

# NewRetirement

AAII

Introduction to NewRetirement

June 2021

# Agenda

Introductions

How NewRetirement Started

Key Differentiators

Product Demo

Ask Us Anything



Michelle Dash  
NewRetirement  
Customer Experience Director

# About Us



Stephen Chen  
Founder of NewRetirement

## NewRetirement's Story

NewRetirement started because Steve's mom needed help planning and managing the transition into her own retirement – even though she was a college educated white collar worker who co-owned an advertising business.

She like millions of other people had not adequately prepared for retirement. Steve and his brother Tim looked around for good trustworthy resources and experts to help her and unfortunately could not find a good solution, so they did it themselves with spreadsheets and lots of family conversations about various trade offs.

Then Steve looked around and noticed that there are approximately 120 Million people in the US who are over age 50 – but only 30% have saved more than \$100,000 for retirement. Today families face risks around inflation, market returns, longevity, health care costs & care giving and changing government programs among many others.

He believed he could help by putting together the content, tools and community to enable people to help themselves with a DIY retirement planning solution.

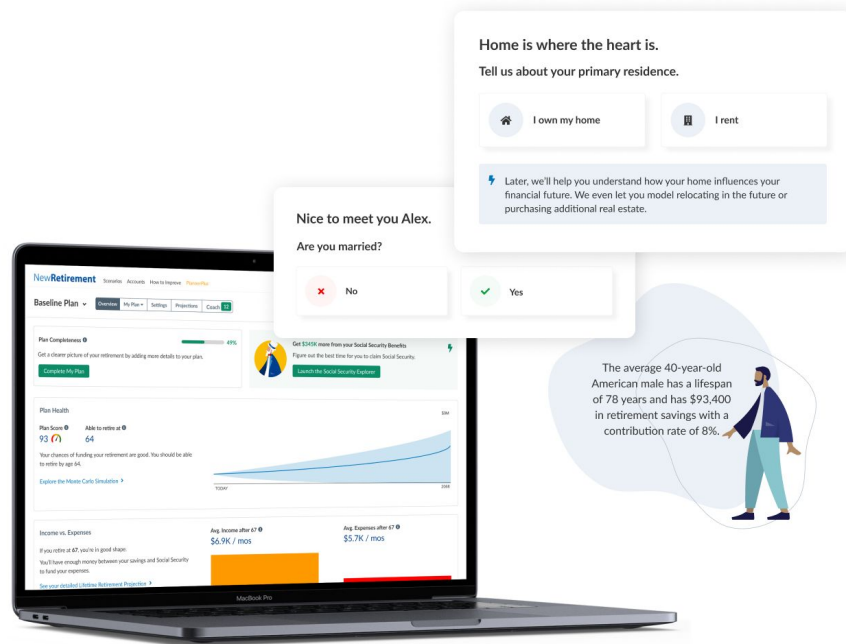
# NewRetirement

The NewRetirement Planner is a financial planning platform that enables you to make better decisions today and find your path to the future you want.

Get personalized answers to your planning questions and discover opportunities for making more of your money — saving on taxes, utilizing your home equity, maximizing investment returns, protecting your money from risks and more.

