eMoney

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
InvestmentNews Innovation Awards · FinTech Breakthrough Award · WealthManagement.com Industry Awards
Innovation Awards 2015 -2021

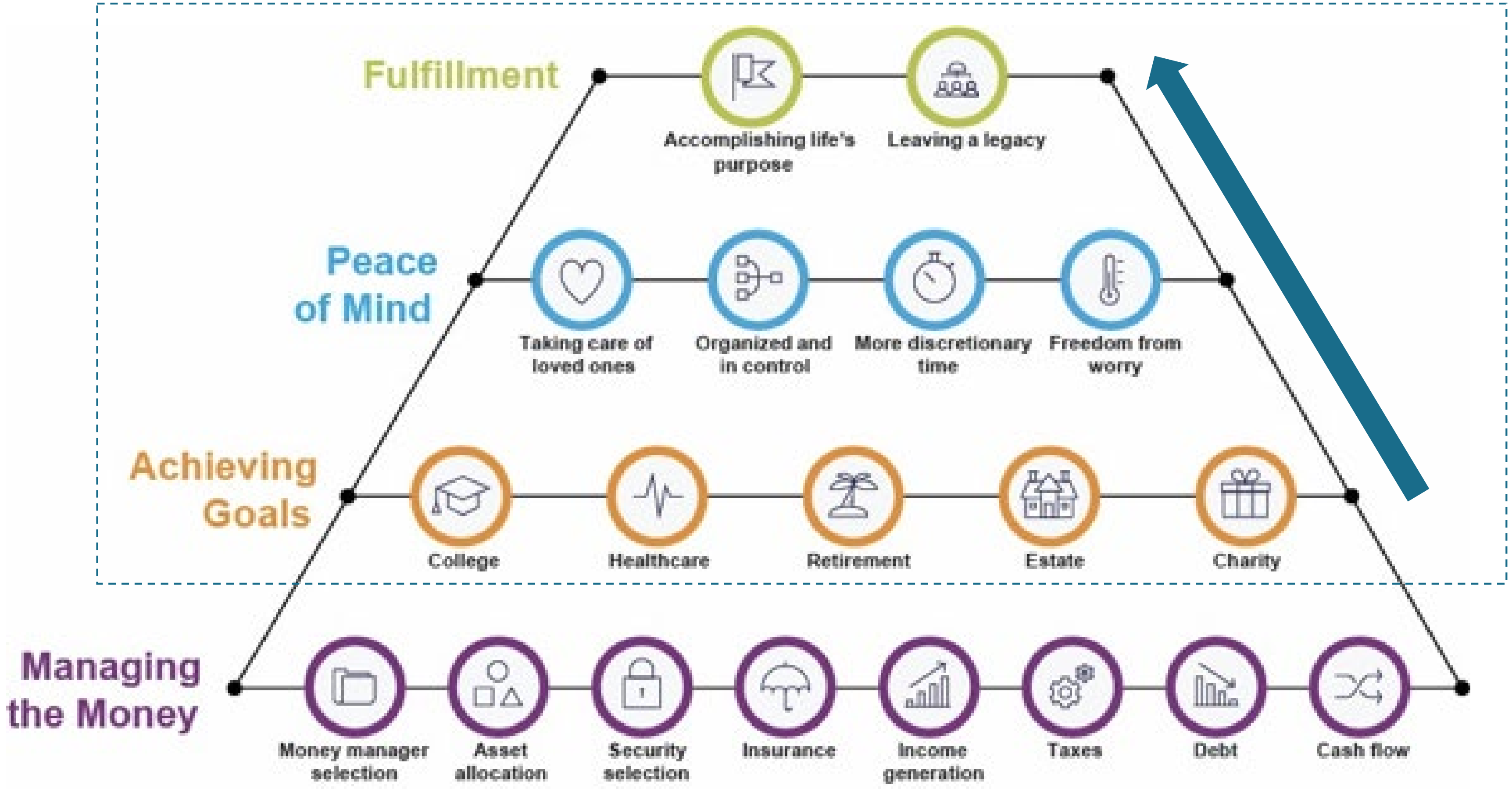
15
The Stevie® Awards for Sales & Customer Service
Customer Service Awards 2015 -2021

