eMoney

Our planning software, eMoney, is an online collaborative system allowing us to share information in two ways:

- Via an account aggregation feature allowing you to link to online accounts such as banks, credit cards, and investments. Information in accounts without online access can be manually entered.
- Through its web vault, which allows both parties to upload documents easily and securely for review. For more information about eMoney's security, click here.

Information to enter (Organizer tab)

1. Individuals (spouse, children, parents, siblings, etc.) who will impact or be impacted by your plan: name, DOB, relationship
2. Property you own (real estate, vehicles, and valuables) and estimated market value
3. Businesses you own, entity type, basis, and estimated value (if you don't know, we can help)
4. Income sources & annual amounts (enter in the Income, Expenses, and Savings section)

Accounts to link (have log-in information available)

1. Savings and checking accounts
2. Individual or joint brokerage account(s)
3. Employer retirement accounts: 401(k), 403(b), 457(b), 401(a)
4. Personal retirement accounts: IRAs (Traditional, Roth), SEPs, SIMPLEs, HSAs
5. Children's accounts: 529s, ESAs, UTMAs, savings
6. Secured debt: mortgage, practice buy-in, vehicle
7. Unsecured debt: credit cards, student loans, personal loans

Documents to upload to Vault/Shared Documents

1. Summary Plan Description (SPD) and investment choices for employer retirement accounts
2. Last 2 years of personal tax returns (state and federal)
3. Recent paystubs and 1099 YTD pay for all employment
4. Pension plan details and if available estimated benefit
5. Insurance policies (summary/declaration pages): auto, home, disability, business, health, life, umbrella, annuities
6. Loan information – original date and amount, interest rate, # of payments and remaining payments (you may write all this info on a single sheet and upload)
7. Federal Student Loan Data File (offered through Studentaid.gov, see instructions here.)
8. If 5 years from retirement, Social Security benefit statements (create account here)

FOR PREMIUM & CONCIERGE CLIENTS ONLY – Upload to Vault/Shared Documents

1. Employee/partner contracts
2. Shareholder/partnership agreements
3. Wills, POAs, Health Directives, trust documents
4. Information needed to open investment accounts
   a. Government photo ID for each account owner (driver's license, passport, resident card)
   b. For 529, ESA, UTMA/UGMA accounts: child's Social Security Card
   c. Beneficiary information (legal name, SSN, DOB, and relationship)
   d. Investment statements dated within last 90 days
   e. Voided check to enable feature to transfer from bank account to investment account