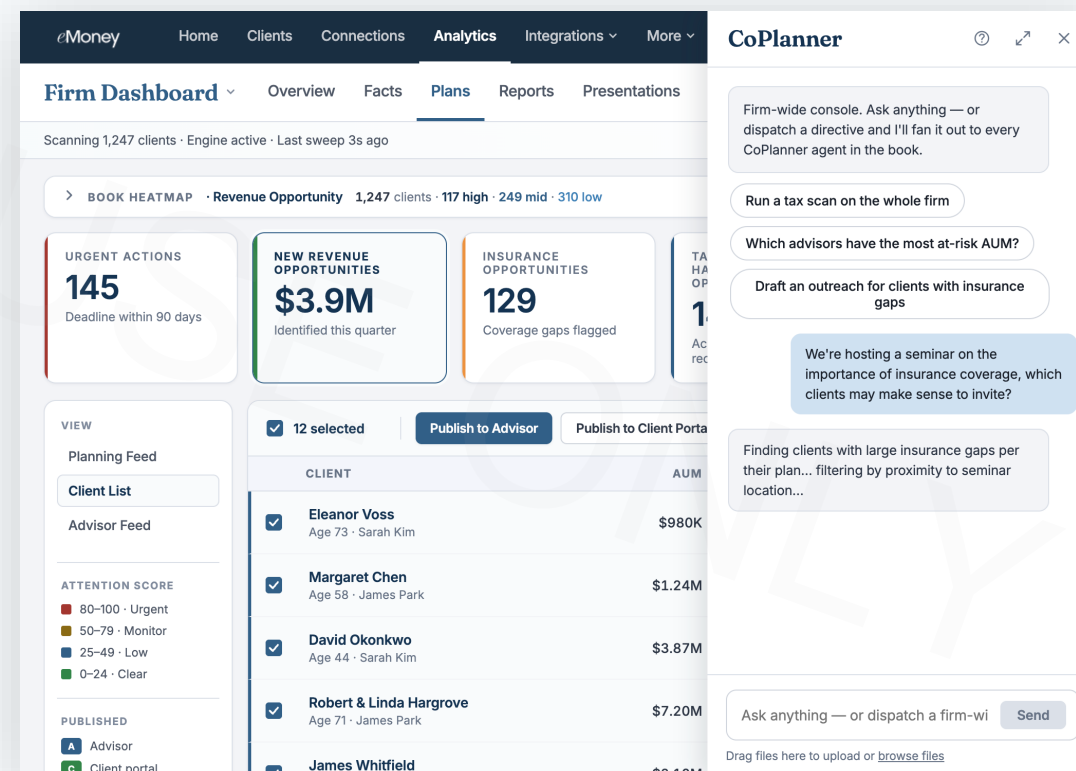
## CoPlanner-Powered Analytics

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.



## CoPlanner-Powered Analytics

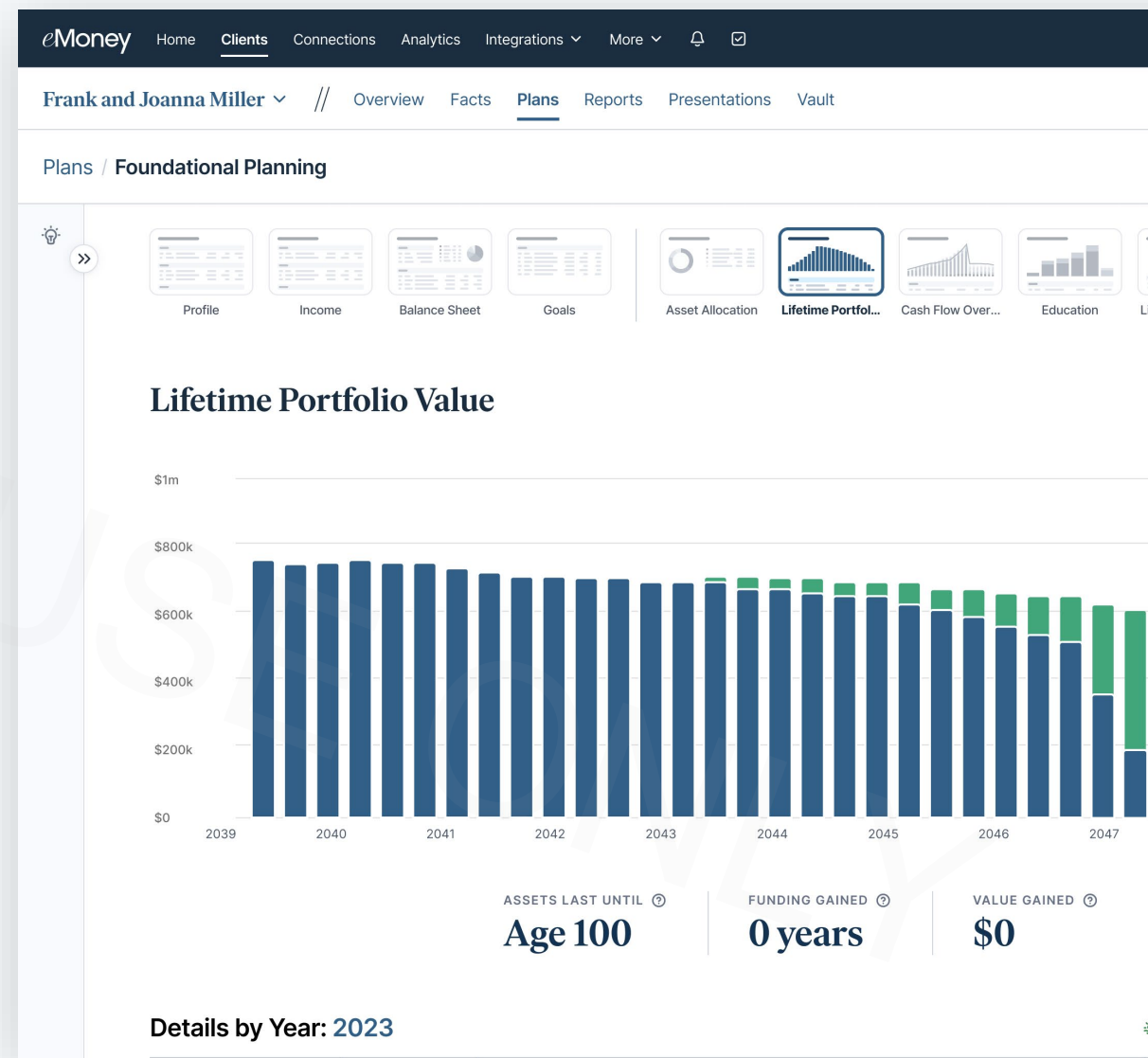
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# Strengthen Core Capabilities

# New FP Launch

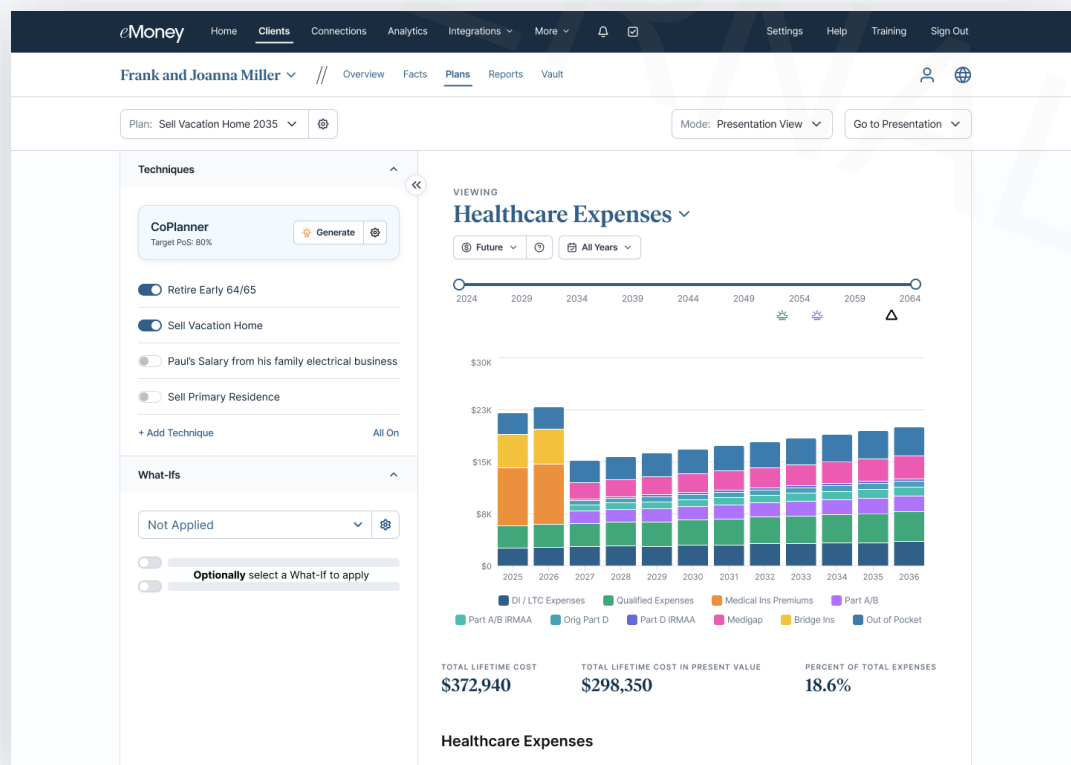
- ✓ 71% of FP users remaining in new FP, and trending up week over week.
- ✓ 240% increase in plan creation for new FP users in month of April vs prior to new FP launch.