## DIY Planning Platform.

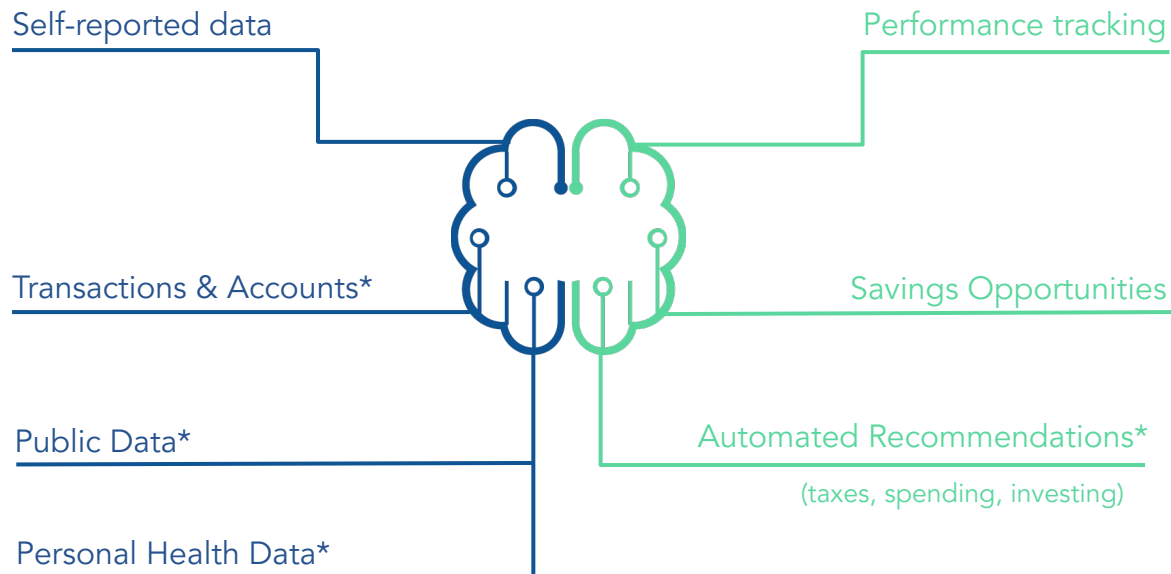
Helping you understand  
What you need.  
Who you need.  
How you need.



# AI Future

2020: TurboTax

2021: Tesla for Planning  
"Self driving" plans based on  
networked users



# Differentiators

NewRetirement is solving for financial independence and how to spend safely in retirement.

The “nastiest, hardest problem in finance”

-Nobel Prize winner William Sharpe

## Independent

NR is paid by via a transparent and fully aligned user subscription model.

## Consumer focused

NR empowers the consumer. We learn and iterate very quickly based on direct interaction with thousands of monthly users.

## Platform approach

NR's growing consumer base is attracting advisors and solution providers who will pay to be part of our platform.

## Technology first

NR is automating planning and delivering scalable collaborative advice.

