



# Feature Summary

Q1-2024

## What is PlanGen?

PlanGen™ is an SSL-secured, firewalled, Tier III / ISO 27001, 9001, 14001, 45001-hosted<sup>1</sup>, 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% <sup>A</sup>.
- 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.

---

<sup>1</sup> ISO 27001, 9001, 14001, 45001 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).<sup>A</sup>

## 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.

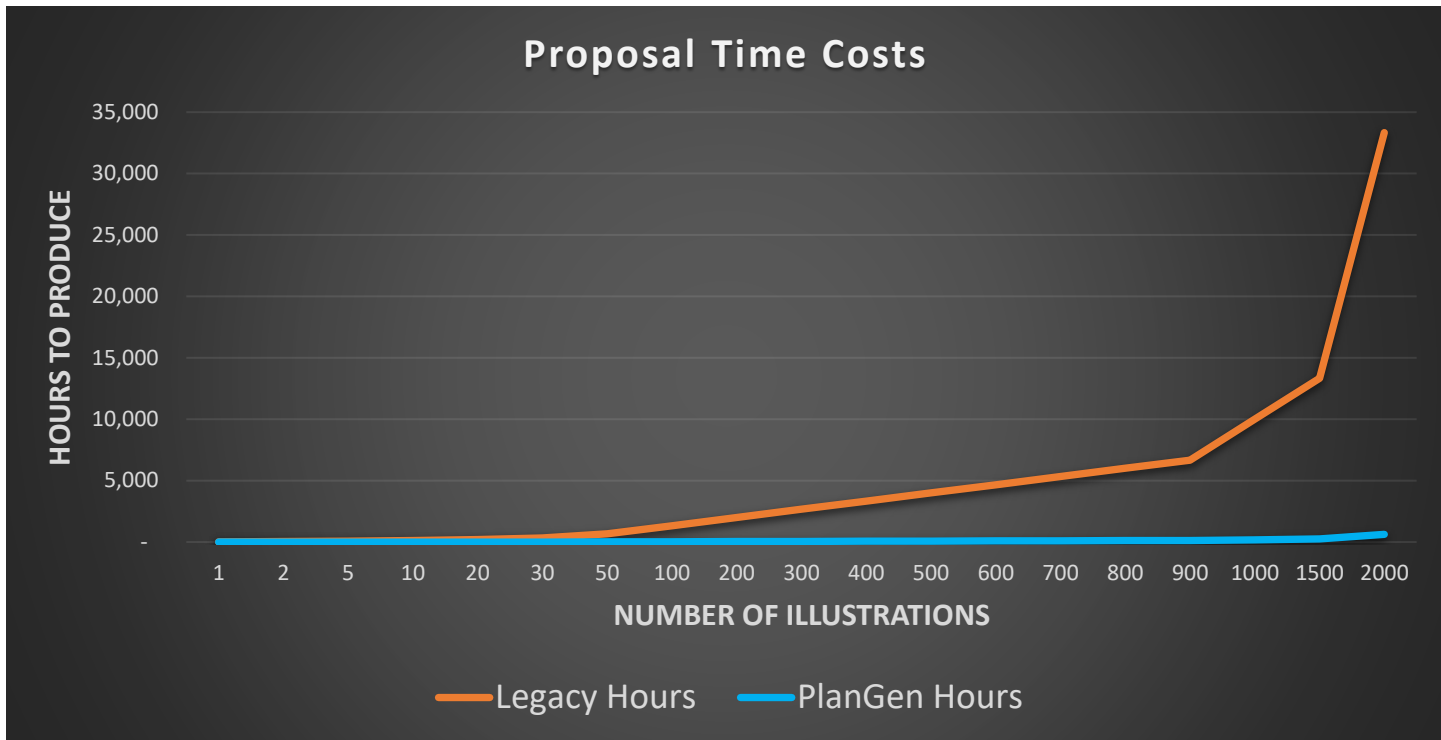
**COST= \$412** 7.5 hrs x \$55/hr

## 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 = \$8.70** 9.5 minutes x \$55/hr **98% savings**

## Hours to Produce Sophisticated Illustrations Manually vs. PlanGen



[1] 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)

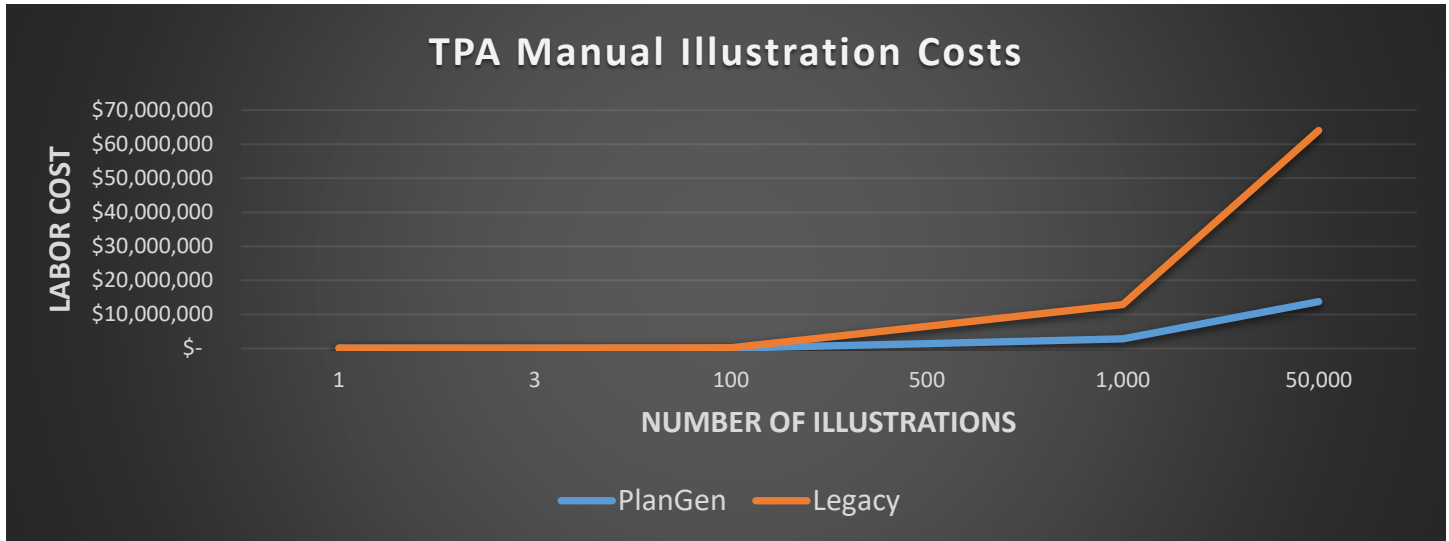
· TOTAL COST REQUIRED:

Assume FTE \$80,000 / year @ 2,000 hours /yr = \$40/hr + 30% benefits(\$12/hr) = \$52/hr or \$0.916 / minute

Legacy = 7.5 hrs x \$55/hr = \$412.15

PlanGen™ = 9.5 min. x \$0.916 / min. = \$8.702

## Cost to Produce Simple Illustrations Using Legacy Tools vs. PlanGen



































LEGACY ILLUSTRATION COST RAMP							
Plans/Yr	1	3	100	500	1,000	50,000	100,000
Admins Needed/Yr	1	1	1	1	2	65	129
<b>Legacy</b>	\$ 99,750	\$ 99,750	\$ 99,750	\$ 99,750	\$ 199,500	\$ 6,483,750	\$ 12,867,750

