OMYEN — Wealth Planner™

Intuitive. Scalable. Efficient.
Any device. Anytime. Anywhere.

➤ **Wealth Planner™**

The Wealth Planner™ addresses the key financial planning issues: too much data entry, too many screens to enter it, difficulty in reconciling results with inputs, bulky reports, and steep learning curve. With the help of Wealth Planner™, financial advisers develop comprehensive financial plans more efficiently and confidently.

➤ ***Wealth Planner™ features***
  – *Goals and Cash Flow Based Planning*
  – *Retirement Savings Plan*
  – *Advanced Social Security & Retirement Income Plan*
  – *Risk Capacity Index for Risk Profiling & Advanced Asset Allocation*
  – *Insurance Planning*
  – *Executive Compensation Planning*
  – *Retiree Healthcare & Sustainable Retirement Income Planning*
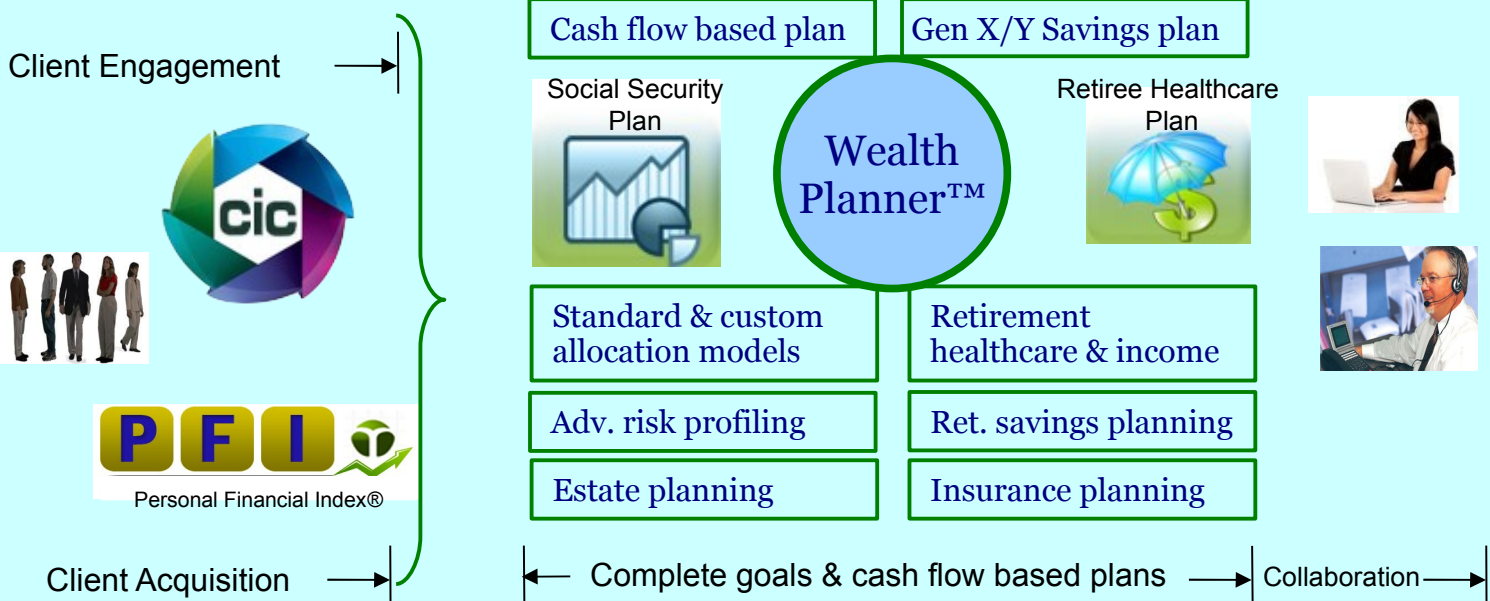 – *Lifetime Cash Flow & Financial Goals Analysis*
  – *Estate Planning*