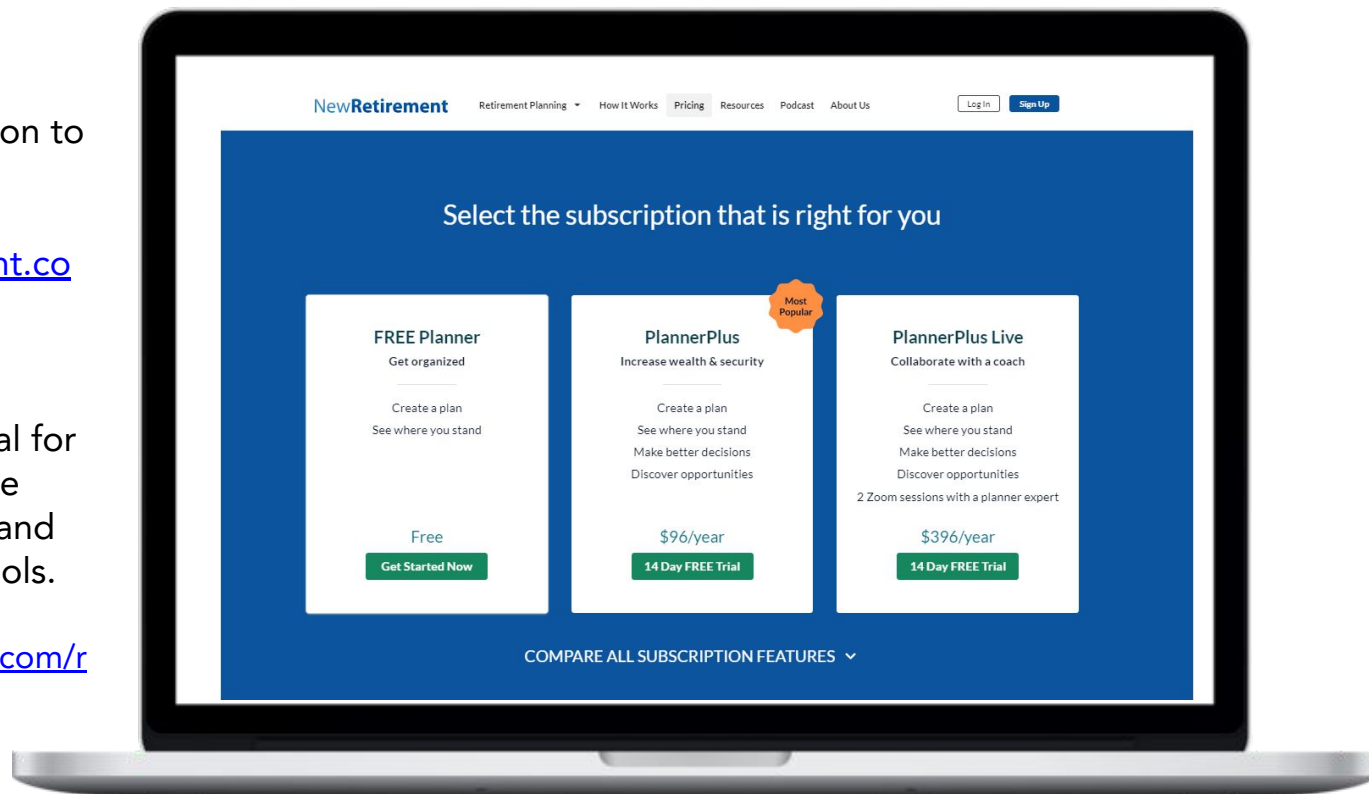
# Get Started

Sign up for the FREE version to see if you are on track.

<https://www.newretirement.com/retirement/signup/>

Try the risk-free 14-day trial for PlannerPlus to unlock more control over assumptions and comprehensive analysis tools.

