

# A SIMPLE WAY TO ANSWER RETIREMENT'S MOST IMPORTANT QUESTIONS.

RetirementBrain is a decision-support platform designed to help advisors sell retirement income with clarity.

It combines income modeling, protection analysis, and scenario comparisons into a single, guided experience that makes complex retirement decisions easier for clients to understand and act on.

**A sales and education platform built for retirement income conversations.**

Retirement Brain organizes retirement income conversations around how clients actually decide.

## THE PLATFORM ALLOWS ADVISORS TO:

- Compare current plans side by side with IUL.
- Model tax savings, inflation impact, and fee reductions.
- Share secure links so clients can explore their analysis at home.

## EVERY TOOL INSIDE RETIREMENT BRAIN SUPPORTS AN INCOME-FOCUSED SALE:

- Identify income gaps before recommending solutions.
- Compare accumulation strategies against income-first solutions.
- Demonstrate the role of protection and guarantees.

## GET STARTED TODAY

RetirementBrain gives you a repeatable way to explain retirement income in a way clients actually understand. **Use the platform to educate, differentiate, and close with clarity.**

**Request access to RetirementBrain today.**

## Retirement Income

Traditional Account	
Age: 80	
Age at Retirement	67
Tax Rate (During Retirement)	25%
Annual withdraw from Account	\$38,501
Rate of Return (During Retirement)	3%
Total Contributions to Account	\$216,000
Income During Retirement	
Account Value	\$0
Annual Spendable Income	\$0
Total Spendable Income	\$346,512

\* Note: Age 79 is the age where the traditional account gets dried out.

IUL		
Age: 80		Age: 100
Age at Retirement	67	67
Tax Rate (During Retirement)	25%	0%
Annual withdraw from Account	\$28,876	\$28,876
Total Premium Paid	\$162,000	\$162,000
Account Value at Retirement		
Account Value	\$853,011	\$2,281,089
Annual Spendable Income	\$28,876	\$28,876
Total Spendable Income	\$375,388	\$952,908
Total Death Benefit	\$317,461	\$177,118

### Income Longevity

How long will your income last? A recent study showed that average 401(k) will run out of money only 7-8 years into retirement. An IUL has the potential to provide income until you are 120 years old! Take a look at the numbers and compare how long your current retirement plan will last in distribution vs an IUL.

## CORE TOOLS INSIDE THE PLATFORM:

Retirement Brain includes calculators and visual models designed for client meetings:

### Income Gap Analysis

Clearly shows whether income is sustainable and where risk exists.

### Accumulation & Income Projections

Connects today's assets to future income, without false precision.

### Roth Conversion Analysis

Frames tax decisions around lifetime income impact.

### IUL Plan Comparison

Visually contrasts protection, income potential, and flexibility.

### Inflation Impact Modeling

Makes long-term income erosion easy to understand.

### Spend-Down Calculator

Shows how income sources perform over time and under stress.

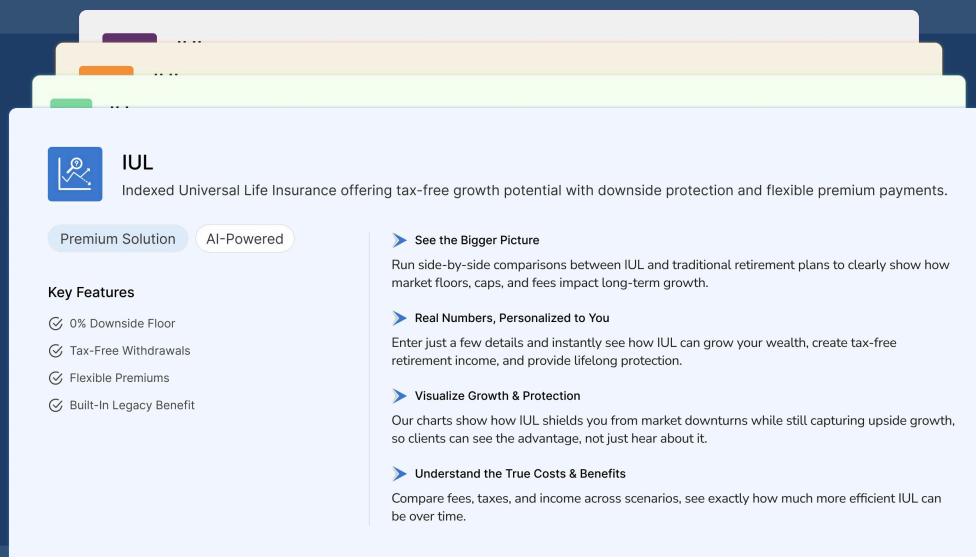
## WHY THIS PLATFORM HELPS YOU CLOSE MORE BUSINESS:

Retirement Brain shortens the sales cycle by removing confusion.

- Decisions happen faster
- Recommendations feel logical, not sales-driven
- Income strategies feel intentional, not risky

## HOW ADVISORS USE RETIREMENTBRAIN:

- In first-meeting discovery to frame the income problem.
- In strategy meetings to compare solutions.
- In follow-ups to reinforce decisions visually.



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