RetireGreater

Retirement Planning Tool

Broaden your client base and grow your practice with ***RetireGreater***, a robust digital retirement planning platform from the Northern Trust Asset Management Investment Institute

With *RetireGreater*, a fully integrated retirement planning platform provided by the Northern Trust Asset Management Investment Institute, you can efficiently create a customized retirement plan for your clients, capitalize on opportunities across the generational spectrum – and ultimately grow your client base and AUM.

DELIVER PERSONALIZED RECOMMENDATIONS AND INFORMED ADVICE

RetireGreater enables you to efficiently onboard clients, document their objectives, project outcomes and identify shortcomings – then make on-the-spot adjustments to dynamically illustrate different scenarios.

Analyze assets, insurance holdings, income and expenses and model income distribution from a variety of sources such as retirement portfolios, social security, annuities, and pensions – throughout the client's lifetime and across multiple market assumptions. With *RetireGreater*, you have the flexibility needed to gain a holistic and accurate view of your client's financial picture, today and during retirement.

Many of today's investors lack confidence in their current retirement plans – and some don't even have a plan in place at all. The journey to and through retirement presents many opportunities for financial advisors to add value, enhance client loyalty – and gain client assets.

FLEXIBLE DATA INPUT

The user interface is designed for quick, efficient and interactive planning sessions. With one click, household data, financial information and economic assumptions are easily imported and integrated within the *RetireGreater* platform. Data can be entered manually as well, if desired. Document sources of income, anticipated spending needs, and other information such as legacy and wealth transfer goals. The level of detail is up to you, to accommodate the complexity (or simplicity) of each client's financial situation. Once these inputs are captured, you can begin to engage in an informed dialogue with your client.

HARNESS THE POWER OF "WHAT-IF" ANALYSIS, ENHANCE COLLABORATION AND DEMONSTRATE YOUR EXPERTISE

In real-time collaboration with your client, compare and contrast multiple scenarios with different assumptions and strategies side-by-side to identify and visualize an optimal solution. Run Monte Carlo simulations to analyze the potential impact of market conditions on investment growth and drawdown scenarios, using the results to help refine the plan. Parameters can be adjusted dynamically, then depicted graphically to provide a clear picture of the potential effects of any changes.

As you examine possible outcomes with your client, you can demonstrate your expertise by offering informed advice. Explore and examine how to mitigate risk through increased savings and reduced spending, and present different investment solutions, such as globally diversified multi-asset class managed accounts or insurance products.

RetireGreater is designed to help clients understand their financial situations and why specific recommendations have been made – and to gain a level of comfort that their retirement plan is positioned to deliver on their goals. Throughout your discussion, *RetireGreater* can help you uncover objections and gain buy-in to win client assets.

CUSTOMIZED OUTPUT WITH YOUR BRANDING

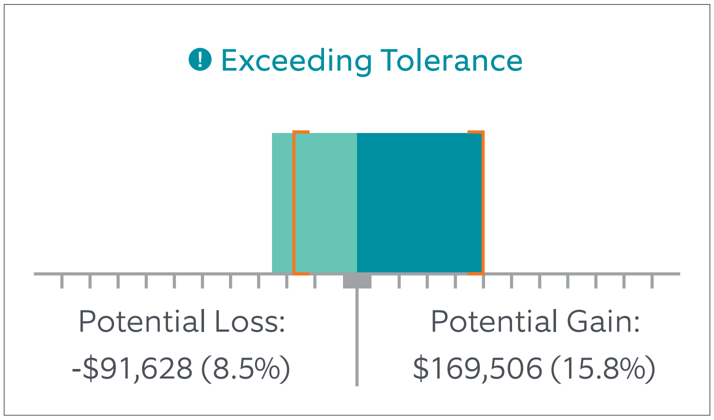
After the analysis and recommendations are completed and agreed upon, *RetireGreater* can create a comprehensive PDF report for your client, including a detailed summary and action plan, customized with your logo.

