

eMoney | CASE STUDY

# Berating Advisors: A Time-tested Process for Scaling Financial Planning with eMoney

THE CLIENT



THE GOAL



THE SOLUTION



THE RESULT



Vision:

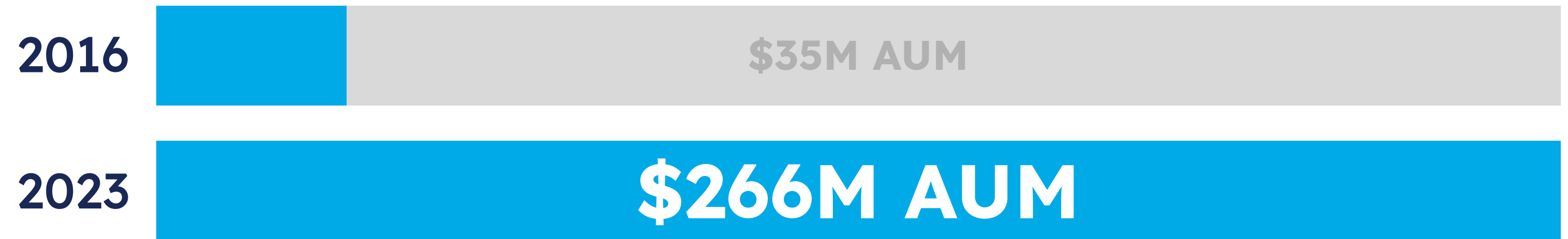
Own the 412

 4,000 lives impacted

 \$10 million in revenue

 20 CFP® professionals

## The Client



 **600+%** AUM growth

 **12** employees

**649**  households served

Leading with **holistic financial planning**

## Firm Profile



### Established

2016, eMoney user since 2017



### eMoney Product Used

eMoney Pro



### Business Model

Independent, affiliated with LPL



### Location

Pittsburgh, PA



### Team Size

12 employees

# The Goal

When Greg Furer founded Beratung Advisors, he was eager to provide a higher level of dynamic, comprehensive financial planning. He already knew eMoney was the tool he needed to do this and began connecting with other professionals who used eMoney.

