eMoney | CASE STUDY

My Financial Coach: Helping Clients Navigate Complex Tax Planning Strategies

MY FINANCIAL COACH

Providers of financial planning and wellness through technology and expertise

5-10

prospects gained per week

Partners with 5 businesses and 7 medical associations

387 clients

Client niche:

high-earning medical professionals

8

team members

Company Profile

Established
2018

eMoney User Since
2018

eMoney Product Used
eMoney Pro

Location
Scottsdale, Arizona

Servicing the whole United States

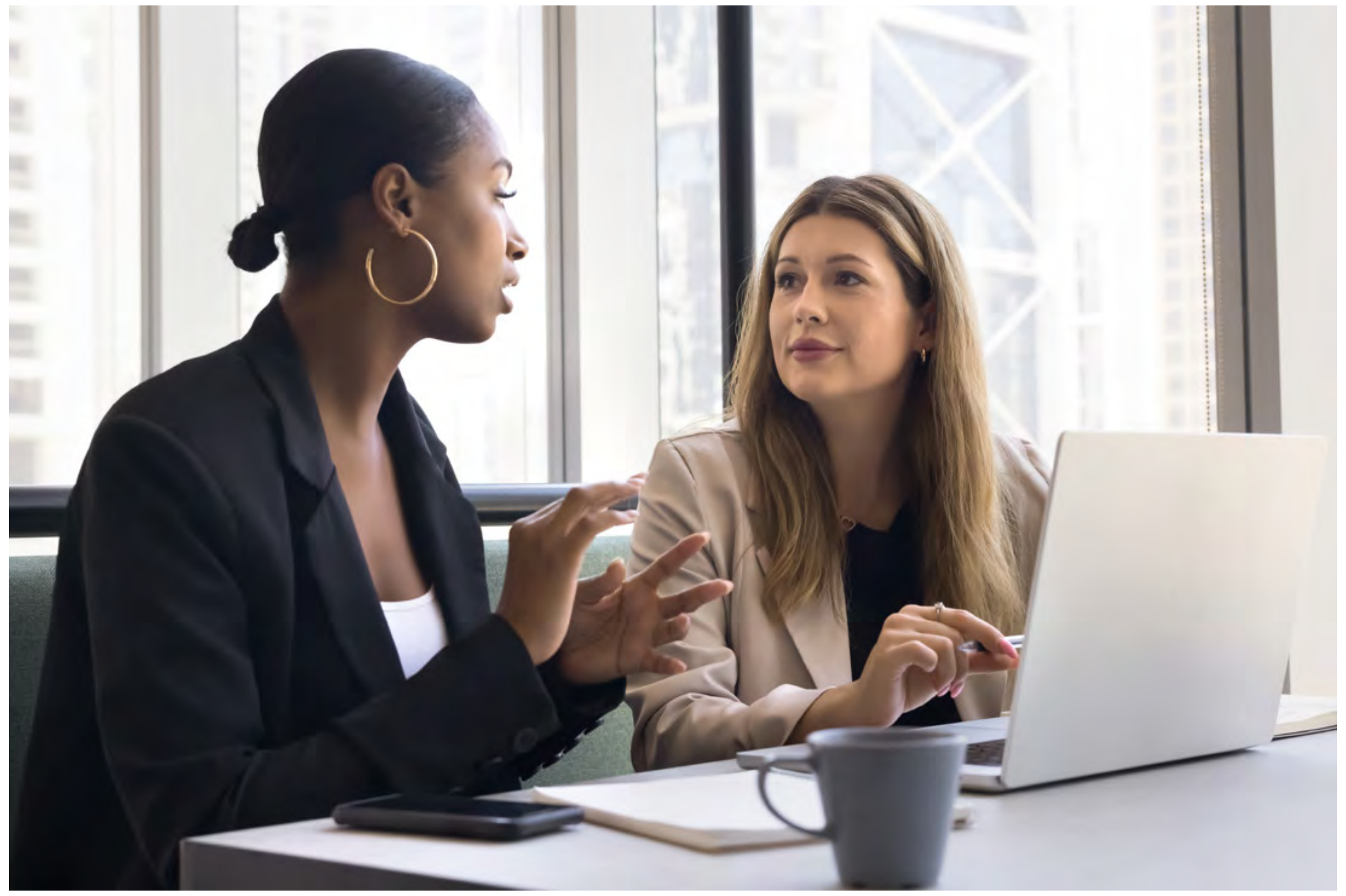
Business Model
Membership fee-based financial planning

The Goal

My Financial Coach partners with businesses and medical associations to offer their employees and members financial planning and wellness benefits.

The firm's clients are primarily high-net-worth individuals focused on a timely and secure retirement. Many clients are physicians and dentists who own successful practices and desire to optimize their taxes to reduce their financial impact now and in retirement.

