



# Feature Summary

Q1-2019

## What is PlanGen?

PlanGen™ is an SSL-secured, Tier III / ISO 27001-hosted<sup>1</sup>, high-performance Internet web application providing innovative productivity optimization and management features for national carriers and sales force networks who are leaders in delivering sophisticated, advanced-market defined contribution, defined benefit and hybrid pension 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 concept plan illustrations and presentations to clients 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.

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<sup>1</sup> ISO 27001 Certified. 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

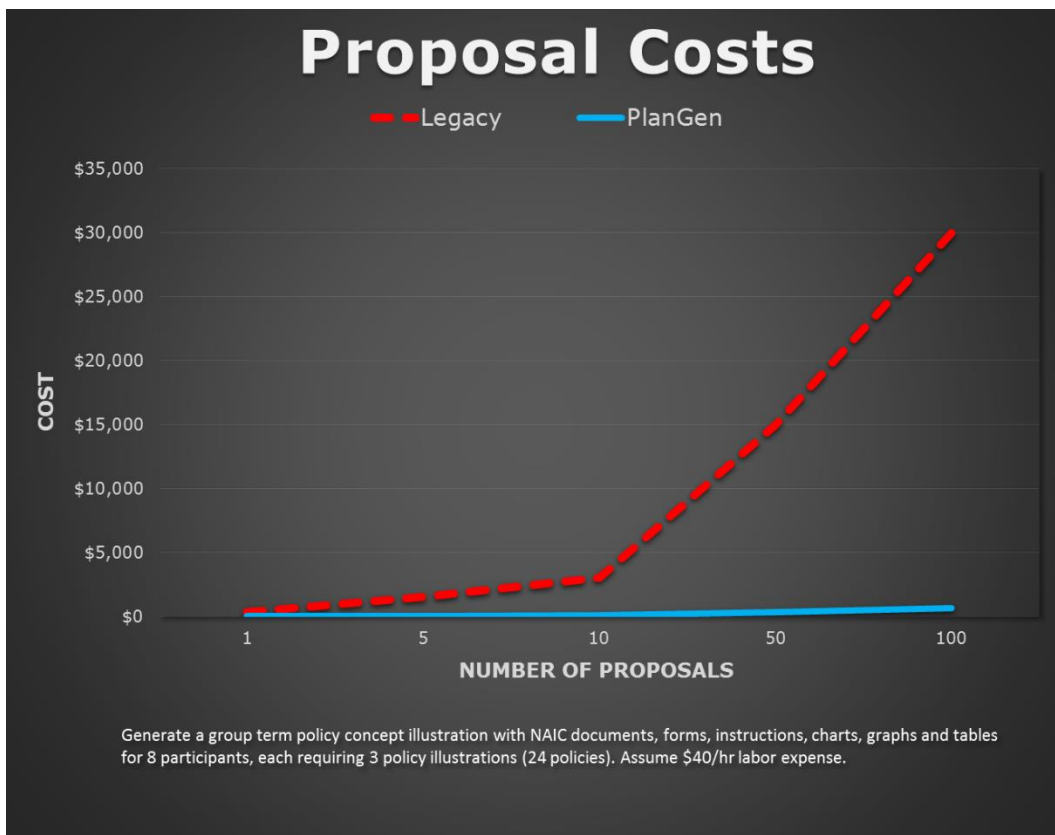
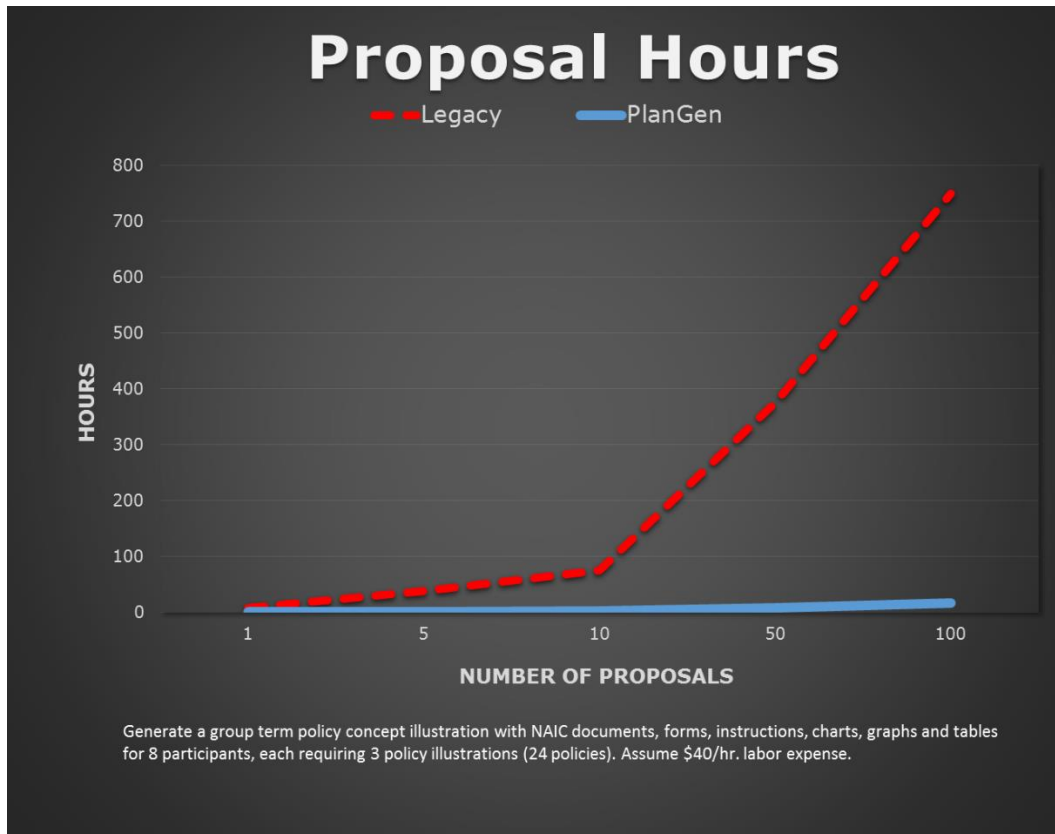
1. Generate tabular policy ledger data for each participant in one-person-at-a-time life/annuity illustration system...one, by one, by one, by one...
2. Copy & paste data into manual plan design spreadsheets or second software system.
3. Run final concept illustration scenario.
4. Create graphs and charts 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= \$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**