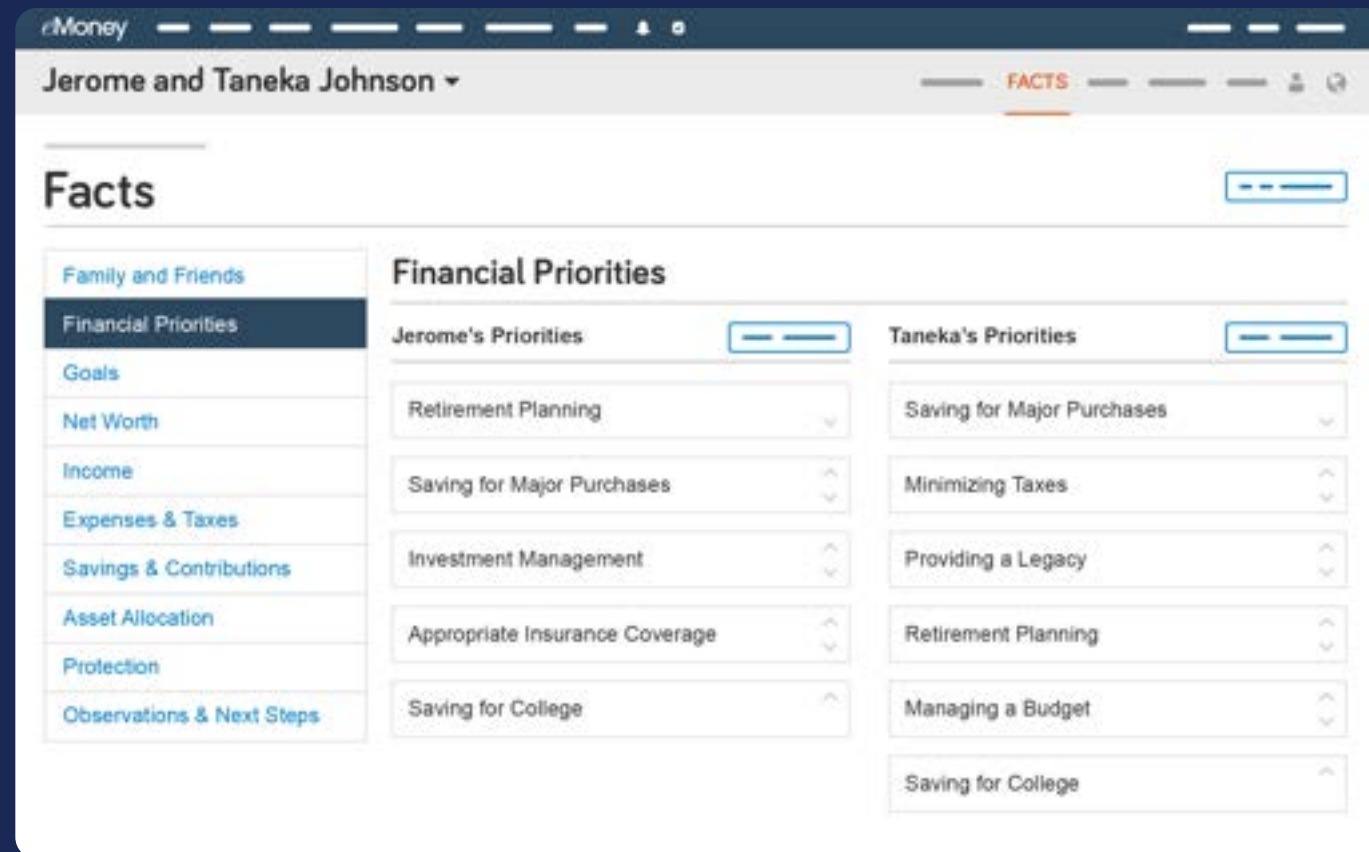
“Beratung has grown by attracting other financial planners,” Furer says. “The real reason for this rapid growth in planners is that I teach eMoney. It’s a big part of what we’re building and creating here. It’s the tool we use to educate and empower our clients. Without it, we wouldn’t be able to live up to our vision.”

That vision is now to “Own the 412”—the Pittsburgh area code—representative of their goal to impact 4,000 lives and achieve \$10 million in revenue with a team of 20 CFP® professionals. At the core of this vision is Furer’s work to establish a scalable, repeatable planning process in eMoney. A process that will allow him to connect with clients on a deeper level while holding engaging, interactive planning discussions about their future.

