eMoney

Town Hall

Town Hall

August 5, 2026

Agenda

1. Q2 2026 Business Results
2. Sales and Finance
3. Employee Engagement Pulse Survey Results
4. Accelerating Our Productivity with AI
5. M365 Copilot Premium Rollout
6. Questions

Industry Awards and Recognition

InvestmentNews Five Star Technology Awards

Digital Innovation

CoPlanner

Wealth Management Industry Awards

Finalists; Official winners announced in Sept.

Wealth Management Industry Awards by informa

Client Portals

Client Portal Plan Explorer

Financial Planning

CoPlanner

Digital Marketing Campaign

eMoney's 25th Anniversary: Tomorrow's Planning Today

eMoney Excellence Award

Our highest level of recognition for team or individual achievement.

Big Wins

Everyday impacts that drive our success

Standout contributions that strengthen our mission, vision, and values

Hard work and dedication

eMoney Excellence Award Recipients

Award window: January 1 – July 15, 2026

Individuals

Name	Title
Allison Livingston	*Sr. Enterprise Retention Marketing Mgr*
Connor Sung	*Director, Practice Management*
Josh Belfiore	*Director, Product Mgmt Advisor Experience*
Nick Houston	*Supervisor, Technical Support Engineers*
Erica Flesch	*Senior Workforce Analyst*
Lisa Brassell	*Senior Client Support Specialist*
Nick Nunu	*Client Support Specialist*
Bill Smeglin	*Senior Financial Analyst*
Donald Simcox	*Sr. Sales Systems Manager*

Name	Title
Art Liranzo Hernandez	*Advisory Product Designer*
Mary Cate Fox	*Sr. Client Service Manager*
Andrew Clemente	*Sr. UI/UX Designer*
Nathaniel Hunt	*Sr. Software Engineer, Tech Lead*
Jonathan Risi	*Advisory Software Engineer*
Melissa Houlemarde	*Revenue Systems Manager*
Joel Barruos	*Advisory Software Engineer*
Joe Pearson	*Sr. Product Marketing Manager*
Sonia Quintana	*Sr. Advisory Project Manager*

eMoney Excellence Award Recipients

Award window: January 1 – July 15, 2026

F12 Development Team

Name	Title
Zach Lewis	*Advisory Software Engineer, Tech Lead*
Robert Opiela	*Advisory Software Engineer*
Sean Moniz-McMahon	*Senior Software Engineer*
Joel Galva Mora	*Software Engineer*
Colin Moore	*Software Engineer*
Trang Simms	*Senior Product Owner*
Michael Bunoaccorsi	*Manager, Development*
Manuel Pichardo	*QA Automation Engineer*
Keith Pipher	*QA Analyst*
Benjamin Miller	*Advisory Software Architect*

Tax Intelligence (TAXI) AI Test & Learn Team

Name	Title
Joel Barruos	*Advisory Software Engineer*
Benny Belanger	*Senior Advisory Software Architect*
Tom Boates	*Director, Product Design*
Christina Hurr	*Senior Software Engineer*
Jay Jackson	*Technical Product Manager*
Darryl Kunzman	*Advisory QA Analyst*
Brandon Tucker	*Advisory Financial Planning Practice Management Consultant*
Sean McCloskey	*Senior QA Automation Engineer*

eMoney Excellence Award Recipients

Cornerstone Team (DIG – Performance)

Name	Title
Doug Cooper	*Learning & Development Manager*
Elizabeth Jude	*Advisory Employee Success Strategist*
Mallory Romani	*Senior Employee Success Strategist*
Dave Ferrier	*Senior HRIS Manager*

M365 Copilot Pilot Group

Name	Title
Alex Desai	*Director, Information Technology Risk Mgmt*
Megan Murphy	*Director, Marketing Operations*
Benjamin Miller	*Advisory Software Architect*
Jason Veduccio	*Content Marketing Manager*

M365 Copilot Pilot Group (Continued)

Name	Title
Chris Grant	*Director, Product Mgmt Client Experience*
Dave Newhard	*Supervisor, Client Support Training*
Doug Dinwoodie	*Director, Client Implementation*
Elizabeth Jude	*Advisory Employee Success Strategist*
Anish Neelimathara	*Manager, Development*
Josh Eisen	*VP, Enterprise Architecture*
Keith Jacoby	*Director, FP&A and Procurement*
Alex Roe	*Director, Strategic Planning & Mkt Research*
Mike Clark	*Manager, Client Support Training*
Nick Houston	*Supervisor, Technical Support Engineers*
Serena Barnes	*Supervisor, Contracts Management*
Shawn Bosman	*Senior Sales Enablement Specialist*

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Q2 2026 Business Results

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Sales

Christian Solomine
Head of Sales

Year-to-Date Advisor Sales

Strong Year-to-date (YTD) performance!