<https://www.newretirement.com/retirement/pricing/>

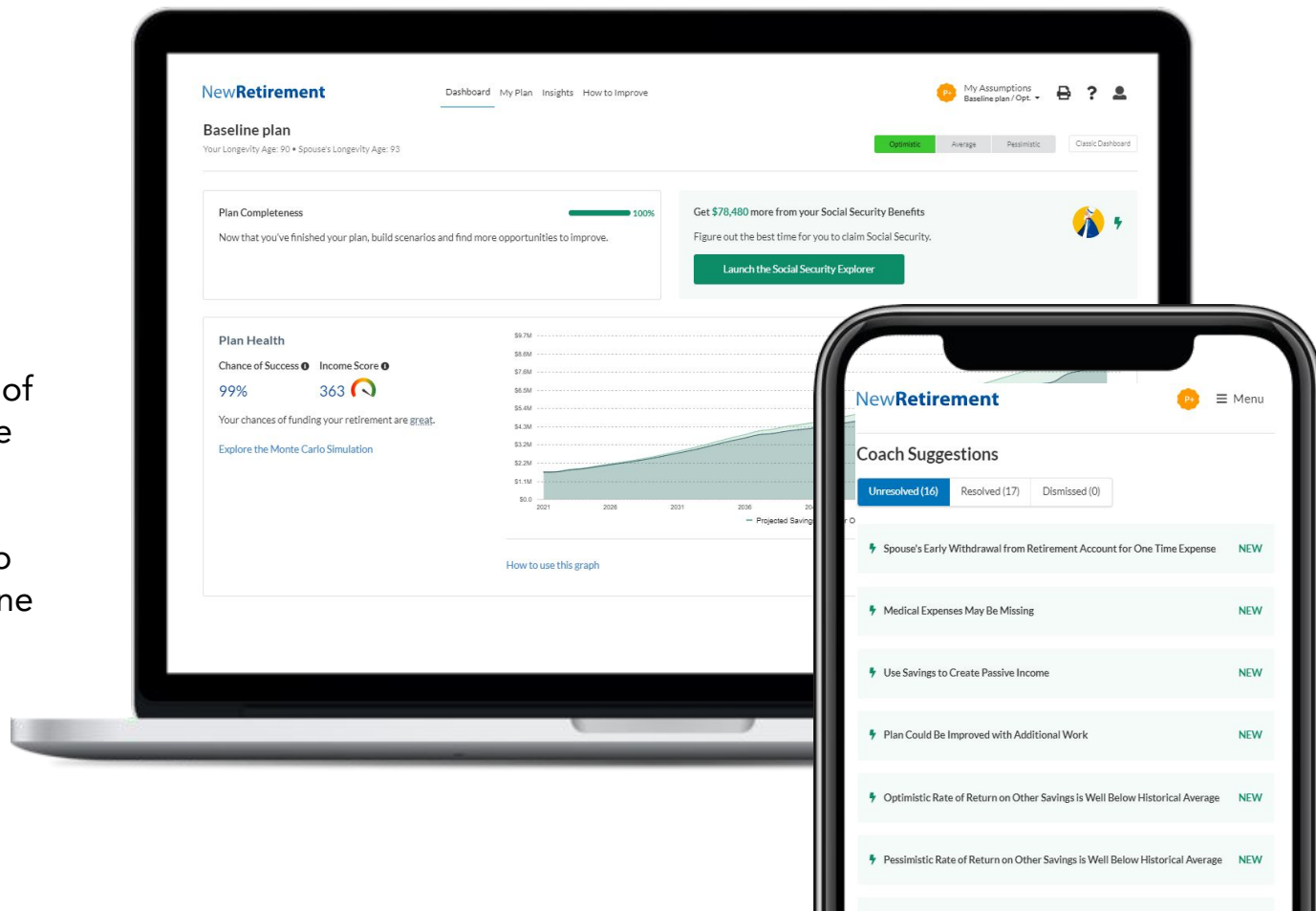


# Work On Your Plan

Review the Dashboard to see if you are on track.

Refine details and assumptions in each area of My Plan for more accurate results.

Use Coach Suggestions to review your plan and define next steps.