# Feature Comparison

Feature	PLANGEN	Legacy
Secured, 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	 	
Plan & product privilege management	 	
Case, Proposal & Login Usage analytics With U.S. Dept. Of Labor Fiduciary Responsibility Checklists for each case	 	
Geodata user analytics w/ Dominant Market Area (DMA) geography: “Where” activity is happening. <b>PGLeads™</b> Google map business search & lead list export.	 	
Digital request-for-proposals: <u>direct to system w/instant email notifications</u>	 	
E-commerce account subscription integration, custom pricing, activation & cancellation	 	



## **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 (Pending)
  - DC
  - DC + 401k
  - DC + 401k + match
  - Matching 401k + Money Purchase
  - Matching 401k + Profit Share
  - Cross-Tested (Pending)
  - 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
- Unloadable, 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



Advanced Illustration & Presentation System 5.0

[Home](#)
[Cases](#)
[My Account](#)
[My Bio Page...](#)

Welcome testagent   Logoff...

Advanced Illustration Technology

Current

Recent...

Docs...

CURRENT CASE:

[New...]

~SAMPLE CASE

EMPLOYEES: (6)

[New...]

Mike

Verushka

Billy

Gregg

PROPOSALS:

[New...]

Defined Benefit

(DB) 412(e)(3)  
Defined Benefit

Defined Contribution

DC + 401k + Match

DC + 401k + Match

(DC) CrossTest

Home

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..

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**Last update by** Riparius Hossenfeffer **on** Tuesday, October 11, 2016 4:26 PM (Eastern U.S.)

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Save + Recalculate...

Create Illustration Document...

Create Executive Summary

Create PowerPoint™ ...

Save...

Generate Enrollment Forms...

Generate Policy Summaries...

Delete

**EMPLOYEES:** ? [icon]

Policy Sources
Policy Settings

Edit EE Policy Values Individually...

Edit EE Policy Values By Group...

Manually edited UL premiums will be automatically adjusted up or down to maintain a policy within corridor limits.

	Name	Age	Opt. ABC	Click For Graph	Mult. X Sal.	AB Face Amt.	Option A Premium	Start Loan	End Loan	Loan\$	Option B Prem	Option C Prem	High Tax Rate
<input checked="" type="checkbox"/>	*Kevin Eric Saunders	57	A ▾		0.50	100,000	5,258.04	0	0	0	1,436.75	718.38	35.00
<input checked="" type="checkbox"/>	*Mike Saunders	46	A ▾		1.00	100,000	3,640.00	0	0	0	612.50	306.25	35.00
<input checked="" type="checkbox"/>	*Owner	57	A ▾		1.00	100,000	5,258.04	0	0	0	1,436.75	718.38	35.00
<input checked="" type="checkbox"/>	Billy Vockeroth	61	C ▾		5.00	575,000	34,363.44	0	0	0	4,709.25	893.38	25.00
<input checked="" type="checkbox"/>	Gregg Turner	63	C ▾		5.00	1,000,000	63,710.40	0	0	0	8,907.50	1,008.88	25.00
<input checked="" type="checkbox"/>	Todd Homer	59	C ▾		5.00	500,000	28,935.00	0	0	0	3,858.75	847.88	25.00



## SECURED, 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

**OUTPUT:**

DC/401k OPTIONS: ?

☒ NONE ☐ DC Combo ☐ Auto-Generate DC Companion Plan

Create Illustration Document...

Create Executive Summary

Create Exec Summ Tax Pitch

Create PowerPoint™...

PlanGen Report Output

### Create Pension Illustration Document:

Errors / Warnings Exist (click to show/hide)

☐ Select All Generate PDF...  
Get Adobe PDF Reader...

