Feature Summary

Q1-2023

What is PlanGen?

PlanGen™ is an SSL-secured, Tier III / ISO 27001-hosted[1], high-performance web-based fintech application and web-service endpoint providing innovative, dramatic productivity optimization and management features for individual or national enterprise-level retirement plan designers, administrators, carriers, fund managers and sales force networks who are leaders in delivering sophisticated, advanced-market defined contribution, defined benefit and hybrid retirement benefit plans.

What is PlanGen's Goal?

The goal of the PlanGen™ system is to radically reduce lead-time and expense in delivering customized, compliant, consistent, compelling, authoritative, industry-leading retirement plan illustrations, raw data and presentations to clients and plan fund processors through multiple, flexibly configured and well-monitored sales channels in an effortlessly scalable manner at more affordable pricing compared to legacy methods.

What Are The Benefits of PlanGen?

- **Reduce the cost of generating benefit plan concept illustrations by up to 98% [A].**
- **Increase sales potentials while lowering costs.**
- **Increased speed, consistency, reliability, compliance, monitoring and responsive delivery of illustrations & presentations to clients throughout the sales force.**
- **Allow organizations to dramatically scale up the number of proposals on the street without increasing illustration staff. More proposals = more sales.**
- **Convert user account costs to positive revenue streams for the enterprise while increasing the potential for increased product sales volume through more proposals per quarter.**
- **The features, speed, management tools, activity analytics, ease-of-use and cost-efficiency of PlanGen™ are found nowhere else in the industry.**

[1] ISO 27001 Certified. SOC and HIPAA compliant, PCI Level 1 Service Provider Certified. SSAE16 certified, Tier III Standards Compliant

Process Comparison

Generate a group term policy concept illustration with NAIC documents, forms, instructions, charts, graphs and tables for 8 participants, each requiring 3 policy illustrations (24 policies).[A]

Legacy Systems

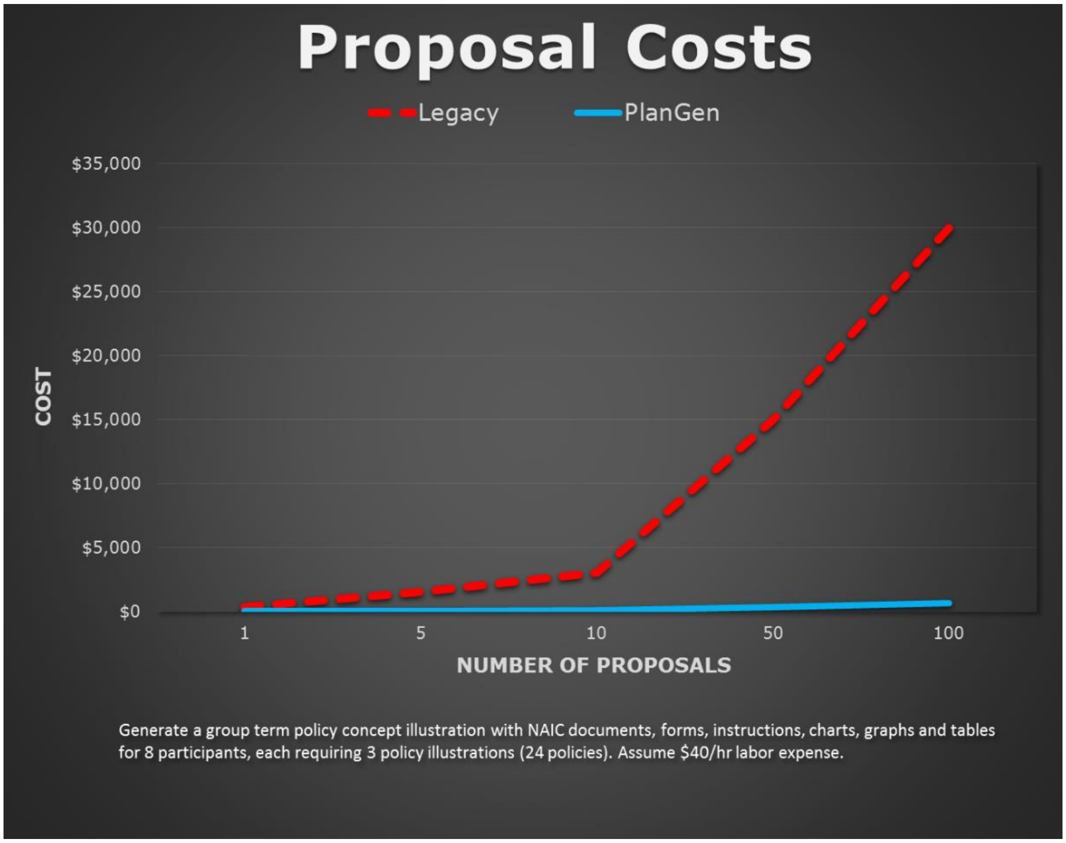
1. Generate tabular policy ledger data for each participant in one-person-at-a-time life/annuity illustration system…one, by one, by one, by one…
2. Copy & paste data into manual plan design spreadsheets or second software system.
3. Run final concept illustration scenario.
4. Create graphs and charts if needed.
5. Paste text, tables, graphs and charts into word processor / page-layout systems.
6. Print to PDF for final delivery to client.
7. Reserve hours of expensive staff time and expertise assembling an illustration of only a few participants.
8. Repeat manual processing steps above for any revisions.

COST= $300 7.5 hrs x $40/hr

PLANGEN

1. Enter case and census information once.
2. Select plan type and desired settings.
3. Generate co-branded, compliance-approved, multi-person illustration and presentation with charts, graphs, tables, text and detailed policy data in seconds with one click.
4. Make multiple revisions in seconds.
5. Generate alternative plan illustrations (DB, DC, 412(e)(3), DB-DC Combos..etc.) from same census in seconds.

COST = $6.33 9.5 minutes x $40/hr **98% savings**


Proposal Costs
Legacy
PlanGen
$35,000
$30,000
$25,000
$20,000
$15,000
$10,000
$5,000
$0
COST
1
5
10
50
100
NUMBER OF PROPOSALS
Generate a group term policy concept illustration with NAIC documents, forms, instructions, charts, graphs and tables for 8 participants, each requiring 3 policy illustrations (24 policies). Assume $40/hr labor expense.

Feature Comparison

Feature	PLANGEN	Legacy
Co-branded PDF illustration documents	☑ PLANGEN INDUSTRY First	✗
Dynamic data, co-branded MS PowerPoint™ presentations	☑ PLANGEN INDUSTRY First	✗
Customized, co-brandable: web sites, document & resource libraries, training materials & presentations	☑ PLANGEN INDUSTRY First	✗
Professional web presence enhancement and social media linkages	☑ PLANGEN INDUSTRY First	✗
Automated, SEO-friendly, professional advisor directory web pages	☑ PLANGEN INDUSTRY First	✗
User account management	☑ PLANGEN INDUSTRY First	✗
Multi-plan, user-selected, savable plan comparisons (DB, DC, both..) with plan details, owner benefit details & graphs	☑ PLANGEN INDUSTRY First	✗
Plan & product privilege management	☑ PLANGEN INDUSTRY First	✗
Automatic DC & DC/DB comparison generator to show different plan scenarios and suitability in seconds, including fully-insured plans with life insurance and annuities.	☑ PLANGEN INDUSTRY First	✗
Case, proposal & login usage analytics With **U.S. Dept. Of Labor Fiduciary Responsibility Checklists** for each case	☑ PLANGEN INDUSTRY First	✗

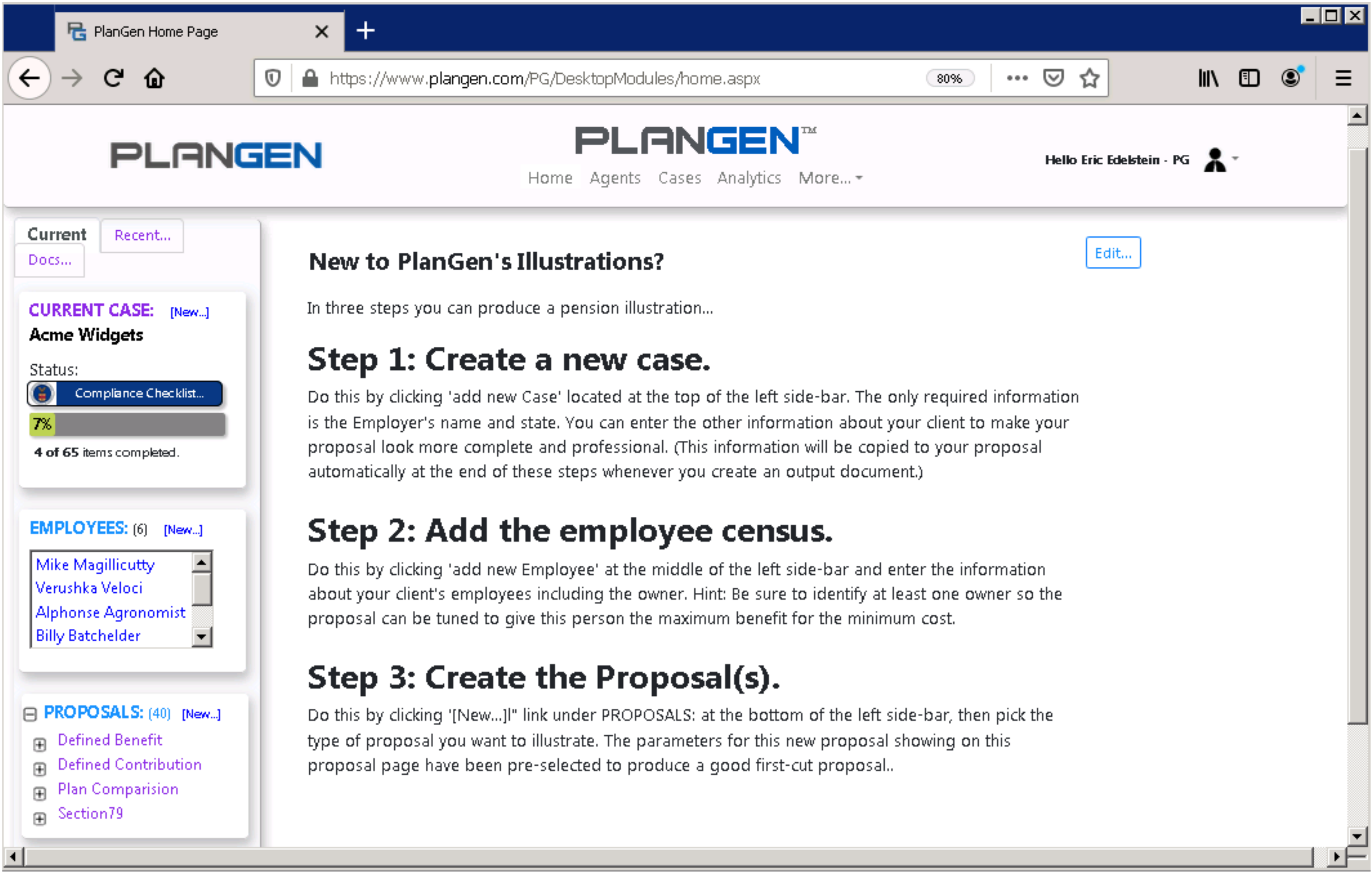
Geodata user analytics w/ Dominant Market Area (DMA) geography: …"Where" activity is happening. **PGLeads™** Google map business search & lead list export.	☑ PLANGEN INDUSTRY First	✗
Digital request-for-proposals from any website: direct to system w/instant email notifications	☑ PLANGEN INDUSTRY First	✗
E-commerce account subscription payment integration, custom pricing, activation & cancellation	☑ PLANGEN INDUSTRY First	✗
Data integration imports/exports via file and available APIs with PensionPro CRM, FTWilliam (Wolters Kluwer) document systems, John Hancock recordkeeper & other systems for digital workflow instantiation and inputs.	☑ PLANGEN INDUSTRY First	✗
Full spectrum of Defined Contribution (DC) and Defined Benefit (DB) plan designs, presentations & data for low, middle-market and advanced-market sales.	☑ PLANGEN INDUSTRY First	✗
Digital integration of life policy and annuity contract contributions and benefits into retirement plans.	☑ PLANGEN INDUSTRY First	✗
Automatic RFP lead generation/contact/case API integration with PensionPro SalesPitch™ CRM.	☑ PLANGEN INDUSTRY First	✗
Multi-versionable, exportable Case/Client profiles recording the details of a plan Sponsor (Employer), past and current plan contributions, Controlled-Group or Affiliated Service-Group status, union, non-union & leased employee counts, desired plan goals, life insurance needs..etc.	☑ PLANGEN INDUSTRY First	✗
TPA Network feature allowing TPAs with PlanGen accounts to publish themselves & service offerings "for hire" so PlanGen case Managers can approve various TPAs as available for their site(s), allowing selection of appropriate TPAs for any case. Designated TPAs can view and execute specifically-permitted actions on case proposals across designated PG site and user domains, allowing a multi-company, cross-site TPA service platform throughout the system.	☑ PLANGEN INDUSTRY First	✗

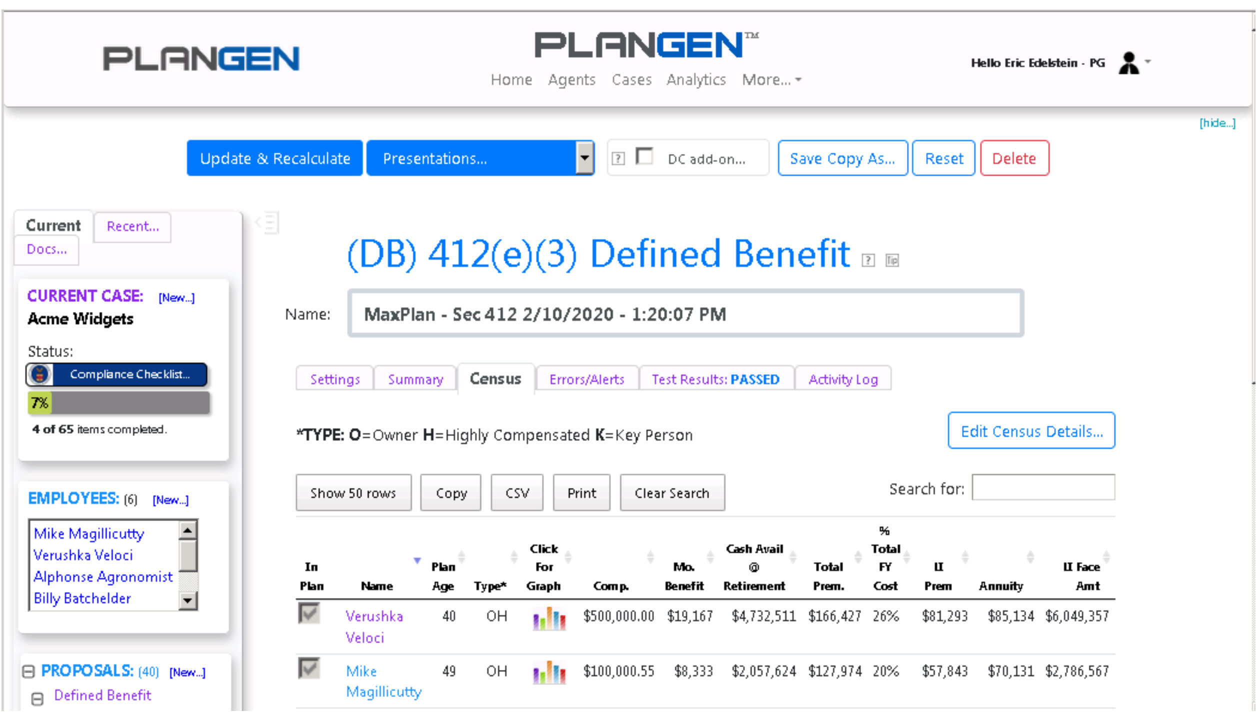
COMING SOON: • Automatic RFP & plan design lead generation/contact/case API integrations with HubSpot and other CRMs. • PlanGen web service endpoint to generate detailed DC, DB and DB/DC plan comparison scenarios from simplified payroll census data, delivering contribution / benefit data & PDF presentations to any website or back office server platform in seconds.	☑ PLANGEN INDUSTRY First	✖