PLANGEN ILLUSTRATION COST RAMP							
Plans/Yr	1	3	100	500	1,000	50,000	100,000
Admins Needed/Yr	1	1	1	1	1	14	28
<b>PlanGen</b>	\$ 99,750	\$ 99,750	\$ 99,750	\$ 99,750	\$ 99,750	\$ 1,396,500	\$ 2,793,000

LEGACY ILLUSTRATION CAPACITY/COSTS		PLANGEN MANUAL USER CAPACITY/COSTS	
Basic Illustrations/Day	3	Basic Illustrations/Day	14
Basic Illustrations/Yr	780	Basic Illustrations/Yr	3,640
Basic Illustrations/Hr	0.43	Basic Illustrations/Hr	2
Minutes/Basic Illustration	140	Minutes/Basic Illustration	30
Hours/Basic Illustration	2.33	Hours/Basic Illustration	0.5
<b>Cost/Basic Illustration</b>	<b>\$ 127.88</b>	<b>Cost/Basic Illustration</b>	<b>\$ 27.40</b>

# Feature Comparison

Feature	<b>PLANGEN</b>	Legacy
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, SEO-friendly, professional advisor directory web pages	 	
User account management	 	
Multi-plan, user-selected, savable plan comparisons (DB, DC, both..) with plan details, owner benefit details & graphs	 	
Plan & product privilege management	 	
Automatic DC & DC/DB comparison generator to show different plan scenarios and suitability in seconds, including fully-insured plans with life insurance and annuities.	 	
Case, proposal & login usage analytics With U.S. Dept. Of Labor Fiduciary Responsibility Checklists for each case	 	

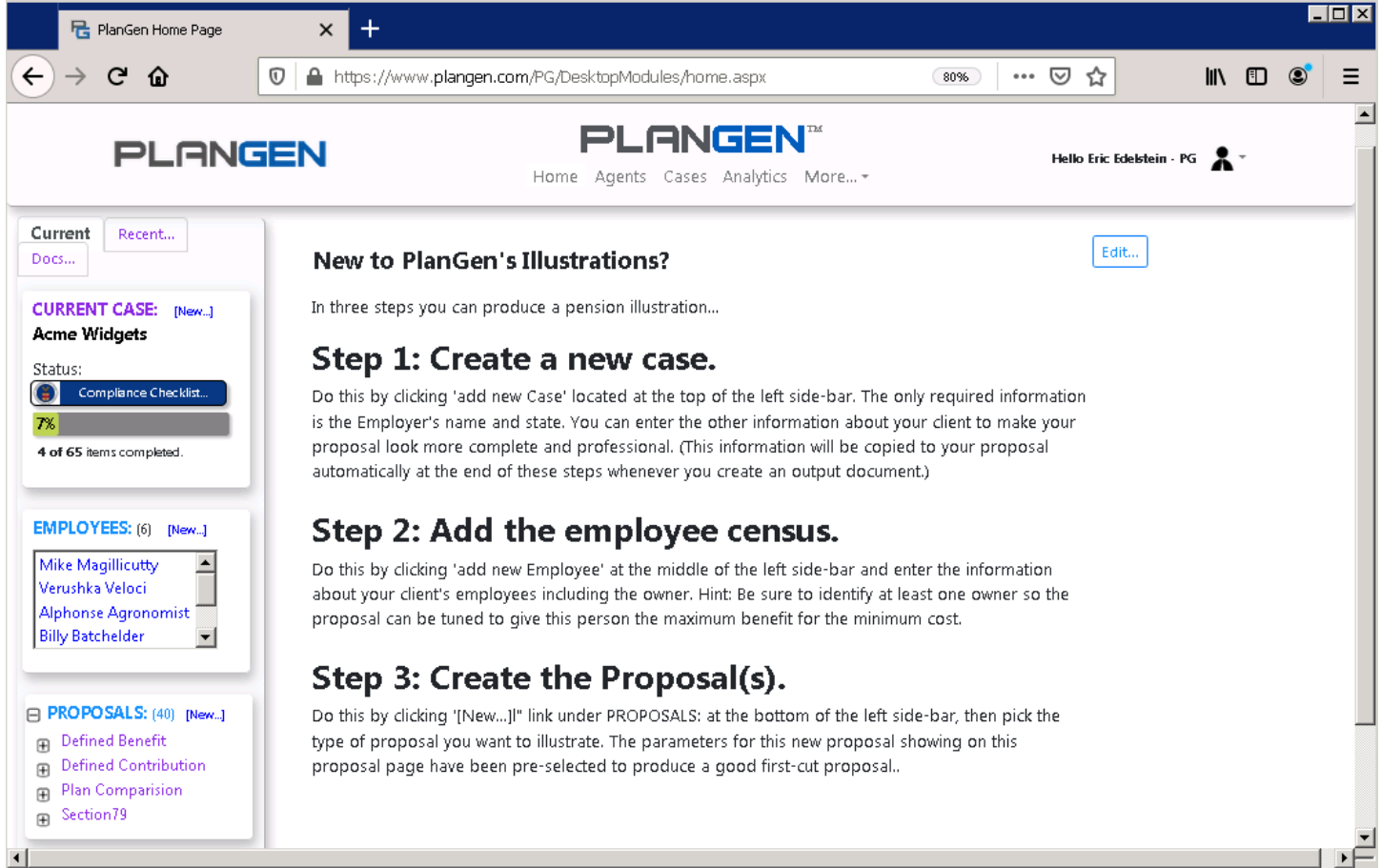
<p><b>Geodata user analytics</b> w/ Dominant Market Area (DMA) geography: ...“Where” activity is happening.  <b>PGLeads™</b> Google map business search &amp; lead list export.</p>	 	
<p><b>Digital request-for-proposals from any website:</b> <u>direct to system w/instant email notifications</u></p>	 	
<p><b>E-commerce account subscription payment integration, custom pricing, activation &amp; cancellation</b></p>	 	
<p><b>Data integration imports/exports via file and available APIs</b> with PensionPro CRM, FTWilliam (Wolters Kluwer) document systems, John Hancock recordkeeper &amp; other systems for digital workflow instantiation and inputs.</p>	 	
<p><b>Full spectrum of Defined Contribution (DC) and Defined Benefit (DB) plan designs,</b> presentations &amp; data for low, middle-market and advanced-market sales.</p>	 	
<p><b>Digital integration of life policy and annuity contract contributions and benefits into retirement plans.</b></p>	 	
<p><b>Automatic RFP lead generation/contact/case API integration</b> with PensionPro SalesPitch™ CRM.  <i>(RMC Group only)</i></p>	 	
<p><b>Multi-versionable, exportable Case/Client profiles</b> recording the details of a plan Sponsor (Employer), past and current plan contributions, Controlled-Group or Affiliated Service-Group status, union, non-union &amp; leased employee counts, desired plan goals, life insurance needs..etc.</p>	 	
<p><b>TPA Network feature</b> allowing TPAs with PlanGen accounts to publish themselves &amp; 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.</p>	 	



## **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
- Life Carrier Product Illustration API integrations available.
- 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 Cash Balance + DC 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
- Unlimited user + Site defined plantype “favorite templates” to rapidly generate typical plan designs
- 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
- Search for proposals
- Customizable, U.S. Dept. of Labor Fiduciary Responsibility Checklist for each case





PLANGEN

**PLANGEN™**  
Home Agents Cases Analytics More...

Hello Eric Edelstein - PG

Update & Recalculate
Presentations...

DC add-on...
Save Copy As...
Reset
Delete

[hide...]