FREE 30-Day Trial

Benefits to Financial Advisers
➤ Huge time savings; More than 50%
➤ Access via any device anywhere
➤ Close collaboration with prospects & clients
➤ Seamless integration for client acquisition
➤ Scalable for client life stages & varying needs

Benefits to Clients
➤ Actionable financial plans
➤ Recommendations are clearly understood within the plan
➤ Comprehensive financial planning with a built-in healthcare plan for retirement

Client Engagement →

cic

PFI
Personal Financial Index®

Cash flow based plan | Gen X/Y Savings plan

Social Security Plan

Retiree Healthcare Plan

Wealth Planner™

Standard & custom allocation models | Retirement healthcare & income

Adv. risk profiling | Ret. savings planning

Estate planning | Insurance planning

Client Acquisition → | ← Complete goals & cash flow based plans → | Collaboration

FREE 30-Day Trial

Wealth Planner™

The Wealth Planner™ offers both cash flow and goals based comprehensive financial planning. Key modules include:

1. Cash Flow Based Planning and Lifetime Financials

Perform comprehensive financial planning and generate **lifetime financial projections** that include annual balance sheet, income/expenses, and cash flows. The allocation of assets to different financial goals and the goal fulfillment check provides an efficient cash flow based planning.

2. Risk Capacity Index™ (RCI) and Advanced Asset Allocation

OMYEN's RCI functionality uses a **pragmatic risk profiling** approach based on structural and psychological factors of a client. This **minimizes the volatility in risk capacity** due to market fluctuations. Using the time horizon of different financial goals and the RCI for a client, the **Asset Allocation** module produces the allocations at major asset category and asset class levels along with the **expected annual return and risk**. Advisers can also upload their allocation models and leverage the asset allocation **optimization** functionality to develop portfolios with **highest expected risk adjusted returns**.

3. Prescriptive Savings Plan

OMYEN's proprietary Prescriptive Savings Plan analyzes a client's lifestyle, competing financial goals, and income constraints. It then generates a customized **actionable savings plan**. This is a great planning and budgeting solution for younger clients.

4. Retirement Savings Plan (RSP)

The Retirement Savings Plan (RSP) allows you to develop a comprehensive retirement savings plan that features different contribution rates and retirement timeframes for joint clients. It also allows you to use **different rates of return** before and during retirement, and run Monte Carlo simulations to develop a robust retirement savings plan.

5. Sustainable Retirement Income Plan (SRIP)

This module captures the retirement savings/contributions information, different economic and market factors, and adviser selected **withdrawal order to minimize tax** consequences. After factoring in the **longevity risk**, it generates the **net income projections** against discretionary & non discretionary expenses. These projections also take into account the income from Social Security, pensions, annuities, estimated taxes, required minimum distributions, and healthcare expenses. SRIP also allows you to run the **probability analysis** on the success of a retirement plan for varying **life expectancy, rate of return,** and **inflation**.

6. Retiree Healthcare Plan (ReHP)

Available as an optional module, the ReHP module is designed to efficiently quantify client specific **healthcare costs** for retirement. Based on a client's current and past health information and client preferences for nursing care, and Medicare information, it projects out the **total cost of various healthcare services** and the amount of savings required to pay for them. You can easily **compare the cost** across different Medicare programs as well as the cost/benefit of a Long Term Care policy that a client might have. This insight allows financial advisers to develop **robust retirement income plans**. The simulations for different life expectancies and varying healthcare needs provide a range of possibilities for healthcare expenses.

7. Other Modules

 Social Security Strategies & Planning covering different maximization and custom strategies for retirement income planning.
 Insurance Planning covering life and disability insurance planning with easy to understand illustrations
 Executive Compensation Planning covering stock options, restricted cash rewards and their vesting and sale.
 Estate Planning offering client specific strategy, incorporation into the cash flow projects and gross estate reporting.
 Client Reporting allowing you to add a custom underline executive summary and organize different report segments.