

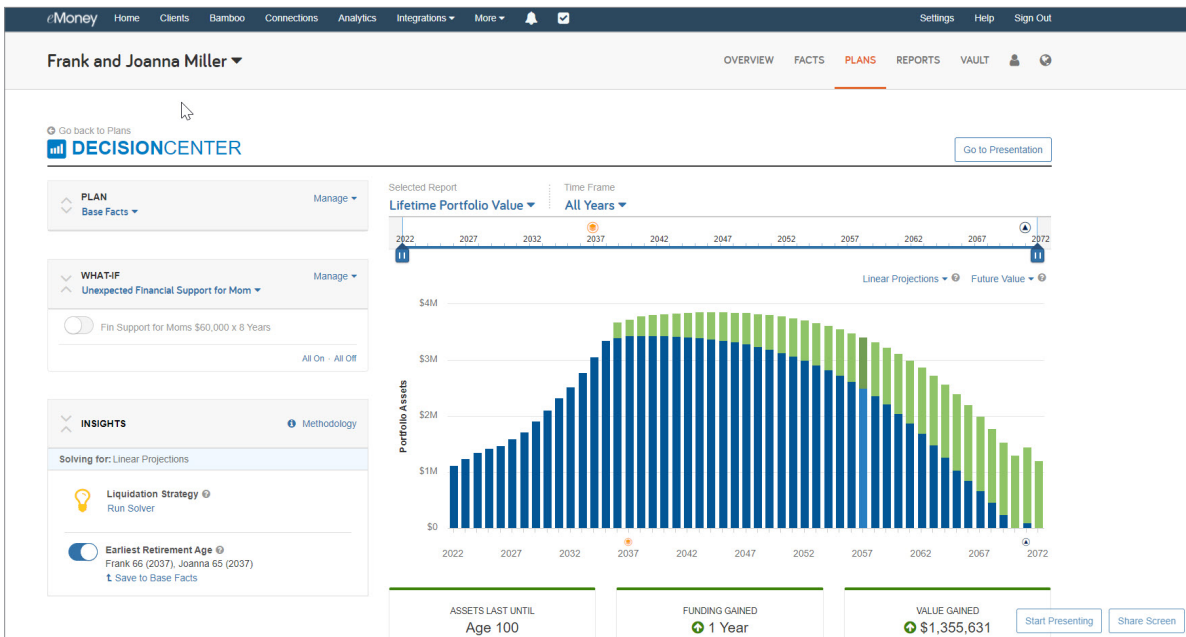
DEEPER PLANNING CAPABILITIES MADE EASIER

New Solvers in Decision Center

When you use the new solvers in your Decision Center planning experience, you can deepen your planning conversations with your clients, and streamline your workflow to answer typical questions like, “When can I retire and still achieve my plan goals?”

Located in a new *Insights* section, the solvers eliminate the need to guess and check different values to answer common questions by offering calculated solutions. You can toggle the solver result on and off to preview the impact in Decision Center. Then you can quickly save the results to the Plan or Base Facts.

The Decision Center solvers save you time by making easier to identify ways to improve plan results. You can be more responsive to client inquiries and offer options in an interactive and seamless way – all within Decision Center.



Frequently Asked Questions

Why add an *Insights* section to the Decision Center?

We are working to evolve the Decision Center into a more intelligent partner for advisors, as well as a centralized hub of content and functionality.

Solvers are a high-value tool for planning, but they are just the beginning. We will continue to expand this section over time, giving you more valuable insights about ways to optimize actions within a plan, and assist your clients in reaching their goals.

What do the new solvers show?



Liquidation Strategy identifies the qualified/non-qualified withdrawal ratio (i.e., Qualified Spending Ratio in Facts) that results in the highest amount of portfolio assets at plan's end, including any specified net value to heirs.¹ This ratio is solved for in 5% increments.



