

Four New Tools to Help Employees Achieve Retirement Readiness



Wealth Management Systems Inc.

WMSI has created four new interactive, mobile-friendly retirement planning calculators to help users create an accurate and realistic picture of their retirement income needs. WMSI's tools are designed to help plan participants, retail investors and advisors make better, more informed decisions today that can have a big impact on future retirement readiness.

1 Retirement Planner Tool

The Retirement Planner is a comprehensive planning tool designed to lead users step-by-step through the planning process to define a realistic savings goal to meet their income needs in retirement.

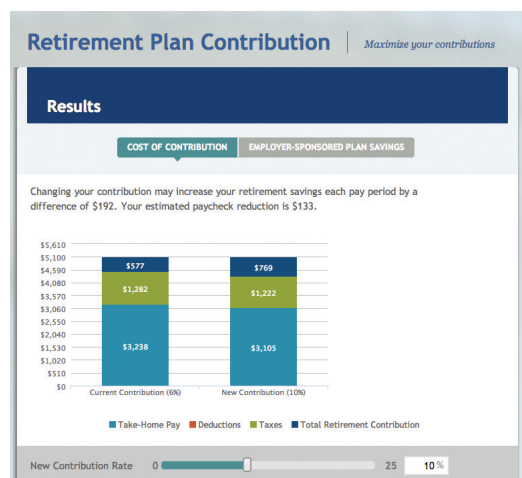
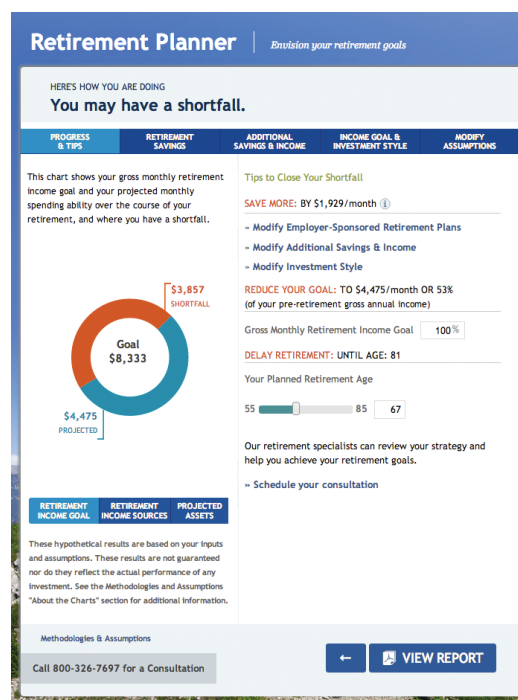
This tool provides a customized analysis of the user's personal financial situation using inputs like investment style, income goal and current savings to illustrate the user's complete retirement income picture.

This highly flexible tool shows users:

- How much savings they will have based on their current savings strategy
- How much savings they will need to maintain their desired lifestyle in retirement
- Any potential savings gap and provides suggestions and recommendations for closing gaps

The Retirement Planner Tool also allows users to explore how different variables such as savings rate, salary growth, life expectancy, hypothetical investment returns, monthly expenses or inflation may impact their retirement outlook.

The save and retrieve feature makes it easy for users to quickly and easily generate customized output reports using personalized data to share with spouses and family members, and to support advisors in preparing for client meetings.



2 Retirement Plan Contribution Tool

This easy to use tool can help your participants maximize the power of their workplace retirement plan by modeling the impact different contribution rates can have on their current paycheck today and their longer-term retirement savings strategy.

This tool can be customized to reflect unique plan features to provide personalized output reports that include:

- Employer matching contributions
- Current workplace retirement plan contribution rates
- Current retirement plan account balances

3 Social Security Illustrator

WMSI's Social Security Illustrator is an interactive tool that shows users how the age at which they claim social security benefits will impact their total retirement income picture. This highly customizable tool provides an estimate of the users social security benefits based upon their earnings history. The tool is designed to help users:

This tool is designed to help users:

- Model customized social security benefit projections based on personal data
- Compare the projected value of social security benefits to identify the preferred age to claim benefits
- Show the positive impact that postponing the collection of social security benefits can have on a user's retirement income strategy
- Generate customized, easy-to-read reports for referral and client presentations

4 Retirement Distribution Planner

The Retirement Distribution Planner is designed for investors who have already retired, or who plan to retire very soon.

This tool enables users to:

- Calculate and balance the level of income they require in retirement with the length of time their savings can be sustained
- Model various income options under a broad range of different scenarios to determine how long their retirement income will last
- Evaluate their current investment style and risk levels and develop new strategies to minimize the risk of outliving their retirement savings
- Identify savings gaps and additional sources of retirement income

Learn More Today!

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

For more information, or to request a demo of these, contact us today at **(855) 348-9674** or infofc@wealthmsi.com. Visit us at www.wealthmsi.com.



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