# What's Next for Strengthening Core Capabilities?

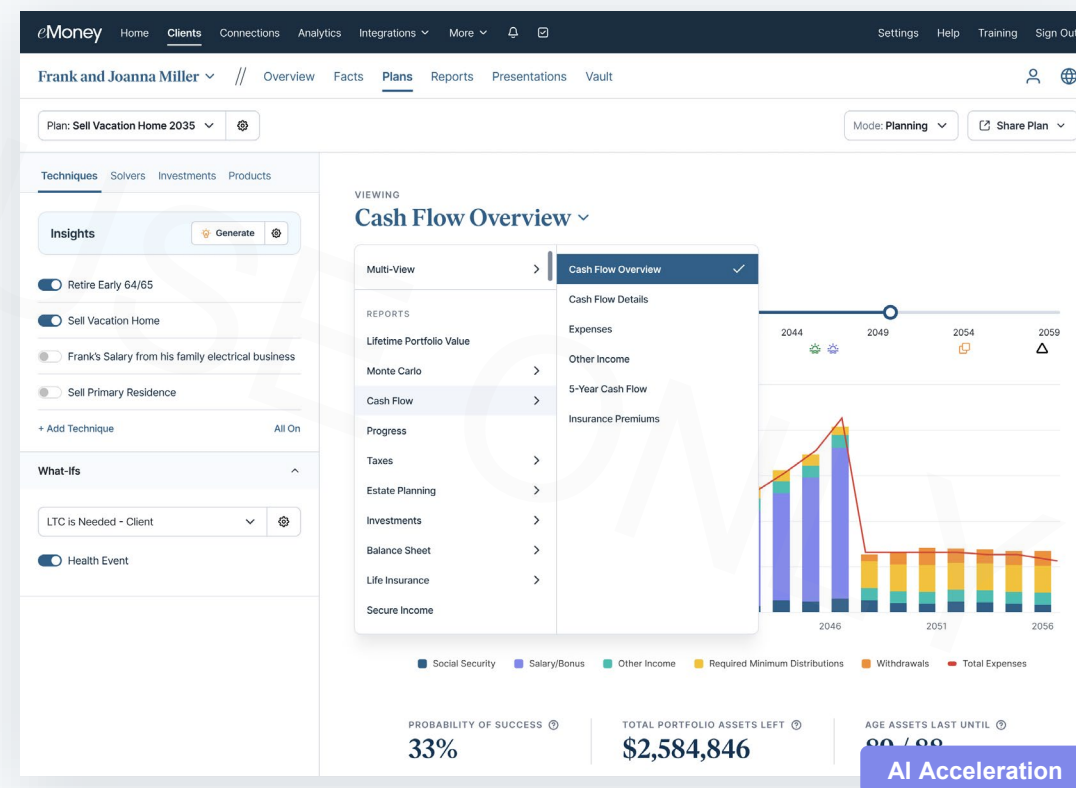
## Major Usability Enhancements

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

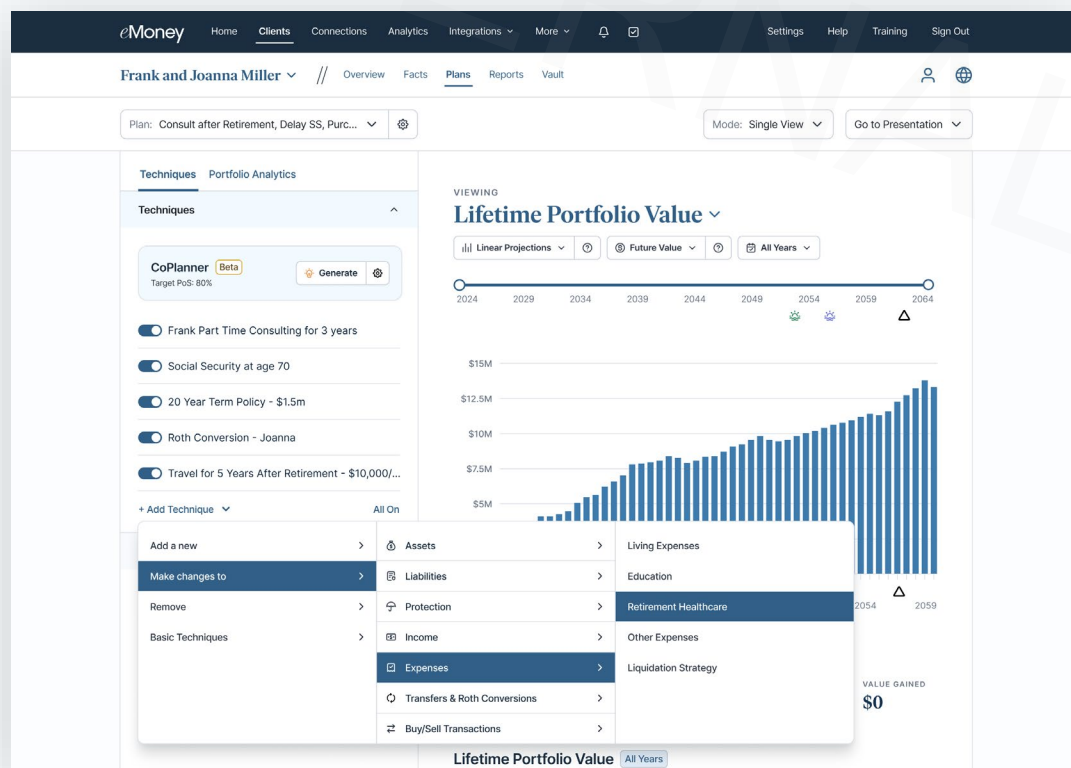
Modernizing and consolidating eMoney's report library into DC, eliminating fragmented workflows and positioning eMoney to sunset legacy tech. Migration to DC will generally be based on report usage data.



# What's Next for Strengthening Core Capabilities?

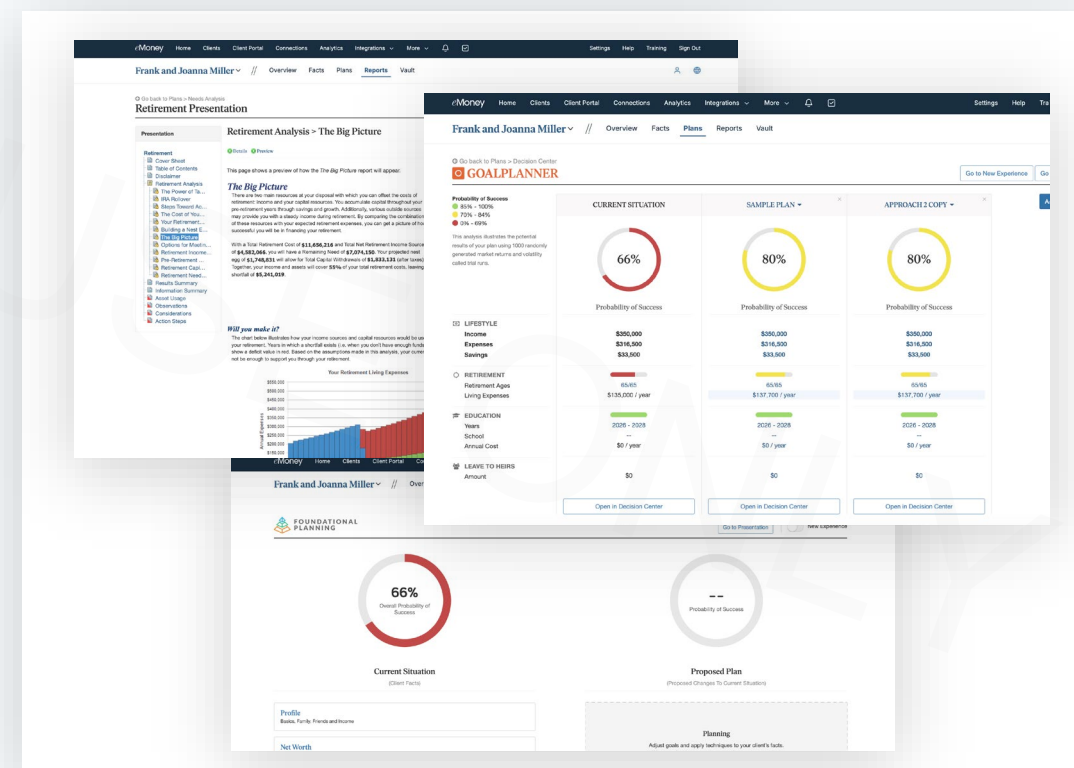
## Facts/AP Modernization

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 3<sup>rd</sup> party software like Vanilla.

The screenshot displays the eMoney software interface for the 'Vanilla-Competitive Functionality' section. The user is logged in as 'Frank and Joanna Miller' and is viewing the 'Plans' tab. The interface shows a 'Plan: Sell Vacation Home 2035' and a 'Mode: Presentation View'. The main content area is titled 'Irrevocable Life Insurance Trust (ILIT)' and includes a diagram illustrating the flow of funds from the client to the ILIT, which then pays death benefits to the beneficiaries. The diagram shows a client paying premiums to an ILIT, which then pays death benefits to the beneficiaries. The ILIT is structured to avoid federal estate tax on the death benefit. The interface also includes a 'Techniques' section with options like 'Retire Early 64/65', 'Sell Vacation Home', and 'Paul's Salary from his family electrical business'. A 'What-ifs' section is also present, allowing users to select different scenarios to apply.