Enpo Tu, CFP®, CHFC®, CLU®, RICP®, CAP®, Chief Operating Officer at My Financial Coach, has helped build the firm's planning process from the ground up. After reviewing several software options, Tu chose eMoney as it best suited their comprehensive financial planning process, as well as the complex tax planning needs of their clients.



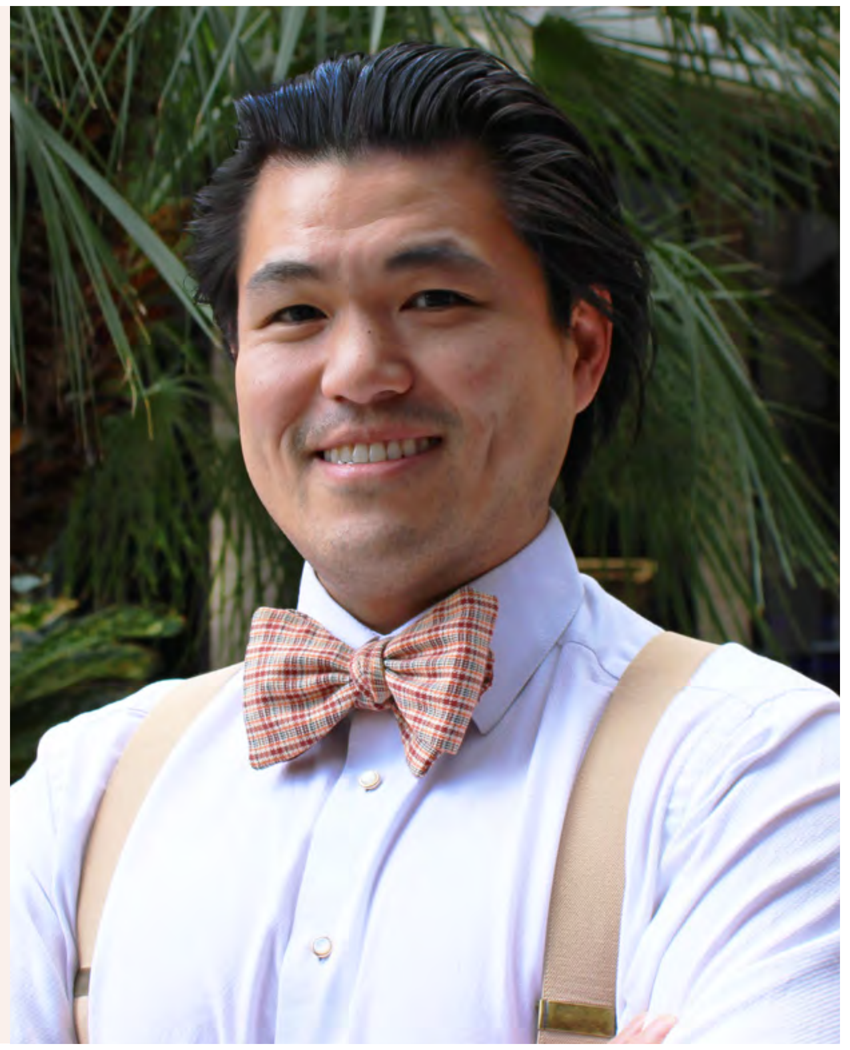
The Solution

“The biggest advantage of eMoney is that it helps us understand our clients’ taxes holistically,” Tu says. “We’ve built our practice around tax mitigation and understanding risk. eMoney helps us zero in on the tax implications of a client’s scenario, which is an essential part of their broader financial picture.”