**ILLUSTRATION DOCUMENT OPTIONS**

<input checked="" type="checkbox"/> Explanation of Benefits	<input checked="" type="checkbox"/> Tax Summary
<input checked="" type="checkbox"/> Plan Providers	<input checked="" type="checkbox"/> Analysis of Insurance
<input checked="" type="checkbox"/> Plan Provisions	<input checked="" type="checkbox"/> Distribution to IRA
<input checked="" type="checkbox"/> Employee Census	<input checked="" type="checkbox"/> Enrollment Instructions
<input checked="" type="checkbox"/> Schedule of Benefits	
<input checked="" type="checkbox"/> Summary of Contributions	

**AGENT-ONLY PRINTOUTS:**

☐ Technical Summary

☐ National Life Group Life Insurance Diagnostics

**ANALYSES & DISTRIBUTIONS FOR :**

☒ Principals ☐ Everyone

**FUNDING SCENARIOS:**

☐ Short ☒ Normal Retirement Age

**Misc:**

☒ Allow User To Have Custom Report Logo (sysadmin)

☒ Allow User To Have Custom Report Photo (sysadmin)

☒ Allow User To Edit BioPage (supervisor)

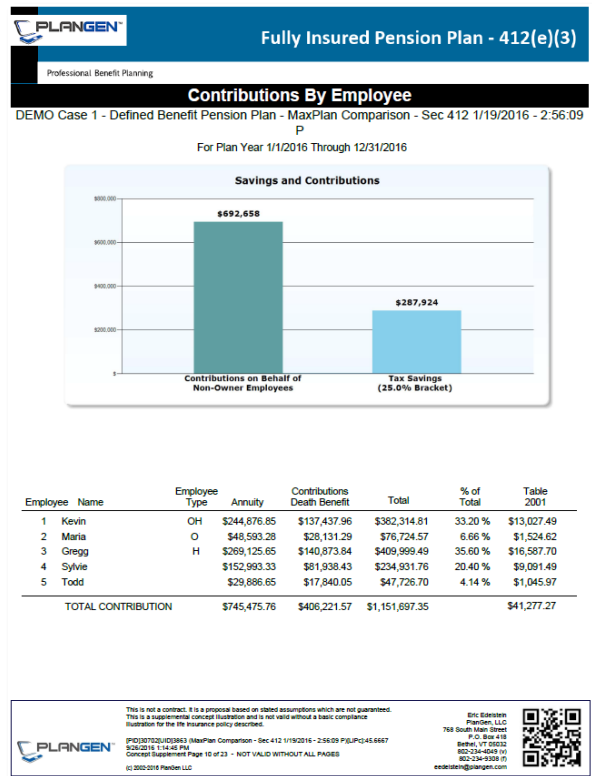
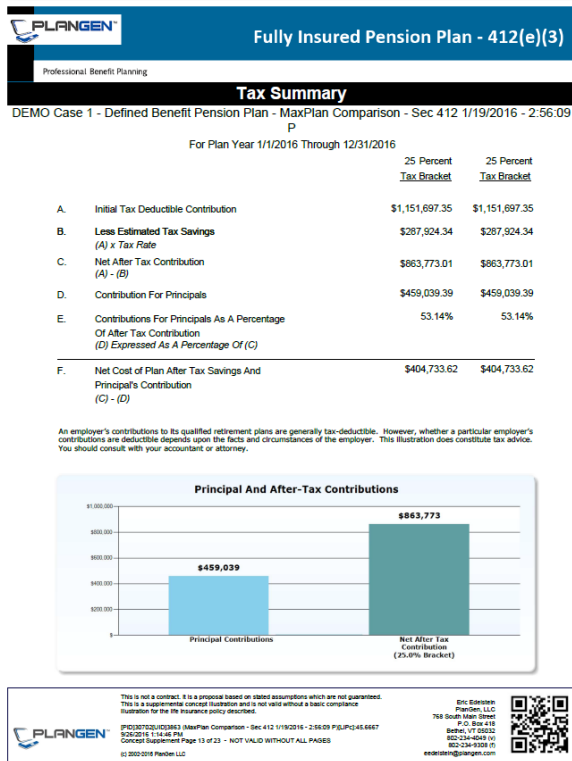
☐ Allow my profile in professional directory.

☐ E-mail me about downline user activity.

☐ Use my profile logo on illustrations.

☐ Use my profile photo on illustrations.





### PLANGEN®

Professional Benefit Planning

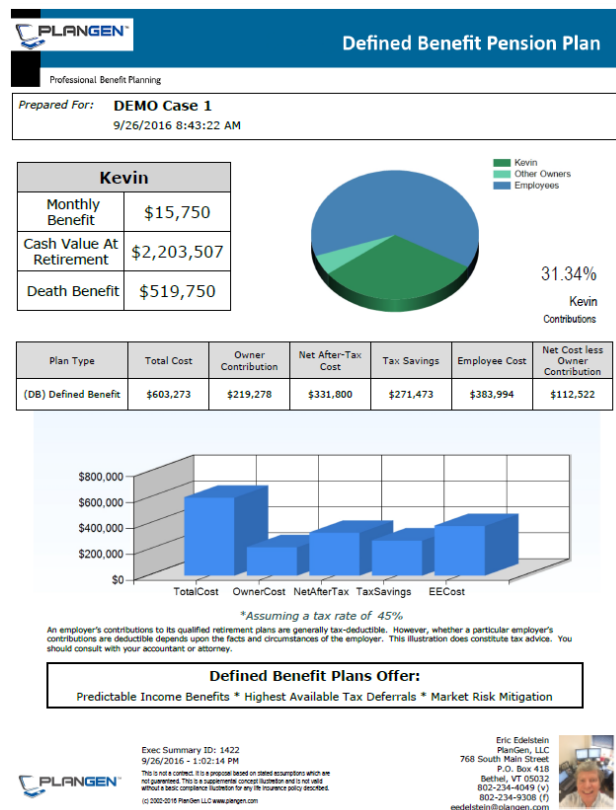
Where Can Retirement Take You?

