

CoPlanner Product Vision Overview

A Smarter Way to Plan

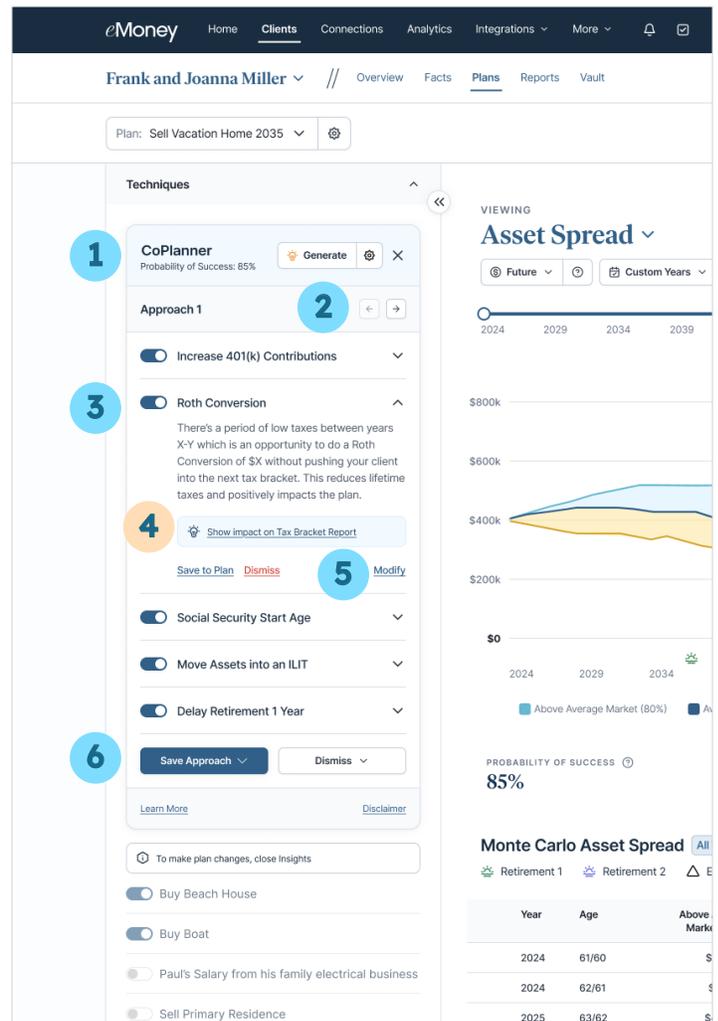
Imagine a tool that simplifies planning by automatically assessing all client data and presenting actionable strategies in real-time.

Introducing eMoney CoPlanner, a feature designed to evolve how financial advisors create and deliver financial plans in eMoney. CoPlanner goes beyond the single-variable solvers available in eMoney today, analyzing all client data to consider all aspects of a client’s financial picture.

When the analysis is complete, CoPlanner generates tailored approaches to help clients achieve their goals while giving you complete control to dismiss, save, or modify these suggestions.

Here’s how it works:

- 1 Click Generate to prompt the system to analyze the client’s situation and produce a set of Approaches.
- 2 Toggle through Approaches, a grouping of system-generated Techniques, designed to match a user-defined probability of success.
- 3 Expand each Technique to see detailed descriptions that explain what the system is surfacing.
- 4 Use report suggestions tied to each Technique to evaluate its impact or support client conversations.
- 5 At the Technique level, you can save, dismiss, or modify individual Techniques (modification isn’t available in the early-adopter release).
- 6 At the Approach level, you can save or dismiss all Techniques to the current plan or a new one.



● Supported in initial early-adopter release ● Not supported in initial early-adopter release

Your Preferences, Your Results

With a framework developed by our team of Certified Financial Planners™, the CoPlanner approach is designed with the flexibility to customize the outputs to the specific needs of your business and clients, ensuring both comprehensive and personalized strategies.

By creating a consistent and personalized planning process, eMoney CoPlanner enhances client relationships and also drives business growth through its efficiency and ease of use.

Whether you're crafting plans for an entire client base or focusing on individual cases, eMoney CoPlanner provides the tools you need to succeed.

