eMoney | CASE STUDY

Horizon Advisers: Delivering Holistic, Comprehensive Financial Planning with eMoney

HORIZON ADVISERS

Helping clients pursue financial confidence

The Client

Founded
2012

Nearly
1,000
households served

22.7%
AUM 12-month trailing growth rate

AUM **$710 million** as of 1/27/25

137 new clients/ households gained in **1** year specifically through financial planning process

95%
of new assets come from comprehensive planning

Firm Profile

eMoney User Since
2015

Product Used
eMoney Pro

Business Model
Independent Broker-Dealer

Locations
Headquartered in Troy, Michigan, with 6 additional metro Detroit offices

Team Size
23 employees

The Goal

Horizon Advisers recognizes that the various financial aspects of their clients' lives are interconnected. Because of this, the firm embraces a truly holistic approach to financial planning. Since its founding, the firm has evolved to include comprehensive services encompassing investments, taxes, insurance, estate planning, and retirement planning.

With this comprehensive service approach deeply ingrained in their firm philosophy, around 90 percent of their clients have engaged with them in financial planning. They believe that by taking a holistic view, they can identify potential pitfalls and seize opportunities that may have gone unnoticed with a more siloed approach.

"We know that what we do makes our clients' lives easier. Financial planning is not an easy topic for individuals to think about. There's a lot that the average person doesn't know, and they need help. So, if they can find somebody who does a good job all under one roof, and who can lay their situation out in front of them and say, 'Here's where you are, here's where you can be,' it gives them confidence." —Scott Efrusy, CFP®

For this level of complex, comprehensive planning, Horizon Advisers knew they needed a robust tool that could support in-depth financial planning.

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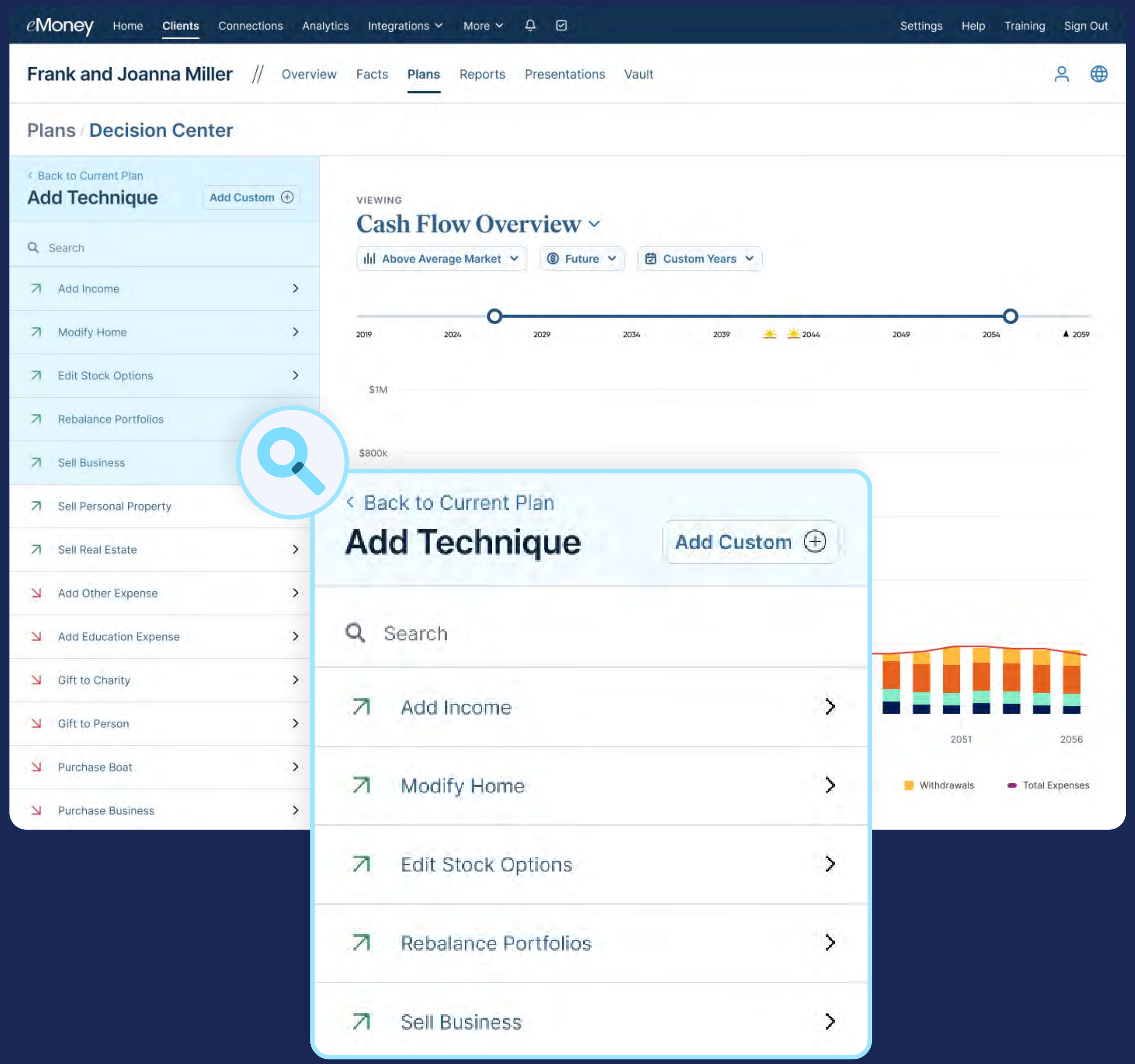
>
> **—Scott Efrusy, CFP®**