PLANGEN INDUSTRY First

INTEGRATED SUITE OF MULTI-PERSON, MULTI-LIFE, DESIGN, CALCULATION AND ILLUSTRATION PRESENTATION GENERATORS WITH INTERNAL OR EXTERNAL LIFE AND ANNUITY PRODUCTS

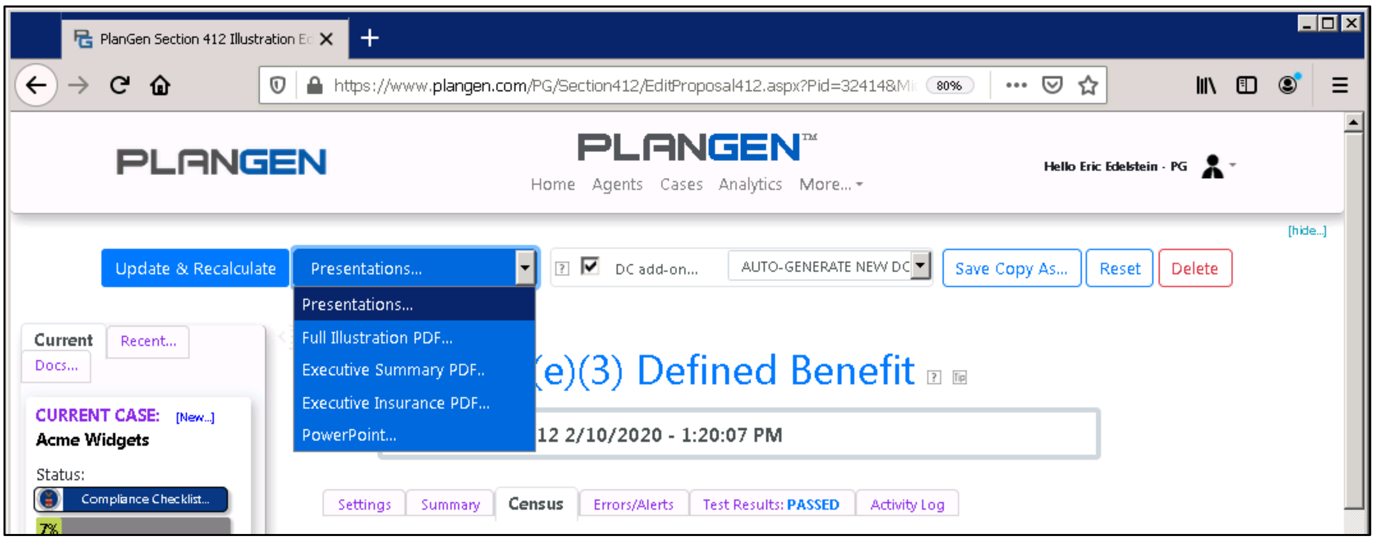
- Unlimited, sophisticated, advanced market benefit plan illustrations with life and/or annuity products
- Multi-carrier, multi-product plan calculation & presentation modules capable of using:
- Customized, high-performance PlanGen™ product engines
- Manual ledger data uploads from external carrier illustration systems
- Automated, web-service product ledgers from carrier illustration systems
- IRS limit testing during calculations and data entry validations
- Tips, examples and help system prompts
- High-performance, multi-person case calculations with instant results.
- Single-case, multiple re-use, data entry for participant census across plan types.
  - Defined Benefit Plans
  - Section 412
  - Group Term Policy Plans
  - DB-DC Combination plans
  - Cash Balance plans
  - Defined Contribution Plans
  - Safe Harbor- Employer Contribution Based
  - Safe-Harbor – Employee Deferral Based
  - ADP/ACP Tested
  - DC
  - DC + 401k
  - DC + 401k + match
  - Matching 401k + Money Purchase
  - Matching 401k + Profit Share
  - Cross-Tested Plans
  - Social Security Integrated DC
  - Age-Weighted DC
  - Multi Plan Comparisons
    412 / Trad DB / DC in any combination (412+412+DB, DB+DB+DB..etc.)
- Auto-generate 412/DB/DC maximum contribution plan bundles & comparisons
- Auto-generate DC Double-Advantage Safe Harbor (DASH) PS/SH plan bundles & comparisons
- Uploadable, editable, single or multiple participant census for each case
- Copy Cases with census for unlimited versions of case participant populations
- Illustration Save-As for unlimited versions of proposals
- Reassign cases to other users
- Search for cases
- Customizable, U.S. Dept. of Labor Fiduciary Responsibility Checklist for each case

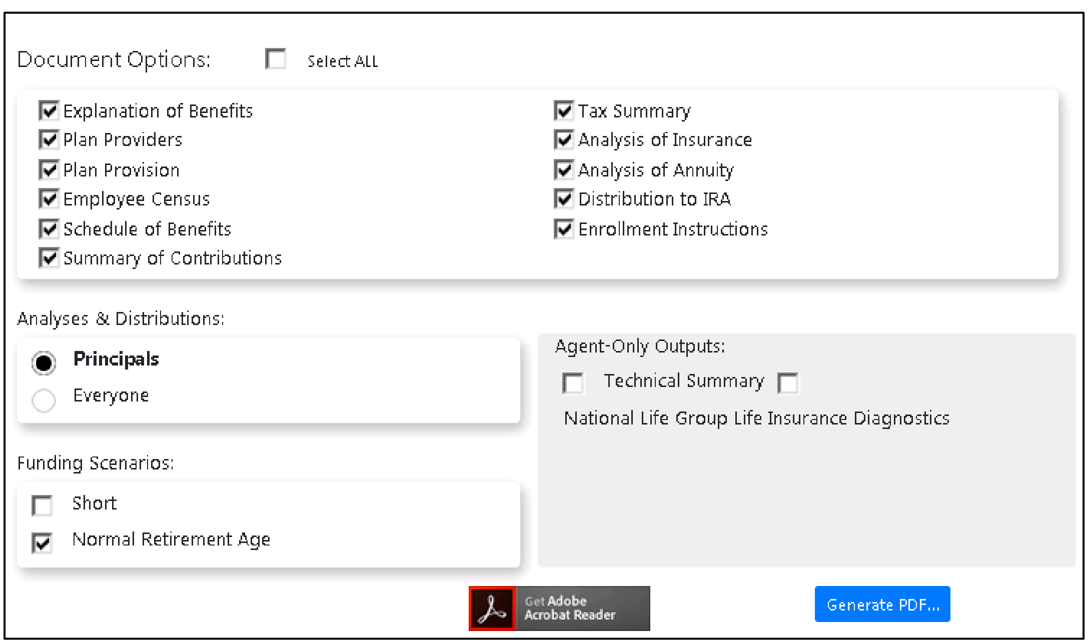

PlanGen Home Page
https://www.plangen.com/PG/DesktopModules/home.aspx
80%
PLANGEN
PLANGEN™
Home Agents Cases Analytics More...
Hello Eric Edelstein - PG
Current
Recent...
Docs...
CURRENT CASE: [New...]
Acme Widgets
Status:
Compliance Checklist...
7%
4 of 65 items completed.
EMPLOYEES: (6) [New...]
Mike Magillicutty
Verushka Veloci
Alphonse Agronomist
Billy Batchelder
PROPOSALS: (40) [New...]
Defined Benefit
Defined Contribution
Plan Comparision
Section79
Edit...
New to PlanGen's Illustrations?
In three steps you can produce a pension illustration...
Step 1: Create a new case.
Do this by clicking 'add new Case' located at the top of the left side-bar. The only required information is the Employer's name and state. You can enter the other information about your client to make your proposal look more complete and professional. (This information will be copied to your proposal automatically at the end of these steps whenever you create an output document.)
Step 2: Add the employee census.
Do this by clicking 'add new Employee' at the middle of the left side-bar and enter the information about your client's employees including the owner. Hint: Be sure to identify at least one owner so the proposal can be tuned to give this person the maximum benefit for the minimum cost.
Step 3: Create the Proposal(s).
Do this by clicking '[New...]' link under PROPOSALS: at the bottom of the left side-bar, then pick the type of proposal you want to illustrate. The parameters for this new proposal showing on this proposal page have been pre-selected to produce a good first-cut proposal..

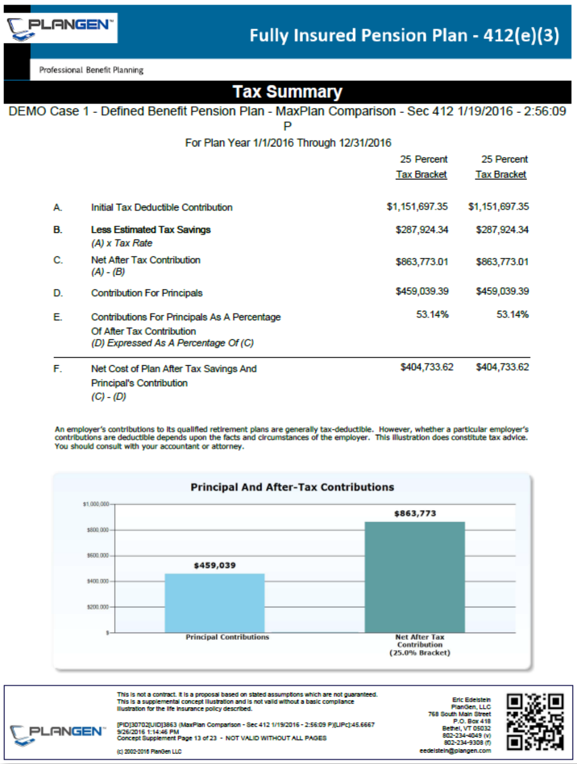

PLANGEN
PLANGEN™
Home Agents Cases Analytics More...
Hello Eric Edelstein - PG
[hide...]
Update & Recalculate
Presentations...
DC add-on...
Save Copy As...
Reset
Delete
Current
Recent...
Docs...
CURRENT CASE: [New...]
Acme Widgets
Status:
Compliance Checklist...
7%
4 of 65 items completed.
EMPLOYEES: (6) [New...]
Mike Magillicutty
Verushka Veloci
Alphonse Agronomist
Billy Batchelder
PROPOSALS: (40) [New...]
Defined Benefit
(DB) 412(e)(3) Defined Benefit
Name: MaxPlan - Sec 412 2/10/2020 - 1:20:07 PM
Settings Summary Census Errors/Alerts Test Results: PASSED Activity Log
*TYPE: O=Owner H=Highly Compensated K=Key Person
Edit Census Details...
Show 50 rows Copy CSV Print Clear Search
Search for:
In Plan Name Plan Age Type* Click For Graph Comp. Mo. Benefit Cash Avail @ Retirement Total Prem. % Total FY Cost LI Prem Annuity LI Face Amt
Verushka Veloci 40 OH $500,000.00 $19,167 $4,732,511 $166,427 26% $81,293 $85,134 $6,049,357
Mike Magillicutty 49 OH $100,000.55 $8,333 $2,057,624 $127,974 20% $57,843 $70,131 $2,786,567

CO-BRANDABLE PDF ILLUSTRATION DOCUMENTS

- Customized, dynamic data PDF illustration documents with compelling, informative, detailed designs approved by carrier Compliance Departments.
- Customized, user-level, user-unloadable company logo and agent photo images on illustration outputs.
- Customized illustration cover and header images
- Graphic, one-page executive summaries in one click
- Charts, tables, infographics, text, disclaimers, signature pages, instructions in one package






Fully Insured Pension Plan - 412(e)(3)

Professional Benefit Planning

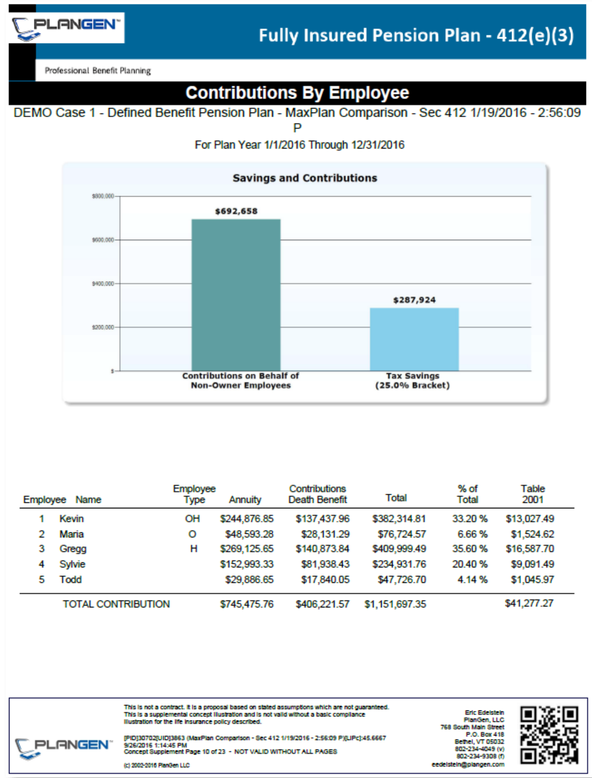
Tax Summary

DEMO Case 1 - Defined Benefit Pension Plan - MaxPlan Comparison - Sec 412 1/19/2016 - 2:56:09 P

For Plan Year 1/1/2016 Through 12/31/2016

		25 Percent Tax Bracket	25 Percent Tax Bracket
A.	Initial Tax Deductible Contribution	$1,151,697.35	$1,151,697.35
B.	**Less Estimated Tax Savings** *(A) x Tax Rate*	$287,924.34	$287,924.34
C.	Net After Tax Contribution *(A) - (B)*	$863,773.01	$863,773.01
D.	Contribution For Principals	$459,039.39	$459,039.39
E.	Contributions For Principals As A Percentage Of After Tax Contribution *(D) Expressed As A Percentage Of (C)*	53.14%	53.14%
F.	Net Cost of Plan After Tax Savings And Principal's Contribution *(C) - (D)*	$404,733.62	$404,733.62

An employer's contributions to its qualified retirement plans are generally tax-deductible. However, whether a particular employer's contributions are deductible depends upon the facts and circumstances of the employer. This illustration does constitute tax advice. You should consult with your accountant or attorney.


