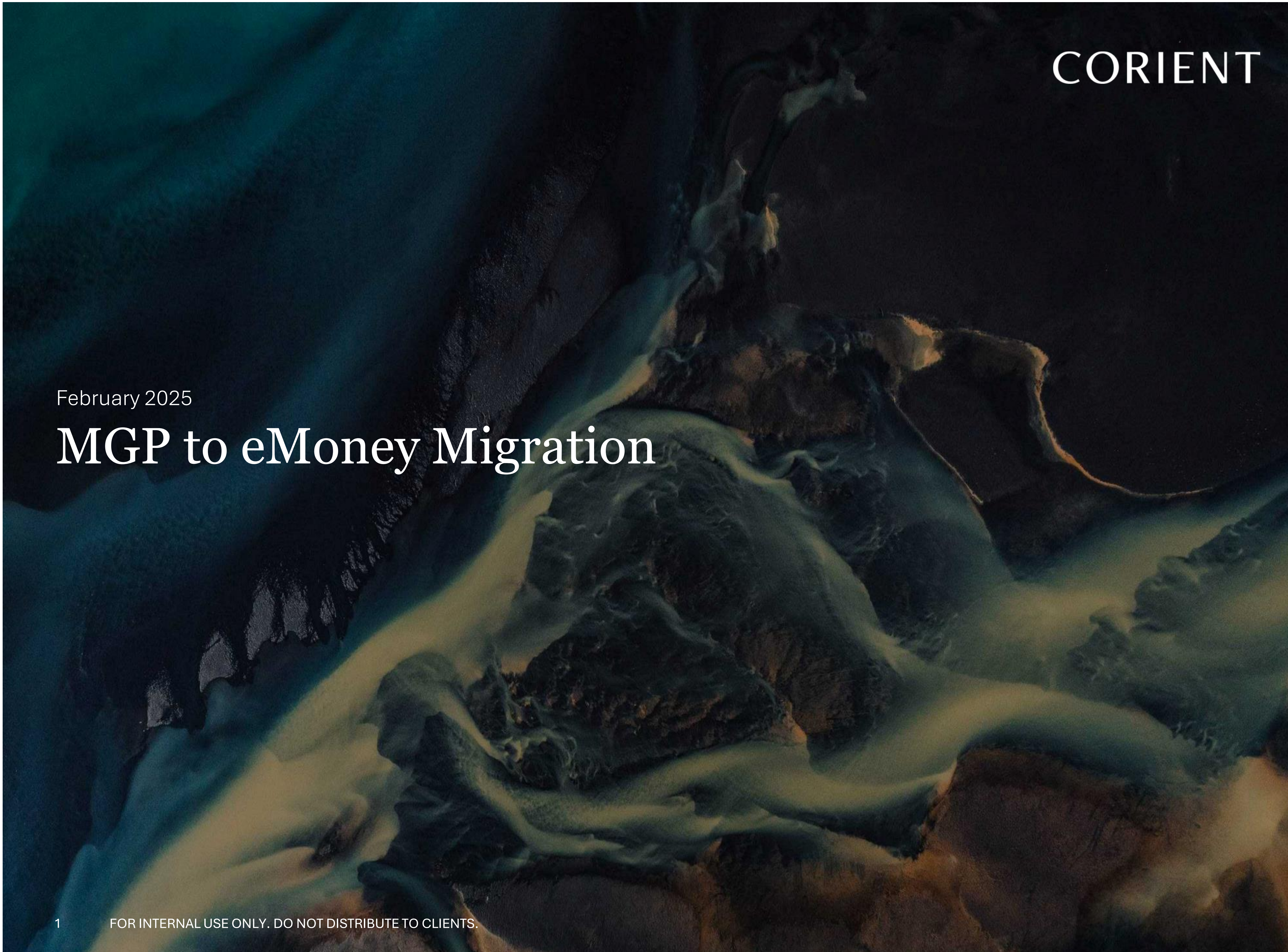

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February 2025

MGP to eMoney Migration

eMoney Migration Process

Timeline and Best Practices

Migration Details

- eMoney will transition plans to lighten load of the transition
- Each Wealth Advisor start with 10 clients

Timeline

- Have until May 31 to migrate all plans from MGP

Process

- Send the following reports to financialplanningcentral@corient.com
  - In the email include which wealth advisor owns the client
- Reports to send…
  - Presentation with Details Report in PDF format - to capture an overview of your client's personal information, summary of financial goals and net worth details.
  - Balance sheet - if have a separate balance sheet outside of MGP…PDF and send over
  - An XML data from Money Guide Pro – See the next slide for instructions
  - Name them – Client Name then report
    - Example: SmithBalanceSheet / SmithRetirementReport / SmithXML
- Please allow 10 business days for the plan to be transitioned.