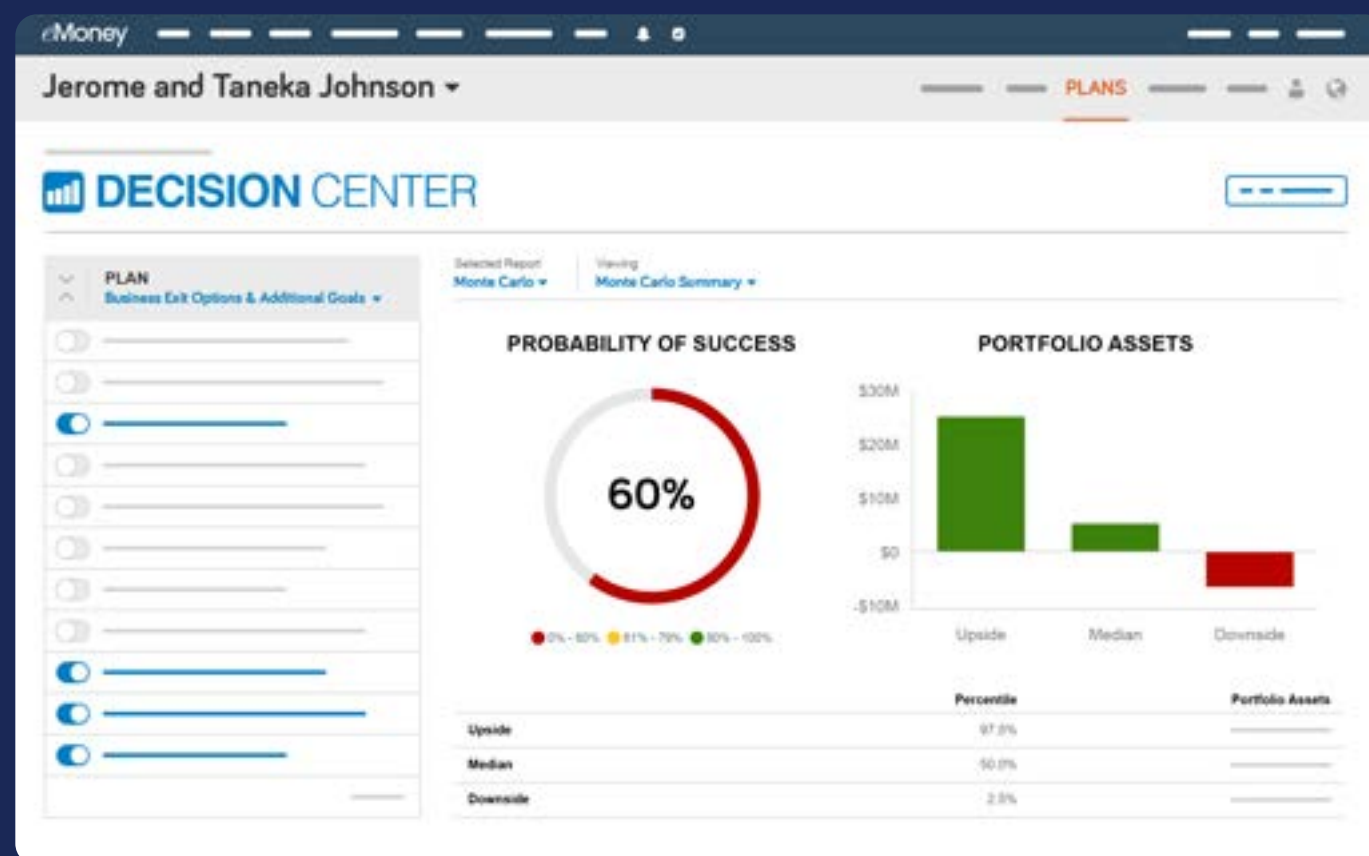
“A big portion of our value proposition is eMoney. We believe that when we are better, our clients’ lives are better. And the best tool we found to do that is eMoney. It helps our clients to truly make informed financial decisions.”

— Greg Furer, CFP®, CRPC®  
Founder and CEO





**Base Facts helps advisors understand each client as a unique individual.**



**Monte Carlo Summary keeps clients focused on plan outcomes.**

## The Solution

eMoney plays a vital role in a planning process that engages clients' innermost motivations.

“We want to know a client’s values, goals, and what it means to live a fulfilling life,” says Furer. “We use Base Facts in eMoney to understand the person in front of us. It’s one of the features that sets eMoney apart.”

Furer uses the Client Onboarding, Goals, and Financial Priorities tools within Base Facts to quickly gather and present data to clients. This streamlines the most time-consuming parts of the planning process. It also allows him to organize all of a client’s data in one place—which creates a powerful moment of clarity.

“When you do this correctly, and you truly listen, clients will say they’ve never felt so heard. They’ve never felt so seen. Half of my clients at this stage break down in tears,” Furer says.

With all of a client’s information in one place, Furer uses Decision Center to stress test financial plans and model a number of potential scenarios—giving clients confidence in their plan’s resiliency. He takes things further with the Monte Carlo Summary view within Decision Center.

“The Monte Carlo Summary is crucial because it takes all the emotion out of financial decisions,” says Furer. “When clients are tuned into their probability of success, they’re not worried about market ups and downs. They understand the consequences of their decisions. But most importantly, they become a part of the planning process and they stay focused on what’s important: pursuing their goals and living a fulfilling life.”



