

# FINANCIAL PLANNING

## Comprehensive Planning for Today and Tomorrow



Interactive Advisory Software

Interactive Advisory Software provides comprehensive planning for today and tomorrow. Supported by a relational database containing client goals, tax and cash flow items, assets, liabilities, and insurance, IAS provides a holistic perspective, comparing current and future goals. Planning scenarios can be based on goals or cash flow and can be seamlessly integrated with portfolio and practice management. Multi-year net worth, cash flow, and tax projections while integrating planning goals can also be calculated. Maximize your offerings with unlimited planning strategies that can be created, maintained and archived - all in one unified solution.

### Analysis

- View Customizable Lists for Quick Analysis
- Print or Export Customizable Lists for Detailed Analysis
- Generate Client Presentations “as of” any Date
- Manage and Share Client Documents and Presentations Securely
- Create Secure and Personalized Site for Client and Advisor Access

### Taxes and Cash Flow

- Handle Federal and State Tax Calculations
- Maintain Tax Basis for Realized Gain/Loss Reporting
- Handle Options (ISO/NSO) while Maintaining AMT Tax Consequences
- Provide Flexible Tax Reporting (1040 Format, Schedule A-E Details)
- Capture Business-Use Assets for Schedule C Tax Reporting
- Generate Basic or Detailed Tax Presentations
- Create Current and Future Cash Flow Projections
- Set Specific Begin and End Dates for Cash Flow Items
- Assign Cash Flow Items to Household Members and Accounts/Assets
- Attach Cash Flow Items to Accounts/Assets For Systematic Purchases/Withdrawals
- Create Alternative Cash Flow Items for Future Projections

### Retirement Planning

- Assign Assets to Retirement Goals
- Create Multiple Income Goals for Different Periods
- Set Asset Growth Rates For Firm, By Asset or Class
- Change Growth Rates From Year to Year
- Project From Cash Flow and/or Capital Needs
- Deplete or Preserve Retirement Capital
- Control Timing of Social Security Benefits
- Calculate Required Minimum Distributions (RMD)
- Control Liability Payoff for any Time Period
- Create Periodic Investments or Withdrawals With Tax Consequences
- Override Inflation, Growth and Discount Rates, Etc.
- Select Priority/Sequence for Asset Depletion
- Enter all Types of Contributions Plans with Employee Amount and Employer Match
- Test Employee Contributions for Deductibility and “Catch-Up” Contributions
- Prorate Employee Contributions Across Specific or Generic Assets
- Specify Exact Employee Contributions Into Specific Assets or Asset Classes
- Adjust Defined Benefit Plans for Inflation Before or After Receipt of Benefits
- Enter Survivor Benefits Before or After Receipt of Benefits
- Handle Deferred Compensation Plans with Appropriate Tax Treatment
- Enter Other Government Benefits Plans (Civil Service, Railroad Retirement, Etc)
- Provide Monte Carlo Simulations of Actual vs. Proposed Retirement Model

### Education Planning

- Assign Assets to Education Goals
- Plan College Funding Goals for Children, Grandchildren or Planned Children
- Handle Custodian Accounts and Contributions to Those Accounts
- Calculate “Kiddie Tax” for Dependents Filing Tax Returns
- Illustrate Additional Contributions to Education Plans
- Run Analysis for Multiple Education Programs
- Provide Monte Carlo Simulations of Actual vs. Proposed Education Model

### Estate Planning

- Calculate Federal Estate and State Death Taxes
- Generate Flow Charts to Illustrate Net Proceeds to Heirs, Charities
- Illustrate Various Trust Scenarios (CST, ILIT, CRT, Etc.)
- Handle Complex Ownership Structures (FLP, RLT, LLC, Etc.)
- Use Minority Interest and Marketability Rates For Discounting Values
- Create “At Death” Financial Statements, Based on Previous “As of” Date
- Handle Lifetime or Testamentary Gifting (50, 30, 20%)
- Calculate or Override Probate and Administration Fees
- Integrate with Other Goals (Retirement, Education, Etc.)
- Track Previous Gifts and Future Growth on Gifts
- Model Estate Tax Options, With Post 2010 Rate

### Risk Protection - Insurance

- Handle All Types of Insurance
- Ensure Goals and Expenses Are Adequately Covered
- Support Changes in Premiums and Death Benefits
- Allow Withdrawals in Cash Surrender Values and Policy Loans
- Define Insurance Start, Index, Benefit Period, and Waiting Period
- Control Investment of Policy Proceeds

### Lifetime (Future) Planning

- Create, Maintain and Archive Unlimited Planning Strategies
- Update Plans with Current Financial Information
- Create Unlimited Periodic and Lump Sum Savings Strategies
- Compare Alternative Strategies in Side-by-Side Comparison Presentations
- Maximize Qualified Employee/Employer Contributions
- Cover Cash Flow Deficits with Automatic Redemptions
- Provide Basic Tax Planning for Business Professionals
- Create Transfer/Gifting Strategies From/To Account
- Create Future Cash Flow Events

**IAS: The only unified wealth management solution.**  
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