## Defined Benefit Pension Plan


Prepared For: **DEMO Case 1**

Prepared By: Eric Edelstein  
PlanGen, LLC  
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eedelstein@plangen.com  
9/26/2016 - 1:00:32 PM

PLANGEN®








**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  
Binghamton, NY 13902-1625  
607-723-3551 (v)  
GKozol@smlny.com

## Section 412 Guaranteed Benefit Pension Plan

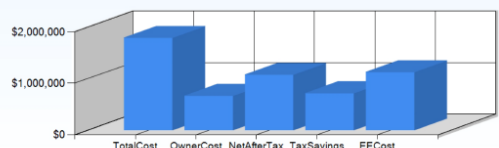


Prepared For: **SAMPLE CASE**  
9/26/2016 10:55:42 AM

Verushka	
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  
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 any life insurance policy described.  
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## 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	95,586	0	1,142,051	515,102	0	2,561,453
71	137,438	54,025	95,122	0	1,142,051	477,489	0	2,432,690
72	137,438	56,944	83,413	0	1,142,051	436,305	0	2,308,783
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.

PLANGEN ID: 00020216-000003 AlexPlan Comparison - Sec 412 1/19/2016 - 2:56:09 PSLP[C]45.6667  
9/26/2016 1:48:18 PM  
Contact Supplement Page 15 of 28 - NOT VALID WITHOUT ALL PAGES  
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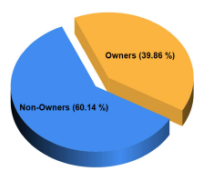
## Fully Insured Pension Plan - 412(e)(3)



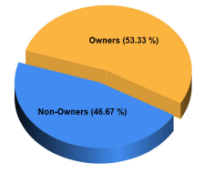
Professional: Benefit Planning

**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**

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PLANGEN ID: 00020216-000003 AlexPlan Comparison - Sec 412 1/19/2016 - 2:56:09 PSLP[C]45.6667  
9/26/2016 1:48:18 PM  
Contact Supplement Page 11 of 28 - NOT VALID WITHOUT ALL PAGES  
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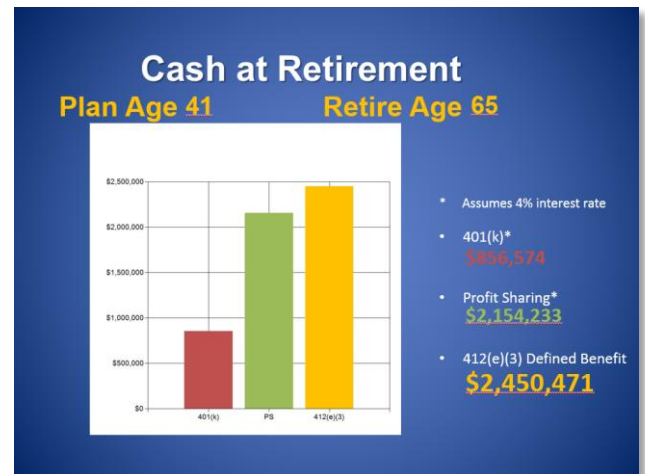
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## DYNAMIC DATA MS POWERPOINT™ PRESENTATIONS

- 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)

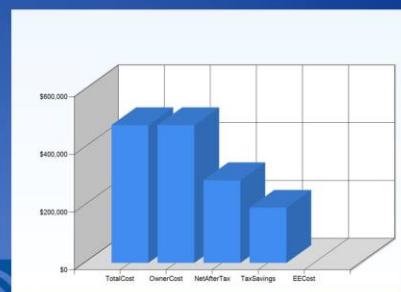


## REASONS TO INCLUDE LIFE INSURANCE IN A QUALIFIED PLAN

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

## TAX DEDUCTION ANALYSIS



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

The image displays two screenshots of the PlanGen Advanced Illustration & Presentation System 5.1 interface.

**Top Screenshot:** Shows the main dashboard with the PlanGen logo and navigation tabs: Home, Agents, Analytics, Cases, My Account, Presentations, and My Bio Page... A sidebar on the left includes a 'CURRENT CASE:' section with a 'Select from list...' button. The main content area is titled 'PlanGen Documents' and features a 'Document Library' section with tabs for General, 412(e)(3), TradDB, and DC. Under 'General Documents', there is a list: Fact Finder Questionnaire and Pension Customizer.

