



CONNECT
CAPTURE
SERVE

The financial planning solution for capturing middle market opportunities

PROFESSIONAL COMPLIANT ACCOUNTABLE



Advisys is the first and only financial planning solution designed to capture rising opportunities within the middle markets.

Every element (from our strategic focus on middle markets, a suite of goals-based planning modules, our patented compliance center, and industry-leading tracking and accountability) is designed to create rapid and predictable results for both the field and home office.

The ROI Paradox

More and more executives are discovering that high-end financial planning tools can actually work against their corporate ROI and sales goals.

Why? Because many of these traditional tools are created to serve a narrow scope of the high-net-worth market, so they have limited use.

They can be difficult to learn and time-consuming, which limits usage and adoption. Accurate tracking and accountability is virtually non-existent.

More importantly, the financial plans produced and the process to create them can be overwhelming and frustrating to average consumers.

How Advisys Solved These Challenges

Middle Markets Targeting

Advisys was strategically designed for the middle markets. Our focus multiplies the opportunities available for your team in the field to meet immediate client needs with professional, compliant, and accountable solutions. In addition, it dramatically changes the approach to building a better financial planning tool.



The Advisys logo features a stylized '@' symbol in blue above the word 'advisys' in a lowercase, sans-serif font. Below the logo, the text 'SERVES THE MIDDLE MARKETS' is written in all caps, white, sans-serif font. The entire graphic is set against a light green circular background.

advisys®
SERVES THE
MIDDLE MARKETS

HIGH NET WORTH

Goals-Based Planning

Since our tools focus on the middle markets, we use a goals-based approach. Our all-inclusive suite of single-needs modules focuses on the immediate issues, concerns, challenges, and goals that the middle class are seeking to solve.

Our goals-based approach can be quickly learned and put to use in the field. In fact, the field can have a targeted, relevant, and professional presentation ready for a client in 10 minutes rather than the hours required by most high-end financial planning tools. This means that middle market opportunities can now be engaged more efficiently and profitably.

Serving the middle class and mass affluent market requires a more efficient approach than that used by conventional financial planning tools designed for use with high net worth clients.

Works With Every Stage of the Sales Process

The typical financial planning tool is very narrow in scope: it is designed to perform a specific function, to be used with a specific type of client, at a specific stage of the sales process.

This is not a small distinction. It is the difference between licensing a conventional financial planning tool that the field can use only at the end of the sales process versus licensing a tool that the field can use every day throughout the entire sales process.

Advisys has gone beyond this paradigm to create an all-in-one tool that is useful for many more clients and situations. It is the only all-in-one tool that provides everything the field needs to be in front of a client – from the first appointment through every stage of the sales process.

The Power of the Advisys All-In-One Design

Making Additional Principal Payments

Assumptions:
 Amount of loan: \$48,000.00
 Annual interest rate: 4.0000%
 Number of monthly payments: 60
 Additional principal payment: \$48,000.00

Monthly Payment
\$868.80

Total Interest: \$48,000.00
 Interest Savings: \$0.00
 Number of Years to Pay: 5.00

Durable Power of Attorney

A power of attorney is a written document which one person (the principal) uses to empower another person (the agent or attorney-in-fact) to act on his or her behalf.

Powers Which May Be Included

NON-TAX POWERS	TAX-RELATED POWERS
<ul style="list-style-type: none"> To buy, sell or lease real estate To act as the principal's backup To collect from creditors To change provisions in a living trust To operate the principal's business 	<ul style="list-style-type: none"> To power to make gifts to the spouse (for equalization of the estate) and to children, grandchildren, etc. (in violation of the annual gift tax exclusion) To power to make disclaimers To power to create living trusts to benefit the principal, spouse and heirs To power to complete transfers to a living trust if the principal becomes incompetent To power to join the competent spouse in signing income and gift tax returns To power to exercise special powers of appointment

Additional Considerations

Some powers, such as the power to execute and revoke a will, can not be given to another person by a power of attorney. Powers that are usually not included and those affecting real estate are usually not included.

The agent, if not the principal, is performing only those actions specifically listed.

The power of attorney, or to become effective only upon the principal's incapacity (sometimes referred to as a springing power of attorney) may save the often considerable costs of a power of attorney, has the benefit of court supervision.