**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 New Edit

Name:

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

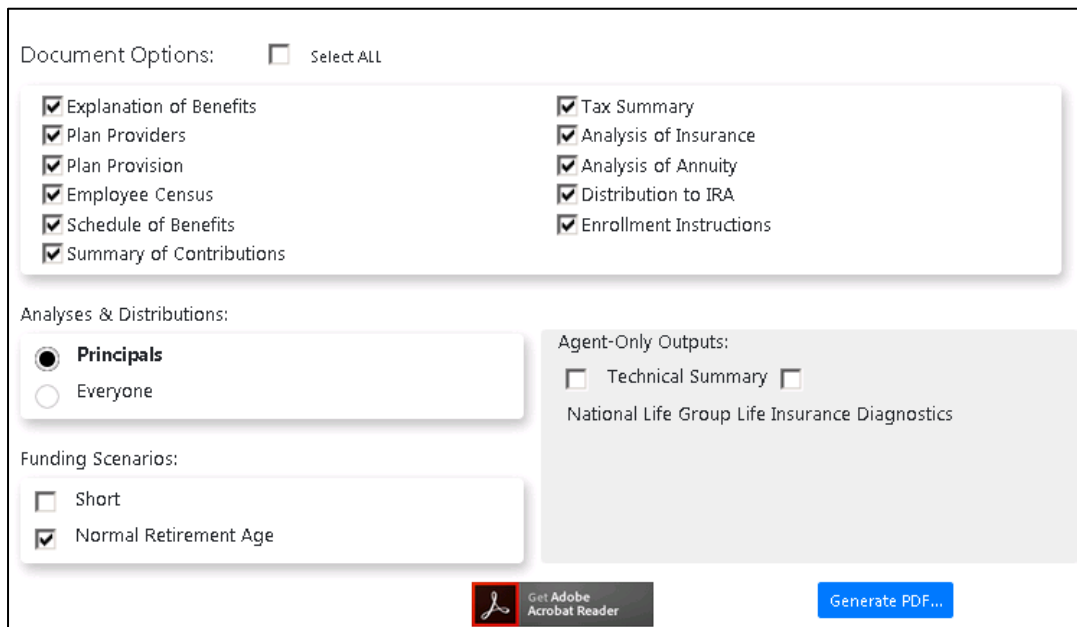
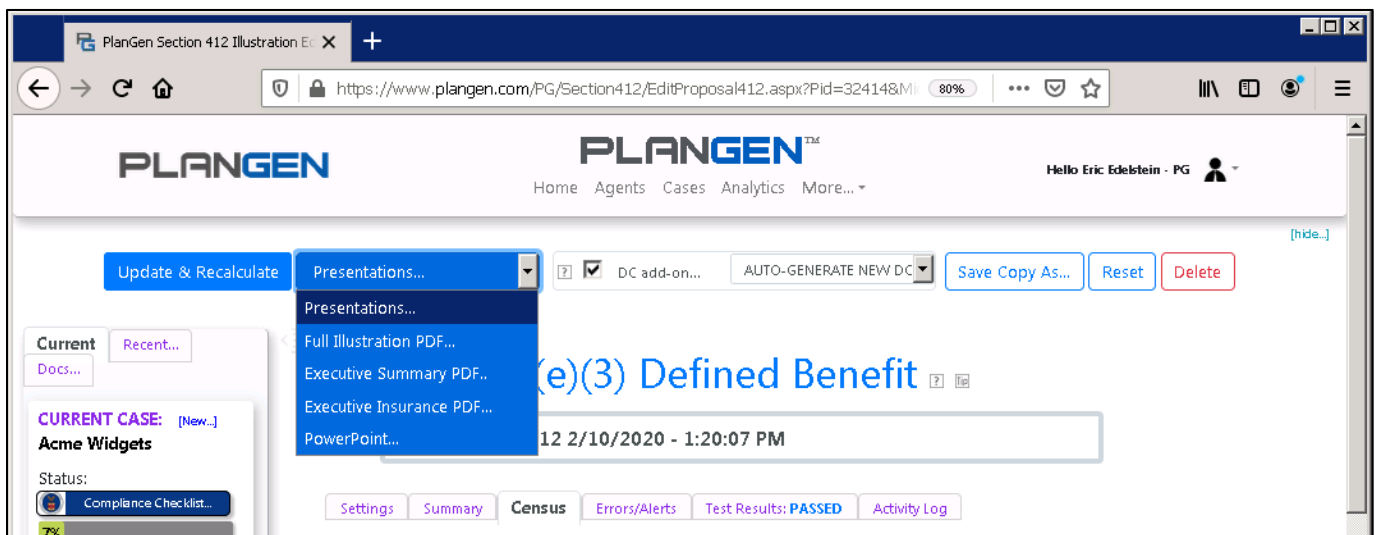
Search for:

In Plan	Name	Plan Age	Type*	Click For Graph	Comp.	Mo. Benefit	Cash Avail @ Retirement	Total Prem.	% Total FY Cost	II Prem	Annuity	II Face Amt
<input checked="" type="checkbox"/>	Verushka Veloci	40	OH		\$500,000.00	\$19,167	\$4,732,511	\$166,427	26%	\$81,293	\$85,134	\$6,049,357
<input checked="" type="checkbox"/>	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.

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

Eric Edelstein  
PlanGen, LLC  
768 South Main Street  
P.O. Box 418  
Bethel, VT 05032  
802-234-4049 (v)  
802-234-9308 (f)  
eedelstein@plangen.com

### 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	\$244,676.85	\$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
<b>TOTAL CONTRIBUTION</b>		<b>\$745,475.76</b>	<b>\$406,221.57</b>	<b>\$1,151,697.35</b>		<b>\$41,277.27</b>

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

Eric Edelstein  
PlanGen, LLC  
768 South Main Street  
P.O. Box 418  
Bethel, VT 05032  
802-234-4049 (v)  
802-234-9308 (f)  
eedelstein@plangen.com

### Defined Benefit Pension Plan

Professional Benefit Planning

Where Can Retirement Take You?

## Defined Benefit Pension Plan

Prepared For: **DEMO Case 1**

Prepared By: Eric Edelstein, PlanGen, LLC  
768 South Main Street, P.O. Box 418, Bethel, VT 05032  
802-234-4049 (v), 802-234-9308 (f), eedelstein@plangen.com, 9/26/2016 - 1:00:32 PM

PLANGEN

### 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

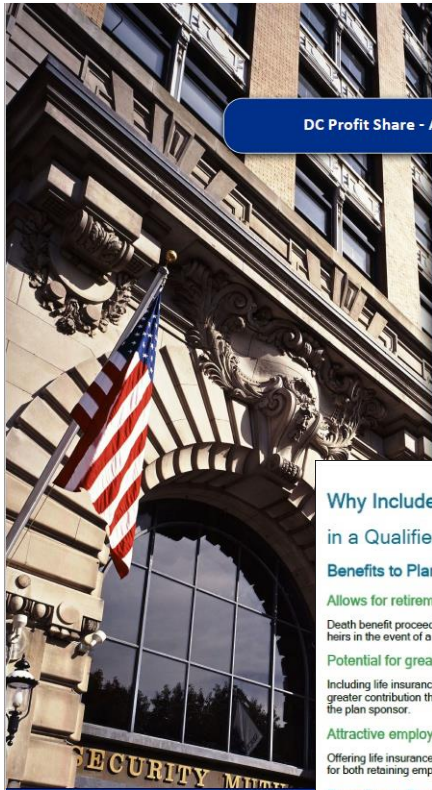
\*Assuming a tax rate of 45%


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

Exec Summary ID: 1422  
9/26/2016 - 1:02:14 PM

Eric Edelstein  
PlanGen, LLC  
768 South Main Street  
P.O. Box 418  
Bethel, VT 05032  
802-234-4049 (v)  
802-234-9308 (f)  
eedelstein@plangen.com