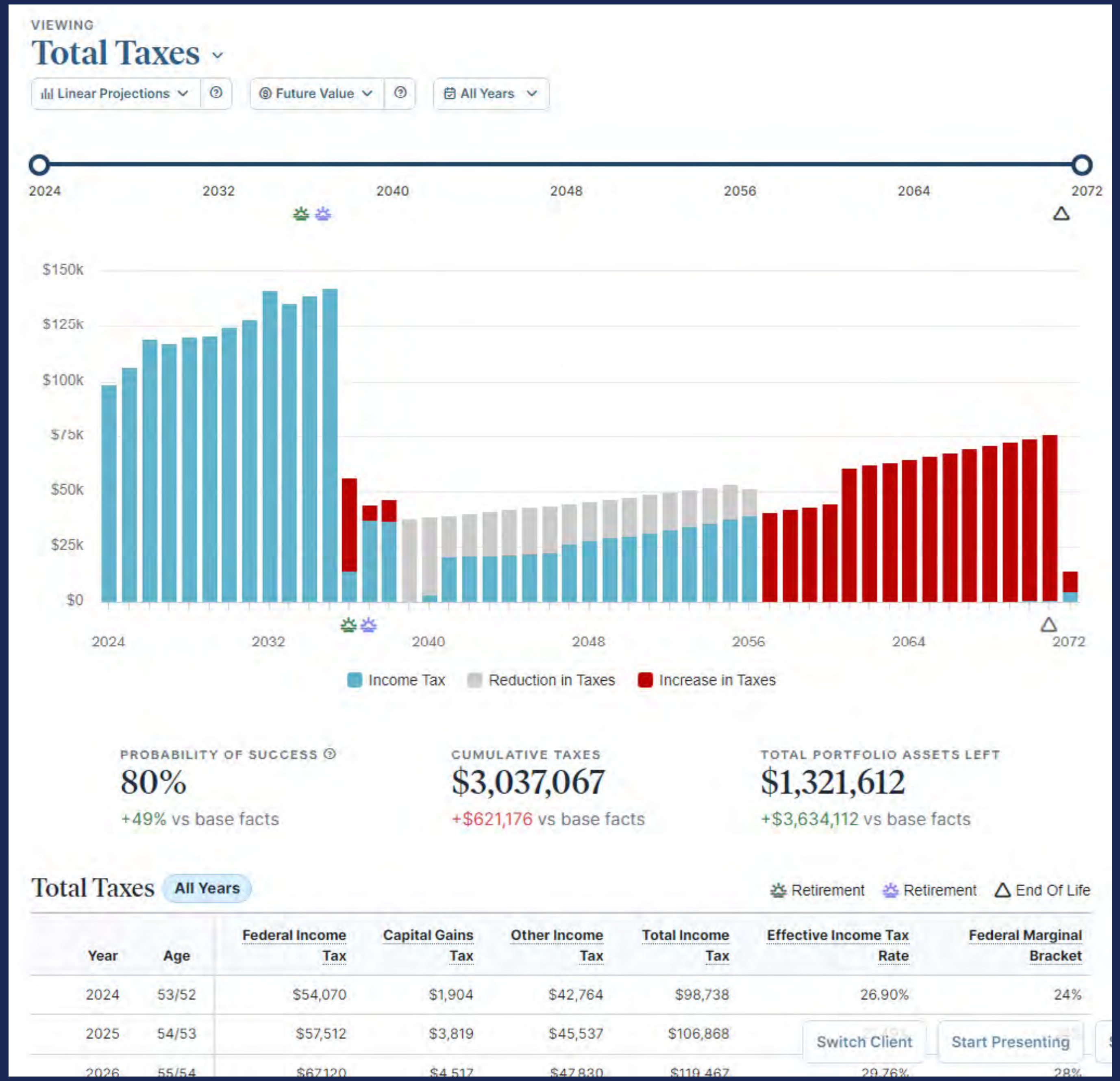
Detailed cash flow and scenario planning in eMoney helps the firm demonstrate to clients the impact of their decisions. For example, the Income Tax Report helps Tu and team explain the potential future impact of client taxes, as well as how RMD conversions or other tax mitigation strategies contribute to a client’s overall goals.

“We live and breathe Decision Center,” Tu says. “Planning is a continuous story, so we’re big on collaboration. Decision Center helps us show clients different ‘lenses’ through which to look. We’ll show them their Total Tax Report, Monte Carlo scores for volatility risk, estate distribution visualizations and more. We’re able to show them exactly how they’re on or off track, and precisely what they need to do to achieve better financial outcomes.”

— Enpo Tu, CFP®, CHFC®, CLU®, RICP®, CAP®
Chief Operating Officer at My Financial Coach



Making Better Decisions by Showing Outcomes



Cumulative Taxes

Lifetime Taxes and Total Assets

"You can't help clients make better decisions unless they understand the interrelated elements of their plan," Tu says. "When clients understand the big picture, they feel good about the path they choose. That's why we've been using eMoney from the start and haven't changed."

—Enpo Tu, CFP®, CHFC®, CLU®, RICP®, CAP®

The Result

> "eMoney helps frame conversations around a client's life goals, not just accumulating money."

With the power of the eMoney platform, Tu and his team can give their clients the information they need to make the best decisions possible. Being able to show their clients potential plan outcomes in a digestible, understandable format is crucial for their success.

> "High-earning medical professionals have so many financial products to choose from," Tu says. "eMoney allows us to explore every possible scenario to help them make those decisions."

Tu shared an experience about a recent client who was trying to save enough to buy a home but was struggling with enormous fees from various financial services providers. By building out detailed scenarios of when and how much house to buy, along with how much money was being lost in fees, Tu was able to direct his client toward solutions more aligned with his long-term goals, as well as help him purchase his first home with confidence.

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

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