Fully Insured Pension Plan - 412(e)(3)

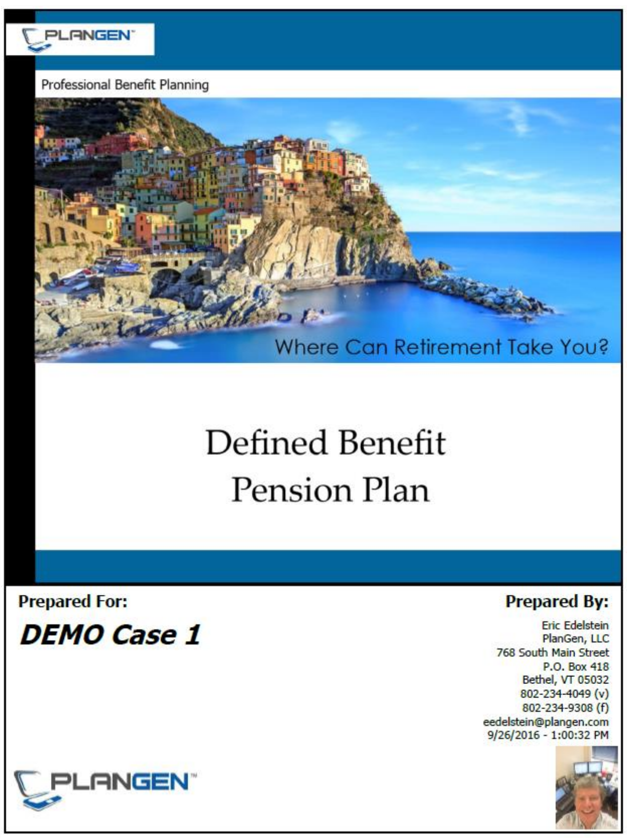
Professional Benefit Planning

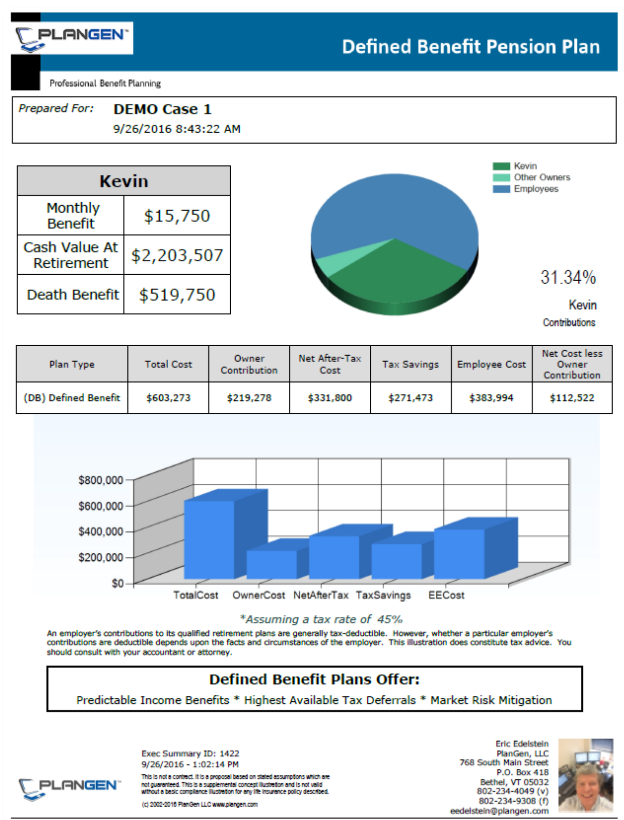
Contributions By Employee

DEMO Case 1 - Defined Benefit Pension Plan - MaxPlan Comparison - Sec 412 1/19/2016 - 2:56:09 P

For Plan Year 1/1/2016 Through 12/31/2016

Employee	Name	Employee Type	Annuity	Contributions Death Benefit	Total	% of Total	Table 2001
1	Kevin	OH	$244,876.85	$137,437.96	$382,314.81	33.20 %	$13,027.49
2	Maria	O	$48,593.28	$28,131.29	$76,724.57	6.66 %	$1,524.62
3	Gregg	H	$269,125.65	$140,873.84	$409,999.49	35.60 %	$16,587.70
4	Sylvie		$152,993.33	$81,938.43	$234,931.76	20.40 %	$9,091.49
5	Todd		$29,886.65	$17,840.05	$47,726.70	4.14 %	$1,045.97
	TOTAL CONTRIBUTION		$745,475.76	$406,221.57	$1,151,697.35		$41,277.27




Defined Benefit Pension Plan

Professional Benefit Planning

Prepared For: **DEMO Case 1**
9/26/2016 8:43:22 AM

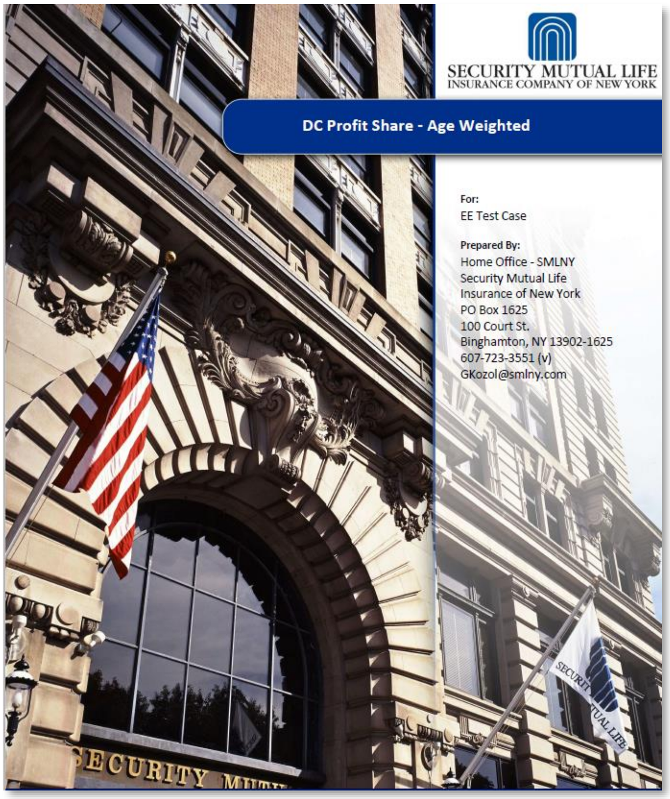
Kevin	
Monthly Benefit	$15,750
Cash Value At Retirement	$2,203,507
Death Benefit	$519,750

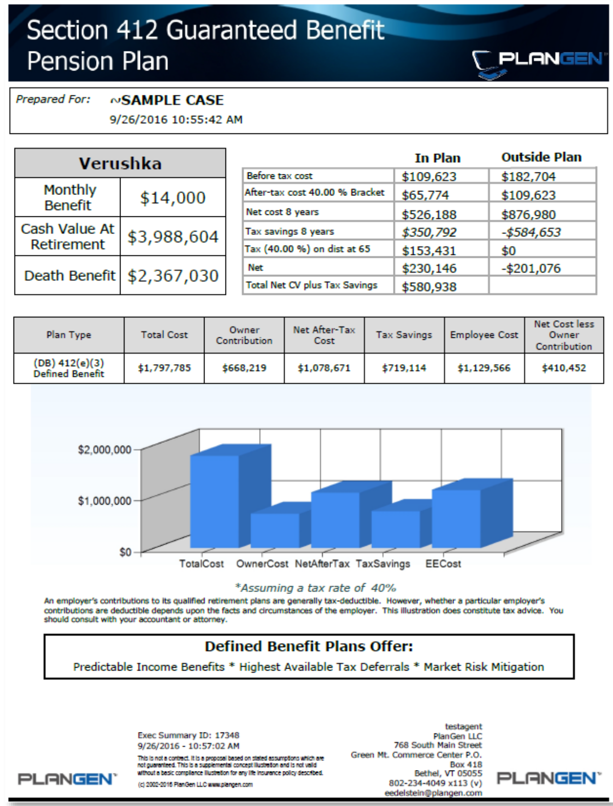
Plan Type	Total Cost	Owner Contribution	Net After-Tax Cost	Tax Savings	Employee Cost	Net Cost less Owner Contribution
(DB) Defined Benefit	$603,273	$219,278	$331,800	$271,473	$383,994	$112,522

*Assuming a tax rate of 45%

An employer's contributions to its qualified retirement plans are generally tax-deductible. However, whether a particular employer's contributions are deductible depends upon the facts and circumstances of the employer. This illustration does constitute tax advice. You should consult with your accountant or attorney.

Defined Benefit Plans Offer:
Predictable Income Benefits * Highest Available Tax Deferrals * Market Risk Mitigation





Section 412 Guaranteed Benefit Pension Plan

Prepared For: ~SAMPLE CASE
9/26/2016 10:55:42 AM

Verushka	
Monthly Benefit	$14,000
Cash Value At Retirement	$3,988,604
Death Benefit	$2,367,030

	In Plan	Outside Plan
Before tax cost	$109,623	$182,704
After-tax cost 40.00 % Bracket	$65,774	$109,623
Net cost 8 years	$526,188	$876,980
Tax savings 8 years	$350,792	-$584,653
Tax (40.00 %) on dist at 65	$153,431	$0
Net	$230,146	-$201,076
Total Net CV plus Tax Savings	$580,938	

Plan Type	Total Cost	Owner Contribution	Net After-Tax Cost	Tax Savings	Employee Cost	Net Cost less Owner Contribution
(DB) 412(e)(3) Defined Benefit	$1,797,785	$668,219	$1,078,671	$719,114	$1,129,566	$410,452

*Assuming a tax rate of 40%

An employer's contributions to its qualified retirement plans are generally tax-deductible. However, whether a particular employer's contributions are deductible depends upon the facts and circumstances of the employer. This illustration does constitute tax advice. You should consult with your accountant or attorney.

Defined Benefit Plans Offer:
Predictable Income Benefits * Highest Available Tax Deferrals * Market Risk Mitigation

Exec Summary ID: 17348
9/26/2016 - 10:57:02 AM

testagent
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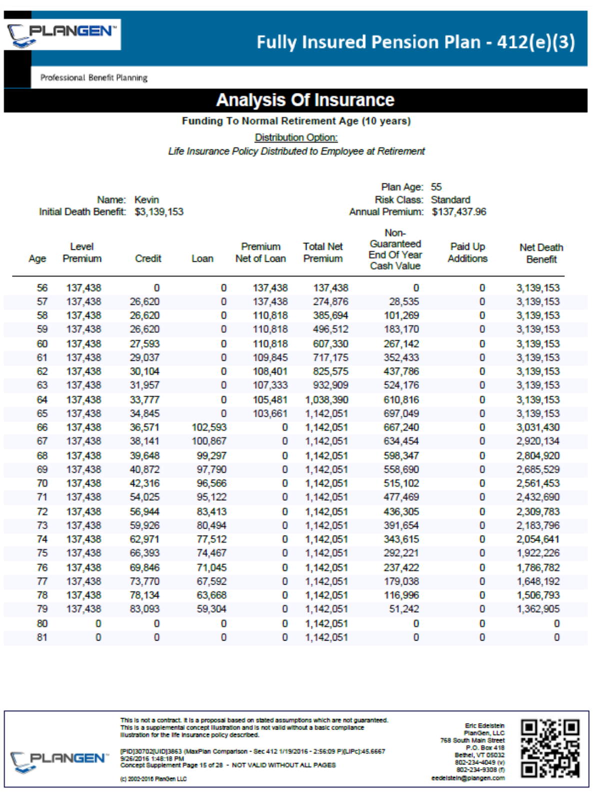
eedelstein@plangen.com



Fully Insured Pension Plan - 412(e)(3)

Professional Benefit Planning

Analysis Of Insurance

Funding To Normal Retirement Age (10 years)

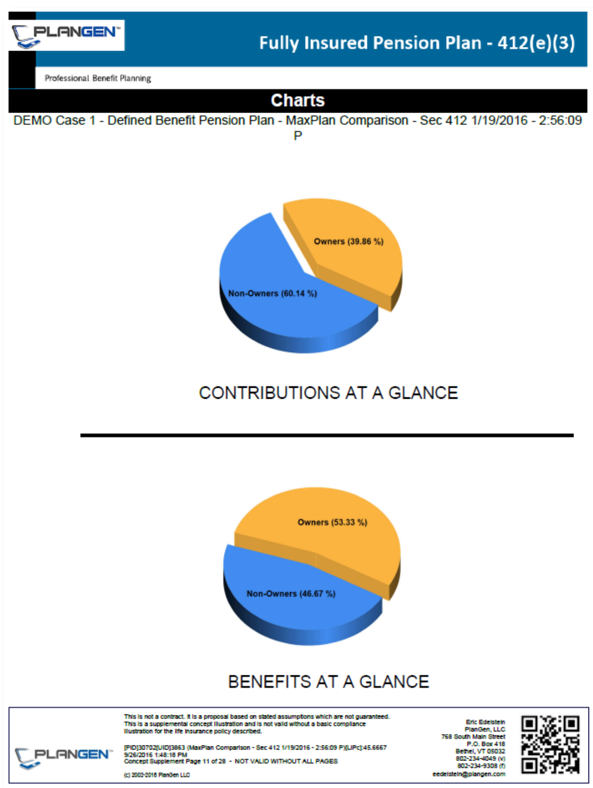
Distribution Option:
Life Insurance Policy Distributed to Employee at Retirement

Name: Kevin
Initial Death Benefit: $3,139,153
Plan Age: 55
Risk Class: Standard
Annual Premium: $137,437.96

Age	Level Premium	Credit	Loan	Premium Net of Loan	Total Net Premium	Non-Guaranteed End Of Year Cash Value	Paid Up Additions	Net Death Benefit
56	137,438	0	0	137,438	137,438	0	0	3,139,153
57	137,438	26,620	0	137,438	274,876	28,535	0	3,139,153
58	137,438	26,620	0	110,818	385,694	101,269	0	3,139,153
59	137,438	26,620	0	110,818	496,512	183,170	0	3,139,153
60	137,438	27,593	0	110,818	607,330	267,142	0	3,139,153
61	137,438	29,037	0	109,845	717,175	352,433	0	3,139,153
62	137,438	30,104	0	108,401	825,575	437,786	0	3,139,153
63	137,438	31,957	0	107,333	932,909	524,176	0	3,139,153
64	137,438	33,777	0	105,481	1,038,390	610,816	0	3,139,153
65	137,438	34,845	0	103,661	1,142,051	697,049	0	3,139,153
66	137,438	36,571	102,593	0	1,142,051	667,240	0	3,031,430
67	137,438	38,141	100,867	0	1,142,051	634,454	0	2,920,134
68	137,438	39,648	99,297	0	1,142,051	598,347	0	2,804,920
69	137,438	40,872	97,790	0	1,142,051	558,690	0	2,685,529
70	137,438	42,316	96,566	0	1,142,051	515,102	0	2,561,453
71	137,438	54,025	95,122	0	1,142,051	477,469	0	2,432,690
72	137,438	56,944	83,413	0	1,142,051	436,305	0	2,309,783
73	137,438	59,926	80,494	0	1,142,051	391,654	0	2,183,796
74	137,438	62,971	77,512	0	1,142,051	343,615	0	2,054,641
75	137,438	66,393	74,467	0	1,142,051	292,221	0	1,922,226
76	137,438	69,846	71,045	0	1,142,051	237,422	0	1,786,782
77	137,438	73,770	67,592	0	1,142,051	179,038	0	1,648,192
78	137,438	78,134	63,668	0	1,142,051	116,996	0	1,506,793
79	137,438	83,093	59,304	0	1,142,051	51,242	0	1,362,905
80	0	0	0	0	1,142,051	0	0	0
81	0	0	0	0	1,142,051	0	0	0

This is not a contract. It is a proposal based on stated assumptions which are not guaranteed. This is a supplemental concept illustration and is not valid without a basic compliance illustration for the life insurance policy described.