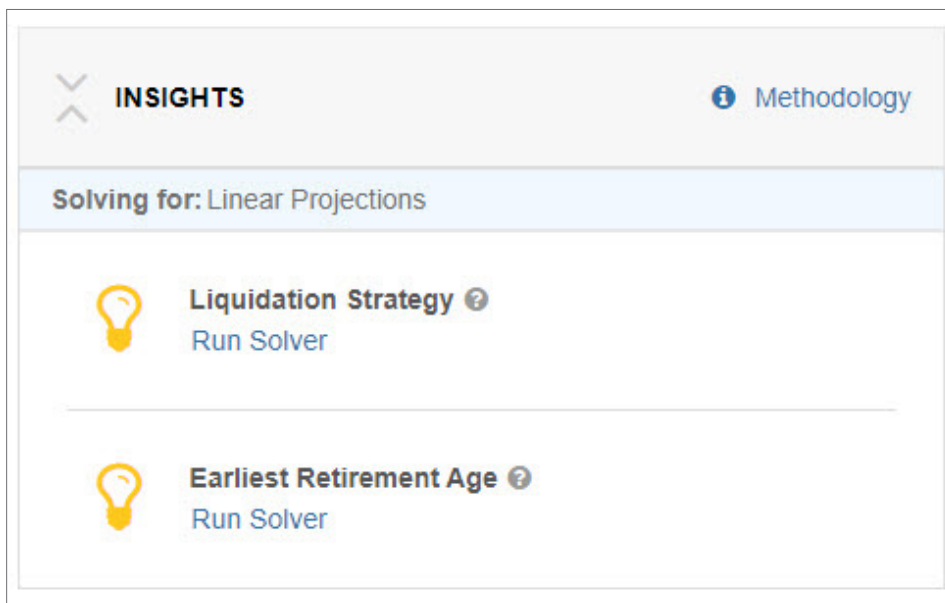
Earliest Retirement Age identifies the minimum retirement age required to maintain positive portfolio assets throughout the course of the plan, including a desired amount to leave to heirs.

Why would I use the Liquidation Strategy solver?

The Liquidation Strategy solver helps to maximize clients' asset transfers at death by automatically testing different qualified / non-qualified withdrawal ratios. This can be a valuable optimization tool after a client's retirement goals are already secure.

How do the solvers work?

Each solver can be run independently. After running a solver, the value is displayed. You can then toggle the value on or off, much like techniques in a Plan. The solver considers the current context in Decision Center, including the selected Plan and any active What-if scenarios.



The Methodology link gives additional information about the solvers and how they work.

¹ Net value to heirs considers federal and state estate taxes, IRD tax, and probate/final expenses as part of its calculation.

Insights Methodology ✕

Learn how we calculate the values for each solver by expanding the section below.

^ Liquidation Strategy

We test combinations of qualified / non-qualified withdrawal ratios in 5% increments and base the resulting output on which combination yields the highest net to heirs value at the end of analysis. Net to heirs factors in federal and state estate taxes, IRD tax, and probate/final expenses as part of its calculation.

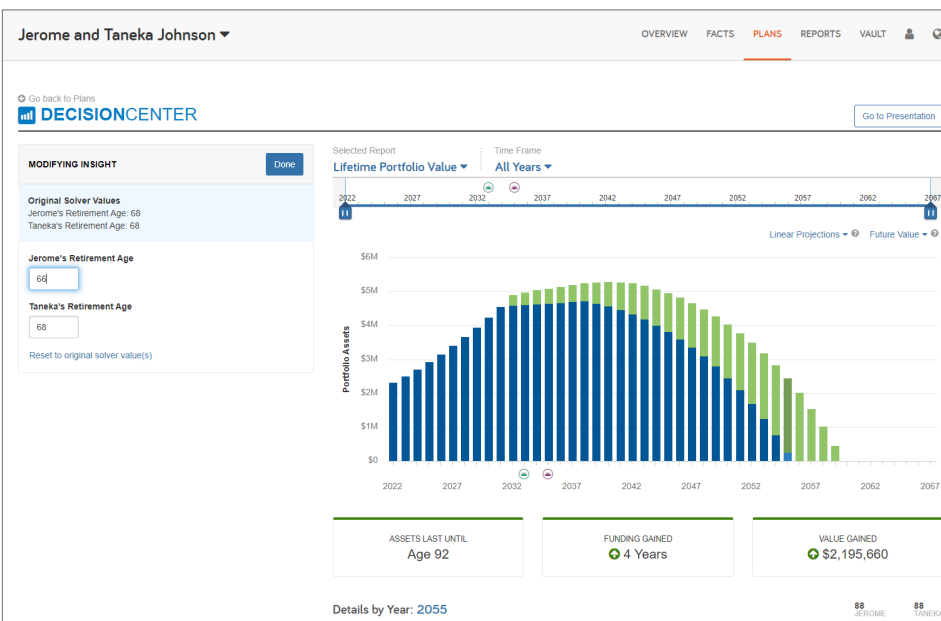
^ Earliest Retirement Age

We solve for the earliest age at which the client and spouse can retire while still funding their retirement and meeting any specified Leave to Heirs goal. Please note that this solver assumes that the client & spouse will both retire in the same year.

How do I modify the solver value?

Modifying a solver value is like making edits to techniques. When you run a solver, the value is displayed as a link under the solver name.

When you click the value link, the entire left panel is replaced with the *Modifying Insight* box that allows you to make and save your changes. *Original Solver Values* are the calculated solver value.



Once you modify a solver value and click *Done*, "Modified" displays next to the solver name in Decision Center.

What happens when I save a solver value?

Choose *Save to Plan* or *Save to Base Facts* to apply any changes based on the Solver value.