94%+
Customer satisfaction

eMoney

Helping people talk about money

Helping Advisors Become Better Planners



Financial Planning

eMoney

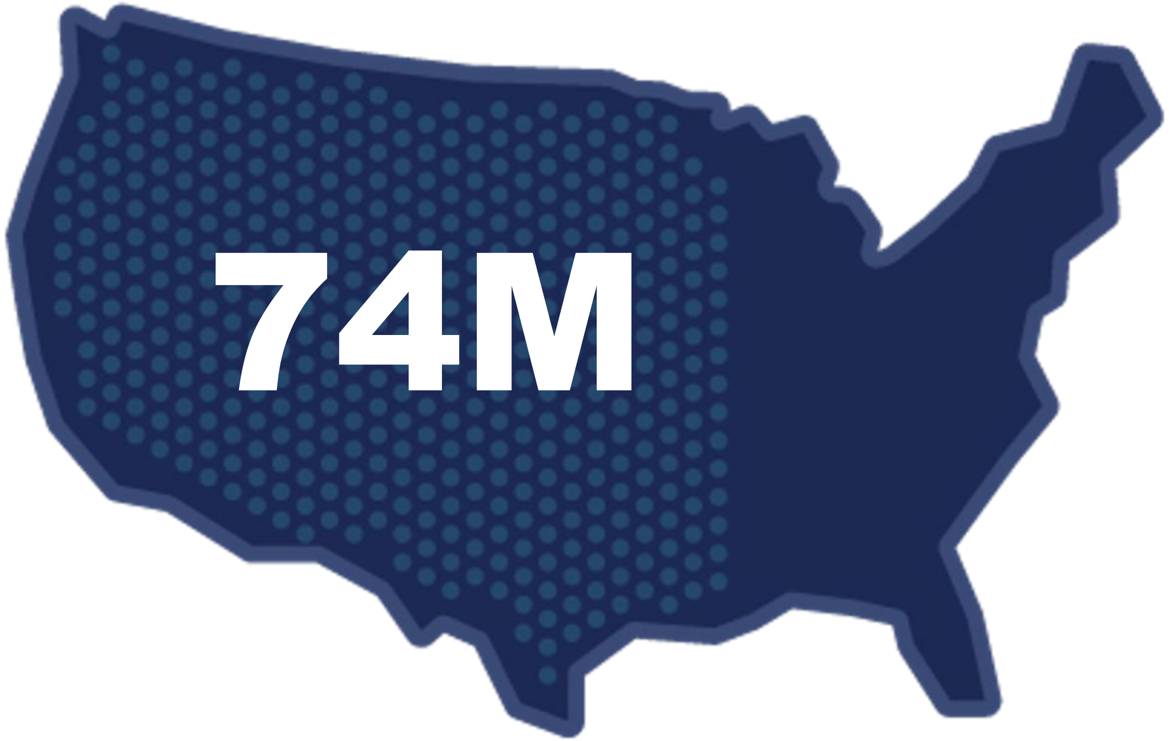
Financial Wellness

incentive

Advisor Marketing

bamboo

Meeting the Growing Demand for Advice through Digital Engagement



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

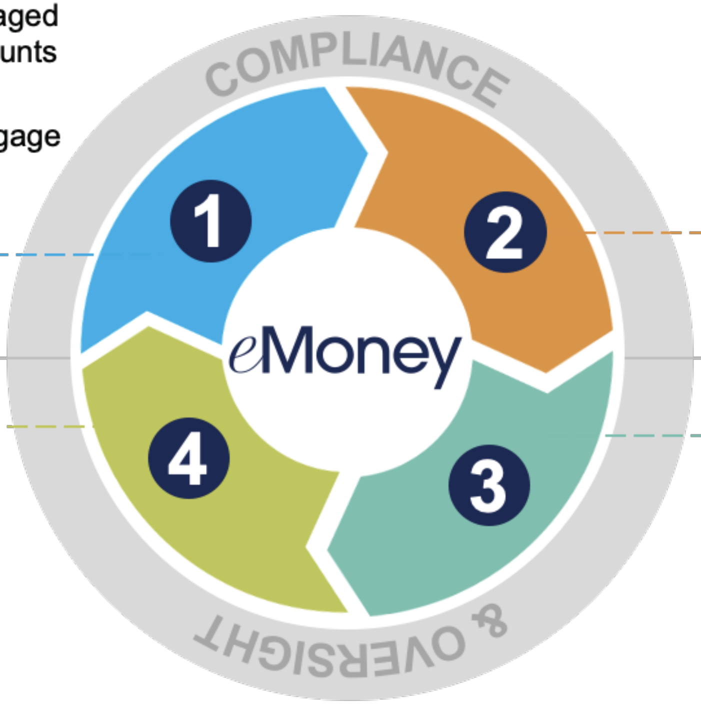
Financial Advisors focus on ~35% of these households … **technology can close the gap**

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

Assemble Client's Full Financial Picture



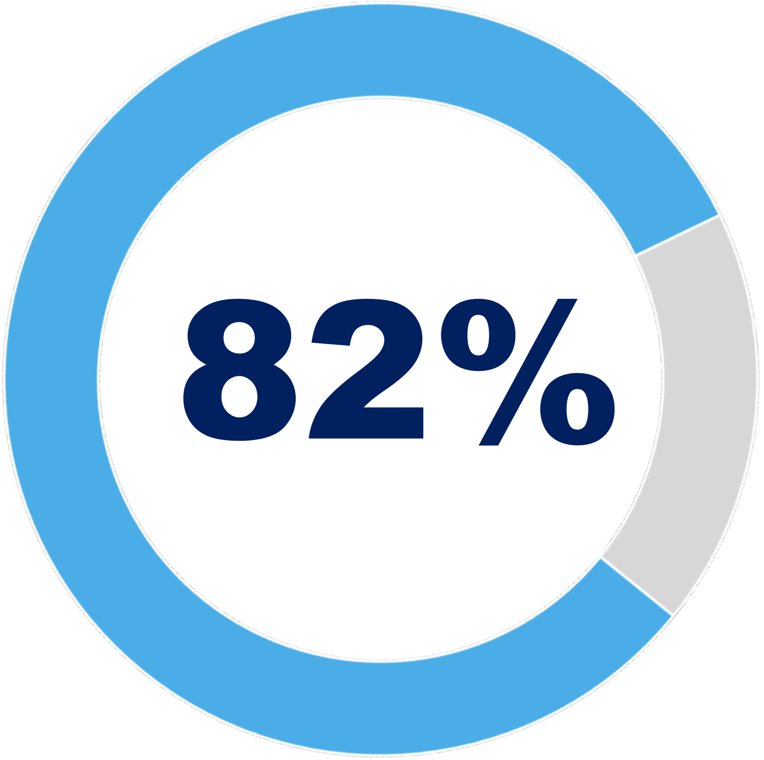
Engage Clients with Interactive Tools and Experiences

Deliver a Personalized Financial Plan

Leverage What-If Scenarios to Drive Deeper Understanding

The Impact of Financial Planning

Advisor Efficiency



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

Client Satisfaction

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**

60% Sought eMoney to **save time in creating financial plans**

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

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?	2019	2021
My investment with eMoney is paying off.	66%	86%
My clients are more satisfied because of eMoney.	69%	90%

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.