Closed-Won Year-to-Date Comparison			
	2025	2026	Δ%
Q1	$6.02M	**$6.98M**	+16%
Q2	$6.44M	**$7.44M**	+15%
Total	$12.47M	**$14.42M**	+16%

Key Highlights from Q2

$6.46M
Budget

$7.07M
Quota

115%
To budget

105%
To quota

+19%
Wins

Notable Wins

&Partners	$59K
Waverly	$56K
Q3 Advisors	$56K
Signature FD	$52K

Year-to-Date Enterprise Sales

Stronger Enterprise engagement, accelerating self-provisioning, driving closed-won growth.

Closed-Won Year-to-Date Comparison

	2025	2026	Δ%
Q1	$0.7M	$2.76M	+292%
Q2	$0.77M	$2.32M	+202%
Total	$1.47M	$5.08M	+245%

Key Highlights from Q2

$1.55M
Budget

$1.07M
Quota

149%
To budget

136%
To quota

+119%
Increase in wins

+38%
Increase in ASP

Notable Wins

LPL Contractual Expansion	$750K
KeyBank Renewal	$110K
JP Morgan Renewal	$89K
OnePoint BFG	$88K
Cerity Partners Renewal	$88K

Self-Provisioning

Self-provisioning momentum continues.

+200%

H1 YOY Growth

Closed-won revenue increased from $424K to $1.27M.

+210K

YTD Monthly Average

Up from a 2025 monthly average of $129K.

+64%

Monthly Revenue Lift

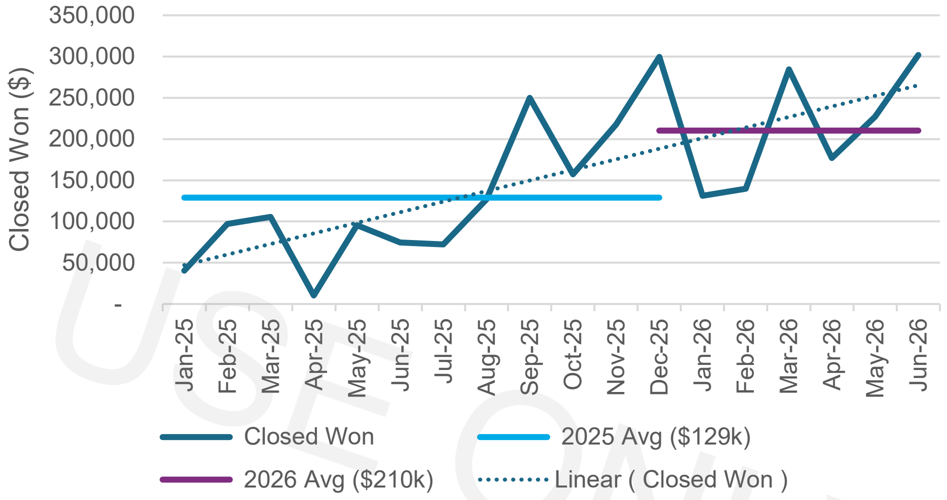
Closed-won revenue continues to build momentum.

~18 mo.

Consistent Growth

Sustained progress with self-provisioning.

