

eMoney | CASE STUDY

CURO Financial: Finding Success Using eMoney as a Financial Planning Differentiator

THE CLIENT



THE GOAL



THE SOLUTION



THE RESULT



In Latin “curo”
Means **to Care**

■ The Client

AUM **\$250 million** as of 9/30/24

AUA **\$300 million** as of 9/30/24

 **352**

households served

200 with robust
plans in eMoney

Fee Structure:

**Financial planning
for a flat fee based
on complexity**

Team size: 6 

Firm Profile



eMoney User Since
2013



eMoney Product Used
eMoney Pro



Business Model
Fee-only RIA offering
financial planning



Location
La Jolla, CA



Team Size
6 employees

The Goal

Founded in 2016 by Jim Lingelbach, CFP®, ChFC®, CLU, RICP, BFA, CASL®, and Ciano Villaquiran, CFP®, ChFC®, CLU, BFA, CURO Financial and Insurance Solutions specializes in helping its clients navigate the retirement transition. They guide their clients through a comprehensive financial planning process using an EKG philosophy—imparting **Education** and **Knowledge** about retirement and offering **Guidance** every step of the way.

The CURO team believes that their best value—and greatest success—lies in financial planning. They take the time to get to know each client to learn what matters most to them so they can serve as a trusted advisor for life's big decisions and everyday concerns.

Villaquiran shares, “When your goal is to dive deeper into your relationship with clients, you have to have a platform that really promotes and drives the planning discussions and eMoney provides that.”

CURO Financial's goal is to be a partner, to relieve financial stress, and to help their clients attain the freedom to enjoy the life and activities that make them happy—and they achieve this through their expertise and focus on financial planning.

eMoney Planning Experience



The Solution

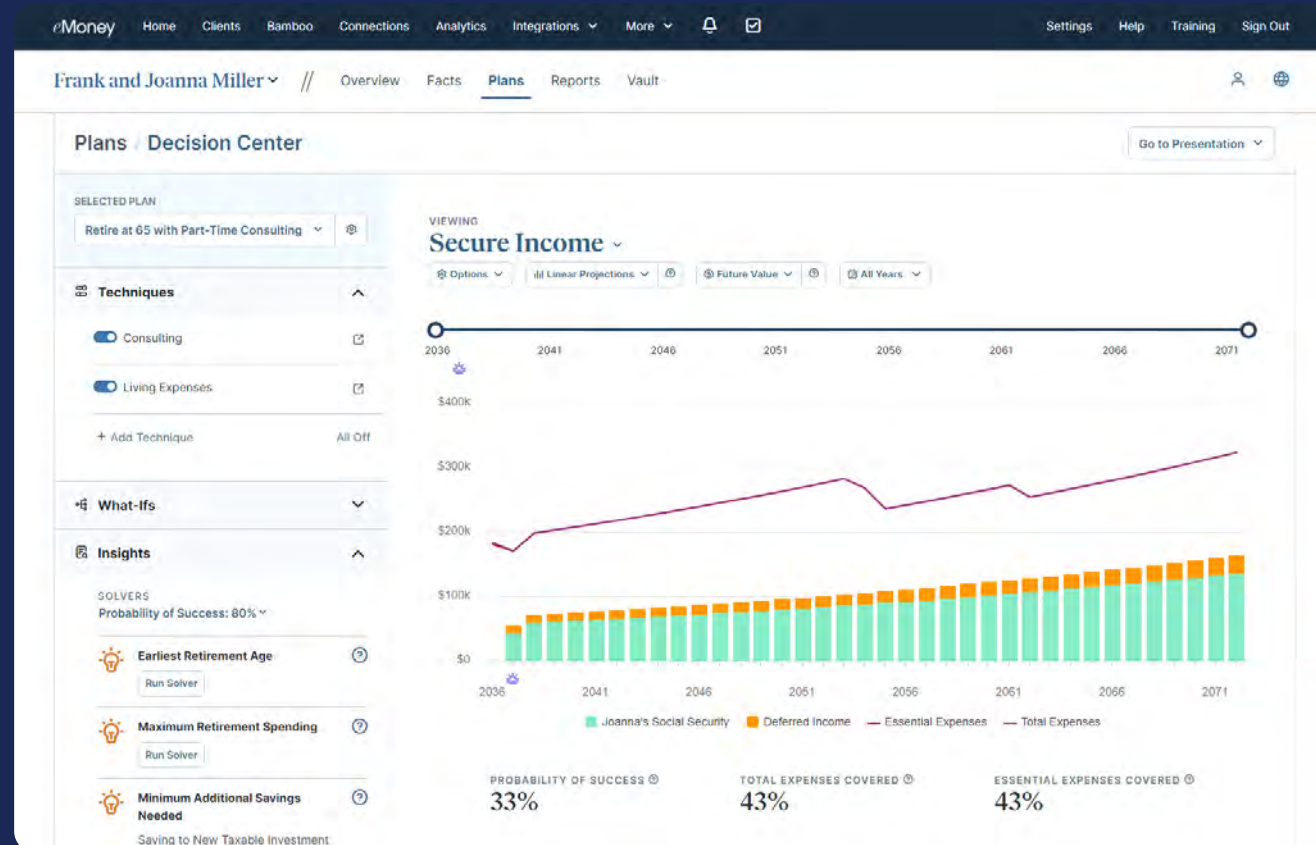
CURO has used eMoney since the firm’s inception—the founders knew it was the tool they needed to provide truly comprehensive financial planning. Lingelbach stated, “Most financial advisors at the time focused on investment returns and trying to beat the market, our goal was to switch our focus to financial planning, and I needed a software that really allowed me to do that.” Today, CURO’s planning process spans several meetings as they aim to understand each client’s unique goals, values, and vision for the future.

