The Power of Financial Planning Technology

Presentation for the SEC AMAC Subcommittee

July 7, 2021
eMoney Advisor at a Glance
Award-winning leader in FinTech with 20+ years of experience in serving financial professionals

Founded in
2000

Acquired in
2015 by Fidelity Investments

800+ team members

~80K financial professionals use eMoney

23M aggregated accounts

4.5M households served

16 Innovation Awards 2015 -2021

15 Customer Service Awards 2015 -2021

94%+ Customer satisfaction

Helping people talk about money
Helping Advisors Become Better Planners
Meeting the Growing Demand for Advice through Digital Engagement

U.S. Households want financial advice delivered by a professional

Financial Advisors focus on ~35% of these households … technology can close the gap

74M

Source: The Cerulli Report | U.S. Advisor Metrics 2020 & eMoney analysis
Comprehensive Financial Planning

Enables Advisors to develop a holistic view of a client’s current financial health and a clear path that demonstrates how to achieve future goals and objectives.
The Impact of Financial Planning

**Advisor Efficiency**

82%

Saw *improvement in business efficiency* by saving time, money, and resources

**Client Satisfaction**

90%

Say *their clients are more satisfied* because of eMoney

Source: eMoney ROI Research, March 2021
Advisor Efficiency

82% of eMoney clients saw an improvement in business efficiency

Business Efficiency Insights Since Using eMoney, Advisors

44% report their business efficiency has improved by 50% or more

69% can more quickly develop and update financial plans

51% have been able to streamline their financial planning process

60% Sought eMoney to save time in creating financial plans

Cost Efficiency Insights Since Using eMoney, Advisors

72% are able to more quickly create “what-if” planning scenarios

68% are able to more easily and quickly get account aggregation

54% are able to more quickly generate client reports

Source: eMoney ROI Research, March 2021
Improved Client Satisfaction

90% have seen an improvement in client satisfaction using eMoney

Client Portal & Website (64%)
"The ability to retain clients by encouraging the use of the client portal."

Account Aggregation (59%)
Aggregation of all client assets and liabilities help spur on conversation.

Document Vault (59%)
“The vault is extremely valuable for documents.”

More Valuable Client Comms (58%)
“We have been able to redirect our meetings to the holistic financial picture & engage in conversations other than ROI.”

Interactive Planning (55%)
“Clients love the interface and engage with it more. I’m able to do better planning & present it to them live. Great live planning.”

Source: eMoney ROI Research, March 2021
2020 was a Pivotal Year for Advisors!

Advisors who use eMoney were well-positioned to embrace the rapid move to digital engagement with clients

Do you agree with the following statements?

<table>
<thead>
<tr>
<th>Statement</th>
<th>2019</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>My investment with eMoney is paying off.</td>
<td>66%</td>
<td>86%</td>
</tr>
<tr>
<td>My clients are more satisfied because of eMoney.</td>
<td>69%</td>
<td>90%</td>
</tr>
</tbody>
</table>

Seamless integration of features including interactive financial planning, aggregation, collaboration via screen sharing & document vault drove strong engagement and ROI.

Source: eMoney ROI Research, March 2021
Thank you

Visit emoneyadvisor.com for more information.