## Holistiplan-Competitive Functionality

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

The screenshot displays the eMoney software interface for the 'Holistiplan-Competitive Functionality' section. The user is logged in as 'Frank and Joanna Miller' and is viewing the 'Analytics' tab. The interface shows a 'Summary' view with a 'Download Analysis' button. The main content area displays a tax analysis for the year 2025, showing a 'Your effective tax rate is 100.0%, your marginal tax rate is 12%, and you paid \$50,025 in income taxes in 2025'. A bar chart shows the distribution of taxable income across federal tax brackets. The 'KEY FIGURES' section lists various income and tax items, including Total Income, Adjusted Gross Income (AGI), Deductions, Taxable Income, Total Tax, Filing Status, Marginal Bracket, Average Rate, Qual/Ordinary Dividends, ST/IT Capital Gains, Carryforward Loss, and Credits Claimed. The 'Schedule A - Itemized Deductions' section shows a table of itemized deductions, including Medical expenses, State and local tax, Mortgage interest, Charitable contributions, and Other Deductions. A bar chart compares the total itemized deductions to the standard deduction gap.

| Itemized Deduction       | Amount          |
|--------------------------|-----------------|
| Medical expenses         | \$51,402        |
| State and local tax      | \$51,409        |
| Mortgage interest        | \$51,413        |
| Charitable contributions | \$51,419        |
| Other Deductions         | \$51,421        |
| <b>Total Itemized</b>    | <b>\$51,422</b> |

| ITEMIZED DEDUCTIONS    |          |
|------------------------|----------|
| Total Itemized         | \$51,422 |
| Standard Deduction Gap | \$0      |

# Tax Analyzer Demo

# Tax Analyzer - Built by People, Accelerated by Claude

## Planning

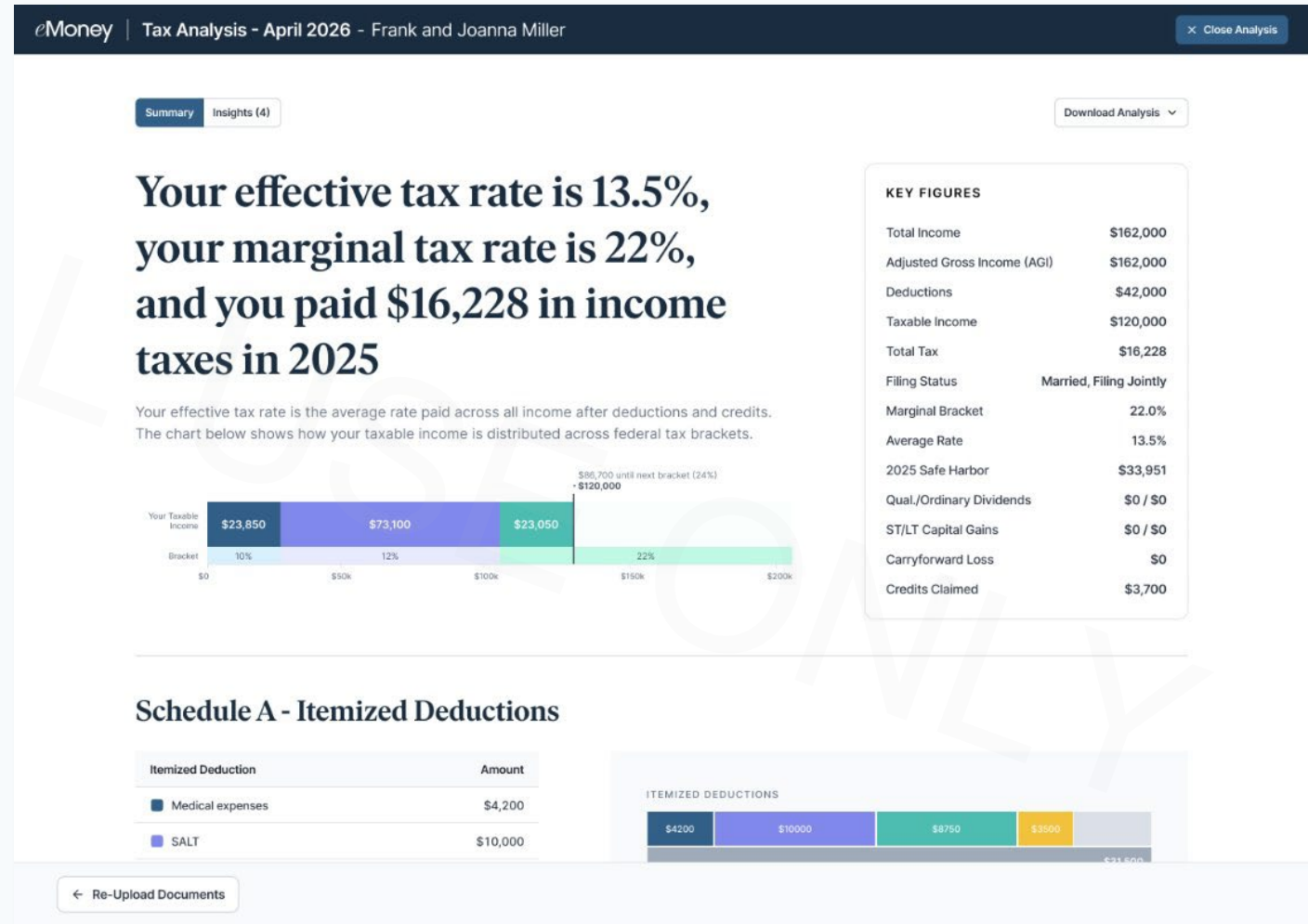
- Project brief to full backlog
- Calculation logic

## 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



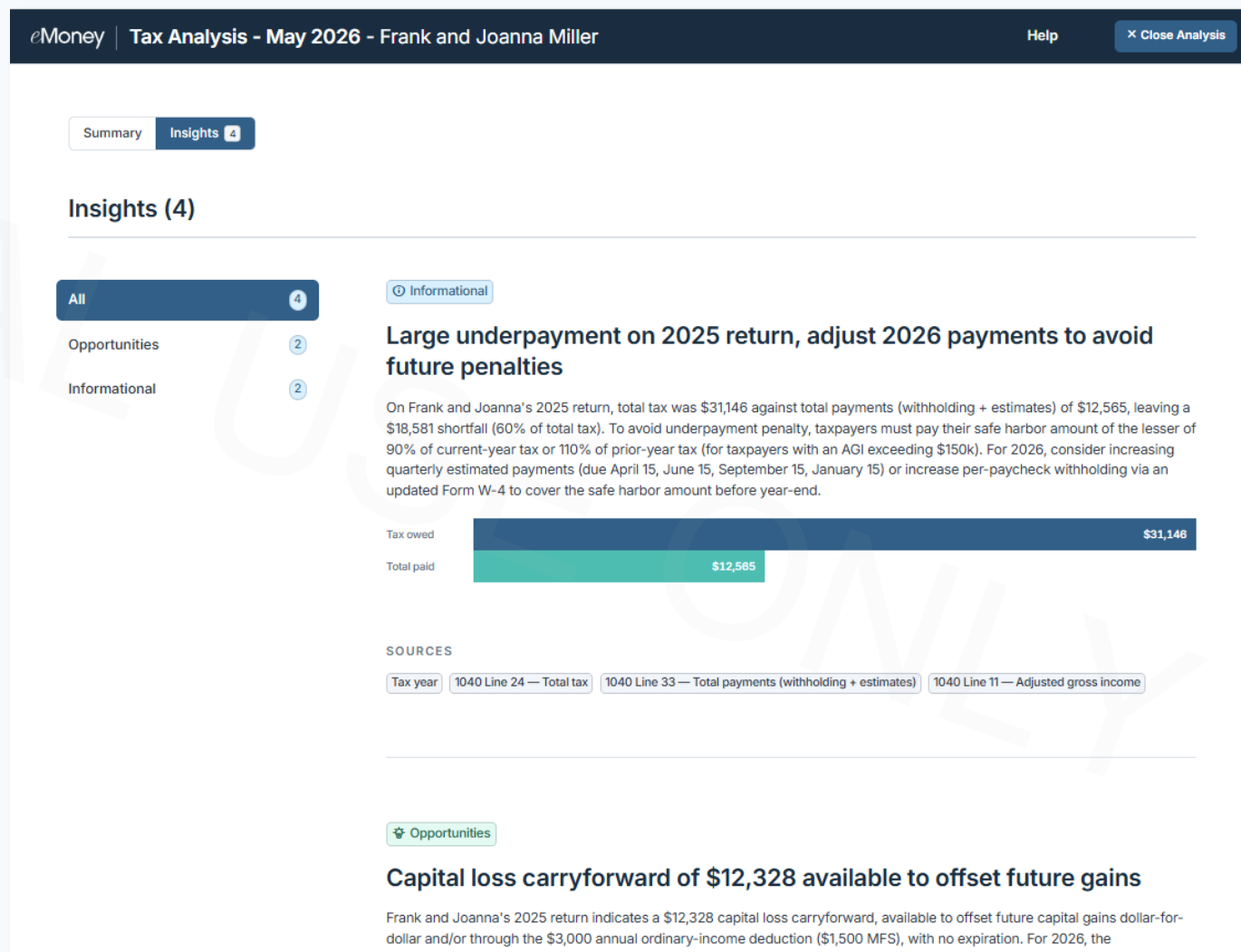
# Tax Analyzer – The Plan

## 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

The screenshot displays the eMoney Theme Editor interface for customizing a 'New Theme'. The interface is divided into two main sections: a left sidebar for settings and a right preview pane.

**Left Sidebar (Customize "New Theme"):**

- Copy styles from an existing theme:** A dropdown menu labeled 'Select a theme to copy' and a 'Copy styles' button.
- Customize theme colors:**
  - Buttons, Links, and Selectors:** A note states 'Darker colors are more likely to meet accessibility standards.'
  - Primary brand color:** A color picker set to #26537D.
  - Page Header:** A note states 'Adjust the coloring of your header navigation.'
  - Header background:** A color picker set to #FFFFFF.
  - Header bottom border:** A color picker set to #E3E6E9.
  - Header navigation links:** A color picker set to #26537D.
  - Page Footer:** A note states 'Adjust the coloring of your footer area.'
  - Footer background:** A color picker set to #DBE0E8.
  - Footer text:** A color picker set to #191F29.
  - Footer navigation links:** A color picker set to #26537D.

**Right Preview Pane:**

- Mobile App:** A toggle switch for 'Desktop' (selected) and 'Mobile App'.
- Preview Client:** A dropdown menu for 'Preview Client'.
- eMoney Header:** A header with 'Page Link 1', 'Page Link 2', 'Page Link 3', and 'Page Link 4'.
- Main Content:**
  - Title:** 'This is a Title' with 'Neutral button' and 'Primary button'.
  - Section Heading:** 'This is a Section Heading'.
  - Text:** 'This is placeholder body text about your personalized financial planning portal. Here, you'll find real-time insights, secure document sharing, and tailored recommendations based on your unique financial profile. Here is a text link.'
  - Tabs:** 'Tab Label 1', 'Tab Label 2' (selected), and 'Tab Label 3'.
  - Filter selector:** A dropdown menu.
  - Search:** A search bar with a magnifying glass icon.
  - Table:** A table with 4 columns and 2 rows of data. The first row has 'Cell data', 'Cell data', 'Cell data', and 'Cell data'. The second row has 'Cell data', 'Cell data', 'Cell data', and 'Cell data'. The table has a 'Filter selector' and a 'Search' bar.
  - Footer:** A footer with 'Contact Info', 'Site map', and 'More information'.