Home Office Managed Self-Provisioning Closed Won



YOY ($K)	January	February	March	April	May	June	H1
2025	40	97	106	10	96	74	**424**
2026	131	140	284	177	227	312	**1,271**
Increase	**+224%**	**+44%**	**+169%**	**+1,616%**	**+137%**	**+319%**	**+200%**

Key New Logo and Expansion Opportunities

$2M
Wells Fargo Bank

$1M
Mass Mutual Life

$500,000
VALIC Financial Advisors

$200,000
Savant Wealth Management

Account Name	Opportunity Name	Team	Close Quarter	Amount
Goldman Sachs Wealth Services, L.P.	Standalone Aggregation	Enterprise	Q3	$150,000
HBKS Wealth Advisors	APIs, Data Entry, Legacy Planning	Enterprise	Q3	$150,000
Regions Bank	Premium Client Portal + Premier Upgrades	Enterprise	Q3	$102,430
Kestra Investment Services, LLC	Premium Client Portal – Retirement Advisors	Enterprise	Q3	$100,000
Matson Money, Inc.	APIs and Aggregation	Advisor Sales	Q3	$80,000
Wells Fargo Bank	2026 Renewal	Enterprise	Q4	$2M
Mass Mutual Life	MML Home Office Agreement	Enterprise	Q4	$1M
VALIC Financial Advisors	Corebridge – Expansion	Enterprise	Q4	$500,000
Savant Wealth Management	Enterprise Engagement	Enterprise	Q4	$200,000

Finance

Fred Patin
Head of Finance

Annual Recurring Revenue Performance

Recurring revenue continues to grow faster than planned.

	YTD 2026 Results	YTD 2026 Budget	2026 FY Budget
Addition to ARR	$19.9M	$13.8M	$30.4M
Reduction to ARR	($11.4M)	($10.4M)	($17.9M)
Net New ARR	**$8.5M**	**$3.4M**	**$12.6M**

Annual Recurring Revenue (ARR) Explained

Addition to ARR = Annual value of licenses sold to brand new clients. This tells us how much new business we won.

Reduction to ARR = Clients who downgraded, clients who left, or license consolidation resulting from mergers and acquisitions.

Net New ARR = Amount our recurring revenue grew after factoring in new clients, expansions, downgrades, and clients who left (churn). This tells us how much we grew.

Key Contributors

- Pricing initiatives contributed to growth
- Existing clients expanded usage
- Strong sales execution across the business
- Existing enterprise clients are increasing adoption across the platform, driving growth through account expansion and self-service purchases

Financial Results

	YTD 2026 Results	YTD 2026 Budget	2026 FY Budget
Revenue	$89.1M	$86.6M	$176.7M
Expense	$78.1M	$81.2M	$159.8M
Earnings	**$11.0M**	**$5.4M**	**$16.9M**

What Happened

We generated:
- More revenue than expected
- Higher earnings than planned
- Better expense management than forecasted

Why It Matters

Strong financial performance gives us more flexibility to invest in products, technology, and future growth.

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RESULTS

Building Our Culture Together – Pulse Survey

Pam Henry
Director, Employee Success and Development

Our Foundation Is Strong

These results give us confidence in our culture and our people.

89% **Engagement**
Employees are invested in our success

91% **Manager Effectiveness**
Employees feel supported

88% **Inclusion**
Employees feel respected & connected

86% **Communicating Survey Results**
Employees see leaders act on feedback.

Employees are seeing progress. **314** **Positive comments** about meeting resources introduced in response to last year's survey feedback.

What this tells us:

- Employees like working here and believe in our mission.
- Managers are a clear strength in the employee experience.
- The foundation is strong enough to support meaningful improvement.

We Heard You

What's Working

- *Strong engagement*
- *Supportive managers*
- *Pride in our mission and culture*

Where We Can Improve

- *How work moves across teams*
- *Clear ownership and accountability*
- *Stronger cross-functional partnership*

Employees want to do great work. They are asking us to remove friction.

Our Biggest Opportunity: Collaboration

63%

Collaboration Favorability

Our greatest opportunity

Employees tell us they are:

- Committed
- Proud to work at eMoney
- Motivated
- Connected to our mission

Employees tell us they experience:

- Work getting stuck between teams
- Unclear ownership
- Inconsistent processes
- Rework and delays

From Functional Work to Shared Ownership

To improve collaboration, we need to shift how we work together:

1	**Own the Outcome**	*Look beyond your team's individual role and focus on the full end-to-end experience.*
2	**Look Inward First**	*Ask how your team's decisions, processes, or handoffs may be affecting others.*
3	**Solve Problems Together**	*Ask how your team's decisions, processes, or handoffs may be affecting others.*
4	**Strengthen Team Handoffs**	*Clarify ownership, expectations, and communication to reduce friction and make handoffs more efficient.*

What We'll Do Next

Our next step is to look closely at where work slows down and how teams can partner better.