Decision Center

Detailed scenario planning helps clients visualize their financial decisions



Cash Flow Overview

The Solution

The firm's decision to adopt eMoney was driven by its commitment to providing holistic, complex planning. While familiar with other financial planning platforms, Horizon found eMoney to be the solution best equipped to serve their needs and it now lies at the heart of the firm's financial planning process.

One of the key strengths of eMoney is its ability to generate comprehensive cash flow reports, which the firm leverages extensively.

> Efrusy shared, “We love the cash flow report because we think it provides a great overall breakdown of clients’ current and future expenses as well as projecting the growth of their portfolios. It gives them a clear picture of their financial paths.”

He believes the level of transparency and foresight it provides is invaluable in helping clients make informed decisions about their financial futures.

Moreover, the firm extensively utilizes scenario modeling capabilities in eMoney, which prove invaluable for tax planning, Roth conversions, and other complex financial strategies. By modeling various scenarios, the firm can provide clients with a clear understanding of the potential impacts of different decisions, empowering them to make choices aligned with their long-term goals.

“We like that we can run multiple scenarios for any aspect of a client’s plan. It could be something as straightforward as a client wanting to see what a Roth conversion looks like from a tax standpoint and we can simply show them the base plan against the alternative scenario.” —Scott Efrusy, CFP®

Nearly 1,000 Households Served with Comprehensive Planning

The Result

Financial planning has become a cornerstone of the services offered by Horizon and eMoney plays an integral part in maintaining that value proposition. The firm's use of eMoney supports its staffing structure to lend efficiency to the process of creating and updating the financial plans of nearly 1,000 households.

Efrusy clarified, "We have a team of two, including myself, who use eMoney behind the scenes to create and maintain all client financial plans based on the information gathered by our client-facing advisors. We build the plans—including any analysis—and then modify them as needed to incorporate changes in clients' financial circumstances as well as their personal lives. We realize that the more in-depth we go with our planning the better, and eMoney allows us to do that."

Providing Confidence

Once a client has a financial plan in place, annual review meetings are anchored by a thorough examination of the eMoney cash flow report. This report provides a clear picture of current and projected expenses, as well as portfolio growth. The advisors' ability to present complex financial data in a visually compelling and easily digestible format is one of the firm's favorite eMoney features and Efrusy estimates that roughly **95 percent of the firm's new assets are brought to them because of the firm's comprehensive planning services.**

Efrusy often hears stories from colleagues about the effectiveness of eMoney in demonstrating that clients have the means to retire. He shared, "It's a huge step mentally to stop working and have your salary go away. With eMoney, we can show them that when they start drawing from their assets—whether that's through the assets report or the cash flow report—that they'll be fine. That visualization makes them feel a lot better. That's why we like eMoney so much."

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

Call 1-888-362-4612 or visit emoneyadvisor.com to learn more.

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This case study represents a composite illustration and should not be construed of a guarantee of similar tax or financial planning results.

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