

Table 5: Qualitative Analysis of Open-ended Responses

| Theme | Notable Quotes |
|-------------------------|---|
| Convenience | "[I don't need to] commute or manage transportation." |
| | "I can be comfortably [sic] at home." |
| | "We can [meet] at any time convenient for both of us." |
| | "Virtual meetings eliminate the need for travel. This allows us to work with our financial planner regardless of where he or we may be." |
| | "I don't think anything is lost in a virtual meeting, and it's more convenient." |
| Adviser or client moved | "I prefer not having to drive to meetings." |
| | "My financial planner still works in the state I used to live in. We have been meeting in other ways for seven years already." |
| | "Distance between us and our planner (many states away) makes this optimal." |
| Time/scheduling | "My financial [sic] planner does not live in my area and in person [sic] meetings would be a challenge. We have always had a virtual meeting process, and it works fine." |
| | "Our schedules are very busy, so virtual meeting [sic] are more convenient. " |
| | "Time limitations." |

n = 38