1. **Where work slows down**
   Identify the handoffs, bottlenecks, and delays that create friction.

2. **Where ownership is unclear**
   Clarify who owns decisions, next steps, and outcomes.

3. **Where partnership can start earlier**
   Bring the right people into the conversation sooner.

4. **Where root causes need attention**
   Solve the real issue, not just the symptom.

5. **Track Progress**
   Document action plans in Culture Amp and use them to keep progress clear, visible, and accountable.

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Accelerating Our Productivity with AI

Simon Welch
VP, Development

Josh Eisen
VP, Enterprise Architecture

AI Strategy Objectives

- **Deliver on Product's Top 10 initiatives**, on time and without sacrificing quality, security, performance, scalability or customer satisfaction.

- **Bring in modernization timelines** to get technology uplift completed sooner.

- **Rapidly respond to competitive threats** in the industry and deliver new features and products, including:
  - Tax Analyzer (Holistiplan)
  - Estate Plan Analyzer (Vanilla)
  - Document Processing (Zocks)

AI Strategy

Amplify Output

Put it in everyone's hands

Be intentional

Concentrate on the best tools

WHY NOW

What's Changed – Two Forces Compounding

Why now?

The strategy is executable today because two things shifted this year:

- **Adoption is universal.** Two years of AI groundwork mean every team member now uses AI tools daily, so gains show up team-wide, not in pockets.
- **Tooling matured.** This year the tools crossed from helpful autocomplete to capable collaborators—and that's what raised the ceiling.

Code Quality and Workflow Automation

In some cases, we are seeing up to 75% improvement — taking years off the modernization timeline and letting us respond to competitive threats and opportunities in weeks and months, not quarters and years.

75%

improvement in delivery in some cases

Years

cut from the modernization timeline

Weeks

to deliver features scoped as quarters or years

Focus on Accuracy

CONTEXT

During development of an intelligent tax analysis tool, Claude was used to draft requirements and test cases for tax insights.

TAKEAWAY

Most of the outputs were helpful, but some contained significant mistakes, reinforcing the need for subject matter expert review before using or sharing results broadly.

"It takes 20 years to build a reputation and five minutes to ruin it."

— commonly attributed to Warren Buffett

Examples discovered during review

No OBBBA knowledge	Knew rumored provisions, not the actual signed tax bill.
Wrong tax limits	Standard deduction was approximated instead of validated.
Taxable interest issue	Misread how tax returns separate cash and bond interest.
Schedule A error	Generated an impossible itemizing scenario.
Reversed QCD gate logic	Claimed a failed scenario when the actual code passed.

Early AI Wins for Product and Technology

AI is not just speeding up tasks.
It's changing how work gets done.

Beta Acceleration

*New **Tax Analysis** feature built from concept to beta in two months.*

Rapid Enhancements

*Investment Statements added to **Document Processing** beta in two sprints.*

Report Scale

*Two legacy reports migrated to BFF. **Planning 43 migrations** in the upcoming quarter.*

Workflow Automation

Figma designs delivered straight to Kyber code with automated QA validation.

Prototype Speed

*Cloud-native NFS prototype **demoed in a week**. Work had been forecast to take a year.*

Rapid Response

*Production issues **triage has been accelerated** using Claude to identify the problem as well as code the solution.*

Operational Excellence – Production Triage and Resolution

June 16 Outage

There was an outage that impacted Wells Fargo and other partners ability to access Connections and get updated account and holding values into their plans.

Expected path

~2 hours 45 minutes

Baseline expectation for solutioning and resolution.

→

With Claude-assisted triage

~15 – 30 minutes

Reduced query optimization time by about 90%.

What changed? Claude helped developers identify and resolve stored procedures with bad query plans.

Great example of how AI can help teams move faster during a real production issue while keeping developers, validation, and judgment in the loop!

