

RETIREMENT ANALYZER SOFTWARE

Frequently Asked Questions

Which type of agent would your software program appeal to?

Agents who want to build their business through long term client relationships by positioning themselves as a trusted financial professional. The software is an analysis tool that provides a snap-shot of client assets earmarked for retirement. This can help identify potential gaps in a retirement strategy and create an opportunity to discuss how the gap(s) can be addressed.

What type of documentation does the client need for the initial appointment?

We recommend four items: a retirement benefits statement from their employer, Social Security benefits statement, current payroll stub, and any recent account statements from any sources of funds that are specifically earmarked for retirement. Once you become a Retirement Analyzer user, you will have access to our state of the art Agent PowerPac which provides many files to help you get acclimated to our program. Included in the PowerPac is a “What to Bring” to the first appointment letter.

How will the Retirement Analyzer help clients decide if they are ready to retire?

Many people do not have any idea what it takes to survive financially, throughout retirement. Using conservative estimates, the Retirement Analyzer can create a clear picture of how a client’s funds may react during each year in retirement. Of course, as life events and goals change for clients, the analysis may need to be revised to address these changes.

Will the software work for all client ages?

The software works well with all client ages. If you are dealing with younger clients, you may have more options or might suggest different strategies due to a longer time horizon. If you are dealing with middle-age clients, you can show the effect that turbulent economic times, premature death and long term care liability may have on their retirement assets. If you are dealing with clients who are in retirement, you may be able to educate them on products that can generate guaranteed cash streams to help supplement Social Security and pension income in retirement.

What if the Retirement Analyzer shows the client is not financially ready to retire?

If this were to happen, you can discuss available options. Various options include working longer, retiring at a later date, generating income from a different line of work or cutting back on expenses. The Retirement Analyzer can show the effects of each option.

Do you have any live training to help me get acclimated to The Retirement Analyzer Program?

Once you begin with us, you can attend any of our educational webinars to help you begin to feel comfortable with our program. We are also available daily by telephone or email to help to answer any of your questions.