**Bottom Screenshot:** Shows a web browser window at <https://www.plangen.com/pg/DesktopModules/Cases.aspx>. The interface includes a 'NEW YORK LIFE' logo and navigation tabs: Home, Agents, Analytics, Cases, My Account, Pension Help, and My Bio Page... A sidebar on the left shows a list of cases. The main content area is titled 'PlanGen Documents' and features a 'Document Library' section with tabs for 412(e)(3) and TradDB. Under '412(e)(3) Forms & Support', there is a list of documents including: 412(e)(3) Plan - Agent Sales Guide, 412(e)(3) Plan Installation & AATC Procedures, 412(e)(3) Plan Setup & Submission Process Form, Sample Attained Age Term Conversion Application, Sample Annuity Application, Retirement Plan Options Chart, Introduction to 412(e)(3) Defined Benefit Pension Plans, 412(e)(3) Talking Points, 412(e)(3) Brochure for Clients - version 1, 412(e)(3) Brochure for Clients - version 2, 412(e)(3) Plan Administration Agreement, Confidential Retirement & Employee Benefit Questionnaire, Census Page From Benefit Questionnaire, IRS Form SS-4, Instructions for Form SS-4, 412(e)(3) Adoption Agreement, Adoption Agreement Last 3 Pages, Bonding Notice, Sample 412(e)(3) Board Resolution, and Client Presentation (Power Point). A note at the bottom of the list states: '[Right Click] and choose [SAVE TARGET AS] to download the complete presentation and open in Power Point, or make copies for clients.'



## 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™

PLANGENenerating...

Section 79 Calc:  
Option A Policy For Mike Saunders...[srv] (2 of 6)

Product data powered by  
National Life Insurance Technologies

PlanGen Report Output

Create Document:

Generate Document...

Adobe PDF

6 INDIVIDUAL NAIC POLICY DOCUMENTS AVAILABLE:

Name	Click For PDF
Kevin Eric Saunders	
Mike Saunders	
Owner	



## 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.

**PlanGen Benefit Planning Professional:**  
**James J. Tyrpak, MSFS, CLU, ChFC, AEP**

**James J. Tyrpak, MSFS, CLU, ChFC, AEP**  
Tyrpak Financial Associates  
6622 Main Street  
Suite 6  
Williamsville, NY, 14221  
Phone: (716) 631-1000  
Mobile: (716) 631-1000  
Fax: (716) 631-1005

**Security Mutual Life of NY** customized illustration and presentation web applications powered by PlanGen.

**PLANGEN**  
Advanced Benefit Planning Professional

**VIDEO:**  
Defined Benefit Plan  
stock market and real estate bubbles (on hold)

**BIO:**

**Education**

- Master of Science in Financial Services (MSFS) - The American College - Specialization in Estate Planning and Taxation; Specialty in Pension Planning
- Chartered Life Underwriter (CLU)
- Chartered Financial Consultant (ChFC)
- Accredited Estate Planner (AEP) National Association of Estate Planners & Councils
- Bachelor's Degree in Business Administration - State University of New York at Buffalo
- University of Buffalo Center for Entrepreneurial Leadership Family Business Program

**CV:**

**Professional Leadership**

- Past President - Society of Financial Service Professionals (SFS)
- 24-year Qualifying and Life Member - Million Dollar Round Table (MDRT)
- Current, Top of the Table honoree - Million Dollar Round Table \*
- Two previous, Top of the Table honorees - Million Dollar Round Table \*
- Past Chair of the Table Honorees - Million Dollar Round Table \*
- Past Northeastern Regional Chair, Lessons of Society of Financial Service Professionals
- Past President - Buffalo Chapter of the Society of Financial Service Professionals, Current Board of Directors
- Past President - Buffalo Association of Insurance & Financial Advisors

**Community Leadership**

- 2014 - 43 Northridge
- 2013-2014 President - Rotary Club of Buffalo
- Board of Directors - B'nai B'rith Club of Buffalo

**RESOURCE LINKS:**  
Tyrpak Financial

**PlanGen Benefit Planning Professional:**  
**Shane Biltz**

**Shane Biltz**  
Vice President of New Business  
**RMC Group**  
7911 10th Street South  
Suite 202  
Naples, FL 34102  
Phone: (239) 290-0210 x210  
Mobile: (239) 290-0211  
Fax: (239) 290-0211

**CIA**  
A Higher Bracket  
CIA Marketing customized illustration and presentation web applications powered by PlanGen.

**PLANGEN**  
Advanced Benefit Planning Professional

**TWITTER:**  
Tweets by @rmcgp  
Today is the ABWA Women's Business Expo, hope to see everyone there! Click the link for more info [twitter.com/rmcgp/status/...](http://twitter.com/rmcgp/status/...)  
Latest life insurance benefits which include living benefits- opposed to traditional policy's [rmcgp.com/news/ife-insu...](http://rmcgp.com/news/ife-insu...) <https://twitter.com/rmcgp/status/1089894000000000000>

**BIO:**

Shane joined RMC Group in 2011 and currently serves as Vice President of New Business. Shane specializes in the design and implementation of advanced plans, including pension and welfare benefit plans. In addition, Shane provides ongoing services and support for existing clientele.

During his tenure with RMC, Shane assumed a variety of client and leadership roles. His experience includes management, operations, and oversight of complex reinsurance programs. His leadership responsibilities include writing and executing evolving strategies, delivering financial plan results, leading diverse teams in multiple geographies, and delivering differentiated value results to RMC clients.

Outside of work, Shane volunteers as Treasurer for the Shy Wolf Sanctuary Education and Experience Center. He also enjoys hockey, tennis, and golf. Shane grew up in Cleveland, Ohio and he currently resides in Naples, FL with his wife Chelsea.