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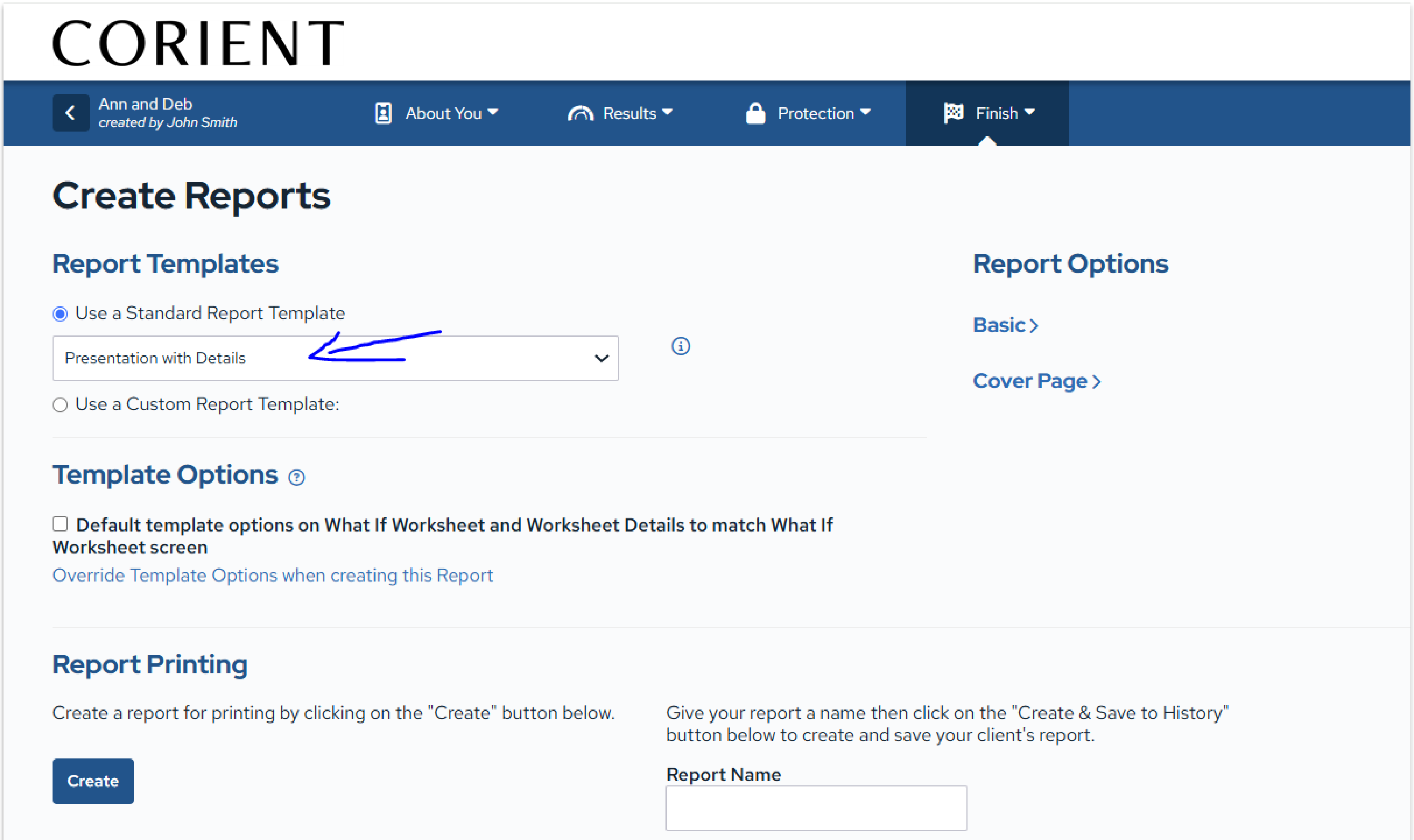
eMoney Migration Process

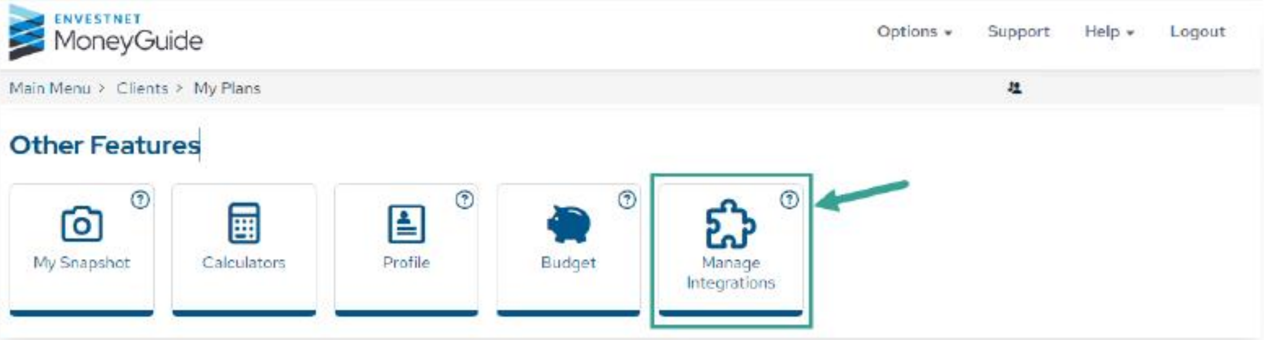
Retirement Report – “Presentation with Details”