# 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.

The screenshot displays the eMoney Client Portal Dashboard. The top navigation bar includes links for Home, Clients, Client Portal (active), Connections, Analytics, Integrations, More, Settings, Help, Training, and Sign Out. The dashboard is divided into three main sections: STATUS & PERFORMANCE, CONFIGURATION, and Client Portal Dashboard.

**STATUS & PERFORMANCE**

**Client Portal Dashboard**

**Client Portal Access** (Current snapshot)

| NOT INVITED YET     | INVITES ACCEPTED | INVITES EXPIRED              |
|---------------------|------------------|------------------------------|
| 24<br>of 50 clients | 26               | 2<br>of 4 unaccepted invites |

**Data Gathering (Onboarding)** (Current snapshot)

| BEGAN ONBOARDING    | COMPLETED ONBOARDING | HAVE NOT COMPLETED |
|---------------------|----------------------|--------------------|
| 32<br>of 50 clients | 15                   | 17                 |

**Client Portal Feature Access** (Current snapshot)

| Page                           | Enabled by default | Clients with access |                 |
|--------------------------------|--------------------|---------------------|-----------------|
| Home Page                      | ✓                  | 25 of 25            | Enabled for all |
| Organizer                      | ✓                  | 25 of 25            | Enabled for all |
| My Plan                        | ✗ Manage settings  | 3 of 25             | Enable for all  |
| Explore <span>e Premium</span> | ✓                  | 25 of 25            | Enabled for all |

# 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.

The screenshot displays the eMoney 'Manage Client Portal' interface. The top navigation bar includes the eMoney logo, 'Home' (active), and links for Clients, Connections, Analytics, Integrations, More, Settings, Help, Training, and Sign Out. Below this, a user profile for 'Frank and Joanna Miller' is shown with a dropdown menu and links for Tab Label, Facts, Plans, Reports, and Vault. The main content area is titled 'Manage Client Portal' and includes buttons for 'Preview Client Portal' and 'Add User'. A sidebar on the left lists various management options: Users, Features, Editing options, Onboarding Experience (highlighted), Reports, Report Favorites, Report Order, Theme, Organizer, Document Suggestions, Goals, Investments, Vault, Alerts, and Explore. The 'Onboarding Experience' section is active, showing 'Onboarding Options' and 'Templates' tabs. A 'Create New Template' button is prominently displayed. Below it, six template cards are shown: 'Fact Finder' (Default), 'Quick Check-In', 'First Time Client', 'Yearly Review', and 'Document Gathering'. Each card includes a description and a 'Preview' button.

**Manage Client Portal**

Preview Client Portal Add User

Users Features Editing options **Onboarding Experience** Reports Report Favorites Report Order Theme Organizer Document Suggestions Goals Investments Vault Alerts Explore

**Onboarding Experience** Manage Defaults

Onboarding Options **Templates**

**Create New Template**

**Fact Finder** Default  
Collect all of your clients facts  
Preview ...

**Quick Check-In**  
Quick assessment to capture client's current financial picture before onboarding.  
Preview ...

**First Time Client**  
New client intake form covering basic financial background and goals.  
Preview ...

**Yearly Review**  
Annual check-in to review progress and update financial strategy.  
Preview ...

**Document Gathering**  
Collect important documents  
Preview ...

# 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.

# 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.

## Your Retirement Assessment

[Download](#)

Based on the figures you provided, you are likely to fund your retirement until age 90.



ASSETS AT RETIREMENT

**\$3,125,500**

ASSETS LAST UNTIL

**2075**

SOCIAL SECURITY BENEFIT

**\$6,342/\$5,378**

ENDING ASSET VALUE

**\$3,223,123**

### Personalized next steps

- ✓ Increase retirement contributions from 10% to 15%
- ✓ Increase Vacation savings to \$560/month.
- ✓ Complete Emergency Savings earlier by increasing monthly contributions \$65

### Need help navigating this assessment?

Schedule a 30-minute consultation with your {advisor} to create a personalized action plan.

[Schedule a Session](#)

# 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.

The screenshot displays the eMoney Premium Portal interface. The top navigation bar includes links for Home, Clients, Connections, Analytics, Integrations, More, Settings, Help, Training, and Sign Out. The main section is titled 'Leads' and features a 'Set Lead Criteria' modal window.

The modal window, titled 'Set Lead Criteria', contains the following fields:

- Minimum Assets:** A dropdown menu with the selected option '\$ Create an investment plan to achieve your goals'.
- Age Range:** Two input fields for 'Min Age' (35) and 'Max Age' (68).
- Intake Type:** A dropdown menu with the selected option 'Referral'.

The modal also includes 'Cancel' and 'Save Changes' buttons.

The background shows a list of leads with the following columns: Name, Email, Age, Assets, and Intake Type. The list includes 10 leads, with the first lead being 'Baker, Sarah and Tom'.

| Name                    | Email                       | Age | Assets | Intake Type |
|-------------------------|-----------------------------|-----|--------|-------------|
| Baker, Sarah and Tom    |                             |     |        | Link        |
| Taylor, Ava and Liam    | support@emoneyadvisor.com   | 40  | \$1.5M | Link        |
| Garcia, Leo and Max     | info@emoneyadvisor.com      | 32  | \$2.1M | Link        |
| Harris, Emily and James | sales@emoneyadvisor.com     | 33  | \$3.2M | Link        |
| Chen, Wei and Lian      | contact@emoneyadvisor.com   | 45  | \$450K | Link        |
| Nguyen, Alex and Mia    | help@emoneyadvisor.com      | 40  | \$400K | Link        |
| Clark, Olivia           | team@emoneyadvisor.com      | 39  | \$300K | Referral    |
| Robinson, Zoe and Ethan | admin@emoneyadvisor.com     | 31  | \$300K | Referral    |
| Kim, Jisoo and Hyun     | feedback@emoneyadvisor.com  | 32  | \$240K | Referral    |
| Patel, Ravi and Aria    | inquiries@emoneyadvisor.com | 33  | \$100K | Referral    |

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.

 [Edit your information](#)

Based on what you shared, here's a snapshot of your finances. Use the explore area to see how small changes could improve your picture

Select scenarios to their combined impact

- ☒ Retire at 67 instead of 65
- ☒ Fund Mary Beth's 529
- ☐ Pay off Cybertruck early

### Disclaimer

**Want a full plan built around your life?**

This snapshot is a starting point. A dedicated advisor maps out your tax strategy, insurance gaps, estate basics, and investment allocation, then stays accountable with you over time.

## Contact Advisor

TOTAL ASSETS ③

**\$3,125,500**

ASSETS LAST UNTIL ?

## Age 90

SAVINGS RATE <sup>③</sup>

20%

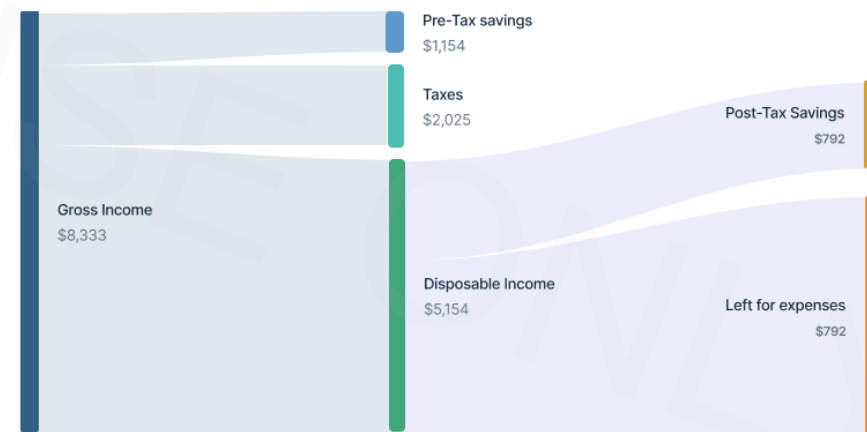
GOALS ON TRACK ?

3 of 4

## Financial picture

## Cashflow

Retirement



## Retirement



## Miller Retirement

This goal is projected to fall **\$15,635** short of **\$77,480**.

CURRENT  
\$22,222,355

GOAL  
\$41,125

STATUS  
On Track

PREMIUM PORTAL

# Financial Assessment

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## Explore your options

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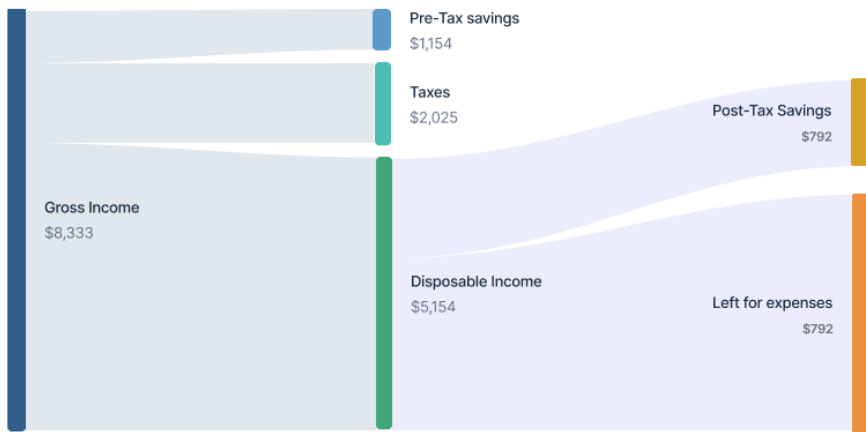
[Contact Advisor](#)

\$3,125,500    Age 90    20%    3 of 4

## Financial picture

Cashflow

Retirement



## Retirement



### Miller Retirement

This goal is projected to fall **\$15,635** short of **\$77,480**.

| CURRENT      | GOAL     | STATUS   |
|--------------|----------|----------|
| \$22,222,355 | \$41,125 | On Track |