Eric Edelstein
PlanGen, LLC
768 South Main Street



Fully Insured Pension Plan - 412(e)(3)

Professional Benefit Planning

Charts

DEMO Case 1 - Defined Benefit Pension Plan - MaxPlan Comparison - Sec 412 1/19/2016 - 2:56:09 P

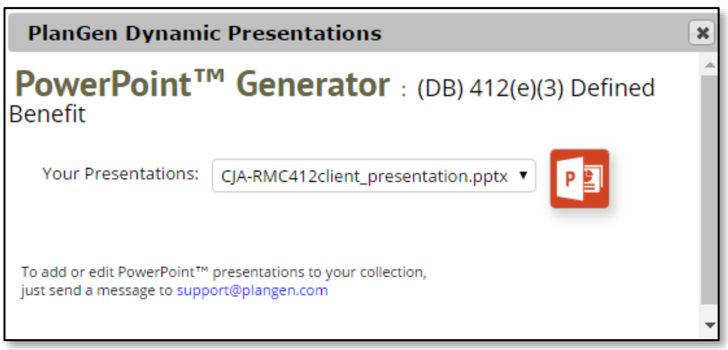
CONTRIBUTIONS AT A GLANCE

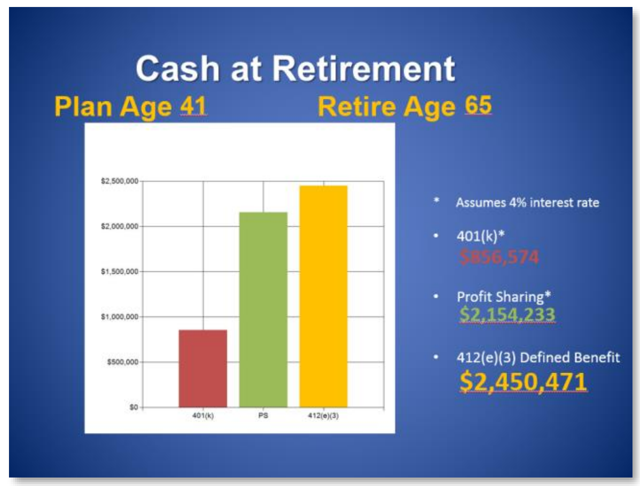
BENEFITS AT A GLANCE

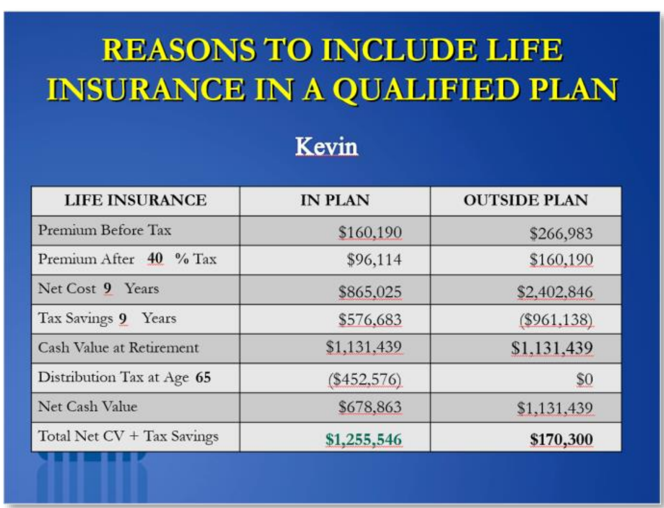
PLANGEN INDUSTRY First

DYNAMIC DATA MS POWERPOINT™ PRESENTATIONS

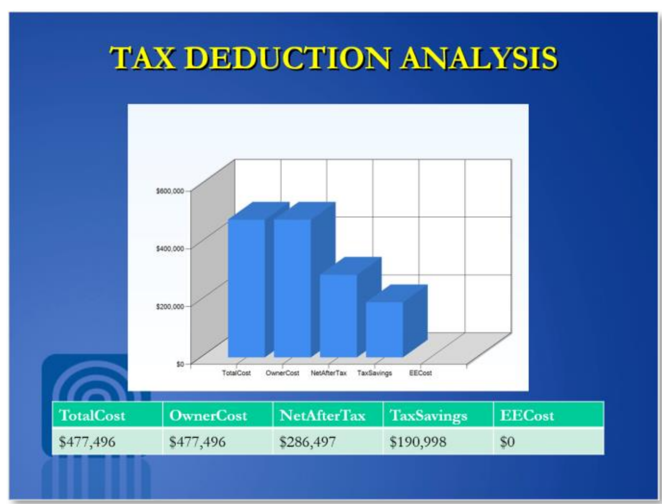
- Customized, dynamic data PowerPoint™ presentations generated on-demand for each illustration.
- Customized, dynamic data PowerPoint™ library for each site and user (custom, market-specific or language-specific presentation collections designed by producer/agency/carrier stored for instant output with detailed, dynamically-inserted illustration-specific data)







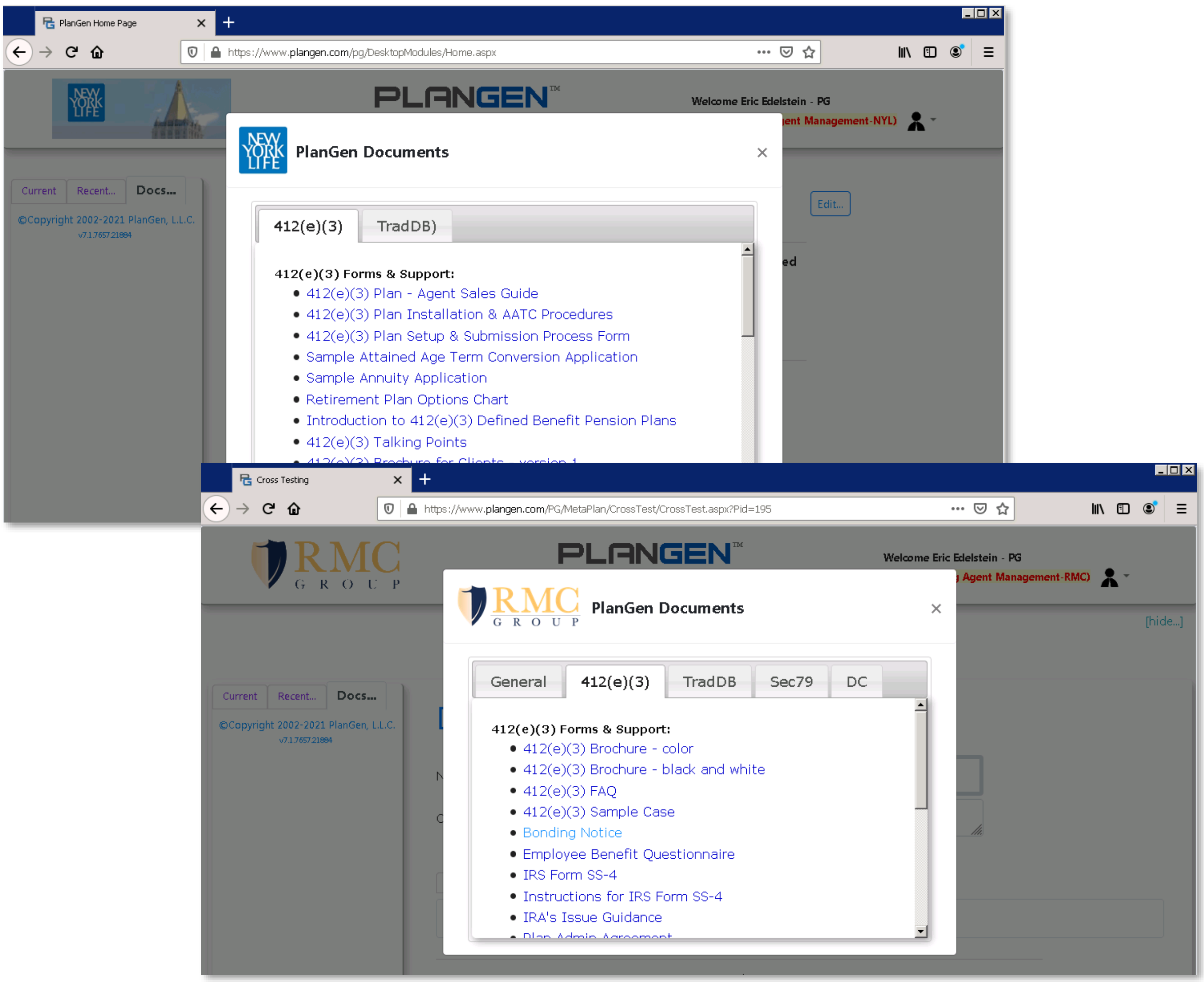
LIFE INSURANCE	IN PLAN	OUTSIDE PLAN
Premium Before Tax	$160,190	$266,983
Premium After 40 % Tax	$96,114	$160,190
Net Cost 9 Years	$865,025	$2,402,846
Tax Savings 9 Years	$576,683	($961,138)
Cash Value at Retirement	$1,131,439	$1,131,439
Distribution Tax at Age 65	($452,576)	$0
Net Cash Value	$678,863	$1,131,439
Total Net CV + Tax Savings	$1,255,546	$170,300



TotalCost	OwnerCost	NetAfterTax	TaxSavings	EECost
$477,496	$477,496	$286,497	$190,998	$0

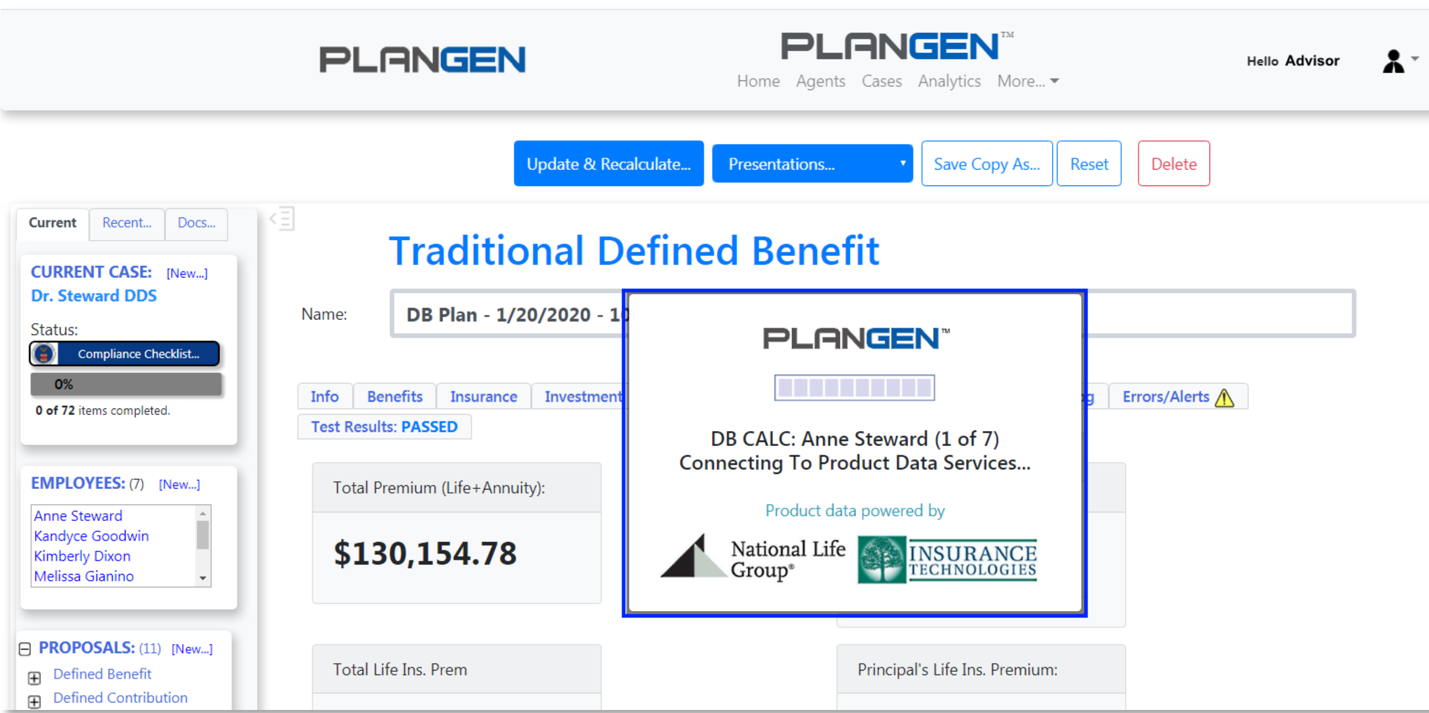
CUSTOMIZED CO-BRANDING: WEB SITES, DOCUMENT & RESOURCE LIBRARIES, TRAINING MATERIALS & PRESENTATIONS

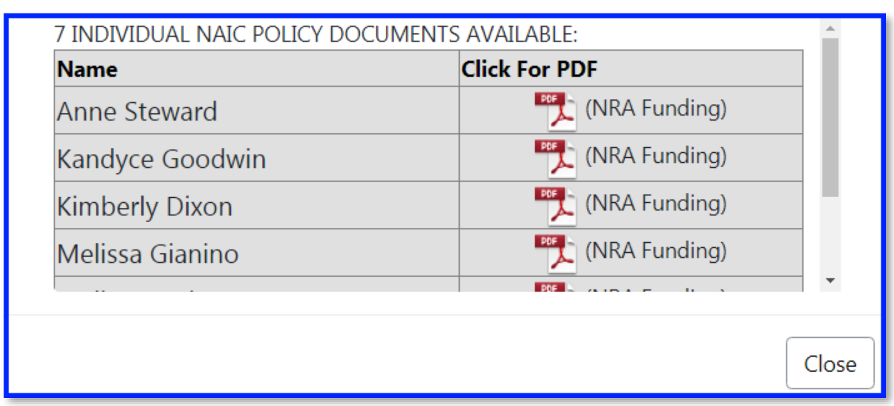
- Unlimited, customized websites with specific schemes and branding display based on user login
- Site-specific, home page customization editable by site administrator for notices, instructions…etc. for users to see after login
- Customized output documents and presentation documents.
- Dynamic user or enterprise branding images and logos on illustration documents
- Customized document repository for each site (forms, brochures, presentations, instructions..etc.)
- Customized plan illustration logic classes



REAL-TIME, MULTI-POLICY, EXTERNAL LIFE PRODUCT ILLUSTRATION DATA RETRIEVAL IN SECONDS

- PlanGen™ can submit requests to available external life policy illustration systems via web services and retrieve detailed, multi-participant policy ledgers and NAIC-compliant documents in seconds.
- No need to interact with a policy illustration software application to specify and retrieve policy data, copy-paste into plan design spreadsheets, then insert scenario results into a third system for final presentation authoring.
- Retrieve tabular data
- Retrieve PDF digital documents
- PlanGen™ stores detailed policy data and integrates it into Advanced Planning scenario illustrations.
- PlanGen™ stores and delivers available carrier-produced policy PDF documents for each participant for output with the customized, co-branded plan illustration.

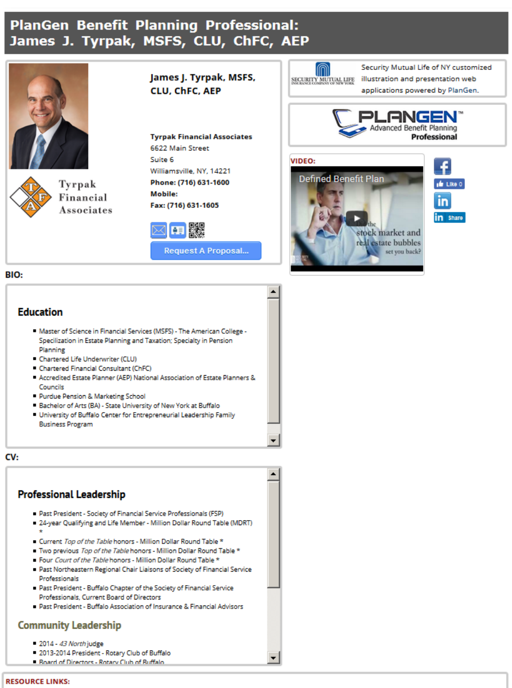




PLANGEN INDUSTRY First

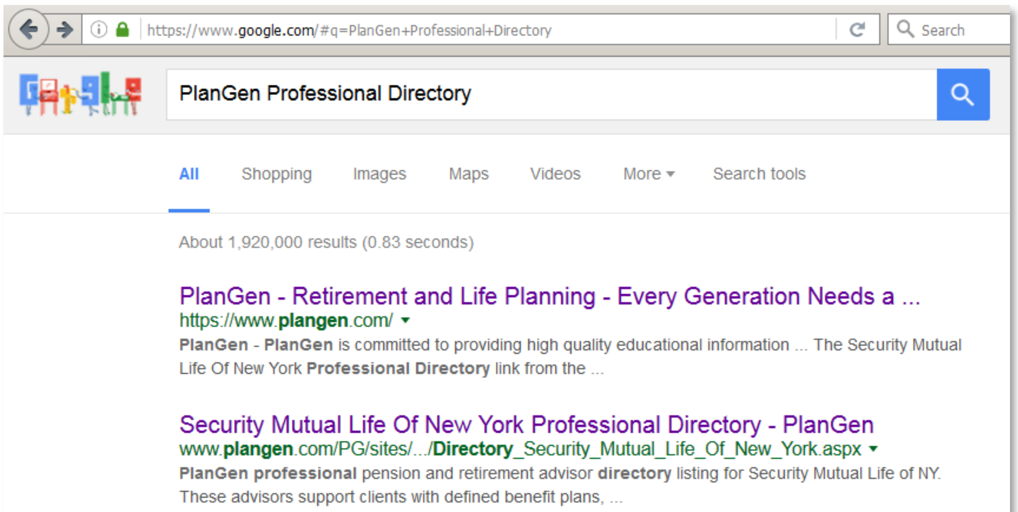
PROFESSIONAL WEB PRESENCE ENHANCEMENT AND SOCIAL MEDIA LINKAGES

- Professional, public-facing, SEO-friendly, user identity pages with:
    - Electronic Request For Proposal (RFP) link to let third parties (clients, agency administrators, others) create a case, set notes about goals and enter participant census data in the producer's account – Auto-Generate the case record and census data records in the PlanGen™ System so the user can create a default illustration in one click. Agent, Supervisor and client get instant confirmation email notifications of the RFP submittal for follow-up.
    - QR code image auto-generated with URL link to the Professional Identity Page (insert in documents for easy link with mobile devices)
    - User-editable web homepage URL link & contact information with optional export to VCard format for easy import to contact lists.
    - User-editable social media links (Facebook, LinkedIn, Google+, Twitter, Tumblr, RSS feeds …etc.) for best search engine surface area and cross-reference linkage to agency / carrier web assets.
    - User-editable biography and resume sections to promote professional experience and credentials
    - User-editable links collections to relevant sites and resources
    - User-editable video embed
- Optional "Include me in the professional PlanGen™ Directory" to allow users to be listed in the public-facing user directory of benefit plan professionals.