Tax Analysis Beta

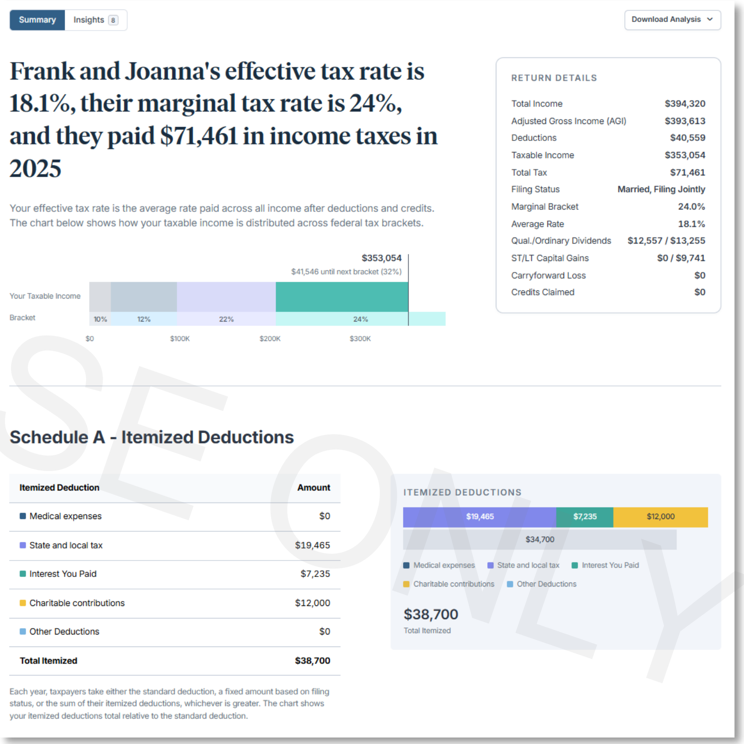
54
users live across five firms

23
analyses run

9%
downloaded to client vault

- **Live today** at Apollon Wealth, EP Wealth, Planning Analytics, Mesirow Financial and Etesian Wealth Advisors
- Starting **small and intentional** — validating before we scale
- **Expanding** to CapGroup, Pure Financial, Integrated Partners, Valeo, WEG, CAPTRUST

"Overall, very accurate!…the insights layout is clear and helpful at a glance." – EP Wealth



Intelligent Document Processing Beta

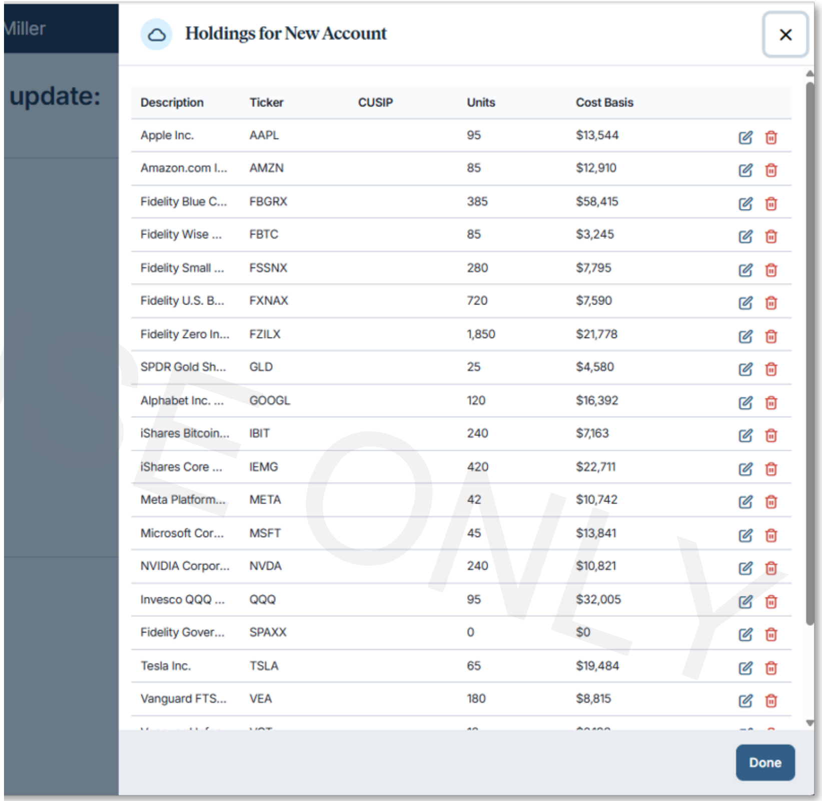
89
users live across four firms

860
documents processed

65%
completion rate

- Live today at Mercer, Captrust, Key Financial, and Hantz
- Reads W2s, investment statements, and bank statements — and keeps getting better from real advisor feedback
- Expanding to Cerity, WEG, and Rockefeller

"Man, when you guys unveil this to the world, people are gonna freak out." – Mercer



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

Reports Modernization

The modernized report in Decision Center.