## Spending



### CYBERTRUCK

This goal is projected to fall **\$15,635** short of **\$77,480**.

| CURRENT  | GOAL     | STATUS           |
|----------|----------|------------------|
| \$22,355 | \$41,125 | \$22,355 Overage |

## Education

PREMIUM PORTAL

# Financial Assessment

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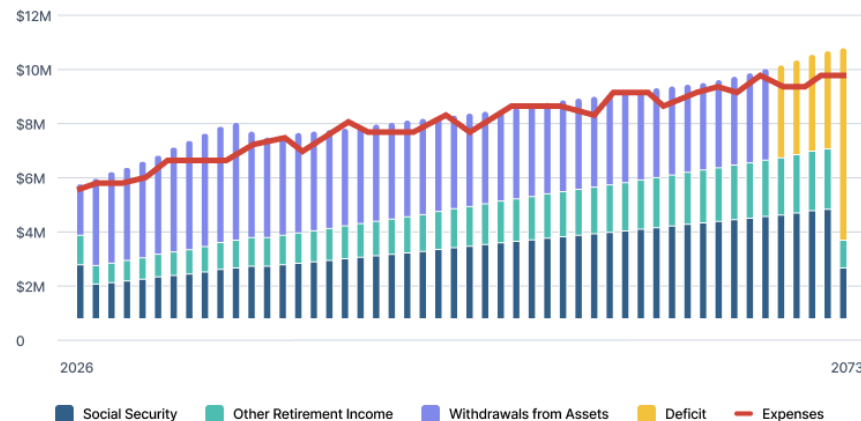
[Contact Advisor](#)

\$3,125,500    Age 90    20%    3 of 4

## Financial picture

Cash flow

Retirement



## Retirement



### Miller Retirement

This goal is projected to fall **\$15,635** short of **\$77,480**.

|              |          |          |
|--------------|----------|----------|
| CURRENT      | GOAL     | STATUS   |
| \$22,222,355 | \$41,125 | On Track |

## Spending



### CYBERTRUCK

This goal is projected to fall **\$15,635** short of **\$77,480**.

|          |          |                  |
|----------|----------|------------------|
| CURRENT  | GOAL     | STATUS           |
| \$22,355 | \$41,125 | \$22,355 Overage |

## Education

# Improve Data Gathering

# 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

eMoney | Process W-2 - Frank and Joanna Miller

Help X Close

Select the facts you wish to update:

Family Information [Hide](#)

Box c  
Acme Tech Company Inc.

Employer Name  
Acme Tech Company Inc.

Current Value: ABC Financial Inc. [Reset](#)

Income [Hide](#)

Box 1  
23,500

Salary  
Select Salary

Investments [Hide](#)

Box 12a  
D - 23,500

Account  
Select Investment or Create New

Box 12b  
AA - 12,400

Account  
Select Investment or Create New

W-2 Wage and Tax Statement 2026

Save Changes to 3 Facts

# 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

eMoney | Process Document - Frank and Joanna Miller

Select the facts you wish to update:

☐ Accounts

☒ Account

← Back

Holdings for New Account

| Description         | Ticker | CUSIP | Units | Cost Basis |                                                                                                                                                                             |
|---------------------|--------|-------|-------|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Apple Inc.          | AAPL   |       | 95    | \$13,544   |       |
| Amazon.com I...     | AMZN   |       | 85    | \$12,910   |       |
| Fidelity Blue C...  | FBGRX  |       | 385   | \$58,415   |       |
| Fidelity Wise ...   | FBTC   |       | 85    | \$3,245    |       |
| Fidelity Small ...  | FSSNX  |       | 280   | \$7,795    |       |
| Fidelity U.S. B...  | FXNAX  |       | 720   | \$7,590    |       |
| Fidelity Zero In... | FZILX  |       | 1,850 | \$21,778   |       |
| SPDR Gold Sh...     | GLD    |       | 25    | \$4,580    |       |
| Alphabet Inc. ...   | GOOGL  |       | 120   | \$16,392   |       |
| iShares Bitcoin...  | IBIT   |       | 240   | \$7,163    |       |
| iShares Core ...    | IEMG   |       | 420   | \$22,711   |       |
| Meta Platform...    | META   |       | 42    | \$10,742   |       |
| Microsoft Cor...    | MSFT   |       | 45    | \$13,841   |       |
| NVIDIA Corpor...    | NVDA   |       | 240   | \$10,821   |       |
| Invesco QQQ ...     | QQQ    |       | 95    | \$32,005   |       |
| Fidelity Gover...   | SPAXX  |       | 0     | \$0        |   |
| Tesla Inc.          | TSLA   |       | 65    | \$19,484   |   |
| Vanguard FTS...     | VEA    |       | 180   | \$8,815    |   |
| ...                 | ...    |       | ...   | ...        |   |

