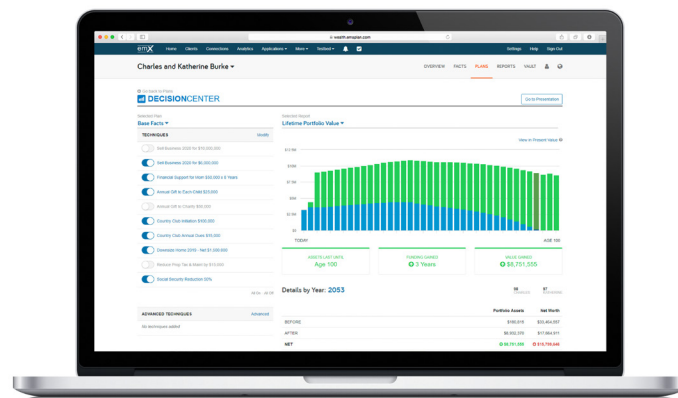


## CASH-FLOW BASED PLANNING

Demonstrate the effects of important financial decisions

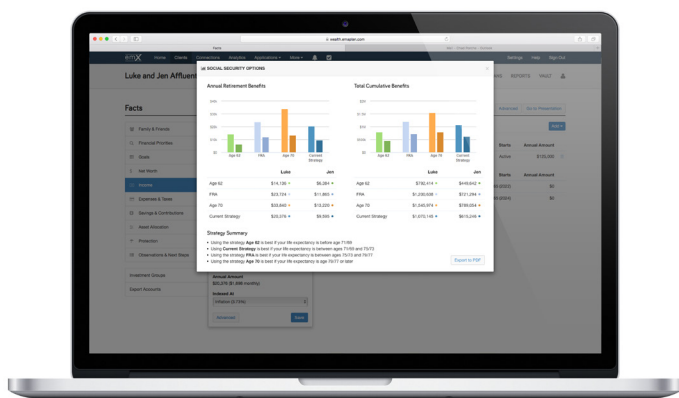
- Detailed Year-by-Year Flow Analysis
- Monthly or Annual Simulations
- Buy and Sell any Assets or Liabilities
- Customizable Withdrawal Strategies
- Free Form Transfers between Assets



## RETIREMENT PLANNING

Allow clients to interact with their Retirement Plan

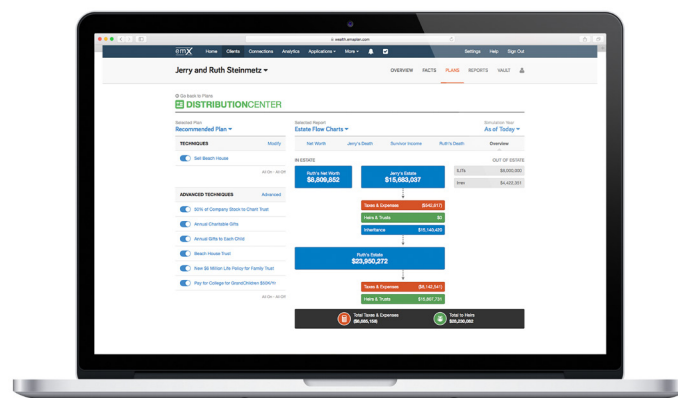
- Social Security Comparison Report
- Account Type Contributions Limits
- RMD Calculations
- Roth Conversions
- Solution Reports
- Dividend and Interest Projections at the Holding Level



## ESTATE PLANNING

Easily present various estate planning techniques

- Estate & Gift Tax Calculation
- Trust Planning
- Charitable Planning
- Grant or Trust Modeling
- Open Architected Will



## INVESTMENT ANALYSIS

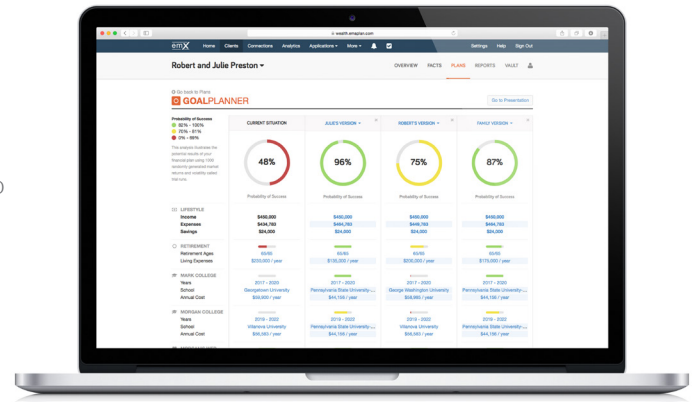
Evaluate a client's investment portfolio

- Create & Modify Custom Portfolios and Asset Classes
- Morningstar Asset Classification and Fund Breakdowns
- Asset Mix Growth and Taxation
- Efficient Frontier Portfolio Analysis
- Test Probability of Success of Multiple Plans through Monte Carlo

## INSURANCE PLANNING

Identify gaps in your clients' insurance needs

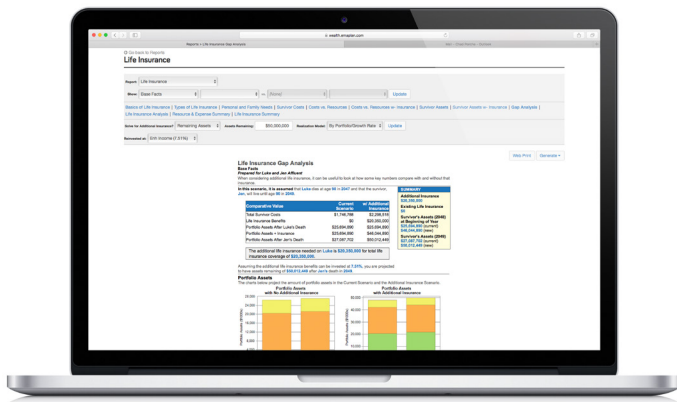
- Customizable Health Care Events
- Life Insurance Gap Analysis Reports
- Long Term Care Gap Analysis Reports
- Disability Short/Long Term Gap Analysis



## TAX CALCULATIONS

Plan for numerous tax strategies & consequences

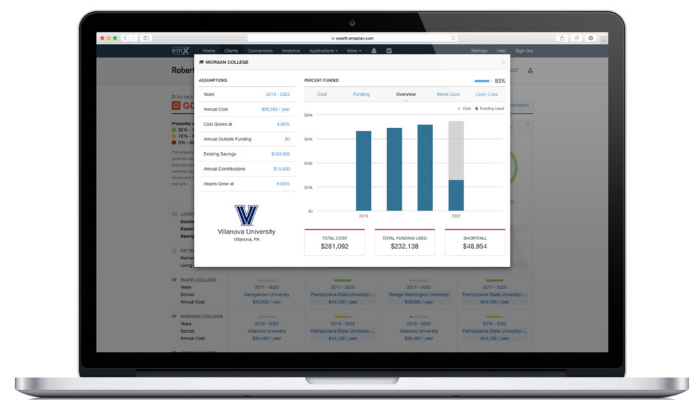
- 1040 & AMT Tax Calculations
- Customizable Adjustments, Credits, and Deductions
- State Specific Income Taxes
- Future Tax Schedules



## EDUCATION PLANNING

Provide a detailed overview of education expenses and funding options

- Comprehensive in and out of State Tuition Cost Database
- Customizable Asset Funding Order
- 529 Plan Functionality
- Solution Gap Analysis Reports



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