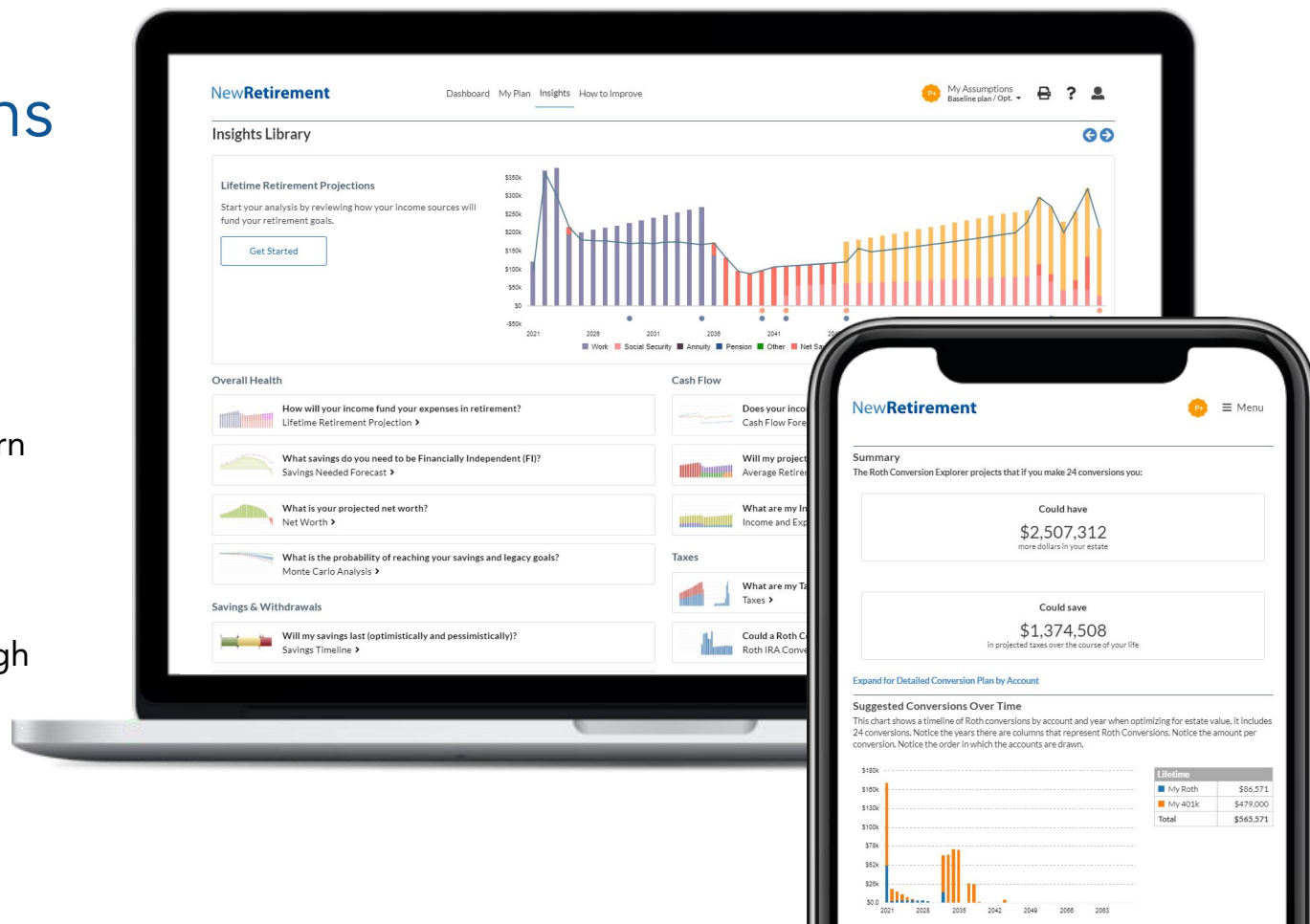


# Find Optimizations

Analyze your holistic plan, review projections for income, expenses, taxes and more.

Use Explorer charts to learn about potential optimizations.

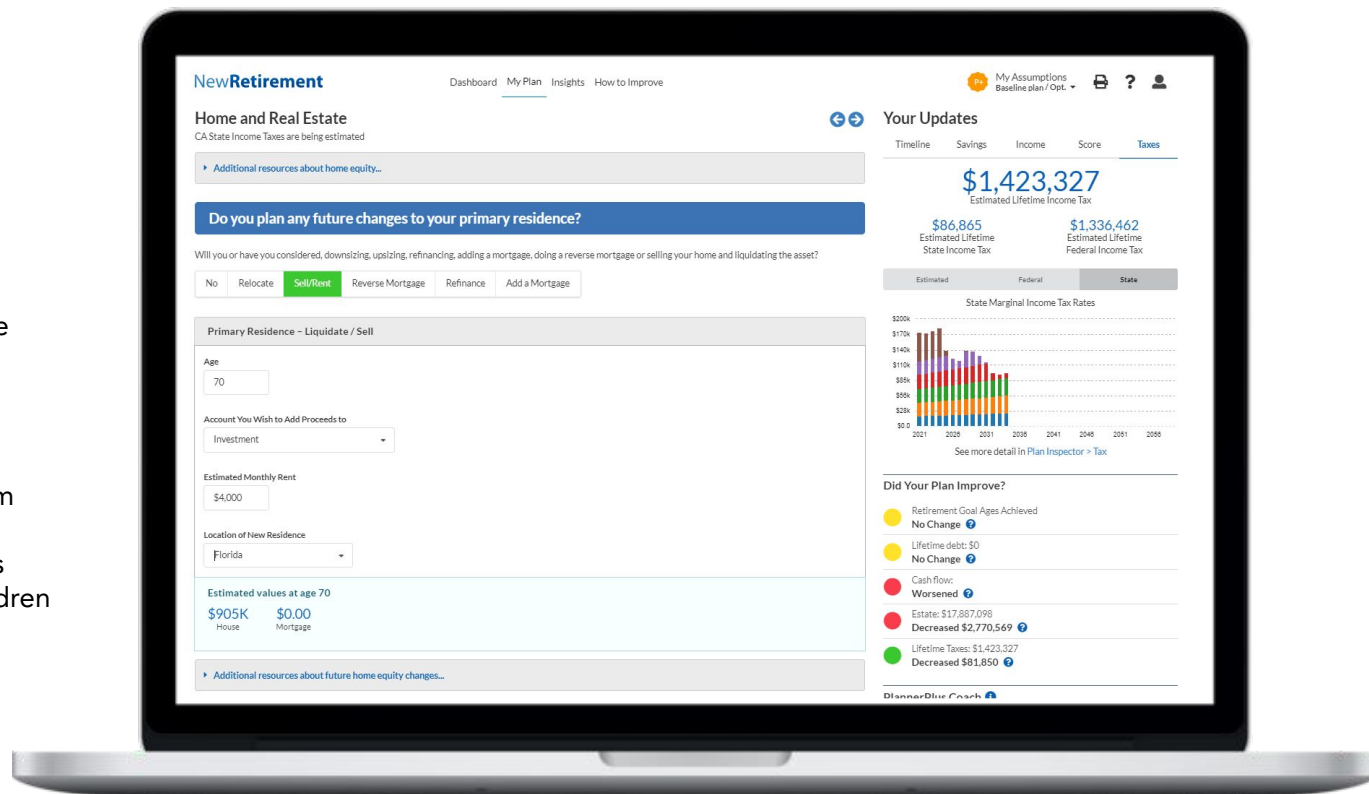
Learn about opportunities to de-risk your plan through Coach Suggestions.



