

CASE STUDY

Ameritas: Fueling Growth with Full-spectrum Planning in eMoney

THE CLIENT



THE GOAL



THE SOLUTION



THE RESULT



The Client

Ameritas: Financial Strategies for a Fulfilling Life

AUM **\$32.4 Billion**

Featured firm: **Investment Advisors, Inc.**



50% AUM GROWTH

in 2 years since switching to eMoney

100%



retention rate for
clients with plans

250

households served

AUM

\$300 Million

Firm Profile



PRODUCT USED
eMoney Premier



BUSINESS MODEL
RIA



HEADQUARTERS
Lincoln, NE and
Fremont, NE



TEAM SIZE
80+ Financial
Professionals

The Goal

Ameritas is dedicated to helping individuals find financial strategies that support a fulfilling life. Bret Klabunde, Financial Advisor at Investment Advisors, Inc., an affiliate of Ameritas, needed a financial planning solution that could support a diverse client base while also introducing efficiencies into the planning process.

Having just inherited a mature book of business while simultaneously building out his own book of clients earlier in their financial lifecycle, Klabunde was seeking a single solution that could handle the most complex planning needs as well as attract interest and engagement among a younger client base with entirely different needs.

Jeff Smalley, Financial Planning Consultant at Ameritas, introduced Klabunde and the team at Investment Advisors, Inc. to the deep cash flow capabilities of eMoney.

“I’ve used practically every financial planning software out there,” Klabunde said. After using NaviPlan, Right Capital, and MoneyGuide in various capacities, he was still in search of a software that could cater to his entire book of business and streamline the process of planning. Once Smalley had introduced eMoney he said, “There’s no going back.”

From the enterprise perspective, Smalley notes the decision to partner with eMoney came down to its investment in innovation. “eMoney is clearly an established player in the market with a strategic roadmap and significant investments in technology infrastructure. Nobody else has made a bigger commitment to future innovation, making eMoney a great partner for us.”

The Solution

Right away, eMoney proved to be the solution that could help Klabunde build a book of business while maintaining an excellent level of service for his most valuable clients.

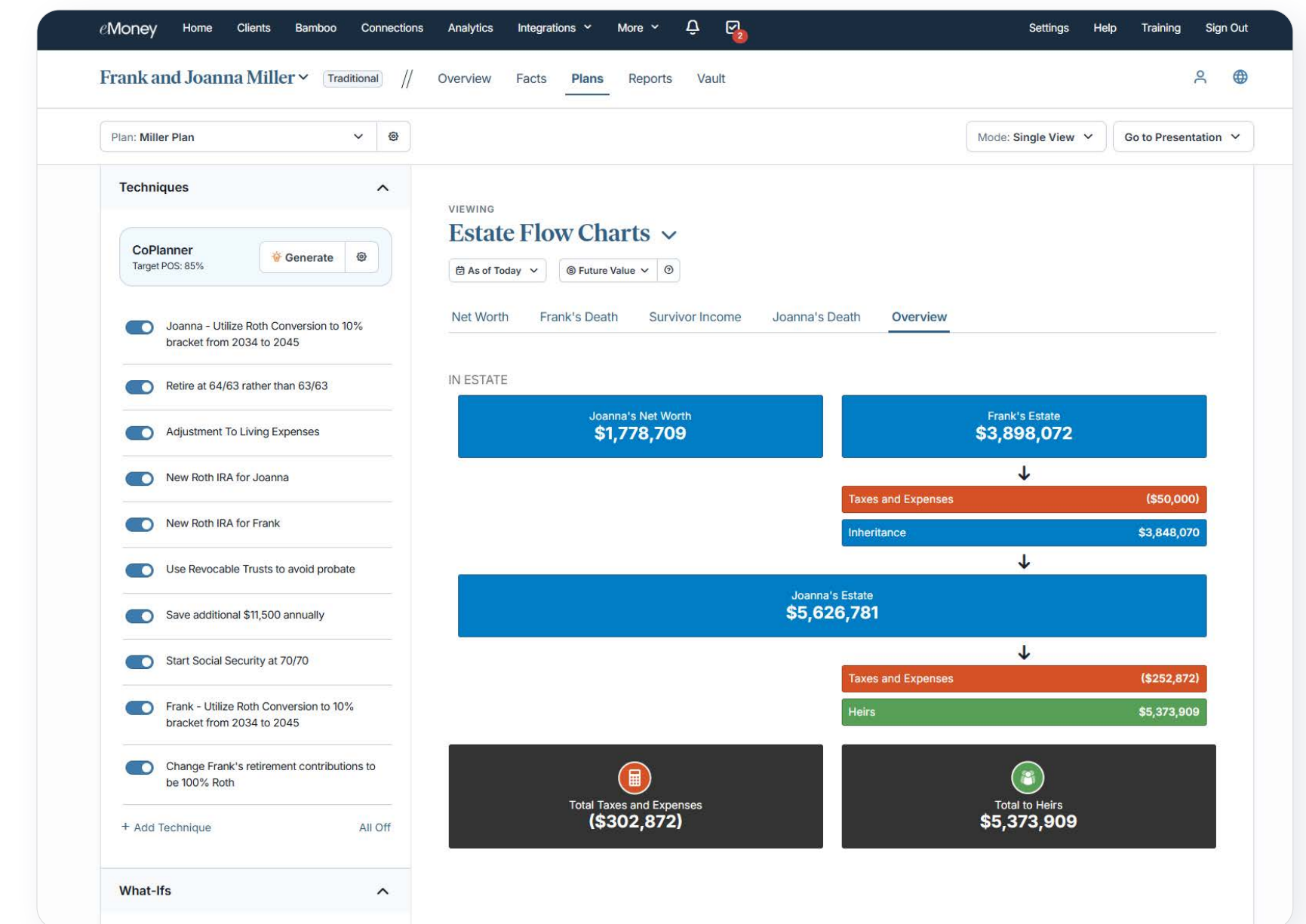
In support of his HNW clients, Klabunde routinely uses Decision Center to model the cash flow impact of decisions, Roth Conversion modeling to find tax efficiencies, Monte Carlo analyses for simple visualizations, and most importantly, estate planning visualizations.