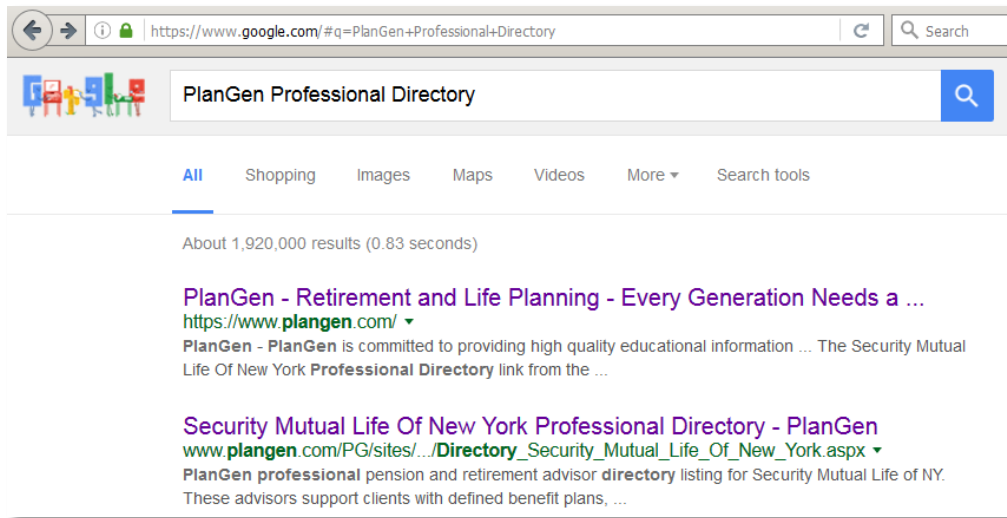
**RESOURCE LINKS:**  
RMC Group  
Shy Wolf Sanctuary, Education and Experience Center, Inc.





## 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

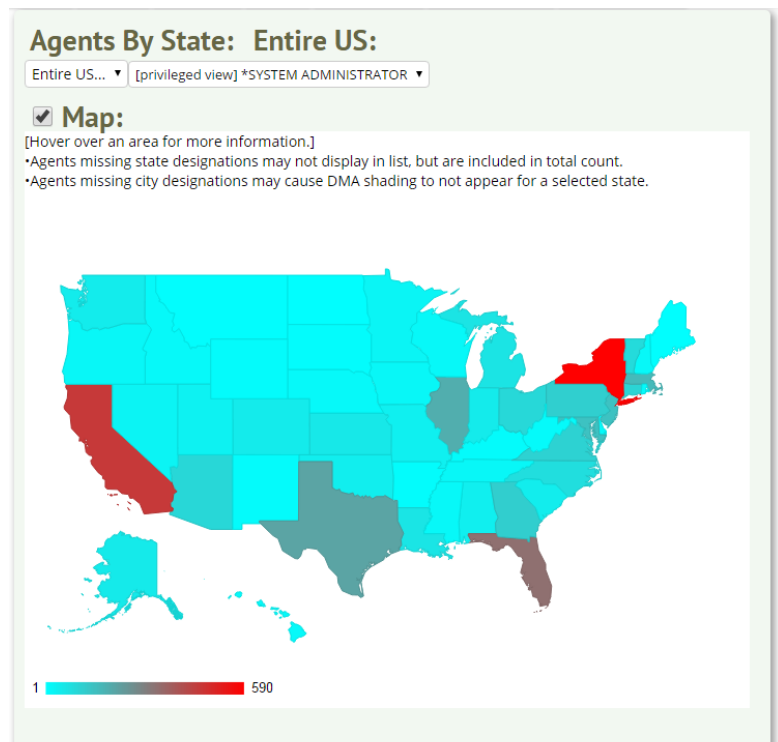
- 5-level hierarchy of site supervisor and down-line multi-producer networks.
- Grant and deny plan-type, carrier and product privileges
- Grant and deny user account status (active, inactive..etc.)
- Set user account expiration date
- Set user role to site-specific role collection type
- Set and reassign 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

Agents: [Add a new agent under Agent Management - NYL...](#)

2177 Total users for site (includes disabled and others).  
297 Active users for site.  
2128 Users in your hierarchy.

[Search for agents...](#) [Agents by state...](#) (Click column headers to sort table)

No.	Name	Cases	Sub Agents	Created
1	**CONSULTANTS	1	<a href="#">add</a>   <a href="#">hide</a>	11/08/2004 11:12:41 AM
2	Advanced Market Network Field Directors	0	<a href="#">add</a>   <a href="#">hide</a>	11/08/2004 11:18:27 AM
3	Bill Banning	0	<a href="#">add</a>	11/05/2004 12:00:00 AM
4	David Hunter	2	<a href="#">add</a>	06/16/2004 9:54:18 AM
5	Dawn Clifford	0	<a href="#">add</a>	06/16/2004 9:27:01 AM
6	Jack Cima	6	<a href="#">add</a>	12/15/2003 1:48:43 PM
7	John Austin	6	<a href="#">add</a>	06/16/2004 9:34:27 AM
8	Regina Lee	0	<a href="#">add</a>	11/05/2004 12:00:00 AM
9	Richard Blaser	6	<a href="#">add</a>	02/25/2013 11:30:28 AM
10	Ron Perentis	0	<a href="#">add</a>	11/05/2004 12:00:00 AM
11	Tracie Billings	25	<a href="#">add</a>	06/16/2004 9:58:16 AM
12	Advanced Planning Consultants	0	<a href="#">add</a>   <a href="#">show 16</a>	11/08/2004 11:19:02 AM
13	Life Product Consultants	0	<a href="#">add</a>   <a href="#">show 24</a>	11/08/2004 11:19:31 AM
14	**PRODUCERS	0	<a href="#">add</a>   <a href="#">show 3</a>	11/10/2004 3:59:38 PM