The firm undoubtedly believes that eMoney enhances retirement planning by enabling comprehensive scenario analysis and stress testing. They make particular use of eMoney for building out recommended plans and checking them against alternative recommendations, while running Monte Carlo analyses to demonstrate the plan’s resilience. The team enhances client communication by generating easy-to-understand reports and conducting interactive presentations in Decision Center.

Villaquiran notes, “We are increasingly using Decision Center in client meetings. Whereas before we would get updated numbers during a meeting and adjust [the plan] afterward to share with the client, using Decision Center to update and share those numbers during the meeting really allows us to expedite the discussion. It enhances the immediate conversation and helps speed up our timeline.”

Other standout eMoney differentiators for the CURO team are the platform’s modern aesthetics and stellar customer support. Villaquiran shares, “eMoney provides a lot of good support. Anytime we can’t figure something out, we know we can call and quickly get the help we need. The eMoney team is always very open to feedback and that’s a huge benefit.”

eMoney Decision Center Secure Income Report



“My team does very in-depth plans, and eMoney is the perfect tool to use for that. Clients love the visual element—it brings them the peace of mind that they will be able to achieve their goals.”

—Luciana Macedo, CFP®, BFA

The Result

The CURO team believes that eMoney allows the firm to specialize in planning. The partners directly credit eMoney as a key driver of their firm’s success and ability to deliver a true planning-centric experience. Having sophisticated yet user-friendly planning software has allowed them to build robust processes, customize advice for complex scenarios, involve clients throughout the planning journey, and deliver standout service.

CURO believes they offer a differentiated planning service because of their ability to illustrate recommendations in an engaging visual manner, provide in-depth analysis that gives clients confidence in their plan, and continuously improve their approach over time as eMoney capabilities evolve.

Client Peace of Mind

CURO Director of Operations Luciana Macedo, CFP®, BFA, shared a story about a recent client interaction. The husband of a client couple was making the difficult decision to retire. Although they have a very solid financial picture, he was struggling from an emotional standpoint to make the final decision. As an analytical person, he needed to see the full picture of his financial situation to commit. Seeing the plan projections in eMoney gave him the emotional security that he could safely make the decision whenever he was ready—whether this year or next.

Macedo added, “It wasn’t a matter of money, it was a matter of choice, and he was really happy and so relieved. His wife was eager for him to retire because she already had. It was such a positive experience that he gave me a hug to thank me.”

Looking to Grow Your Business? See How eMoney Can Work for You

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