



SaaS PACKAGES

TABLE OF CONTENTS

1 WealthStation Packages

- 1 Asset Allocation
- 1 Sales Pro – Mid Level Planning
- 1 Advisor – High End Planning
- 2 Advisor Plus – Comprehensive/High End Planning
- 3 Platinum – Comprehensive/High End and Mid Level Planning

4 Advisor Series General Overview

- 4 AllocationMaster
- 4 Comprehensive Planning
- 5 Education Advisor
- 5 Estate Advisor
- 5 FactMaster
- 6 Financial Statements Advisor
- 6 Multi-Issue Advisor
- 6 Retirement Advisor
- 6 Stock Options Advisor

7 Planning Series General Overview

- 7 Accumulation
- 7 Asset Allocator
- 7 At Retirement (Distribution)
- 7 Concept Profiler
- 8 Debt Management
- 8 Disability Income Protection
- 8 Education Funding

- 8 Estate Preservation
- 8 Financial Statements
- 8 Income Tax
- 9 IRA Analyzer
- 9 Long-Term Care
- 9 Lump Sum Pension Distribution
- 9 Multi-Issue Planning
- 10 Retirement (Accumulation)
- 10 RISE (Retirement Income Simulation Expert)
- 10 Survivor Needs
- 10 Foundations Series General Overview
 - 10 Asset Allocator Foundations
 - 10 At Retirement Foundations
 - 11 Education Foundations
 - 11 Retirement Foundations
 - 11 Survivor Foundations

WEALTHSTATION PACKAGES

Asset Allocation

1. AllocationMaster

Sales Pro – Mid Level Planning

Planning Series

1. Accumulation
2. Asset Allocator
3. At Retirement (Distribution)
4. Concept Profiler
5. Debt Management
6. Disability Income Protection
7. Education Funding
8. Estate Preservation
9. Financial Statements
10. Income Tax
11. IRA Analyzer
12. Long-Term Care
13. Lump Sum Pension Distribution
14. Multi-Issue Planning
15. Retirement (Accumulation)
16. Survivor Needs

Advisor – High End Planning

Advisor Series

1. AllocationMaster
2. Education Advisor
3. Estate Advisor
4. Financial Statements Advisor
5. Multi-Issue Advisor
6. Retirement Advisor
7. Stock Options Advisor

Planning Series

1. Accumulation
2. At Retirement (Distribution)
3. Concept Profiler
4. Debt Management
5. Disability Income Protection
6. Income Tax
7. IRA Analyzer
8. Long-Term Care
9. Multi-Issue Planning
10. Survivor Needs

Advisor Plus – Comprehensive/High End Planning

Advisor Series

1. AllocationMaster
2. Comprehensive Planning
3. Education Advisor
4. Estate Advisor
5. Financial Statements Advisor
6. Multi-Issue Advisor
7. Retirement Advisor
8. Stock Options Advisor

Planning Series

1. Accumulation
2. At Retirement (Distribution)
3. Concept Profiler
4. Debt Management
5. Disability Income Protection
6. Income Tax
7. IRA Analyzer
8. Long-Term Care
9. Multi-Issue Planning
10. RISE (Retirement Income Simulation Expert)
11. Survivor Needs

Platinum – Comprehensive/High End and Mid Level Planning

Advisor Series

1. AllocationMaster
2. Comprehensive Planning
3. Education Advisor
4. Estate Advisor
5. FactMaster
6. Financial Statements Advisor
7. Multi-Issue Advisor
8. Retirement Advisor
9. Stock Options Advisor

Foundations Series

1. Asset Allocator Foundations
2. At Retirement Foundations
3. Education Foundations
4. Retirement Foundations
5. Survivor Foundations

Planning Series

1. Accumulation
2. Asset Allocator
3. At Retirement (Distribution)
4. Concept Profiler
5. Debt Management
6. Disability Income Protection
7. Education Funding
8. Estate Preservation
9. Financial Statements
10. Income Tax
11. IRA Analyzer
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17. Survivor Needs

ADVISOR SERIES GENERAL OVERVIEW

The Advisor Series provides the financial professional with instant access to sophisticated calculation engines, comprehensive report capabilities, superior presentation tools, and extensive graphs and charts. The Advisor Series modules share a common database with the Comprehensive solution and the Planning Series modules, allowing a financial professional to move to the most appropriate level for each sales and advisory interaction.