Done

# Portfolio Analytics

## (Planning to Execution)

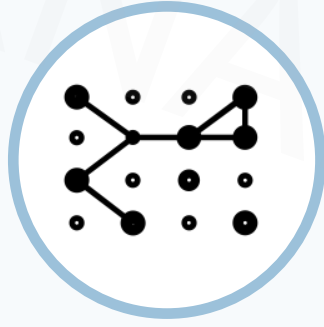
# Industry Problems

## PLANNING



### Time

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



### Complexity

Planning requires subject matter  
expertise not everyone has

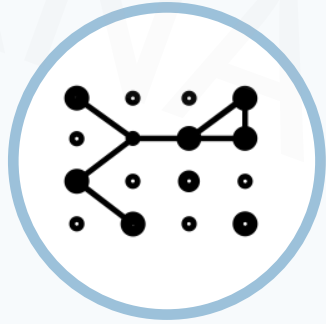
# Industry Problems

## PLANNING



### Time

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



### Complexity

Planning requires subject matter expertise not everyone has

## PORTFOLIO



### Swivel Chair

Siloed experiences elongate time on interrelated tasks

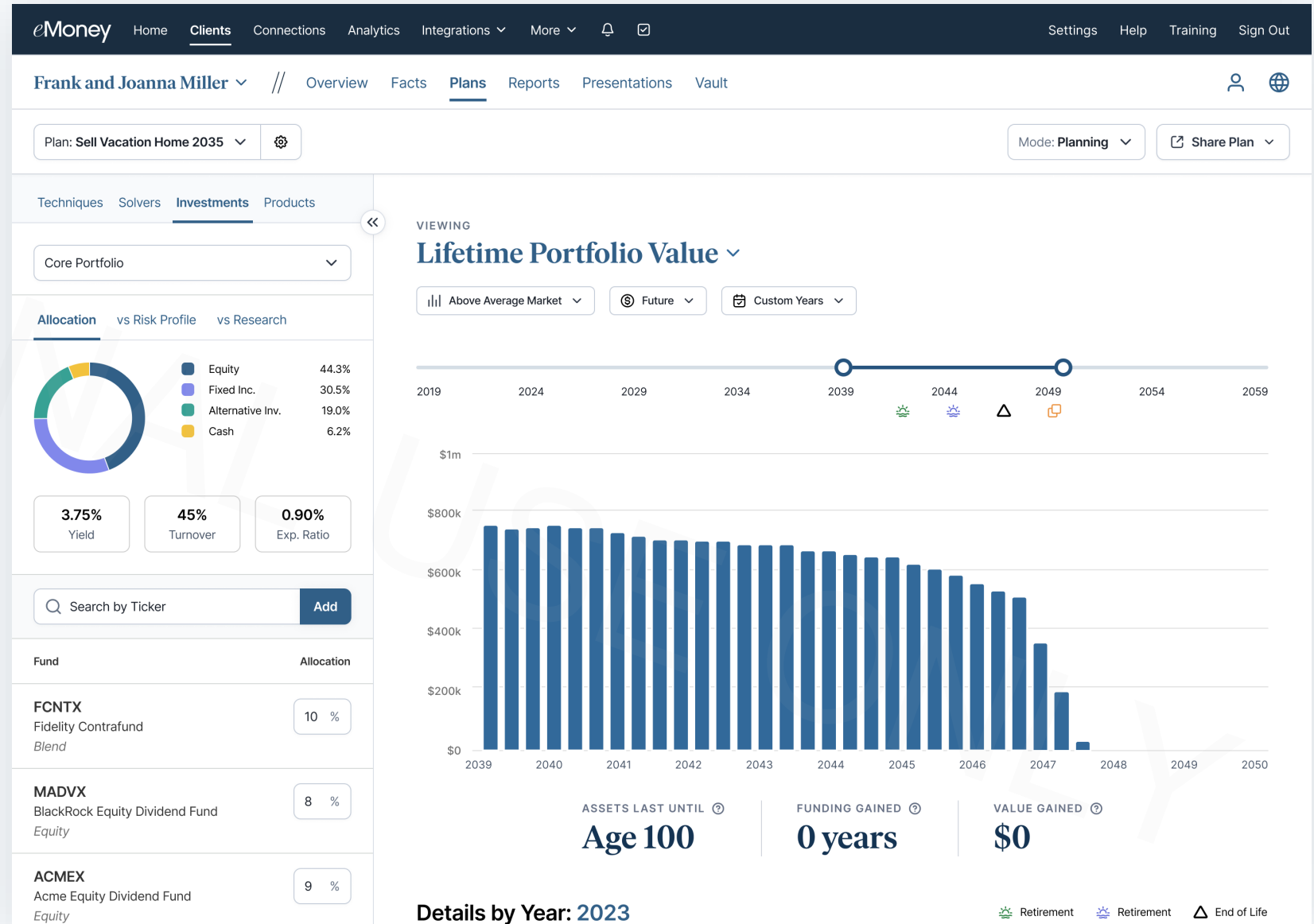


### Misalignment

Results in misalignment between plan and investment strategy

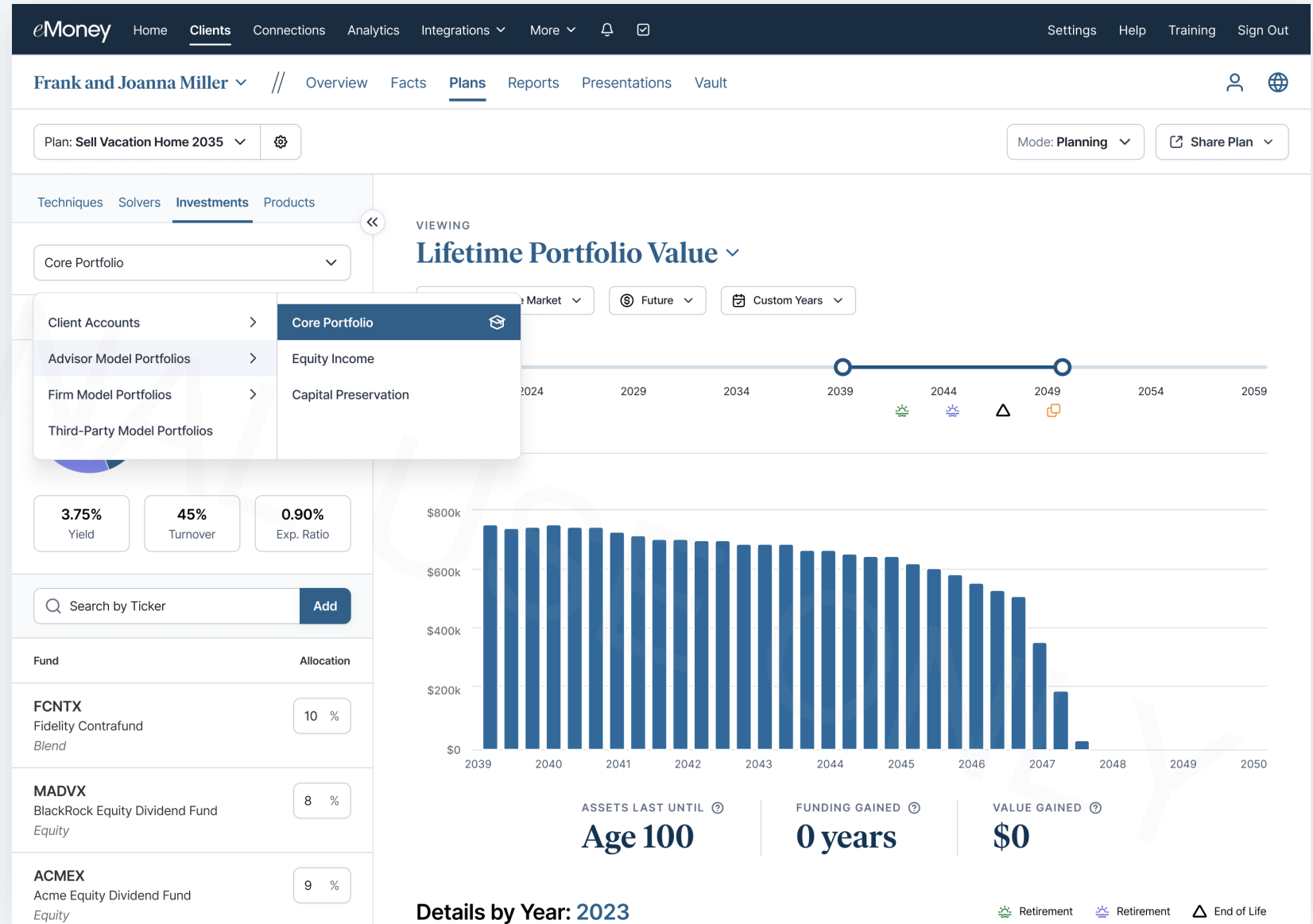
# Embedded portfolio analytics

Enabling the interplay between planning and investment analysis.



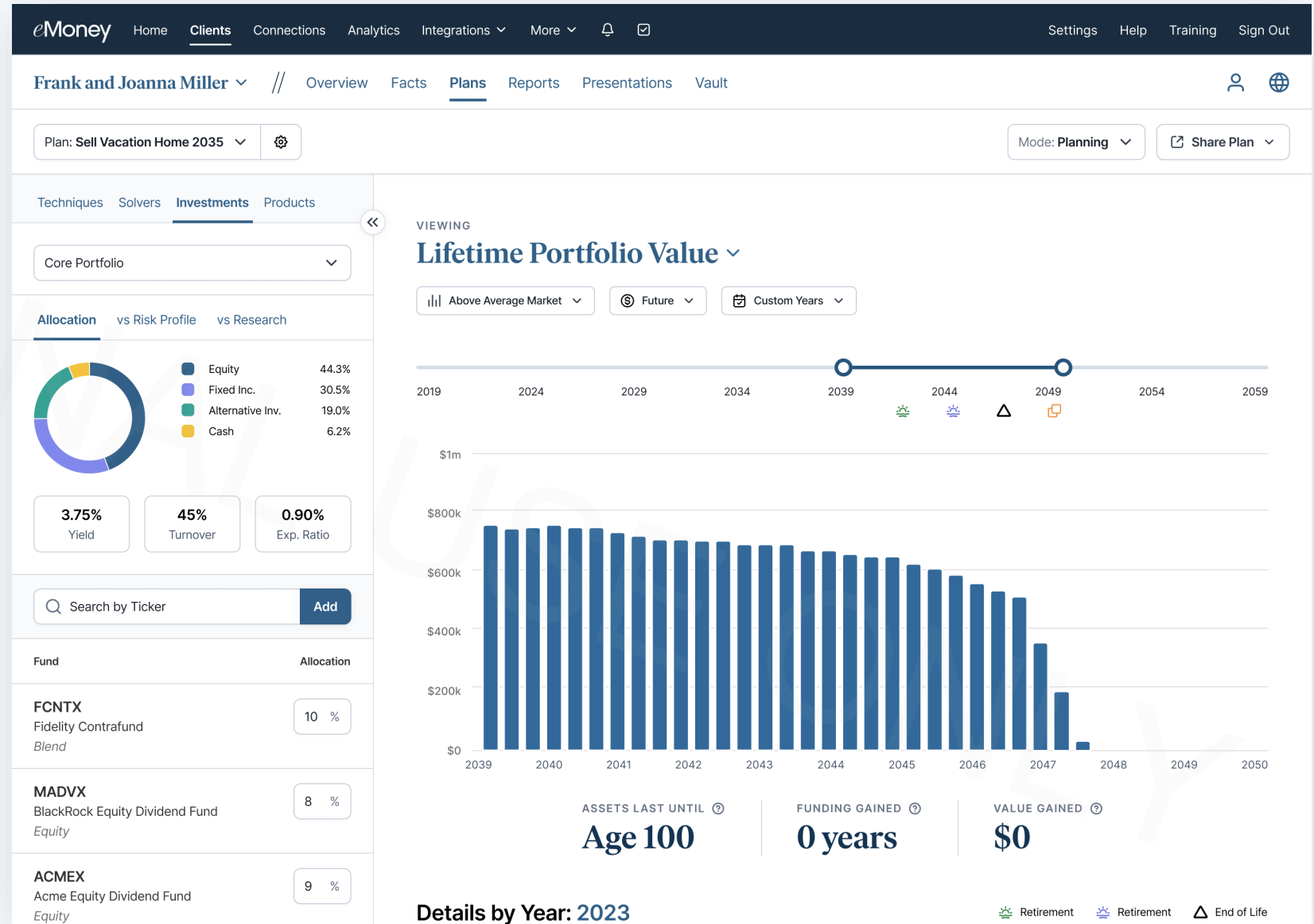
# Embedded portfolio analytics

Enabling the interplay between planning and investment analysis.



# Embedded portfolio analytics

Enabling the interplay between planning and investment analysis.



