

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.

RetirementBrain 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		IUL	
	Age: 80	Age: 80	Age: 100
Age at Retirement	67	67	67
Tax Rate (During Retirement)	25%	25%	0%
Annual withdraw from Account	\$38,501	\$28,876	\$28,876
Rate of Return (During Retirement)	3%		
Total Contributions to Account	\$216,000	\$162,000	\$162,000
Income During Retirement		Account Value at Retirement	
Account Value	\$0	Account Value	\$853,011
Annual Spendable Income	\$0	Annual Spendable Income	\$28,876
Total Spendable Income	\$346,512	Total Spendable Income	\$375,388
		Total Death Benefit	\$317,461
			\$177,118

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

Income Longevity

How long will your income last? A recent study shows 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.

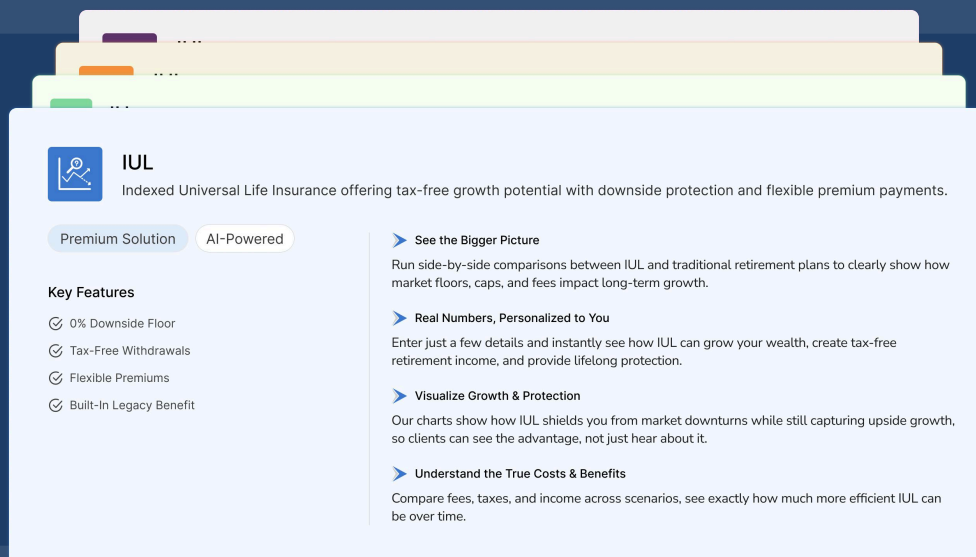
WHY THIS PLATFORM HELPS YOU CLOSE MORE BUSINESS:

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.



The screenshot displays a user interface for an Indexed Universal Life (IUL) insurance product. At the top, it features the IUL logo and a brief description: "Indexed Universal Life Insurance offering tax-free growth potential with downside protection and flexible premium payments." Below this, there are two tabs: "Premium Solution" (selected) and "AI-Powered". A "Key Features" section lists several benefits with checkmarks: "0% Downside Floor", "Tax-Free Withdrawals", "Flexible Premiums", and "Built-In Legacy Benefit". To the right, there are three expandable sections, each with a blue arrow icon: "See the Bigger Picture" (describing side-by-side comparisons), "Real Numbers, Personalized to You" (describing personalized growth scenarios), and "Visualize Growth & Protection" (describing charts showing downside protection). A fourth section, "Understand the True Costs & Benefits", is partially visible at the bottom, mentioning the comparison of fees, taxes, and income.

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