# Stress Test Your Plan

Explore what if scenarios:

- Relocate to a low tax state
- Stop working earlier
- Spend less
- Do Roth Conversions
- Delay Social Security
- Take Pension or Lump Sum
- Spouse lives to over 100
- Healthcare inflation spikes
- Gifting to charity and children



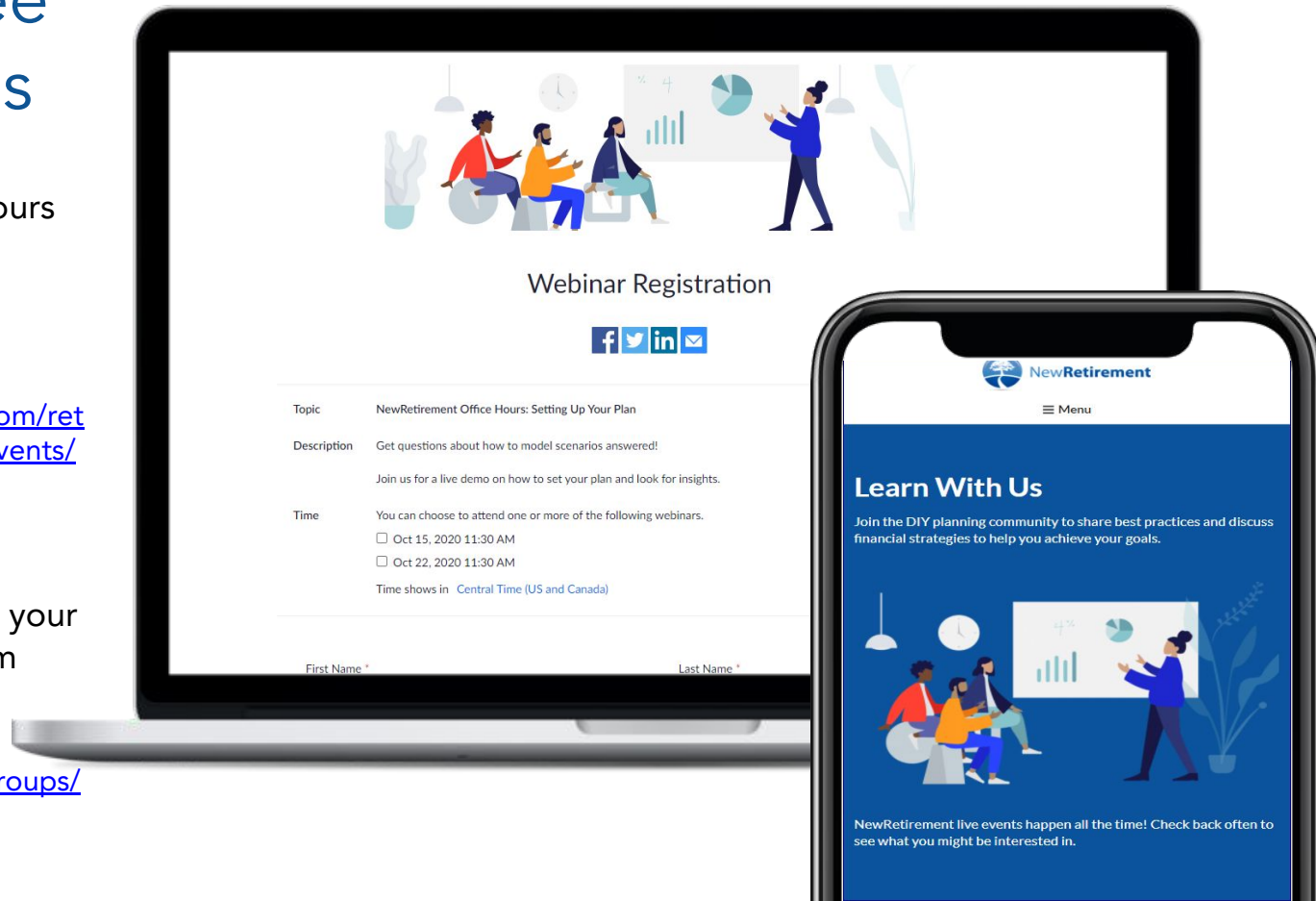