**SECURITY MUTUAL LIFE**  
INSURANCE COMPANY OF NEW YORK

**DC Profit Share - Age Weighted**

For:  
EE Test Case

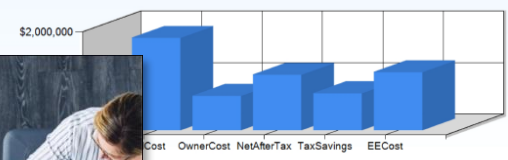
Prepared By:  
Home Office - SMLNY  
Security Mutual Life  
Insurance of New York  
PO Box 1625  
100 Court St.  
Binghamton, NY 13902-1625  
607-723-3551 (v)  
GKozol@smlny.com

**Section 412 Guaranteed Benefit Pension Plan**

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

Verushka		In Plan	Outside Plan
Monthly Benefit	\$14,000	Before tax cost \$109,623	\$182,704
Cash Value At Retirement	\$3,988,604	After-tax cost 40.00 % Bracket \$65,774	\$109,623
Death Benefit	\$2,367,030	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



**Why Include Life Insurance in a Qualified Plan?**

- Benefits to Plan Sponsor**
  - Allows for retirement plan to be "self-completed"
  - Death benefit proceeds can be used to provide the survivor benefits to heirs in the event of a participant's premature death.
  - Potential for greater tax savings
  - Including life insurance inside of a qualified plan will often require a greater contribution than one without, leading to a higher deduction for the plan sponsor.
  - Attractive employee benefit
  - Offering life insurance inside of a qualified plan serves as a great tool for both retaining employees and attracting new ones.

- Benefits to Participants**
  - Premiums paid with pre-tax dollars
  - Creates a savings for participants who would otherwise have to use a larger amount of their gross income to pay for the same amount of coverage outside of a plan on an after-tax basis.
  - Portability of coverage
  - Policy allows for the continuation of a participant's coverage outside of the plan without the need for new underwriting following plan termination or separation from service.
  - Tax free death benefit
  - In the event of the participant's death, the policy's death benefit less the cash value is paid income tax free to the beneficiaries.



**Defined Benefit Plans Offer:**

- Highest Available Tax Deferrals
- Market Risk Mitigation

PLANGEN  
802-234-4049 (v)  
eedelstein@plangen.com

**PLANGEN** Professional Benefit Planning

**Analysis**

Funding To Normal Life Insurance Policy

Name: Kevin  
Initial Death Benefit: \$3,139,153

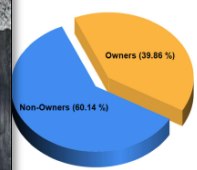
Age	Level Premium	Credit	Loan	Premium Net of L
56	137,438	0	0	137,438
57	137,438	26,620	0	110,818
58	137,438	26,620	0	110,818
59	137,438	26,620	0	110,818
60	137,438	27,593	0	109,845
61	137,438	29,037	0	108,401
62	137,438	30,104	0	107,334
63	137,438	31,957	0	105,481
64	137,438	33,777	0	103,661
65	137,438	34,845	0	102,593
66	137,438	36,571	102,593	0
67	137,438	38,141	100,867	0
68	137,438	39,648	98,297	0
69	137,438	40,872	97,790	0
70	137,438	42,316	95,586	0
71	137,438	54,025	95,122	0
72	137,438	56,944	83,413	0
73	137,438	59,926	80,494	0
74	137,438	62,971	77,512	0
75	137,438	66,393	74,467	0
76	137,438	69,846	71,045	0
77	137,438	73,770	67,592	0
78	137,438	78,134	63,668	0
79	137,438	83,093	59,304	0
80	0	0	0	0
81	0	0	0	0

\*Internal Revenue Code § 101(a)(1). There are some exceptions to this rule. Please consult a qualified tax professional for advice concerning your individual situation.  
Numbered pages contain a proposal created by a third party independent of National Life Group.

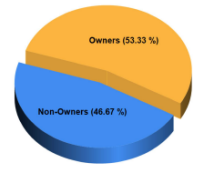
**Fully Insured Pension Plan - 412(e)(3)**

**Charts**

Contribution Plan - MaxPlan Comparison - Sec 412 1/19/2016 - 2:56:09 PM



CONTRIBUTIONS AT A GLANCE



BENEFITS AT A GLANCE

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 insurance policy described.

PLANGEN  
802-234-4049 (v)  
eedelstein@plangen.com

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 insurance policy described.

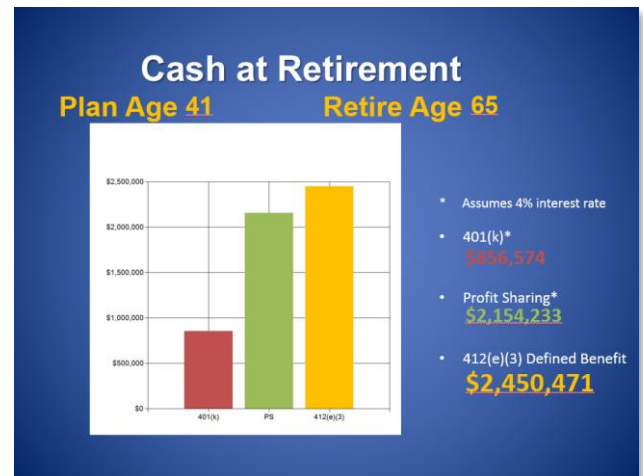
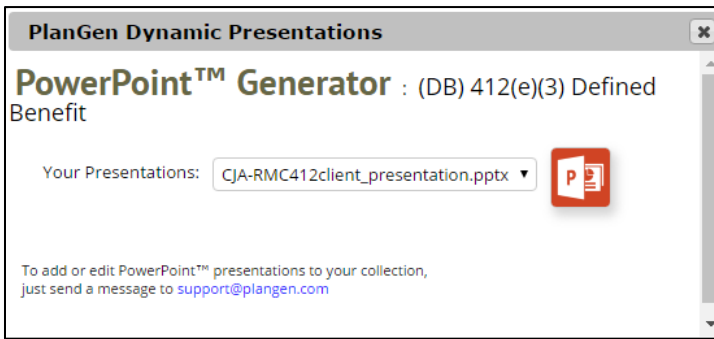
PLANGEN  
802-234-4049 (v)  
eedelstein@plangen.com





## DYNAMIC DATA MS POWERPOINT™ PRESENTATIONS

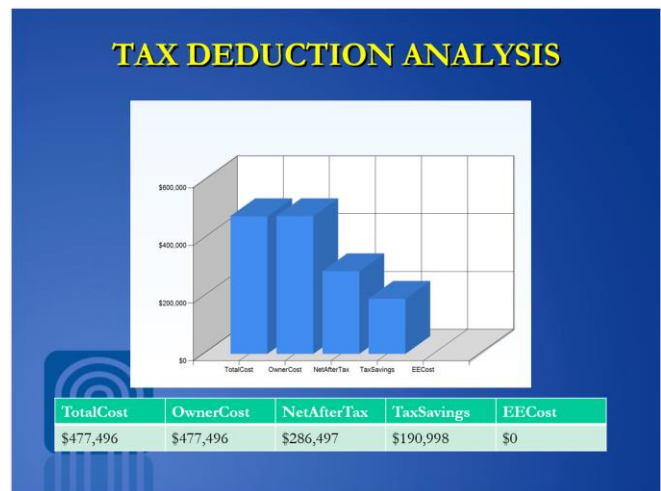
- Customized, dynamic data PowerPoint™ presentations generated on-demand for each illustration.
- Customized, dynamic data PowerPoint™ library for each site and user (custom, market-specific or language-specific presentation collections designed by producer/agency/carrier stored for instant output with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



