OMYEN

Leading Financial Advice & Guidance Innovation!

Retirement In A Box!

Retirement Planning

Simplified!

Introducing A Complete Retirement Solution

According to U.S. Census data, about 10,000 people retire each day. Most retirees are living a lot longer than their parents, and with the rising cost in general and health care in particular, securing a sustainable retirement has become a huge challenge. Omyen's "Retirement In A Box" is the industry's first comprehensive retirement lifecycle solution to help financial professionals efficiently deliver highly personalized retirement solutions to their clients. Retirement In A Box contains five integrated modules that are easy to implement, easy to use, and easy to explain to clients. These modules are:

- ***Personal Financial Index***
- ***Retirement Savings Planner***
- ***Risk Capacity Index & Asset Allocation***
- ***Retiree Healthcare Expense Planner*** ***(NEW to the market!)***
- ***Sustainable Retirement Income Planner***

Benefits to Financial Professionals

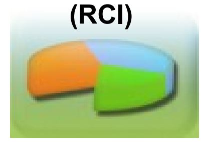
- Huge time savings; More than 50%
- Highly intuitive and sophisticated platform
- Close collaboration with prospects and clients
- Increased product sales opportunities
- No redundancy of data entry

Benefits to Clients

- Clearly defined PFI for planning purposes
- Recommendations are clearly understood within plan
- Can be used by customers as a web-based solution.

Personal Financial Index

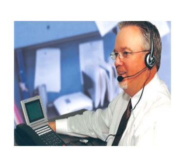
Risk Capacity Index **(RCI)**



Retirement Savings Planner **(RSP)**

Retiree Healthcare Planner **(ReHP)**

Sustainable Retirement Income Planner **(SRIP)**



Client Acquisition → Accumulation → Distribution →

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PFI

Personal Financial Index

- Efficiently generate highly qualified leads
- Convert existing FI customers to investment customers
- Create client awareness for retirement planning
- Profile clients for cross-selling and suitability

Retirement Savings Planner

- High quality, actionable plan that saves time
- Multiple simulations that run quickly and easily
- Ability to create joint retirement plans
- Integrated tools for easy client explanations

Risk Capacity Index & Asset Allocation

- Risk profile based on structural and psychological aspects
- Minimizes the volatility
- Offers 11 major asset classes for allocation
- Saves time and money; no add on cost

Retiree Healthcare Planner

- Efficiently develops personalized Healthcare Expense Plan
- Generates client-specific health care needs
- Compares funding options
- Increases cross-sell product opportunities

Sustainable Retirement Income Planner

- Develops two (2) portfolio options
  - Longevity Risk
  - Legacy Opportunity
- Minimizes tax consequences
- Maximizes cash flow options

If you would like more information or would like to schedule a full demonstration, please contact us….

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