Easy Money

In Depth Goal Based Planning – Complete Accumulation Phase Reporting

Easy Money covers all major aspects of a financial plan and shows clients the best way to meet their objectives. Easy Money illustrates solutions to financial shortfalls, including a variety of appendix reports for verifying your numbers and showing additional details. Easy Money is integrated with Golden Years through the TOTAL Planning Suite's highly flexible input platform.

Planning Topics:	*Summary* *(maximum reports pages = 220)*
General	Objectives, Summary
	Details: Assets, Property, Liabilities, Insurance
Net Worth	Current Year
Cash Flow	Cash Flow (current year)
Investment	Asset Worksheet
	Current & Suggested Asset Allocation
	Asset Risk & Reward
	Liquidity Analysis
	Stock Options
	Rental Real Estate
	Asset Projection by Taxation Type
	Total Assets
Retirement	Retirement Summary
	Retirement Needs Analysis
	Retirement Capital Analysis
	Shortage Solutions
	Retirement Capital Estimate
	Monte Carlo with 10,000 Trials & Fat Tail Option
	Withdrawal Rates
Income Tax	Current Year Income Tax
	Income Taxes Paid
Insurance	Life Insurance Graph (current & future needs)
	Survivor Needs Analysis (current & future needs)
	Survivor Capital Estimate (current & future needs)
	Survivor Cash Flow (current year)
	Disability Insurance (short term & long term)
	Long-Term Care
Estate	Current Estate Details
	Estate Graphs
	Estate Tax Illustration
	Current Situation Estate Chart
	Trust Estate Charts
	Future Estate
	Future Estate Graphs
	Estate Educational Reports: Estate Planning Concepts, Calculating Estate Taxes, Gifting, ILIT, CRT, QPRT, GRT, FLP & WRT
	Estate Planning Options
	Estate Planning Options Graph
Education	Education Graph
	Education Funding
	Education Separate Accounts
	Education Funding Sources
Appendix (Supporting Detail Reports)	Retirement
	Assets
	Estate
	Survivor
	Loans
	Rental Real Estate

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Data Input - TOTAL Planning Suite

Information for Easy Money & Golden Years is entered through the TOTAL Planning Suite. TOTAL Planning Suite provides an integrated database & data input method that saves time & increases your ability to provide cost effective solutions to your clients. The powerful & flexible platform features include the Quick Entry Wizard, allowing for quick & easy data entry, & Age Change Event Tables, allowing modifications of expenses, incomes, rates, etc. at any age.

Data Input:	*Summary*
Client Information	Names, birth date, marital status, address, employment, advisors, notes
Assumptions	Scenario information, retirement age, life expectancy, retirement assumptions, surplus allocation and treatment, rate assumptions, report options
Asset Details	Asset worksheet, asset class configuration with up to 21 classes, asset details, rate of return for each asset broken into interest, dividend, capital gain & appreciation rates, stock information, additions/withdrawals with age change tables, residence
Asset Summary	Asset input summary, risk/financial attitudes, qualified plan additions, allocation, rate changes with age change table, asset accounts
Dependents	Education funding information for dependent children, college cost estimator
Estate	Strategies in place, sunset provision, administration costs, CST funding, estate planning options with gifting
Income	Earned income, Social Security, pensions, other income/expenses, with age change tables
Tax Data	Tax adjustments with age change tables, federal tax data, state tax data, optional tax rates, itemized deductions with age change tables, current year overrides
Liabilities	Description, type, owner, open date, balance, payment, interest rate, balloon payoff, tax deductibility, summary
Insurance	Life insurance, summary, auto, medical, homeowners, disability, long-term care, with age change tables, disability & long-term care benefits and details
Personal Expense	Income needed, increase rates, survivor & disability percentages, with age change tables
Rental Real Estate	Property details, mortgages, expenses with age change tables, improvements
Survivor	Immediate cash needs, capital retention, tax rate for survivor reports
Stock Options	Companies, grant information, type, tax rates, bargain element options, summary
Financial Goals	Description, age, amount, inflation, return for funding solution
Monte Carlo	Standard deviation on portfolio return, standard deviation on inflation, fat tail option