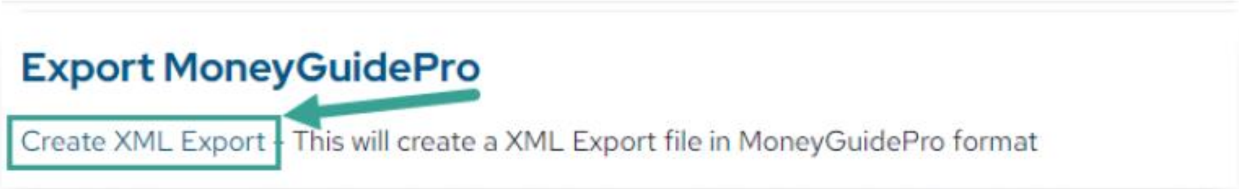
eMoney Migration Process

How to retrieve XML Data from MGP

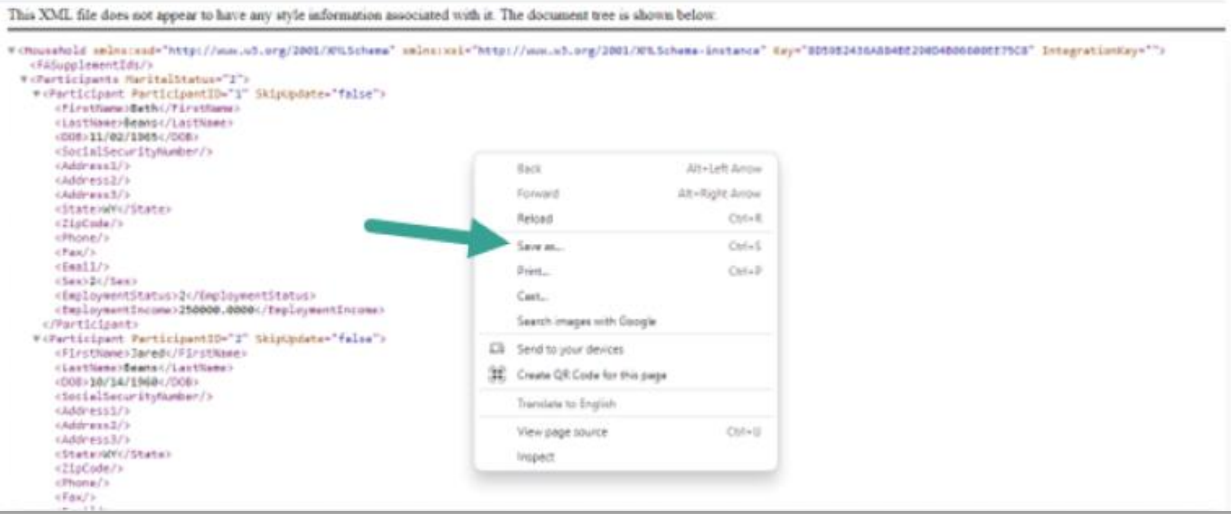
5. From the Client's profile, under Other Features, click the **Manage Integrations** tile.



6. Scroll to the bottom of the Manage Integrations page and locate the Export MoneyGuidePro section. Click the **Create XML Export** hyperlink.



7. A new tab will open with the Client's XML. Download or save the XML.



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eMoney Migration Checklist

Checklist: After a plan is transitioned

For each Account

- Connect: Through connections link the clients accounts to portfolio accounting or Schwab/Fidelity
    - This will override the data that eMoney enters which is what we want so it is live and "ByAssetClass" assumptions work properly (Link to current Fact)
- Fees – for accounts we manage reduce the account by the client's fee
- Returns/Realization – ensure set to By Asset Class

Goals & Income

- Update Inflation Rates
    - Spending to 2.1% (post retirement expenses)
    - Other expenses – Travel, home, etc.. – 2.6%
    - Healthcare to 5.4%
        - Ensure healthcare is a separate goal if retired - $6k per person post Medicare / $12k per person post retirement pre-Medicare
    - Social Security Inflation to 2.1%
    - Other income – ensure is 2.6%

Goals & Income, cont..

- Taxes
    - Compare taxes to MGP and also clients tax return
        - If off double check realization and/or adjust portfolio turnover
    - State Tax - set correctly to state of residence
    - Enter CLCF into eMoney
    - Setting for Sunset of Tax Law – Set to NO
- Savings
    - Ensure cleared (preretirement) and not cleared (post retirement)
        - Annual savings target should be entered separately

Plan

- Review Cash Flow Summary
    - Are Income and Expenses coming through correctly
    - Taxes – review against MGP and also the clients tax return
- How does ending asset number as well as probability of success compare to last plan?
    - If different – what is the driver?
    - How to frame with the client
- Build out Alternate Scenarios as needed

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