ACT

# Embedded portfolio analytics

Enabling the  
planning and

eMoney

HomeClientsConnectionsAnalyticsIntegrationsMore

SettingsHelpTrainingSign Out

Frank and Joanna Miller

OverviewFactsPlansReportsPresentationsVault

PlanningShare Plan

ACMEX

Acme Equity Dividend Fund

Equity

9%

Details by Year: 2023

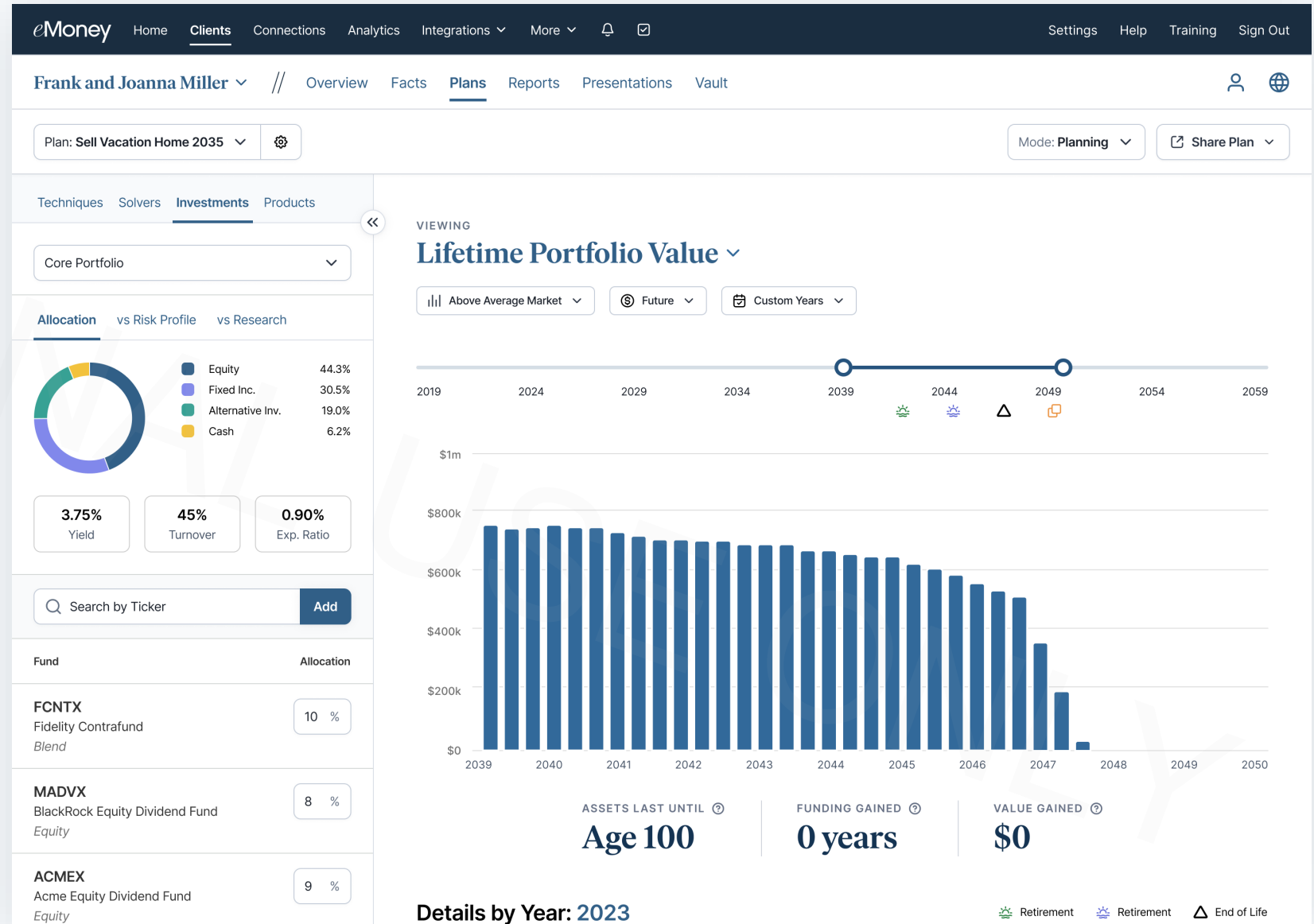
Retirement

Retirement

End of Life

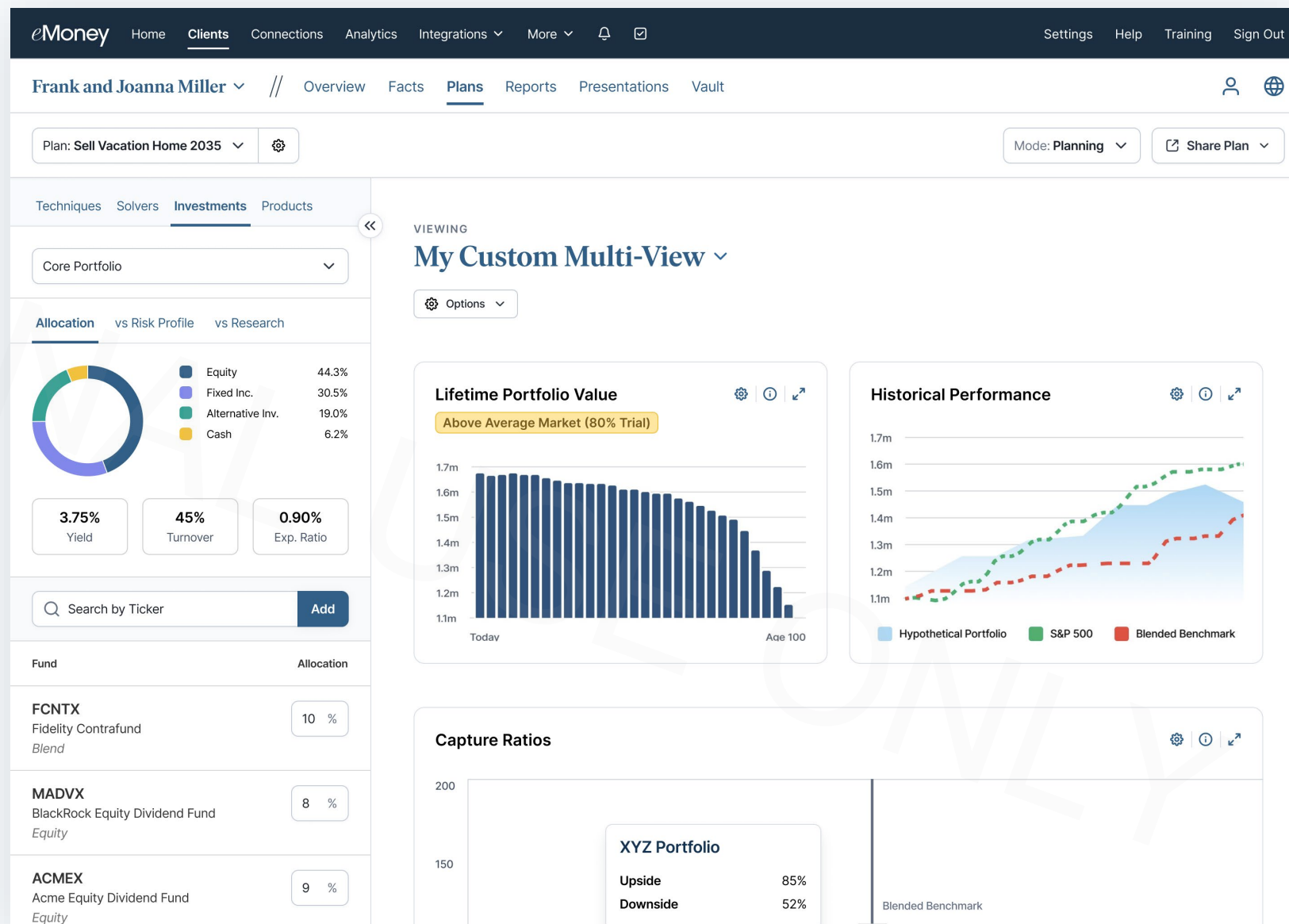
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eMoney Home Clients Connections Analytics Integrations ▾ More ▾   Settings Help Training Sign Out

Frank and Joanna Miller ▾ // Overview Facts Plans Reports Presentations Vault  

Plan: Sell Vacation Home 2035 ▾  Mode: Compare ▾  Share Plan ▾

### Compare Portfolios ▾

  
Add Portfolio

Frank's 401(k)



Current Portfolio

Acme 40/60 Model



Adopt Portfolio

Acme 60/40 Model



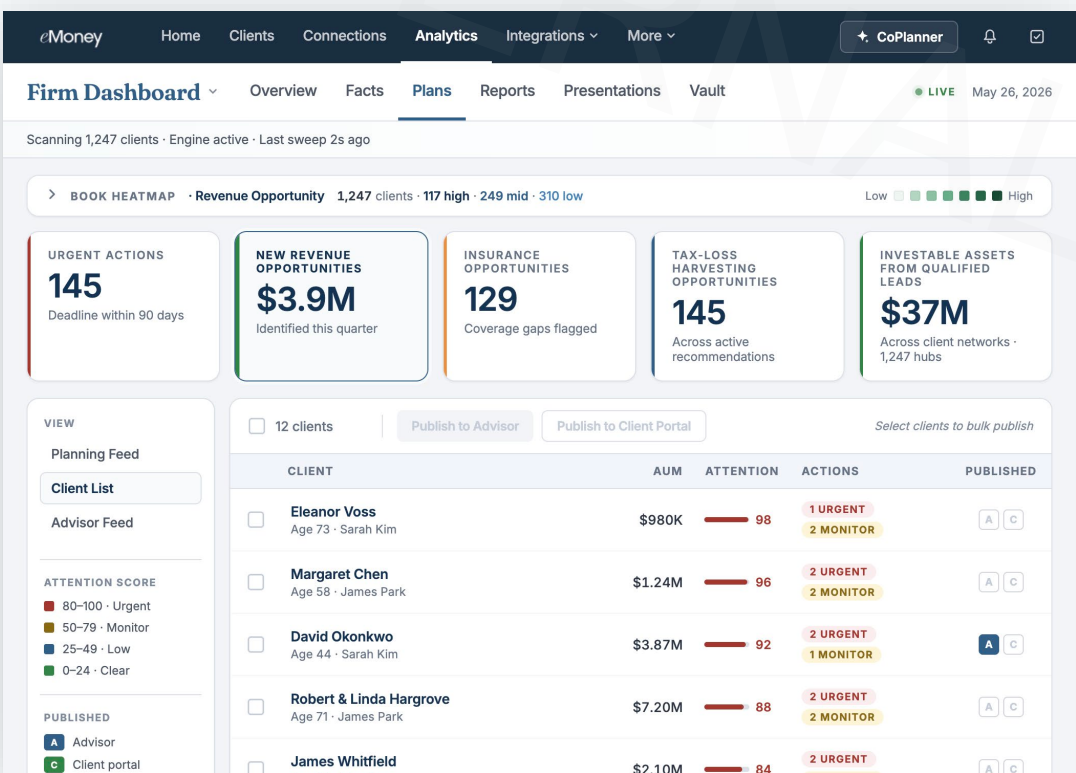
Adopt Portfolio

| STATISTICS                  |             |             |             |
|-----------------------------|-------------|-------------|-------------|
| Total Portfolio Value       | \$1,250,000 | \$1,250,000 | \$1,250,000 |
| Yield                       | 1.95%       | 2.50%       | 3.95%       |
| Exp. Ratio                  | 1.25%       | 0.50%       | 0.65%       |
| 3 YR Performance            | +13%        | +20%        | +16%        |
| 3 YR Upside Capture         | 75%         | 85%         | 90%         |
| 3 YR Downside Capture       | 90%         | 60%         | 65%         |
| HOLDINGS                    |             |             |             |
| PLAN IMPACTS                |             |             |             |
| Probability of Plan Success | 75%         | 80%         | 85%         |
| Assets Left at End of Life  | \$0         | \$700,000   | \$100,000   |