AllocationMaster

- Considers a client's current allocation, financial goals, and resources
- Compares and considers the composite of qualified, non-qualified and non-qualified tax deferred assets for current and proposed allocations
- Produces a tax-efficient frontier using mean-variance optimization on a composite of qualified, non-qualified and non-qualified tax deferred assets
- Includes pre-determined models or allows the advisor to create customized asset mixes using the Specify Mix feature
- Includes the ability to Backtest and Forecast present and proposed allocations
- Provides Monte Carlo simulation analysis of present and proposed allocations
- Contains an implementation feature to designate product transactions required to achieve a proposed asset allocation plan
- Uses a database of historical returns on market indices for backtesting and client illustration of market segment performance
- Analyzes cash-flow sensitivity on alternative "what if" scenarios
- Allows customizable asset classes and capital market assumptions, risk tolerance questionnaires, model portfolios, etc. (additional cost)

Comprehensive Planning

- Includes the following sections:
 - » Input – comprehensive data collection
 - » Executive Summary
 - » Financial Statements
 - » Portfolio Planner – asset allocation by asset class
 - » Goal Planner – pre retirement spending goals
 - » Retirement Planner – retirement spending analysis
 - » Estate Planner – estate preservation analysis
 - » Action summary
 - » Estimates income tax rates or allows manual override of tax rates
 - » Grows assets based on the asset's allocation or allows manual entry of return rates

Education Advisor

- Defines multiple education goals
- Provides a unique average tax rate for each student or goal
- Allows each goal to be funded through a combination of student-owned assets, client-owned assets, and other cash flows
- Supports different types of assets that may be used to fund education goals, including Section 529 plans, Roth/Traditional IRAs, 401(k)s, and other investment assets
- Provides multiple alternatives to help fully fund the client's plan, including:
 - Saving more money at the client level
 - Saving more money at the student/goal level
 - Reflecting additional cash flows
- Taking advantage of tax incentives such as Hope and Lifetime Credits

Estate Advisor

- Calculates estate value and growth over time
- Estimates estate taxes and shrinkage
- Illustrates how money flows from client/co-client to the ultimate beneficiaries
- Analyzes alternatives available to reduce federal estate taxes and state estate taxes
- Explains the concept behind each alternative, such as how Credit Shelter Trusts work
- Compares estate tax funding options, including cash, debt, liquidation, and life insurance

FactMaster

- Helps analyze implementation plans using style analysis, hypothetical model portfolios, investment fact sheets and historical data
- Provides up to 40 years of performance history for thousands of market indexes, mutual funds and equities
- Data Selection
 - » Mutual fund screening based on fund style, family, investment objective, fees and expenses, management information and descriptive statistics
 - » Mutual fund fact sheets summarizing performance and fund characteristic information including performance relative to a benchmark and a category
 - » Domestic equities and exchange-traded funds
 - » Market indices covering domestic and foreign equity, fixed income, cash, and more
- Model Portfolios
 - » Specify up to five mixes plus present assets to analyze historical volatility and return
- Hypothetical Analysis
 - » Model the past performance of a fund, stock, index, combination of investments or a fixed rate product
 - » Specify an initial investment amount, annual contributions and withdrawals
- Returns-based Style Analysis
 - » Compute the combination of asset classes that best replicates the historical performance of a fund or manager for use in benchmarking and performance evaluation

Financial Statements Advisor

- Incorporates all assets entered in the Advisor Series into the net worth statement
- Incorporates all income streams and expenses entered in the Advisor Series into the cash flow statement
- Reflects selected planning alternatives on the cash flow statement as proposed adjustments to the net cash flow
- Includes spending for education and other funding goals, retirement needs, etc
- Illustrates key planning ratios, such as debt to equity
- Calculates federal income tax using the structure of standard IRS forms and schedules
- Calculates special items, including capital gain tax, supplemental income, alternative minimum tax, etc

Multi-Issue Advisor

- Allows two or more Advisor and Planning modules to be combined to form a single report with integrated executive and action summaries
- Available modules for Multi-Issue Advisor include:
 - » AllocationMaster
 - » Comprehensive Planning
 - » Concept Profiler
 - » Debt Management
 - » Disability Income Needs
 - » Education Advisor
 - » Estate Advisor
 - » Financial Statements Advisor
 - » Retirement Advisor
 - » Survivor Needs