AUTOMATED, PROFESSIONAL ADVISOR DIRECTORY PAGES

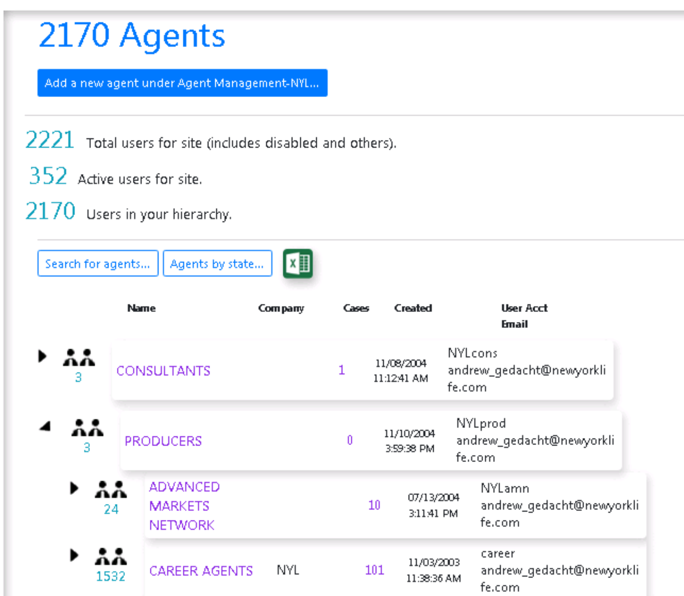
- Each site can generate an automated Advisor directory page suitable for Search Engine Optimization (SEO) indexing and discovery
- Links and images for each Advisor by state
- Opt-in, Opt-out of directory option for each user

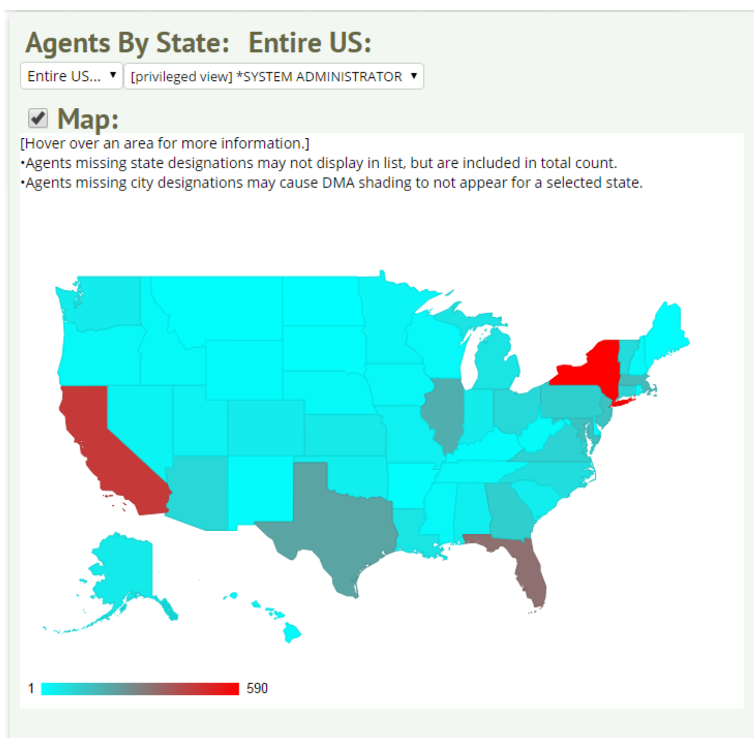


PLANGEN INDUSTRY First

USER MANAGEMENT

- 5-level hierarchy of site supervisor and down-line multi-producer networks.
- Grant and deny plan-type, carrier and product privileges
- Grant and deny user account status (active, inactive..etc.)
- Set user account expiration date
- Set user role to site-specific role collection type
- Set and reassign users to different supervisors
- Set and reassign user's ability to see users of specified supervisor (co-supervision)
- Supervisors can impersonate down-line users and assist in proposal design and training, create cases, proposals…etc.
- Supervisors are alerted when users in their down-line create new cases
- Set user payment type to Agency/Carrier pays or User-pays = User Cost Control
- User-pays setting triggers custom PayPal E-commerce subscription payment sequence for access privileges
- Export user contact information to vCard format.
- Search for users by full or partial name, email, username





PLAN & PRODUCT PRIVILEGE MANAGEMENT

- Granular control on user-by-user basis
- Grant/Deny Carrier Product Suites
- Grant/Deny Plan Types…Defined Benefit, Defined Contribution, Hybrids, DB/DC Combos, Advanced Concept Plans,

Carriers:

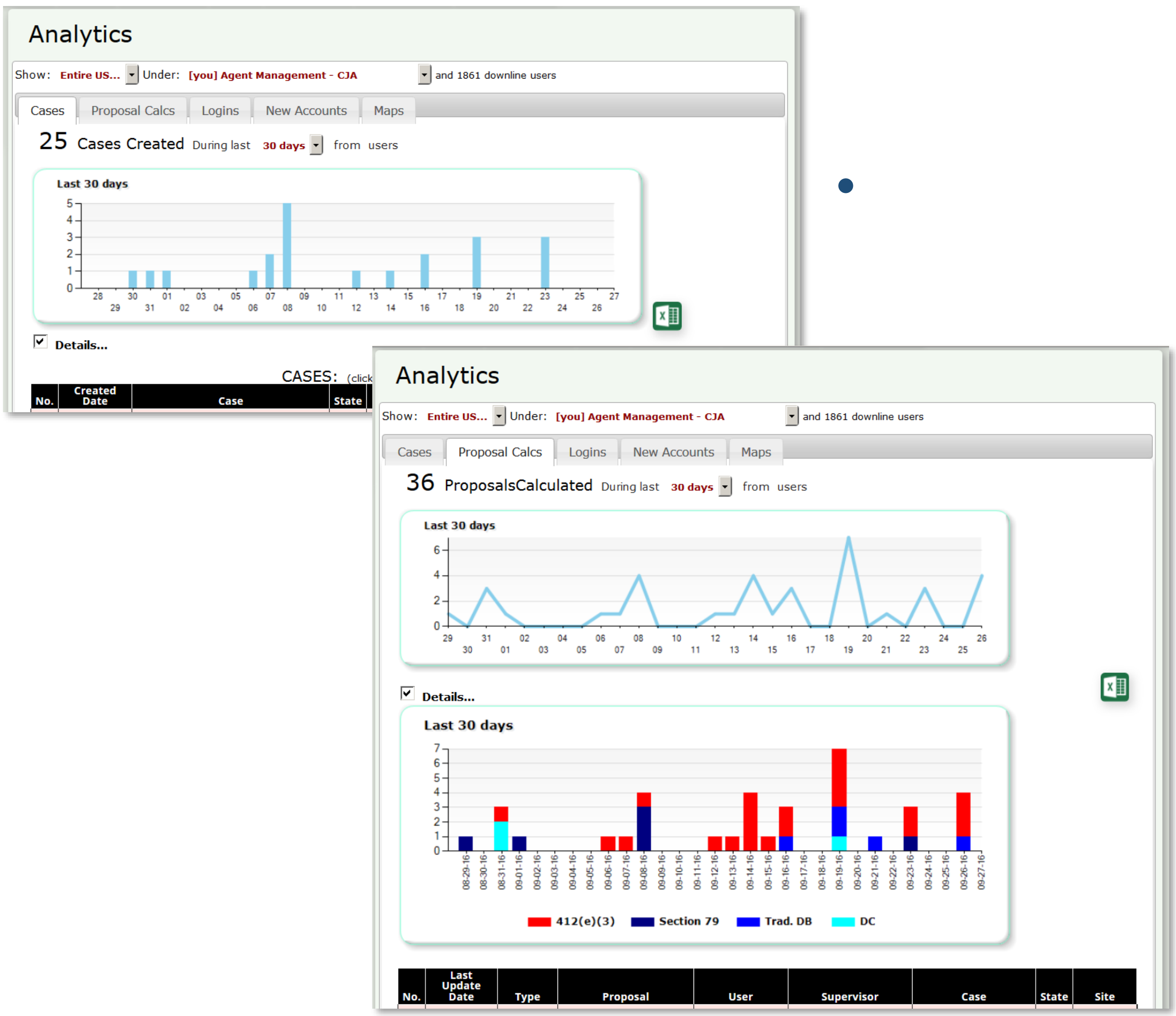
Carrier Name	Status	Options
Concept Annuity	Approved	Approved
Concept Life TL	Approved	Approved
Concept Life UL	Approved	Approved
Concept Life WL	Approved	Approved
Fictitious Life and Annuity Company (Free training carrier - not editable)	Approved	Approved
Fidelity Security Life	Disapproved	Disapproved
Lafayette Life Insurance Company	Approved	Approved
Life Insurance Company Of The Southwest	Approved	Approved
Lincoln National Life Insurance Company	Approved	Approved
Massachusetts Mutual Life Insurance Company	Unwanted	Unwanted
MetLife Insurance Company of Connecticut	Unwanted	Unwanted
MONY Life Insurance Company	Approved	Approved
National Life Group	Approved	Approved
Nationwide Life Insurance Company	Approved	Approved
New York Life	Approved	Approved
Pacific Life Insurance Company	Approved	Approved
Penn Mutual	Approved	Approved
Principal Financial Group	Approved	Approved
RMC	Unwanted	Unwanted
Security Mutual Life Insurance Company of New York	Approved	Approved
test	Requested	Requested

Plan Types:

Plan Type	Status	Options
(DB) 412(e)(3) Defined Benefit	Approved	Approved
(DB) Cash Balance	Approved	Approved
Traditional Defined Benefit	Approved	Approved
(DC) DC Plan	Approved	Approved
CrossTested DB/DC Plan	Approved	Approved
DASH-PS-SH_401k	Approved	Approved
(WB) Medical Welfare Benefit	Denied	Denied
Life Quote Only	Approved	Approved
PG Plan Comparison	Approved	Approved
Section 419A(f)(6) Welfare Benefit	Denied	Denied
Section79	Approved	Approved

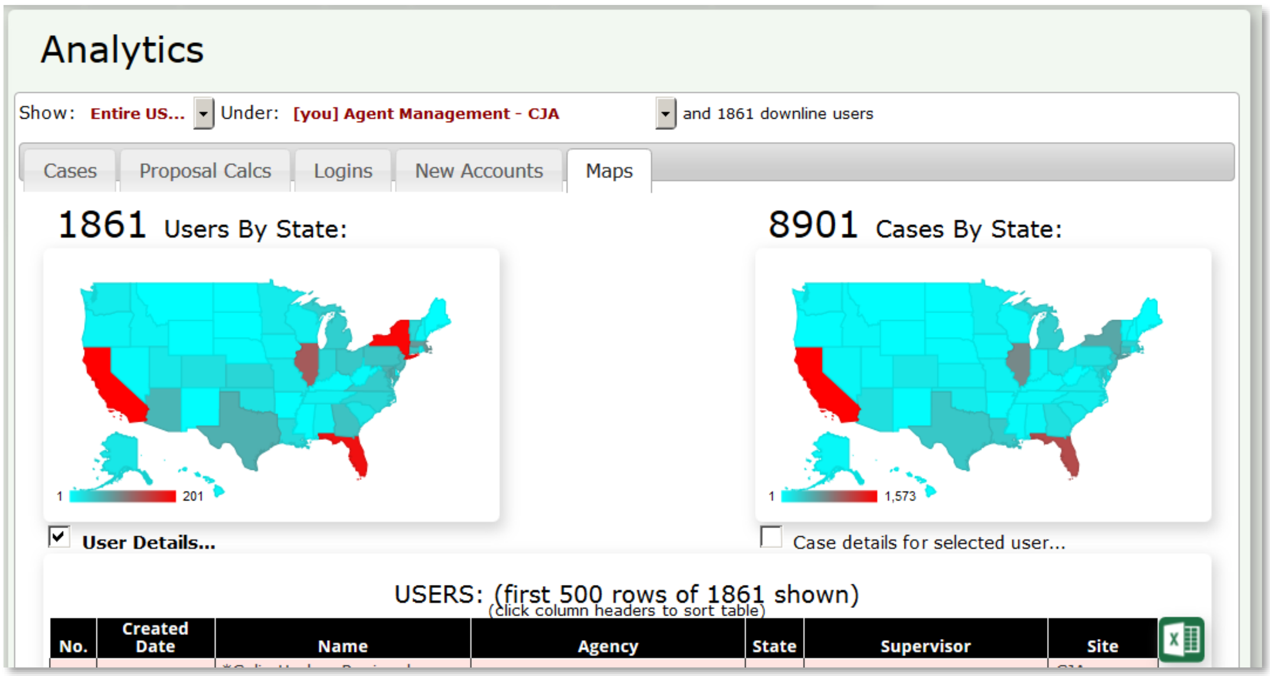
USAGE ANALYTICS

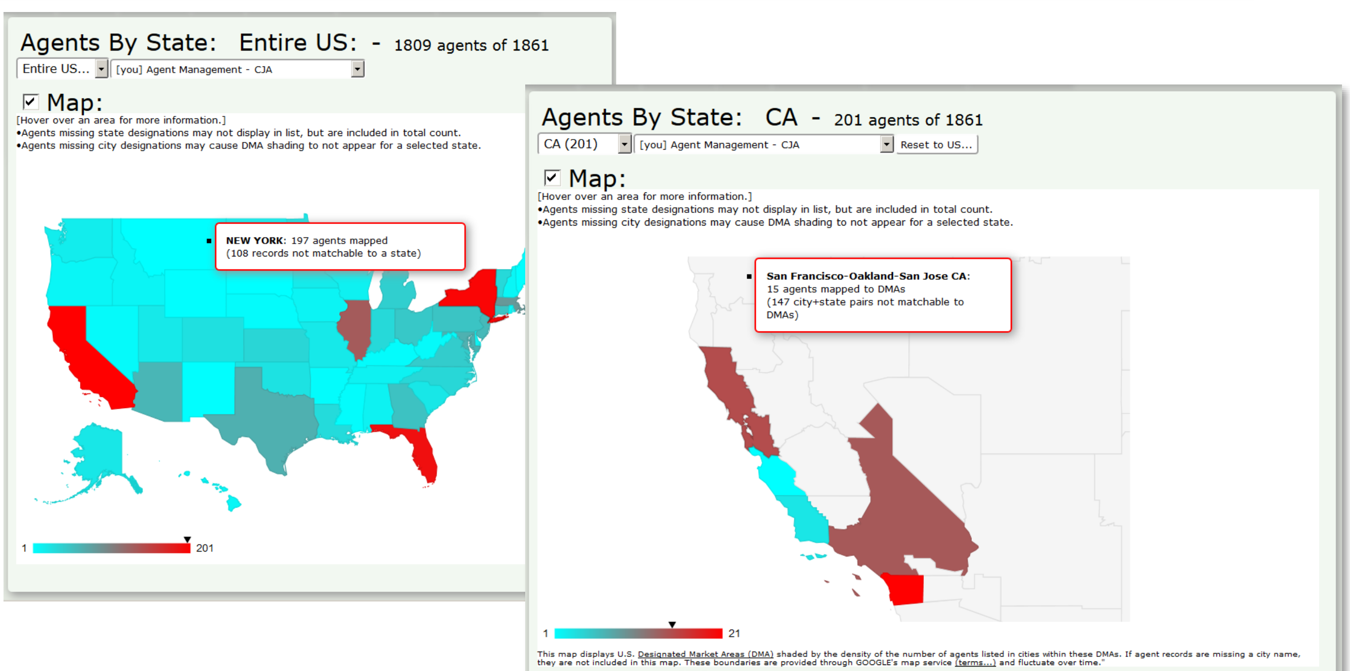
- Data table and charted usage analytics for specific user, supervisor or entire downline of supervisor
- Users-by-state & Cases-by-state
- Cases created during specified timespan – graph and table of details – table export to Excel
- Proposal calculations during specified timespan – graph and table of details – table export to Excel
- System logins during specified timespan – graph and table of details – table export to Excel
- New accounts created during specified timespan – graph and table of details – table export to Excel.
- Proposal creation by specific dates
- Export tabular data to MS Excel