### REASONS TO INCLUDE LIFE INSURANCE IN A QUALIFIED PLAN

Kevin

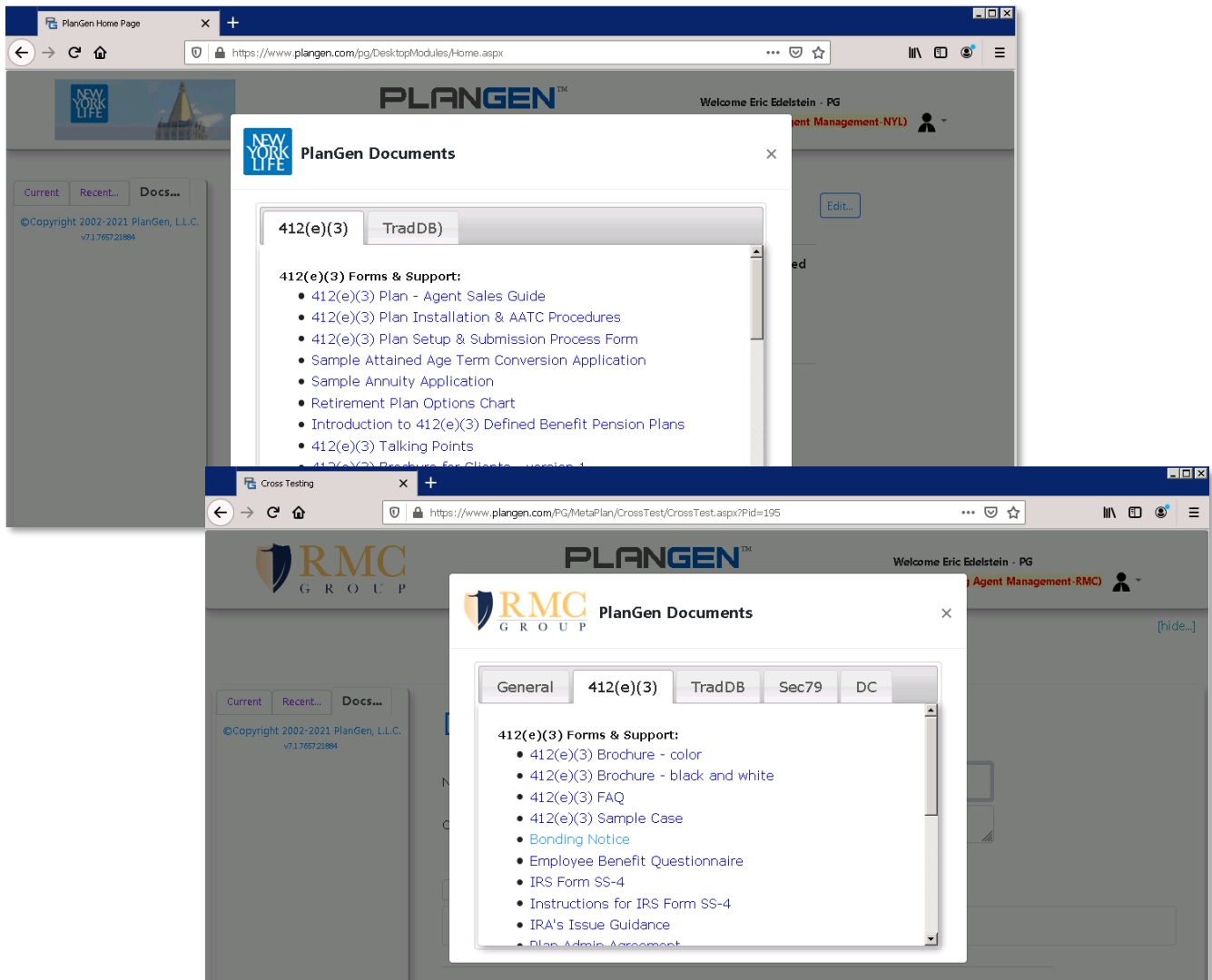
LIFE INSURANCE	IN PLAN	OUTSIDE PLAN
Premium Before Tax	\$160,190	\$266,983
Premium After 40 % Tax	\$96,114	\$160,190
Net Cost 9 Years	\$865,025	\$2,402,846
Tax Savings 9 Years	\$576,683	(\$961,138)
Cash Value at Retirement	\$1,131,439	\$1,131,439
Distribution Tax at Age 65	(\$452,576)	\$0
Net Cash Value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





## 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.

The screenshot shows the National Life Group PLANGEN interface. A central dialog box displays the following information:

- National Life Group logo
- Progress bar
- CASH BALANCE CALC: Mike Saunders (2 of 4)
- Connecting To Product Data Services...
- Retrieving Policy For Calculated TNC Premium...
- Product data powered by National Life Group and hexure foresight.

The background interface includes a navigation menu (Home, Agents, Cases, Analytics, More...), a user profile (Hello Agent Management - NLG), and a sidebar with 'Current' cases (e.g., 'Angry Birds Feeding Systems Inc.') and 'EMPLOYEES' (e.g., Kevin Saunders, Mike Saunders).

7 INDIVIDUAL NAIC POLICY DOCUMENTS AVAILABLE:

Name	Click For PDF
Anne Steward	(NRA Funding)
Kandyce Goodwin	(NRA Funding)
Kimberly Dixon	(NRA Funding)
Melissa Gianino	(NRA Funding)
	(NRA Funding)

Close



## PROFESSIONAL WEB PRESENCE ENHANCEMENT AND SOCIAL MEDIA LINKAGES

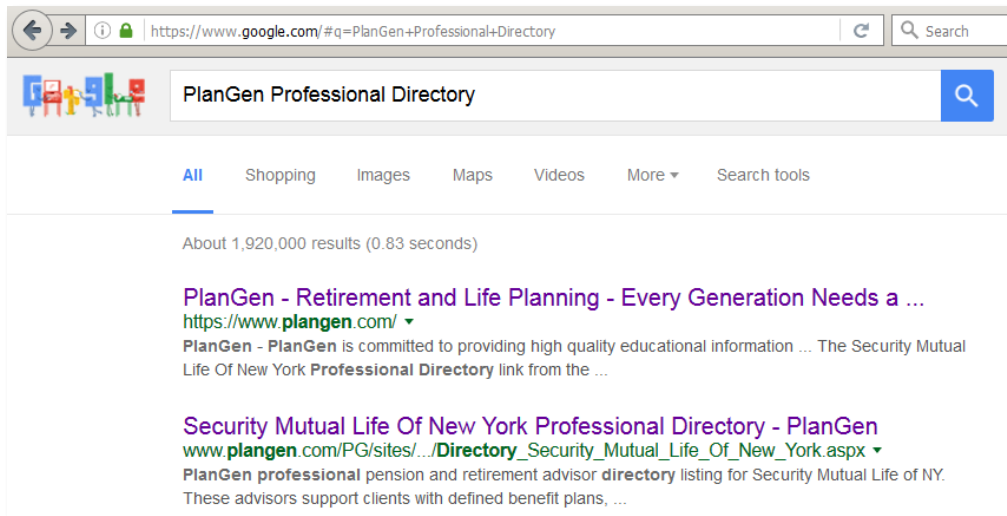
- Professional, public-facing, SEO-friendly, user identity pages with:
  - Electronic Request For Proposal (RFP) link to let third parties (clients, agency administrators, others) create a case, set notes about goals and enter participant census data in the producer’s account – Auto-Generate the case 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, 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





## 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

**2170 Agents**

Add a new agent under Agent Management-NYL...