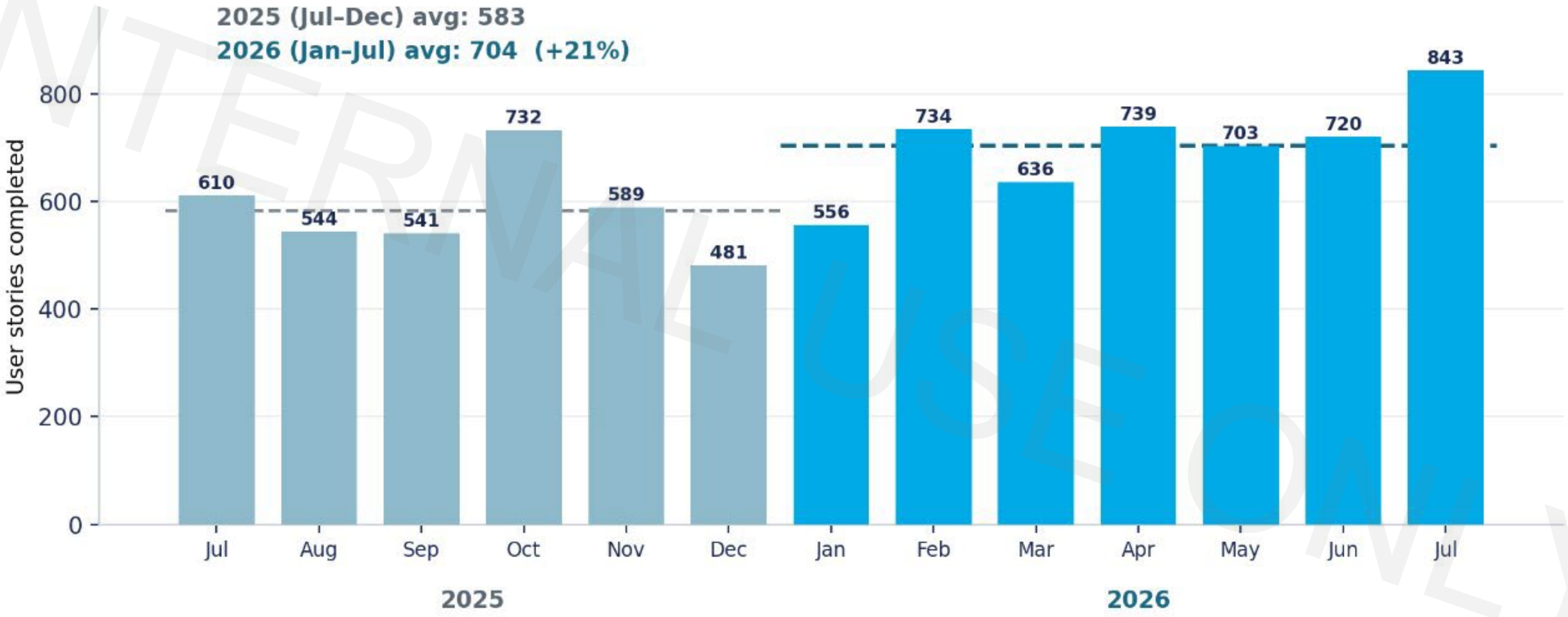
Knocks years off the roadmap

4x faster – and improving with every report.