KEY BENEFITS OF *RETIREGREATER*

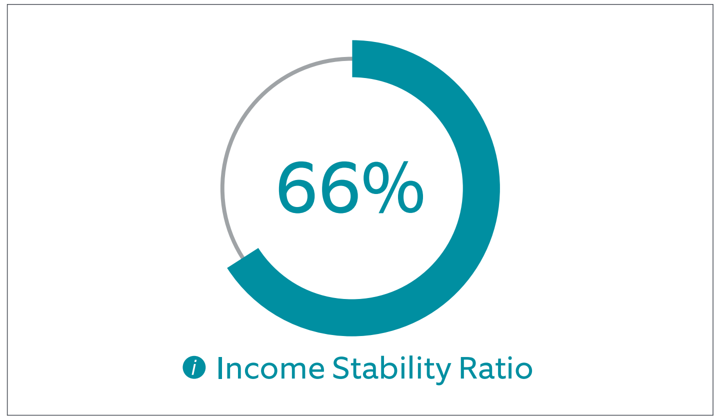
- Enhance client collaboration with interactive data entry
- Inspire client action with powerful data visualizations and easy-to-read charts and graphs
- Simulate multiple open-architecture portfolio scenarios utilizing different product types such as mutual funds, ETFs and managed accounts to demonstrate how each product fits into a client's financial plan
- Construct multiple "what-if" and stress-test scenarios to find the best solution for clients
- Run Monte Carlo simulations to analyze potential investment growth and drawdown scenarios
- Show side-by-side comparisons of multiple outcomes
- Create a new source of revenue for your business
- Attract clients across the generational spectrum by providing advice on retirement savings, investment and income distribution strategies
- Increase your win rate – and your AUM – with comprehensive, detailed plans to help your clients achieve their retirement goals

Accelerate Your Business

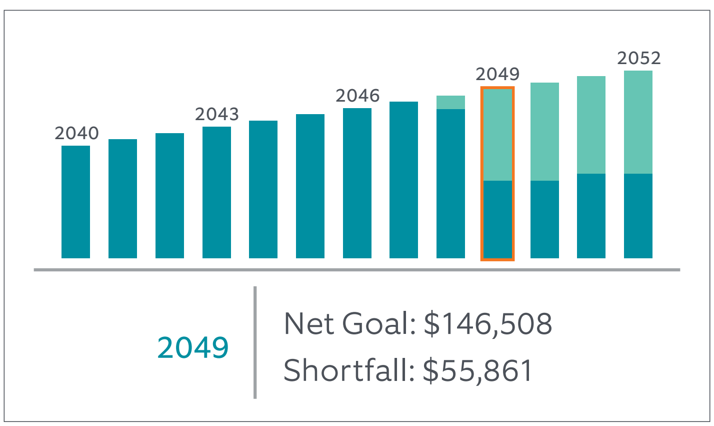
Build easy to understand plans for clients



Align Risk Tolerance
Quickly show new clients when their risk tolerance doesn't align with their current portfolio through visuals and numeric values



Evaluate Retirement Stability
Show clients the percentage of their retirement income that is exposed to market volatility with the proprietary Income Stability Ratio™



Demonstrate Income Shortfalls
Stress test the portfolio, simulating various market environments, to expose when a client would run out of retirement income

Client Account	Balance
Starting IRA Assets:	$750,000
Ending IRA Assets:	$450,000
FIA with Income Rider:	$300,000

Reposition Assets to Close Gaps
Model products and demonstrate the benefit of repositioning assets to solve current portfolio issues and income shortfalls

For Illustrative Purposes Only

INSPIRE GREATER CLIENT ENGAGEMENT, CONFIDENCE AND COMMITMENT WITH *RETIREGREATER*

As a component of the Investment Institute's Premier service level, each Premier member firm is entitled to two *RetireGreater* user licenses. Contact your Investment Institute Relationship Manager or send an email to NTAMIISolutionsExperts@ntrs.com to learn more about *RetireGreater,* and to gain access to this powerful planning tool.

Not a Premier member firm or a member of the Investment Institute?

Contact your Relationship Manager or send an email to NTAMIISolutionsExperts@ntrs.com to learn more about *RetireGreater* and Investment Institute Premier membership.