## 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 ▼

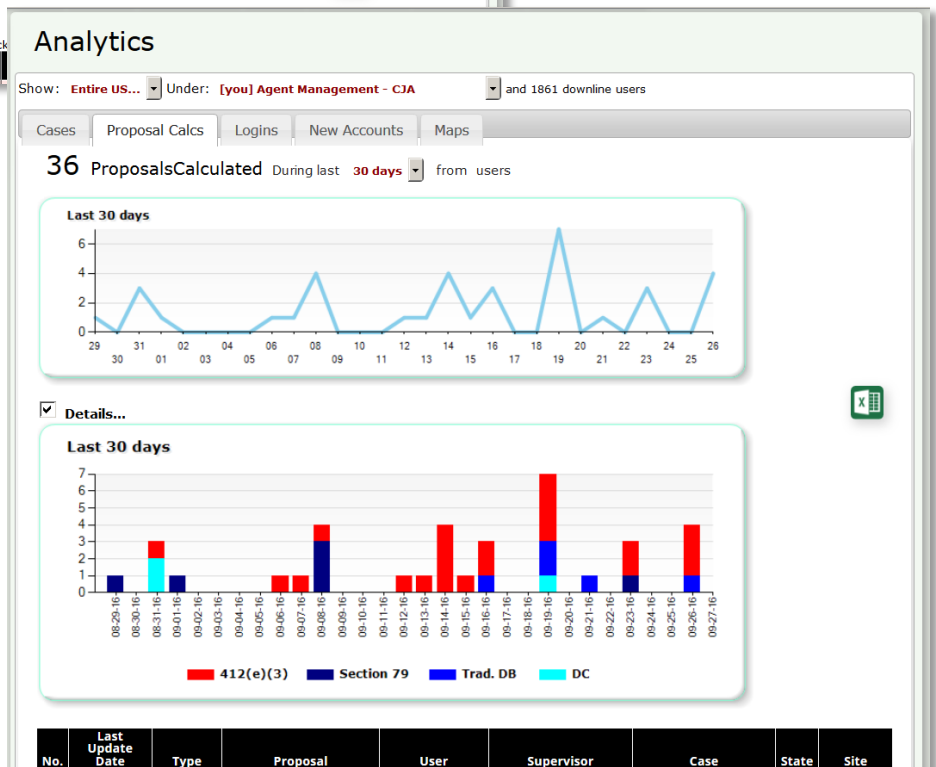
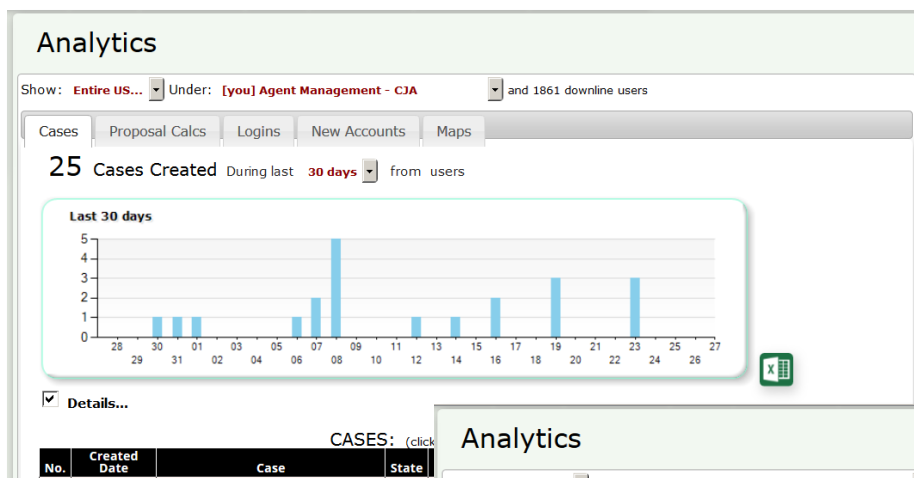
☒ **Plan Types:**

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-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