BEFORE		AFTER – WITH CLAUDE
1 report migrated	Same 2-week sprint	4 reports migrated

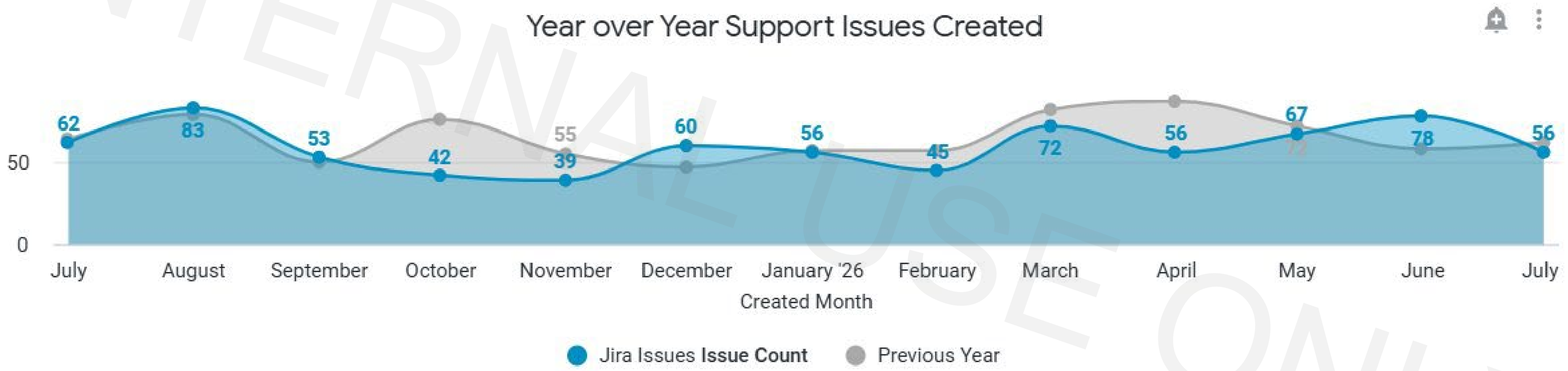
Delivered by our Phoenix and Optimus teams.

User Story Throughput is Climbing Across All Dev Teams

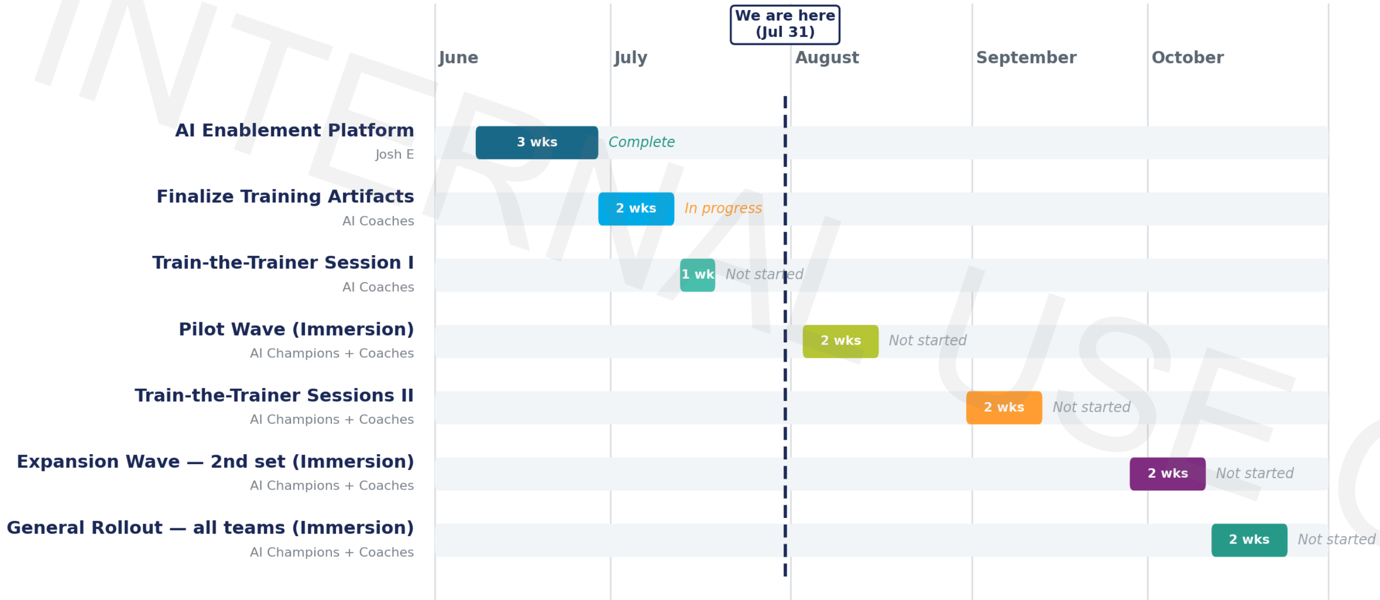


- **User story** = piece of functionality that delivers value to a user.
- **Throughput** = how many user stories a development team completes during a given period of time.

