Para-Plan™

A New Direction for Retirement Planning

A Specialized Retirement Planning Tool Designed By Financial Professionals For Financial Professionals

- Highly comprehensive - versatile - easy to use and understand
- Complete and easy to interpret reports and graphs
- Provides the ability to interactively modify the plan using various “what if” scenarios

Designed to promote a true partnership between client and financial professional.

Para-Plan™

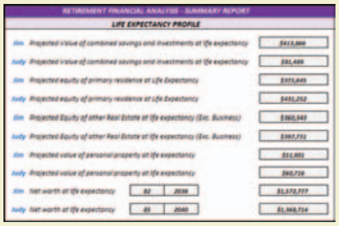
Retirement Financial Analysis & Planning Model

Para-Plan is highly comprehensive and versatile, yet extremely easy to use and understand. This interactive retirement planning program is designed to capture a client's current financial position and model their retirement outlook based on their goals, objectives, and various retirement scenarios.

Para-Plan provides the unique ability to interactively model real time "What If" scenarios to provide an immediate view of how various client decisions may impact their future retirement position.

Para-Plan Features

- Complete pre-retirement <u>and</u> post retirement planning capability
- Takes into account income from, social security, part-time employment, pensions, trusts, rental income, inheritance, and other variable cash infusions
- Ability to vary income needs throughout retirement based on potential changes to retirement life style
- Allows various withdrawal strategies to qualified and non-qualified investments. Provides for detailed rates of return on each investment and investment category
- Processes life insurance including term and cash value
- Takes into consideration all business assets including business real estate assets
- Considers all other real estate assets including primary, rental, and vacation properties. Allows for downsizing of primary residence and equity withdrawal from all properties, including business and rental
- Analysis showing current savings and investment shortfall
- Ability to vary pre-and post-retirement income, inflation, and special expenses
- Complete and easy-to-interpret reports including:
  - Retirement Summary
  - Net Worth
  - Annual Financial Status
  - Annual Investment Status
  - Annual Cash Flow Status
  - Information Summary



- Comprehensive graphs including:
  - Rate of Savings and Investments Withdrawal
  - Investment Income
  - Retirement Income
  - Asset Allocation
  - Net Worth

- Values personal property and considers all personal debt
- Interactive calculators and statistical reference data
- Interactive instructions for each data entry field – easy program navigation

Para-Plan Advantages

- Provides a clear, concise view of the client's retirement outlook – easy to understand reports and graphs
- Comprehensively and interactively uses the power of "What Ifs"
- Extremely easy data entry and program navigation – guides user through entire planning process
- Promotes a true partnership between the client and the financial professional
- Enhances the client's willingness to support their financial advisor's planning recommendations
- Meets and exceeds the retirement planning requirements of both the client and the financial professional

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