Retirement Advisor

- Incorporates flexible planning assumptions, including different rates and values for pre-retirement and post-retirement
- Allows an unlimited number of income streams and assets of various types
- Allows assets to be preserved, using only the yield to fund retirement goals
- Includes annual retirement spending, other retirement goals, debt service (for loans that extend into the retirement period), and legacy as retirement goals
- Analyzes the retirement goals on an annual basis to determine available income, amount needed from assets, and shortfall
- Projects asset balances from the current year through the last year of retirement
- Calculates the monthly savings needed to fully fund retirement
- Offers multiple planning alternatives to examine possible strategies for filling a shortfall

Stock Options Advisor

- Models both Incentive Stock Options and Non-Qualified Stock Options
- Allows multiple expected growth rates on the optioned security
- Calculates alternative minimum tax including carry overs
- Helps create models using pre-defined styles, such as exercising as soon as possible or as late as possible

PLANNING SERIES GENERAL OVERVIEW

The Planning Series is designed with the transaction-based financial professional and the client in mind. Most modules in this series include a sales presentation to help the client understand the planning process. The client's current situation, recommendations, and the analysis results are presented in a highly graphical, easy-to-read format. Modules in this series use the same robust calculations as the Advisor Series modules but rely on default assumptions and require fewer data inputs.

Accumulation

- Evaluates any number of accumulation goals
- Defines the future cost of accumulation goals
- Calculates the percentage of each goal that is currently funded
- Estimates the funding required to accomplish each goal
- Illustrates the impact of inflation and tax risk on each goal

Asset Allocator

- Uses model portfolios to recommend an efficient asset allocation
- Develops a recommended asset allocation and compares this to the client's present asset mix
- Allows advisors to create customized asset mixes using the Specify Mix feature
- Includes implementation for choosing investment products to satisfy the proposed asset allocation
- Uses a database of historical returns on market indices for backtesting and client illustration of market segment performance

At Retirement (Distribution)

- Helps clients who are close to retirement or already retired determine sustainable levels of retirement spending
- Models multiple retirement spending patterns
- Determines required minimum distributions (RMDs)
- Models asset depletion by tax type
- Illustrates when assets will run out given retirement spending goals or when retirement can begin to fully fund retirement spending goals.

Concept Profiler

- Collects and analyzes client data to determine a client's financial planning priorities from 19 financial concepts
- Financial concepts include: Accumulation, Asset Allocation, Auto Insurance, Debt Management, Disability (Client), Disability (Spouse), Education Funding, Estate, Home Insurance, IRA Choices, Life Insurance (Client), Life Insurance (Spouse), Long Term Care (Client/Spouse), Long Term Care (Parent(s)), Lump Sum Pension, Retirement (Accumulation), Retirement (Distribution), Stock Options, Umbrella Insurance
- Provides dynamic, client-specific reasons for each recommendation
- Comprehensive Admin controls for user entitlements, concept name, concept inclusion, and scoring logic factor

Debt Management

- Collect and presents a client's current debt situation (key ratios, debt amortization schedule, debt-free date)
- Presents a Debt Consolidation strategy and a Level Payment Paydown strategy
- Compares the current debt situation with debt payment strategies
- Key illustrated debt information includes debt to income ratio, total interest costs, average interest costs (before and after tax)

Disability Income Protection

- Calculates the potential value of a client's lifetime earnings
- Demonstrates the chances of experiencing a disability at different ages
- Compares current income needs with potential disability funding resources to uncover shortfalls
- Illustrates how a disability insurance policy could protect your client's lifestyle

Education Funding

- Illustrates rising education costs and the issues involved in planning for education expenses
- Contains a database of more than 3,000 public and private colleges in the United States with current in-state and out-of-state tuition costs with and without room and board expenses
- Projects future education needs based on selected college costs
- Determines the portion of a client's education goals that could be funded by current resources and the monthly saving amount needed to fund any shortfall

Estate Preservation

- Calculates estate value and growth over time
- Estimates estate taxes and shrinkage
- Illustrates the use of Credit Shelter Trusts and Irrevocable Life Insurance Trusts
- Shows the benefits of a second-to-die life insurance policy
- Explains wills, trusts, and probate

Financial Statements

- Produces a personal cash flow statement
- Provides a current personal balance sheet