“My favorite part of eMoney is the estate plan flow charts. When I can demonstrate the full tax implications of a client’s estate plan, it creates jaw-drop moments,” Klabunde says.

He also uses the eMoney Client Portal to engage clients with held away assets, particularly 401(k) clients, to make new connections and grow AUM. “Sometimes just offering the Client Portal and aggregation capabilities is enough to get people engaged,” Klabunde says.

“I had someone come in the other day who just started to save \$500 per month for the first time in his life,” Klabunde said. “The fact that I could help him just as well as I could help a high-net-worth client is huge. It’s also a deeply rewarding part of the job.”

— BRET KLABUNDE
FINANCIAL ADVISOR AT
INVESTMENT ADVISORS, INC.



Estate plan visualizations create “jaw-drop moments.”

“A lot of platforms out there are only truly doing goals-based planning,” Smalley says. “But we believe the devil is in the details. We want to see exactly what’s happening with cash flow, not just after retirement but before. This is one of the key ways we’re leveraging eMoney for the best possible service.”

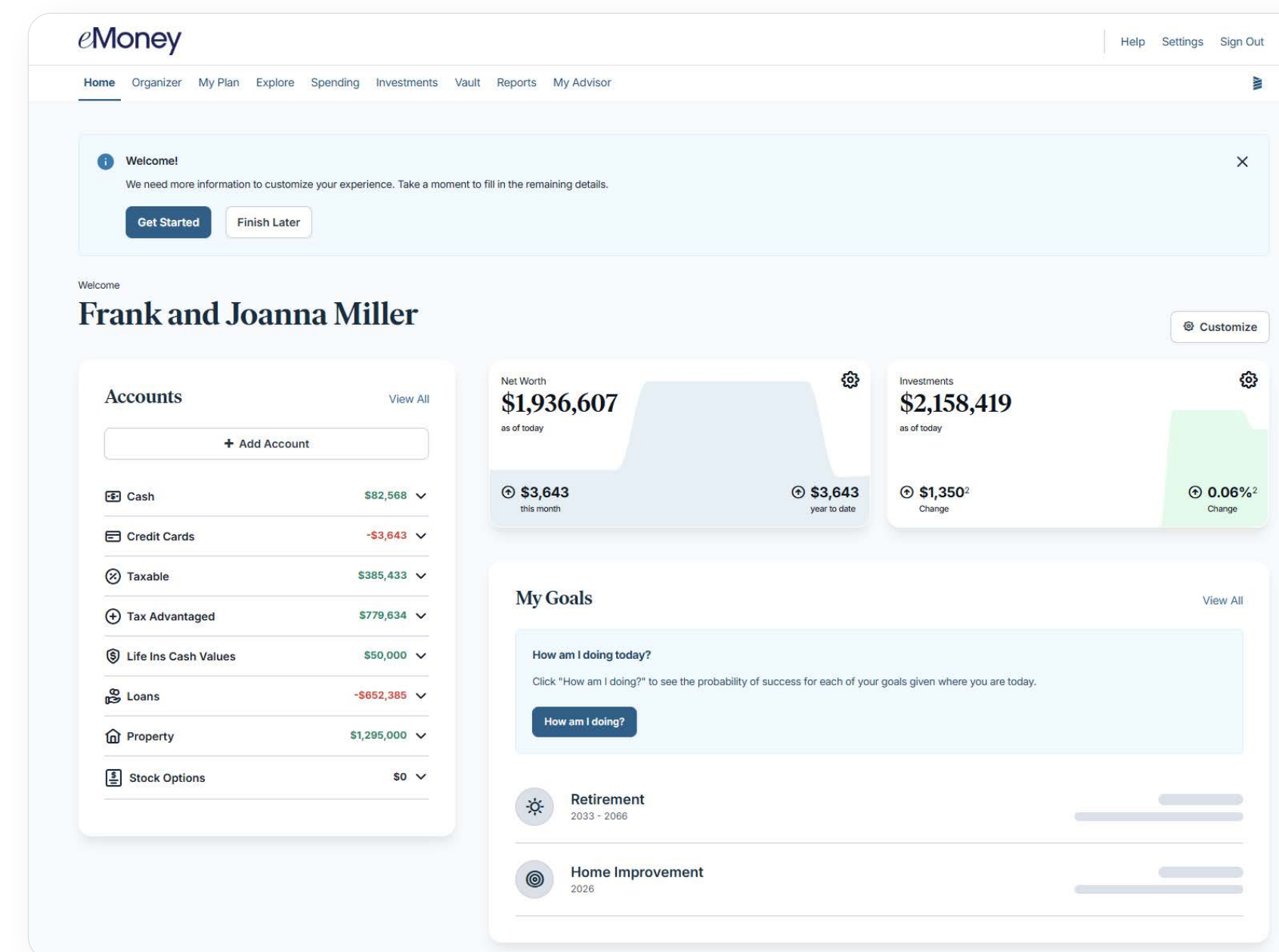
— JEFF SMALLEY
FINANCIAL PLANNING CONSULTANT
AT AMERITAS

The Solution

Smalley, a 23-year veteran at Ameritas, echoes Klabunde’s perspective. “Compared to its competitors, the eMoney Client Portal is the best out there,” Smalley says. “It offers superior customization, aggregation, and a truly holistic view of a client’s financial life, leading to high levels of engagement.”

Beyond the portal, Smalley says the deep tech integrations of eMoney drive significant efficiencies for advisors, while unparalleled customer support helps solve some of the most complex planning scenarios.

But above all, detailed cash flow planning allows Ameritas firms like Investment Advisors, Inc. to offer differentiated service levels.