GEODATA USER ANALYTICS W/ DOMINANT MARKET AREA (DMA) GEOGRAPHY

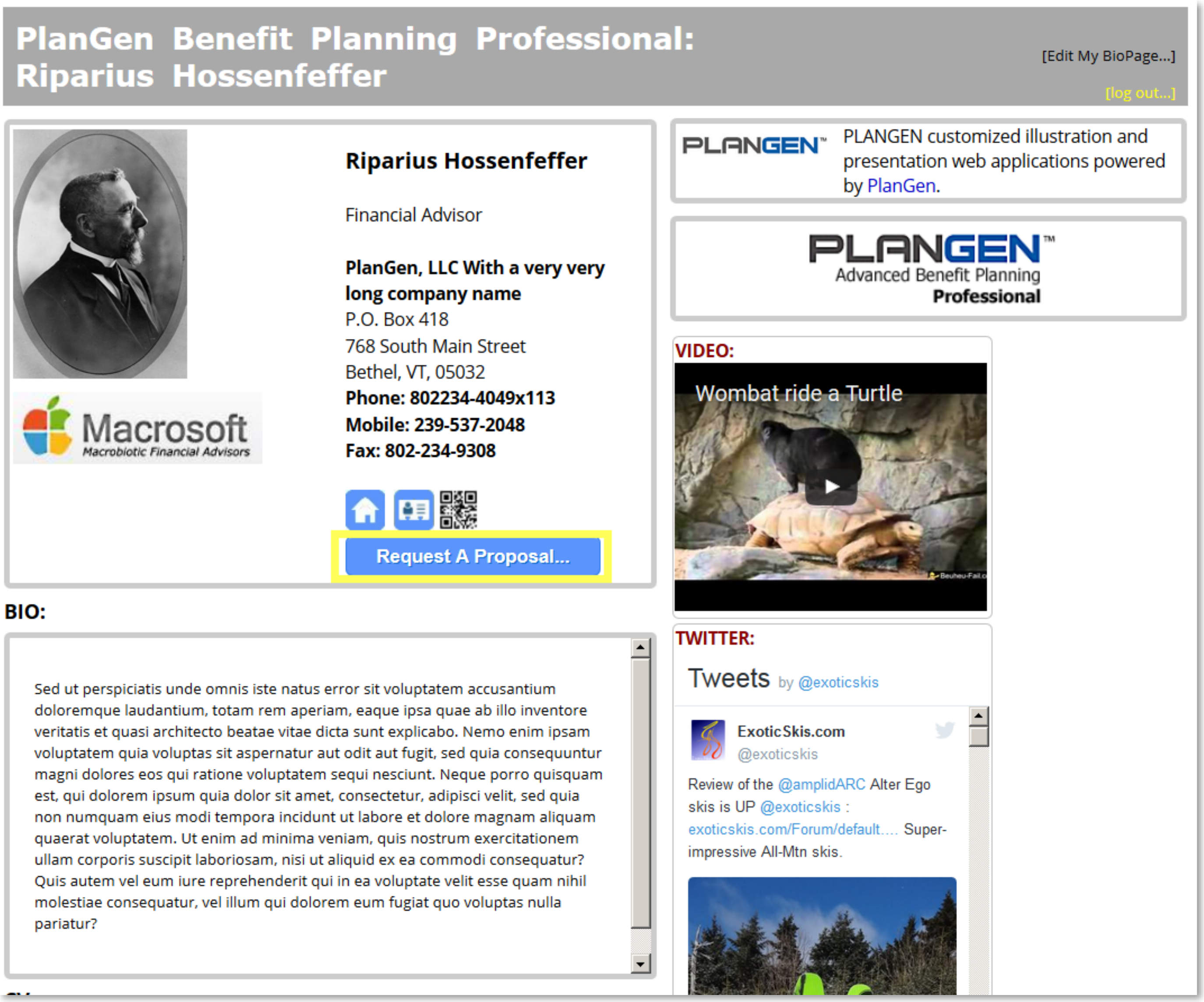
- Users-by-state density map w / hover to see user counts of any state
- Cases-by-state density map w / hover to see case counts of any state
- User-by-state drill-down by clicking a state to see the Designated Market Areas (DMA) subdivision geography of user locations by city for market targeting.

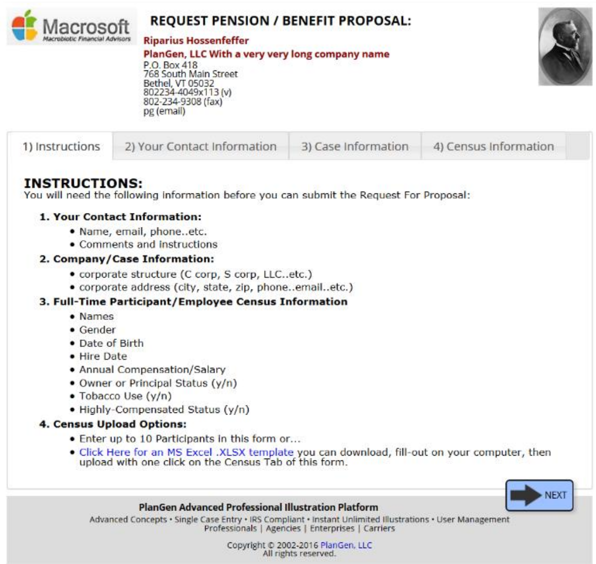




DIGITAL REQUEST-FOR-PROPOSAL DIRECT TO SYSTEM

- Dynamically co-branded, direct-to-system web page RFP to submit new case and census information from client, Advisor or support staff in seconds.
- Submit case, census and plan goal data direct to system via any web-enabled device 24/7
- Instant, automatic e-mail notification to Advisor, designated Supervisor and client of RFP submittal with contact details and plan goal information.
- Advisor or home-office staff can generate illustration and immediately include documents and presentations in their normal business process reply format. Turnaround can be within minutes.
- Linkable from Advisor bio-page, multiple web or print marketing assets.




Macrosoft
REQUEST PENSION / BENEFIT PROPOSAL:
Riparius Hossenfeffer
PlanGen, LLC With a very very long company name
P.O. Box 418
768 South Main Street
Bethel, VT 05032
802234-4049x113 (v)
802-234-9308 (fax)
pg (email)
1) Instructions
2) Your Contact Information
3) Case Information
4) Census Information
INSTRUCTIONS:
You will need the following information before you can submit the Request For Proposal:
1. Your Contact Information:
• Name, email, phone..etc.
• Comments and Instructions
2. Company/Case Information:
• corporate structure (C corp, S corp, LLC..etc.)
• corporate address (city, state, zip, phone..email..etc.)
3. Full-Time Participant/Employee Census Information
• Names
• Gender
• Date of Birth
• Hire Date
• Annual Compensation/Salary
• Owner or Principal Status (y/n)
• Tobacco Use (y/n)
• Highly-Compensated Status (y/n)
4. Census Upload Options:
• Enter up to 10 Participants in this form or...
• Click Here for an MS Excel .XLSX template you can download, fill-out on your computer, then upload with one click on the Census Tab of this form.
NEXT
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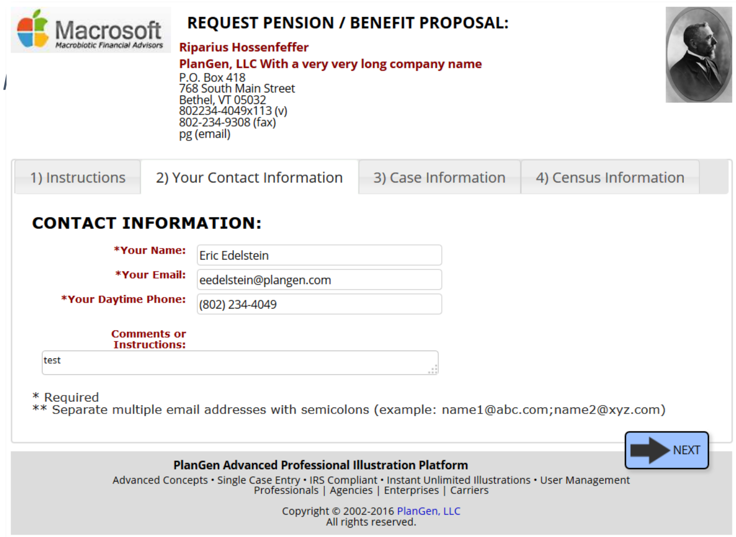
or Bio


Macrosoft
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PlanGen, LLC With a very very long company name
P.O. Box 418
768 South Main Street
Bethel, VT 05032
802234-4049x113 (v)
802-234-9308 (fax)
pg (email)
1) Instructions
2) Your Contact Information
3) Case Information
4) Census Information
CONTACT INFORMATION:
*Your Name: Eric Edelstein
*Your Email: eedelstein@plangen.com
*Your Daytime Phone: (802) 234-4049
Comments or Instructions:
test
* Required
** Separate multiple email addresses with semicolons (example: name1@abc.com;name2@xyz.com)
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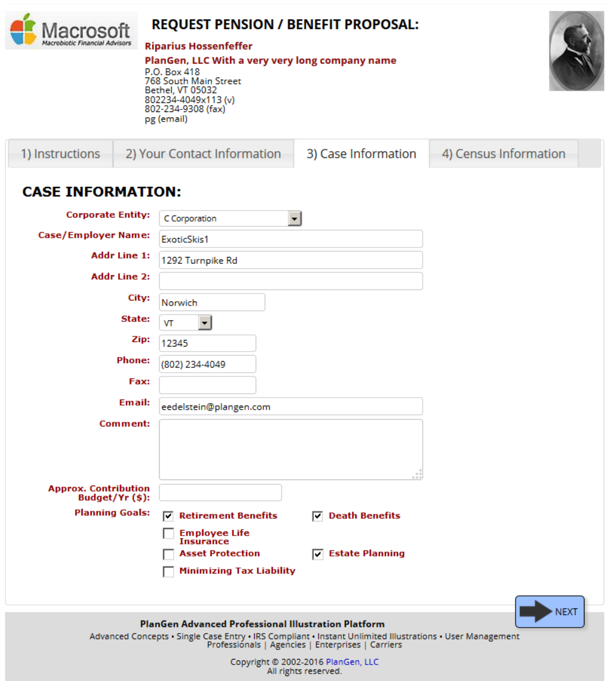
Macrosoft
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768 South Main Street
Bethel, VT 05032
802234-4049x113 (v)
802-234-9308 (fax)
pg (email)
1) Instructions
2) Your Contact Information
3) Case Information
4) Census Information
CASE INFORMATION:
Corporate Entity: C Corporation
Case/Employer Name: ExoticSkis1
Addr Line 1: 1292 Turnpike Rd
Addr Line 2:
City: Norwich
State: VT
Zip: 12345
Phone: (802) 234-4049
Fax:
Email: eedelstein@plangen.com
Comment:
Approx. Contribution Budget/Yr ($):
Planning Goals:
Retirement Benefits
Death Benefits
Employee Life Insurance
Asset Protection
Estate Planning
Minimizing Tax Liability
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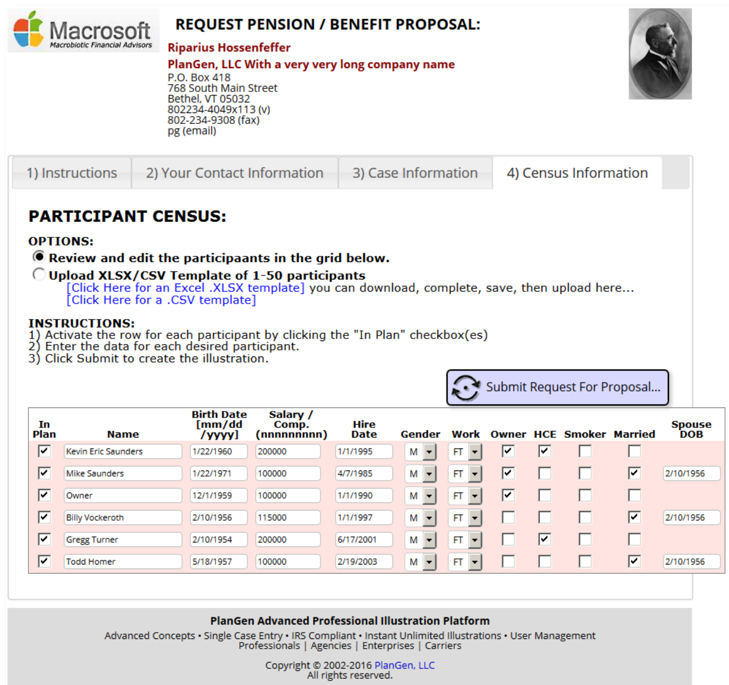
Macrosoft
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P.O. Box 418
768 South Main Street
Bethel, VT 05032
802234-4049x113 (v)
802-234-9308 (fax)
pg (email)
1) Instructions
2) Your Contact Information
3) Case Information
4) Census Information
PARTICIPANT CENSUS:
OPTIONS:
Review and edit the participaants in the grid below.
Upload XLSX/CSV Template of 1-50 participants
[Click Here for an Excel .XLSX template] you can download, complete, save, then upload here...
[Click Here for a .CSV template]
INSTRUCTIONS:
1) Activate the row for each participant by clicking the "In Plan" checkbox(es)
2) Enter the data for each desired participant.
3) Click Submit to create the illustration.
Submit Request For Proposal...
In Plan
Name
Birth Date [mm/dd /yyyy]
Salary / Comp. (nnnnnnnnn)
Hire Date
Gender
Work
Owner
HCE
Smoker
Married
Spouse DOB
Kevin Eric Saunders 1/22/1960 200000 1/1/1995 M FT
Mike Saunders 1/22/1971 100000 4/7/1985 M FT 2/10/1956
Owner 12/1/1959 100000 1/1/1990 M FT
Billy Vockeroth 2/10/1956 115000 1/1/1997 M FT 2/10/1956
Gregg Turner 2/10/1954 200000 6/17/2001 M FT
Todd Homer 5/18/1957 100000 2/19/2003 M FT 2/10/1956
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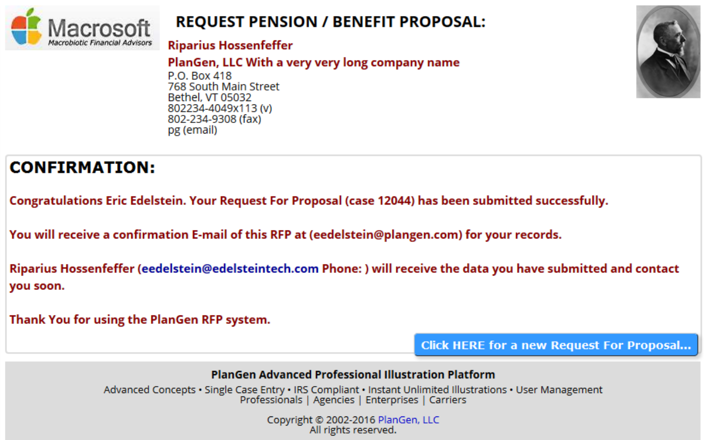
Macrosoft
REQUEST PENSION / BENEFIT PROPOSAL:
Riparius Hossenfeffer
PlanGen, LLC With a very very long company name
P.O. Box 418
768 South Main Street
Bethel, VT 05032
802234-4049x113 (v)
802-234-9308 (fax)
pg (email)
CONFIRMATION:
Congratulations Eric Edelstein. Your Request For Proposal (case 12044) has been submitted successfully.
You will receive a confirmation E-mail of this RFP at (eedelstein@plangen.com) for your records.
Riparius Hossenfeffer (eedelstein@edelsteintech.com Phone:) will receive the data you have submitted and contact you soon.
Thank You for using the PlanGen RFP system.
Click HERE for a new Request For Proposal...
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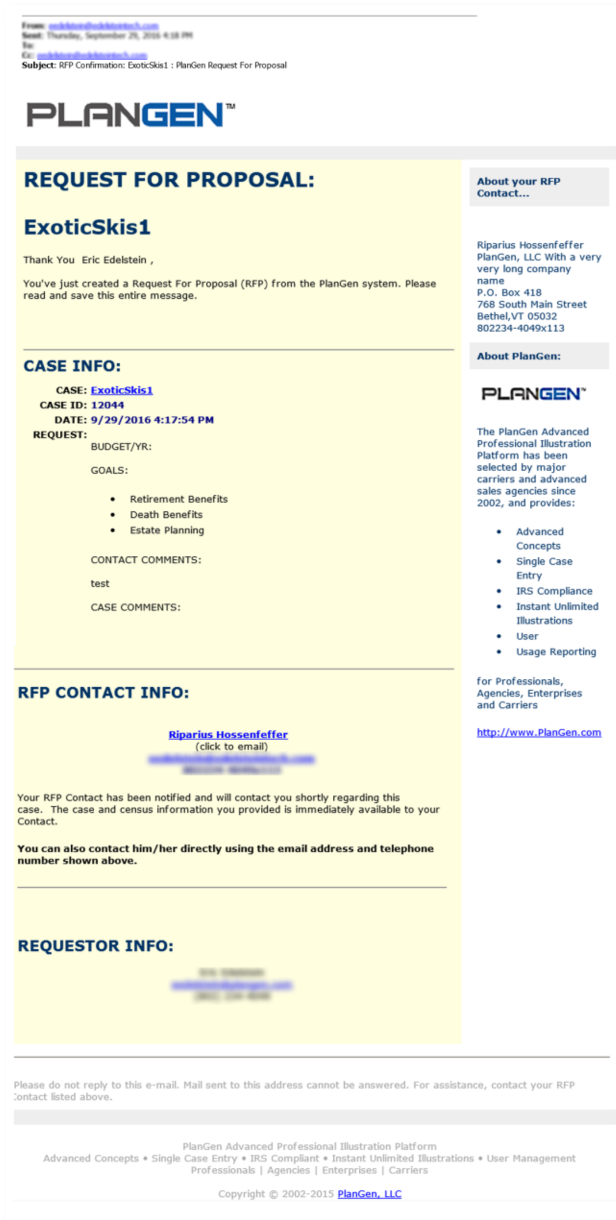
PLANGEN INDUSTRY First