2221 Total users for site (includes disabled and others).  
 352 Active users for site.  
 2170 Users in your hierarchy.

Search for agents... Agents by state...

Name	Company	Cases	Created	User Acct Email
▶  CONSULTANTS		1	11/08/2004 11:32:41 AM	NYLcons...@nyl.com fe.com
◀  PRODUCERS		0	11/10/2004 3:59:38 PM	NYLprod...@nyl.com fe.com
▶  ADVANCED MARKETS NETWORK		10	07/13/2004 3:11:41 PM	NYLamn...@nyl.com fe.com
▶  CAREER AGENTS	NYL	101	11/03/2003 11:38:36 AM	career...@nyl.com fe.com

**Agents By State: Entire US:**

Entire US... ▾ [privileged view] \*SYSTEM ADMINISTRATOR ▾

**Map:**  
 [Hover over an area for more information.]  
 •Agents missing state designations may not display in list, but are included in total count.  
 •Agents missing city designations may cause DMA shading to not appear for a selected state.

1 590



## 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 <small>(Free training carrier - not editable)</small>	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 ▼

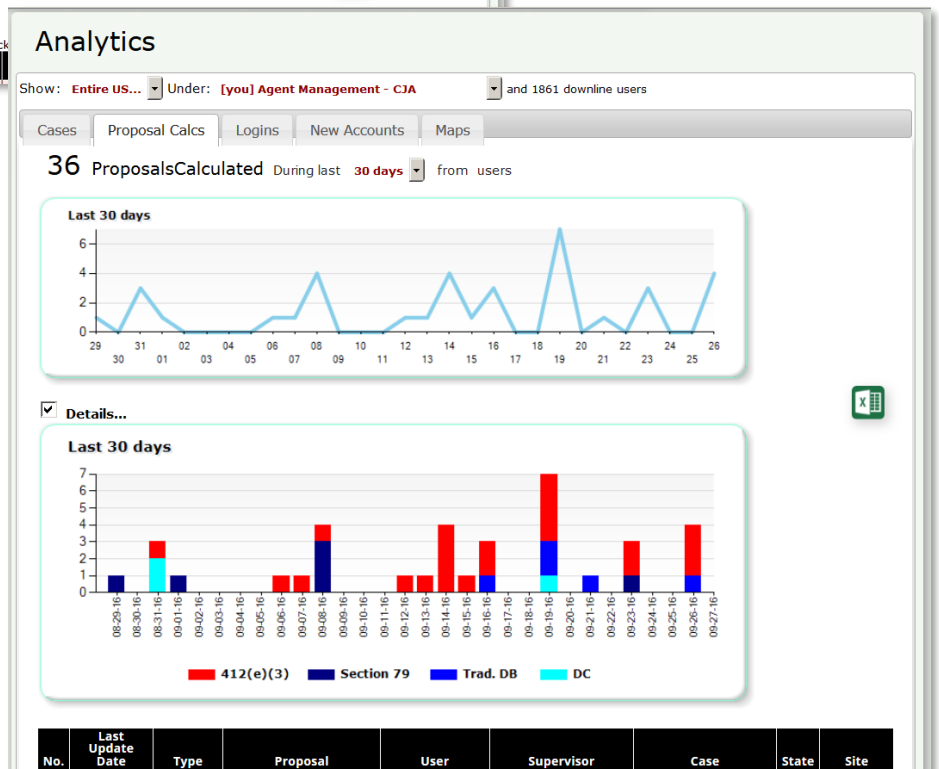
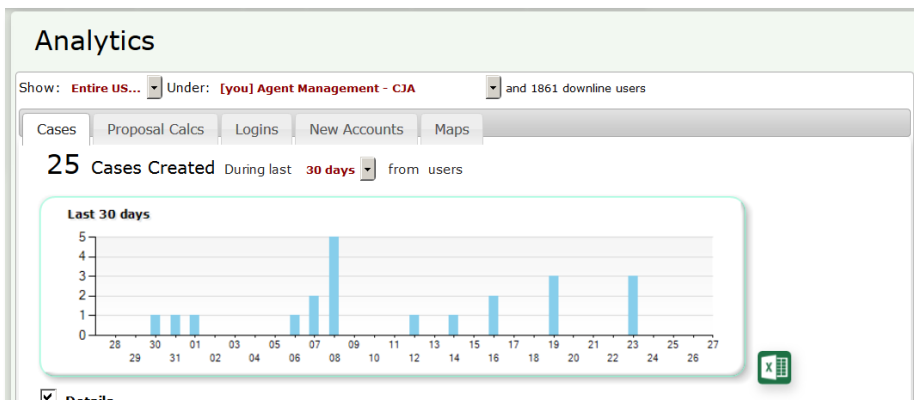
**Plan Types:**

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-P5-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.

### Analytics

Show: **Entire US...** Under: **[you] Agent Management - CJA** and 1861 downline users

Cases | Proposal Calcs | Logins | New Accounts | **Maps**

#### 1861 Users By State:

User Details...

#### 8901 Cases By State:

Case details for selected user...

**USERS: (first 500 rows of 1861 shown)**  
(click column headers to sort table)

No.	Created Date	Name	Agency	State	Supervisor	Site

#### Agents By State: Entire US: - 1809 agents of 1861

Entire US... [you] Agent Management - CJA

Map:

[Hover over an area for more information.]  
\*Agents missing state designations may not display in list, but are included in total count.  
\*Agents missing city designations may cause DMA shading to not appear for a selected state.

**NEW YORK: 197 agents mapped**  
(108 records not matchable to a state)

#### Agents By State: CA - 201 agents of 1861

CA (201) [you] Agent Management - CJA [Reset to US...]

Map:

[Hover over an area for more information.]  
\*Agents missing state designations may not display in list, but are included in total count.  
\*Agents missing city designations may cause DMA shading to not appear for a selected state.

**San Francisco-Oakland-San Jose CA:**  
15 agents mapped to DMAs  
(147 city+state pairs not matchable to DMAs)

This map displays U.S. Designated Market Areas (DMA) shaded by the density of the number of agents listed in cities within these DMAs. If agent records are missing a city name, they are not included in this map. These boundaries are provided through GOOGLE's map service [Terms...], and fluctuate over time.



## 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.


**PlanGen Benefit Planning Professional: Riparius Hossenfeffer** [Edit My BioPage...]

[\[log out...\]](#)



**Riparius Hossenfeffer**  
Financial Advisor

**PlanGen, LLC With a very very long company name**  
P.O. Box 418  
768 South Main Street  
Bethel, VT, 05032  
**Phone: 802234-4049x113**  
**Mobile: 239-537-2048**  
**Fax: 802-234-9308**





Request A Proposal...

**PLANGEN™** PLANGEN customized illustration and presentation web applications powered by **PlanGen.**

**PLANGEN™**  
Advanced Benefit Planning  
**Professional**

**VIDEO:**




**TWITTER:**

Tweets by [@exoticskis](#)

 **ExoticSkis.com**  
[@exoticskis](#)

Review of the [@amplidARC](#) Alter Ego skis is UP [@exoticskis](#) : [exoticskis.com/Forum/default...](http://exoticskis.com/Forum/default...) Super-impressive All-Mtn skis.



