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Edward **O'Brien** CEO



Ed O'Brien sets the tone for eMoney Advisor's success. Since Ed was named CEO in March 2016, eMoney has more than tripled in size. He has over 30 years of experience in finance with a focus on advisor technology.

Ed previously served as Senior Vice President and Head of Platform Technology for Fidelity Institutional where he managed the development and operations of platform technologies supporting RIA broker-dealers and family office clients of Fidelity's clearing and custody businesses. Ed led his team to be granted two patents for the innovative technology design used to launch WealthCentral®, Fidelity's platform technology.

Ed's previous experience includes an array of areas. Outside of his Fidelity career, Ed launched AdvisorTech, a business that successfully introduced a technology platform for financial advisors in Japan, South Korea, and Germany. In addition, he has served as president and board member for the Providence Society of Financial Analysts.

Ed received a bachelor's degree from Stonehill College in 1986 and an MBA from Bentley College in 1991.

What do you think is the most common misconception about financial planning?

There is still an idea that a "financial plan" is a static document or product that is handed off to a client. We know the best financial planners make the plan a collaborative experience to provide a path to guide the client/advisor journey.

What's your favorite thing about helping people talk about money?

Driving better financial outcomes for more people and helping people understand the best behaviors in areas like planning, budgeting, spending, and investing to help them achieve financial wellness.

Frank Tropiano – Head of Client Services



As Head of Client Services, Frank leads more than 200 employees dedicated to customer service, implementation, training, coaching, and client support. His previous experience as Head of Product for eMoney combined with eMoney's award-winning customer service ensures that Frank and team can help eMoney's users maximize their experience and understanding of the eMoney platform to drive business growth. He also serves on eMoney's core leadership team.

Frank joined the company in 2002 and has spent his 30-year career focused on the development of financial applications, including online brokerage trading and e-commerce systems. He previously served as Regional Operating Officer and Director of eSolutions for Breakaway Solutions, Inc., an internet consulting company and application service provider. Prior to joining Breakaway, Frank held various leadership roles at Reality Online, a Reuters company, including Vice President of Reuters Web Development, Vice President of Development, Director of Content Services, Director of Data Center Operations, and Director of Macintosh Products.

Frank earned his bachelor's degree in computer science from Drexel University in 1988.

What was the best piece of advice about money that you were given at an early age?

Pay yourself first – deduct and save a portion of each paycheck, then pay your bills. The remainder is discretionary money to spend.

What do you think is the most common misconception about financial planning?

Most people think financial planning is only for the wealthy. In reality, financial planning is for everyone, no matter your income or net worth, to help with budgeting, saving for retirement, paying for a child's education, or planning for a special life event.

Jason Reiser – Head of Legal and Risk



As Head of Legal and Risk, Jason oversees and implements the legal and risk management strategy of the company. Some of his duties include structuring and negotiating eMoney's transactions, coordinating roll-out of new initiatives, managing the protection of the company's intellectual property, overseeing litigation matters, ensuring eMoney's commitments to its data privacy obligations, and providing practical legal advice across all business functions. Jason also chairs the company's risk committee and serves as eMoney's privacy officer.

Prior to joining eMoney in 2013, he was an attorney at Pepper Hamilton LLP, specializing in intellectual property commercialization, venture capital financing, and technology development.

Jason earned a bachelor's degree in economics from Bucknell University and received his Juris Doctor from Rutgers University School of Law. He is also designated as a Certified Information Privacy Professional (CIPP/US) and a Certified Information Privacy Manager (CIPM) by the International Association of Privacy Professionals.

What do you think is the most common misconception about financial planning?

That it has to be complicated, time-consuming, and expensive. With the right approach (which includes using a trusted advisor and the right tools), financial planning can be intuitive, affordable, and even fun. The payoff is well worth the effort.

What's your favorite thing about helping people talk about money?

Talk about money shows people how simple steps can have significant and long-lasting impacts. It is really eye-opening when you demonstrate the influence time can have on small changes in savings or behavior.

Jess Liberi – Head of Product



As Head of Product, Jess brings eMoney Advisor's product vision and strategy to life. In this role, she focuses on the evolution and development of eMoney's robust portfolio of products, creating a powerful user experience across the platform. Working closely with financial advisors and advisory firms, Jess immerses herself in their world to fully understand them and their clients' needs. Jess has routed eMoney to focus on the growth and evolution of the financial services industry, its advisors, and the clients they serve to deliver a comprehensive and competitive suite of solutions.

Bringing 15 years of diversified experience in financial services, including product, relationship management, and sales, Jess joined eMoney in 2014. Spearheading the product organization and development sector of eMoney's interactive planning tools and reporting suite, she has succeeded and set the precedent.

Jess graduated from the University of Virginia with a Bachelor of Science in economics and finance.

What's your favorite thing about helping people talk about money?

I love building solutions that make a difference in people's lives. Regardless of a person's financial situation, money affects EVERYONE. Helping people feel empowered when it comes to their personal finances is truly meaningful work. Taking what can be a complex and sensitive conversation and being able to break it down in ways that anyone can understand and take control of is what inspires me.

What does financial peace of mind mean to you?

It means feeling in control of your financial future, being able to confidently make decisions, and feeling that you understand the impact those decisions have.