Email notification of RFP to Advisor, Supervisor and Client

- Dynamically co-branded, email notification to full business supply chain from customer to Advisor and Supervisor.
- Provides case ID, budget requested, planning goals and any notes entered by submitter.
- Provides digital trail of request.
- Provides mutual contact information for Client and Advisor.



From:
Sent:
To:
Cc:
Subject: RFP Confirmation: ExoticSkis1 : PlanGen Request For Proposal

PLANGEN™

REQUEST FOR PROPOSAL:

ExoticSkis1

Thank You Eric Edelstein ,

You've just created a Request For Proposal (RFP) from the PlanGen system. Please read and save this entire message.

CASE INFO:

CASE: ExoticSkis1
CASE ID: 12044
DATE: 9/29/2016 4:17:54 PM
REQUEST:
BUDGET/YR:
GOALS:
- Retirement Benefits
- Death Benefits
- Estate Planning

CONTACT COMMENTS:
test
CASE COMMENTS:

RFP CONTACT INFO:

Riparius Hossenfeffer
(click to email)

Your RFP Contact has been notified and will contact you shortly regarding this case. The case and census information you provided is immediately available to your Contact.

You can also contact him/her directly using the email address and telephone number shown above.

REQUESTOR INFO:

About your RFP Contact...

Riparius Hossenfeffer
PlanGen, LLC With a very very long company name
P.O. Box 418
768 South Main Street
Bethel,VT 05032
802234-4049x113

About PlanGen:

PLANGEN™

The PlanGen Advanced Professional Illustration Platform has been selected by major carriers and advanced sales agencies since 2002, and provides:
- Advanced Concepts
- Single Case Entry
- IRS Compliance
- Instant Unlimited Illustrations
- User
- Usage Reporting

for Professionals, Agencies, Enterprises and Carriers

http://www.PlanGen.com

Please do not reply to this e-mail. Mail sent to this address cannot be answered. For assistance, contact your RFP Contact listed above.

PlanGen Advanced Professional Illustration Platform
Advanced Concepts • Single Case Entry • IRS Compliant • Instant Unlimited Illustrations • User Management
Professionals | Agencies | Enterprises | Carriers

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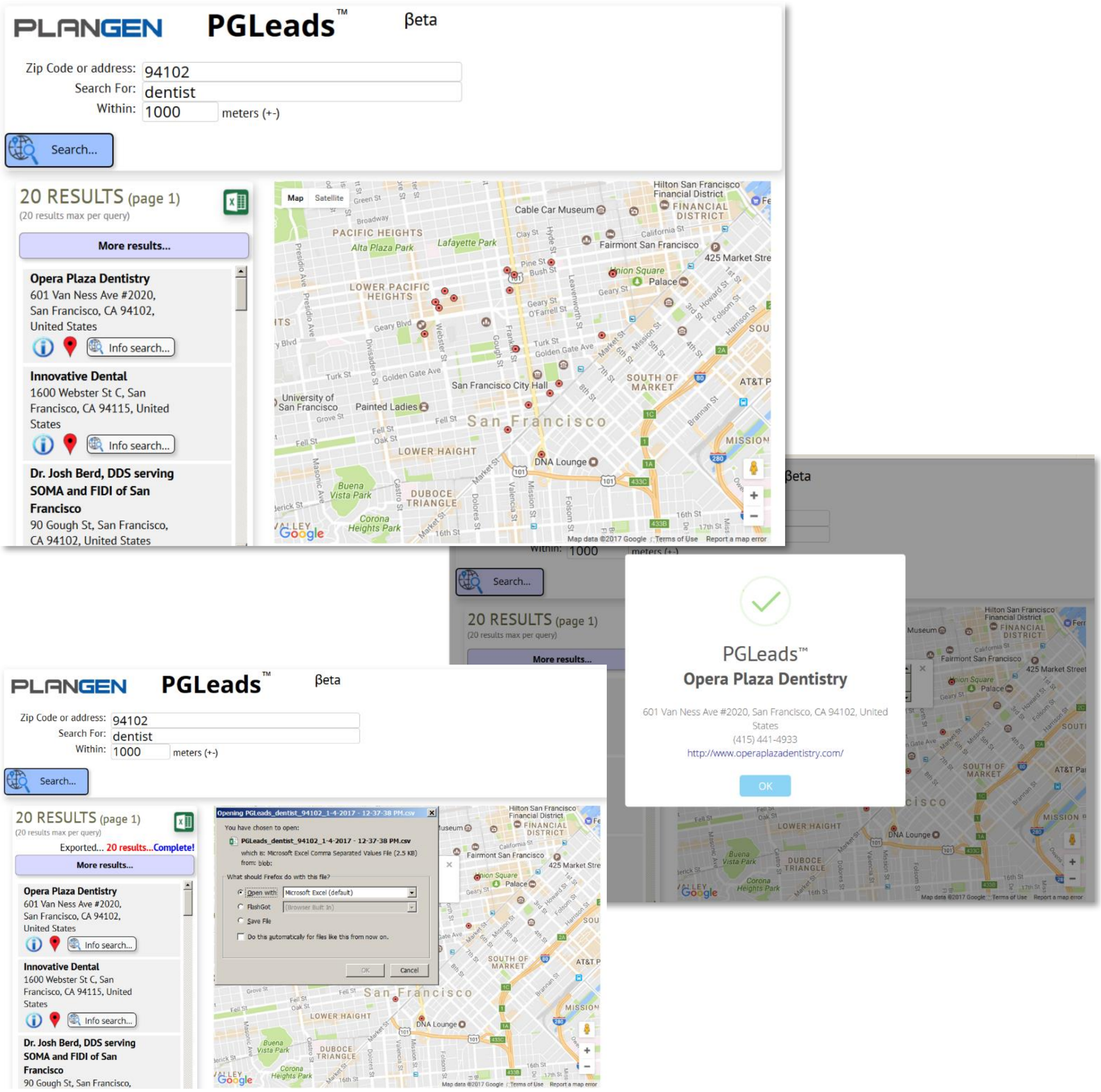
PGLeads™ GOOGLE MAP BUSINESS LOCATION SEARCH & LEAD LIST EXPORT

- Search Google Maps by zipcode or address plus search term (e.g. “Dentists” or “Accountant”) to discover potential sales or recruitment leads geographically.
- Export lists of results to MS Excel comma-separated files with name, address, telephone number & website address
- Click items in list to display their location.
- Click items to reveal any website associated with the listing.



E-COMMERCE ACCOUNT SUBSCRIPTIONS:

PlanGen's user account system is integrated with the PayPal e-commerce payment service, allowing accounts to be sold, activated and deactivated by individual users or account managers automatically using industry-standard secure payments with major credit cards or PayPal verified accounts. PlanGen™ servers communicate account and payment status with PayPal servers.

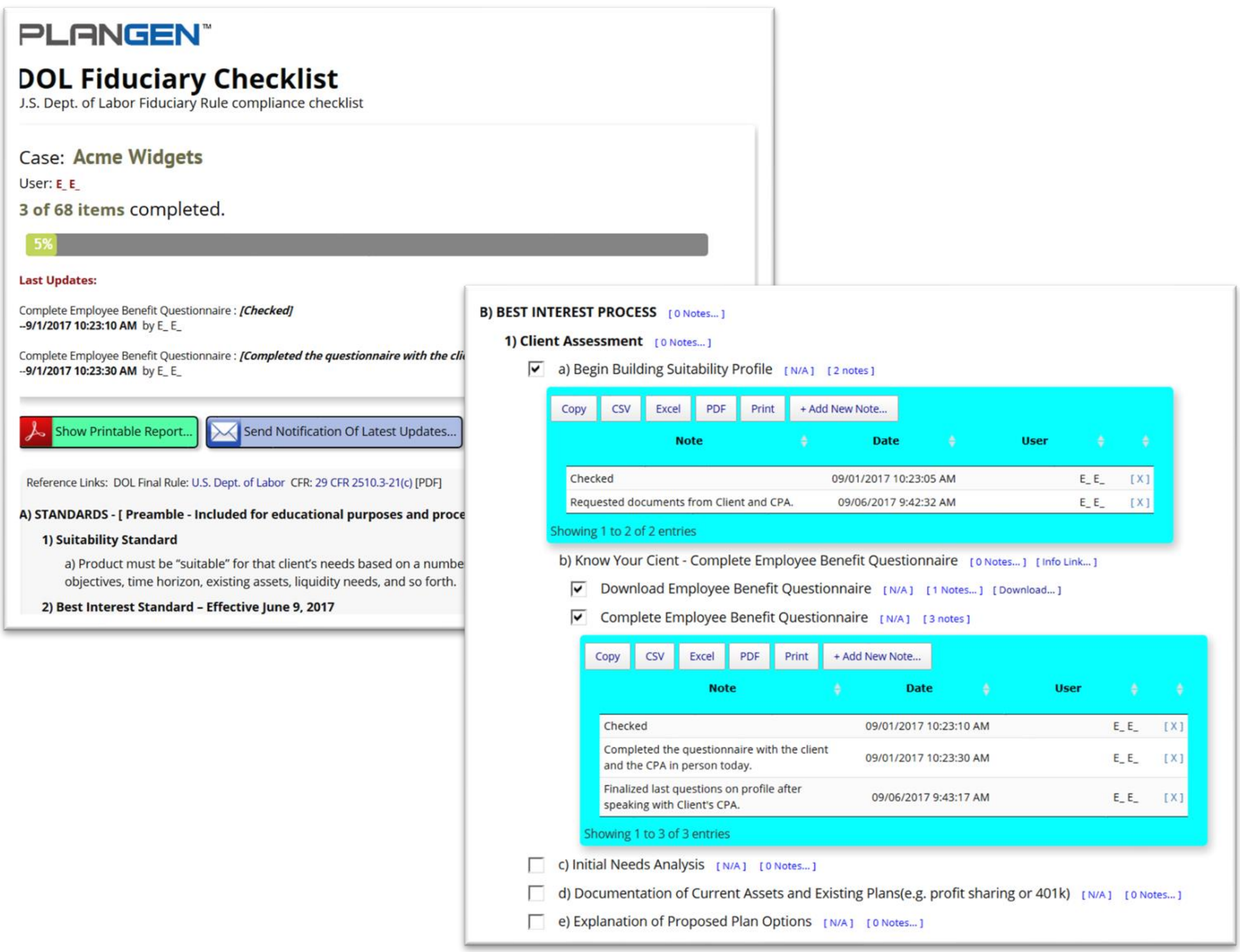
- Users can register a new account and activate it using a customized-pricing PayPal payment link button.
- New accounts are automatically created, then automatically await verification of payment from the PayPal servers in real-time. As soon as the user submits valid payment via PayPal, the PlanGen™ account is automatically activated in real-time. Users receive PlanGen™ and PayPal e-mail verifications.
- When payment is cancelled by the user, the PlanGen™ account is automatically suspended in real-time until payments resume.

ACCOUNT COST & PRIVILEGE CONTROL:

- Managers can allocate and deploy any mix of:
  - Enterprise-Sponsored Accounts with different pricing and privileges
  - User-Pays Subscription Accounts with different pricing and privileges
  - Supervisor accounts with downline privilege management
  - Per-user subscription price and privilege granularity
  - Account profit-center models
- PlanGen™ "Alias Accounts" can provide producer-specific branding of RFP page and output presentations while limiting usage privileges to case and census upload – preserve home-office control with personalized collateral for the entire sales force.
- PlanGen™ subscriptions can be changed from cost centers to profit centers by purchasing enterprise bulk accounts at wholesale, resell to end-users at retail.
- Incentivize producers by offering to sponsor their PlanGen™ access upon meeting sales criteria
- Bulk account loading, deactivation and management services.

Customizable U.S. Dept. of Labor Fiduciary Responsibility Checklist

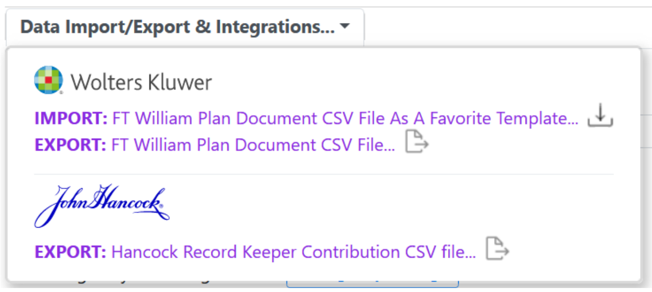
- PlanGen™ provides a customizable, digital checklist record keeping system for each case, showing steps required to meet responsibilities per U.S. Dept. of Labor Fiduciary Rules.
- Graphical representation of percentage of steps completed.
- Unlimited note records for each Fiduciary responsibility: detailed comments and audit trail for each step and its history.
- Unlimited note records for each participant in the plan census so agents and managers can enter comments about underwriting, document submission and final policy details if desired.
- E-mail latest updates to agent, supervisor and other parties with user-entered messages.
- Export checklist and notes to Excel, PDF or printer for compliance archives.

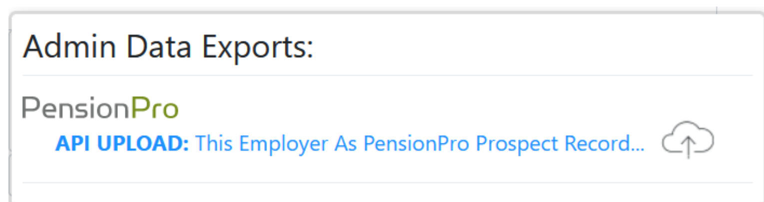


PLANGEN INDUSTRY First

Data Import/Export/API Integrations:

Recordkeepers, Admin Systems, Document Providers, CRMs





Wolters Kluwer

- Instantly create plan documents & company records directly into FTWilliam™ from PlanGen using their plan-specific, native import .CSV file formats.