- When you *Save to Plan*, the solver value becomes a technique in the *Plan* section of the Decision Center and the solver resets in the *Insights* section.
 - If there is a similar technique already in the Plan, a confirmation message displays to show the existing and new values.

Pending Fact Change ✕

Are you sure you want to update your **Retirement Age** in **Base Facts**?
This will make the following adjustments:

Type	Existing	New
Retirement Age (Karen)	65	56
Retirement Age (Janice)	65	59
Advanced Age (Karen)	80	80
Advanced Age (Janice)	80	80

When you confirm the change, it is saved to that existing technique. If multiple techniques of this type are allowed (e.g., Retirement Age techniques) and the existing techniques are disabled, a new technique is added.

This confirmation message also displays if you save a solver value to a Plan for which only one solver is permitted (e.g., Liquidation Strategy).

Pending Change ✕

Are you sure you want to update your existing **Liquidation Strategy** technique?
This will make the following adjustments:

Type	Existing	New
Liquidation Mode	Strategy	Strategy
Current Strategy	By Type	By Type
Retirement Strategy	Qualified / Non-Qualified Ratio	Qualified / Non-Qualified Ratio
Advanced Years Strategy	Qualified / Non-Qualified Ratio	Qualified / Non-Qualified Ratio
Qualified	40%	35%
Non-Qualified	60%	65%

Cancel
Confirm Change

If there is no technique based on the solver value, the confirmation message does not display.

When you *Save to Base Facts*, the existing Fact is updated. A confirmation message also displays showing the existing and new values.

After running a solver, can the value become stale?

Yes. A solver value is based on a snapshot of the client's data when the solver is run, including all techniques currently enabled. Any changes to the conditions of the Plan will render the solver's value stale and in need of a refresh. This includes any Plan activity like toggling on a technique or What-if, running another solver and toggling it on, adjusting a Monte Carlo trial, or leaving Decision Center to make changes in Facts.

To alert you about the need to refresh solver data, a *Recalculate* link appears next to the solver values.

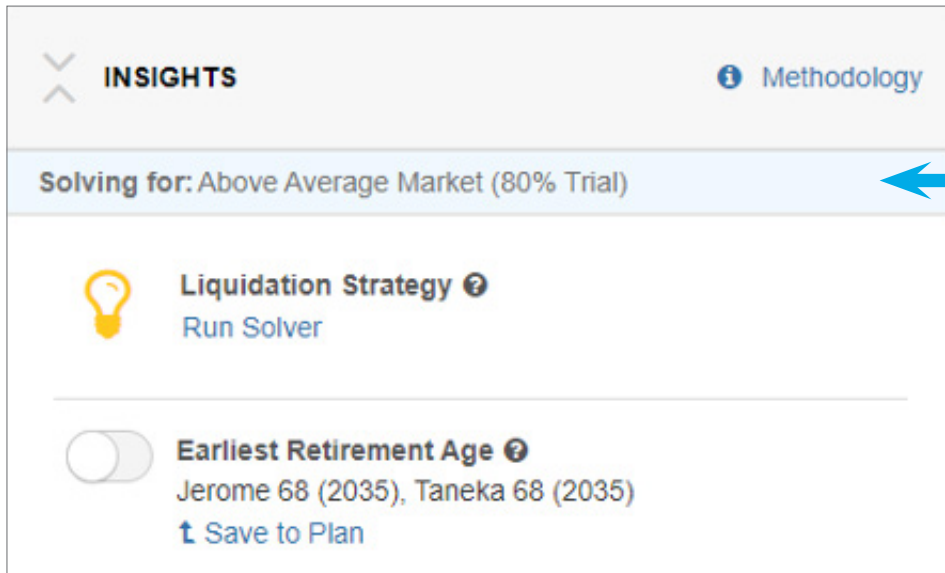
Earliest Retirement Age (modified) ?

Jerome 67 (2034), Taneka 68 (2035)

[↑ Save to Base Facts](#) | [Recalculate](#) ?

What happens when the selected Decision Center chart Projections are changed, such as from linear to Monte Carlo single trial mode?

When in single trial mode, the solver uses the selected trial when calculating the value. These results may differ from those in linear mode. The selected trial is shown in *Solving for* above the solver options.



When a new Projection mode for the selected Decision Center chart is changed, the solver displays a *Recalculate* message.

Are more solvers coming soon?

Yes! We're planning to launch new solvers later in 2022 to help answer client questions like, "How much can spend each year when once I'm retired?" as well ways to make it easier to edit solver data right from Decision Center.

Where can I learn more?

You can learn more by searching for Decision Center topics in the Help Menu, visiting the [Product Update blog and webinars](#), or contacting Client Support at 888-362-8482, (press 1 for Customer Service and Technical Support).