Matthew Schulte – Head of Financial Planning



As Head of Financial Planning, Matthew focuses on helping clients fully utilize eMoney's dynamic financial planning tools. Matthew and his team of certified financial planners and analysts help clients implement practice management strategies on an in-depth level to collaborate and achieve business results. As one of the founding employees of eMoney Advisor, he has worn a number of hats, juggling various responsibilities and making significant contributions toward the feature-set definition of the platform. Matthew has also been heavily involved in the implementation of the platform with enterprise clients, truly giving him a well-rounded expertise of the technology.

Matthew has more than 20 years of experience in the financial services industry. Prior to joining eMoney, he was an Advanced Marketing Consultant with Prudential Securities, responsible for marketing efforts in the Northeast.

Matthew earned his bachelor's degree in business from the University of Minnesota and holds a Master of Business Administration with a concentration in financial services from St. Thomas University. He holds the CLU, ChFC, and CFP® certification.

What was the best piece of advice about money that you were given at an early age?

Pay off credit card debt in full each month. It will help encourage you to live within your means and it will quickly become something you don't even think about—you just do it.

What does financial peace of mind mean to you?

Depending on your age, family situation, and personal preferences, financial peace of mind is highly personal. For one person it may mean paying off student debt, for someone else it could be not worrying about being a financial burden for their loved ones, and for another person it could be the freedom to travel anywhere they want. The great thing is, there is no right or wrong answer.

Megan Murray – Head of Finance



As Head of Finance, Megan has guided financial planning and analysis, strategy, pricing, accounting, billing, and facility management functions since 2015. Megan and her team ensure that eMoney can both maintain its fast innovation and thrive financially through its growth.

Prior to joining eMoney, Megan spent 14 years at Fidelity. She thrived in multiple financial roles across the organization with responsibilities that included rebuilding the financial architecture platform for both the workplace and retail organizations and enabling each to view multidimensional economic analytics.

Megan earned a bachelor's degree in accounting from Villanova University and an MBA from Boston College.

What do you think is the most common misconception about financial planning?

That it is complicated and hard. In reality, people do it every day in a microscopic way when they are figuring out how much money to spend in a store.

What does financial peace of mind mean to you?

Knowledge is power. While it may not look great at the moment, having the knowledge and insight into your financial world is better than not knowing anything at all.

Nicholas J. DiLisi Jr. – Head of Technology



As Head of Technology, Nick oversees software development and IT operations for the company. As one of the pioneering employees who co-founded eMoney in 2000, he also served as Chief Information Officer. You can say Nick's contributions to eMoney's core products give them the "X" factor not found in other financial platforms.

Prior to his career at eMoney, Nick was Vice President of Development at VerticalNet, Inc. where he was responsible for building the firm's technology group, as well as the migration and implementation of the technology used to power nearly five dozen B2B communities. He also served as the Vice President of Presentation Systems at Reality Online, a Reuters company. In that role, he oversaw the technical development of internet and client/server

applications and was responsible for Reality's core technology and the suite of applications under the award-winning Reuters Money Network product line.

Nick earned a bachelor's degree in computer science from Drexel University in 1988.

What was the best piece of advice about money that you were given at an early age?

Pay yourself first.

What do you think is the most common misconception about financial planning?

That having a financial plan is just for wealthy people.

Joanne Del Signore – Head of People Experience



As Head of People Experience, Joanne plays an essential role in creating and nurturing eMoney's strong culture; one that lets people perform at their best while achieving strategic objectives. She leads an exceptional team that supports eMoney's most important asset – its people – and the functions that help the organization thrive, including talent management, diversity and inclusion, employee relations, talent strategy, learning and development and total rewards. She works with business leaders to build and manage a People Experience organization that reflects and support the dynamic needs of the business.

Joanne joined eMoney in 2018 with an extensive background in leadership and talent management. She has more than 20 years of experience in human resources with a focus in the financial and pharmaceutical sector. Joanne has contributed to organizations during times of explosive growth and helped to onboard and train the talent needed to move the firm forward. Prior to joining eMoney, she held senior positions in talent acquisition and recruitment at Amerisource Bergen, TD Bank, and Sovereign Bank.

Joanne earned a bachelor's degree in history from Villanova University.

What was the best piece of advice about money that you were given at an early age?

Only spend what you can afford. Do not accumulate credit card debt that you cannot pay off each month and always save so you have a cushion should unexpected life events happen.

What's your favorite thing about helping people talk about money?

Making financial planning less complicated and more accessible through our software. It feels good to know that we are helping our clients provide their clients with the peace of mind that they can obtain financial stability for the themselves and their family.

Susan McKenna – Head of Marketing



As Head of Marketing, Susan provides the marketing strategy and vision that align with eMoney's business objectives and helps identify opportunities for future growth. She leads a powerhouse team that supports the firm's client acquisition and engagement strategies along with developing and executing robust campaigns centered on client communications, product marketing, events, demand generation, creative content, sales development, thought leadership, public relations, brand, and internal communications.

Susan joined eMoney with an extensive background in leadership and aiding companies to grow and scale. She has more than 30 years of experience in marketing, specifically in software and services for both major global market leaders and smaller rapid growth businesses. Prior to joining eMoney, she held senior marketing positions at Billtrust, Revitas (sold to Model N), Princeton Softech

(sold to IBM), and Deloitte Consulting.

Susan graduated from Drexel University with a Bachelor of Science in marketing.

What was the best piece of advice about money you were given at an early age?

Live within your means!

What's your favorite thing about helping people talk about money?

Whether you're just starting out or thinking about retirement, eMoney takes the fear out of talking about money by making it actionable.