Under a power of attorney. Before using a preprinted form, consult with an attorney.

Survivorship Life Insurance

Second-to-Die

The Problem - Deferred Estate Tax Buildup

For married couples, current federal estate tax law allows postponement of estate taxes through the "unlimited marital deduction" until the death of the second spouse to die. While this provides couples with increased flexibility during lifetime, in some cases it can create an estate when the surviving spouse dies.

The Survivorship Life Solution

Unlike traditional life insurance, which provides survivorship life covers two lives, with the proceeds to deal with the problem discussed above.

OTHER USES FOR:

- Key person insurance: An individual can self insure or absorb individual but not tax.
- Business buyout: Facilitate business from aging parent business owner policy can fund a charitable remainder.

Pyramid of Investments

An investment program should be built like a pyramid with a strong, broad base. As your potential reward increases so does the potential risk.

Scale of Covered Options: Conservative: Equities, Commodities, Bonds, Fixed Income, Balanced Funds, Money Market Funds, Cash, U.S. Gov't Bonds and Bonds, Conservative. Moderate: Equity Partnerships, Investment Real Estate, Growth Stocks, Mutual Funds, Variable Life, IRs, and Annuities. Aggressive: ART, Metals, Gem Stones, Options, Commodities, Venture Capital, Speculative.

Split-Dollar Arrangement

Deferred Compensation - Collateral Assignment Method

Employee assigns right to collect amounts paid after his or her death.

EMPLOYER: Pays the portion of the premium in excess of what the employee pays. Employer pays bonus to employee to cover cost of premiums (optional).

EMPLOYEE: Pays the premium.

INSURANCE COMPANY: Pays the death benefit to the employee's beneficiary upon the employee's death.

AT RETIREMENT: Employer borrows cash value tax free. Employer pays income to employee as retirement benefit. Payments are tax-deductible to employee. Payment may be grossed up to increase payment to employee.

AFTER DEATH: Employer pays per split-dollar. Employer gets back (in the amount of the benefit). Employer pays out into employee's estate.

Retirement Analysis

Income Goals: You have indicated that you would like to have the following monthly retirement income: \$5,000.00 (or 75% of current income, or \$3,750.00) if you begin at age 62 and fully age 65; \$3,000.00 (or 50% of current income, or \$1,500.00) if you begin at age 67 and fully age 70; \$1,500.00 (or 25% of current income, or \$750.00) if you begin at age 72 and fully age 75.

Available Assets at Retirement: 401(k) retirement assets: \$1,237,200. IRA retirement assets: \$957,000. Other assets: \$18,725.

Retirement Cash Flows: A bar chart showing Annual Amount (y-axis, 0 to 100,000) over Retirement Years (x-axis, 62 to 95). The chart is divided into categories: Spousal Income, Social Security, Other, Earnings from assets, Required Assets, and Annual Amount. The total annual amount increases significantly over time.

Traditionally, the field has to use several financial tools to satisfy client needs: motivating calculators in one application, needs analysis in another, and client education and presentation materials in another. This creates confusion, frustration, and low adoption in the field. In the home office, it adds expense in licensing, training, management, and maintenance.

Advisys has taken an "All-In-One" approach and combined the most powerful financial planning tools. Now, without jumping from one tool to the next to the next, your team in the field can instantly access...

- Goals-based needs analysis. 11 single-needs modules cover the range of interests by middle market clients from retirement, survivor needs, and Long-Term Care (LTC), to business continuation, asset allocation, and other subjects.
- Motivating concept calculators. Designed to provide simple, instant answers to the most common questions your field will face: How much life insurance do I need? How long will my nest egg last? There are 50 motivating calculators.
- Client education, prospecting, and presentation materials. An incredible breadth of content, presentations, and templates covering all contemporary financial planning topics written in everyday language that clients will find easy to understand. There are over 600 reports, charts and graphs.

This unique All-In-One approach provides support throughout each stage of the sales process. It reduces frustration and increases productivity in the field while reducing expense and increasing ROI for the home office.

3 Critical Elements Needed for Predictable Success

Just like a stool needs three legs to stand, financial planning tools need three legs to predictably create a targeted return on investment and success for both the home office and the field.