**BIO:**

Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis et quasi architecto beatae vitae dicta sunt explicabo. Nemo enim ipsam voluptatem quia voluptas sit aspernatur aut odit aut fugit, sed quia consequuntur magni dolores eos qui ratione voluptatem sequi nesciunt. Neque porro quisquam est, qui dolorem ipsum quia dolor sit amet, consectetur, adipisci velit, sed quia non numquam eius modi tempora incidunt ut labore et dolore magnam aliquam quaerat voluptatem. Ut enim ad minima veniam, quis nostrum exercitationem ullam corporis suscipit laboriosam, nisi ut aliquid ex ea commodi consequatur? Quis autem vel eum iure reprehenderit qui in ea voluptate velit esse quam nihil molestiae consequatur, vel illum qui dolorem eum fugiat quo voluptas nulla pariatur?



**Macrosoft** Macrobioic Financial Advisors

**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:

- Your Contact Information:**
  - Name, email, phone, etc.
  - Comments and Instructions
- Company/Case Information:**
  - corporate structure (C corp, S corp, LLC, etc.)
  - corporate address (city, state, zip, phone, email, etc.)
- 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)
- 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.

**PlanGen Advanced Professional Illustration Platform**  
 Advanced Concepts • Single Case Entry • IRS Compliant • Instant Unlimited Illustrations • User Management  
 Professionals | Agencies | Enterprises | Carriers  
 Copyright © 2002-2016 PlanGen, LLC  
 All rights reserved.

or Bio |

**Macrosoft** Macrobioic Financial Advisors

**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

**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)

**PlanGen Advanced Professional Illustration Platform**  
 Advanced Concepts • Single Case Entry • IRS Compliant • Instant Unlimited Illustrations • User Management  
 Professionals | Agencies | Enterprises | Carriers  
 Copyright © 2002-2016 PlanGen, LLC  
 All rights reserved.

**Macrosoft** Macrobioic Financial Advisors

**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

**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  Estate Planning  
 Asset Protection  Minimizing Tax Liability

**PlanGen Advanced Professional Illustration Platform**  
 Advanced Concepts • Single Case Entry • IRS Compliant • Instant Unlimited Illustrations • User Management  
 Professionals | Agencies | Enterprises | Carriers  
 Copyright © 2002-2016 PlanGen, LLC  
 All rights reserved.

**Macrosoft** Macrobioic Financial Advisors

**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

**PARTICIPANT CENSUS:**

**OPTIONS:**

- Review and edit the participants 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:**

- Activate the row for each participant by clicking the "In Plan" checkbox(es)
- Enter the data for each desired participant.
- Click Submit to create the illustration.

**Submit Request For Proposal...**

In Plan	Name	Birth Date (mm/dd/yyyy)	Salary / Comp. (nnnnnnnn)	Hire Date	Gender	Work	Owner	HCE	Smoker	Married	Spouse DOB
<input checked="" type="checkbox"/>	Kevin Eric Saunders	1/22/1960	200000	1/1/1995	M	FT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/>	Mike Saunders	12/1/1959	100000	4/7/1985	M	FT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	2/10/1956
<input checked="" type="checkbox"/>	Owner	1/1/1999	100000	1/1/1990	M	FT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/>	Billy Vockeroth	2/10/1956	115000	1/1/1997	M	FT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	2/10/1956
<input checked="" type="checkbox"/>	Gregg Turner	2/10/1954	200000	6/17/2001	M	FT	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/>	Todd Homer	5/18/1957	100000	2/19/2003	M	FT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	2/10/1956

**PlanGen Advanced Professional Illustration Platform**  
 Advanced Concepts • Single Case Entry • IRS Compliant • Instant Unlimited Illustrations • User Management  
 Professionals | Agencies | Enterprises | Carriers  
 Copyright © 2002-2016 PlanGen, LLC  
 All rights reserved.

**Macrosoft** Macrobioic Financial Advisors

**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...](#)

**PlanGen Advanced Professional Illustration Platform**  
 Advanced Concepts • Single Case Entry • IRS Compliant • Instant Unlimited Illustrations • User Management  
 Professionals | Agencies | Enterprises | Carriers  
 Copyright © 2002-2016 PlanGen, LLC  
 All rights reserved.



## 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: [eric.edelstein@plangen.com](mailto:eric.edelstein@plangen.com)  
 Sent: Thursday, September 29, 2016 4:18 PM  
 To: [eric.edelstein@plangen.com](mailto:eric.edelstein@plangen.com)  
 Cc: [eric.edelstein@plangen.com](mailto:eric.edelstein@plangen.com)  
 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:**

[Eric Edelstein](#)  
 (click to email)

**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

Copyright © 2002-2015 [PlanGen, LLC](#)





## TPA Network

Agent Role:

TPA

My TPA Description...

TPA-for-hire

- PlanGen accounts with TPA role may optionally select themselves as “TPA-for-Hire” and become listed as a TPA available to any PlanGen site Administrator.
- Once accepted as a TPA for a site, account users of that site may select that TPA for any case they are designing or maintaining.
- TPAs may customize their description and promotional information for display to any case owner
- Once selected as a TPA for a specific case, the TPA user will see that case in their case list and have editing privileges to it...even across PlanGen sites and user domains, allowing freedom to instantly administer plans for any PlanGen user across the system.

### Site Settings

TPAs:

- FAC [Info...]
- First Actuarial Corporation, Inc. [Info...]
- Max Headroom TPA Systems [Info...]
- TPA Partner Network [Info...]
- TPAs R Us [Info...]
- TPA3 [Info...]
- MyNewTPA (manually added) [X]
- BestTPA Inc. (manually added) [X]

[\[Add TPA manually...\]](#)

### 3 Cases

User: FAC Administrator SYSTEM ADMINISTRATOR Add new case... Search cases... Search proposals...

(3094 agents listed)

Show 50 rows CSV Excel PDF Print Search list:

[Import Cases...\(beta\)](#)

<input type="checkbox"/>	Case	History	Task Completion	Task %	Prop Count.	EEs	PGLeads	Updated	Comment
<input type="checkbox"/>	#AcmeTest2		0%	0	2	5			
<input type="checkbox"/>	Concord Pl. Surgery		0%	0	0	4		11/17/2005 1:46:55 PM	
<input type="checkbox"/>	Test		0%	0	0	1		03/29/2005 4:03:42 PM	

External TPA Case

TPA: -none- TPA Details

- none-
- First Actuarial Corporation, Inc.
- Max Headroom TPA Systems
- MyNewTPA
- BestTPA Inc.



# 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™**

## DOL Fiduciary Checklist

J.S. Dept. of Labor Fiduciary Rule compliance checklist

Case: **Acme Widgets**  
 User: E\_E\_

**3 of 68 items completed.**

**5%**

**Last Updates:**

Complete Employee Benefit Questionnaire : *[Checked]*  
 -9/1/2017 10:23:10 AM by E\_E\_

Complete Employee Benefit Questionnaire : *[Completed the questionnaire with the cli*  
 -9/1/2017 10:23:30 AM by E\_E\_

Show Printable Report...

Send Notification Of Latest Updates...

Reference Links: DOL Final Rule: U.S. Dept. of Labor CFR: 29 CFR 2510.3-21(c) [PDF]

**A) STANDARDS - [ Preamble - Included for educational purposes and proce**

**1) Suitability Standard**

a) Product must be "suitable" for that client's needs based on a number of objectives, time horizon, existing assets, liquidity needs, and so forth.