# What's Next for eMoney Intelligence?

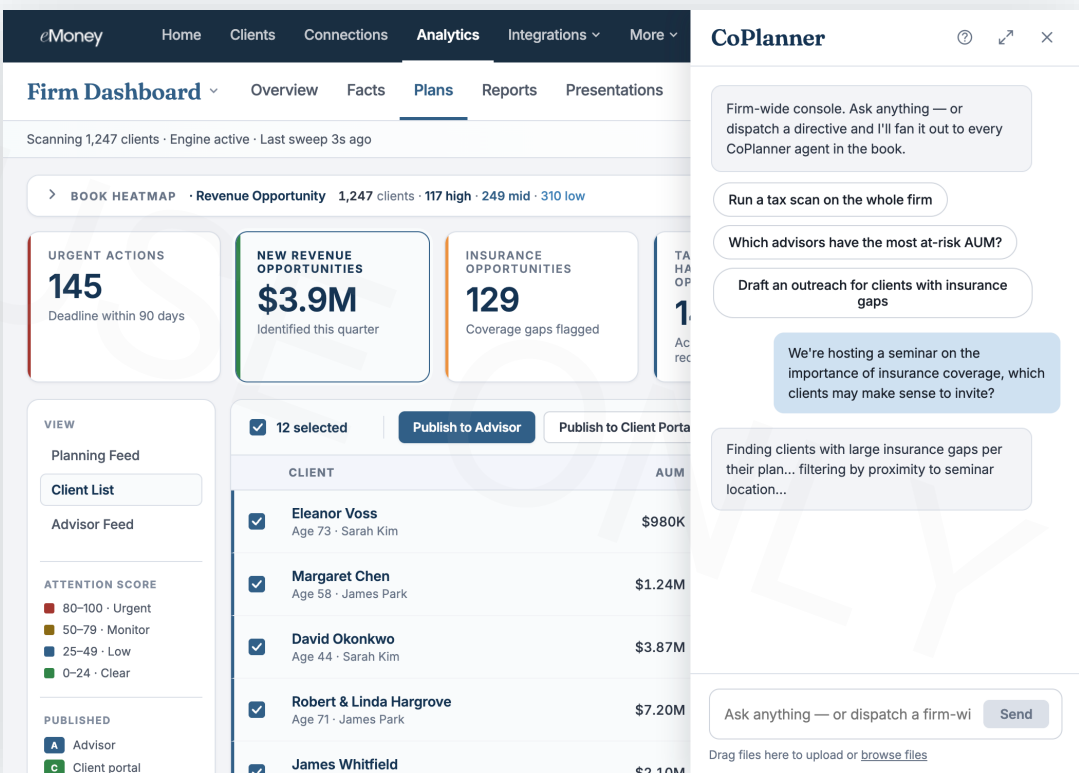
## CoPlanner-Powered Analytics

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.



## CoPlanner-Powered Analytics

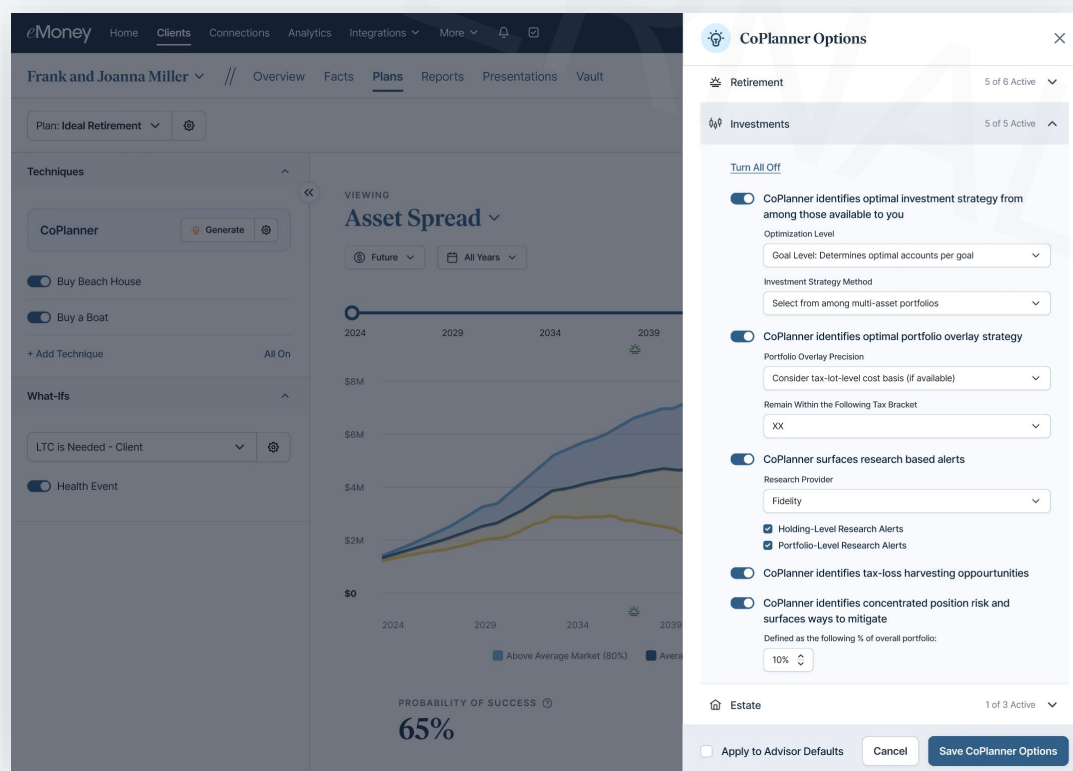
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# What's Next for eMoney Intelligence?

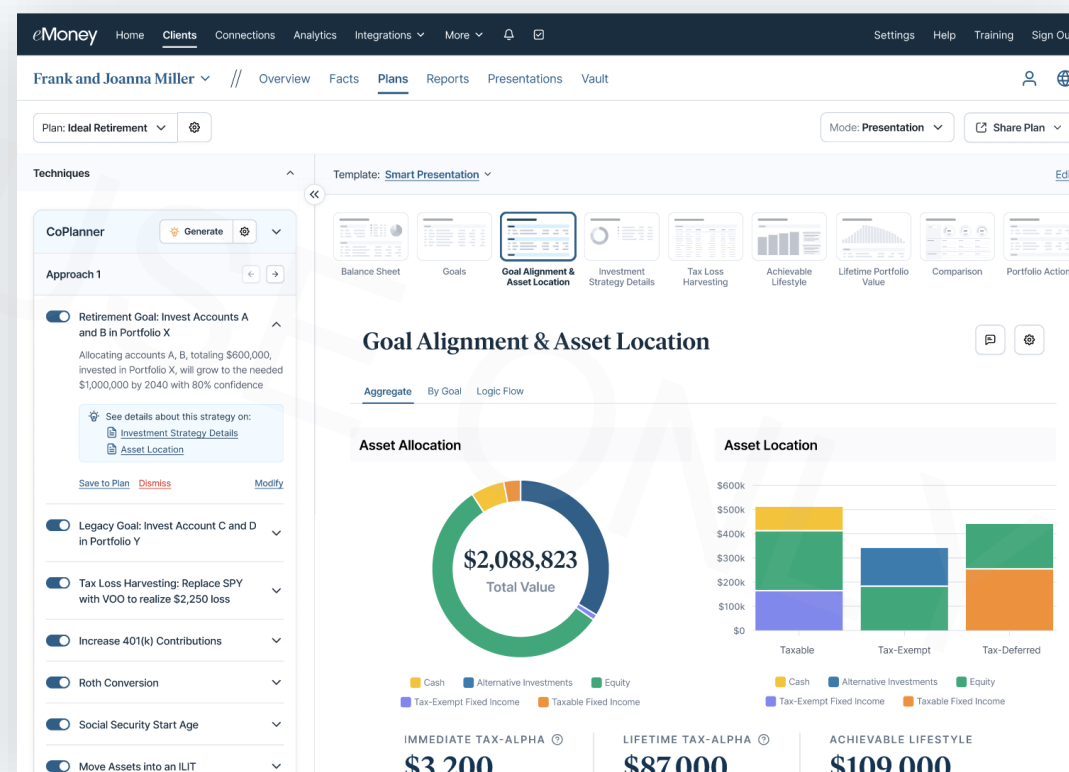
## CoPlanner-Powered “P2E”

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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# What's Next for eMoney Intelligence?

## CoPlanner-Powered "P2E"

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The screenshot shows the eMoney CoPlanner interface for Frank and Joanna Miller. The 'Plans' tab is active, showing a 'Smart Presentation' template. The 'Portfolio Actions' section is highlighted, displaying a table of recommended actions for Account A (Custodian: Fidelity).

| Ticker | Current Value | Current Position | Cost Basis | Action    | New Value | New Position | Long Term Capital Gains | Short-Term Capital Gains |
|--------|---------------|------------------|------------|-----------|-----------|--------------|-------------------------|--------------------------|
| AAPL   | \$100,000     | 200              | \$50,000   | Sell 50 ↓ | \$75,000  | 150          | \$0                     | \$0                      |
| GOOG   | \$50,000      | 100              | \$47,500   | --        | \$50,000  | 100          | \$0                     | \$0                      |
| MSFT   | \$150,000     | 50               | \$132,000  | --        | \$150,000 | 50           | \$0                     | \$0                      |
| ETF 1  | \$0           | 0                | --         | Buy 125 ↑ | \$12,500  | 125          | \$0                     | \$0                      |
| ETF 2  | \$0           | 0                | --         | Buy 25 ↑  | \$2,500   | 25           | \$0                     | \$0                      |
| ETF 3  | \$0           | 0                | --         | Buy 50 ↑  | \$5,000   | 50           | \$0                     | \$0                      |

## 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...

The screenshot shows the eMoney CoPlanner interface for Frank and Joanna Miller. A 'Take Actions' modal is open, displaying a table of account connection statuses and a 'Confirm & Send' button.

| Account        | Connection Status    | Send To  | Details |
|----------------|----------------------|----------|---------|
| Account A      | Connected            | Fidelity | Show    |
| Account B      | Connected            | Schwab   | Show    |
| Frank's 401(k) | Client Action Needed | --       | --      |

Disclaimer: Lorem ipsum dolor sit amet, consectetur adipiscing elit. Cras purus dolor, sodales ac fermentum id, posuere ut sem. Aenean cursus viverra quam, id rhoncus ante.

☒ Add Client Actions to Next Steps Cancel Confirm & Send

# Thank you!

## Stay connected:

- Monthly feature release summary meeting
- Monthly feature release summary email

## Join Feature Release Group:

Service Portal > Get Access > Email Distribution List > Request to be added to [featurereleasegroup@emoneyadvisor.com](mailto:featurereleasegroup@emoneyadvisor.com).