**176% planning revenue growth 2021-2022**



**100% net new assets from comprehensive planning in the last two years**



**98% client retention rate**

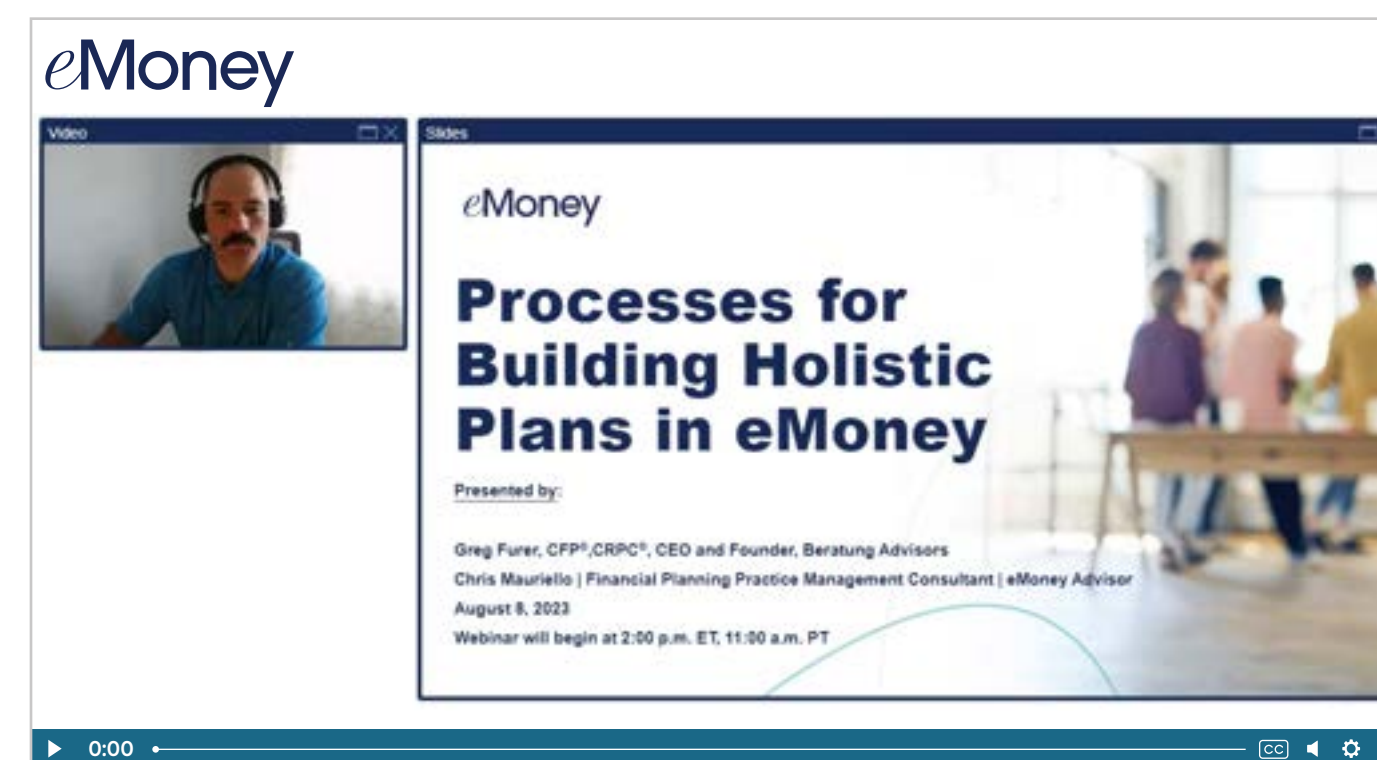
## The Result

Furer's use of eMoney has resulted in an efficient planning process that cuts to the core of what clients want to achieve and keeps them focused on those priorities throughout the relationship.

“eMoney makes things easy for clients,” Furer says. “It clearly illustrates where they are today and what decisions they need to make to get to their preferred future. That’s what financial planning is all about.”

While eMoney has helped Furer and the team build lifelong client relationships, it’s also yielded robust firm growth, including a 600+ percent AUM increase between 2016 and 2023. They doubled planning revenue in 2022 and are on track to double planning revenue again in 2023, with every client having a comprehensive financial plan by the end of 2024.

“If you’re going to do holistic financial planning, the kind that’s truly impactful for clients, you have to make it scalable to be profitable,” says Furer. “We’ve built our process around eMoney for exactly that reason.”



### Learn More About Beratung Advisors' Planning Process

Furer's process for holistic financial planning has yielded extreme growth for his firm.

[Listen to an on-demand webinar](#) with Furer to get step-by-step guidance on creating holistic plans in eMoney.