



Investors have heard a lot about IRAs and the benefits of saving for retirement. But when it comes down to choosing between a Traditional or Roth IRA most people could use a little help.

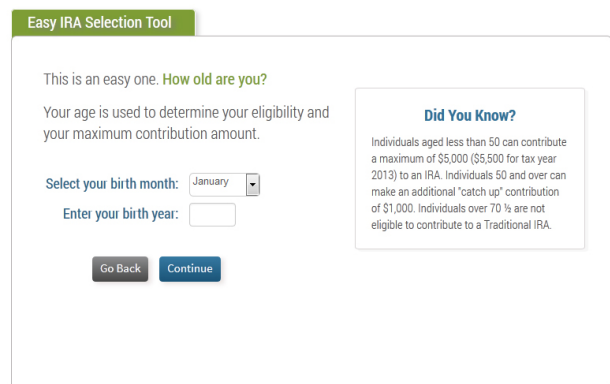
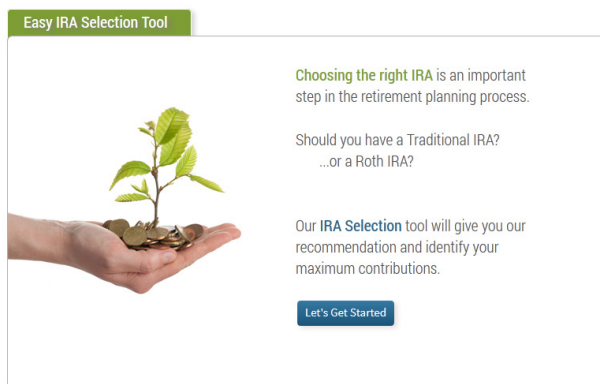
**Wealth Management Systems Inc.** (WMSI) developed our easy **IRA Selection Tool** to take the guess work out of the IRA selection process for investors. Our tool is mobile friendly, highly engaging and walks the user step-by-step through the process to determine which IRA is right for them.

### Taking the Guess Work Out of the IRA Selection Process

Clean, engaging screens and streamlined input fields are designed to lead investors through the IRA selection process without overwhelming them with complex tables or an abundance of information. Users simply tell us:

- How old they are
- What their tax filing status is
- What their estimated income is
- And whether they participate in an employer sponsored plan

And the IRA Selection Tool does the rest. Helpful **Did You Know?** tips educate users by providing information about IRA contribution limits, tax filing statuses and other pertinent information.



## Comprehensive Results

Based on the user's inputs, the IRA Selection tool will calculate the result and present the user with a clear recommendation for either a Roth or Traditional IRA. The tool calculates maximum contribution levels for the primary account holder and their spouse if the user is married and filing jointly.

Users can easily modify their results and model various scenarios interactively by clicking the **Modify Your Answers** button.


Easy IRA Selection Tool

**Our Recommendation: Traditional IRA**

Based on the information you provided, a **Traditional IRA** may be right for you. For the 2013 tax year, your maximum contribution is **\$5,500 (\$5,500 is deductible)**.

**Traditional IRA Highlights:**

- Earnings are tax-deferred
- Maximum annual contribution: \$ for 2013 (\$ if age 50 or older).
- Contributions are fully deductible.\*
- Ordinary income tax on earnings and any deductible contributions.
- State taxes may apply.
- 10% federal penalty tax on distributions before age 59 ½.\*\*
- Subject to Required Minimum Distributions after age 70 ½.



Modify Your Answers


Easy IRA Selection Tool

**Our Recommendation: Roth IRA**

Based on the information you provided, a **Roth IRA** may be right for you. For the 2013 tax year, your maximum contribution is **\$6,500**.

Here are some **plan highlights:**

- Earnings are tax-free.
- Maximum annual contribution: \$ for 2013 (\$ if age 50 or older).
- Contributions are not deductible.
- Distributions from your contributions are tax-free.
- Distributions from your earnings are not subject to federal tax.\*
- State taxes may apply.
- Not subject to Required Minimum Distributions.



Modify Your Answers

## Learn More Today!

Leverage our product development and technical expertise to further your IRA sales goals – and see why so many financial services firms rely upon WMSI to develop their web-based retirement planning tools.

Contact Kazi Ariff, *Director of Retirement Planning Solutions*, for a demonstration of the Easy IRA Selection tool today at **(781) 663-2814** or **kariff@archimedes.com**

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