

	<u>*RightCapital</u>	eMoney	<u>*MoneyGuidePro</u>
General			
Monthly Cost	\$125-\$150/mo. per user	\$150-\$300/mo. per user	\$50-\$175/mo. per user
Mobile Application	Yes	Yes	No
Security			
Encryption	256 Bit Encryption	256 Bit Encryption	256 Bit Encryption
2FA	Text	Text	Authenticator Application
Financial Planning			
Planning Foundation	Cash Flow, Goal Based	Cash Flow, Goal Based	Goal Based
Cash Flow Reporting	Some Areas Detailed	Detailed	Some Areas Detailed
Assumptions Adjustments	Moderate	Robust	Moderate
Debt Repayment Planning	General, Student Loans	General	Requires Add-On
Tax Planning	Income Tax	Income Tax, Estate Tax	Income Tax, Estate Tax
Insurance Needs Planning	Limited	Moderate	Limited
Retirement Planning	Moderate	Robust	Limited
Social Security Planning	Robust	Robust	Limited
Estate Planning	Moderate	Robust	Moderate
Financial Plan PDF Output	Modular Reports	Modular Reports	Modular Reports
Presentation Templates	Customizable	Customizable	Pre-Set
Other Included Features			
Asset & Liability Aggregation	Envestnet Yodlee	Akoya	Envestnet Yodlee
Interactive Lead Capture	No	Yes	No
Branded Client Portal	Yes	Yes	Yes
Document Vault	Yes	Yes	No
Client Tasks	Yes	Yes	No
Fee Payment	Yes	No	No
Support	Live Support	Live Support, Paid Data Entry	Live Support
Client Analytics	Yes	Yes	No
Integrations			
Zapier Integration	No	No	No

Financial Planning Software Comparison

Other Integrations	Robust	Robust	Robust
G2 Rating			
Overall	4.6/5	4.4/5	4.1/5
Ease of Setup	Not Enough Data	8.1/10	7.6/10
Ease of Use	8.3/10	8.3/10	8.1/10
Quality of Support	9/10	8.4/10	7.7/10
Summary			
Best For Firm Size	Small to Medium	Medium to Large	Small to Medium
Best Features	Balance of features with ease-of-use	Decision Center Integrated lead generation and marketing tools	Simple for clients to use and understand
Worst Drawbacks	Cash flow details are aggregated together for some areas, making it hard to audit the recommendations	Complexity, cost	No cash-flow based planning option No document vault
Outcome			
RightCapital	RightCapital is a great platform, despite minor limitations when compared to eMoney. It offers robust functionality, including the ability to flip between cash flow and goal-based planning, collect documents, and manage tasks all while being user-friendly and affordable.		
eMoney	eMoney's robust planning tools make complex financial analysis easy. Cash flow details are fully fleshed out, giving users a clear view of all inputs and assumptions with more control than RightCapital. However, that additional functionality comes with a higher price tag and a more complex user-interface.		
MoneyGuidePro	MoneyGuidePro, now owned by Envestnet, offers goal-based planning at a reasonable price. Its client-friendly user interface includes a "play zone" where clients (and advisors) can quickly adjust variables and create different planning scenarios. MoneyGuidePro is the best fit for advisors serving low-complexity clients or those using it alongside RightCapital / eMoney.		

**Note – ACP Vendor Partner discount offered.*

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