What is PlanGen?

PlanGen™ is an SSL-secured, Tier III / ISO 27001-hosted\(^1\), 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% \(^A\).
- Increase sales potentials while lowering costs.
- Increased speed, consistency, reliability, compliance, monitoring and responsive delivery of illustrations & presentations to clients throughout the sales force.
- Allow organizations to dramatically scale up the number of proposals on the street without increasing illustration staff. More proposals = more sales.
- Convert user account costs to positive revenue streams for the enterprise while increasing the potential for increased product sales volume through more proposals per quarter.
- The features, speed, management tools, activity analytics, ease-of-use and cost-efficiency of PlanGen™ are found nowhere else in the industry.

\(^1\) ISO 27001 Certified. 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).^1

<table>
<thead>
<tr>
<th>Legacy Systems</th>
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</thead>
<tbody>
<tr>
<td>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...</td>
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<tr>
<td>2. Copy &amp; paste data into manual plan design spreadsheets or second software system.</td>
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<tr>
<td>3. Run final concept illustration scenario.</td>
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<tr>
<td>4. Create graphs and charts if needed.</td>
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<tr>
<td>5. Paste text, tables, graphs and charts into word processor / page-layout systems.</td>
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<tr>
<td>6. Print to PDF for final delivery to client.</td>
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<tr>
<td>7. Reserve hours of expensive staff time and expertise assembling an illustration of only a few participants.</td>
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<tr>
<td>8. Repeat manual processing steps above for any revisions.</td>
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</tbody>
</table>

\[ \text{COST} = \$300 \times 7.5 \text{ hrs} \times \$40/\text{hr} \]

<table>
<thead>
<tr>
<th>PLANGEN</th>
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</thead>
<tbody>
<tr>
<td>1. Enter case and census information once.</td>
</tr>
<tr>
<td>2. Select plan type and desired settings.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>4. Make multiple revisions in seconds.</td>
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<tr>
<td>5. Generate alternative plan illustrations (DB, DC, 412(e)(3), DB-DC Combos..etc.) from same census in seconds.</td>
</tr>
</tbody>
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\[ \text{COST} = \$6.33 \times 9.5 \text{ minutes} \times \$40/\text{hr} \quad 98\% \text{ savings} \]
Proposal Hours

Generate a group term policy concept illustration with NAIC documents, forms, instructions, charts, graphs and tables for 8 participants, each requiring 3 policy illustrations (24 policies). Assume $40/hr labor expense.

Proposal Costs

Generate a group term policy concept illustration with NAIC documents, forms, instructions, charts, graphs and tables for 8 participants, each requiring 3 policy illustrations (24 policies). Assume $40/hr labor expense.
## Feature Comparison

<table>
<thead>
<tr>
<th>Feature</th>
<th>PLangen</th>
<th>Legacy</th>
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<tbody>
<tr>
<td>Secured, co-branded pdf illustration documents</td>
<td>🟢</td>
<td>⚫</td>
</tr>
<tr>
<td>Dynamic data, co-branded MS PowerPoint™ presentations</td>
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<td>⚫</td>
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<tr>
<td>Customized, co-brandable: web sites, document &amp; resource libraries, training materials &amp; presentations</td>
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<tr>
<td>Professional web presence enhancement and social media linkages</td>
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<tr>
<td>Automated, SEO-friendly, professional advisor directory web pages</td>
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<tr>
<td>User account management</td>
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<tr>
<td>Plan &amp; product privilege management</td>
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<tr>
<td>Case, Proposal &amp; Login Usage analytics With U.S. Dept. Of Labor Fiduciary Responsibility Checklists for each case</td>
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<tr>
<td>Geodata user analytics w/ Dominant Market Area (DMA) geography: “Where” activity is happening. PGLeads™ Google map business search &amp; lead list export.</td>
<td>🟢</td>
<td>⚫</td>
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<tr>
<td>Digital request-for-proposals: direct to system w/instant email notifications</td>
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<tr>
<td>E-commerce account subscription integration, custom pricing, activation &amp; cancellation</td>
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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
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.
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
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)
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.
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.
• 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.
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,
**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.
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.
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.
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

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

- Legacy single plan cost = 80 minutes
- PlanGen™ single plan cost = 1.5 minutes
- Assume 2 initial scenario requests (high and low cost..etc.) : Legacy = 160 minutes, PlanGen™ = 3 minutes
- Assume 3 process iterations to get final values as desired: Legacy = 240 minutes, PlanGen™ = 4.4 minutes
- Total Illustration Production Time: Legacy = 400 minutes, PlanGen™ = 7.5 minutes
- Final sale process steps (produce executable document, NAIC document for each participant, enrollment forms, etc.):
  Legacy = 53 minutes, PlanGen™ = 2 minutes.

**TOTAL TIME REQUIRED:**
- Legacy = 453 minutes (7.5 hrs)
- PlanGen™ = 9.5 minutes (2% of the time)

**TOTAL COST REQUIRED:**
- Assume FTE $60,000 / year @ 2,000 hours /yr = $30/hr + 30% benefits($10/hr) = $40/hr or $0.666 / minute
- Legacy = 7.5 hrs x $40/hr = $300
- PlanGen™ = 9.5 min. x $0.666 / min. = $6.33