Income Tax

- Estimates the Federal income tax liability for a household
- Includes married filing jointly, single, head of household, and married filing separate
- Calculates taxes for the previous year, the current year, and up to two years into the future
- Calculates alternative minimum tax including carryovers and limitations
- Calculates appropriate limitations and carryovers for charitable contributions, investment interest
- Calculates limitations for medical expenses, casualty and theft losses, Social Security income, capital losses, personal exemptions, and child tax credits

IRA Analyzer

- Explains and compares three IRA types: Regular, After-Tax, and Roth
- Determines and displays a client's contribute eligibility to each type of IRA
- Illustrates future IRA values assuming different tax rates
- Provides an IRA conversion (regular to Roth) tool

Long-Term Care

- Explains who generally needs long-term care
- Illustrates the usual sources of long-term care funding
- Estimates potential long-term care costs for either one or two individuals and compares them to available resources
- Illustrates how a LTC insurance policy can help finance long-term care needs

Lump Sum Pension Distribution

- Illustrates three options for lump sum pension distributions: Spend It Now, Income Annuitization, Spend It Later
- Calculates income taxation and applicable tax penalties for each option
- Compares potential after-tax income for each option

Multi-Issue Planning

- Allows two or more Planning modules to be combined to form a single report with an integrated executive summary
- Available modules for Multi Issue Planning include:
 - » Accumulation
 - » At Retirement
 - » Concept Profiler
 - » Debt Management
 - » Disability Income Needs
 - » Education Funding
 - » Estate Preservation
 - » Financial Statements
 - » IRA Analyzer
 - » Long-Term Care
 - » Lump Sum Pension Distribution
 - » Retirement (Accumulation)
 - » Survivor Needs

Retirement (Accumulation)

- Helps client identify retirement goals and provides educational information on topics such as the impact of inflation and the tradeoffs of risk and return
- Analyzes a client's current retirement situation by calculating the resources available for retirement (including estimate of Social Security)
- Illustrates the percentage of the goal funded by available resources
- Calculates the monthly accumulation needed to reach the retirement goal under three different tax types (taxed, tax-deferred, tax exempt)
- Emphasizes the importance of investing for retirement now

RISE (Retirement Income Simulation Expert)

- Reviews the retirement planning process from a sustained income perspective
- Uses Monte Carlo Simulation to establish probabilities of meeting goals for multiple sets of differing assumptions
- Includes side-by-side probability illustrations
- Facilitates moving accumulated assets from the investment portfolio into one or more annuities
- Illustrates how annuities affect the risk inherent in a lifetime income plan

Survivor Needs

- Identifies survivor cash and income objectives
- Calculates the financial resources available from government sources, investments, retirement plans, and current insurance to meet survivor needs
- Projects available income (e.g. Social Security, including blackout periods) and determines if survivors are likely to experience a financial shortfall
- Determines additional insurance amounts required to meet cash and/or income needs shortfalls

FOUNDATIONS SERIES GENERAL OVERVIEW

The Foundations Series is designed to quickly generate professional financial plans. To accomplish this, it adopts quick input data forms that require a fraction of the data inputs required in the Planning Series. To preserve consistency, the Foundations Series uses the same calculation engines, produces the same key output, and uses the same printed reports as the Planning Series. The Foundations Series is an excellent choice for call centers and for professionals who want to produce financial plans in less than 10 minutes.

Asset Allocator Foundations

- Identifies a client's tolerance for risk
- Recommends an asset allocation based on firm-approved model portfolios corresponding to the client's willingness to bear investment risk

At Retirement Foundations

- Helps clients who are close to retirement or already retired determine sustainable levels of retirement spending
- Models retirement income sources and asset growth by tax type
- Models asset depletion by tax type

Education Foundations

- Projects a client's future education funding needs
- Contains a database of more than 3,000 public and private colleges in the United States with current in-state and out-of-state tuition costs with and without room and board expenses
- Determines the portion of a client's education goals that could be funded by current resources and the monthly saving amount needed to fund any shortfall

Retirement Foundations

- Analyzes a client's current retirement situation by calculating the resources available for retirement
- Illustrates the percentage of the goal funded by available resources
- Estimates the monthly accumulation needed to reach the retirement goal under three different tax types (taxed, tax-deferred, tax-exempt)

Survivor Foundations

- Identifies survivor cash and income objectives
- Projects available financial resources and available income and determines if survivors will face a financial shortfall
- Calculates life insurance coverage required to meet shortfalls

www.sungard.com/wealthmanagement

SunGard
377 E. Butterfield Road
Lombard, IL 60148

wealthmanagement@sungard.com

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