

INTEROCEAN CAPITAL

How a \$4.5B RIA Uses eMoney to Serve Entrepreneurs



InterOcean Capital takes a holistic approach to wealth management, offering comprehensive planning to individuals, business owners, and institutions. In 2022, the firm acquired a location in Scottsdale, Arizona, where advisors Michael Carlin, AIF®, Drake Qualls, CFP®, Shaunna Zoeckler, CDFP®, and Andrea Donaldson, CPA®, dive into the details of tax and estate planning with high-net-worth entrepreneurs.



Independent RIA



Serving over 1,500 households



Locations in Scottsdale, Chicago, and Nashville



Scottsdale advisors have used eMoney since 2013

“eMoney allows me to get much more nuanced, which is particularly helpful for our business owner clients. It allows me to input layered entity ownership and pass-through income, advanced estate planning strategies, and model things for complex client situations.”



-Drake Qualls, CFP®
Vice President,
InterOcean Capital

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Roots in Tax-efficient Wealth Management

InterOcean Capital Group's Scottsdale office grew its business through a partnership with a local accounting firm that happened to be in the same building. *“We were getting referred by CPAs to clients who had a lot of transition going on,”* Qualls said. This includes business owners using holding and operating companies in a layered structure as an asset protection strategy. With an inherently complex clientele, *“we were able to really hyper-focus on being more holistic.”*

Creating an Impactful Roadmap

As a holistic, tax-aware financial planner, Qualls naturally gravitates toward the Income Tax Report in eMoney. *“This report allows me to look across the projected lifetime of the client to start a conversation,”* he says. *“By pairing the Income Tax Report with a client's tax return, and interfacing with their accountant, we're able to identify opportunities. We create a roadmap that allows you to make these decisions that have an impact across generations.”*

Deep Cash Flow and Scenario Planning

In addition to his multigenerational approach, Qualls builds trust with clients through an interactive planning experience. The Monte Carlo analysis and Decision Center are two of his most-used features. *“When you use these with clients, there's some easing of anxiety,”* he says. He appreciates the ability to combine scenarios and what-ifs to provide the bigger picture in Decision Center. *“You can back out inflation, model a long-term care event, a spike in costs, or a dip in returns to get an idea of what it would take to break the camel's back.”*

Illustrating Problems Before They Happen

Scenario planning is valuable to him because it can proactively address issues. He recalls a newer client with a sizeable age gap with his wife and a portfolio with several annuities. The restrictive structure of these investments left a projected income funding shortfall for the wife. Using Decision Center, he illustrated that gap to address the client's risk aversion. *“For that plan, the message was, ‘You need to have some growth and take some risk to deliver the level of returns you want to see, and it's not for you, it's for your spouse.’”* The details revealed through the eMoney platform hit home. *“For this client, it was fundamentally a matter of analyzing cash flow.”*