# Join Our Free Communities

Free demos, live office hours for plan support and educational events with thought leaders.

<https://www.newretirement.com/retirement/newretirement-live-events/>

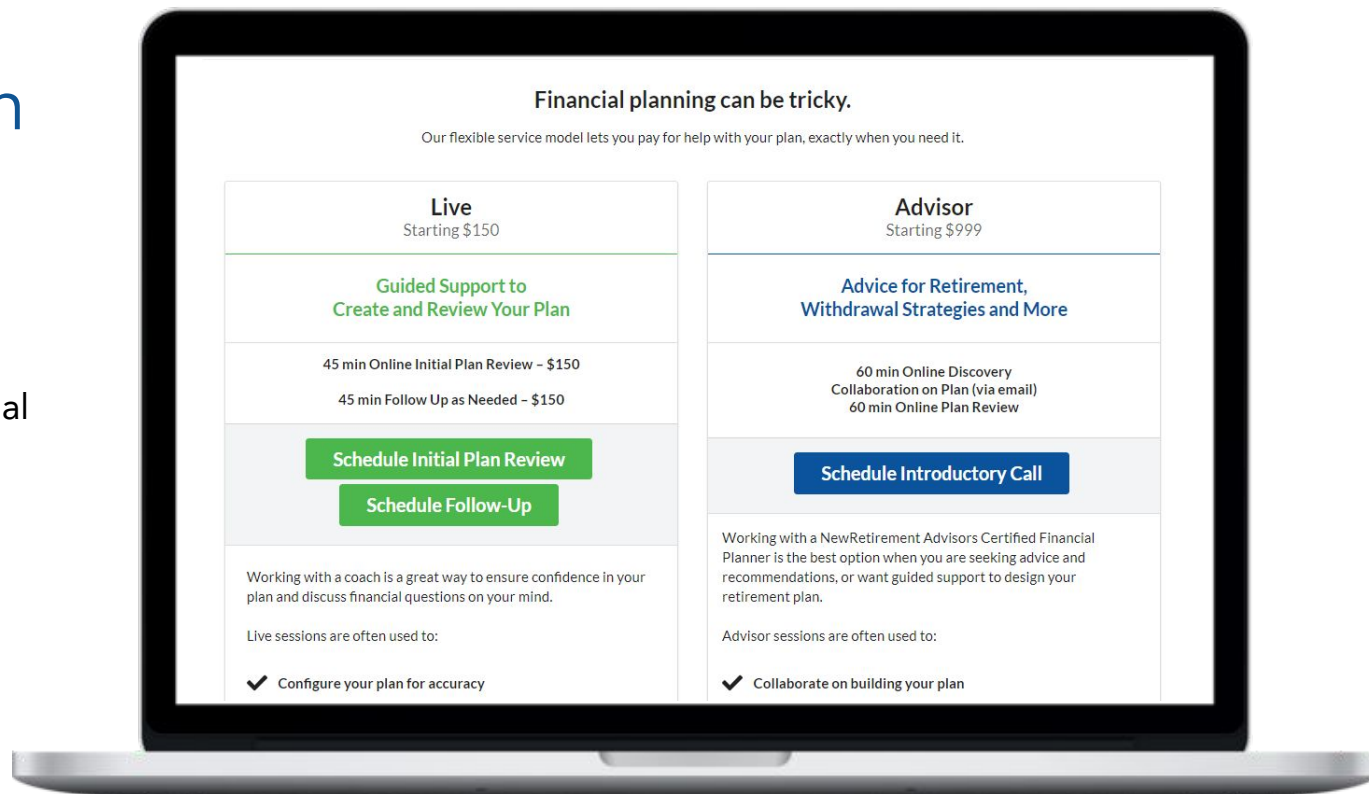
Join our dynamic private Facebook group to share your experience and learn from others.