Many financial planning tools have just one of the elements, some have two, only Advisys has all three:

- 1 Compliant professional planning and presentation materials
- 2 High usage and adoption in the field and home office
- 3 Accurate and timely reporting, tracking and accountability

Let's take a look at why each one is important to you.

1

Compliance

Compliance is rightfully one of the biggest concerns (and headaches) for financial institutions. The Advisys system greatly reduces the time and expense of managing compliance with our patented Compliance Center.

Our Compliance Center gives your compliance team absolute control while reducing turn-around time for the field and cutting costs for the home office. Since the in-depth library of content is pre-approved, the back-and-forth between the field and compliance is eliminated. The field can respond more quickly to client opportunities, increasing usage and satisfaction and accelerating the sales process.

Using the Compliance Center is amazingly easy and gives complete visibility throughout the compliance process. Updates or changes to content automatically appear in the Compliance Center. With a click of the mouse, compliance staff can approve or reject changes or additions, and the corrections instantly appear in the Advisys financial planning solution and are immediately available to users.

3 Critical Elements Needed for Predictable Success

2

High Usage and Adoption

Unless the field actually uses the solution, the investment is lost. This is why Advisys has gone to great lengths to ensure field adoption.

First, our goals-based, single-needs approach slashes the time it takes to produce compelling and educational financial plans and presentations for clients. In just 10 minutes or less, the field can research and compile compliant materials on specific subjects.

Secondly, our all-in-one approach eliminates jumping from one tool to another when creating a single presentation for a client. Everything is in one place, easy to find and easy to use.

Third, our compliant content has a high-credibility look. Users frequently comment that the presentations they produce “make me look more professional to clients.” Simply put, the benefits are so obvious that the field will want to use Advisys, not feel they have to use it.

3

Accurate Reporting and Accountability

Two of the most common questions we hear from the home office – from management to the CEO – when describing their existing financial planning solution are: “How do we know the field is using it?” “How do we know we are getting a return on our investment?”

There is no wondering with Advisys. We’ve created the most comprehensive and timely reporting and accountability functionality in the industry. The executive team will know exactly who is using which tools, content, and calculators and when they are using them. The team can prove with timely reports they are getting a return.

Your organization can experience a new level of collaboration and accountability, from regional management to marketing to training and compliance, because our reports can be accessed by all departments.

Assure Your Success With Advisys

Collect Intelligence and Insight

Results are important. So are the insights you need to adapt, change, and profit in the future. Advisys is the only financial planning tool that can give you insights into the future and help identify ways to improve your business.

The breadth of features and content coupled with timely business intelligence provided by usage tracking and reporting gives management unparalleled insights into ways to improve results:

- (1) Best practices
- (2) Regional opportunities
- (3) Product trends
- (4) Marketing and communications strategies

Rapid Rollout

You need results now. That is why we have designed Advisys for rapid rollout. There are three reasons it can take less than 60 days to rollout the Advisys solution.

- (1) Our patented Compliance Center allows for the fastest compliance review and quickest product modifications in the industry.
- (2) You need very few or no IT resources to get the system going. Your implementation can bypass the all-too-common backlog of IT projects.
- (3) Custom branding and configuration are built into the rollout process.

To help assure your success, Advisys provides a complete rollout plan and support based on our experience with insurance companies, broker dealers, banks, credit unions, and wealth advisory firms, all at no additional cost.

Advisys delivers the results you need now
and the insights you need to adapt and profit in the future.

The Bottom Line

- We focus on your results: provable and predictable ROI for the home office, high adoption, and usage in the field.
- The home office discovers it is able to increase sales, multiply cross-selling, transition to new markets, prove results, gain more control over the entire sales process, and make better decisions.
- Regional management is able to recruit, train, and retain agents more effectively. This results in reduced turnover, rapid increases in productivity, and faster agent development and success.
- The field is able to increase productivity and effectiveness, reduce frustration and present a more professional appearance to their clients.
- All of this adds up to a higher ROI and a more empowered executive team.



16969 Von Karman Avenue, Suite 125
Irvine, CA 92606
www.advisys.com | 800-777-3162