

Profiles Professional Version 9.0

Release Summary

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Release Summary

Profiles Professional Version 9.0

Introduction

EISI is pleased to provide this summary of new features in Profiles Professional Version 9.0 (v9.0), which is scheduled for release in June 2008. The v9.0 upgrade adds exciting new retirement planning and case management capabilities, which are outlined in this document. For detailed information about new features in Profiles Professional v9.0, please refer to the Release Overview. It is accessible from the Profiles Professional Support Site (see address below) and in the software (Help menu).

All of the training and support resources for Profiles Professional are conveniently accessible online: support.eisi.com/professional. Be sure to bookmark this site for future reference.

Explore and Compare Retirement Scenarios

New retirement planning features in Profiles Professional v9.0 enable advisors to quickly perform What-if analysis, compare results with the current plan, and include up to four scenarios in a variety of new reports.

Note: Features may appear differently in Express, Comprehensive, and Detailed Cash Flow modes.

- **Retirement Scenarios screen** acts as a 'switchboard' when creating and managing multiple What-if scenarios; includes options to recommend a scenario and include up to four scenarios in reports.
- **Retirement Scenario Details screen** graphically compares results of the current plan and an individual scenario, which can include changes entered on this screen (retirement ages and percentage of needs / expenses) and on the following screens.
 - **Retirement Expenses** – modify existing expenses and add new ones to the scenario.
 - **Portfolio Reallocations** – control scenario variables for an asset allocation strategy, both pre- and post-retirement.
 - **Tax Deferred Contributions** – modify contribution amounts, frequency, annual increase, and beginning / end dates.
 - **Taxable Savings** – modify savings amounts, annual increase, and beginning / end dates.
 - **Sell Assets** – modify a sell strategy and add a new one.
 - **Future Liability Entry** – illustrate the impact of mortgaging a replacement residence when downsizing.

Retirement Scenario Details

Scenario Number (3 of 3) ◀ 3 ▶

Scenario Name Adjust Expense, Reallocate, Downsize

	Current	Scenario	
Retirement Age Client A	63	63	Solve
Retirement Age Client B	60	60	
Required Expenses	\$98,749	100 %	Solve
Desired Expenses	\$17,810	100 %	Solve

Additional Scenario Tools	Modified	
Change Retirement Expenses	Yes	Select
Change Portfolio Reallocation	Yes	Select
Change Tax-Deferred Contributions	No	Select
Change Taxable Savings	No	Select
Change Asset Sales	Yes	Select

Current Results

85% of goal achieved

\$0 ending portfolio

\$157,692 first year need

Scenario Results

100% of goal achieved

\$783,335 ending portfolio

\$118,919 first year need

Recalculate

Delete this Scenario Close

Scenario Name

Explore various retirement strategies and compare results to the current plan.

- **Goal solve calculator icons** return values required to achieve 100% success for the scenario.
- **Retirement scenario reports** compare the current plan with selected scenarios; up to four can be included in client presentations.
- **Monte Carlo analysis** calculates success probability for a recommended scenario.

Portfolio Reallocations
Retire Later & Reallocate

Modify the existing asset allocation plan for this scenario Sort

Asset Allocation for Retirement Portfolio ⓘ

Group	Reallocate to Portfolio	Beginning At	+/- Years	Year	
Retirement Accounts	Medium to High risk/return	Today	0	2008	✗
Retirement Accounts	Low to Medium risk/return	Retirement	5	2036	✗
Retirement Accounts	Low risk/return	First Death	0	2056	✗
					✗

Add Portfolio

Available Portfolios

Name	Expected Return		
Low risk/return	5.41	✓	✗
Low to Medium risk/return	7.08	✓	✗
Medium risk/return	8.81	✓	✗
Medium to High risk/return	10.41	✓	✗
High risk/return	11.69	✓	✗

Scenario Results

86% of goal achieved
\$740,808 ending portfolio

Recalculate

Close

Modify the reallocations for this scenario

Make specific recommendations to clients' current asset allocation strategy.

Faster, Easier Management of Client Files and Cases

A streamlined process for creating and managing client files and cases increases advisor productivity and makes Profiles Professional v9.0 easier to use.

Tip: Use the top File menu or the left navigation bar to access screens to create a client file or case.

- **Create New Client and Initial Case screen** guides advisors through a streamlined set-up process and automatically saves both the client file and the case.
- **Client List screen** enables advisors to quickly find client files using new search capabilities.
- **Case Details screen** lists all of the cases for a client and enables advisors to view details (e.g., properties, history) and create, open, duplicate, rename, and delete cases.



Use the new Case Details screen to manage multiple cases for a client.

Additional Important Enhancements

- **Qualified Plan Contributions** limits are automatically clipped when contributions exceed the government-mandated limits; includes common catch-up provisions.
- **Retirement Asset Results Timeline** tracks contributions, withdrawals, growth, and account balance over the life of the plan.
- **Current Asset Allocation functionality** illustrates clients' current asset allocation strategy before building advisor recommendations.
- **Event triggers** present more options to set beginning and end dates (e.g., retirement +5; death) for income sources, expenses, and savings.
- **Left navigation bar changes** group input screens into intuitive sections.
- **Training & support Web site shortcut** appears on the desktop during the v9.0 install.
- **New enterprise services** are available for large-scale deployments; contact a Sales Director or your Relationship Manager for details.

Qualified Account Contributions

Atlas Retirement Plan

This is a self-employed owner's account

Contribution Frequency: Monthly

Beginning: Today +/- Years 0 Ages 42/38

Ending: Retirement +/- Years 0 Ages 65/61

Employee Contribution

Annual contribution limited to \$15,500 in 2008; adjusted for inflation in future years.

Monthly Amount: \$500

Annual Increase: 5 %

Employer Contribution

Total employer/employee contributions limited to \$46,000 in 2008; adjusted for inflation in future years.

Monthly Amount (increasing at above rate): \$250

Close

Monthly or Annual

Qualified plan contribution details help to avoid over-funding of qualified plans.

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