<https://www.facebook.com/groups/newretirement>



# Collaborate On Your Plan

Sign up for on-demand, fee-only support from NewRetirement Coaches and NewRetirement Advisors' Certified Financial Planners.



# Feature Overview

## Work on Your Plan

- Track current and future income streams
- Create current and future spending plans
- Estimate healthcare costs
- Receive NewRetirement Score
- Create an itemized budget for wants and wishes\*
- Adjust plan assumptions\*
- Schedule one time withdrawals or distributions\*
- Add future real estate transactions\*
- Link bank and brokerage accounts for automated updates\*
- Apply State-specific tax models\*

## Analyze Your Plan

- Project where your income will come from in retirement\*
- Forecast annual expenses over time\*
- Forecast annual Federal and state taxes over time\*
- Forecast which years you will need to drawdown from your savings\*
- Run Monte Carlo Analysis to validate retirement goals\*
- Export plan data for personal review and customization\*

## Answer Key Questions

- When can I retire?
- What is my net worth?
- How much do I need for retirement?
- Will my savings last?
- Can I retire earlier?

## Optimize Decisions

- Create multiple plans to test "what if" scenarios
- When should I claim Social Security?
- Can I afford to pay for college? A second home? A big vacation?
- Should I purchase an annuity?
- Should I relocate to save State taxes?\*
- Is a Roth IRA Conversion right for me?\*
- Which accounts should I spend from first?\*
- What is the best withdrawal strategy for me?\*
- Learn tax optimization and saving strategies\*
- Get notified of plan risks\*

\*Requires PlannerPlus

# Feature Overview (Continued)

## Learn

- Read articles about retirement planning, lifestyle and optimization
- Get a curated list of articles and tools to learn how to strengthen your plan
- Explore articles and videos about modeling scenarios
- Attend a step-by-step webinar demo about My Plan
- Participate in Office Hours webinars to get modeling questions answered
- Join the NewRetirement Facebook Community
- Ask questions through chat support
- Book a meeting with a NewRetirement Coach
- Collaborate with a Certified Financial Advisor to create and review your retirement plan

# Demo & Live Questions

[www.NewRetirement.com](http://www.NewRetirement.com)