# Wealthy and Wise®

## What You Can Do with the System

- Test for Sustainability of Cash Flow Goals
- Test Financial Tolerance for Gifting
- Measure the Impact of any Strategy on Pre-death Net Worth
- Compare Alternative Wealth Accumulation and Distribution Strategies
- Compare Alternative Wealth Preservations Strategies
- Compare Plans With and Without Life Insurance (in or out of the estate)
- Measure the Impact of Taxable Gifts Compared to No Gifts
- Compare Tax Deferred w/ Taxable, Tax Exempt, and Equity Alternatives
- Calculate After Tax Social Security Retirement Benefits
- Calculate After Tax Income from Single Premium Immediate Annuities (no refund or period certain)
- Calculate Estate Value of Period Certain Annuities
- Illustrate IRAs, Roth IRAs, 401(k)s, Keoghs, and Defined Benefit Plans
- Compare IRAs vs. Roth IRAs (including impact on heirs)
- Illustrate Inherited IRAs and Inherited Roth IRAs
- Analyze Retirement Plan Accum./Distribution Strategies
- Evaluate Charitable IRA
- Evaluate Stretch-Out IRA
- Compare Stretch-Out IRA to Charitable IRA
- Evaluate Charitable Bequests of Annuity Assets coupled with a Wealth Replacement Trust
- Evaluate Zero Estate Plans Funded by Charitable Gifts and a Wealth Replacement Trust
- Evaluate Charitable Remainder Trusts
- Analyze Charitable IRA Rollovers
- Compare Alternative Charitable Strategies
- Compare Spending Retirement Plan Assets Quickly vs. As Slowly As Possible
- Analyze Multiple Taxable, Tax Exempt, Tax Deferred, and Equity Accounts
- Measure Impact of Portfolio Turnover on Equity Performance
- Compare Variable Annuities with Equity Accounts
- Analyze Premium Financing funded by Bank Loans
- Analyze Premium Financing Arrangements Funded by Business Loans (Loan-Based Split Dollar)
- Analyze Premium Financing Arrangements Funded by Personal Loans (Loan-Based <u>Private</u> Split Dollar)
- Measure Impact of Portfolio Turnover on Equity Performance
- Compare Variable Annuities with Equity Accounts
- Analyze Premium Financing Arrangements Funded by Personal Loans (Loan-Based Private Split Dollar
- Evaluate 1035 Annuity Exchanges
- Evaluate Retirement Plan Rescue Plans (with life insurance in and out of the estate)
- Evaluate Annuity Rescue Plans (with life insurance in or out of the estate)

- Analyze Insure vs. Self-Insure (e.g., Long-Term Care, Disability Income, Life Insurance)
- Compare Term vs. Permanent Insurance
- Compare Year-By-Year Death Tax with Liquid Assets Available to Pay the Tax
- Include Graphs, Bar Charts, and Pie Charts to Compare the Impact of Different Strategies on Net Worth, Transfer Taxes, Wealth to Heirs, and Wealth to Charity

## Additional Capabilities

- Screen Shows available on the System's toolbar
- Video of a Wealthy and Wise Client Presentation available on the System's toolbar
- Link policy data from most Insurance Companies

## Wealthy and Wise Logic:

Please review the Wealthy and Wise® PowerPoint presentation entitled:

**The Pothole in Wealth Management – Good Logic vs. Bad Logic**

You may also be interested in reviewing:

**Wealthy and Wise® logic report.**