**2) Best Interest Standard - Effective June 9, 2017**

**B) BEST INTEREST PROCESS** [ 0 Notes... ]

**1) Client Assessment** [ 0 Notes... ]

a) Begin Building Suitability Profile [ N/A ] [ 2 notes ]

Copy CSV Excel PDF Print + Add New Note...

Note	Date	User
Checked	09/01/2017 10:23:05 AM	E_E_ [ X ]
Requested documents from Client and CPA.	09/06/2017 9:42:32 AM	E_E_ [ X ]

Showing 1 to 2 of 2 entries

b) Know Your Client - Complete Employee Benefit Questionnaire [ 0 Notes... ] [ Info Link... ]

Download Employee Benefit Questionnaire [ N/A ] [ 1 Notes... ] [ Download... ]

Complete Employee Benefit Questionnaire [ N/A ] [ 3 notes ]

Copy CSV Excel PDF Print + Add New Note...

Note	Date	User
Checked	09/01/2017 10:23:10 AM	E_E_ [ X ]
Completed the questionnaire with the client and the CPA in person today.	09/01/2017 10:23:30 AM	E_E_ [ X ]
Finalized last questions on profile after speaking with Client's CPA.	09/06/2017 9:43:17 AM	E_E_ [ X ]

Showing 1 to 3 of 3 entries

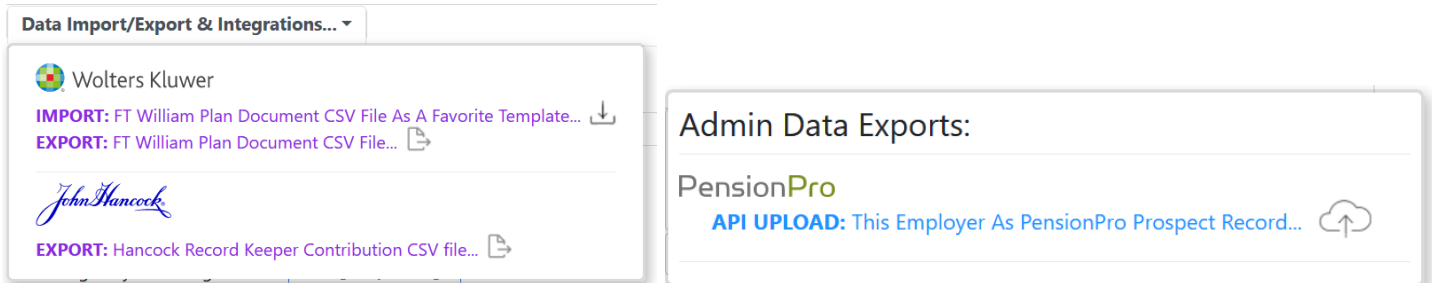
c) Initial Needs Analysis [ N/A ] [ 0 Notes... ]

d) Documentation of Current Assets and Existing Plans(e.g. profit sharing or 401k) [ N/A ] [ 0 Notes... ]

e) Explanation of Proposed Plan Options [ N/A ] [ 0 Notes... ]



## 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.



- 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. (RMC Group only)

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



## 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.

## Value

- Scale efficient deployment of high-volume, rapid-production retirement plan designs for increased AUM and product revenue flows.

## Enterprise Revenue Scaling With PlanGen

- Up to 98% cost reductions for plan designs to increase revenue-per-FTE (full-time employee)
- (2x-5x) plan production increase with existing staff.
- Deliver detailed plan designs and comparisons to clients in seconds instead of hours, increasing market reach and product offerings across client segments at lower cost per contact.
- Enables product/service line extensions and enhancements beyond basic 401(k) into the full spectrum of mass-market, mid-market & advanced-market DB/DC retirement plan design, compliance testing & co-branded presentations in manually operated or automated process modes.
- Integrate life insurance and annuity products into retirement plans for additional asset product offerings and profit-centers. [*Only system in the industry to offer this integration*]

## Money Managers / Financial Planners / Trust Companies

- Instant enabling a new line of rapid, compliance-tested retirement plan design service capabilities for wealth management Advisors.
- Drive 401k/profit sharing and DB pension assets for management and investment options from mass-market into mid-market and advanced-market level clients.
- Provide new insurance, annuity, and guaranteed-income product lines into financial service offerings from new product partners (beyond simple cash/securities/bond asset management for clients)

## Record Keepers & TPAs:

- Turnkey system for rapid design of new and takeover plans
- Ability to turn existing or new DC plans to combo plans with a cash balance or DB plan options
- Reduce administrative costs for plan proposals and decrease response time for clients from hours to minutes: More plans per Full Time Employee (FTE) per year.

## Insurance /Annuity Carriers

- Ability to quote DC/DB plans integrating life insurance & annuities.
- Ability to quote 412(e)(3) fully-insured benefit plans
- Give agents high premium options
- New tool to attract agencies
- Deploy digital sales & illustration capabilities at scale across entire sales network with hierarchies.

## PlanGen Benefits & Value Of The Platform

- Embed, Deploy & Enable Instantly Customized Digital Plan Design Services Across The Distributed Enterprise
- Strategically Increase Onboarding Volume & Efficiency w/o Staff Expansion Through High-Return Sales Channels, Internal & External Partners and Direct Marketing
- Dramatically Lower Cost of Acquisition & Cost of Design/Illustration Operations
- Initiate Digital Straight-Through-Processing at Client/Advisor Point of Interest :
- Only Platform capable of Embedding, Deploying & Instantly Enable Customized Digital Plan Design Services Across The Distributed Enterprise & Partners
- Strategically Increase Onboarding Volume & Efficiency w/o Staff Expansion Through High-Return Sales Channels, Internal & External Partners and Direct Marketing
- Dramatically Lower Cost of Acquisition & Cost of Design/Illustration Operations by 90+%
- Initiate Digital Straight-Through-Processing at Client/Advisor Point of Interest
- Engage & Instantly Gratify Clients & Advisors with Immediate, Personalized Plan Scenarios
- Eliminate Friction, Increase Throughput in Plan Design, Delivery & Adoption.
- Extend retirement plan options for payroll clients beyond limited 401k deferral contribution limits into profit-sharing, mid-market and advanced-market plan designs for 400% increased asset savings levels. **\$66,000 DC/401k max -> \$265,000 DB max (2023)**  
[\[EXTEND PRODUCT LINE OFFERINGS INTO HIGHER-ASSET CAPTURE MARKETS\]](#)



- Extend retirement plan savings options from volatile, risk-of-asset-loss 401k market-based-funds into asset-protected & guaranteed benefit financial product lines  
[OFFER CLIENTS LOWER-RISK REPOSITORIES THAN VOLATILE 401K MARKET FUNDS FOR ASSETS AND OFFER OPPORTUNITIES FOR GUARANTEED RETIREMENT BENEFITS]
- Instant upsell plan design capabilities for existing 401k

## Scale Deployment and Increase:

- Plan Design/Calculation
- Plan Compliance Testing
- Presentation & Onboarding
- Data initialization
- Payroll Deductions
- Employer Contributions
- Life Premiums
- Annuity Contributions
- Lifetime Income Product Contributions
- Account Management Fees
- Plan Administration Fees

## APPENDIX

<sup>A</sup> 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 \$80,000 / year @ 2,000 hours /yr = \$40/hr + 30% benefits(\$10/hr) = \$55/hr or \$0.916 / minute  
Legacy = 7.5 hrs x \$55/hr = \$412.15  
PlanGen™ = 9.5 min. x \$0.916 / min. = \$8.702