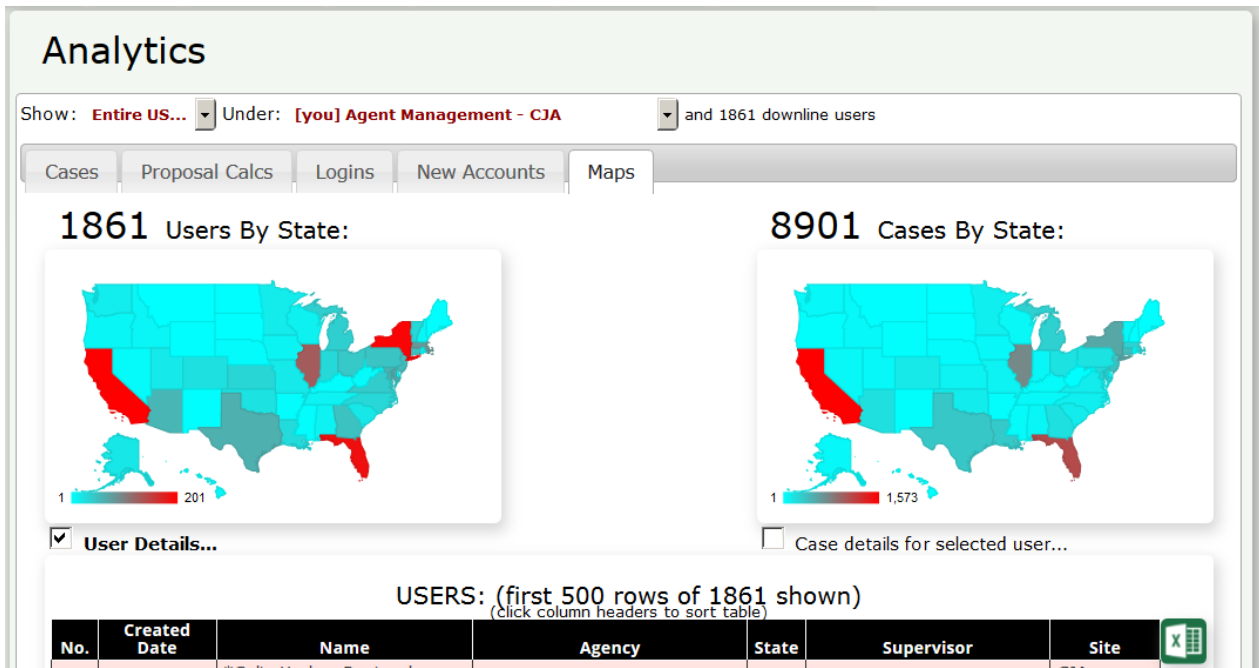
- Data table and charted usage analytics for specific user, supervisor or entire downline of supervisor
- Users-by-state & Cases-by-state
- Cases created during specified timespan – graph and table of details – table export to Excel
- Proposal calculations during specified timespan – graph and table 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.

### 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...](#)

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**PLANGEN™**  
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Professional

#### VIDEO:



#### 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?

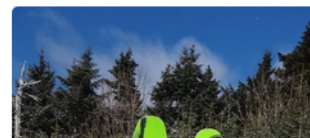
#### TWITTER:

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.



**Macrosoft** Macroscopic 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  
802-234-4049x113 (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.

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Bethel, VT 05032  
802-234-4049x113 (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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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:** ExoticSki1  
**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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Bethel, VT 05032  
802-234-4049x113 (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:**  
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. (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	1/22/1971	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	12/1/1959	100000	1/1/1990	M	FT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/>	Billy Vockieroth	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

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768 South Main Street  
Bethel, VT 05032  
802-234-4049x113 (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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## 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 4:58 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)

---

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

---

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**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>





## 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.

**PLANGEN PGLeads™** beta

Zip Code or address:   
 Search For:   
 Within:  meters (+-)

Search...

**20 RESULTS (page 1)**  
 (20 results max per query)

**More results...**

**Opera Plaza Dentistry**  
 601 Van Ness Ave #2020,  
 San Francisco, CA 94102,  
 United States  
 Info search...

**Innovative Dental**  
 1600 Webster St C, San  
 Francisco, CA 94115, United  
 States  
 Info search...

**Dr. Josh Berd, DDS serving  
 SOMA and FIDI of San  
 Francisco**  
 90 Gough St, San Francisco,  
 CA 94102, United States

**PLANGEN PGLeads™** beta

Zip Code or address:   
 Search For:   
 Within:  meters (+-)

Search...

**20 RESULTS (page 1)**  
 (20 results max per query)

**Exported... 20 results... Complete!**

**More results...**

**Opera Plaza Dentistry**  
 601 Van Ness Ave #2020,  
 San Francisco, CA 94102,  
 United States  
 Info search...

**Innovative Dental**  
 1600 Webster St C, San  
 Francisco, CA 94115, United  
 States  
 Info search...

**Dr. Josh Berd, DDS serving  
 SOMA and FIDI of San  
 Francisco**  
 90 Gough St, San Francisco,  
 CA 94102, United States

**Opening PGLeads\_dentist\_94102\_1-4-2017-12-37-38 PM.csv**  
 You have chosen to open:  
 PGLeads\_dentist\_94102\_1-4-2017-12-37-38 PM.csv  
 which is: Microsoft Excel Comma Separated Values File (2.5 KB)  
 from: blob

What should Firefox do with the file?

☒ Open with: Microsoft Excel (default)

☐ FlashGet (downloader built-in)

☐ Save File

☐ Do this automatically for files like this from now on.

**PGLeads™**  
**Opera Plaza Dentistry**  
 601 Van Ness Ave #2020, San Francisco, CA 94102, United  
 States  
 (415) 441-4933  
<http://www.operaplazadentistry.com/>





## 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 client]**  
-9/1/2017 10:23:30 AM by E\_E

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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 process ]**

**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 ]

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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 ]

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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... ]

## 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**
- **Secured, 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.**



## 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 \$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