Client Portal engages clients and fuels growth.



50% AUM

growth in 2 years after
switching to eMoney

The Result

Klabunde reports that since switching to eMoney, relationships at Investment Advisors, Inc. have become less sales-oriented and more consultative, long-term relationships built on planning. They've transitioned from manual processes and software-switching to become a streamlined, client-focused operation.

“Client review meetings are now seamless,” Klabunde says. “With all the updated data we need flowing into eMoney, I can easily demonstrate different scenarios, fill up tax brackets, check portfolio values, all in a few clicks. Clients appreciate having their information consolidated in this way, and at the same time it allows us to digitize and systematize meeting prep and reviews.”

While eMoney has helped Klabunde and Investment Advisors, Inc. engage a diverse client base—and at the same time streamline planning processes—Smalley believes the ability to support the full-spectrum of client needs offers an inherent scalability to planning.

“We’ve had a lot of success using eMoney to attract and engage high-value clients who own businesses,” Smalley says. In just the past year, Smalley recounts helping an advisor prepare a complementary financial plan for a business owner considering a sale. After referring their business partner, both individuals became Ameritas clients, bringing \$75 million in assets with them, all in eMoney.

“Our top-performing offices have switched to eMoney,” Smalley says. “No other platform offers the same level of granular cash flow planning, and that’s essential when you’re trying to scale planning by serving clients all across the wealth spectrum.”

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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