Here's how it works:

- 1 Use Mode to switch between the classic single-variable solvers from eMoney and the new holistic experience.
- 2 Enter the target probability of success the system generated techniques will help you achieve.
- 3 Manage all technique-related settings, grouped by topic for easy navigation.
- 4 Toggle techniques surfaced in system-generated approaches on or off based on your preferences.
- 5 Customize the output of techniques like the maximum amount you'd consider shifting a client's retirement age or living expenses.
- 6 Save your settings to a specific client or at the advisor level to apply them across your entire client base.

 **Manage Settings**
×

Mode 1

CoPlanner
Utilize client preferences to generate complete approaches

Single-Variable Solvers
Single-point insights based on the plan in context

Technique Preferences

Manage Advisor Defaults

6

Expand topic areas to customize client preferences for **Frank and Joanna Miller** and enable or disable individual techniques from being included in generated approaches.

Desired Probability of Success

80

%

↑ ↓

2

3 **Retirement** 5 of 6 Active ^

Turn All On

Retirement Age

What is the maximum amount of years your client will consider adjusting their retirement?

5
↑ ↓

4 **Retirement Spending**

What is the maximum amount your client would be willing to adjust their living expenses?

10%
↑ ↓

5

Save More Now

How much would your client(s) be willing to reduce their expenses before retirement in order to increase savings?

10%
↑ ↓

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Intelligent Reporting for Impactful Conversations

For advisors, context is everything. The reporting and presentation tools in eMoney CoPlanner provides unique capabilities that empower advisors to create and deliver impactful presentations:

Here's how it works:

- 1 Use technique-associated report suggestions to find relevant reports that help assess techniques or support client conversations.
- 2 Access system-generated presentations with reports tailored to the client and plan in context, making it easier to tell the plan's story.
- 3 Read personalized system-generated notes that explain the conditions present, helping you prepare for client meetings or enhance printable presentations.
- 4 Adjust settings to decide if the system produces technique-associated reports, full presentations, or accompanying notes.

The screenshot shows the eMoney CoPlanner interface for a client named Frank and Joanna Miller. The main view is a 'Tax Bracket' report. On the left, there is a 'Techniques' sidebar with a 'CoPlanner' section showing a 'Probability of Success: 85%' and a 'Generate' button. Below this, there are several techniques listed with toggle switches, such as 'Increase 401(k) Contributions', 'Roth Conversion', 'Social Security Start Age', 'Move Assets into an ILIT', and 'Delay Retirement 1 Year'. A 'Show impact on Tax Bracket Report' button is also visible. The main report area shows a 'Tax Bracket' report with a chart and a 'Notes' section. The 'Notes' section contains text explaining the data and providing context. A 'Reports' panel is open, showing settings for report generation, including 'Turn All On' and three toggle switches: 'Coplaner suggests reports associated with system-generated techniques', 'Coplaner suggests entire presentations personalized to your client's unique circumstances', and 'Coplaner surfaces personalized narratives atop reports'. The interface also includes a navigation bar at the top with options like 'Home', 'Clients', 'Connections', 'Analytics', 'Integrations', 'More', 'Settings', 'Help', 'Training', and 'Sign Out'. The client profile section shows 'Frank and Joanna Miller' and various tabs like 'Overview', 'Facts', 'Plans', 'Reports', 'Presentations', and 'Vault'. The 'Plan' is set to 'Ideal Retirement' and the 'Mode' is 'Presentation'. There are also buttons for 'Share Plan' and 'Edit'.

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By integrating these capabilities, advisors can effectively bridge the gap between technical recommendations and client comprehension. This empowers advisors to foster trust, and feel more confident delivering advice, leading to more impactful and collaborative client meetings.

Easily Transition from Plans to Next Steps

System generated plans enable eMoney to automatically include a summary of key changes and recommended actions via the Observations and Next Steps report.

This report serves as a bridge between planning and action, providing both advisors and clients with clear, actionable guidance.

Here's how it works:

- 1 As system-generated techniques are saved to the plan, eMoney recognizes the Observations & Next Steps report as relevant and inserts it into the presentation automatically.
- 2 After reviewing Next Steps, you can easily mark them complete, delete, or modify the text to align with your recommendations.
- 3 Adjust the report settings to customize the default text of the observations and next steps captured by the system or disable the report.

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