eMoney

Full-spectrum Planning for Enterprise RIAs

How enterprise RIAs create a first-step-to-full-plan experience that wins recruits, saves time, and drives business growth with eMoney.

The Challenge:

A Patchwork Planning Stack That Drains Time and Dilutes Growth

Inside many enterprise RIAs, advisors operate across a patchwork of tools for planning, aggregation, account opening, trading, and more. To ease acquisitions, the home office may offer multiple planning systems—multiplying training, communications, and integration work while creating inconsistent advisor experiences and messy data flow. Advisors who need to answer a single client question face workflows designed to build full plans, so planning gets deferred. Add uncertainty around certain vendors' roadmaps and delivery, and the result is often bogged-down planning programs, slower onboarding after acquisitions, higher support costs, and a weaker tech pitch when competing for new firms and talent.

Tech Priorities for Large RIAs

- Full spectrum of planning solutions
- Intuitive, interactive client experience
- Best-in-class aggregation and integrations
- Flexible, customizable solutions
- Enterprise-grade support and security
- Trusted partner

The Solution:

One Planning Standard, Built for Scale

For enterprise RIAs, financial planning is the engine behind asset growth, advisor productivity, and stronger client relationships. To equip large advisor networks and win recruits, the home office needs a platform that pairs top-tier planning with efficient workflows and consistent experiences for clients. When eMoney serves as the single planning solution, deeply integrated with the rest of the enterprise's tech stack, firms create a continuous client journey from quick, one-question needs to advanced strategies, cut operational overhead, and expand planning across the entire advisor base.

A Single Path from Quick Answers to Full Strategy

Clients don't all start at the same depth. Many begin with a one-question scenario and only later graduate to a full plan. eMoney supports that whole arc in one place: fast, lightweight needs assessments for quick answers, and advanced planning when the relationship deepens. Because the client and their data stay in a single workspace, advisors aren't re-keying data or relearning tools as the client's situation gets more complex, and the home office can build one training path that serves everyone.

- Needs Analysis gives non-planning advisors a simple on-ramp to start planning.
- As client needs grow, the same plan progresses to multi-scenario planning—no rebuilding necessary.
- A single platform reduces confusion and keeps enablement consistent across the field.

Workflows That Move Advice into Action

Planning doesn't live in a vacuum. eMoney connects to the rest of the enterprise stack with powerful integrations so that recommendations flow into the next step—account opening, reallocations, contributions, and billing—without extra clicks or hand-offs. Aggregation brings a client's full financial picture into view, making it easier to spot opportunities and consolidate assets under the firm.

- Bi-directional data flows reduce duplicate entry and keep advisors in one workflow.
- Deep integration reduces tech stack complexity and promotes data mobility.
- Account aggregation centralizes balances and activity in one view, helping advisors spot planning and AUM-consolidation opportunities.

A Partner You Can Plan Around

Home-office leaders want a primary planning platform that keeps pace with the field, honors commitments, and provides a stable roadmap. eMoney has built its business around financial planning, designing product roadmaps that align with how enterprise RIAs operate and serves as a trusted partner in driving training, productivity, and technology ROI.

- Product priorities anchored in financial planning for enterprise RIAs, aligned to home-office priorities and advisor productivity.
- Enterprise input translated into shipped capabilities.
- Transparent roadmap and steady releases that reduce uncertainty, support multi-year enablement, and give leaders confidence to standardize.

Real Results from Enterprise Users[1]

94%
improved customer satisfaction

80%
gained new clients

77%
improved client retention and referrals

71%
increased advisor productivity

eMoney Solutions Powering an Enterprise RIA That Grows AUM with Advisor-First Workflows

Solution	Core Benefit
eMoney Planning Suite	One workspace for the full journey, from quick scenarios to multi-scenario plans, without rebuilds or tool swaps.
Needs Analysis	Simple, one-question planning that gets non-planners started; same case can expand as needs grow.
Integrations and APIs	Ensures bi-directional data flow and seamless transitions from eMoney software to the rest of the enterprise's tech stack.
eMoney Aggregation	Consolidates held and held-away accounts in one view to reveal planning gaps and AUM-consolidation opportunities.
Client Portal	Transparent, interactive client experience tied to the planning workspace to keep momentum between meetings.
Intelligent Planning Insights	In-workflow cues that help advisors complete stronger plans faster and with more consistency.
Enterprise Support and Roadmap	Planning-focused roadmap and predictable releases that leadership can align to multi-year platform plans.

[1] Source: eMoney research, 2024; n=704 advisors