Faster Delivery, No Quality Trade-off



Rest of 2026: From Amplification to Acceleration



And...keep shipping more, sooner.

AI Coaches

- Benny Belanger
- Brandon Tucker
- Christina Hurr
- Daniel Eck
- Darryl Kunzman
- Jay Jackson
- Joel Barruos
- Jules Dupont
- Manoj Kumar
- Sean Mccloskey
- Steve Goldman
- Tom Boates

Steering Group

- Nick Forte
- Kristen Rush-De Anda
- Anish Neelimathara
- Chad Brinkman
- Jaime Mckeown
- John Zaums
- Surabhi Vibhuti

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Vision for 2027

Ship More

More of the strategic roadmap, year over year

Faster

Cycle times compress, idea to production

AI-First

The default workflow for how we build

Universal

Whole org become AI champions

Modernized

The platform brought fully up to date

Responsive

Rapidly adapt to changing market forces

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M365 Copilot Chat Premium Rollout

Rachel Kaplan
VP, Enterprise Solutions

Levels of AI Maturity

Conversational
Individual Productivity

Create
Draft
Research
Brainstorm

Workflow
Team Productivity

Assist
Work across Tools
Process Automation
Operational Efficiency

Predictive and Analytical
Decision Quality

Forecast
Risk/Behavior Prediction
Decision Support

Agentic
End-to End Execution

Act
Multi-Step Task Execution
Autonomous Workflows
Cross-system Orchestration

Outcomes from Pilot Program

Business Value	Adoption	Reliability and Guardrails	Recommendations
Time savings and productivity *100% of Pilot participants reported time savings in weekly feedback and wrap up*	Role and workflow dependent *Copilot adoption was highest among users whose workflows naturally intersected with MS applications*	Human in the loop *4.5/5 average confidence rating for Copilot outputs after human review, compared to 2.8/5 before review*	Evidence-based value – real but not universal *Copilot delivers the most meaningful gains in roles and workflows already deeply embedded in Microsoft 365.*
Work quality *Consistently rated 4-5 out of 5 for quality improvement*	Learning, enablement, and peer support *70% of participants requested additional enablement or ongoing peer support*	Embedded in MS Graph *65% of participants said Copilot was most valuable when embedded in their primary workflow, rather than a standalone tool*	Phased Rollout *Prioritize roles/functions with high MS application usage with additional access requests through approved channels*
Thought partner and decision support *81% of participants said Copilot helped them "think differently"*	Journey from experimentation to habit *"Now, if I'm starting a new project, I open Copilot first to see what it can pull together before I do anything else."*	Reliability variability by expertise and task *"Copilot is a partner, not a decision-maker. The accountability stays with us."*	Structures for onboarding and growth *"Additional training, time to experiment, and peer sharing/ learning would increase my use and find additional value."*

Copilot Early Adopters Program Objectives

Drive Adoption

- Build confidence using M365 Copilot
- Showcase capabilities across Microsoft applications
- Foster experimentation, learning, and peer support

Applicability and Value

- Identify impactful use cases across teams and roles
- Discover team-specific opportunities
- Build a library of scalable use cases

Guardrails and Best Practices

- Promote responsible and accurate AI use
- Understand when validation is required
- Keep humans in the loop for decision-making

Create Support Model

- Develop cross-functional Copilot Champions
- Create reusable resources for broader adoption

Structure of the Early Adopters Program

A 7-week guided learning program designed to build confidence, test real use cases, and share what works.

1 Monday
Learn

2 Tuesday - Thursday
Practice

3 Thursday
Share

Kick-off
Program overview & AI foundations

Copilot Chat
Prompting & response quality

Outlook + Teams
Collaboration & workflow support

Word + PowerPoint
Content creation & refinement

Excel
Analysis & productivity

Copilot Studio
Agents & advanced scenarios

Innovation
Notebooks, workflows, & multi-app use cases

End