John Hancock

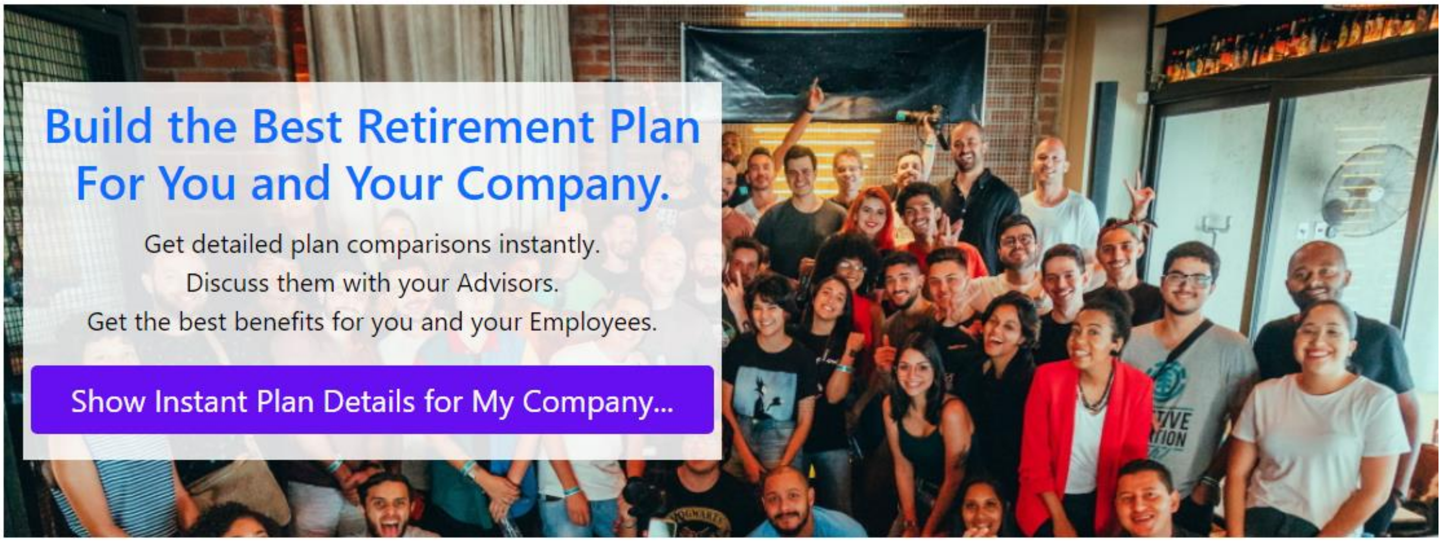
- Instantly create recordkeeper contribution upload files to John Hancock from PlanGen plan designs.

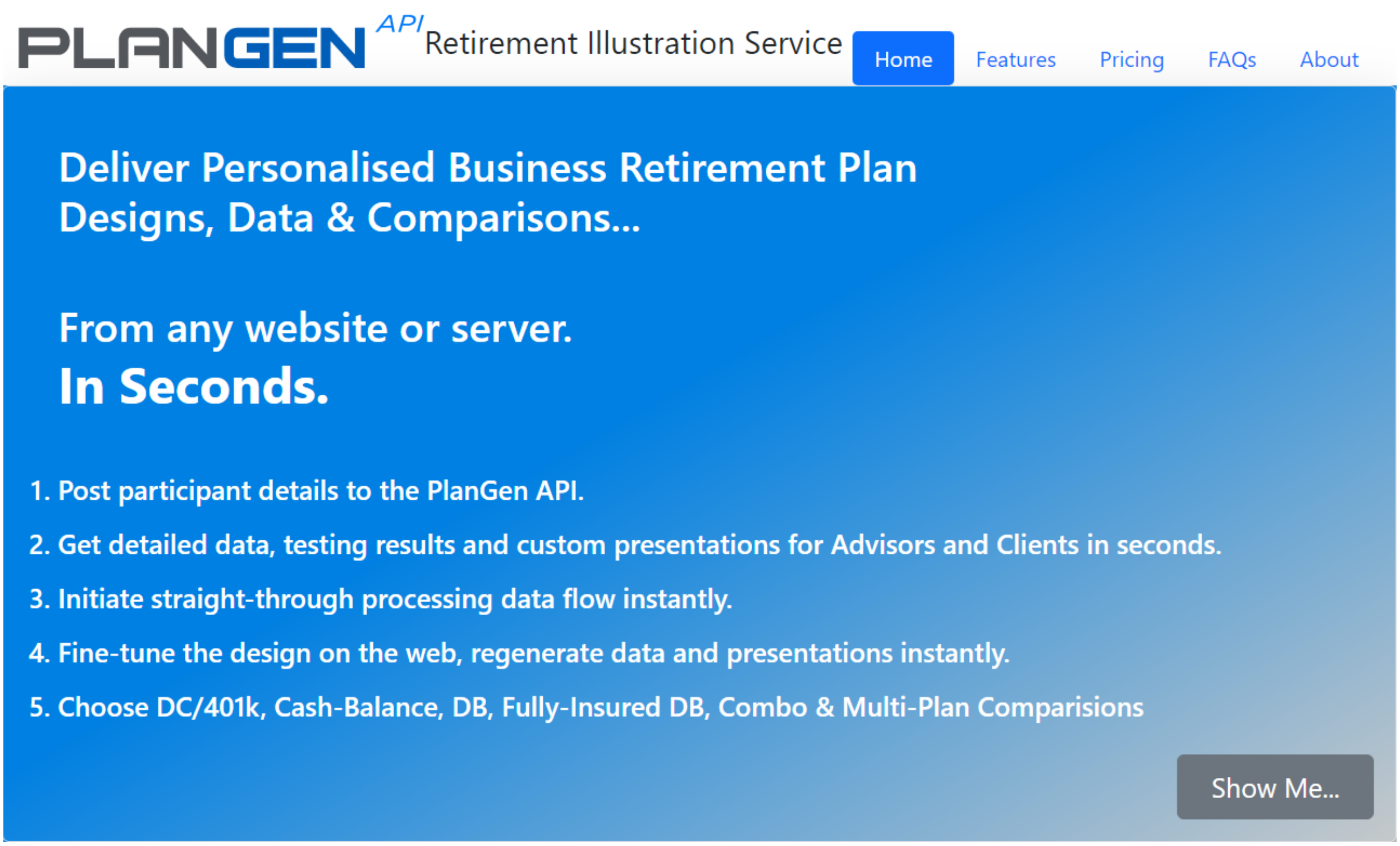
PensionPro

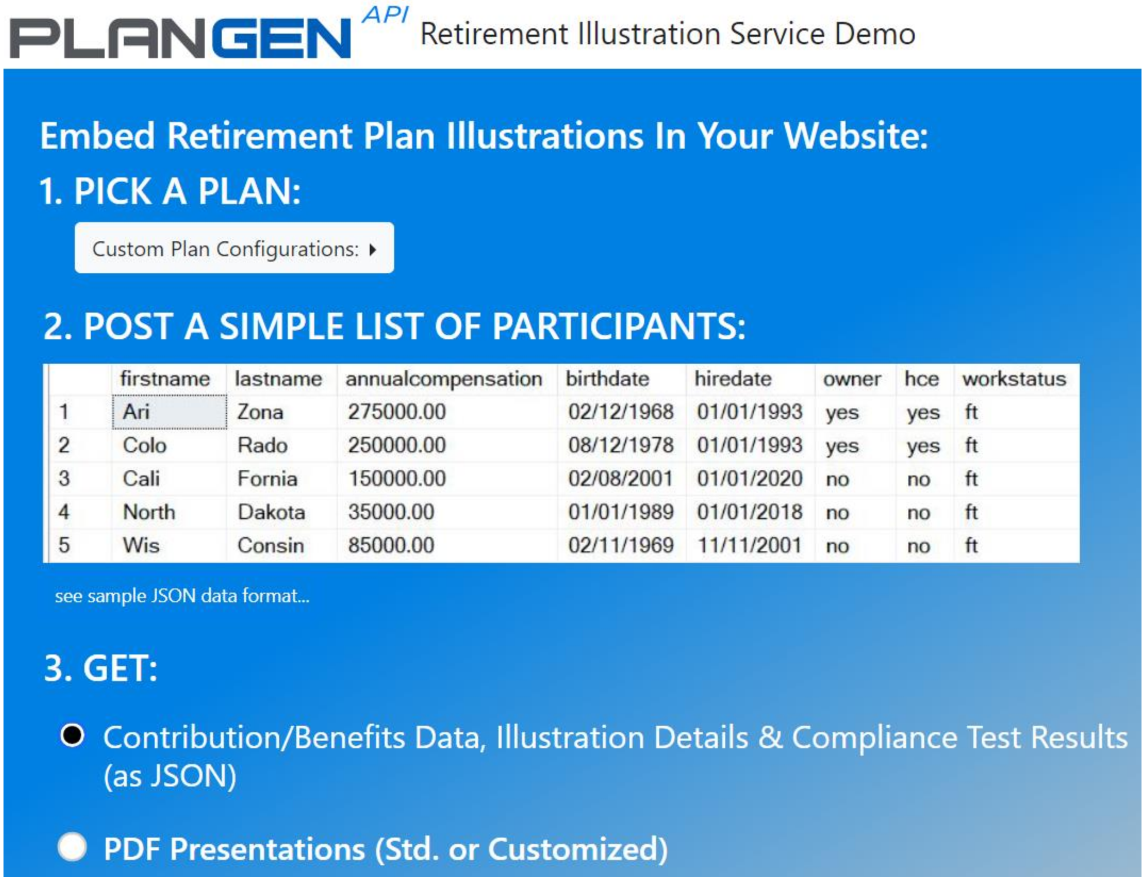
- Instantly create Prospect, Company & Contact records in SalesPitch™ module of PensionPro™ retirement plan CRM system via electronic API from PlanGen digital RFP (Request For Proposal) submittals or on-demand from PlanGen's case management system.

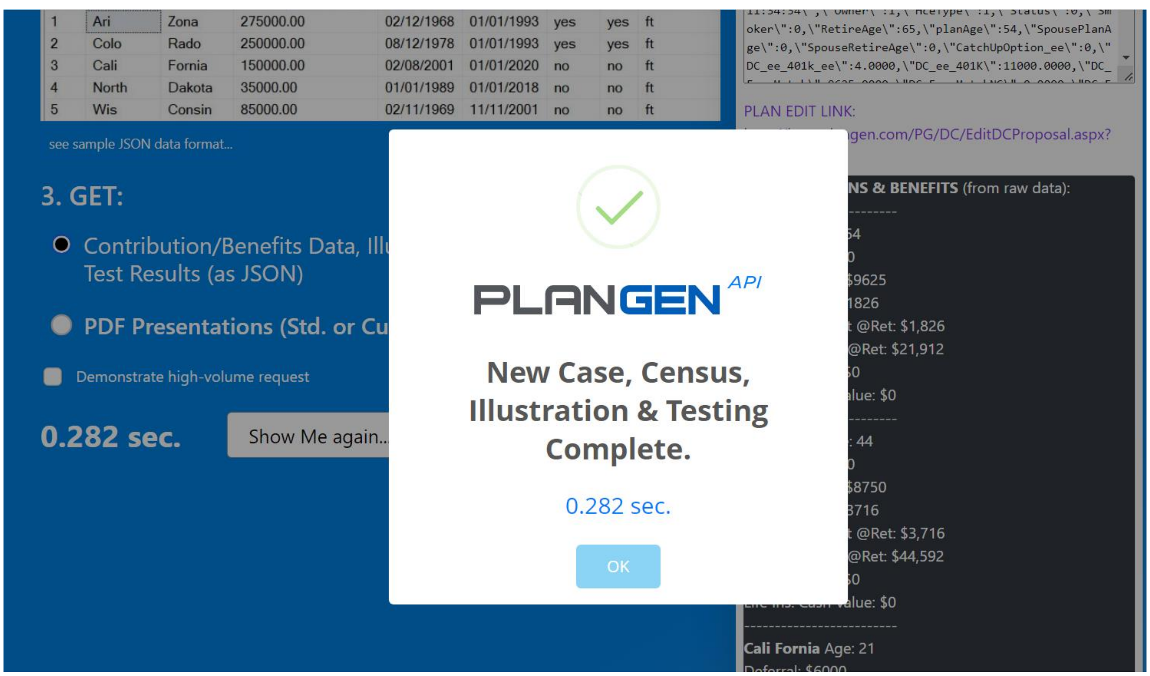
(more CRM and retirement plan workflow data integrations to come!)

PlanGen Illustration Web Service: (coming Q1 2023!)






PLANGEN API Retirement Illustration Service Demo
Embed Retirement Plan Illustrations In Your Website:
1. PICK A PLAN:
Custom Plan Configurations:
2. POST A SIMPLE LIST OF PARTICIPANTS:
firstname lastname annualcompensation birthdate hiredate owner hce workstatus
1 Ari Zona 275000.00 02/12/1968 01/01/1993 yes yes ft
2 Colo Rado 250000.00 08/12/1978 01/01/1993 yes yes ft
3 Cali Fornia 150000.00 02/08/2001 01/01/2020 no no ft
4 North Dakota 35000.00 01/01/1989 01/01/2018 no no ft
5 Wis Consin 85000.00 02/11/1969 11/11/2001 no no ft
see sample JSON data format...
3. GET:
Contribution/Benefits Data, Illustration Details & Compliance Test Results (as JSON)
PDF Presentations (Std. or Customized)


see sample JSON data format...
3. GET:
Demonstrate high-volume request
0.282 sec.
Show Me again..
PLAN EDIT LINK:
PLANGEN API
New Case, Census, Illustration & Testing Complete.
0.282 sec.
OK
Cali Fornia Age: 21

Feature Summary:

- **Integrated suite of multi-person, multi-life benefit plan illustration design, calculation and presentation generators with internal or external web-service life and annuity products.**
- **Full suite of DB & DC plans & comparisons.**
- **Co-branded PDF illustration documents**
- **Dynamic data, co-branded MS PowerPoint™ presentations**
- **Customized, co-brandable web sites, document & resource libraries, training materials & presentations**
- **Professional web presence enhancement and social media linkages**
- **Automated, professional advisor directory pages**
- **User management**
- **Plan & product privilege management**
- **Usage analytics**
- **Geodata user analytics w/ Dominant Market Area (DMA) geography**
- **Digital request-for-proposal direct to system**
- **E-commerce account subscription integration**
- **PGLeads™ Google map business location search by location and keyword with list export to Excel**
- **DOL Fiduciary Checklist with unlimited notes per step and participant. E-mail latest updates, export report to PDF, Excel ..etc.**
- **API integrations with CRM systems such as PensionPro™**
- **Data export to record keepers such as John Hancock.**

- **Data interchange import/export with document providers and Record Keepers such as FTWilliam, John Hancock..etc.**
- **PG Illustration web service (coming 2023)**

APPENDIX

[A] Legacy method to generate a group term policy concept illustration with 8 participants, each requiring 3 policies (24 policies):

- Legacy single plan cost = 80 minutes
- PlanGen™ single plan cost = 1.5 minutes
- Assume 2 initial scenario requests (high and low cost..etc.) : Legacy = 160 minutes, PlanGen™ = 3 minutes
- Assume 3 process iterations to get final values as desired: Legacy = 240 minutes, PlanGen™ = 4.4 minutes
- Total Illustration Production Time: Legacy = 400 minutes, PlanGen™ = 7.5 minutes
- Final sale process steps (produce executable document, NAIC document for each participant, enrollment forms, etc.): Legacy = 53 minutes, PlanGen™ = 2 minutes.
- TOTAL TIME REQUIRED:
  Legacy = 453 minutes (7.5 hrs)
  PlanGen™ = 9.5 minutes (2% of the time)
- TOTAL COST REQUIRED:
  Assume FTE $60,000 / year @ 2,000 hours /yr = $30/hr + 30% benefits($10/hr) = $40/hr or $0.666 / minute
  Legacy = 7.5 hrs x $40/hr = $300
  PlanGen™ = 9.5 min. x $0.666 / min. = $6.33